

Digital Banking Maturity 2024

Personalized report for United Arab Emirates



Deloitte.
Digital



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

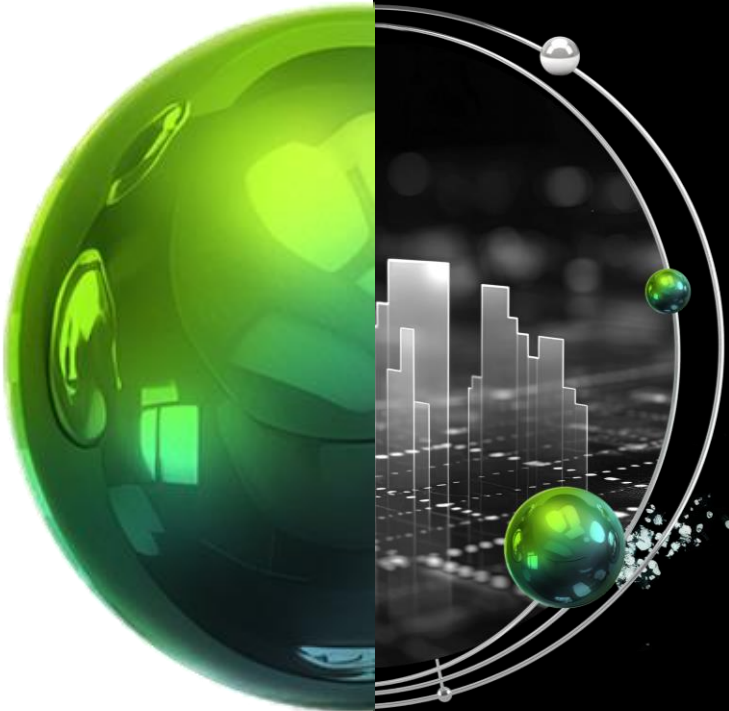
Digital Banking Maturity is the **biggest global digital banking study**. Thanks to an outside-in 'mystery shopper' assessment of retail banks' digital channels, it provides a comprehensive view of digital channels' maturity and can facilitate discussion about future developments.

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.

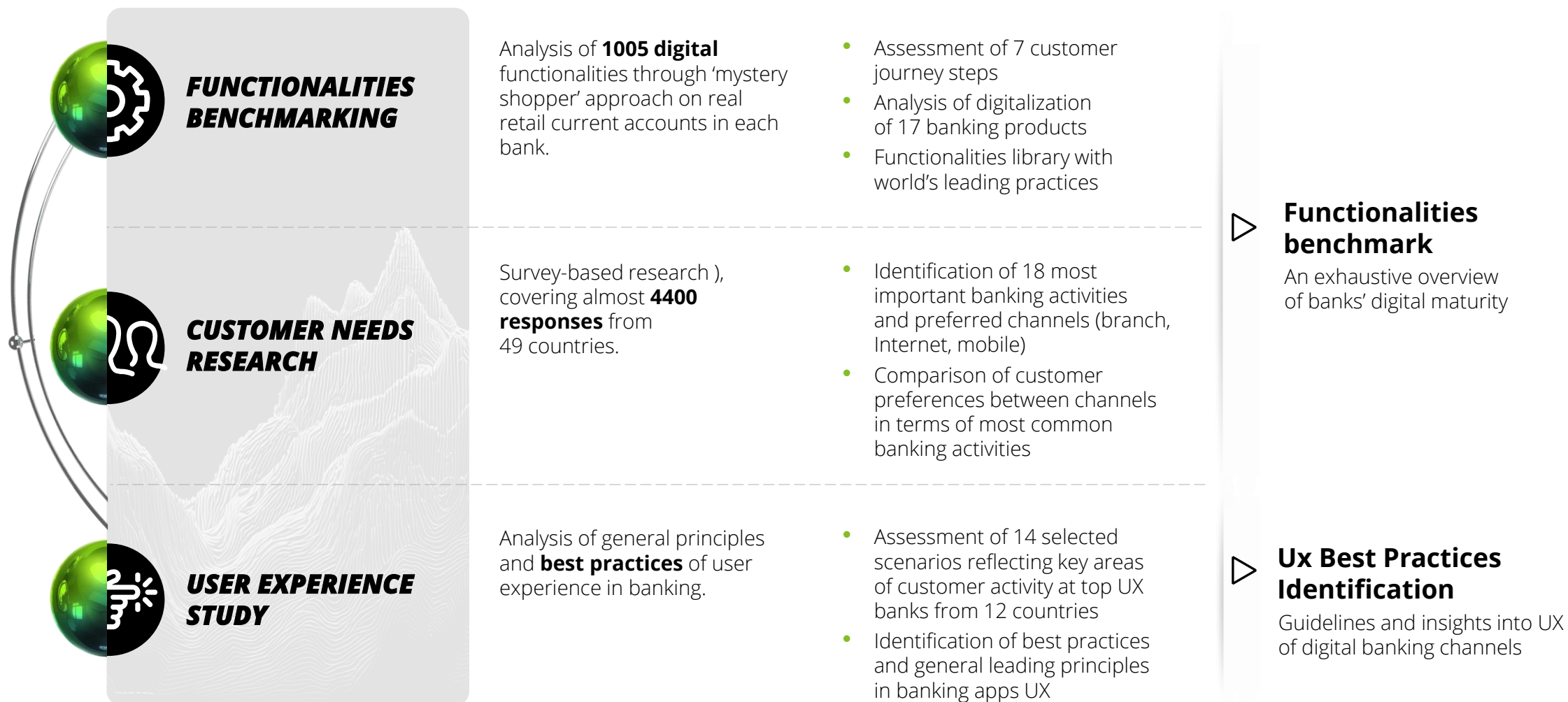
349
BANKS
ASSESSED

44
MARKETS
COVERED

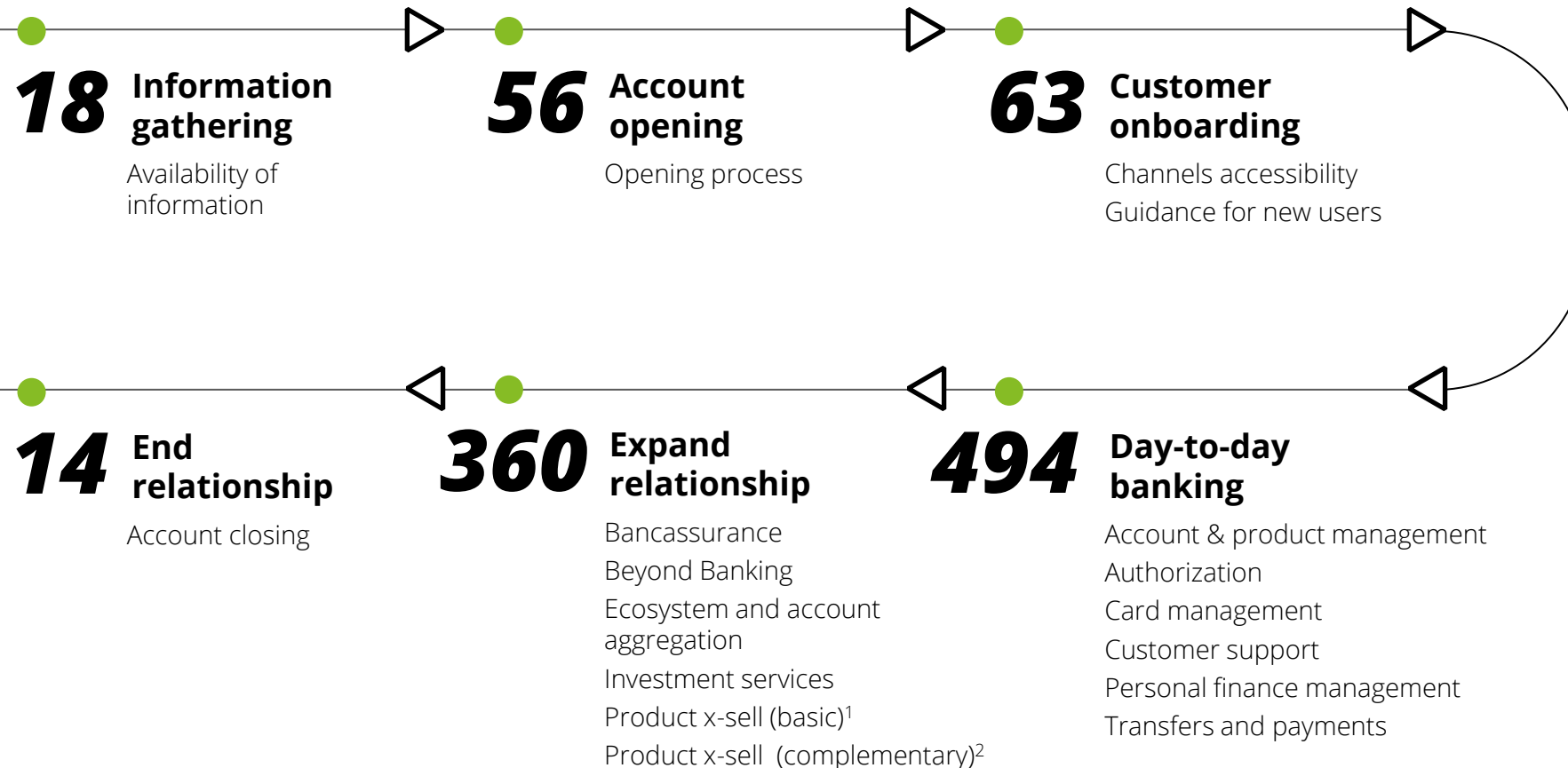


	DIGITAL CHANNELS (public website, internet banking, mobile app)	3
	CUSTOMER JOURNEY STEPS	7
	CUSTOMER JOURNEY SECTIONS	19
	FUNCTIONALITIES AND FEATURES	1k+
	CUSTOMERS SURVEYED	4.3k+
	LOCAL MARKET RESEARCHERS	194

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



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?

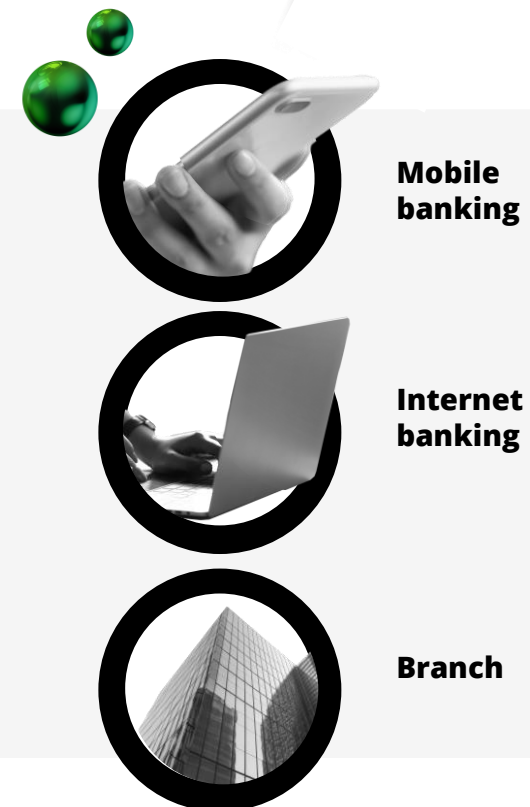
18 ACTIVITIES

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**

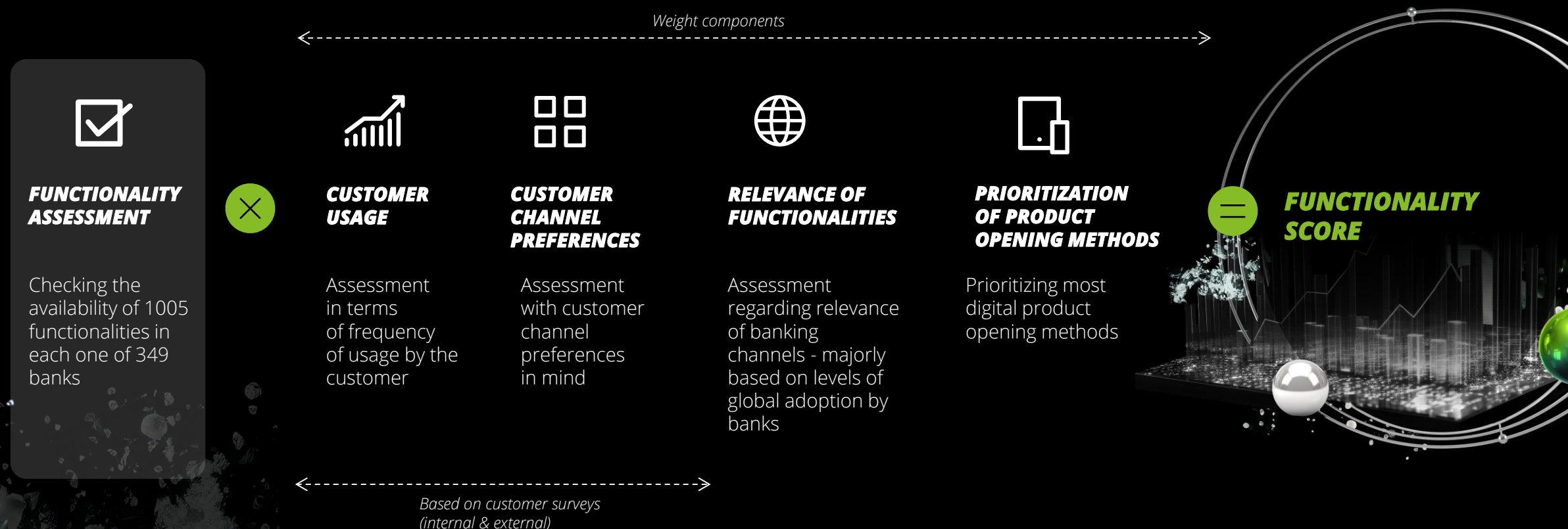
Which of the channels is/would be your preferred choice for each of the following banking activities?

3 CHANNELS



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

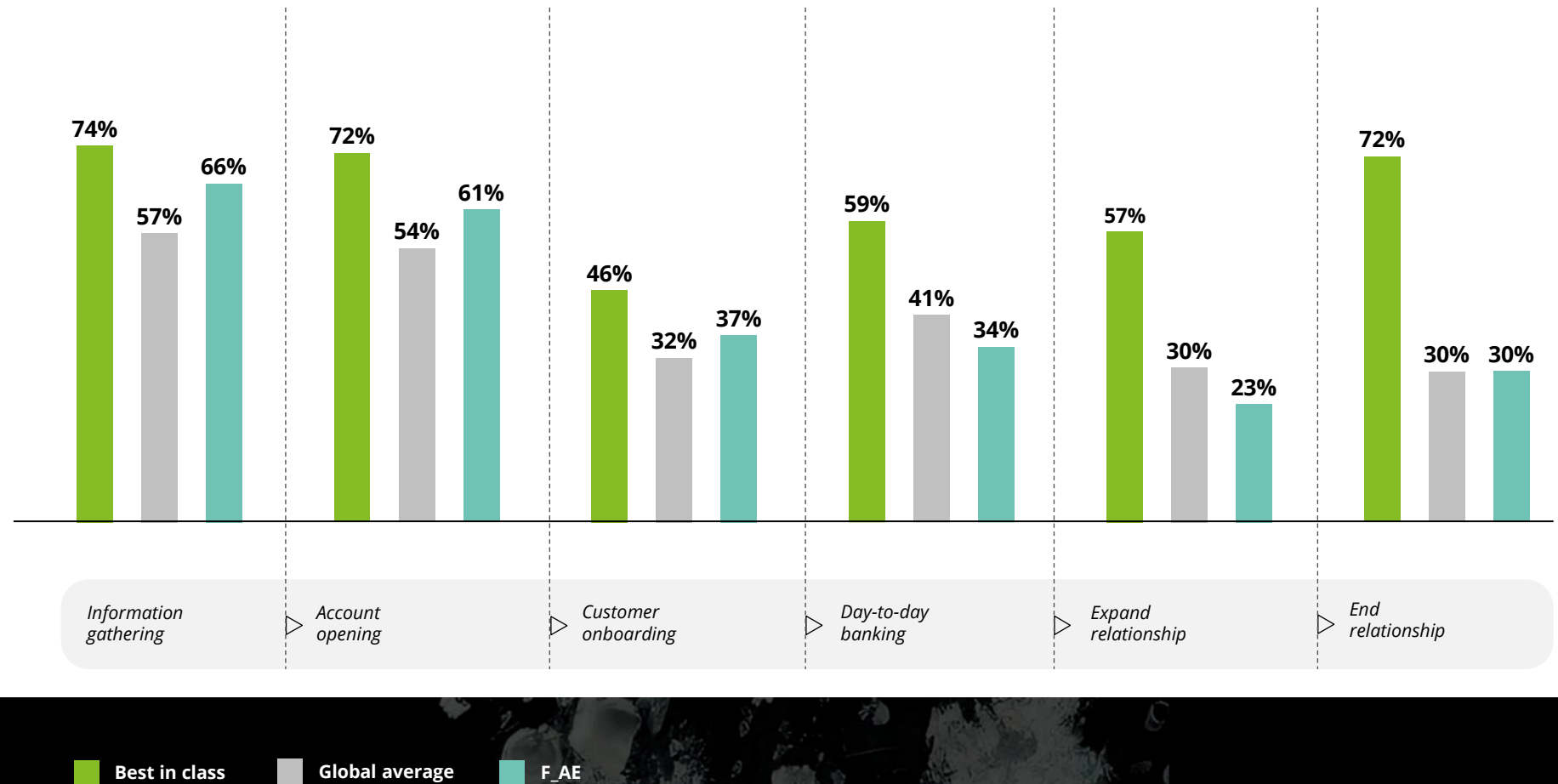
The significance of the **1005 functionalities** assessed in the study varies by a considerable amount. Therefore, a weight system has been put in place, where every functionality is assigned a unique weight, based on the following criteria:



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**



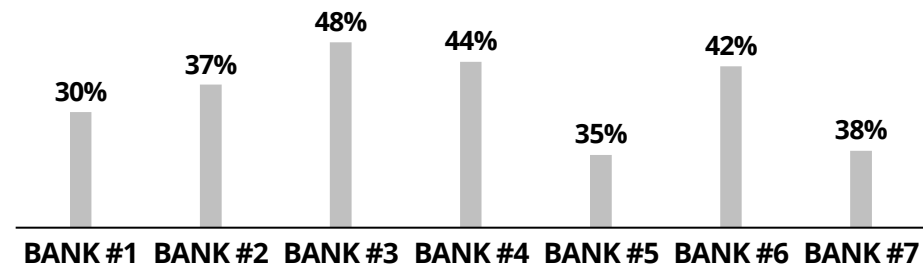
AE

DBM score by channel

DBM score by channel, %

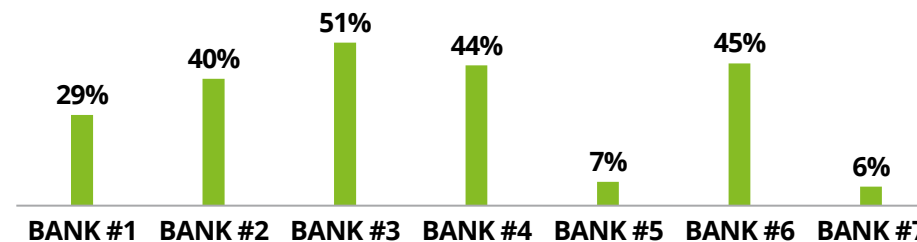
All researched channels

1005 of functionalities and UX features



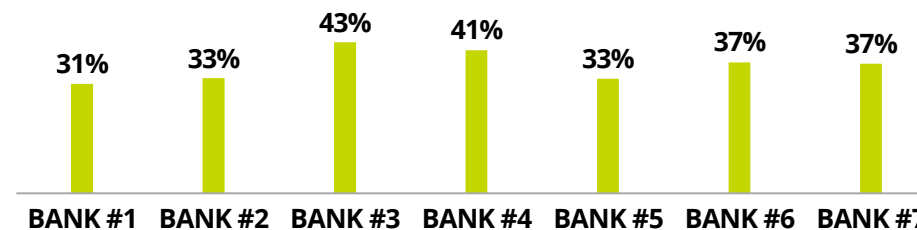
Internet and public website

518 of functionalities and UX features



Mobile

487 of functionalities and UX features



DBM index is an alternative measure of banks' digital maturity

DBM score and index, %



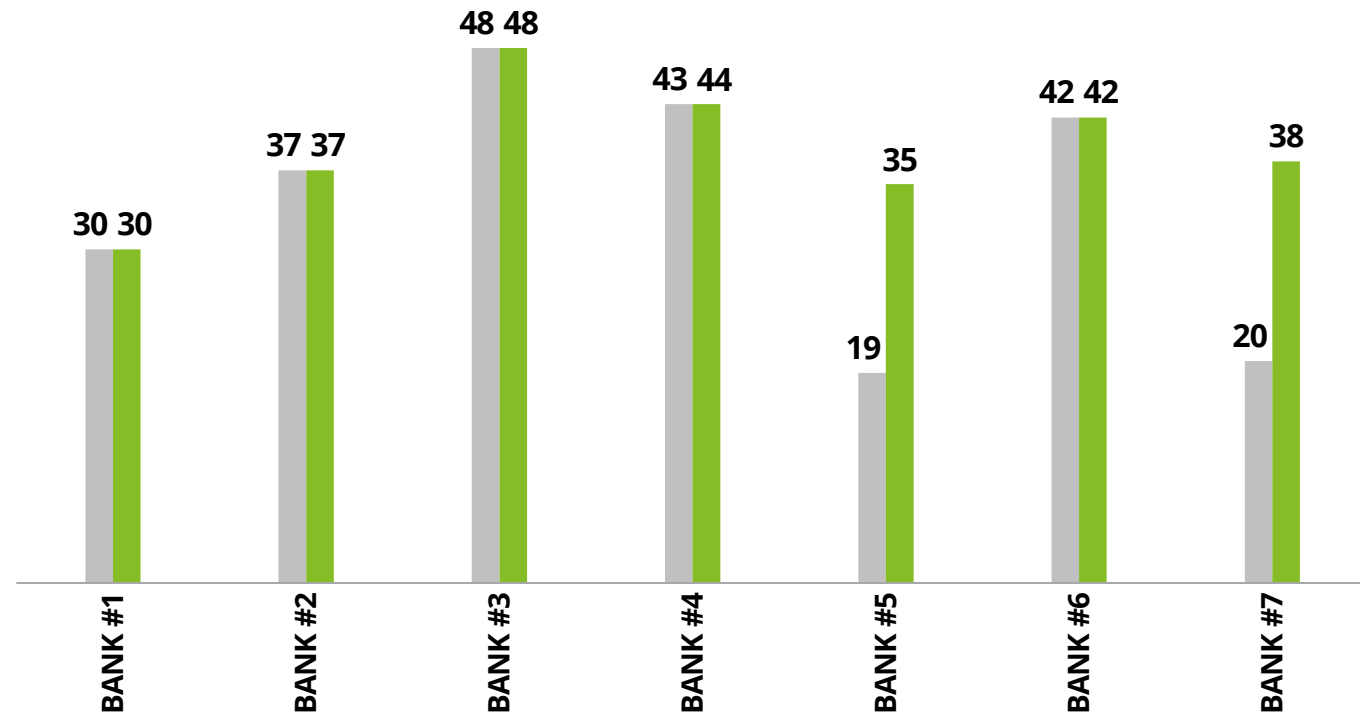
DBM INDEX

measures maturity for channels offered by a bank



DBM SCORE

measures maturity for all channels and all products

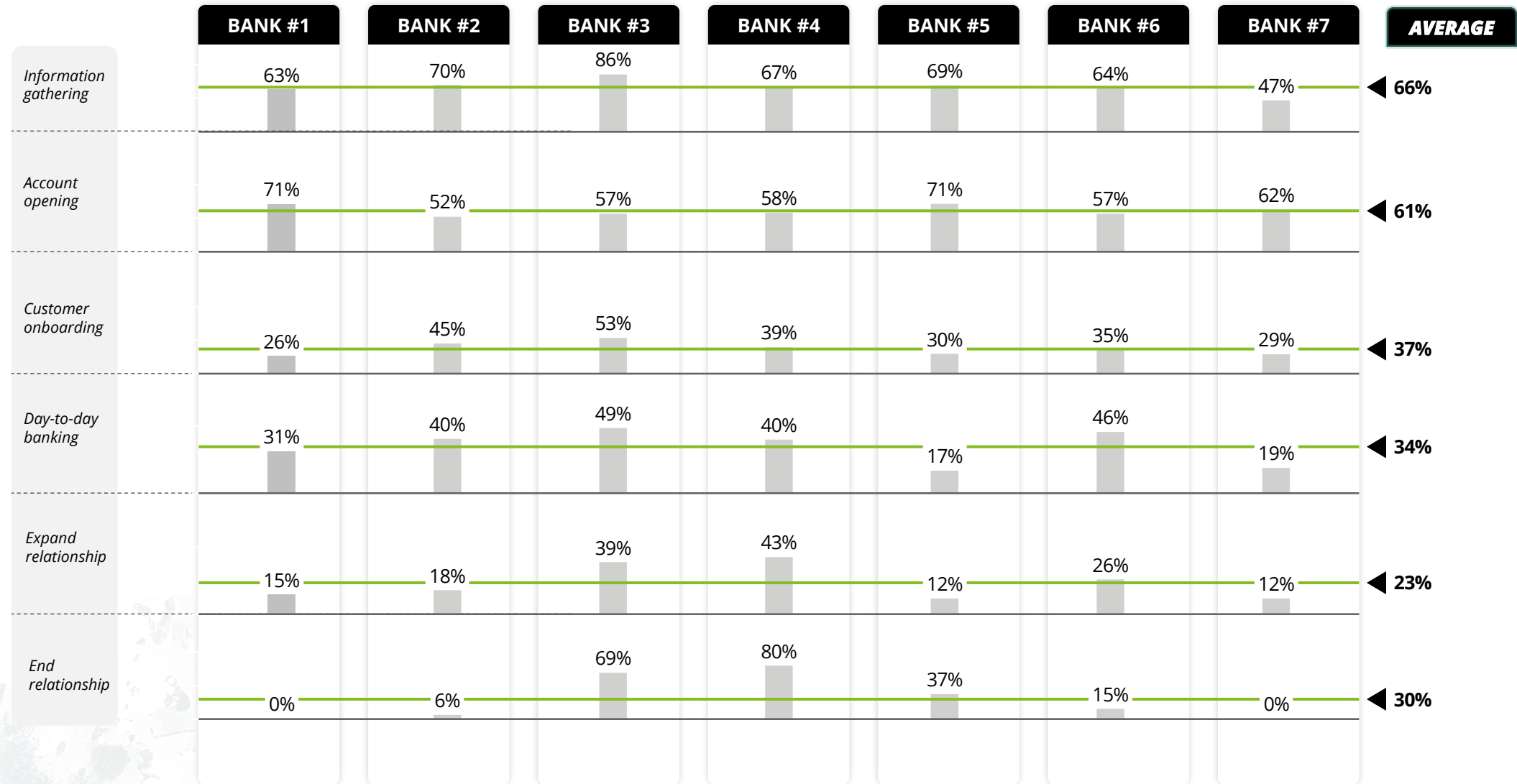


DBM score

DBM index

AE

DBM score by customer journey step



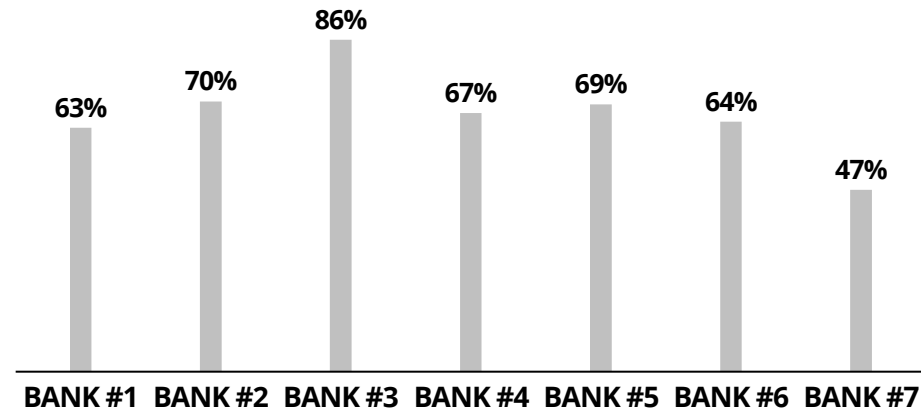
AE

1. Information gathering

DBM score by CJ step and channel, %

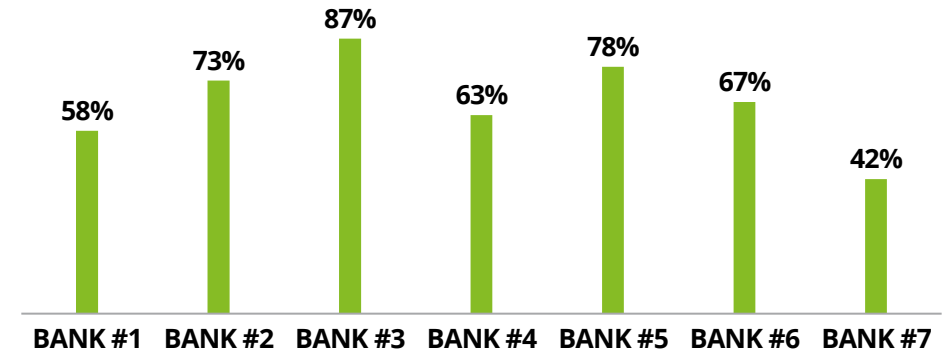
All researched channels

18 of functionalities and UX features



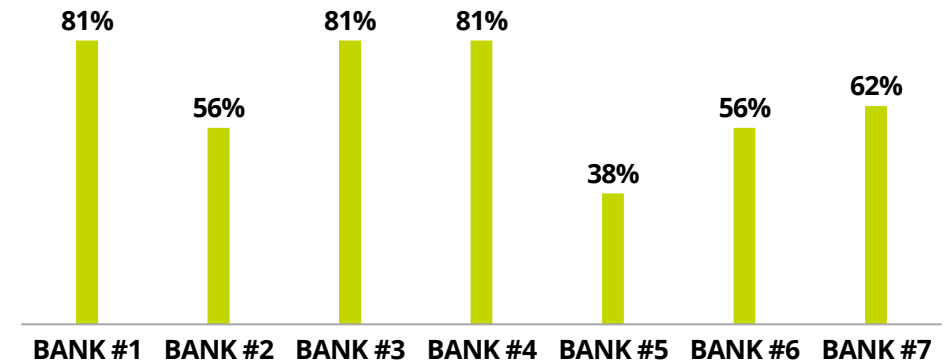
Internet and public website

13 of functionalities and UX features



Mobile

5 of functionalities and UX features



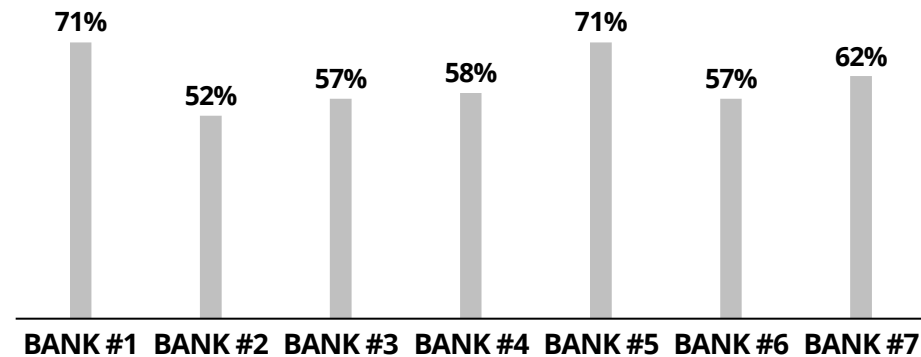
AE

2. Account opening

DBM score by CJ step and channel, %

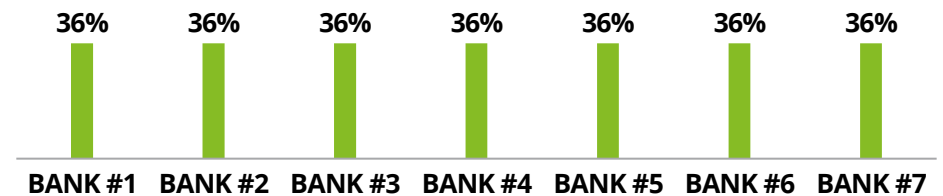
All researched channels

56 of functionalities and UX features



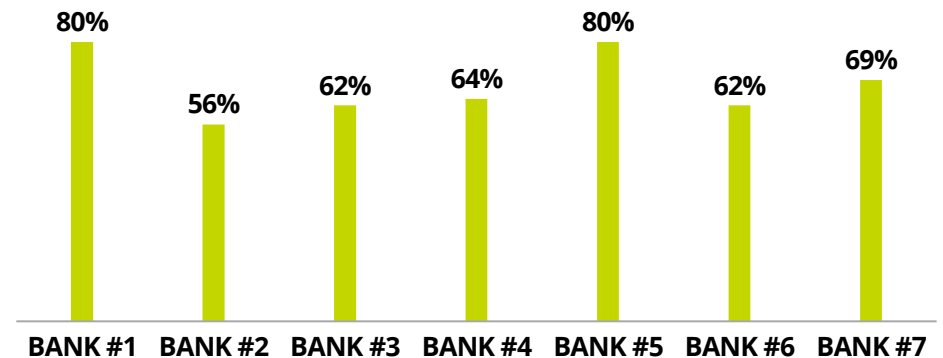
Internet and public website

34 of functionalities and UX features



Mobile

22 of functionalities and UX features



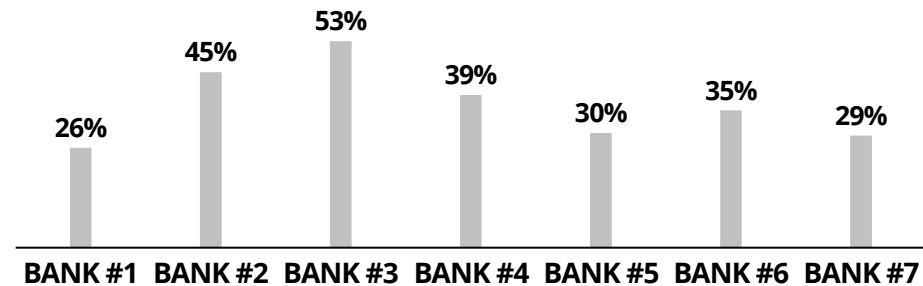
AE

3. Customer onboarding

DBM score by CJ step and channel, %

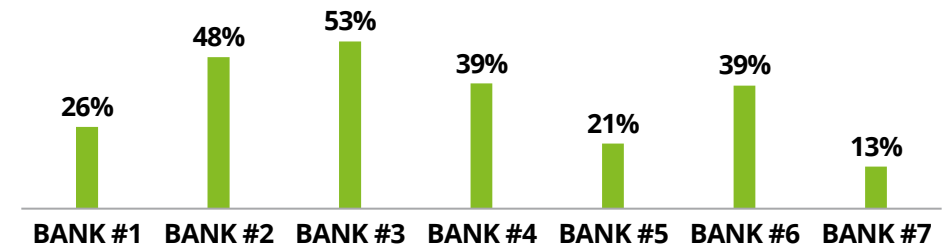
All researched channels

63 of functionalities and UX features



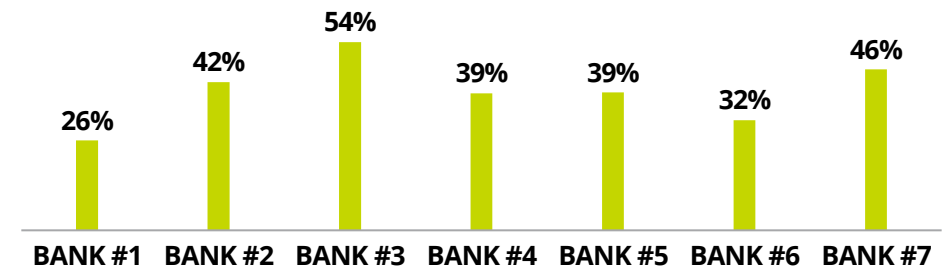
Internet and public website

30 of functionalities and UX features



Mobile

33 of functionalities and UX features



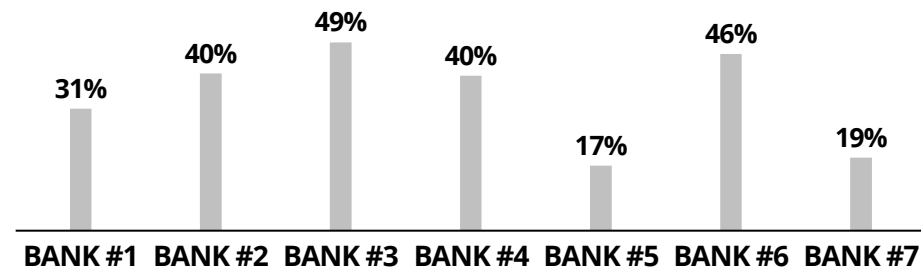
AE

4. Day-to-day banking

DBM score by CJ step and channel, %

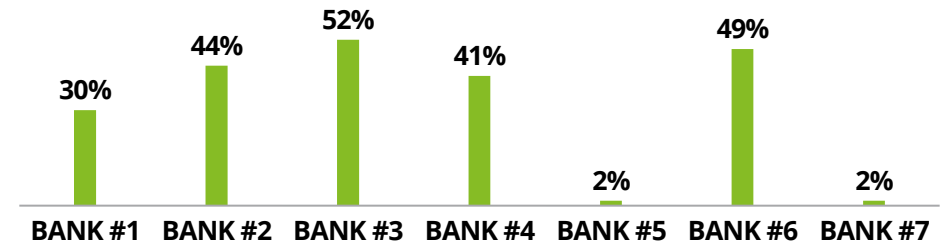
All researched channels

494 of functionalities and UX features



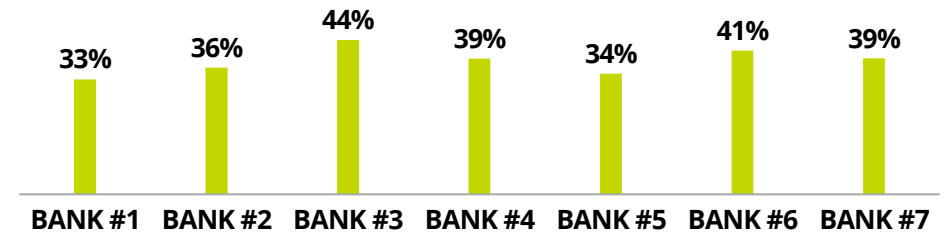
Internet and public website

235 of functionalities and UX features



Mobile

259 of functionalities and UX features



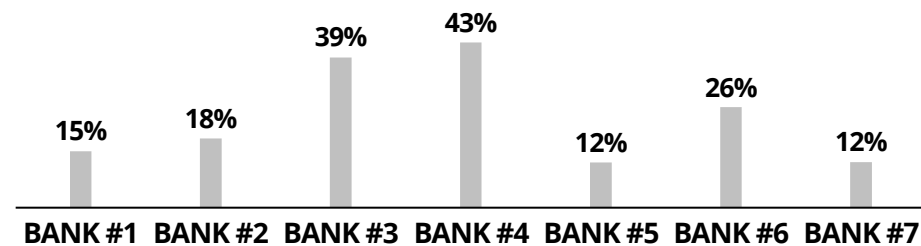
AE

5. Expand relationship

DBM score by CJ step and channel, %

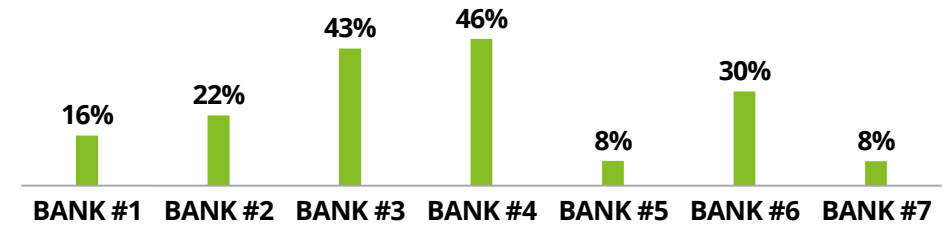
All researched channels

360 of functionalities and UX features



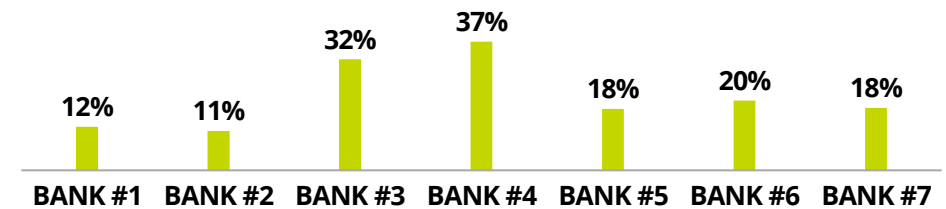
Internet and public website

198 of functionalities and UX features



Mobile

162 of functionalities and UX features



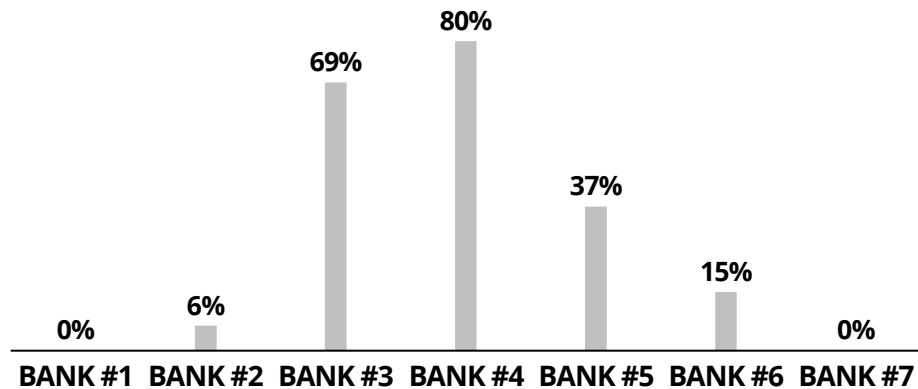
AE

6. End relationship

DBM score by CJ step and channel, %

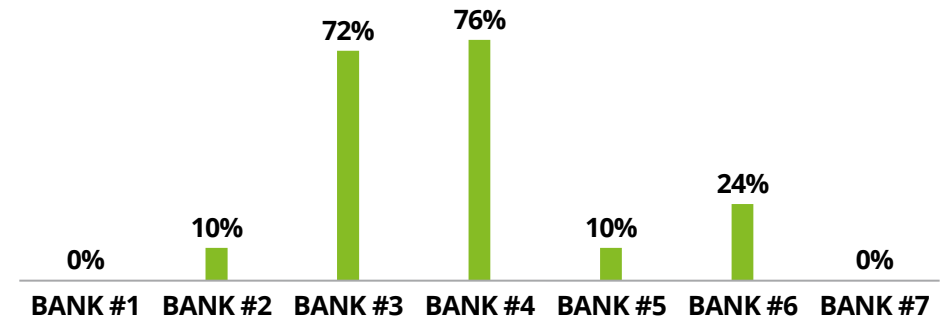
All researched channels

14 of functionalities and UX features



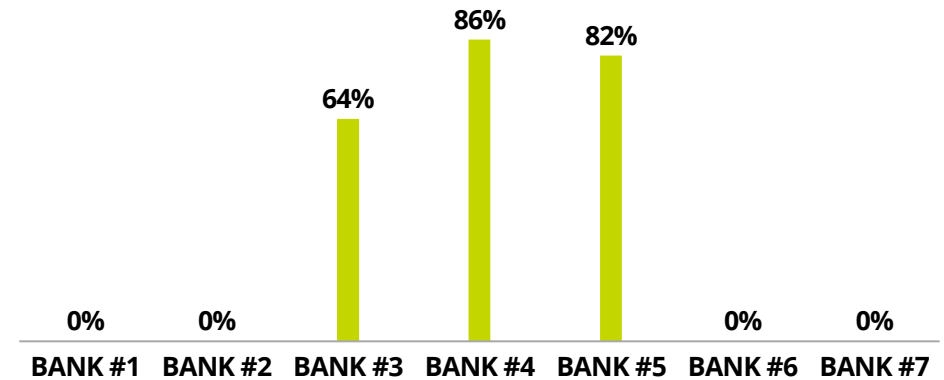
Internet and public website

8 of functionalities and UX features



Mobile

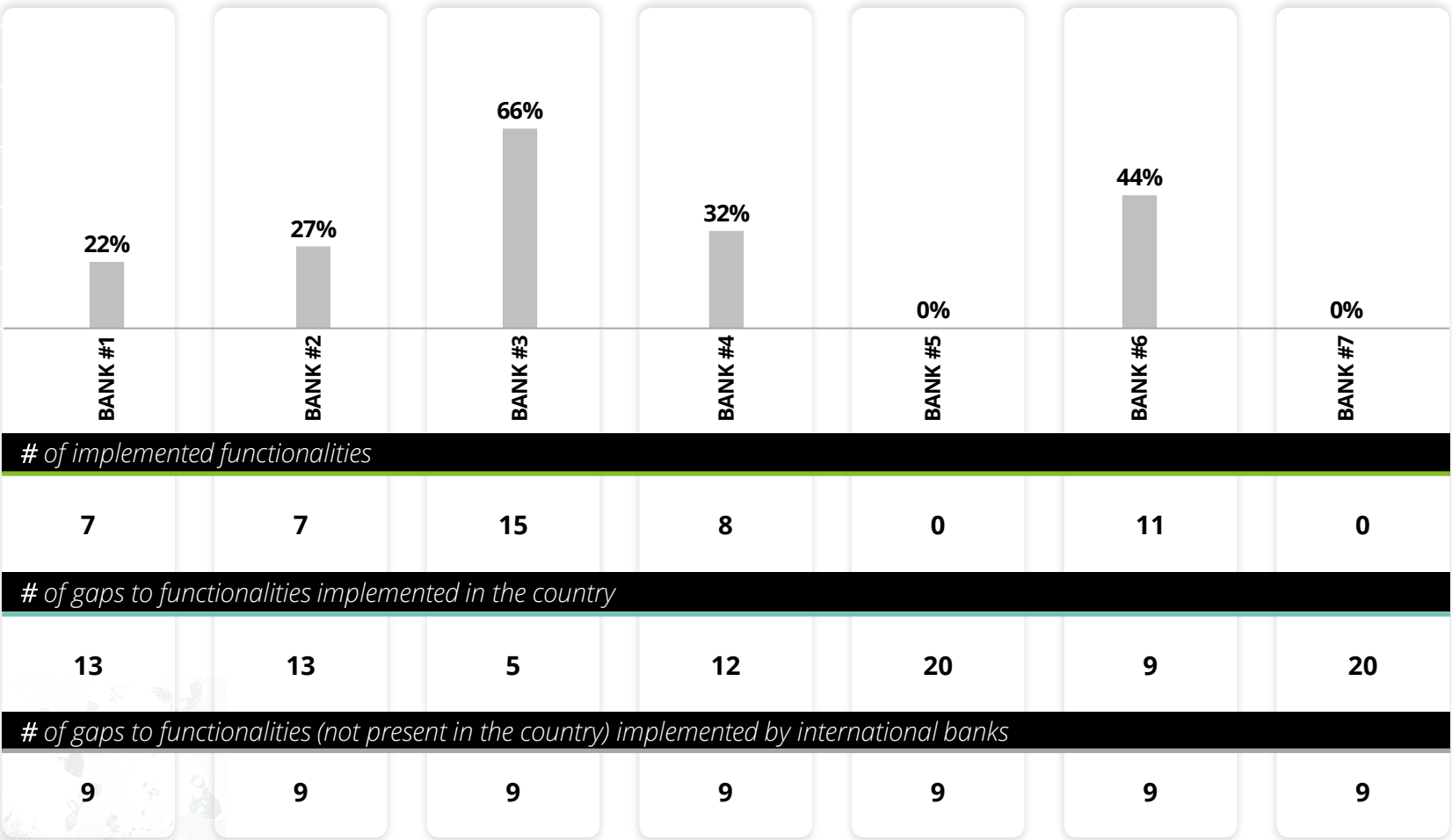
6 of functionalities and UX features



AE


Account and product mgmt.

Digital Maturity Score of CJ sub-step, %



20 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

Earlier repayment of mortgage loan

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

 Selected differentiators to
international best-practice

Content displayed in pop-up windows: bank's
product offer

Content on banners: cybersecurity warnings /
educational content

Content displayed in pop-up windows:
suggestions about services in the internet
banking



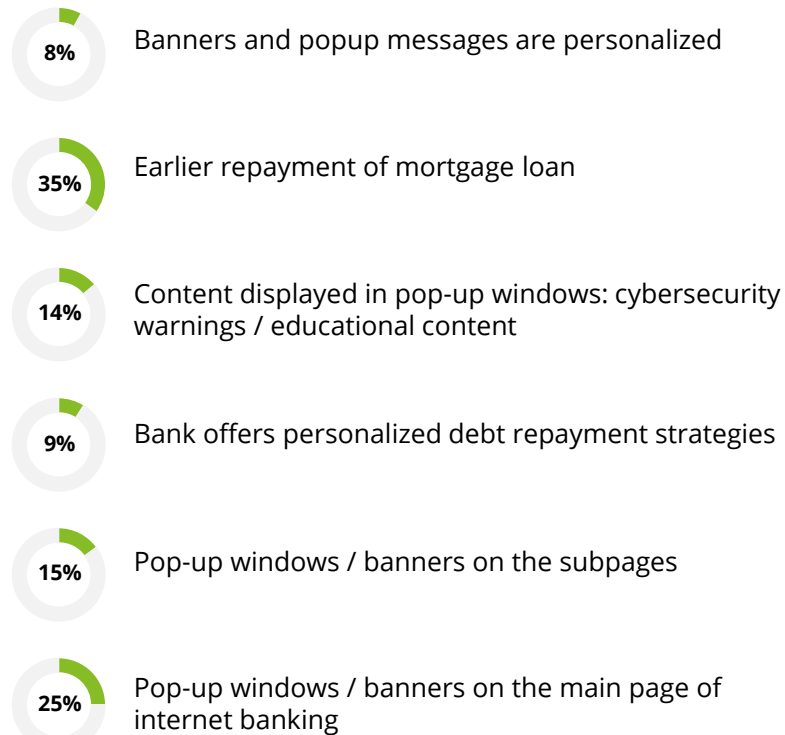
Functionalities most differentiating banks' results

Catch up with local competitors



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

FUNCTIONALITY PENETRATION INTERNATIONALLY

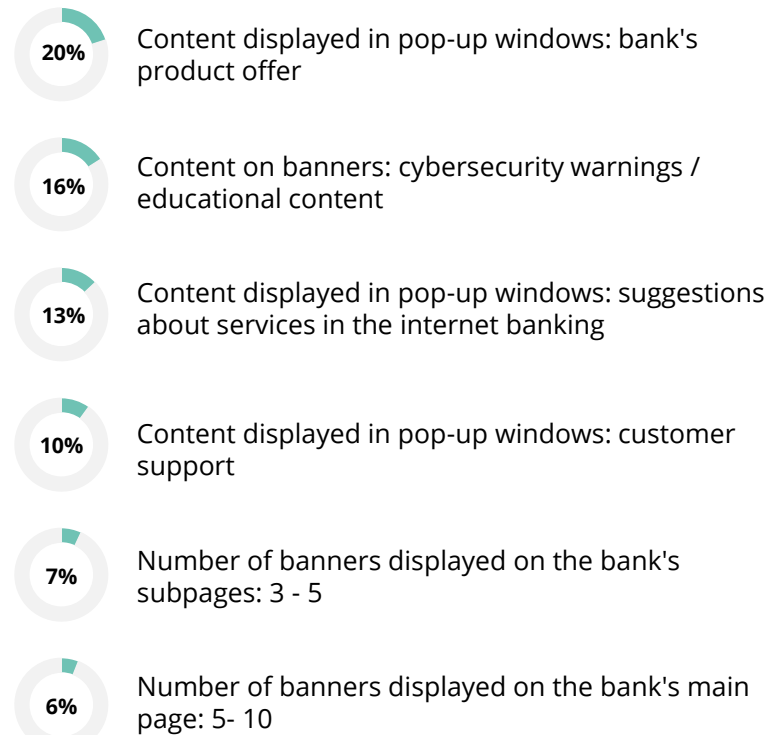


Get inspired by the best international players



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

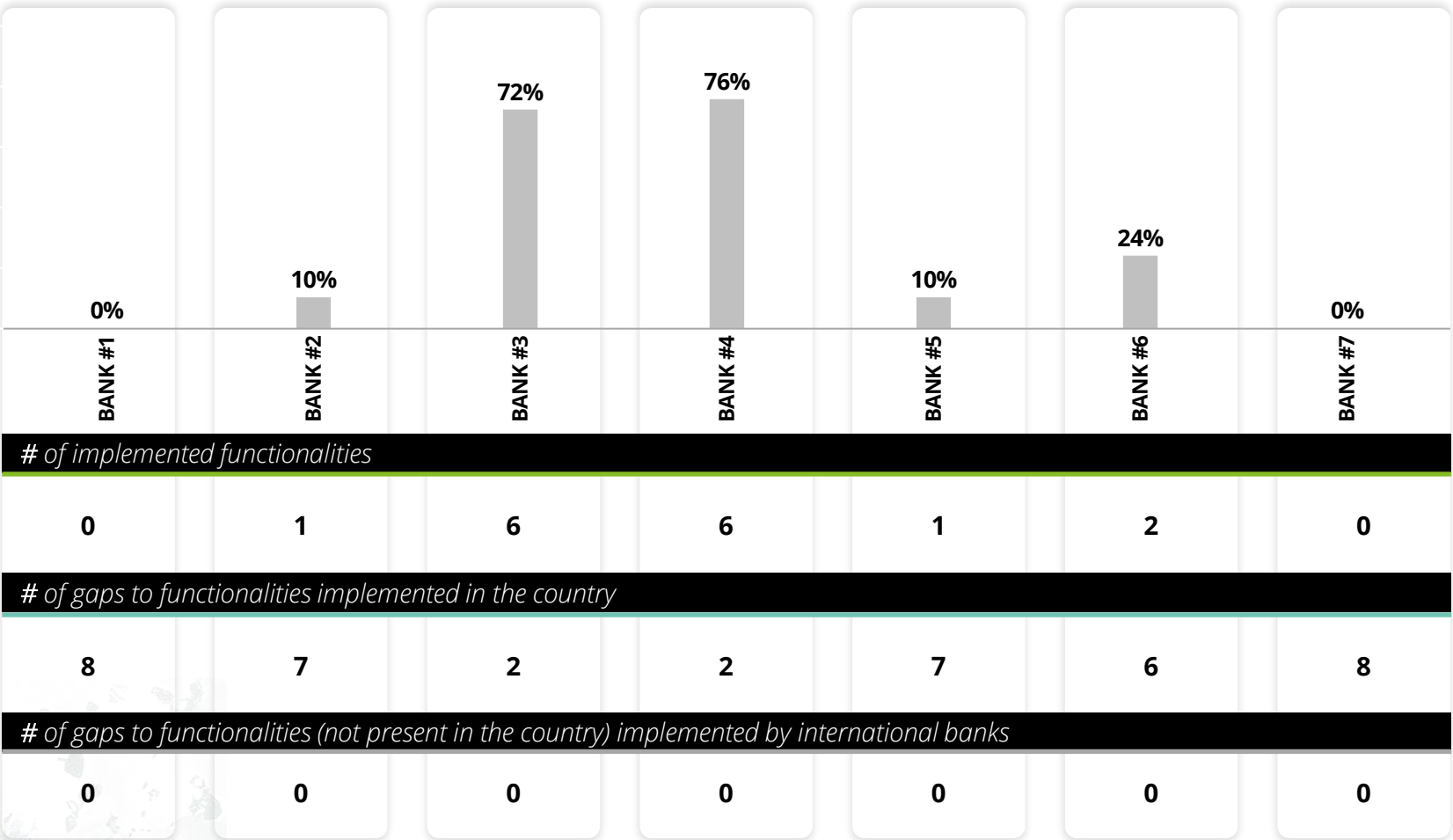
FUNCTIONALITY PENETRATION INTERNATIONALLY



AE


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**

Closing current account fully in internet banking

Questionnaire justifying closing

Automatic retention offer



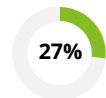
Functionalities most differentiating banks' results

Catch up with local competitors



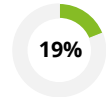
Selected differentiators that are present in at least one bank in the country

FUNCTIONALITY PENETRATION INTERNATIONALLY



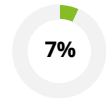
27%

Closing current account fully in internet banking



19%

Questionnaire justifying closing



7%

Automatic retention offer



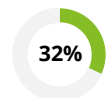
35%

Closing current account described in internet banking



36%

Current account closing available



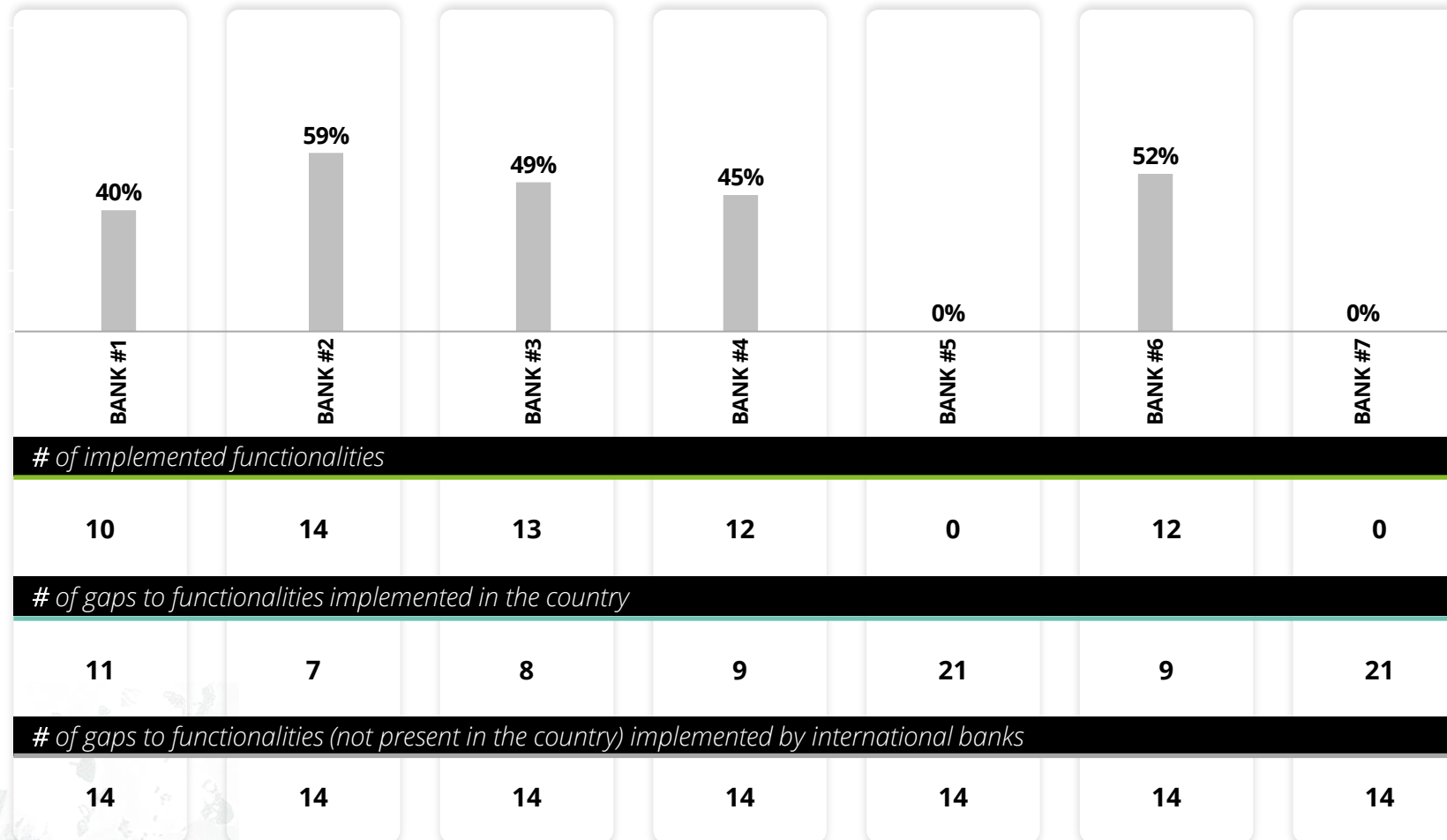
32%

Account closing process is straightforward and easy to understand

AE


Authorization

Digital Maturity Score of CJ sub-step, %



21 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 with third-party credentials

Log-in authentication: Virtual token app

List of situation without SCA requirement

 Selected differentiators to
international best-practice

Deactivate devices used to access internet
banking

Log-in authentication: Push notification on
mobile

Change transaction authorization method



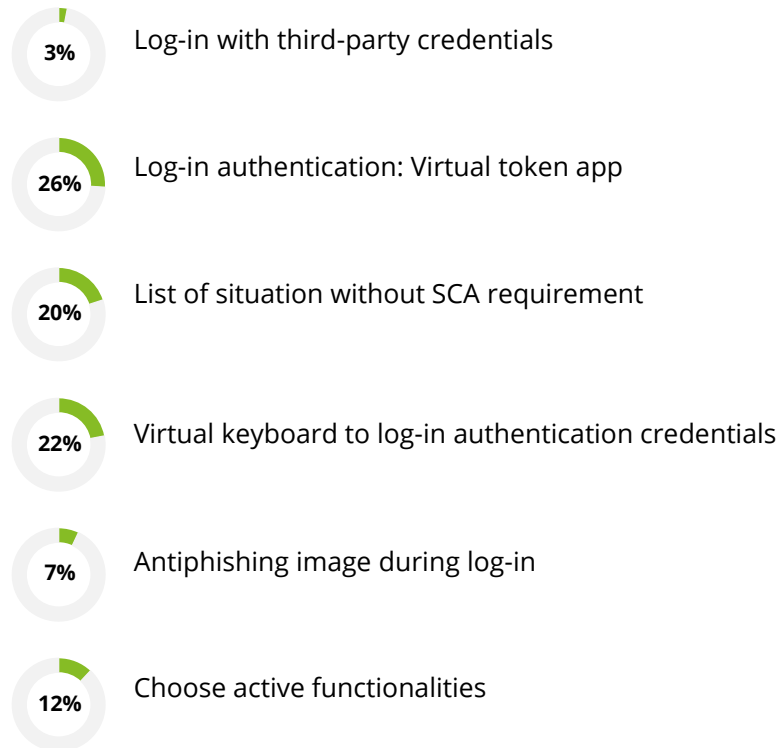
Functionalities most differentiating banks' results

Catch up with local competitors



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

FUNCTIONALITY PENETRATION INTERNATIONALLY

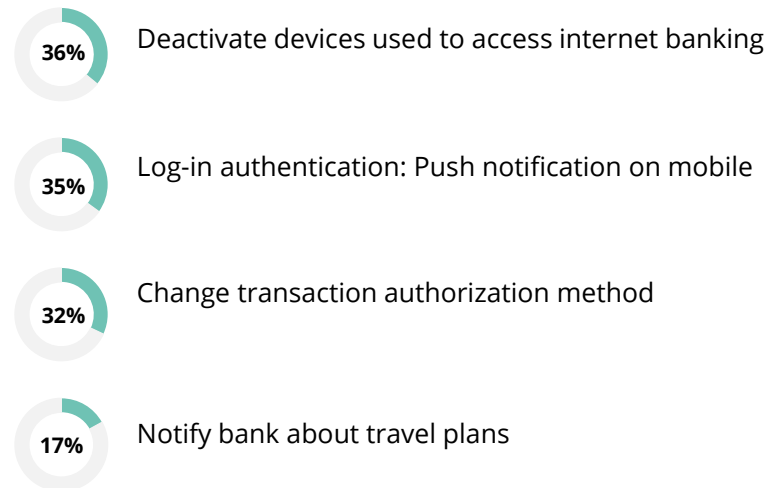


Get inspired by the best international players



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

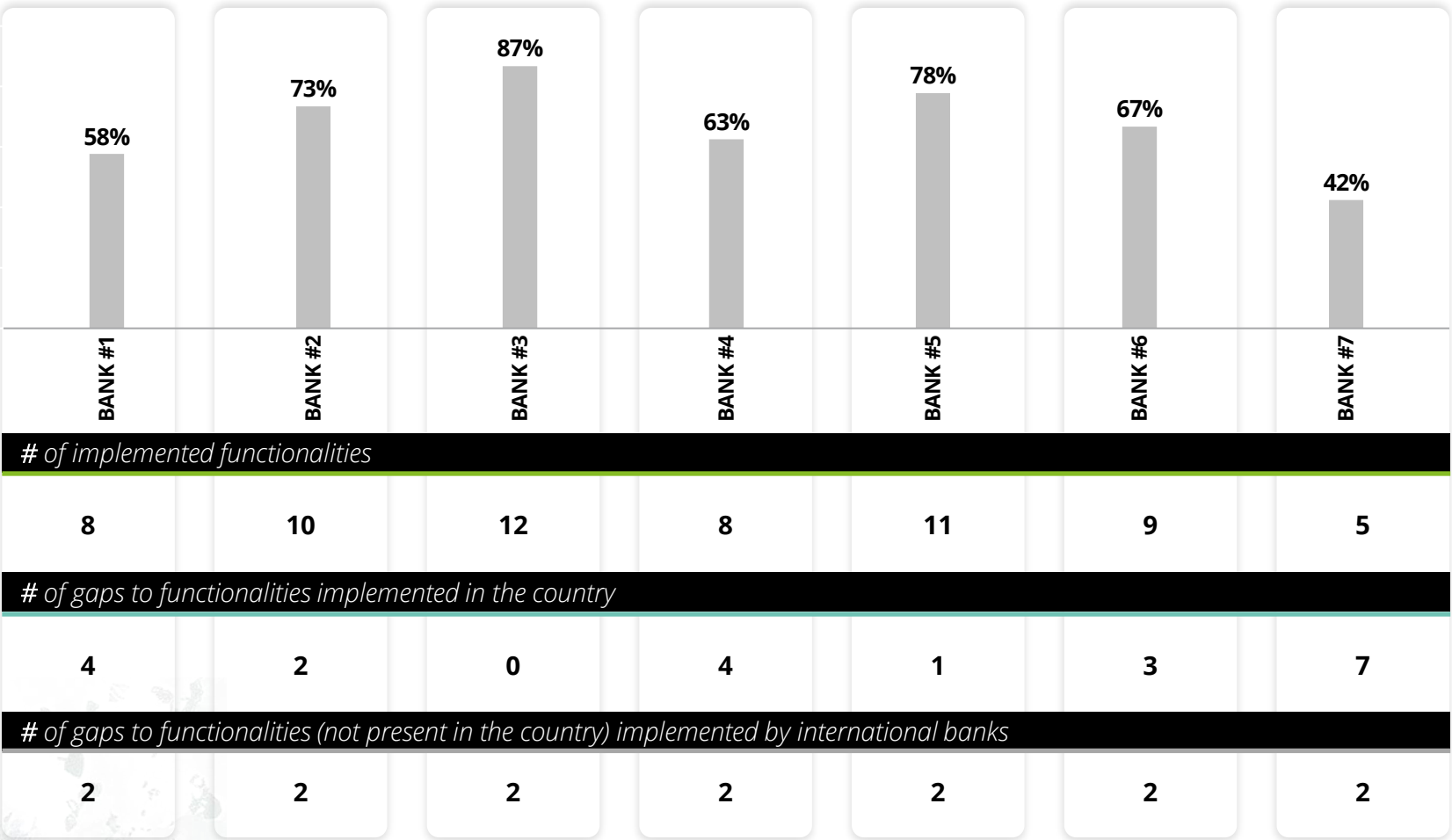
FUNCTIONALITY PENETRATION INTERNATIONALLY



AE


Availability of information

Digital Maturity Score of CJ sub-step, %



12 out of 14
functionalities available
in banks in the country

14 out of 14
functionalities implemented
by international banks

 Selected differentiators
among **local competition**

Compensation after successful recommendation

Option to recommend the bank among
family/friends

Chatbot input: allows asking custom questions

 Selected differentiators to
international best-practice

Chatbot input: allows voice commands

Account comparison with other banks



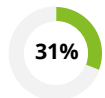
Functionalities most differentiating banks' results

Catch up with local competitors



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

FUNCTIONALITY PENETRATION INTERNATIONALLY



Compensation after successful recommendation



Option to recommend the bank among family/friends



Chatbot input: allows asking custom questions



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



Overview of products for specific groups



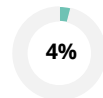
Chatbot available on website

Get inspired by the best international players

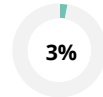


Selected differentiators that are not present in any bank in the country

FUNCTIONALITY PENETRATION INTERNATIONALLY



Chatbot input: allows voice commands

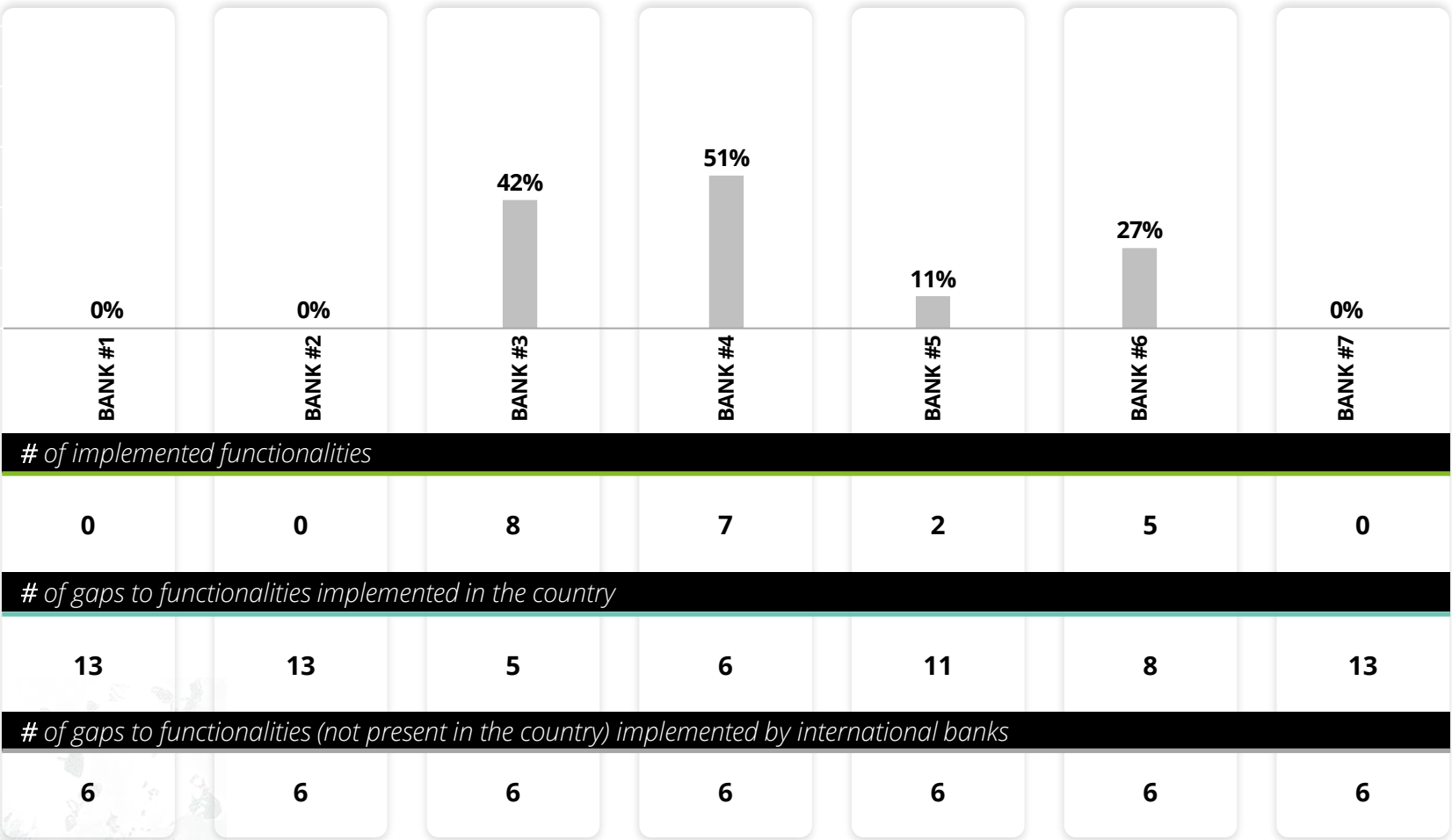


Account comparison with other banks

AE


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

Available pricing of life insurance

Life insurance opening fully in internet banking

 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



Activate credit card insurance



Available pricing of life insurance



Life insurance opening fully in internet banking



Available pricing of non-life insurance



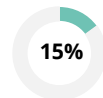
Opening non-life insurance described in internet banking

Get inspired by the best international players

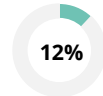


Selected differentiators that are not present in any bank in the country

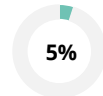
FUNCTIONALITY PENETRATION INTERNATIONALLY



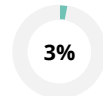
Non-life insurance from more than one provider



Calculator comparing life insurance options



Life insurance from more than one provider



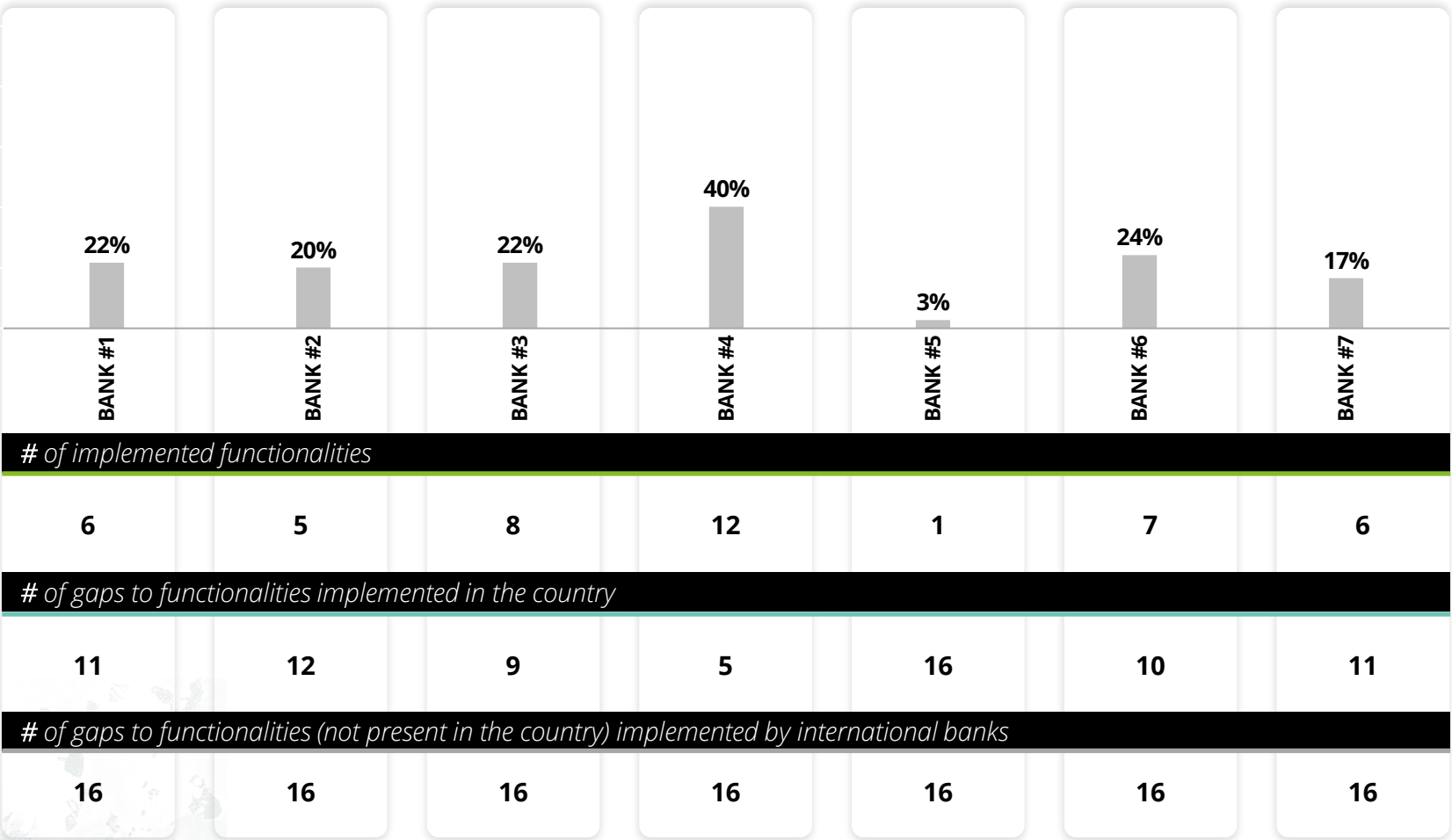
Save results of interactive calculator: life insurance



AE


Beyond banking

Digital Maturity Score of CJ sub-step, %



17 out of 33
functionalities available
in banks in the country

33 out of 33
functionalities implemented
by international banks

 Selected differentiators
among **local competition**

Offering of non-financial products well-organized

Upload and store documents

Non-financial product offering available

 Selected differentiators to
international best-practice

PIT form submission

Apply for social benefits

Personalized non-financial offers



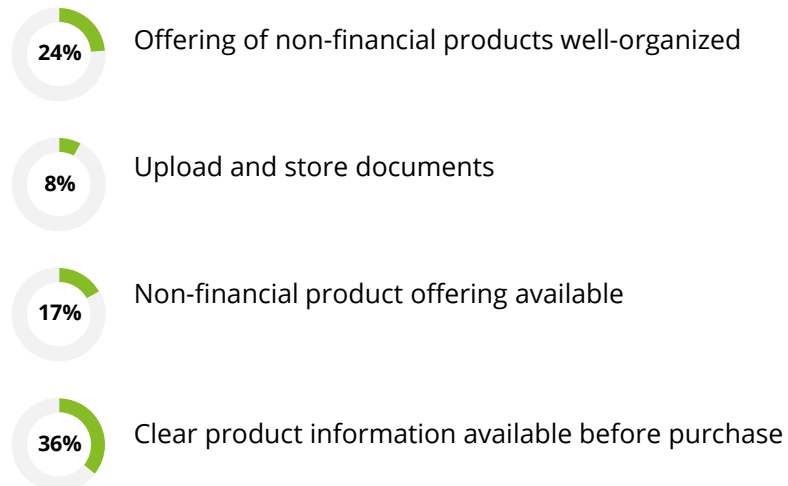
Functionalities most differentiating banks' results

Catch up with local competitors



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

FUNCTIONALITY PENETRATION INTERNATIONALLY

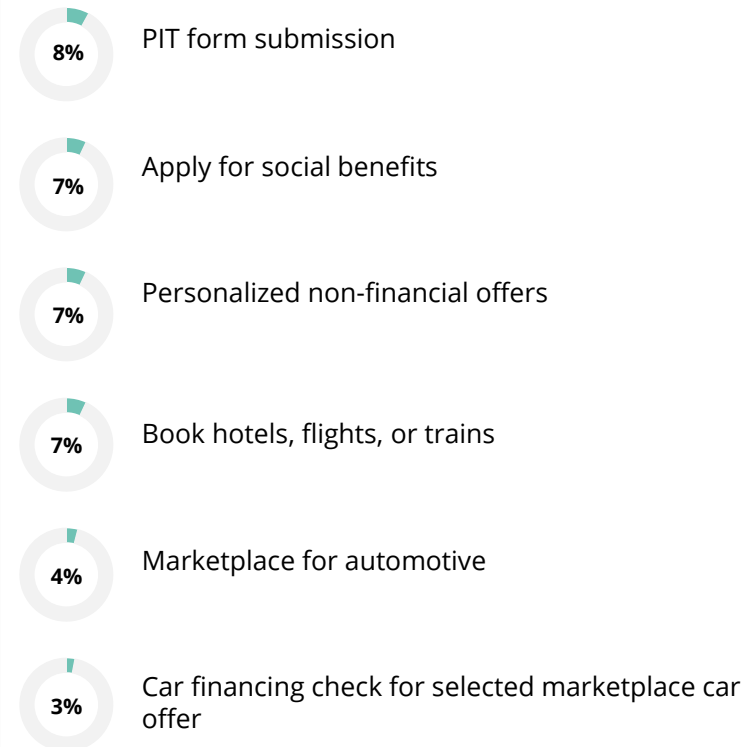


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Selected differentiators that are not present in any bank in the country

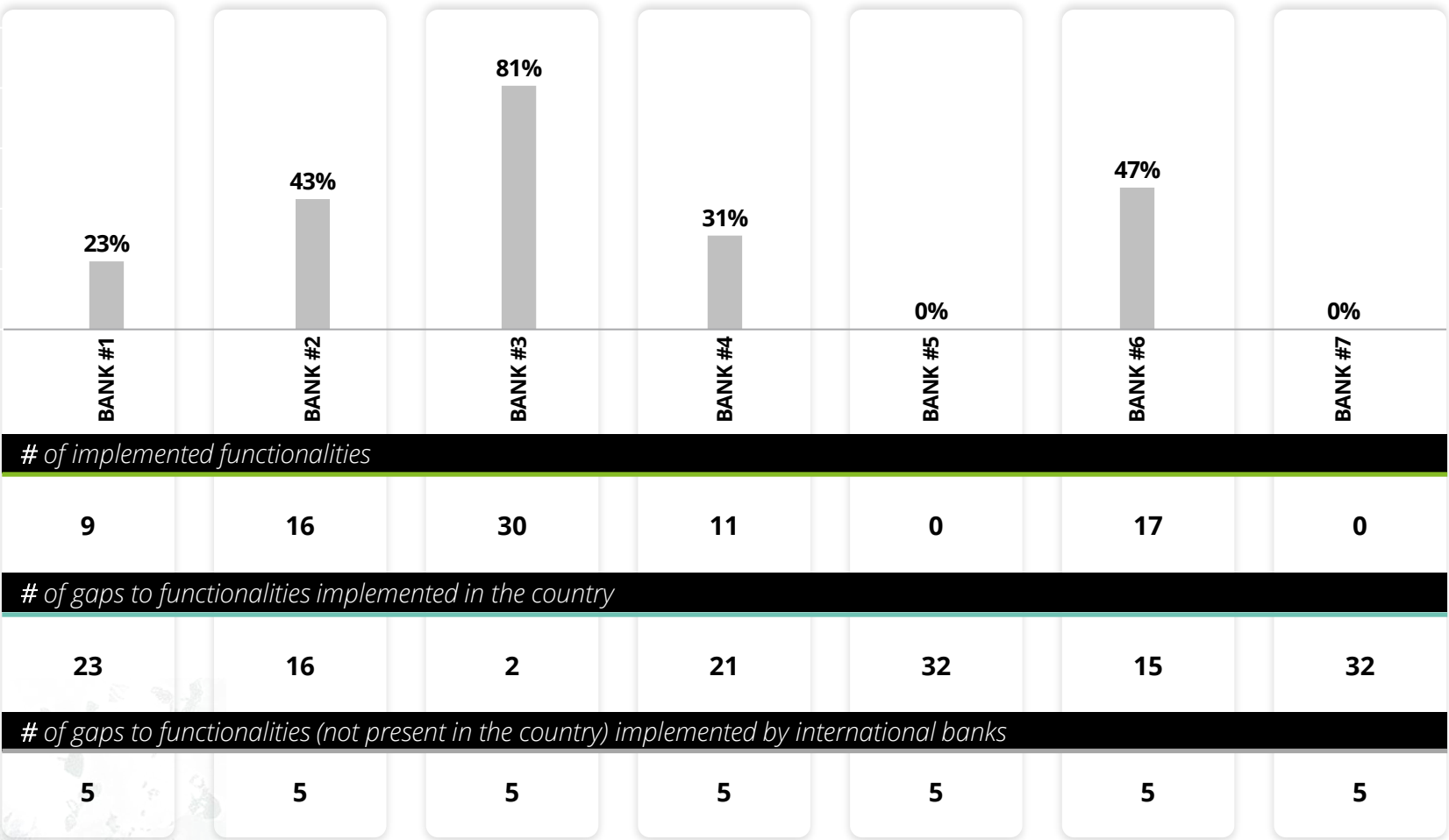
FUNCTIONALITY PENETRATION INTERNATIONALLY



AE


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**

Modification of ATM limit of debit card

Modification of credit card limit

User can check / uncover card number

 Selected differentiators to
international best-practice

Check debit card PIN

Check credit card PIN

Option to personalize the card



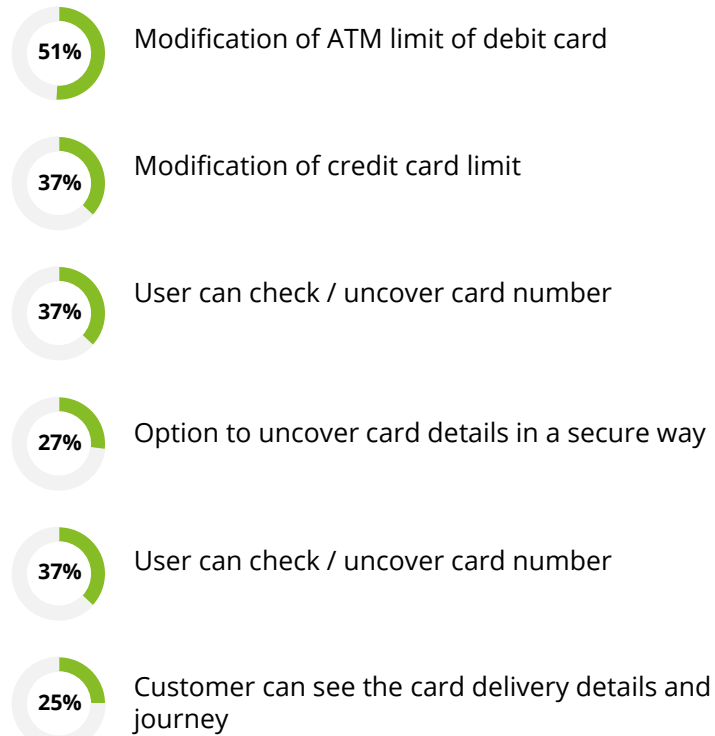
Functionalities most differentiating banks' results

Catch up with local competitors



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

FUNCTIONALITY PENETRATION INTERNATIONALLY

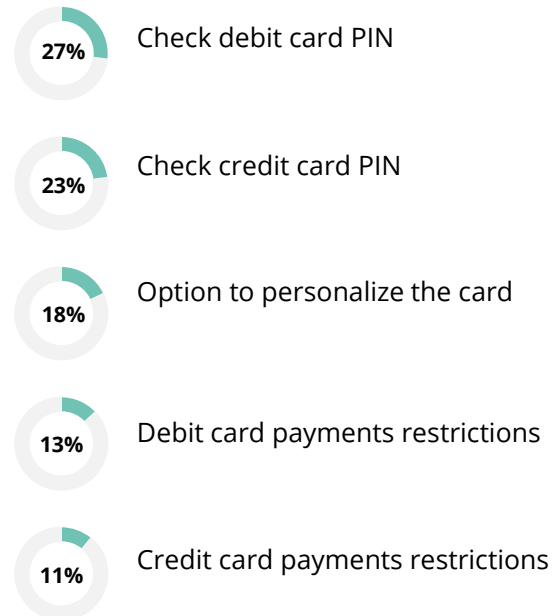


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Selected differentiators that are not present in any bank in the country

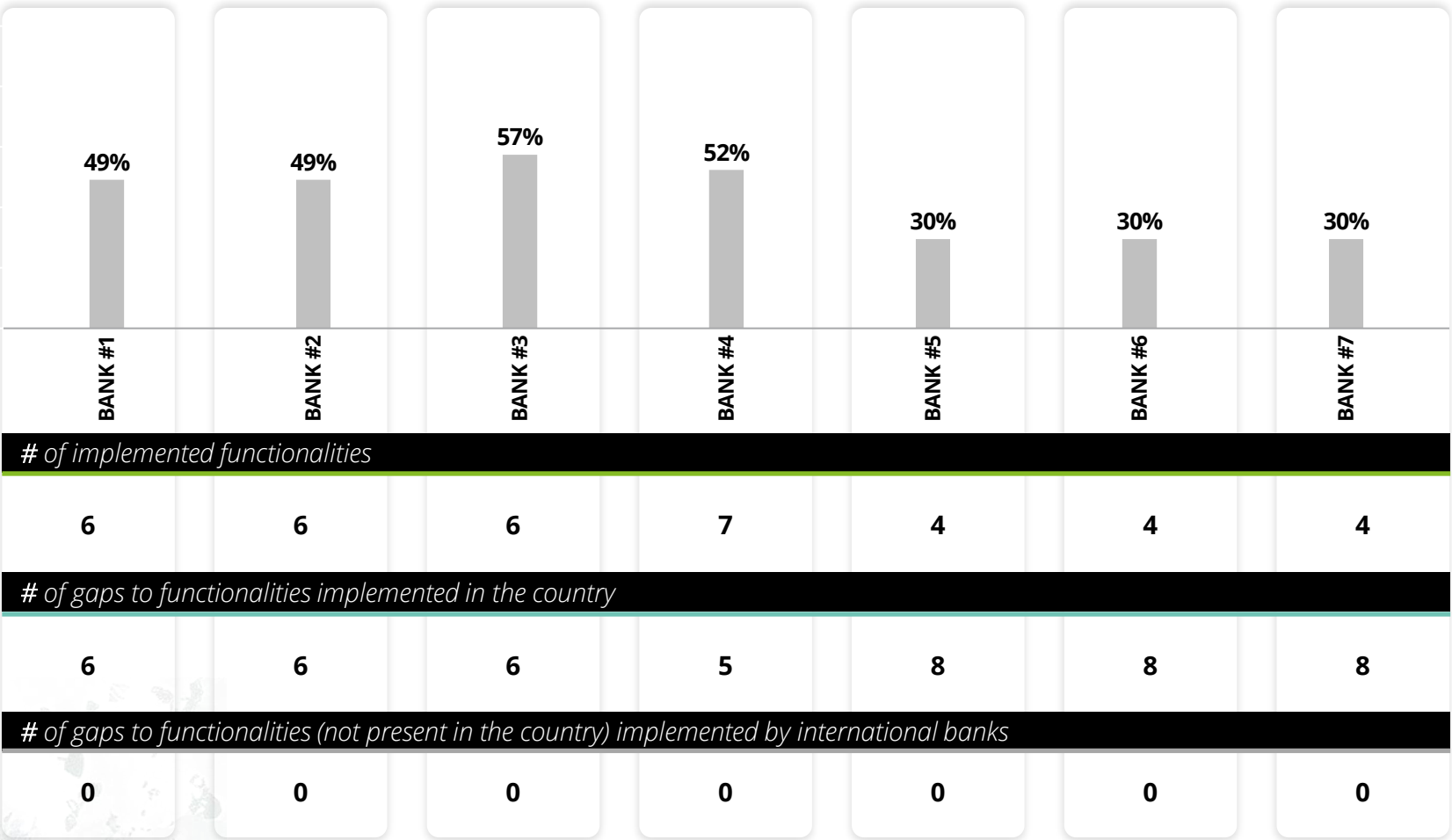
FUNCTIONALITY PENETRATION INTERNATIONALLY



AE


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**

Current account demo

Banking account can be accessed via a
smartwatch device

AE



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



Current account demo

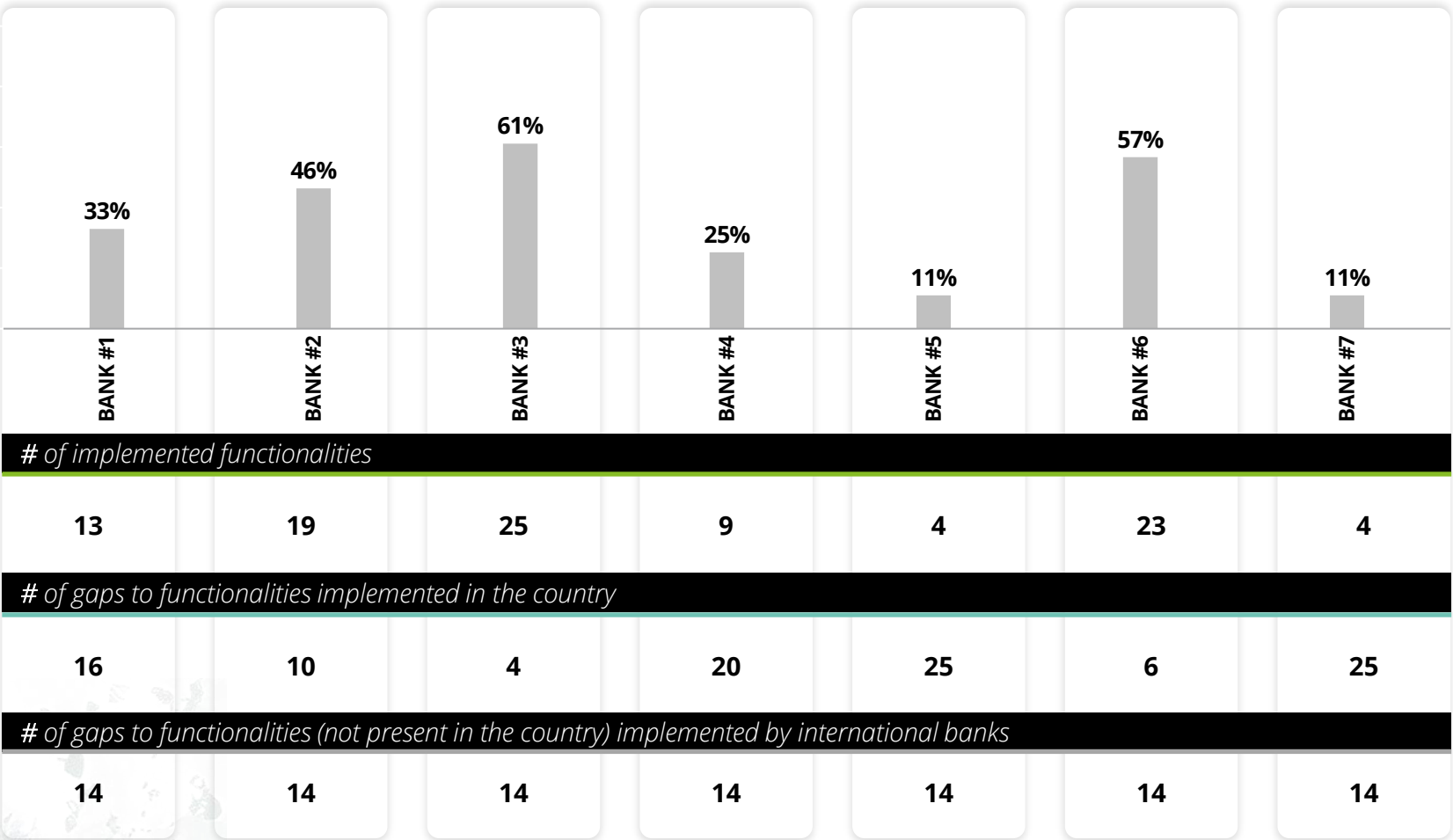


Banking account can be accessed via a smartwatch device

AE


Customer support

Digital Maturity Score of CJ sub-step, %



29 out of 43
functionalities available
in banks in the country

43 out of 43
functionalities implemented
by international banks

 Selected differentiators
among **local competition**

Content read out loud functionality

Bank has internet banking font size regulation

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

 Selected differentiators to
international best-practice

Automatic account unblock after failed password attempt

Bank has sing language contact option

Communication with an advisor: video chat



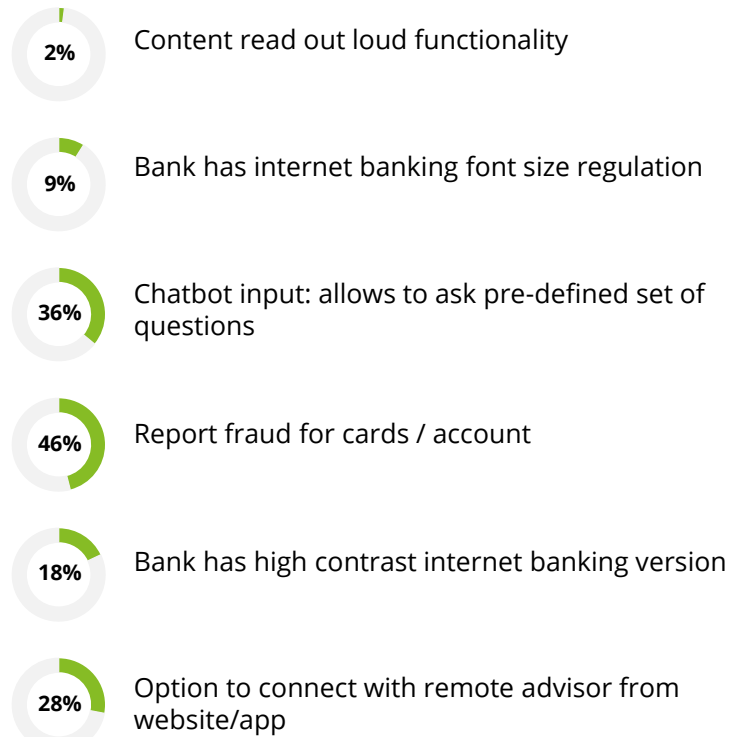
Functionalities most differentiating banks' results

Catch up with local competitors



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

FUNCTIONALITY PENETRATION INTERNATIONALLY

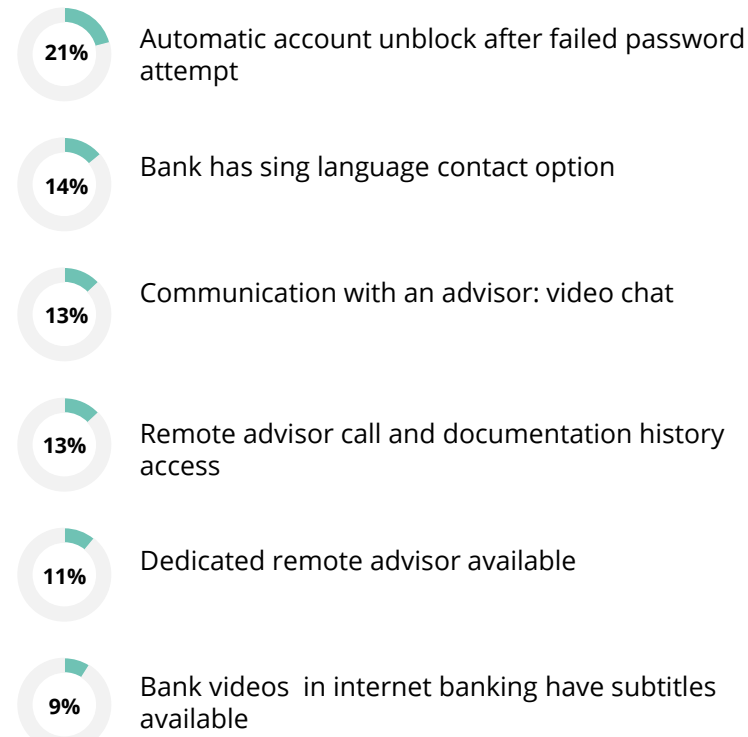


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Selected differentiators that are not present in any bank in the country

FUNCTIONALITY PENETRATION INTERNATIONALLY

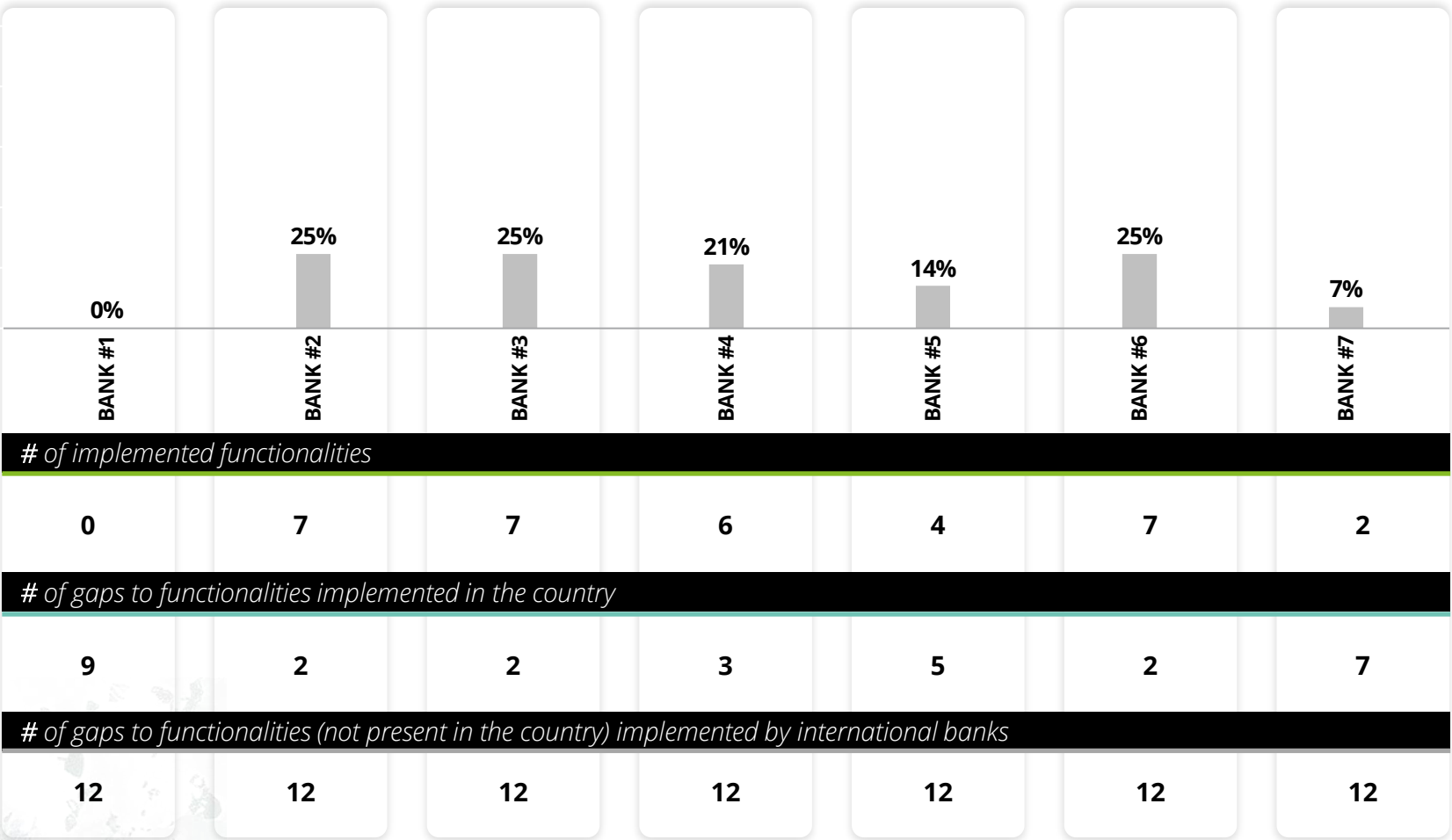


AE




Ecosystem and account aggregation

Digital Maturity Score of CJ sub-step, %



9 out of 21
functionalities available
in banks in the country

21 out of 21
functionalities implemented
by international banks

 Selected differentiators
among **local competition**

API for developers

 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



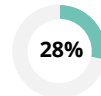
API for developers

Get inspired by the best international players

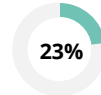


Selected differentiators that are not present in any bank in the country

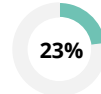
FUNCTIONALITY PENETRATION INTERNATIONALLY



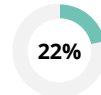
Aggregation of account from another bank



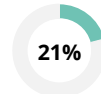
List of aggregated accounts



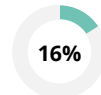
List of banks which can be aggregated



Aggregation of current account history from other banks



Tips how to add new bank account

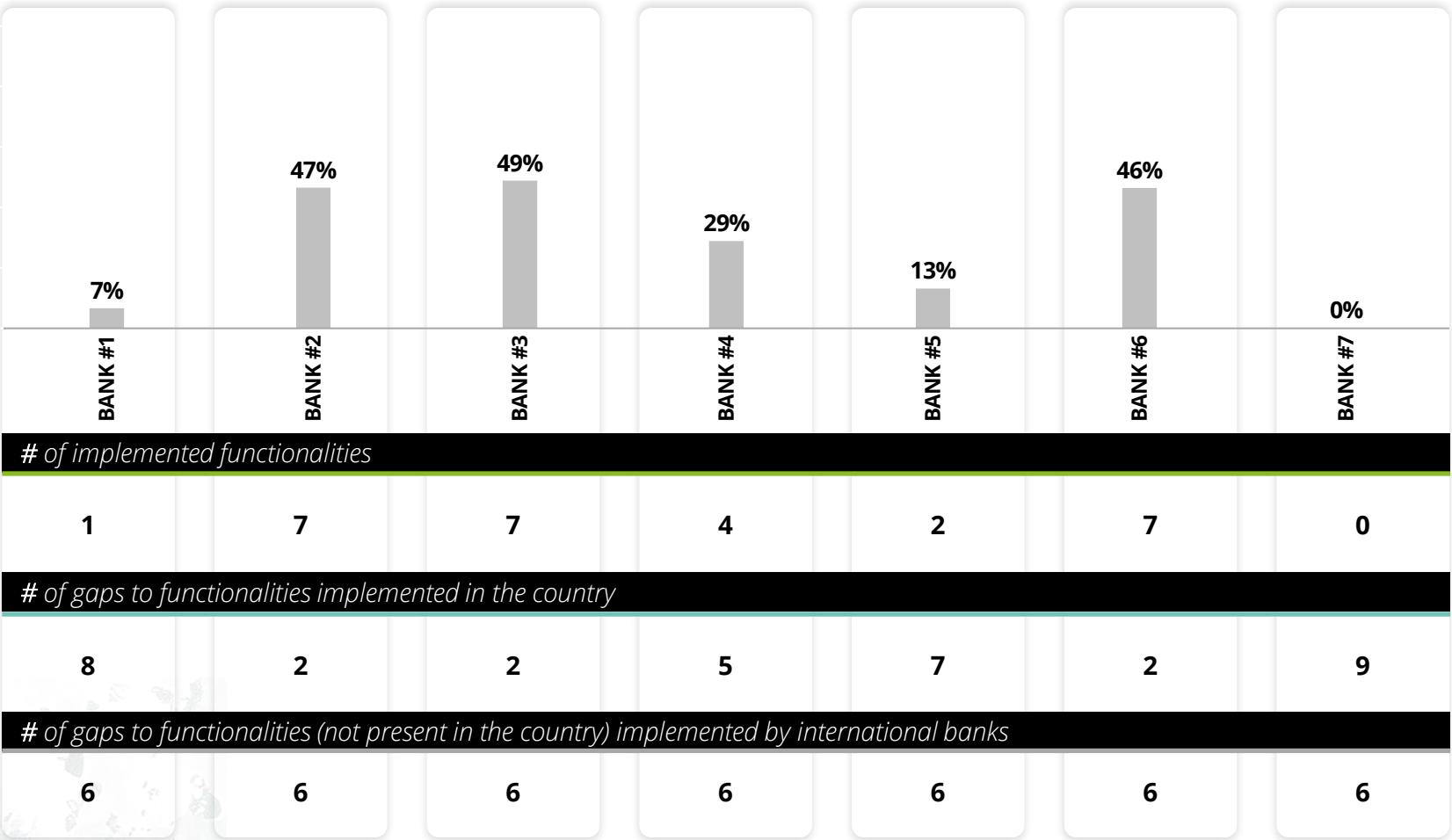


Aggregation of saving accounts from other banks

AE


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**

Option to skip onboarding

Proactive contact to greet customer

Chatbot/virtual assistant functionalities: allows
customer transactionality

 Selected differentiators to
international best-practice

Chatbot/virtual assistant functionalities:
proactive and provides contextual
recommendations

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

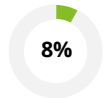
FUNCTIONALITY PENETRATION INTERNATIONALLY



Option to skip onboarding



Proactive contact to greet customer



Chatbot/virtual assistant functionalities: allows customer transactionality



Guidelines to set up a profile



Onboarding in internet banking



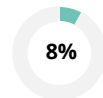
Materials explaining how internet banking works

Get inspired by the best international players

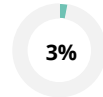


Selected differentiators that are not present in any bank in the country

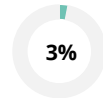
FUNCTIONALITY PENETRATION INTERNATIONALLY



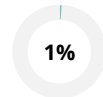
Chatbot/virtual assistant functionalities: proactive and provides contextual recommendations



Gamification during onboarding



Gamification features: progress bars

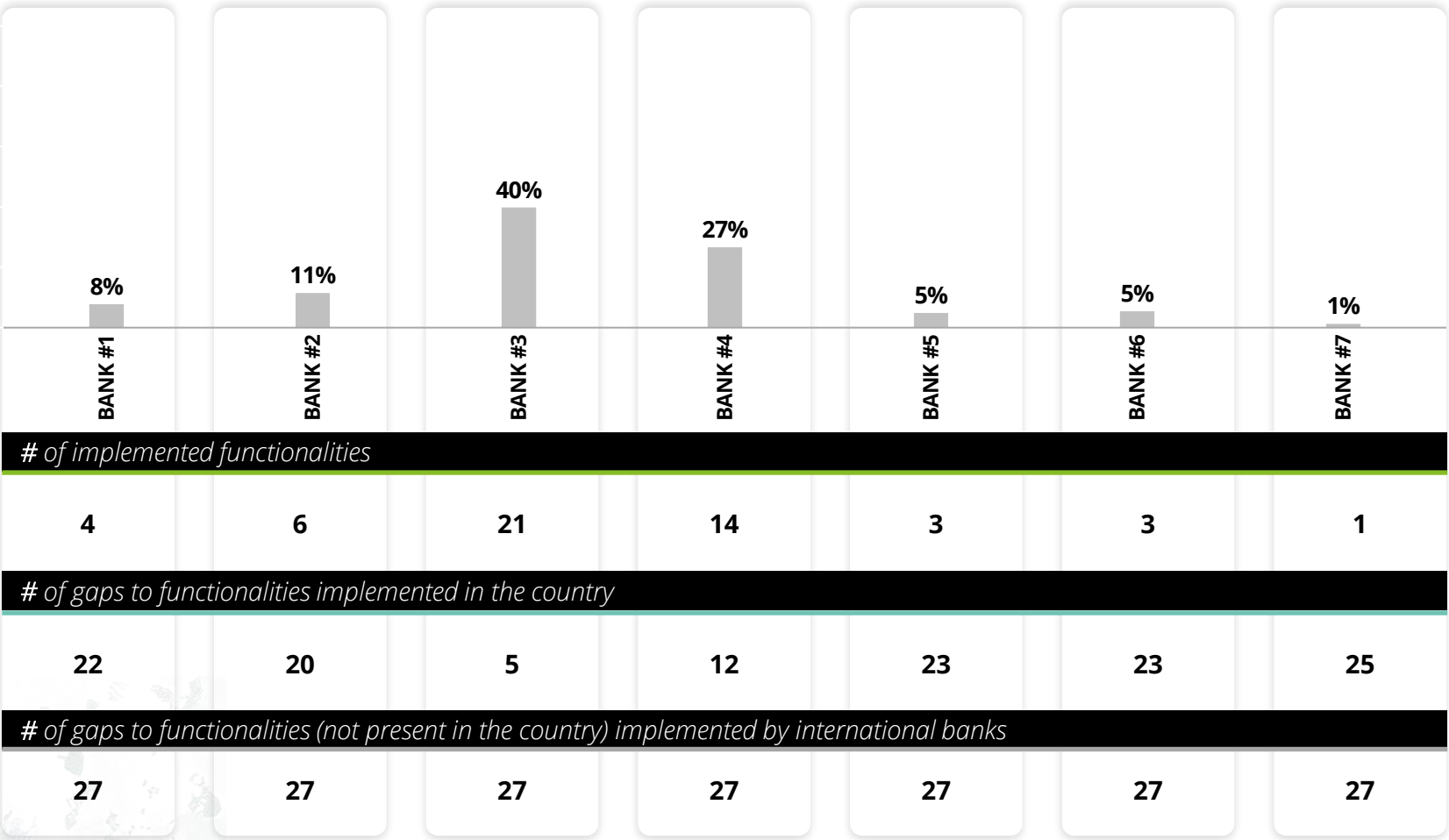


Gamification features: badges and achievements

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Investment services

Digital Maturity Score of CJ sub-step, %



26 out of 54
functionalities available
in banks in the country

53 out of 54
functionalities implemented
by international banks

 Selected differentiators
among **local competition**

Opening mutual funds described on public
website

Opening brokerage account described in
internet banking

Stocks trading in brokerage account

 Selected differentiators to
international best-practice

Information about pension funds

Opening mutual funds described in internet
banking

Research analysis /market reports



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



Opening mutual funds described on public website



Opening brokerage account described in internet banking



Stocks trading in brokerage account

Get inspired by the best international players

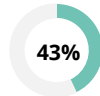


Selected differentiators that are not present in any bank in the country

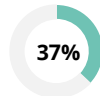
FUNCTIONALITY PENETRATION INTERNATIONALLY



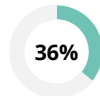
Information about pension funds



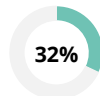
Opening mutual funds described in internet banking



Research analysis /market reports



Opening pension funds described on public website

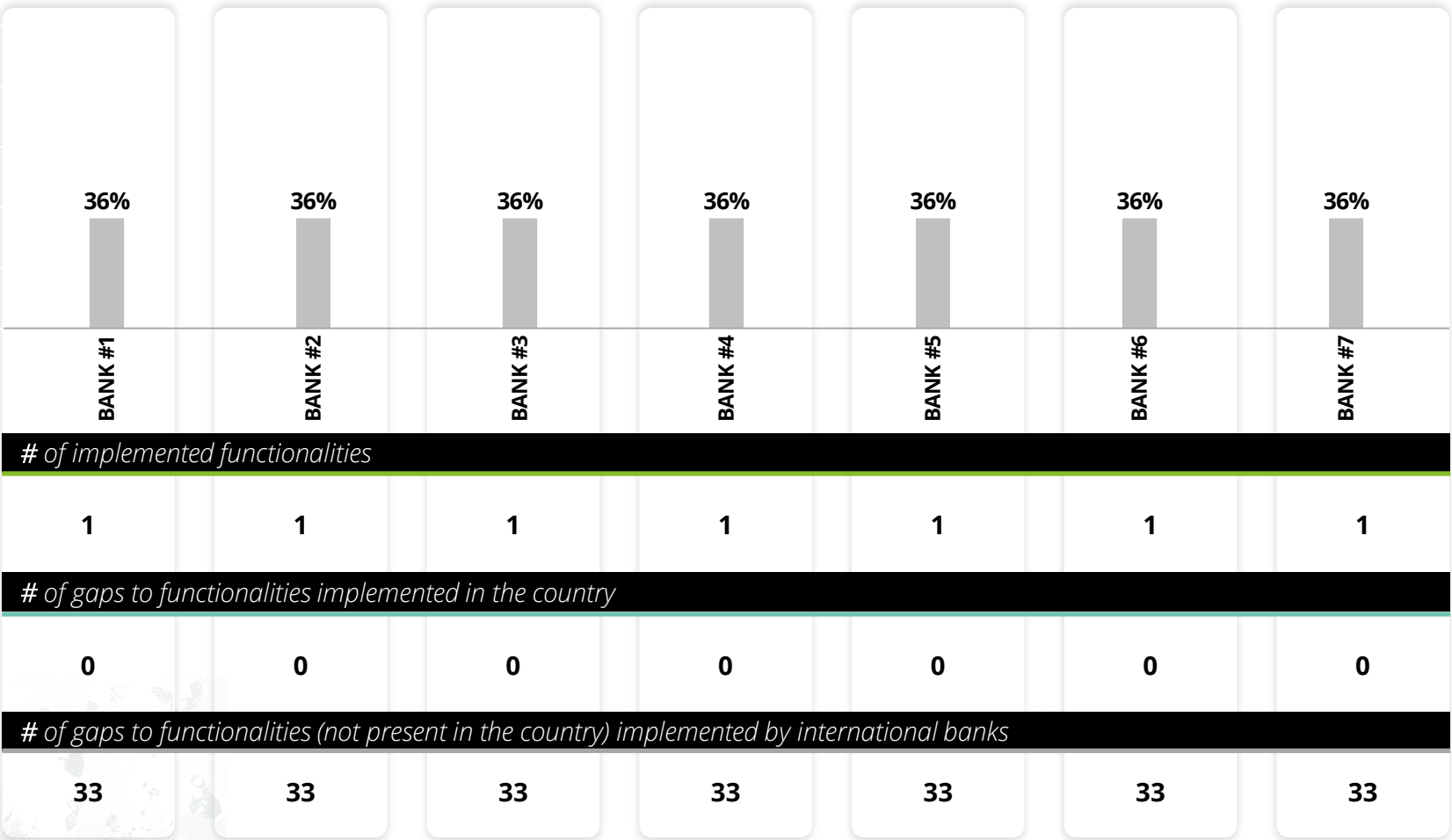


Questionnaire to define investment profiles

AE

Account opening process

Digital Maturity Score of CJ sub-step, %



1 out of 34
functionalities available
in banks in the country

34 out of 34
functionalities implemented
by international banks

 Selected differentiators to
international best-practice

Descriptive buttons on Public Website

Visible link to full T&C

Error messages next to incorrect fields



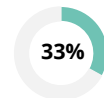
Functionalities most differentiating banks' results

Get inspired by the best international players

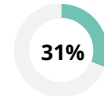


Selected differentiators that are not present in any bank in the country

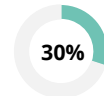
FUNCTIONALITY PENETRATION INTERNATIONALLY



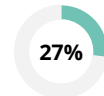
Descriptive buttons on Public Website



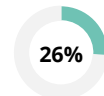
Visible link to full T&C



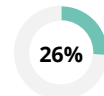
Error messages next to incorrect fields



Possible to open bank account from public website



Fields in form semantically grouped

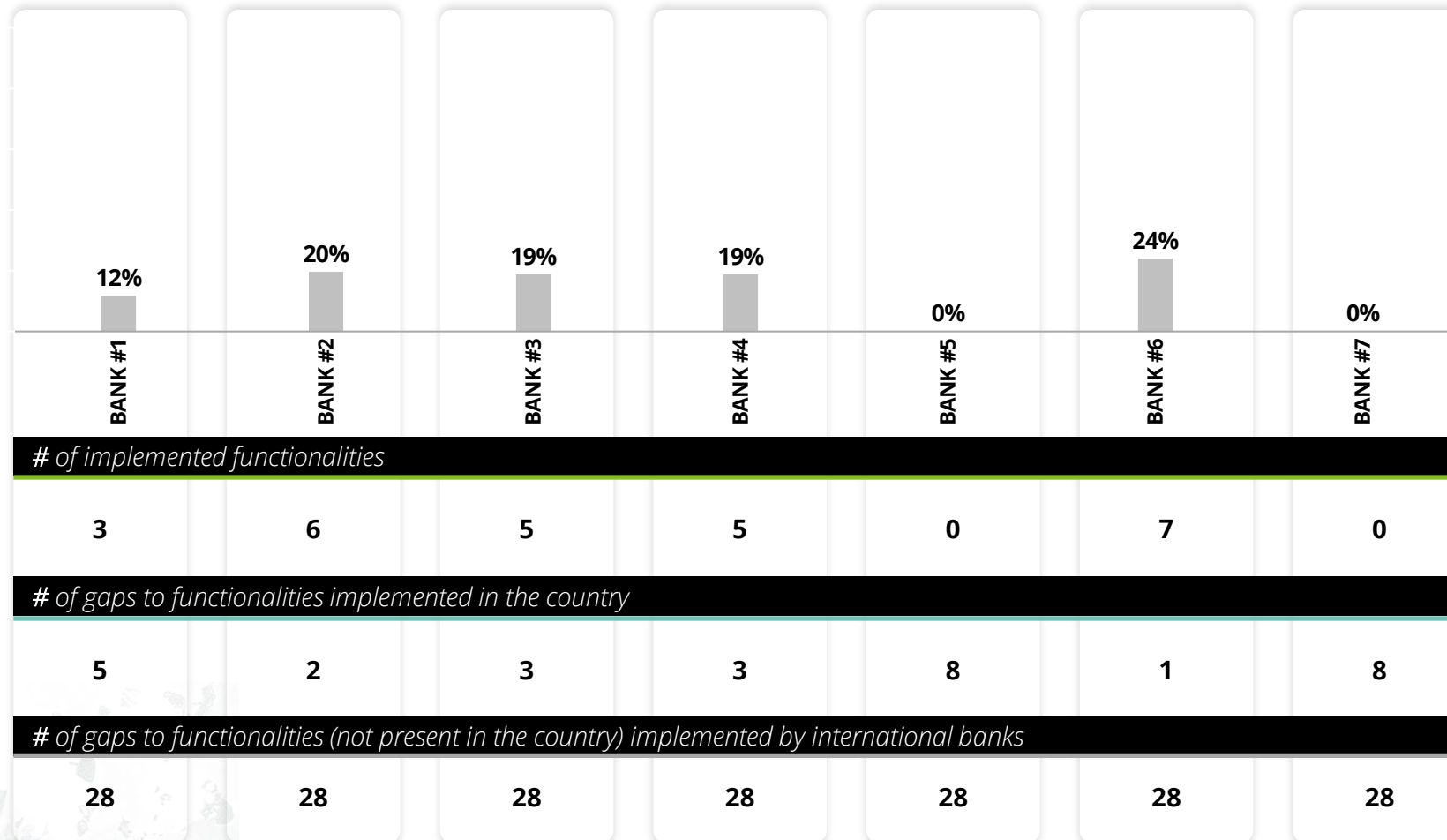


Confirmation that form is being processed

AE


Personal finance management

Digital Maturity Score of CJ sub-step, %



8 out of 37
functionalities available
in banks in the country

36 out of 37
functionalities implemented
by international banks

 Selected differentiators
among **local competition**

Set spending limits for specific categories

Repeat transfer from transaction history

Filter transaction by categories

 Selected differentiators to
international best-practice

Personal Financial Management

Automatic categorization of transaction

Current account balance history on chart



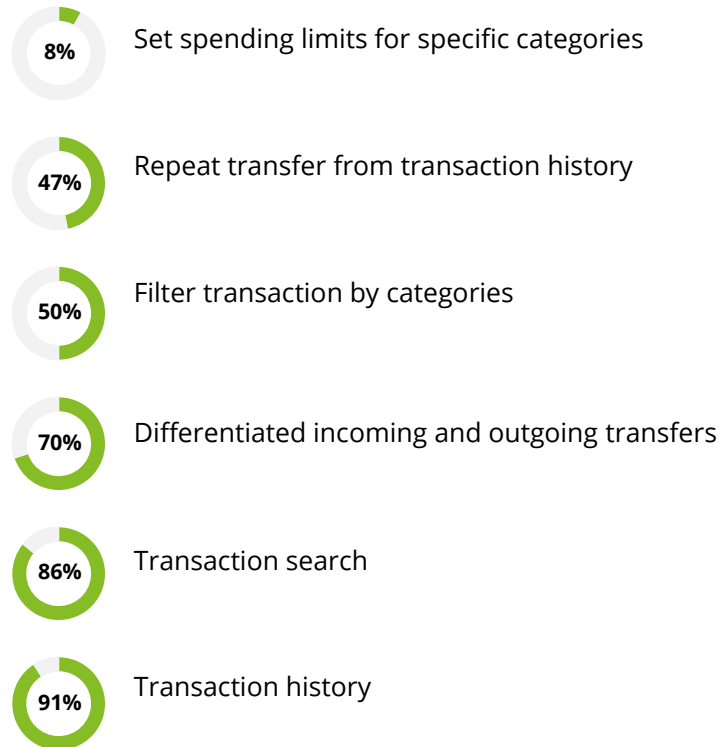
Functionalities most differentiating banks' results

Catch up with local competitors



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

FUNCTIONALITY PENETRATION INTERNATIONALLY

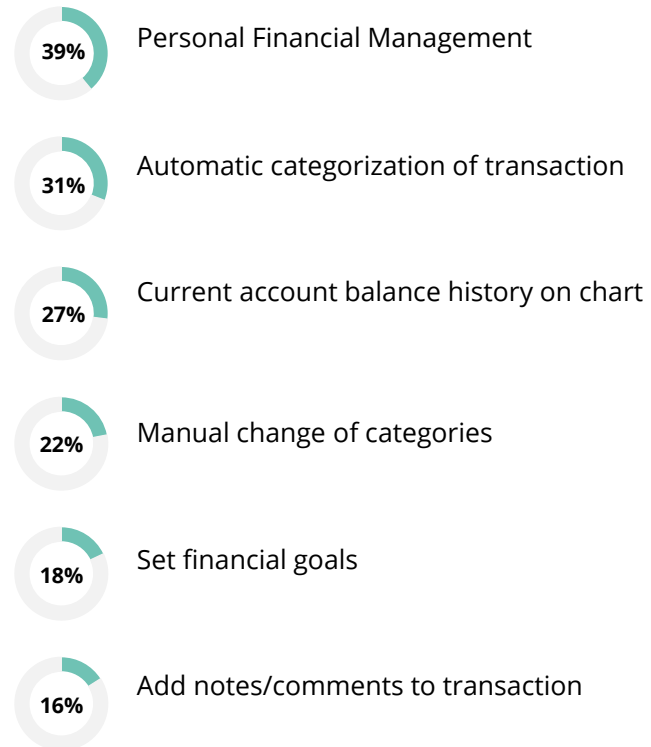


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Selected differentiators that are not present in any bank in the country

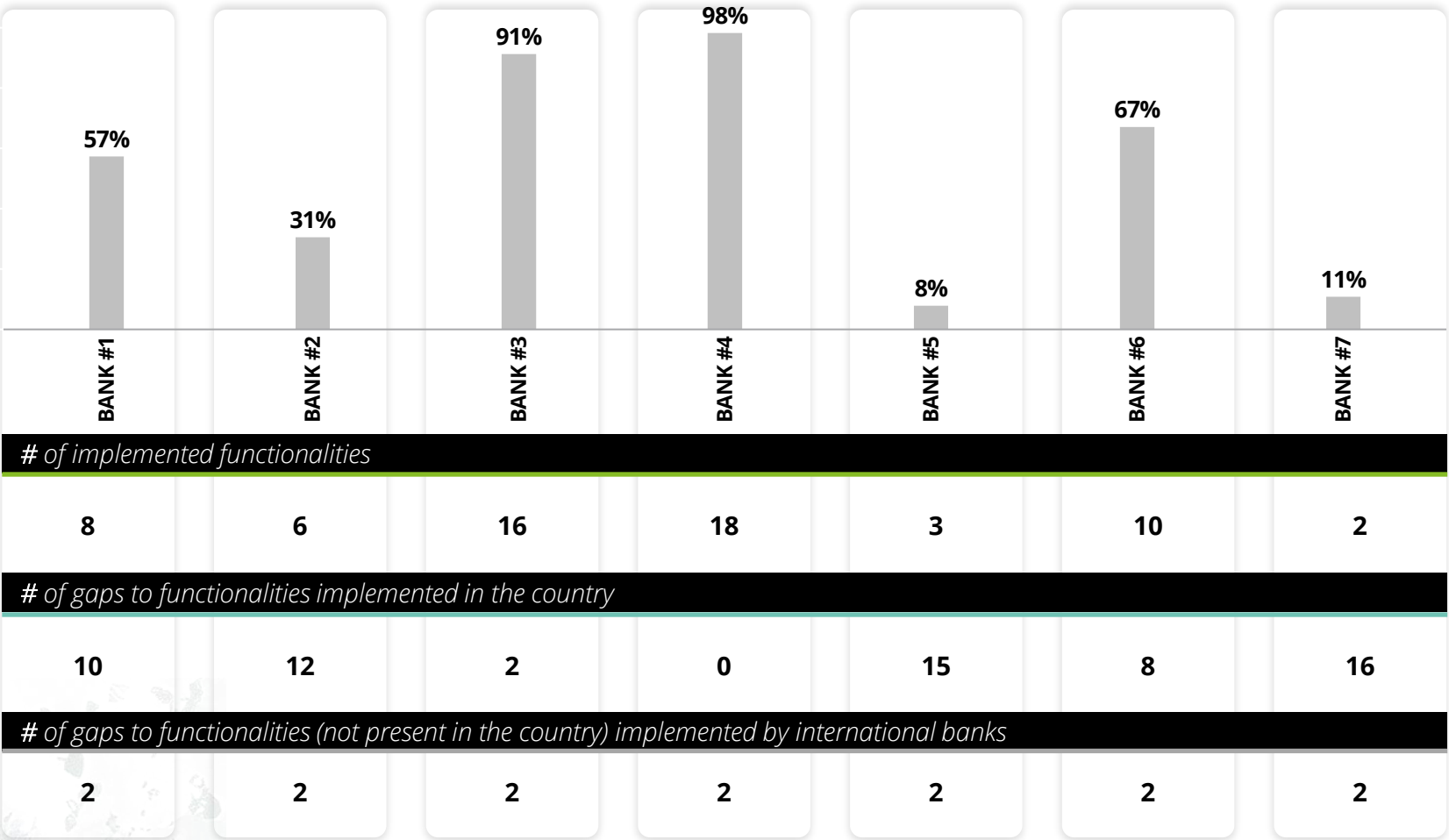
FUNCTIONALITY PENETRATION INTERNATIONALLY



AE

Product x-sell (basic)

Digital Maturity Score of CJ sub-step, %



18 out of 20
functionalities available
in banks in the country

20 out of 20
functionalities implemented
by international banks

 Selected differentiators
among **local competition**

Calculator comparing cash loan options

 Selected differentiators to
international best-practice

Cash loan opening fully in internet 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



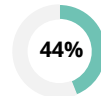
Calculator comparing cash loan options

Get inspired by the best international players



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

FUNCTIONALITY PENETRATION INTERNATIONALLY



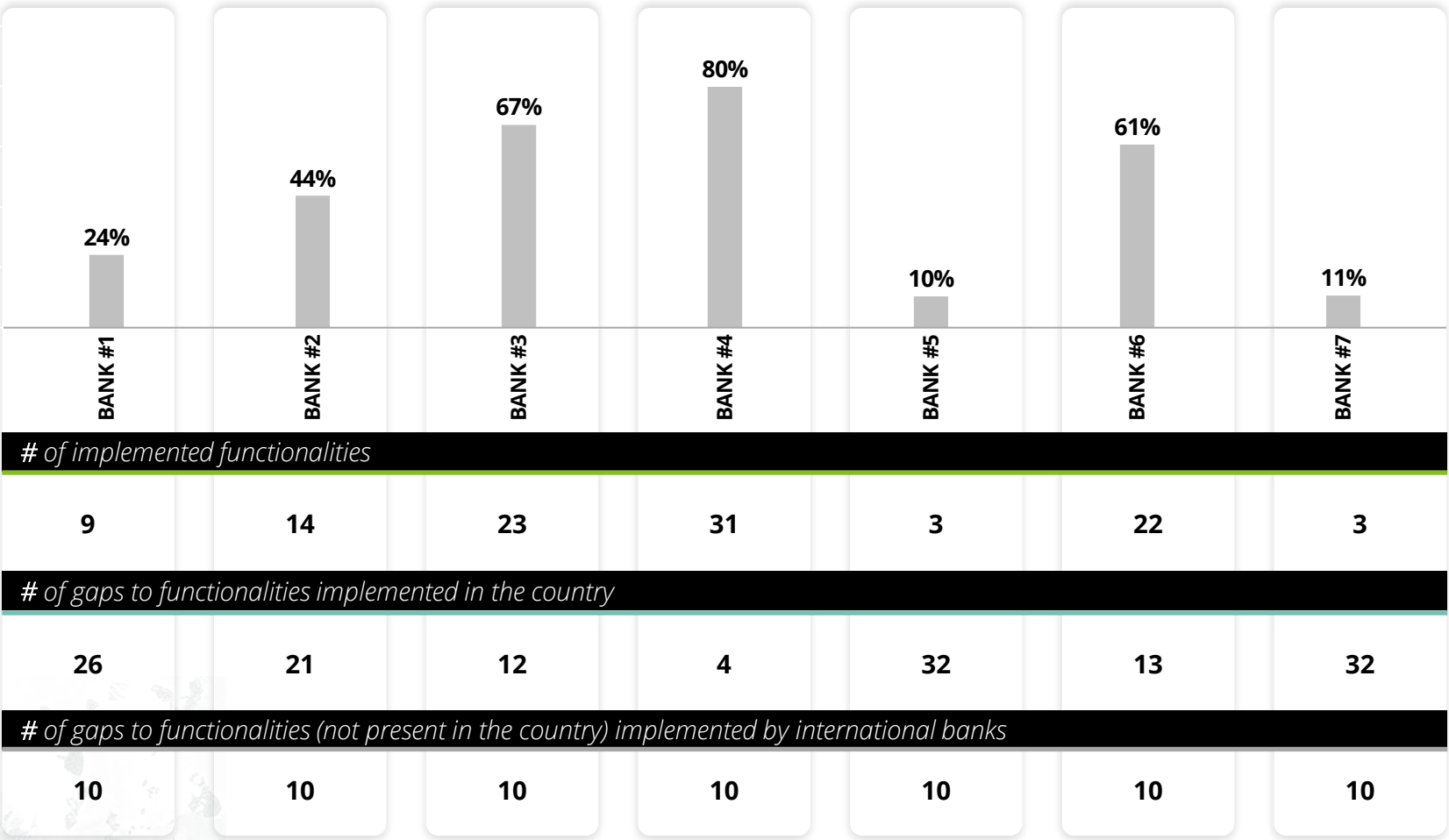
Cash loan opening fully in internet banking

AE



Product x-sell (complementary)

Digital Maturity Score of CJ sub-step, %



35 out of 46
functionalities available
in banks in the country

45 out of 46
functionalities implemented
by international banks



Selected differentiators to
international best-practice

Car loan opening fully in internet banking

Mortgage opening fully in internet banking

Marketplace for real estate



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



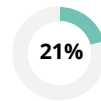
Monitor mortgage application status

Get inspired by the best international players

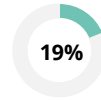


Selected differentiators that are not present in any bank in the country

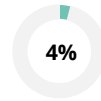
FUNCTIONALITY PENETRATION INTERNATIONALLY



Car loan opening fully in internet banking



Mortgage opening fully in internet banking

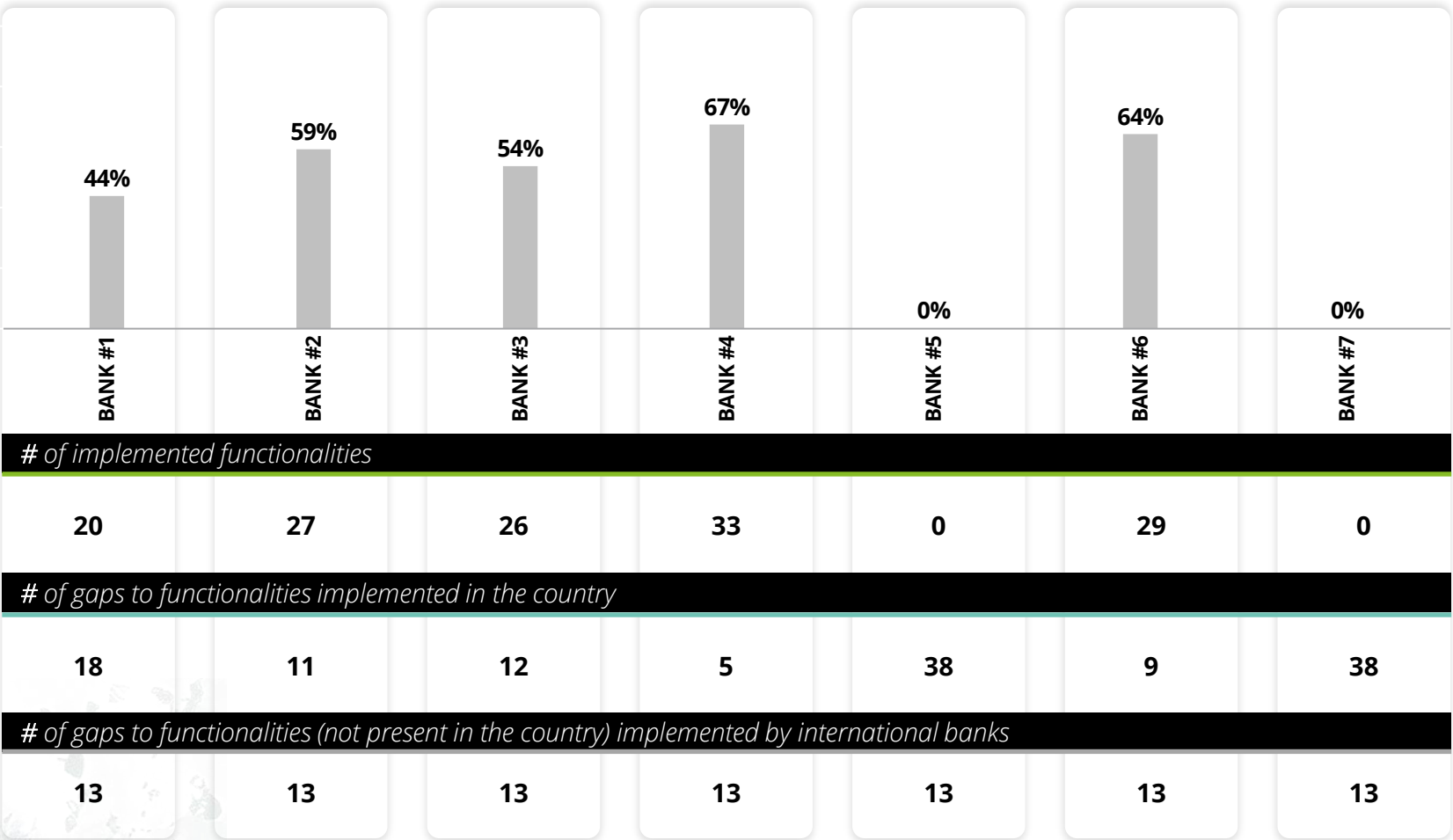


Marketplace for real estate

AE


Transfers and payments

Digital Maturity Score of CJ sub-step, %



38 out of 54
functionalities available
in banks in the country

51 out of 54
functionalities implemented
by international banks

 Selected differentiators
among **local competition**

Deferred payments for e-commerce checkouts
available

List of rejected transfers

Currency converter

 Selected differentiators to
international best-practice

Automatic transfer to mutual funds

Pay-by-link

Virtual card



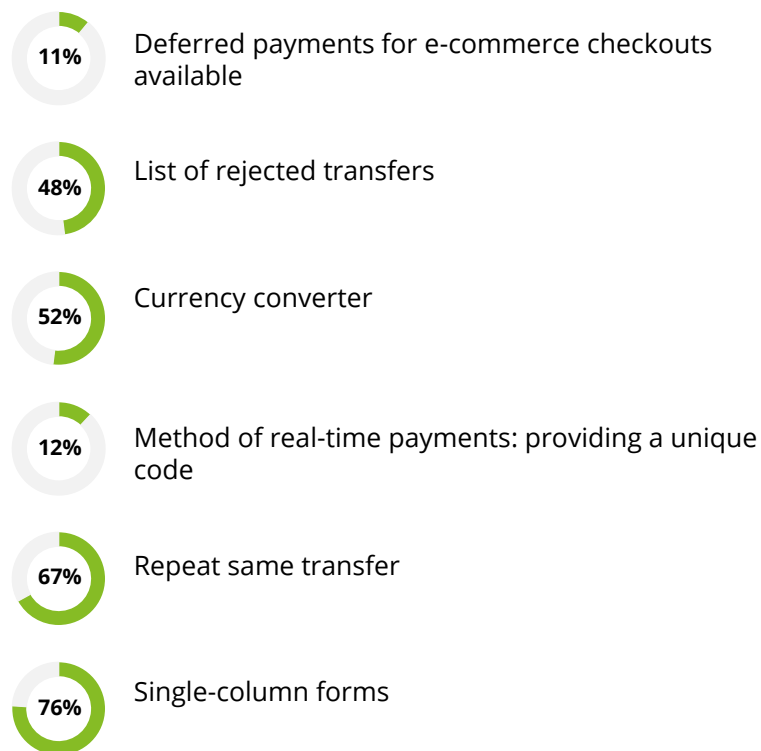
Functionalities most differentiating banks' results

Catch up with local competitors



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

FUNCTIONALITY PENETRATION INTERNATIONALLY

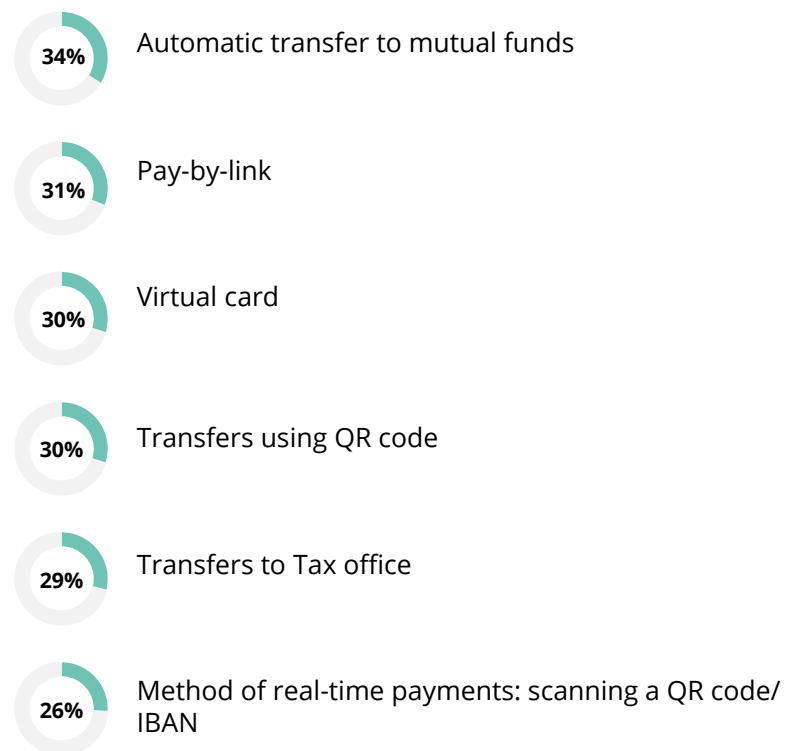


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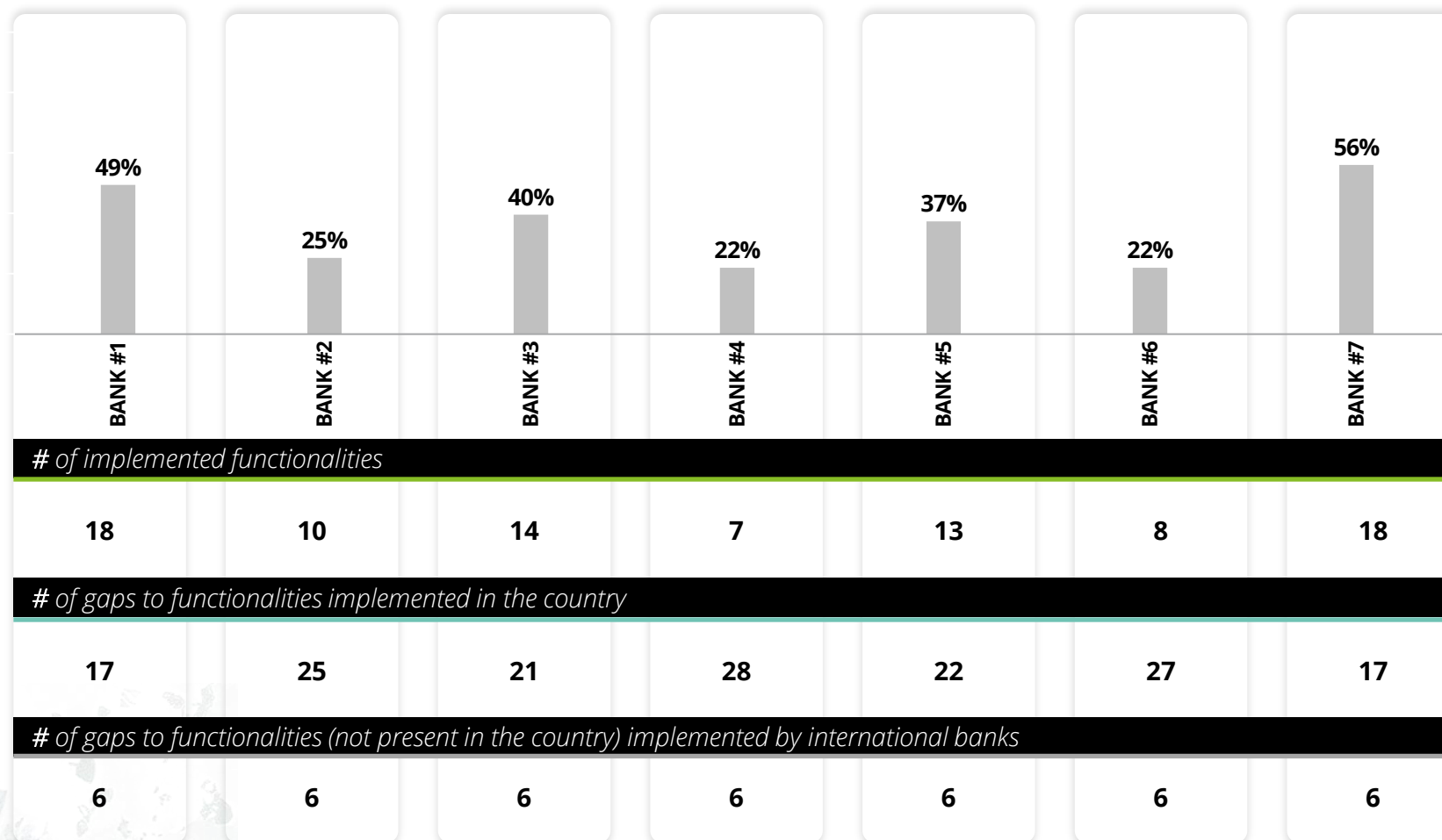
Selected differentiators that are not present in any bank in the country

FUNCTIONALITY PENETRATION INTERNATIONALLY




AE

Account and product mgmt.

Digital Maturity Score of CJ sub-step, %

35 out of 41
functionalities available
in banks in the country

41 out of 41
functionalities implemented
by international banks

 Selected differentiators
among **local competition**

Number of banners displayed on the app's
subpages: more than 10

Number of banners displayed on the app's
subpages: 5- 10

Content of push notifications: customer support

 Selected differentiators to
international best-practice

Choose data to display before log-in

Number of banners displayed on the app's
subpages: 3 - 5

Bank offers personalized debt repayment
strategies

Functionalities most differentiating banks' results

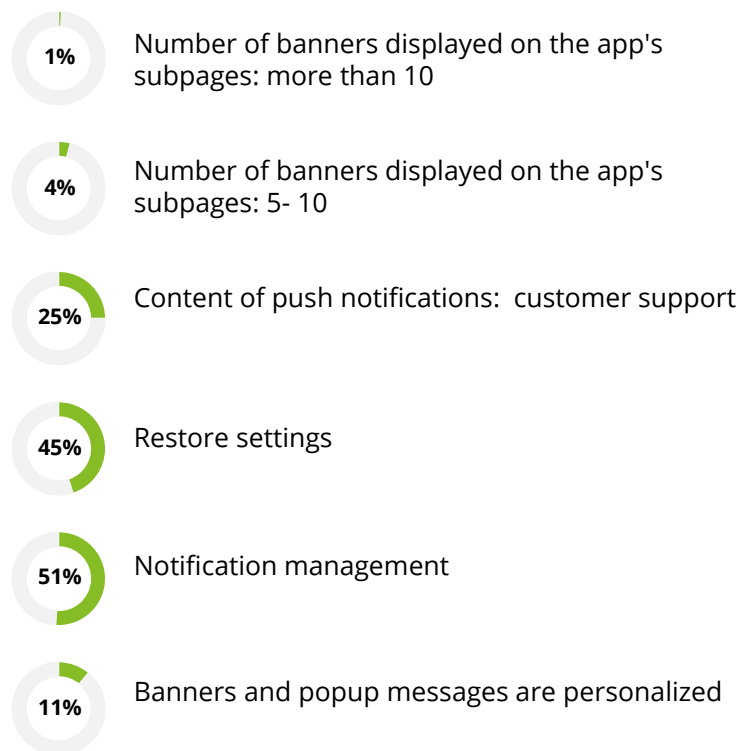


Catch up with local competitors



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

FUNCTIONALITY PENETRATION INTERNATIONALLY

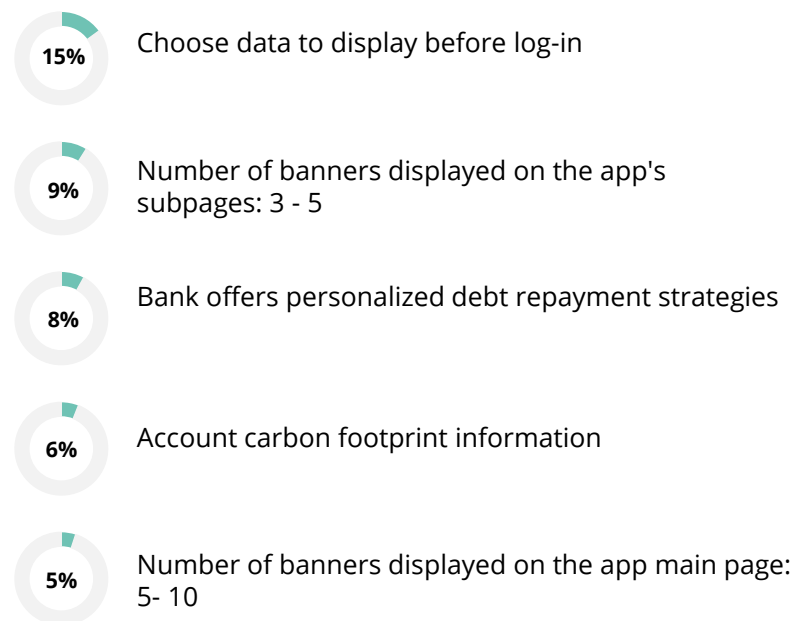


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Selected differentiators that are not present in any bank in the country

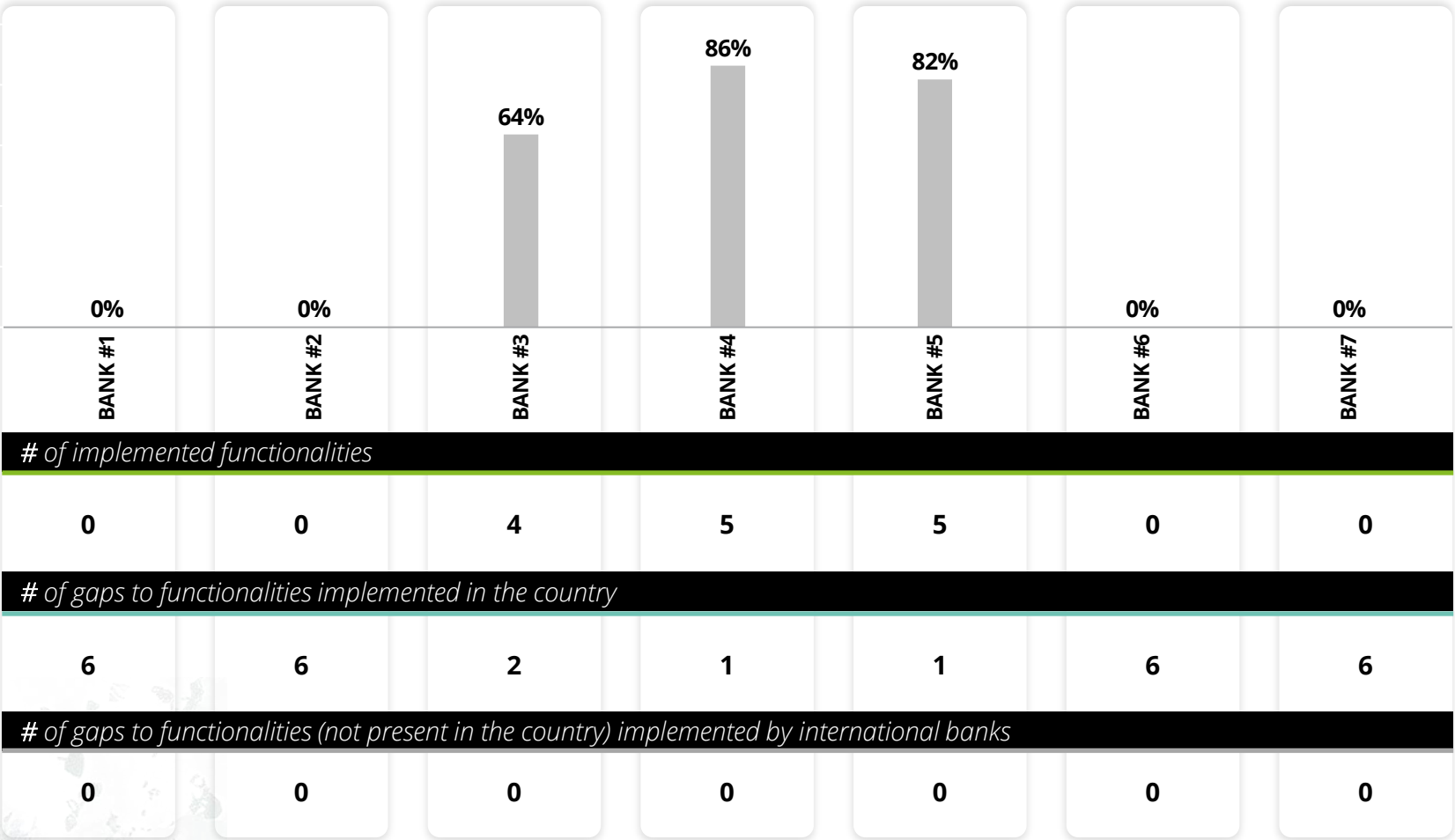
FUNCTIONALITY PENETRATION INTERNATIONALLY



AE

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**

Closing current account fully in mobile banking

Questionnaire justifying closing

Current account closing available

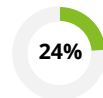
Functionalities most differentiating banks' results

Catch up with local competitors

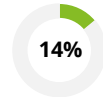


Selected differentiators that are present in at least one bank in the country

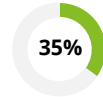
FUNCTIONALITY PENETRATION INTERNATIONALLY



Closing current account fully in mobile banking



Questionnaire justifying closing



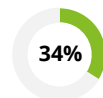
Current account closing available



Account closing process is easy to navigate



Closing current account described

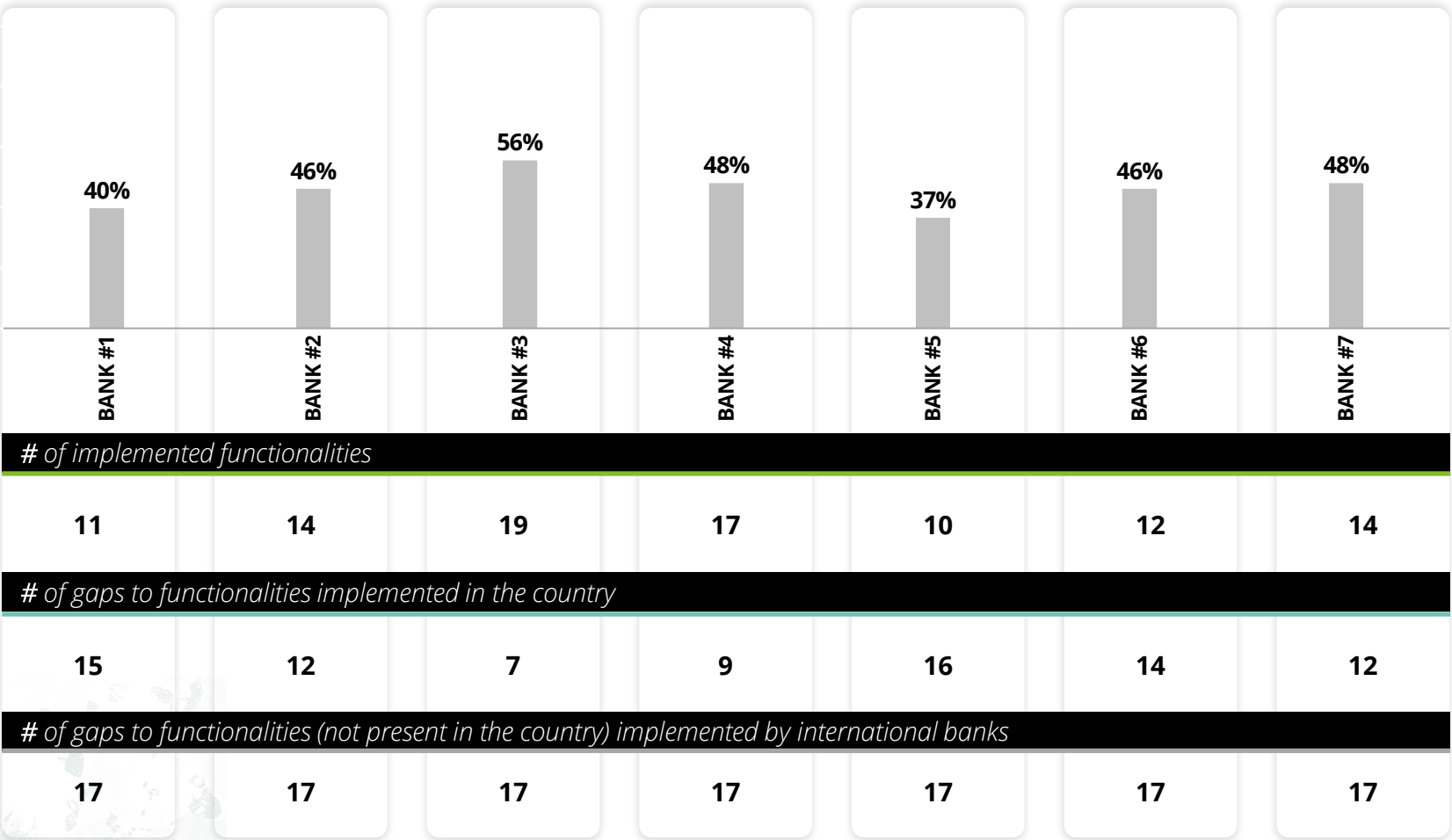


Account closing process is straightforward and easy to understand

AE


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

Log-in authentication: SMS tokens (OTP)

Deactivate devices used to access mobile
banking

 Selected differentiators to
international best-practice

Change transaction authorization method

Log-in with dynamic numeric keypad

List of situation without SCA requirement

Functionalities most differentiating banks' results

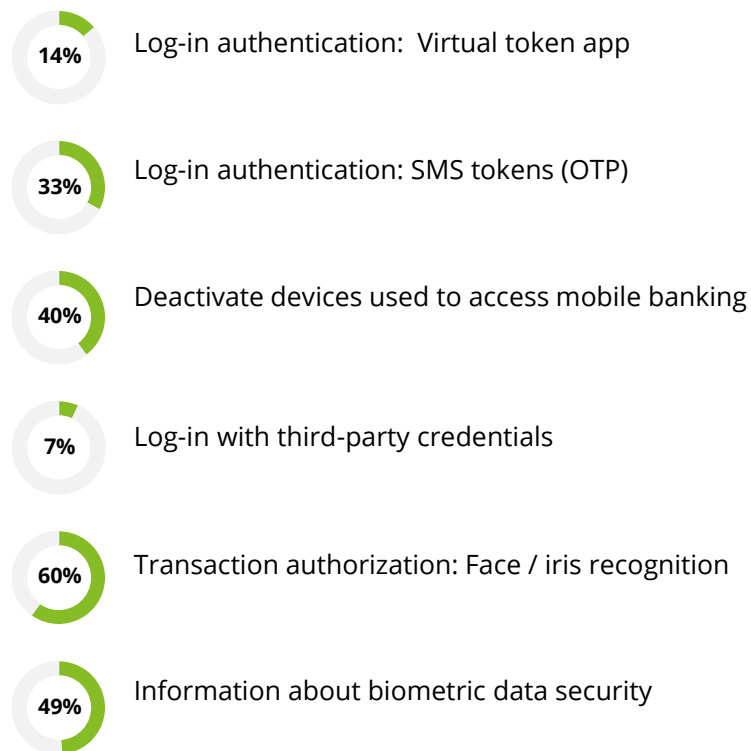


Catch up with local competitors



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

FUNCTIONALITY PENETRATION INTERNATIONALLY

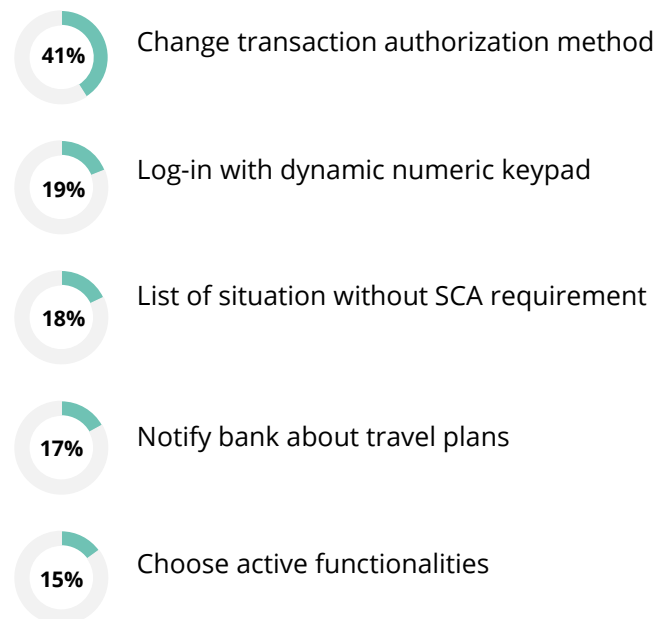


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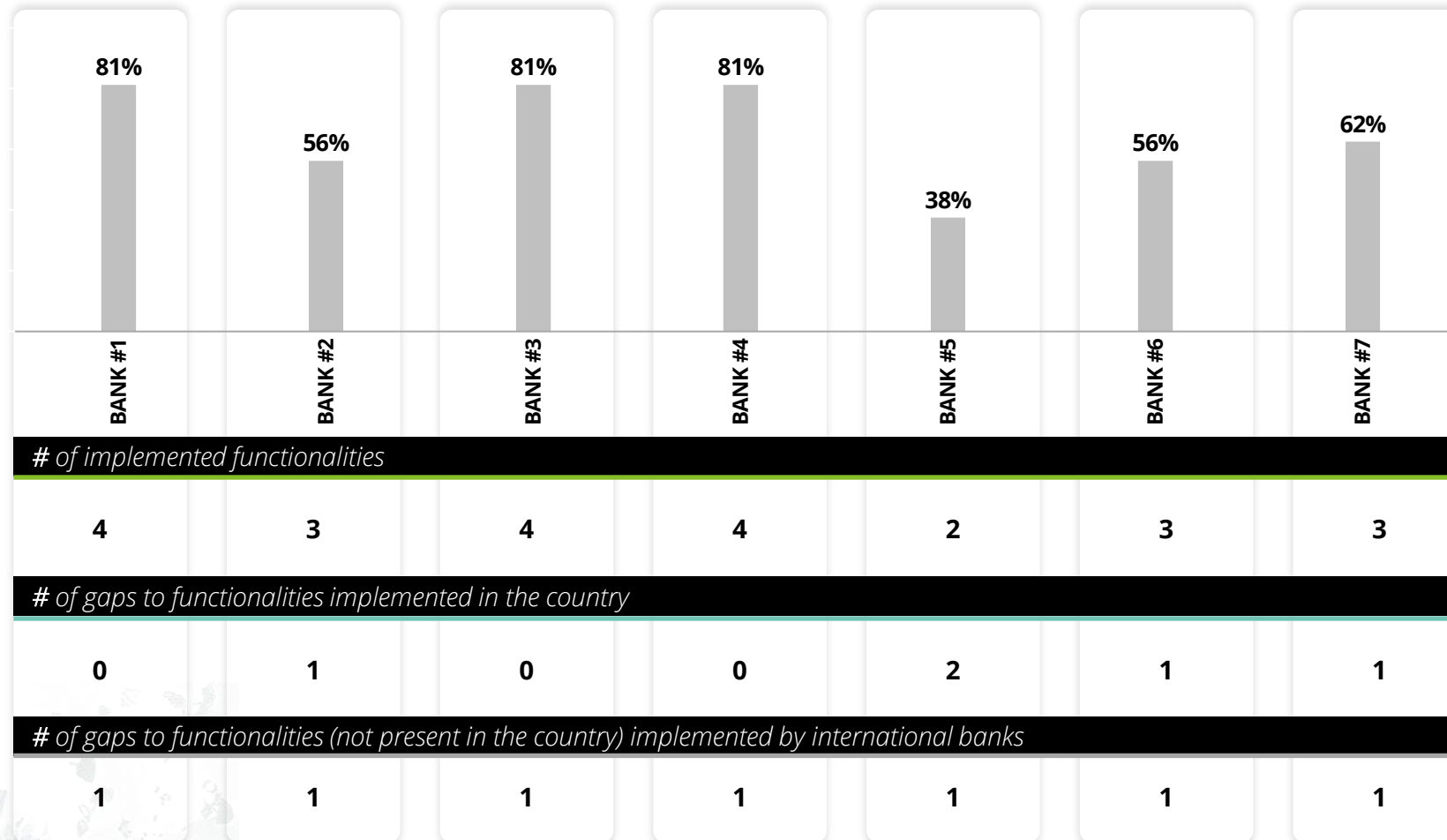
Selected differentiators that are not present in any bank in the country

FUNCTIONALITY PENETRATION INTERNATIONALLY




Availability of information

Digital Maturity Score of CJ sub-step, %



4 out of 5
functionalities available
in banks in the country

5 out of 5
functionalities implemented
by international banks

 Selected differentiators
among **local competition**

Available pricing of current account

Overview of products for specific groups

 Selected differentiators to
international best-practice

Account comparison with other banks

AE



Functionalities most differentiating banks' results

Catch up with local competitors

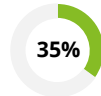


Selected differentiators that are present in at least one bank in the country

FUNCTIONALITY PENETRATION INTERNATIONALLY



Available pricing of current account

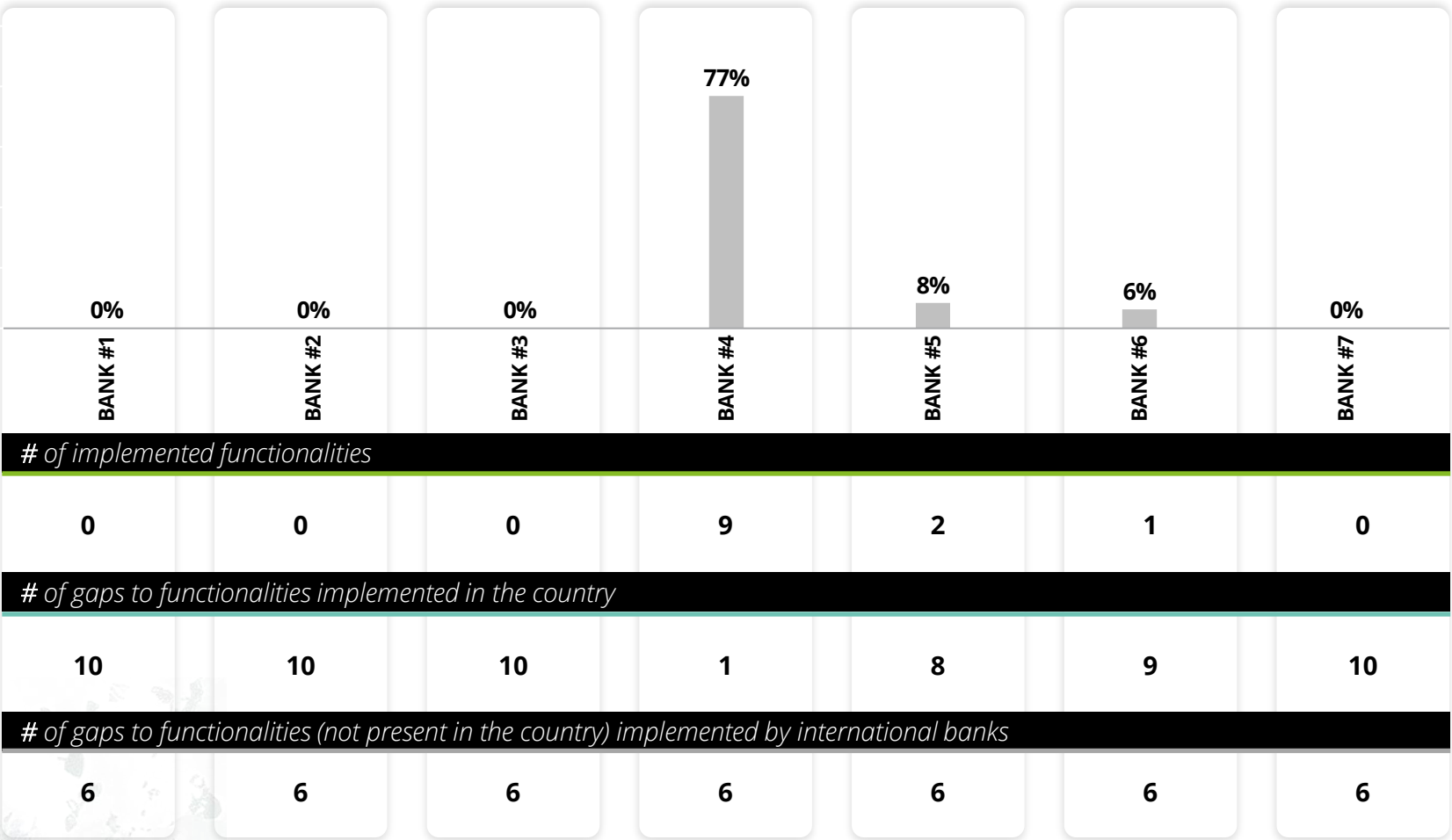


Overview of products for specific groups

AE

Bancassurance

Digital Maturity Score of CJ sub-step, %



10 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

Non-life insurance from more than one provider

Calculator comparing life insurance options

Life insurance from more than one provider

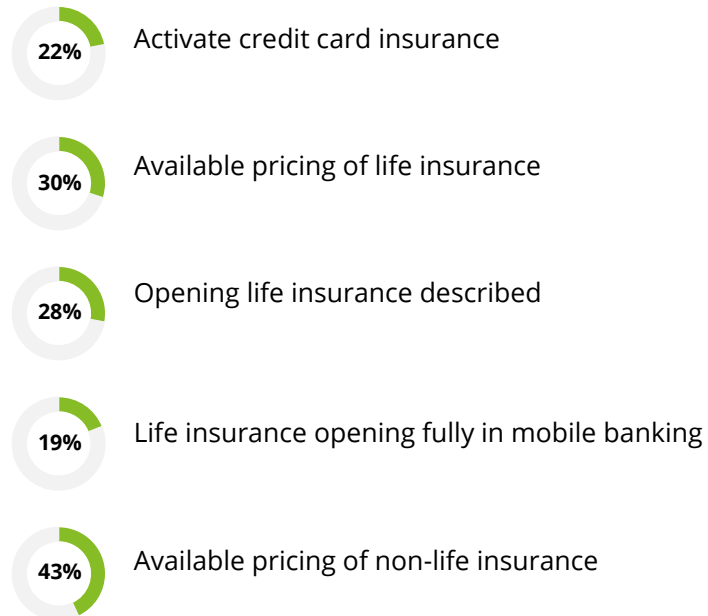
Functionalities most differentiating banks' results

Catch up with local competitors



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

FUNCTIONALITY PENETRATION INTERNATIONALLY

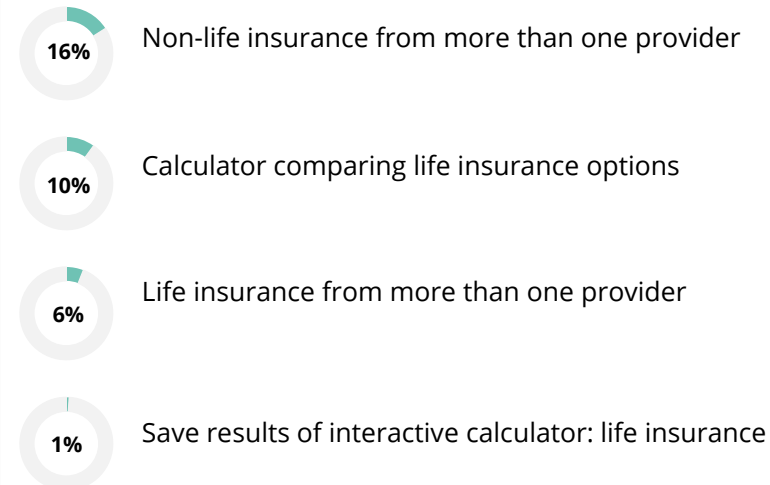


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Selected differentiators that are not present in any bank in the country

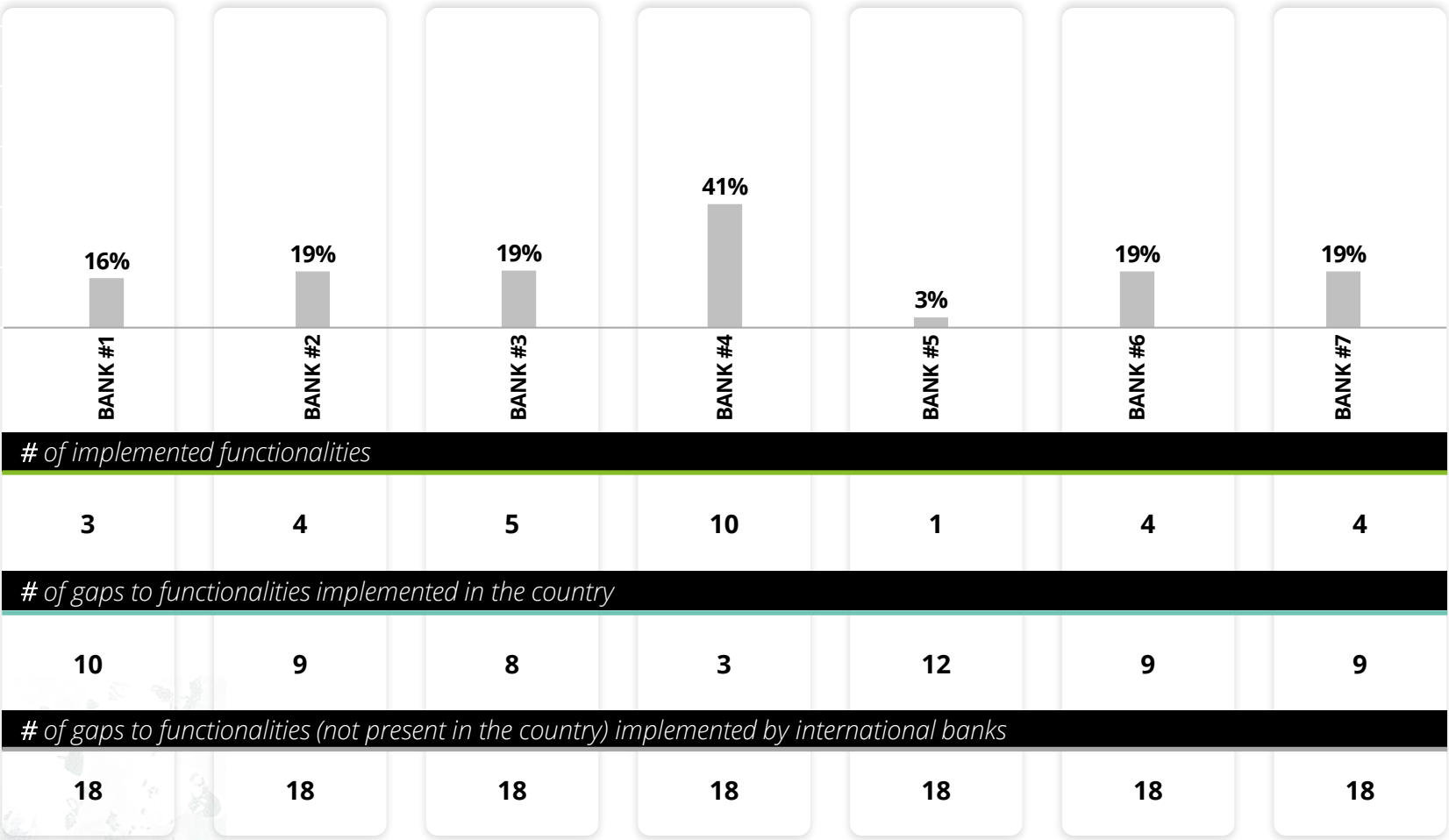
FUNCTIONALITY PENETRATION INTERNATIONALLY



AE


Beyond banking

Digital Maturity Score of CJ sub-step, %



13 out of 31
functionalities available
in banks in the country

31 out of 31
functionalities implemented
by international banks

 Selected differentiators
among **local competition**

Upload and store documents

Purchase gift cards

Check credit score

 Selected differentiators to
international best-practice

Book hotels, flights, or trains

Personalized non-financial offers

PIT form submission

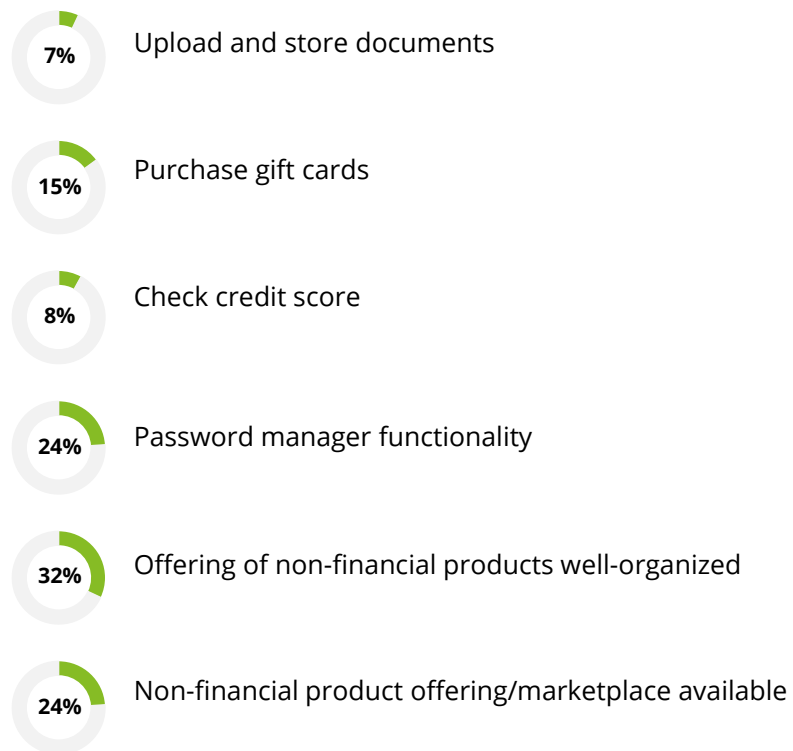
Functionalities most differentiating banks' results

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

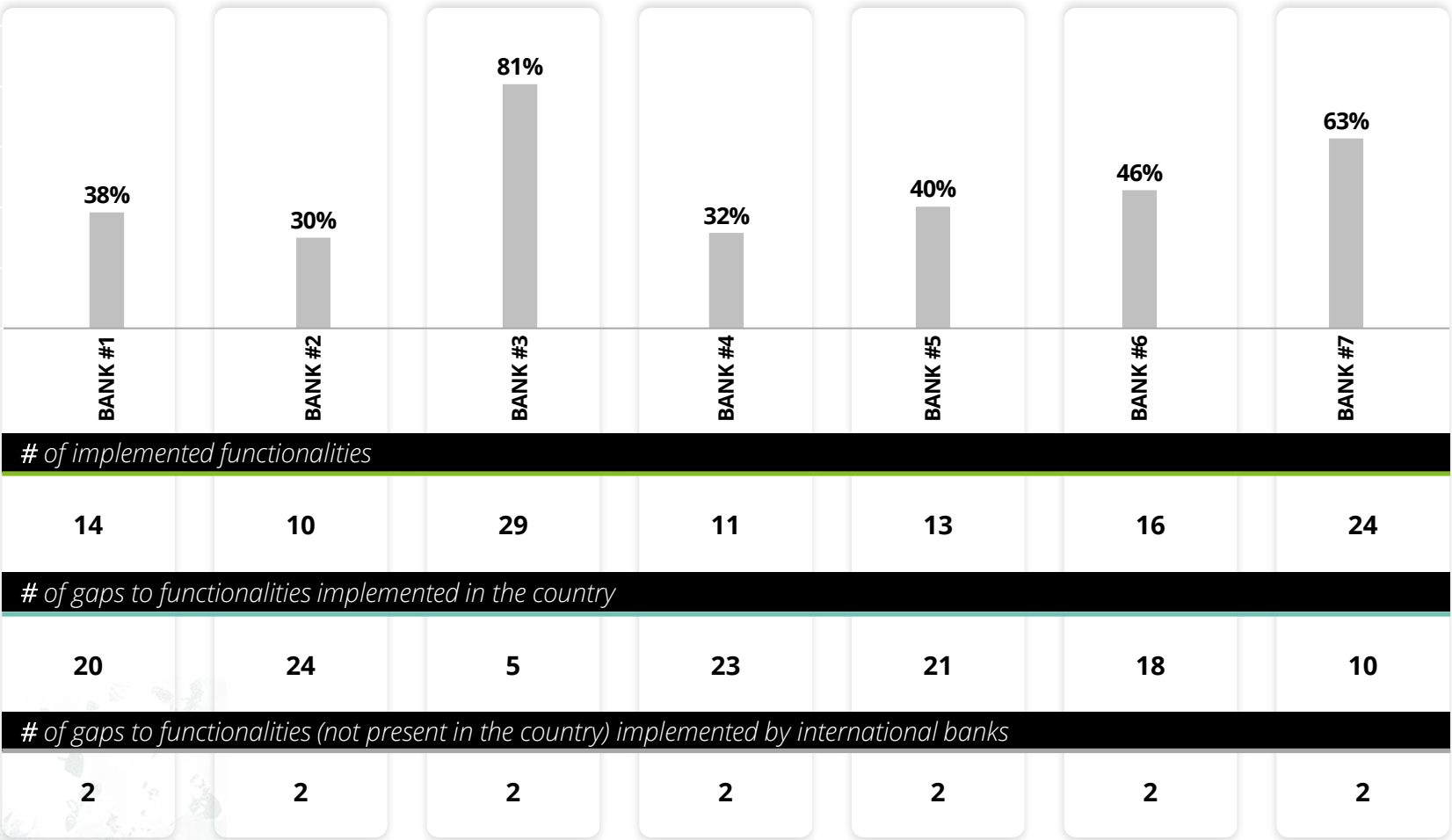
FUNCTIONALITY PENETRATION INTERNATIONALLY



AE


Card management

Digital Maturity Score of CJ sub-step, %



34 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 daily spending limit of credit card

Modification of daily spending limit of debit card

Modification of online payments limit of debit
card

 Selected differentiators to
international best-practice

Option to personalize the card

Debit card payments restrictions

Functionalities most differentiating banks' results

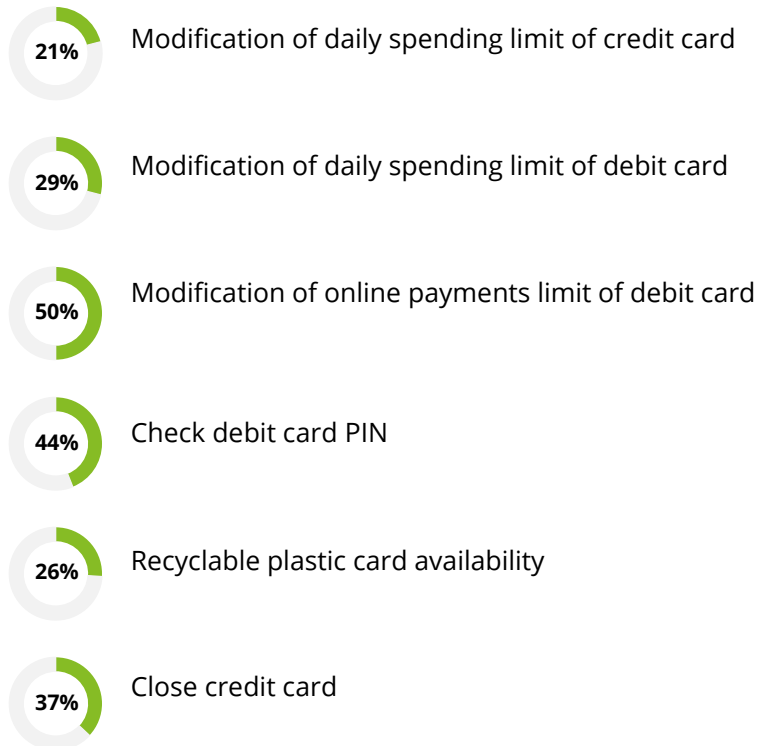


Catch up with local competitors



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

FUNCTIONALITY PENETRATION INTERNATIONALLY

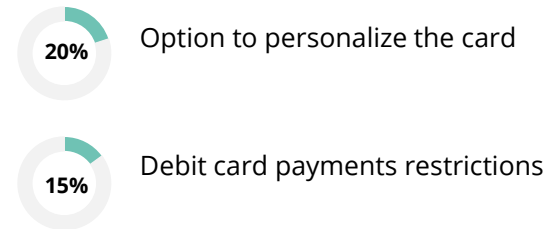


Get inspired by the best international players



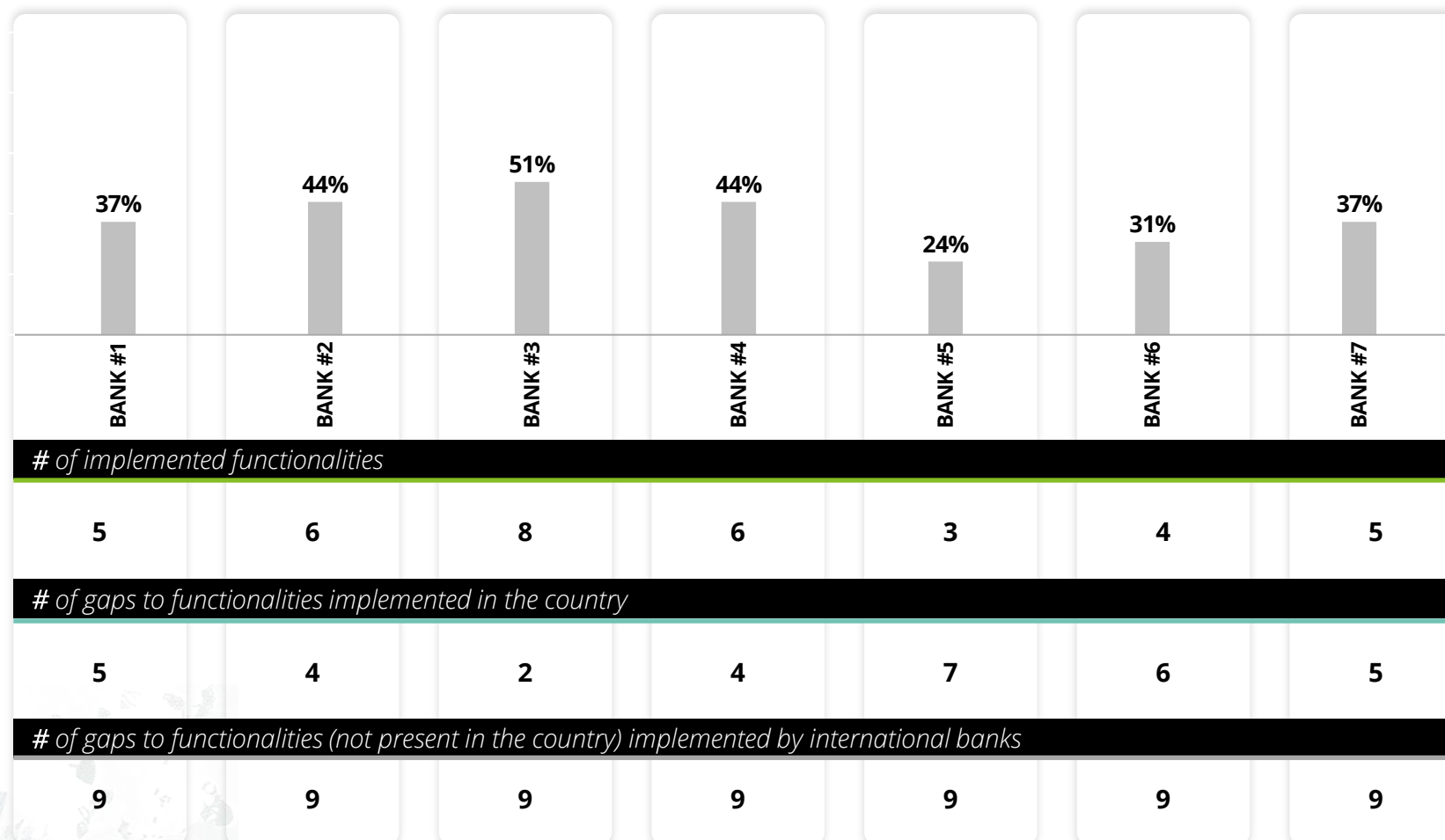
Selected differentiators that are not present in any bank in the country

FUNCTIONALITY PENETRATION INTERNATIONALLY



AE

Channels accessibility

Digital Maturity Score of CJ sub-step, %

10 out of 19
functionalities available
in banks in the country

19 out of 19
functionalities implemented
by international banks

 Selected differentiators
among **local competition**

App available in English

Functions in English same as in local language

Separate app for children

 Selected differentiators to
international best-practice

Current account demo

Separate app for: Transfer and payments

Basic app functions available without Internet

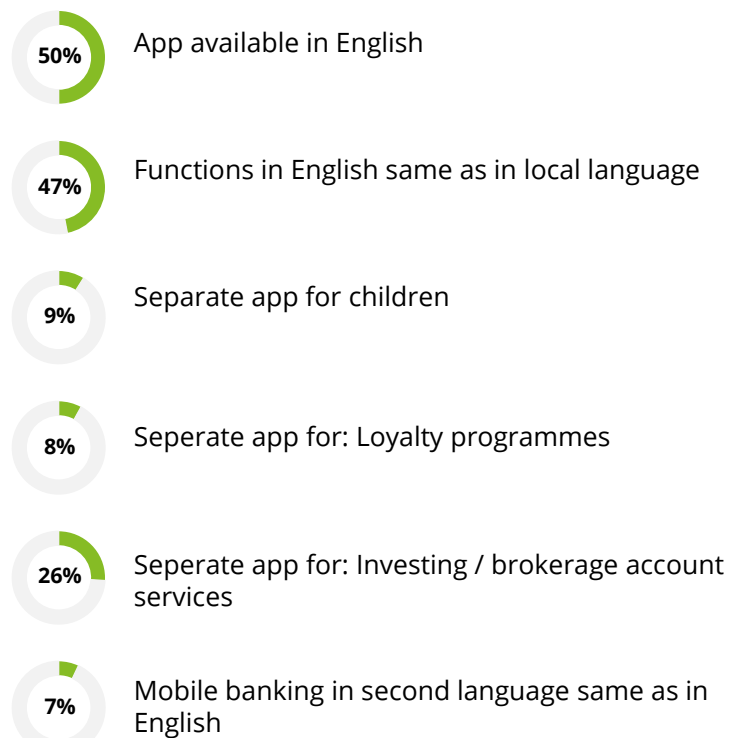
Functionalities most differentiating banks' results

Catch up with local competitors



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

FUNCTIONALITY PENETRATION INTERNATIONALLY

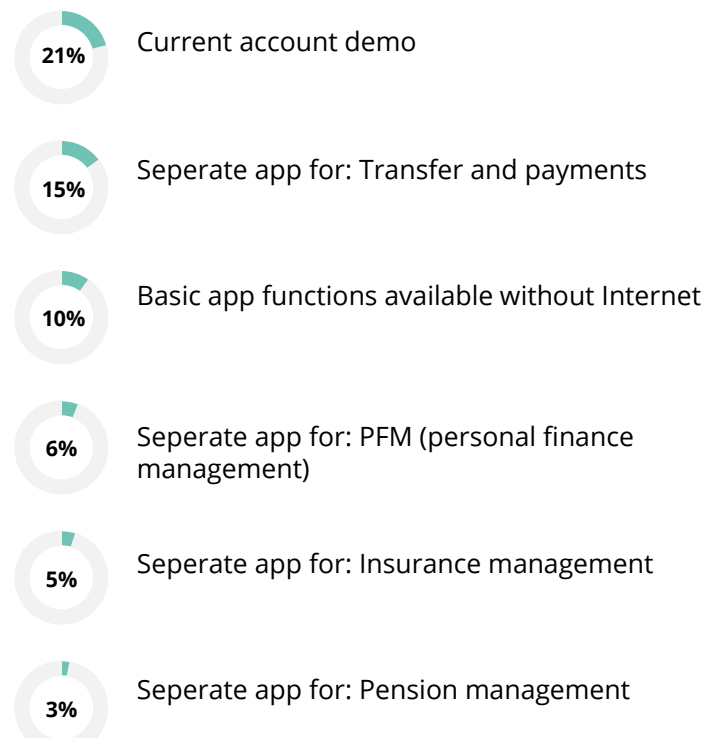


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Selected differentiators that are not present in any bank in the country

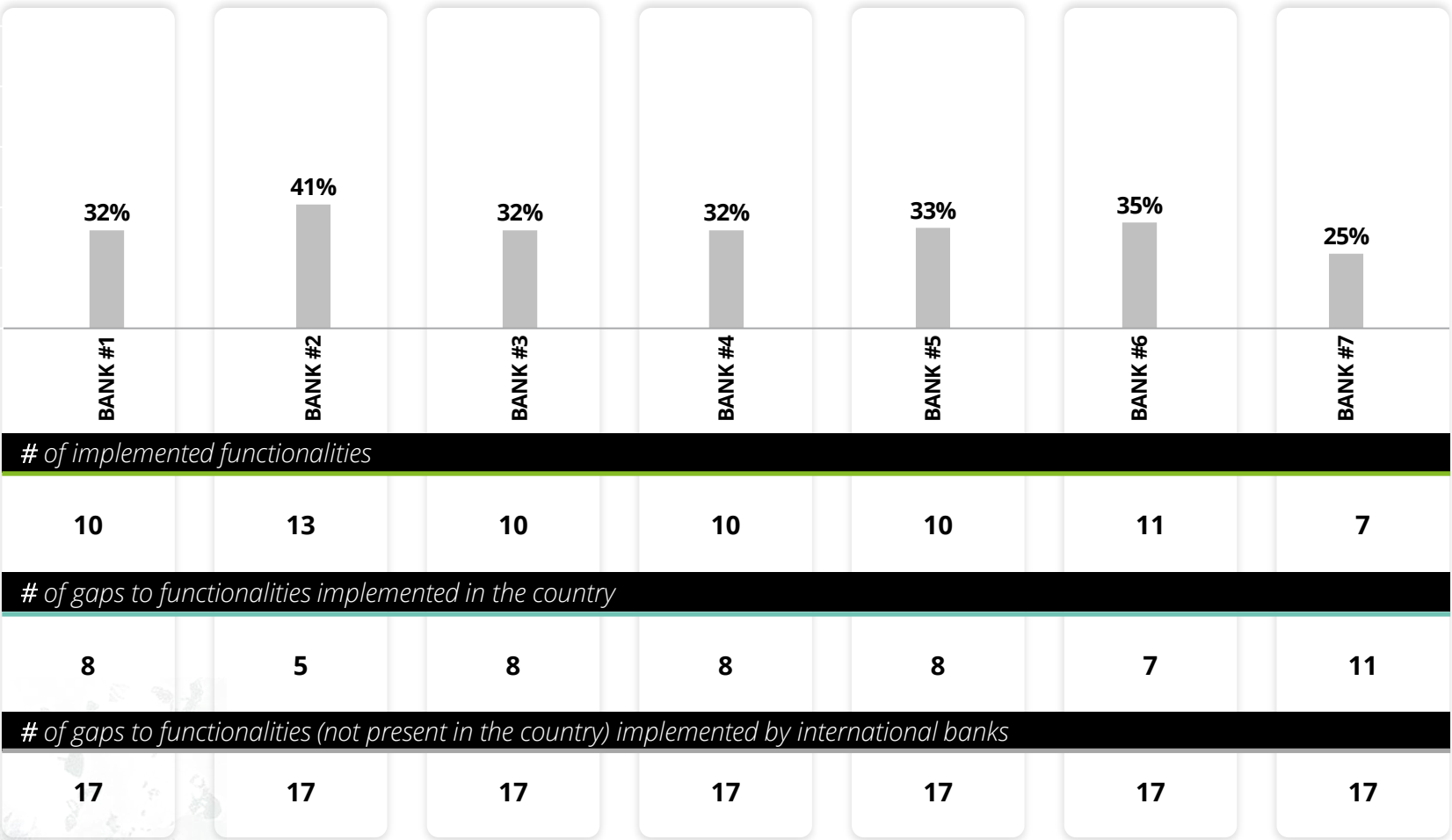
FUNCTIONALITY PENETRATION INTERNATIONALLY



AE

Customer support

Digital Maturity Score of CJ sub-step, %



18 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

Chatbot with advanced informational use cases

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

 Selected differentiators to
international best-practice

Pre authenticated CC calls

Option to connect with remote advisor from
website/app

Automatic account unblock after failed password
attempt

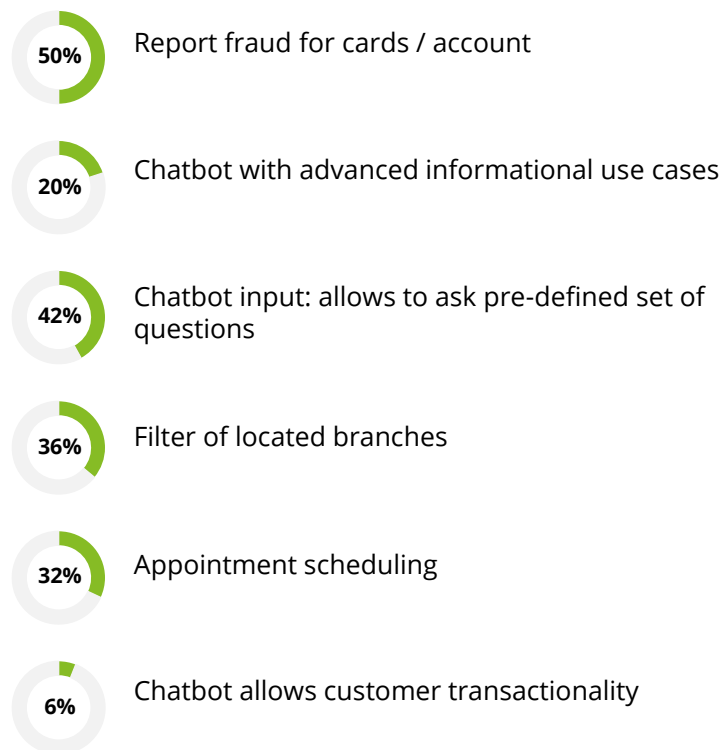
Functionalities most differentiating banks' results

Catch up with local competitors



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

FUNCTIONALITY PENETRATION INTERNATIONALLY

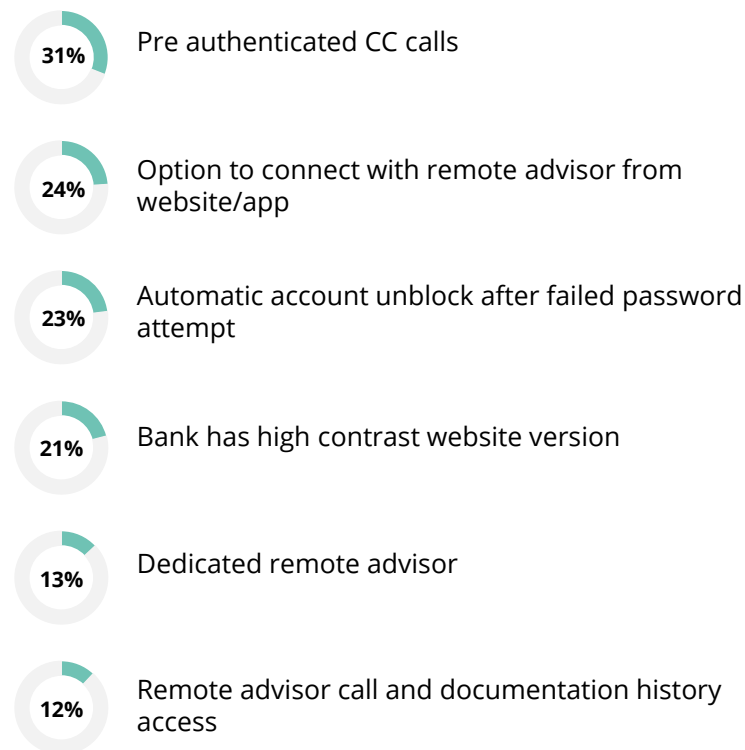


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Selected differentiators that are not present in any bank in the country

FUNCTIONALITY PENETRATION INTERNATIONALLY



AE

Ecosystem and account aggregation

Digital Maturity Score of CJ sub-step, %

0%	0%	0%	0%	0%	0%	0%
BANK #1	BANK #2	BANK #3	BANK #4	BANK #5	BANK #6	BANK #7
# of implemented functionalities						
0	0	0	0	0	0	0
# of gaps to functionalities implemented in the country						
0	0	0	0	0	0	0
# of gaps to functionalities (not present in the country) implemented by international banks						
14	14	14	14	14	14	14

0 out of 14
functionalities available
in banks in the country

14 out of 14
functionalities implemented
by international banks



Selected differentiators to
international best-practice

Aggregation of account from another bank

List of aggregated accounts

Aggregation of current account history from
other banks

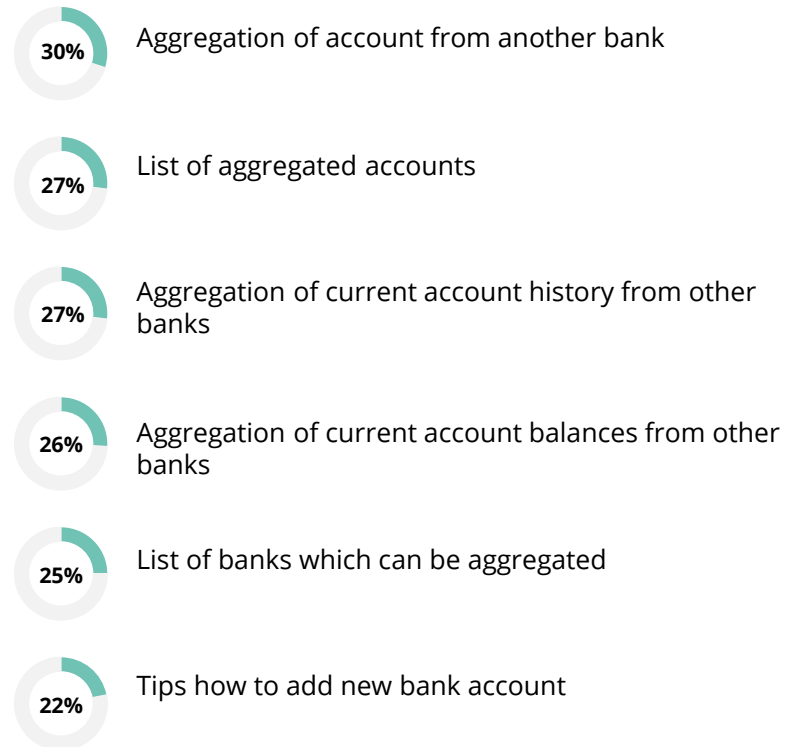
Functionalities most differentiating banks' results

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

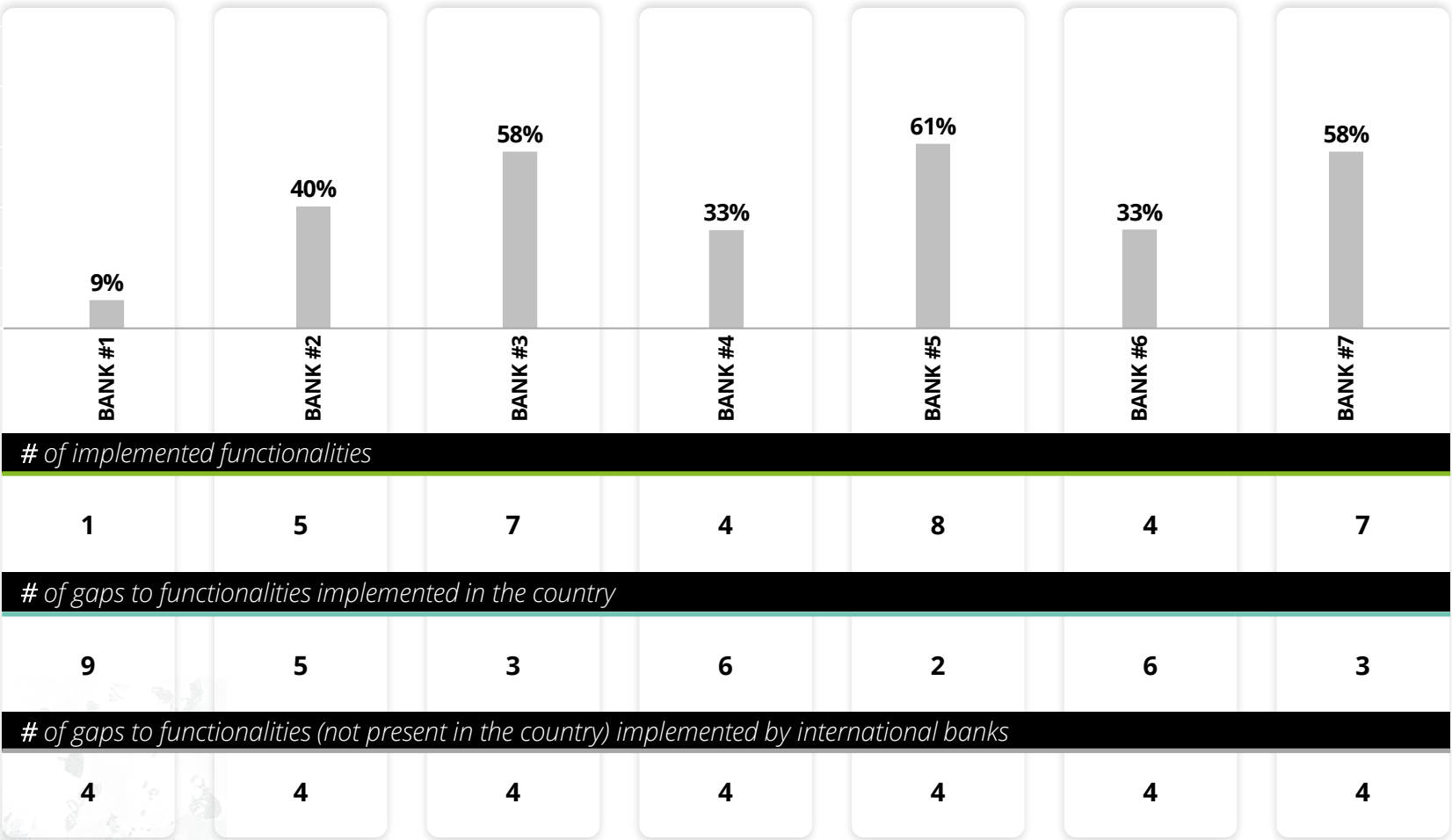
FUNCTIONALITY PENETRATION INTERNATIONALLY



AE


Guidance for new users

Digital Maturity Score of CJ sub-step, %



10 out of 14
functionalities available
in banks in the country

14 out of 14
functionalities implemented
by international banks

 Selected differentiators
among **local competition**

Gamification during onboarding

Gamification features: points or in-app currency

User benefits financially from the points received
from gamification

 Selected differentiators to
international best-practice

Gamification features: progress bars

Gamification features: badges and achievements

Gamification features: leaderboards

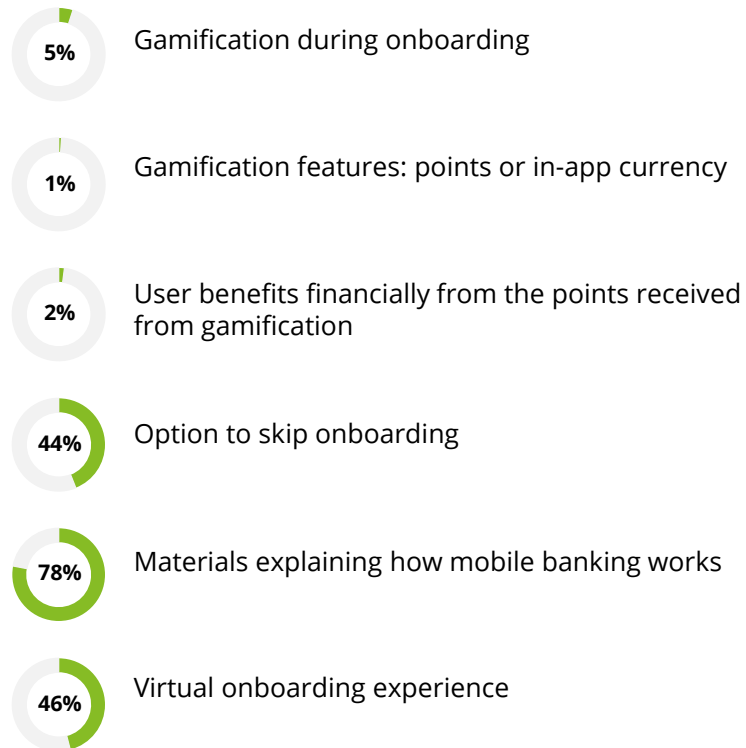
Functionalities most differentiating banks' results

Catch up with local competitors



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

FUNCTIONALITY PENETRATION INTERNATIONALLY

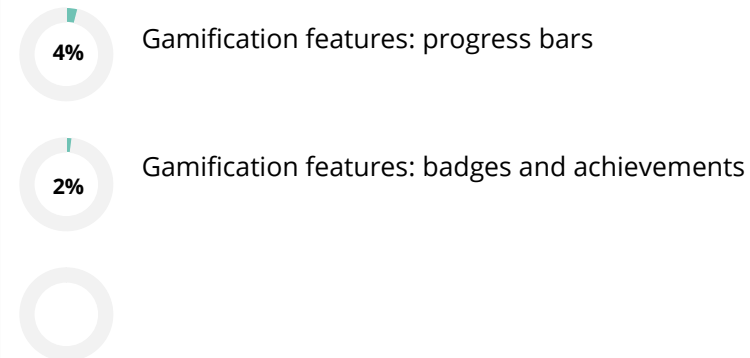


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Selected differentiators that are not present in any bank in the country

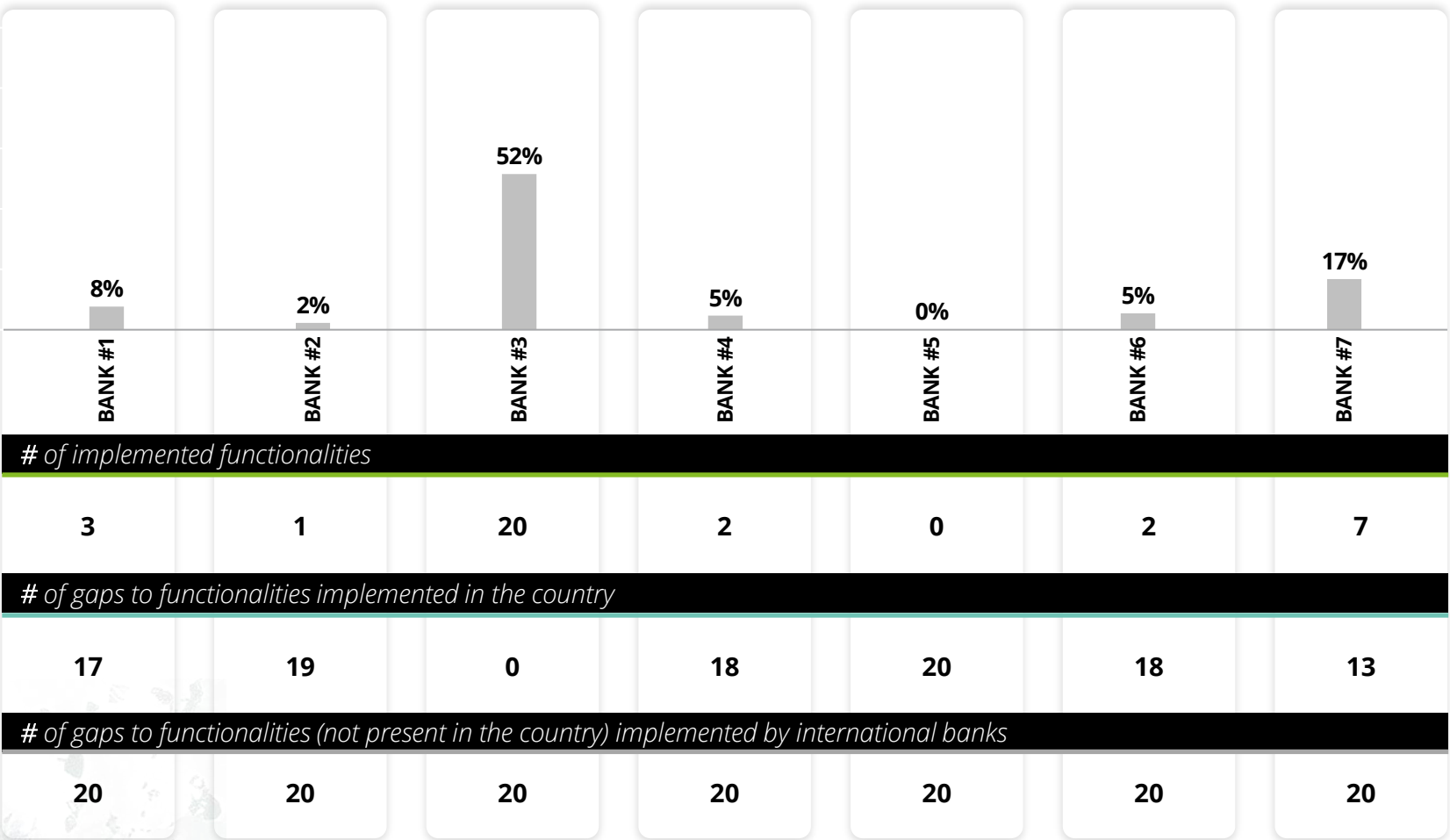
FUNCTIONALITY PENETRATION INTERNATIONALLY



AE

Investment services

Digital Maturity Score of CJ sub-step, %



20 out of 41
functionalities available
in banks in the country

40 out of 41
functionalities implemented
by international banks

 Selected differentiators
among **local competition**

Portfolio profitability analysis

Stocks trading in brokerage account

Buy/sell mutual fund units

 Selected differentiators to
international best-practice

Opening mutual funds described

Mutual funds opening fully in mobile banking

Brokerage account opening 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



Portfolio profitability analysis



Stocks trading in brokerage account



Buy/sell mutual fund units



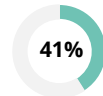
Current quotation of mutual funds assets

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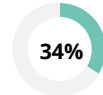


Selected differentiators that are not present in any bank in the country

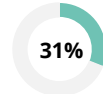
FUNCTIONALITY PENETRATION INTERNATIONALLY



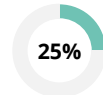
Opening mutual funds described



Mutual funds opening fully in mobile banking



Brokerage account opening fully in mobile banking

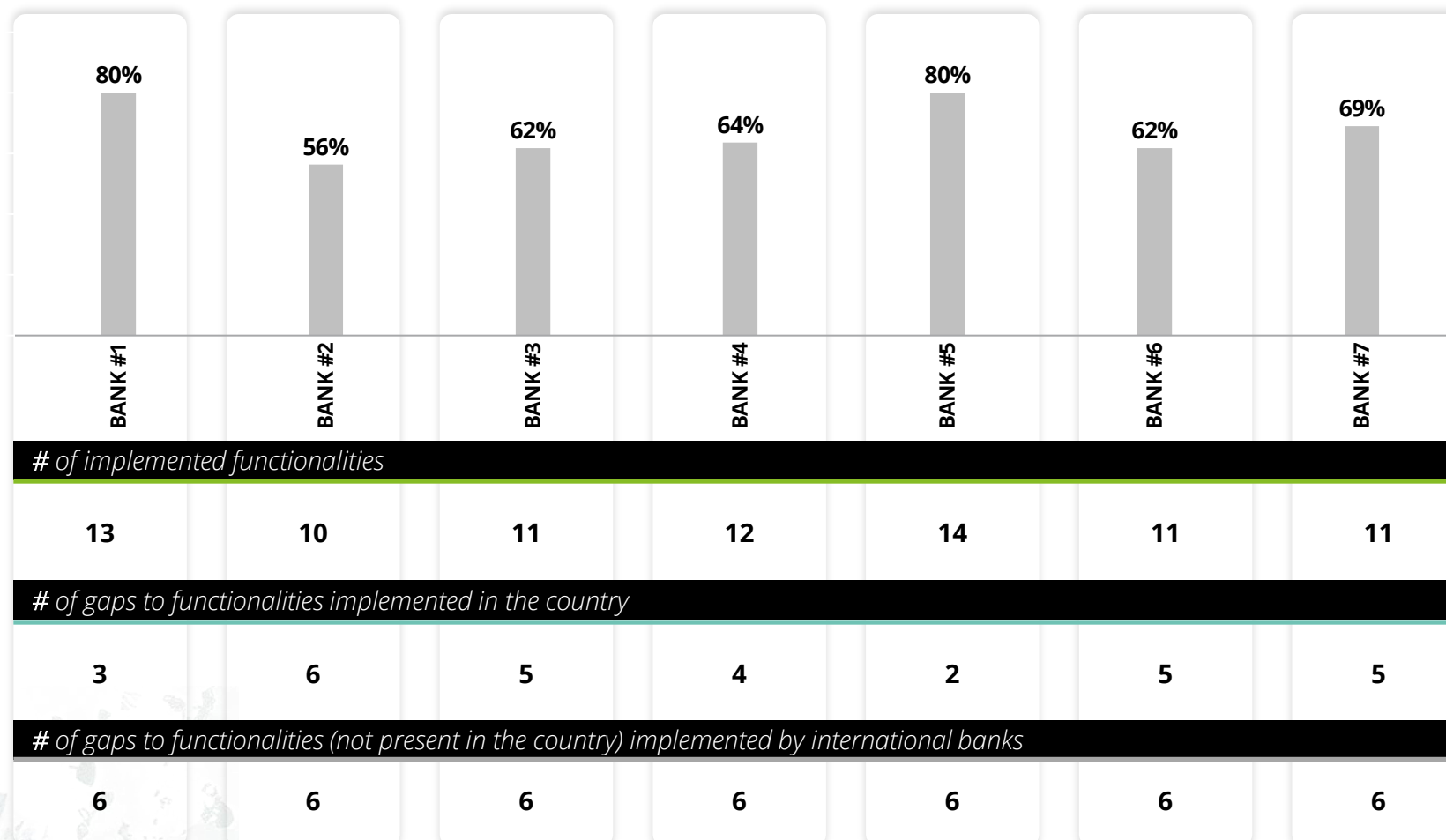


Available pricing of pensions

AE

Account opening process

Digital Maturity Score of CJ sub-step, %



16 out of 22
functionalities available
in banks in the country

22 out of 22
functionalities implemented
by international banks

 Selected differentiators
among **local competition**

Save & Finish Later feature

Account opening: e-signature

Account opening: showing ID to courier

 Selected differentiators to
international best-practice

Account opening: video conference

Chat appearing while opening account

Account opening: penny transfer

Functionalities most differentiating banks' results

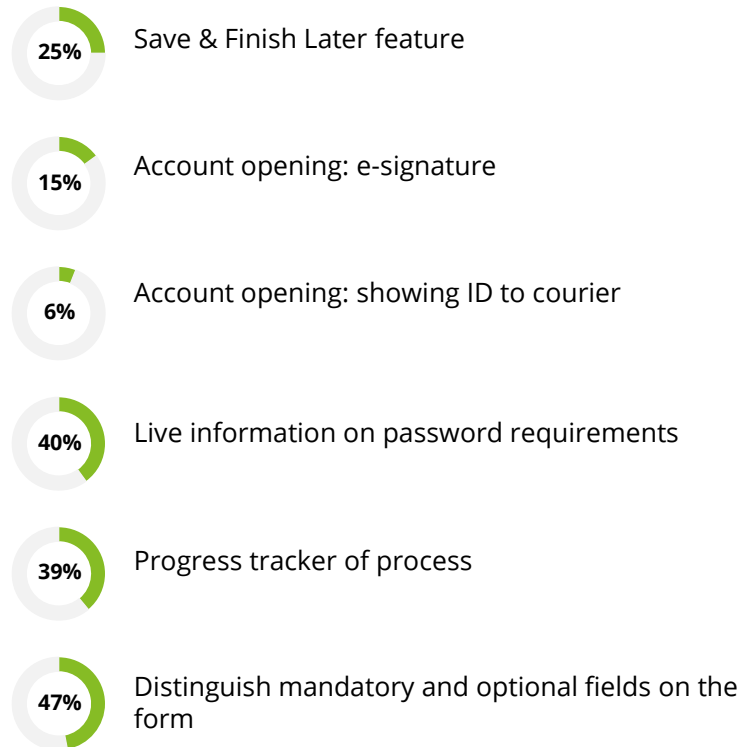


Catch up with local competitors



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

FUNCTIONALITY PENETRATION INTERNATIONALLY

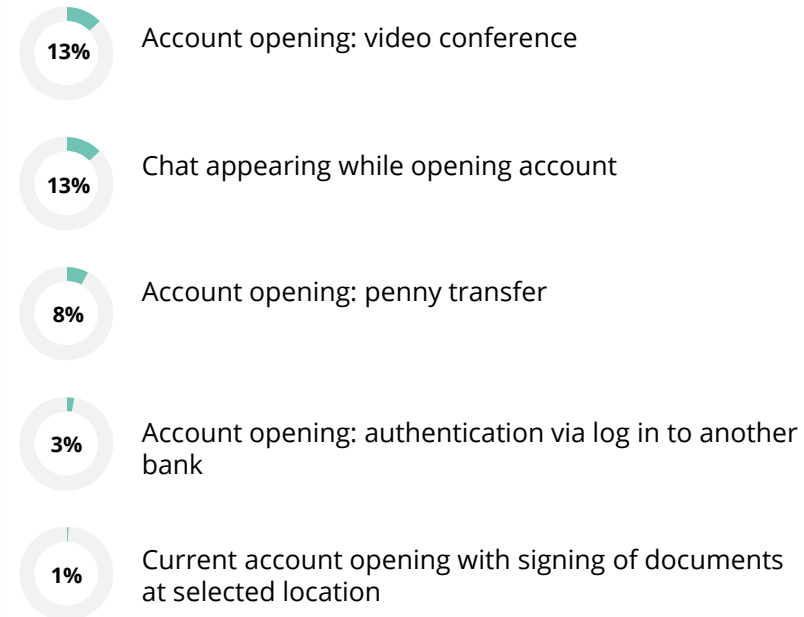


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Selected differentiators that are not present in any bank in the country

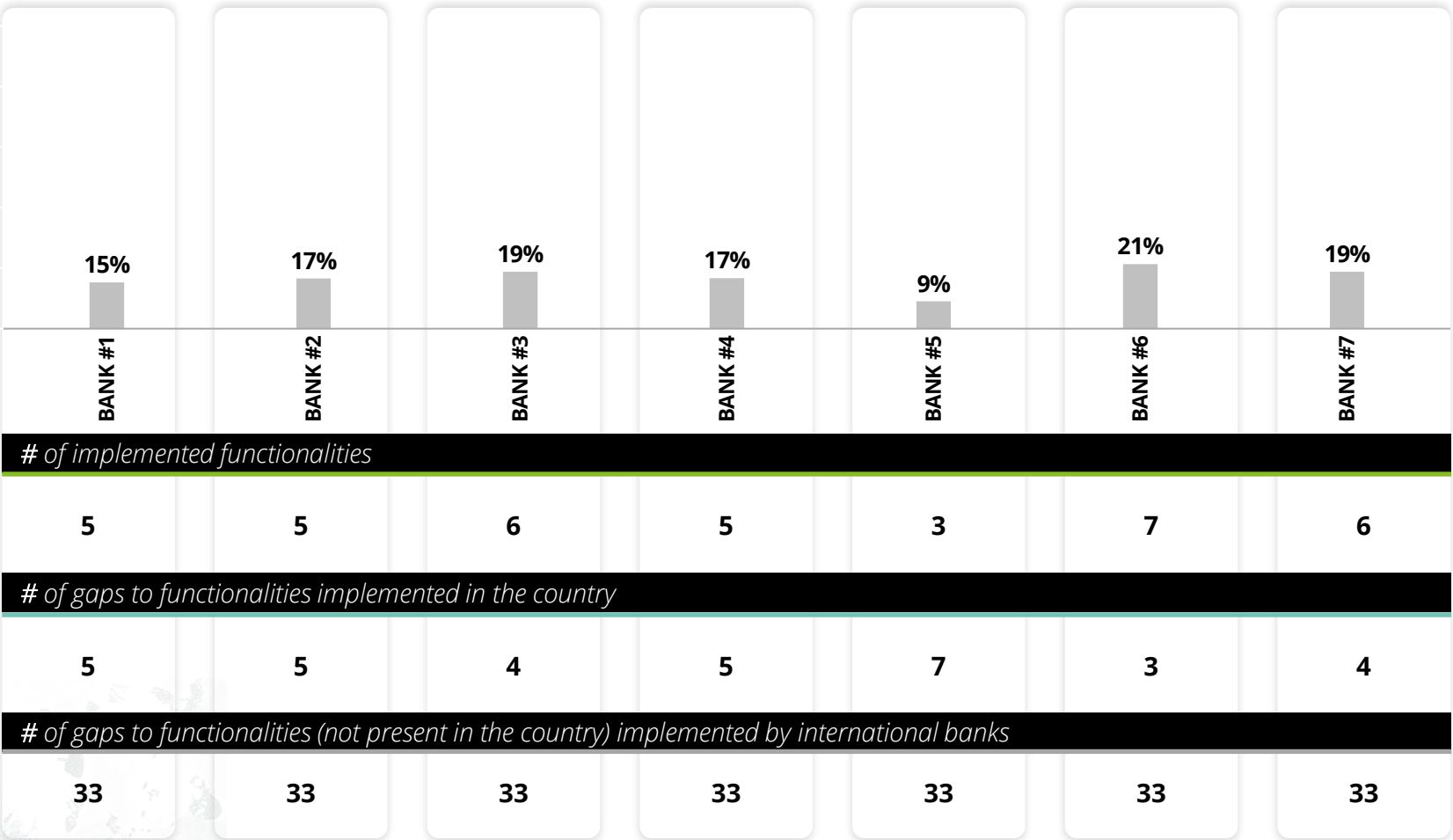
FUNCTIONALITY PENETRATION INTERNATIONALLY



AE

Personal finance management

Digital Maturity Score of CJ sub-step, %



10 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

Filter transaction by categories

Repeat transfer from transaction history

 Selected differentiators to
international best-practice

Personal Financial Management

Spending comparison between months

Automatic categorization of transaction

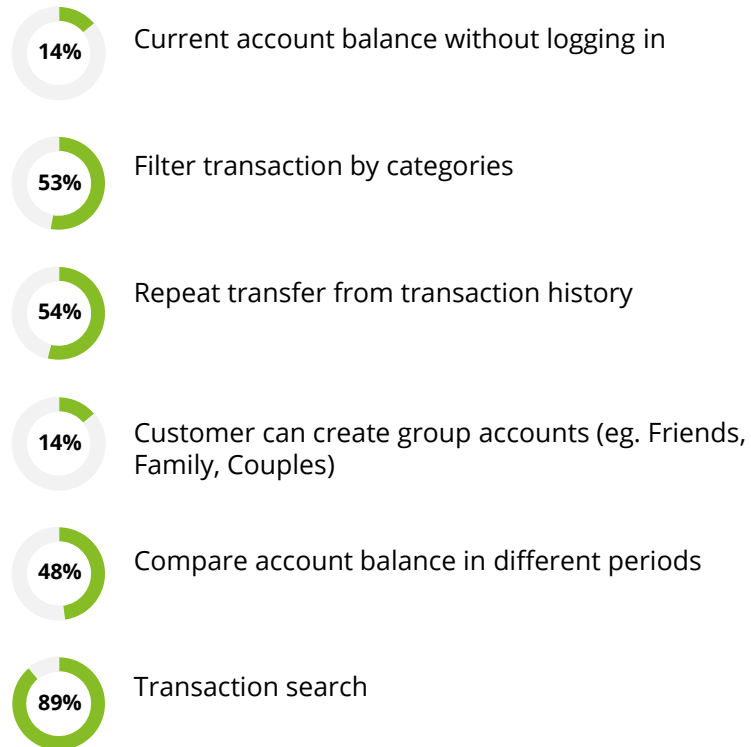
Functionalities most differentiating banks' results

Catch up with local competitors



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

FUNCTIONALITY PENETRATION INTERNATIONALLY

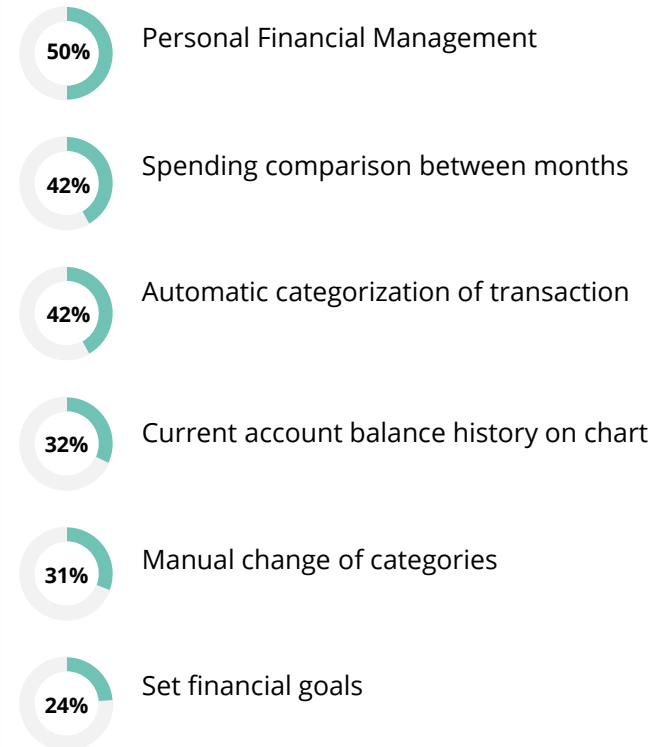


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Selected differentiators that are not present in any bank in the country

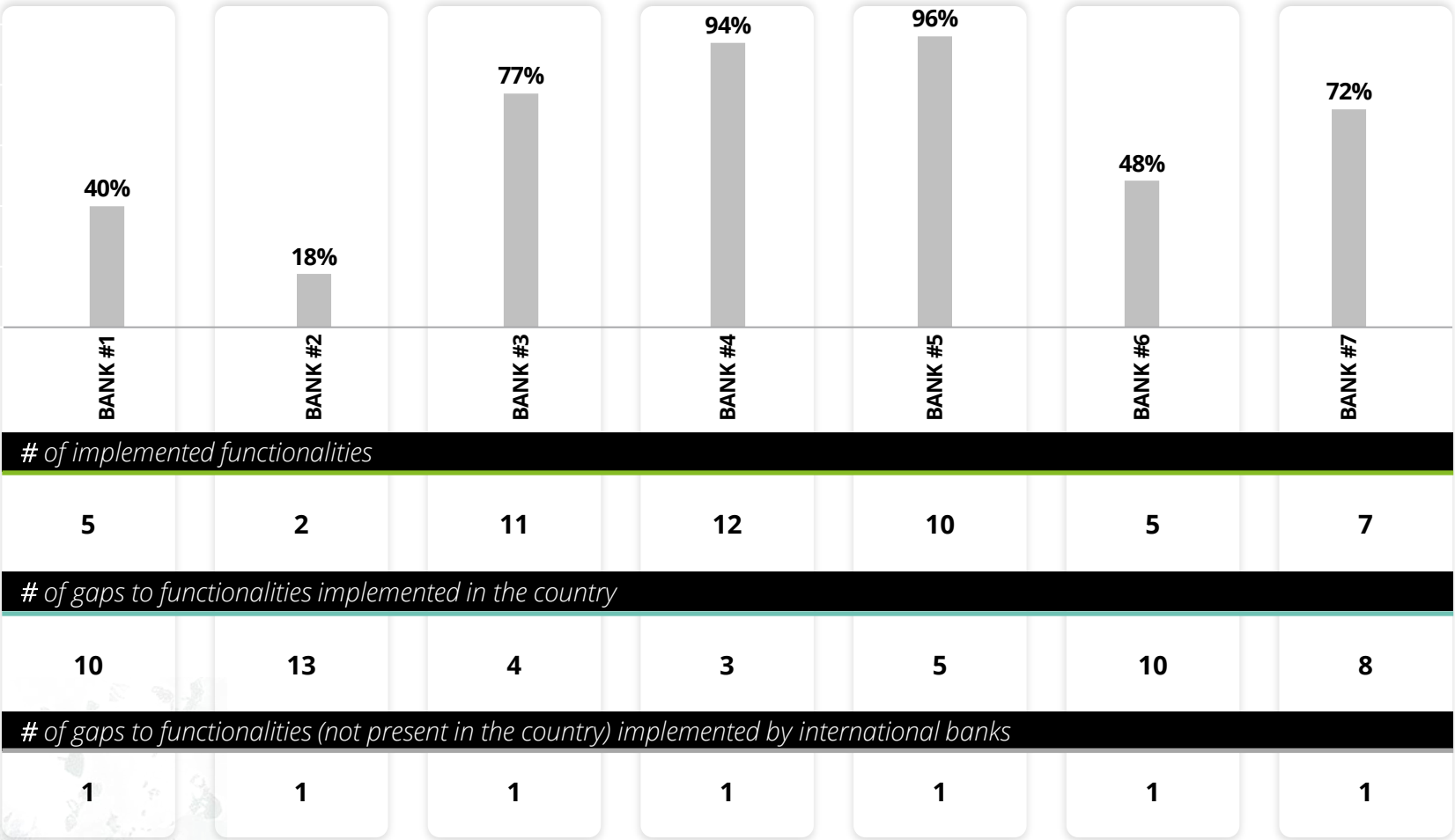
FUNCTIONALITY PENETRATION INTERNATIONALLY



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Product x-sell (basic)

Digital Maturity Score of CJ sub-step, %



15 out of 16
functionalities available
in banks in the country

16 out of 16
functionalities implemented
by international banks

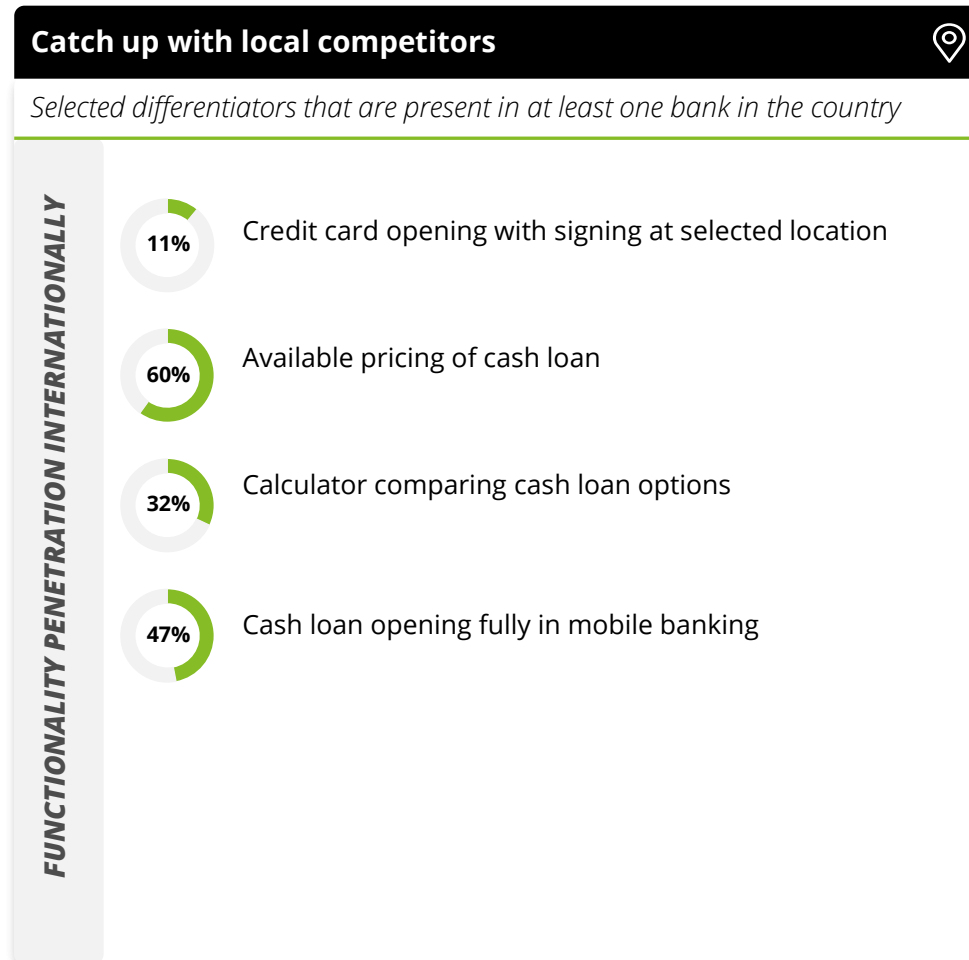
 Selected differentiators
among **local competition**

Credit card opening with signing at selected
location

Available pricing of cash loan

Calculator comparing cash loan options

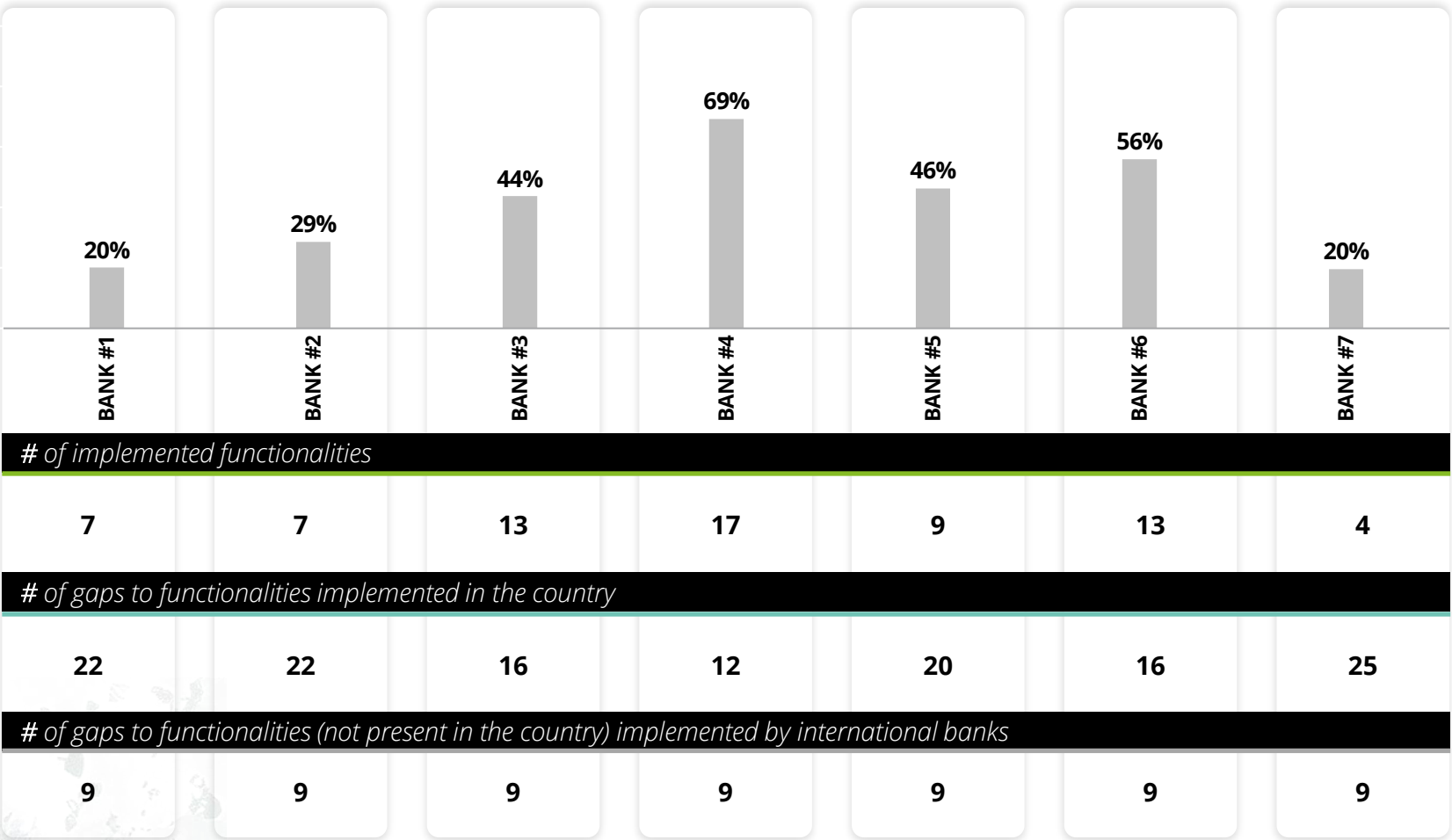
Functionalities most differentiating banks' results



AE


Product x-sell (complementary)

Digital Maturity Score of CJ sub-step, %



29 out of 38
functionalities available
in banks in the country

38 out of 38
functionalities implemented
by international banks

 Selected differentiators
among **local competition**

Monitor mortgage application status

 Selected differentiators to
international best-practice

Car loan opening fully in mobile banking

Mortgage opening fully in mobile banking

Term deposit opening with signing at selected
location

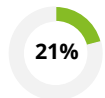
Functionalities most differentiating banks' results

Catch up with local competitors



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

FUNCTIONALITY PENETRATION INTERNATIONALLY



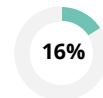
Monitor mortgage application status

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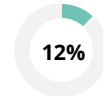


Selected differentiators that are not present in any bank in the country

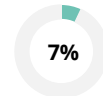
FUNCTIONALITY PENETRATION INTERNATIONALLY



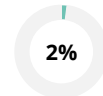
Car loan opening fully in mobile banking



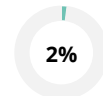
Mortgage opening fully in mobile banking



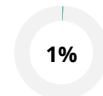
Term deposit opening with signing at selected location



Marketplace for construction and renovation



Marketplace for real estate

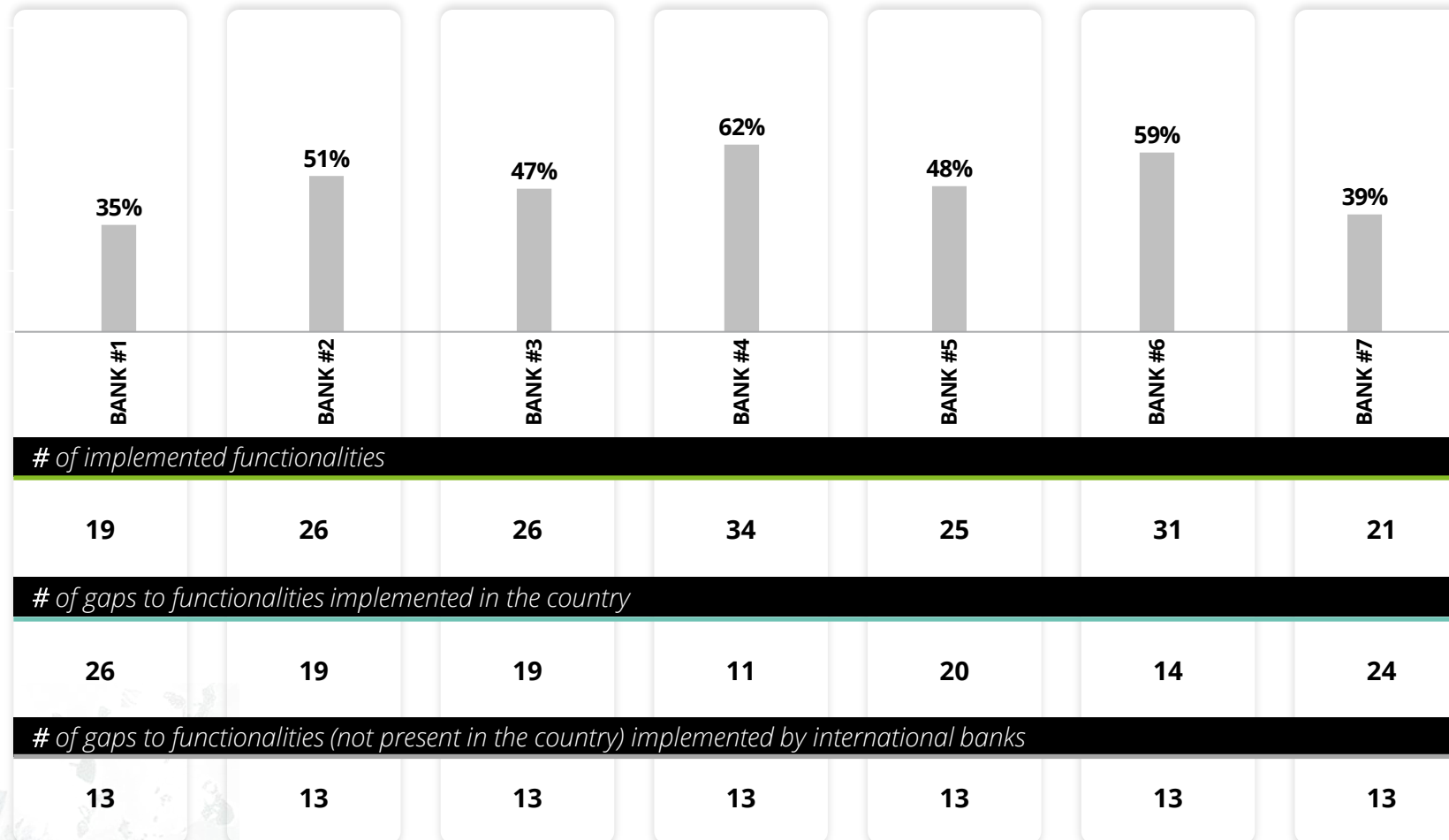


Mortgage check for selected marketplace real estate

AE


Transfers and payments

Digital Maturity Score of CJ sub-step, %



45 out of 58
functionalities available
in banks in the country

58 out of 58
functionalities implemented
by international banks

 Selected differentiators
among **local competition**

Bill split

Notifications about upcoming regular payments

Pay an e-invoice

 Selected differentiators to
international best-practice

Method of real-time payments: scanning a QR
code/ IBAN

Automatic transfer to mutual funds

Virtual card

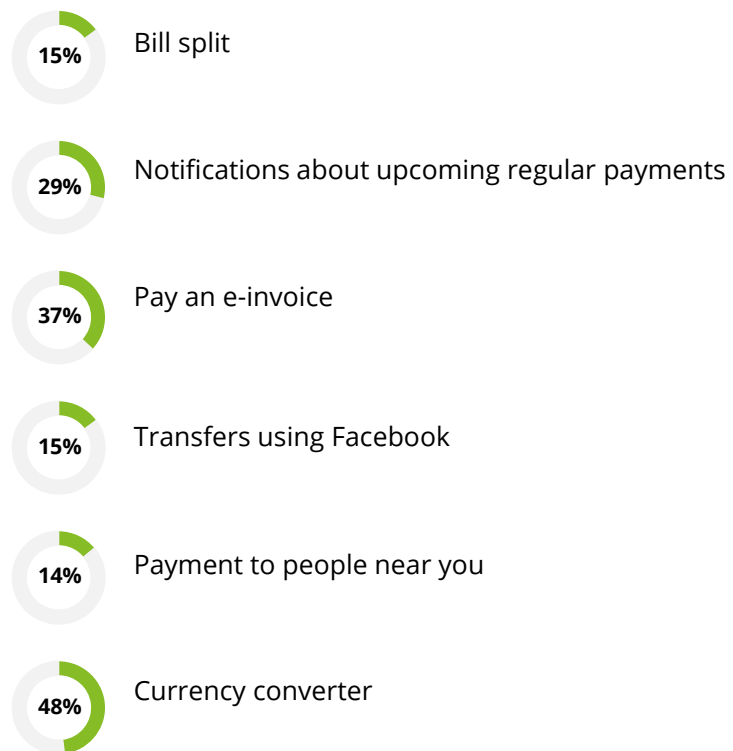
Functionalities most differentiating banks' results

Catch up with local competitors



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

FUNCTIONALITY PENETRATION INTERNATIONALLY

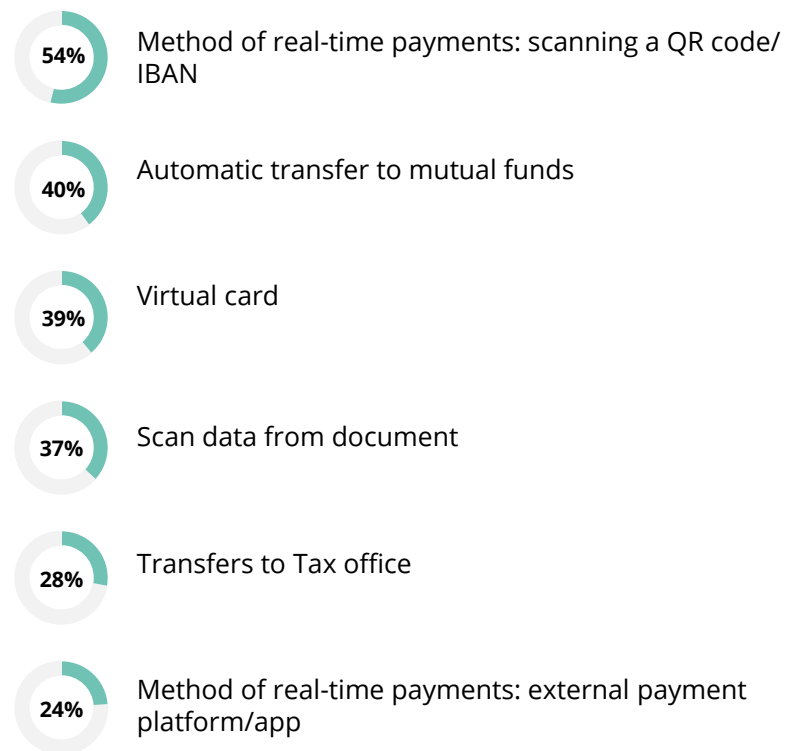


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Selected differentiators that are not present in any bank in the country

FUNCTIONALITY PENETRATION INTERNATIONALLY





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