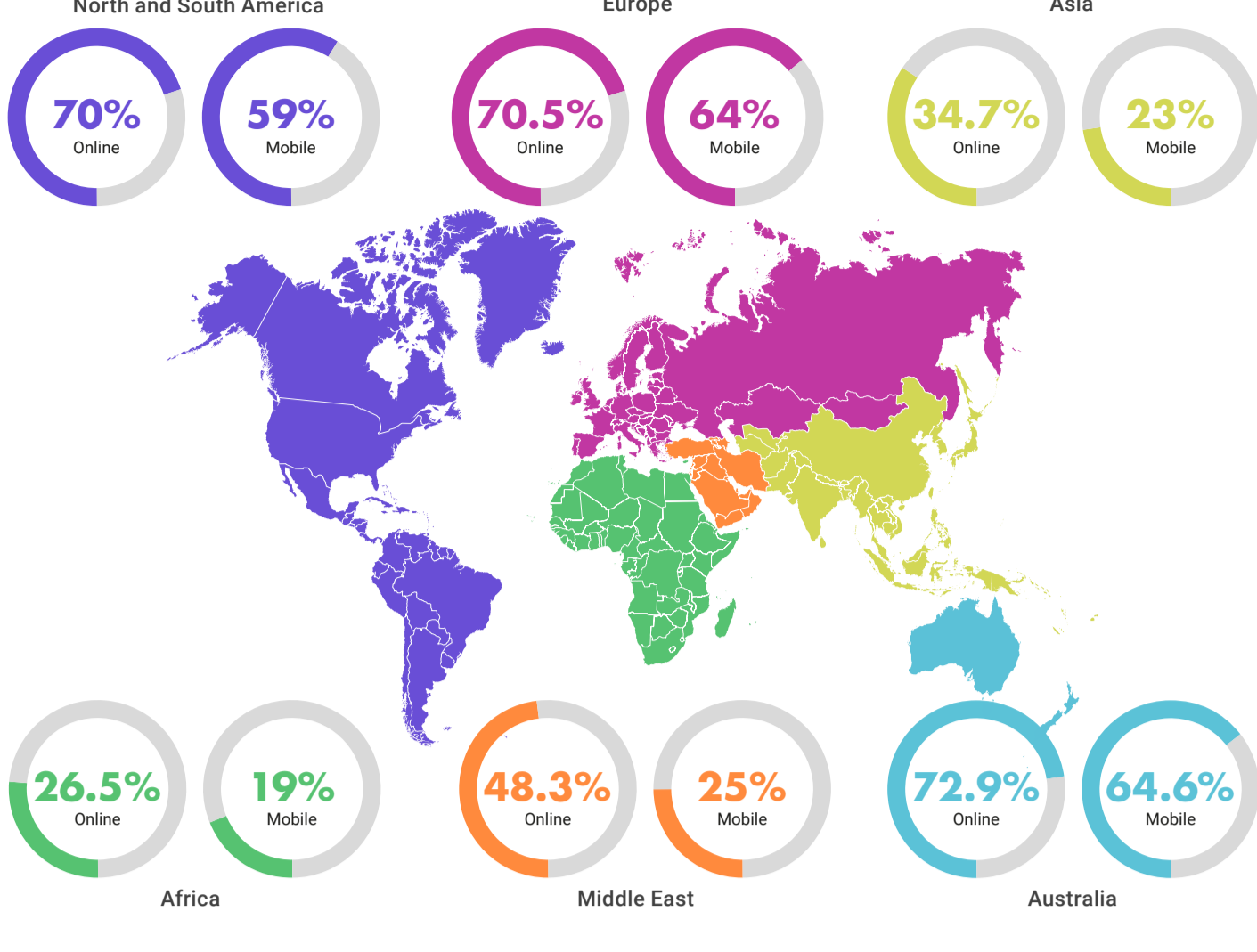


# OUTSIDE-IN DIGITAL DISRUPTION

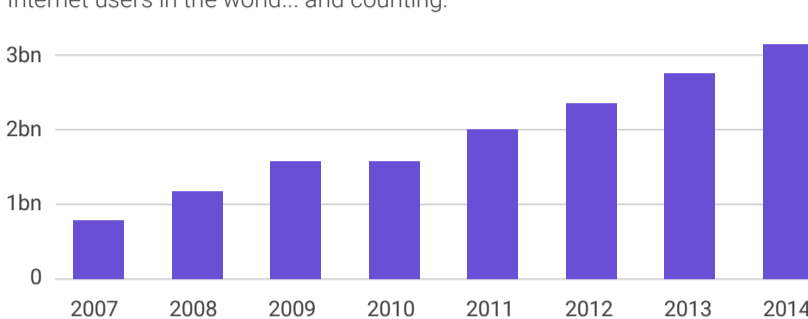
## Digital Penetration is Increasing on Every Continent

% population<sup>1</sup>



### 3,001,707,099

Internet users in the world... and counting:<sup>2</sup>



**32%** of the population worldwide have an active mobile-broadband subscription by end of 2014

**84%** of the population in developed countries

**21%** of the population in developing countries<sup>3</sup>

## The Sales Potential of Online and Mobile Channels is Phenomenal

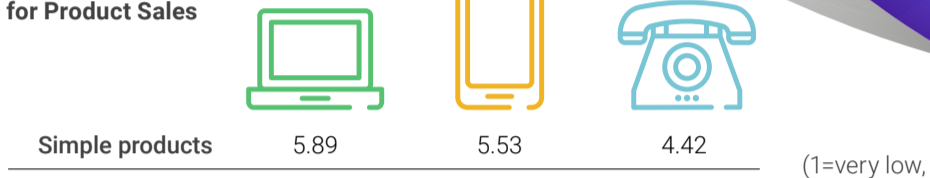
### By 2018,

banks in Scandinavia, the United Kingdom, and Western Europe are forecast to have half or more of new inflow revenue in most products coming from digital sales<sup>4</sup>

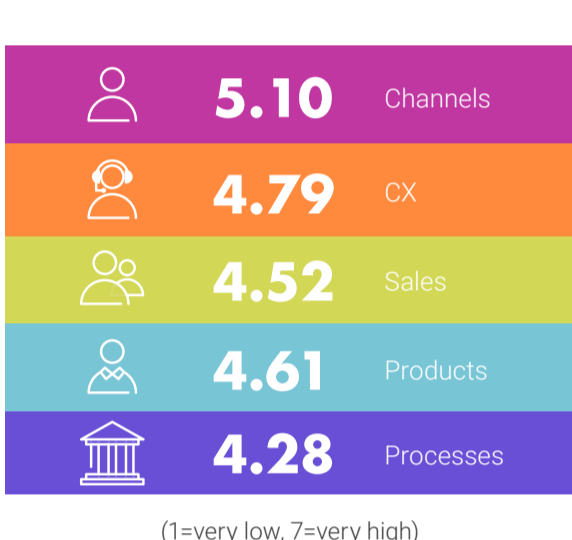
Only **9.2%** of sales was achieved through the **online** channel in 2013

Only **1.1%** of sales was achieved through the **mobile** channel in 2013

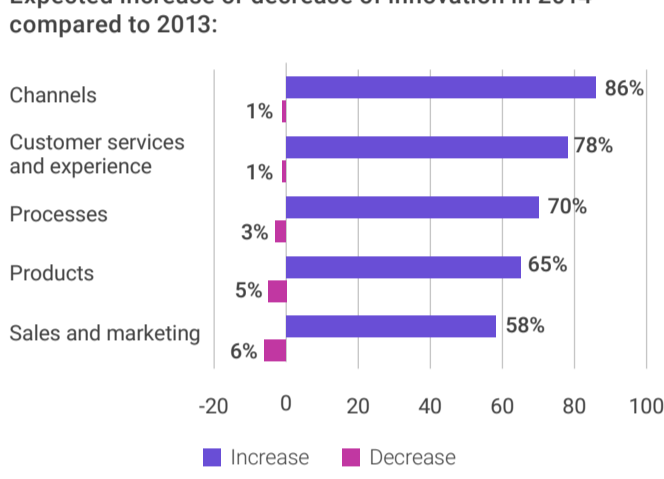
Digital Channel Importance for Product Sales



## Banks are Fundraising Innovation in Channels Above All Else

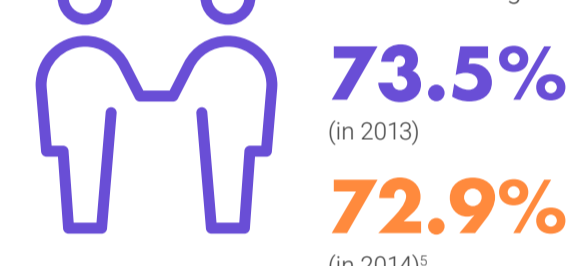


Expected increase or decrease of innovation in 2014 compared to 2013:



## But Banks are Lagging when it Comes to Customer Satisfaction and Trust

Following a solid improvement in 2013, the Customer Experience Index for retail banking **declined in 2014**.

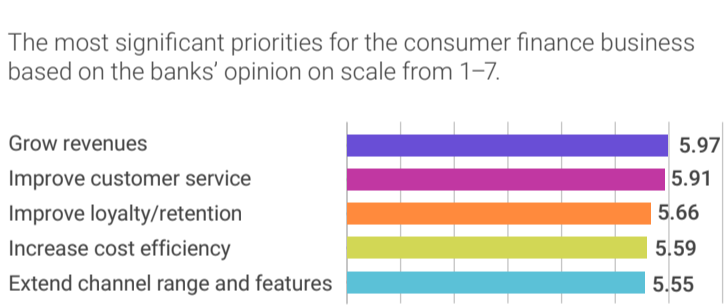


**56%** of consumers distrust their banks<sup>6</sup>

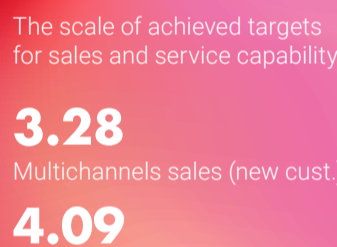
**22%** of consumers believe that all financial institutions are the same<sup>6</sup>

## Retail Banks Have Made a First Step Towards a Customer-Centric Approach in an Omni-Channel Environment

The most significant priorities for the consumer finance business based on the banks' opinion on scale from 1-7.



The scale of achieved targets for sales and service capability



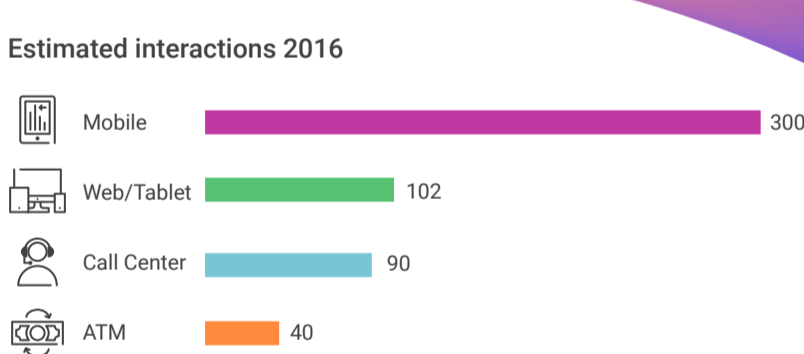
## Customer Demands Shift Towards a Unified Banking Solution Addressing Individual Aims Across All Channels

**54%** want their bank to **send a notice** of irregular account activity or changes to account information **via a mobile app**.

**8%** have **downloaded** a banking app but do not use it.

**46%** of mobile users have **considered deleting** the bank's mobile app.<sup>7</sup>

Estimated interactions 2016



## Banks' Sales and Marketing are Becoming more Intelligent...



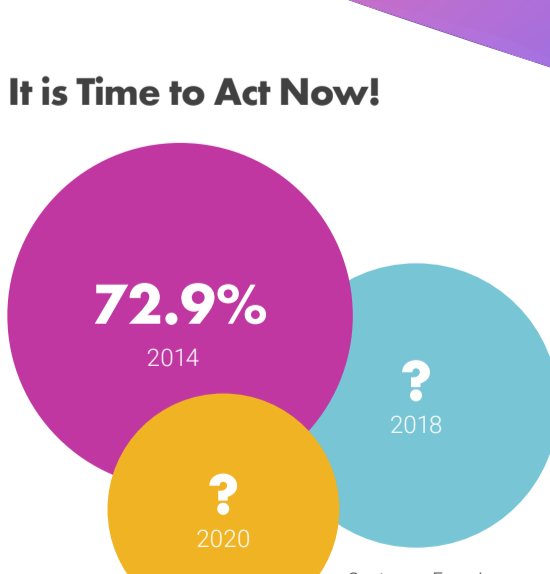
**43%** have the capability of event based real-time marketing on the online channel

**28%** have the capability of event based real-time marketing on the mobile channel

## Watch out: Independent Market Players are Stealing Your Most Profitable Customers



## It is Time to Act Now!



- 1 Be customer-relevant
- 2 Pioneer new technologies
- 3 Provide a seamless customer experience
- 4 Enable contextual sales
- 5 Turn mobile into your #1 sales channel

# BE A DIGITAL DISRUPTOR: THINK OUTSIDE-IN

Misys and D+H joined forces to create the third largest Fintech company in the world.

To find out more about Finastra, visit [finastra.com](http://finastra.com)



Sources:  
1. The World in 2014: ICT Facts and Figures, Internetworldstats  
2. Internetworldstats  
3. The World in 2014: ICT Facts and Figures  
4. Strategic choice for banks in the digital age, McKinsey  
5. World Retail Banking Report 2014 - Caggemini and Efma  
6. Global Consumer Banking Survey 2014 - Ernst & Young  
7. A survey of Mobile Banking consumer experiences - Varolli Cooperation  
8. King, Brett (2013) Bank 3.0  
9. PayPal, Starbucks, mint.com, Outbank, iTunes App Store