

Banking Renaissance 9th of February 2024

How to navigate the future of Banking
About real transformation and what it takes

Introduction



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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



ABN·AMRO

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

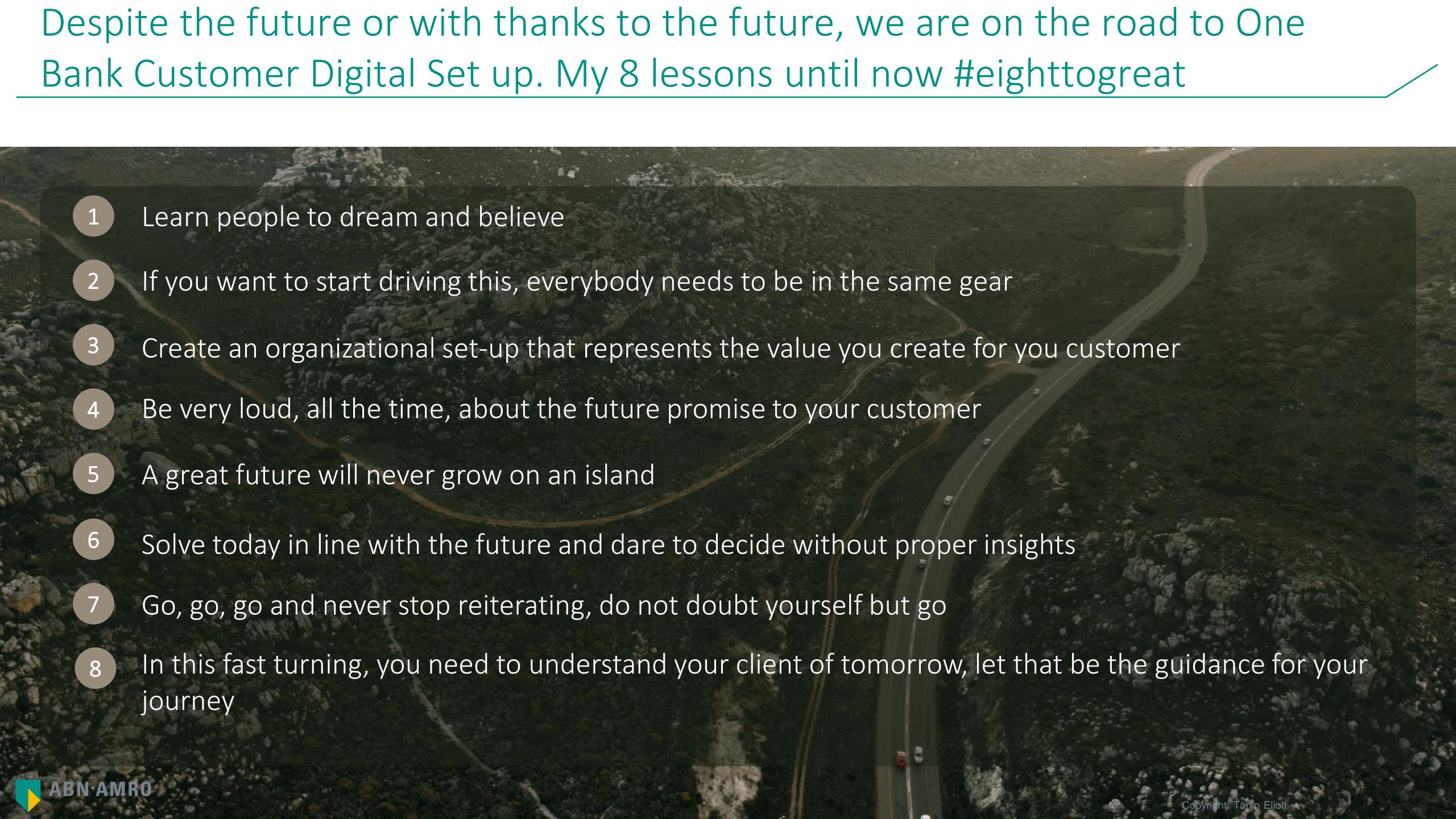


There is so much going on, how and where to invest?

WHAT TO DO, IF...

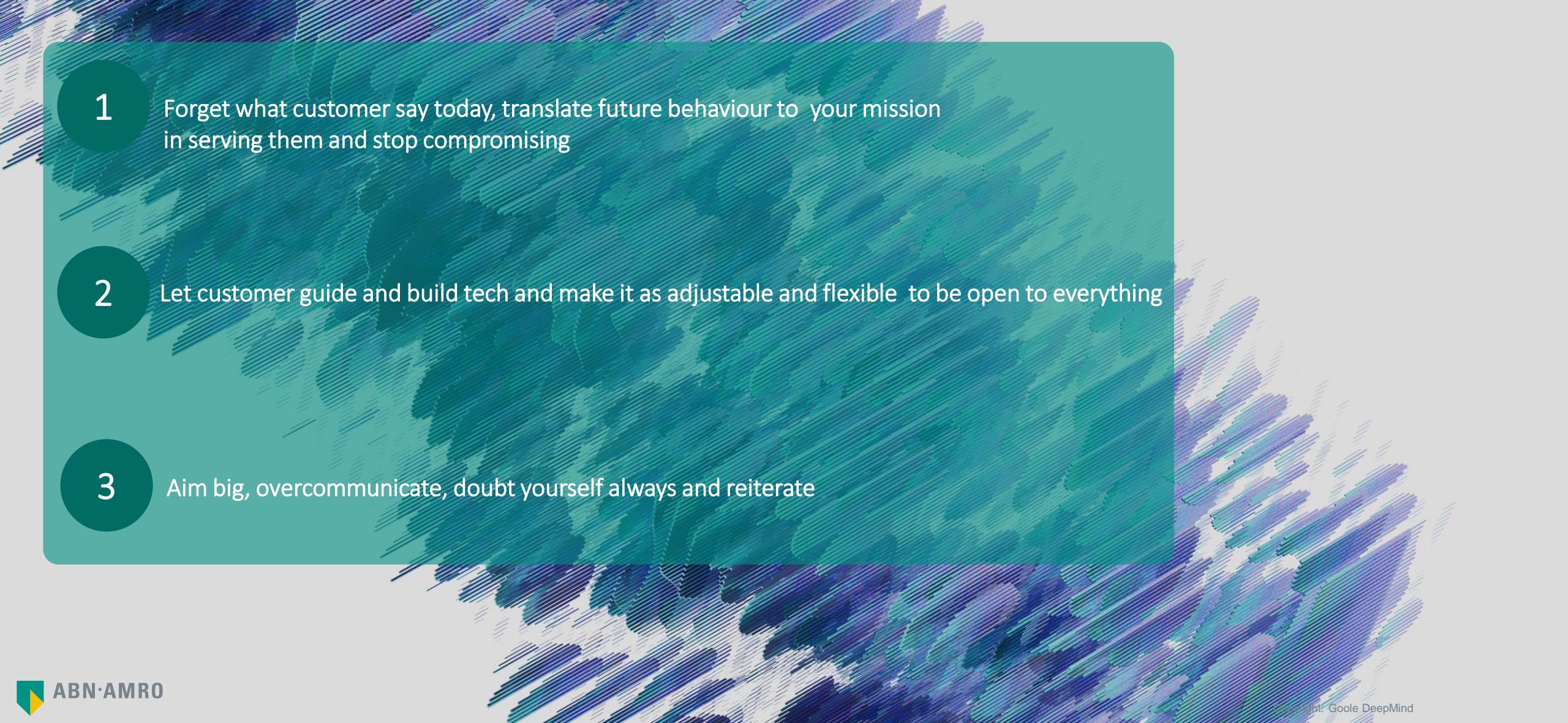
- + SELF SERVICE IS DEAD
- + CUSTOMERS GROW SCARED
- + IT IS NOT ABOUT YOU BUT ABOUT THEM
- + CHATTER IS THE NEW CONTACT
- + IRRITATION THE BASIS EMOTION

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 your 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