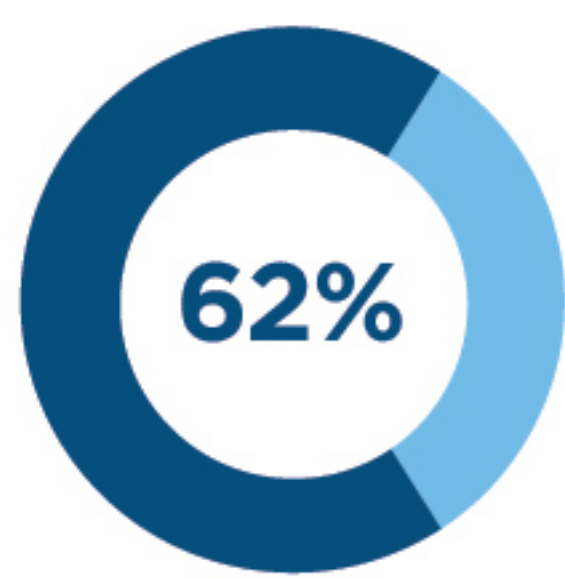


Consumer-Centric Experience

How to Foster Better Consumer Experiences in the Digital Era

Today's consumers are empowered with more information than ever before, which means the bar has never been higher when it comes to brand experiences. With demographics and generational preferences changing, are you putting consumer experience at the heart of the banking experience?

The Current-State Landscape



Consumers who are still not overly confident their bank **understands their needs and preferences**.¹

Global consumers who say an **omnichannel experience is** very important.²



Over the next **three to five years**, customers will increasingly expect to interact with their banks across **multiple touchpoints**.³

The Generational Shift



30%
Global spend generated by millennials 2020⁴




50%
Global penetration of internet use⁵

In an era where personalization is key, and the demand for an **omnichannel environment** is pervasive, we must look at consumers as **individuals with individual needs**, a "segment of one".


Young digital natives, led by millennials, are rewriting the rules for bank interactions. But this changing attitude toward brands goes far beyond the millennial demographic. Today, consumers of every age overwhelmingly expect to access services anywhere and anytime, according to the channel they choose.

Strategies to Drive Consumer-Centric Experiences




Personalized Interactions

Foster deeper relationships with your consumers by unifying digital and human connections.



Orchestrated Channels

No matter which touchpoint your consumers choose, their experience should be seamless.



24/7 Access

Your organization must be "always on" and able to ensure accessible, reliable and secure transactions.

Benefits



Unique, memorable experiences across all your brand's channels



Stronger customer loyalty



New and "stickier" services and solutions to offer your consumers



The ability to react more quickly to customer demands and bring them to market faster



More cross-selling opportunities

To learn more, **visit DieboldNixdorf.com**

1. The Digital Banking Report 2016, The Power of Personalization in Banking.
 2. EY 2016, The relevance challenge: What retail banks must do to remain in the game.
 3. "2017 European Mobile Banking Benchmark", Forrester Research, Inc., May 16, 2017.
 4. KPMG 2016, Banking Sector Briefing – Banking the Customer Experience Dividend.
 5. <https://wearesocial.com/blog/2017/01/digital-in-2017-global-overview>