



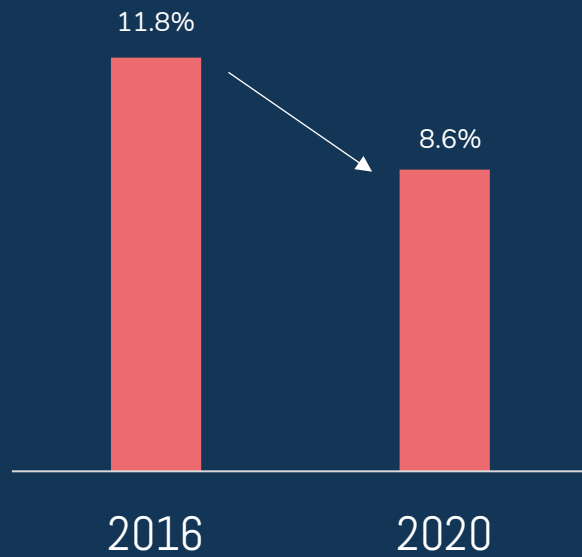
#twimbitopenhouse

Bank of tomorrow

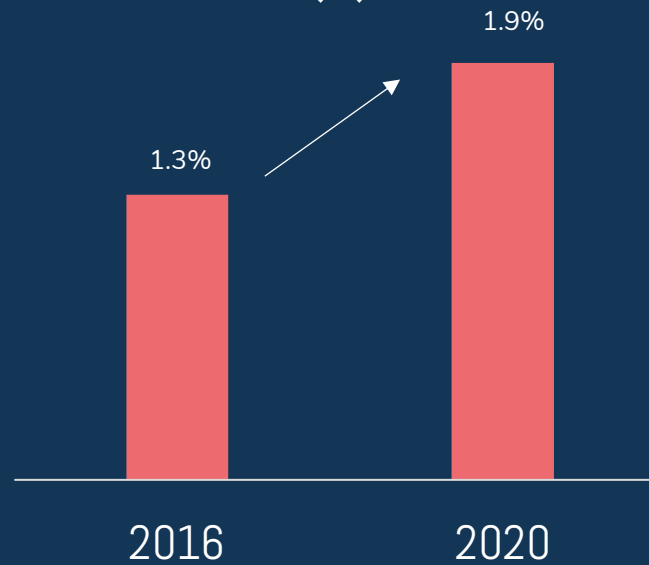
9 innovation opportunities

Performance

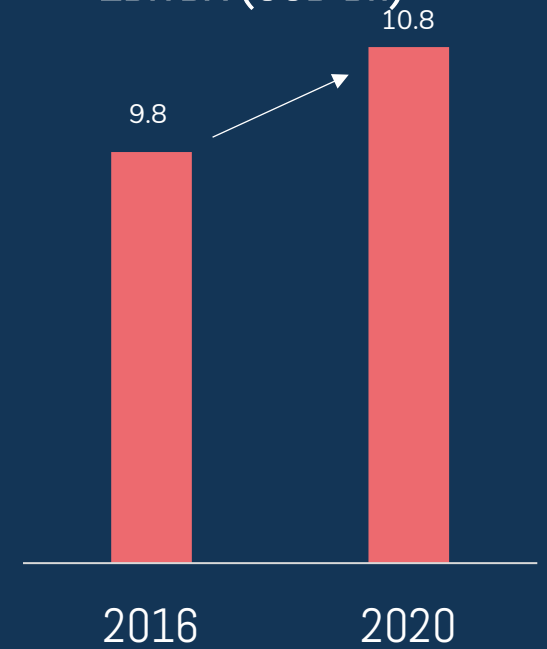
Return on Equity (%)



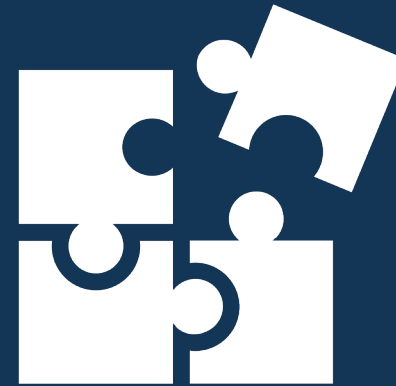
Non-Performing Loans Ratio (%)



EBITDA (USD Bn)



...we kept innovation at
the backfoot and now
is the time to **transform**



How will the bank of tomorrow look like?

Hi I am
Jenny,
your
employee
experience
manager



Hi I am
Ron, your
customer
experience
manager

Bank of tomorrow
will need to adopt
one of **three distinct
models**



How? – 9 innovation opportunities



Cost to serve



Customer
experience



Employee
experience



Branch and branch
networks



Digital banking
ecosystem



Migration of
workloads to cloud



Buy Now Pay Later



AI in everything

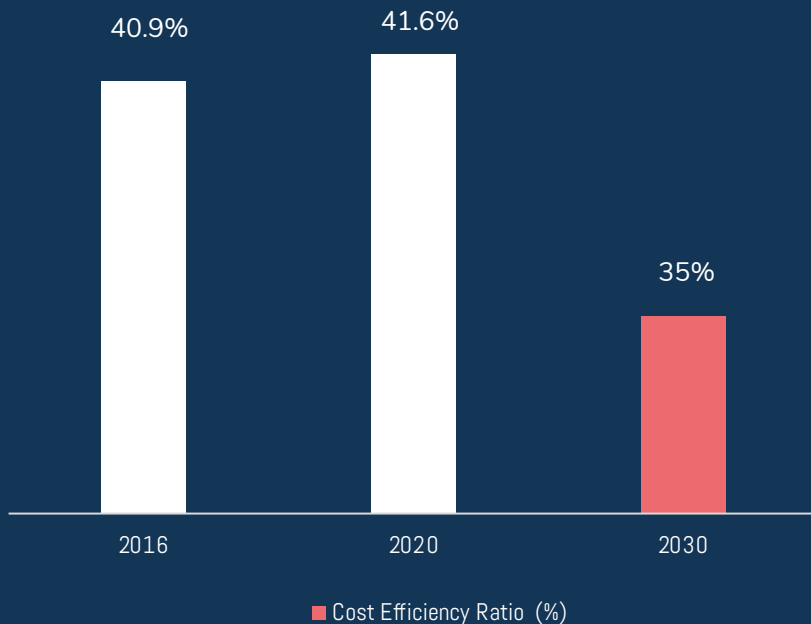


Society and planet

#1 Cost to serve 30% - 35% by 2030



Cost Efficiency Ratio (%)



1. Increase attach rate of services
2. Increase fee-based/third-party revenues
3. Reduce personnel cost through automation



#2 A virtual branch experience



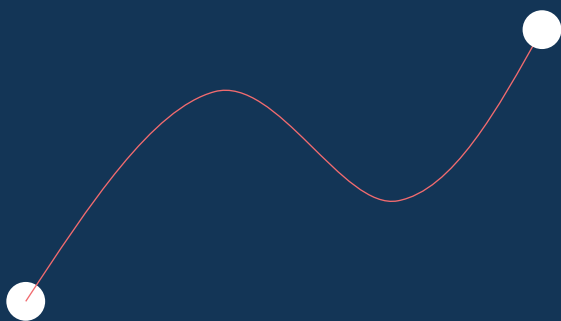


#3 New success measures of CX



Digital engagement value

- a) Digital Transactional Value
- b) Digital Interactions Value



Digital efficiency value

- a) Value of Onboarding Efficiency
- b) Value of Contextualisation Efficiency



#4 Build and measure ecosystem

Digital ecosystem value

Matrix	Measurement	Status	Indicative Benchmarks
Value of Banking Marketplace Transactions			
Digital GMV	GMV of total products/services	? Missing	NA
Non-Bank Revenue	Revenue of non-bank products/services	? Missing	10% - 30%
Non-Bank Transaction Penetration	The percentage of non-bank transactions on the platform	? Missing	5% - 20%
Value of Ecosystem Monetisation			
Products on Third-Party Digital Platform	The percentage of product purchases/consumption on third-party channels/ platforms	? Missing	NA
Data Monetisation Revenue	Revenue from data monetisation	? Missing	NA



USD 9 bn

Total Product Value of financial services
Asia's fastest growing ecosystem platform



#5 Winning the future with employee experience

1. Supporting the build-out of a tech workforce, upskilling existing teams
2. Transforming end-to-end employee journeys
3. A dedicated CIO for the HR organisation
4. Building partnerships to support internal teams
5. Elevating mental wellbeing options



How? – 9 innovation opportunities



Cost to serve



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Society and planet

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