Customer expectations have never been higher in the banking industry, and they are evolving in parallel with the rapid introduction of new technology.

Building customer loyalty in today’s marketplace means making things speedy, intelligent, and above all, convenient.

Generic mobile applications and online portals can quickly lead to a disconnected digital banking experience. Banking providers are striving to keep up with ever-changing customer expectations, yet piecemeal solutions are often created in silos and do not connect around the bank’s most important asset – their customers.

Knowing customer pain points and what’s causing them will help banks identify and implement a cohesive solution.

49% of consumers say their bank doesn’t reach out to understand their needs.*


Understand the Disconnect

The following challenges creep up again and again when banks attempt to construct differentiated digital banking experiences. Any of these problems look familiar?

Disconnected and Missing Channels

Customers want to engage on new channels, and dislike re-entering or repeating information. Newer channels such as video messaging and conversational chatbots are often missing from digital banking experiences. When these channels are present, they do not connect to traditional channels such as contact centers or the branch.

Generic Digital Experiences

Customers have come to expect 1:1 personalized interactions, but many banking apps lack personalization features and only support transactional functions such as moving money and product browsing. This forces customers back to slower legacy channels for the advice and services they prefer online.

67% of customers are willing to give more personal data if it means more tailored service/advice.*


Sophisticated Customer Expectations

Customers want to perform complex activities like opening accounts in digital banking channels. They also ask for predictive advice and connected journeys that are similar to experiences available through fintechs and non-financial disruptors.

Global Fintech Adoption

<table>
<thead>
<tr>
<th>Year</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>16%</td>
</tr>
<tr>
<td>2016</td>
<td>33%</td>
</tr>
</tbody>
</table>

*“EY FinTech Adoption Index,” 2017, EY.
Build Meaningful Digital Interactions

Learn how to create an intelligent, personalized, and connected digital banking experience.

Financial Services Cloud for Retail Banking, the world’s #1 CRM reimagined for retail banking, is the foundation of Salesforce’s solution to your digital banking challenges.

With Financial Services Cloud, customer satisfaction increases 41%.*


Connect Channels Around the Customer

Link digital channels to the CRM customer hub, Financial Services Cloud, for a 360-degree view of the customer with closed loop visibility across the branch, contact center, and online and mobile banking.

Create Personalized and Engaging Digital Experiences

Transform digital banking from transactional and generic to a personalized, 1:1 “personal banker in an app” experience that empowers customers to complete a variety of activities in digital channels, contribute information about their financial goals, and receive real-time service and proactive advice.

Accelerate and Extend Innovation

Rapidly customize your banking portals using clicks rather than code, transform your online and mobile banking with API-enabled connections to your CRM, and stay ahead of evolving customer expectations with three releases per year on the Salesforce platform.

With Financial Services Cloud, productivity increases 37%.*


Go from ideation to innovation faster than ever before.

Transcend generic, transactional banking and create meaningful digital banking experiences across channels that connect back to employees with a 360-degree view of the customer.

Sign up today for a Financial Services Cloud trial at bit.ly/TryFSCfree.