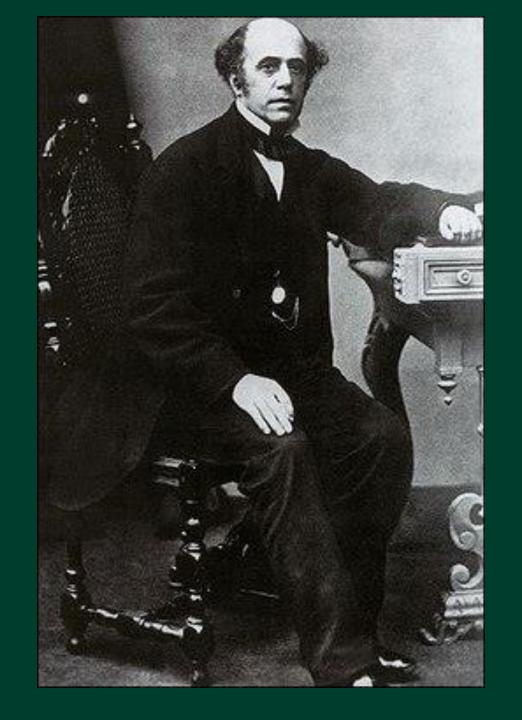
#### FORRESTER®

# Customer Engagement Transformation



Jost Hoppermann, Vice President, Principal Analyst November 2019







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## Digital experience

Deliver experiences that are easy, effective, and emotional.

### **Digital operations**

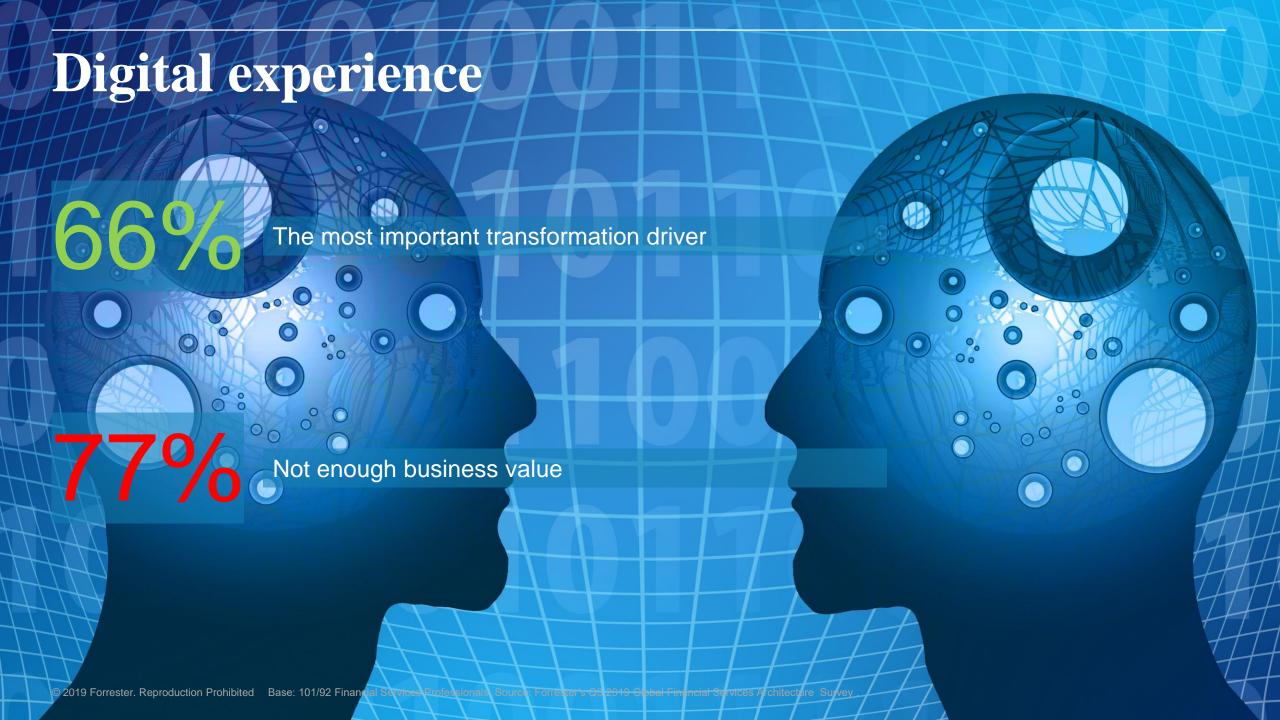
Reconceive products and capabilities to deliver better outcomes.

## **Digital innovation**

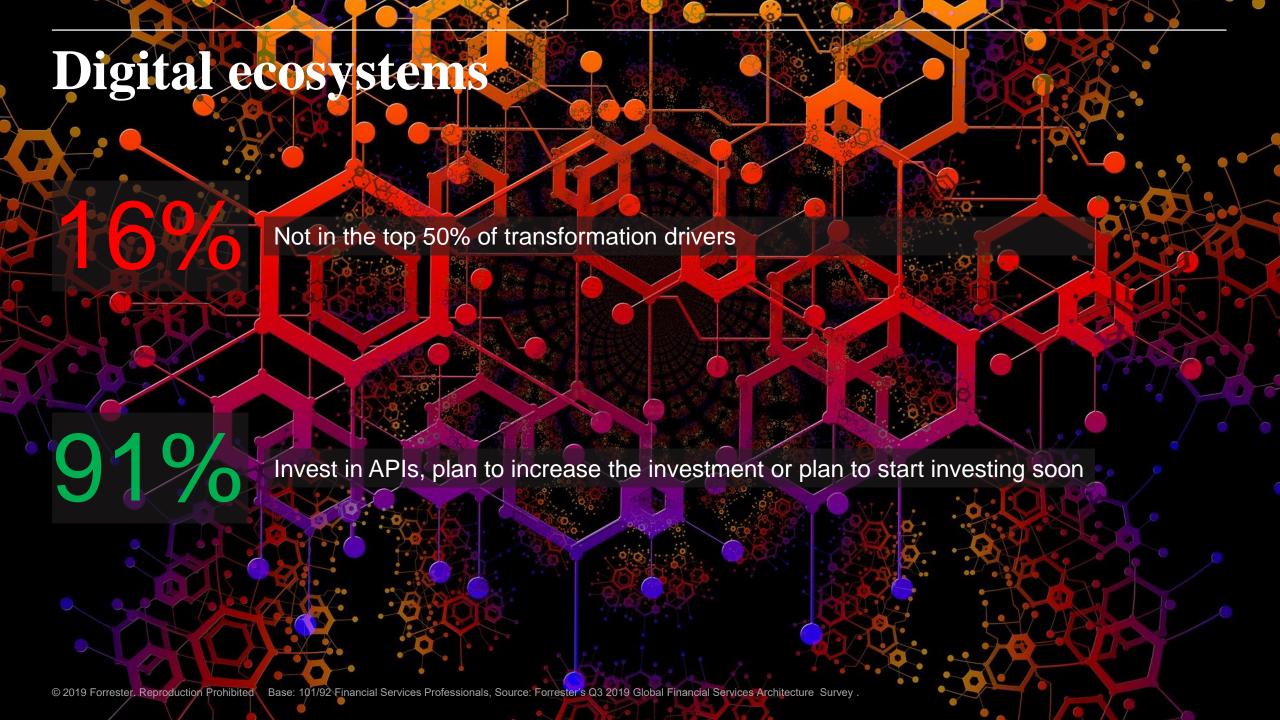
Continuously improve and break through at the digital frontier.

### **Digital ecosystems**

Build platforms and partnerships to accelerate and scale.

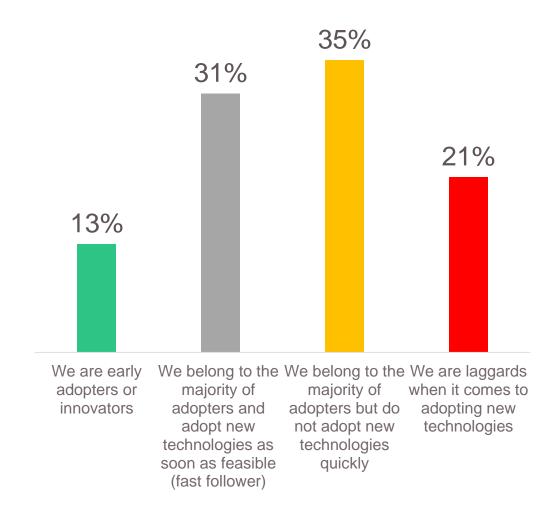




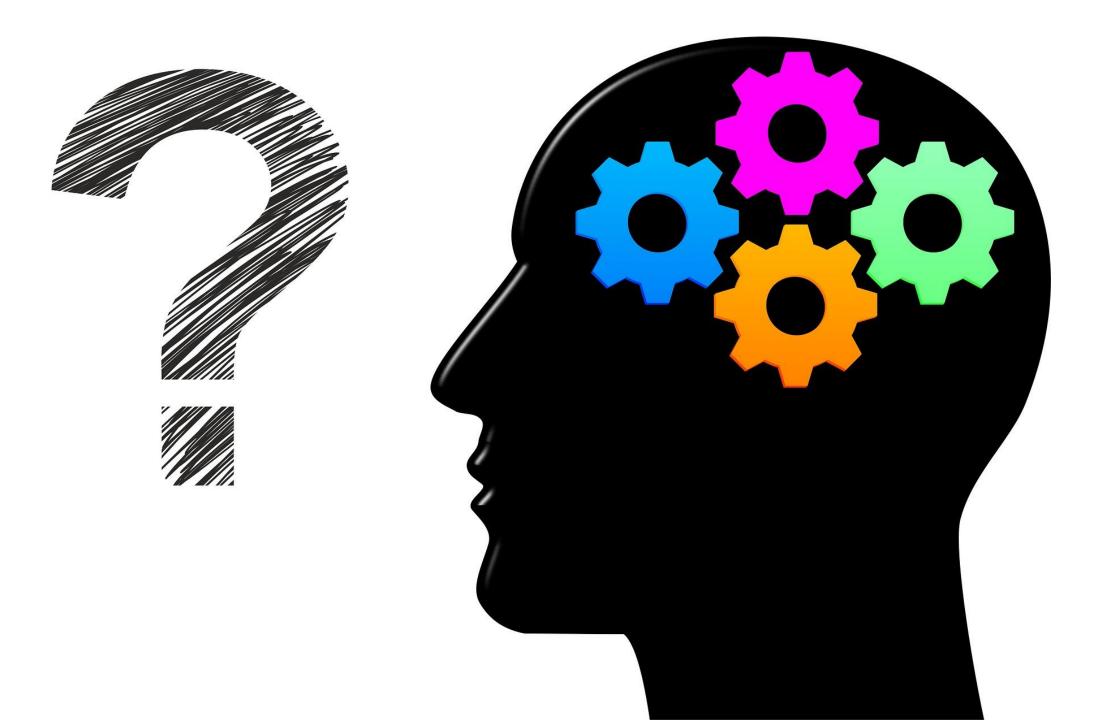


# Digital innovation

What best describes your firm's overall approach to technology adoption?



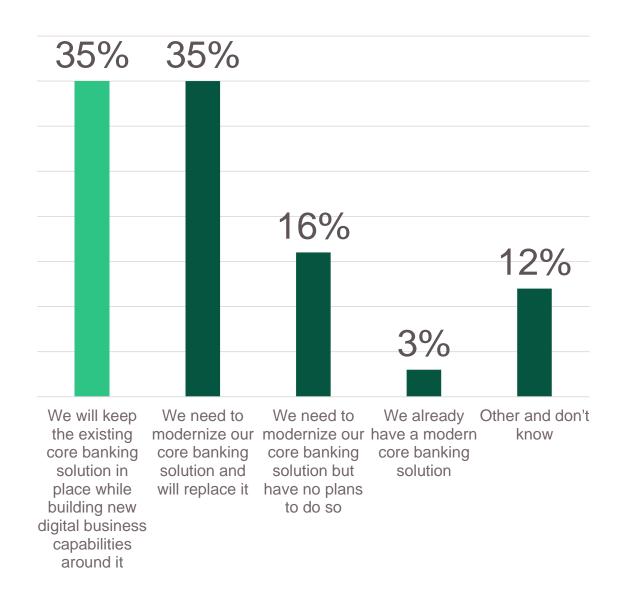






# Approaches toward modernization

How will your firm work with the challenge of core banking modernization?

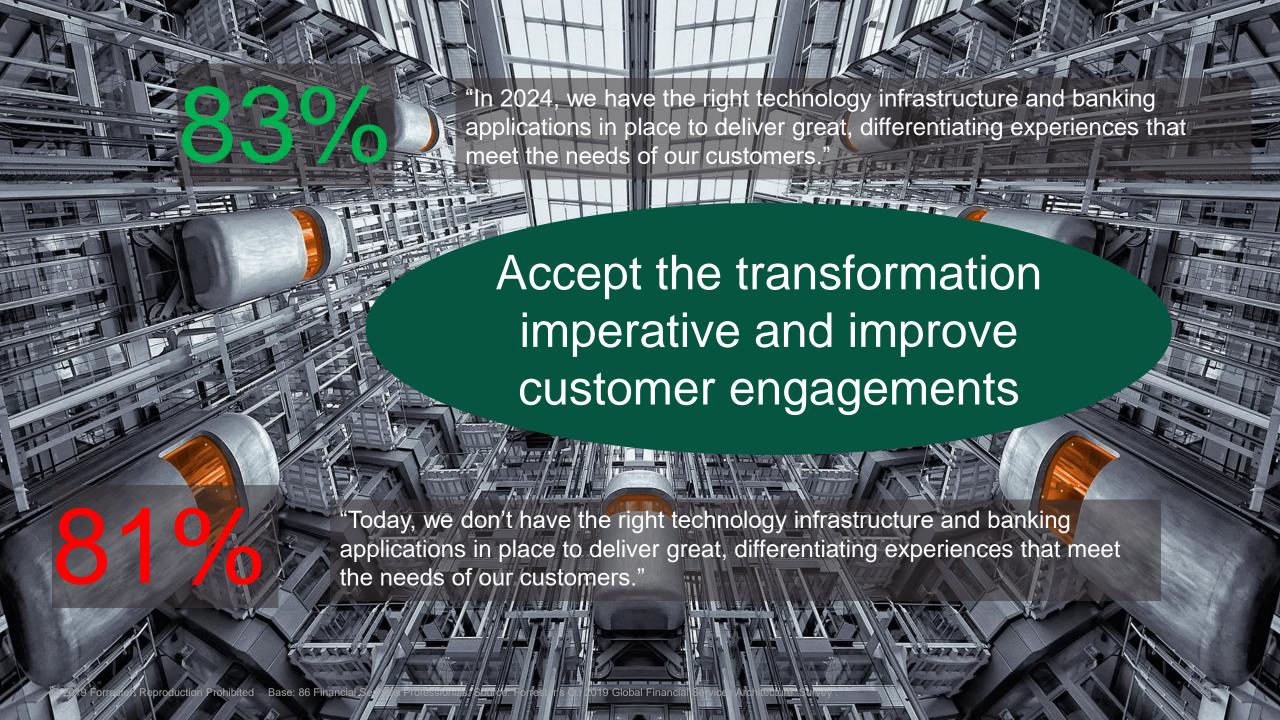


## Digital banking platform architecture fosters change

**Traditional banking platform** 

Digital banking platform

**Omnichannel** Mobile B2x (APIs) **UX** layer banking banking "Middleware" **Aggregation layer** (ESB, BPM, rules engine) Fct. APIs **Traditional Banking entity layer** core banking **Data APIs Data maintenance layer** Replication **Short-term data stores** Data warehouses & data marts Long-term data stores



## The panelists

Sankarson Banerjee

John Ford

**Karl Werwath** 

Chief Information Officer

Chief Executive Officer

EVP, Head of Technology, Operations, Transformation, Security and Corporate Services

**RBL** Bank

Australia Military Bank

Bank of the West

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## Thank You.

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