Individual

customer

journey at life stage

# **CUSTOMER JOURNEY #REIMAGINED**

### FROM CUSTOMER CENTRIC TO CUSTOMER SPECIFIC



### Reimagining the customer journey

#### Focus of banking business has changed over the years



#### More channels of engagement

## Bank owned traditional channels

Branches, ATM, internet, mobile, IVR

### Bank owned new channels

Wearables, chatbots, smart virtual assistants

#### Third party owned channels

Value at each

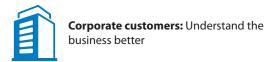
life stage

Virtual assistants like Alexa, Corporate ERPs, AISPs\* and PISPs#

Focus of banks will be to provide contextual banking services to the customers at the moment of truth across these channels

#### Focus on reimagining retail and corporate customer journeys





Leveraging massive data resources and riding on the confluence of technologies

- \* Account Information Service Providers
- # Payment Initiation Service Providers