

Delivering Customer Experience

A new world of opportunities

The Best Service Is

INVISIBLE

Delivering Customer Experience

Moving from fulfilling an activity towards delivering a service

Understanding the Customer

- New to Bank
- External
- Internal



Delivering for the Customer

- Rapid releases
- Proactive responses

Understanding the Customer

Go beyond surveys and use digital tools to detect needs, wants, expressed preferences and usage patterns

New to Bank Targeting

Website Analytics

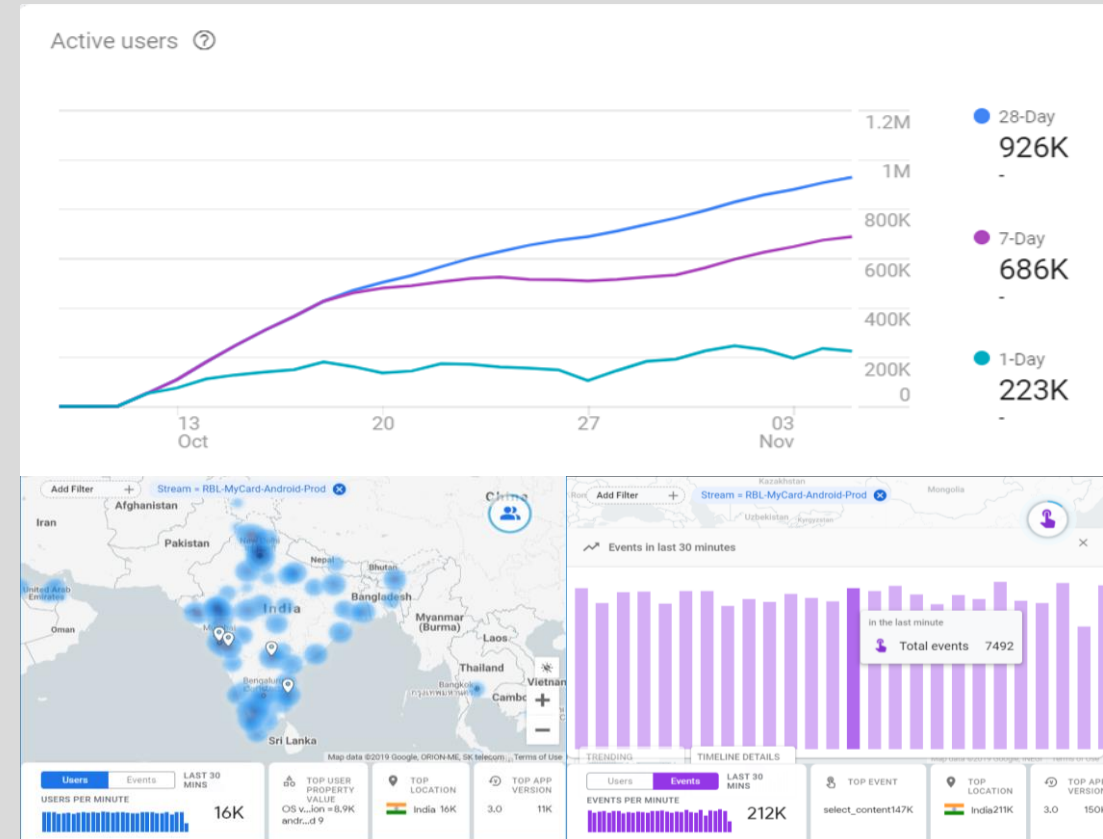
Sep-2019

- **20,92,983** unique website visitors
- **1,08,559 leads** generated through multiple digital sources
- **43,107** certified leads processed by business
- **35.59% visitors** came to our website through **display**
- **30.06% visitors** came to our website **directly**
- **21.64% visitors** came to our website **through search engines**



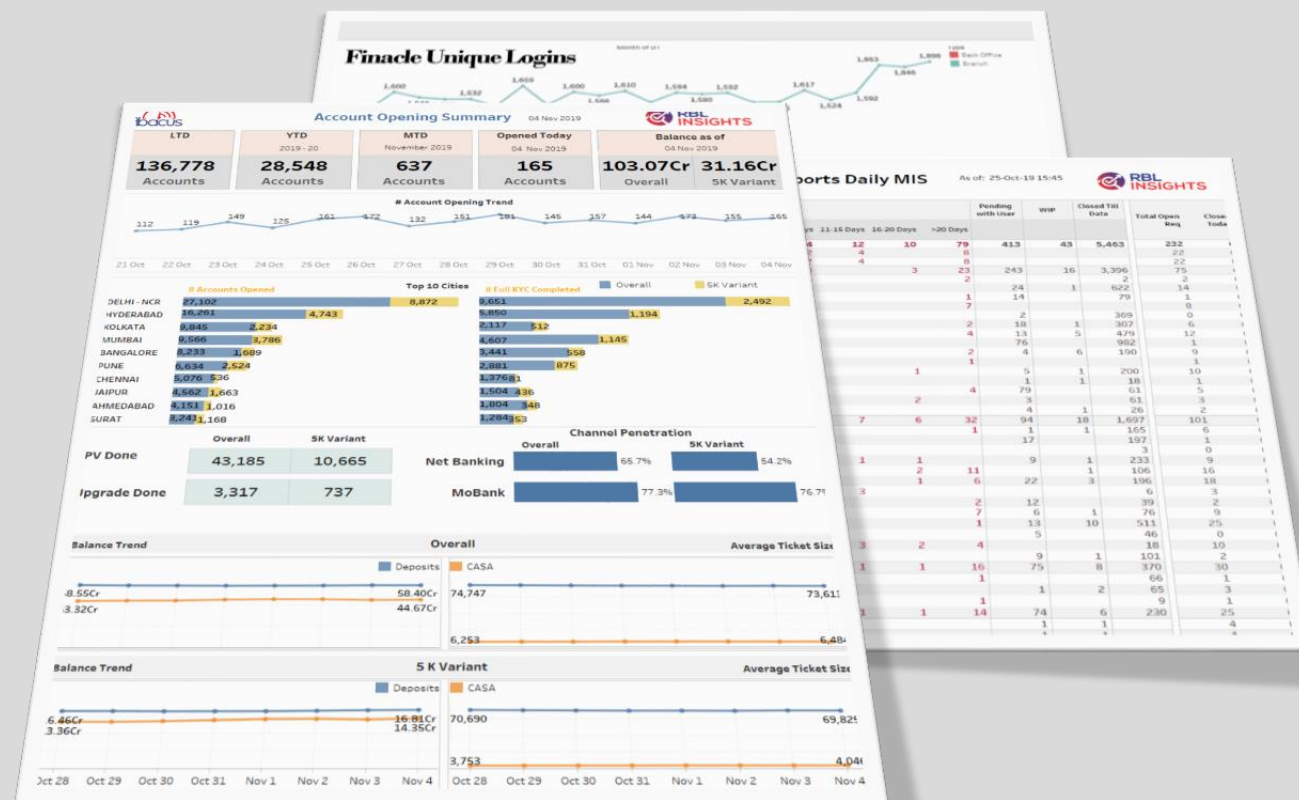
Know the External Customer

- Expressed intent rather than usage models
- Track success and failure trends
- Track transactional performance, not just infrastructure performance
- Continuous real-time tracking and response, avoiding the call rather than responding to the call



Internal Customers

- Track what your internal customers are doing on internal sites.
- Not just infrastructure – track usage, performance and preferences
- Apply the same techniques as external, but integrated with identity and function

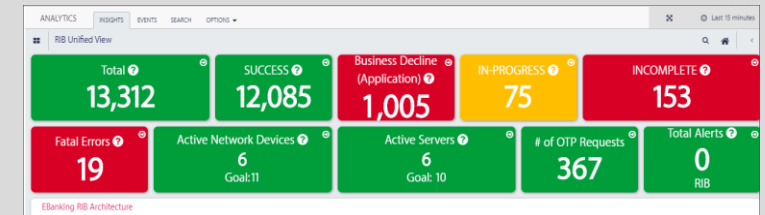
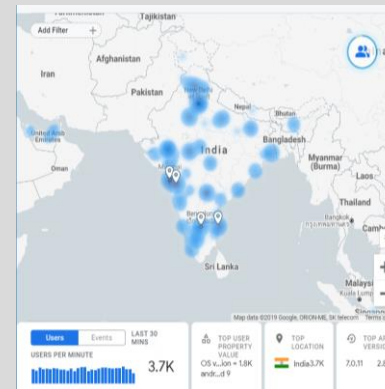
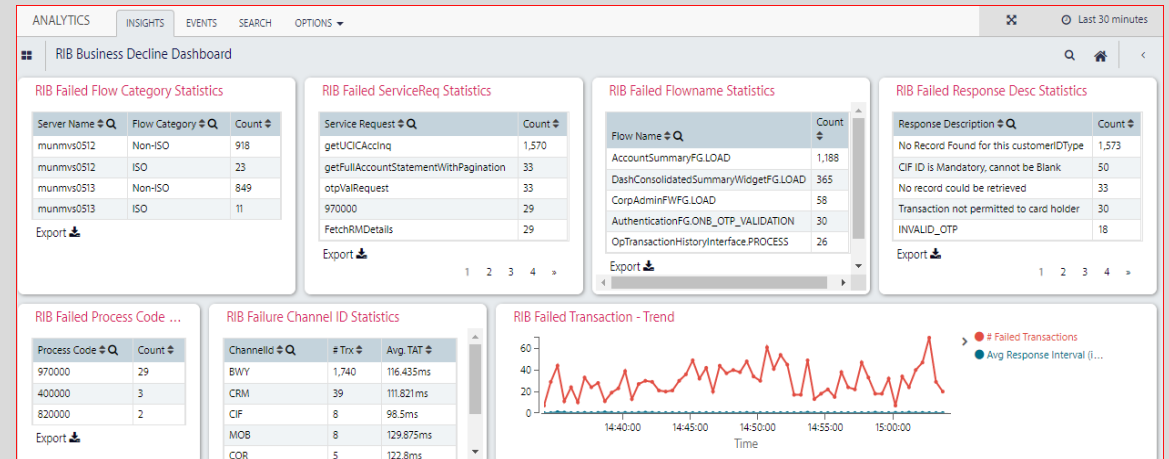
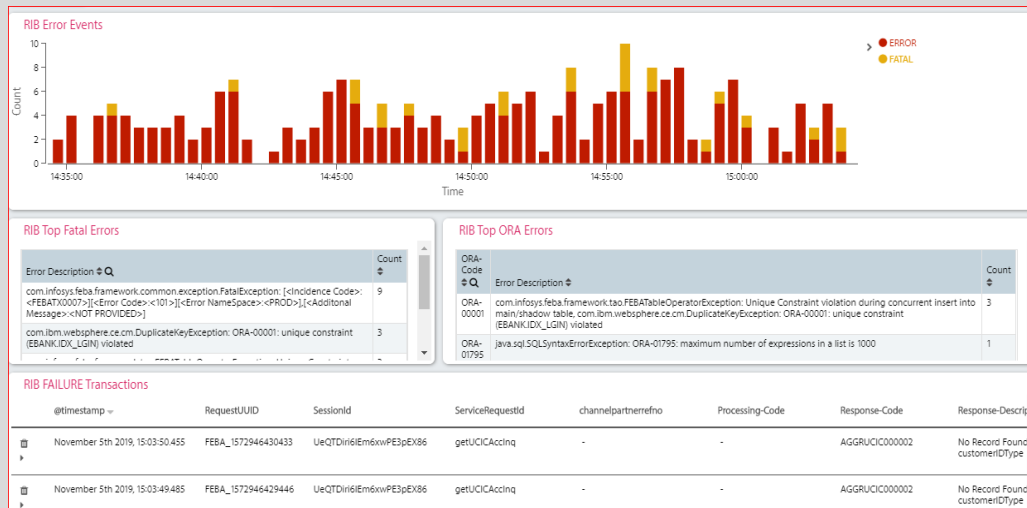
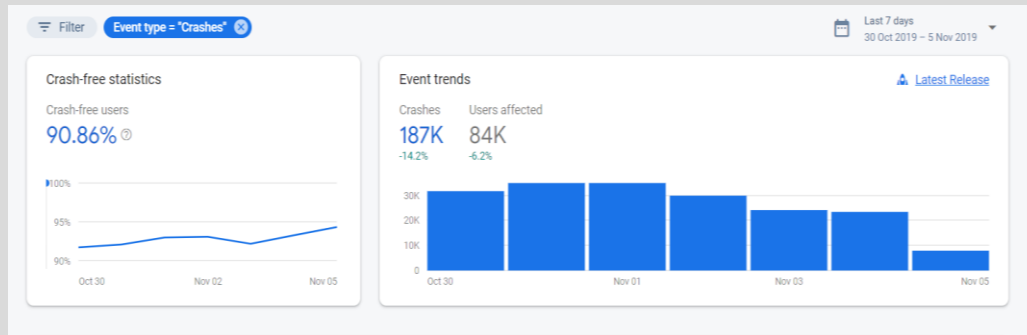


Delivering for the Customer

Delivering rapid value through tighter release cycles and agile infrastructure

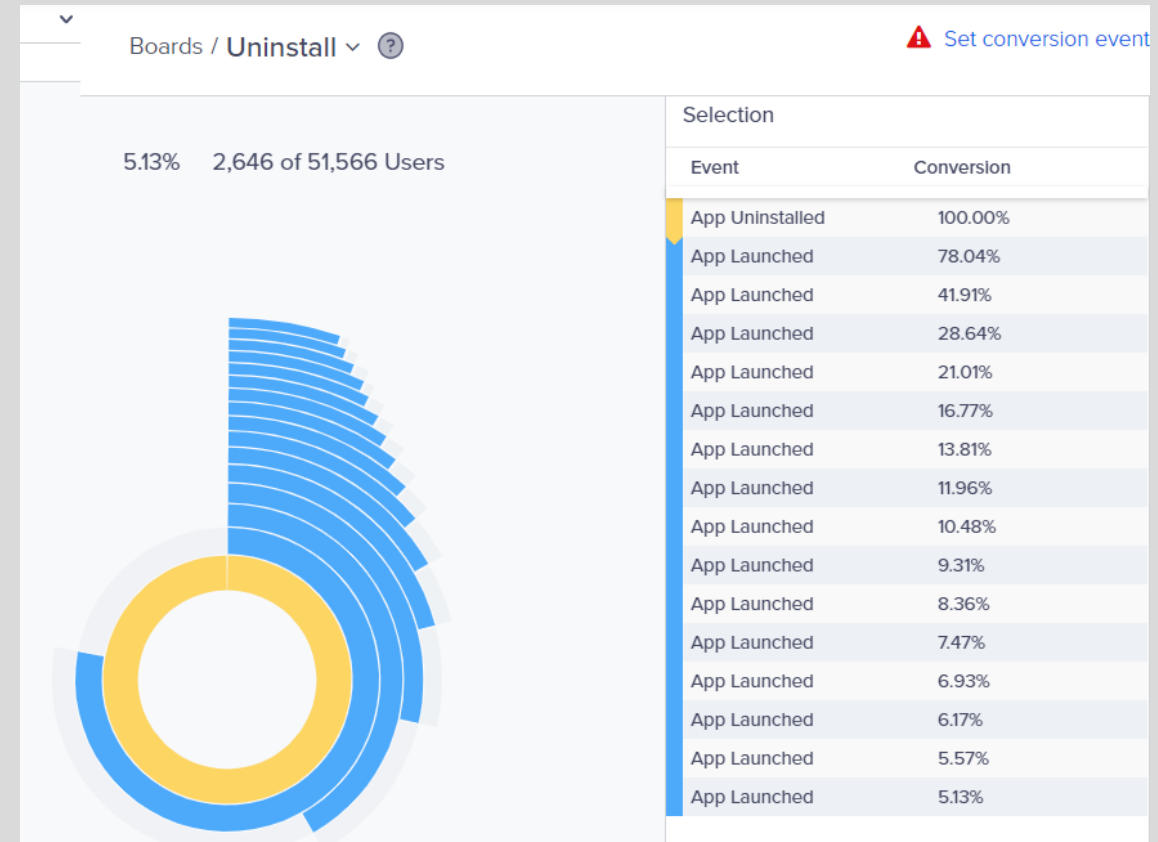
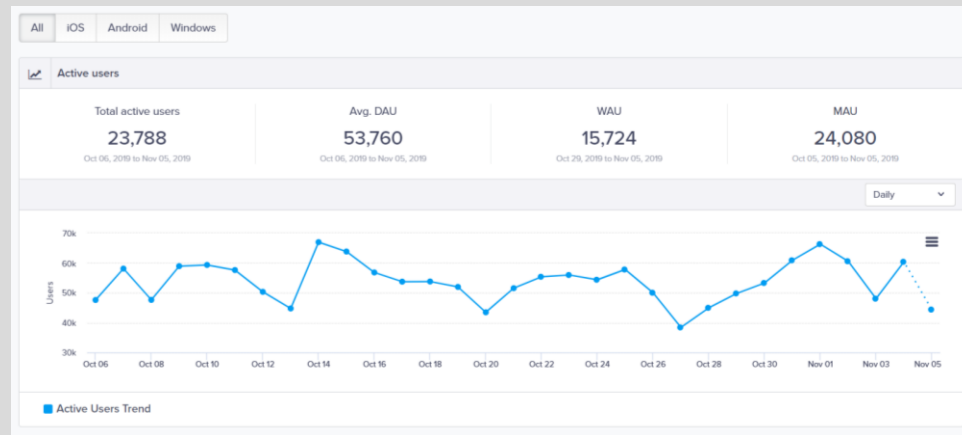
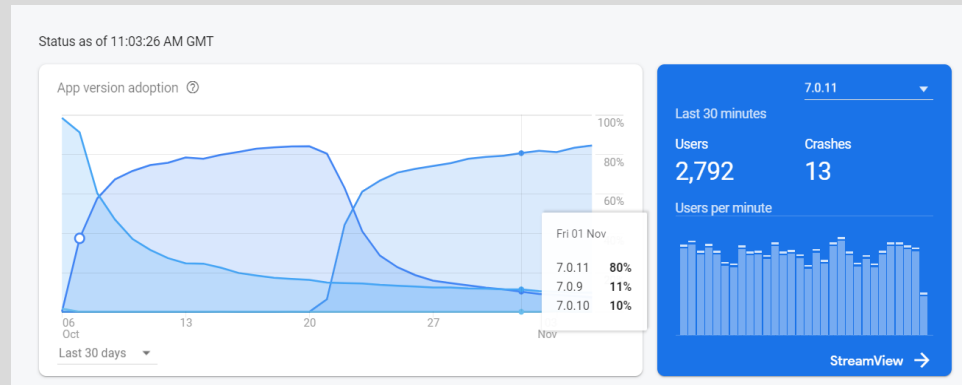
Proactive Service

Know whats going wrong, in real time



Fix Fast, Release Frequently

Shorten incremental releases to weeks, fixing small things each time and keeping track of installation events



THANK YOU