

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

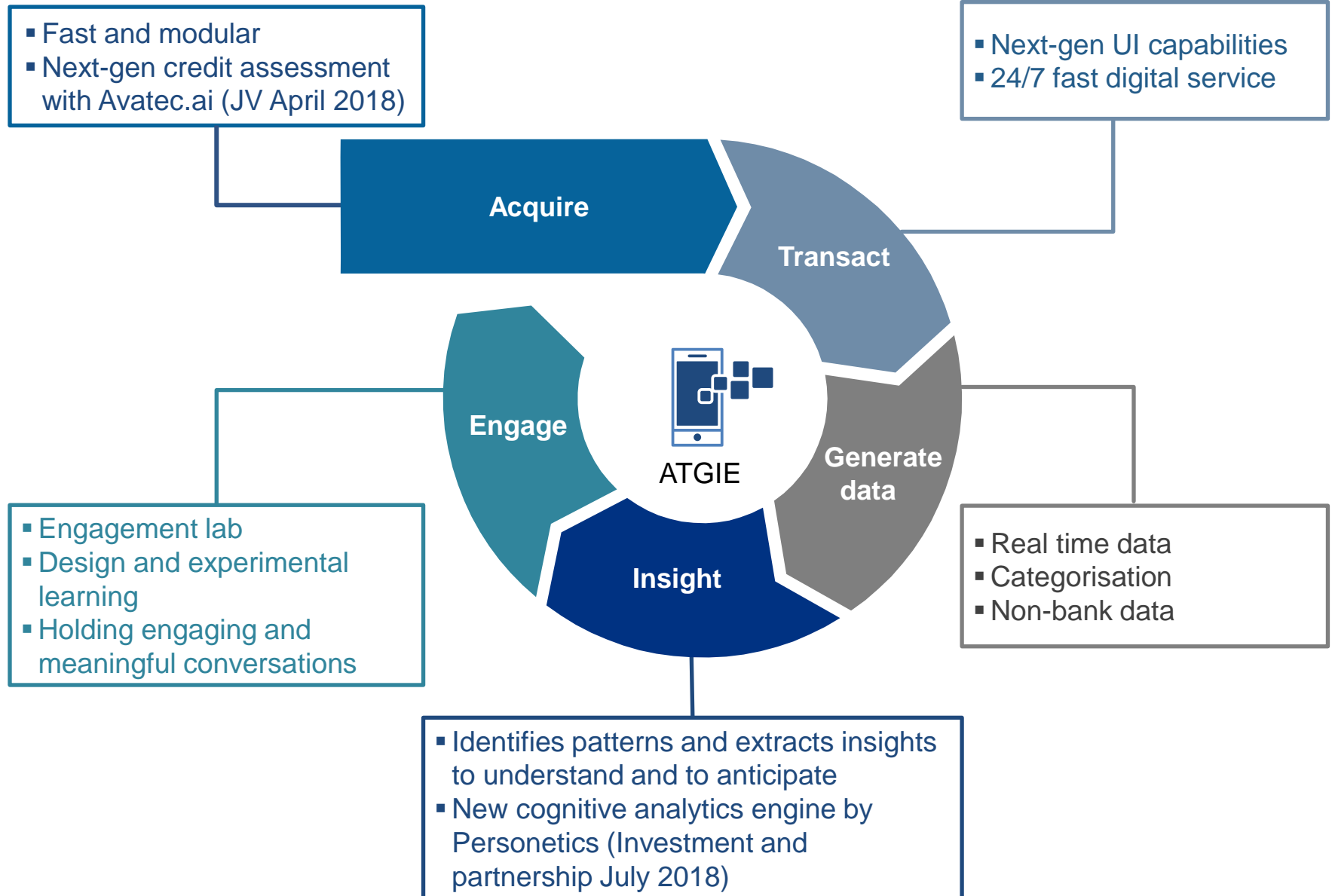
- The data-centric Digital Bank's advantage: **Digital Engagement**
- A unique business model: **ATGIE**
 - Acquire
 - Transact
 - Generate data
 - Insight
 - Engage
- Lower cost-to-serve and increased access will drive large-scale **financial inclusion**

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



5

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

