

# The Digital Bank of the Future

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Our  
Approach



**Engagement**

## The retail banking future

### Digital Banking ~~or~~ and Digital Bank

- Digital banking (omni-channel) and the digital bank (mobile only): distinct and will co-exist
- Data-centric digital banks will drive **unprecedented** disruption globally
- **Opportunities** will open for progressive banks, big techs and FinTechs
- **Emerging** capabilities to power this will **accelerate**

## The new business model

### From Cross-selling to Engaging

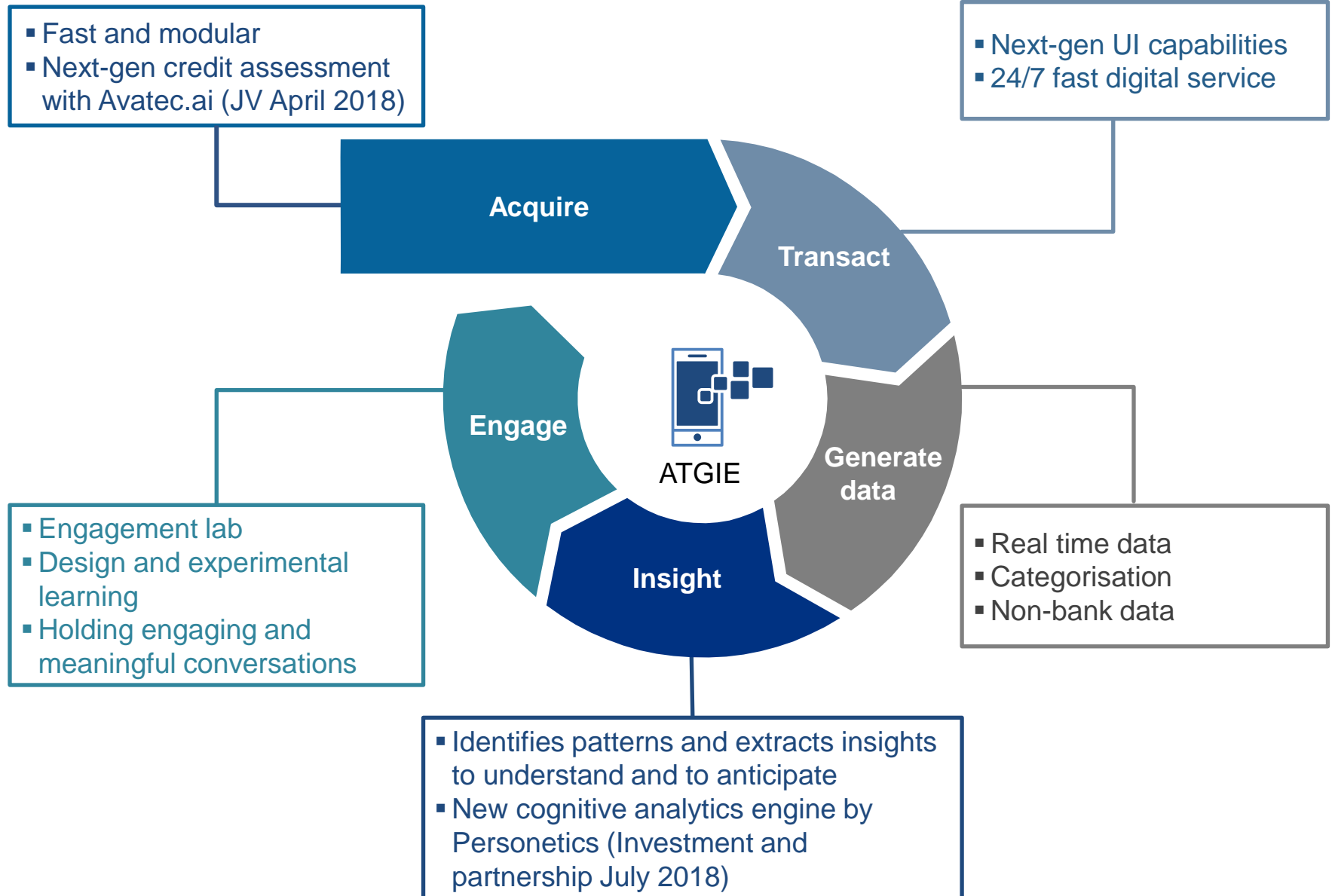
- The data-centric Digital Bank's advantage: **Digital Engagement**
- A unique business model: **ATGIE**
  - **Acquire**
  - **Transact**
  - **Generate data**
  - **Insight**
  - **Engage**
- Lower cost-to-serve and increased access will drive large-scale **financial inclusion**

## The new Digital Bank

### Making it Simple, Engaging and Transparent

- **Simple**  
Intuitive user interface, remembers you, fast and fully digital experience
- **Engaging**  
Anticipates your needs and prompts you towards smarter spending and saving habits
- **Transparent**  
Promotes openness and engenders trust

# Powering the Digital Bank for Engagement



# Achieving our goals

## Countries



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Scaling our regional franchise

## New customers

3-5 M

Mobile savvy

## Engagement

>7 / 10

Customer Engagement Index

## Steady-state cost/income ratio

~35%

Leveraging process redesign and digitisation

# Thank You

