

Banking Renaissance 9<sup>th</sup> of February 2024

# How to navigate the future of Banking

## About real transformation and what it takes

# Introduction



**Jorissa Neutelings**  
Chief Digital Officer ABN AMRO

## *Founder of Future Bliss*

- Investor
- Supervisory board member
  - VVV Nederland
  - DenkProducties
  - ABN Amro Verzekeringen

## ABN AMRO

- Focus on North-West Europe
- Amsterdam Head quarter
- Retail, Private banking, Corporate Banking
- ~25.000 FTE
- Profit 1,867 Billion € in 2022



## Customer Digital Engagement



Provides digital **sales, service** and **solutions** for all clients (both in NL and North-West Europe)



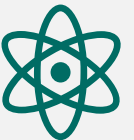
Drives **bank-wide** vision and **strategy** on digitalization



**Builds** all digital channels: **App, web** and **open environment**



Serves **all clients** of ABN AMRO and defines **pace** for **executing** the digital bank strategy



Is central hub for **data science capability** for all segments and product units

# Prepare for the customer: fully about them, easily irritated and disengaged





# Prepare for the customer: unofficial, expanded paths to resolve service issues





# Prepare for the customer: Gen AI upgrades customer experience, from transactional to personal



Prepare for the customer: customers feel tech is happening to them, rather than for them or by them





# Prepare for the customer: traditional life paths are rerouted by new limitations, necessities and opportunities





# There is so much going on, how and where to invest?

## WHAT TO DO, IF...

- + SELF SERVICE IS DEAD
- + CUSTOMERS GROW SCARED
- + IT IS NOT ABOUT YOU BUT ABOUT THEM
- + CHATTER IS THE NEW CONTACT
- + IRRITATION THE BASIS EMOTION



# Despite the future or with thanks to the future, we are on the road to One Bank Customer Digital Set up. My 8 lessons until now #eighttogreat

- 1 Learn people to dream and believe
- 2 If you want to start driving this, everybody needs to be in the same gear
- 3 Create an organizational set-up that represents the value you create for you customer
- 4 Be very loud, all the time, about the future promise to your customer
- 5 A great future will never grow on an island
- 6 Solve today in line with the future and dare to decide without proper insights
- 7 Go, go, go and never stop reiterating, do not doubt yourself but go
- 8 In this fast turning, you need to understand your client of tomorrow, let that be the guidance for your journey



# If you lost track, BEGIN with these three things

- 1 Forget what customer say today, translate future behaviour to your mission in serving them and stop compromising
- 2 Let customer guide and build tech and make it as adjustable and flexible to be open to everything
- 3 Aim big, overcommunicate, doubt yourself always and reiterate