**A DIGITAL TRANSFORMATION ROADMAP FOR BANKS**

**Digital Acceleration** - a guide on how to protect and grow in the digital world

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**DIGITAL-TO-THE-CORE**

The ultimate goal for banks is to provide a highly personalized customer experience.

Open banking and regulations worldwide are accelerating industry disruption to unprecedented levels with established banks seeing their customers, transaction, and deposits shifting away as younger and tech-savvy customers and small businesses move their finances towards a new breed of digital banks that are reshaping the way customers interact.

Major shifts are taking place: More than 50% of customers now multi-bank.

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**DIGITALLY ENABLED BANK**

- Single source of truth to avoid reconciling
- Modular, resilient and flexible technology
- Customer Value based engagement model
- Optimized headcount to align new business model
- Easily upgradable clean architecture
- Structured for AI and machine learning
- Modular platform to plug in best-of-breed
- Fundamentally agile operating model
- Multichannel and tailored experiences

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**BANKS’ TOP PRIORITIES FOR THE COMING 1 TO 3 YEARS**

- **Digital Transformation**: 43%
- **Adoption of Emerging Technologies**: 56%
- **Migration to the Cloud**: 20%
- **Open Banking**: 81%
- **Innovation**: 66%

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Find out how leading digital banks assess their disruptive potential:

**READ THE REPORT**

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