



Customer-Centric Bank Strategies

AN IDC FINANCIAL INSIGHTS RESEARCH ADVISORY SERVICE

The banking industry has reached a crossroad. The customers have seemingly ubiquitous access to their accounts on their terms and on their devices. How banks and credit unions manage that experience and deliver based on their customers' requirements will dictate levels of success. The technology available has changed to address this customer-led revolution, yet there are still many more changes yet realized. All this new technology has also created perpetual growth in transaction volumes and is pushing the limits and skill sets of business units, marketers, and IT personnel.

Approach

The *Customer-Centric Bank Strategies* provides critical analysis of the opportunities and options facing banks as they wrestle with their technology plans and investment decisions in alignment with their strategic goals. This research delivers key insights regarding the business drivers of and value delivered from customer-facing banking technology investments.

Topics Addressed

Throughout the year, this service will address the following topics:

- **Customer touch points:** Customer life-cycle process offers multiple touch points that define the experience and dictate current and future relationships.
- **Customer trends and strategies:** This includes topics from level of interaction today to what is likely to be future behavior
- **Delivery channel investments:** Developing strategies on the digital and physical platforms including online banking, electronic bank account management, financial dashboards, branch, mobile, ATM, call center, onboarding, decisioning, and social business are all channels that banks need to implement, support, and upgrade.

Key Questions Answered

Our research addresses the following issues that are critical to your success:

- What are the IT strategies that are most relevant managing the customer relationship?
- Who are the major vendors of customer-facing banking solutions, and what value do they offer?
- What tools are banks using to service customers and to manage and develop customer relationships?
- How are banks balancing customer behavior and social media activity with fraud management, privacy, and a multitude of regulatory requirements?
- What do customers want from their banks? In particular, how do they choose to interact with banks, and which delivery strategies are banks employing?
- What is the maturity model used to dictate where banks and credit unions are when looking at their delivery model?
- What is the level of satisfaction customers have with their bank, and what are the experiences that foster a more positive level of satisfaction?
- What are the trends impacting the industry from a macrolevel that impact short-term and long-term customer-facing decisions?
- What strategies are banks using to enhance delivery channels?
- How should banks prioritize investments in channels as they build a foundation for the bank of the future?
- How will new devices drive new product development for both commercial and retail bankers?

Who Should Subscribe

Financial institutions and technology vendors that support them use our research to guide their internal investment decisions, help them plan for future technology needs, benchmark the competition, and stay current on solution offerings. We also provide clients an open dialog with our expert analysts to support key fintech investment strategies.

Return on Research Investment

Core Benefits:

- Concise guidance on IT trends and challenges in customer strategies, delivery channel infrastructure, or enterprise technologies and compliance
- Analysis of consumer banking providers/solutions
- Strategic advice on enhancing value to customers through technology
- Distinct extension of internal market research to validate market strategies
- Guidance for more responsive, customer-centric marketing campaigns
- Competitive positioning and recommended partnerships

Standard Subscription Deliverables

IDC Financial Insights values building client relationships and strives to foster a partnership with each client through continuous analyst interaction; timely delivery of current, concise, and relevant research; as well as custom research when needed. Each advisory service delivers strategic research covering business and technology issues. A summary of the basic service deliverables available to subscribers includes the following:

- Analyst inquiry time specific to the advisory service area
- 24 x 7 research access via www.idc-fi.com
- Discounted admission to specific IDC Financial Insights or IDC conferences
- Complimentary forum invitations (Web conferences, industry briefings)

Join Our Community

Our IDC Insights Community is designed to enable technology buyers to engage with our industry analysts, share knowledge and best practices, and connect with colleagues. To participate in our community, members create a profile to:

- Participate in our discussions in our blogs, forums, and polls
- Learn about and share best practices, tips, tricks, and tools related to business/technology alignment
- Network with colleagues and join groups within each industry
- Provide feedback to IDC's industry analysts and hear what we're up to

Visit us at: <http://idc-insights-community.com> and join our conversations.

Related Offerings

Related offerings to our industry-specific research practices include IT Spending Guides — segmented regional and country-level analysis by solution area; Go-to-Market Services (GMS) — a modular set of deliverables to assist clients in extending their market reach, validating their market strategy, and producing more responsive customer-centric marketing campaigns; and IDC Advisory Tools — a growing set of solutions designed to ensure clients that technology purchasing and deployment decisions are optimized. In addition, IDC Financial Insights experts are available for individualized consulting engagements to address specific challenges or to customize the results of our syndicated research offerings.

FOR MORE INFORMATION, PLEASE VISIT WWW.IDC-FI.COM OR EMAIL INFO@IDC-FI.COM.



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