

Digital Banking Maturity 2024

Personalized report for Kingdom of Saudi Arabia



Deloitte.
Digital



Digital Banking Maturity is a global accelerator, helping banks respond to change

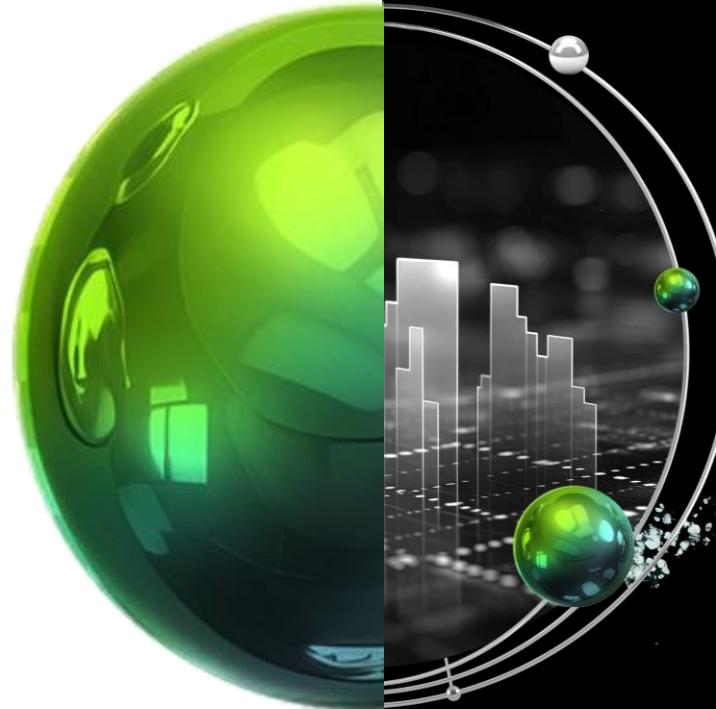
Digital Banking Maturity is the **biggest global digital banking study**. Thanks to an outside-in 'mystery shopper' assessment of retail banks' digital channels, it provides a comprehensive view of digital channels' maturity and can facilitate discussion about future developments.

The assessment is carried out by **Deloitte professionals**, providing a unique, **unbiased insight** into digital channels' maturity.

The 2024 edition is the 6th edition of the study, assessing banks from **all continents**, allowing Deloitte to identify **leading global trends and best practices**, as well as local gaps.

349
**BANKS
ASSESSED**

44
**MARKETS
COVERED**



 DIGITAL CHANNELS (public website, internet banking, mobile app)	3
 CUSTOMER JOURNEY STEPS	7
 CUSTOMER JOURNEY SECTIONS	19
 FUNCTIONALITIES AND FEATURES	1k+
 CUSTOMERS SURVEYED	4.3k+
 LOCAL MARKET RESEARCHERS	194

Three components are assessed in order to compare digital maturity between banks and identify best practices



Analysis of **1005 digital** functionalities through 'mystery shopper' approach on real retail current accounts in each bank.

- Assessment of 7 customer journey steps
- Analysis of digitalization of 17 banking products
- Functionalities library with world's leading practices

Survey-based research), covering almost **4400 responses** from 49 countries.

- Identification of 18 most important banking activities and preferred channels (branch, Internet, mobile)
- Comparison of customer preferences between channels in terms of most common banking activities

Analysis of general principles and **best practices** of user experience in banking.

- Assessment of 14 selected scenarios reflecting key areas of customer activity at top UX banks from 12 countries
- Identification of best practices and general leading principles in banking apps UX

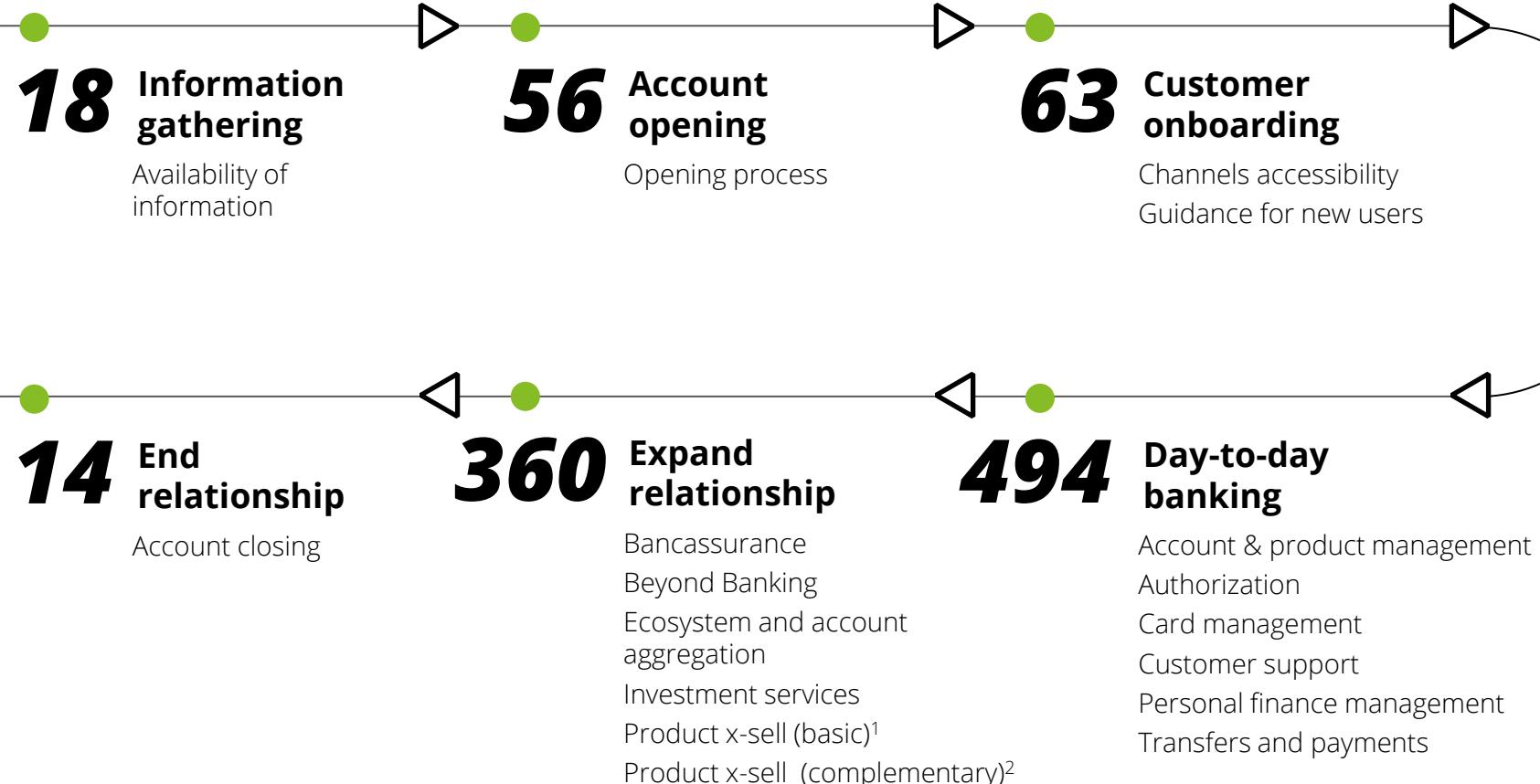
▷ **Functionalities benchmark**

An exhaustive overview of banks' digital maturity

▷ **UX Best Practices Identification**

Guidelines and insights into UX of digital banking channels

The optimised 2024 questionnaire analyses **1005 functionalities**, tracking the entire customer journey



Usage and preferences for banking channels were assessed based on customer survey with ~4400 responses

4395 respondents' answers provided insights on customer preferences on 18 activities mapped with customer journey steps in 3 banking channels.

All activities were linked to the 1005 functionalities assessed in the study, to find out what is in demand from the customer's side.



How often do you perform the following banking activities?

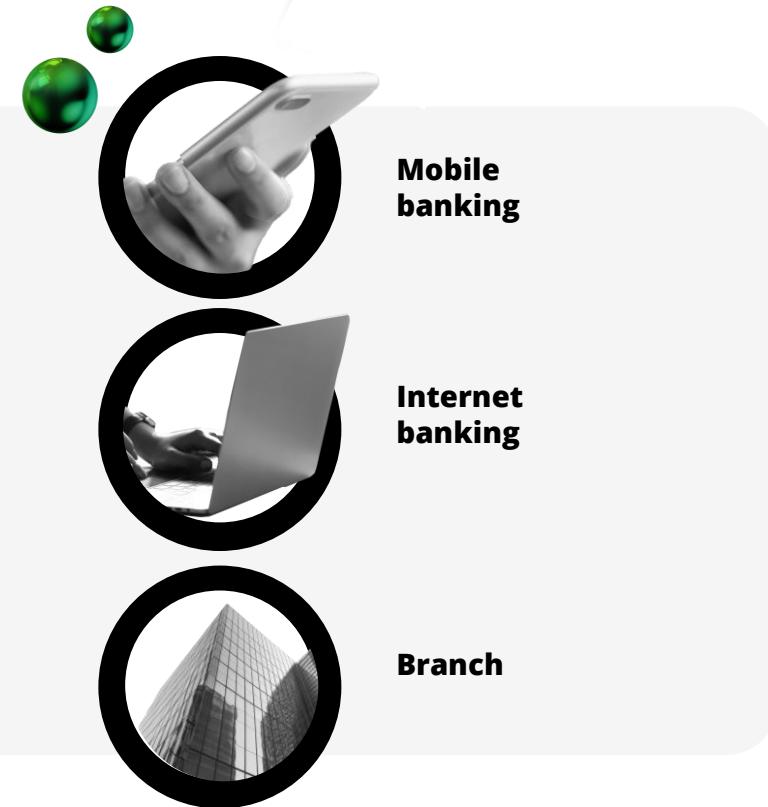
18 ACTIVITIES

EXAMPLES:

- Checking current **balance** or **transaction history**
- **Opening** an account and/or debit card
- Leveraging **services from third-parties**
- **Applying** for a personal loan
- Active **investing**
- Looking for **customer support**
- **Managing** your account
- Making **payments/transfers**

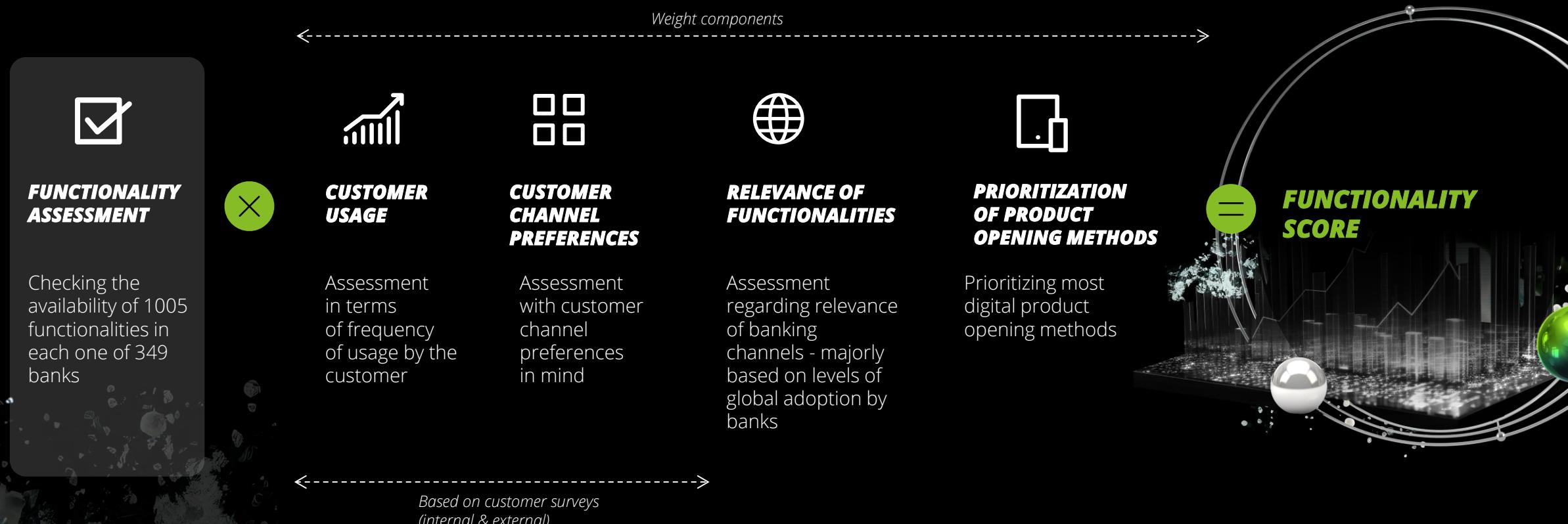
Which of the channels is/would be your preferred choice for each of the following banking activities?

3 CHANNELS



Weights are applied to each functionality in order to reflect both the significance and number of implemented functionalities

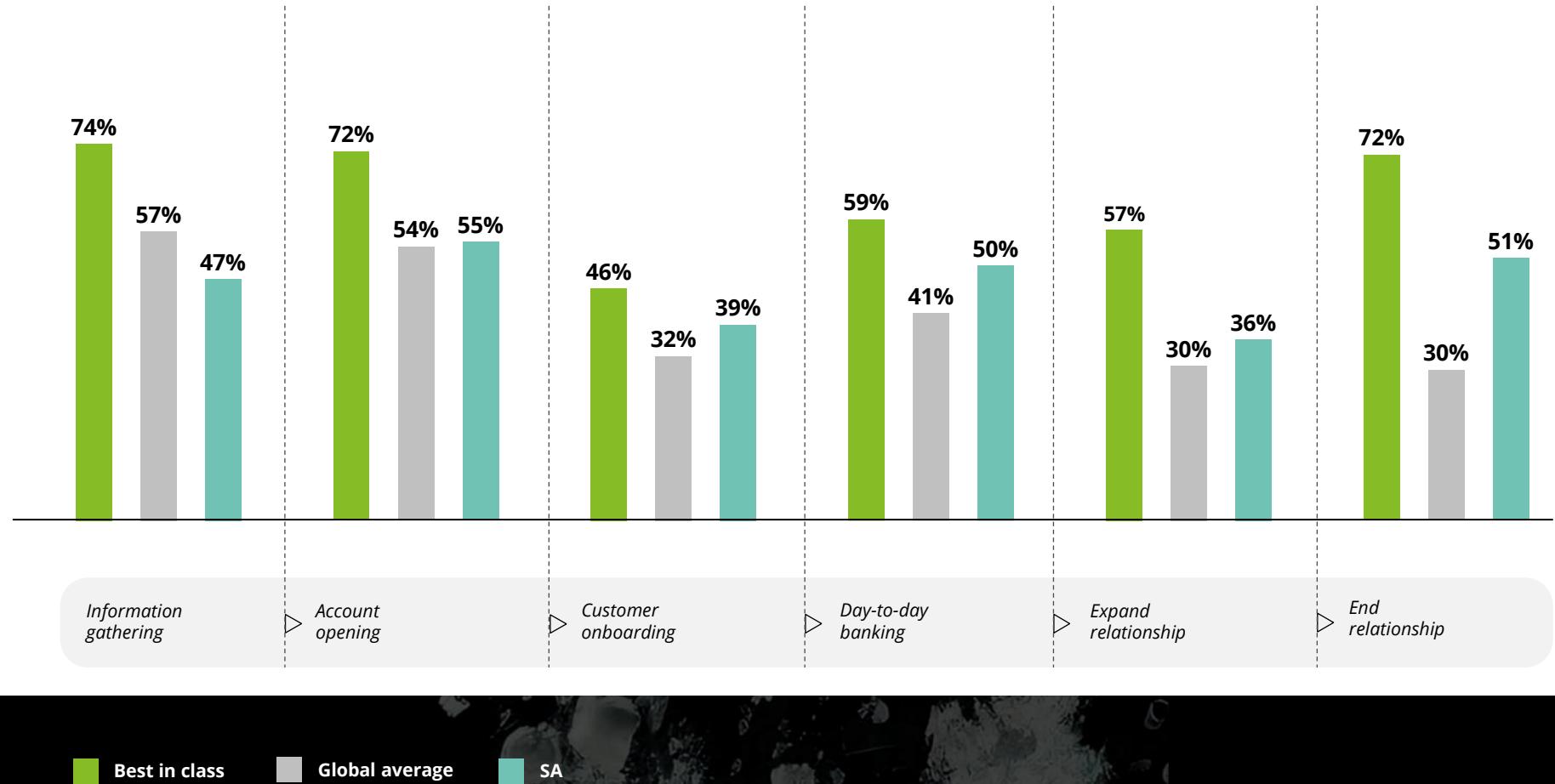
The significance of the **1005 functionalities** assessed in the study varies by a considerable amount. Therefore, a weight system has been put in place, where every functionality is assigned a unique weight, based on the following criteria:



Digital Banking Maturity score by customer journey step

DBM score by CJ step, %

Based on 1005 functionalities and UX features (6 customer journey steps) scored according to **global weights**

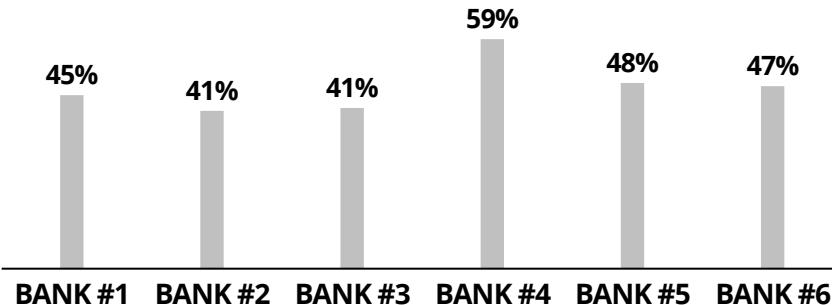


DBM score by channel

DBM score by channel, %

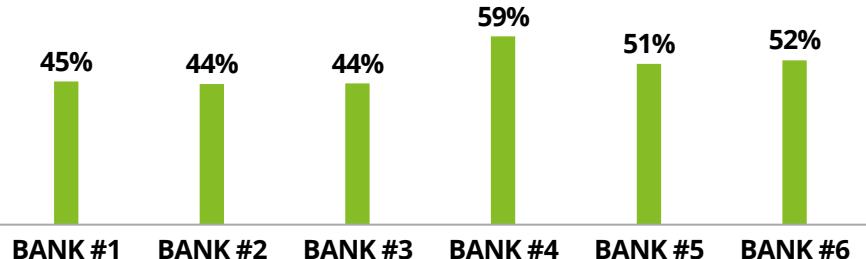
All researched channels

1005 of functionalities and UX features



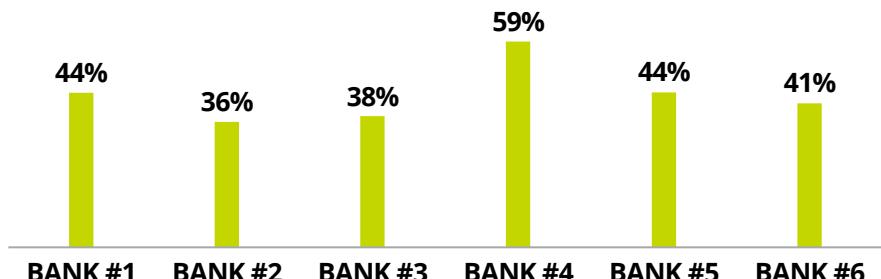
Internet and public website

518 of functionalities and UX features



Mobile

487 of functionalities and UX features



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DBM score by customer journey step

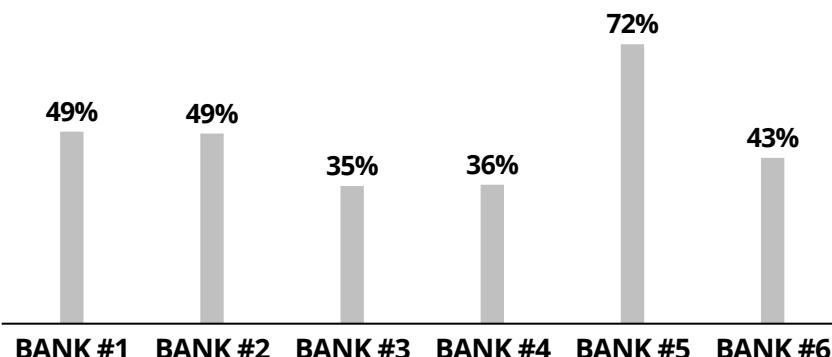


1. Information gathering

DBM score by CJ step and channel, %

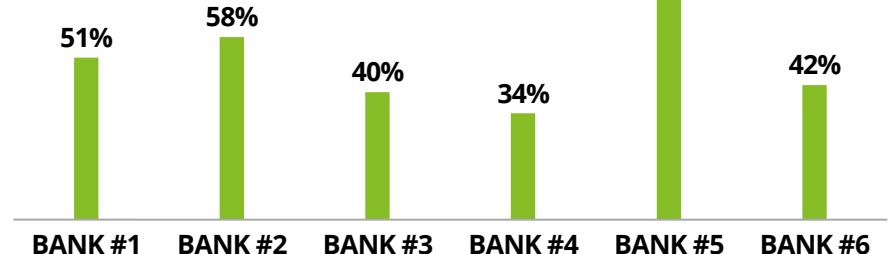
All researched channels

18 of functionalities and UX features



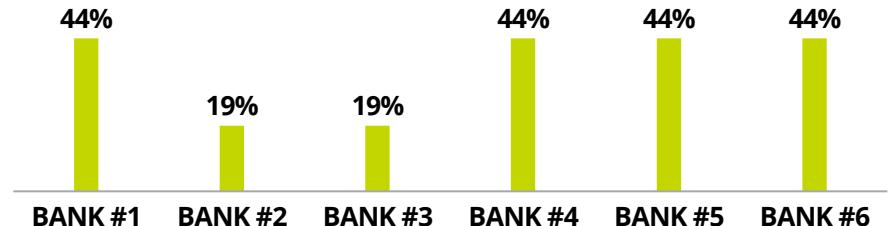
Internet and public website

13 of functionalities and UX features



Mobile

5 of functionalities and UX features

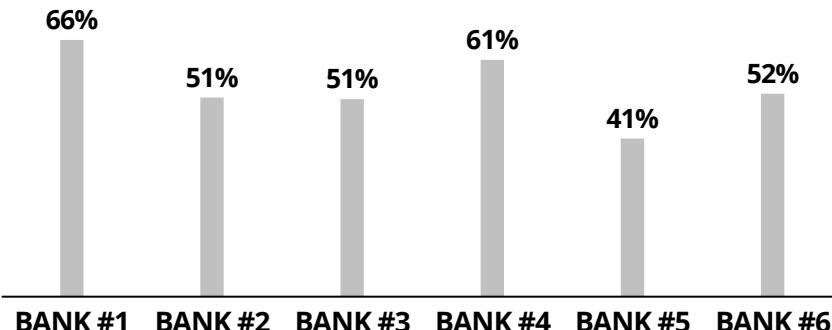


2. Account opening

DBM score by CJ step and channel, %

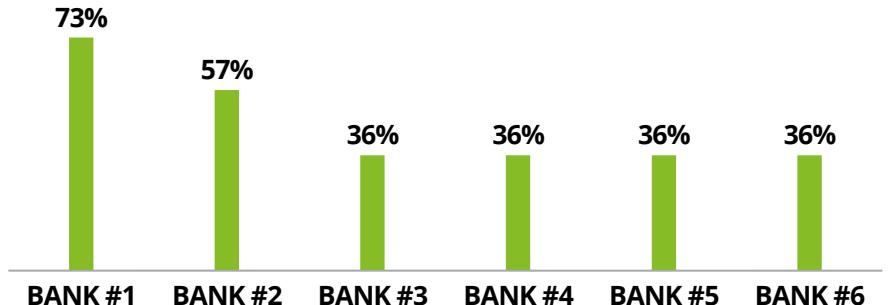
All researched channels

56 of functionalities and UX features



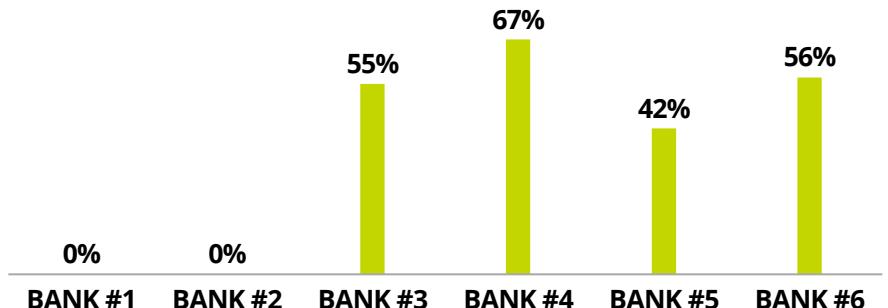
Internet and public website

34 of functionalities and UX features



Mobile

22 of functionalities and UX features

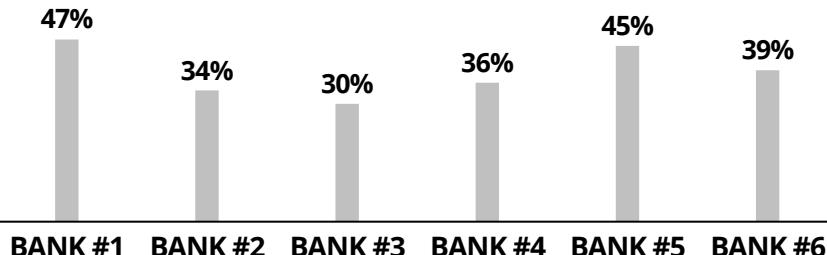


3. Customer onboarding

DBM score by CJ step and channel, %

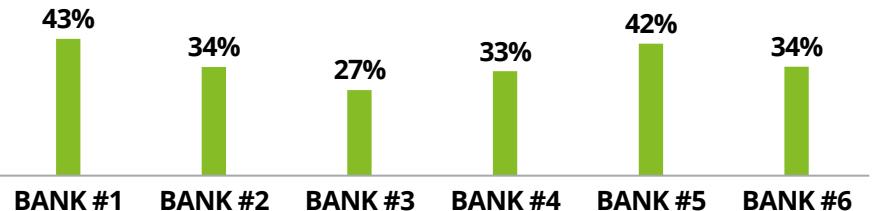
All researched channels

63 of functionalities and UX features



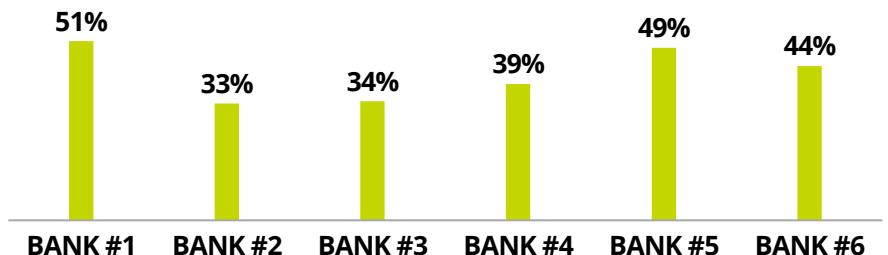
Internet and public website

30 of functionalities and UX features



Mobile

33 of functionalities and UX features

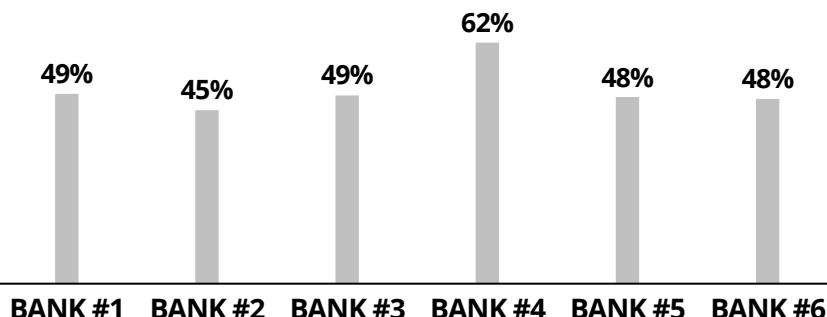


4. Day-to-day banking

DBM score by CJ step and channel, %

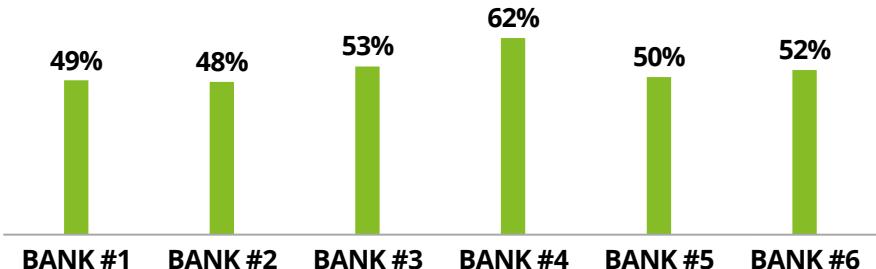
All researched channels

494 of functionalities and UX features



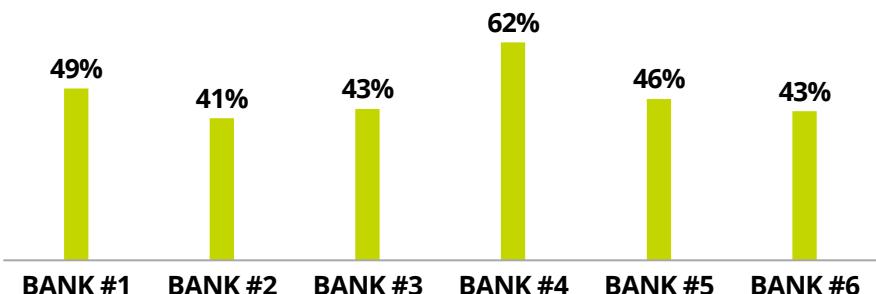
Internet and public website

235 of functionalities and UX features



Mobile

259 of functionalities and UX features

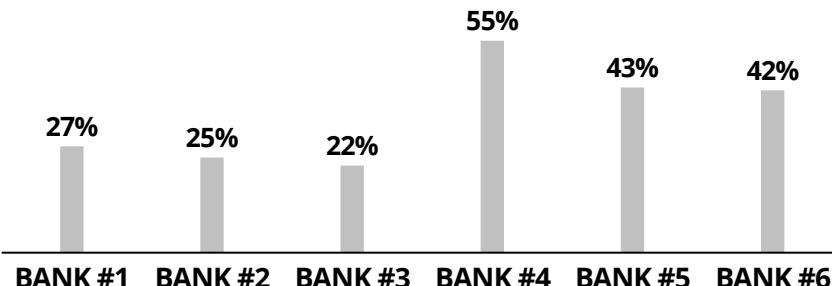


5. Expand relationship

DBM score by CJ step and channel, %

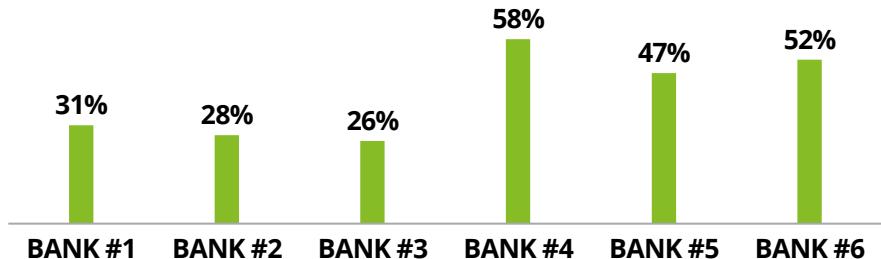
All researched channels

360 of functionalities and UX features



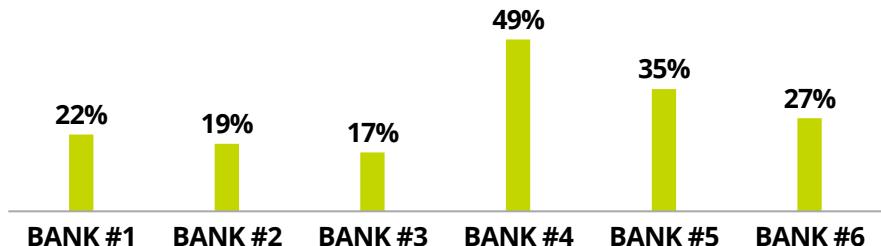
Internet and public website

198 of functionalities and UX features



Mobile

162 of functionalities and UX features

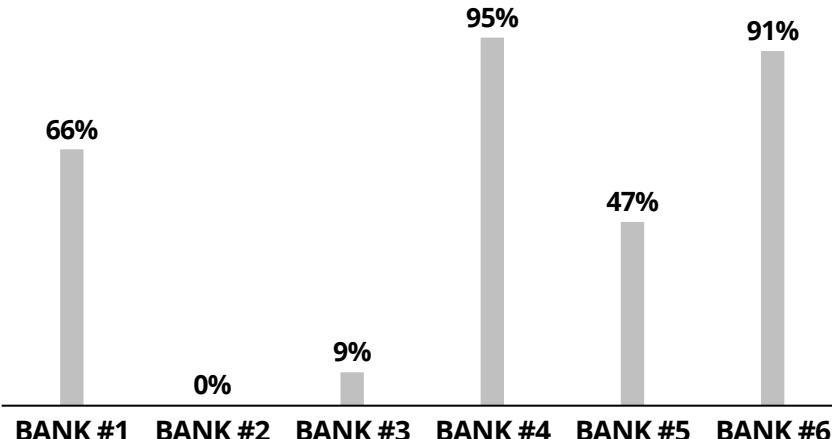


6. End relationship

DBM score by CJ step and channel, %

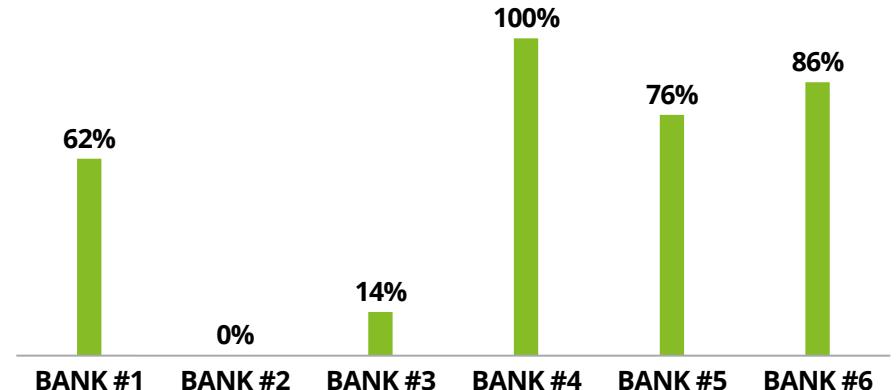
All researched channels

14 of functionalities and UX features



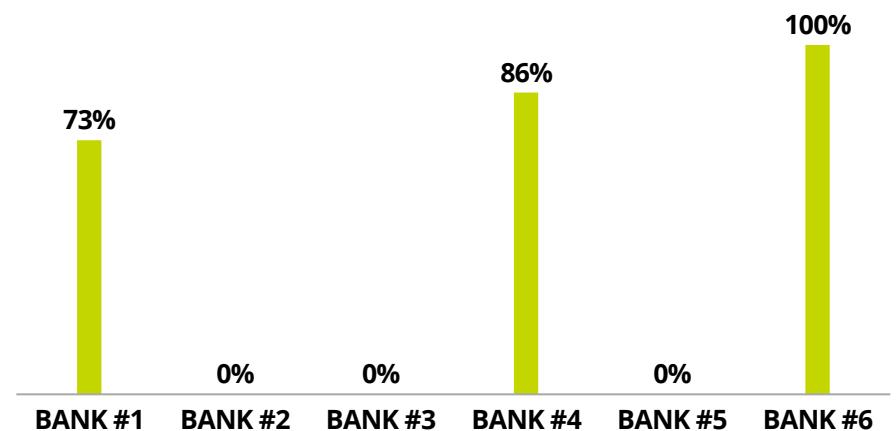
Internet and public website

8 of functionalities and UX features



Mobile

6 of functionalities and UX features

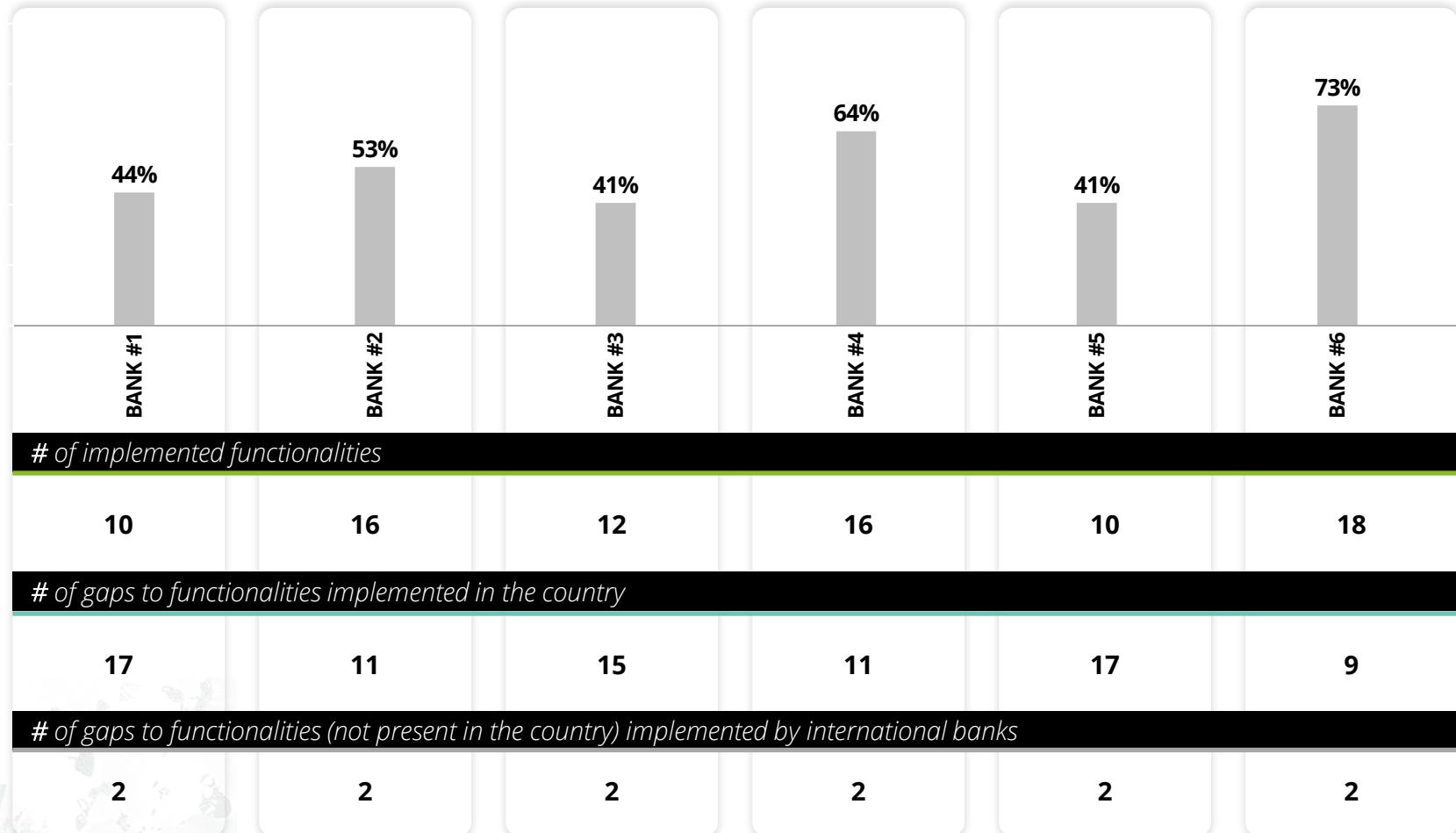


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Account and product mgmt.



Digital Maturity Score of CJ sub-step, %



27 out of 30
functionalities available
in banks in the country

29 out of 30
functionalities implemented
by international banks

Selected differentiators
among **local competition**

Banners and popup messages are personalized

Content displayed in pop-up windows:
cybersecurity warnings / educational content

Content displayed in pop-up windows: customer support

Selected differentiators to
international best-practice

Debt renegotiation functionality

Account carbon footprint information



Functionalities most differentiating banks' results

Catch up with local competitors



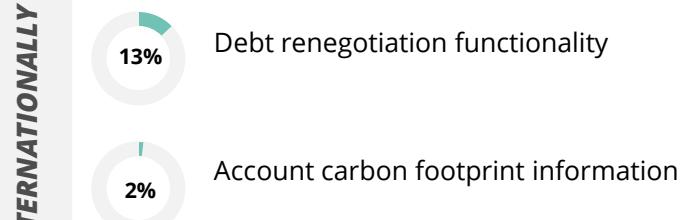
Selected differentiators that are present in at least one bank in the country



Get inspired by the best international players



Selected differentiators that are not present in any bank in the country

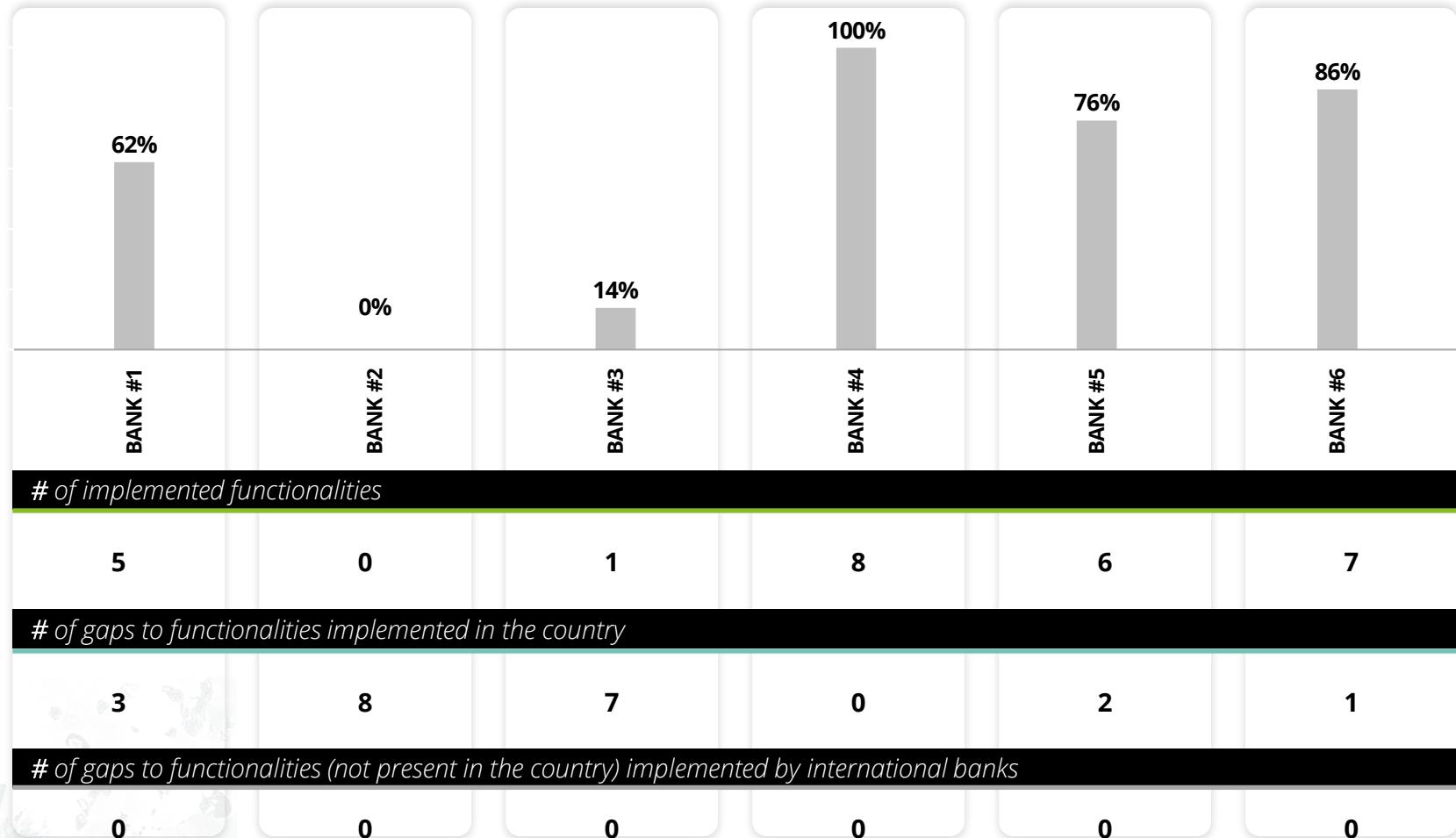


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Account closing



Digital Maturity Score of CJ sub-step, %



8 out of 8
functionalities available
in banks in the country

8 out of 8
functionalities implemented
by international banks

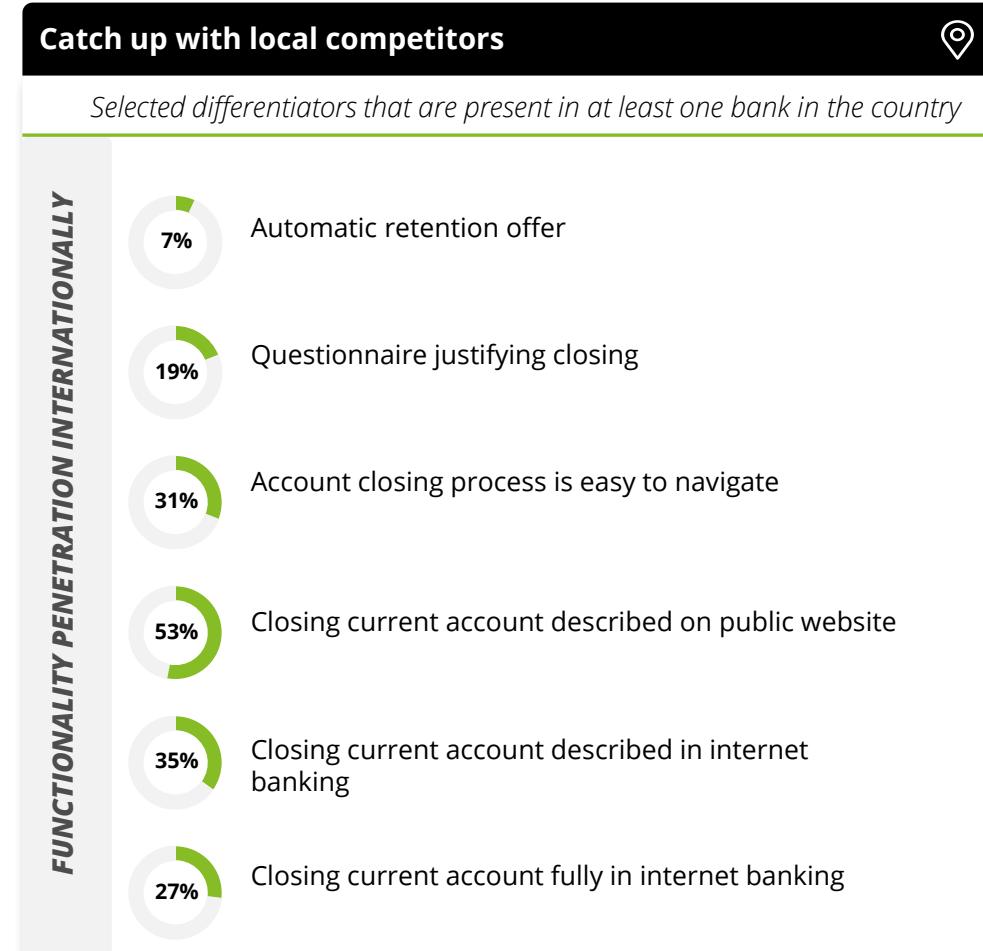
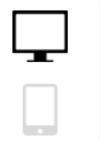
Selected differentiators
among **local competition**

Automatic retention offer

Questionnaire justifying closing

Account closing process is easy to navigate

Functionalities most differentiating banks' results

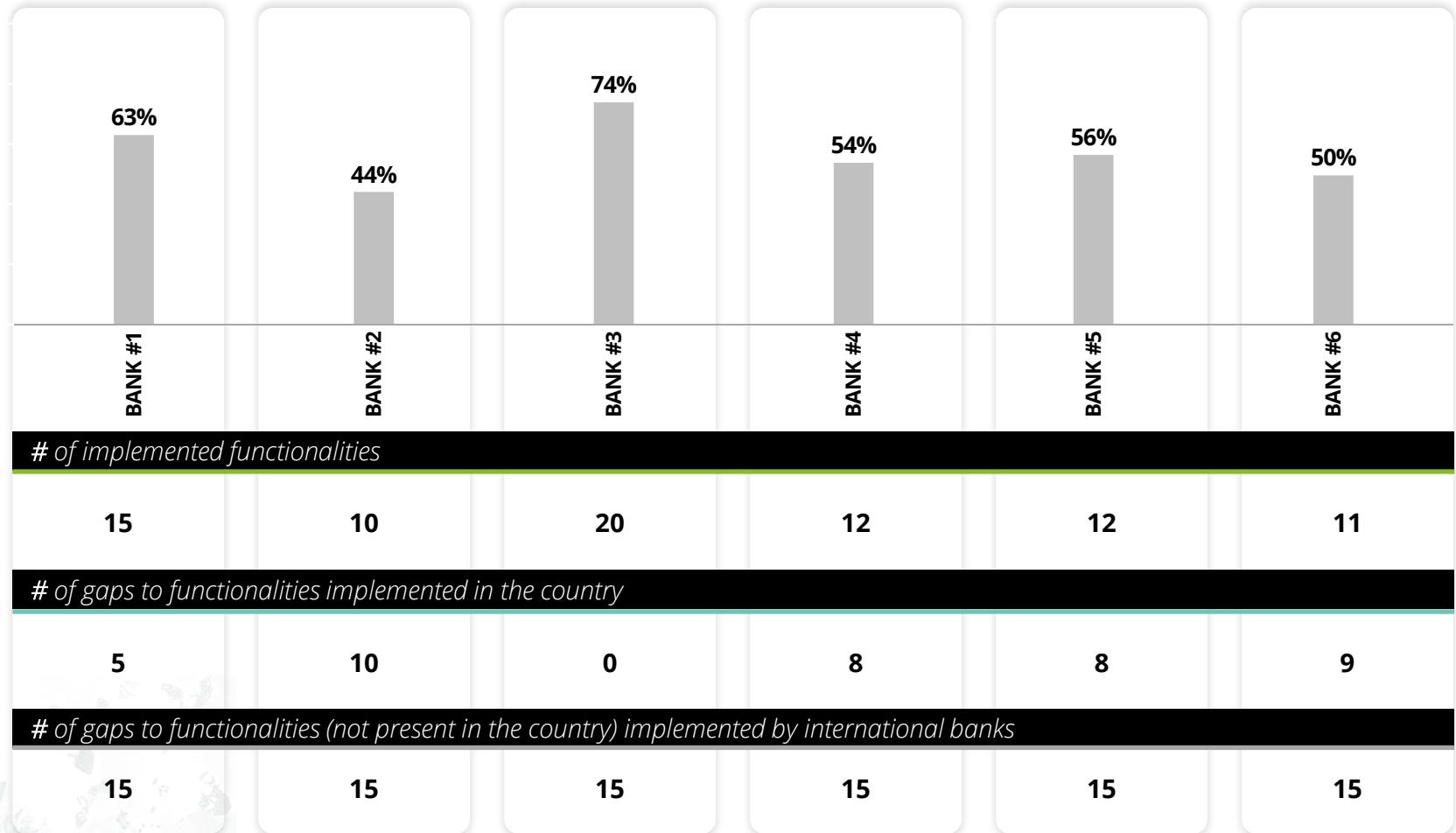


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Authorization



Digital Maturity Score of CJ sub-step, %



20 out of 35
functionalities available
in banks in the country

35 out of 35
functionalities implemented
by international banks

Selected differentiators
among **local competition**

Log-in authentication: Push notification on
mobile

Log-in authentication: masked password

Virtual keyboard to log-in authentication
credentials

Selected differentiators to
international best-practice

Log-in authentication: Virtual token app

List of situation without SCA requirement

Notify bank about travel plans

Functionalities most differentiating banks' results



Catch up with local competitors



Selected differentiators that are present in at least one bank in the country

FUNCTIONALITY PENETRATION INTERNATIONALLY

- 35% Log-in authentication: Push notification on mobile
- 50% Log-in authentication: masked password
- 22% Virtual keyboard to log-in authentication credentials
- 40% Transaction authorization: Push notification on mobile
- 32% Change transaction authorization method

Get inspired by the best international players



Selected differentiators that are not present in any bank in the country

FUNCTIONALITY PENETRATION INTERNATIONALLY

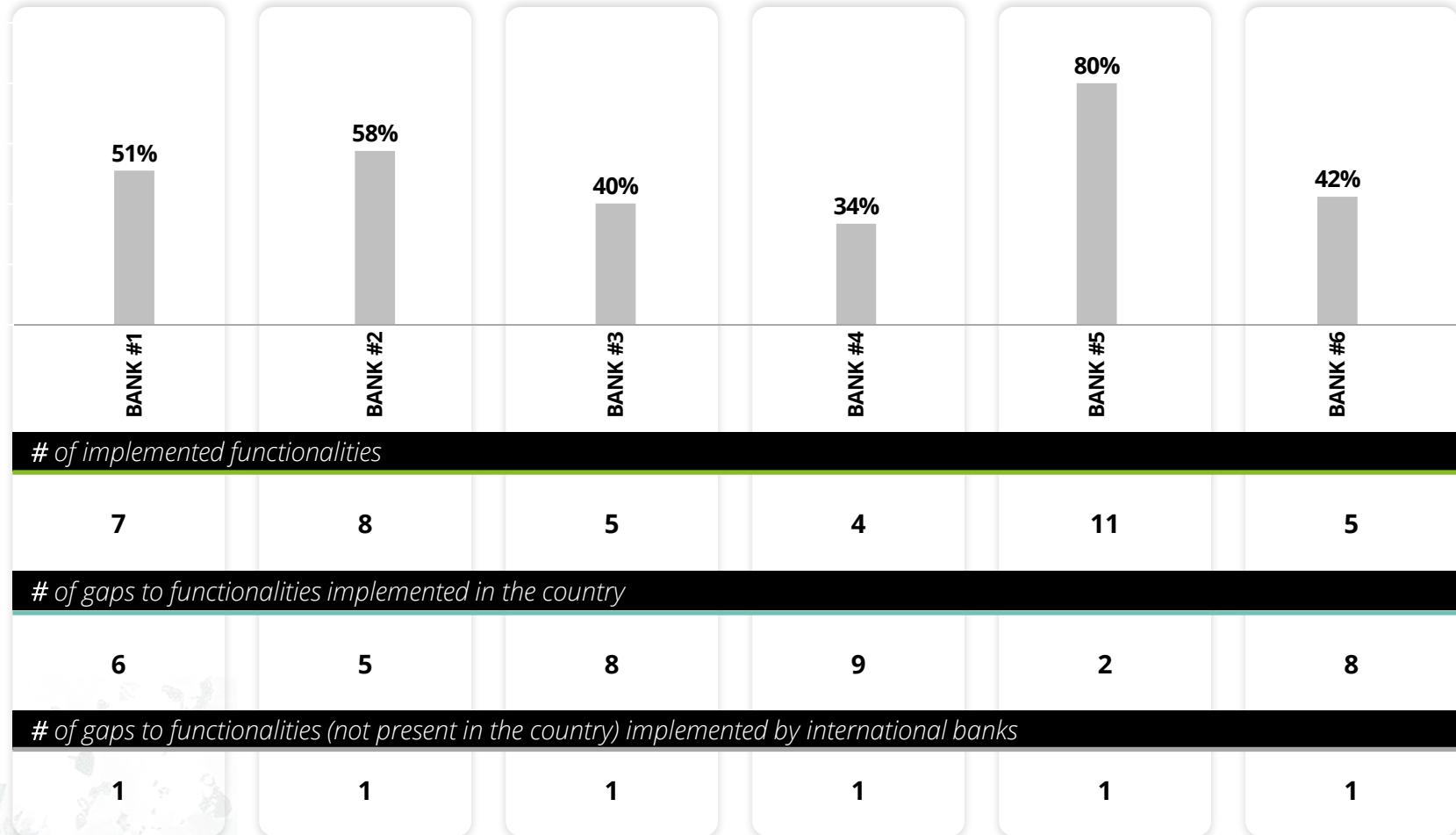
- 26% Log-in authentication: Virtual token app
- 20% List of situation without SCA requirement
- 17% Notify bank about travel plans
- 12% Log-in authentication: Hardware token / smartcard
- 12% Log-in authentication: Security question

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Availability of information



Digital Maturity Score of CJ sub-step, %



13 out of 14
functionalities available
in banks in the country

14 out of 14
functionalities implemented
by international banks

Selected differentiators
among **local competition**

Overview of products for specific groups

Option to recommend the bank among
family/friends

Compensation after successful recommendation

Selected differentiators to
international best-practice

Account comparison with other banks

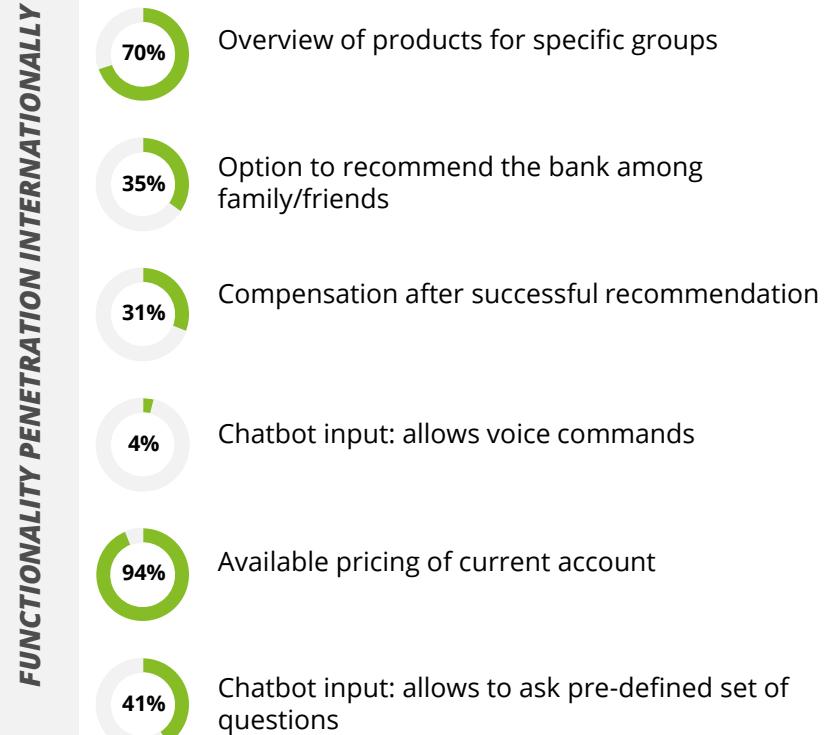


Functionalities most differentiating banks' results

Catch up with local competitors



Selected differentiators that are present in at least one bank in the country



Get inspired by the best international players



Selected differentiators that are not present in any bank in the country

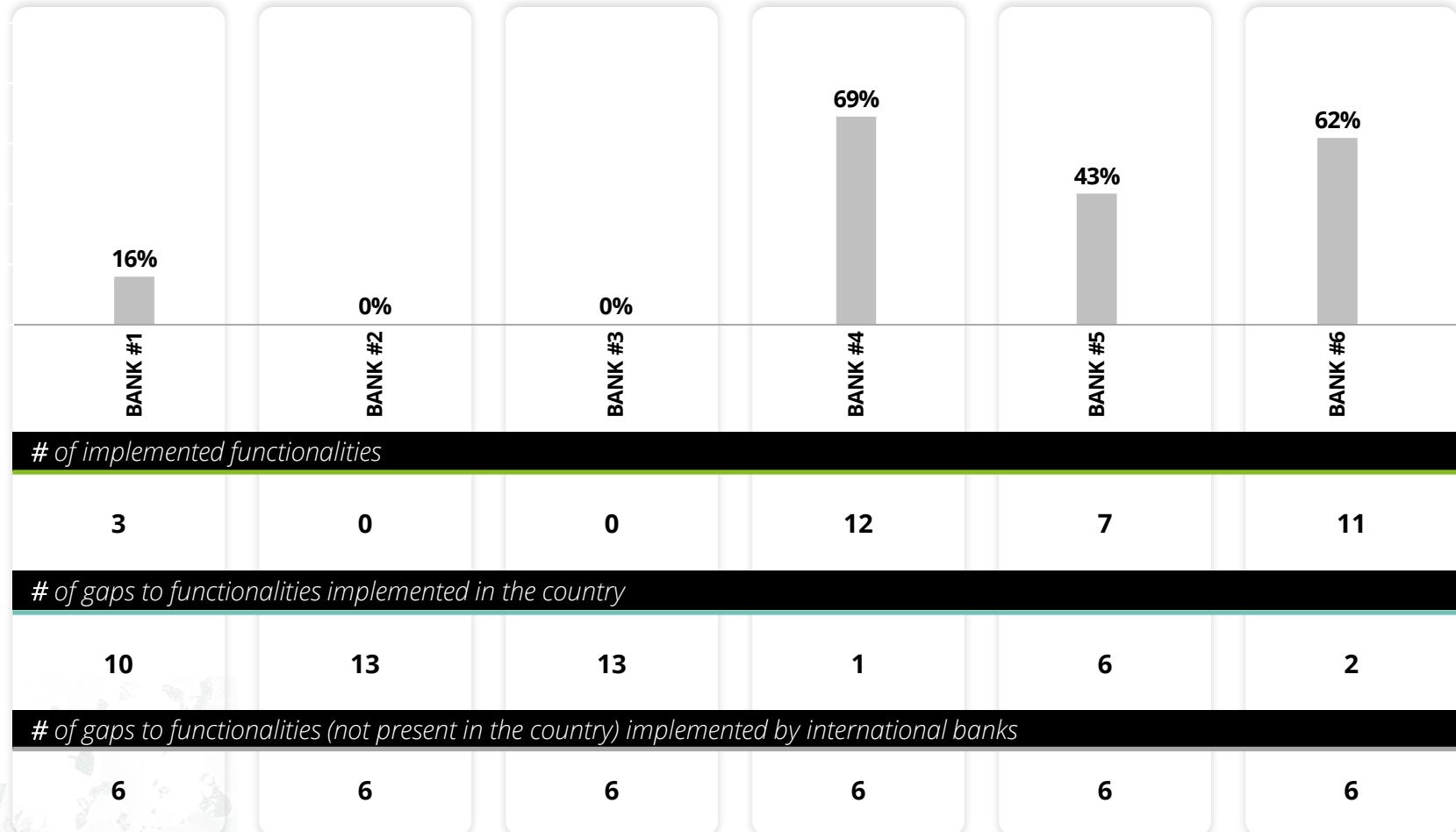


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Bancassurance



Digital Maturity Score of CJ sub-step, %



13 out of 19
functionalities available
in banks in the country

19 out of 19
functionalities implemented
by international banks

Selected differentiators
among **local competition**

Activate credit card insurance

Non-life insurance opening with signing at
selected location

Process of opening a product is fast and intuitive

Selected differentiators to
international best-practice

Non-life insurance from more than one provider

Calculator comparing life insurance options

Life insurance from more than one provider

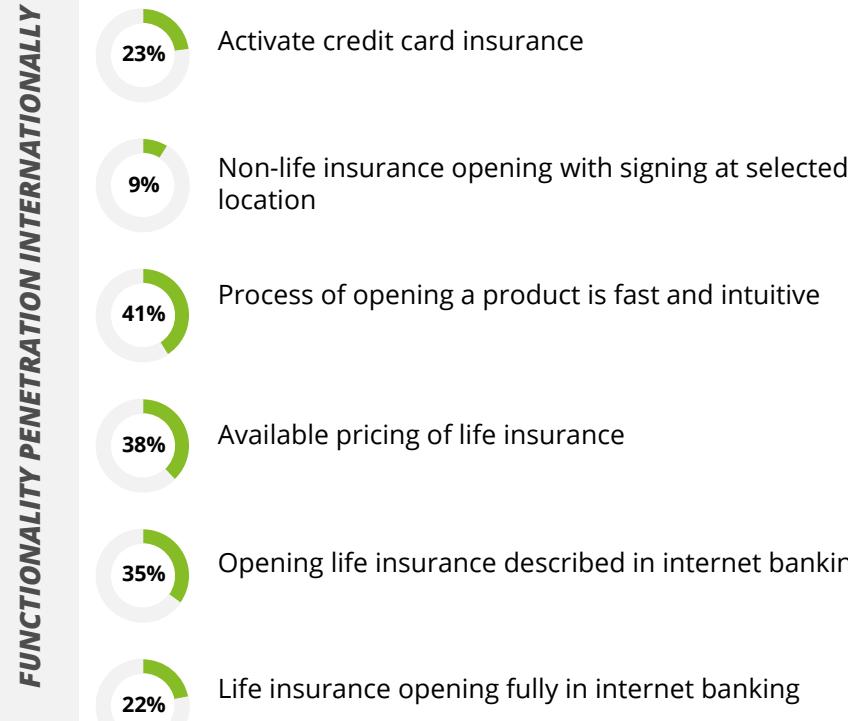


Functionalities most differentiating banks' results

Catch up with local competitors



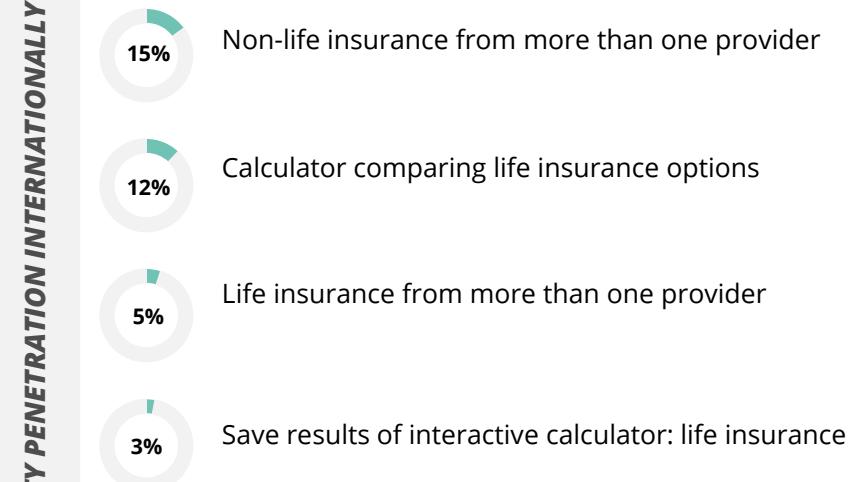
Selected differentiators that are present in at least one bank in the country



Get inspired by the best international players



Selected differentiators that are not present in any bank in the country

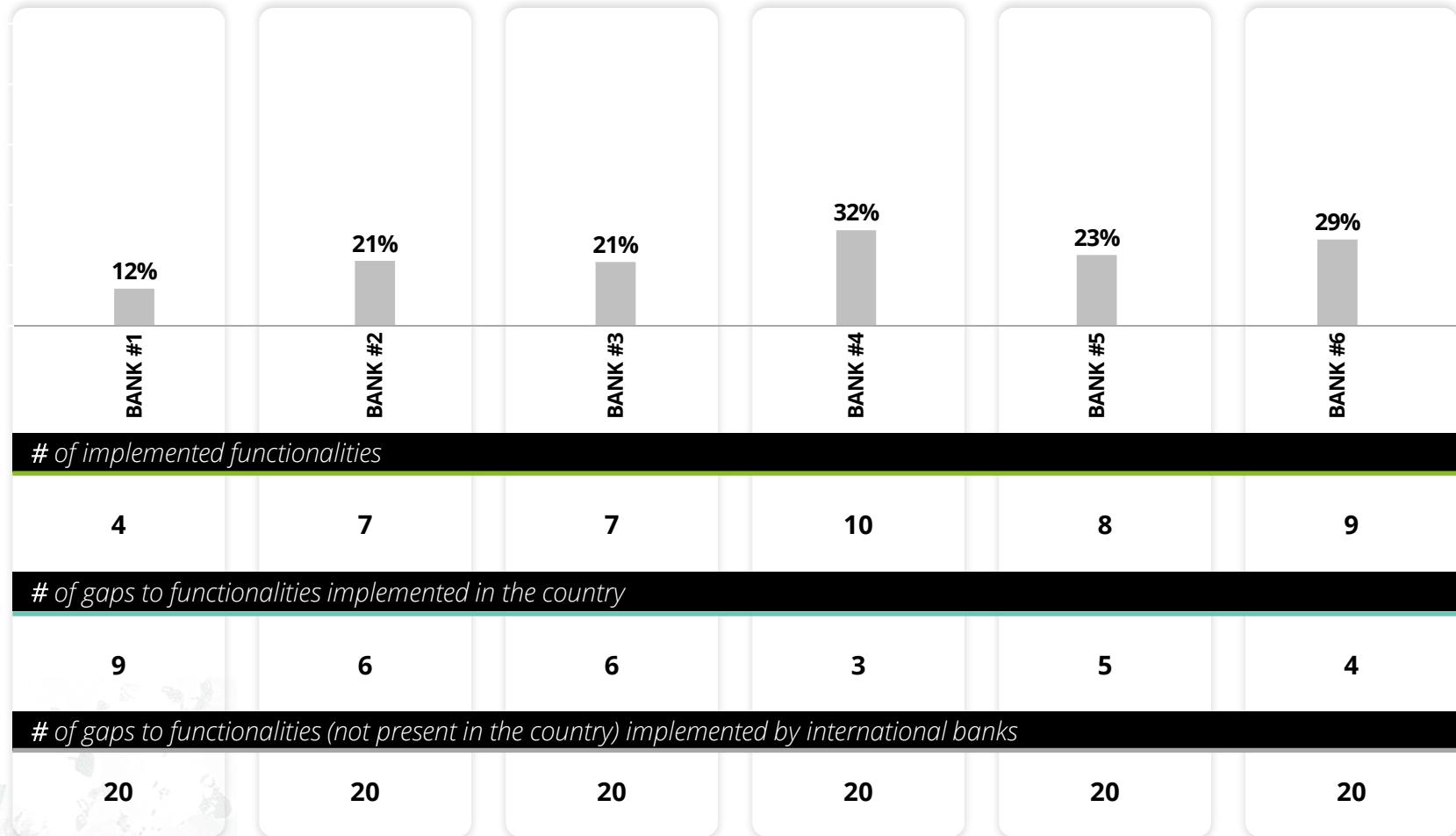


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Beyond banking



Digital Maturity Score of CJ sub-step, %



13 out of 33
functionalities available
in banks in the country

33 out of 33
functionalities implemented
by international banks

Selected differentiators
among **local competition**

Bank declares AI in: credit scoring / Risk assessment

Bank declares AI in: customer Service

Personalized non-financial offers

Selected differentiators to
international best-practice

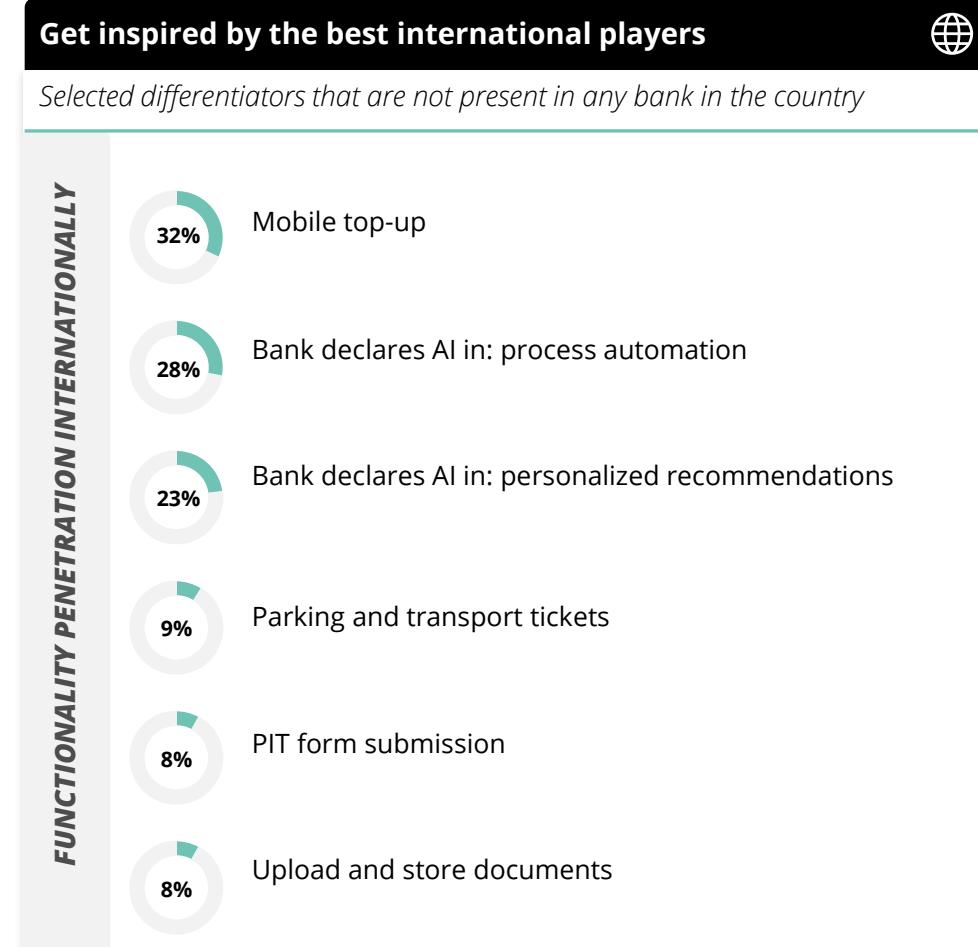
Mobile top-up

Bank declares AI in: process automation

Bank declares AI in: personalized
recommendations



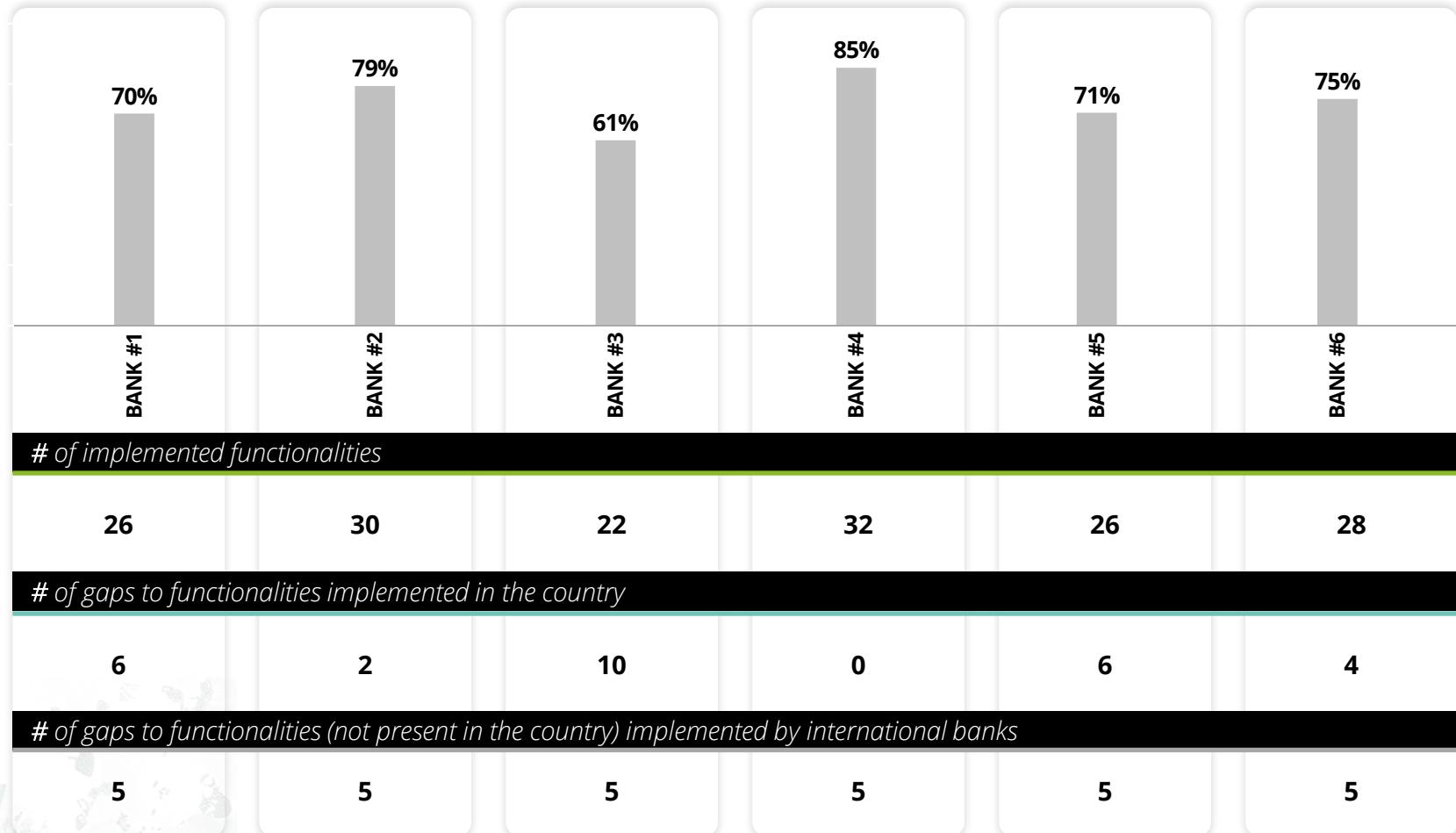
Functionalities most differentiating banks' results



SA

Card management

Digital Maturity Score of CJ sub-step, %



32 out of 37
functionalities available
in banks in the country

37 out of 37
functionalities implemented
by international banks

Selected differentiators
among **local competition**

Enable debit card transaction only in local country

Block credit card's magnetic stripe

Modification of ATM limit of debit card

Selected differentiators to
international best-practice

Enable credit card transaction only in local country

Recyclable plastic card availability

Option to personalize the card

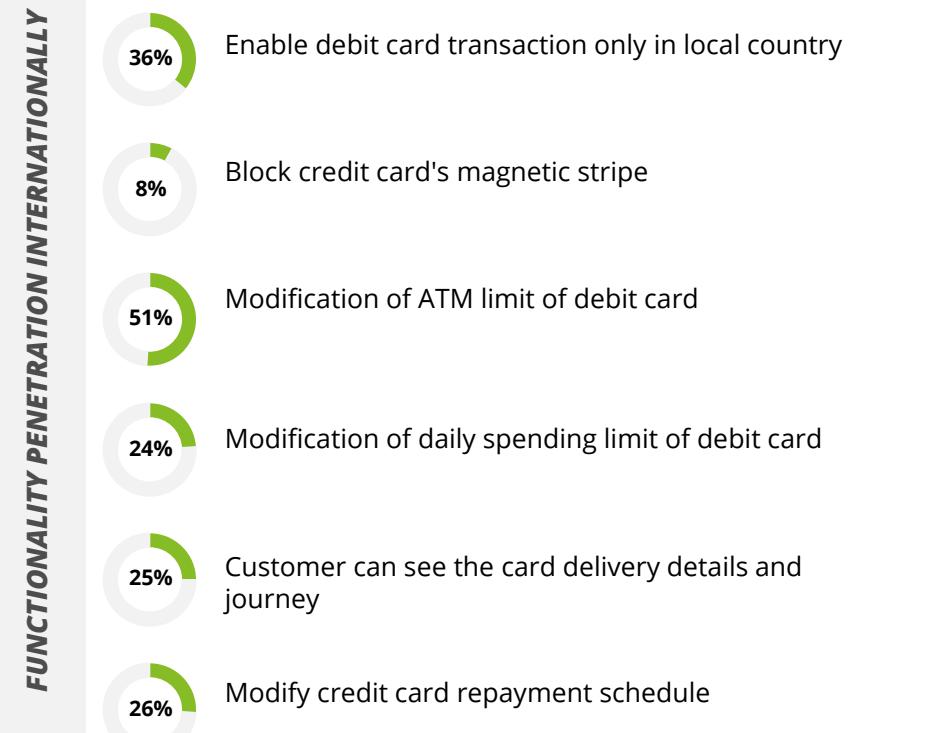
Functionalities most differentiating banks' results



Catch up with local competitors



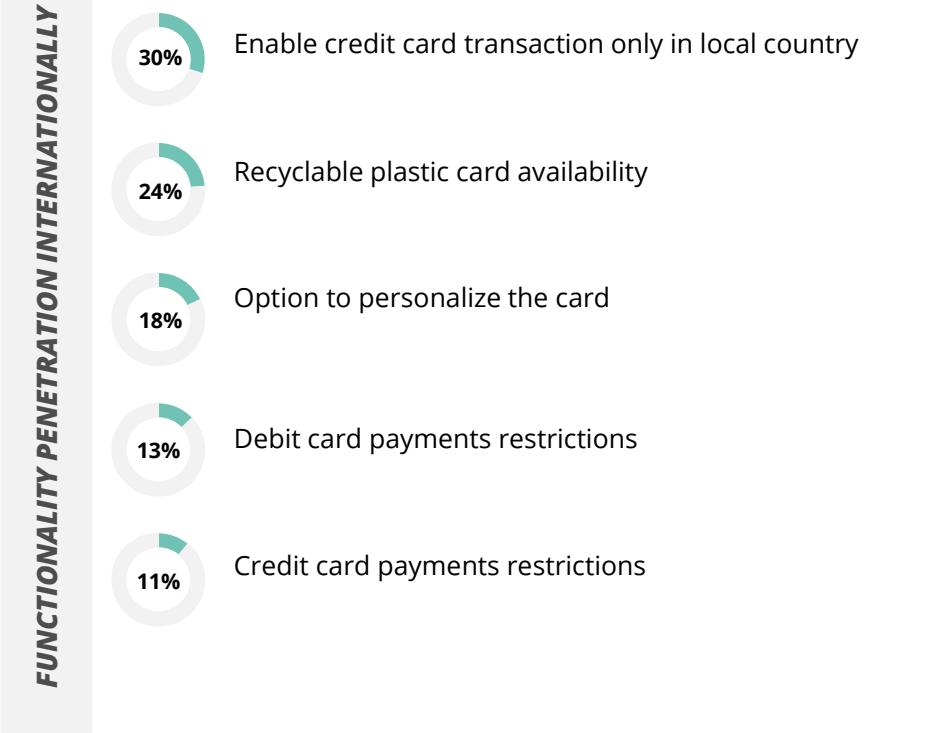
Selected differentiators that are present in at least one bank in the country



Get inspired by the best international players



Selected differentiators that are not present in any bank in the country

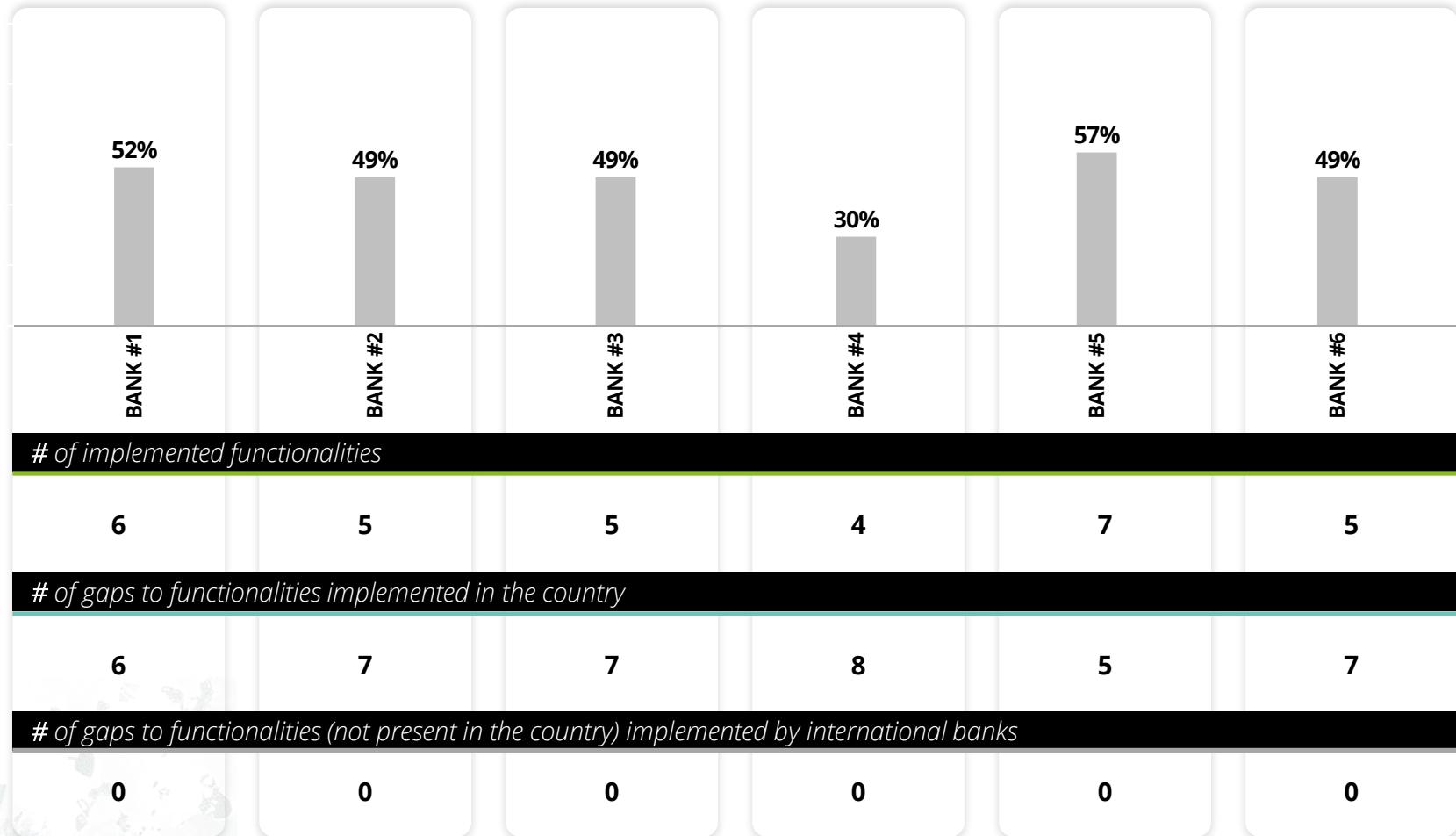


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Channels accessibility



Digital Maturity Score of CJ sub-step, %



12 out of 12
functionalities available
in banks in the country

12 out of 12
functionalities implemented
by international banks

Selected differentiators
among **local competition**

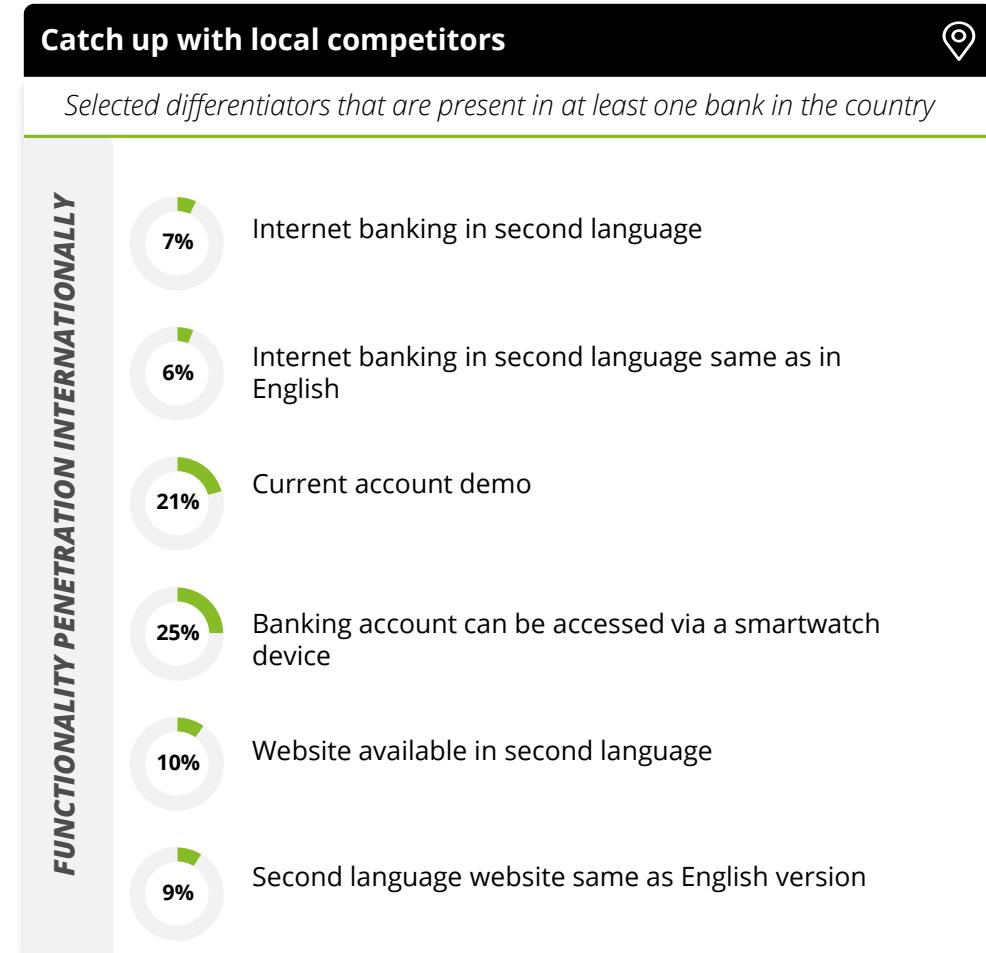
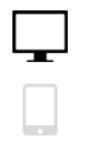
Internet banking in second language

Internet banking in second language same as in
English

Current account demo

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Functionalities most differentiating banks' results

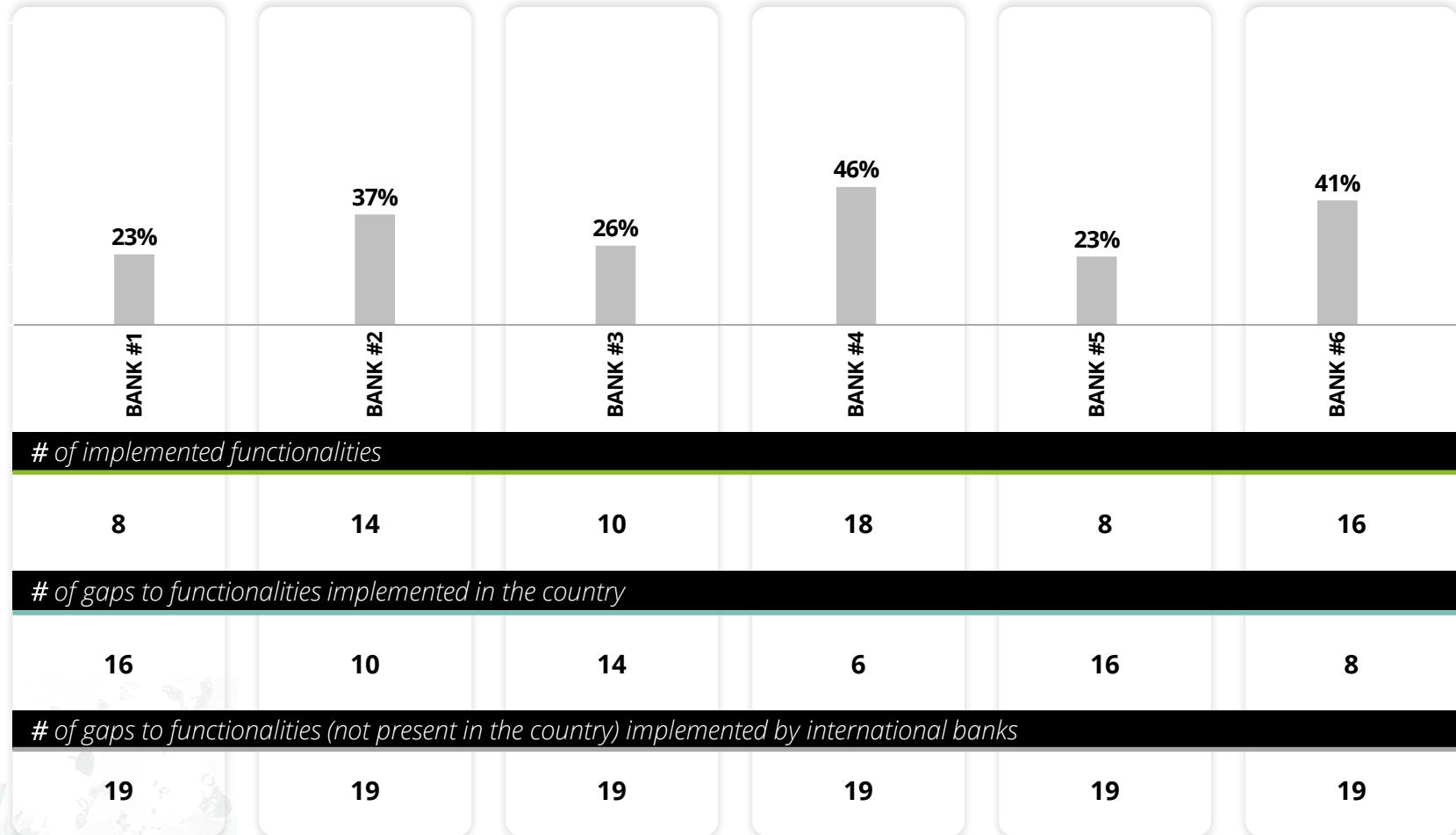


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Customer support



Digital Maturity Score of CJ sub-step, %



24 out of 43
functionalities available
in banks in the country

43 out of 43
functionalities implemented
by international banks

Selected differentiators
among **local competition**

Chatbot with advanced informational use cases

"Call me back" on website

Option to connect with remote advisor from
website/app

Selected differentiators to
international best-practice

Bank has Accessibility Statement available

Automatic account unblock after failed password
attempt

Bank has webpage font size regulation

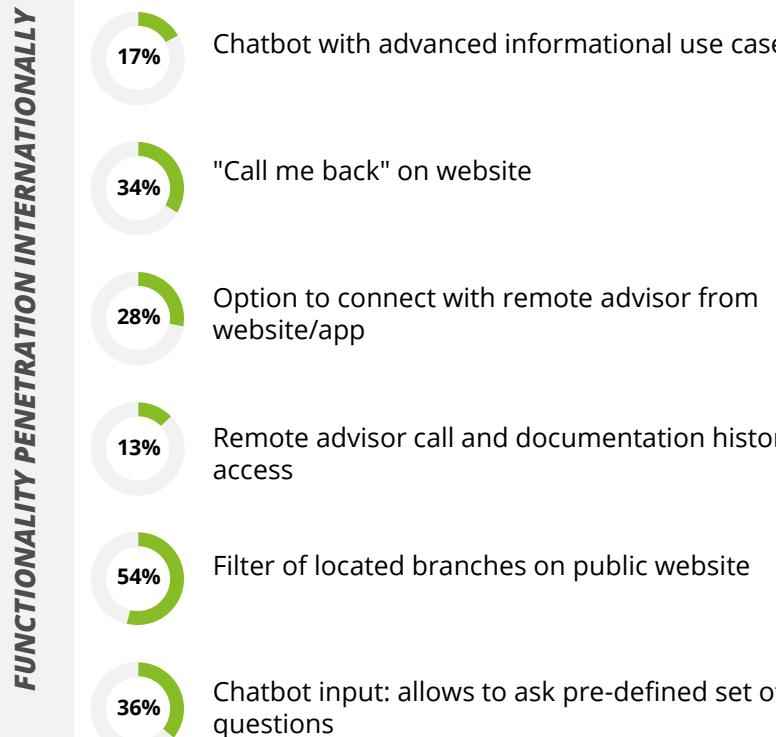
Functionalities most differentiating banks' results



Catch up with local competitors



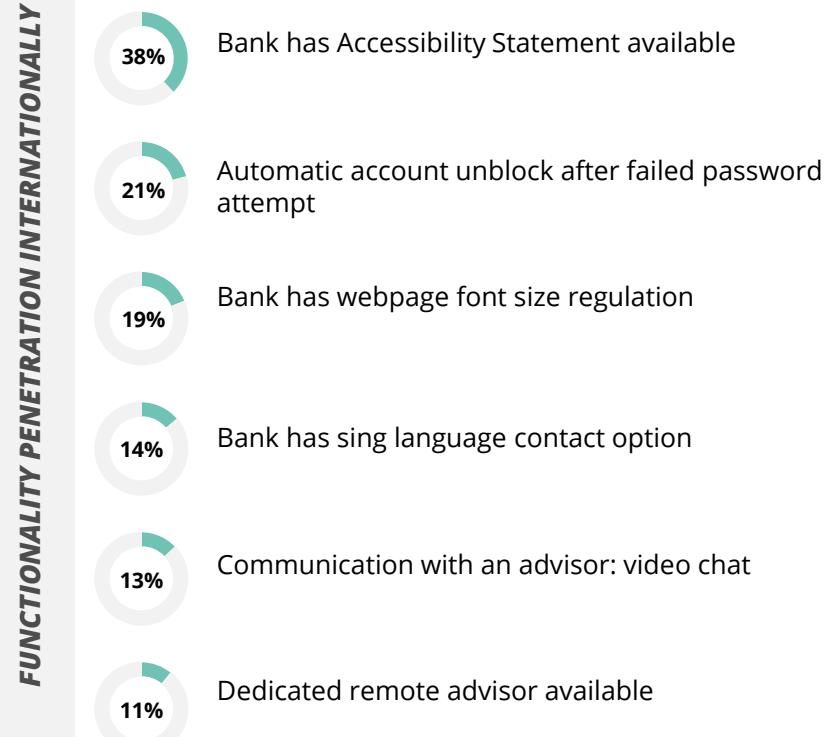
Selected differentiators that are present in at least one bank in the country



Get inspired by the best international players



Selected differentiators that are not present in any bank in the country

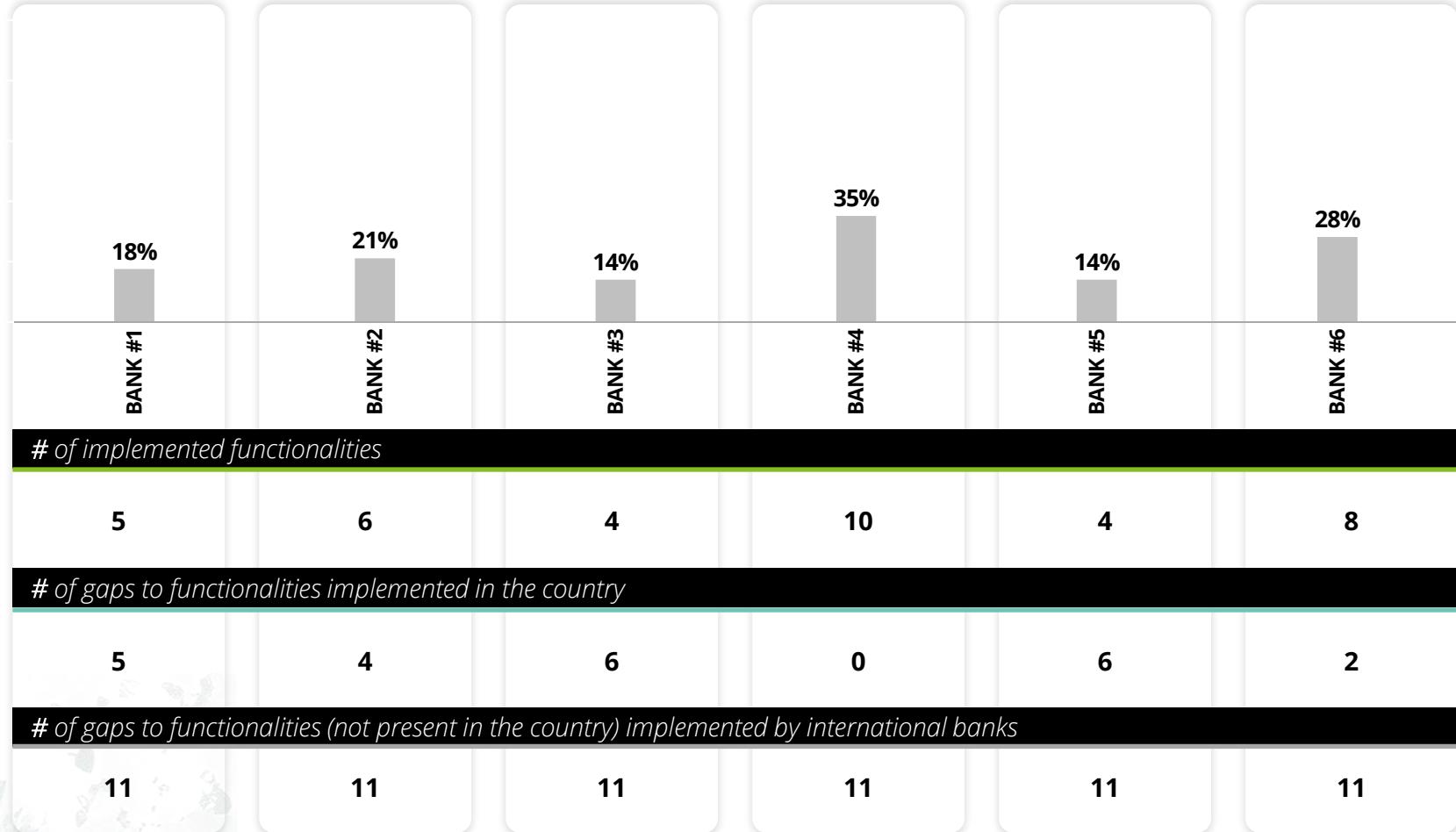


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Ecosystem and account aggregation



Digital Maturity Score of CJ sub-step, %



10 out of 21 functionalities available in banks in the country

21 out of 21 functionalities implemented by international banks

Selected differentiators among **local competition**

Marketplace with financial services from other providers

API for developers

FinTech accelerator program/hackathon etc.

Selected differentiators to **international best-practice**

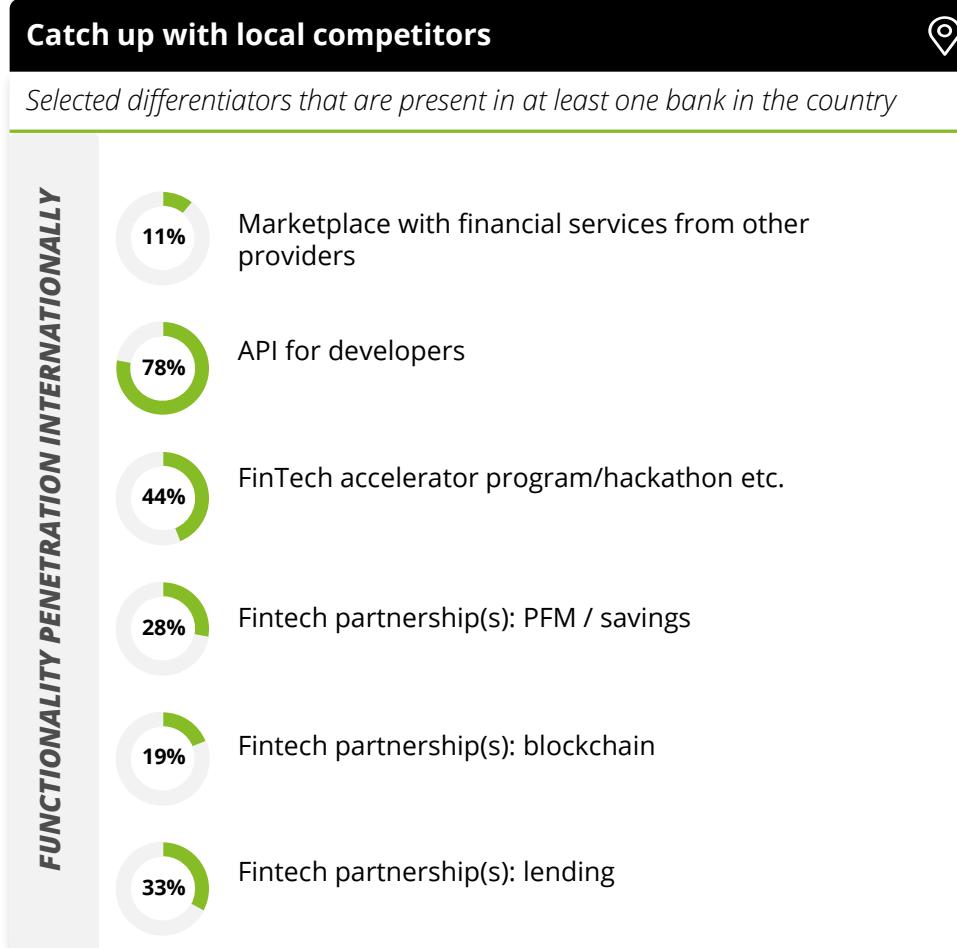
Aggregation of account from another bank

List of aggregated accounts

List of banks which can be aggregated



Functionalities most differentiating banks' results

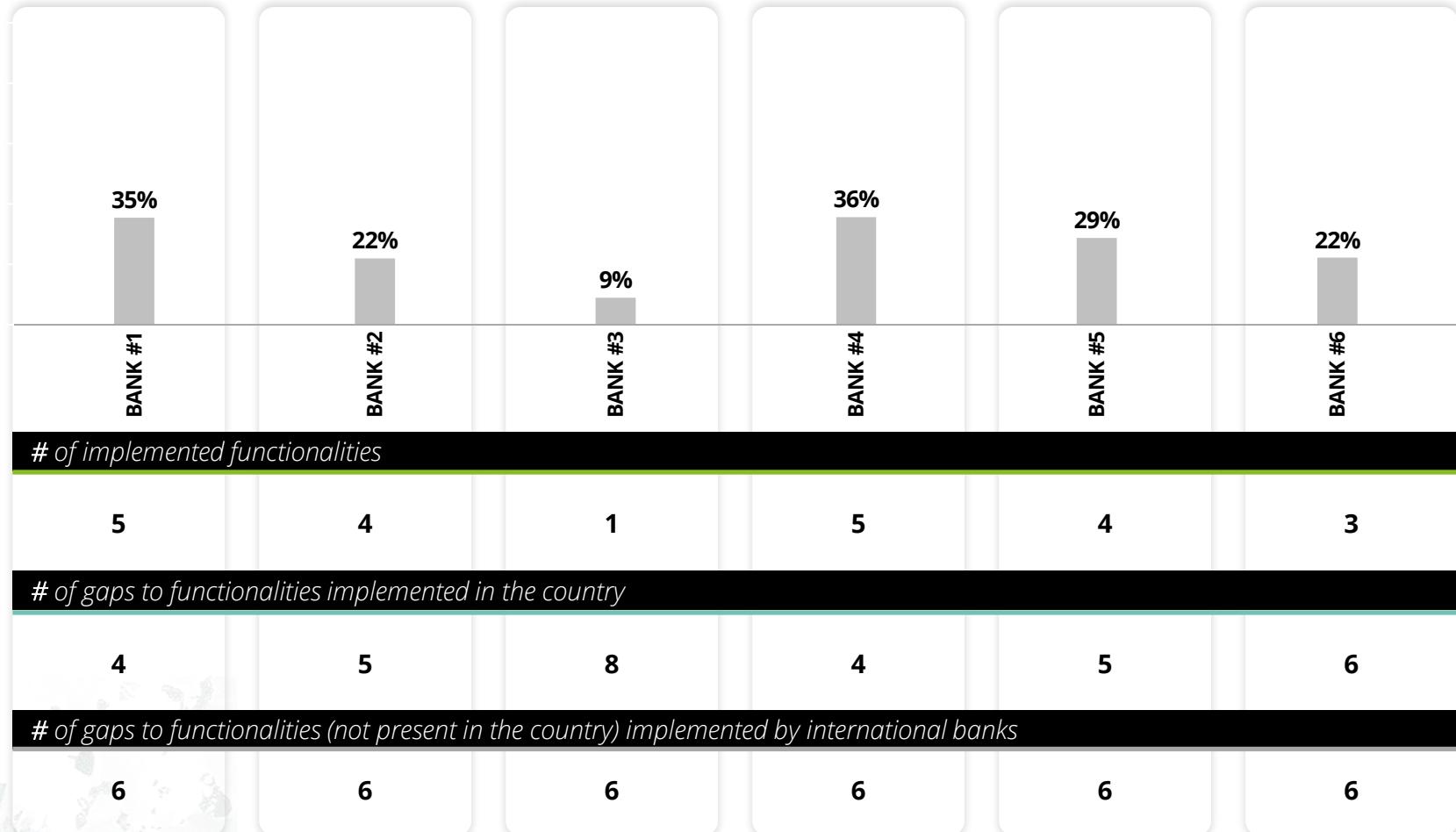


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Guidance for new users



Digital Maturity Score of CJ sub-step, %



9 out of 17
functionalities available
in banks in the country

15 out of 17
functionalities implemented
by international banks

Selected differentiators
among **local competition**

Onboarding in internet banking

Option to skip onboarding

Chatbot/virtual assistant functionalities:
proactive and provides contextual
recommendations

Selected differentiators to
international best-practice

Proactive contact to greet customer

Gamification during onboarding

Gamification features: progress bars

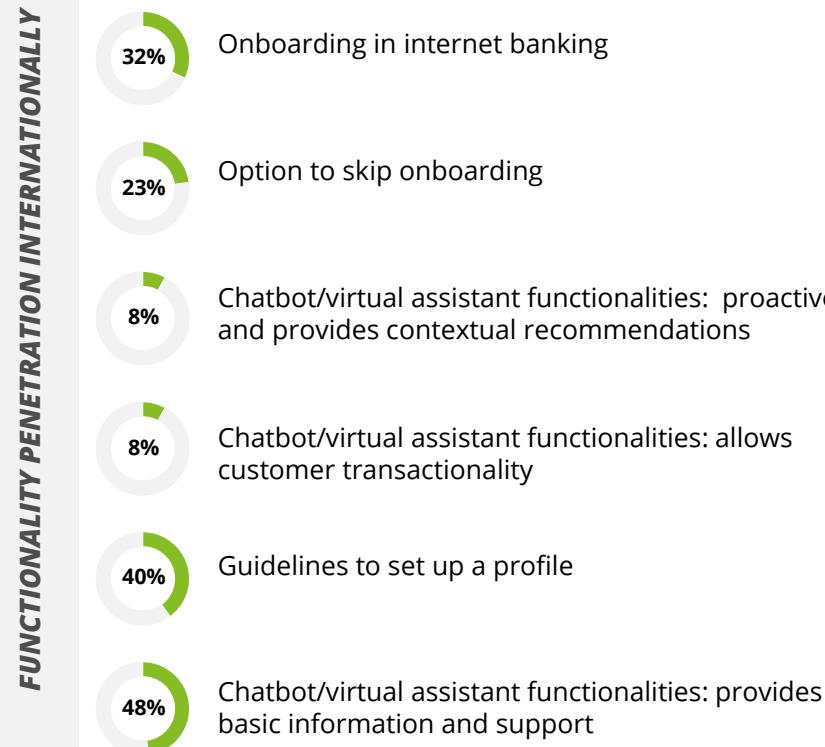
Functionalities most differentiating banks' results



Catch up with local competitors



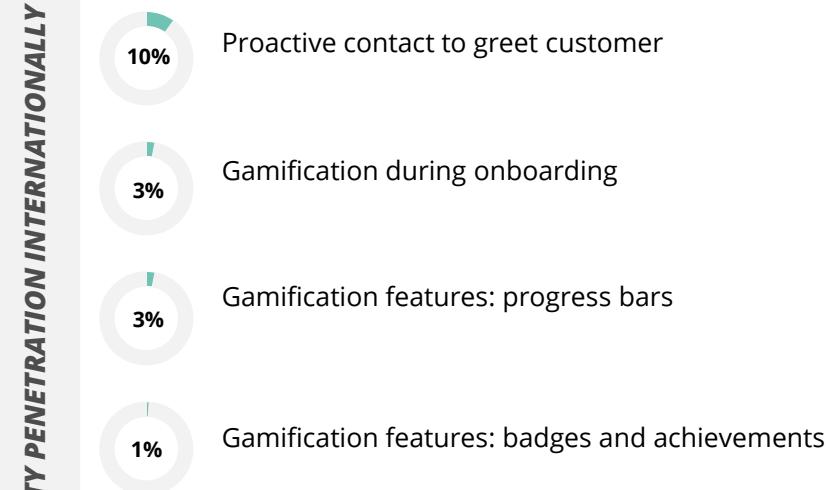
Selected differentiators that are present in at least one bank in the country



Get inspired by the best international players



Selected differentiators that are not present in any bank in the country

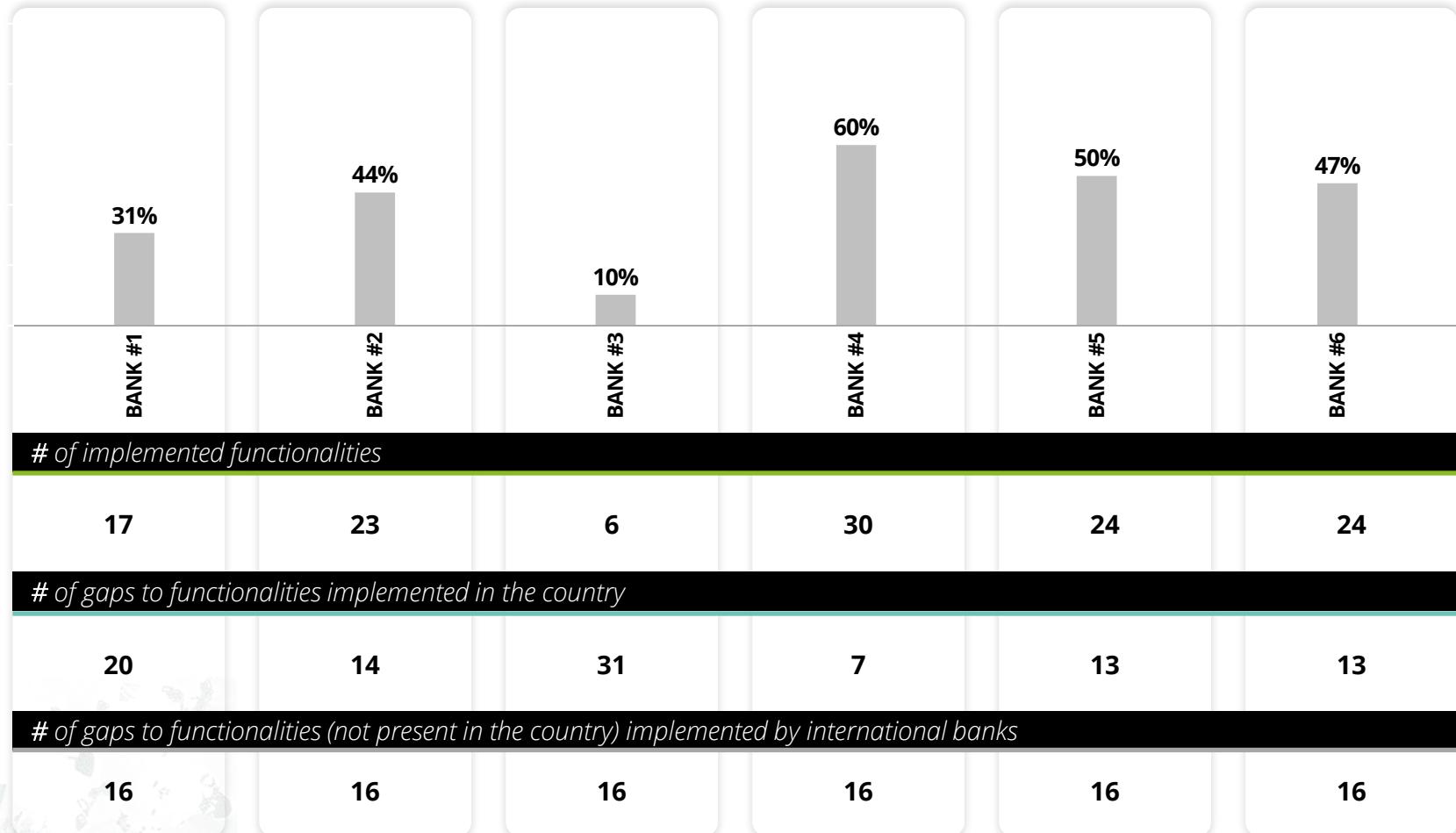


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Investment services



Digital Maturity Score of CJ sub-step, %



37 out of 54
functionalities available
in banks in the country

53 out of 54
functionalities implemented
by international banks

Selected differentiators
among **local competition**

Calculator comparing mutual funds options

User can simulate investment outcomes

Automated investment advice change over time

Selected differentiators to
international best-practice

Current quotation of assets on brokerage
account

Research analysis /market reports

Recurring asset purchase option

Functionalities most differentiating banks' results



Catch up with local competitors



Selected differentiators that are present in at least one bank in the country

FUNCTIONALITY PENETRATION INTERNATIONALLY

- Calculator comparing mutual funds options (15%)
- User can simulate investment outcomes (14%)
- Automated investment advice change over time (12%)

Get inspired by the best international players



Selected differentiators that are not present in any bank in the country

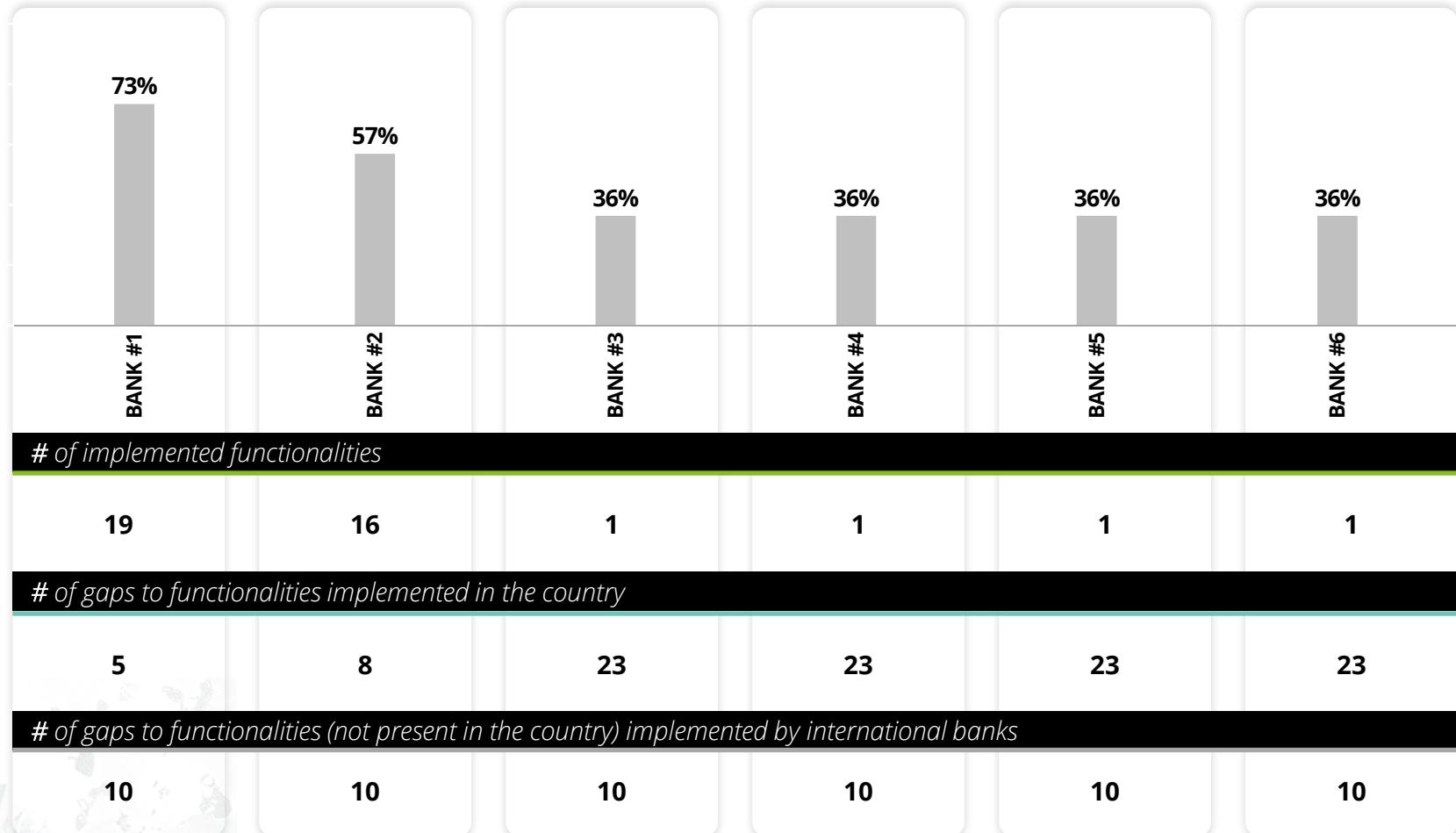
FUNCTIONALITY PENETRATION INTERNATIONALLY

- Current quotation of assets on brokerage account (44%)
- Research analysis /market reports (37%)
- Recurring asset purchase option (32%)
- Current quotation of pensions assets (24%)
- Mutual funds from more than one provider (23%)
- Pensions opening fully in internet banking (21%)

SA

Account opening process

Digital Maturity Score of CJ sub-step, %



24 out of 34 functionalities available in banks in the country

34 out of 34 functionalities implemented by international banks

Selected differentiators among **local competition**

Inline validation during filling forms

Online status of opening process

Delivery of account no, login, password: branch visit

Selected differentiators to **international best-practice**

Visual constraints in forms

Account opening: video conference

Save & Finish Later feature

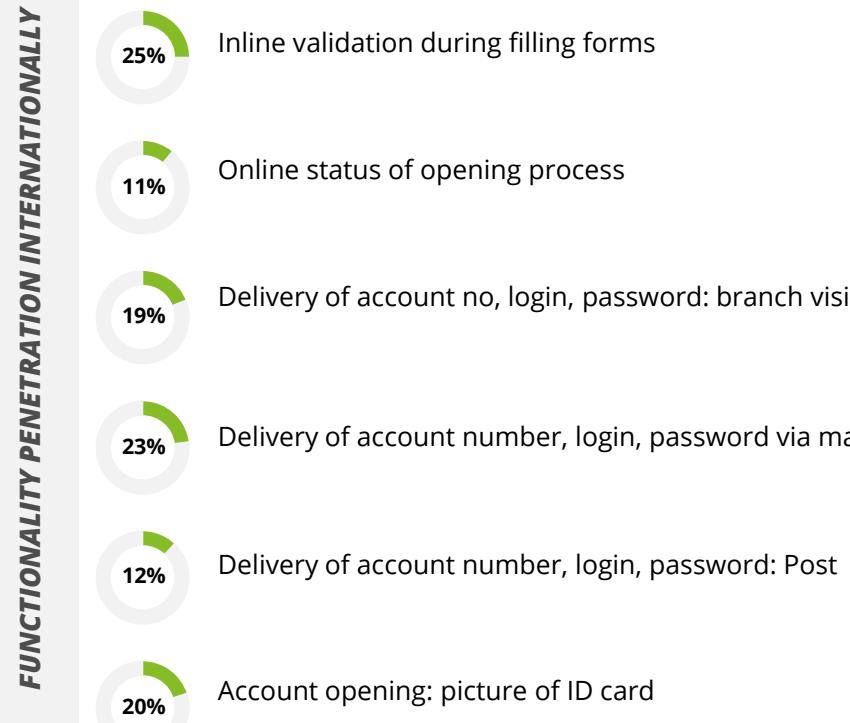
Functionalities most differentiating banks' results



Catch up with local competitors



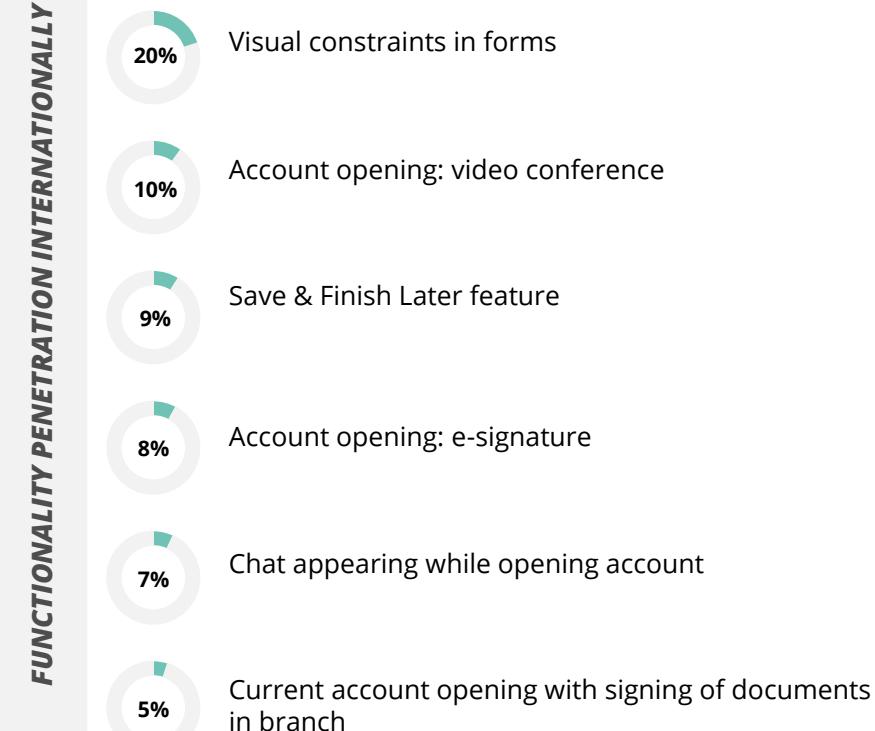
Selected differentiators that are present in at least one bank in the country



Get inspired by the best international players



Selected differentiators that are not present in any bank in the country

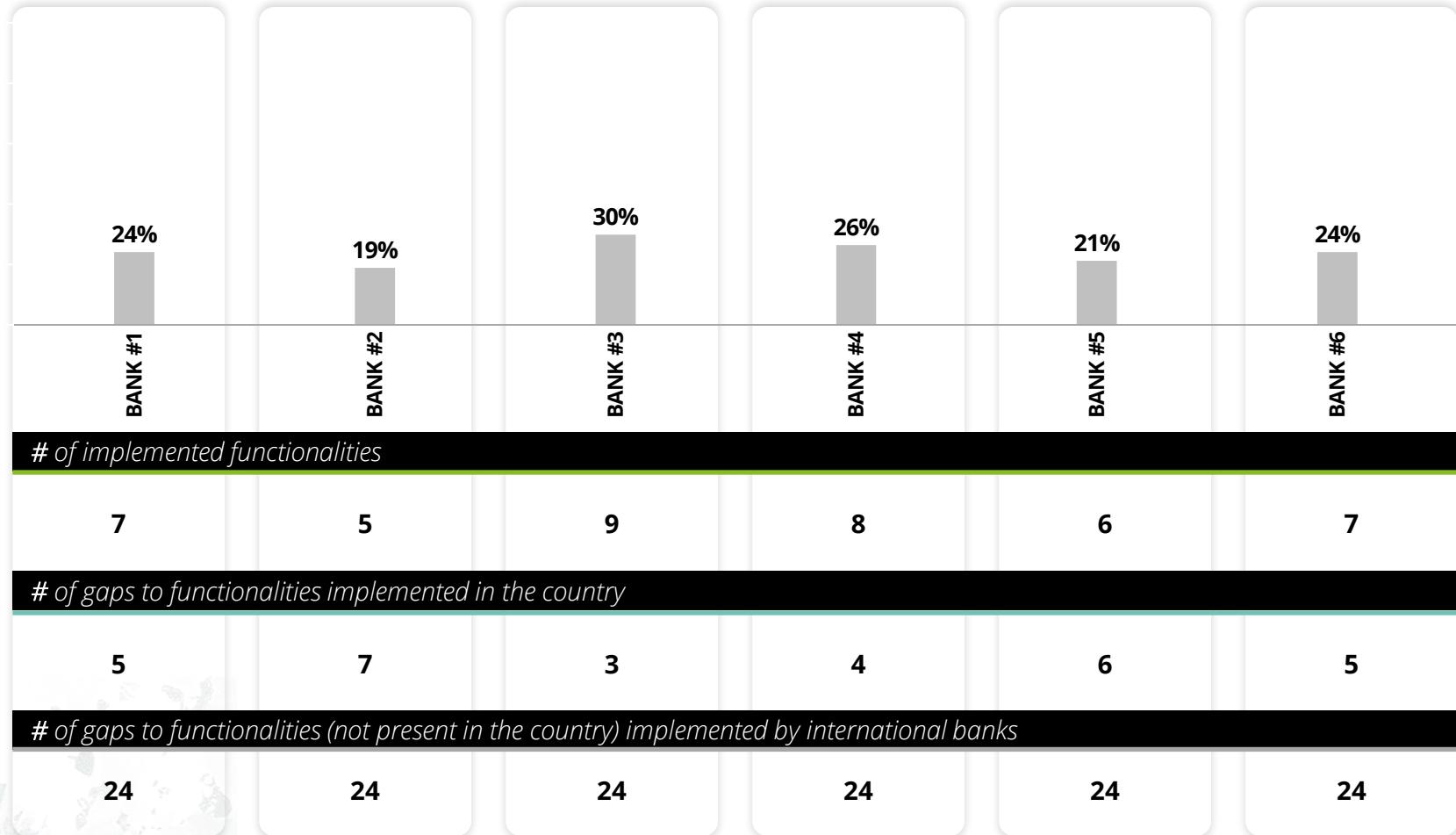


SA

Personal finance management



Digital Maturity Score of CJ sub-step, %



12 out of 37
functionalities available
in banks in the country

36 out of 37
functionalities implemented
by international banks

Selected differentiators
among **local competition**

Personal Financial Management

Automatic categorization of transaction

Add cash transaction and physical wallet status

Selected differentiators to
international best-practice

Current account balance history on chart

Manual change of categories

Set financial goals

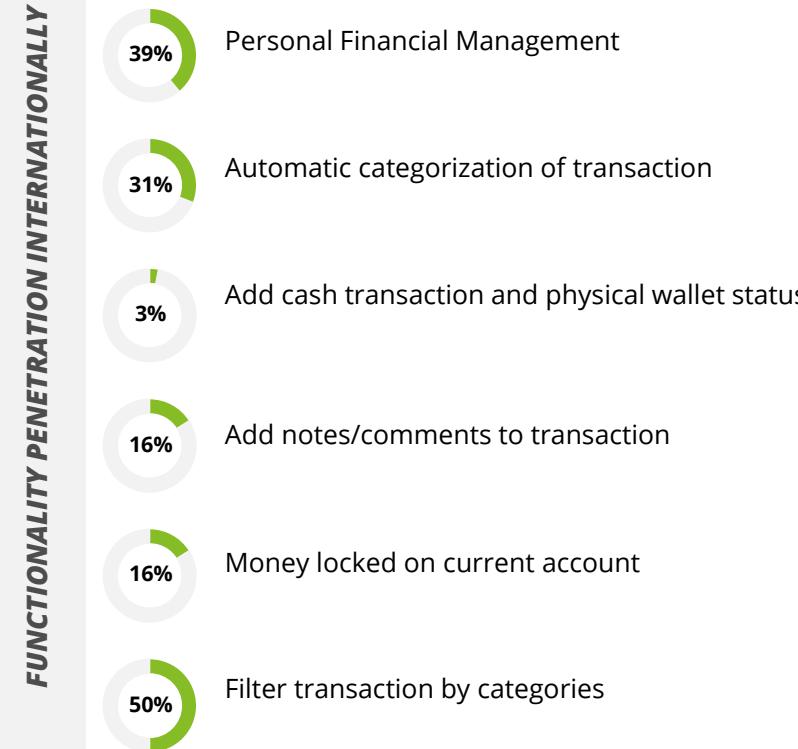
Functionalities most differentiating banks' results



Catch up with local competitors



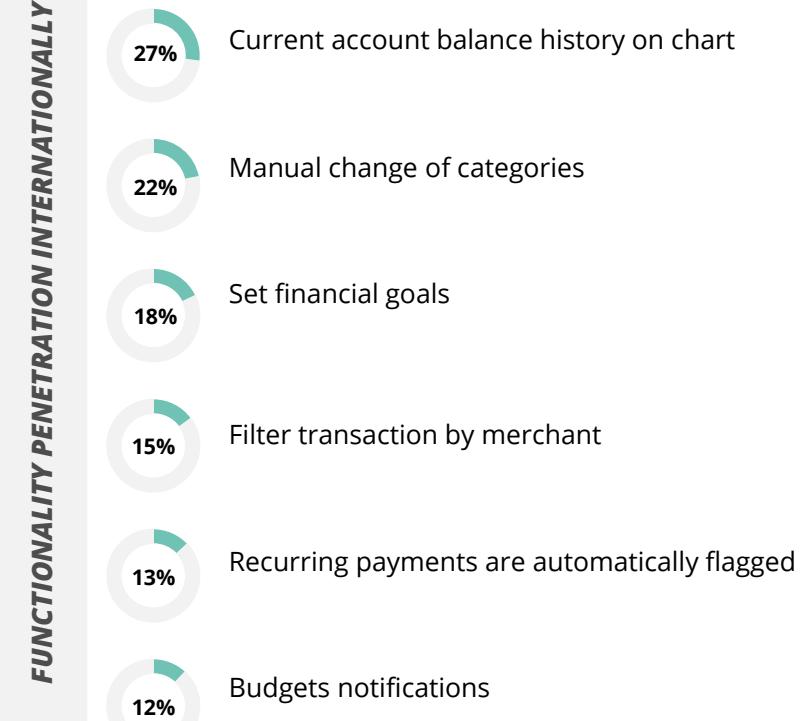
Selected differentiators that are present in at least one bank in the country



Get inspired by the best international players



Selected differentiators that are not present in any bank in the country

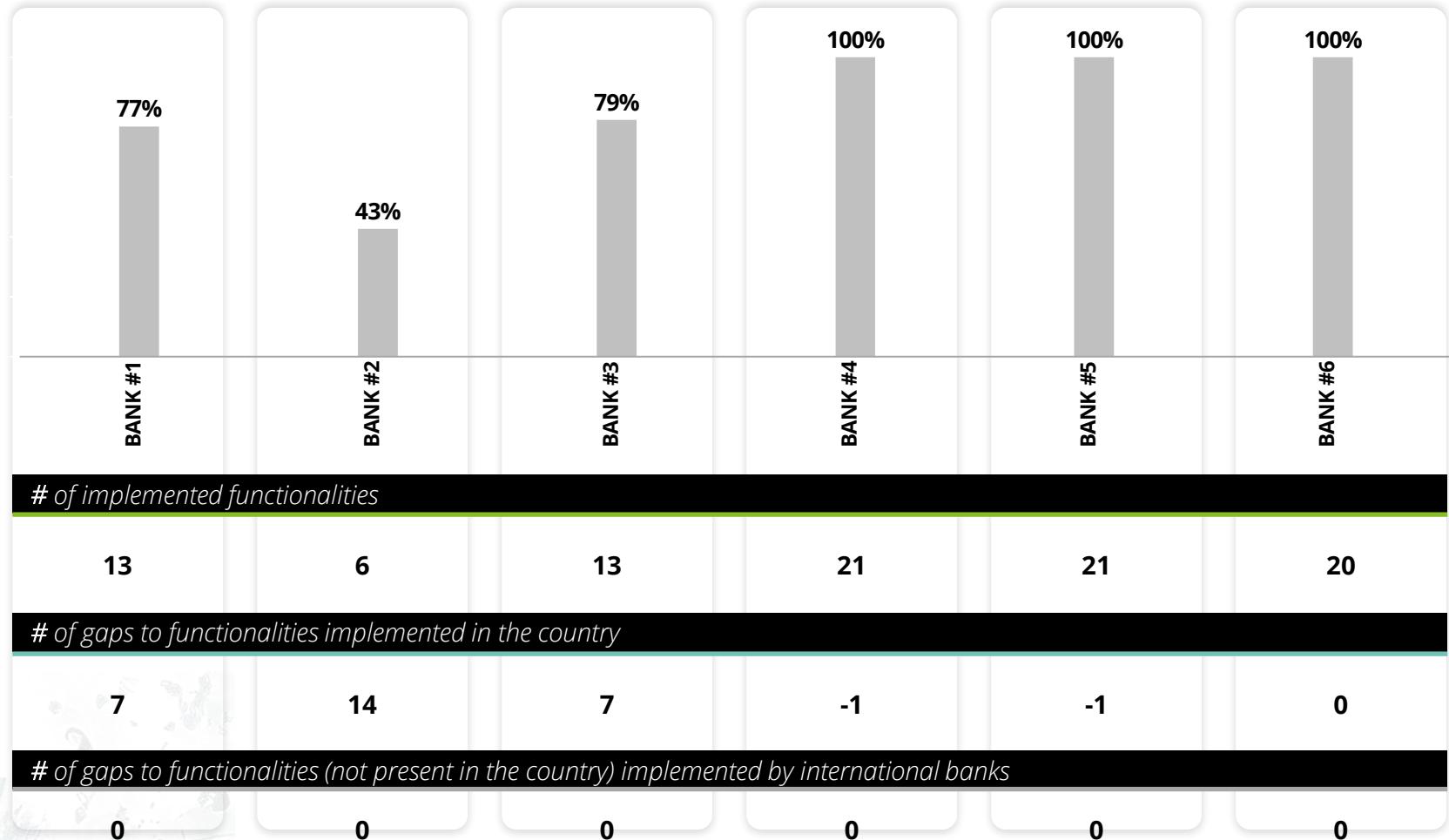


SA

Product x-sell (basic)



Digital Maturity Score of CJ sub-step, %



20 out of 20 functionalities available in banks in the country

20 out of 20 functionalities implemented by international banks

Selected differentiators among **local competition**

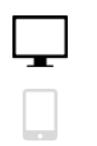
Debit card opening with signing at selected location

Credit card opening with signing at selected location

Cash loan opening with signing at selected location

SA

Functionalities most differentiating banks' results



Catch up with local competitors



Selected differentiators that are present in at least one bank in the country

FUNCTIONALITY PENETRATION INTERNATIONALLY



Debit card opening with signing at selected location



Credit card opening with signing at selected location



Cash loan opening with signing at selected location



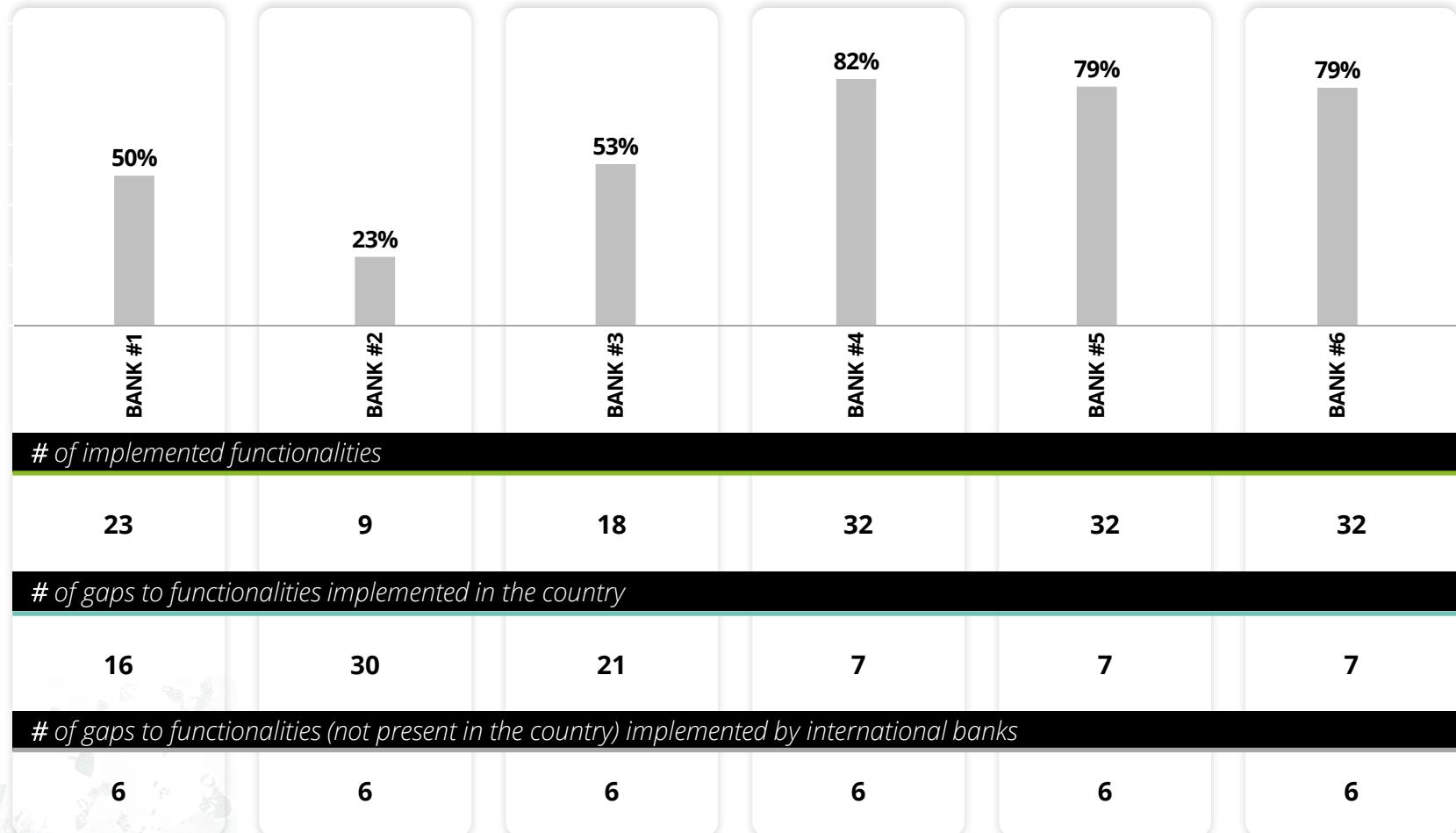
Cash loan opening fully in internet banking

SA

Product x-sell (complementary)



Digital Maturity Score of CJ sub-step, %



39 out of 46
functionalities available
in banks in the country

45 out of 46
functionalities implemented
by international banks

Selected differentiators
among **local competition**

Mortgage opening with signing at selected
location

Calculator comparing car loan options

Term deposit opening with signing at selected
location

Selected differentiators to
international best-practice

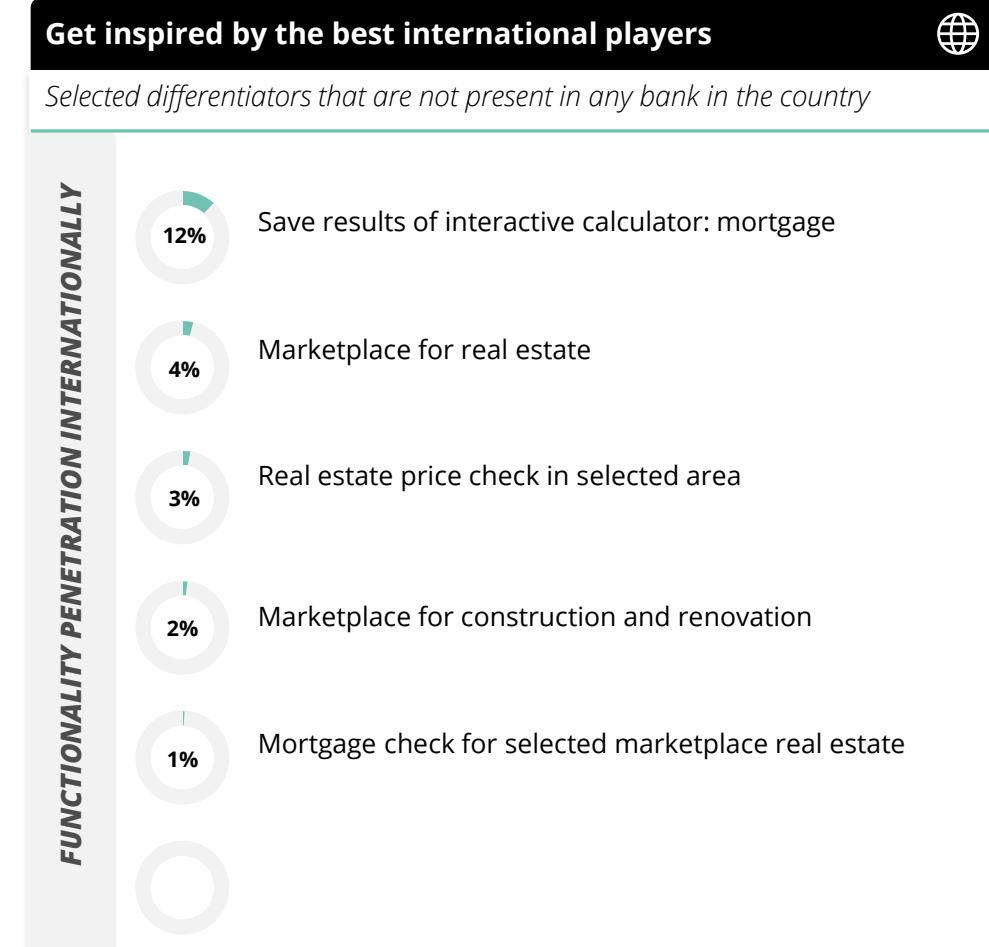
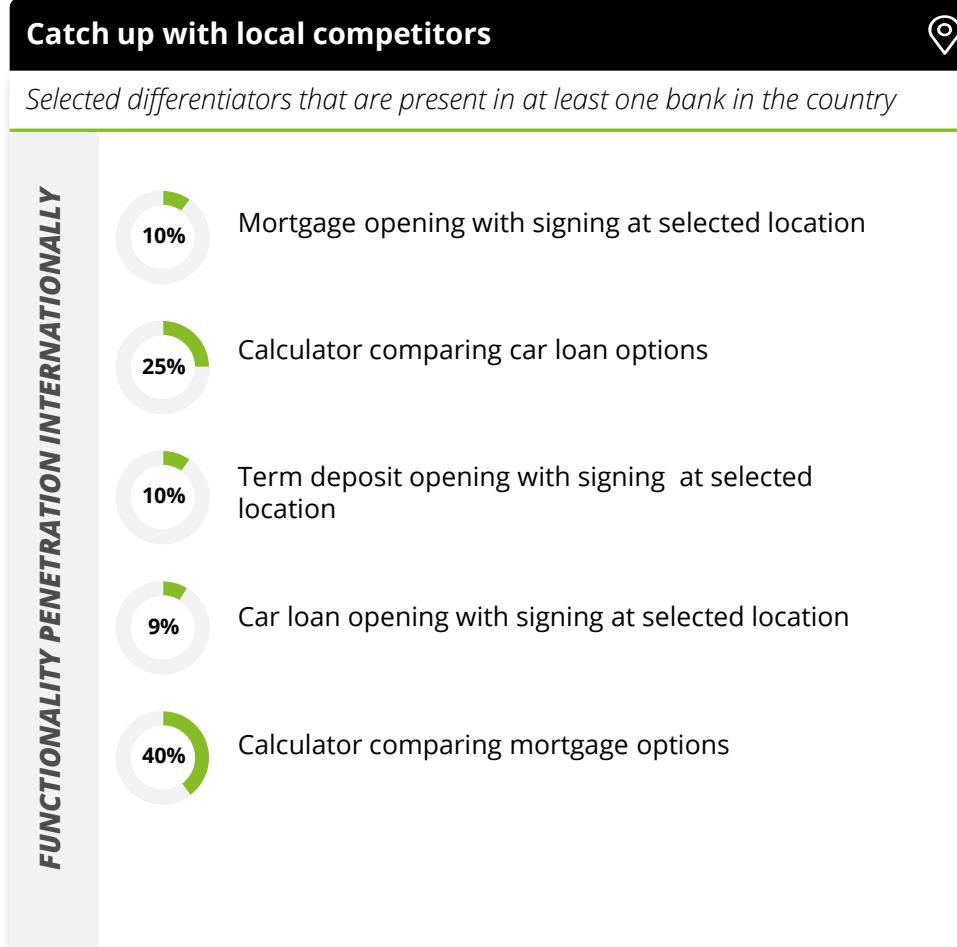
Save results of interactive calculator: mortgage

Marketplace for real estate

Real estate price check in selected area



Functionalities most differentiating banks' results

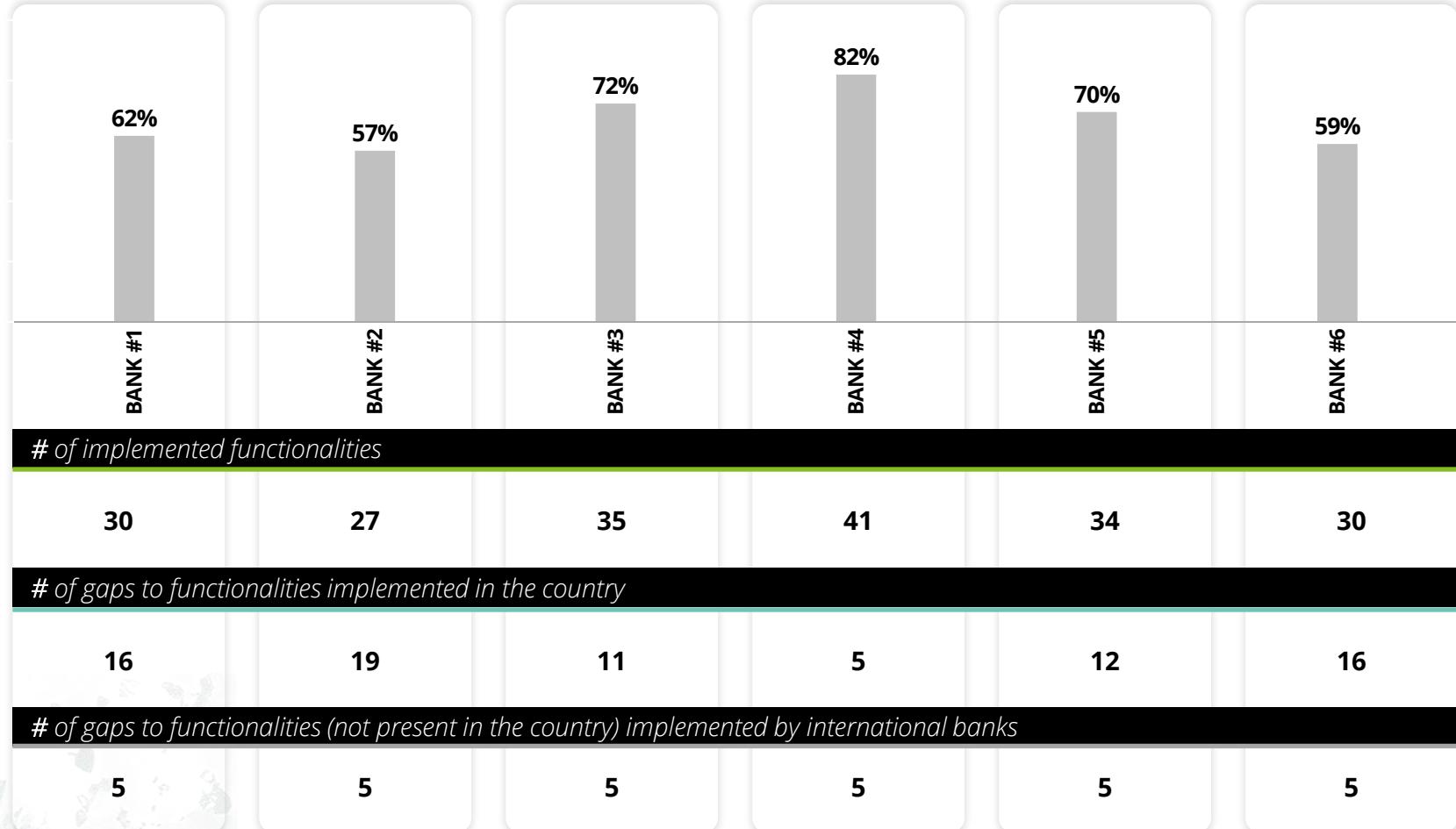


SA

Transfers and payments



Digital Maturity Score of CJ sub-step, %



46 out of 51
functionalities available
in banks in the country

51 out of 51
functionalities implemented
by international banks

Selected differentiators
among **local competition**

Notifications about low balance

Transfers using Facebook

List of rejected transfers

Selected differentiators to
international best-practice

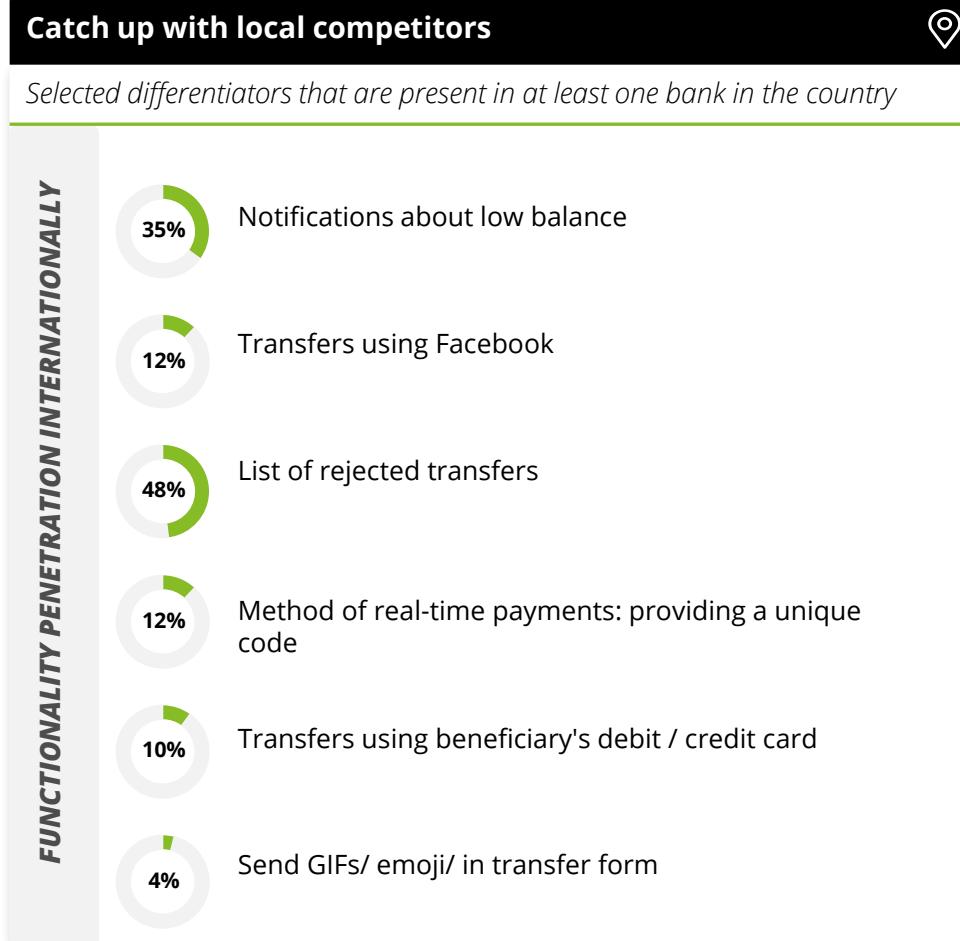
Automatic transfer to mutual funds

Method of real-time payments: external payment
platform/app

Payment request



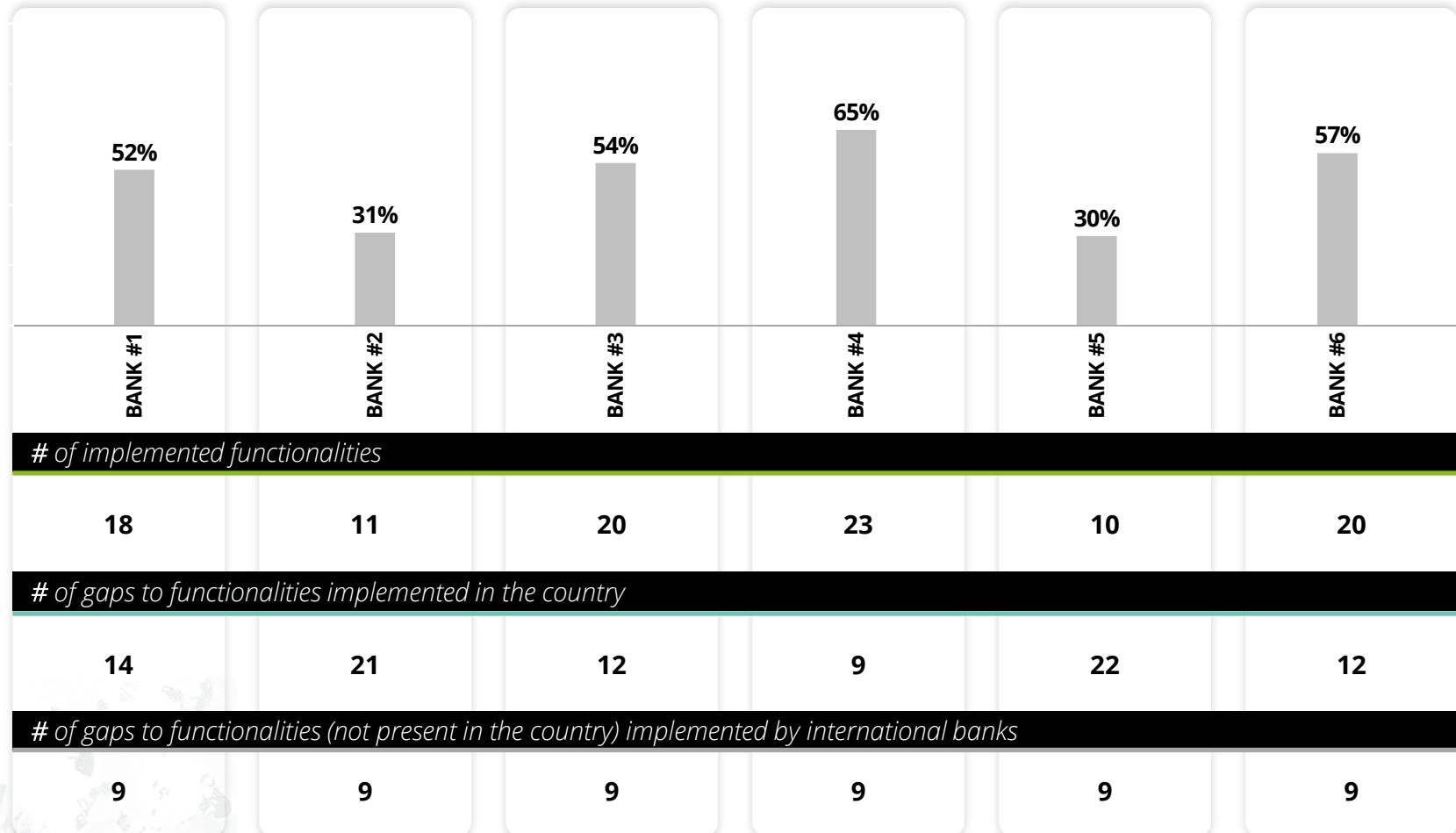
Functionalities most differentiating banks' results



SA

Account and product mgmt.

Digital Maturity Score of CJ sub-step, %



32 out of 41
functionalities available
in banks in the country

41 out of 41
functionalities implemented
by international banks

Selected differentiators
among **local competition**

Earlier repayment of mortgage loan

Personalization in the app

Number of banners displayed on the app main
page: 5- 10

Selected differentiators to
international best-practice

Notification management

Content on banners: cybersecurity warnings /
educational content

Choose data to display before log-in

SA

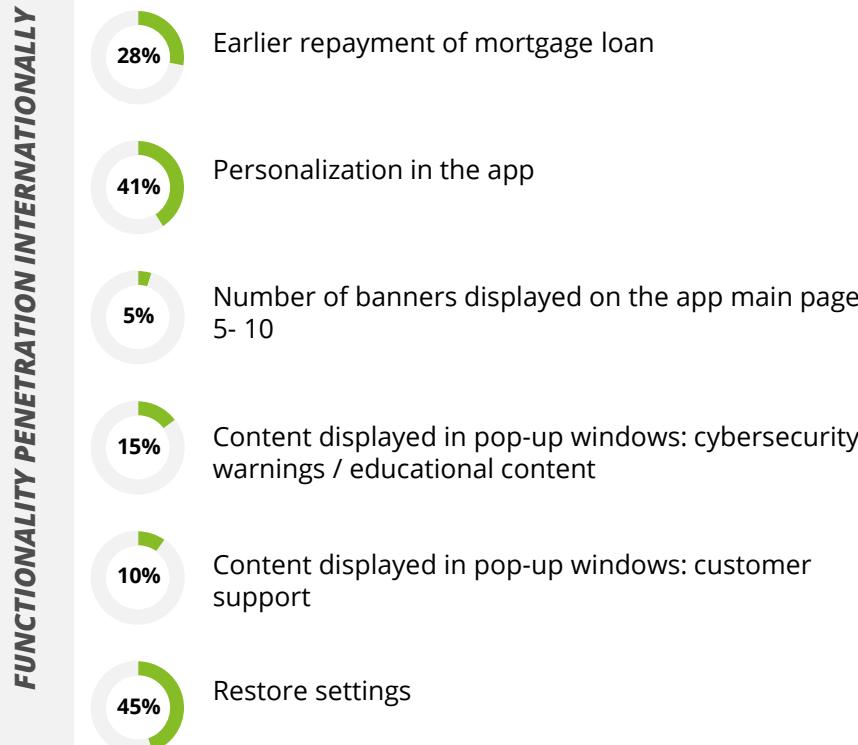
Functionalities most differentiating banks' results



Catch up with local competitors



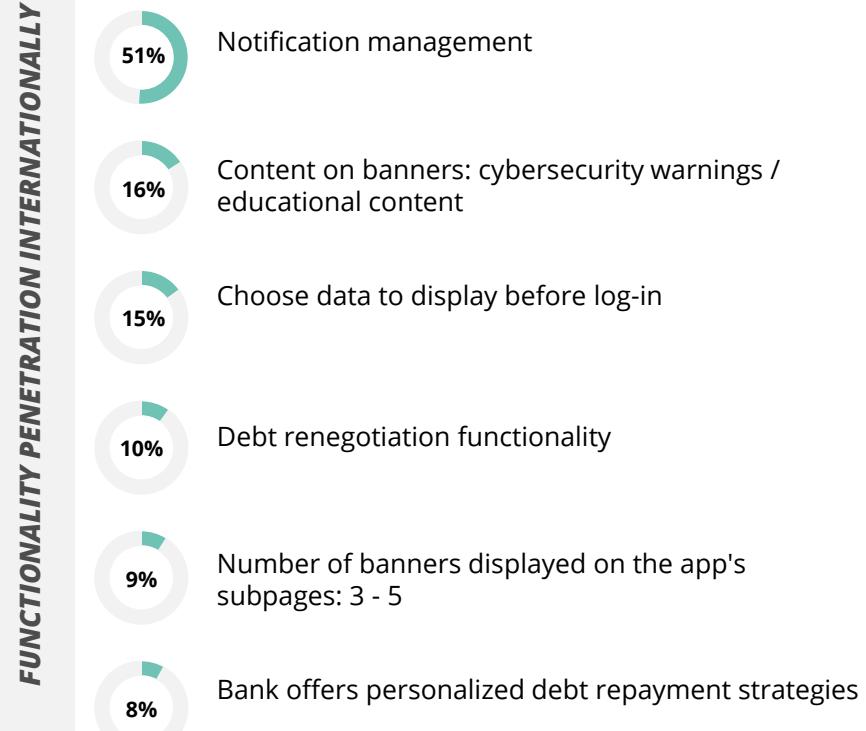
Selected differentiators that are present in at least one bank in the country



Get inspired by the best international players



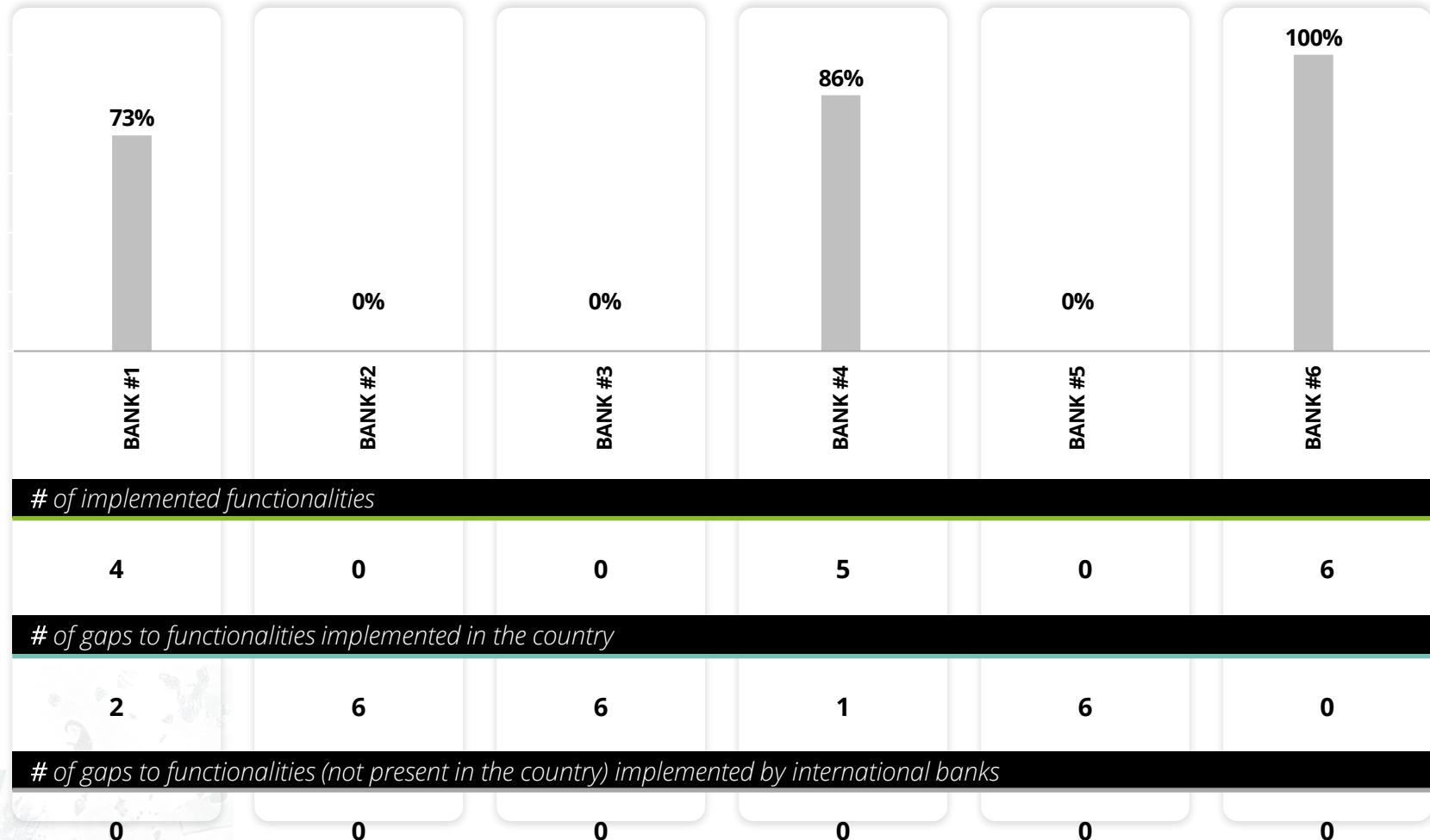
Selected differentiators that are not present in any bank in the country



SA

Account closing

Digital Maturity Score of CJ sub-step, %



6 out of 6
functionalities available
in banks in the country

6 out of 6
functionalities implemented
by international banks

Selected differentiators
among **local competition**

Questionnaire justifying closing

Closing current account described

Closing current account fully in mobile banking

Functionalities most differentiating banks' results



Catch up with local competitors



Selected differentiators that are present in at least one bank in the country

FUNCTIONALITY PENETRATION INTERNATIONALLY

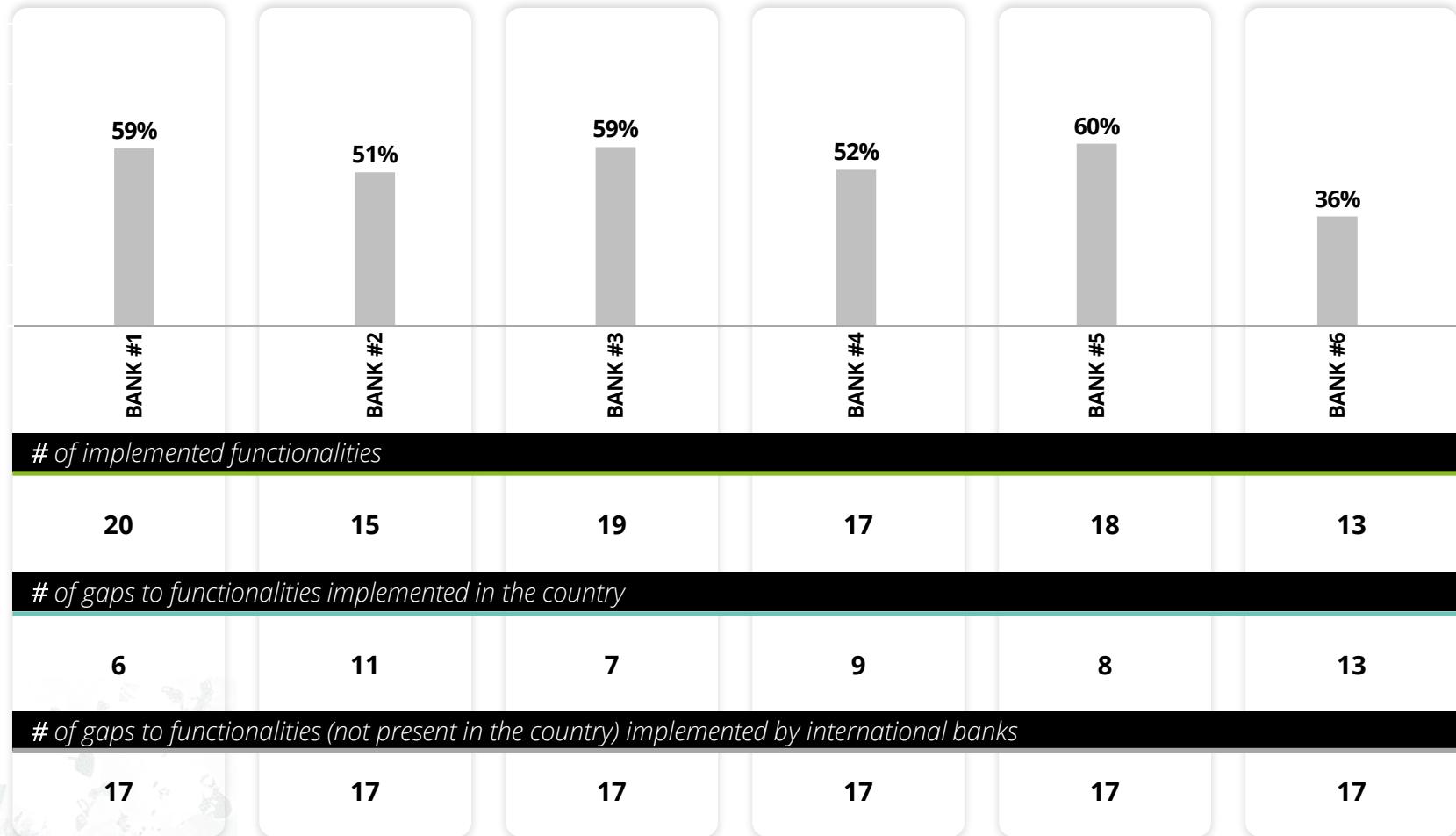
- 14% Questionnaire justifying closing
- 34% Closing current account described
- 24% Closing current account fully in mobile banking
- 35% Current account closing available
- 34% Account closing process is straightforward and easy to understand
- 33% Account closing process is easy to navigate

SA

Authorization



Digital Maturity Score of CJ sub-step, %



26 out of 44
functionalities available
in banks in the country

43 out of 44
functionalities implemented
by international banks

Selected differentiators
among **local competition**

Log-in authentication: Virtual token app

Information about biometric data security

List of situation without SCA requirement

Selected differentiators to
international best-practice

Log-in with dynamic numeric keypad

Notify bank about travel plans

Choose active functionalities

Functionalities most differentiating banks' results



Catch up with local competitors



Selected differentiators that are present in at least one bank in the country

FUNCTIONALITY PENETRATION INTERNATIONALLY

- 14% Log-in authentication: Virtual token app
- 49% Information about biometric data security
- 18% List of situation without SCA requirement
- 50% Log-in authentication: masked password
- 40% Deactivate devices used to access mobile banking
- 41% Change transaction authorization method

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Selected differentiators that are not present in any bank in the country

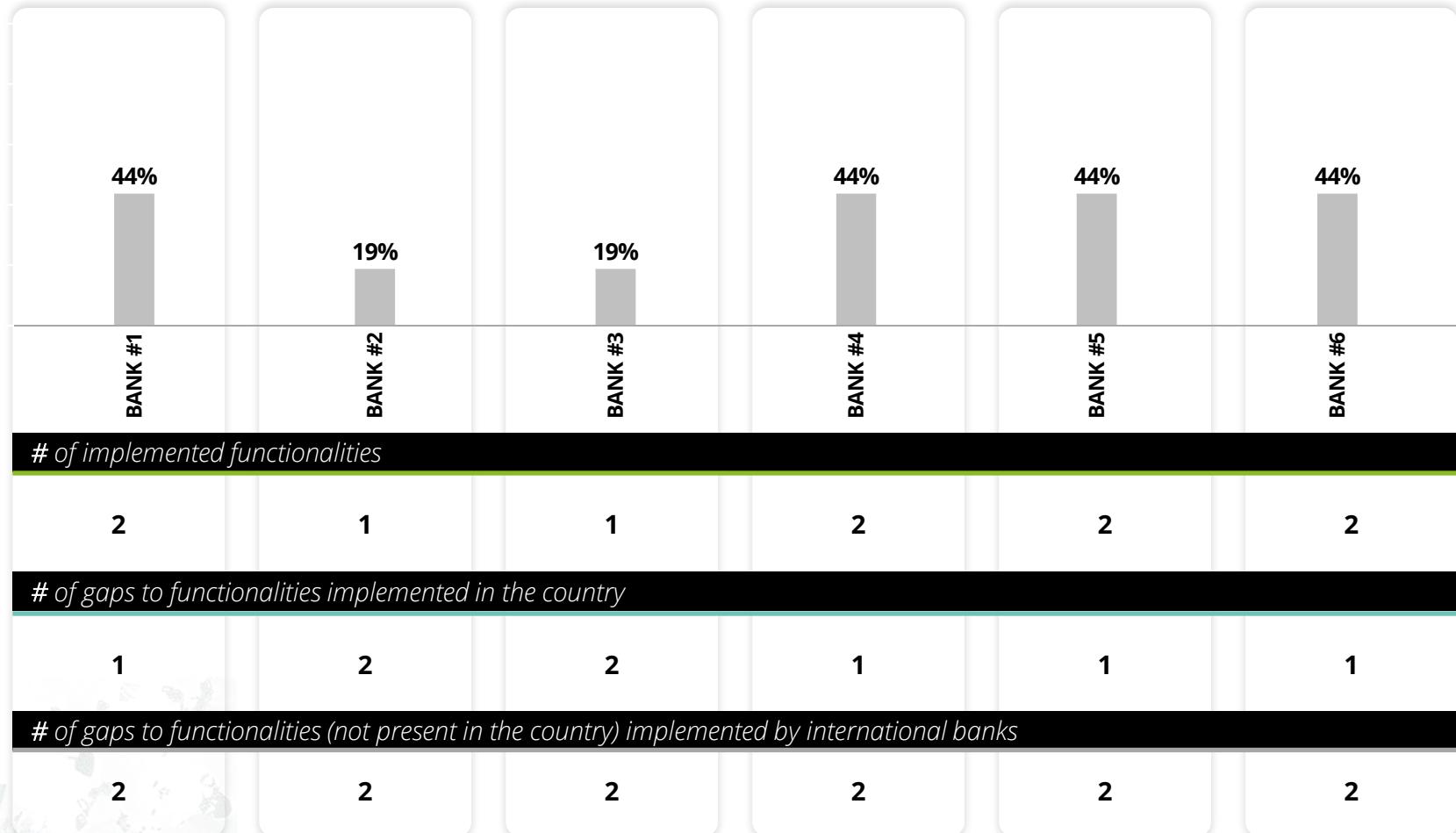
FUNCTIONALITY PENETRATION INTERNATIONALLY

- 19% Log-in with dynamic numeric keypad
- 17% Notify bank about travel plans
- 15% Choose active functionalities
- 9% Log-in authentication: Security question
- 7% Manage log out conditions

SA

Availability of information

Digital Maturity Score of CJ sub-step, %



3 out of 5
functionalities available
in banks in the country

5 out of 5
functionalities implemented
by international banks

Selected differentiators
among **local competition**

Overview of products for specific groups

Available pricing of current account

Current account opening described

Selected differentiators to
international best-practice

Bank's value proposition statement

Account comparison with other banks

Functionalities most differentiating banks' results



Catch up with local competitors



Selected differentiators that are present in at least one bank in the country

 35% Overview of products for specific groups

 65% Available pricing of current account

 74% Current account opening described

FUNCTIONALITY PENETRATION INTERNATIONALLY

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Selected differentiators that are not present in any bank in the country

 56% Bank's value proposition statement

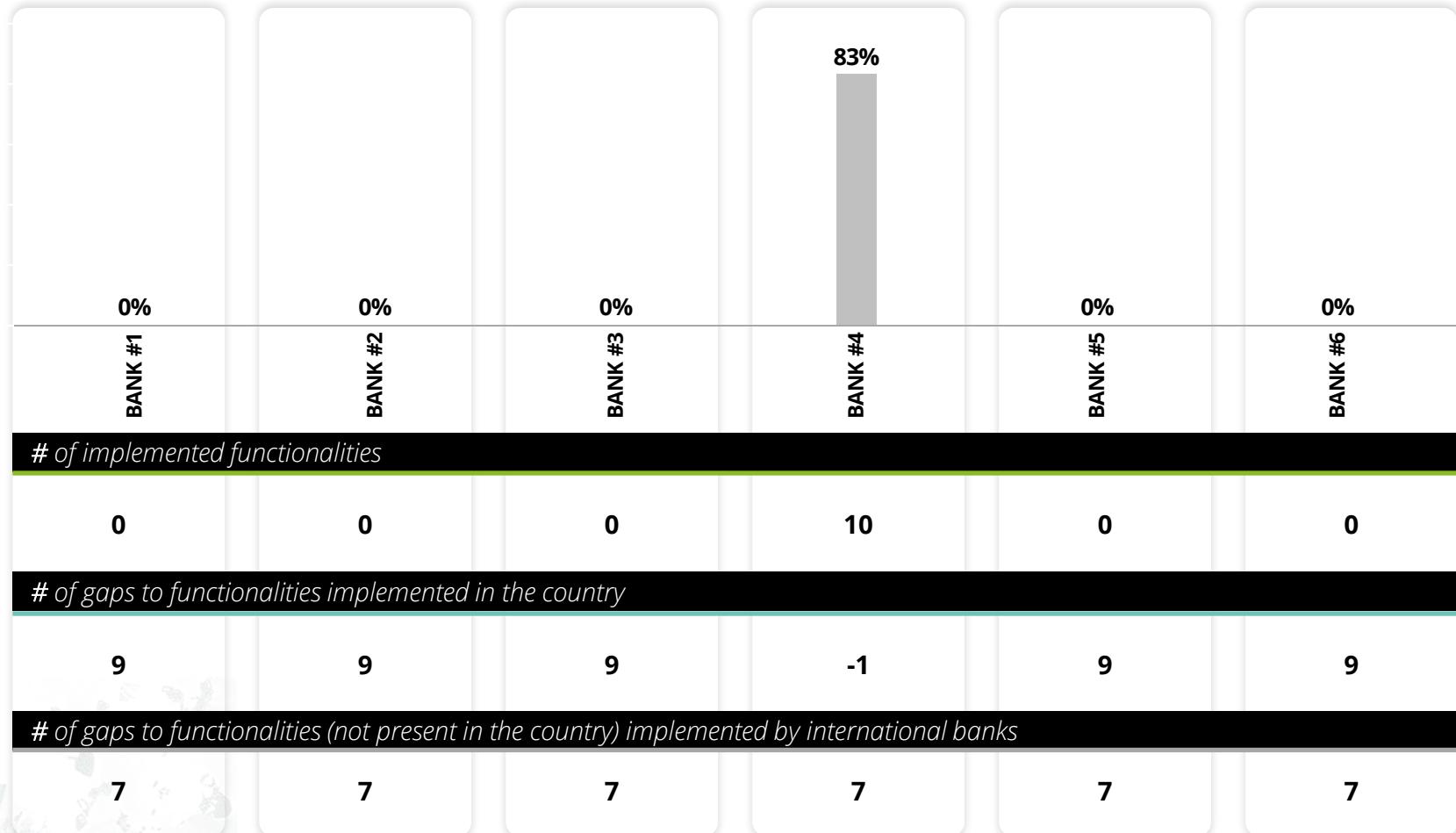
FUNCTIONALITY PENETRATION INTERNATIONALLY

SA

Bancassurance



Digital Maturity Score of CJ sub-step, %



9 out of 16
functionalities available
in banks in the country

16 out of 16
functionalities implemented
by international banks

Selected differentiators
among **local competition**

Activate credit card insurance

Available pricing of life insurance

Opening life insurance described

Selected differentiators to
international best-practice

Calculator comparing life insurance options

Life insurance from more than one provider

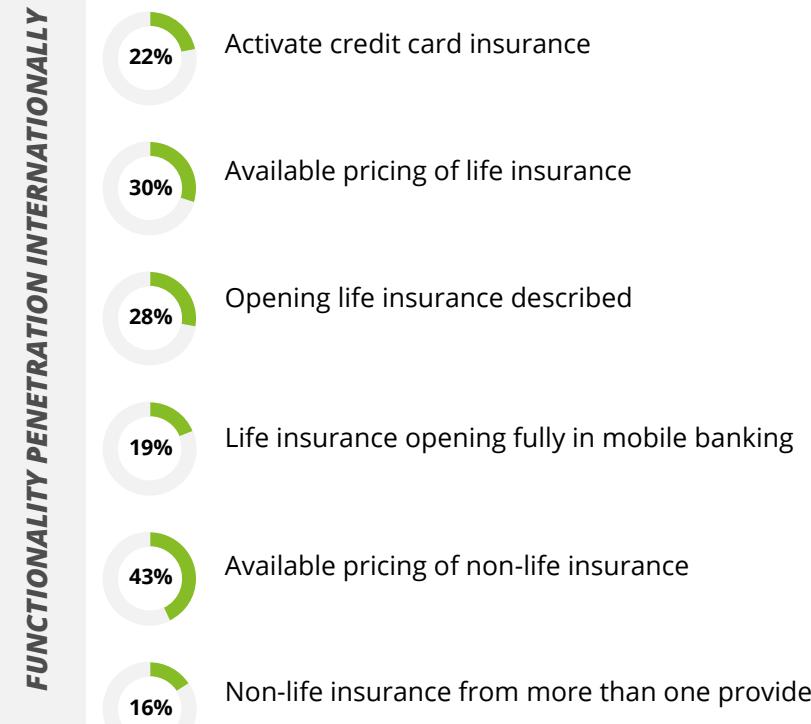
Functionalities most differentiating banks' results



Catch up with local competitors



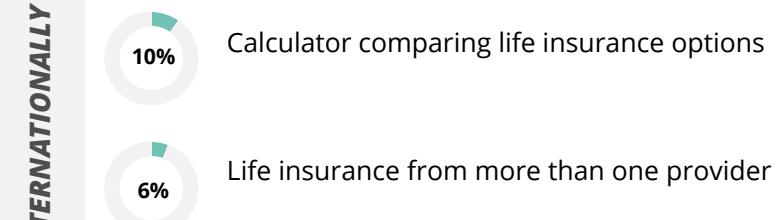
Selected differentiators that are present in at least one bank in the country



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Selected differentiators that are not present in any bank in the country

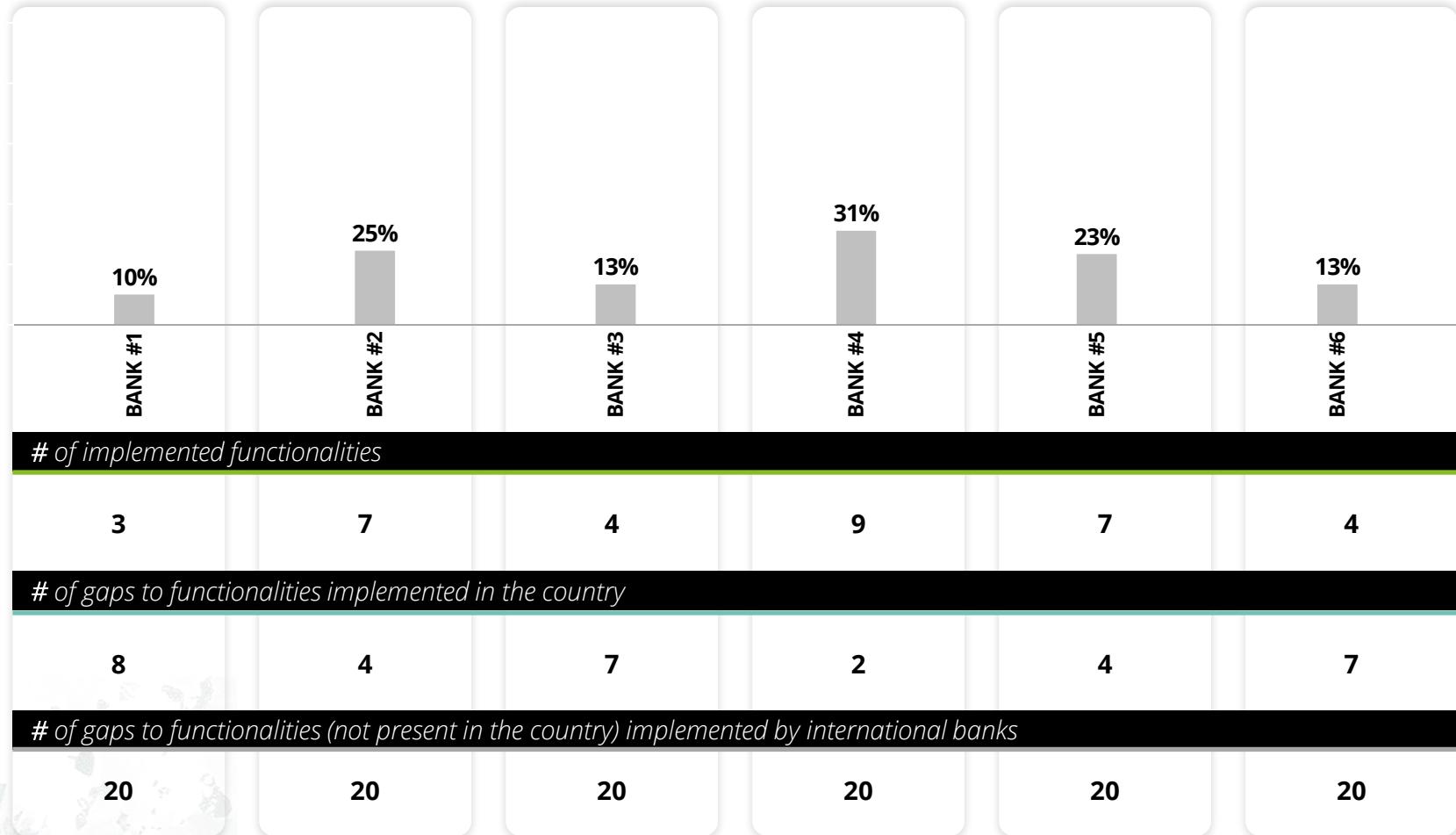


SA

Beyond banking



Digital Maturity Score of CJ sub-step, %



11 out of 31
functionalities available
in banks in the country

31 out of 31
functionalities implemented
by international banks

Selected differentiators
among **local competition**

Buy tickets for cinema or theatre

Book hotels, flights, or trains

Car financing check for selected marketplace car
offer

Selected differentiators to
international best-practice

Mobile top-up

Parking and transport tickets

Pay for motorway access

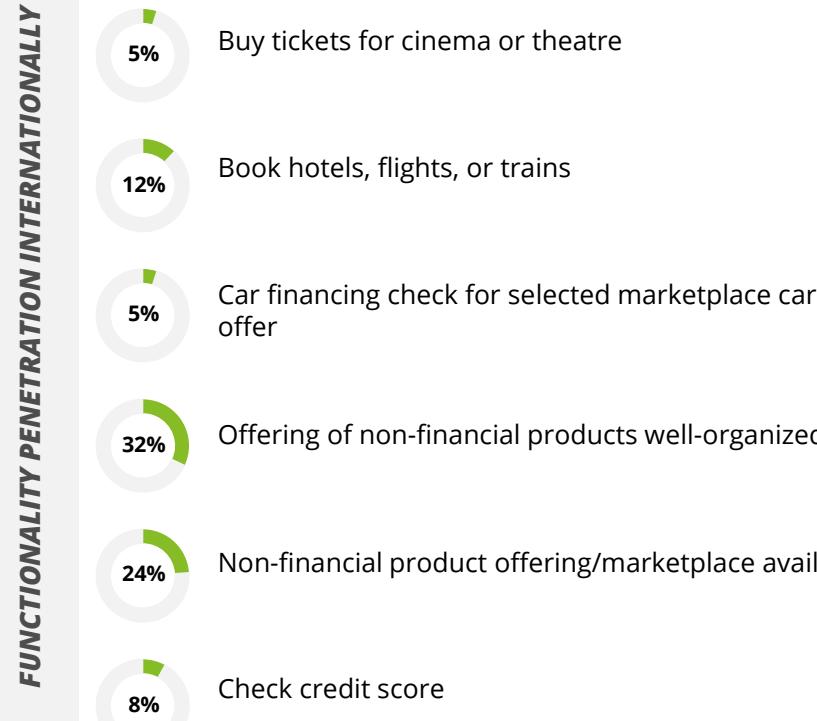
Functionalities most differentiating banks' results



Catch up with local competitors



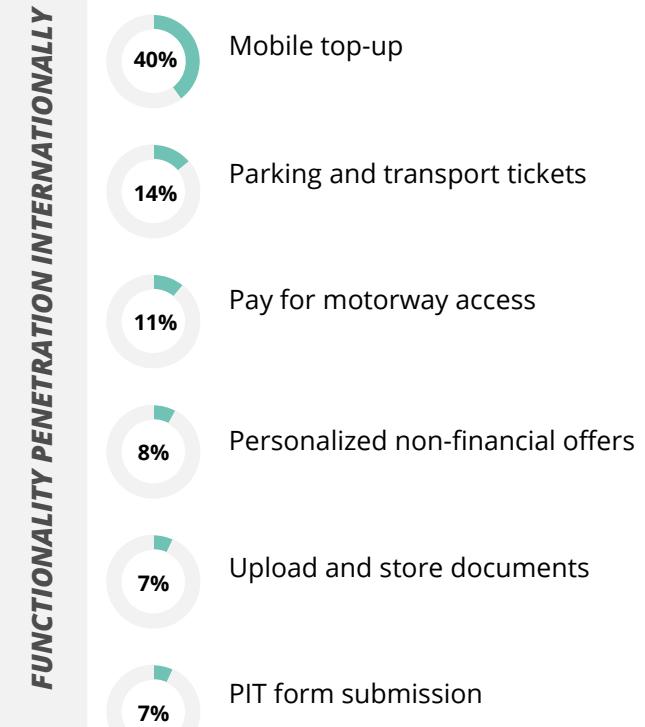
Selected differentiators that are present in at least one bank in the country



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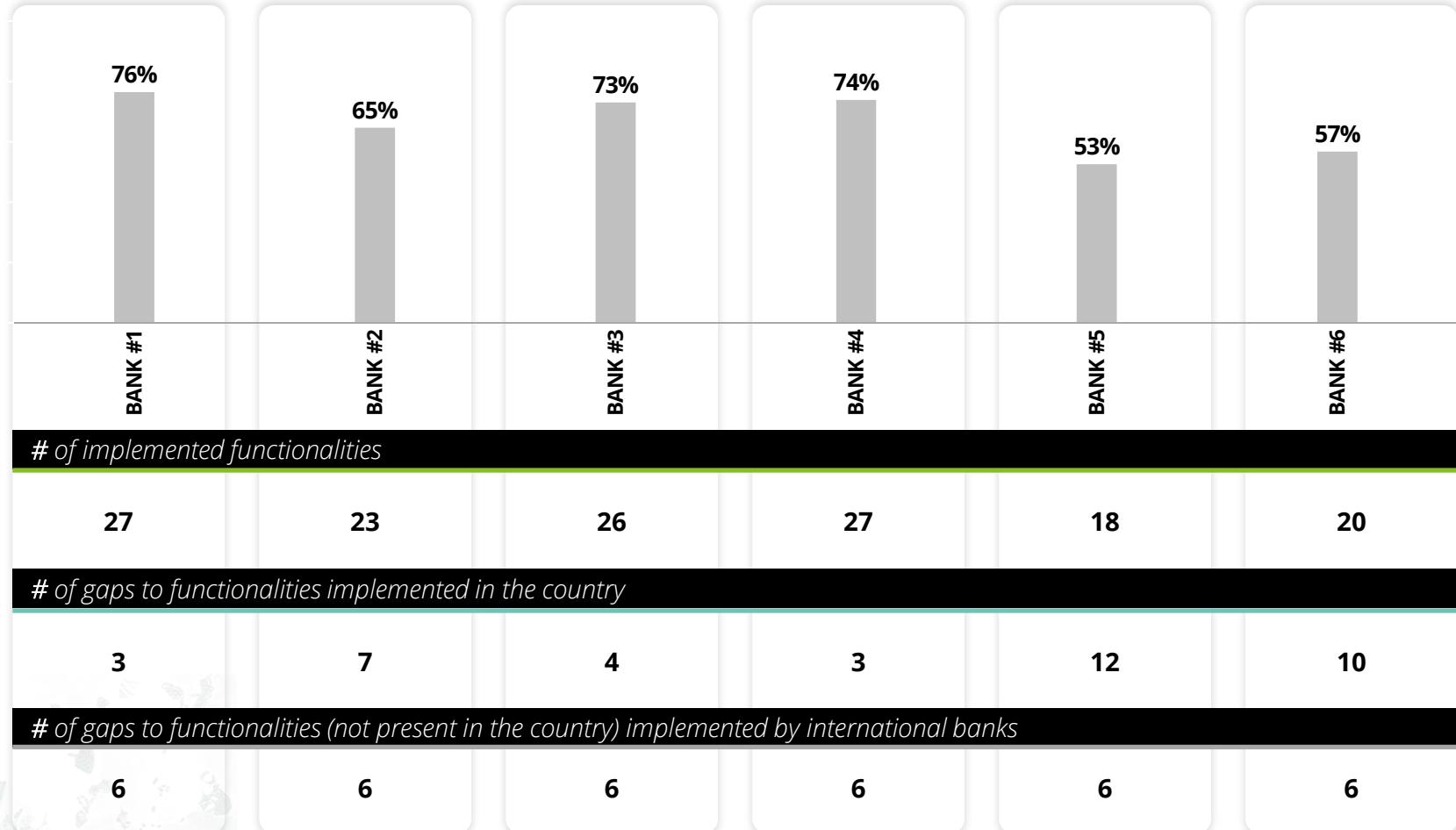
Selected differentiators that are not present in any bank in the country



SA

Card management

Digital Maturity Score of CJ sub-step, %



30 out of 36
functionalities available
in banks in the country

36 out of 36
functionalities implemented
by international banks

Selected differentiators
among **local competition**

Modification of ATM limit of debit card

Modification of ATM limit of credit card

Automatic credit card repayment

Selected differentiators to
international best-practice

Enable debit card transaction only in local country

Enable credit card transaction only in local country

Recyclable plastic card availability

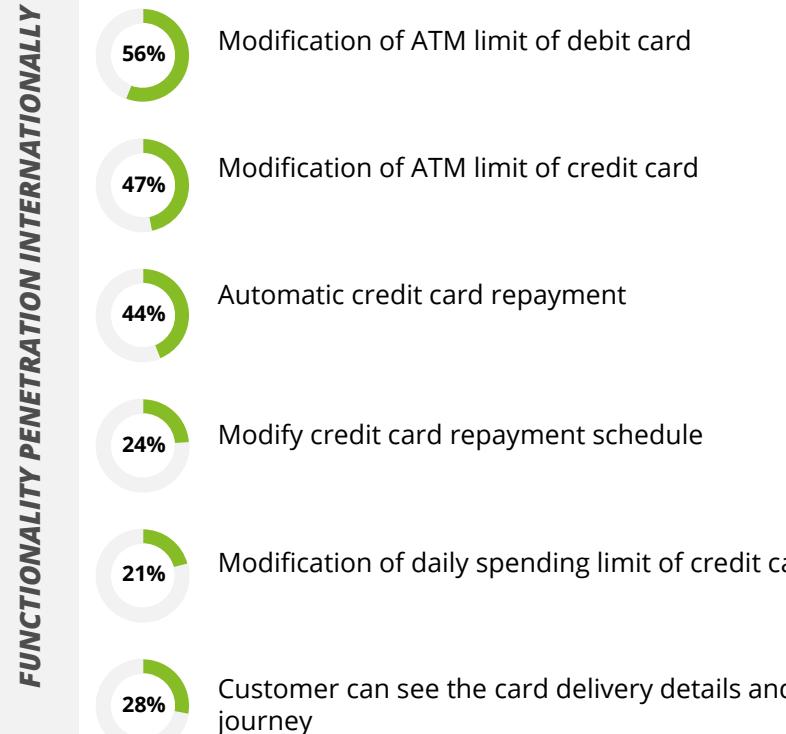
Functionalities most differentiating banks' results



Catch up with local competitors



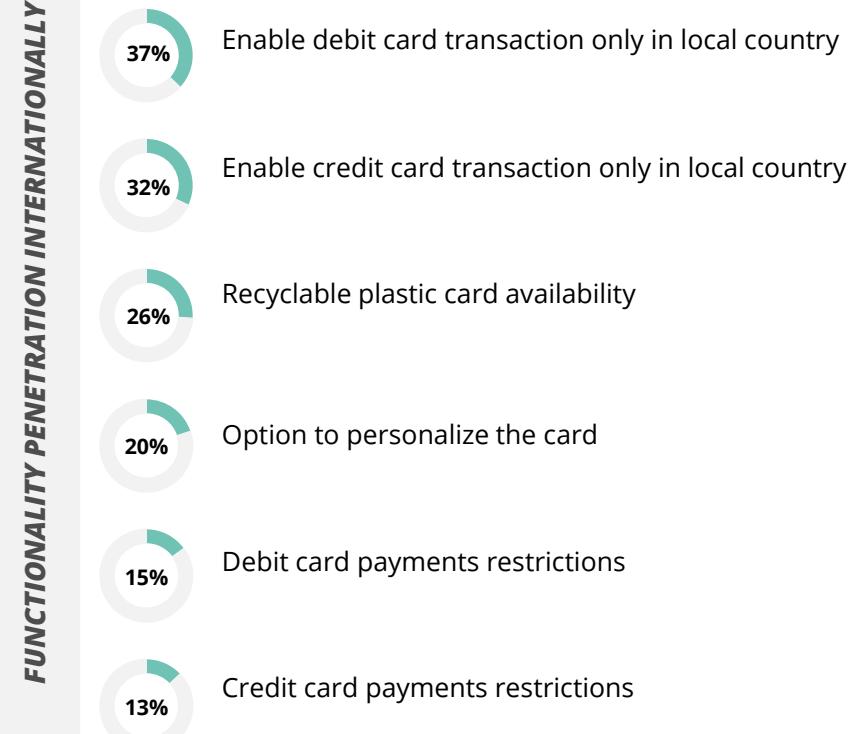
Selected differentiators that are present in at least one bank in the country



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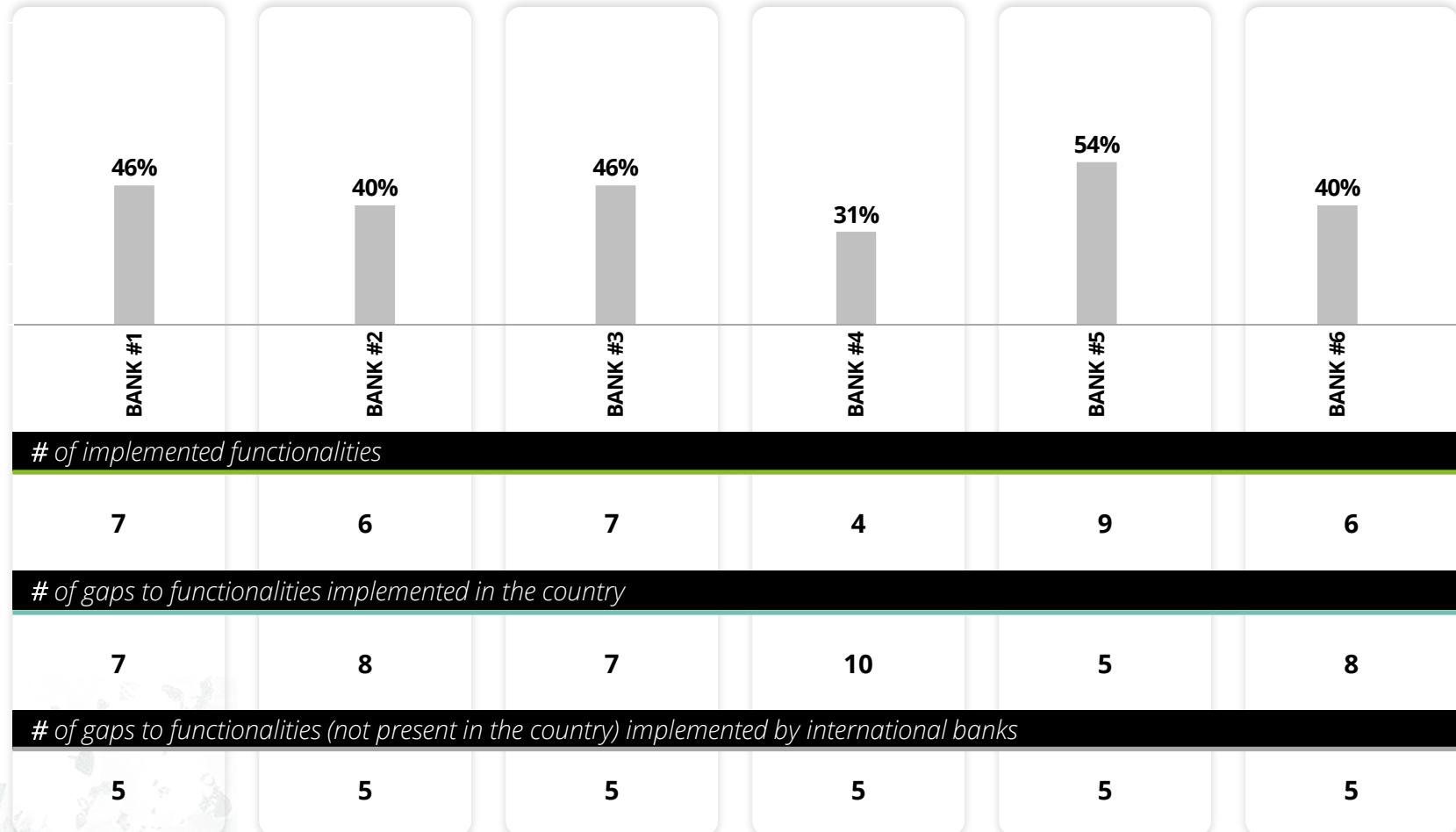
Selected differentiators that are not present in any bank in the country



SA

Channels accessibility

Digital Maturity Score of CJ sub-step, %



14 out of 19
functionalities available
in banks in the country

19 out of 19
functionalities implemented
by international banks

Selected differentiators
among **local competition**

Current account demo

App available in second language

Mobile banking in second language same as in
English

Selected differentiators to
international best-practice

Basic app functions available without Internet

Separate app for children

Separate app for: PFM (personal finance
management)

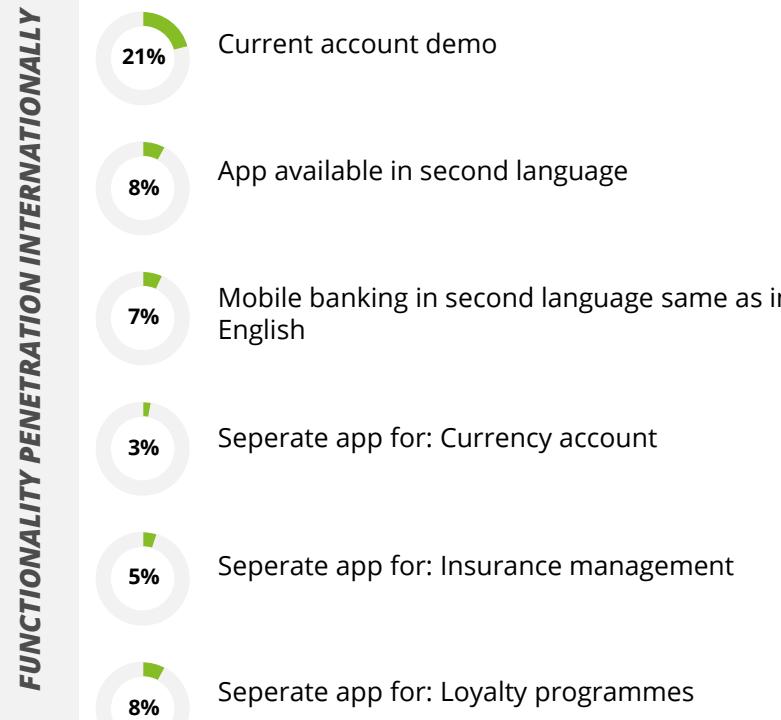
Functionalities most differentiating banks' results



Catch up with local competitors



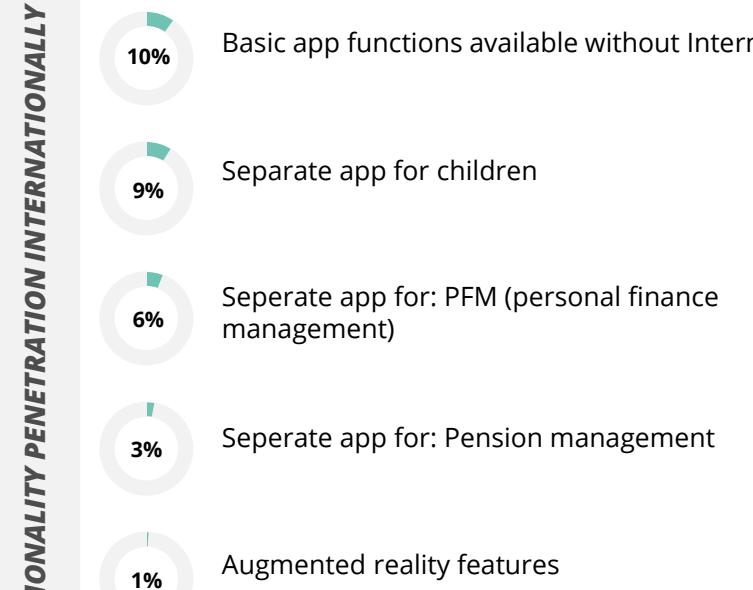
Selected differentiators that are present in at least one bank in the country



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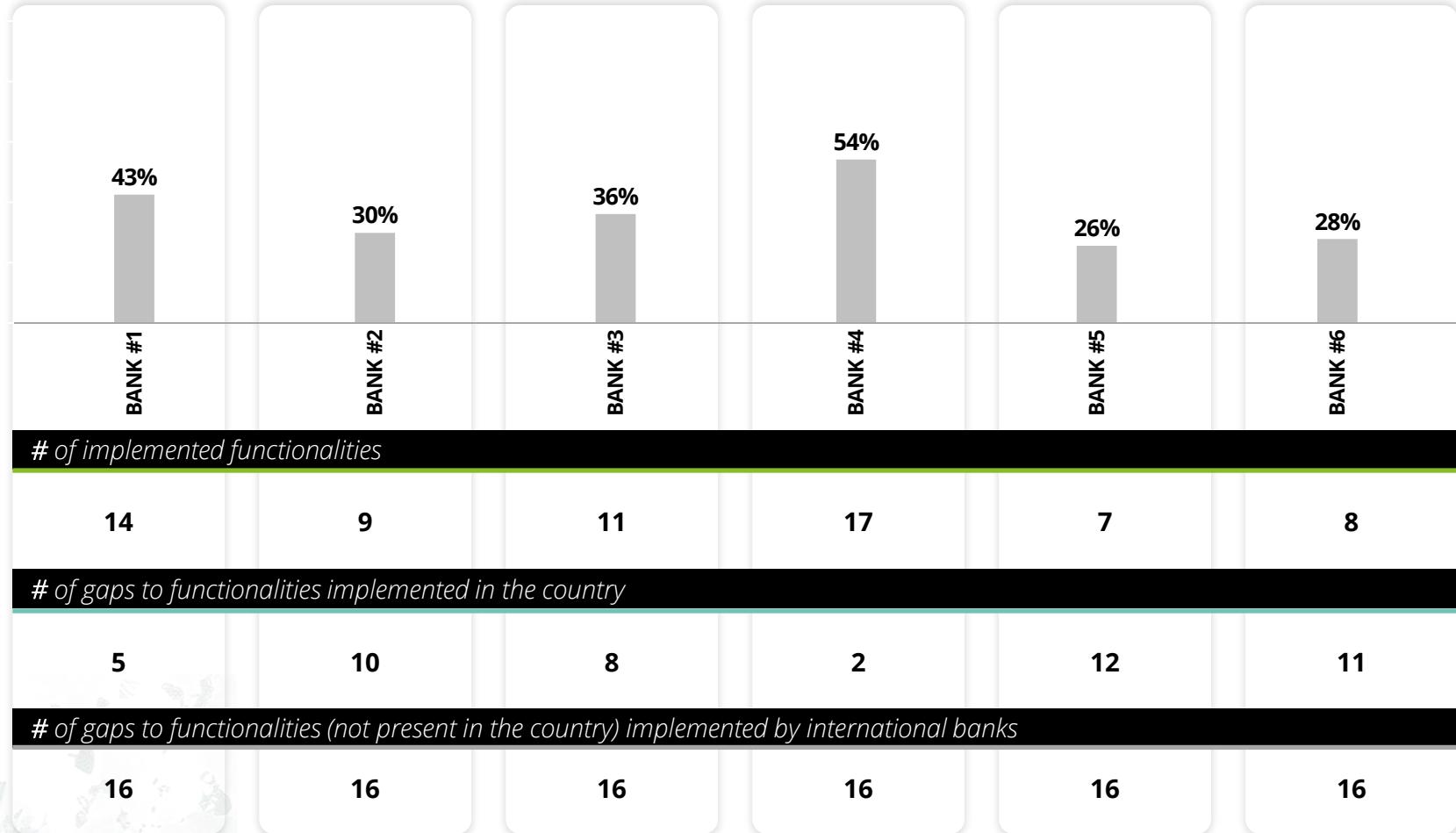
Selected differentiators that are not present in any bank in the country



SA

Customer support

Digital Maturity Score of CJ sub-step, %



19 out of 35
functionalities available
in banks in the country

35 out of 35
functionalities implemented
by international banks

Selected differentiators
among **local competition**

Report fraud for cards / account

Remote advisor call and documentation history
access

Chatbot available in mobile banking

Selected differentiators to
international best-practice

Appointment scheduling

Option to connect with remote advisor from
website/app

Automatic account unblock after failed password
attempt

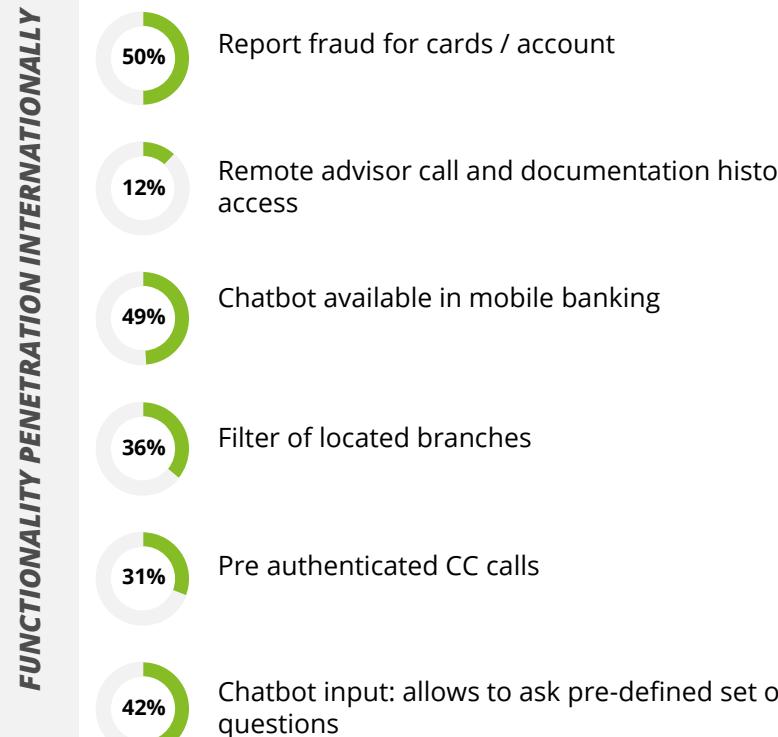
Functionalities most differentiating banks' results



Catch up with local competitors



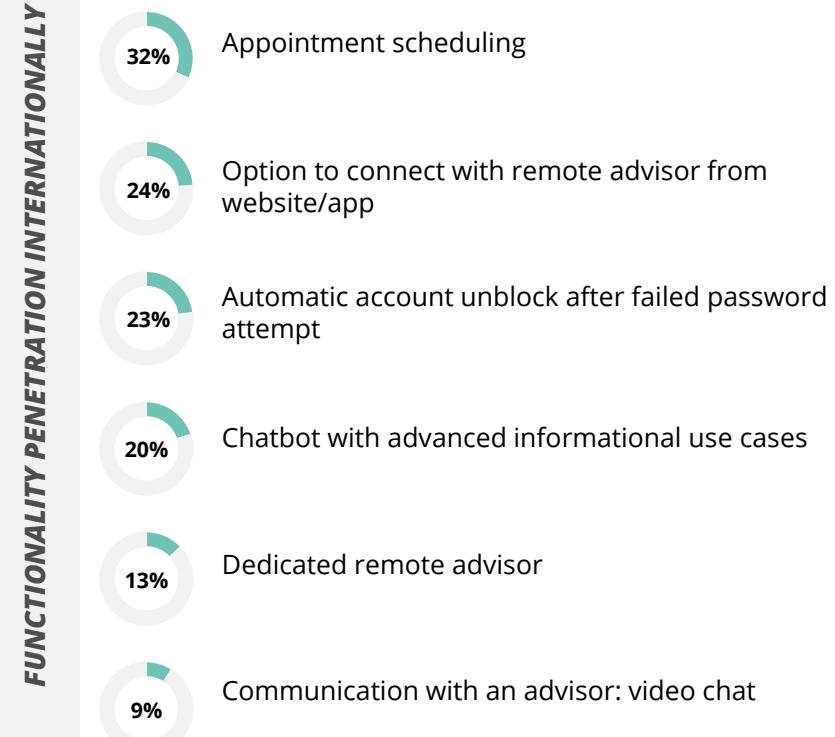
Selected differentiators that are present in at least one bank in the country



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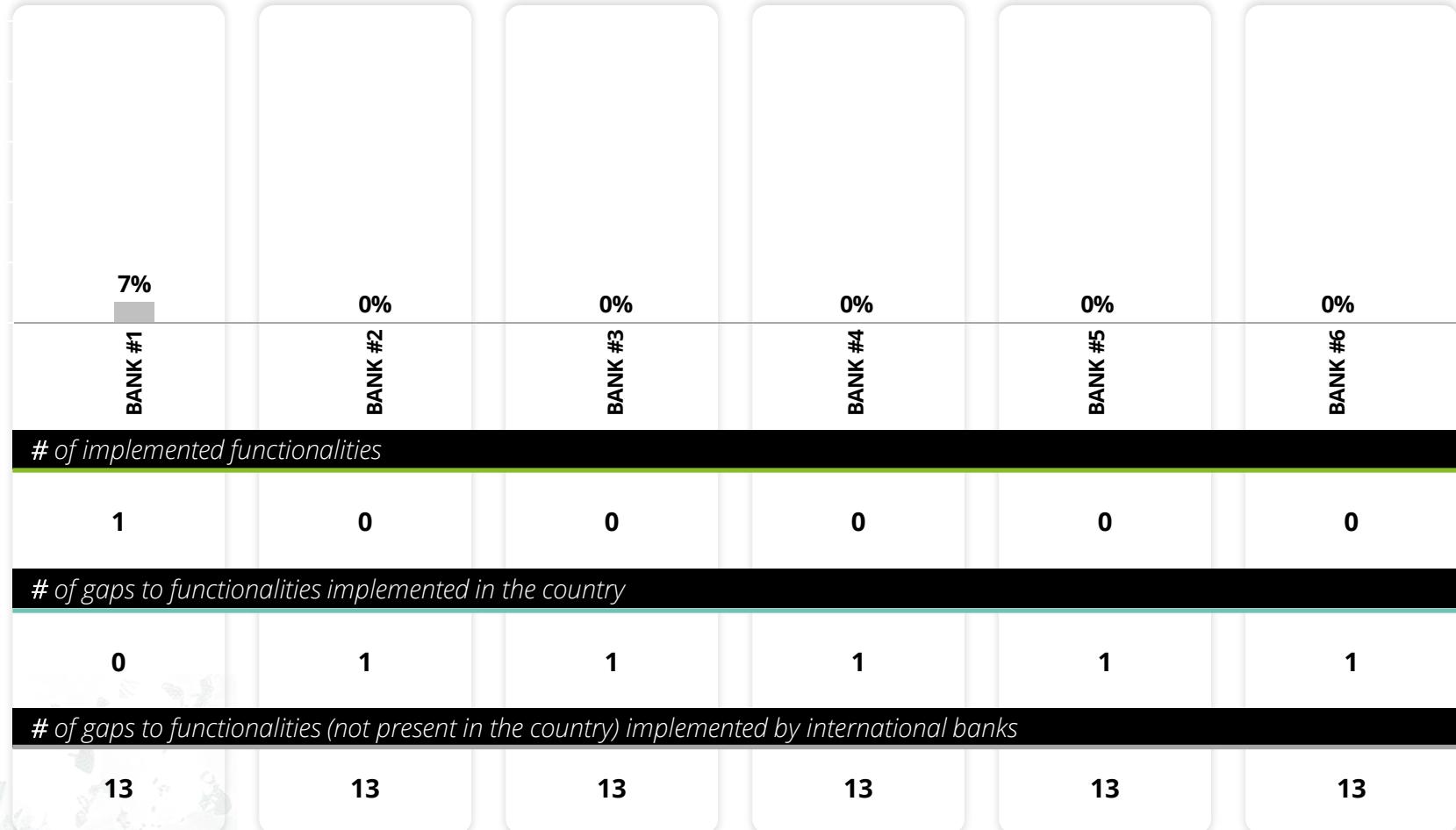
Selected differentiators that are not present in any bank in the country



SA

Ecosystem and account aggregation

Digital Maturity Score of CJ sub-step, %



1 out of 14
functionalities available
in banks in the country

14 out of 14
functionalities implemented
by international banks

 Selected differentiators
among **local competition**

Operate transaction in account from any other bank

 Selected differentiators to
international best-practice

Aggregation of account from another bank

List of aggregated accounts

Aggregation of current account history from
other banks

Functionalities most differentiating banks' results



Catch up with local competitors



Selected differentiators that are present in at least one bank in the country

FUNCTIONALITY PENETRATION INTERNATIONALLY



Operate transaction in account from any other bank

Get inspired by the best international players



Selected differentiators that are not present in any bank in the country

FUNCTIONALITY PENETRATION INTERNATIONALLY



Aggregation of account from another bank



List of aggregated accounts



Aggregation of current account history from other banks



Aggregation of current account balances from other banks



List of banks which can be aggregated

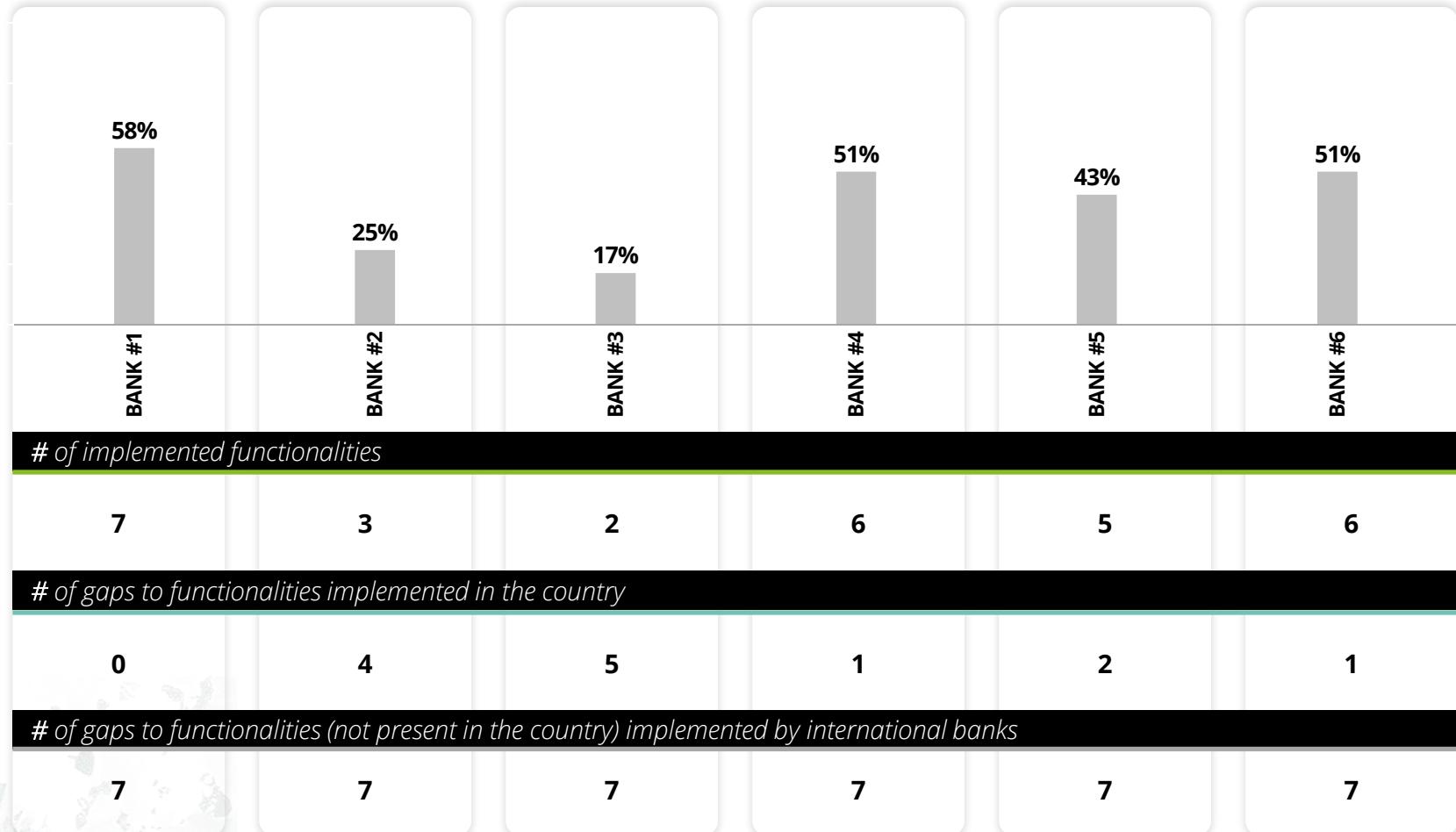


Tips how to add new bank account

SA

Guidance for new users

Digital Maturity Score of CJ sub-step, %



7 out of 14
functionalities available
in banks in the country

14 out of 14
functionalities implemented
by international banks

Selected differentiators
among **local competition**

Understandable copy

Virtual onboarding experience

Materials explaining how mobile banking works

Selected differentiators to
international best-practice

Gamification during onboarding

Gamification features: progress bars

Gamification features: badges and achievements

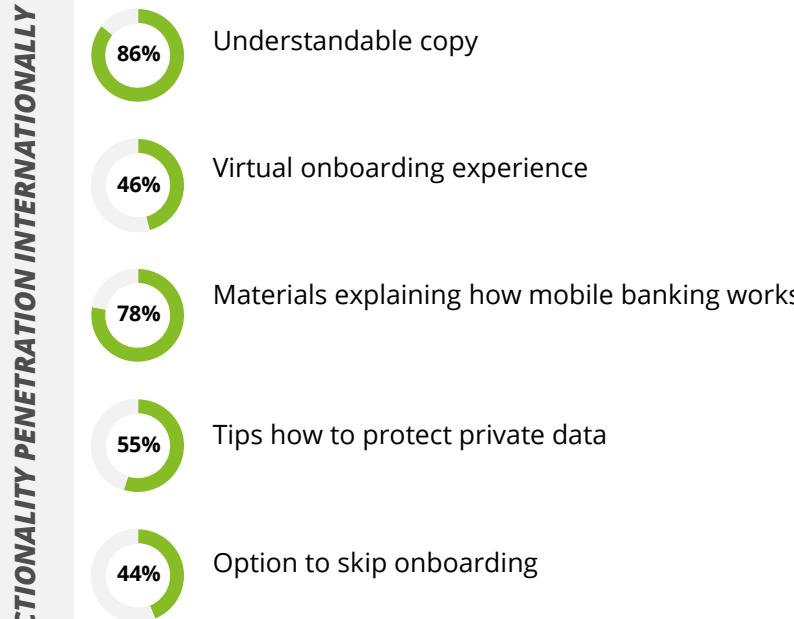
Functionalities most differentiating banks' results



Catch up with local competitors



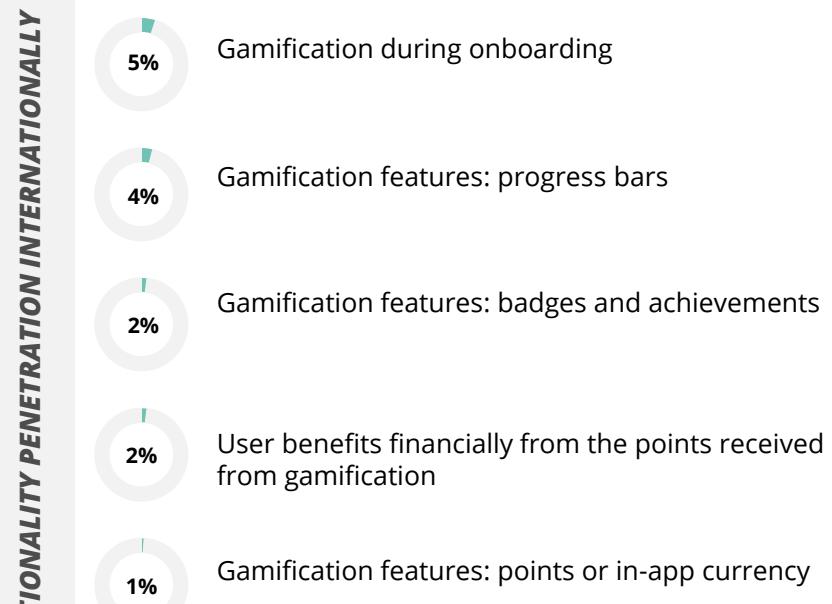
Selected differentiators that are present in at least one bank in the country



Get inspired by the best international players



Selected differentiators that are not present in any bank in the country

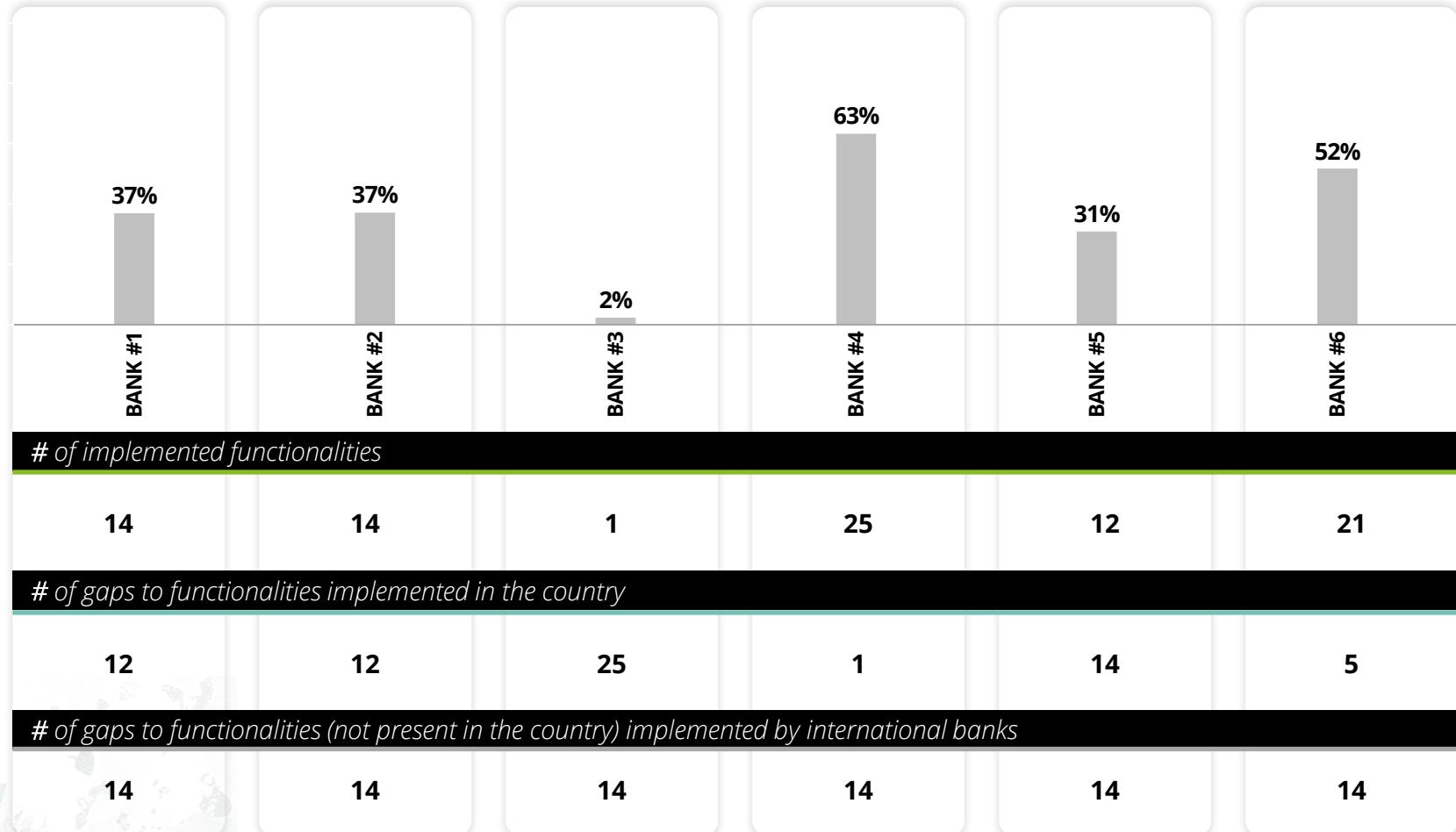


SA

Investment services



Digital Maturity Score of CJ sub-step, %



26 out of 41
functionalities available
in banks in the country

40 out of 41
functionalities implemented
by international banks

Selected differentiators
among **local competition**

Automated investment advice change over time

Current quotation of pensions assets

Brokerage account opening fully in mobile
banking

Selected differentiators to
international best-practice

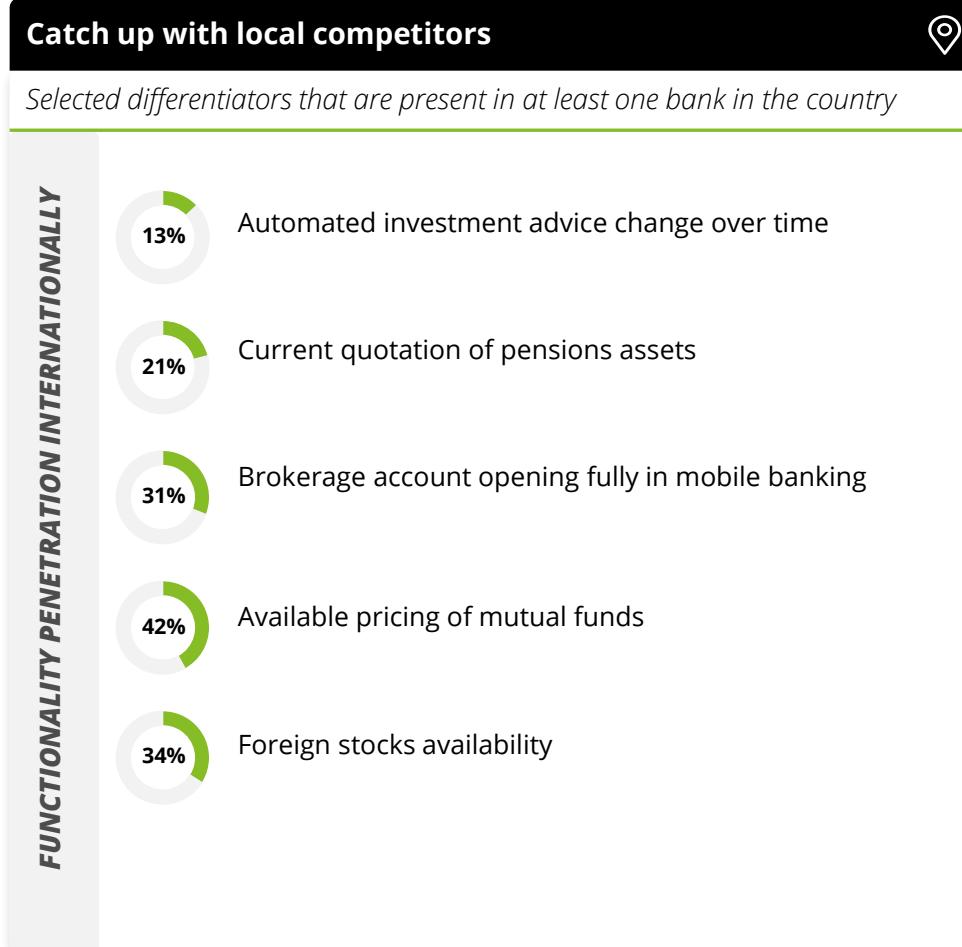
Research analysis /market reports

Recurring asset purchase

Mutual funds from more than one provider



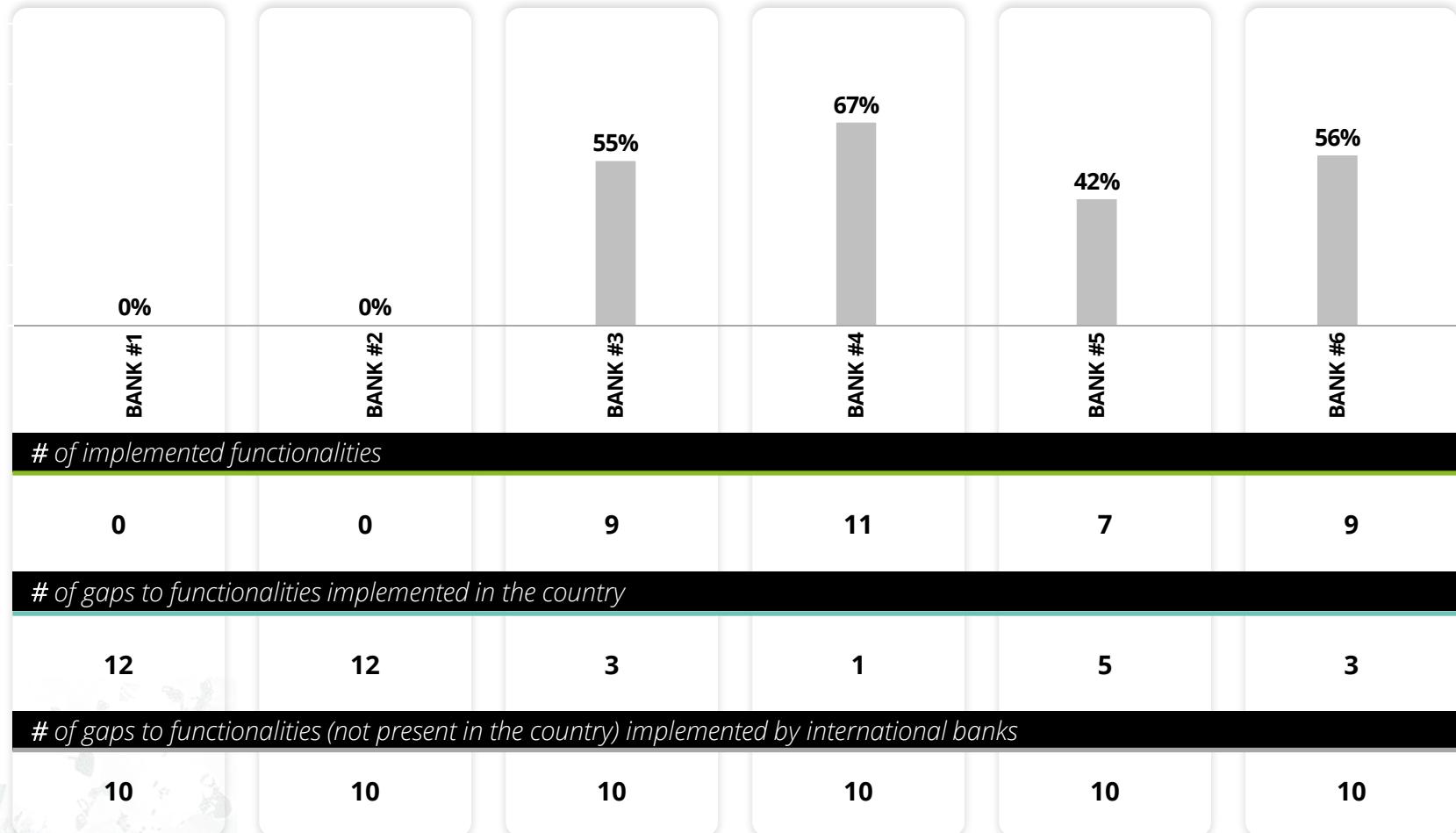
Functionalities most differentiating banks' results



SA

Account opening process

Digital Maturity Score of CJ sub-step, %



12 out of 22
functionalities available
in banks in the country

22 out of 22
functionalities implemented
by international banks

 Selected differentiators
among **local competition**

Inline validation during filling forms

Upload all account opening documents

Descriptive error messages

 Selected differentiators to
international best-practice

Account opening: picture of ID card

Save & Finish Later feature

Account opening: e-signature

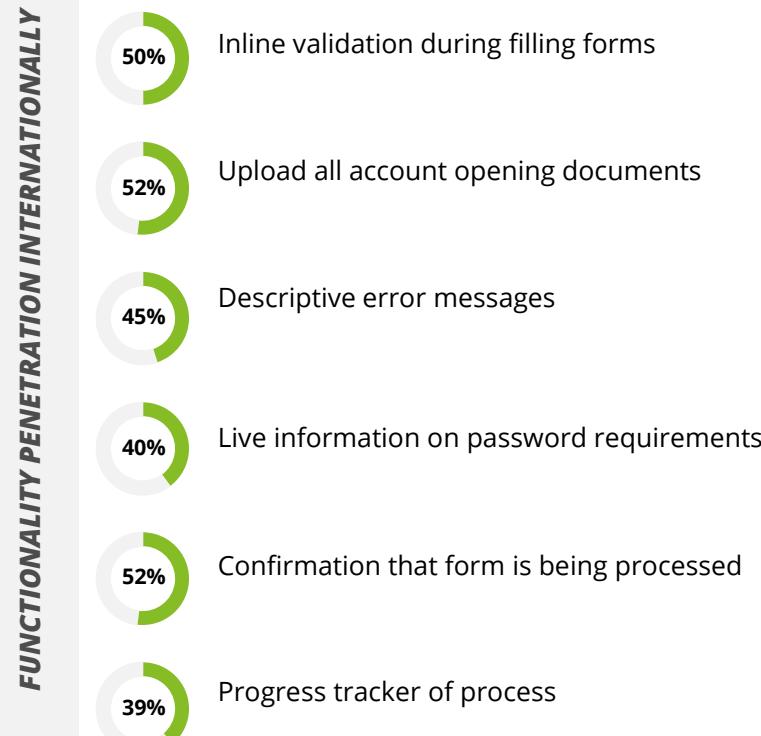
Functionalities most differentiating banks' results



Catch up with local competitors



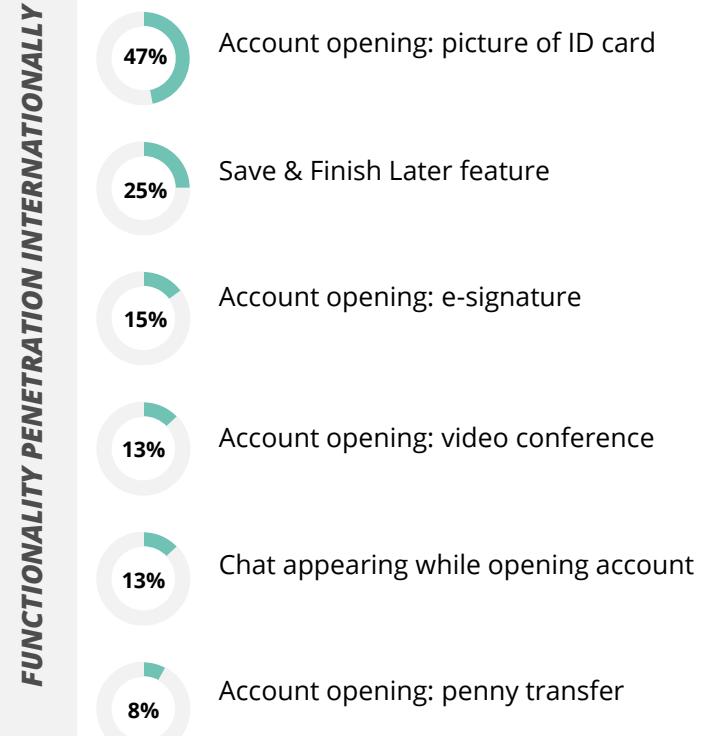
Selected differentiators that are present in at least one bank in the country



Get inspired by the best international players



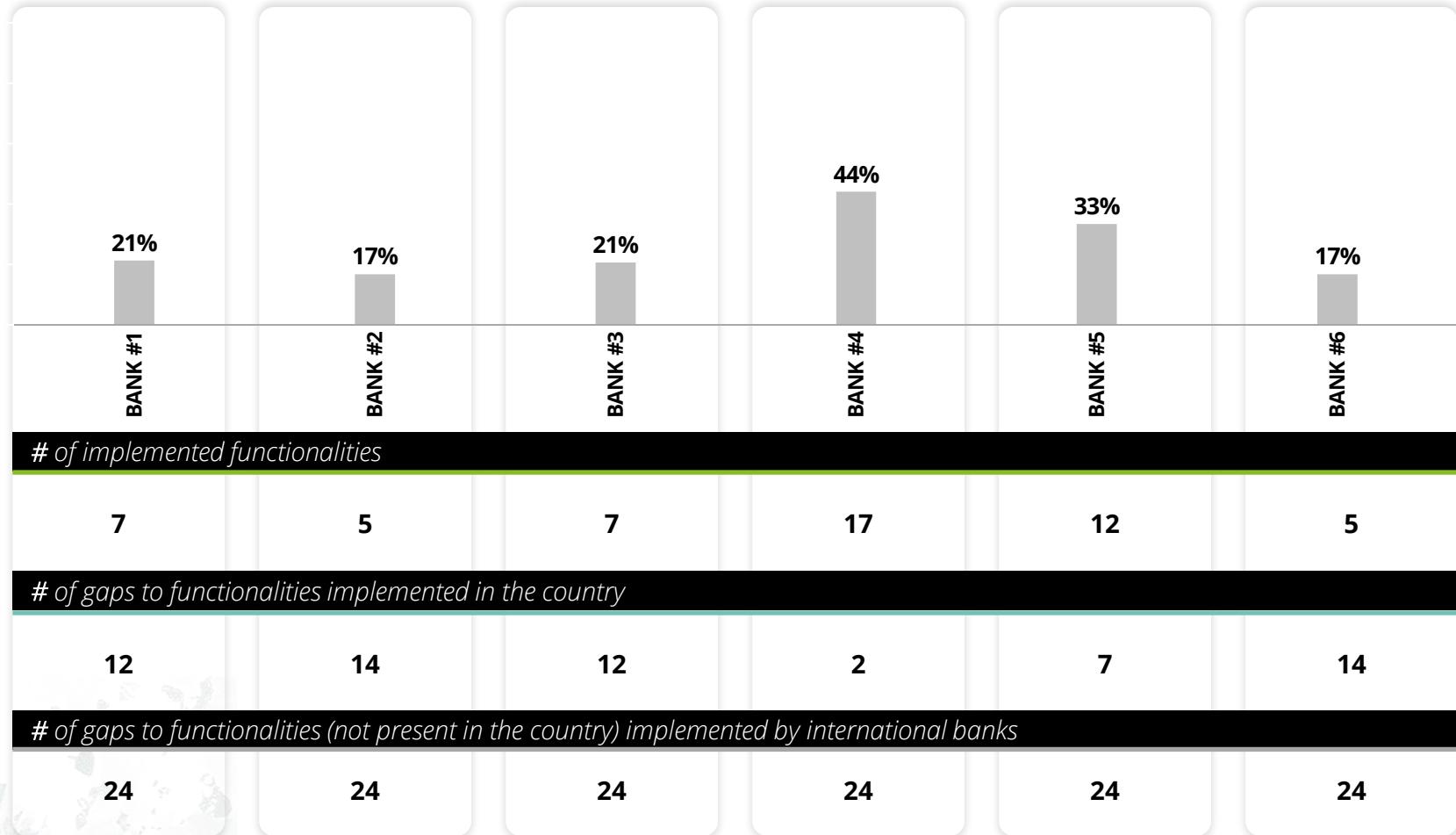
Selected differentiators that are not present in any bank in the country



SA

Personal finance management

Digital Maturity Score of CJ sub-step, %



19 out of 43
functionalities available
in banks in the country

43 out of 43
functionalities implemented
by international banks

 Selected differentiators
among **local competition**

Current account balance without logging in

Manual change of categories

Add cash transaction and physical wallet status

 Selected differentiators to
international best-practice

Set financial goals

Filter transaction by merchant

Budgets notifications

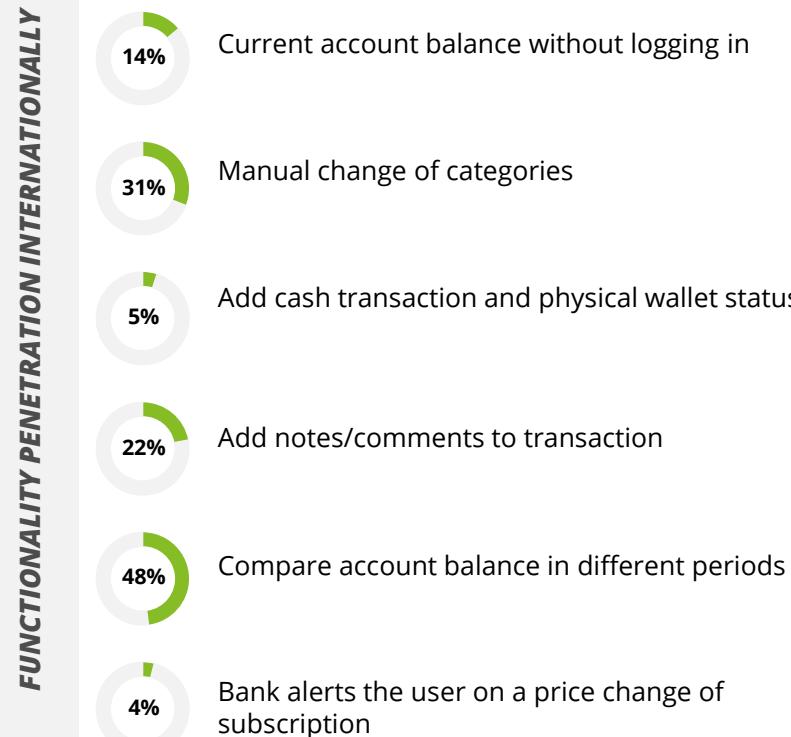
Functionalities most differentiating banks' results



Catch up with local competitors



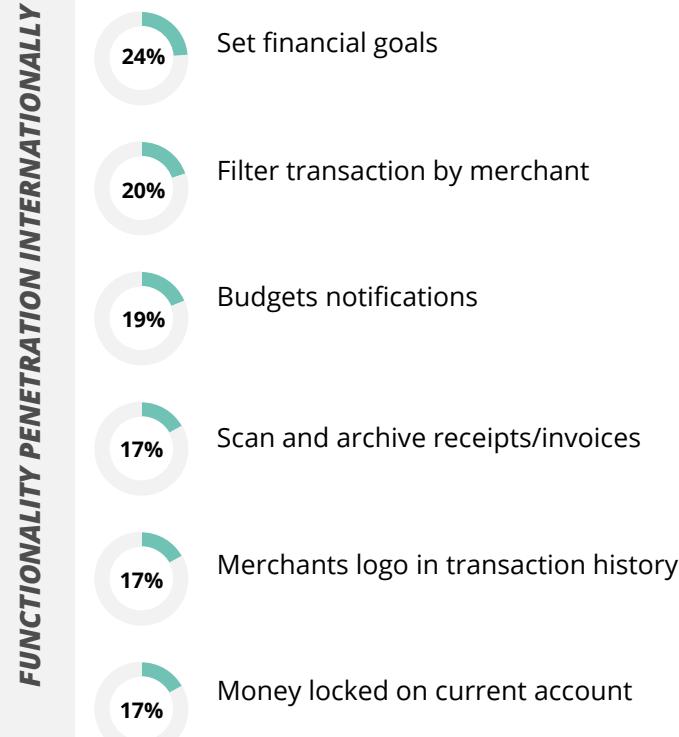
Selected differentiators that are present in at least one bank in the country



Get inspired by the best international players



Selected differentiators that are not present in any bank in the country

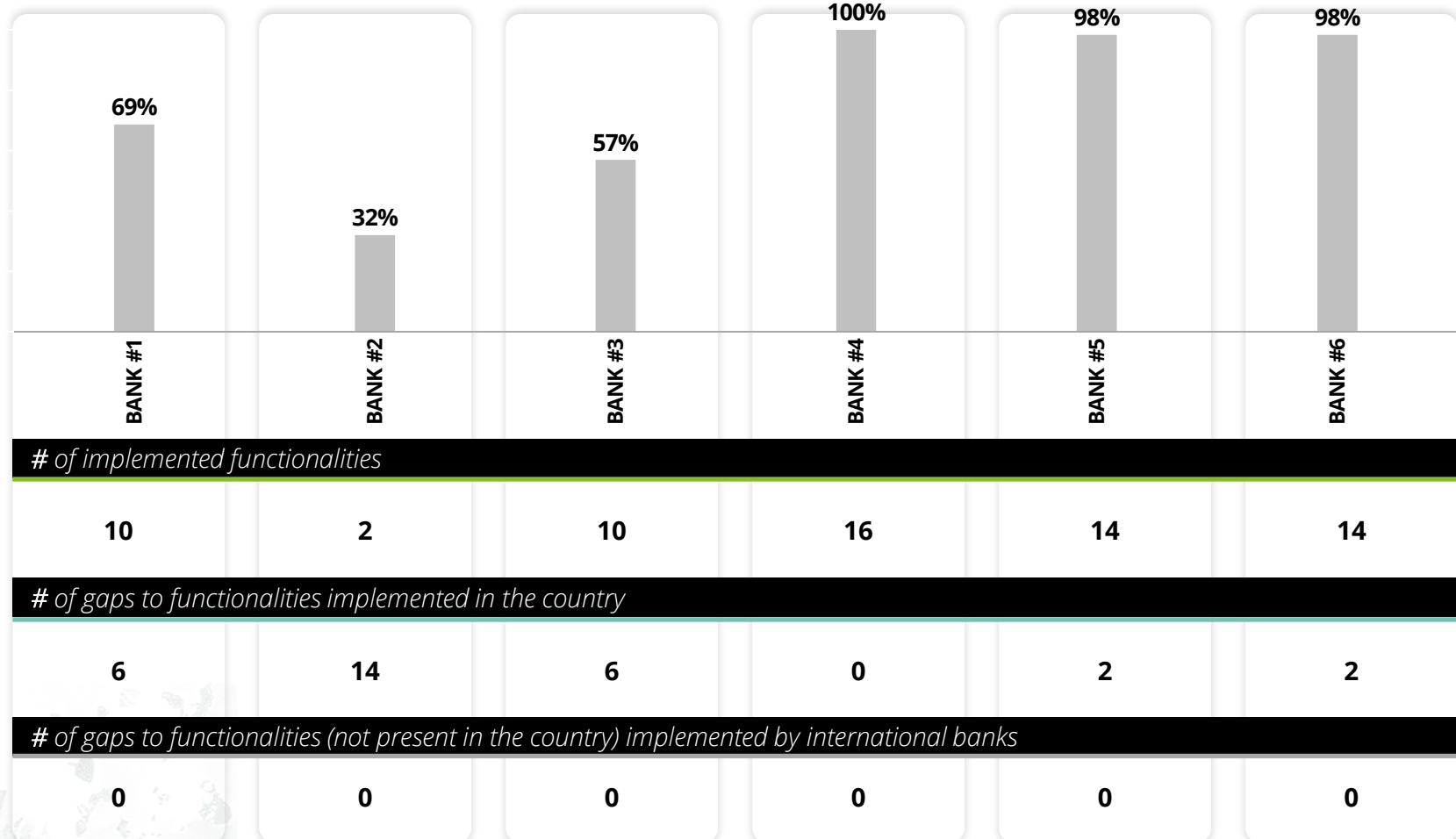


SA

Product x-sell (basic)



Digital Maturity Score of CJ sub-step, %



16 out of 16
functionalities available
in banks in the country

16 out of 16
functionalities implemented
by international banks

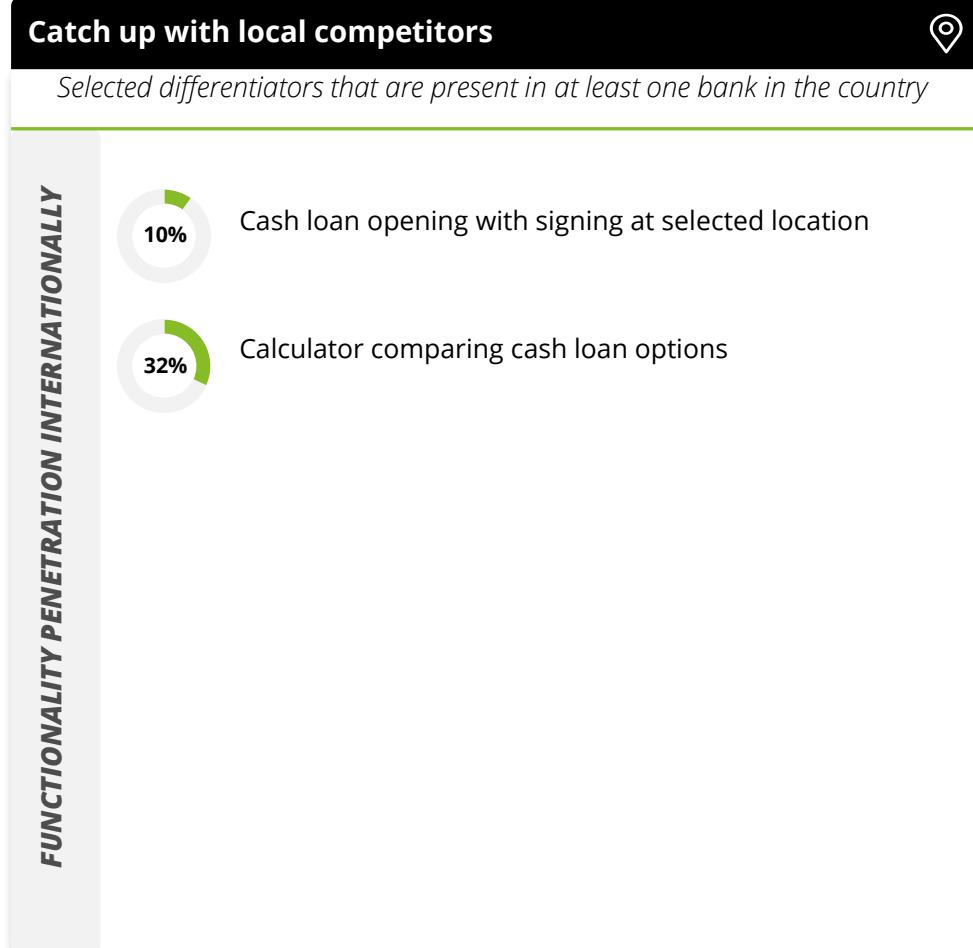
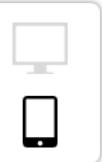
Selected differentiators
among **local competition**

Cash loan opening with signing at selected
location

Calculator comparing cash loan options

SA

Functionalities most differentiating banks' results

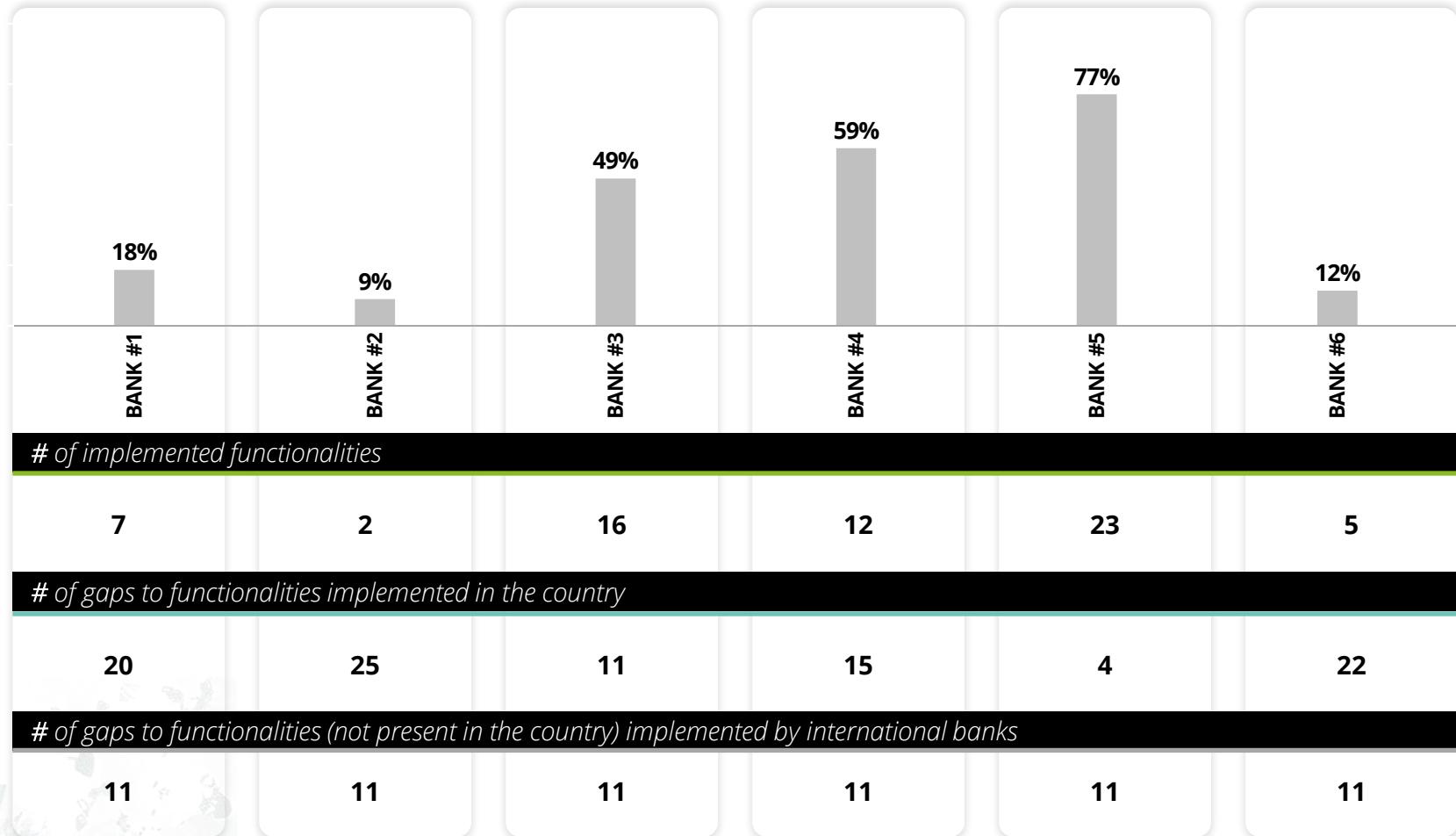


SA

Product x-sell (complementary)



Digital Maturity Score of CJ sub-step, %



27 out of 38
functionalities available
in banks in the country

38 out of 38
functionalities implemented
by international banks

Selected differentiators
among **local competition**

Process of opening a product is fast and intuitive

Calculator comparing car loan options

Car loan opening with signing at selected
location

Selected differentiators to
international best-practice

Mortgage opening fully in mobile banking

Mortgage opening with signing at selected
location

Term deposit opening with signing at selected
location

Functionalities most differentiating banks' results



Catch up with local competitors



Selected differentiators that are present in at least one bank in the country

 36% Process of opening a product is fast and intuitive
 15% Calculator comparing car loan options
 7% Car loan opening with signing at selected location
 26% Calculator comparing mortgage options

FUNCTIONALITY PENETRATION INTERNATIONALLY

Get inspired by the best international players



Selected differentiators that are not present in any bank in the country

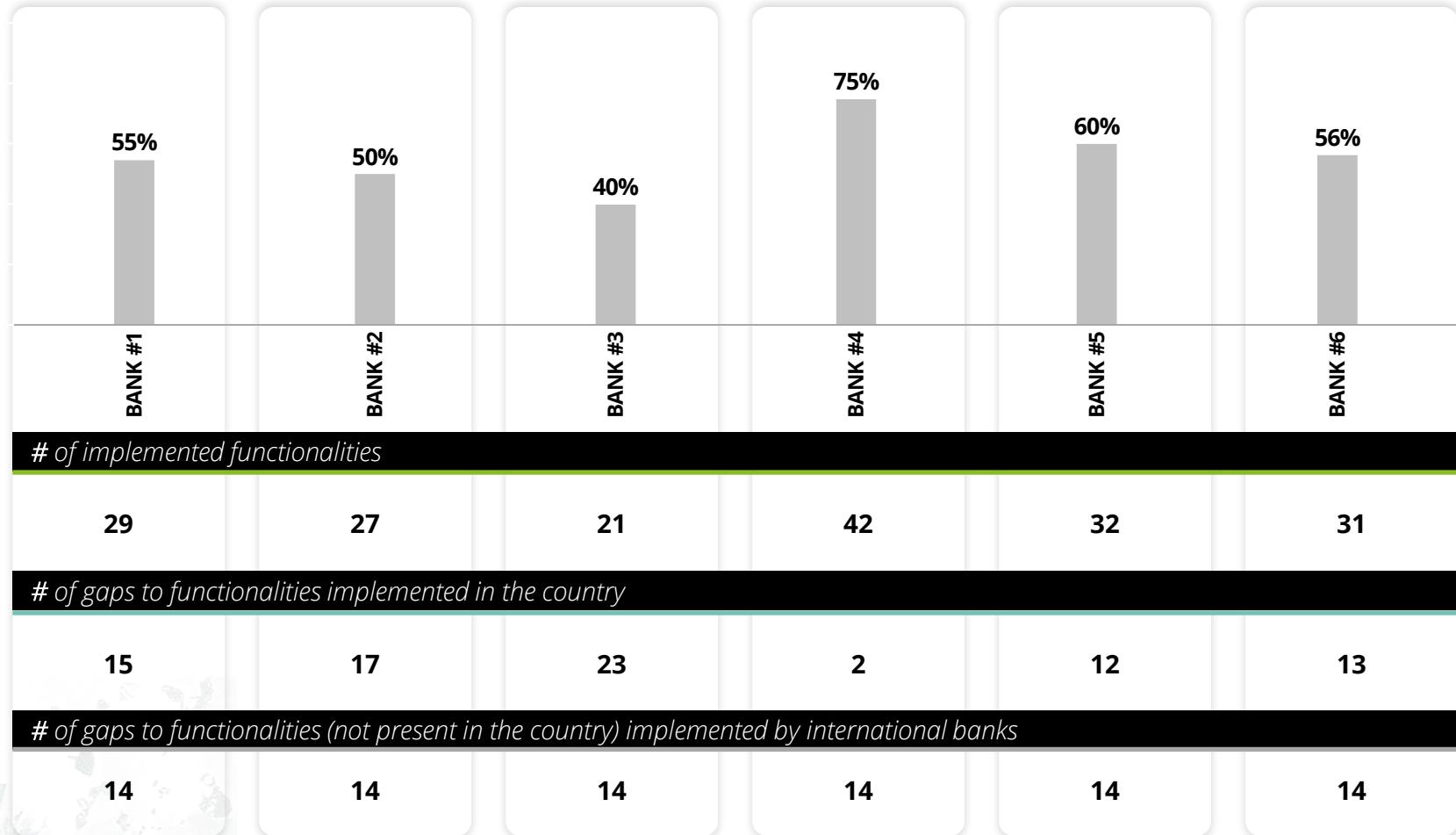
 12% Mortgage opening fully in mobile banking
 8% Mortgage opening with signing at selected location
 7% Term deposit opening with signing at selected location
 5% Save results of interactive calculator: mortgage
 2% Marketplace for construction and renovation

FUNCTIONALITY PENETRATION INTERNATIONALLY

SA

Transfers and payments

Digital Maturity Score of CJ sub-step, %



44 out of 58
functionalities available
in banks in the country

58 out of 58
functionalities implemented
by international banks

Selected differentiators
among **local competition**

Transfers using beneficiary's e-mail

Transfers to Social Insurance Office

Scan data from document

Selected differentiators to
international best-practice

Automatic transfer to mutual funds

Notifications about low balance

Payment request

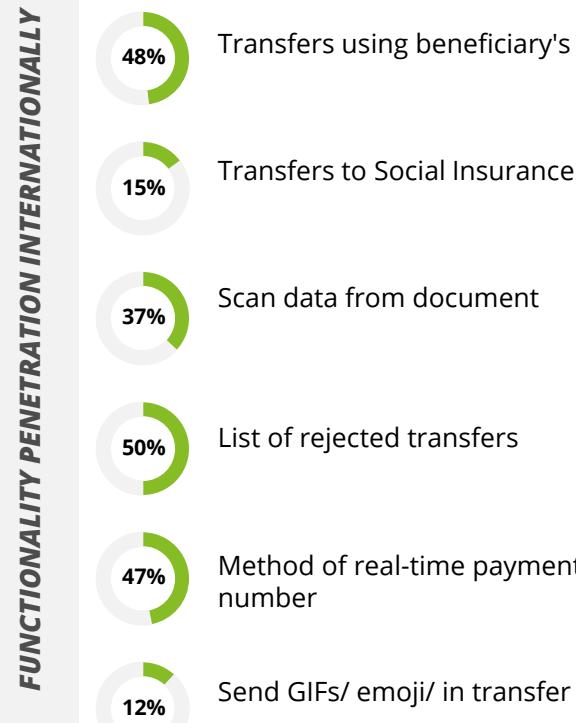
Functionalities most differentiating banks' results



Catch up with local competitors



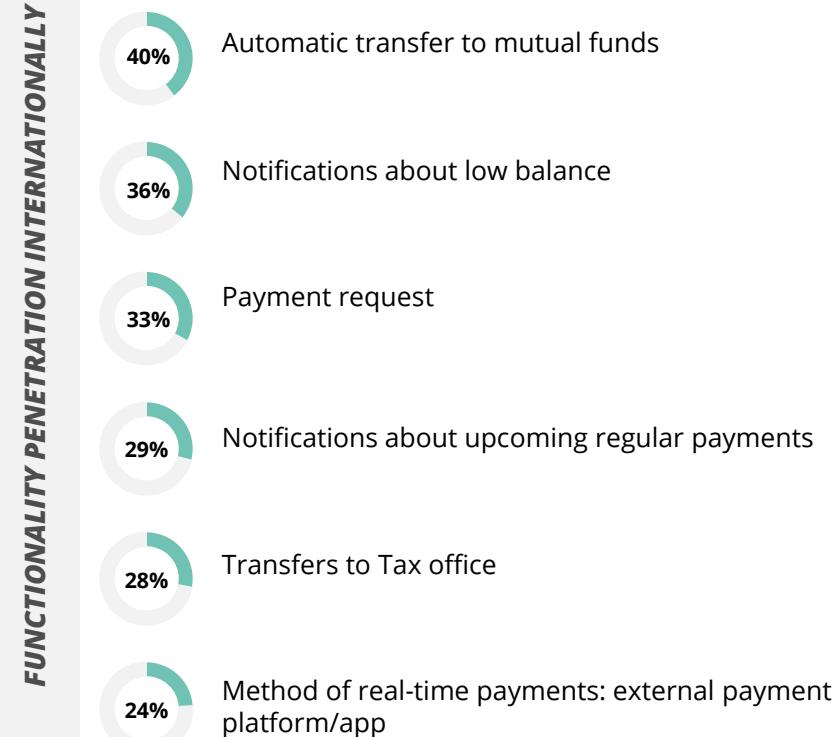
Selected differentiators that are present in at least one bank in the country



Get inspired by the best international players



Selected differentiators that are not present in any bank in the country



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