

# 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

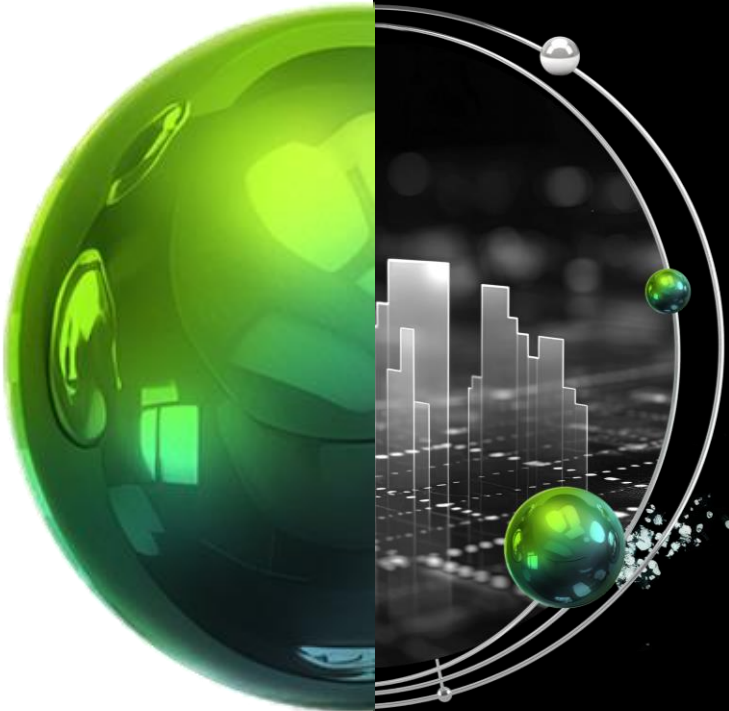
Digital Banking Maturity is the **biggest global digital banking study**. Thanks to an outside-in 'mystery shopper' assessment of retail banks' digital channels, it provides a comprehensive view of digital channels' maturity and can facilitate discussion about future developments.

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.

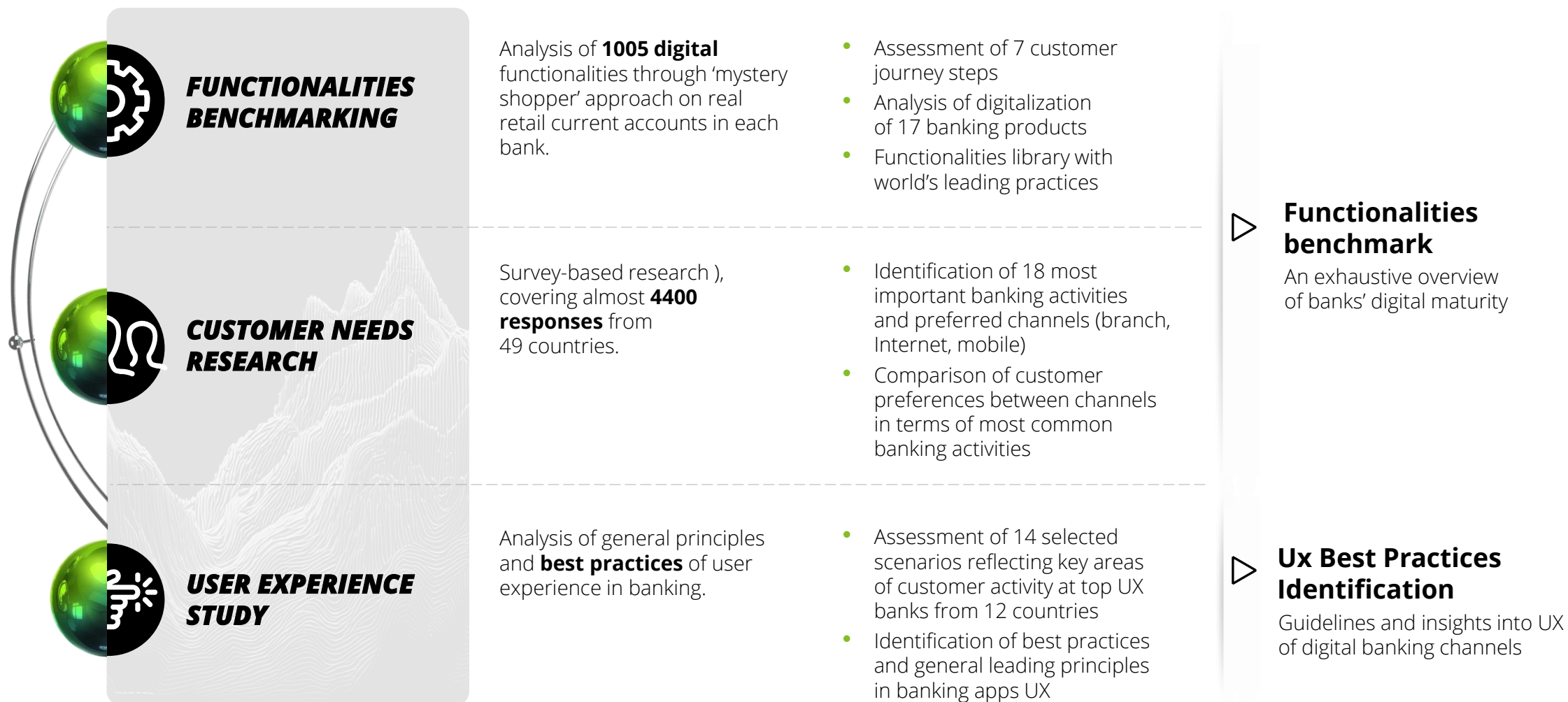
**349**  
**BANKS**  
**ASSESSED**

**44**  
**MARKETS**  
**COVERED**

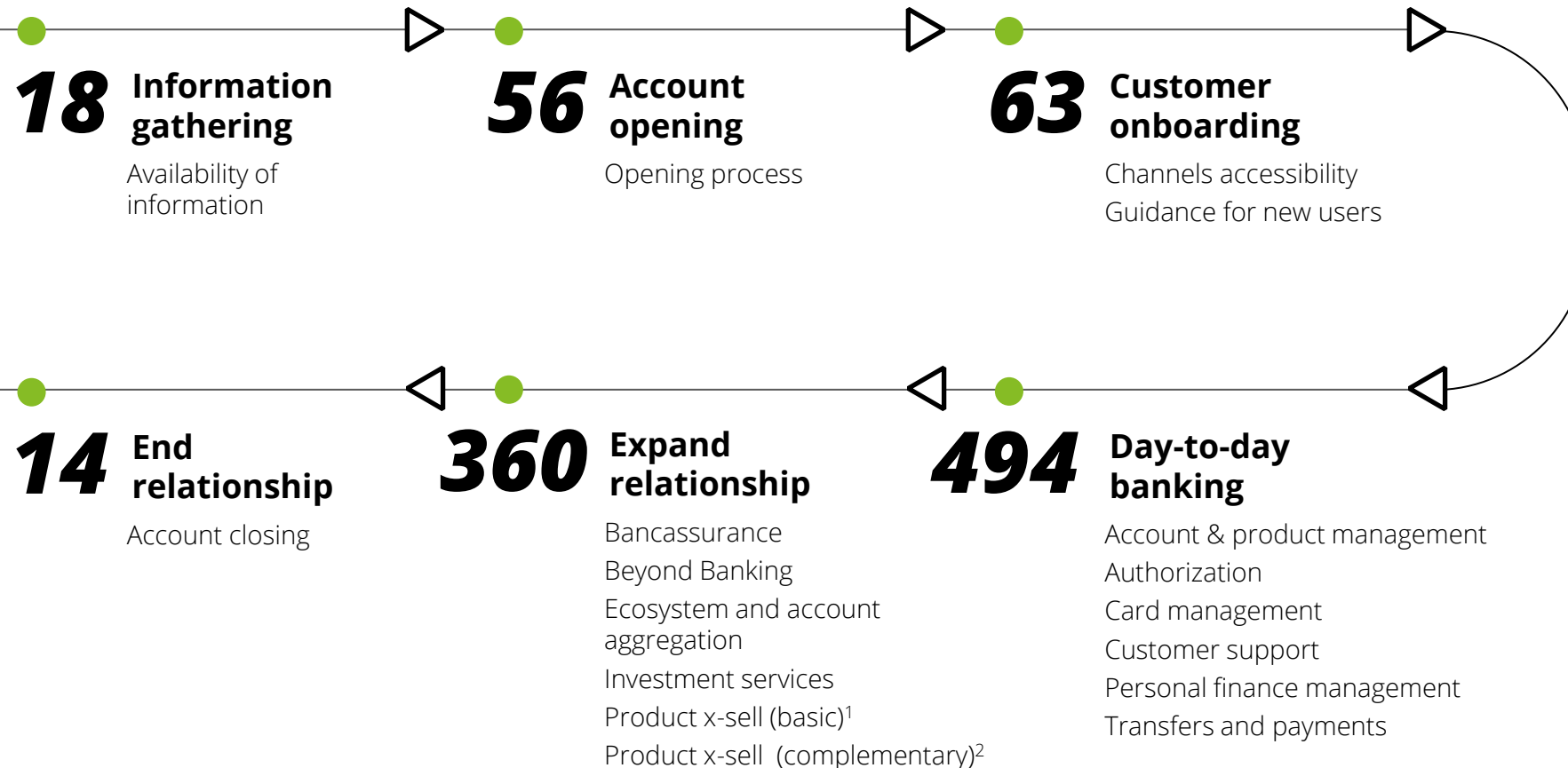


	<b>DIGITAL CHANNELS</b> (public website, internet banking, mobile app)	<b>3</b>
	<b>CUSTOMER JOURNEY STEPS</b>	<b>7</b>
	<b>CUSTOMER JOURNEY SECTIONS</b>	<b>19</b>
	<b>FUNCTIONALITIES AND FEATURES</b>	<b>1k+</b>
	<b>CUSTOMERS SURVEYED</b>	<b>4.3k+</b>
	<b>LOCAL MARKET RESEARCHERS</b>	<b>194</b>

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



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?

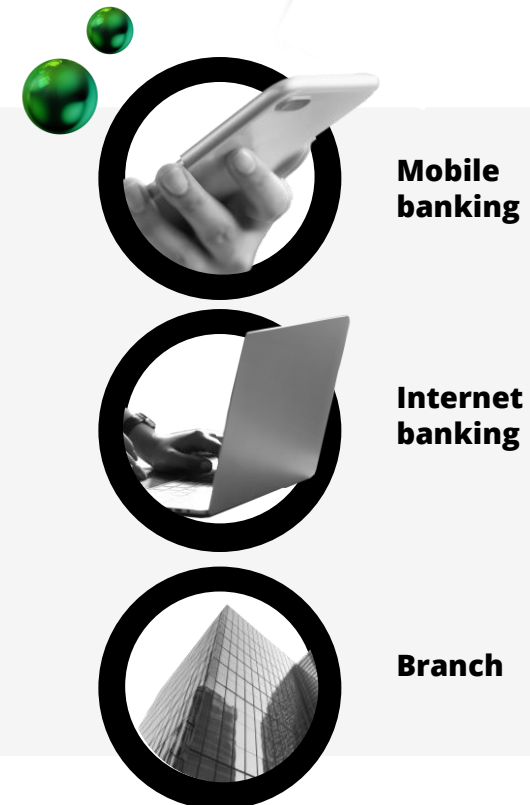
**18 ACTIVITIES**

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?

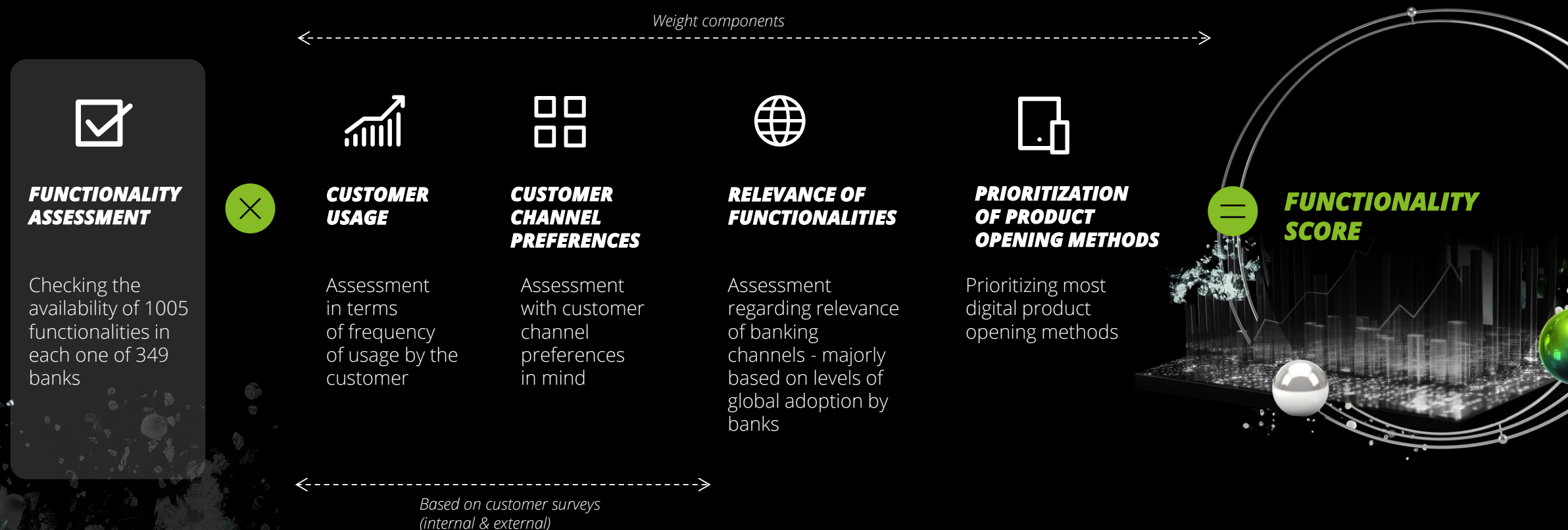
**3 CHANNELS**





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

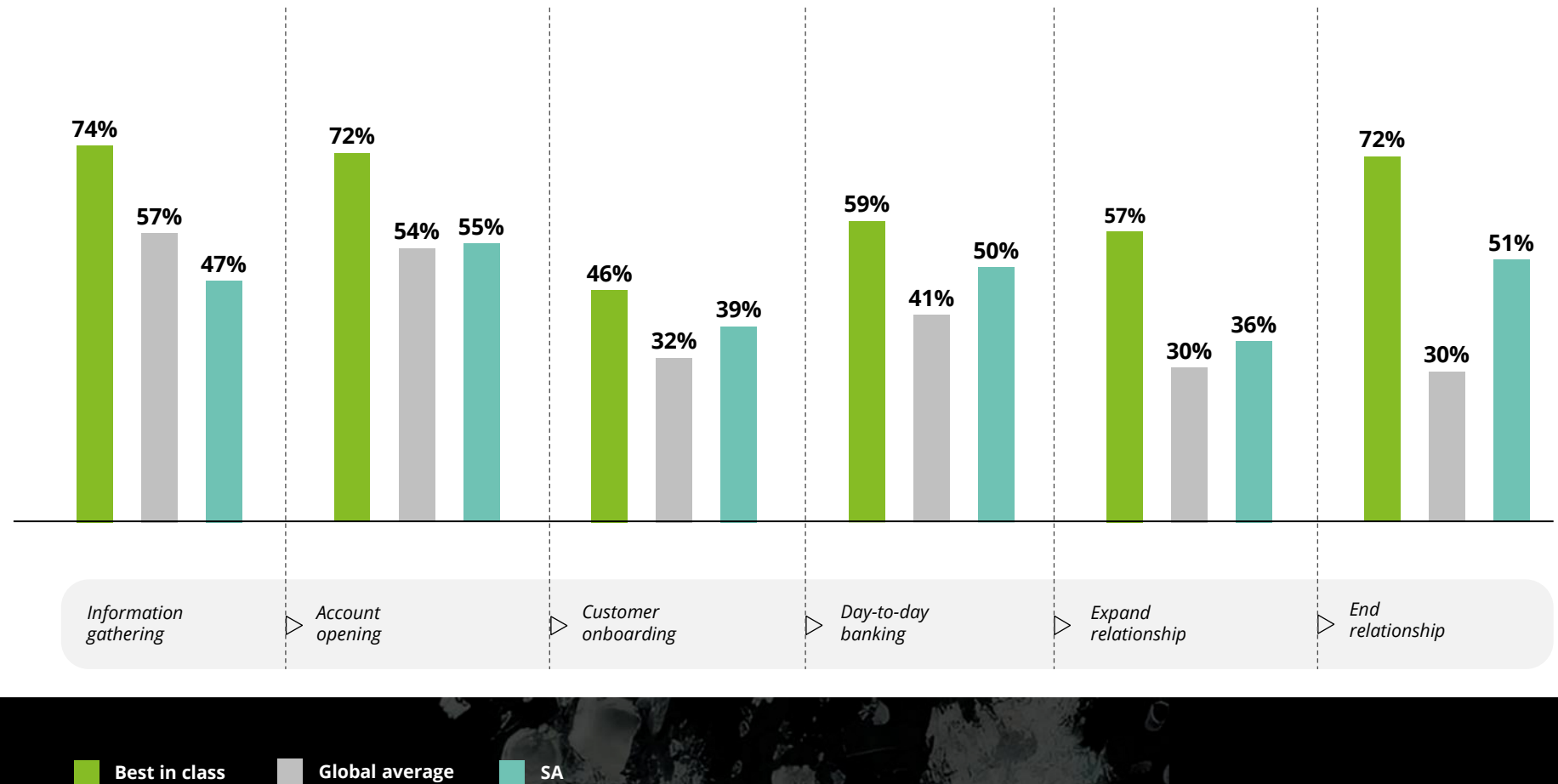
The significance of the **1005 functionalities** assessed in the study varies by a considerable amount. Therefore, a weight system has been put in place, where every functionality is assigned a unique weight, based on the following criteria:



# 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**



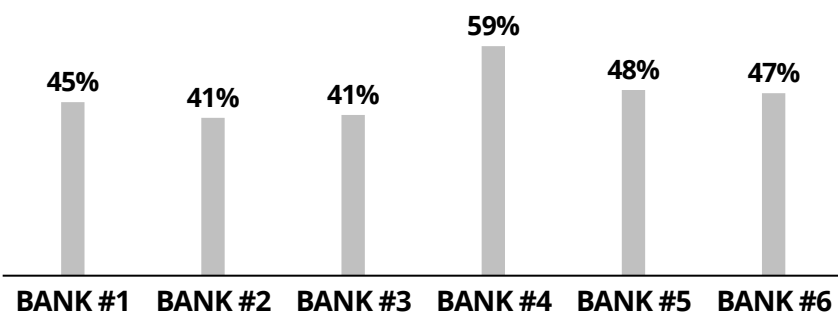
SA

# DBM score by channel

DBM score by channel, %

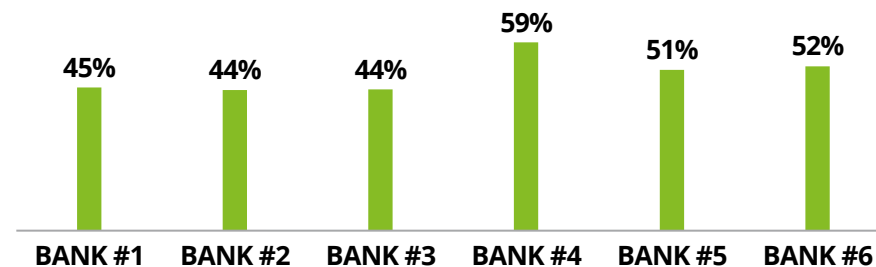
## All researched channels

1005 of functionalities and UX features



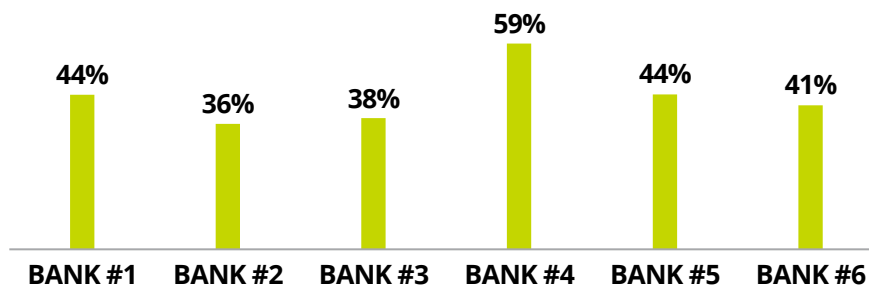
## Internet and public website

518 of functionalities and UX features



## Mobile

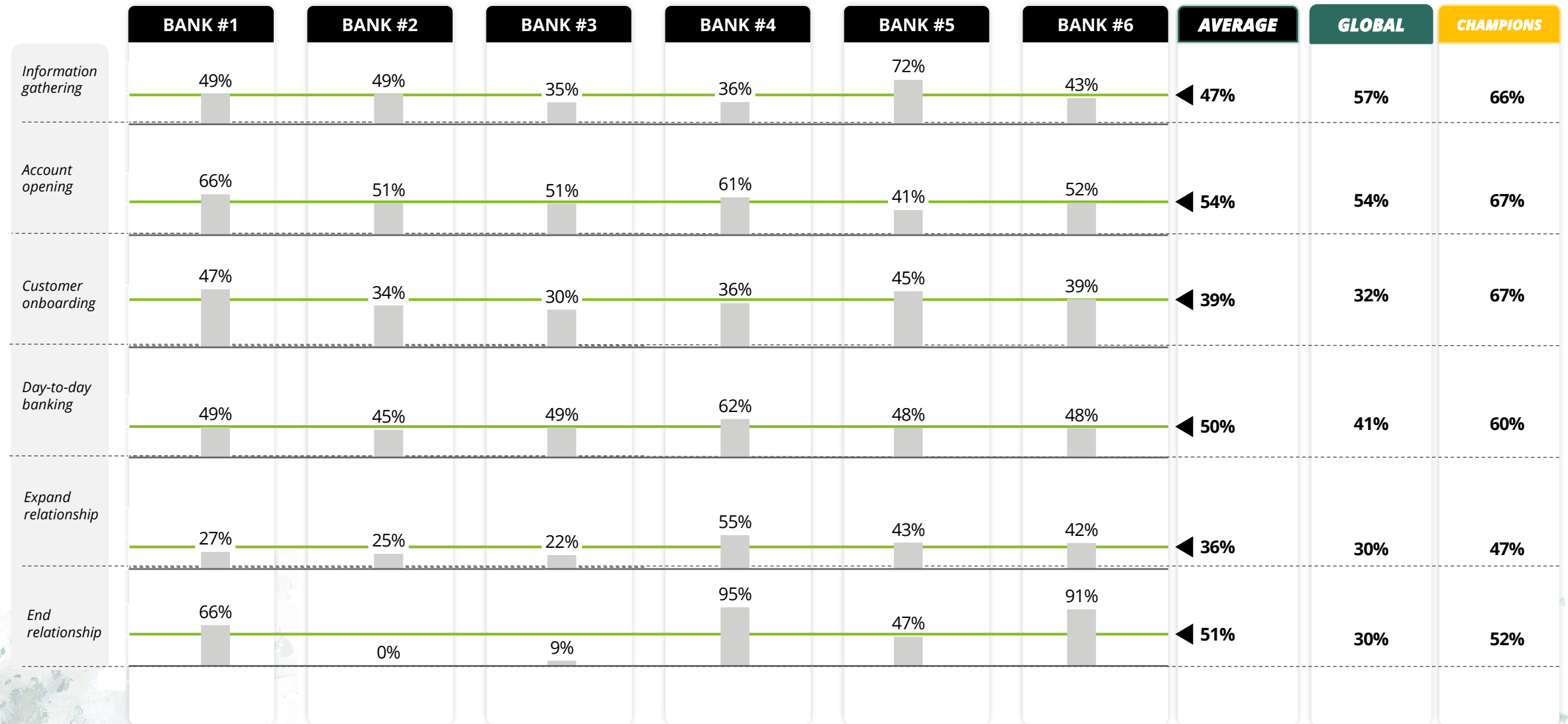
487 of functionalities and UX features





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## DBM score by customer journey step



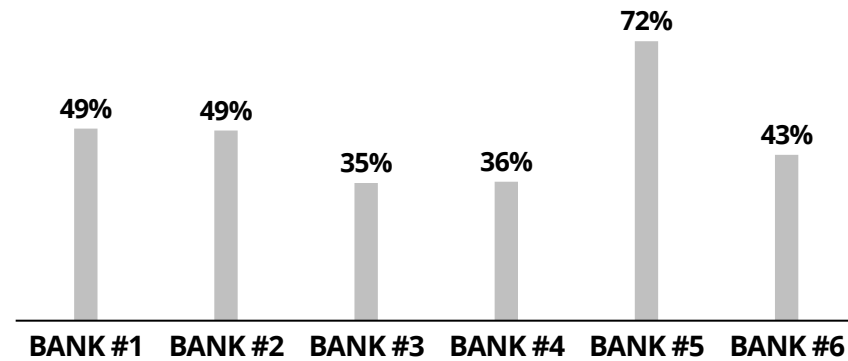
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# 1. Information gathering

DBM score by CJ step and channel, %

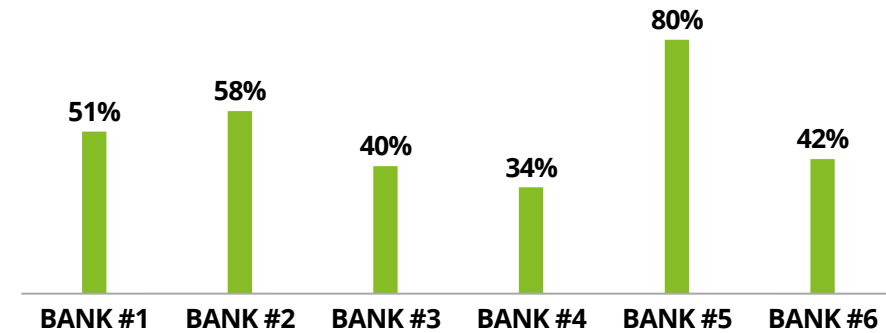
## All researched channels

18 of functionalities and UX features



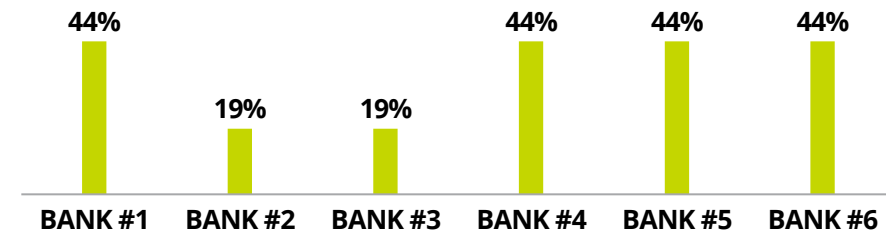
## Internet and public website

13 of functionalities and UX features



## Mobile

5 of functionalities and UX features



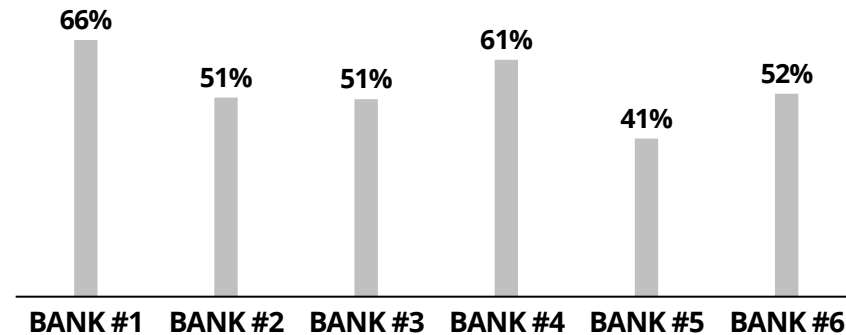
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## 2. Account opening

DBM score by CJ step and channel, %

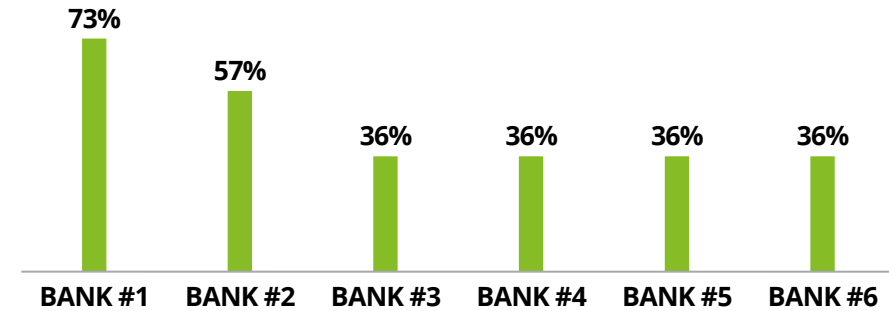
### All researched channels

56 of functionalities and UX features



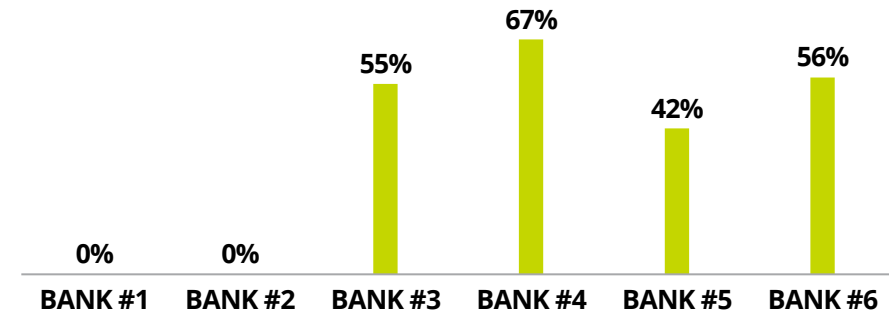
### Internet and public website

34 of functionalities and UX features



### Mobile

22 of functionalities and UX features



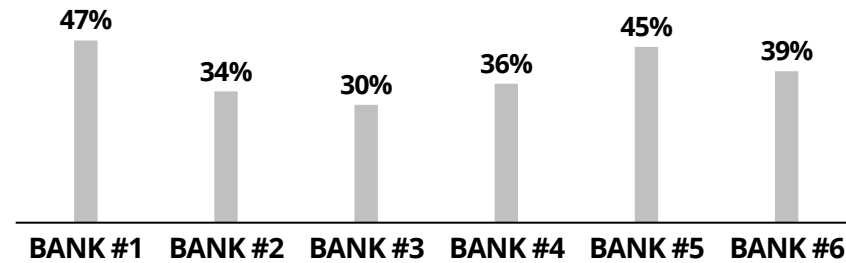
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### 3. Customer onboarding

DBM score by CJ step and channel, %

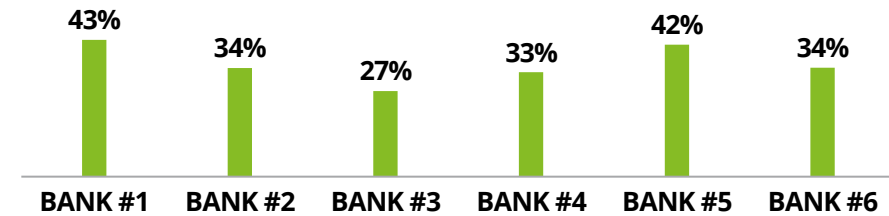
#### All researched channels

63 of functionalities and UX features



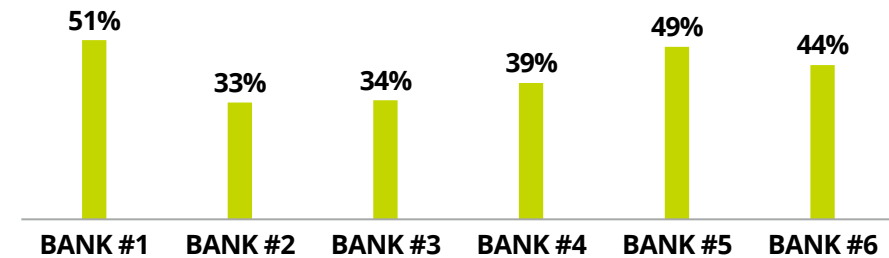
#### Internet and public website

30 of functionalities and UX features



#### Mobile

33 of functionalities and UX features



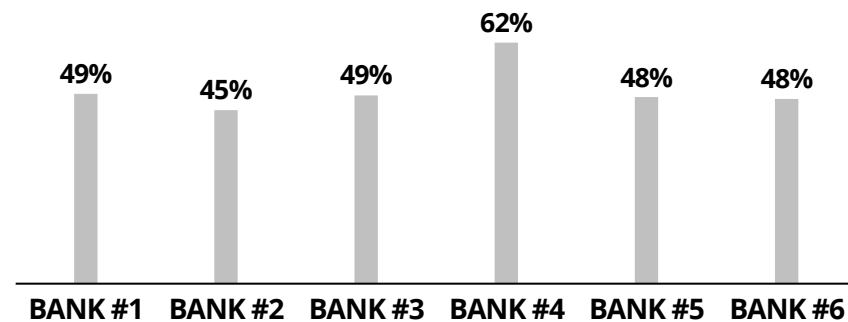
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## 4. Day-to-day banking

DBM score by CJ step and channel, %

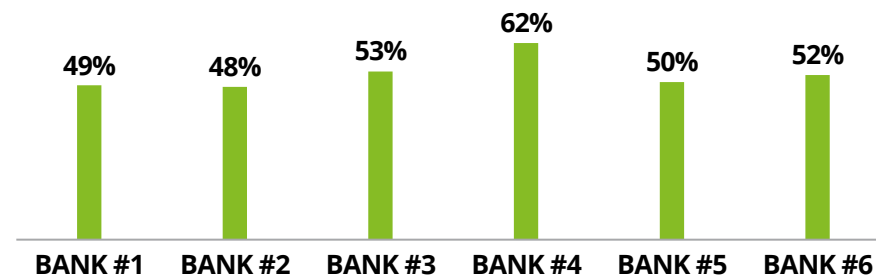
### All researched channels

494 of functionalities and UX features



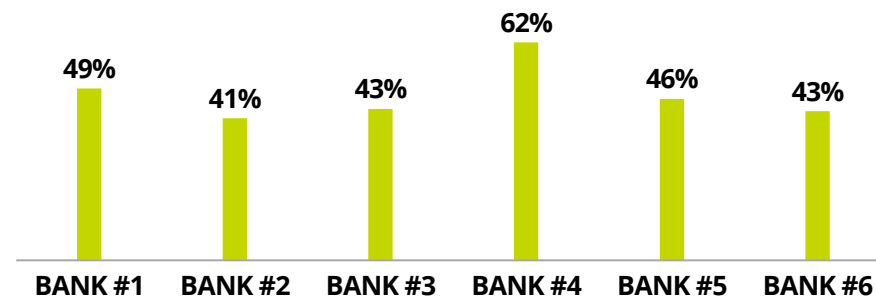
### Internet and public website

235 of functionalities and UX features



### Mobile

259 of functionalities and UX features





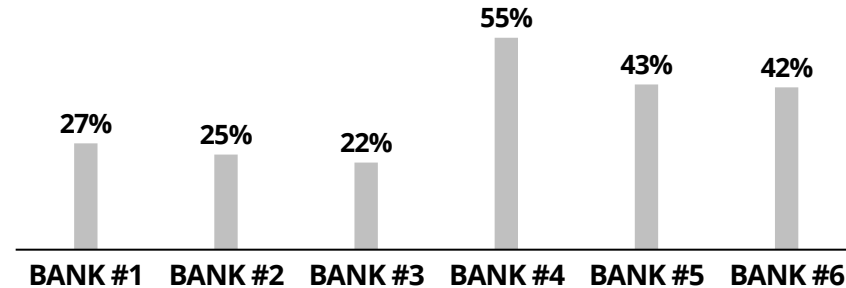
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## 5. Expand relationship

DBM score by CJ step and channel, %

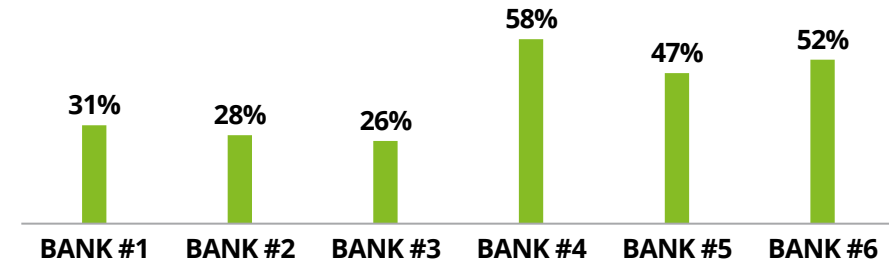
### All researched channels

360 of functionalities and UX features



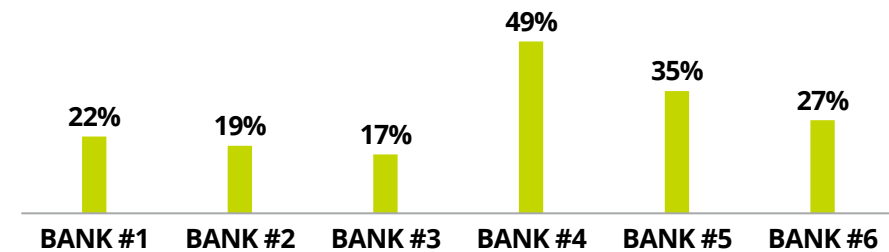
### Internet and public website

198 of functionalities and UX features



### Mobile

162 of functionalities and UX features



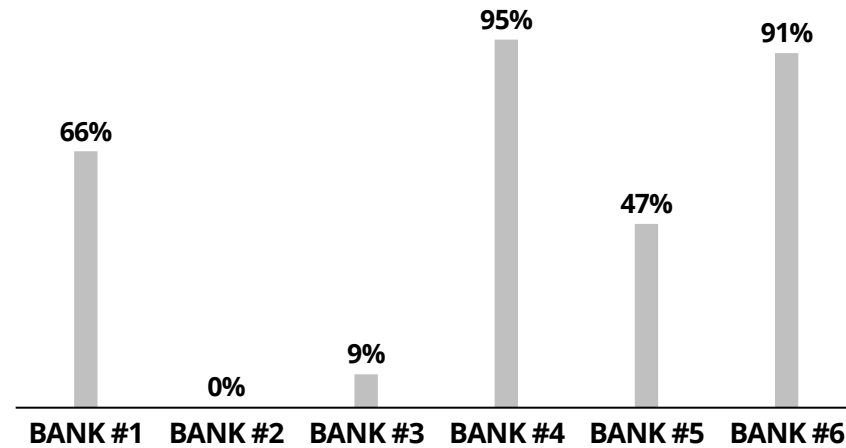
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## 6. End relationship

DBM score by CJ step and channel, %

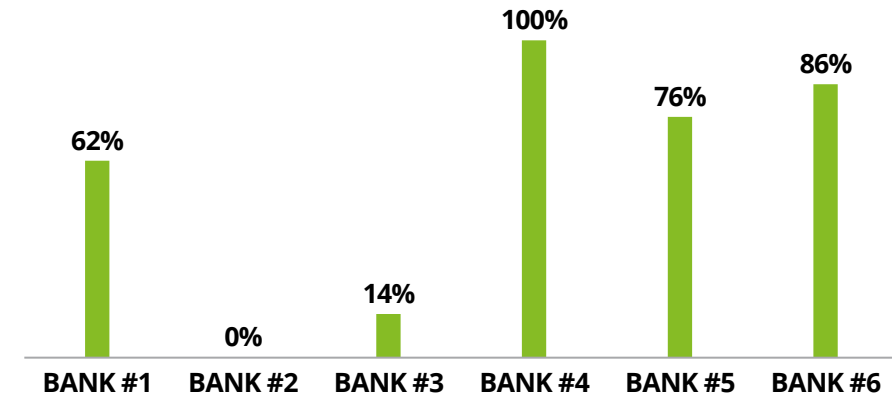
### All researched channels

14 of functionalities and UX features



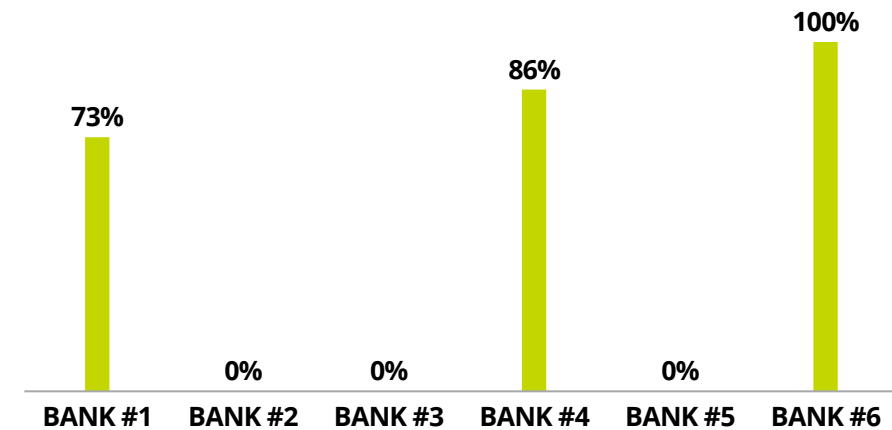
### Internet and public website

8 of functionalities and UX features



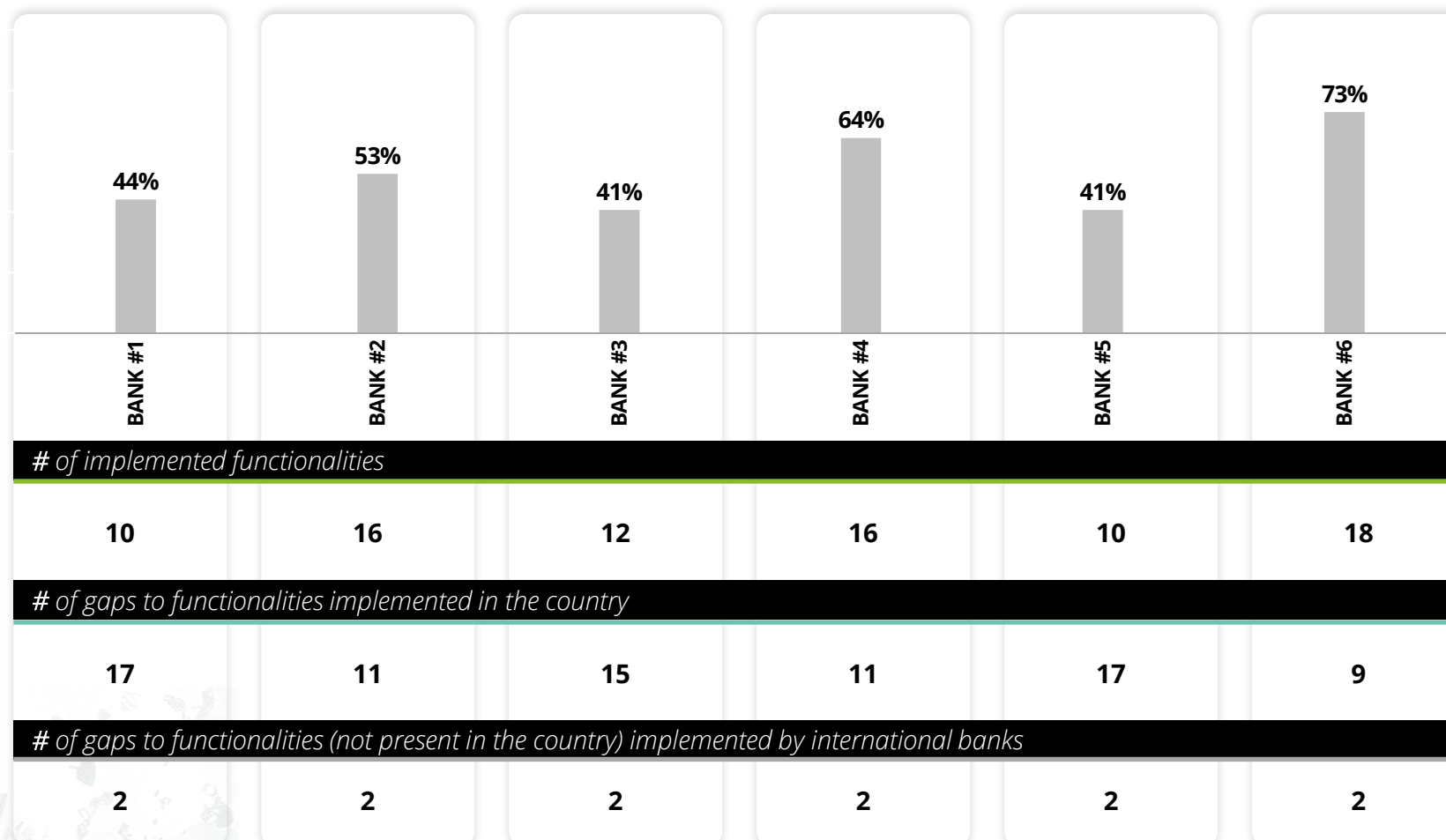
### Mobile

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



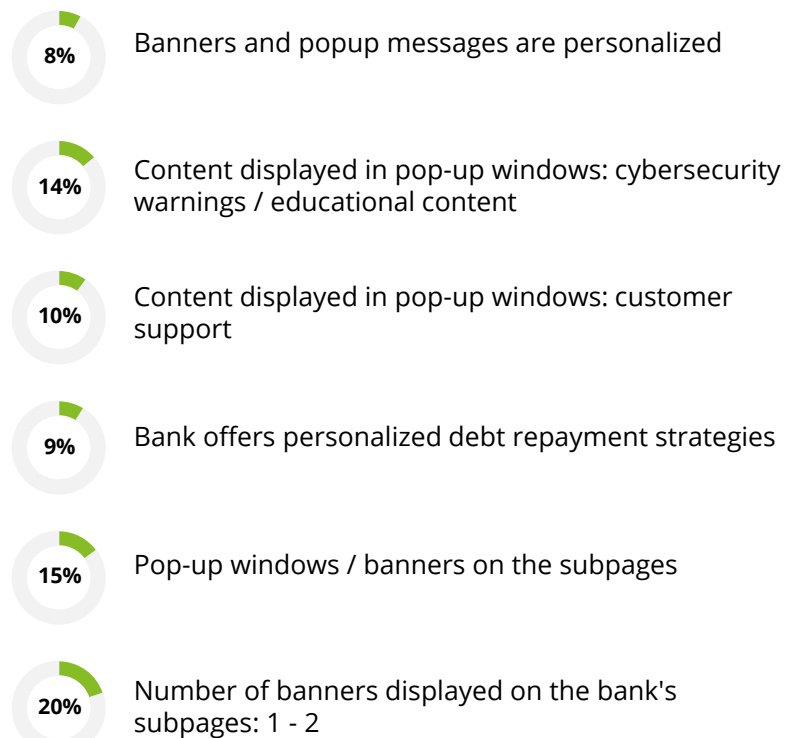
# Functionalities most differentiating banks' results

## Catch up with local competitors



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

FUNCTIONALITY PENETRATION INTERNATIONALLY

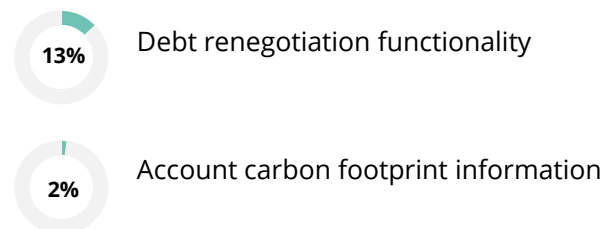


## Get inspired by the best international players



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

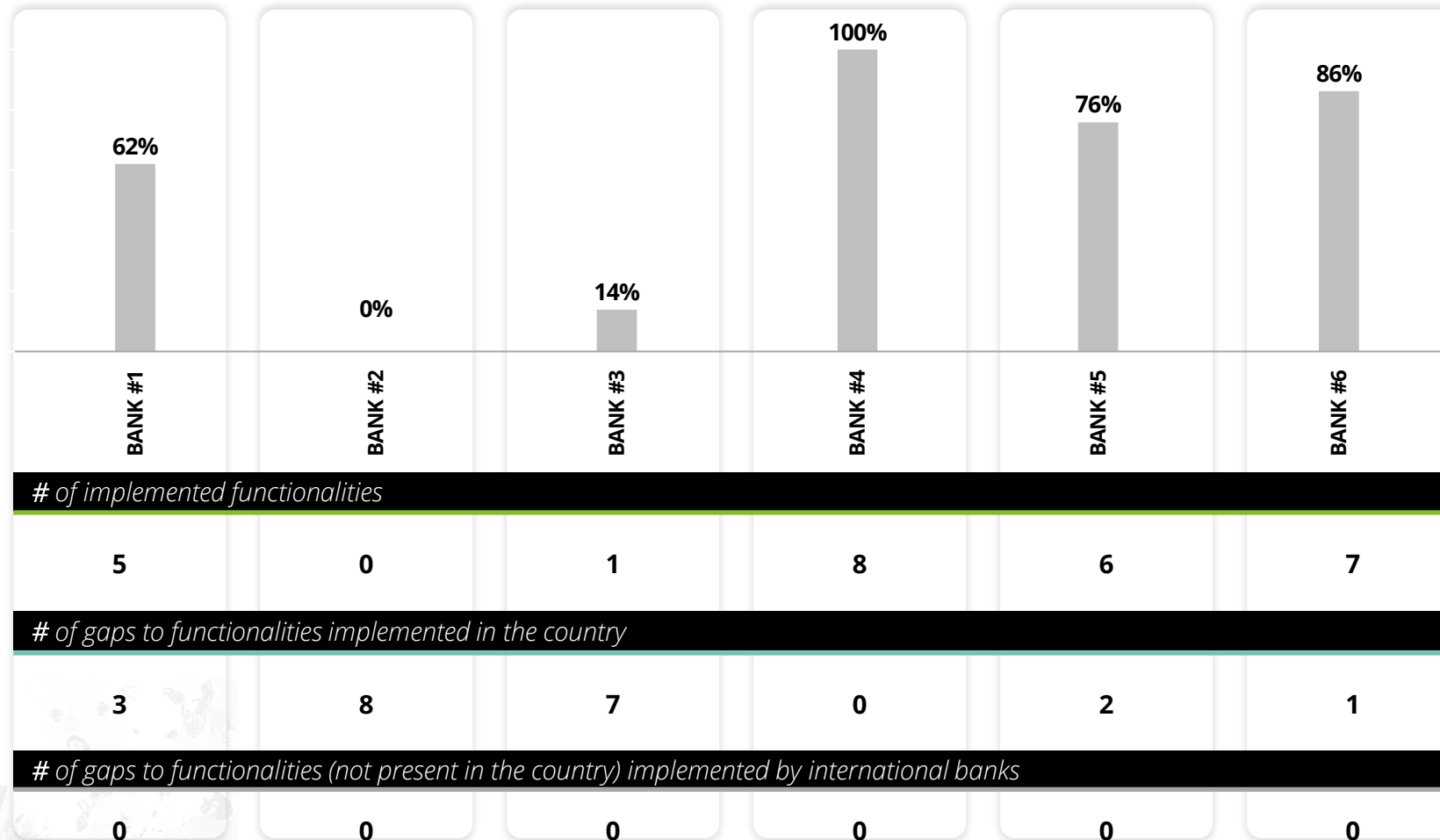
FUNCTIONALITY PENETRATION INTERNATIONALLY



SA


# 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



SA



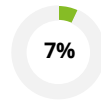
## Functionalities most differentiating banks' results

### Catch up with local competitors

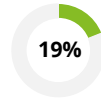


*Selected differentiators that are present in at least one bank in the country*

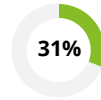
FUNCTIONALITY PENETRATION INTERNATIONALLY



Automatic retention offer



Questionnaire justifying closing



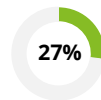
Account closing process is easy to navigate



Closing current account described on public website



Closing current account described in internet banking

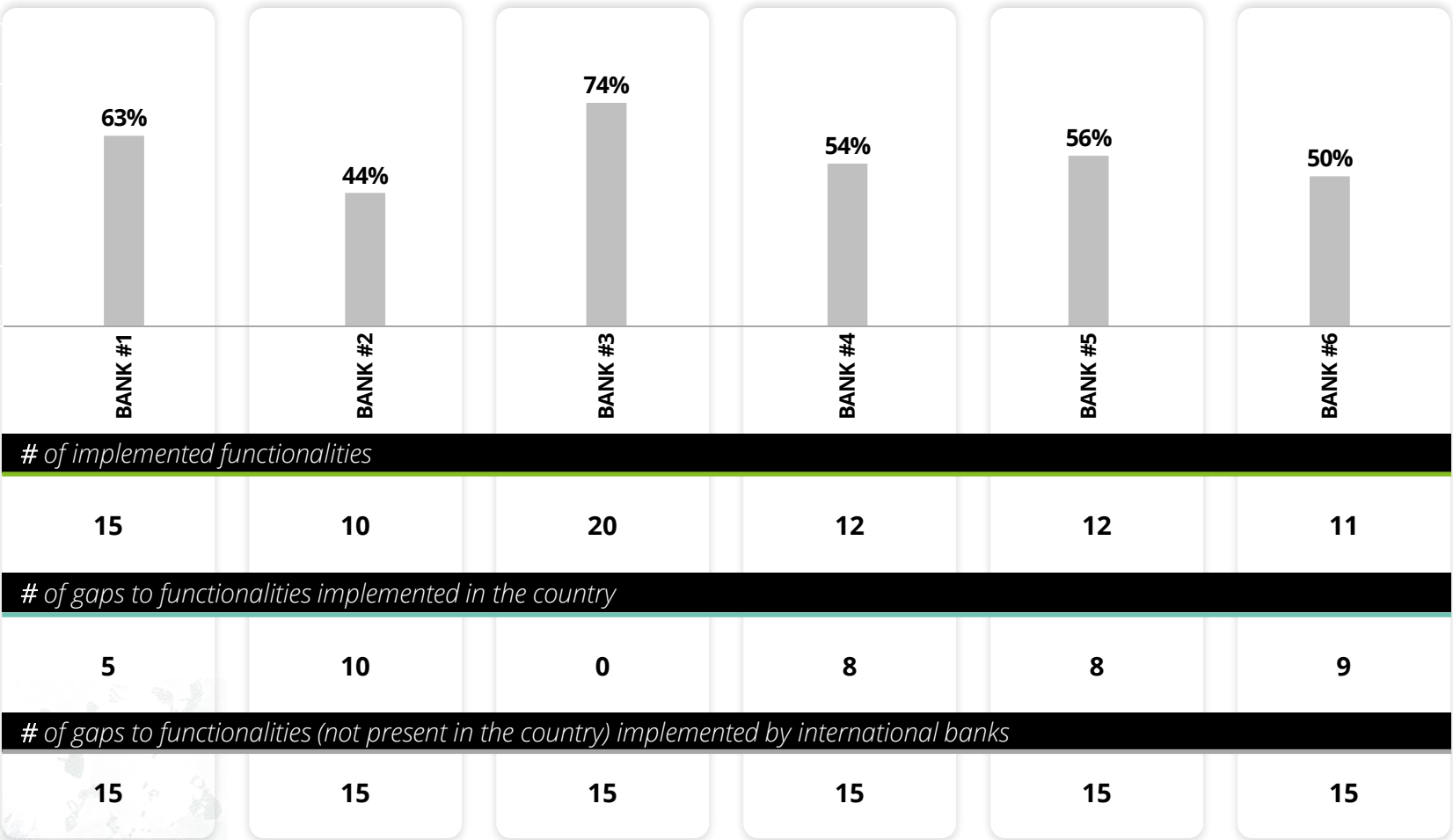


Closing current account fully in internet banking

SA


# 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



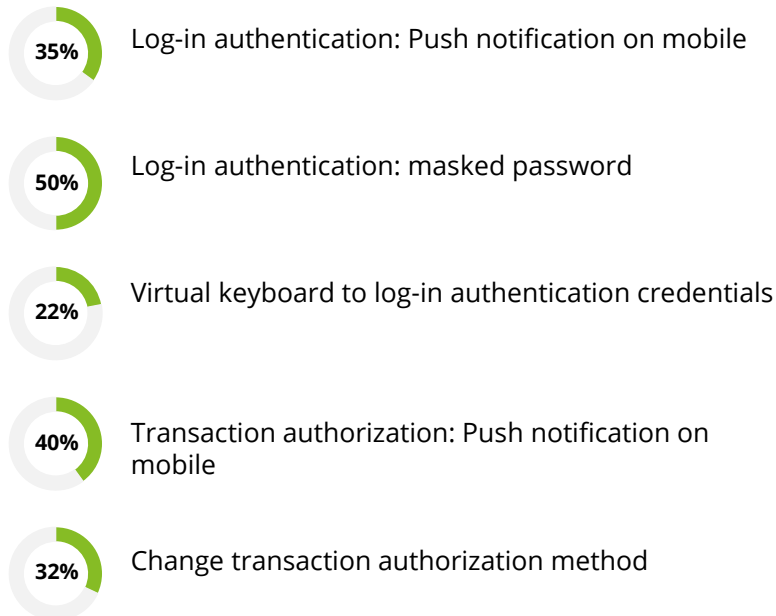
# Functionalities most differentiating banks' results

## Catch up with local competitors



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

FUNCTIONALITY PENETRATION INTERNATIONALLY

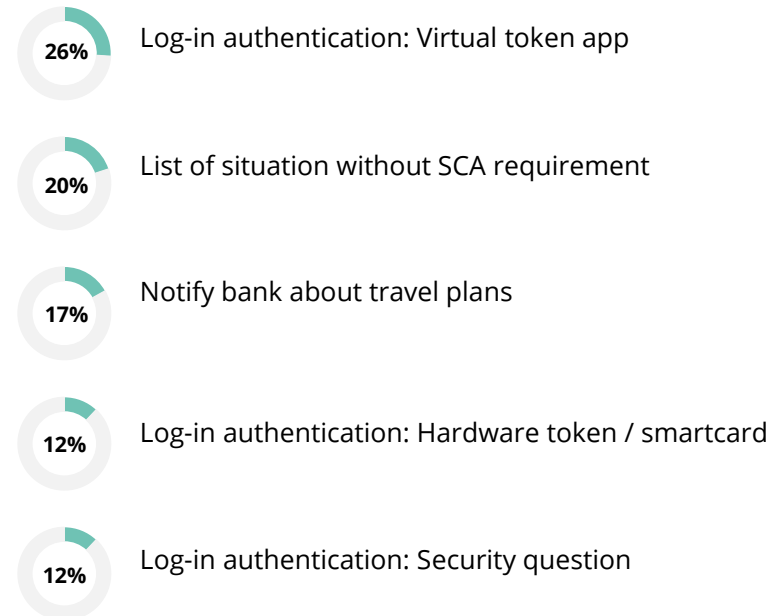


## Get inspired by the best international players



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

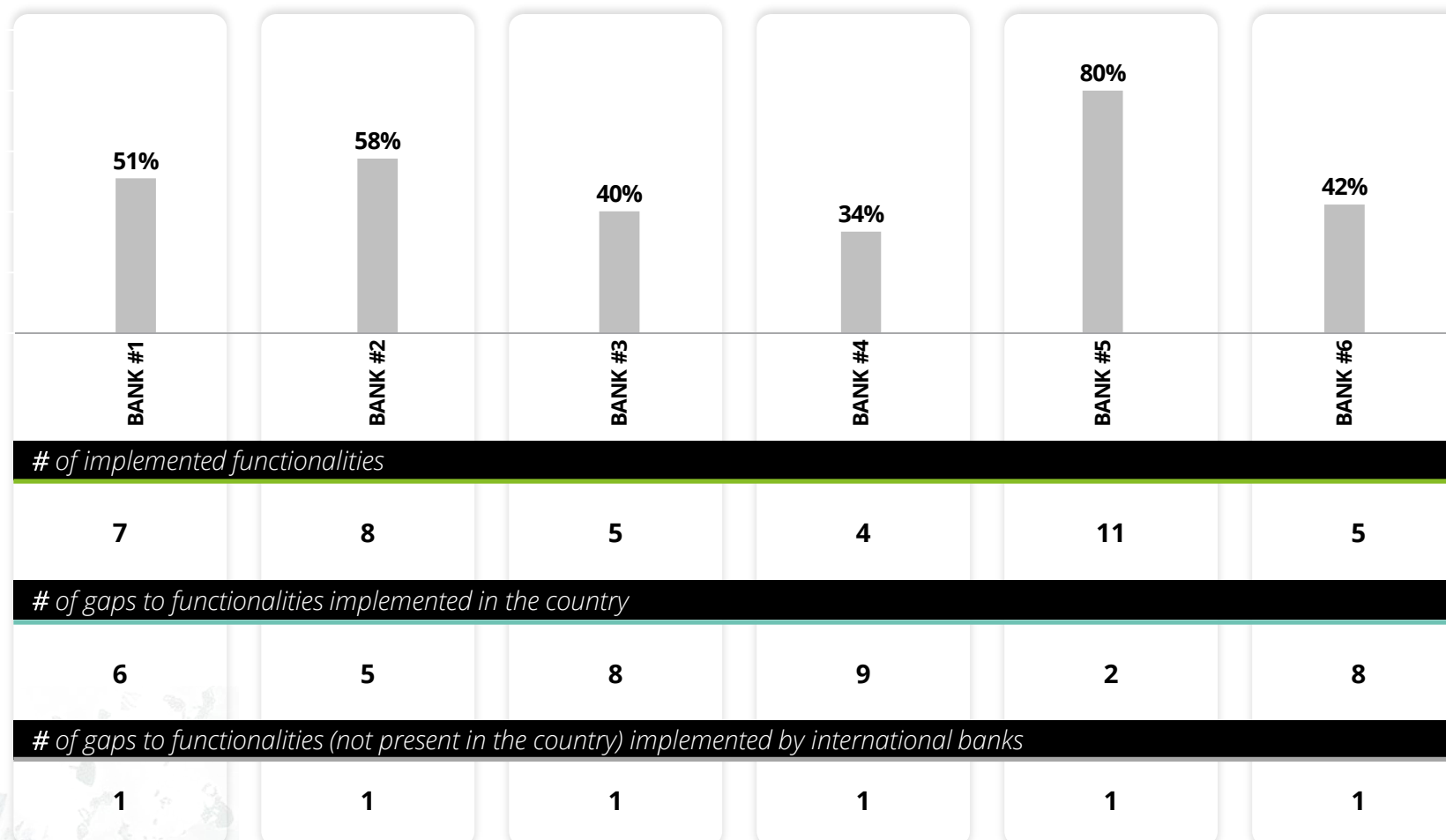
FUNCTIONALITY PENETRATION INTERNATIONALLY



SA

# 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*

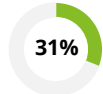
FUNCTIONALITY PENETRATION INTERNATIONALLY



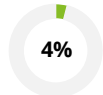
Overview of products for specific groups



Option to recommend the bank among family/friends



Compensation after successful recommendation



Chatbot input: allows voice commands



Available pricing of current account



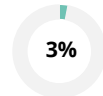
Chatbot input: allows to ask pre-defined set of questions

## Get inspired by the best international players



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

FUNCTIONALITY PENETRATION INTERNATIONALLY

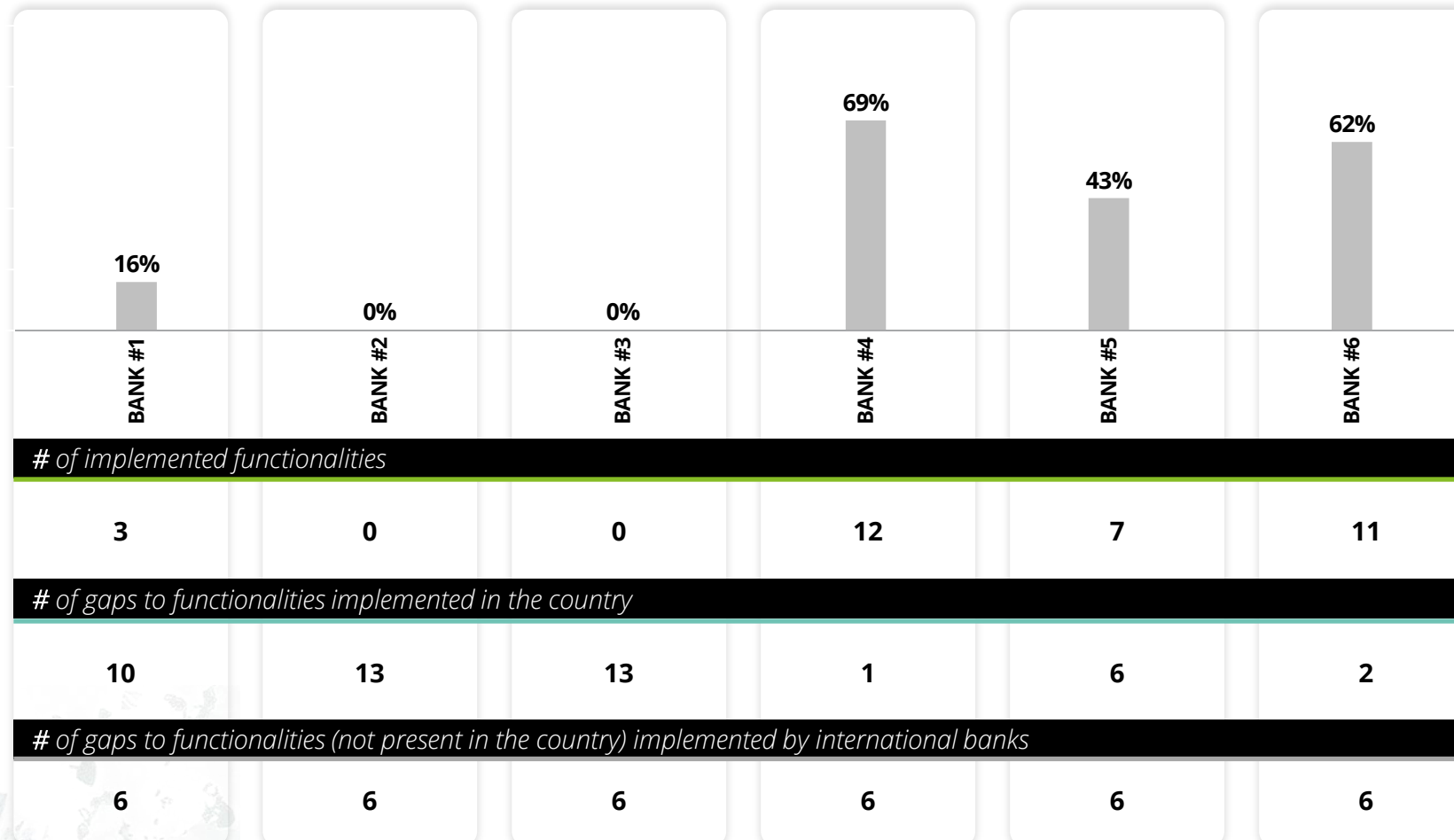


Account comparison with other banks




SA

## 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



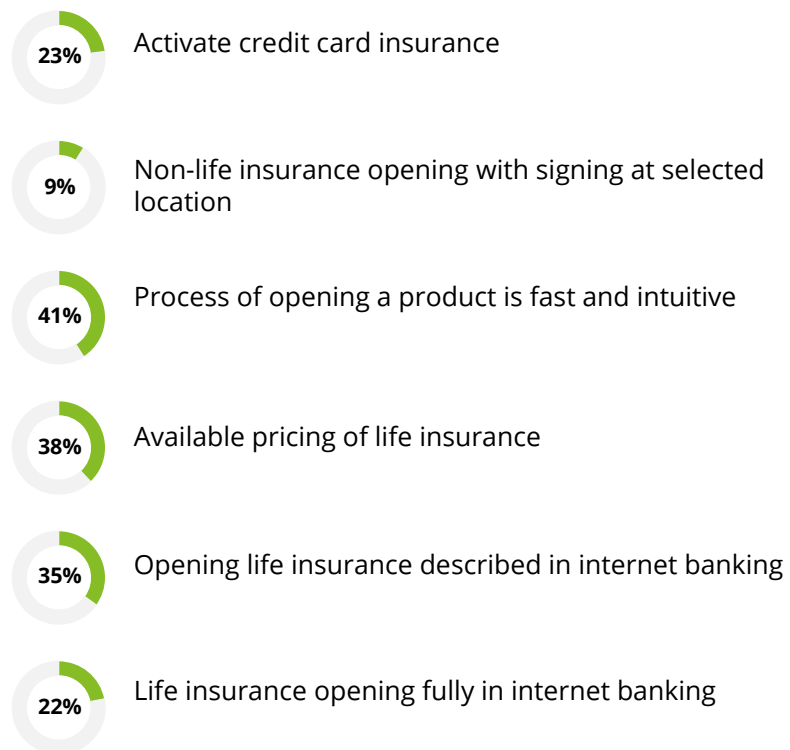
# Functionalities most differentiating banks' results

## Catch up with local competitors



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

FUNCTIONALITY PENETRATION INTERNATIONALLY

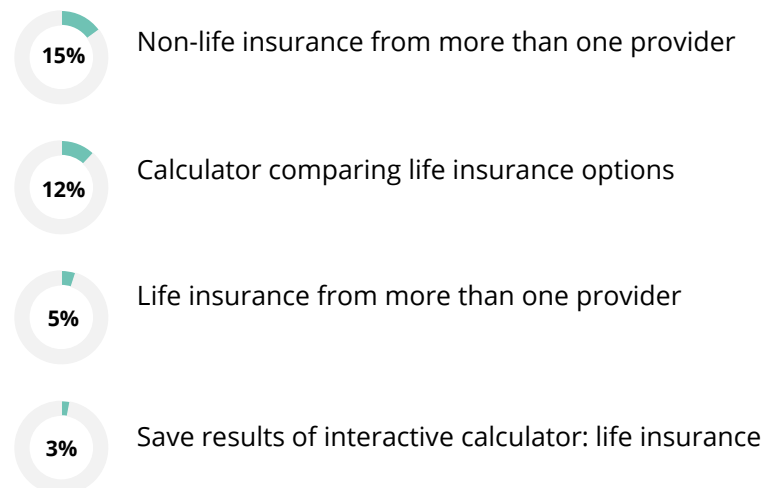


## Get inspired by the best international players



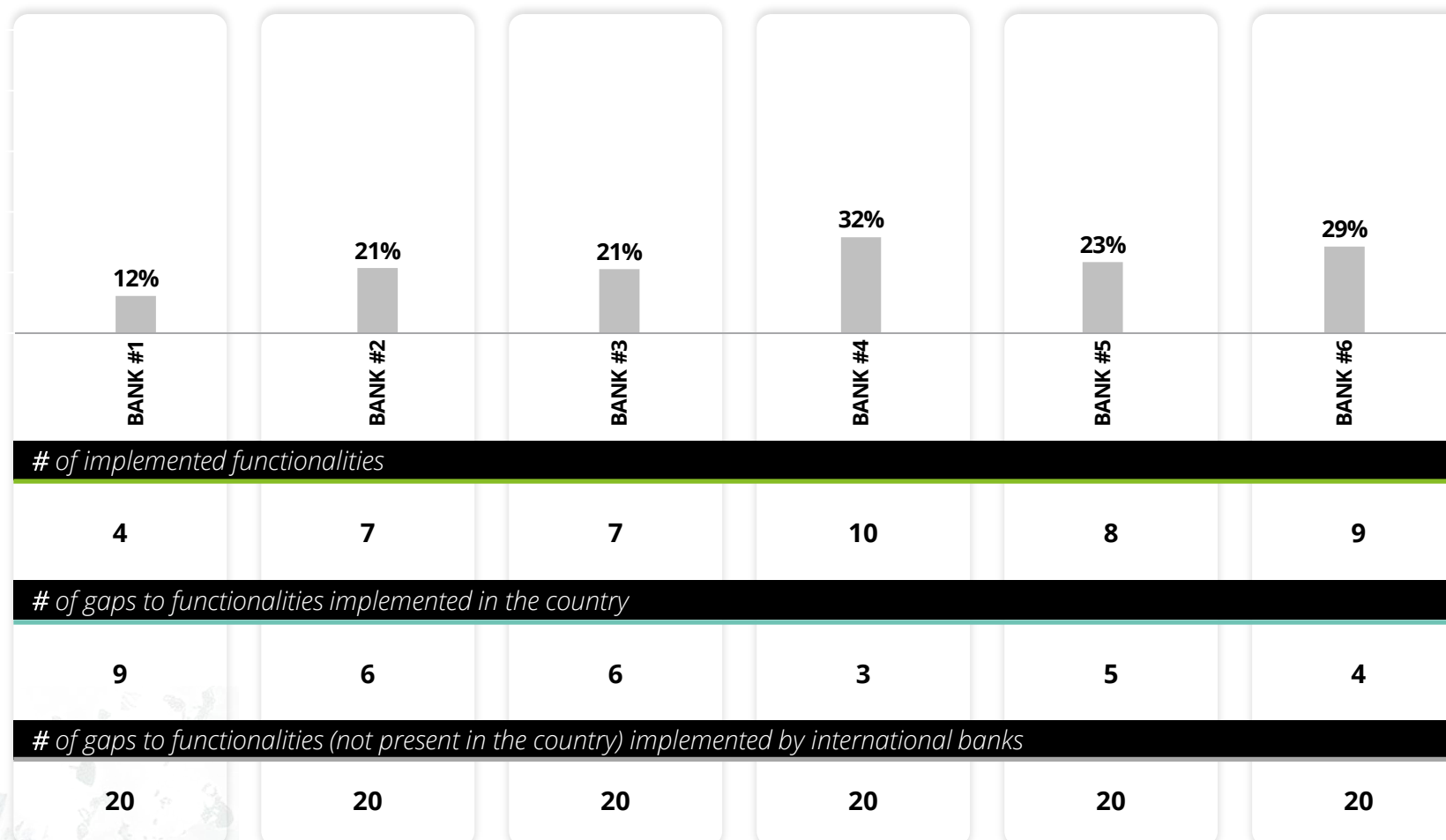
*Selected differentiators that are not present in any bank in the country*

FUNCTIONALITY PENETRATION INTERNATIONALLY



SA

## 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

## Catch up with local competitors



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

FUNCTIONALITY PENETRATION INTERNATIONALLY

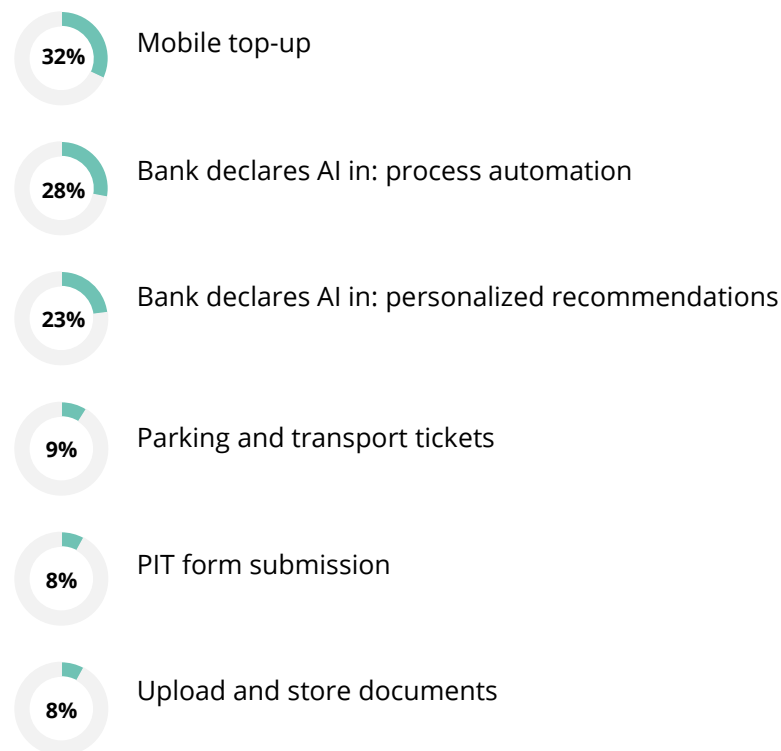


## Get inspired by the best international players



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

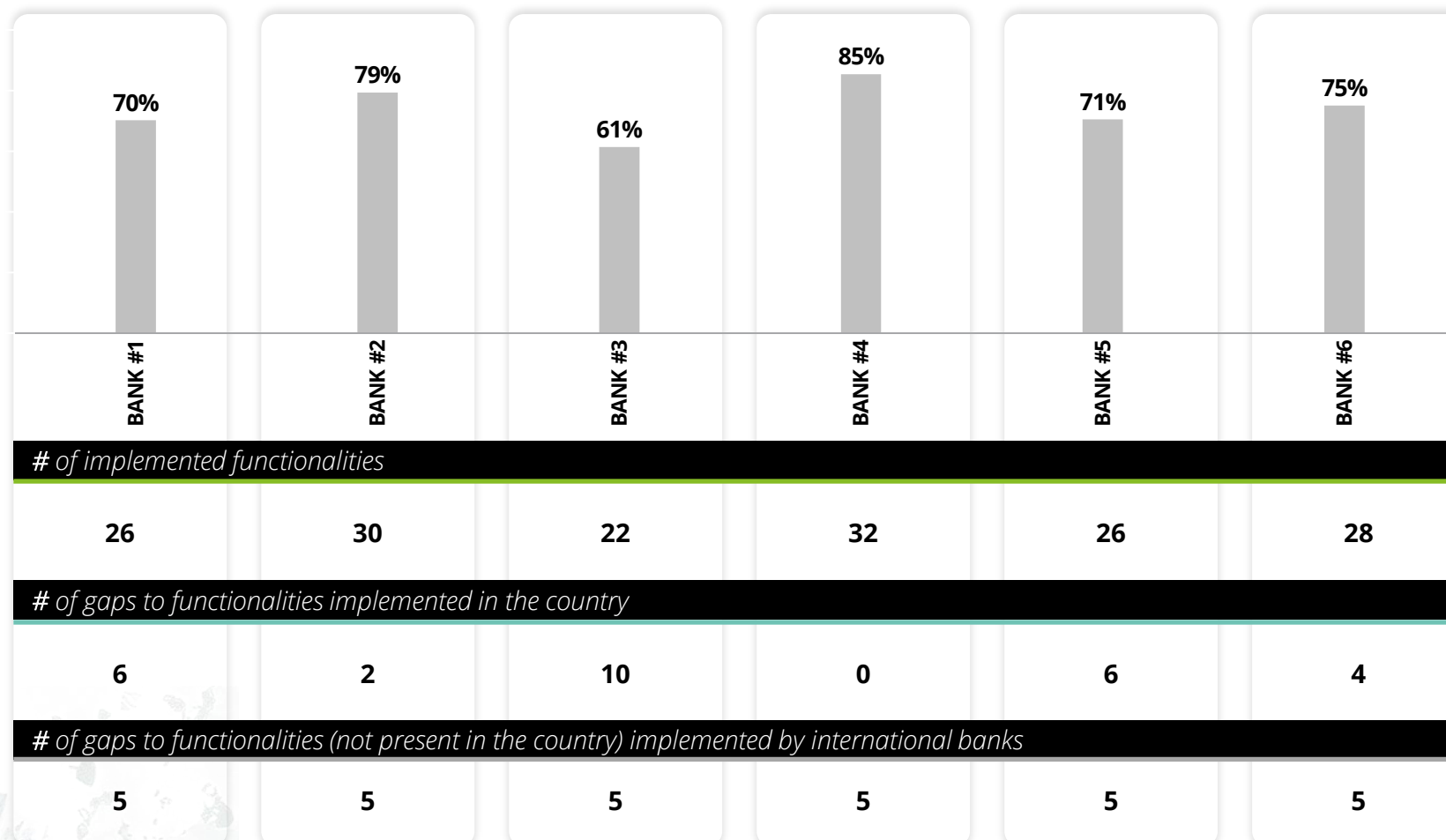
FUNCTIONALITY PENETRATION INTERNATIONALLY



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





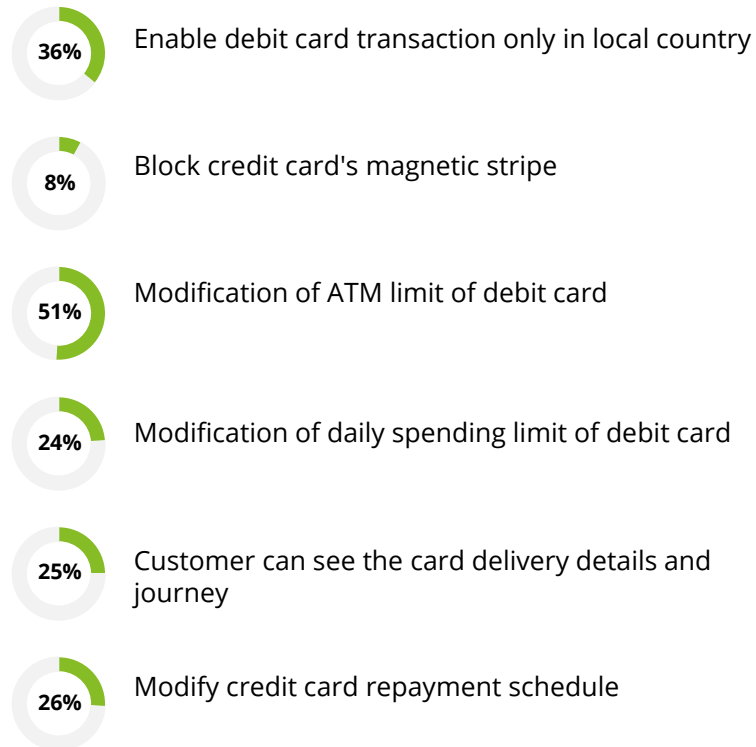
# Functionalities most differentiating banks' results

## Catch up with local competitors



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

FUNCTIONALITY PENETRATION INTERNATIONALLY

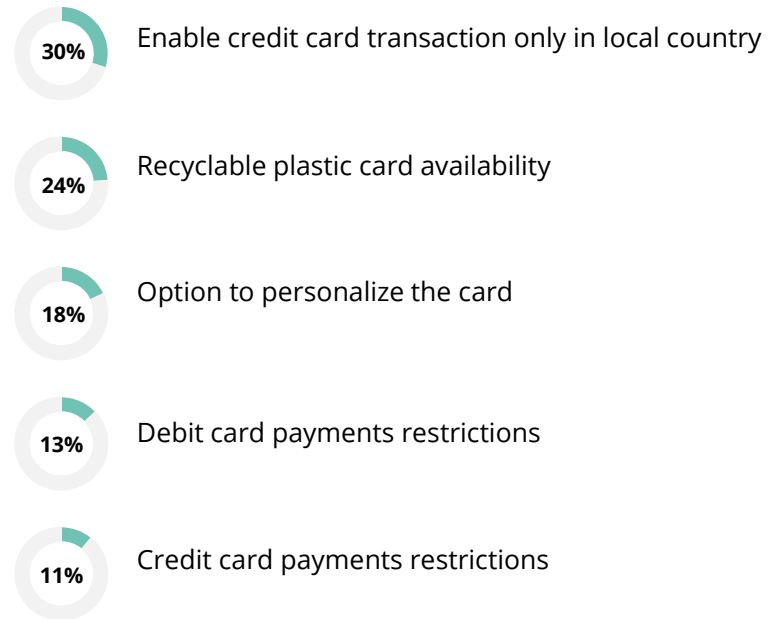


## Get inspired by the best international players



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

FUNCTIONALITY PENETRATION INTERNATIONALLY

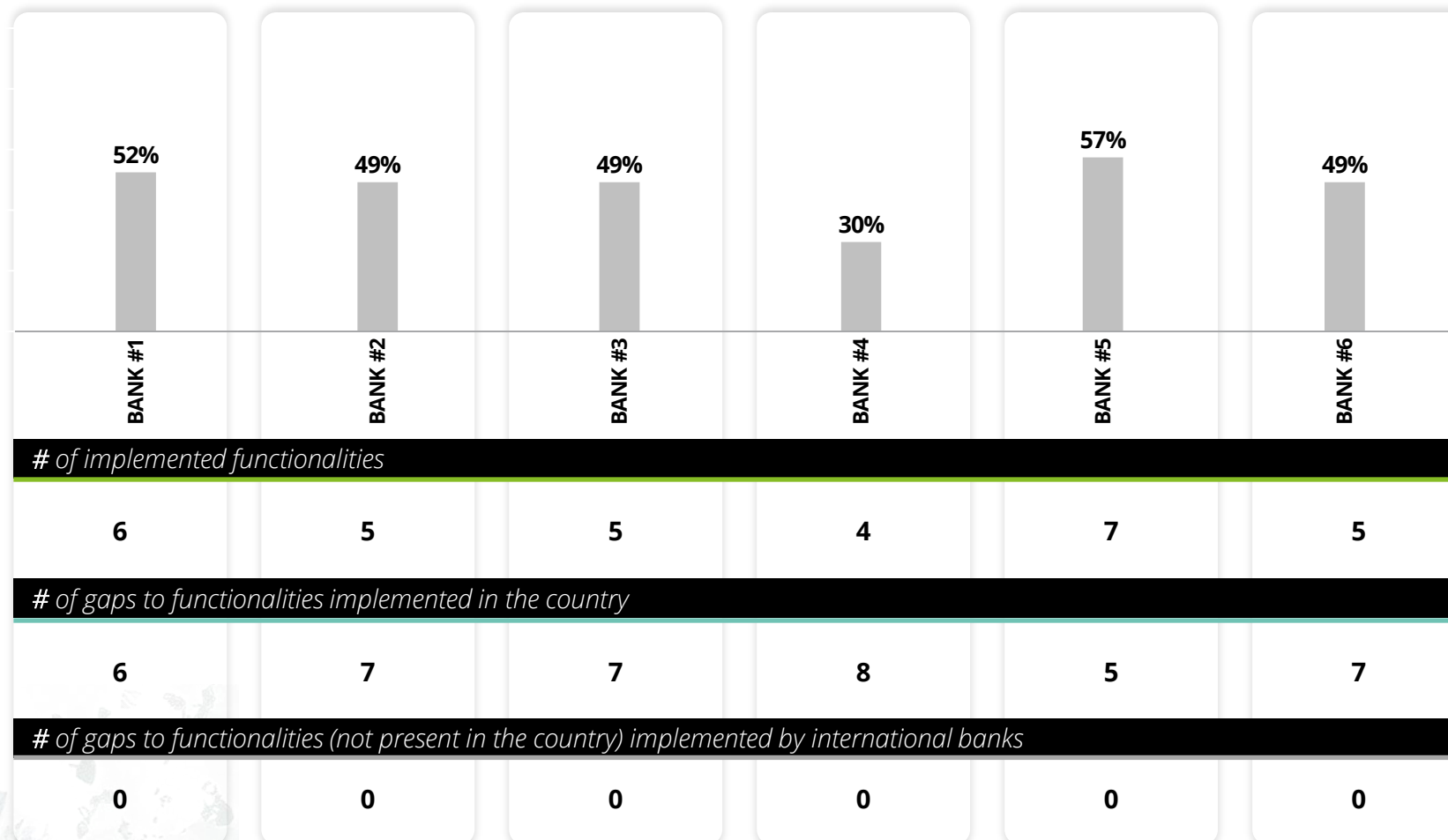


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# Channels accessibility

## 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

SA



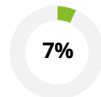
## Functionalities most differentiating banks' results

### Catch up with local competitors

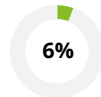


*Selected differentiators that are present in at least one bank in the country*

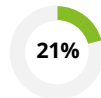
FUNCTIONALITY PENETRATION INTERNATIONALLY



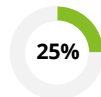
Internet banking in second language



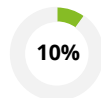
Internet banking in second language same as in English



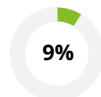
Current account demo



Banking account can be accessed via a smartwatch device



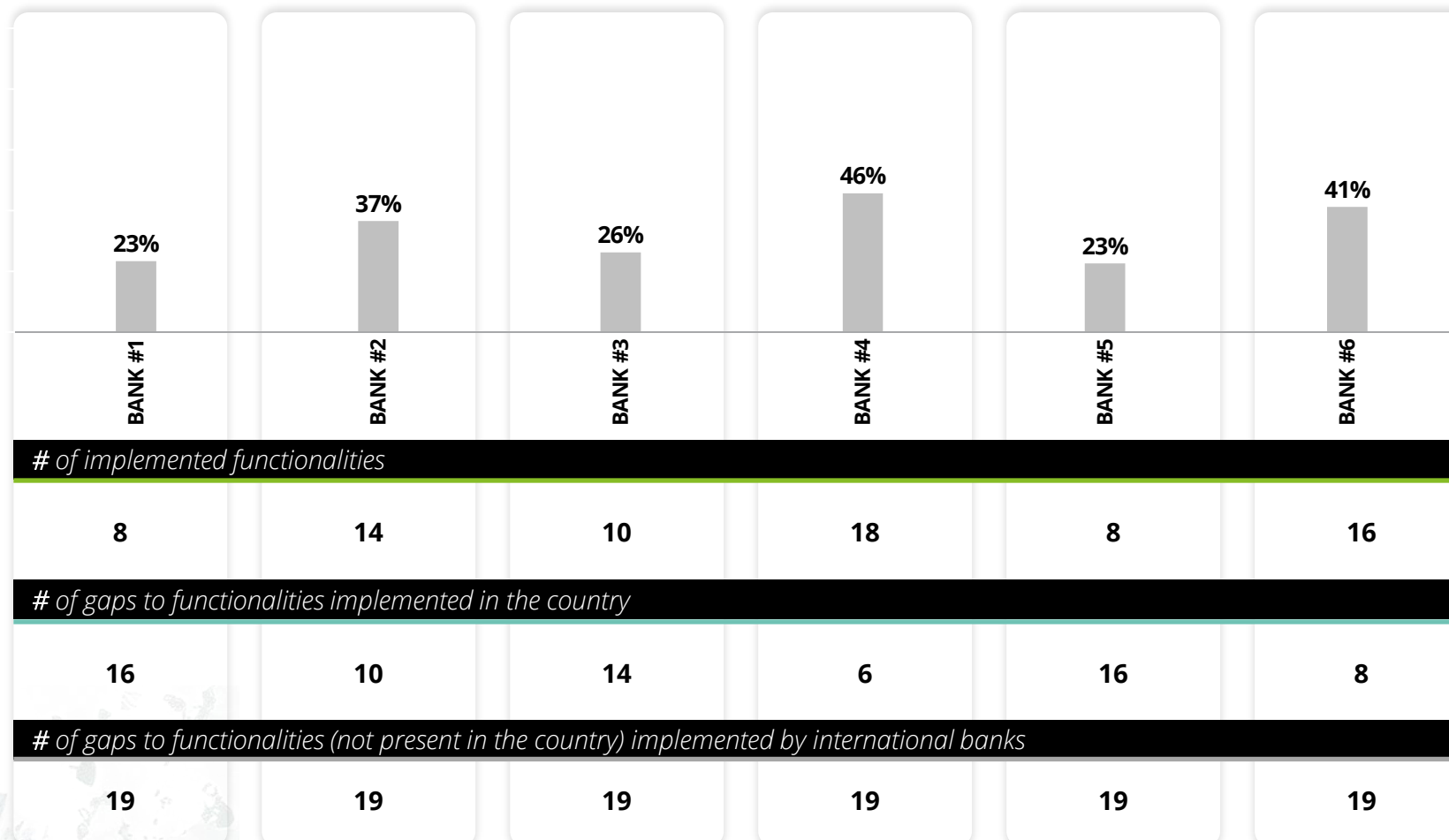
Website available in second language



Second language website same as English version

SA

## 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



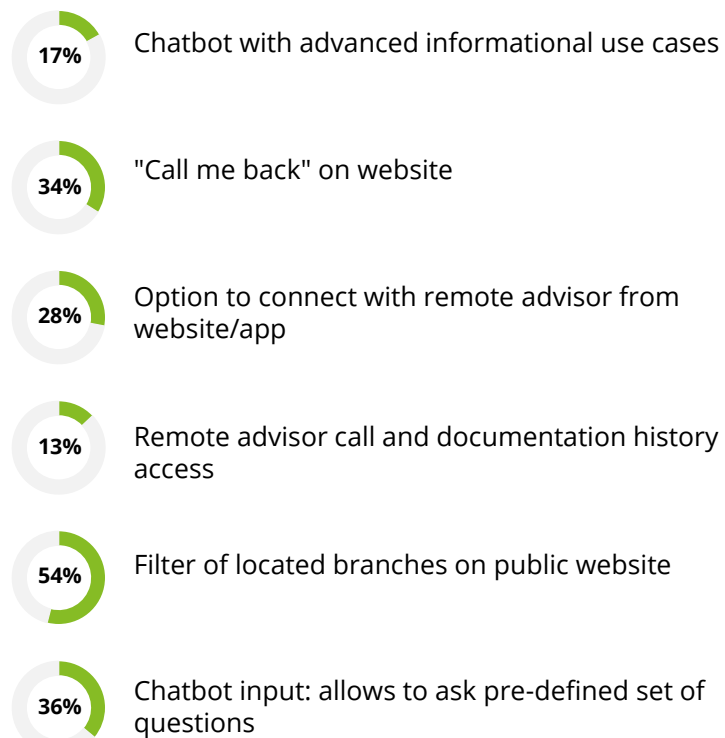
# Functionalities most differentiating banks' results

## Catch up with local competitors



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

FUNCTIONALITY PENETRATION INTERNATIONALLY

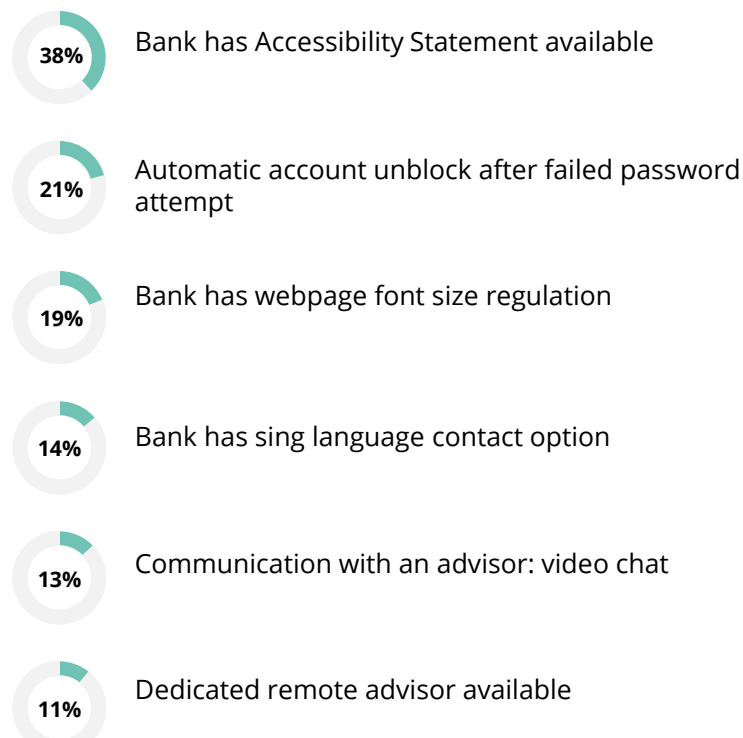


## Get inspired by the best international players



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

FUNCTIONALITY PENETRATION INTERNATIONALLY

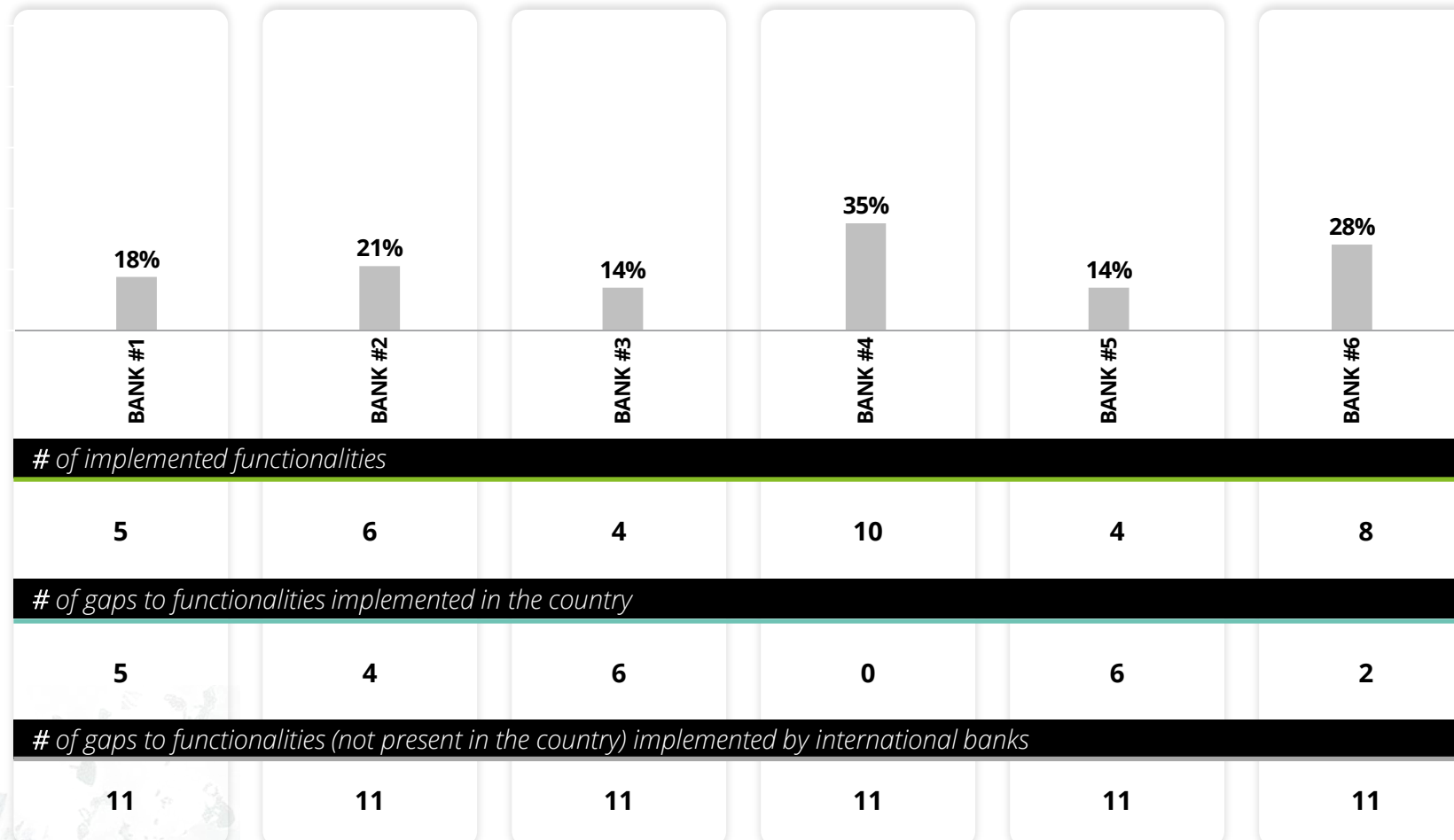


SA



# 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



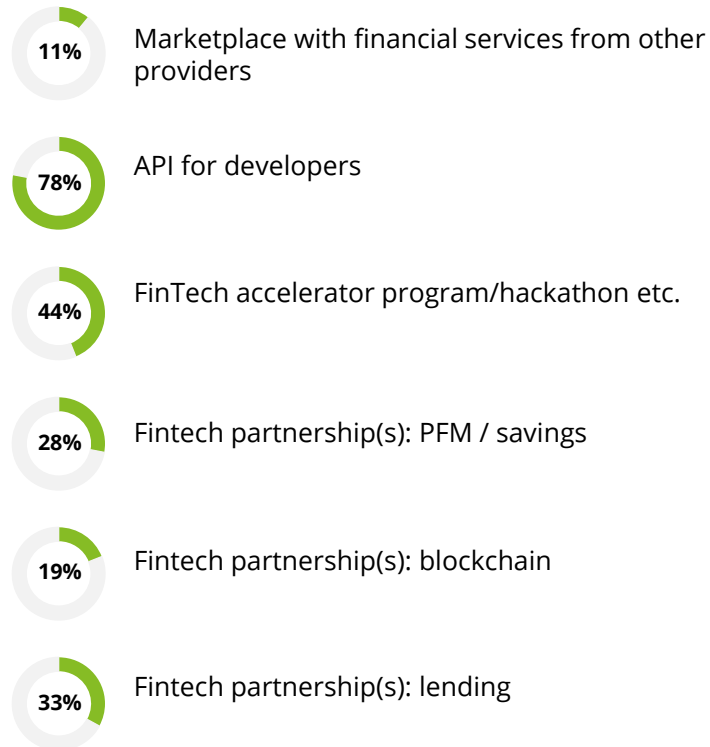
# Functionalities most differentiating banks' results

## Catch up with local competitors



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

FUNCTIONALITY PENETRATION INTERNATIONALLY

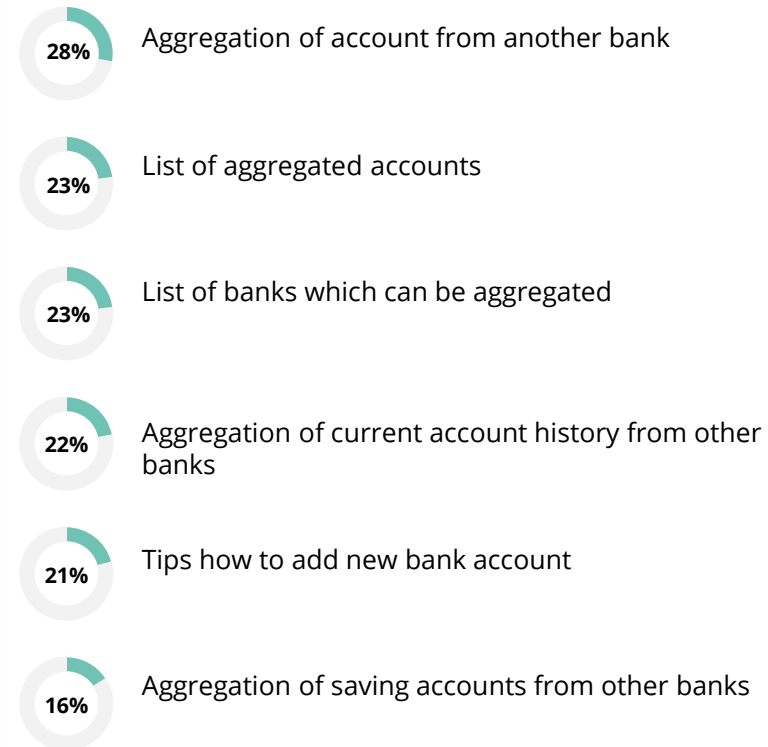


## Get inspired by the best international players



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

FUNCTIONALITY PENETRATION INTERNATIONALLY

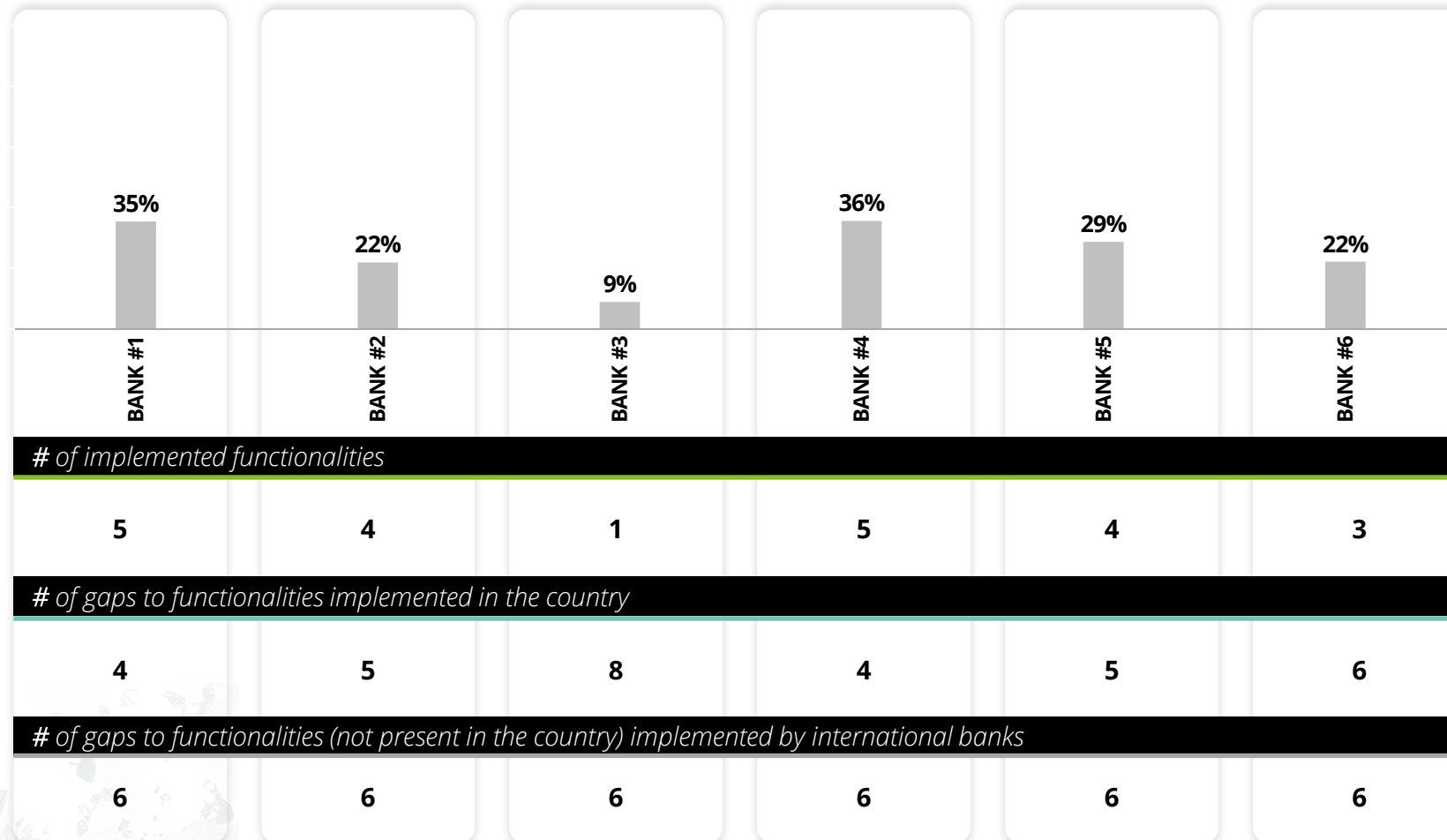


SA




# 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





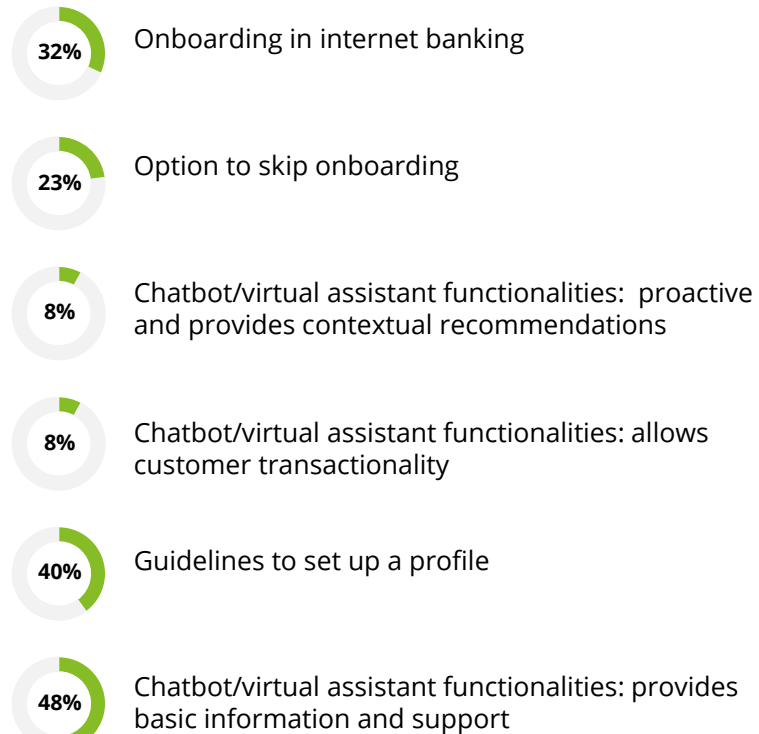
# Functionalities most differentiating banks' results

## Catch up with local competitors



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

FUNCTIONALITY PENETRATION INTERNATIONALLY

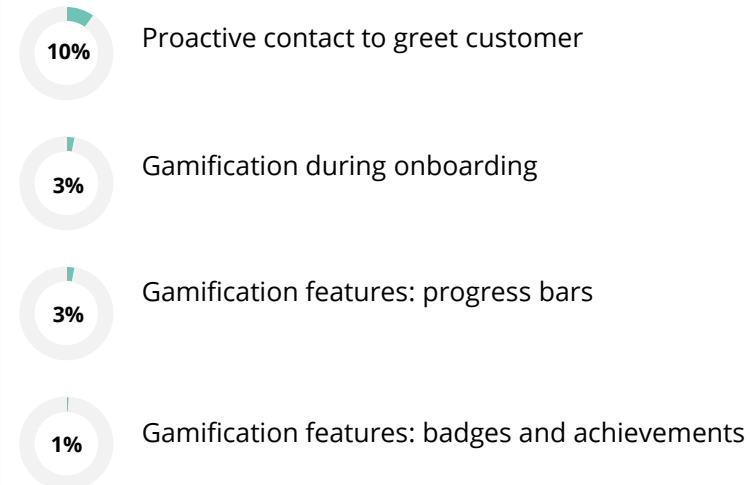


## Get inspired by the best international players



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

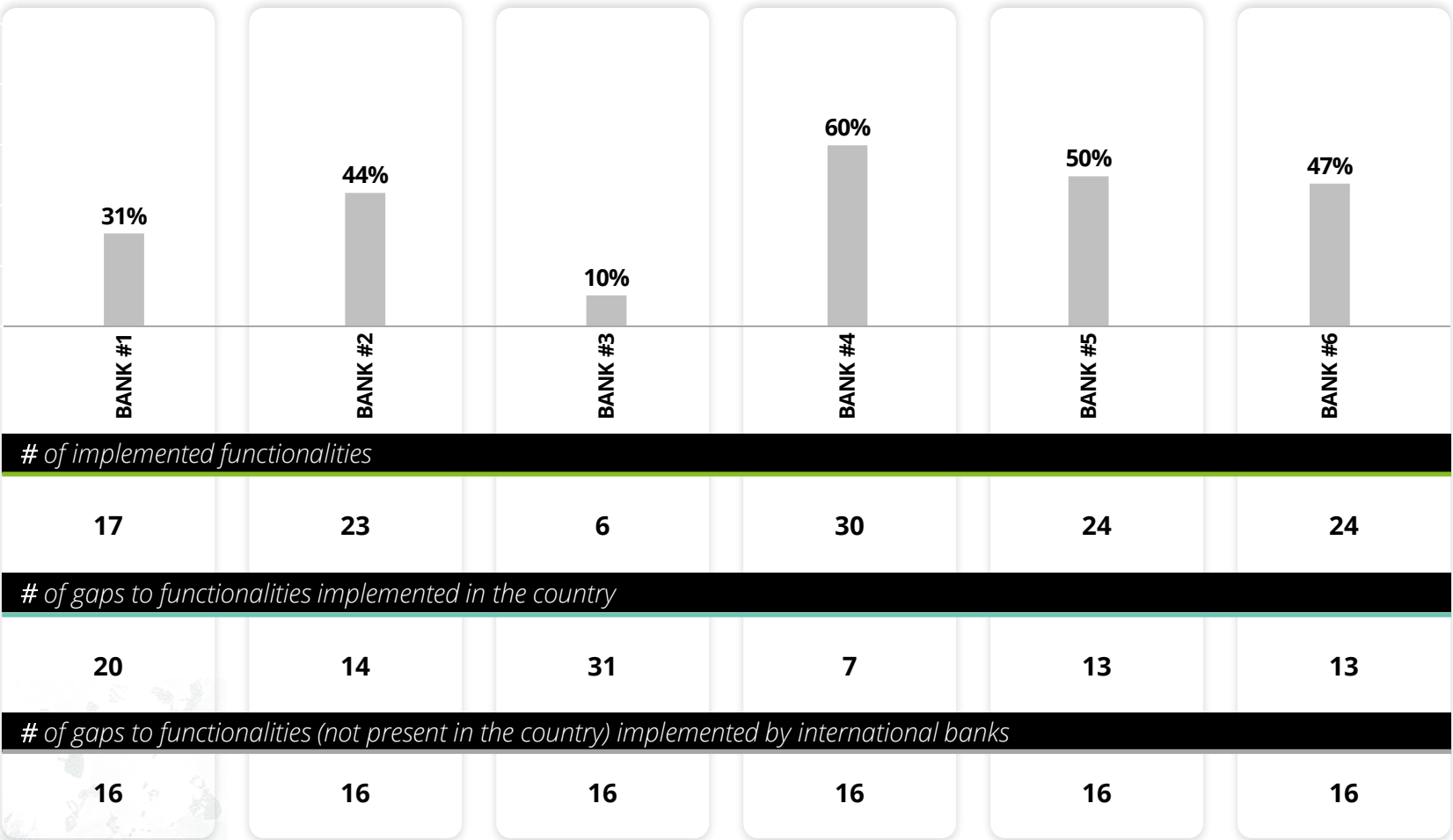
FUNCTIONALITY PENETRATION INTERNATIONALLY



SA


# 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

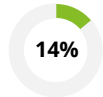


*Selected differentiators that are present in at least one bank in the country*

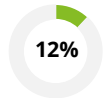
FUNCTIONALITY PENETRATION INTERNATIONALLY



Calculator comparing mutual funds options



User can simulate investment outcomes



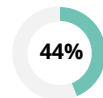
Automated investment advice change over time

## Get inspired by the best international players

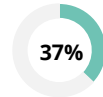


*Selected differentiators that are not present in any bank in the country*

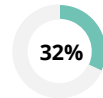
FUNCTIONALITY PENETRATION INTERNATIONALLY



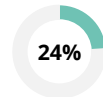
Current quotation of assets on brokerage account



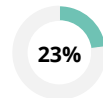
Research analysis /market reports



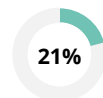
Recurring asset purchase option



Current quotation of pensions assets



Mutual funds from more than one provider

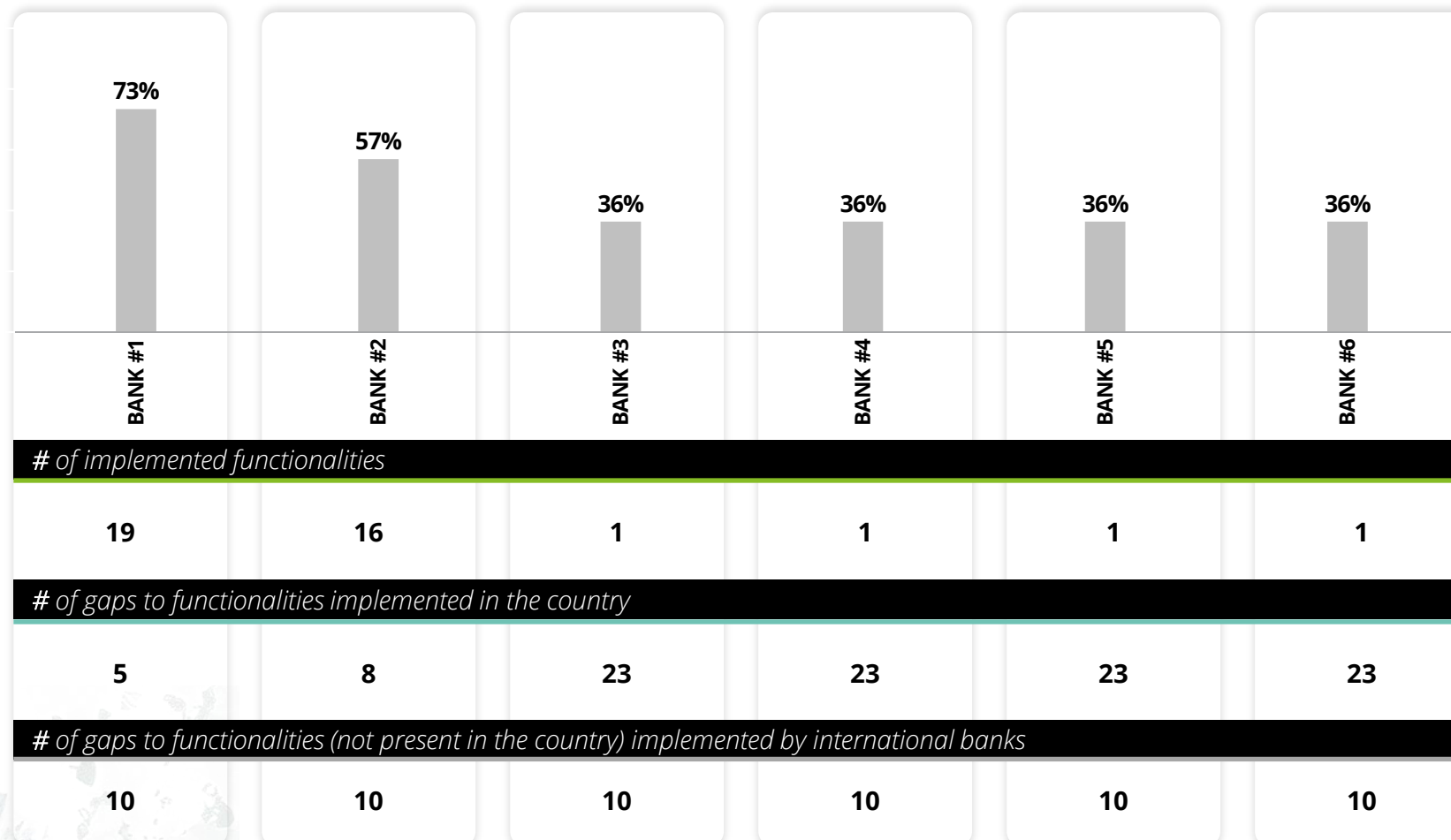


Pensions opening fully in internet banking

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



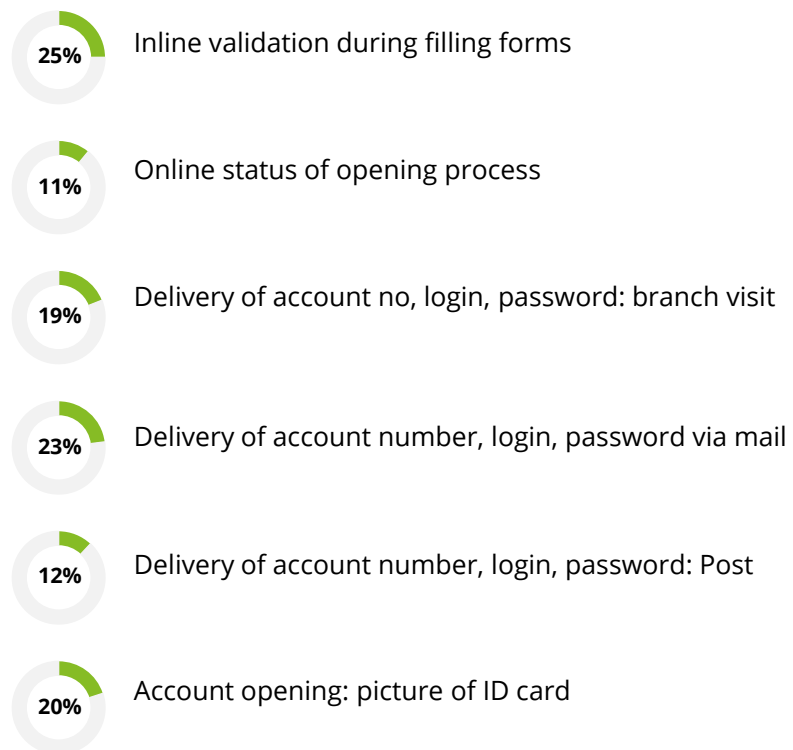
# Functionalities most differentiating banks' results

## Catch up with local competitors



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

FUNCTIONALITY PENETRATION INTERNATIONALLY

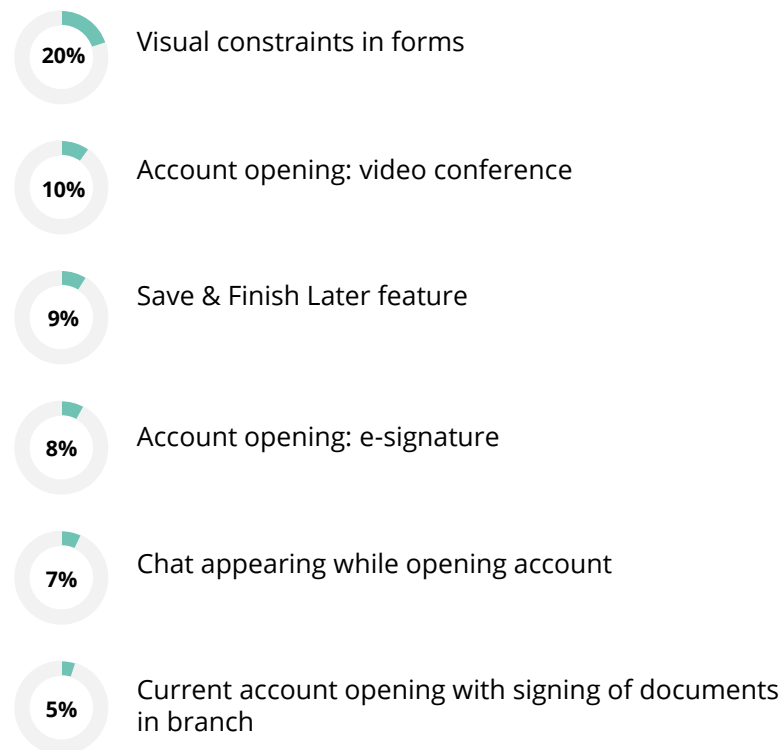


## Get inspired by the best international players



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

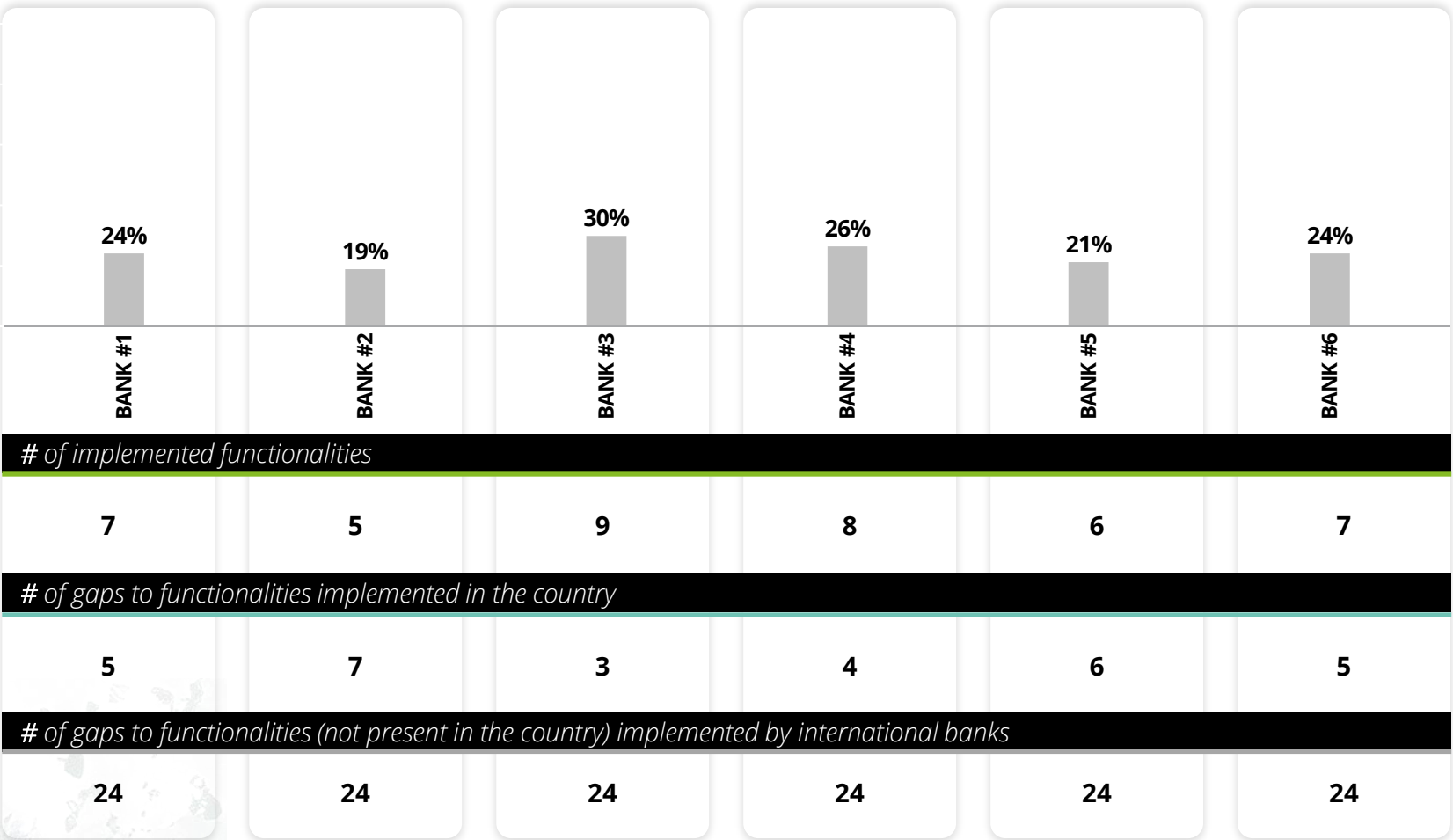
FUNCTIONALITY PENETRATION INTERNATIONALLY



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

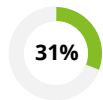


*Selected differentiators that are present in at least one bank in the country*

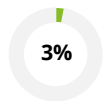
FUNCTIONALITY PENETRATION INTERNATIONALLY



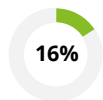
Personal Financial Management



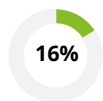
Automatic categorization of transaction



Add cash transaction and physical wallet status



Add notes/comments to transaction



Money locked on current account



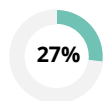
Filter transaction by categories

## Get inspired by the best international players

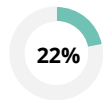


*Selected differentiators that are not present in any bank in the country*

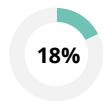
FUNCTIONALITY PENETRATION INTERNATIONALLY



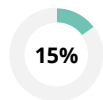
Current account balance history on chart



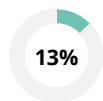
Manual change of categories



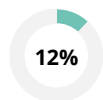
Set financial goals



Filter transaction by merchant



Recurring payments are automatically flagged

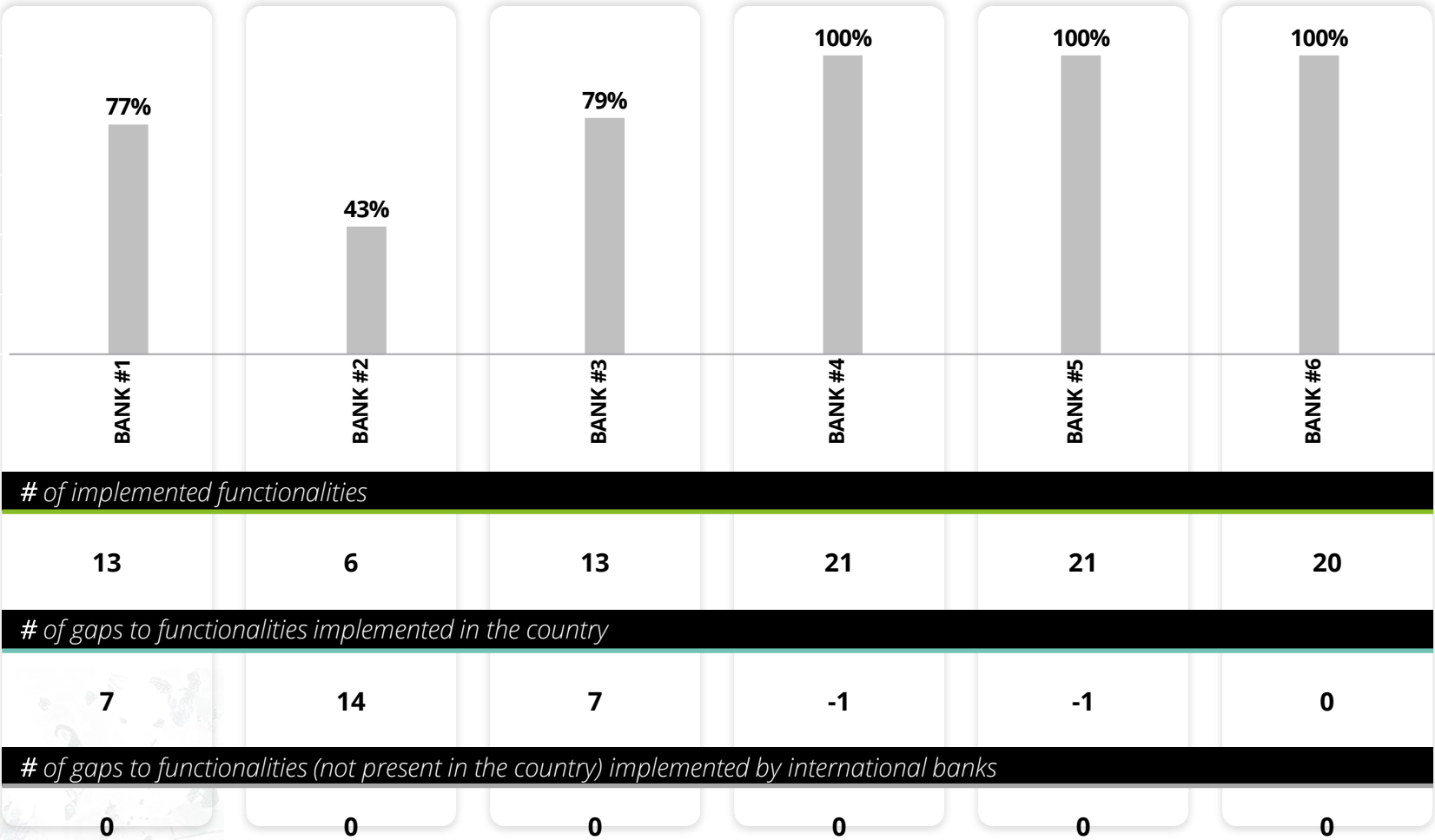


Budgets notifications

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



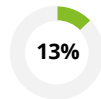
## Functionalities most differentiating banks' results

### Catch up with local competitors

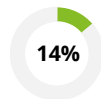


*Selected differentiators that are present in at least one bank in the country*

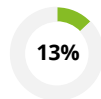
FUNCTIONALITY PENETRATION INTERNATIONALLY



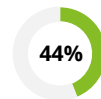
Debit card opening with signing at selected location



Credit card opening with signing at selected location



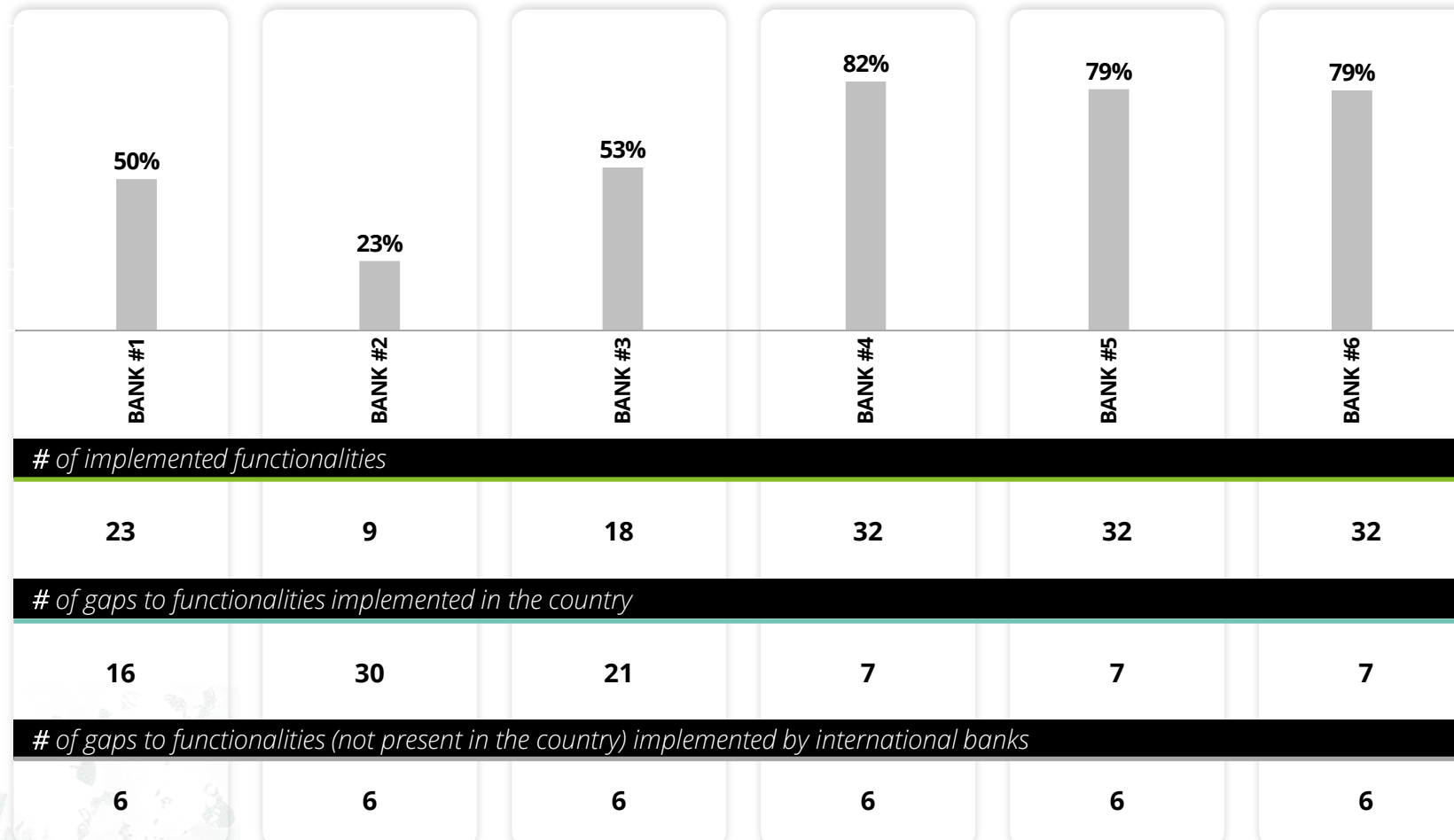
Cash loan opening with signing at selected location



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



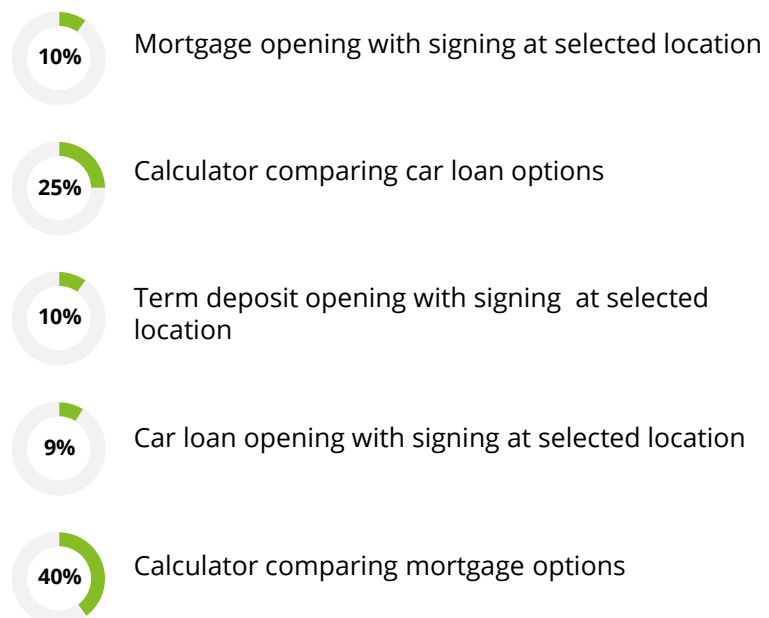
# Functionalities most differentiating banks' results

## Catch up with local competitors



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

FUNCTIONALITY PENETRATION INTERNATIONALLY

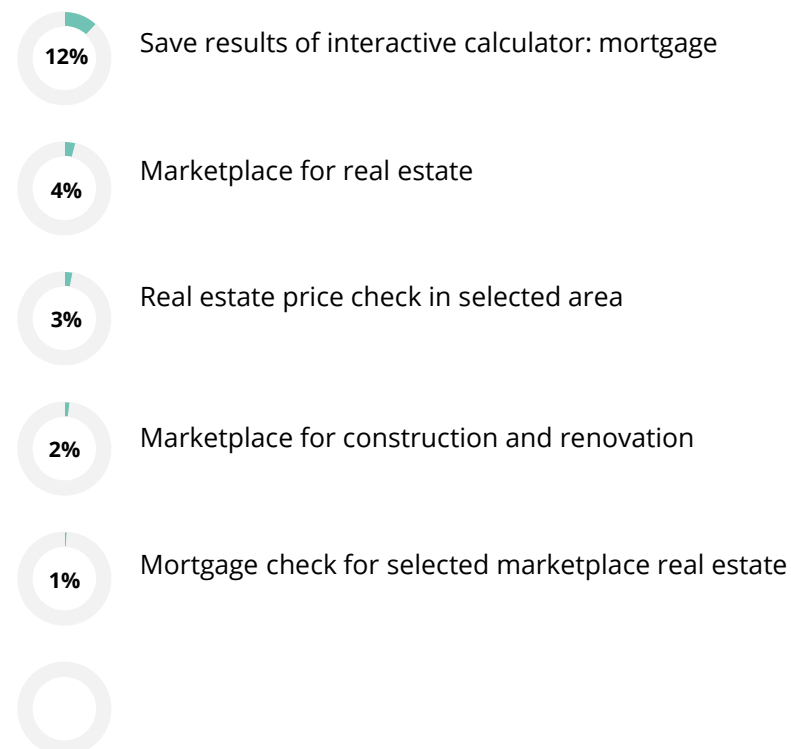


## Get inspired by the best international players



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

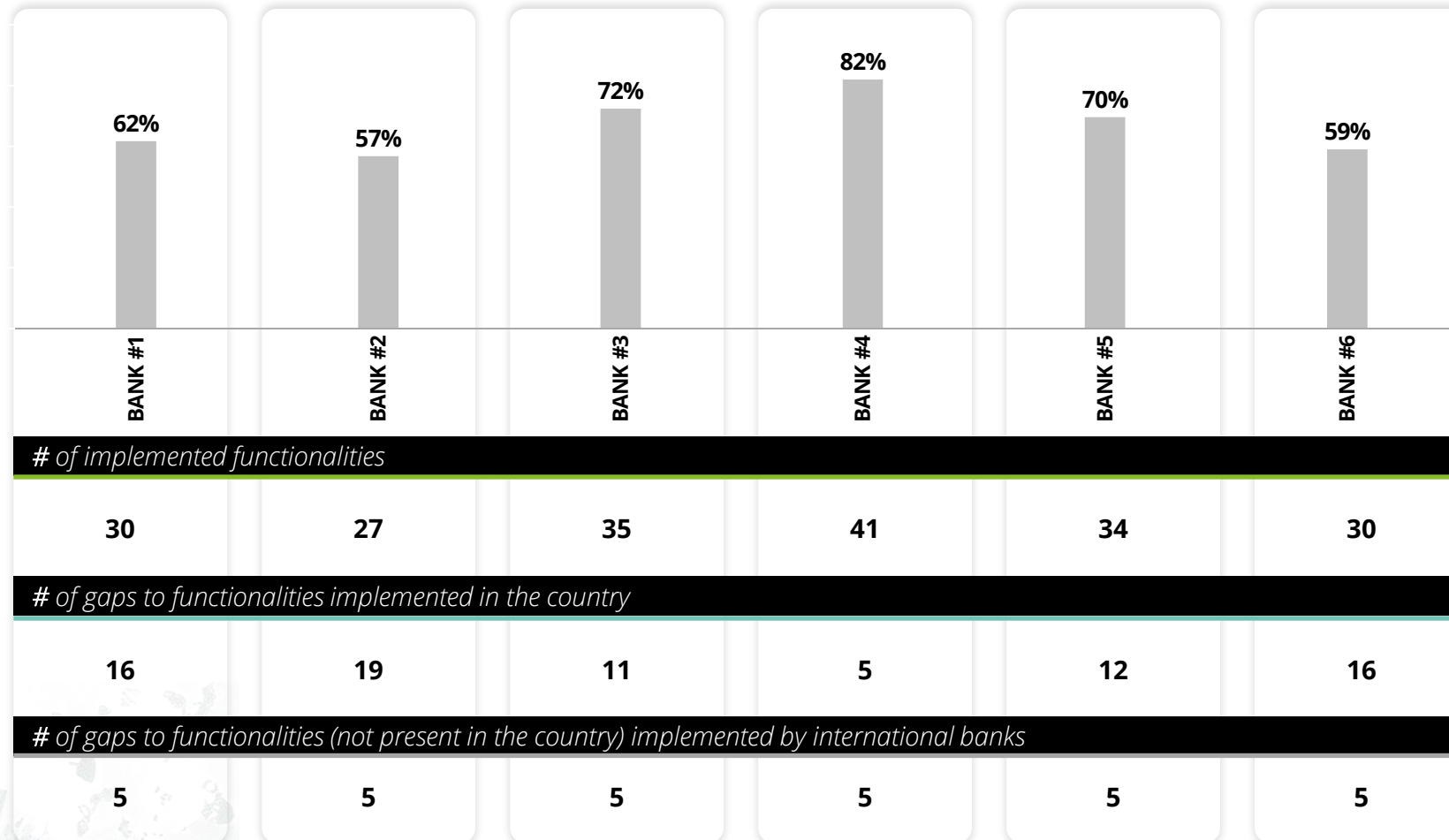
FUNCTIONALITY PENETRATION INTERNATIONALLY



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

## Catch up with local competitors

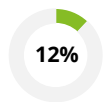


*Selected differentiators that are present in at least one bank in the country*

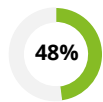
FUNCTIONALITY PENETRATION INTERNATIONALLY



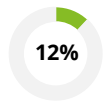
Notifications about low balance



Transfers using Facebook



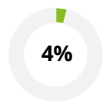
List of rejected transfers



Method of real-time payments: providing a unique code



Transfers using beneficiary's debit / credit card



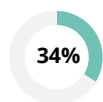
Send GIFs/ emoji/ in transfer form

## Get inspired by the best international players

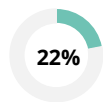


*Selected differentiators that are not present in any bank in the country*

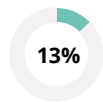
FUNCTIONALITY PENETRATION INTERNATIONALLY



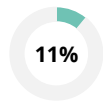
Automatic transfer to mutual funds



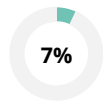
Method of real-time payments: external payment platform/app



Payment request



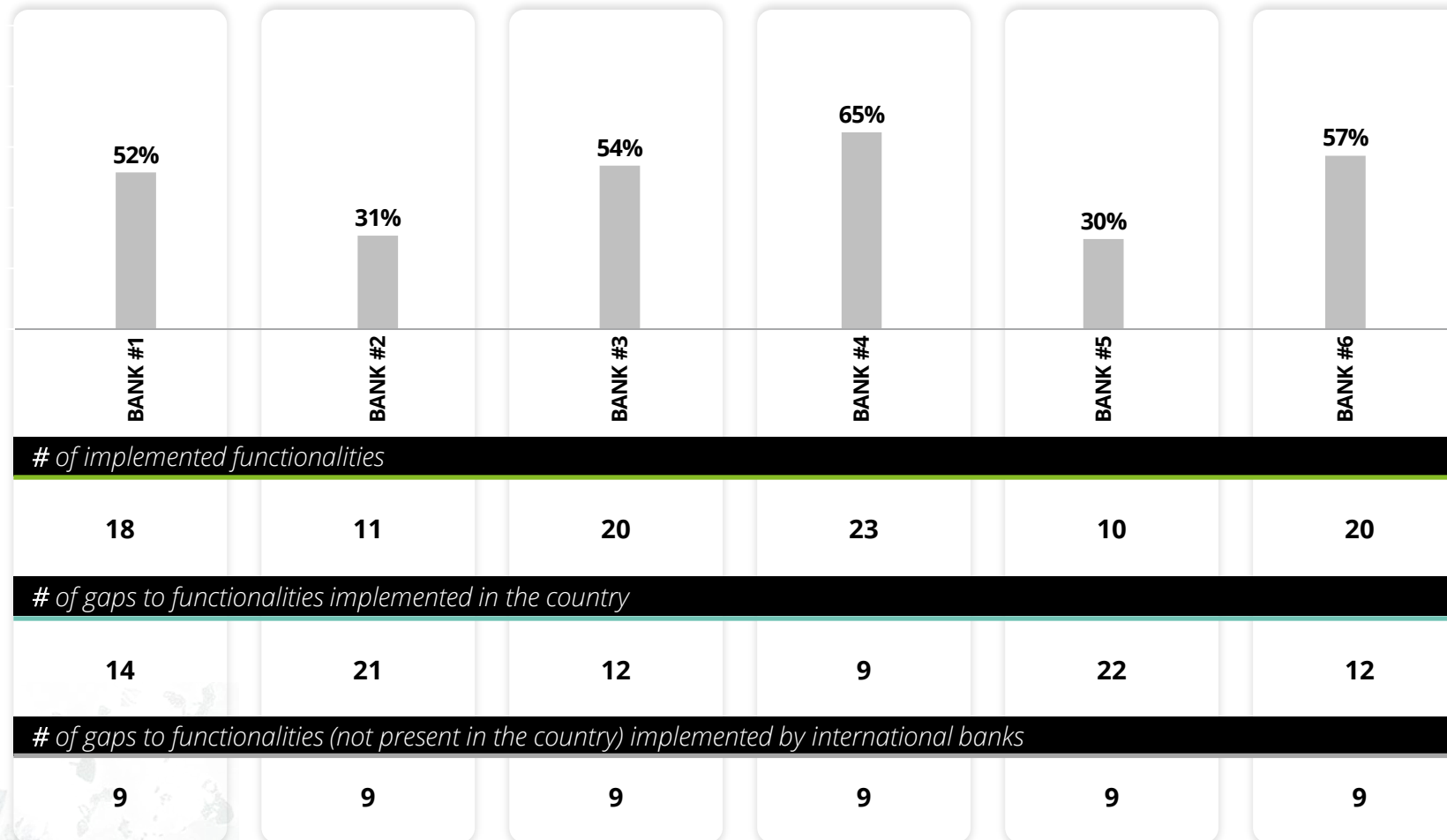
Deferred payments for e-commerce checkouts available



Notifications about higher / lower payment than usual

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## 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

# Functionalities most differentiating banks' results

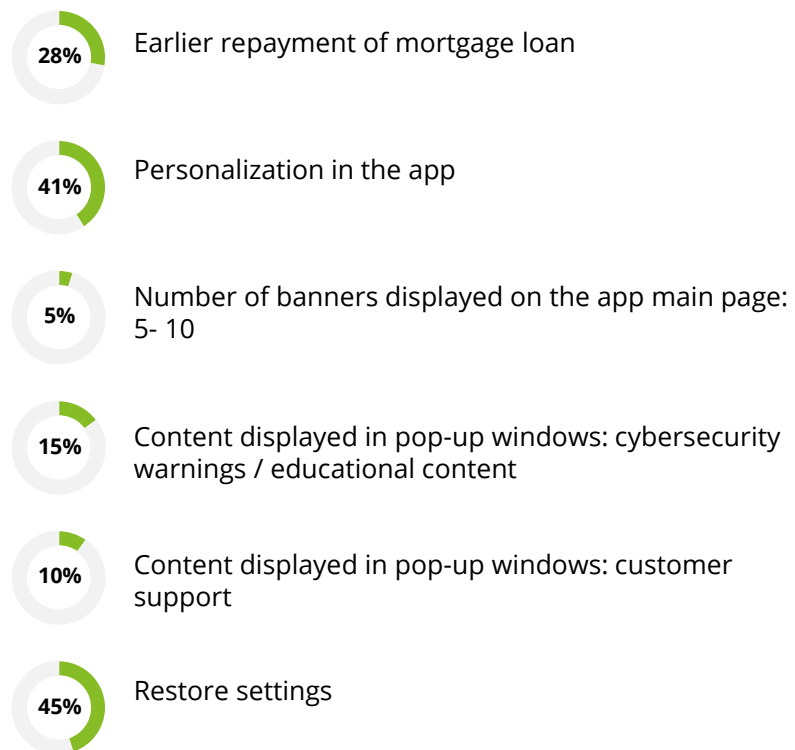


## Catch up with local competitors



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

FUNCTIONALITY PENETRATION INTERNATIONALLY

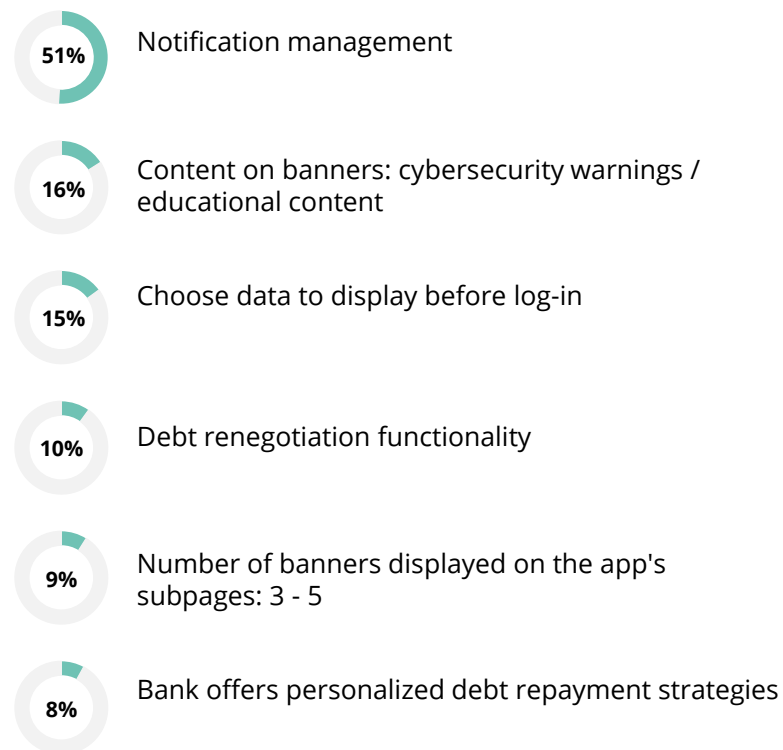


## Get inspired by the best international players



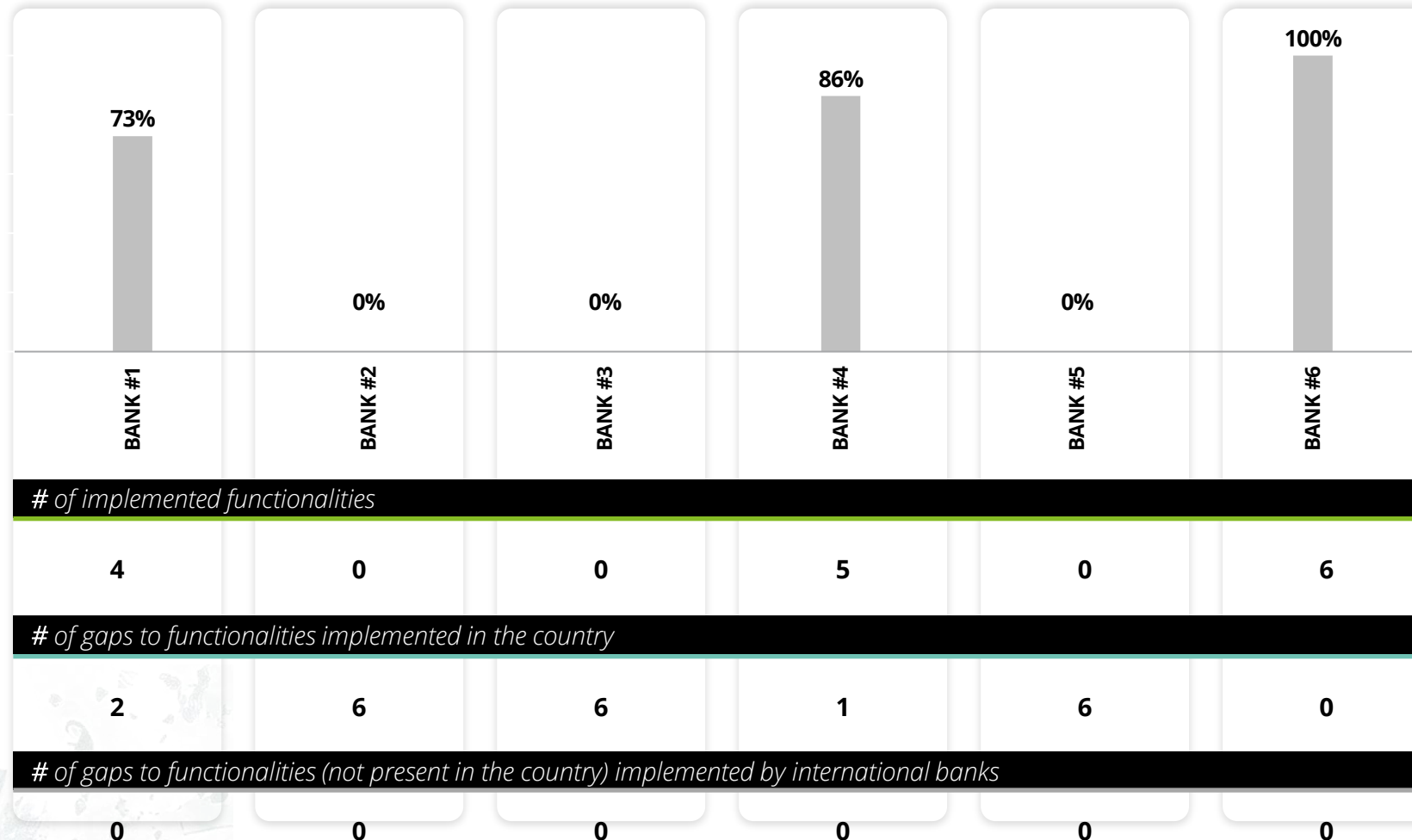
*Selected differentiators that are not present in any bank in the country*

FUNCTIONALITY PENETRATION INTERNATIONALLY




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



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



Questionnaire justifying closing



Closing current account described



Closing current account fully in mobile banking



Current account closing available



Account closing process is straightforward and easy to understand

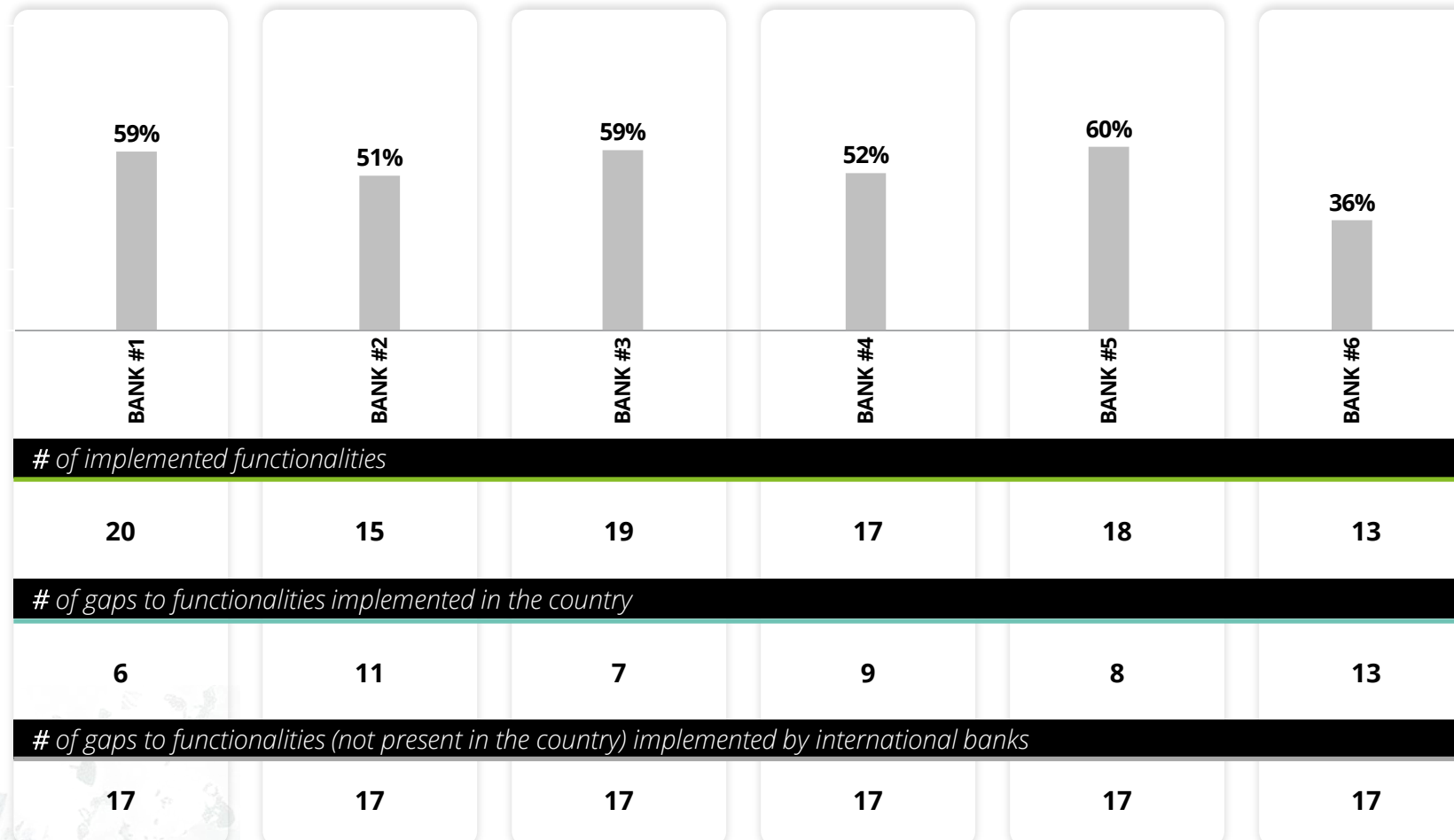


Account closing process is easy to navigate

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# 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

SA

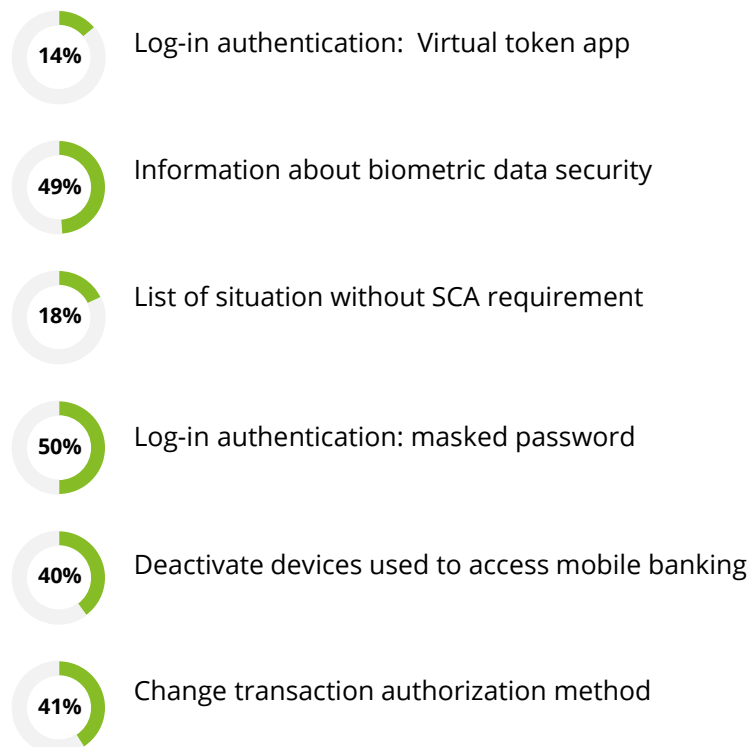
# Functionalities most differentiating banks' results

## Catch up with local competitors



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

FUNCTIONALITY PENETRATION INTERNATIONALLY

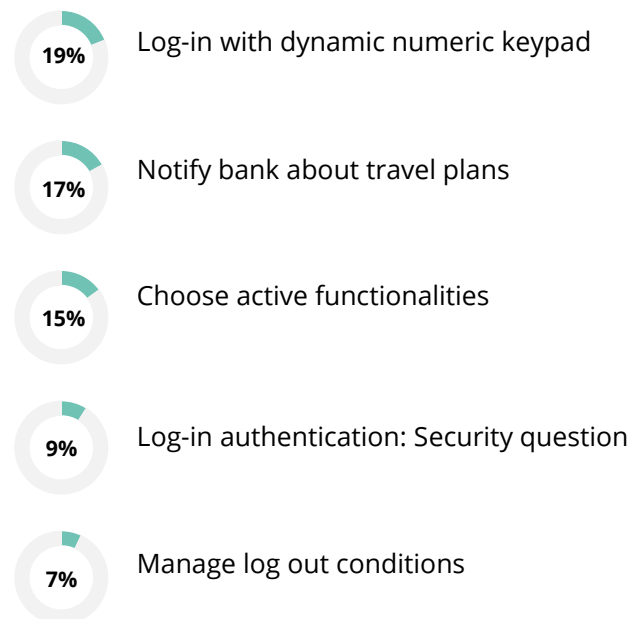


## Get inspired by the best international players



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

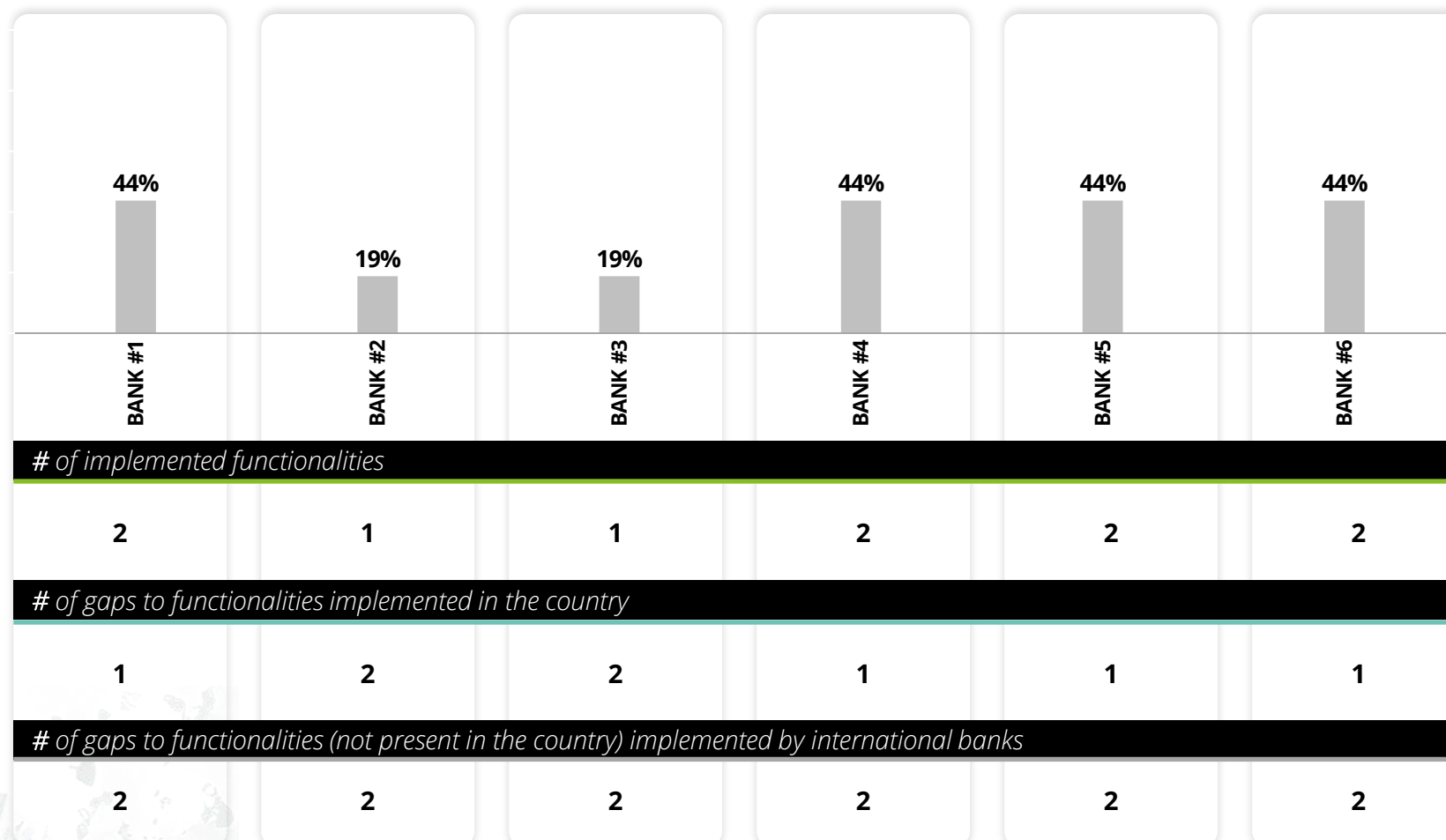
FUNCTIONALITY PENETRATION INTERNATIONALLY



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# 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*

FUNCTIONALITY PENETRATION INTERNATIONALLY



Overview of products for specific groups



Available pricing of current account



Current account opening described

## Get inspired by the best international players



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

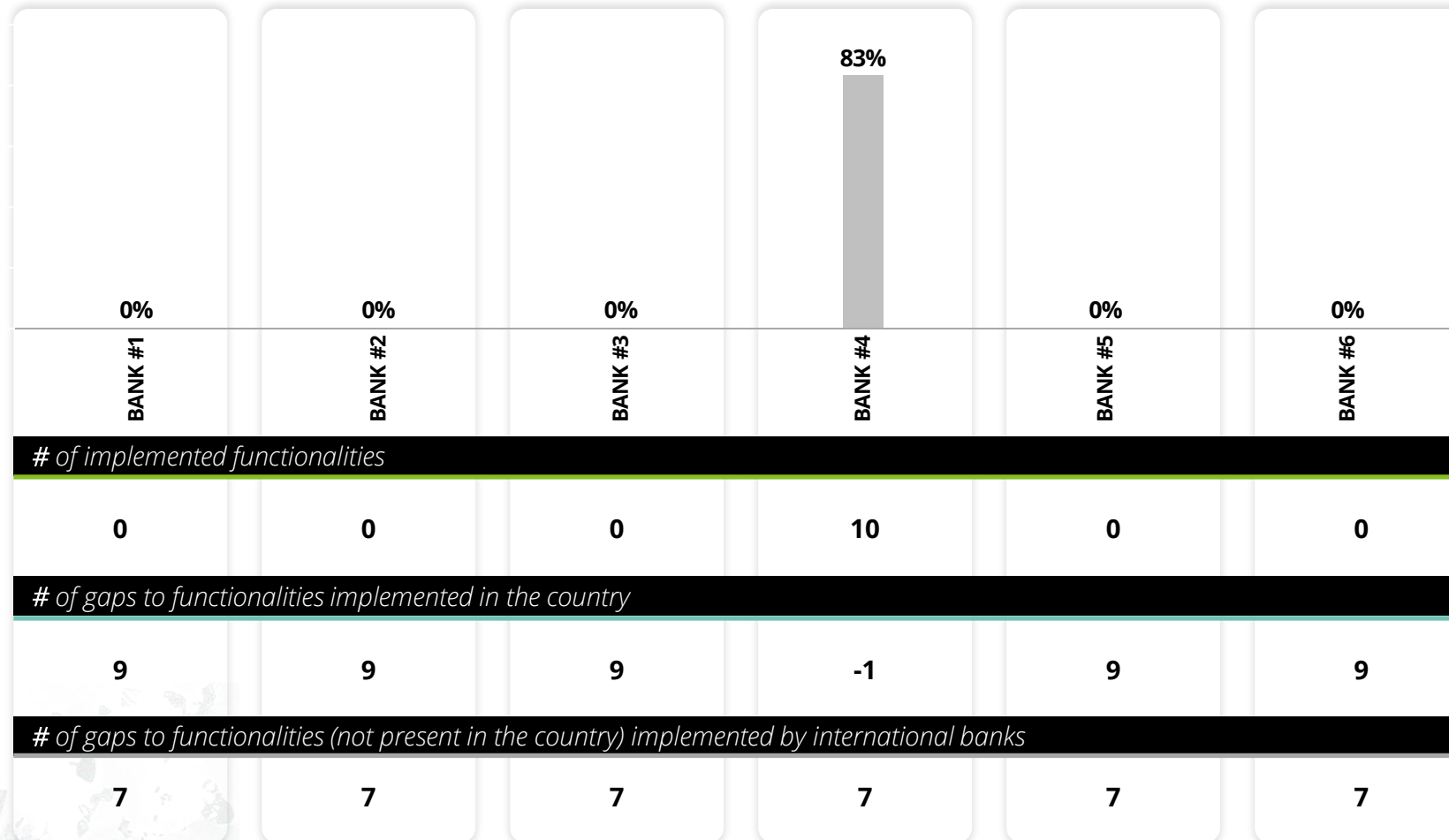
FUNCTIONALITY PENETRATION INTERNATIONALLY



Bank's value proposition statement


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

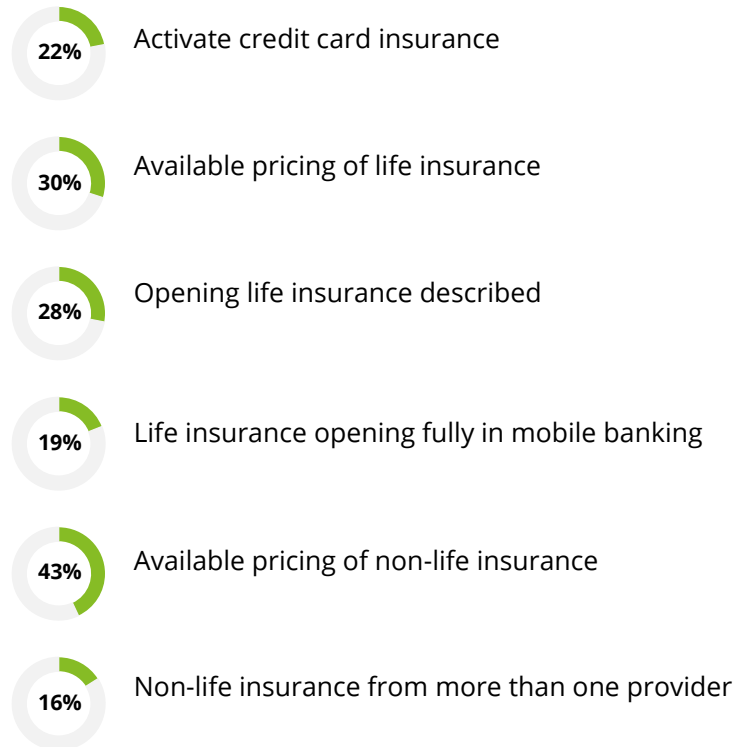
# Functionalities most differentiating banks' results

## Catch up with local competitors



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

FUNCTIONALITY PENETRATION INTERNATIONALLY

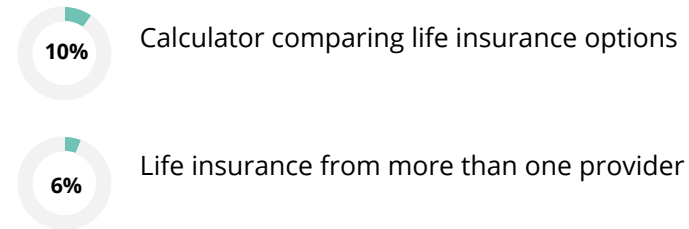


## Get inspired by the best international players



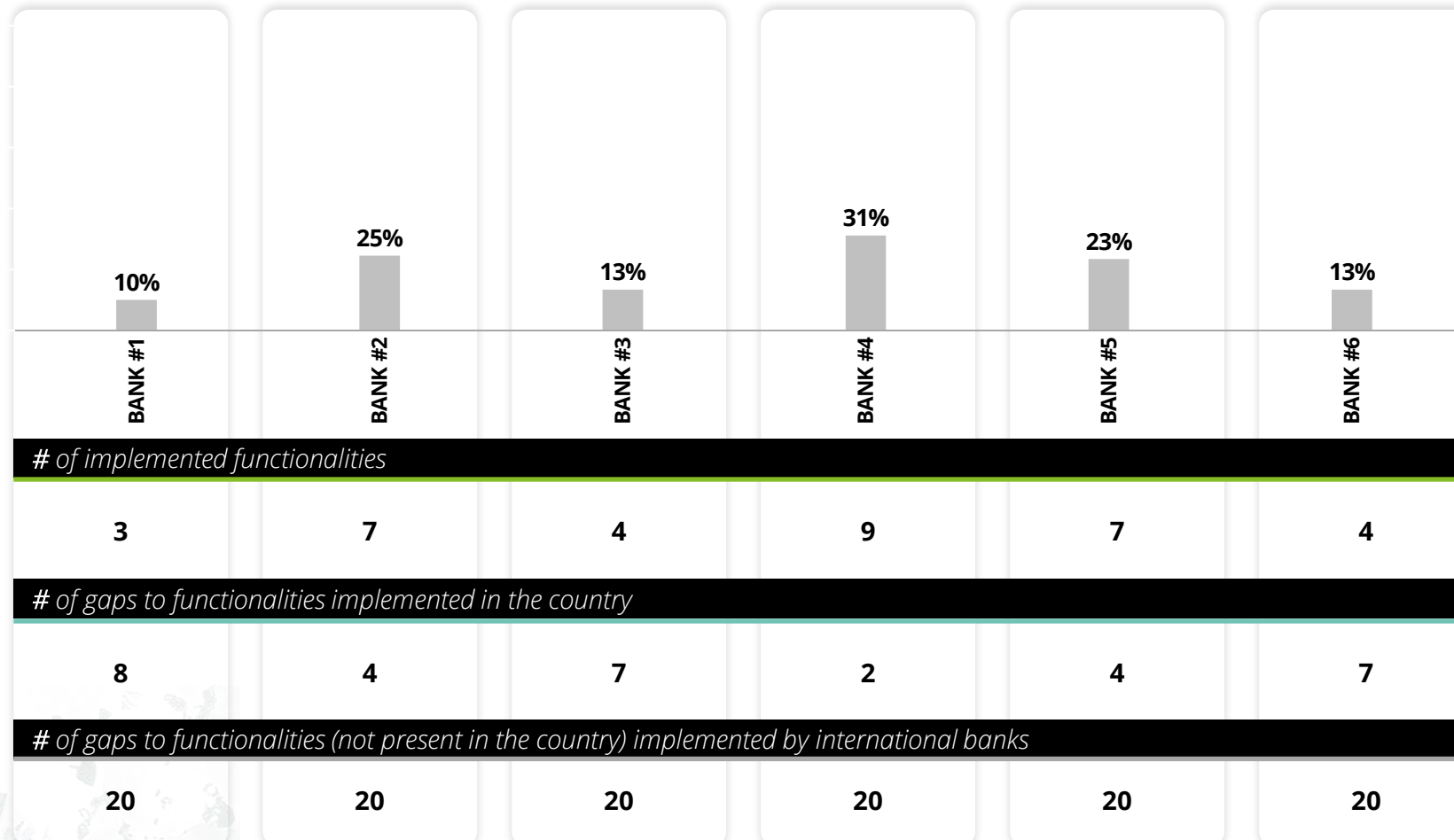
*Selected differentiators that are not present in any bank in the country*

FUNCTIONALITY PENETRATION INTERNATIONALLY




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



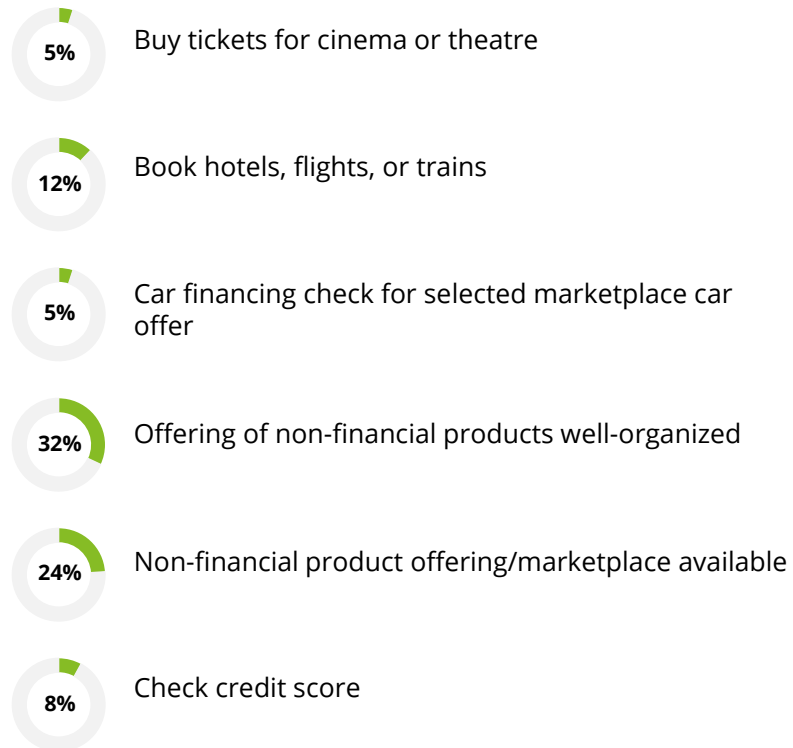
# Functionalities most differentiating banks' results

## Catch up with local competitors



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

FUNCTIONALITY PENETRATION INTERNATIONALLY

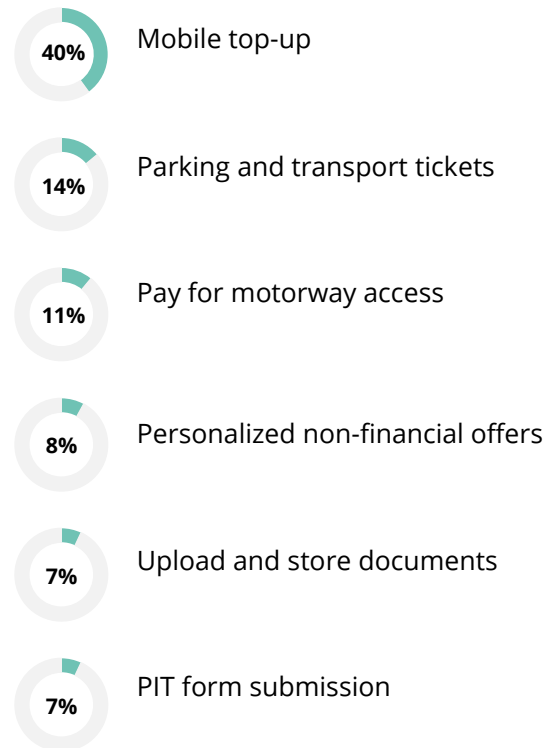


## Get inspired by the best international players



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

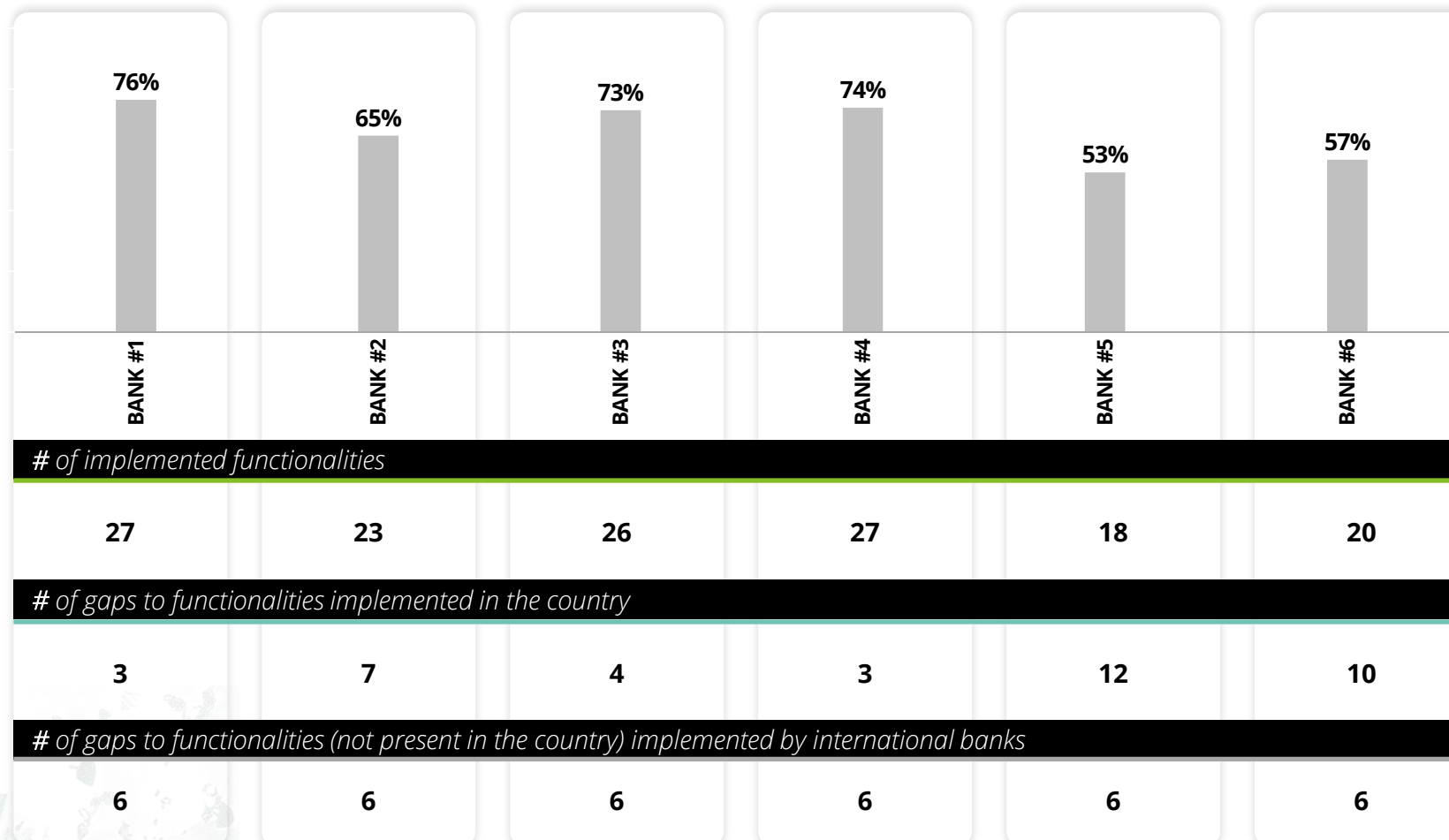
FUNCTIONALITY PENETRATION INTERNATIONALLY



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

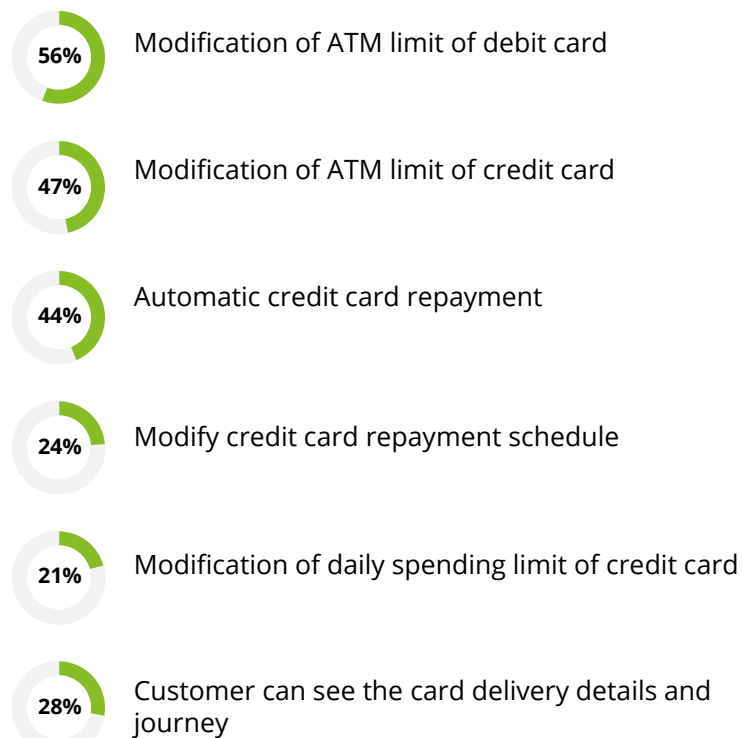
# Functionalities most differentiating banks' results

## Catch up with local competitors



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

FUNCTIONALITY PENETRATION INTERNATIONALLY

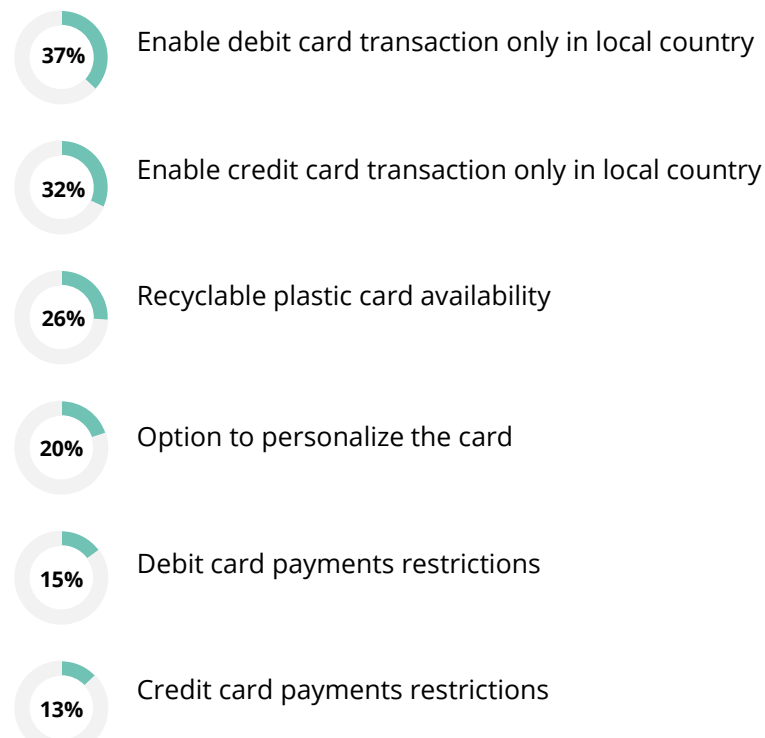


## Get inspired by the best international players



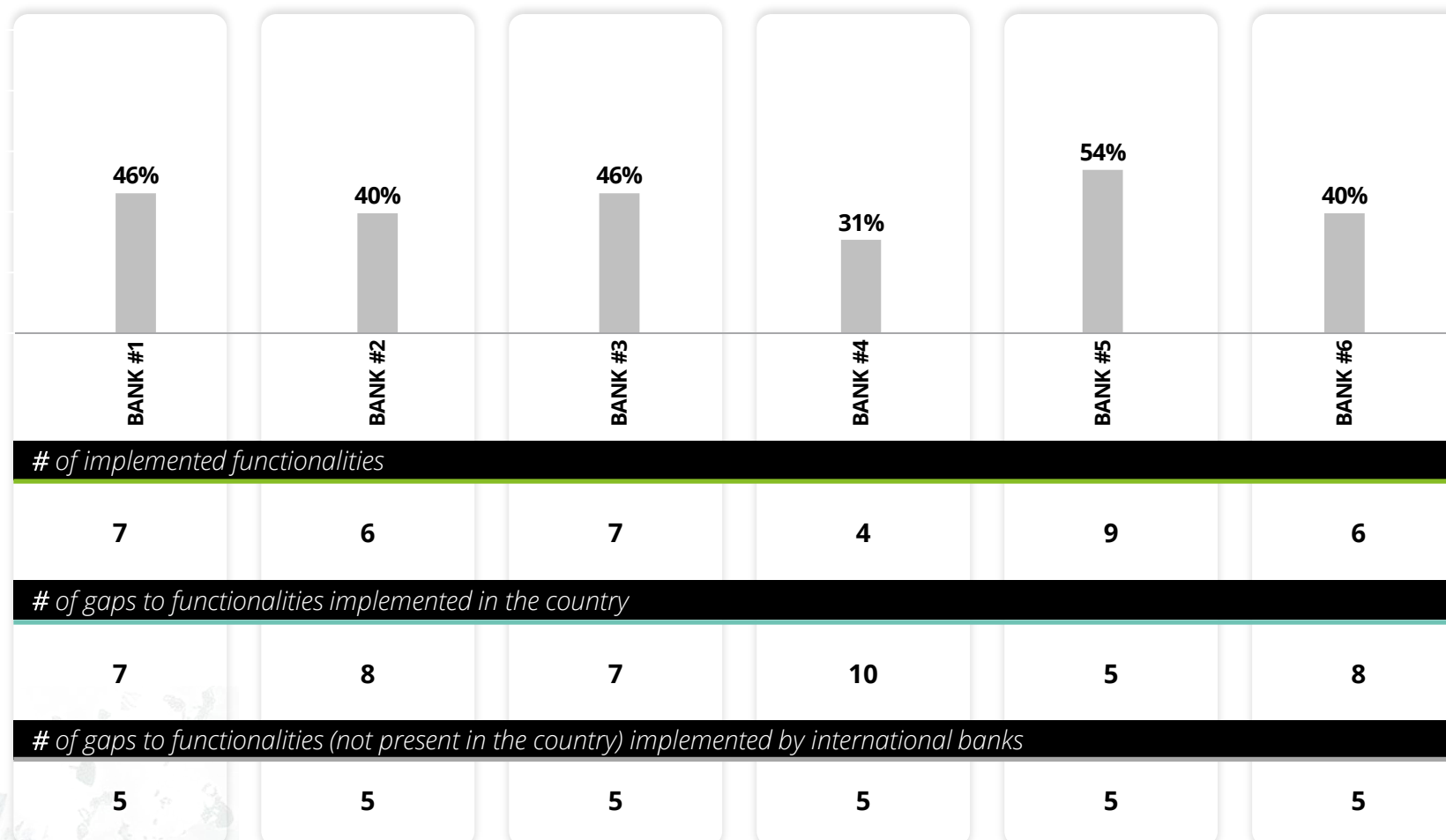
*Selected differentiators that are not present in any bank in the country*

FUNCTIONALITY PENETRATION INTERNATIONALLY



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## 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)

SA

# Functionalities most differentiating banks' results

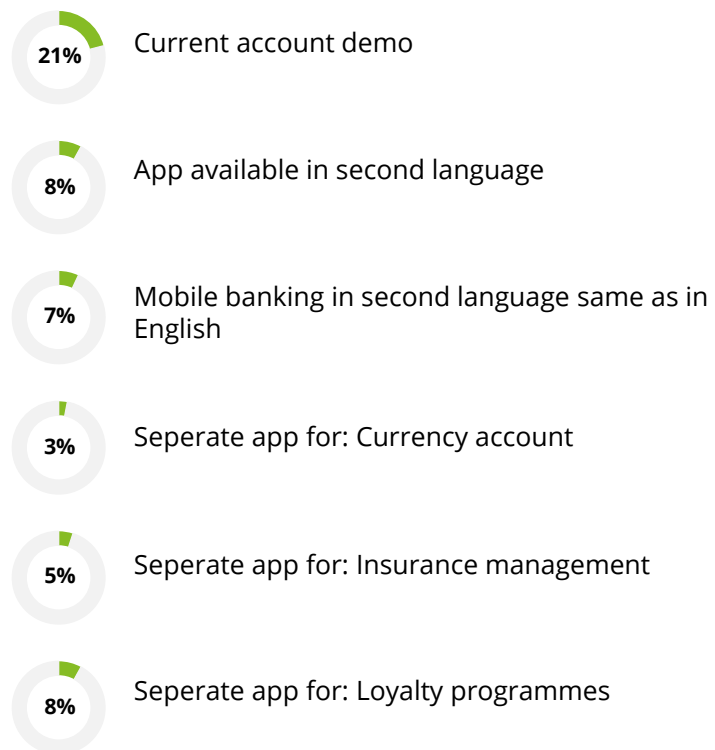


## Catch up with local competitors



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

FUNCTIONALITY PENETRATION INTERNATIONALLY

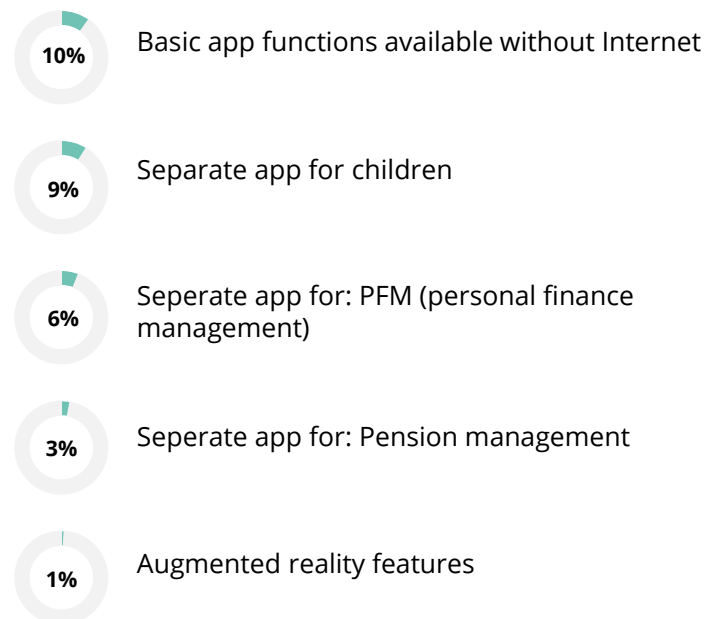


## Get inspired by the best international players



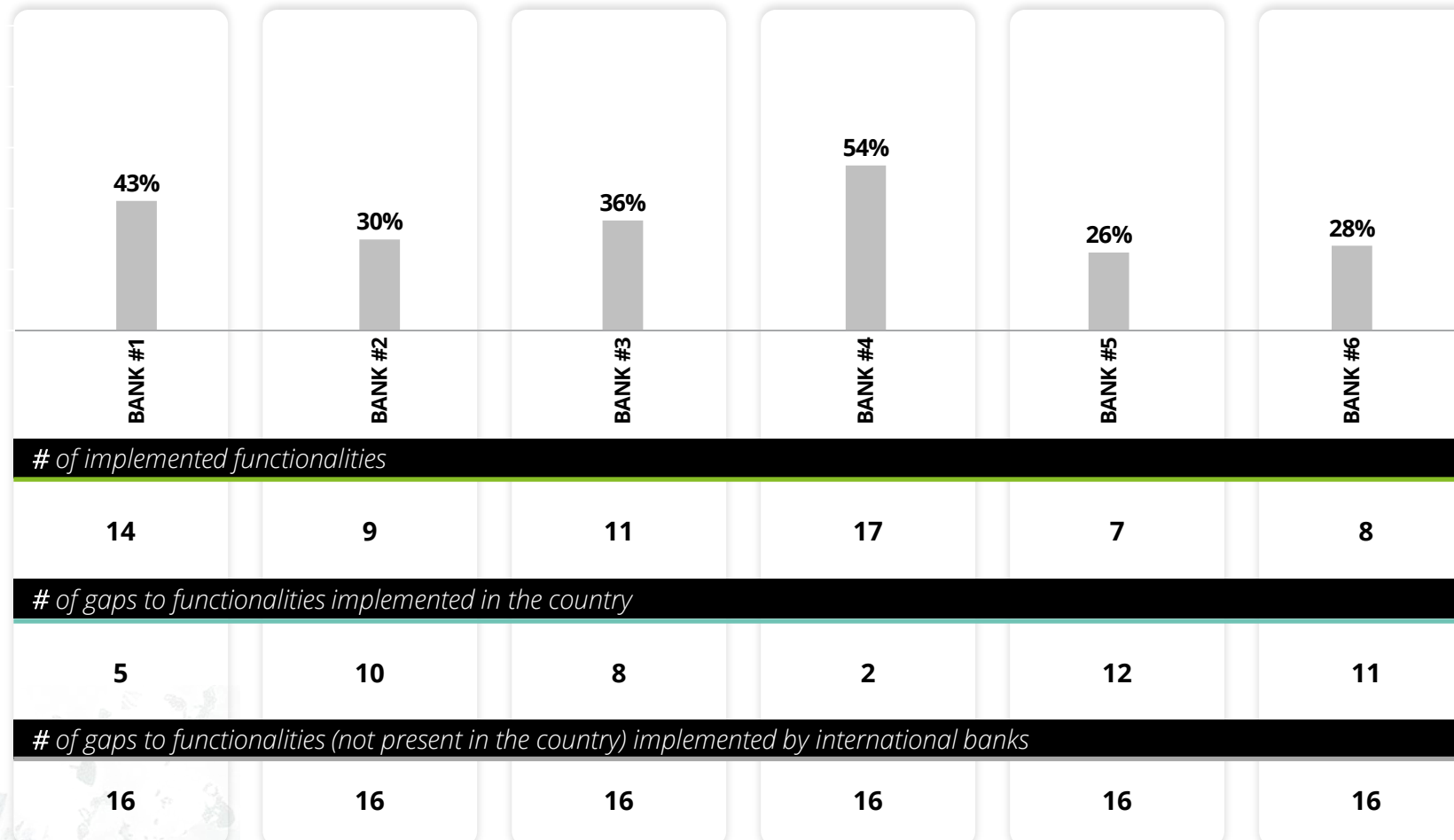
*Selected differentiators that are not present in any bank in the country*

FUNCTIONALITY PENETRATION INTERNATIONALLY



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

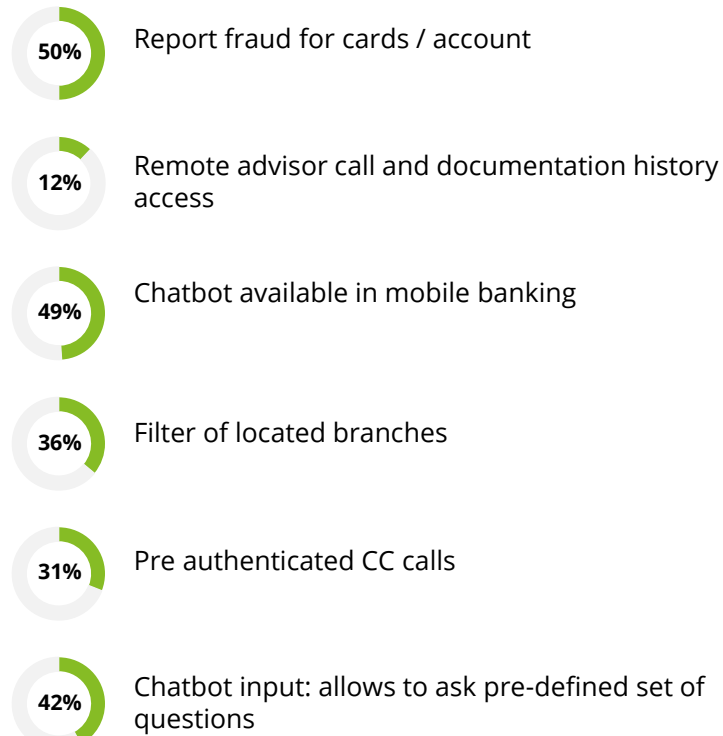


## Catch up with local competitors



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

FUNCTIONALITY PENETRATION INTERNATIONALLY

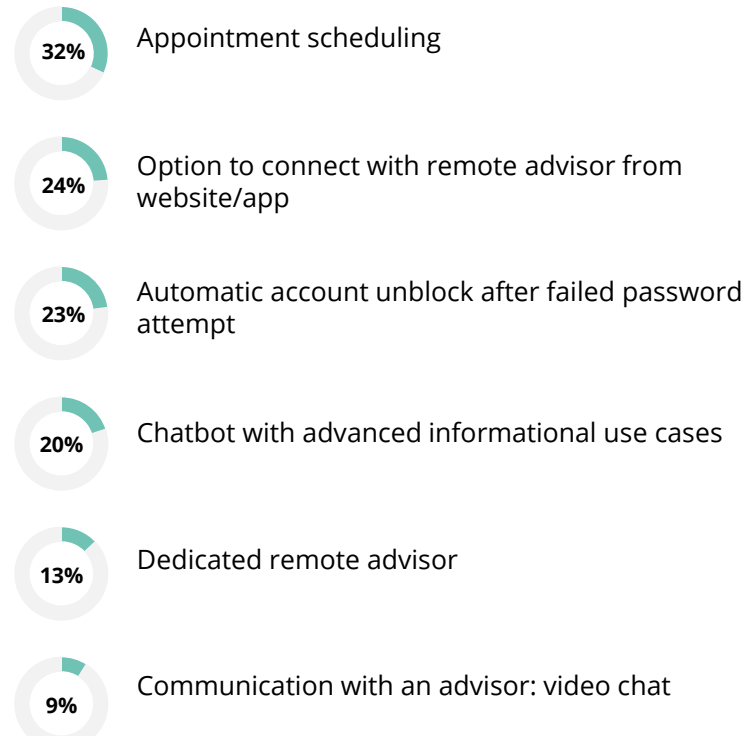


## Get inspired by the best international players



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

FUNCTIONALITY PENETRATION INTERNATIONALLY



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# Ecosystem and account aggregation

## Digital Maturity Score of CJ sub-step, %

7%	0%	0%	0%	0%	0%
BANK #1	BANK #2	BANK #3	BANK #4	BANK #5	BANK #6
# of implemented functionalities					
1	0	0	0	0	0
# of gaps to functionalities implemented in the country					
0	1	1	1	1	1
# of gaps to functionalities (not present in the country) implemented by international banks					
13	13	13	13	13	13

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



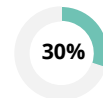
Operate transaction in account from any other bank

## Get inspired by the best international players

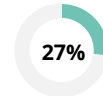


*Selected differentiators that are not present in any bank in the country*

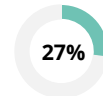
FUNCTIONALITY PENETRATION INTERNATIONALLY



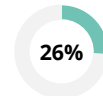
Aggregation of account from another bank



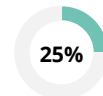
List of aggregated accounts



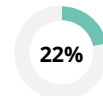
Aggregation of current account history from other banks



Aggregation of current account balances from other banks



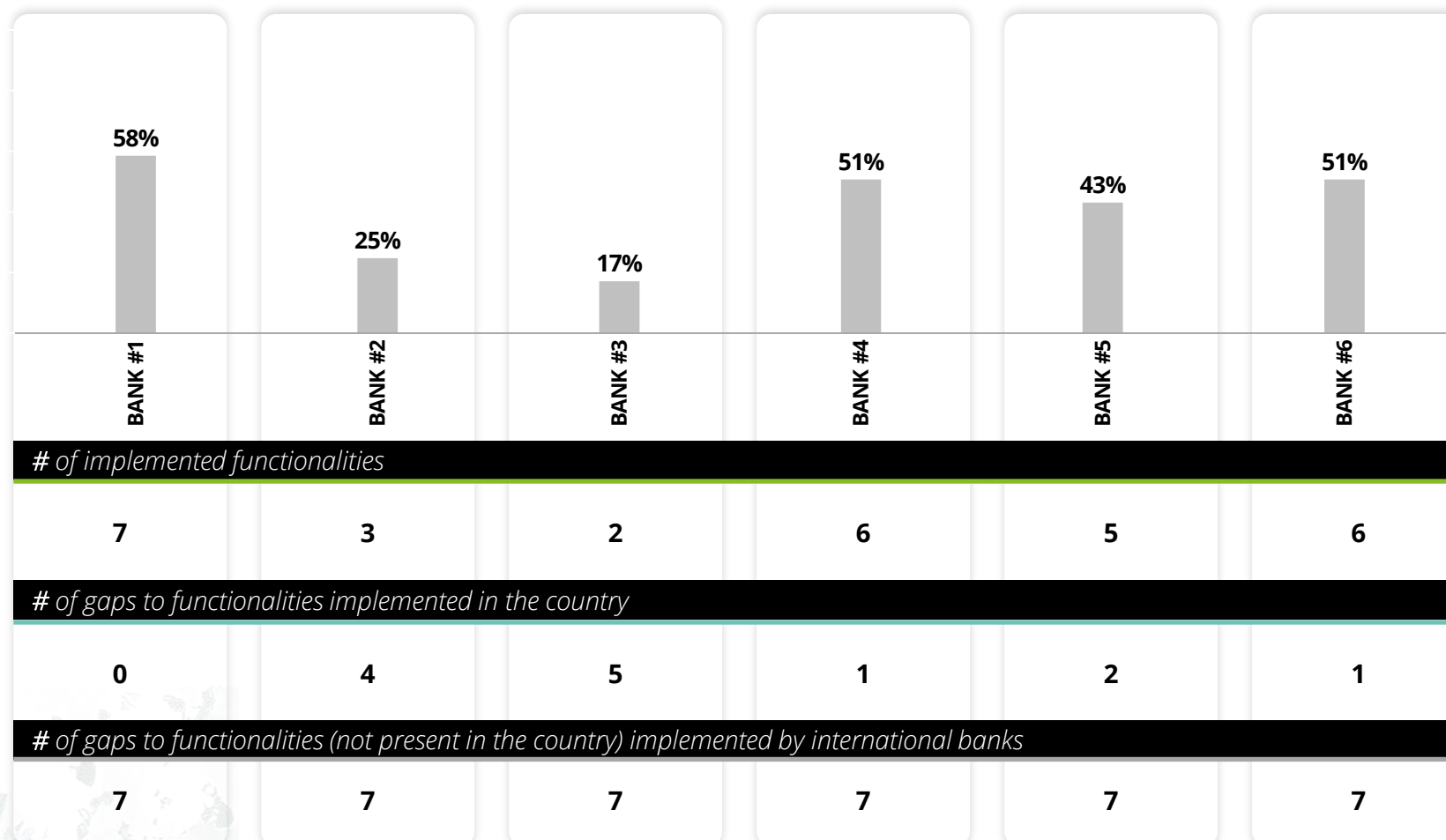
List of banks which can be aggregated



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*

FUNCTIONALITY PENETRATION INTERNATIONALLY



Understandable copy



Virtual onboarding experience



Materials explaining how mobile banking works



Tips how to protect private data



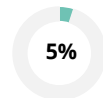
Option to skip onboarding

## Get inspired by the best international players

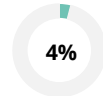


*Selected differentiators that are not present in any bank in the country*

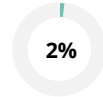
FUNCTIONALITY PENETRATION INTERNATIONALLY



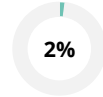
Gamification during onboarding



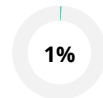
Gamification features: progress bars



Gamification features: badges and achievements



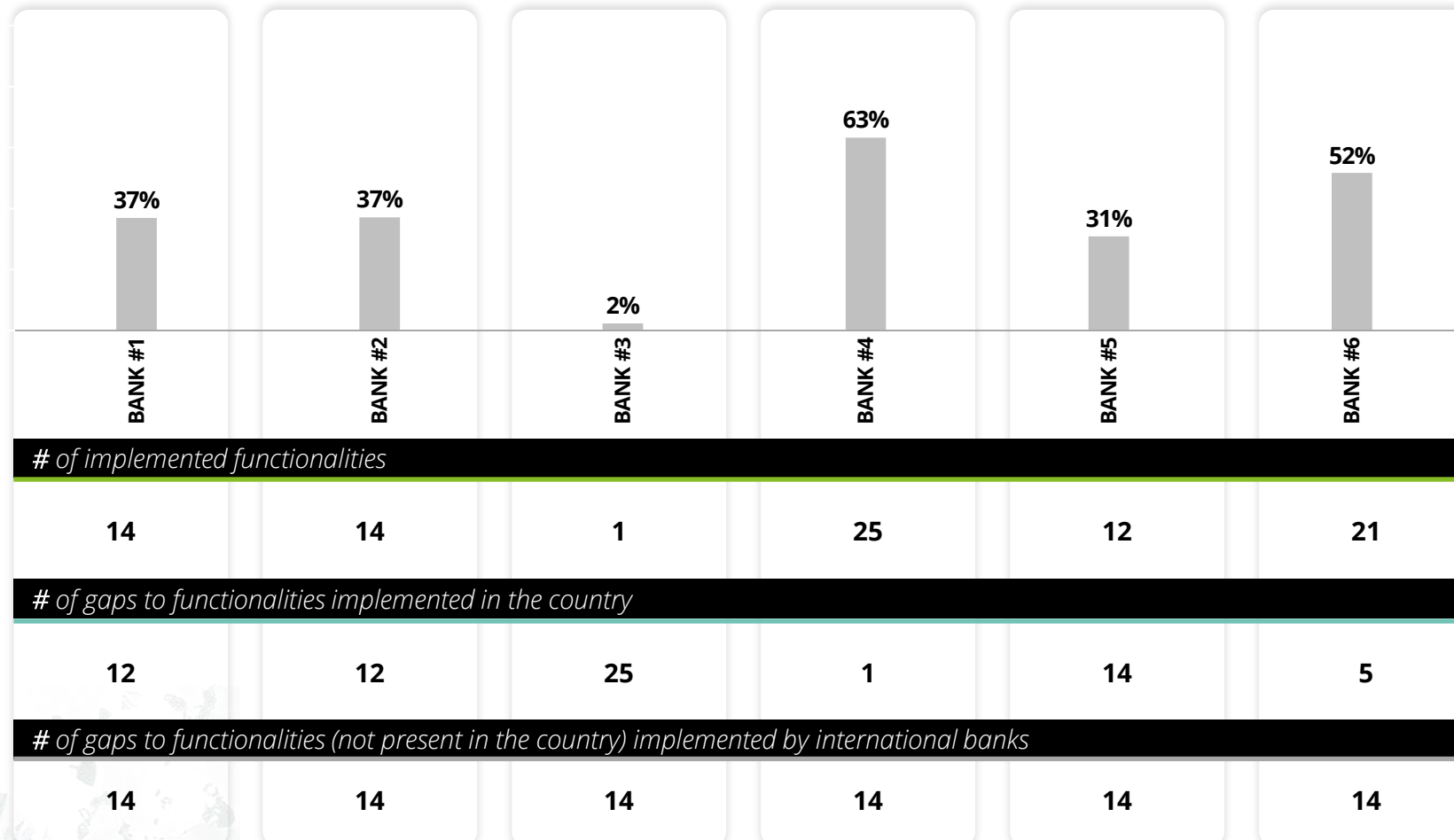
User benefits financially from the points received from gamification



Gamification features: points or in-app currency


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

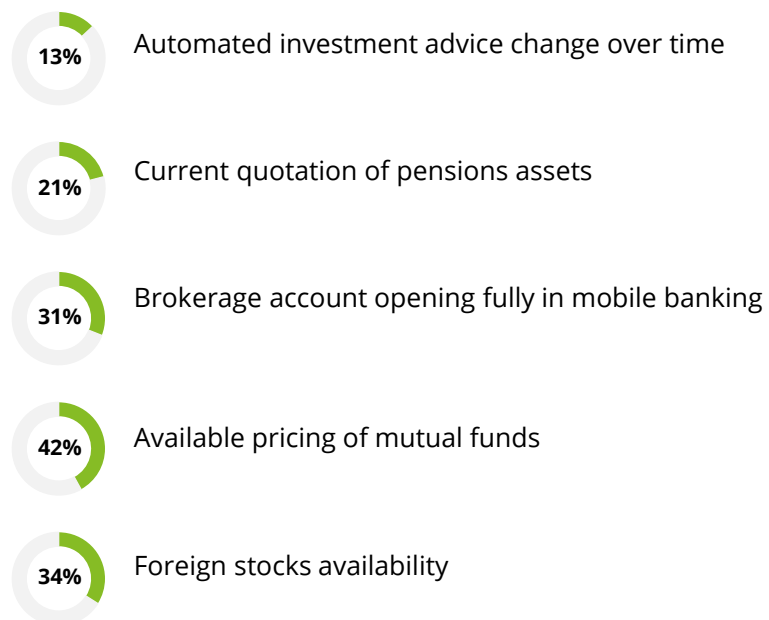
# Functionalities most differentiating banks' results

## Catch up with local competitors



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

FUNCTIONALITY PENETRATION INTERNATIONALLY

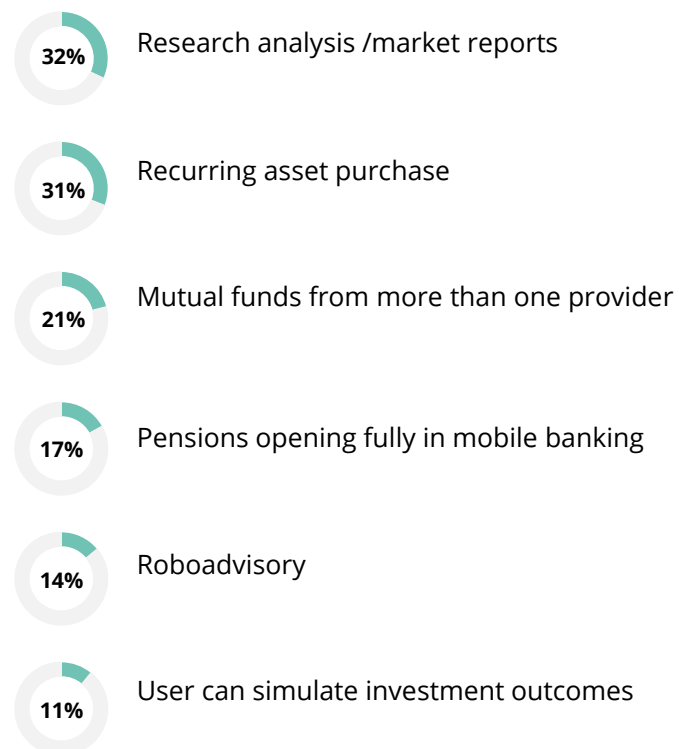


## Get inspired by the best international players



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

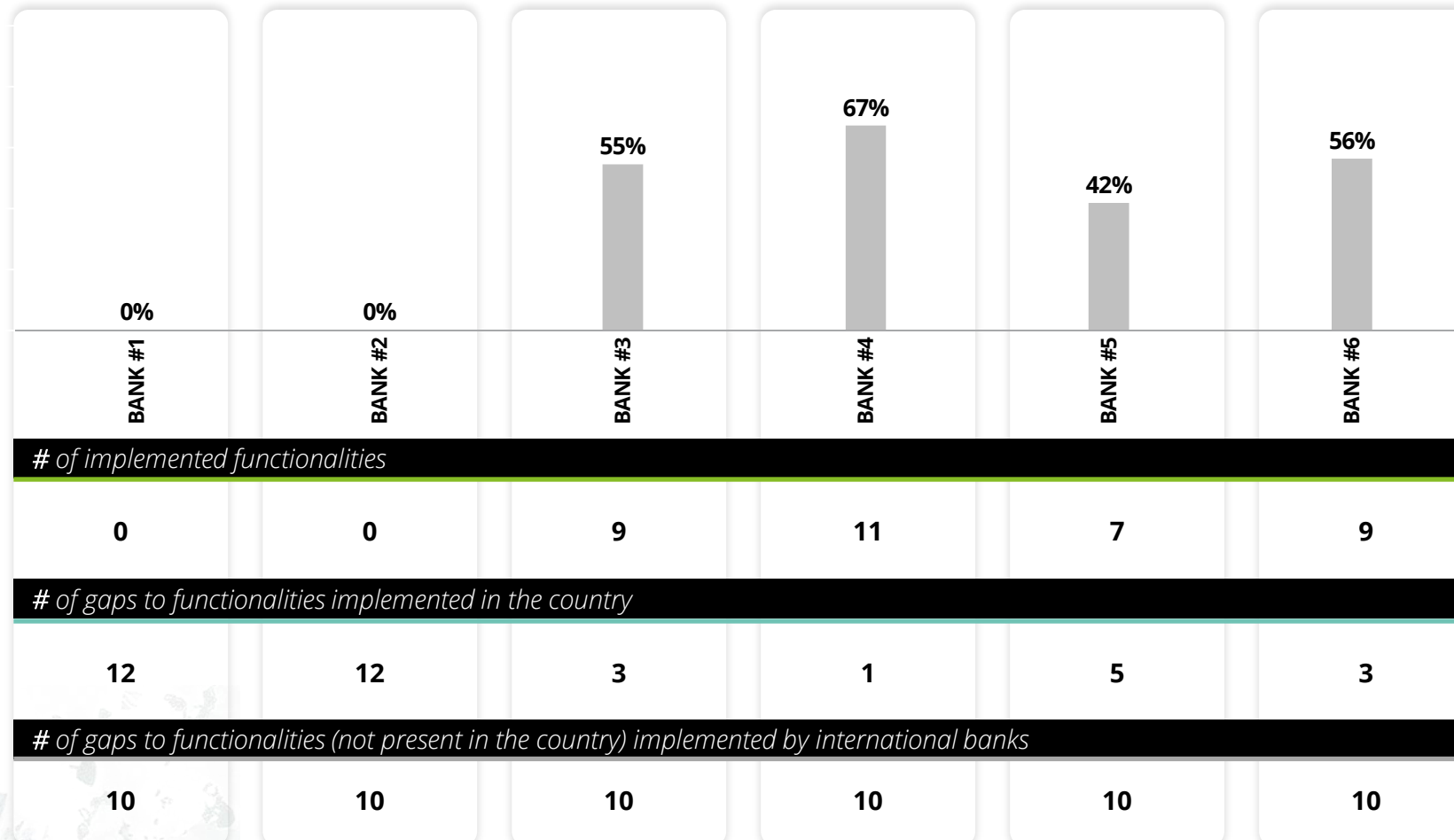
FUNCTIONALITY PENETRATION INTERNATIONALLY



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

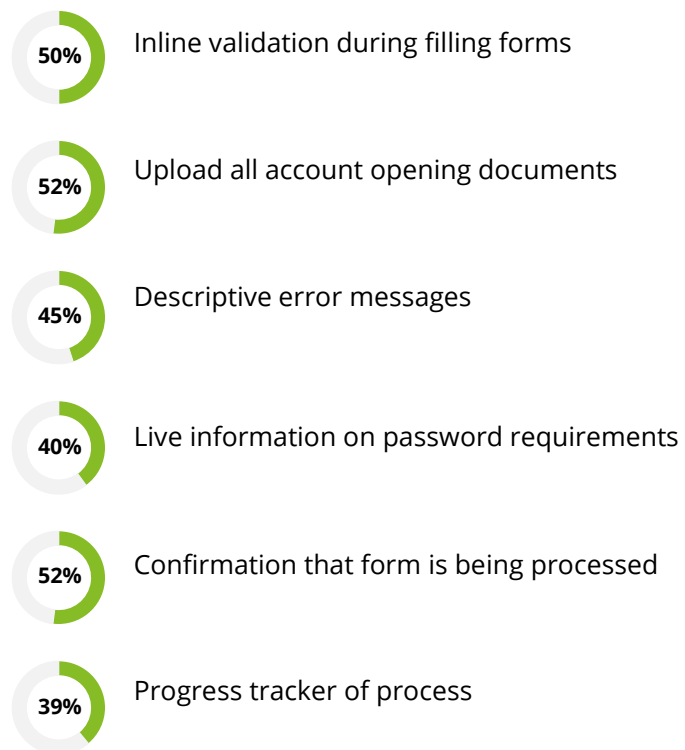


## Catch up with local competitors



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

FUNCTIONALITY PENETRATION INTERNATIONALLY

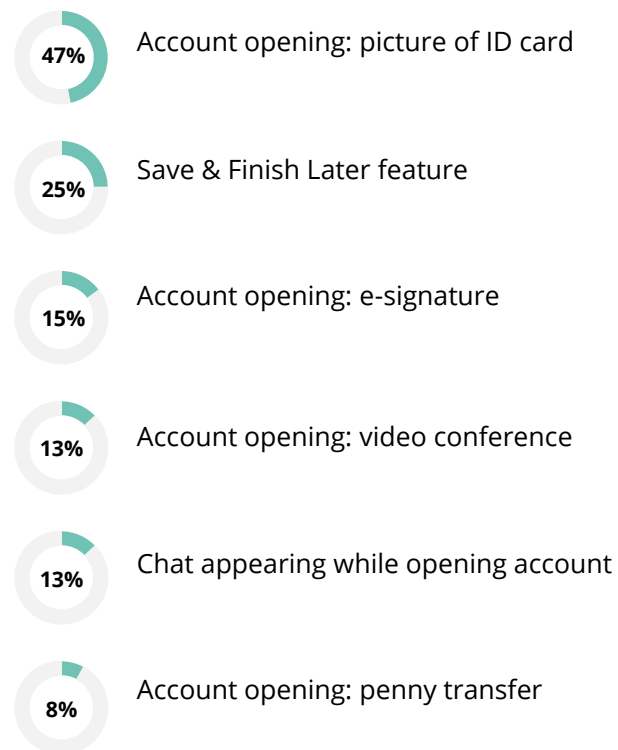


## Get inspired by the best international players



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

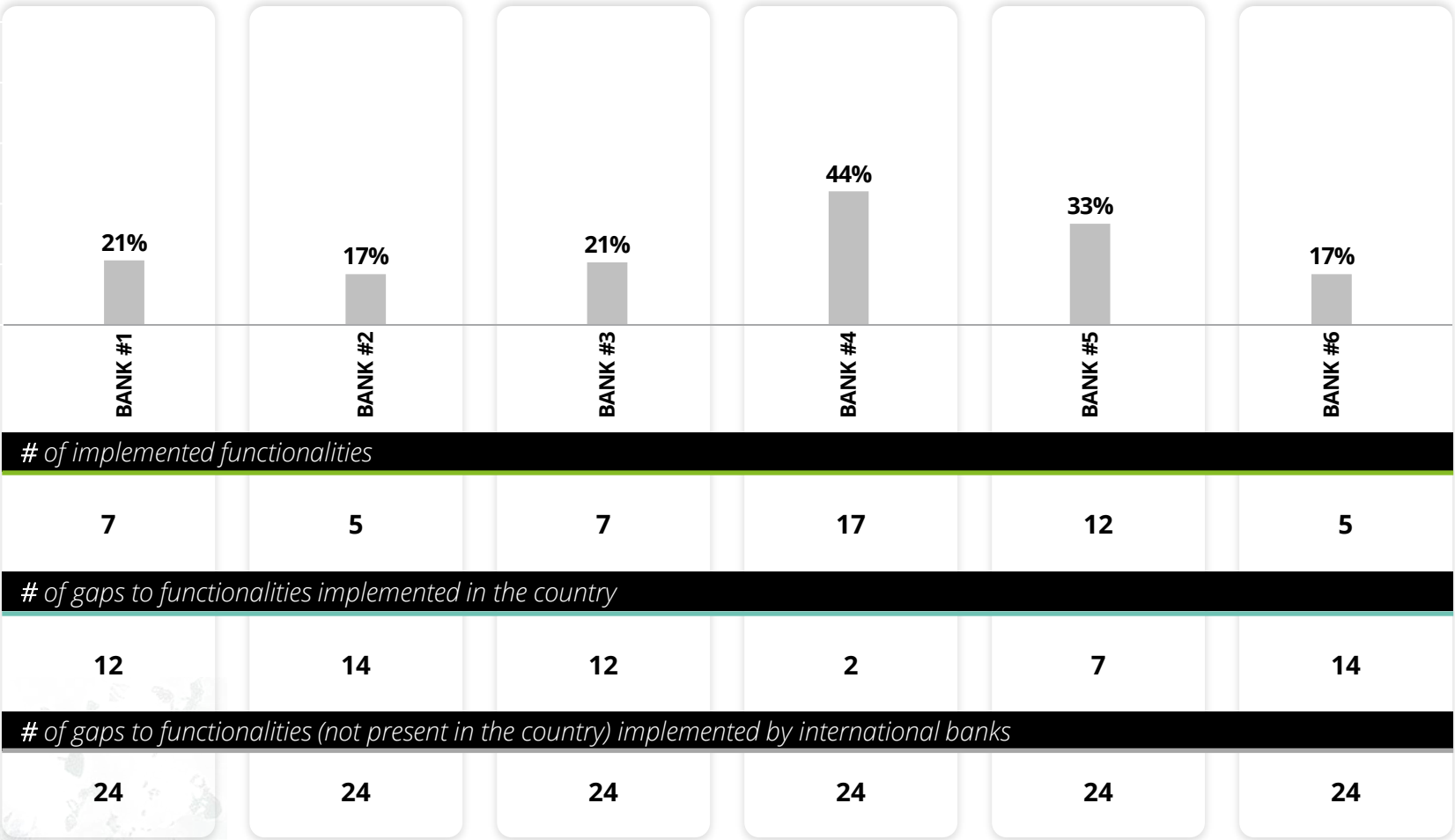
FUNCTIONALITY PENETRATION INTERNATIONALLY



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



SA

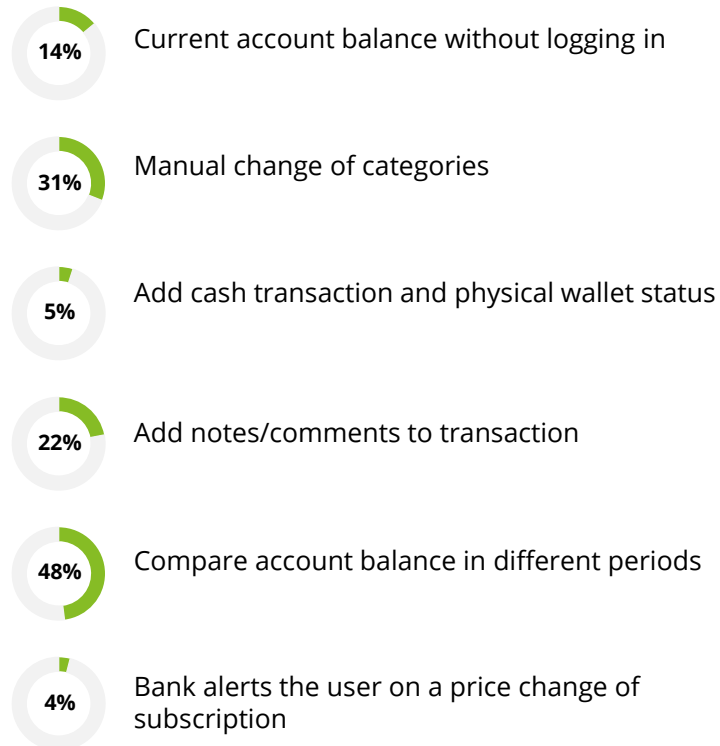
# Functionalities most differentiating banks' results

## Catch up with local competitors



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

FUNCTIONALITY PENETRATION INTERNATIONALLY

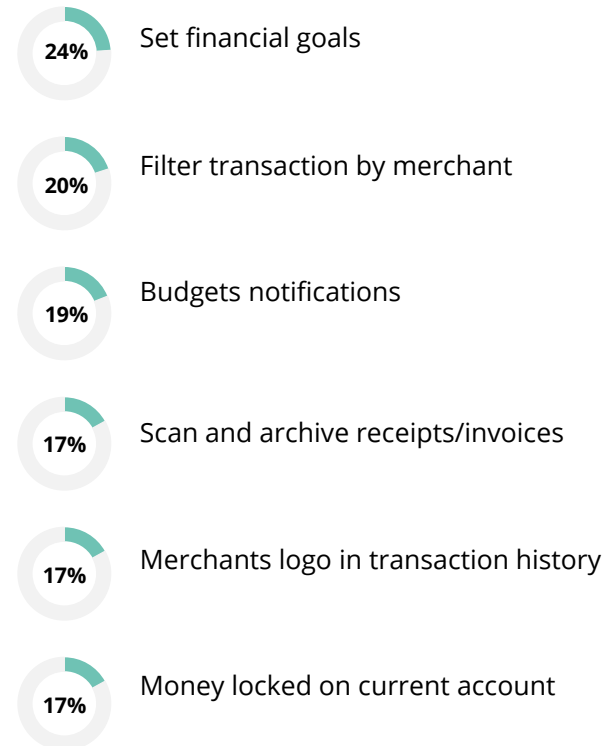


## Get inspired by the best international players



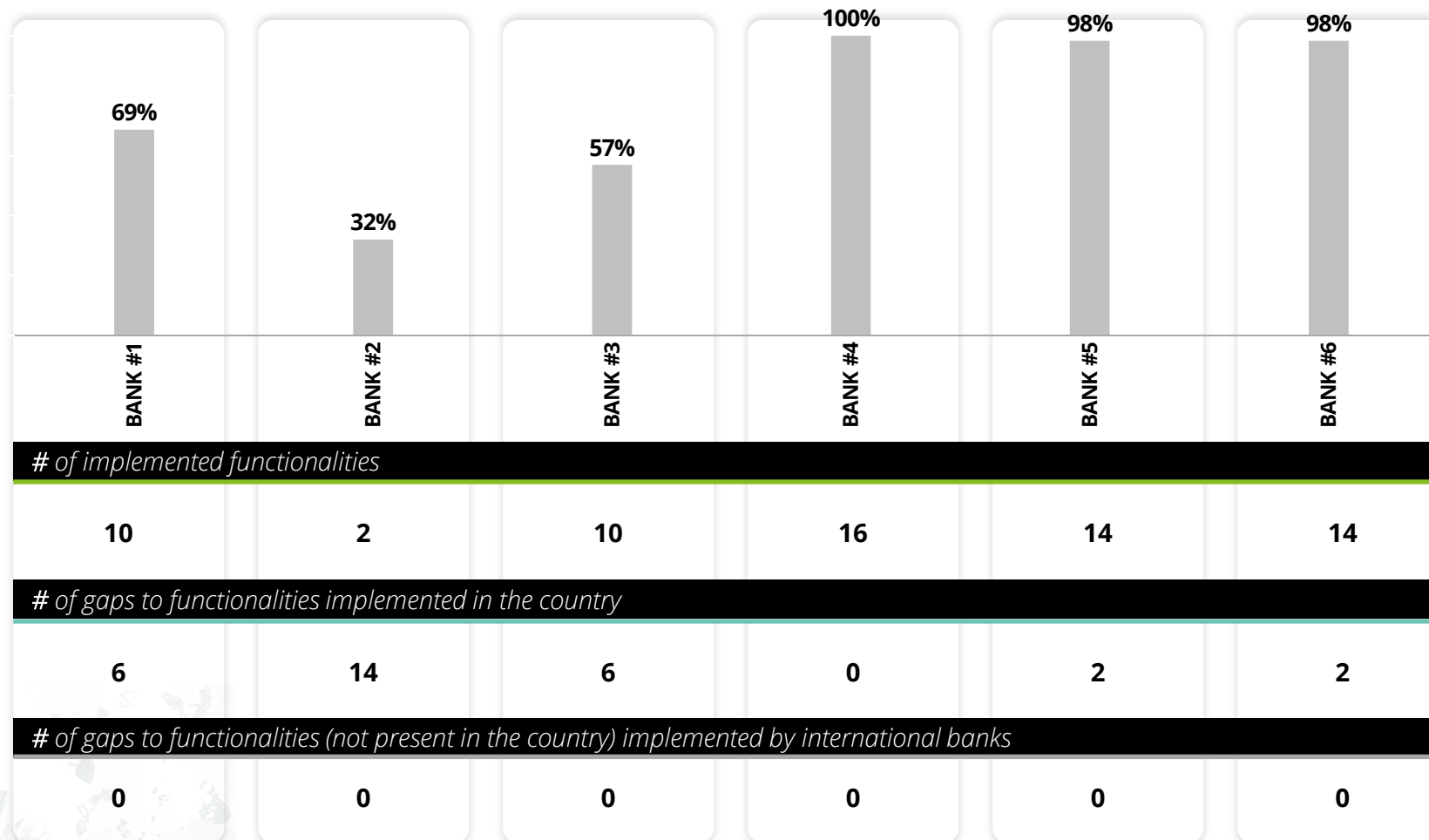
*Selected differentiators that are not present in any bank in the country*

FUNCTIONALITY PENETRATION INTERNATIONALLY




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

### Catch up with local competitors



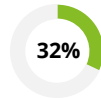
*Selected differentiators that are present in at least one bank in the country*

FUNCTIONALITY PENETRATION INTERNATIONALLY



10%

Cash loan opening with signing at selected location

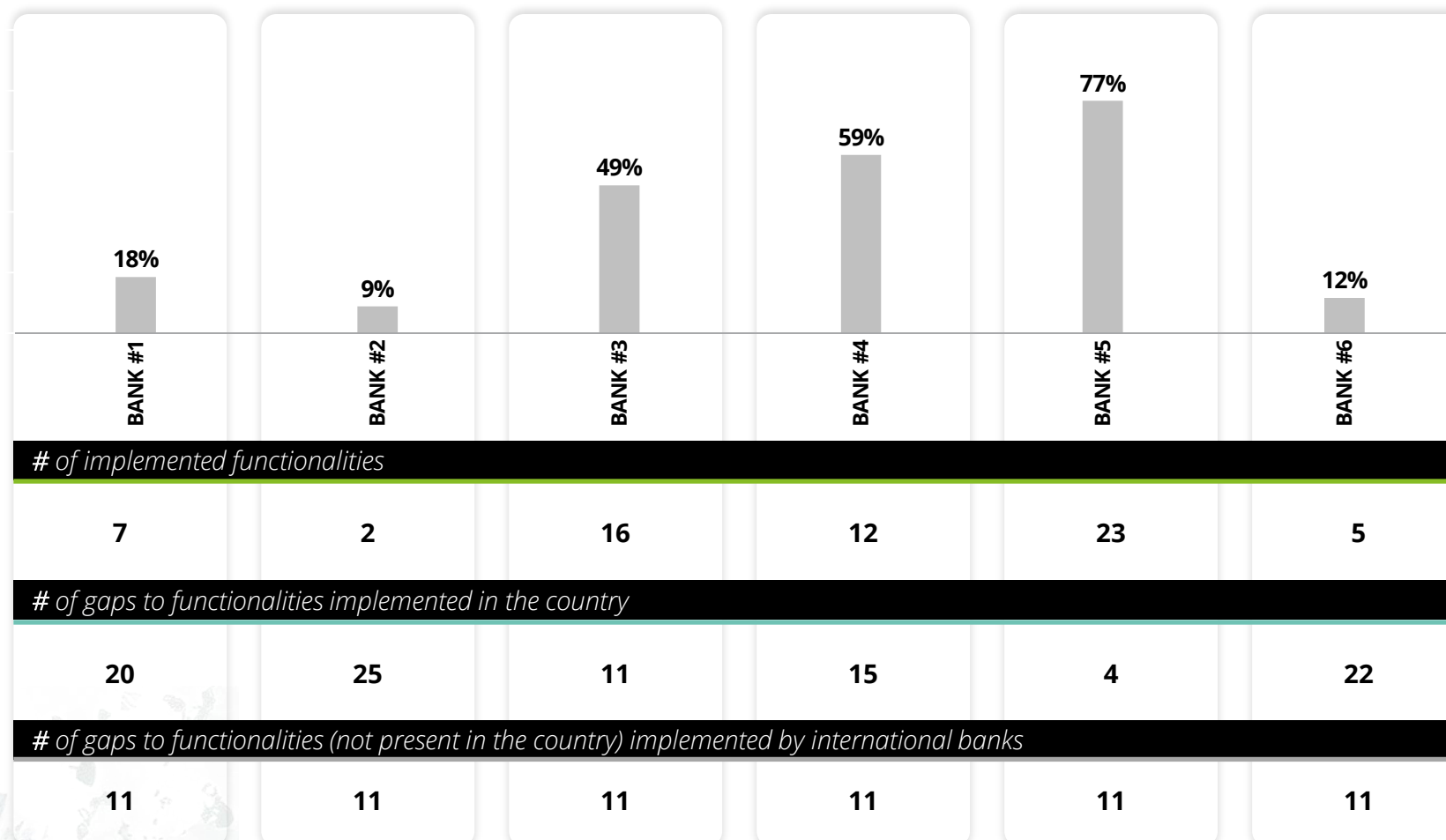


32%

Calculator comparing cash loan options

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*

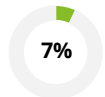
FUNCTIONALITY PENETRATION INTERNATIONALLY



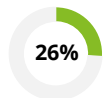
Process of opening a product is fast and intuitive



Calculator comparing car loan options



Car loan opening with signing at selected location



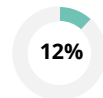
Calculator comparing mortgage options

## Get inspired by the best international players

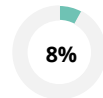


*Selected differentiators that are not present in any bank in the country*

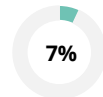
FUNCTIONALITY PENETRATION INTERNATIONALLY



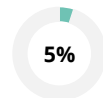
Mortgage opening fully in mobile banking



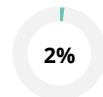
Mortgage opening with signing at selected location



Term deposit opening with signing at selected location



Save results of interactive calculator: mortgage

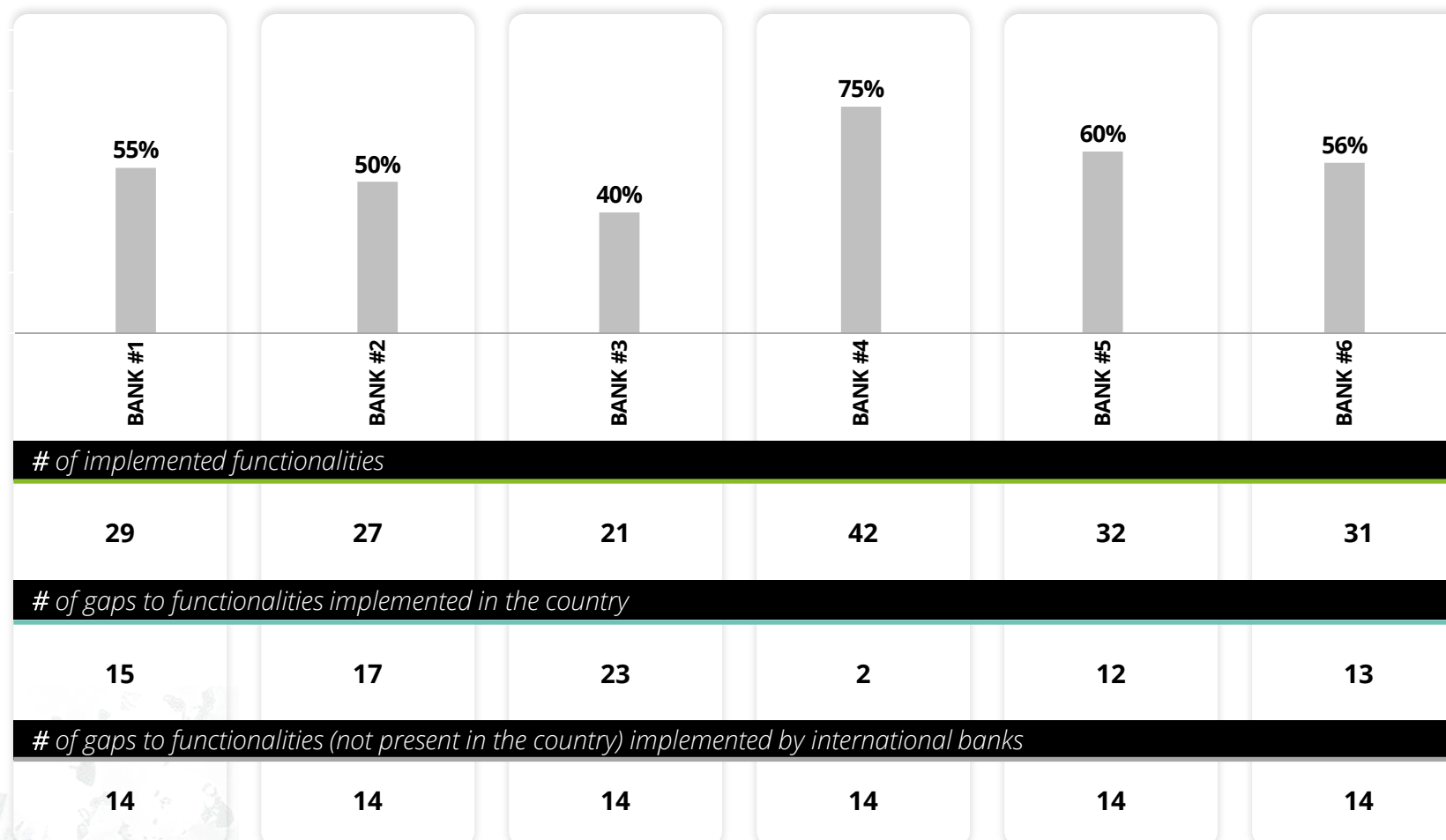


Marketplace for construction and renovation

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

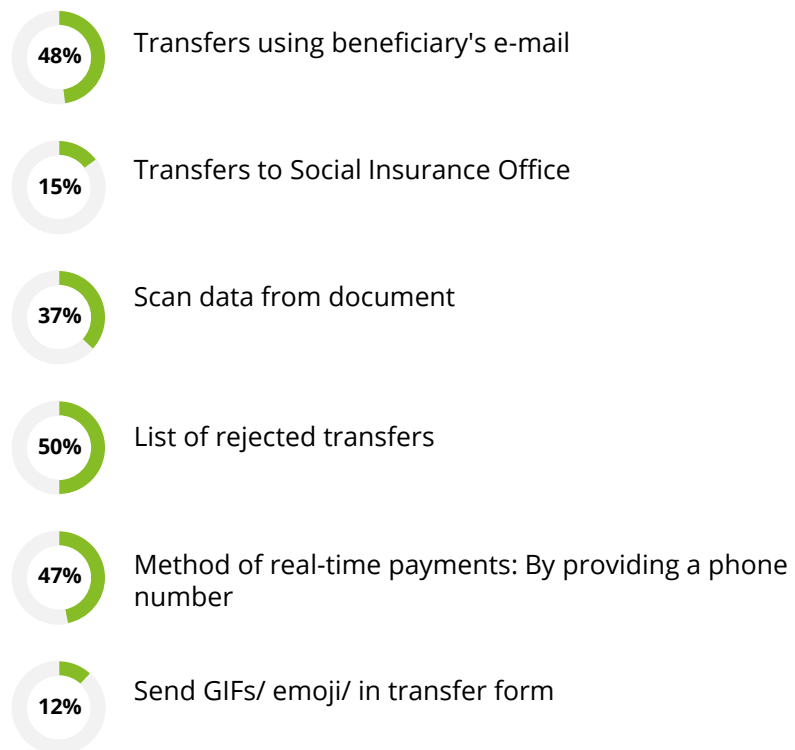


## Catch up with local competitors



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

FUNCTIONALITY PENETRATION INTERNATIONALLY

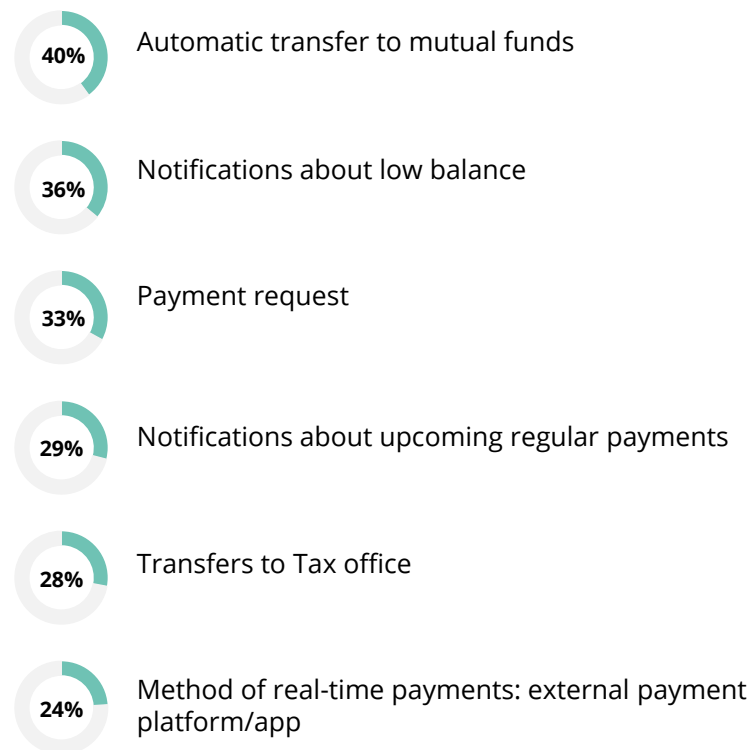


## Get inspired by the best international players



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

FUNCTIONALITY PENETRATION INTERNATIONALLY





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