

Banking customer self-service will be mobile-first



Banks need to specifically design their self-service portal for mobile as 3 out of 4 customers are today equipped with smartphone. Mashreq Bank in Gulf News – April 3, 2016

In Kleptika's latest infographic related to [Self Service](#), we recently highlighted the prediction of Gartner stating that by 2020, 85% of the customers will expect to manage their relationship to their bank using self-service channels.

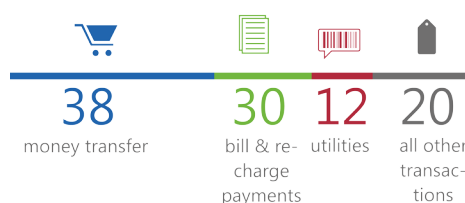
In this perspective, mobile will be the main channel of interaction. **Therefore it is essential to meet the challenge of offering a successful digital experience, while providing a seamless quality of service.**

Designing new services and products for mobile applications – including web, tablets, ATMs – will also benefit for other channels, and can be combined with emerging opportunity such as m-wallets. This move to new portals can generate significant new revenue streams.

Mobile-first strategy will also allow to meet the second big challenge that is Mobile Money, and its related emerging market of 2.5 billions unbanked people who are using mobile phones.

Mobile applications and m-wallet will ease transfers of money and generate more transactions with the bank on specifically designed products and services.

Usage of M-wallet



Development of mobile interactions will create a tremendous opportunity to scale-up the services offered by branches, which remain a pillar of loyalty to the bank especially for affluent customers

I do believe that banks have to build a unique customer experience strategy based on multi-channel, which requires to re-think totally some of its enablers:

- **People**, by diversifying the soft and hard skills, transforming incentive plans, and offering new career paths.
- **Processes**, to address new ways of interacting, new coming customers, new services and new products.
- **Technology**, including digital channels, unified information systems, big data integration, and new financial platforms.

Customer experience is a complex ecosystem that requires to keep the big picture in mind when introducing any change.

But as for every ecosystem, CX can only grow by adapting to its environment evolution, and digital channels are definitely the major challenge for the next few years.

Thierry Petrens
Managing Partner at Kleptika

74%

of customers in UAE have a smartphone



30%

yearly growth for m-wallet till 2019