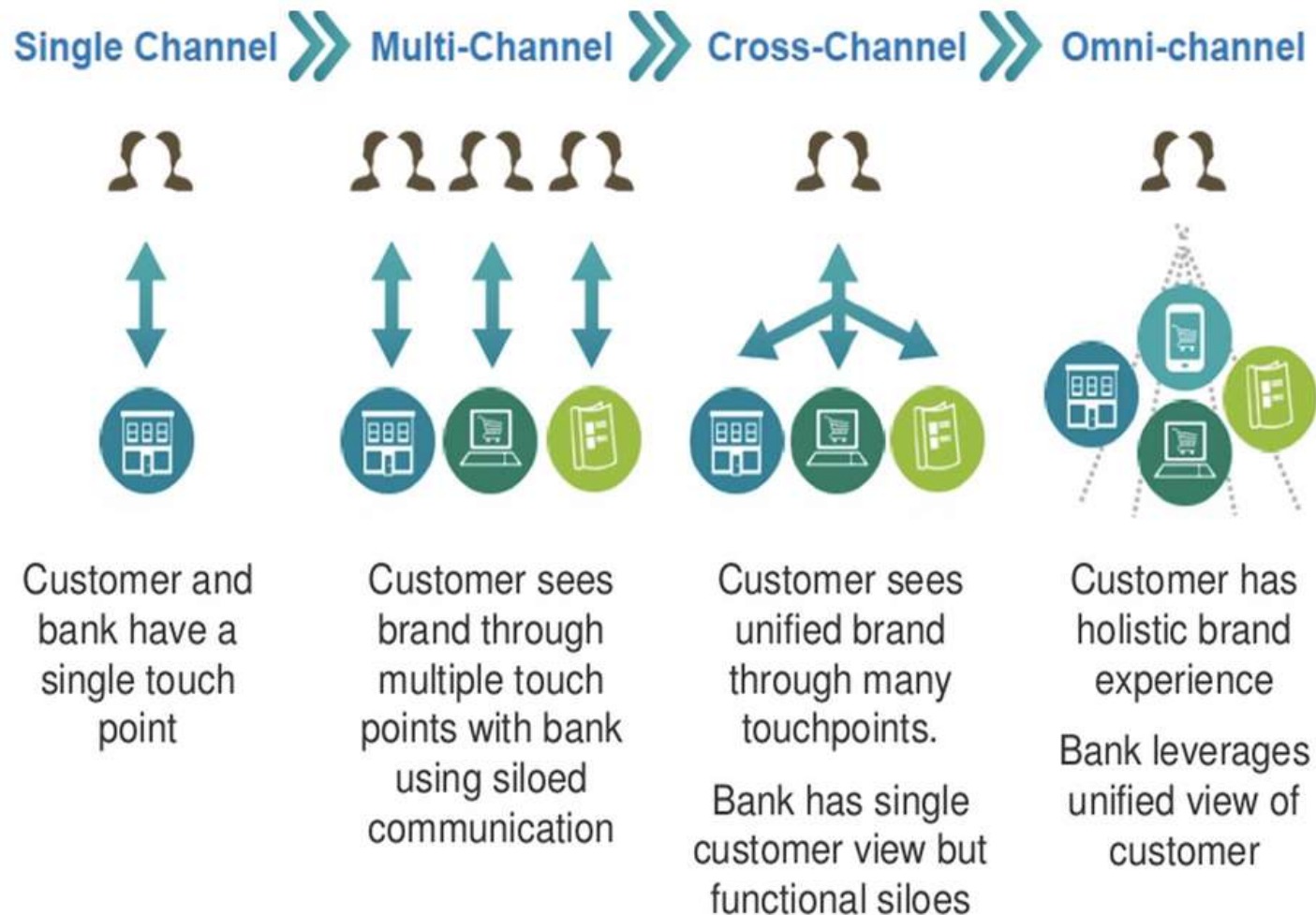


Digital Banking Trends

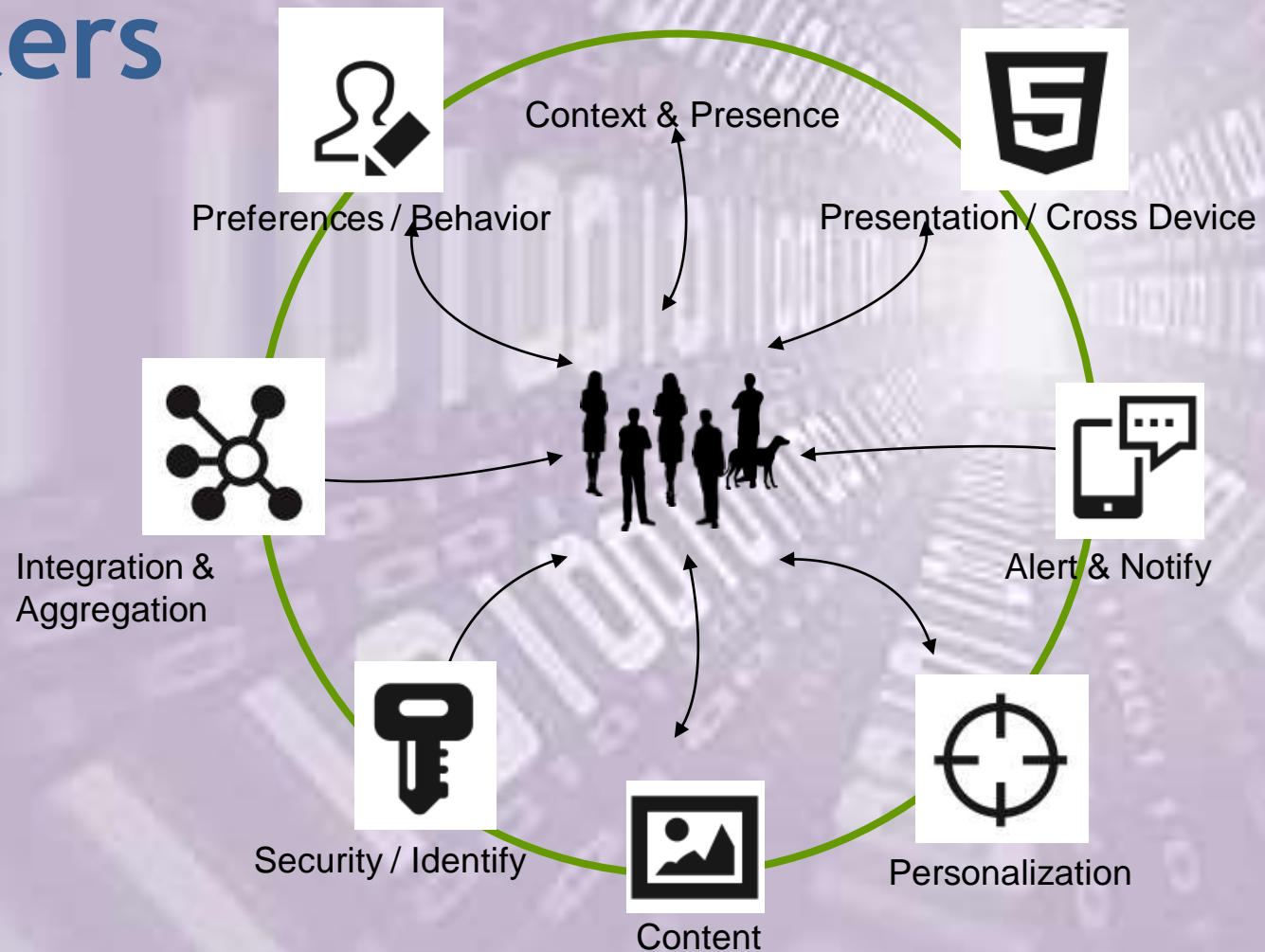
Omni-Channelling



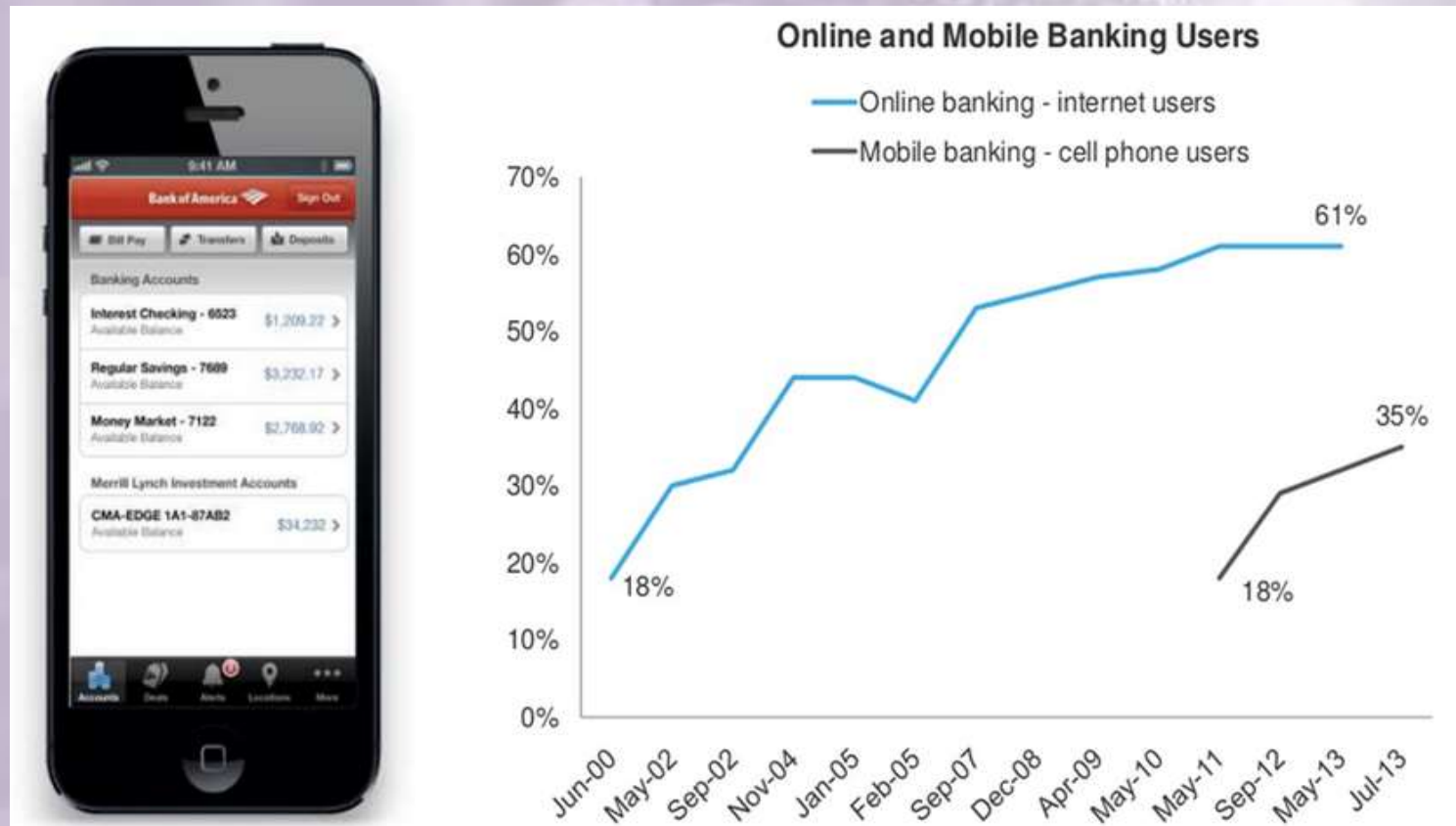
Any Time, Any Place



Customer Experience Enablers



Mobile Banking - Super Fast Adoption



Unique Capabilities of Mobile

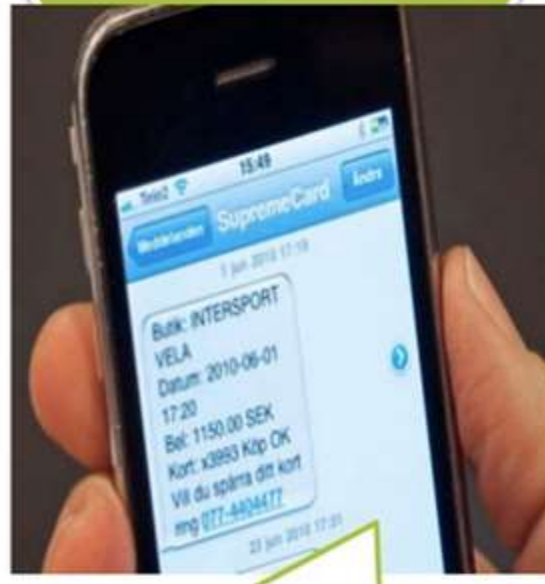
Simplicity

Interactions that customers do frequently and require few steps to complete



Immediacy

Information that matters to customers immediately



Context

Information that is relevant to the customer's current location

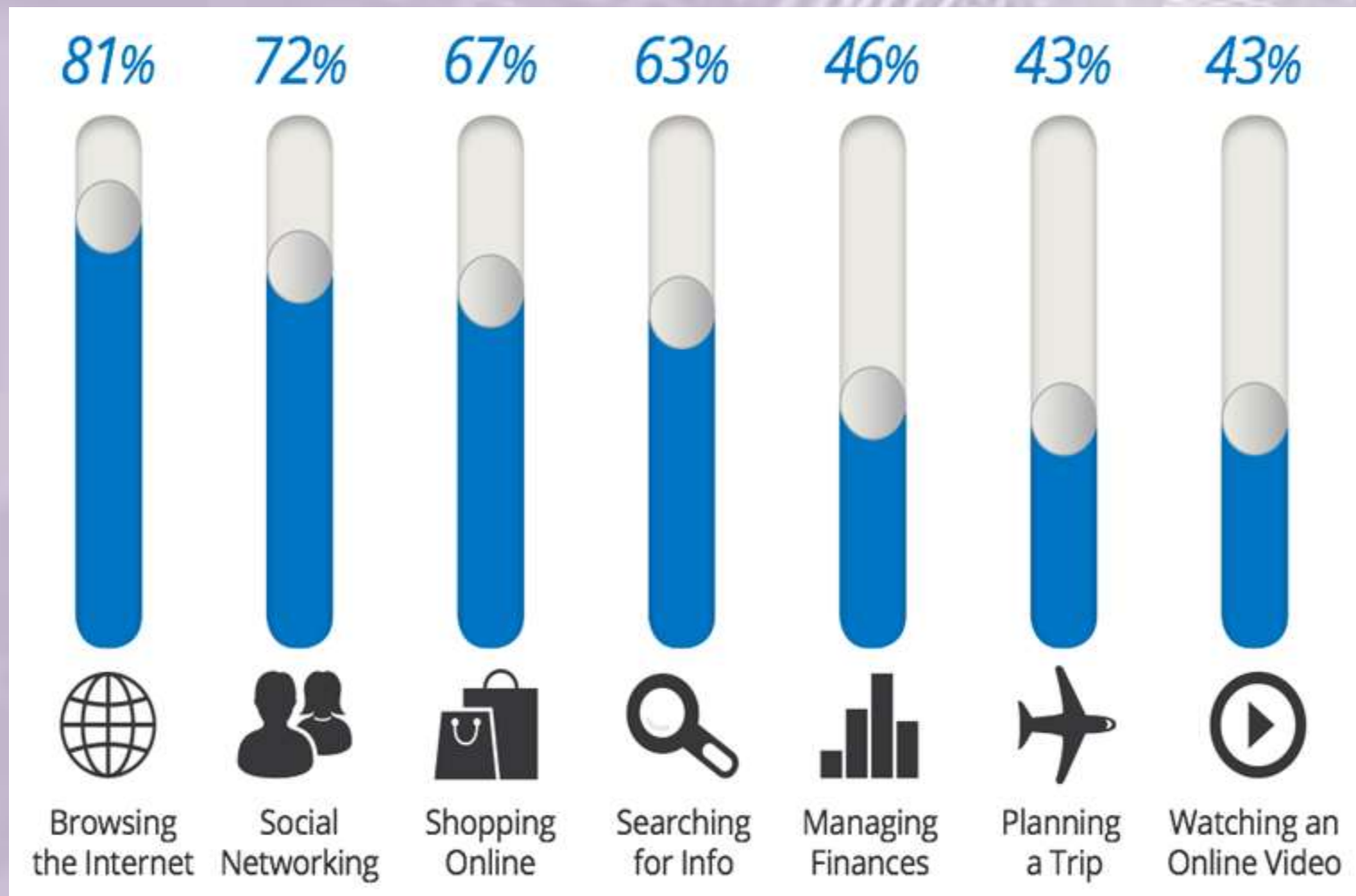


Sequential screening



98% jump between devices the same day

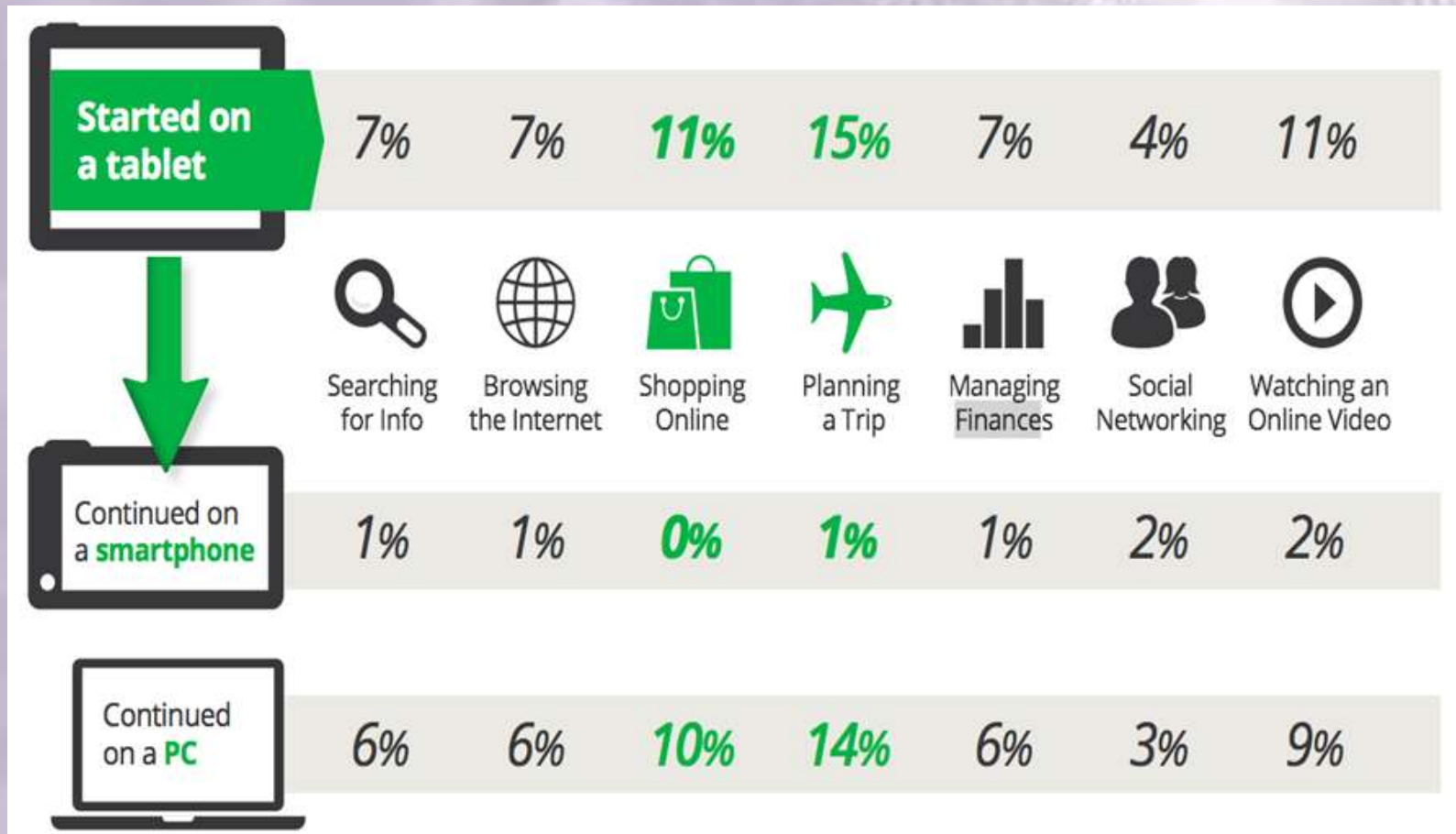
Top activities



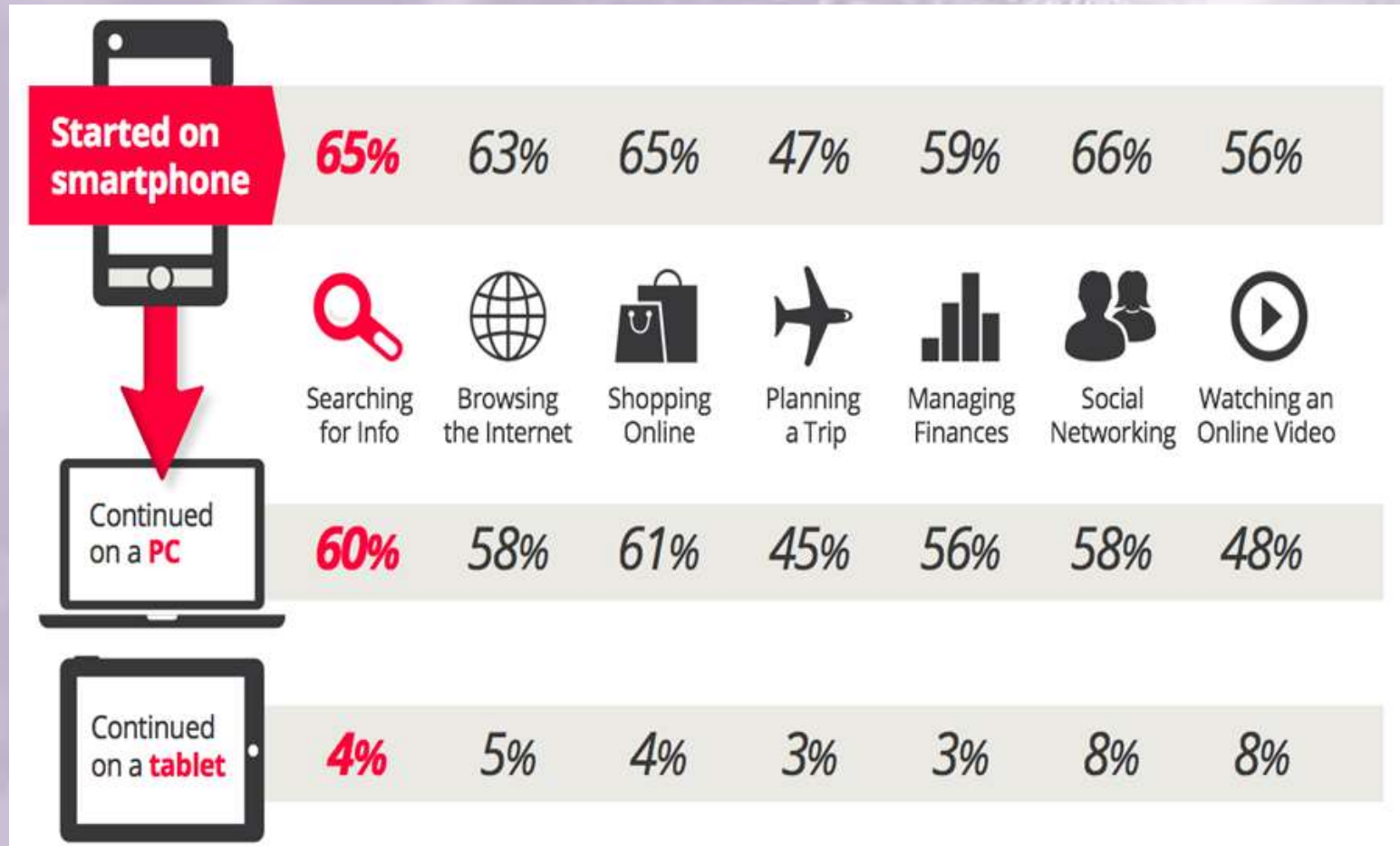
Complex: mostly starting with PC



Shopping and trip planning: mostly starting with tablet



Online activities: mostly starting with smartphones



From Amazon to the Bank

The screenshot displays the Amazon.com homepage with the following elements:

- Header:** Amazon logo, navigation links (Jelmer's Amazon.com, Today's Deals, Gift Cards, Help), and a search bar.
- Left Sidebar:** A 'Shop by Department' menu listing categories like Unlimited Instant Videos, MP3s & Cloud Player, Amazon Cloud Drive, Kindle, Appstore for Android, Digital Games & Software, Audible Audiobooks, Books, Movies, Music & Games, Electronics & Computers, Home, Garden & Tools, Grocery, Health & Beauty, Toys, Kids & Baby, Clothing, Shoes & Jewelry, Sports & Outdoors, Automotive & Industrial, and a Full Store Directory link.
- Main Content Area:**
 - Kindle Promotion:** Features the Kindle e-reader with the text 'Kindle The world's best-selling e-reader' and prices: Kindle \$109, Kindle Touch \$139, Kindle Touch 3G \$189.
 - Amazon Clothing Store:** A banner for 'THE AMAZON CLOTHING STORE DRESS SHOP' featuring 'THE SEASON'S BIGGEST TRENDS FROM MCGINN, BCBGMAXAZRIA, AND MORE.' with links to 'Shop Dresses' and 'Shop All Clothing'.
- Right Sidebar:**
 - Back to School:** A promotional banner with a 'Shop now' link.
 - RAM Commercial:** An advertisement for '5-YEAR/100,000 MILE POWERTRAIN LIMITED WARRANTY'.
 - Introducing Nest:** An advertisement for 'The Learning Thermostat' with a 'Learn more' link.
 - Save up to 55% on Hit Movies & TV Deals:** A promotional banner for Comic-Con with a 'Shop now' link.
- New For You:** A row of book recommendations including 'Design Like Apple: Seven Principles...', 'Lean UX: Applying Lean Principles to...', 'The Fallen Angel: A Novel' by Daniel Silva, 'BEYOND JUSTICE' by Joshua Graham, 'Tiger's Claw: A Novel' by Dale Brown, and 'What the Most Successful People Do Before Breakfast' by Laura Vanderkam.

Step 1: Explore

amazon Jelmer's Amazon.com Today's Deals Gift Cards Help FREE Two-Day Shipping: See details

Shop by Department **Search** Kindle Store **Go** Hello, **Jelmer** Your Account **0** Cart **Wish List**

Your Amazon.com Your Browsing History Recommended For You Amazon Betterizer Improve Your Recommendations Your Profile Learn More


Your Amazon.com > Recommended for You > **Books on Kindle**

Just For Today
[Browse Recommended](#)

Recommendations Books on Kindle


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- LOOK INSIDE!** **The Winner**
by David Baldacci (May 16, 2011)
Average Customer Review:  (386)
Currently unavailable

☐ I own it ☐ Not interested ☒  Rate this item
Recommended because you purchased **Zero Day** and more ([Fix this](#))
- LOOK INSIDE!** **Stone Cold**
by David Baldacci (April 9, 2008)
Average Customer Review:  (207)
Currently unavailable

☐ I own it ☐ Not interested ☒  Rate this item
Recommended because you purchased **The Sixth Man** and more ([Fix this](#))
- LOOK INSIDE!** **The Christmas Train**
by David Baldacci (May 16, 2011)
Average Customer Review:  (199)
Currently unavailable

Step 2: Buy

[Jelmer's Amazon.com](#)
[Today's Deals](#)
[Gift Cards](#)
[Help](#)

[Shop by Department](#)

[Kindle Store](#)
[Buy A Kindle](#)
[Free Reading Apps](#)
[Kindle eBooks](#)
[Kindle Singles](#)
[Newsstand](#)
[Popular Games](#)
[Accessories](#)
[Discussions](#)
[Manage Your Kindle](#)
[Kindle Support](#)

[Hello, Jelmer](#)
[Your Account](#)
[Cart](#)
[Wish List](#)

FREE Two-Day Shipping: [See details](#)

Start reading *The Winner* on your Kindle **in under a minute**. Don't have a Kindle? [Get your Kindle here](#).

Click to **LOOK INSIDE!**

DAVID BALDACCI
WIN BIG OR LOSE EVERYTHING
The Winner
kindle edition

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The Winner [Kindle Edition]
[David Baldacci](#) (Author)

★★★★☆ (386 customer reviews) | [Like](#) (3)

Digital List Price: ~~\$14.42~~ What's this?

Kindle Price: **\$11.03** includes VAT* & free international wireless delivery via **Amazon Whispernet**

- Length: 596 pages (Contains Real Page Numbers)
- Don't have a Kindle? [Get your Kindle here](#).

Formats	Amazon Price	New from	Used from
Kindle Edition	\$11.03	--	--
School & Library Binding	\$16.60	\$16.60	\$11.93
Paperback	--	\$5.96	\$0.96
Mass Market Paperback	\$7.99	\$3.96	\$0.01
Audio, Cassette, Abridged, Audiobook	--	\$17.96	\$2.58
Audible Audio Edition, Unabridged	\$24.09 or Free with Audible 30-day free trial		

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Book Description

Publication Date: **May 16, 2011**

LuAnn Tyler is an unwed mother striving to escape a life of endless poverty. Then a mysterious Mr Jackson makes her an offer he thinks no one can refuse: a guarantee to be the winner of the \$100 million lottery. But LuAnn won't do it. Less than twenty-four hours later, she is fighting for her life and running from a false murder charge. Jackson's offer - and its condition that she leave the country forever - seems her only hope. However, ten years later, LuAnn secretly returns to the United States to begin a new life with Matthew Riggs, a man whose origins are as murky as her own. But a canny reporter has picked up her trail, as have the FBI - and Jackson. Matt Riggs is the only person who can help her. But is help what Matt intends or is he too closing in for the kill? Baldacci cuts everyone's grass - Grisham's, Ludlum's, even Patricia Cornwell's - and more than gets away with it' PEOPLE magazine

Customers Who Bought This Item Also Bought

Page 1 of 20

Step 3: Track

amazon Jelmer's Amazon.com Today's Deals Gift Cards Help FREE Two-Day Shipping: See details

Shop by Department Search All Go Hello, **Jelmer** Your Account Cart Wish List

Your Account > Your Digital Orders

See: All Digital Orders for Orders placed in the last 30 days GO

Manage Your Digital Items
[Kindle](#), [Video on Demand](#), [Games & Software](#), [MP3](#), [eDocs & Shorts](#), [Apps & Devices](#)

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Order Date: July 8, 2012
Order #: D01-0109108-7351335
Recipient: Jelmer de Jong

Items: available on September 18, 2012.
 • 1 of: Winter of the World: Book Two of the Century Trilogy [Kindle Edition, Pre-order]

[View your pre-order](#)

Order Date: June 12, 2012
Order #: D01-5012418-3511309
Recipient: Jelmer de Jong

Items: available on August 30, 2012.
 • 1 of: A Wanted Man (Jack Reacher) [Kindle Edition, Pre-order]

[View your pre-order](#)

Completed Digital Orders

Order Date: July 8, 2012
Order #: D01-4979649-0164121
Recipient: Jelmer de Jong

Items:
 • 1 of: Balance of Power: A Novel (Jim Dillon) [Kindle Edition]

[View order](#)

Order Date: July 8, 2012
Order #: D01-1755314-3808908

Items:

[View order](#)

Step 1: Explore

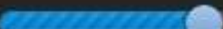
The image is a screenshot of a digital advertisement for Telenor Bank mortgages. The background features a city street scene with a yellow taxi in the foreground and modern glass skyscrapers in the background. The main headline reads "Looking for a mortgage?". Below this, a pink speech bubble contains the text "Rates as down as 3.175% 5/1 ARM (var.)". To the right, a blue banner states "Getting a mortgage with us means you can take advantage of the net". A blue button with the text "Apply Now >" is positioned below the rate information. Overlaid on the right side of the advertisement is a white chat window titled "Chat with Telenor". The chat window shows a conversation between Jane Telenor and Jouk Pleiter. Jane Telenor's first message is "Good morning! My name is Jane, Telenor Bank advisor. How could I help you?". Jouk Pleiter's response is "Good morning! There are some questions related to my savings account that I would need to have answered before submitting the application." Jane Telenor's second message is partially visible at the bottom of the chat window. The chat window also includes a close button (X) in the top right corner and a timestamp of "16/08/13 11:02am" for each message. At the bottom of the advertisement, there is a slider labeled "Amount" and a numerical value "000.000".

Looking for a mortgage?

Rates as down as
3.175%
5/1 ARM (var.)

Getting a mortgage with us means you can take advantage of the net

Apply Now >

Amount  000.000

Chat with Telenor

Jane Telenor 16/08/13 11:02am

Good morning! My name is Jane, Telenor Bank advisor. How could I help you?

Jouk Pleiter 16/08/13 11:03am

Good morning! There are some questions related to my savings account that I would need to have answered before submitting the application.

Jane Telenor 16/08/13 11:02am

Step 2: Buy (customer enrolment)

The screenshot displays a banking application interface. At the top, a navigation bar includes links for 'Save', 'Borrow', 'Invest', 'Insure & Protect', and 'Contact'. On the left, a sidebar menu contains 'Profile Settings', 'My Accounts', 'New Payment', 'My Money', and 'Address Book'. The main content area is titled 'Application Form' and features a progress indicator with three steps: '1 Your Information', '2 Account Setup', and '3 Verify'. The first step, 'Identity', is active and contains the following fields:

- First name***: Jelmer
- Middle name**: Johannes Teije
- Last Name***: de Jong
- Month***: 3
- Day***: 11
- Year***: 1987

The 'My Accounts' section lists three accounts:

Account Type	Account Number	Balance
Personal Checking Account	747.464.051	€ 13.749,24
Business Account	045.426.274	€ 16.748,82
Shared Account	987.762.647	€ 15.858,97

Step 3: Track

The screenshot displays a user interface for tracking applications. At the top, a header bar contains a pencil icon and the text 'My Applications'. Below this, the application details are shown: 'Sep 19' on the left, a car icon next to 'Car Loan', and 'Honda CRZ' below it. To the right of these details is a purple button labeled 'NEEDS YOUR INPUT' and a blue button labeled 'Continue Application >'. Below the buttons is the text 'Or, Cancel Application'. A progress bar with four steps is shown: '1 Started' (active with a blue circle), '2 Submitted', '3 Approved', and '4 Finished'. Below the progress bar are four tabs: 'To-Do List (2)', 'Documents', 'Activity' (highlighted in blue), and 'Conversation'. A timeline view is shown below the tabs, with a vertical line for 'TODAY' and a point for '10:30am'. A notification box with a thumbs-up icon and the text 'Your documents have been approved' is shown next to the 10:30am point. The timeline ends with a label for 'YESTERDAY'.

My Applications

Sep 19 Car Loan
Honda CRZ

NEEDS YOUR INPUT [Continue Application >](#)
Or, Cancel Application

1 Started 2 Submitted 3 Approved 4 Finished

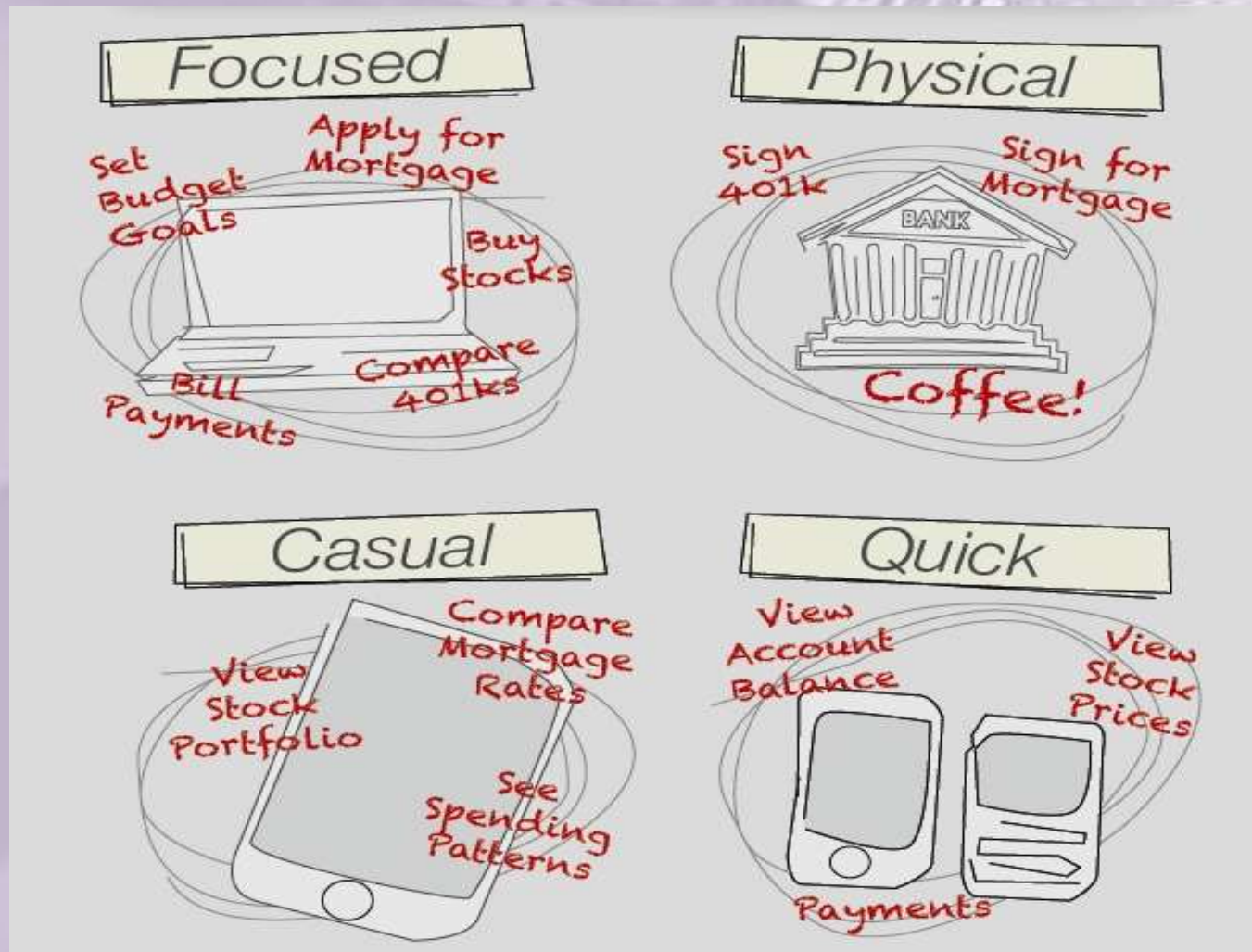
To-Do List (2) Documents **Activity** Conversation

TODAY

10:30am Your documents have been approved

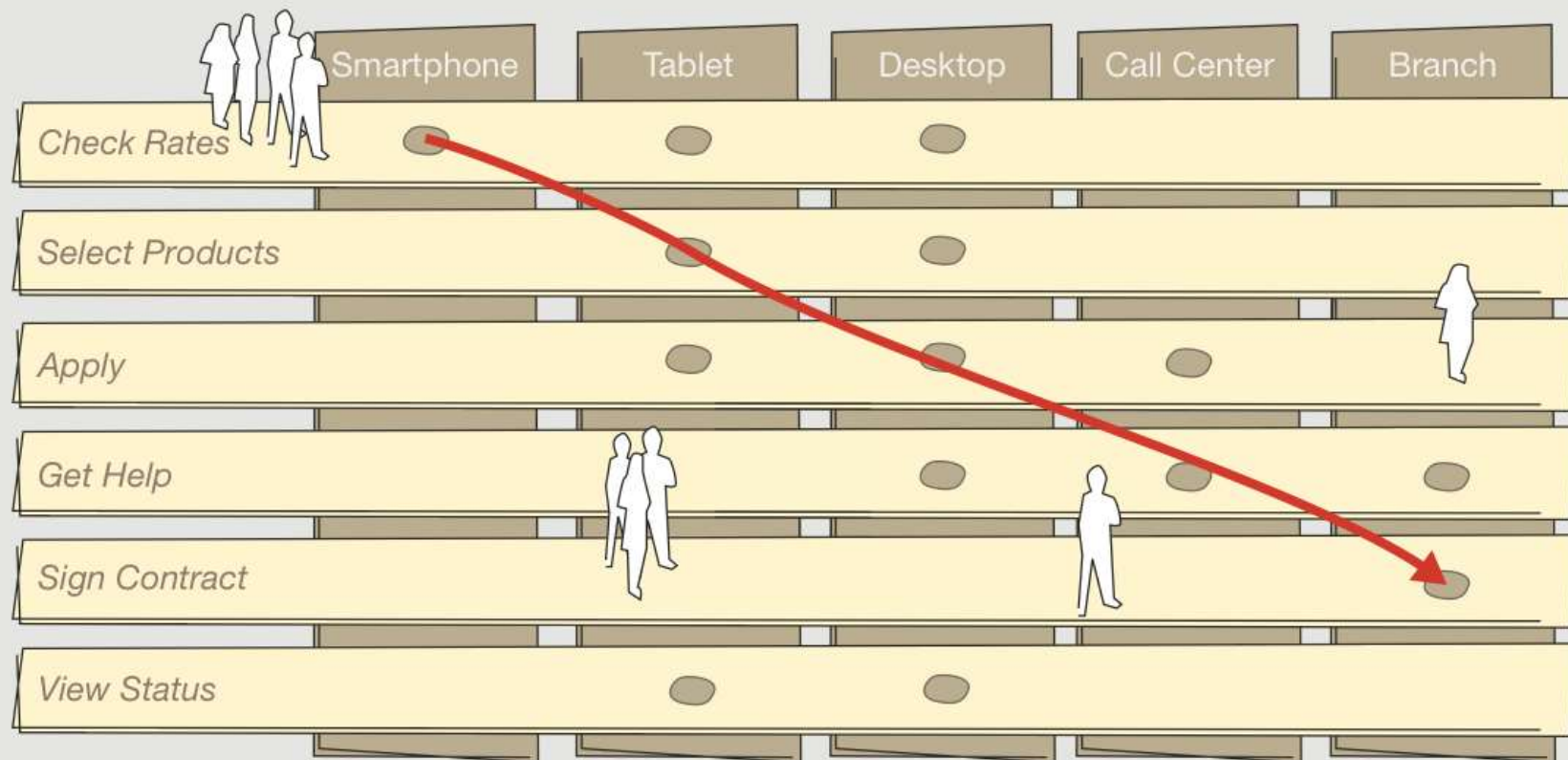
YESTERDAY

Different User Behavior



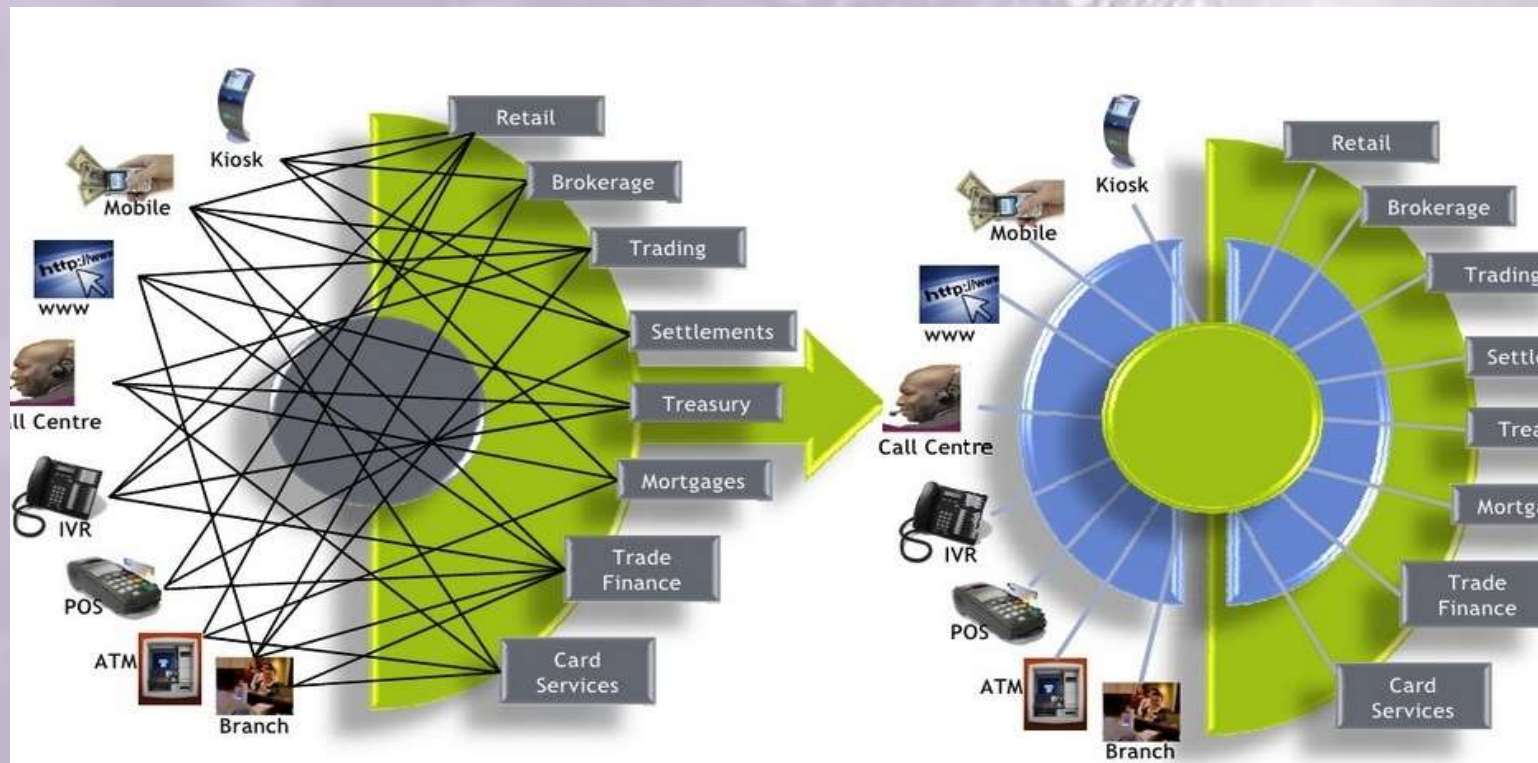
Service Design: Customer Journey

Cross Channel Journeys: Loan Application



Source: **BACKBASE**

Transition to Bank 2.0 Architecture



Bank 1.0

Bank 2.0