

# Digital Banking Maturity Report



# Digital Banking Maturity (DBM) is a global accelerator, helping banks respond to change

We are proud to present the **Digital Banking Maturity** report—the most comprehensive global study of its kind, assessing 349 banks across 44 countries and 6 continents. This edition offers deep insights not only into digital functionalities but also into **user experience (UX)** design, covering **seven key customer journeys** to provide the full picture of how banks are performing in the digital age.

This study gives banks the ability to **benchmark themselves against the market and competitors**, offering inspiration from the **best-in-class global leaders**.

For the sixth time, we introduce a **global ranking**, spotlighting banks that stand out as **Digital Champions** - those excelling in digital innovation, seamless customer journeys, and real-time services.

Our goal is to provide banking leaders with **actionable insights, helping them stay competitive, foster innovation, and achieve digital excellence**. We hope this report will serve as a valuable tool for shaping the future of banking in a rapidly evolving digital landscape.

Yours sincerely,



**NICK COWELL**

US Banking Strategy Leader  
Deloitte Consulting LLP



**NICK SCALES**

Senior Manager  
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**349** **BANKS**  
**ASSESSED** **44** **MARKETS**  
**COVERED**



**DIGITAL CHANNELS**  
(public website, internet  
banking, mobile app)

**3**



**CUSTOMER**  
**JOURNEY STEPS**

**6**



**CUSTOMER JOURNEY**  
**SECTIONS**

**17**



**FUNCTIONALITIES**  
**AND FEATURES**

**1k+**



**CUSTOMERS**  
**SURVEYED**

**4.3k+**



**LOCAL MARKET**  
**RESEARCHERS**

**194**

# DBM can help you identify areas for improvement and inspire you with real-life leading practice examples

## **HOW DEVELOPED IS YOUR MARKET AND HOW IS THE COMPETITION DOING?**

Gain insights into the positioning of a given country within global markets, and learn how an individual bank is perceived compared to local and global leaders.

## **WHAT ARE THE LATEST GLOBAL TRENDS AND INNOVATIONS?**

Learn more about the latest trends and developments in digital retail banking channels.

## **WHAT DOES BEST-IN-CLASS UX LOOK LIKE?**

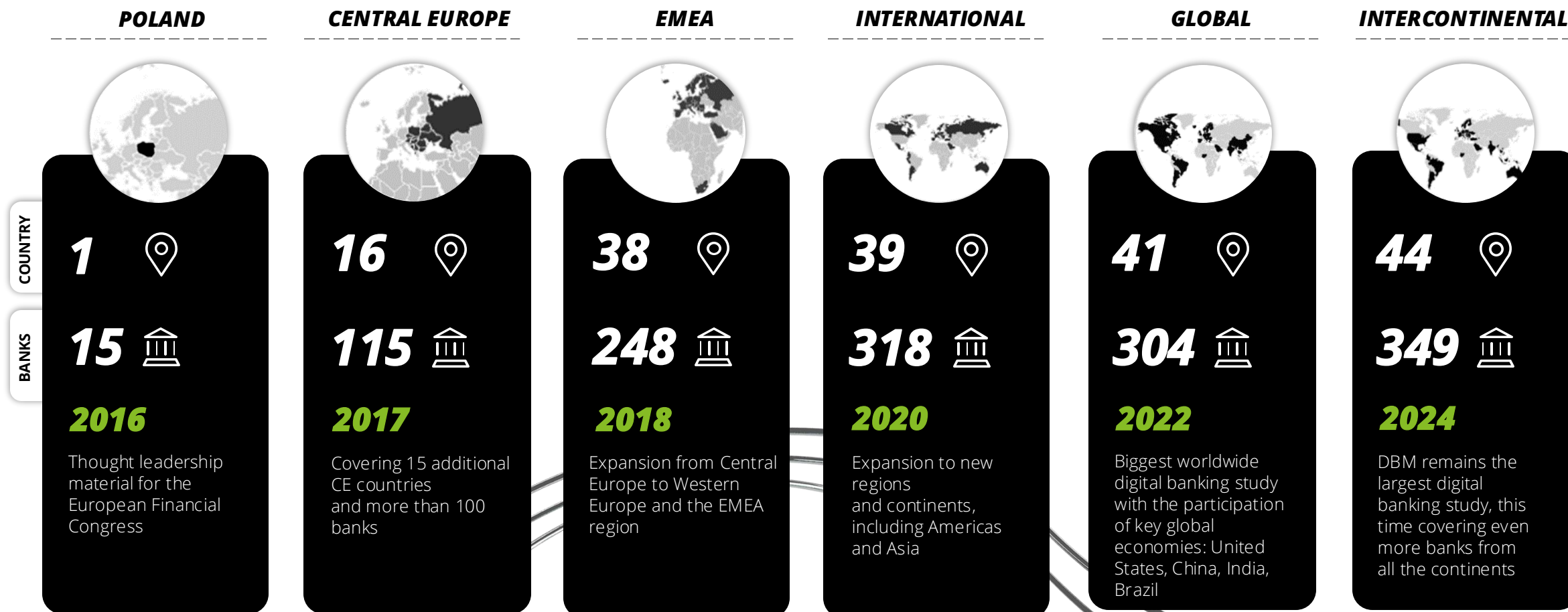
Discover how user experience (UX) features and functionalities help improve customer satisfaction and find out leading practice adopted by global banks in terms of functionalities implementation.

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? If you are interested in finding answers to those and other questions, contact our **US leads** or **dbmaturity@deloitte.com**



The sixth edition of the DBM report has been the largest benchmarking study conducted so far, encompassing nearly 350 banks from all over the world





“

The real value of digital banking is not about the number of features squeezed into an app, but **how well it serves customer needs at a given moment.**

## Shift from feature overload to streamlined experiences

In the years following the COVID-19 pandemic, the banking industry underwent a rapid digital transformation, rushing to add features that catered to customers' changing needs. Online banking platforms became more sophisticated, mobile apps were enriched with new functionalities, and financial institutions raced to stay ahead of the curve.

However, as the digital banking landscape matured, a new trend has emerged. Instead of continuously adding new features and overwhelming users with options, digital champions are now shifting their focus toward **optimizing core processes** and enhancing **customer experience**. Rather than packing their apps with an ever-growing list of features, banks are now prioritizing the quality of the experience over quantity, homing in on the seamlessness, personalization, and efficiency of core functionalities.



**NICK COWELL**

US Banking Strategy Leader  
Deloitte Consulting LLP

## **DATA AS THE BACKBONE OF HYPER-PERSONALIZATION**

With banks focusing on **evolution instead of revolution**, they fine-tune the banking experience through **hyper-personalization**.

This approach emphasizes the need for optimizing core services rather than overwhelming customers with too many options. Instead of offering a plethora of products, banks now personalize the customer journey by using real-time data and AI-driven insights to deliver the right solutions at the right time.

Data becomes the backbone of this trend, with banks leveraging customer transaction histories, spending patterns, and real-time behaviors to offer tailored recommendations and products that fit individual needs.

## **TARGETED, RELEVANT ENGAGEMENT**

The shift toward **hyper-personalized communication** is a key trend driven by artificial intelligence (AI) and real-time analytics. Rather than sending generic notifications or emails, banks now tailor their communications to reflect individual customer behaviors, preferences, and financial goals.

### **THIS INCLUDES:**

- Personalized push notifications alerting customers about budgeting tips when they exceed spending limits.
- Tailored product recommendations based on real-time data, such as suggesting investment products to customers who have received a windfall gain.
- Contextual offers for rewards programs and loyalty points that match customers' spending patterns.

This approach not only increases customer engagement but also deepens the customer-bank relationship by delivering **value-added interactions** at every touchpoint.

## **BEYOND CHATBOTS: HOW AI IS REVOLUTIONIZING THE HEART OF BANKING OPERATIONS**

AI is not only transforming customer-facing tools but also revolutionizing **internal banking operations**. By automating tasks like **data entry**, **document verification**, and compliance checks, AI accelerates processes and reduces errors, allowing banks to make faster decisions, such as **instant loan approvals**. This automation enhances both efficiency and customer satisfaction.

In risk management, AI strengthens fraud detection and credit **risk assessments** by analyzing real-time data and spotting patterns that human analysts might miss. AI also plays a crucial role in **compliance**, automating **anti-money laundering (AML)** and **know your customer (KYC)** processes, while **Generative AI** simplifies regulatory reporting, ensuring accuracy and efficiency.

AI further optimizes **digital channels**, enhancing **user experience (UX)** by analyzing customer behavior and improving the user interface (UI). With **predictive maintenance**, AI ensures system resilience, monitoring IT infrastructure to prevent downtime and support **always-on banking**, delivering uninterrupted services to customers.

## **ENHANCING TRUST AND SECURITY**

In addition to increasing customer engagement, this approach can also deepen the customer-bank relationship by delivering **value-added interactions** at every touchpoint.

Apart from cutting-edge features, customers also seek **familiar experiences** that would make their lives easier. This means enhancing the security and reliability of core banking services while seamlessly integrating personalized offers. The focus is on making every interaction **frictionless** and **intuitive**, with no intention of overwhelming customers with novelty.

Banks are doubling down on building **trust through security**. **Regulatory compliance** enforced by such regulations as DORA, MiFID II, and **PSD2/3** ensures that banks maintain operational resilience while protecting customer data. **Cybersecurity** measures, like **Strong Customer Authentication** and **behavioral biometrics**, are now standard features that enhance customer experience and inspire confidence in banks' ability to safeguard financial data.



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- 02** ***KEY TRENDS & INSIGHTS***
- 03** ***UX STUDY***
- 04** ***DESCRIPTION OF THE STUDY***
- 05** ***CONTACTS***





01

***GLOBAL  
RESULTS***



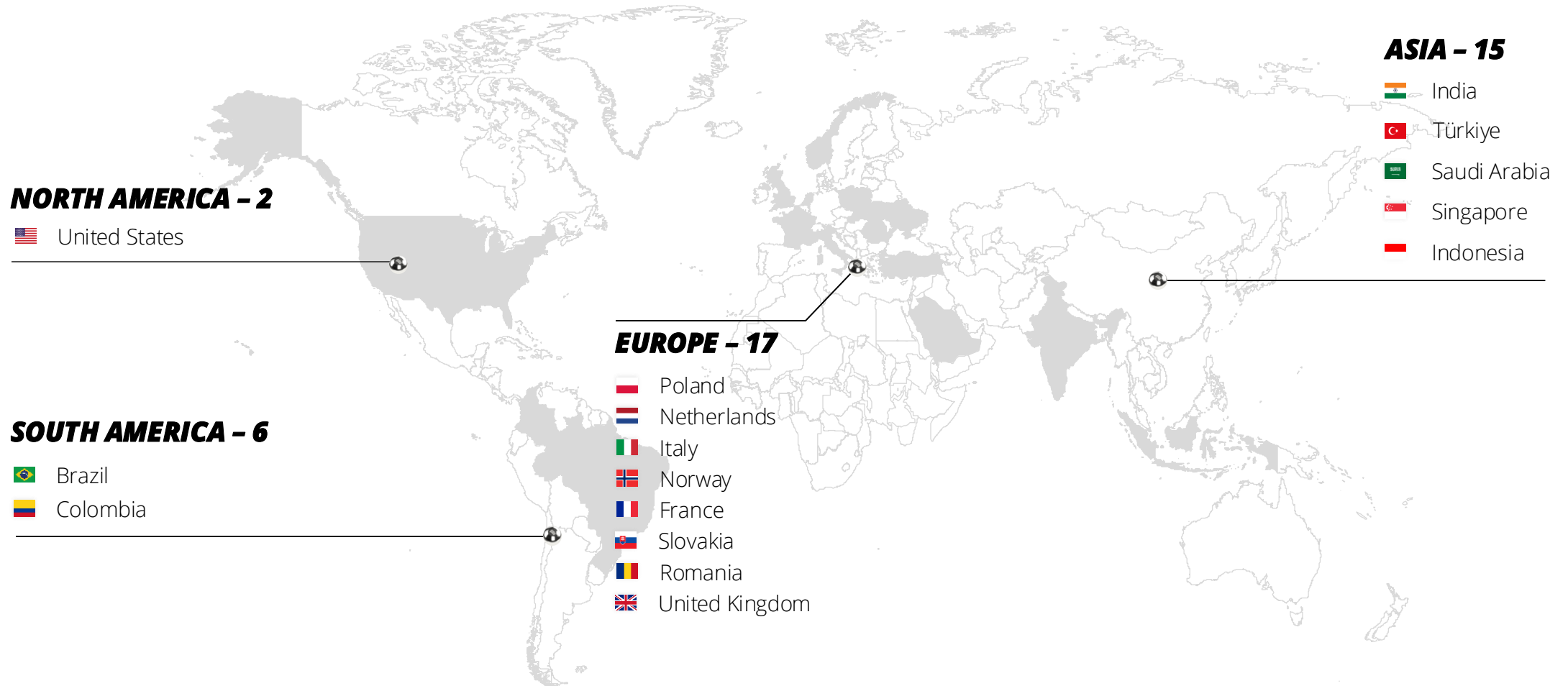
Digital Banking Maturity covered 349 banks from 44 countries,  
with 12 banks included in additional UX analysis



Our UX research was conducted by Deloitte consultants in 12 different countries. We selected top UX players from all over the world.

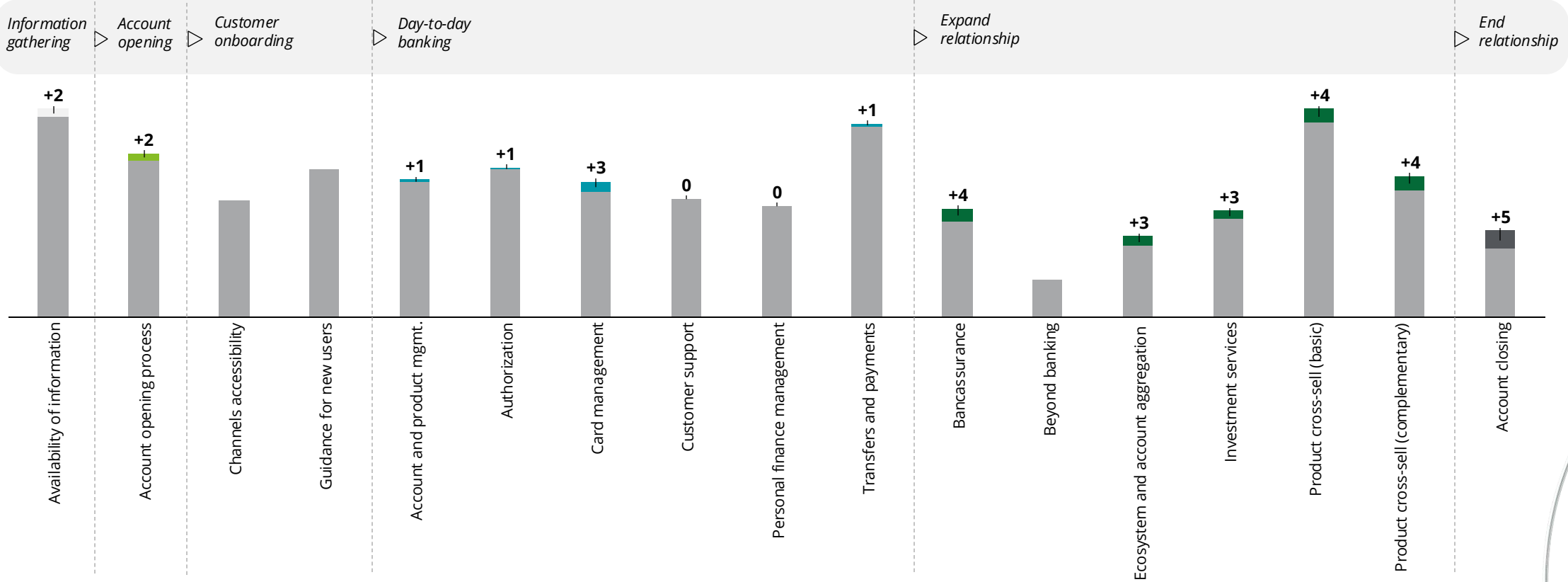
Europe has taken the lead with the highest number of Digital Champions, followed by India, Türkiye, and Brazil

### ***DIGITAL CHAMPIONS BY GEOGRAPHIES***



Customer journey steps have stagnated, with banks shifting their focus to ensuring full coverage of customer needs with an excellent UX

DBM score broken out by customer journey sections and functionalities offered by banks<sup>1</sup>



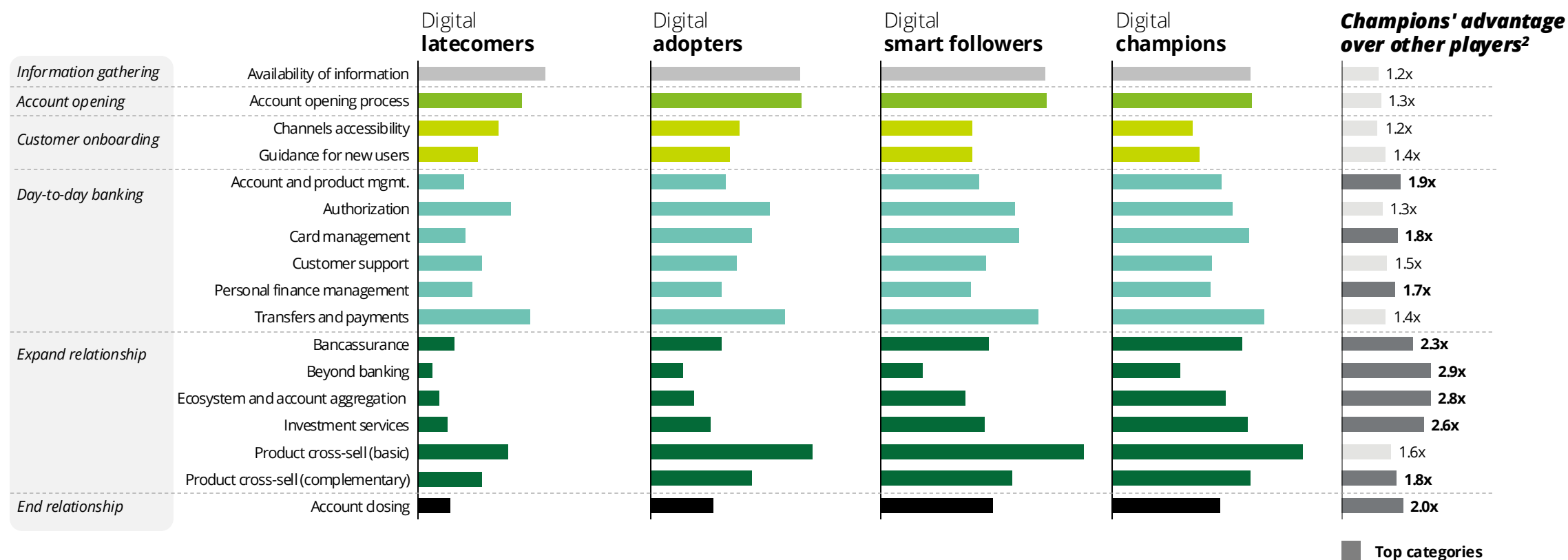
Result in 2022    Change in 2024 by percentage point(s)

1. Sample of 222 banks and 843 functionalities that were covered in 2022 and 2024 edition.



Digital Champions develop functionalities that help expand customer relationships and have gained a significant advantage over other players

**DBM score broken out by customer journey sections and functionalities offered by banks<sup>1</sup>**



1. Data for 349 banks that were covered in 2024 edition.

2. Ratio of functionalities % between Digital champions and other banks' score.

# Digital Champions have invested significantly in ecosystems, investment services, cross-sell, and card management areas since 2022

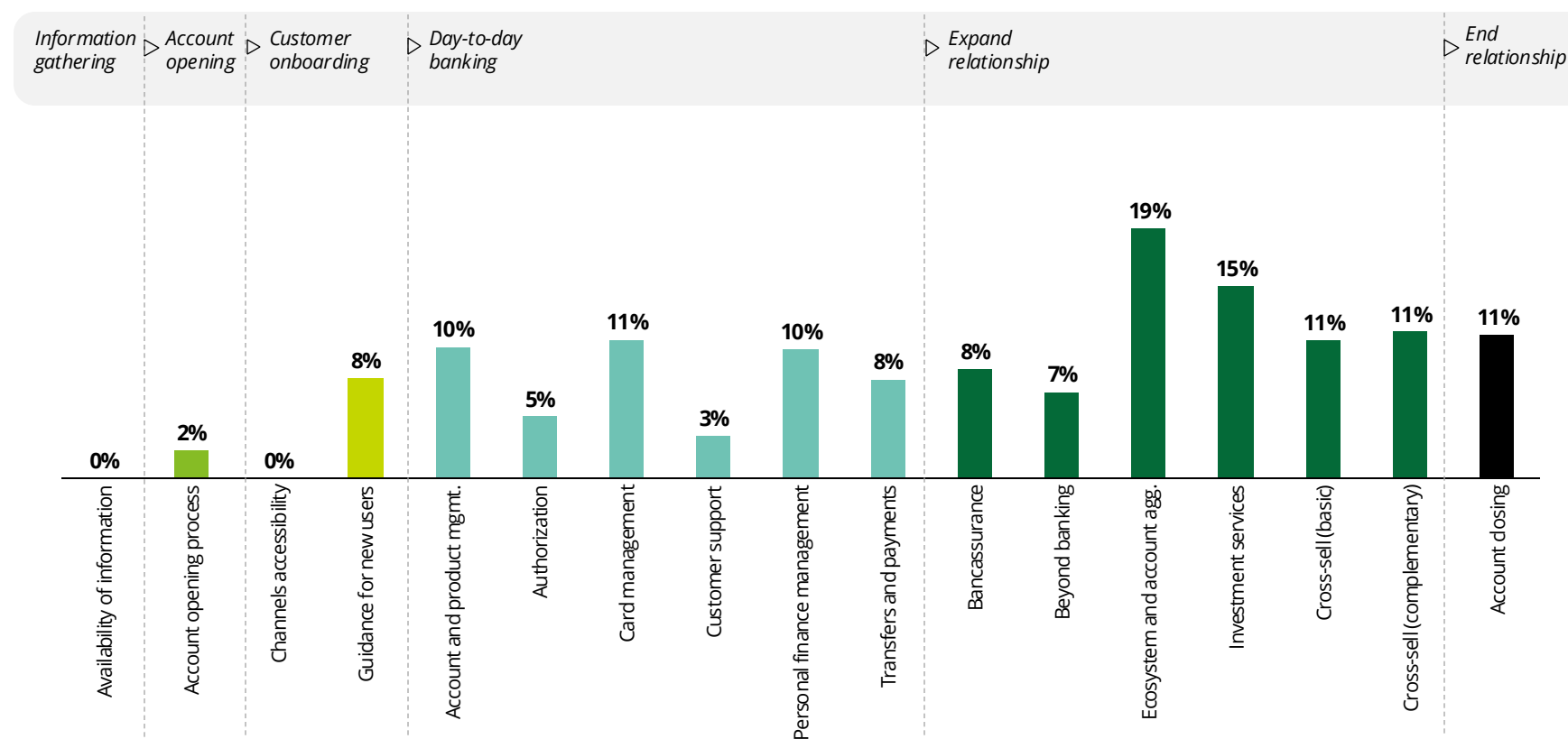
## What are the primary focus areas driving digitalization growth among Digital Champions?

Difference between DBM score of Digital Champions in 2022 and 2024, by percentage point(s)

Where have Digital Champions gained the **biggest advantage** over peers in the last two years?

One of the key areas is **expand relationship**, with an average 12 percentage point advantage, particularly in **ecosystems and investment services**, where they grew by 19 and 17 percentage points, respectively.

Additionally, Digital Champions have made substantial progress in **cross-selling**, both for basic and complementary products, as well as in **card management**, with each area seeing an 11 percentage point advantage.



# Exploring regional characteristics—local insight with global relevance

**FINANCIAL  
LITERACY**  
**NORTH AMERICA**

**HERITAGE  
OR PROGRESS**  
**EUROPE**

**ASIA**  
**SUPER APP  
REALM**

**BANCASURRANCE**  
**SOUTH AMERICA**

## EUROPE

## HERITAGE OR PROGRESS

**Banking in Europe** appears to follow two primary development trajectories. On the one hand, traditional banks prioritize their heritage while concentrating on financial management services, ensuring that their digital functionalities remain straightforward. On the other, a diverse array of banks, including neobanks, seeks to expand their offerings by incorporating a broader range of functionalities that extend beyond traditional banking domains. Meanwhile, a **stringent regulatory framework, which may hinder innovation and flexibility, has become one of the most significant challenges the European banking sector has to face.**

Divergent strategies allow both types of institutions to carve out unique value propositions. Traditional banks can leverage their established reputations to build trust and stability, while the second group can attract customers seeking more comprehensive, lifestyle-oriented solutions. By embracing the said approaches, banks can better serve diverse market needs and position themselves competitively in a rapidly evolving financial ecosystem. Will the increasing demand for integrated, lifestyle-oriented solutions drive traditional banks to innovate further? Will their established heritage secure a sufficient market share as Europe's population continues to age?

## ASIA

## SUPER APP REALM

**Asian banks** are renowned for their willingness to redefine the concept of banking. With the support of a favorable regulatory environment and the use of **multiple accessible channels**, they seamlessly integrate new functionalities into their offerings.

Asian banks enhance user convenience by creating a one-stop shop for financial needs, which not only promotes user engagement but also significantly improves the overall customer experience. Moreover, Asian banks expand their app features to include non-financial services, such as food and grocery deliveries, event ticketing, travel concierge services, and various marketplaces for shopping and automobiles.

By diversifying their service offerings, Asian banks can attract a broader customer base and increase customer loyalty, ultimately positioning themselves as essential lifestyle partners in the digital economy. Apart from enhancing the revenue stream, this strategic approach also strengthens their competitive advantage in an increasingly saturated market.



## NORTH AMERICA

## FINANCIAL LITERACY

**US banks** have placed a strong emphasis on enhancing their digital platforms by offering functionalities focused on **personal finance management and key financial metrics**. They have made significant investment in financial wellness tools that provide users with personalized insights such as budget tracking, credit score monitoring, and subscription management. These features are designed to support customers in managing their financial lives but also to foster customer retention by integrating lifestyle management into everyday banking activities.

By incorporating these advanced tools, US banks are evolving beyond traditional banking services, positioning themselves as comprehensive financial partners for their customers. The said functionalities provide substantial value by empowering users to make informed financial decisions, improve their overall financial health, and deepen their connection with their bank. For banks, this translates into increased customer loyalty, higher engagement rates on their digital platforms, and enhanced opportunities to cross-sell additional financial products and services.

## SOUTH AMERICA

## BANCASURANCE

**South America** and Asia are competing in the race to become a **global leader in unconventional and groundbreaking ideas**. The region's highly developed insurance- and pension-related functionalities are its primary distinguishing feature.

The bank-centric financial ecosystem, prevalent in South America, has positioned banks as natural distribution channels for semi-financial products and services. This advantage, coupled with established trust, infrastructure, and the existing customer base, is a significant asset that other sectors can only aspire to match.

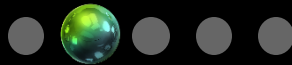
Moreover, regulatory bodies in South America have fostered collaboration between banks and insurance companies, facilitating the growth of the bancassurance model.

This synergy is strengthened by financial inclusion initiatives in many South American countries. Bancassurance extends the reach of banking and insurance services, contributing to broader financial inclusion and enhancing the overall impact of the model across the region.



02

***KEY TRENDS  
& INSIGHTS***



Leading players are moving away from digital feature volumes to specific focus on UX design and value proposition differentiation

## 01 EVOLUTION INSTEAD OF REVOLUTION

We've seen a noticeable trend **away from rapid development of functionalities** to focus on **improved UX design and relationship development**. Customers value accessing options in the way they please and favor clarity on demand versus complexity.

## 02 CONVENIENT BANKING

Fully digital channels, real-time access, and 24/7 support is the key; and the top 40 banks globally have uplifted fully digital account opening by 15 percentage points since 2022 to now 95%. User-centric features are growing, Support is a differentiator, and account opening is not the same as form submission.

## 03 ALL-IN-ONE SUPER APPS

The largest area of investment globally was ecosystem and aggregation features, with a 19% increase overall since 2022. In the United States, this is traditionally across financial products and travel and significant uplift in investment functionalities. Globally we see significant moves in e-commerce, government, entertainment, and health care.



## TRANSFORMING CUSTOMER ADVISORY 04

Banks seek new methods to digitally offer **advisory-type services** to drive stickiness, and we see significant increase in **personal finance management and education features**. Leading players are incorporating social, wallet sharing, and payments.

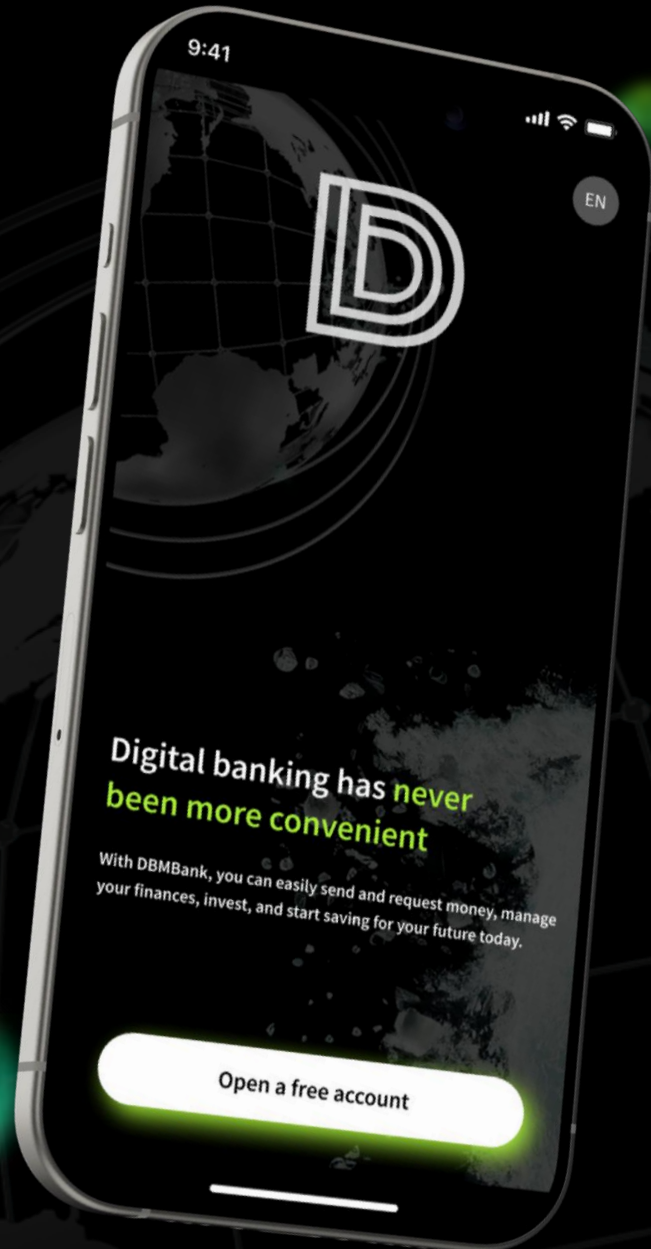
## SEEKING FAMILIAR EXPERIENCES 05

Increasing trend in **redesigning banking platforms to mirror other popular platforms and social media** to improve ease of use and enhance user experience to what customers expect. Alternative features include QR, feeds, transaction comments, GIFs/emojis, and geotags.

## HYPER-PERSONALIZED COMMUNICATION 06

Increased emphasis on **personalized content, in-app placements for banners, and recommendation pop-ups** with 2.5x multiplier by digital champions. **Contextual insights unlocked by data and AI on budgeting, security, rewards, and education** are highlights by leaders.

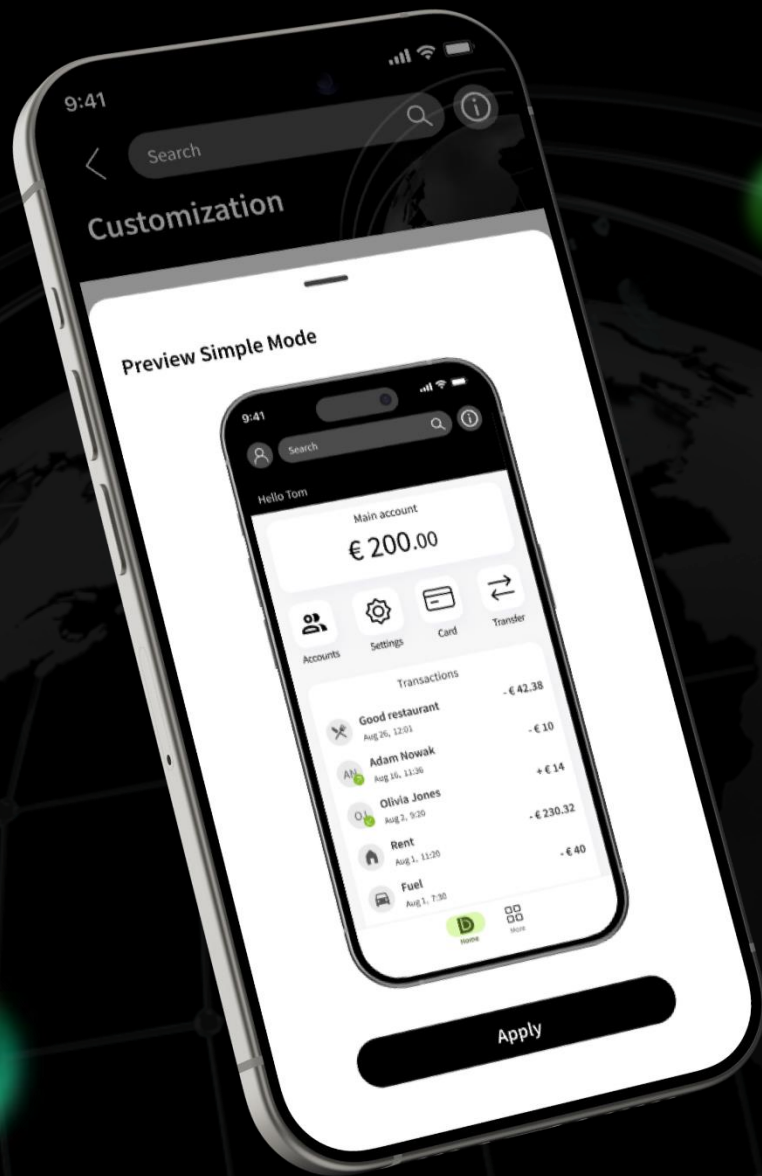




**DBM Bank** is Deloitte's vision of a leading digital banking experience, a mockup banking app, created based on the **leading practices** we have **collected during the (UX) DBM study** conducted in 2024.

In this year's report, you'll find numerous screens selected by the Deloitte DBM team, and you'll have the opportunity to deep dive into our tenth scenario, **active investing**, where we include the entire flow and highlight leading practices.





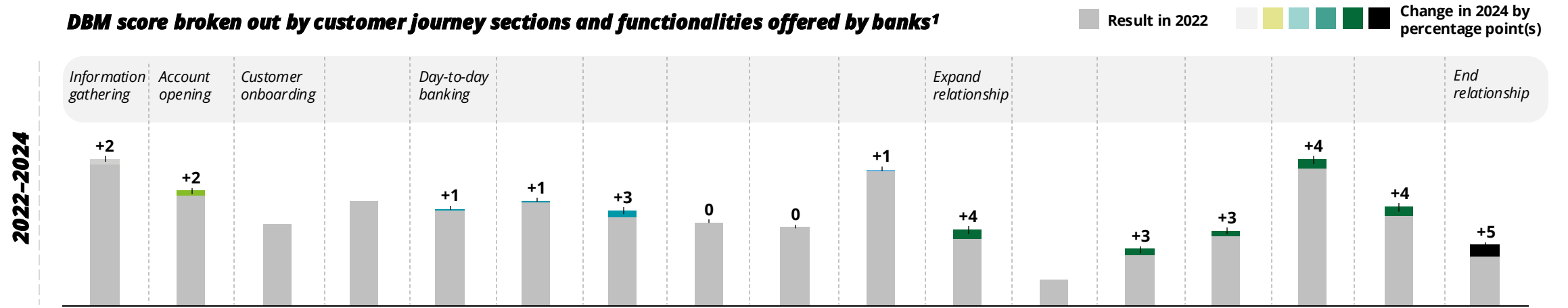
# 01 **EVOLUTION INSTEAD OF REVOLUTION**

Following a period of rapid digital innovation in recent years, the market has matured. The focus has shifted from developing and implementing new features to rethinking and reevaluating banking services, adopting processes to make the services more digitally accessible (filling the gaps), and enhancing the overall user experience.

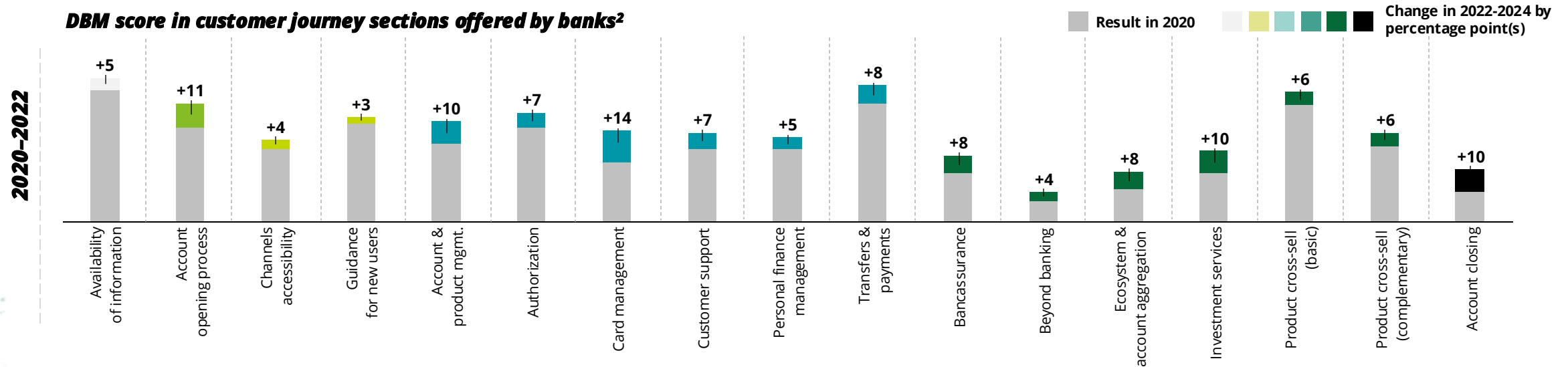
On the one hand, this may result from growing expense precautions, and on the other, we might be witnessing an emerging trend leading banks toward simplicity in service design, concentrating more on service quality instead of quantity. Customers greatly value having options and accessing services the way they please. In an overstimulated world, they favor clarity on demand.

In comparison to the 2022 edition of the study, banks focused less on rapid development of new functionalities. They invested in crafting and expanding relationships with clients.

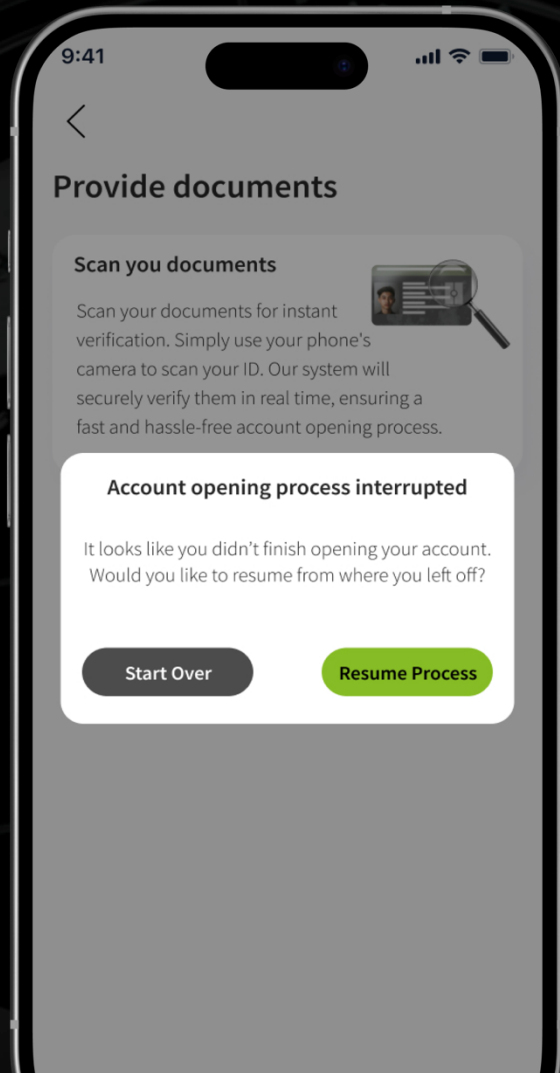
**DBM score broken out by customer journey sections and functionalities offered by banks<sup>1</sup>**



**DBM score in customer journey sections offered by banks<sup>2</sup>**



Note 1. Sample of 222 banks and 843 functionalities that were covered in 2022 and 2024 editions.  
Note 2. Sample of 193 banks that were covered in 2020 and 2022 editions.



## 02 **CONVENIENT BANKING**

Customers today are more accustomed to online services and personalized, convenient solutions. They apply the same expectations to their banking activities, seeking

- Fully digital account opening process;
- 24/7 service and support, along with features that ensure a seamless experience regardless of time or location;
- Easy, instant solutions, such as real-time payments; and
- The ability to pause any process and resume it at their convenience.

Efficiency and real-time accessibility are of paramount importance to ensure top-notch service.

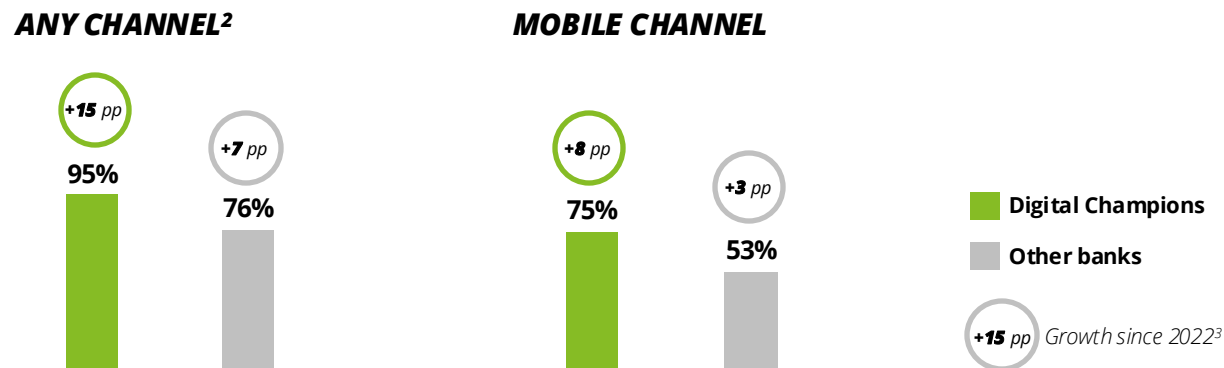
In some markets, remote account opening is becoming an industry standard offered by all major players...

At present most banks offer the option of **opening a current account entirely remotely**. Nearly **all Digital Champions** have this feature.

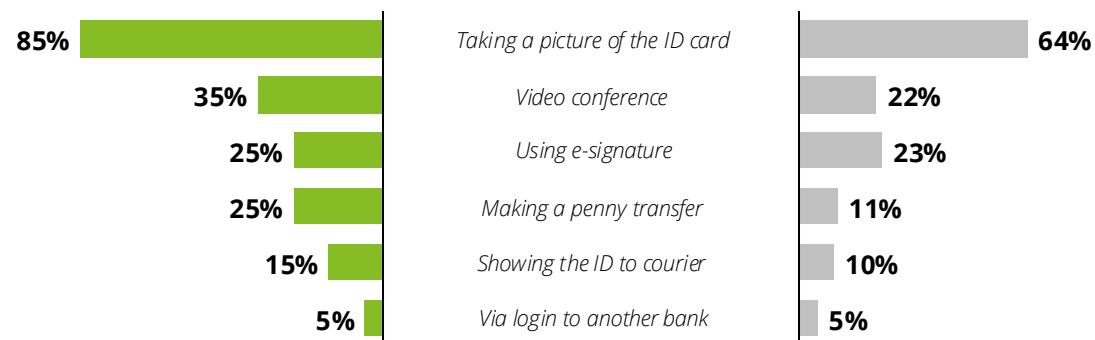
**Mobile banking** has become a preferred platform for end-to-end online account openings, as it supports the most common authentication method—capturing a **photo of an ID card**.

Another method gaining in popularity in the past two years is **video conferencing**; however, showing an ID to a courier has significantly declined (down by 25 percentage points among Digital Champions).

### % of banks offering end-to-end current account (CA) opening method<sup>1</sup>



### % of remote CA opening functionalities offered by banks<sup>3</sup>



Note 1. Data for 40 banks classified as Digital Champions and 309 other banks which were covered in 2024 edition.

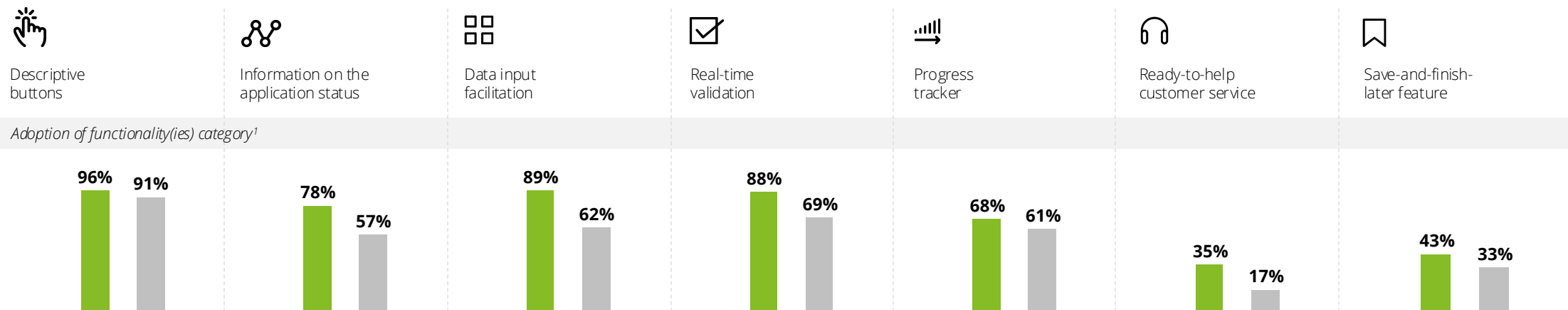
Note 2. % of banks offering end-to-end remote CA opening process either on public website or mobile banking.

Note 3. Data for 40 banks classified as Digital Champions and 309 other banks covered in 2024 edition, compared to 30 Digital Champions and 274 other banks identified in 2022.

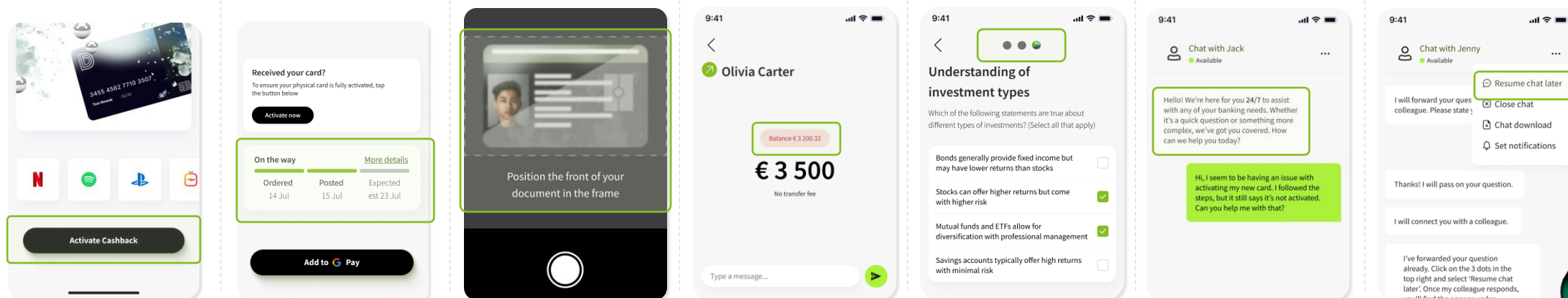
Note 4. Includes data from internet and mobile banking channels – depending on account opening channel.

# ...so Digital Champions continue to increase customer satisfaction by implementing additional, user-centric features

## % of functionalities offered by banks



## Leading practice example



1. Data for 40 banks classified as Digital Champions and 309 other banks that were covered in 2024 edition. Some categories (descriptive buttons, information on status of application, data input facilitation, real-time validation) include more than one feature.



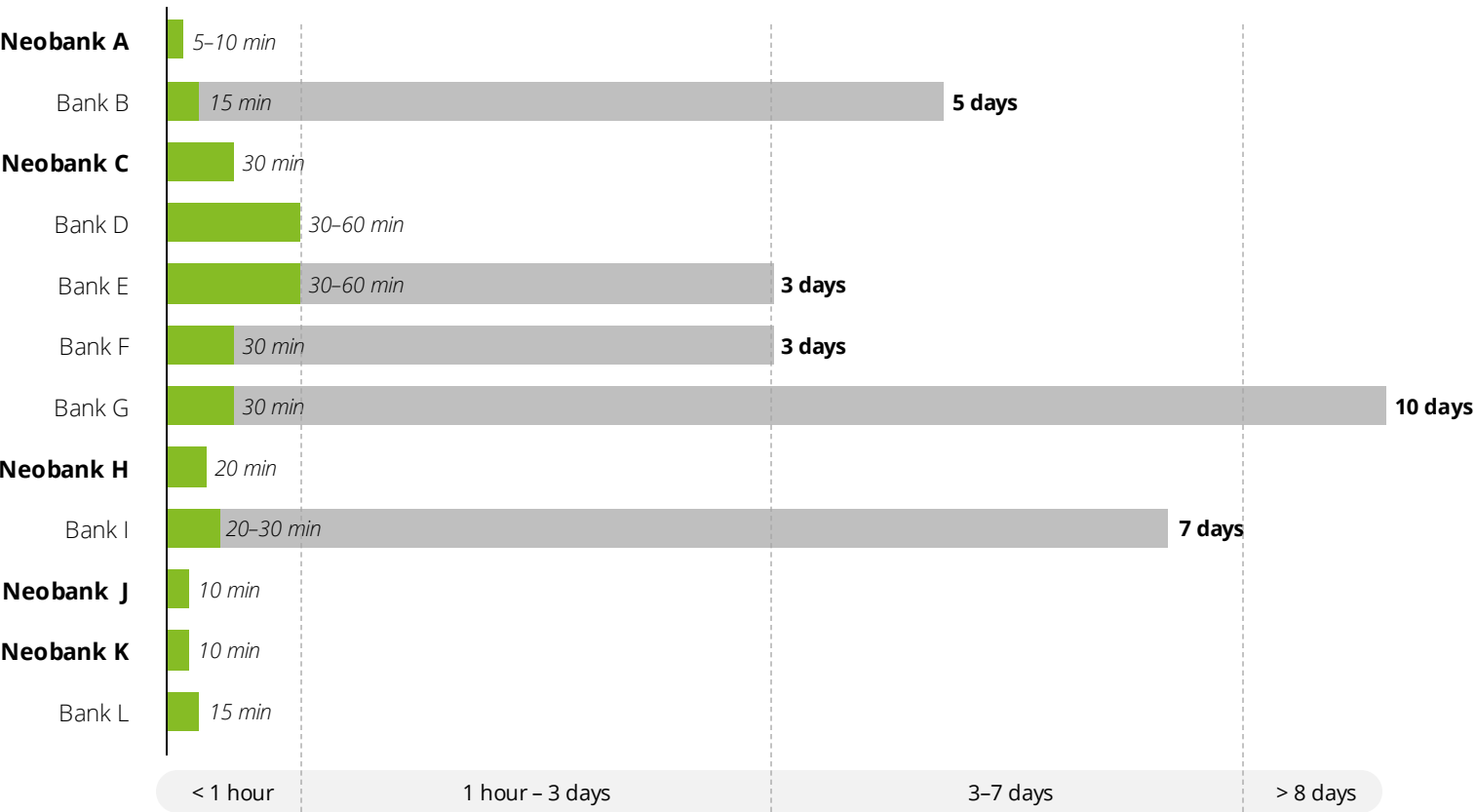
The efficiency of the account opening process is not solely determined by the number of screens or steps it involves, but by how seamless and user-friendly the experience is

In 2024, **nearly all banks provide digital account opening services**. The key difference being that neobanks offer a fully in-app process, allowing users to set **up an account in just 10–30 minutes** on average. While traditional banks have improved their in-app offerings, **there are often disruptions in the process**. For example:

- The process may start on a mobile device, but **users are required to switch to a web-based solution**.
- After a relatively quick mobile process, **users often face long waiting times** (3 to 10 days) to receive credentials or complete background checks.

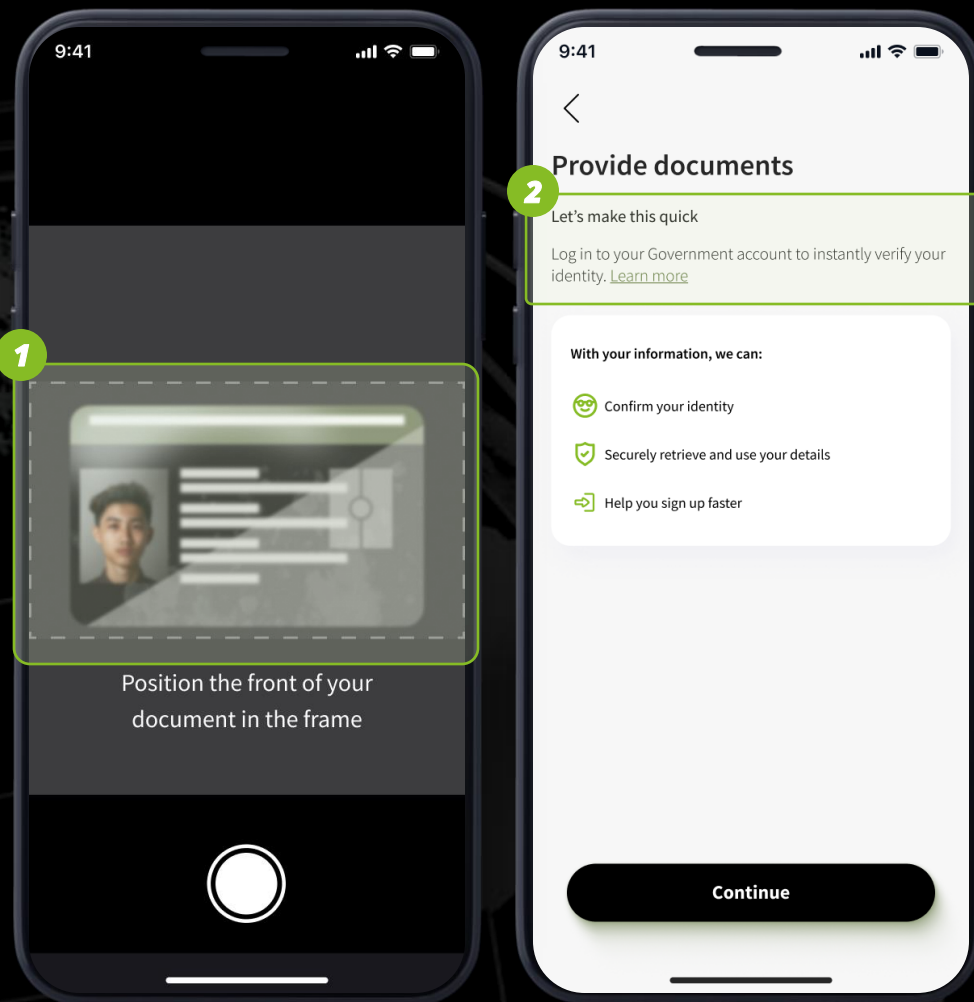
In contrast, an EU-based neobank streamlines authentication by leveraging the user’s existing bank accounts, enabling a **fully functional account within 30 minutes**. Where digital citizenship options are available, traditional banks can also **shorten the authentication process**, offering users a faster and more seamless account opening experience.

Account opening time



1. Based on the 12 bank’s research data collected in the UXanalysis (2024), one attempt per bank-qualitative observation.

# Example of user-focused features: Data input facilitation



## ☐☐ Data input facilitation

**USER EXPERIENCE SHOULD BE AS EASY AND SMOOTH AS POSSIBLE.**

### DESCRIPTION

During the account opening process, **the user's first interaction with the bank is crucial** in setting the tone for a positive experience. Delivering a **smooth and efficient initial experience is key** to ensuring user satisfaction.

1

#### ID SCANNING

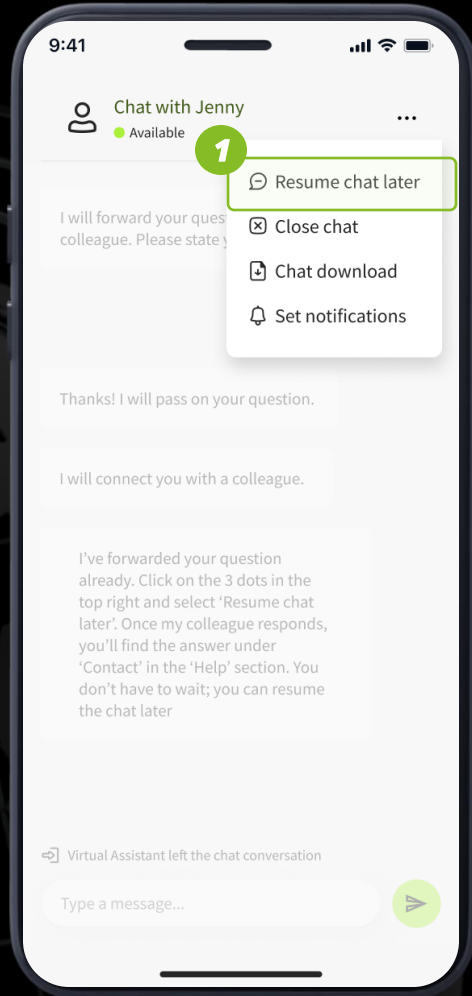
While ID scanning for authentication purposes is nothing new, incorporating it into the account registration process can be a valuable feature. **It may streamline the process and save time for the user.**

2

#### LEVERAGING AVAILABLE SERVICES

Whenever possible, banks should integrate the existing regional services, such as digital identities or government authentication solutions, to **enhance the user experience**. A European neobank is an excellent example. It **authenticates new users utilizing their existing bank accounts**. If possible, banks should use the available data and leverage it to the users' benefit, for example, to **simplify the onboarding process**.

# Example of user-focused features: Save and finish later



🔖 *Save and finish later feature*

**USERS SHOULD HAVE ACCESS TO CUSTOMER SUPPORT AT ALL TIMES.**

## DESCRIPTION

**Contacting customer support should no longer be a hassle.** Long wait times in chat queues or **losing access to a conversation** after accidentally closing the chat **should not be issues users face.**

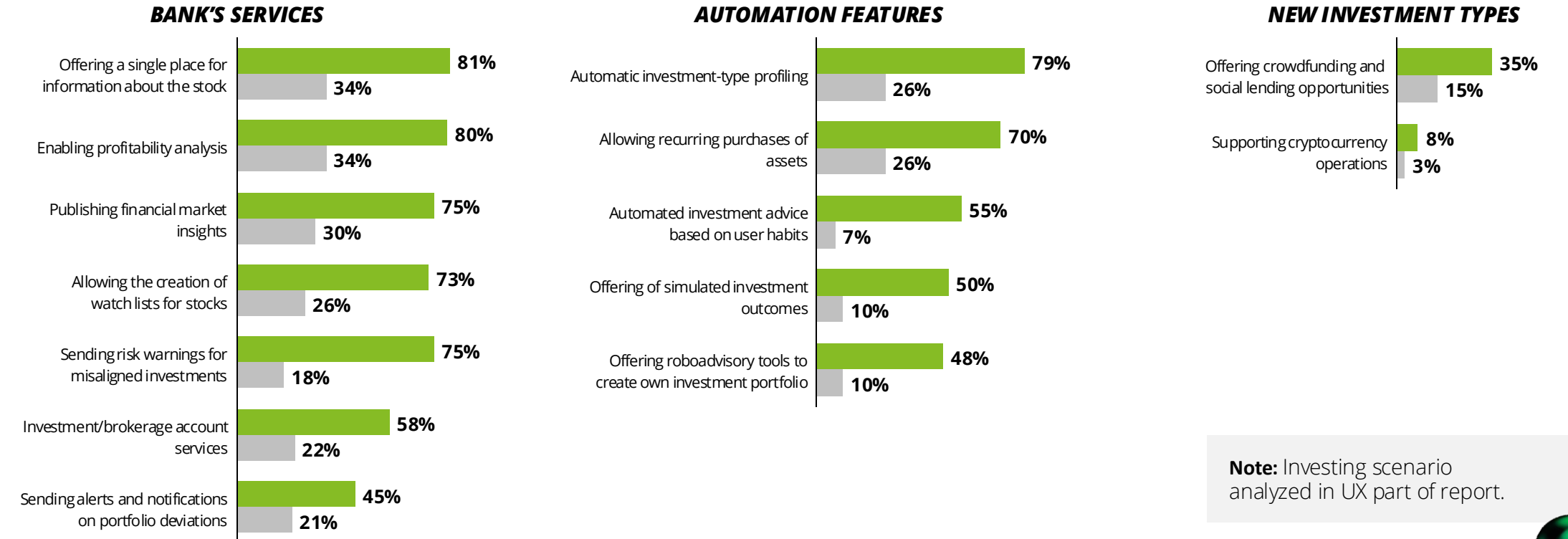
- 1 Users should have the option of **pausing a chat conversation and resuming** it when convenient, with the chat history saved and accessible at any time. This would make the process more seamless and frustration-free as support agents can view the entire chat history and the issue at hand **without requiring users to restart the process over and over again.**

If an agent is unavailable, users could **receive a notification, similar to social media messages, and easily continue the conversation** once support is available.

Most Digital Champions exploit the potential of digital channels to offer investment opportunities; however, the gap between them and other banks is significant

### % of investment functionalities offered by banks<sup>1</sup>

#### COMPLEXITY AND INNOVATIVENESS

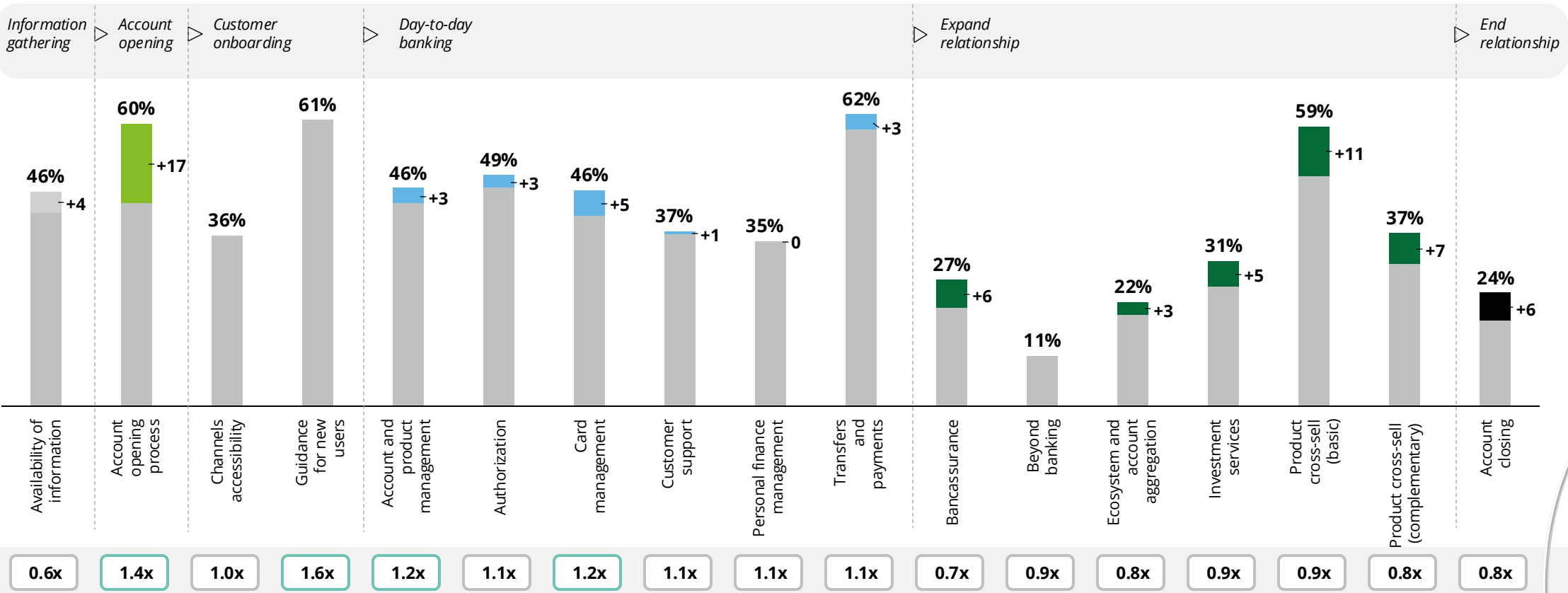


**Note:** Investing scenario analyzed in UX part of report.

1. Data for 40 banks classified as Digital Champions and 309 other banks that were covered in 2024 edition, includes data for internet and mobile banking channels.

Since 2022, a significant increase in the use of mobile channels has been observed for account openings, cross-selling, and card management processes

**DBM score in mobile banking channel<sup>1</sup>**

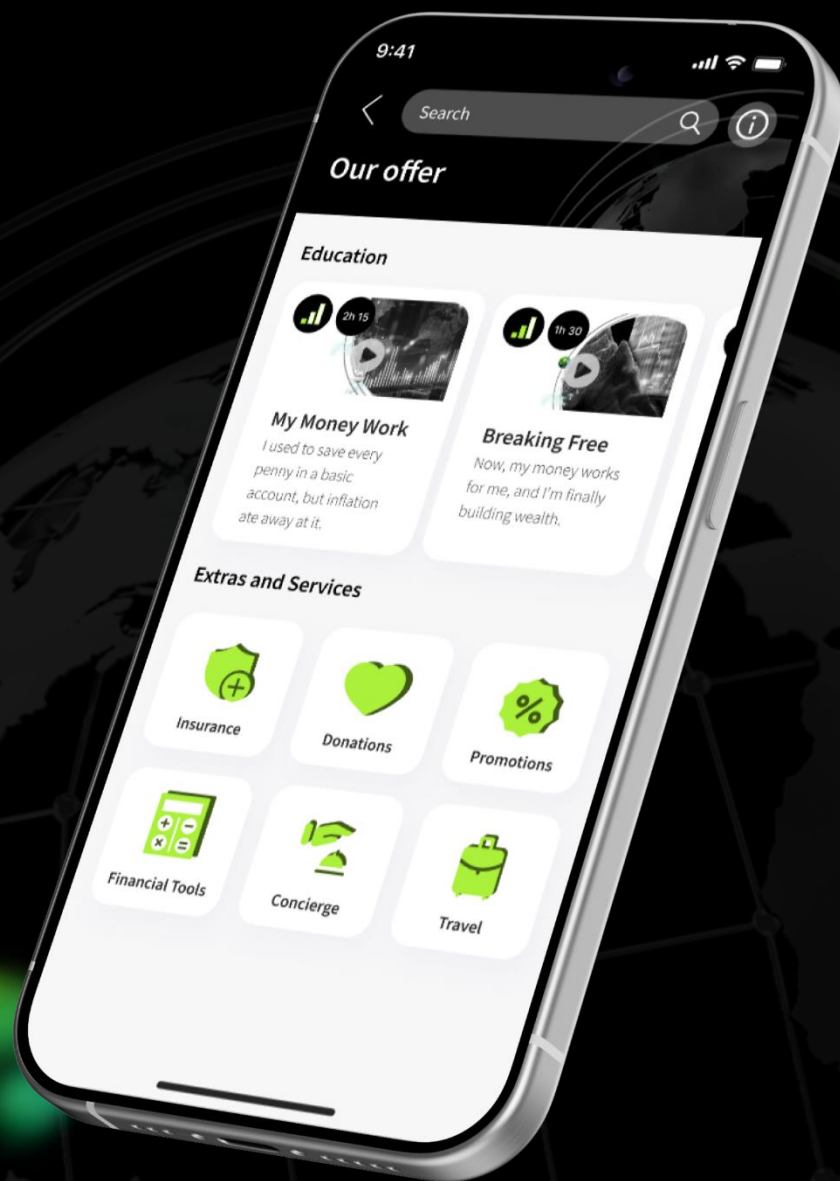


■ Result in 2022   ■ Growth in 2024 by percentage point(s)

1. Average score of 222 banks participating in both 2022 and 2024 edition.

2. Channel multiplier represents the ratio of the 2024 DBM score in mobile channel to 2024 DBM score in internet channels.





## 03 **ALL-IN-ONE SUPER APPS**

In recent years, banking applications have evolved into comprehensive ecosystems, offering users a wide range of additional services beyond traditional banking, including investing.

Nowadays, apps include a range of features, from mobility services to insurance options to real estate tools, enabling customers to manage various aspects of their lives via a single platform.

By providing an all-in-one solution, banks aim to keep users engaged within the app for more than just financial tasks, enhancing customer loyalty and convenience. This approach is popular in the Middle East and Asia, where flexible regulations allow banks to offer a wider range of services. In contrast, stricter European regulations limit the integration of such services.

# Remote opening for transactional and savings products is very common among Digital Champions, with the top players offering digital mortgages or car loans

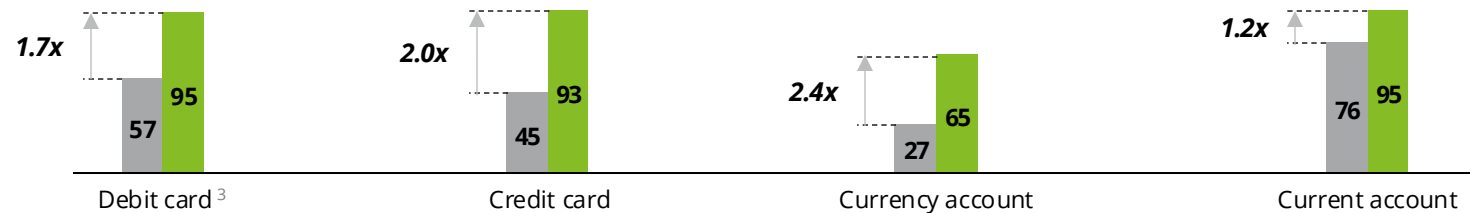
On average, **Digital Champions provide an end-to-end remote product opening process 2.5 times more frequently** than other banks. This gap has slightly widened since the 2022 edition of the study.

While fully remote processes covering transactional and savings products are already available in many banks, Digital Champions have gone the extra mile by including **fully digital cash loans** in their standard offer.

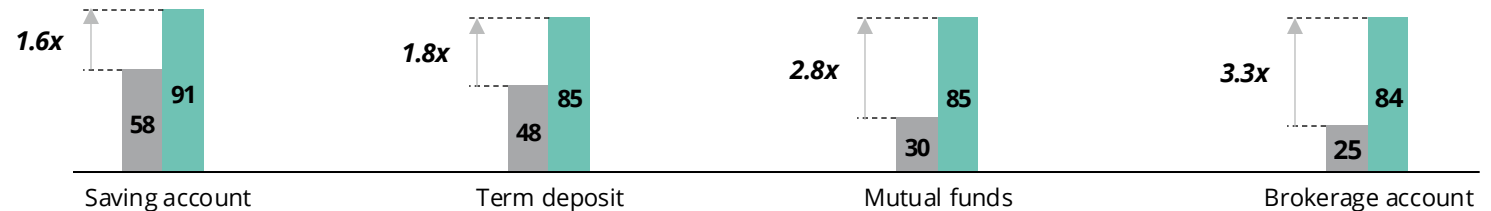
Additionally, an increasing number of leading players extend their capabilities with **mortgages** (41% of Digital Champions).

## % of banks offering fully end-to-end product opening method in mobile or internet channels<sup>1</sup>

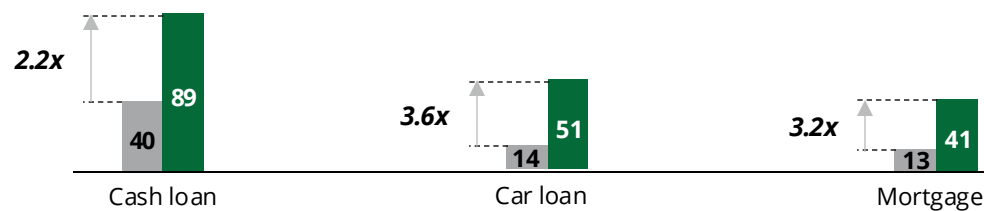
### TRANSACTIONAL



### SAVING AND INVESTMENT



### CREDIT



1. Result is an average for mobile and internet channels.

2. Data for 349 banks that were covered in 2022 edition, including 40 champions and 309 other banks.

3. In many cases of Digital Champions, debit card is issued automatically with an account. It can lower actual score.

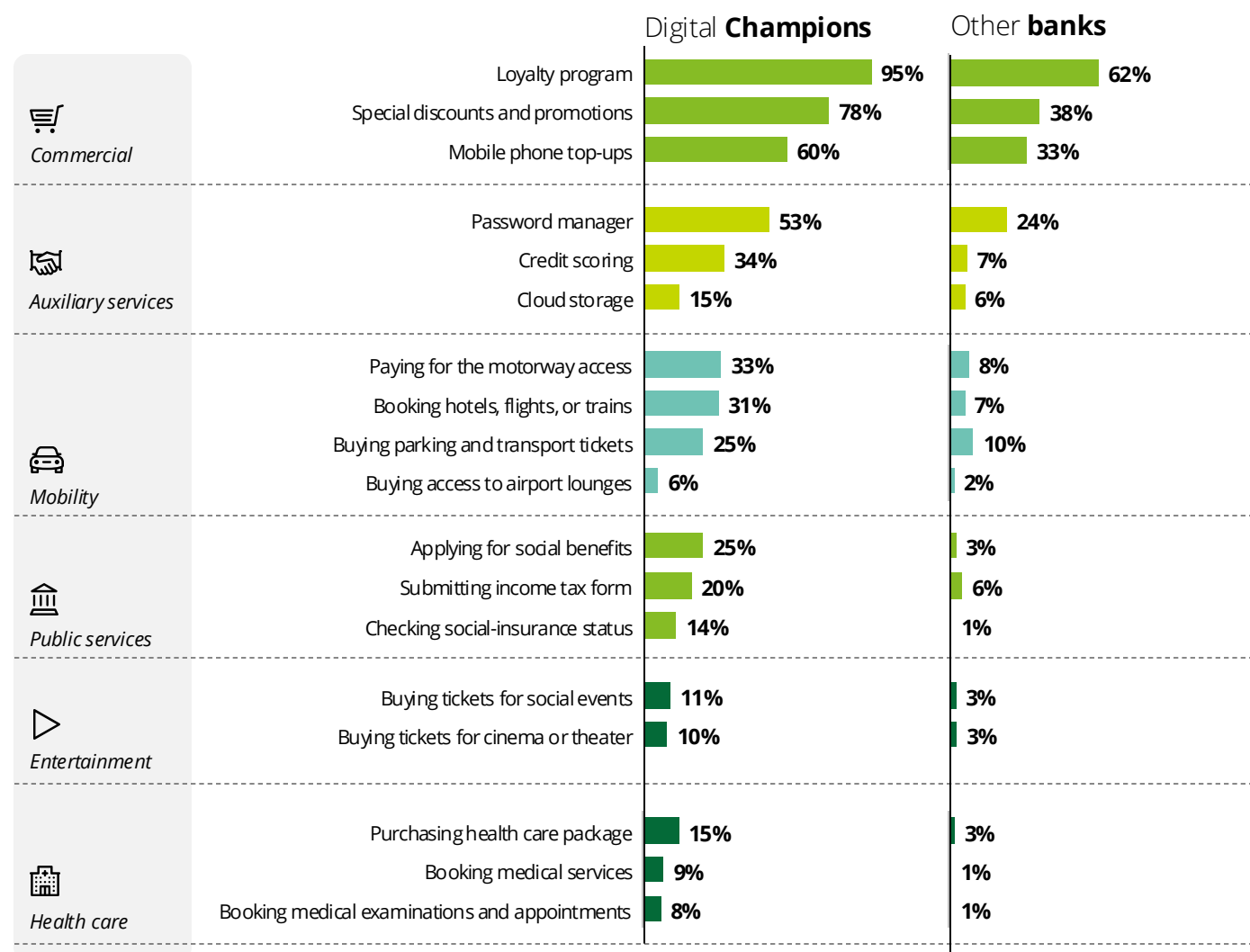
# Value-added services is what sets Digital Champions apart from other banks

Value-added services (VAS) can enhance **customer engagement and loyalty**, helping banks both attract and retain customers. Additionally, these services offer banks **greater access to customer data**, facilitating personalization and the cross-selling of financial products.

On average, **Digital Champions offer VAS 2.5 times more often than other banks**, with the most prominent difference in **health care** (6.5x) and **public services** (5.9x).

Since 2022, there has been **noticeable stagnation in the adoption of new functionalities** in banking apps. Many banks are placing **greater emphasis on refining existing features** and **enhancing the overall user experience**, rather than focusing solely on introducing new functionalities.

**Top value-added services by category, % of banks offering given functionality<sup>1</sup>**



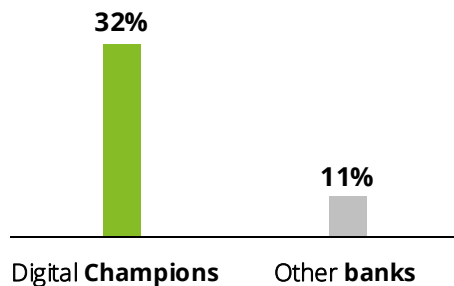
1. Data for 40 banks classified as Digital Champions and 309 other banks that were covered in 2024 edition.

# The “beyond banking” offer remained at a similar level to 2022, with focus on online payment methods

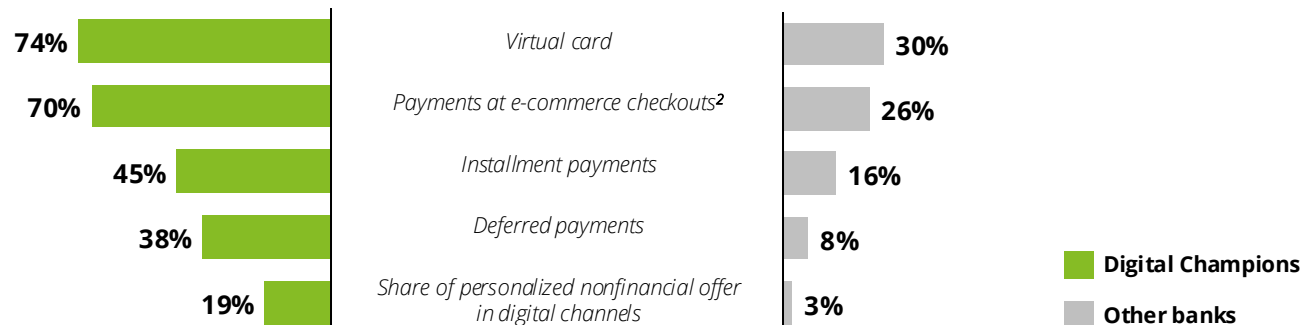
When comparing to 2022, similarly to the case of VAS, banks did not focus strongly on widening beyond banking, digital shopping, and e-commerce offers.

## % of banks offering marketplaces, digital shopping solutions, and personalized marketing<sup>1</sup>

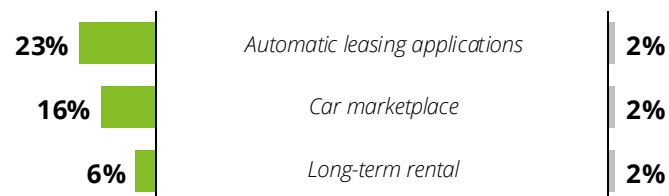
### Average share of all beyond banking functionalities available<sup>1</sup>



### E-COMMERCE/MARKETPLACE FUNCTIONALITIES



### AUTOMOTIVE MARKETPLACE



1. Data for 40 banks classified as Digital Champions and 309 other banks that were covered in 2024 edition.

# Digital champions have heavily invested in digital mortgage in the last two years, widening the gap between the best and the rest

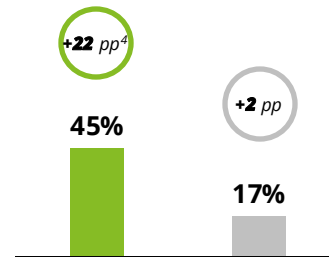
When comparing the results of the 2022 and 2024 study, one of the biggest increases has been observed in the adoption of **digital mortgages**.

More and more banks provide **fully digital mortgages**, with **Digital Champions offering them 3.2 times more frequently than other banks**. This gap has significantly widened between the two editions.

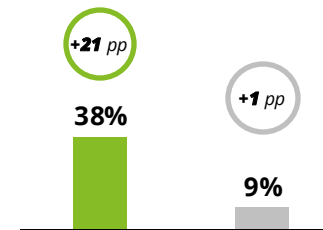
As digital mortgages are becoming more common, banks also **introduce more functionalities aimed at facilitating the opening process** via digital channels.

## % of banks offering end-to-end mortgage opening method<sup>1</sup>

### INTERNET BANKING



### MOBILE CHANNEL

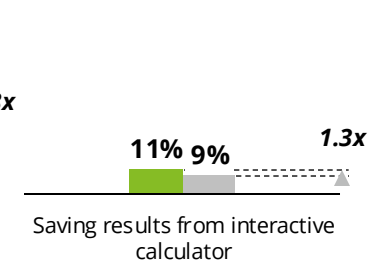
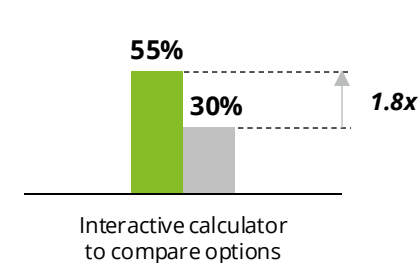
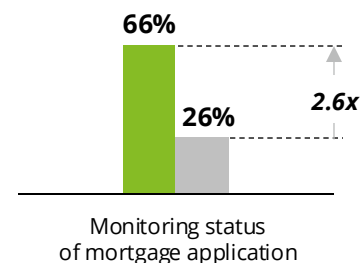
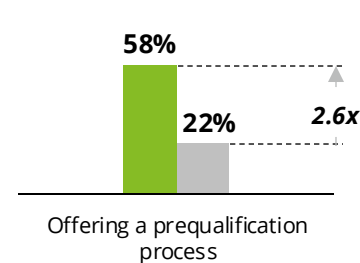


Digital Champions

Other banks

+15 pp Growth since 2022<sup>2</sup>

## % of functionalities facilitating mortgage opening offered by banks<sup>3</sup>



1. Data for 40 banks classified as Digital Champions and 309 other banks that were covered in 2024 edition; E2E process means activities on bank's side are supported in digital channels.

2. Data for 40 banks classified as Digital Champions and 309 other banks covered in 2024 edition, compared to 30 Digital Champions and 274 other banks identified in 2022.

3. Data for both the mobile and internet channels, for 40 banks classified as Digital Champions and 309 other banks covered in 2024 edition.

4. Pp = percentage points.



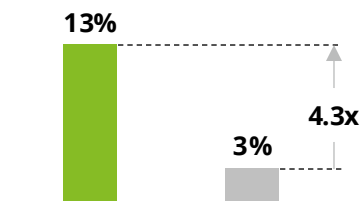
# With digital mortgage on the rise, top players are developing real estate marketplaces, offering a variety of property-related services

With banks introducing innovative mortgage lending solutions globally, a rising number of banks are offering a **real estate marketplace**. This feature is on **average six times more common among Digital Champions**.

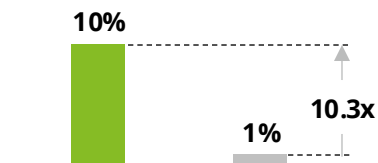
Real estate marketplaces can be used to **facilitate home purchase**, as part of the mortgage process and the only marketplace available, or they can make part of a bigger **property-related ecosystem**, including functionalities like construction and renovation, interior design, or notary services.

## % of banks offering a real estate marketplace<sup>1</sup>

### INTERNET BANKING

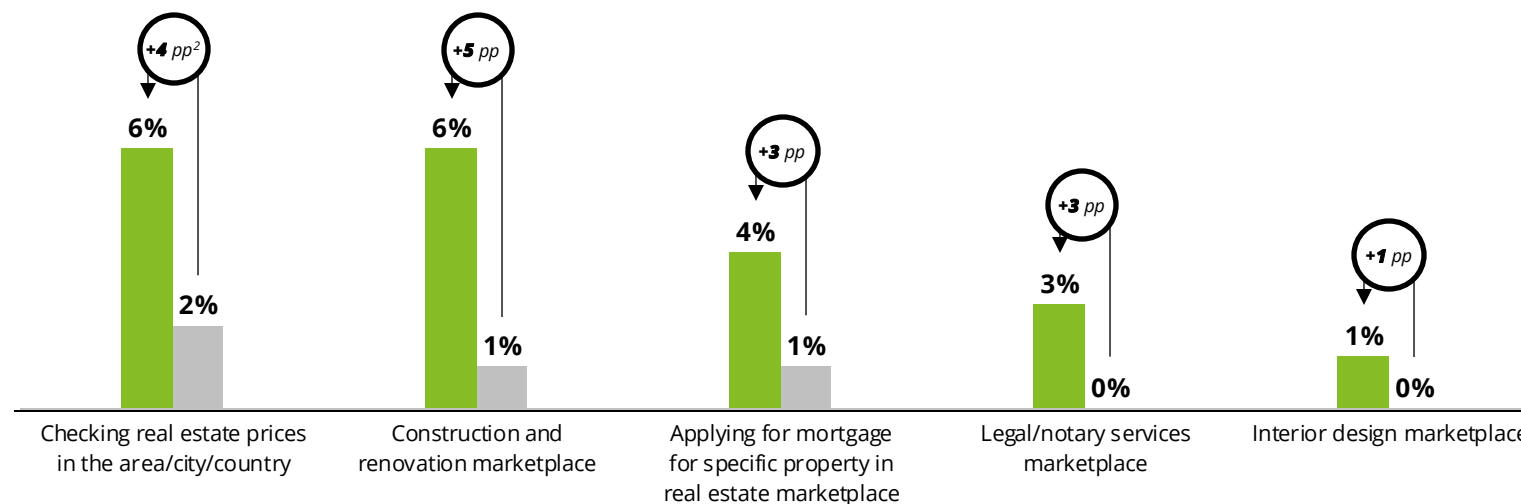


### MOBILE CHANNEL

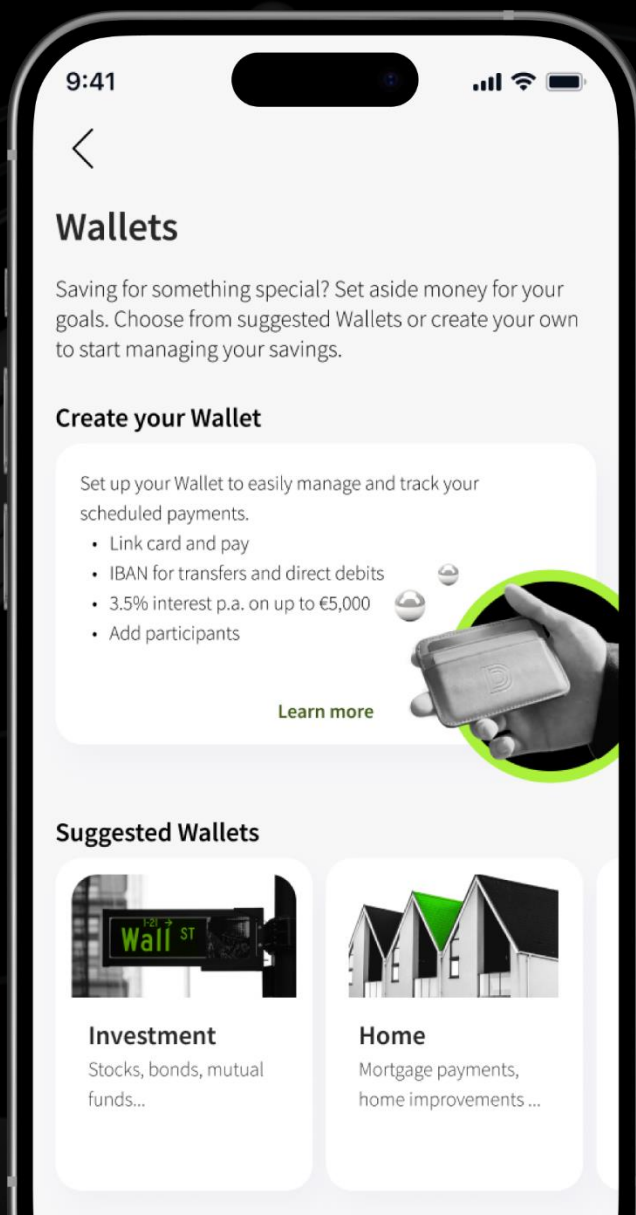


Digital Champions  
Other banks

## REAL ESTATE MARKETPLACE FUNCTIONALITIES



<sup>1</sup> Data for 40 banks classified as Digital Champions and 309 other banks that were covered in 2024 edition; data for both channels: mobile and internet banking.  
<sup>2</sup> Pp = percentage points.



## 04 **TRANSFORMING CUSTOMER ADVISORY**

Banks are actively seeking new methods to enhance customer engagement and meet customer needs.

- They are leveraging Personal Financial Management (PFM) functionalities by account management, goal setting, budget notifications, subscription management, savings facilitation, or security warnings information.
- Banks are also increasingly focused on enhancing financial knowledge and awareness among their users. They put in a great deal of effort to create solutions that not only meet customer expectations but also educate them on better financial practices, ensuring a more informed and empowered user base.

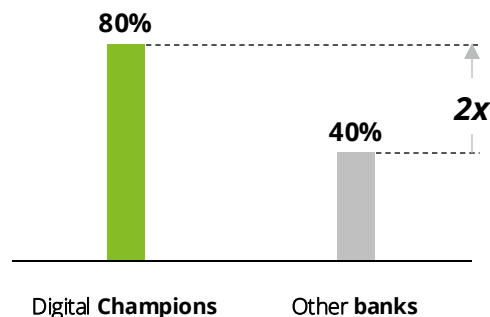
This approach can make use of AI developments to offer tailor-made advisory solutions.

# While some Digital Champions realize the potential of PFM, most have yet to implement cross-selling functionalities

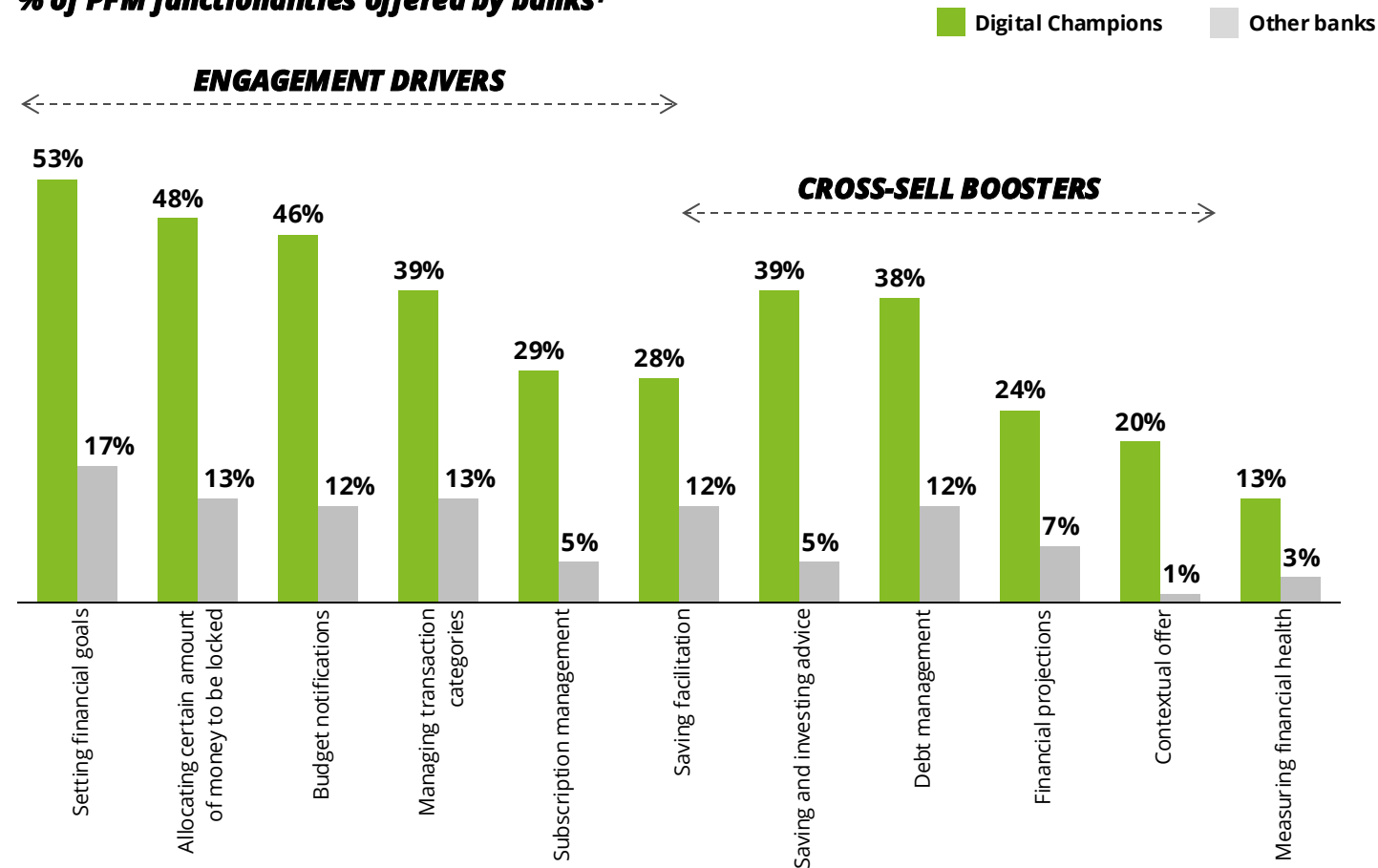
PFM in its basic form has become a **standard digital feature** offered by most Digital Champions and about half of the other banks.

Most banks use PFM functionalities mainly to **increase mobile app use duration and frequency**. As the trend toward implementing PFM has matured, Digital Champions are focused on optimizing the offered functionalities with a focus on **cross-selling opportunities**.

**% of banks that offer PFM<sup>1</sup>**

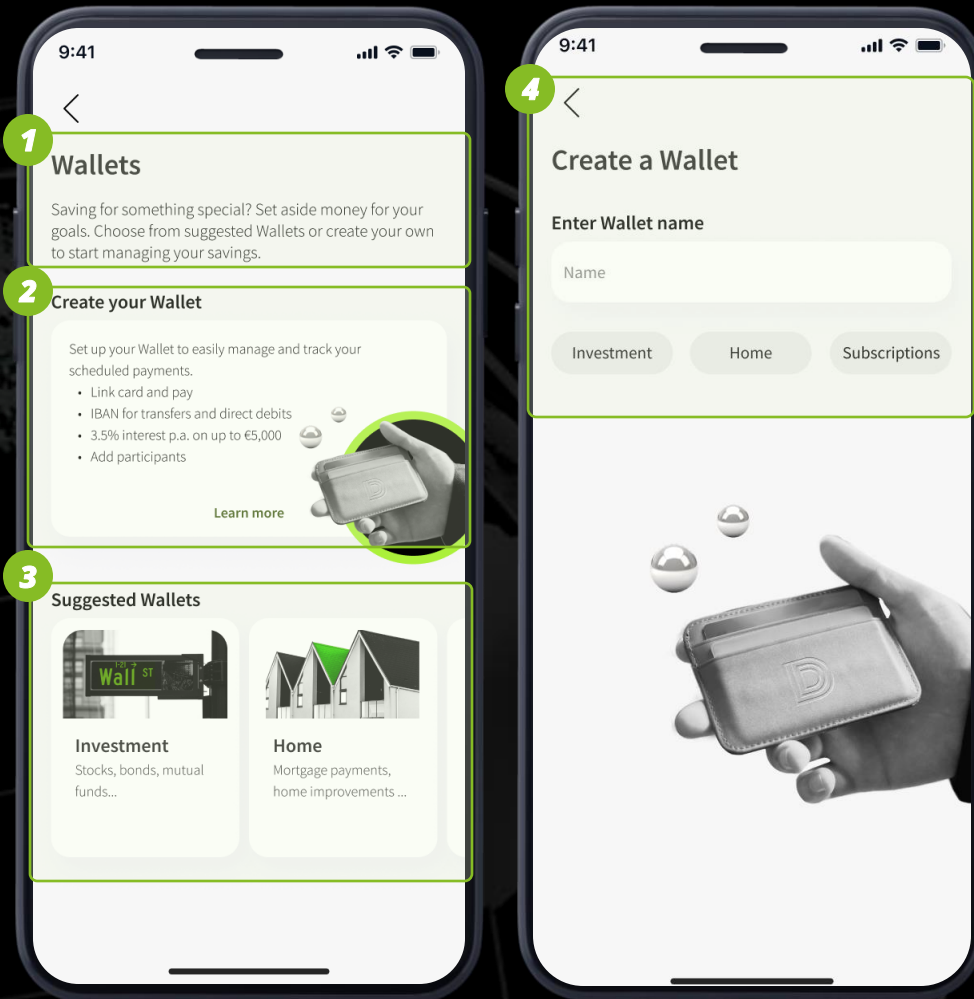


**% of PFM functionalities offered by banks<sup>1</sup>**



<sup>1</sup>. Data for 40 banks classified as Digital Champions and 309 other banks that were covered in 2024 edition; includes data from internet and mobile banking channels.

# Wallet: The ultimate finance solution



**A EUROPEAN FINTECH PROVIDES ITS USERS WITH THE OPTION OF OPENING CUSTOMIZED WALLETS THAT CAN BE EASILY SHARED WITH OTHERS AND OFFER INTEREST ON THE CURRENT BALANCE**

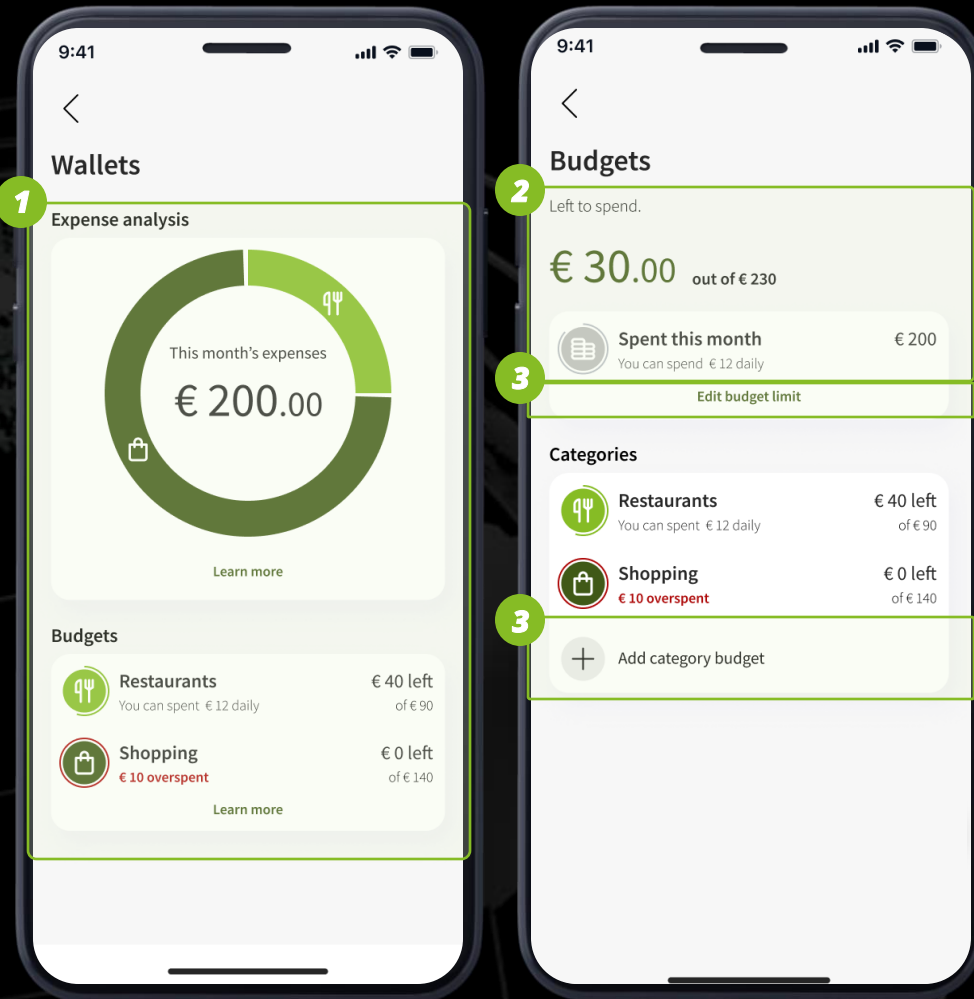
## DESCRIPTION

The wallet feature allows users to manage and track their expenses.

- 1** Users can create wallets to save for short- or long-term financial goals or simply lock funds and earn interest on the desired amount.
- 2** Users can **link a card to make payments** and get an IBAN for transfers and direct debits. The wallet will benefit from a **3.5% interest rate** on balances up to €5,000. Users can also **add participants**, enabling multiple individuals to manage and access the same wallet.
- 3** Users are provided with a **selection of suggested/predefined wallets** to choose from.
- 4** They have the option to customize their wallet; for example, by changing its name or placing tags.



# Set a budget, analyze, and categorize expenses

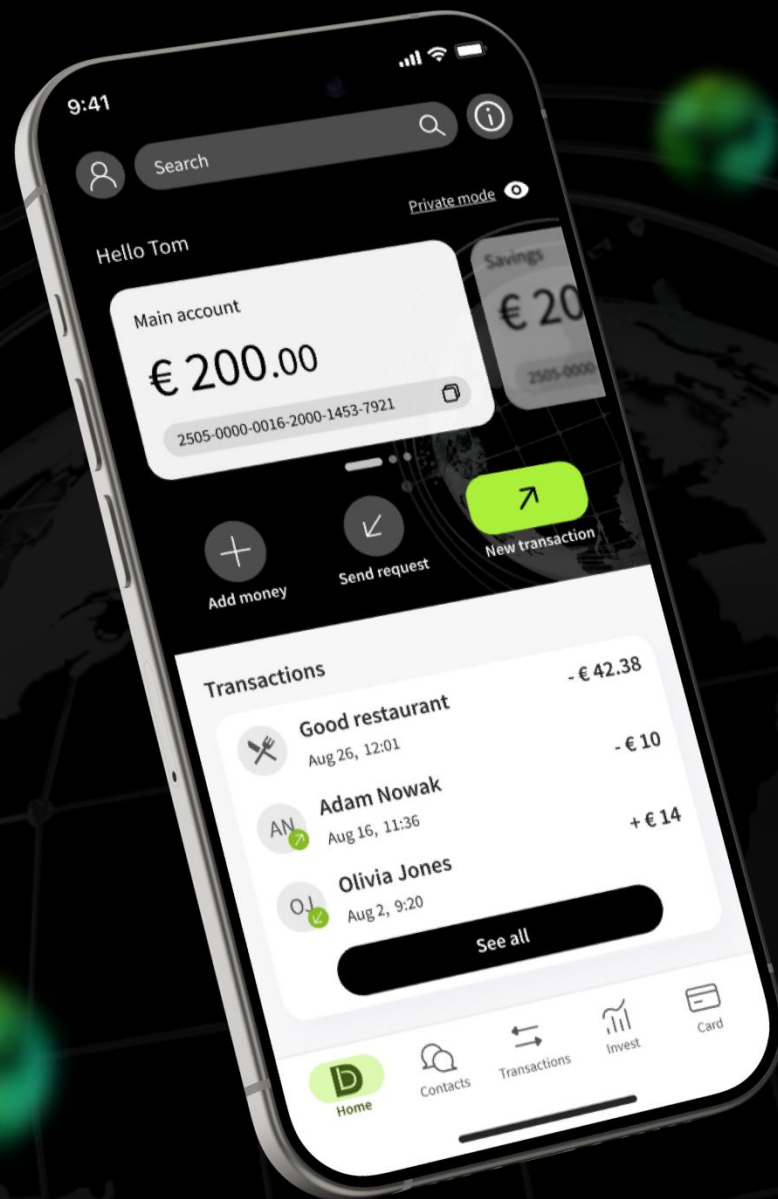


## OBTAINING A BETTER UNDERSTANDING OF EXPENSES THROUGH ANALYSIS CAN INSPIRE A DEEPER DESIRE TO MANAGE ONE'S FINANCES

### DESCRIPTION

By **setting weekly, monthly, or annual limits on specific expense categories, users can take control of their finances**. This feature proves invaluable for effective budget planning.

- 1** Users can see their personal analytics screen and the budget they have allocated.
- 2** In the actual month view, users have a detailed overview of their budget for a given month and can obtain information about the level of utilization of their budgets.
- 3** They can create new budgets and, of course, edit the existing ones.



## 05 **SEEKING FAMILIAR EXPERIENCES**

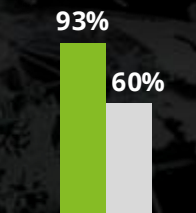
In recent years, the banking sector has seen a growing influence of global consumer experiences. Banking apps are being increasingly redesigned to mirror popular platforms like Spotify, Uber, Amazon, and social media, incorporating features such as tags, notes, comments, likes, emojis or geolocalization—the idea being to improve ease of use and enhance user experience.

Furthermore, accustomed to such interfaces, customers tend to seek services that offer global market access, which, for banks, translates into currency management and international transfers.

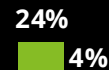
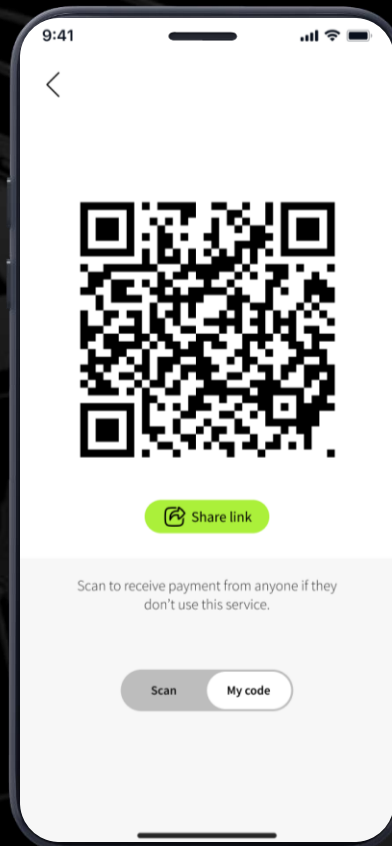
Additionally, concepts popularized by retailers, such as QR codes or “buy now, pay later,” are more and more expected in banking services, reflecting the shift toward more flexible payment options. The need to align with modern user habits is making these features indispensable rather than optional.

# To facilitate the usage and enrich their channels, Digital Champions apply solutions known from other apps

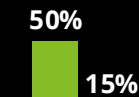
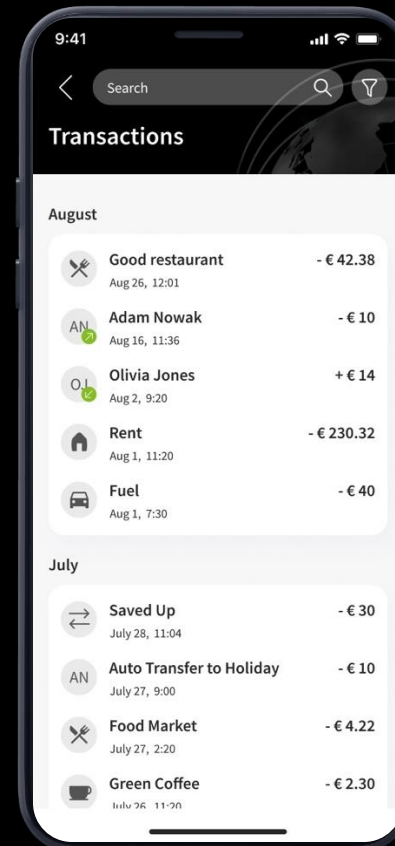
## % of banks offering given functionalities<sup>1</sup>



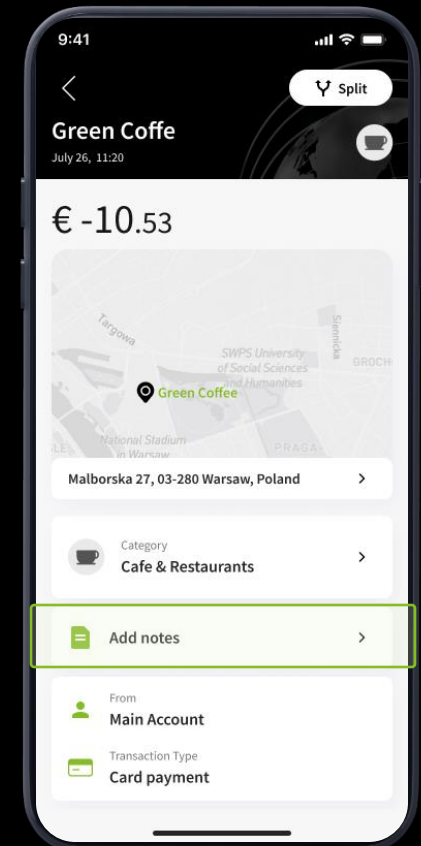
Sending a transfer by scanning a QR code generated by recipient



Financial feed, providing information about account operations, similar to feeds present on social media

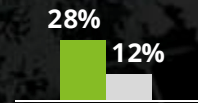


Adding notes/comments to transactions

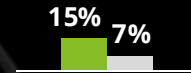
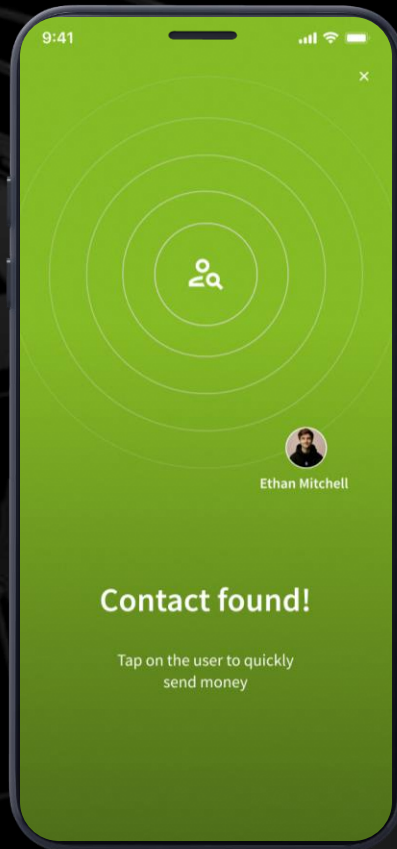


<sup>1</sup>. Data for 30 banks classified as Digital Champions and 274 other banks that were covered in 2022 edition.

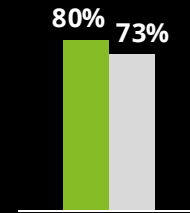
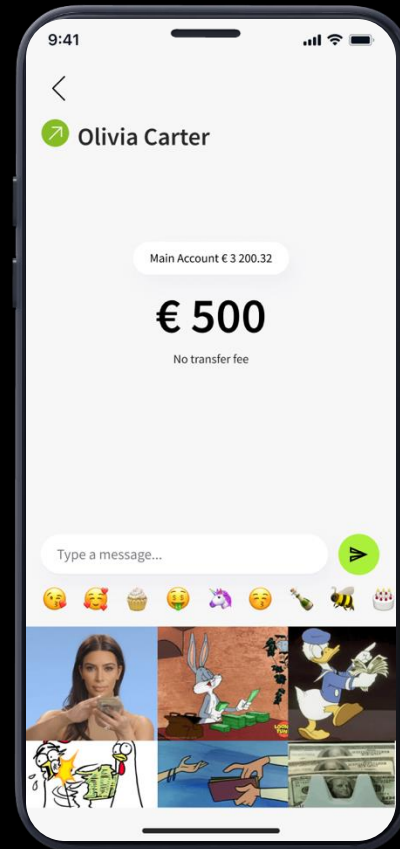
# To facilitate the usage and enrich their channels, Digital Champions apply solutions known from other apps



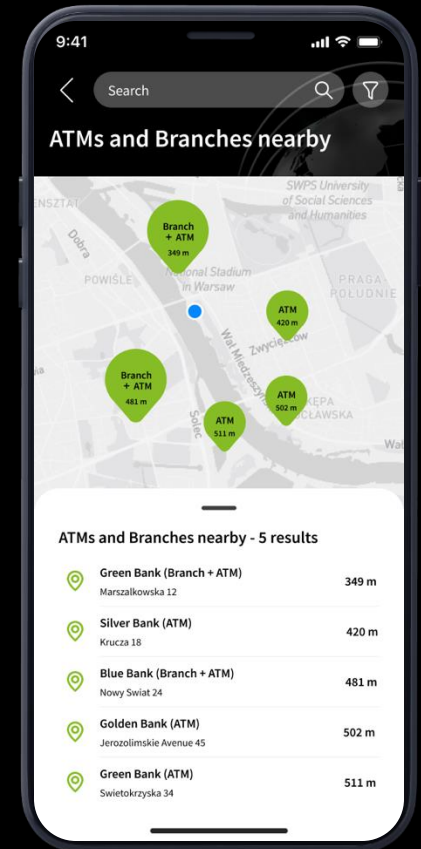
Making payments to people nearby, inspired by Bluetooth and Airdrop



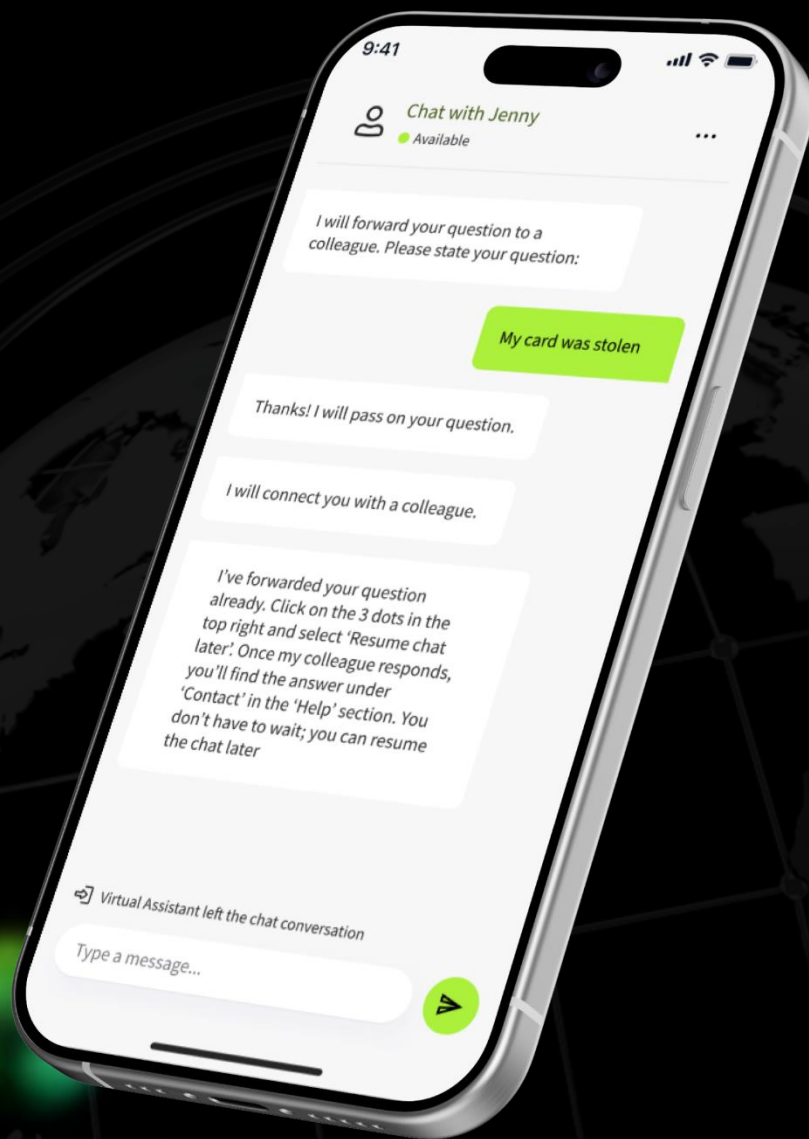
Sending GIFs/emojis with a transfer, imitating communication apps



Using maps to locate an ATM or branch







## 06 **HYPER-PERSONALIZED COMMUNICATION**

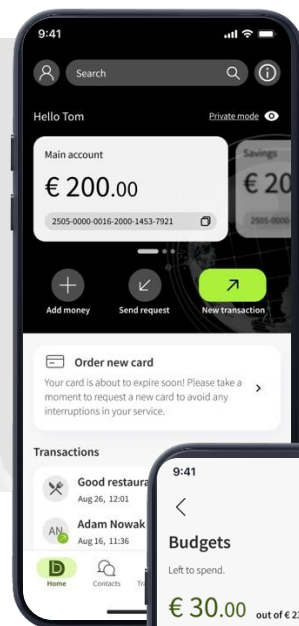
There is a noticeable shift in the way banks communicate their offers to customers, with a growing emphasis on personalized content, in-app placements for banners, and pop-ups for recommendations or tips and tricks. Banking apps start to adopt a semi-informal tone, addressing users by their names and utilizing communication methods typical of e-commerce and social media platforms. A switch to extend customer accessibility is also visible.

In the near future, AI is expected to play a significant role in advancing this approach, further enhancing personalization by delivering even more customized services and offers. As this trend develops, banks are moving away from generic messaging, focusing on creating a more individualized and user-centric experience.

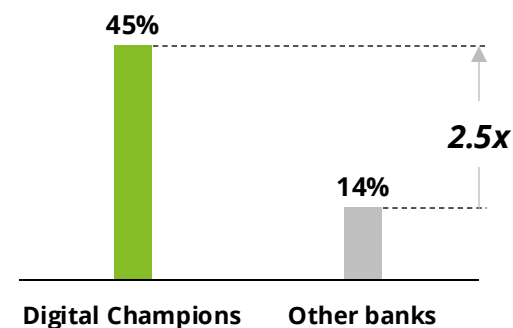


# Digital Champions use the communication potential of banners and pop-ups to provide personalized content

Digital Champions offer banners and pop-up messages aimed at **enhancing personal experience** significantly more often than the other banks. Still, the implementation level is relatively low and shows that banks might explore options for enhanced **user behavior analytic software and functionalities**, which would increase customers' satisfaction levels as well as potentially increase cross-sell opportunities.



## % of personalized banners and pop-up messages offered by banks<sup>1</sup>



## Personalized content offered on banners and pop-up messages

### Digital Champions

### Other banks

65%

Personalized recommendations

18%

41%

Security warnings/educational content

16%

39%

Content personalized based on user's past actions (in-app movement, etc)

6%

34%

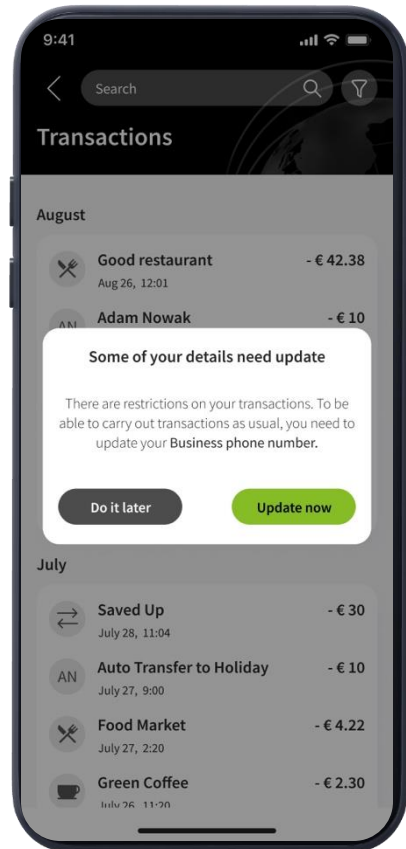
Personalized customer support tips (e.g. account management)

14%

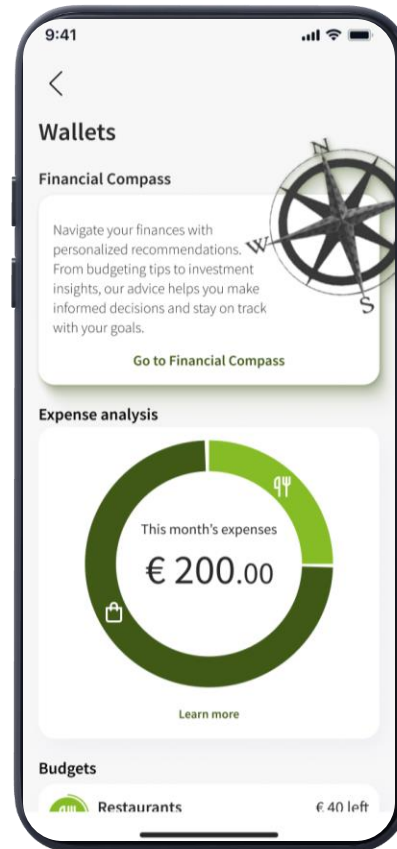
1. Data for 40 banks classified as Digital Champions and 309 other banks that were covered in 2024 edition.

# Personalized messages can cover tips on account management, security warnings, or recommendations

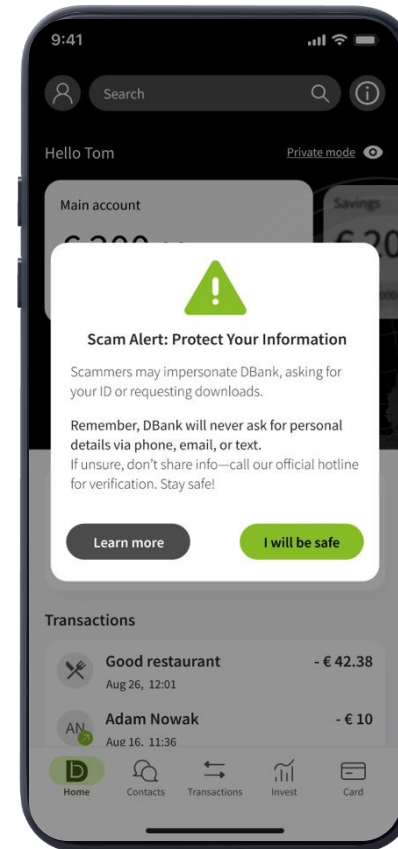
## PERSONALIZED CUSTOMER SUPPORT TIPS (E.G., ACCOUNT MANAGEMENT)



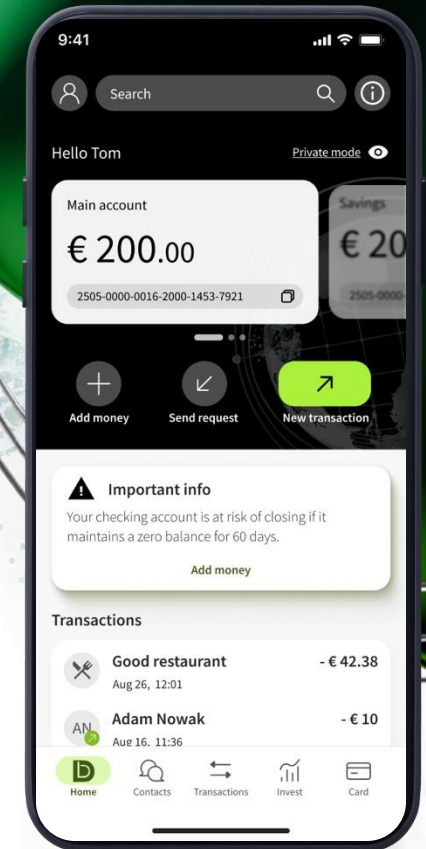
## PERSONALIZED RECOMMENDATIONS



## SECURITY WARNINGS/ EDUCATIONAL CONTENT



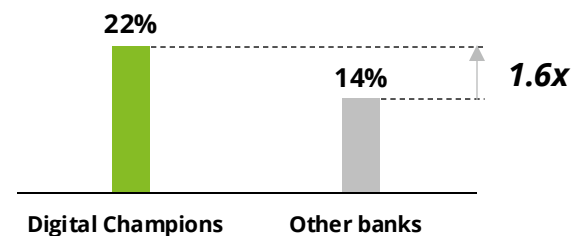
## PERSONALIZED BASED ON USER'S PAST ACTIONS



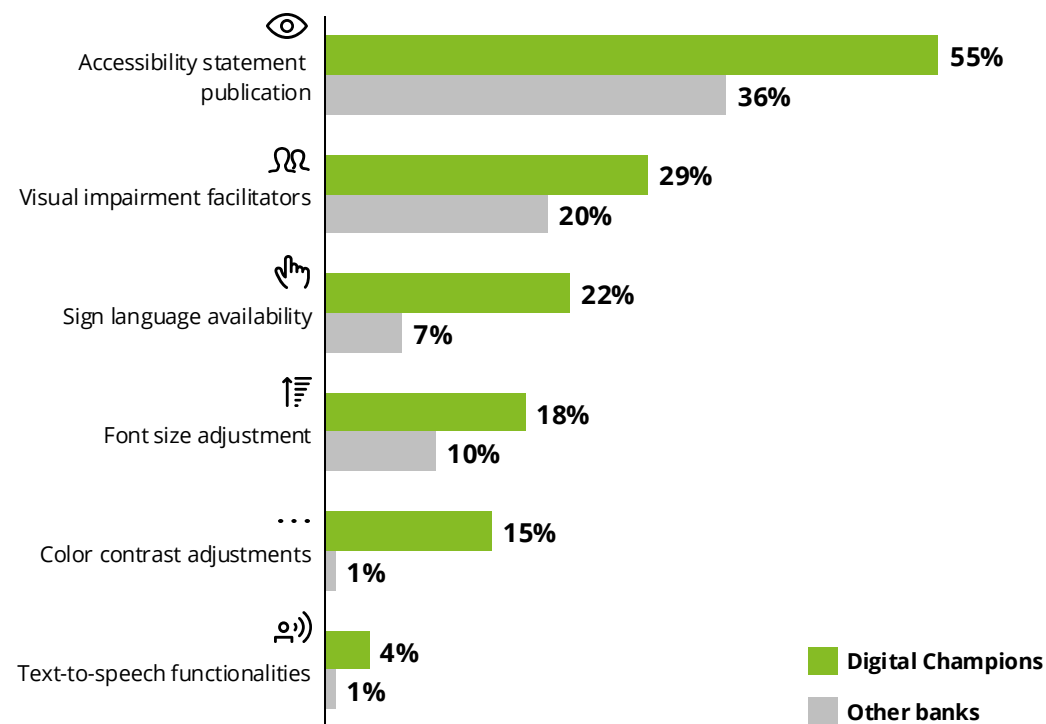
# Digital Champions offer some functionalities supporting accessibility, but there is still much room for improvement

**Digital Champions** offer features designed to aid individuals with impairment **1.6 times more frequently than other banks**. However, the overall level of **implementation remains low**, with accessibility still being an area in which banks could do better. Significant improvements not only would **ensure compliance with current and upcoming regulations** but would also help banks **meet the diverse needs of both existing and potential customers**.

## % accessibility-related functionalities offered by banks<sup>1</sup>

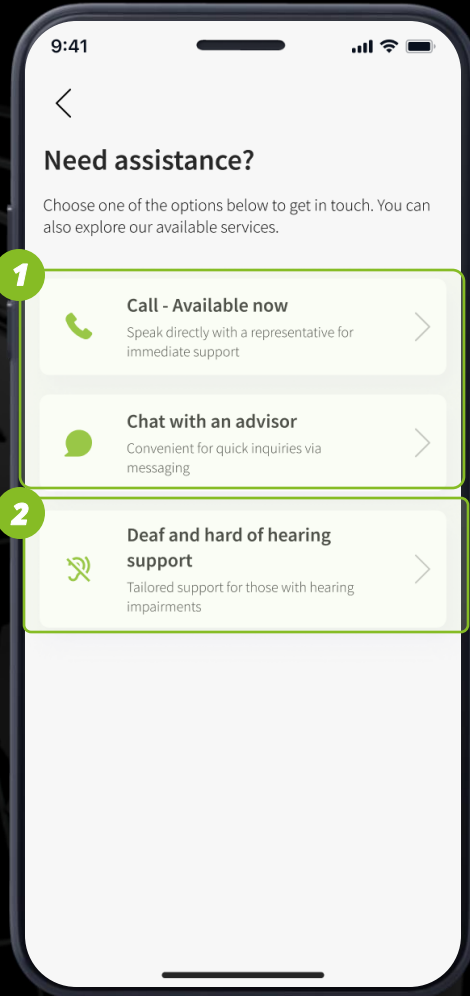


## % of accessibility functionalities offered by banks<sup>1</sup>



<sup>1</sup>. Data for 40 banks classified as Digital Champions and 309 other banks that were covered in 2024 edition.

# Inclusive banking support




## A LEADING EUROPEAN BANK OFFERS USERS EXPANDED SUPPORT AND CONSULTATION OPTIONS, ADDRESSING THE NEEDS OF PEOPLE WITH DISABILITIES

### DESCRIPTION

- 1 STANDARD SUPPORT OPTION**  
Customers can contact the bank through phone or chat to receive quick and qualified assistance from advisors.
- 2 SUPPORT FOR PEOPLE WITH HEARING IMPAIRMENTS**  
In addition to standard options, a European traditional bank offers **specialized services for people with hearing impairments**. Through a partnership, users can access **support in sign language via a dedicated platform**.

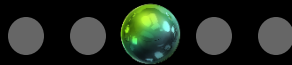
This innovative feature helps create an inclusive banking environment, ensuring that customers with disabilities have equal access to services.





03

***ABOUT THE UX  
STUDY***

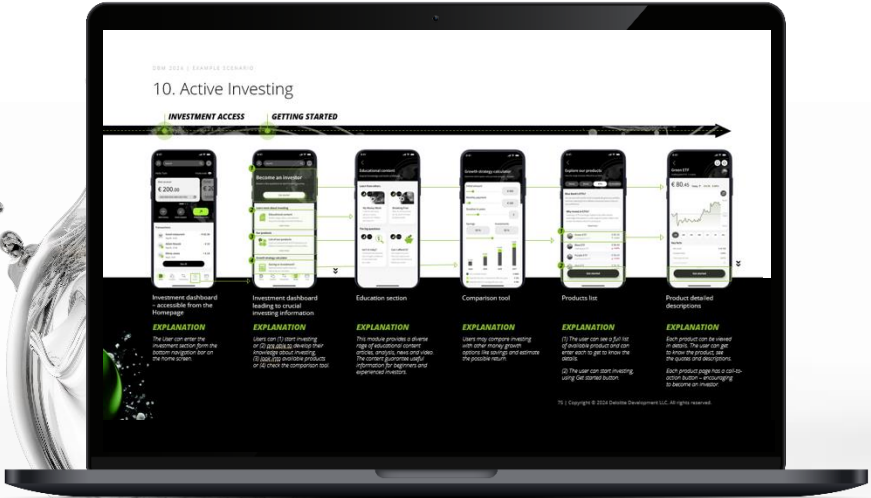




# We mapped key user scenarios from 12 top UX global players, identifying leading practices and enhanced user flows

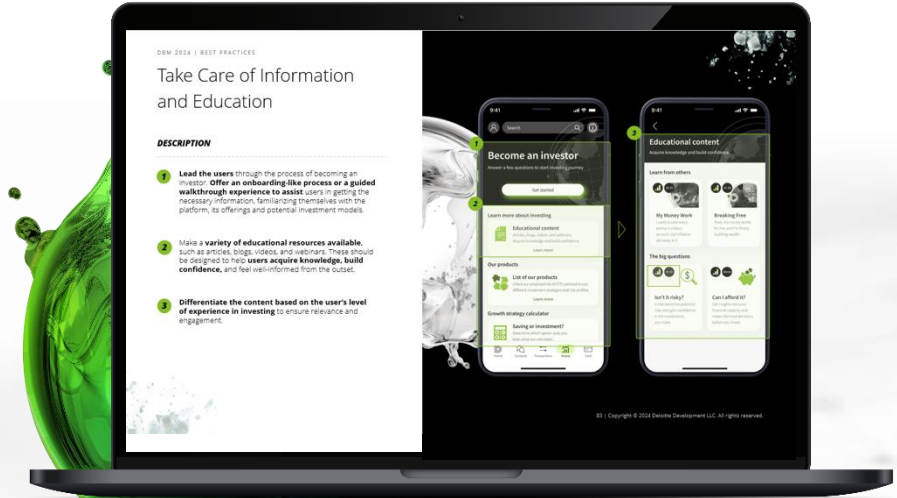
## KEY DIGITAL BANKING USER FLOWS ANALYZED AND REFINED

End-to-end **user scenario** analysis of **12 top UX banks** in different markets was conducted to define enhanced experiences and understand context. Leading practices were identified for 14 key scenarios (with each step of the customer journey represented) and refined to create hypothetical enhanced user-friendly flows.



## ALL DO'S AND DON'TS IN ONE PLACE

User flows are accompanied by a **playbook** covering **key aspects** to be considered when designing enhanced experiences: leading practices to implement, bad practices to avoid, and all the tips and tricks deemed useful for supporting users throughout their journeys.



We analyzed  
14 scenarios covering  
key aspects of day-to-  
day banking

These **14 scenarios** are  
**representative of the mobile  
digital banking experience.**  
They cover key interaction patterns  
and many of the most important  
moments of the user journey in  
the context of day-to-day banking.



The research process also  
involved examining  
**out-of-the-box, user-oriented  
features** that stood out in our  
comparative analysis of different  
banking apps and contributed  
to exceptional user experience.



Based on the insights coming  
from the analysis of 12 top UX  
banks, **enhanced user flows  
have been hypothesized**  
for each scenario.

An example of the first scenario  
is presented further as **mock-  
up screens.**

## UX insights/highlights

**In addition to a qualitative approach, a compact quantitative evaluation of the applications was conducted** and covered the following parameters: satisfaction, ease of use, navigation, accessibility, customization, complexity, system consistency, error rate, visual appeal, support, uniqueness, and net promotor score (NPS).

**5**

out of 12 tested banks **were neobanks (fintechs).**

**4**

out of 5 **neobanks were rated as the best among the tested sample**, taking the first four positions. **Three top-rated parameters got 10/10 on the NPS scale.**

**4**

out of 7 **traditional banks offered** users a **fully digital approach to banking.**

### ***A COMPREHENSIVE REVIEW OF ALL TESTED APPLICATIONS REVEALED THAT:***

- **Satisfaction, ease of use, and navigation** were consistently rated as the top-performing elements, each scoring above 4 on a 5-point scale. These areas are **well-supported by the bank**, contributing significantly to a positive user experience.
- However, **accessibility, customization, and complexity** received the lowest performance ratings, each scoring below 3. **These aspects are critical and need to be addressed** as they directly impact user engagement, inclusivity, and the ability to tailor the application to individual needs. Improvements in these areas will enhance overall usability and ensure the application meets diverse user expectations.



*EXAMPLE SCENARIO*  
***WALK-THROUGH***



# An example of the scenario: Active Investing

#10

## ACTIVE INVESTING

*Highlights and key areas of focus*

In the following section, we present **one of 14** scenarios covered in our analysis: **Active investing**.

**This scenario highlights the increasing trend toward active investing.** Consumers today are gradually seeking ways to diversify their income streams or find supplementary sources of income, particularly through managing their investment portfolios directly via smartphones.

**Incorporation of an active investing module into a bank app provides users with** convenient access to real-time investment management, enabling them to diversify their income and make informed decisions on the go. It offers a seamless, low-cost entry into investing by combining personalized insights, educational resources, and comprehensive financial tools in one trusted platform. Such a module enhances financial growth opportunities and improves user engagement and long-term financial planning.

### 14 KEY SCENARIOS WE FOCUSED ON:

- 1 Opening a current account
- 2 Onboarding in the app
- 3 Logging in to the app
- 4 Making a domestic payment/transfer
- 5 Checking account balance and transaction history
- 6 Tracking expenses
- 7 Contacting customer support
- 8 Applying for a personal loan (e.g. cash loan)
- 9 Managing your payment card
- 10 Active investing**
- 11 Opening an insurance product
- 12 Beyond banking (third-party services)
- 13 Other relevant user-oriented solutions and features
- 14 Closing a current account



# Internal or external? Which environment works best for investment purposes?



Of the 12 banks evaluated, **eight offered active investment services** to their clients.

**5**

Banks provided an internal environment; active investing was **available from the bank app**.

**2**

Banks provided an external environment; active investing was **reachable from the bank app but provided by an external provider**.

**1**

Bank offered active investing; however, this option was **not accessible via an application or web platform**.

As customer interest in active investing continues to grow, it is crucial for banks to offer services covering this area. Clients can easily find alternative platforms and dedicated apps. Banks categorized as **Challengers are more inclined to expand their offerings to include active investing services**.

## ***BEFORE ENABLING USERS TO START ACTIVE INVESTING IT IS ESSENTIAL TO DECIDE HOW TO PROVIDE THE SERVICE IN THE APPLICATION.***

- 1** Keeping users in an internal environment **ensures better safety options**. Keeping active investing in a bank app can additionally speed up the registration process and guarantee **consistency of both navigation and language that the user is used to**.
- 2** Nevertheless, when it comes to active investing it might be reasonable to **cooperate with an external partner, enjoying market recognition and having dedicated investing tools**. That might be a shortcut and a quicker way to offer an active investing module to banks' clients **without the need for creating the whole trade environment from scratch**.

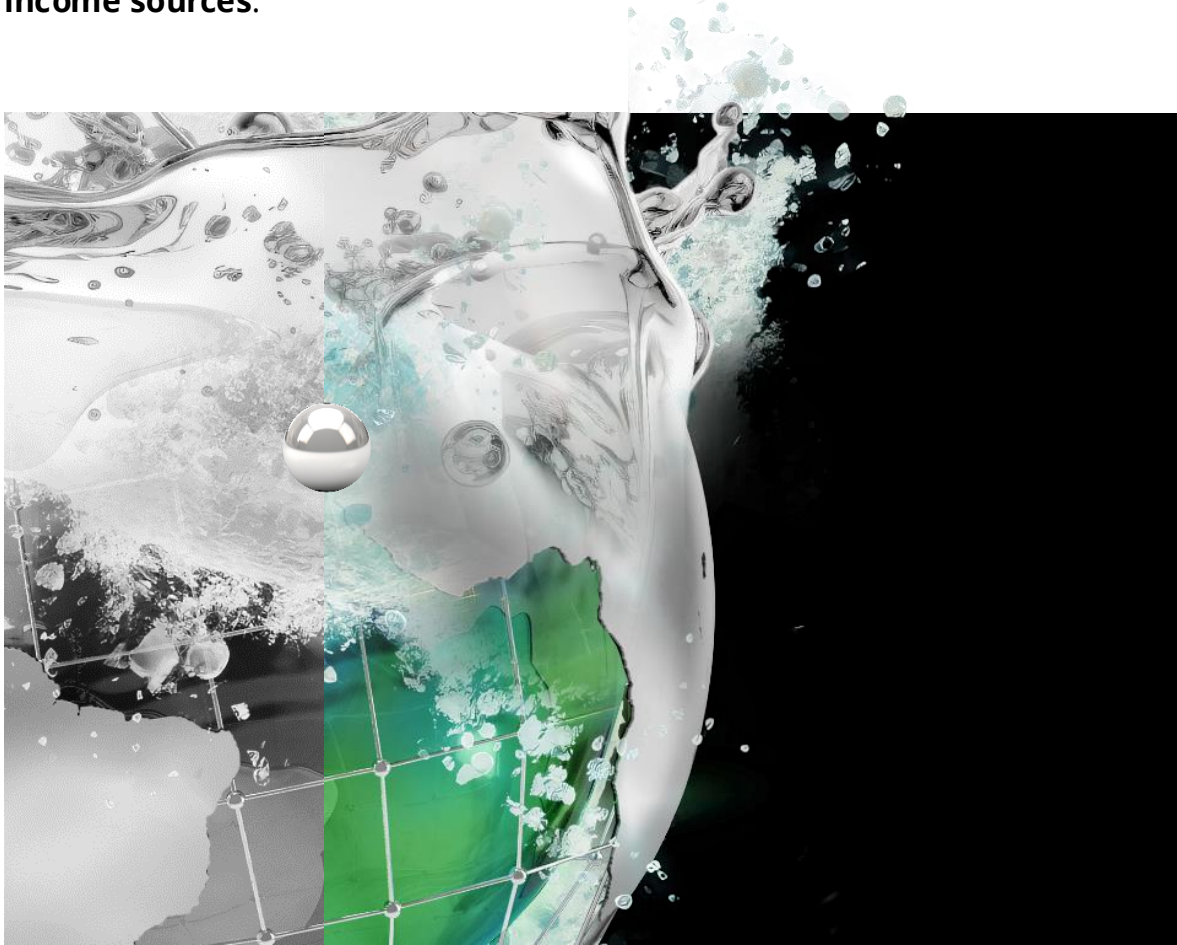
The choice of the approach should be considered based on bank strategy and plans.



## 10. Active investing

### ***THE “ACTIVE INVESTING” SCENARIO***

Active investing models in mobile bank accounts have **gained popularity as more consumers seek to manage their investments directly from their phones. Investing** is becoming more and **more popular as a saving option, additional source of income, or a way to diversify income sources.**



### ***SUBSTEPS***

- 10.1**   ***INVESTMENT ACCESS***  
Trading environment and investment model
- 10.2**   ***GETTING STARTED***  
Educate and drive action
- 10.3**   ***BECOMING AN INVESTOR***  
Registration, information, and recommendations
- 10.4**   ***INVESTING***  
Trading, management, and consulting

# 10. Active investing

## THE “ACTIVE INVESTING” SCENARIO

This scenario outlines the **online investing process, emphasizing each stage of the customer journey**, from gaining knowledge and registration to active participation in investing.

### LEADING PRACTICES

- 💬 Learning resources (blogs, articles, videos, calculators)
- 💬 Different level of services for experienced investors and beginners
- 👤 Creating investor profile for future portfolio recommendations and knowledge development
- 🛡️ Real-time updates, market performance, access to market data
- 👤 Consulting



### THINGS TO CONSIDER

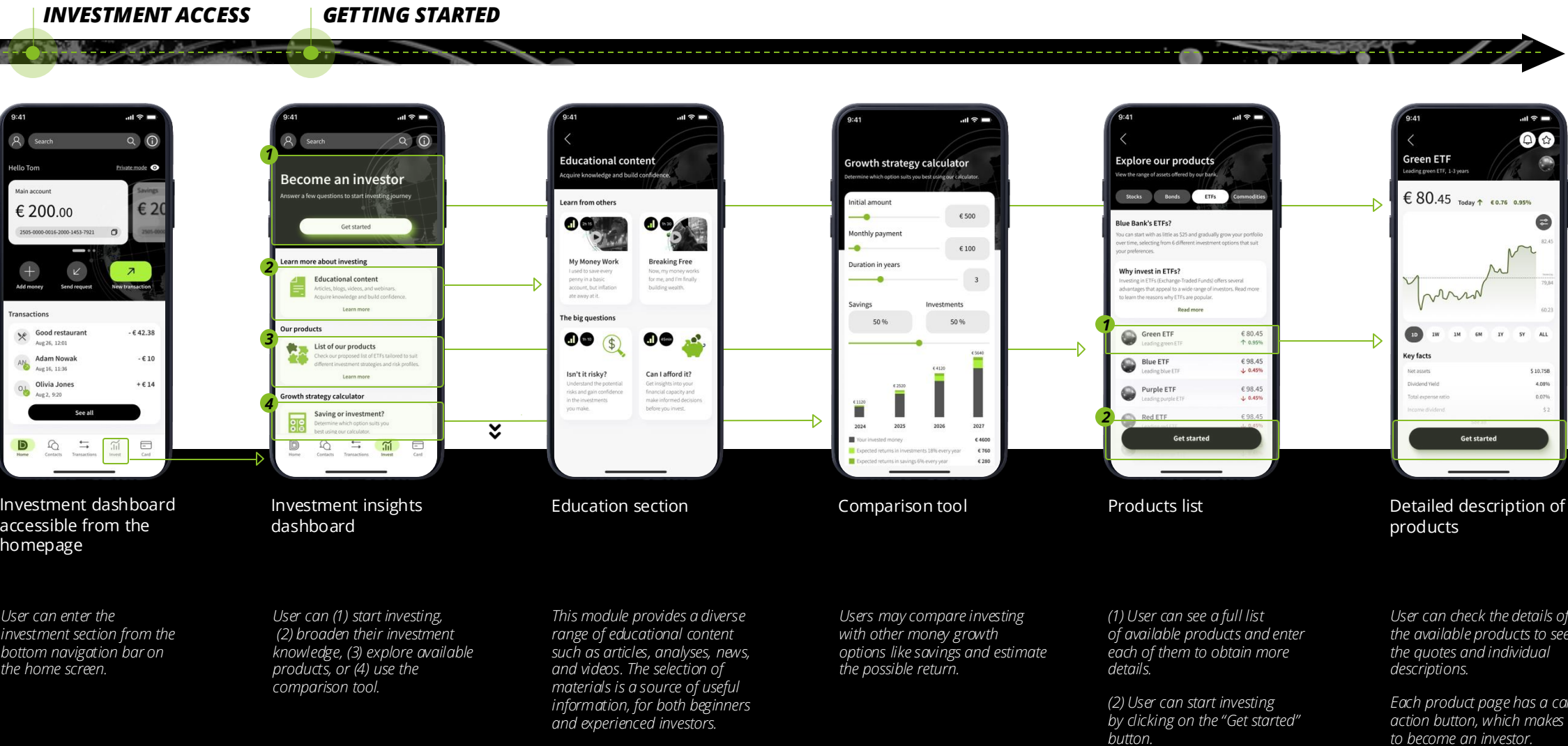
- ☆ Navigating (looping) between pages to compare investment products
- ↓ Utilizing the app as the initial point of contact to schedule an appointment for active investing (active investing services are not directly available through the app)
- ↓ Active investing module accessible exclusively via the web or in an external provider application



### COMMON MISTAKES

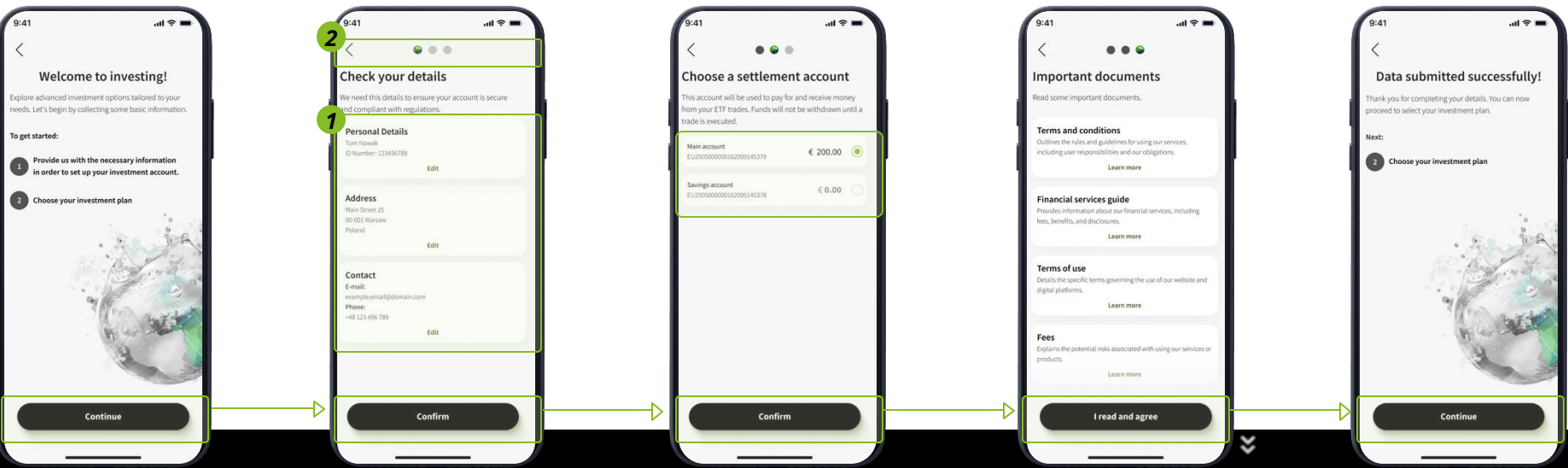
- ↓ Absence of investment processes and features
- ☆ Absence of features that help to compare trading products
- Inconsistencies in language across informational materials
- 👁️ Investing module available in a language different from the one selected by the user

# 10. Active investing



# 10. Active investing

## BECOMING AN INVESTOR: ACCOUNT REGISTRATION



Welcome to investing

Data input check

Settlement account selection

Important documents and information

Success screen

User is provided with an overview of the investment process and how to become an investor. The whole procedure involves two steps. User creates an investor account and chooses an investment model.

(1) User must check the entered data (based on their bank profile) and either confirm or edit it, if necessary.  
(2) The process can be tracked on a progress bar.

User selects a settlement account and confirms the choice.

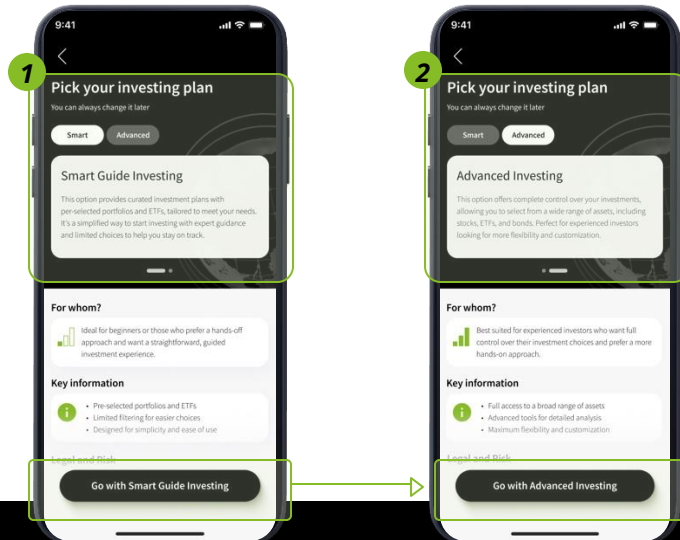
User can access and review important information and documents concerning investment risk, fees, terms, and conditions.

Once all the necessary data has been furnished, user can proceed with opening an investment account.



# 10. Active investing

## BECOMING AN INVESTOR-INVESTMENT MODEL SELECTION

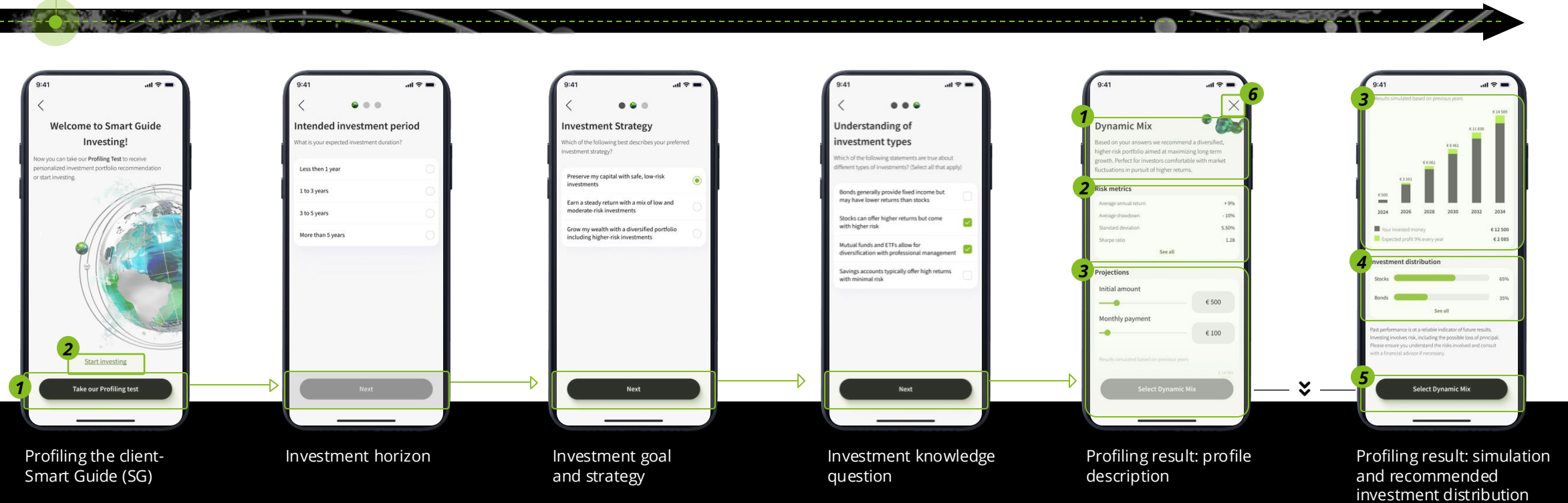


Choosing the investing plan

User chooses between two investment models:  
(1) Smart Guide Investing, which provides a limited portfolio, bank recommendations, and more automatic solutions (an easy option for those who start investing or do not have time to engage in trading) and  
(2) Advanced Investing, which provides access to more sophisticated financial instruments with full management control.

# 10. Active investing – Smart Guide Investing

## BECOMING AN INVESTOR: CLIENT PROFILE



After creating the account and selecting the trading model (SG), user is presented with a welcome screen and can either (1) launch or (2) skip the process of client profiling. Taking the profile test enables users to receive recommendations and gives insight into their trading approach.

User selects the estimated investment period.

User indicates their investment goal.

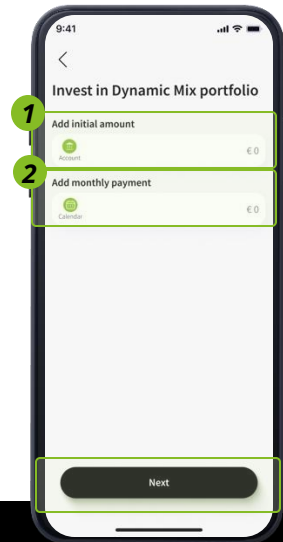
User's level of investment knowledge is put to the test.

User obtains information about their (1) profiling result, (2) risk metrics, (3) projections, and (4) investment distribution describing the recommended investment plan.

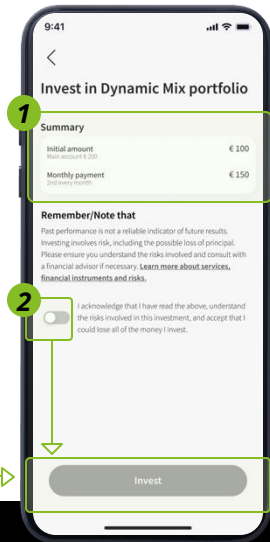
User can check the details and (5) start trading by choosing the proposed plan or (6) skip the result (the "x" button) and decide to join the plan later.

# 10. Active investing – Smart Guide Investing

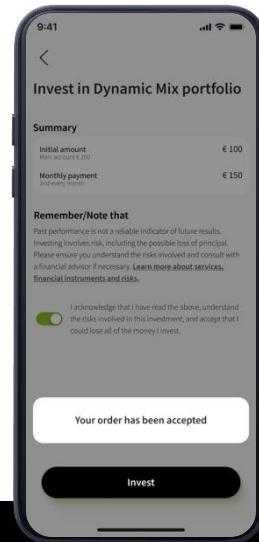
## CHOOSING PORTFOLIO



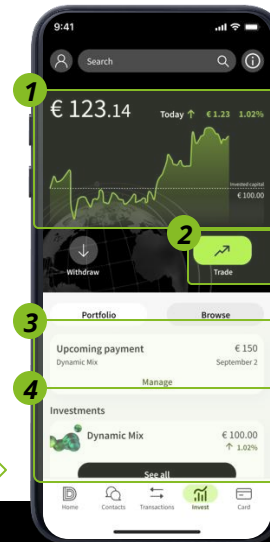
Selecting initial and monthly payment amount



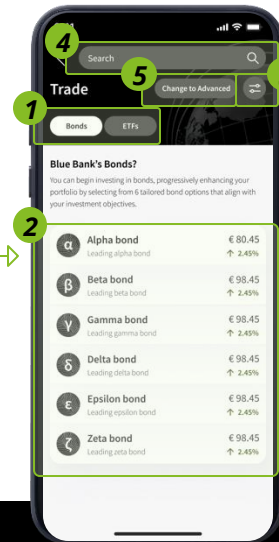
Confirmation screen and regulatory information about investments risks



Order confirmation



Investor profile: **Portfolio** (AFTER A FEW DAYS)



Trade-available investment products



Investor profile: **Browse**

Once the decision to invest is made, user (1) is asked to set the amount of money they wish to invest, and (2) additionally can determine the amount of regular monthly payments.

(1) User reviews the order. The confirmation is double-checked.

(2) User receives extra information about investing risks and rules. To proceed, user must confirm to have read the risk notification.

User gets an order confirmation.

On the investment homepage, user can (1) track their trading or (2) decide to buy more financial instruments available within a chosen investment model. Additionally, the Portfolio tab redirects user to (3) upcoming payments, and (4) details of current investments.

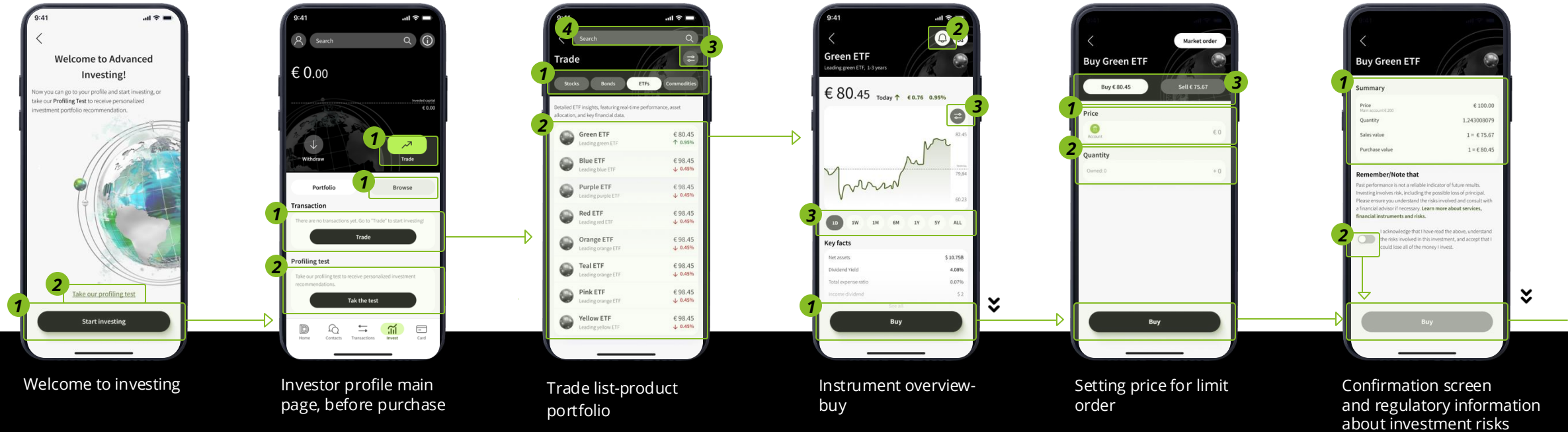
User can (1) select a given type of a financial instrument; (2) check current quotes; (3) apply filters (e.g., popular, recently viewed); (4) use search option. (5) If needed, user can change or upgrade their investing plan to Advanced Investing.

(1) In the "Browse" section, user can find more recommendations and suggestions for financial instruments.

(2) User can contact an advisor from the level of the investor profile.

# 10. Active investing – Advanced Investing

## SELECTING FIRST INVESTMENT PRODUCT: TRADING



(1) After creating the account and selecting the Advanced Investing trading model, user is presented with a welcome screen and can start trading.  
(2) Optionally, the user can take a profiling test.

User can see the investment homepage with a complete overview of their future investments. User can (1) start trading or (2) go back and take the profiling test. The profile will be updated once user buys an investment product.

User can (1) select a given type of financial instrument; (2) see a full list of available products with current quotes and can enter every single one for more details; (3) apply filters; and (4) use the search option.

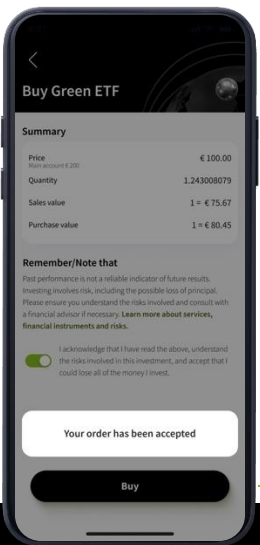
From the product overview, user can (1) choose to invest or (2) set a price alert for a selected product. The product overview provides detailed insights, including quotes, descriptions, and risks. Users can customize data presentation by applying filters and adjusting the time frame.

User (1) enters the amount of money they wish to invest or (2) the number of shares they would like to buy. Additionally, user can see the buying and selling price of a chosen product.

(1) User reviews the order. The confirmation is double-checked.  
(2) User receives extra information about investing risks and rules. To proceed, user must confirm having read the risk notification.

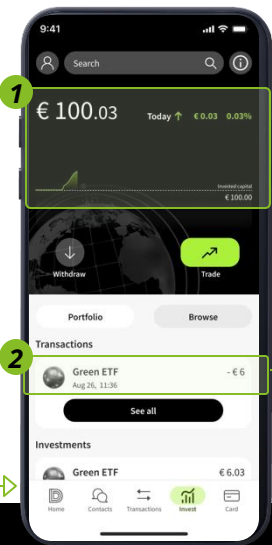
# 10. Active investing – Advanced Investing

## INVESTMENT PRODUCTS OVERVIEW AND MANAGEMENT



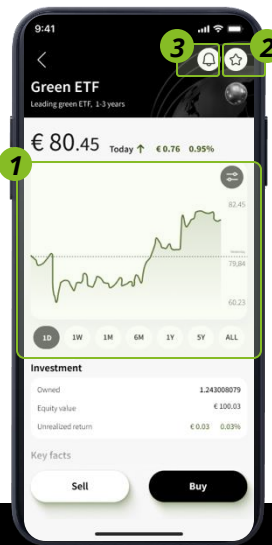
Order confirmation

User gets an order confirmation.



Investor profile:  
**Portfolio**  
(AFTER ONE DAY)

(1) User can see the updated information about their purchase on the profile screen. (2) In the "Portfolio" section, user can see their current investment products and access the details, if necessary.



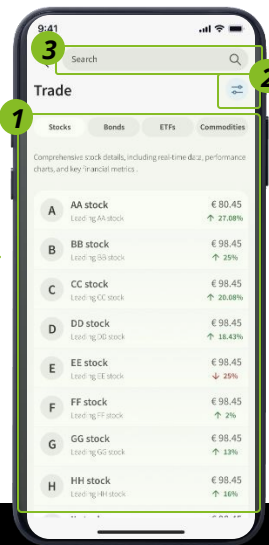
Overview of the selected stock

(1) User can view current quotes, access product details, and customize data display by applying filters or adjusting the time frame. They can also (2) add products to a watchlist for monitoring or (3) set price notifications when an instrument reaches a specified value.



Investor profile:  
**Browse**

User can purchase more products using (1) the "Trade" or "See all" button in the "Browse" section. If they select the "Trade" button, they will get access to the whole list of financial instruments. In the second case, they will be redirected to a list corresponding to the applied filter (e.g., popular, recently viewed).



Financial investment product list

(1) User can select a given type of a financial instrument and check current quotes of the selected category. (2) The list can be modified by applying filters (e.g., popular, recently viewed) and (3) the advanced search can be easily accessed.



Investor profile: Main screen

User can see the investment homepage with real-time data being displayed and its value, depending on the current market and purchase changes. User can contact an advisor from the level of the investor profile.

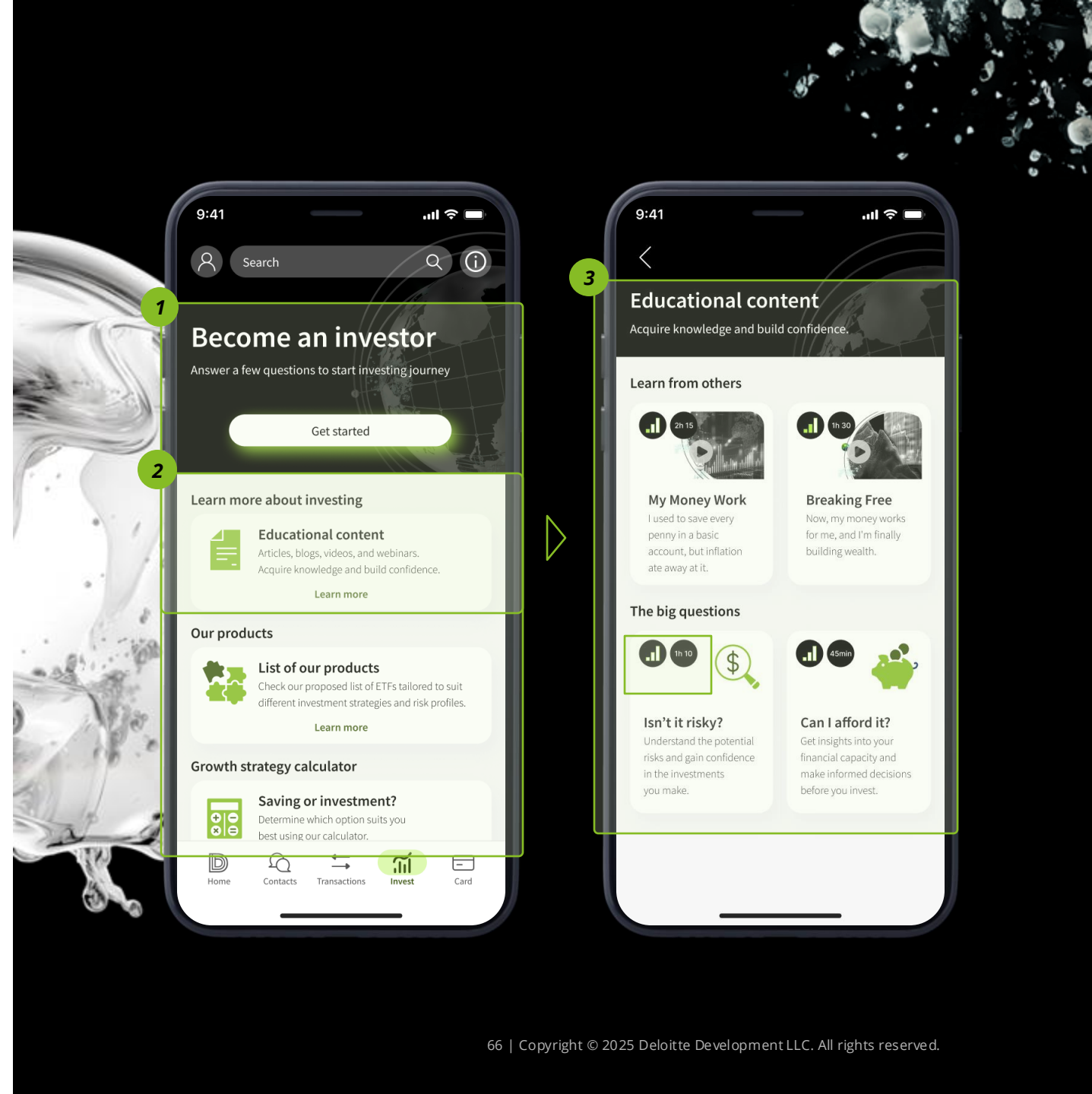


*EXAMPLE SCENARIO*  
***LEADING PRACTICES***



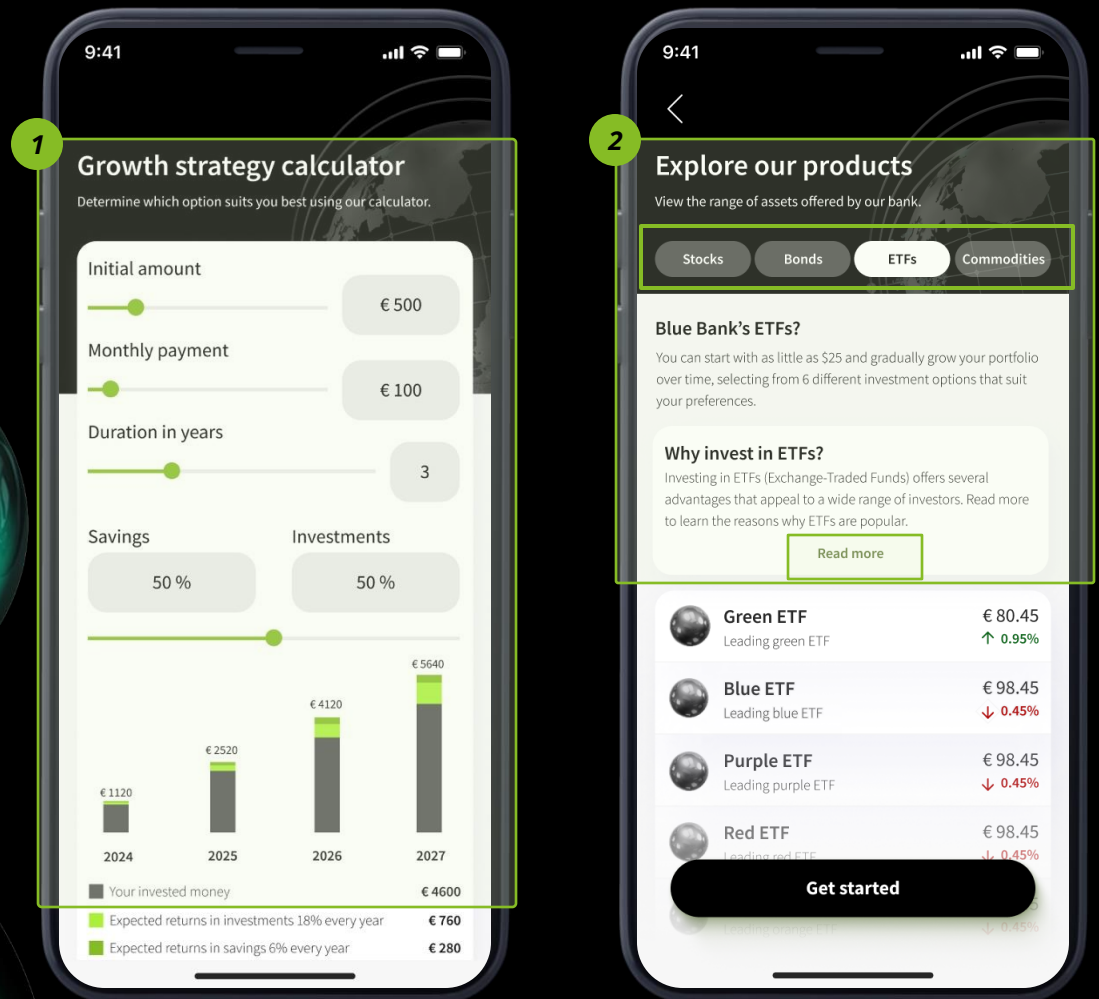
# Take care of information and education

- 1 **Lead the users** through the process of becoming an investor. **Offer an onboarding-like process or a guided walk-through experience to assist** users in getting the necessary information and familiarizing them with the platform, its offerings, and potential investment models.
- 2 Make a **variety of educational resources available**, such as articles, blogs, videos, and webcasts. These materials should be designed to help **users acquire knowledge, build confidence**, and feel well-informed from the outset.
- 3 **Differentiate the content based on the user's level of investment experience** to ensure relevance and engagement.



# Ensure easy comparison and estimations

- 1 In addition to educational information, **provide a comparison tool that would allow users to estimate their return on investment** and show them other money growth options like savings. Ensure that users make informed decisions. To do so, **highlight the most important comparison indicators**, such as the minimum trade amount, potential returns, and the required investment experience.
- 2 The primary investment goal is to generate **income or grow wealth**. **Apart from a simple comparison tool**, ensure that **descriptions of investment products are comprehensive**, clearly explaining the nature of all financial instruments.
  - It is important to provide users with the possibility of **easily switching between products** for comparison purposes.
  - Additionally, **provide detailed information on regulatory aspects, associated risks, fees, and tax implications**.





# Call to action

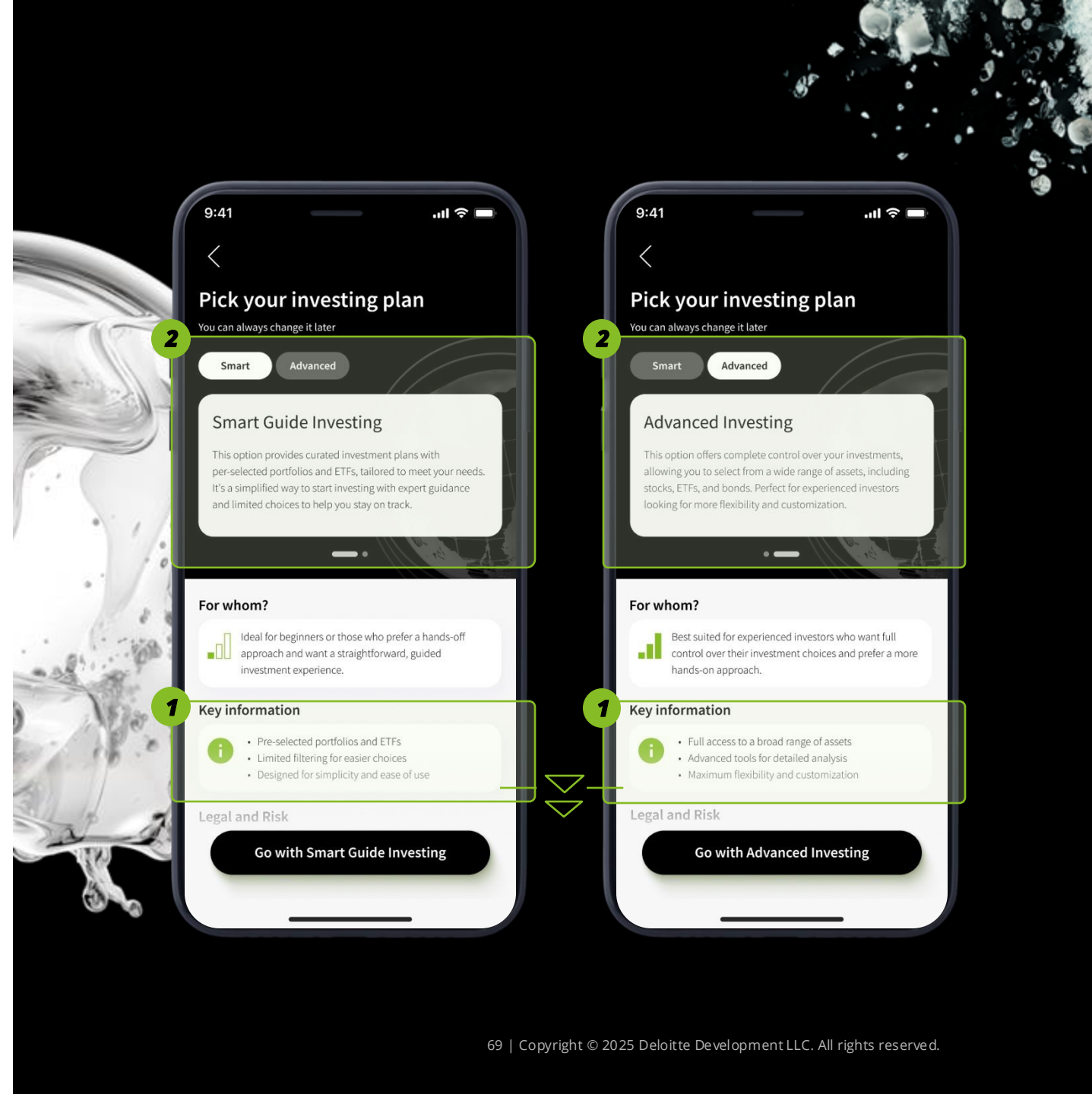
## DESCRIPTION

- 1 While giving users time and space to familiarize them with investing, the platform, and its offerings, **ensure clear visibility of call-to-action propositions throughout the process.** Let users set off on a journey to become an investor, allow them to adjust their accounts, select investment models, and receive tailored product suggestions.
- The idea behind this approach is to build users' trust and confidence in the investment process. It gives them **time to gain knowledge and leads to informed decision-making.** Users are guided through the entire process and are shown how to take the next steps and open an investing account.



# Provide investment models

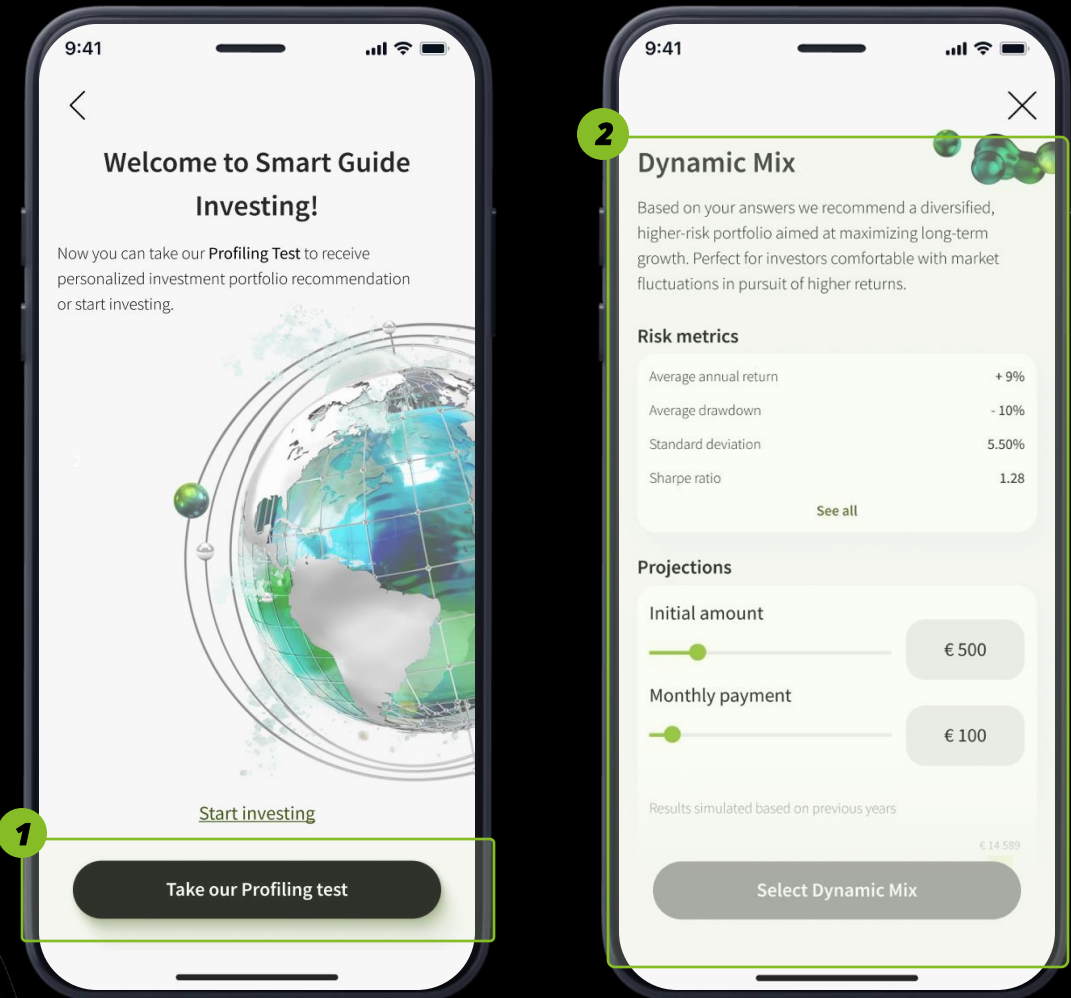
- 1 There **are two fundamental approaches to adjusting investment models in tested banks.**
  - **The first approach pertains to the complexity of investment products and trading options.** A bank may provide a solution that focuses on less complex investment products, such as bonds and ETFs. However, this approach offers a limited product portfolio. The second model enables access to more sophisticated financial instruments and facilitates broader collaboration between the client and the bank.
  - **The second approach is focused on investment management.** The bank can offer a managed approach that requires minimal investor involvement, limited to setting the preferences, as the bank handles most of the trading activities. In contrast, autonomous investing grants full management control to the user.
- 2 It is worth **integrating the two approaches by creating a guided offering for beginner clients and a separate one for more experienced and independent clients.** A **proper and well-designed active investing solution should offer a comprehensive approach** that addresses the diverse needs of a broad range of users.





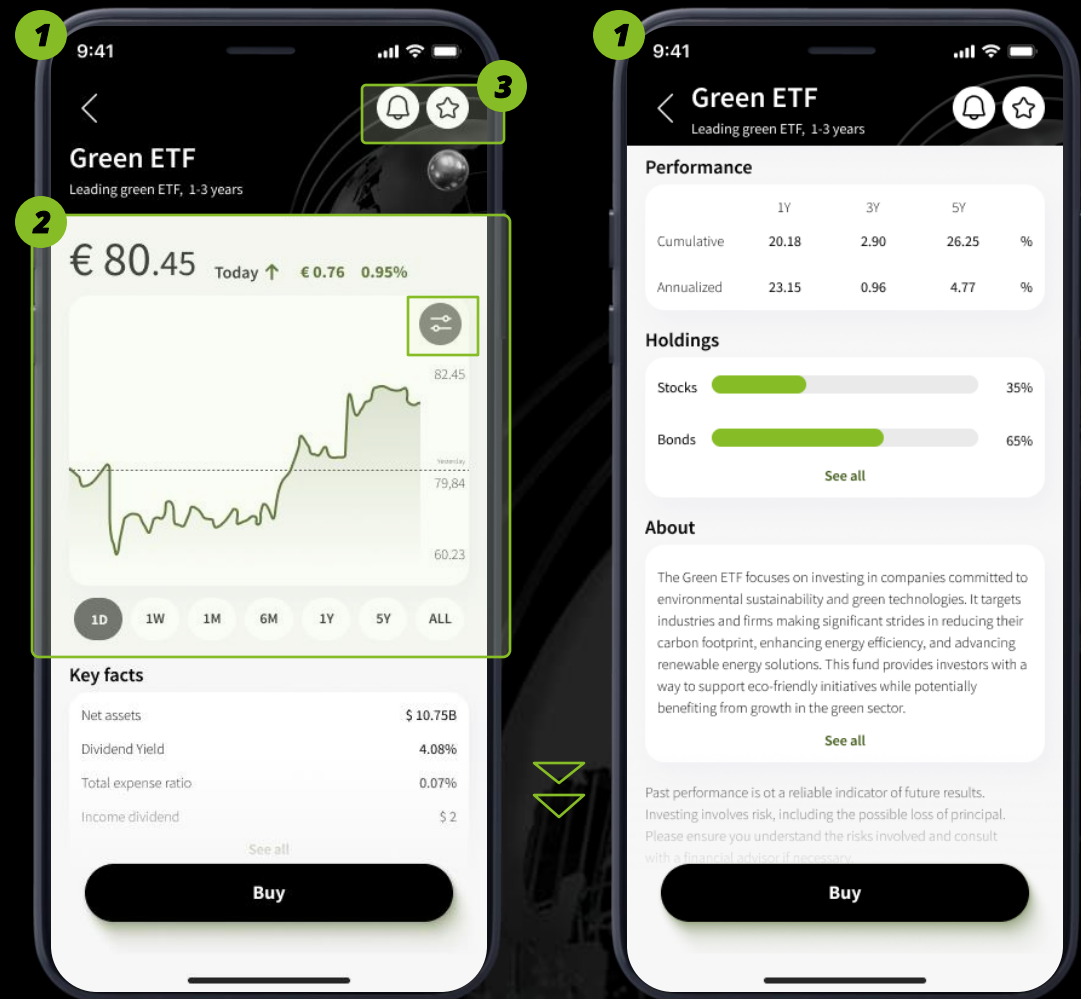
# Develop user's skills & knowledge: Create a profile

- 1 Create and develop an **investor profile to assist clients** in making informed investment decisions. Assess their investment **knowledge, measure their risk tolerance, and understand their expectations and needs.** Remember to aid less experienced investors.
- 2 Based on information included in the profile, you can **suggest and recommend suitable investment products and provide useful guidance.**



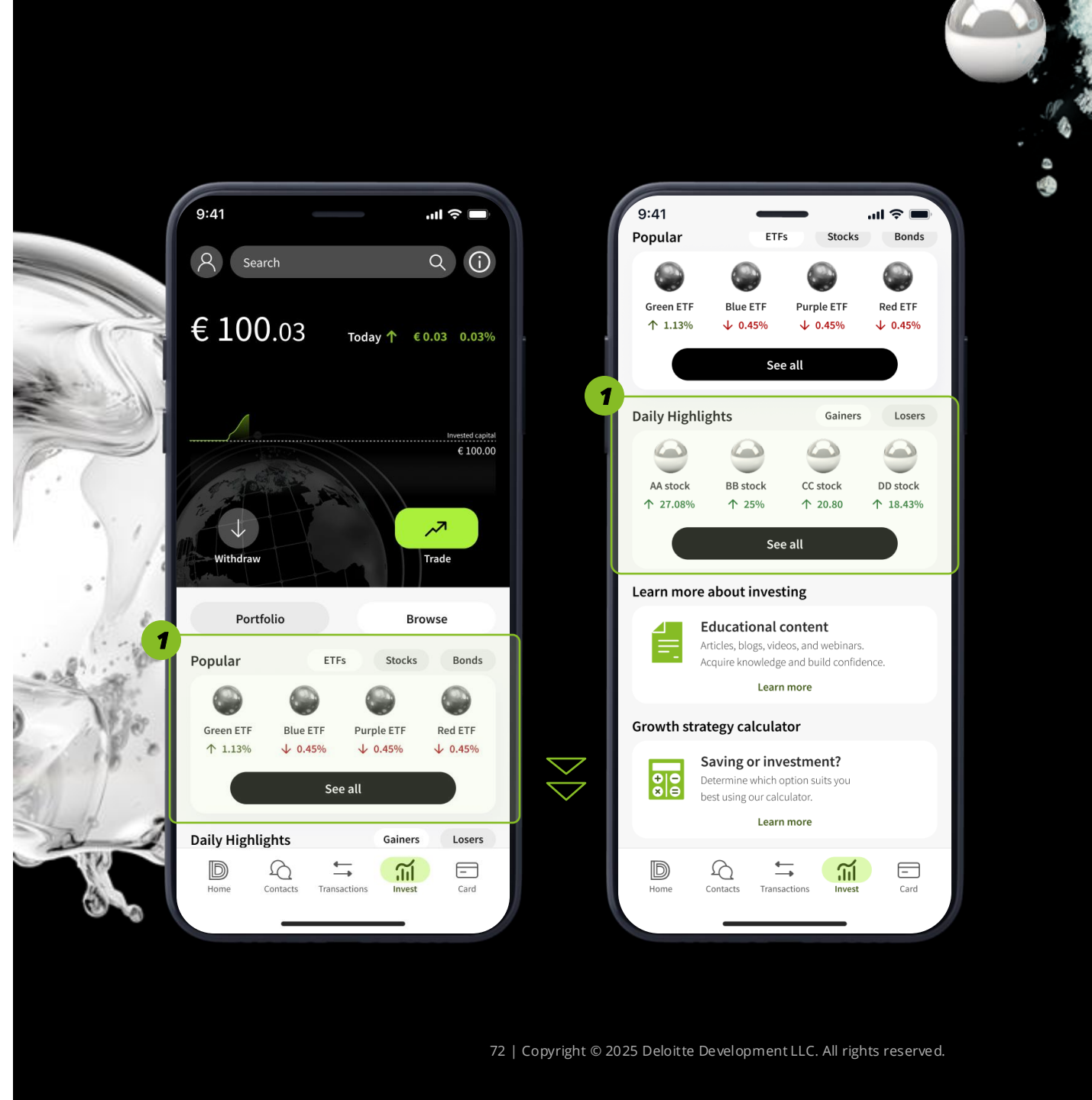
# Offer detailed trading descriptions

- 1 Provide a comprehensive **overview of potential transactions, including analyst ratings, statistical data, instrument descriptions, financial information, and relevant news.**
- 2 Display all quotes and pricing in real time, with the **option of applying filters and adjusting timelines for detailed analysis.** Ensure **real-time data updates while accessing the market data.**
- 3 **Provide extra tracking.** Let user monitor products by adding them to the **watchlist** or **setting price notifications.**



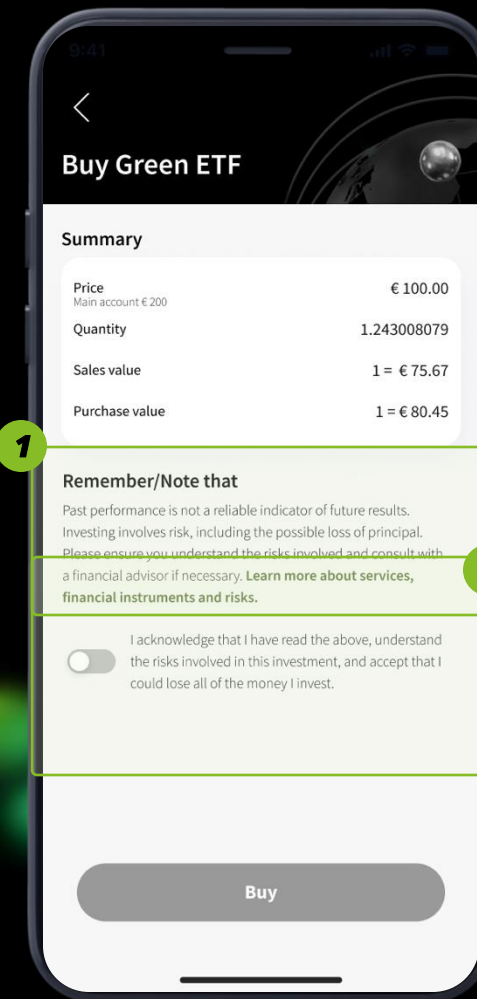
# Track key market movers for better comparison

- 1 It is advised to **keep users interested in market dynamics by tracking daily highlights and latest developments. Being up-to-date will make it easier for investors to compare financial products they consider.**



# Remember the trading precaution principle before purchase

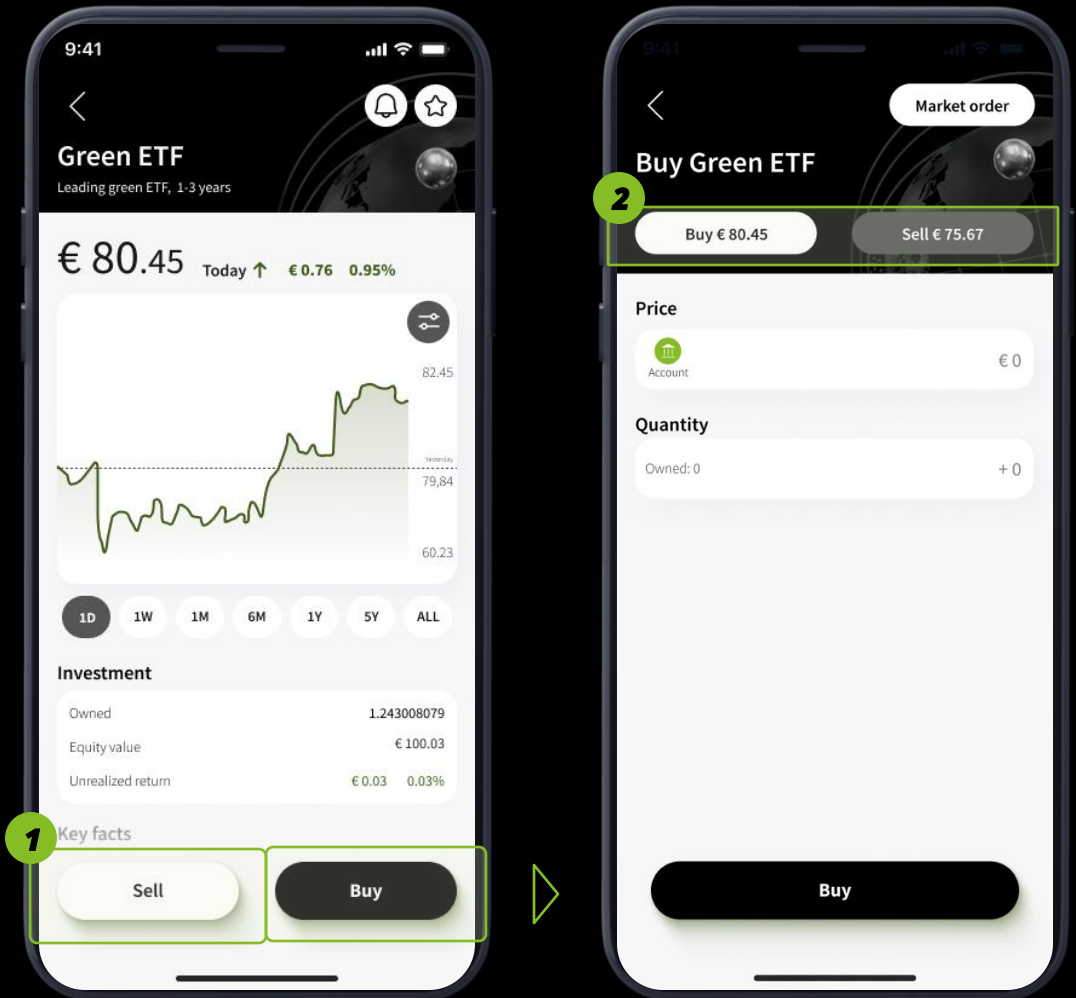
- 1** Provide clients with additional notice before they purchase financial instruments—expand or let them verify their knowledge.
- 2** Ensure they have all the necessary information about a specific trading process and **encourage careful consideration before making any purchase** (services, financial instruments, risks).



# Ensure easy investments management

Ensure that **order details are always easily accessible to users.**

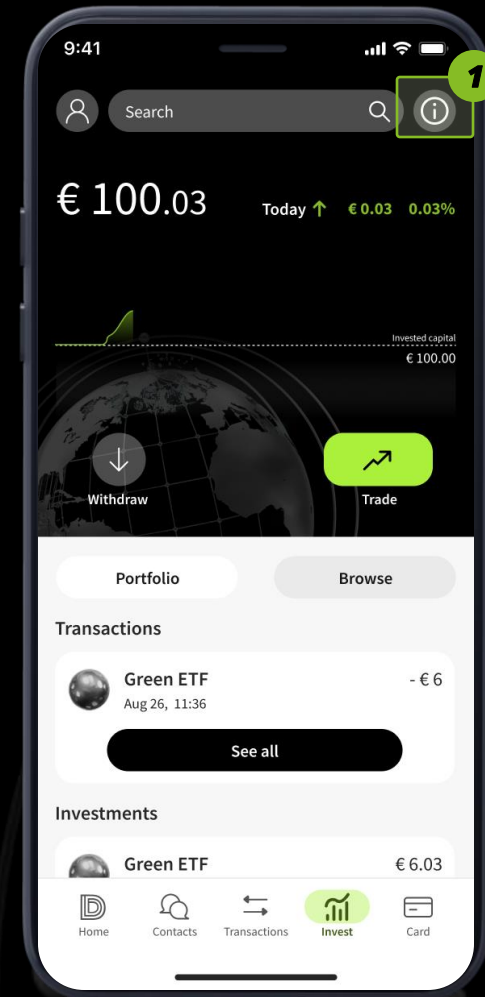
- 1 Enable easy access to the "buy" and "sell" options in the order details.
- 2 When selling or repurchasing financial investments, provide user with accurate pricing details.





# Provide consulting advice

- 1** Remember that **support and consulting advice should be easily accessible throughout the process.**
- Offer **accessible channels for direct consultation regarding active investing, such as chat, chatbots, or direct communication with consultants.**
  - For **more complex investments (e.g., mutual funds), provide comprehensive professional financial services and advice.** Ensure that a team of skilled professionals is available to manage and oversee client's portfolio.





04

***DESCRIPTION  
OF THE STUDY***



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

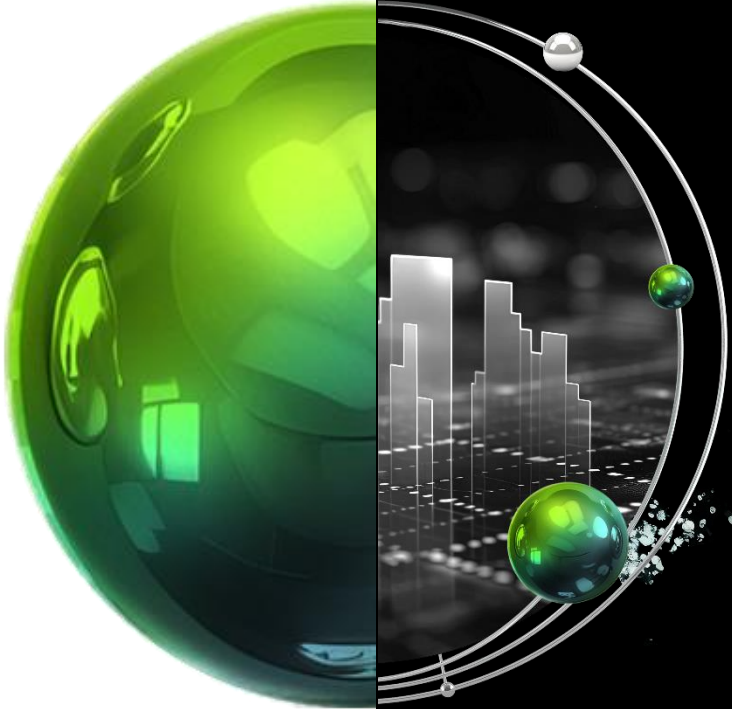
Digital Banking Maturity is the **largest global digital banking study**. The outside-in strategy applied, involving the use of a "mystery shopper" tool to assess retail banks' digital channels, provides a comprehensive maturity overview and can facilitate discussion about future developments.

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

In the sixth edition of the study, Deloitte takes a closer look at banks from **all over the globe** in search of **leading global trends, leading practices**, and gaps alike.

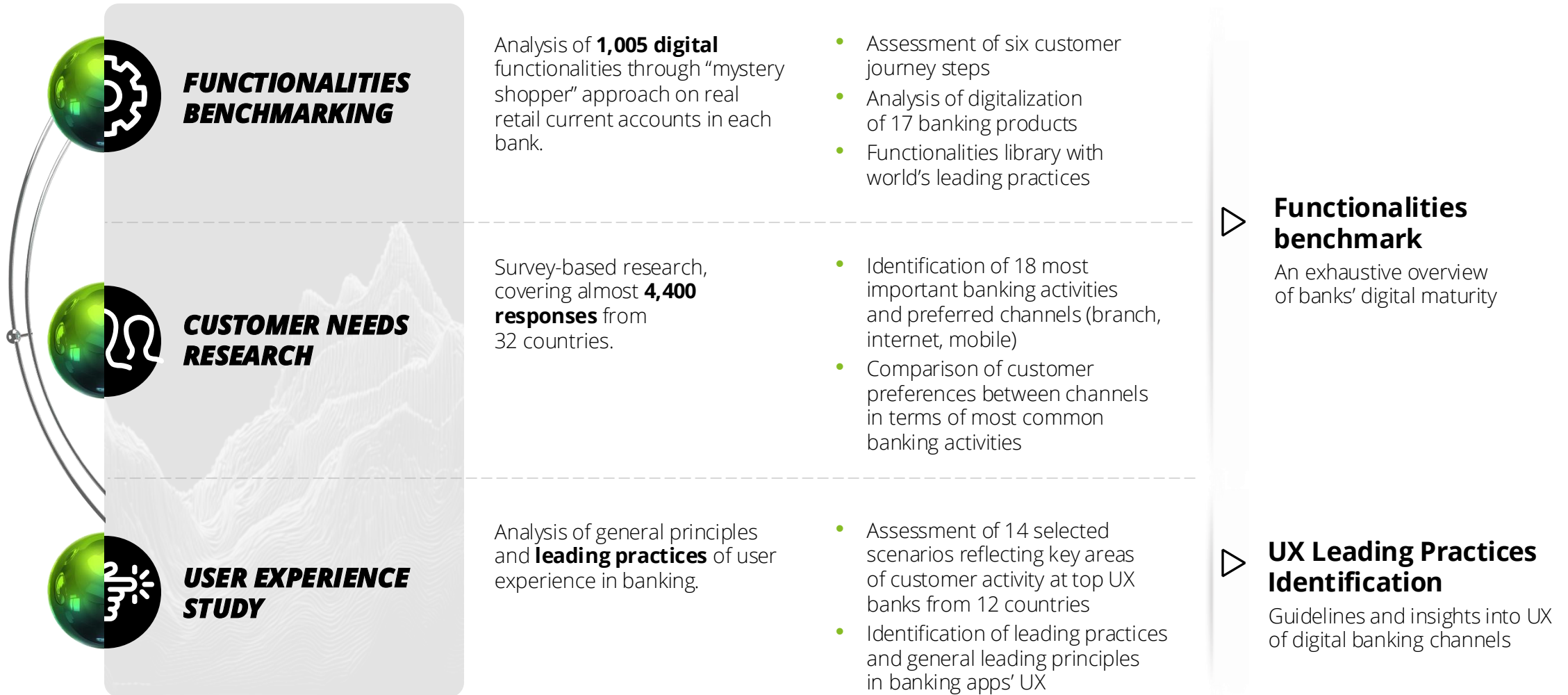
**349**  
**BANKS**  
**ASSESSED**

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



	<b>DIGITAL CHANNELS</b> <i>(public website, internet banking, mobile app)</i>	<b>3</b>
	<b>CUSTOMER JOURNEY STEPS</b>	<b>6</b>
	<b>CUSTOMER JOURNEY SECTIONS</b>	<b>17</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 were considered to compare digital maturity between banks and identify leading practices





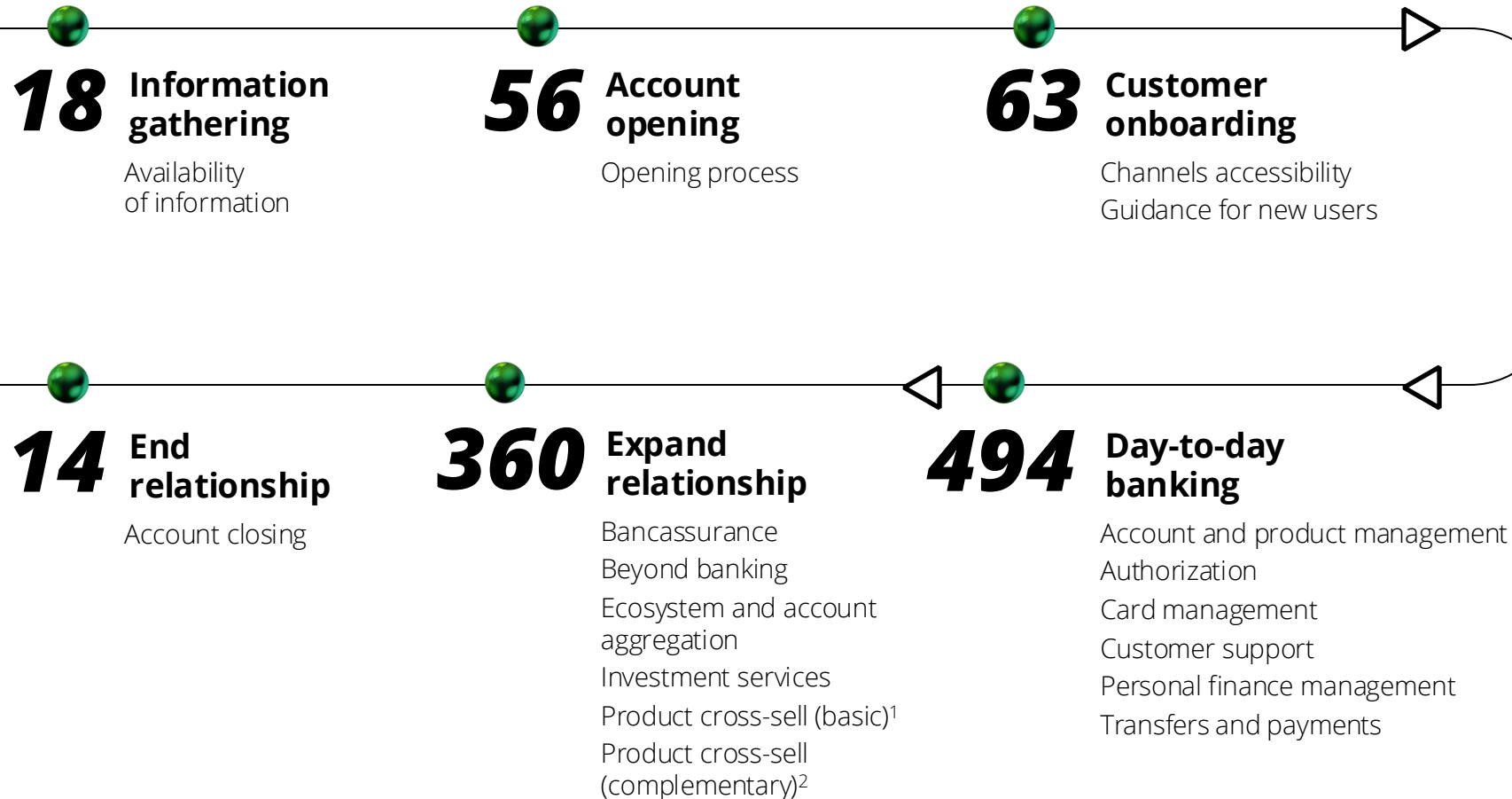
Digital Banking Maturity covered 349 banks from 44 countries, with 12 banks included in additional UX analysis



Our UX research was conducted by Deloitte consultants in 12 different countries. We selected top UX players from all over the world.



The questionnaire analyzes **1,005 functionalities**, tracking the entire customer journey



1. Product cross-sell (basic) includes debit card, credit card, overdraft, cash loan.

2. Product cross-sell (complementary) includes car loan, mortgage, currency account, savings account, term deposit.

Banking channel usage and preferences were assessed based on a customer survey covering nearly 4,400 responses

A total of **4,395 answers** provided insights into customer preferences on 18 activities mapped with customer journey steps in three banking channels.

All activities were linked to 1,005 functionalities assessed within the study to identify the current demand pattern.

***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**



**Mobile banking**



**Internet banking**



**Branch**

Leading UX practices were identified through deep-dive research conducted among selected players



## SELECTION OF SCOPE

First, a **multinational team of UX experts** and managers selected **12 top UX banks** from **12 different countries**.

**14 scenarios** were selected for a deep-dive analysis **covering core areas of customer activity** within banking apps.



## REVIEW OF LOCAL SOLUTIONS

Local UX experts and researchers went through the selected user scenarios, identifying the **leading user-oriented solutions**, **general principles** that characterize good UX, and **areas for improvement** in each bank.



## ASSESSMENT

Results collected from individual banks and countries were assessed to identify solutions, approaches, and features, as well as to derive **key trends**, **areas of focus**, and **overarching rules** shaping the UX of banking apps.



## SYNTHESIS

Based on the results of our analysis, the team has developed a **playbook with leading practices and guidelines for banking app UX**, as well as created flows with a hypothesis for the **enhanced solution for each analyzed scenario**.



The background is a dark, futuristic space scene. On the right, a large, translucent green globe with a grid pattern is partially visible, showing a map of the Americas. Several concentric white orbital lines curve around it. A small, bright green sphere and a white sphere are positioned on these orbits. In the upper left, a complex, metallic space station or satellite structure with many small spheres is visible. The bottom left corner features a dark, textured area resembling a nebula or a cluster of small rocks. The text '05' is large and white, with a thin black outline. The word 'CONTACTS' is in a bold, white, sans-serif font. At the bottom center, there is a horizontal row of five small circles: four are grey and the fifth is a small green globe, matching the one on the right.

05

***CONTACTS***



# Will you drive the change or be driven by it?

If you want to learn more, please get in touch with our **team** and ask about a dedicated workshop.

## **FEEL FREE TO CONTACT US FOR MORE INFORMATION:**



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**ACKNOWLEDGMENTS:** *Mike Schaffer, Gys Hyman, Ben Marzec, Eileen Zhou, Allie Pearson, Lucia Martin, Sophie Sandler, Jeegar Patel, David Flores, Yash Khatiwala, Ben Coyne, Ryan Geyer*





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