

# Meet Your Future Financial Customer

Eight Profiles Derived From IDC Research










Chris, 33 years old






### THE POTENTIAL

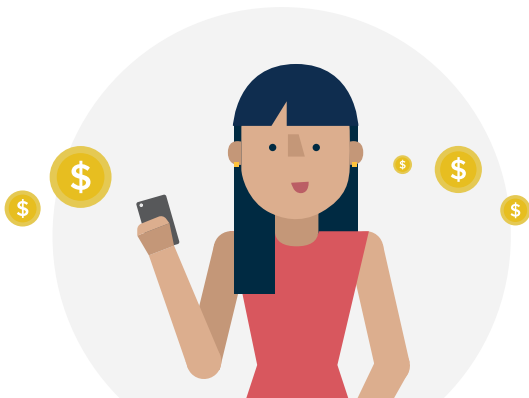
A customer from a competitive bank. Currently unhappy and looking for reasons to shift.

#### What He Wants

-  Anytime access to support
-  Loyalty rewards
-  Easy money transfers
-  Fraud Prevention
-  Quick and reasonable loans

#### Innovations That Deliver

-  Omnichannel Banking
-  Personalised Services
-  Digital Wallets
-  Relevant Alerts
-  Minimum Paperwork








Marianna, 19 years old






### THE NEW-TO-BANK

Has recently invested time and effort to go through a know-your-customer (KYC) process. New customers are looking for evidence that the bank they chose was a good choice.

#### What She Wants

-  Easy Authentication
-  Flexible bill payment options
-  Coupons based on spend pattern
-  Short Term Savings
-  Access support across various channels

#### Innovations That Deliver

-  Biometrics
-  Digital Wallets
-  Personalised Services
-  Proactive Outreach
-  Mobile Banking, VTMs and Chatbots



**Nadia, 40 years old**

### THE MID-TERMER

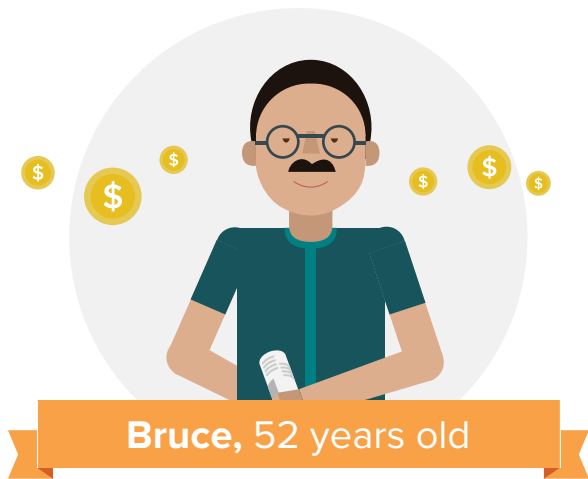
A long-standing deposit or credit customer of the bank. Typically left behind as the bank aggressively pursues new customers. This customer is keen on a new value proposition from the bank, and a renewal of its service commitments.

#### What She Wants

-  Loyalty rewards
-  Tailormade Products
-  Retirement Savings
-  Better Offers
-  Individual Attention

#### Innovations That Deliver

-  Personalised Services
-  Customer Profiling
-  Minimum Paperwork
-  Proactive Outreach
-  Digital Branch








**Bruce, 52 years old**






### THE TRADITIONALIST

Relies on traditional channels and struggles with mobile applications and the confusing array of digital offerings. Slow to adapt to new technology, partly because of security concerns.

#### What He Wants

-  Individual Attention
-  Retirement Savings
-  Fraud Prevention
-  Coupons based on spend pattern
-  Hassle Free Banking

#### Innovations That Deliver

-  Digital Branch
-  Hybrid Advice Solutions
-  Biometrics
-  Location Services
-  Effective Cash Management



Cassey, 28 years old

### THE IN-CONTROL

The customer who uses self-service channels most often and prefers little interaction with the bank. This customer sees banking services as a transaction, not a relationship.

#### What She Wants

- Self-Service Banking
- Easy Authentication
- Short Term Savings
- Flexible bill payment options
- Anytime Anywhere Access to Support

#### Innovations That Deliver

- Digital Front Office Apps
- Two Factor Authentication and Biometrics
- Hybrid Advice Solutions
- Peer to Peer Transactions
- Omnichannel Banking and Support



Natalie, 35 years old

### THE SHOPPER

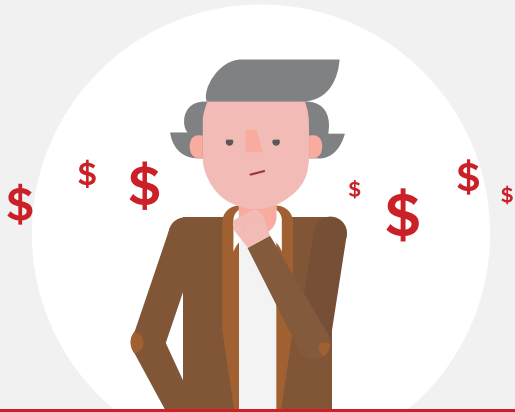
The customer who will jump quickly at a perceived “better offer” (usually price-related) by a competitor.

#### What She Wants

- Personalised Services
- Better Offers
- Loyalty rewards
- Coupons based on spend pattern
- Choice and Flexibility

#### Innovations That Deliver

- Digital Branch
- Customer Profiling
- Personalised Services
- Timely Insights and Alerts
- Ability to Provide Needed Information



**Donald, 50 years old**

### THE UNSATISFIED

The customer most prone to move to another bank. There are no fixed set of reasons for quitting. It all depends on context, but the push factor is typical: bad customer experience.

#### What He Wants

- Easy Money Transfers
- Anytime Access to Support
- Self Service Banking
- Easy Authentication
- Hassle Free Banking

#### Innovations That Deliver

- Biometrics
- Digital Wallets
- Personalised Services
- Proactive Outreach
- Mobile Banking, VTMs and Chatbots



**Jeri, 30 years old**

### THE HYPER-TRANSACTIONER

While Financial Insights Asia/Pacific projects an average of 50 transactions/month/customer for an average bank in Asia by 2021, this hyper-transactor will go beyond the average. Access to innovative digital solutions is a high priority.

#### What He Wants

- Self-Service Banking
- Hassle Free Banking
- Flexible Bill Payment Options
- Better Offers
- Fraud Prevention

#### Innovations That Deliver

- Digital Wallets and Mobile Banking
- Digital Front Office Apps
- Digital Receipts
- Timely Insights and Alerts
- Biometrics and Two factor Authentication



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to plan and execute your journey to hyper-personalisation.

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