

social banking.

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agenda



trends

imperatives

approach

examples



america and europe are
over-banked

_ Jones Lang LaSalle; Global Retail Banking 2020

trends & challenges



Strategy

- Business Models
- “PoS” (e.g., bank-in-a-shop)

Internal (systemic) Complexity

- IT
- Processes
- Risk Management
- Governance

Customer

- Social
- Mobile
- Cost-conscious
- Personalized



Regulations

- Solvency II
- Basel III
- CRD IV
- ...more stress-tests

New Competitors

- TelCos, PayPal, Postal Svc
- Nonbanking (TX processing)
- Social lending / P2P

Operational Excellence

- CIR (cost-income-ratio)
- Retail margin
- ATM/Branch operations
- Logistics

Marketing

- Image
- Trust
- Segmentation
- Reach

imperatives



image is everything

harnessing the potential of social and analytics

establish new business models

branch / ATM network right-sizing

from cost per transaction to cost per account

restructuring the balance sheet



efficiency improvements unapt to **survive**

_ Ernst & Young; Retail Banking 2020

approach



external:

multi-channel web experience that caters social and builds on strong analytics

Internal:

engaging the workforce to improve innovation, competitive intelligence, and collaboration

examples (just a few)



Swiss Private Bank



examples



Bankamatik Web Site with Social Integration

Feedback and Interaction with customer



Sharing ideas and engage customers in communities



Gamification



Top-ranked Social Users



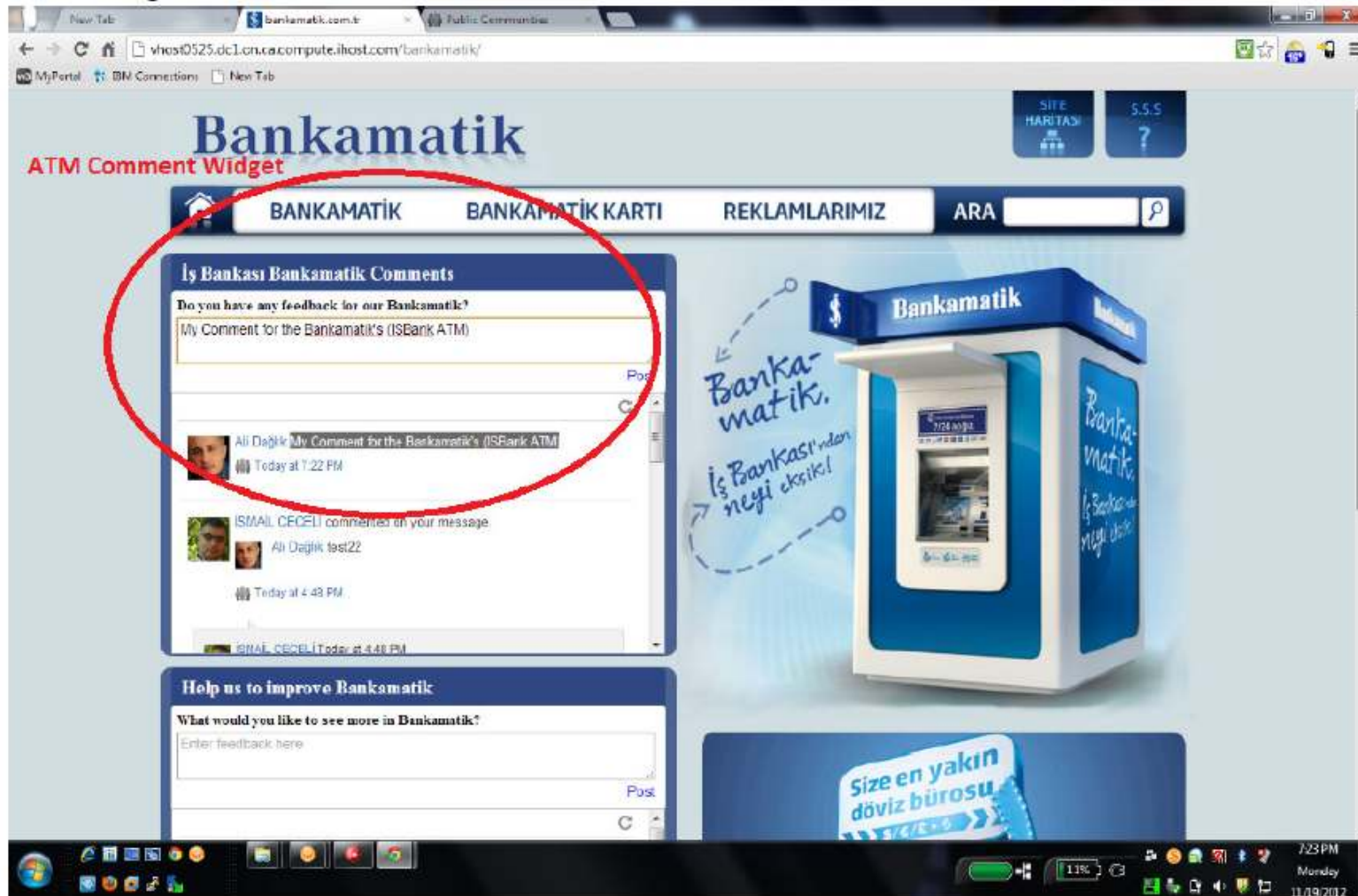
The screenshot displays the Bankamatik website interface. At the top, there's a navigation bar with 'BANKAMATİK', 'BANKAMATİK KARTI', 'REKLAMLARIMIZ', and a search bar. Below this, the main content area is divided into several sections:

- İş Bankası Bankamatik Comments:** A section for customer feedback with a form and a list of comments. One comment from İSMAL CECELİ mentions a dirty ATM at a shopping center.
- Help us to improve Bankamatik:** A section for community suggestions. A comment from Brian Pearson suggests better lighting around ATM locations.
- Bankamatik ATM:** A 3D rendering of an ATM with handwritten text: 'Bankamatik. İş Bankası'ndan neyi eksik!' (Bankamatik. What is missing from İş Bankası!).
- Anında Bankacılık >> Bankamatik:** A section with social media links for Facebook, YouTube, and Twitter.
- Congratulations to Ali Dağlık!** A gamification badge awarded to a user for alerting the bank to a service need.
- People at İşbank:** A row of profile pictures of top-ranked social users.

examples



Ali Dağlık enters Bankamatik Web Site and leave a comment!



examples



Ismail Ceceli (ISBANK employee) sees the comment of Ali Dağlık! From a public atm comment community

examples



Ismail Ceceli take an action on a sub, private community to discuss Ali Dağlık's Community inside in ISBANK

The screenshot shows a web browser window displaying the ISBANK Communities page. The URL is <https://vhost0525.dcl1.on.ca.compute.host.com/communities/service/html/communityview?communityUuid=d7756b06-3441-4fb5-ba6a-063a9c0e2795>. The page features a navigation bar with 'TÜRKİYE İŞ BANKASI', 'Home', 'Profiles', 'Communities', and 'Apps'. The user 'ISMAIL CECELI' is logged in. The main content area is titled 'İş Bankası Bankamatik Comments Analyze&Response' and is marked as a 'Private Community (INTERNAL)'. A sidebar on the left contains a navigation menu with 'Overview' selected. The main content includes a 'Community Description' with a 'Problems Solutions' image and the text 'We are here to solve to problems...'. Below this is an 'Activities' section with two items: 'Dirty ATM Complaint Management' (highlighted with a blue circle) and 'New bankamatic in Bayar Ave.'. The 'Forums' section is also visible at the bottom.

approach



Employees

Customers

Partners

 **Exceptional Web Experience** 

IBM Customer Experience Suite IBM Employee Experience Suite



thank you.

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