

# *Digital Banking Strategy in a post-COVID world*

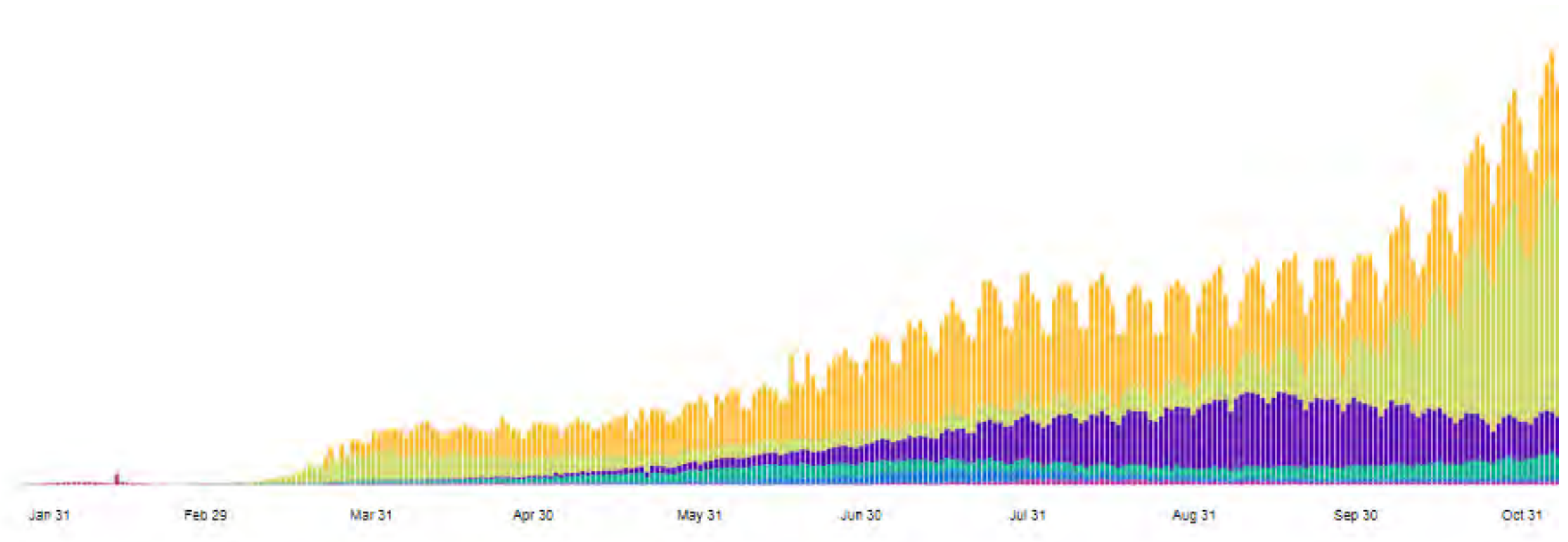
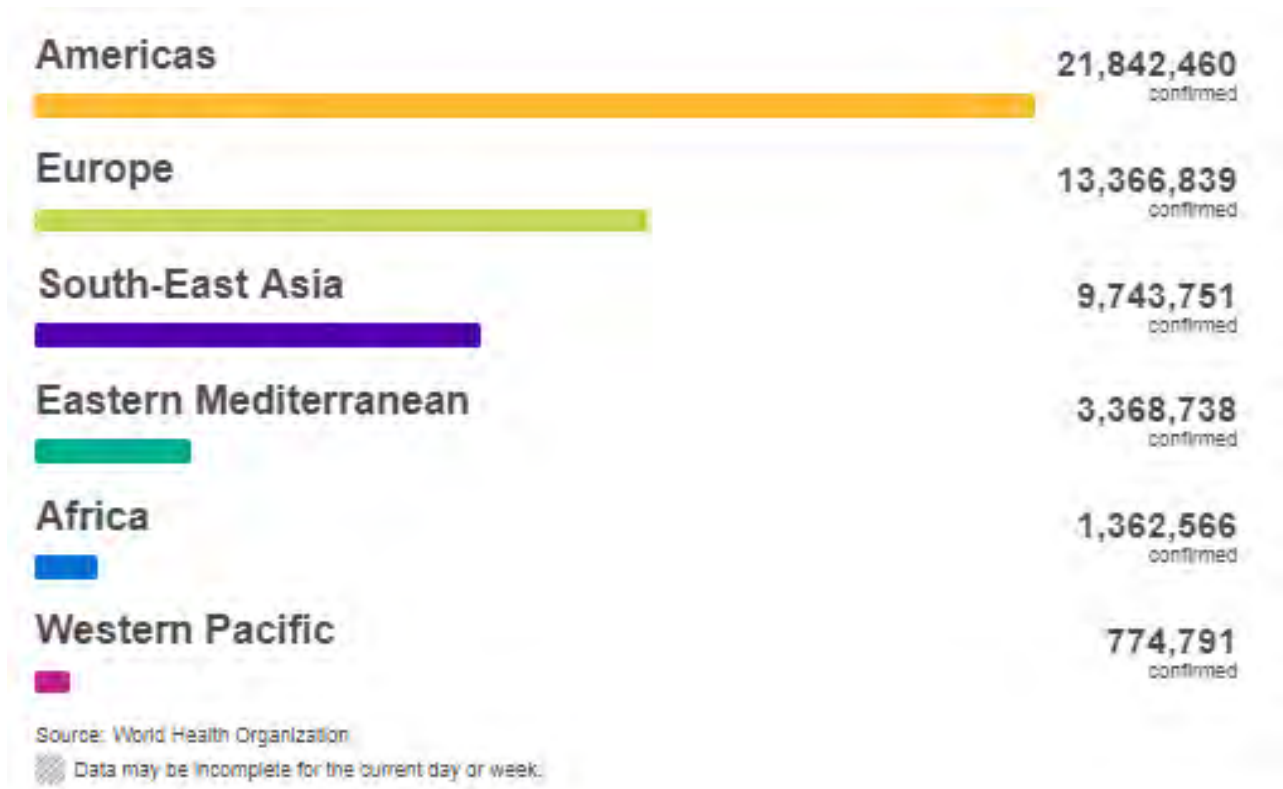
Dimitrios Plessas  
AGM Cards & Digital



ΕΘΝΙΚΗ ΤΡΑΠΕΖΑ

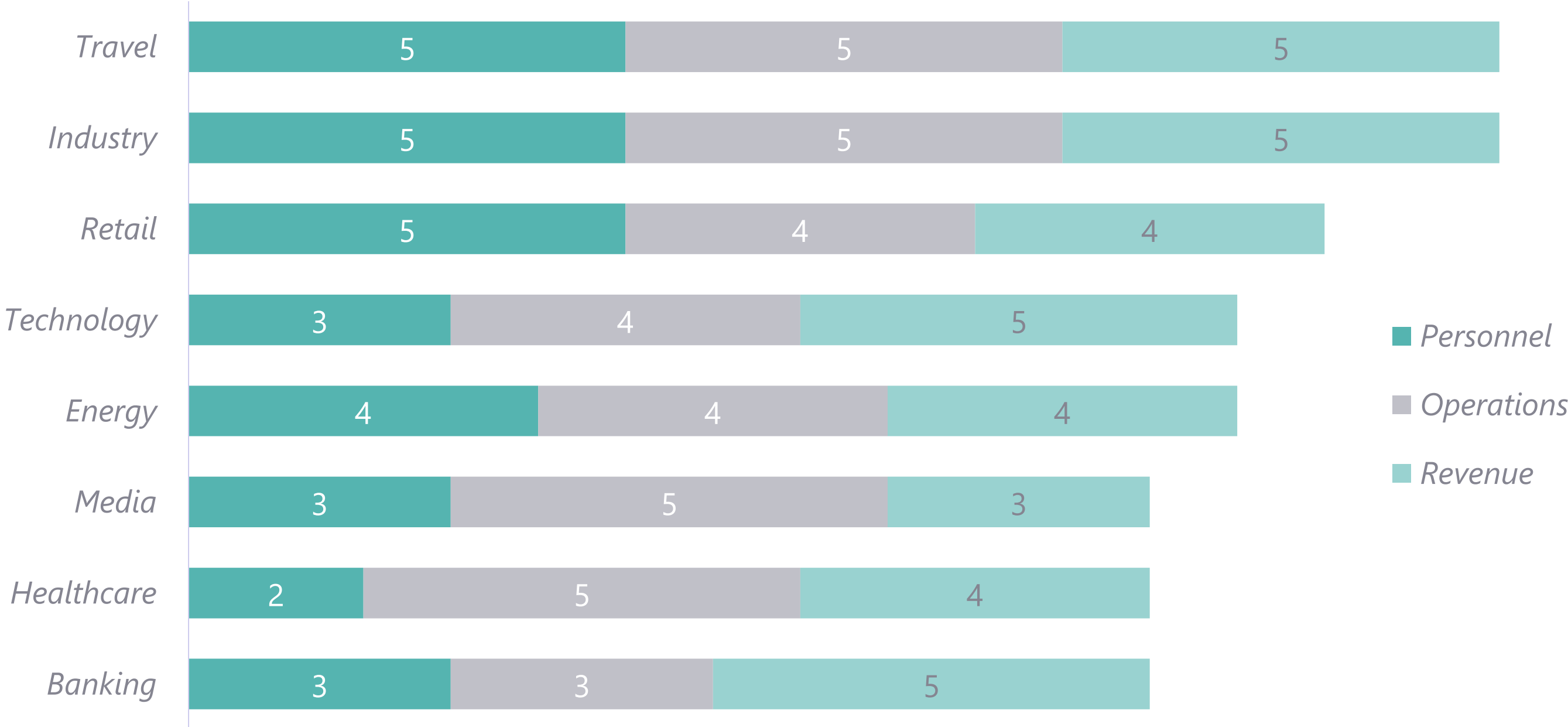
# COVID19 affected different regions to varying degrees

## COVID-19 impact by WHO region (confirmed cases)



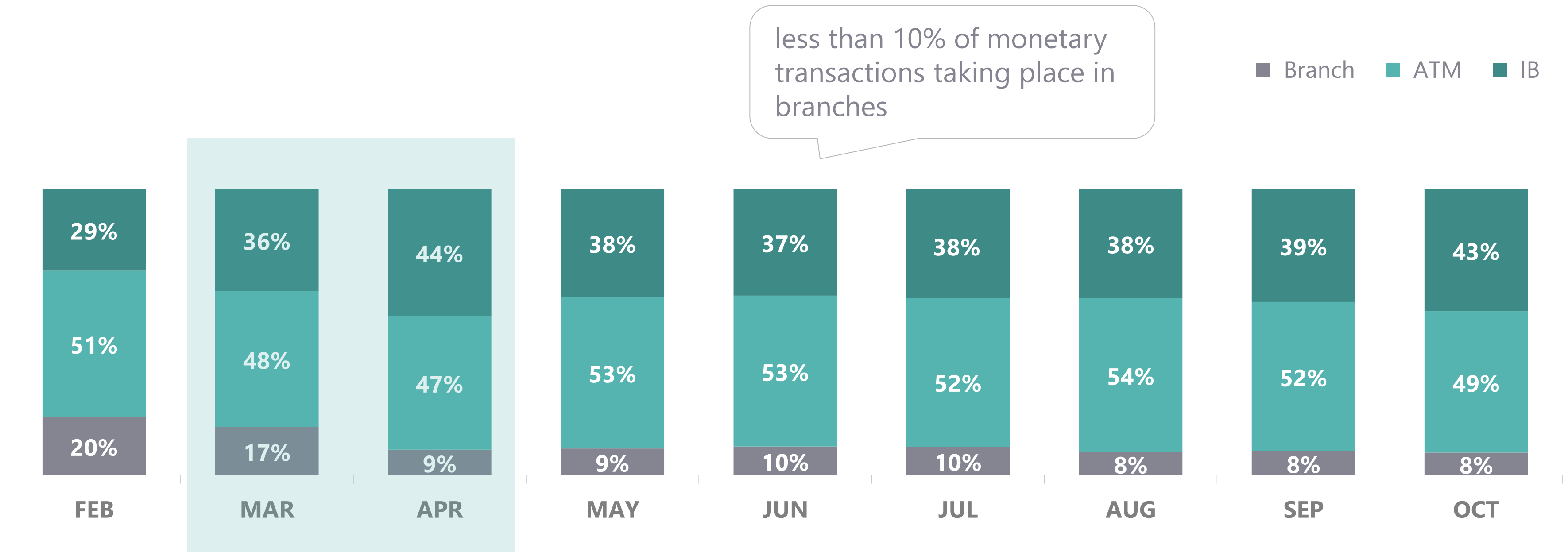
# Other industries were hit harder than banking

**COVID-19 impact by sector and dimension** [index: minor (1) to severe (5)]



# The most pronounced effect in banking was the shift to self-service

Percent of monetary transactions by channel



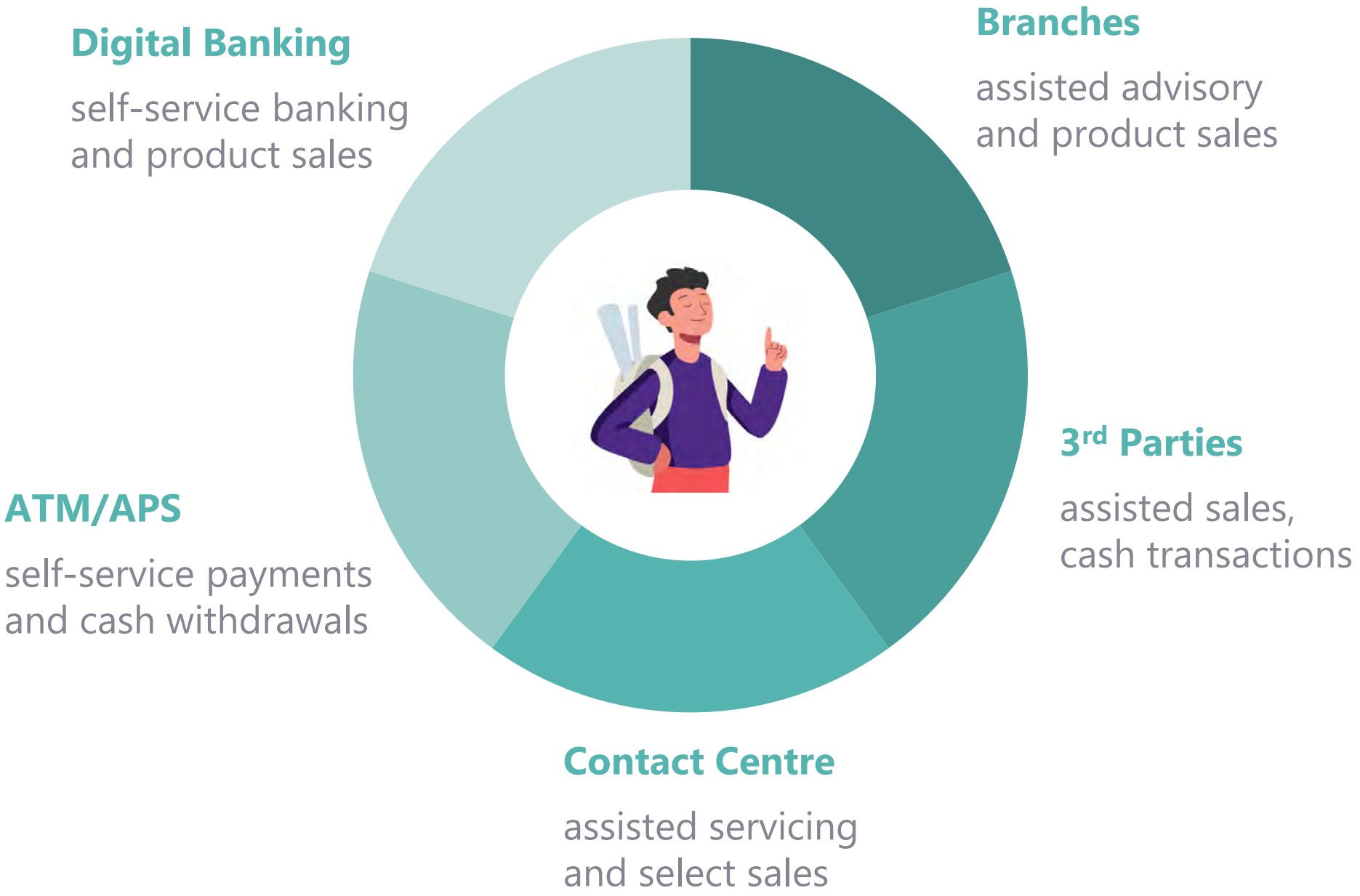
# Three key forces shaping the next generation of banking

**01** Restriction of movement and subsequent reduction of customer visits to branches

**02** Increased usage of digital banking and migration of transactions to self-service platforms

**03** Contraction of economic activity and reduction of credit appetite

# Retail Strategy: from branch at the centre to omni-channel models



## Pillars of the new service model

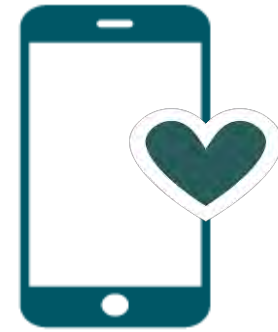
- 1 revised branch role with more specialization and selling capacity
- 2 partnership ecosystem to increase network reach
- 3 analytics and integrated CRM to boost commercial effectiveness
- 4 strong contact centre selling capabilities
- 5 self-service machines with easy to navigate, customized journeys
- 6 self-standing digital banking with full suite of sales and transactions
- 7 centralized back-office to provide optimized support to front-line

**Ambition** 20 pp increase in sales capacity 10 pp improvement to C:I

# For digital to become mainstream a full offering needs to be in place



onboarding



engagement



sales

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**onboarding**



engagement

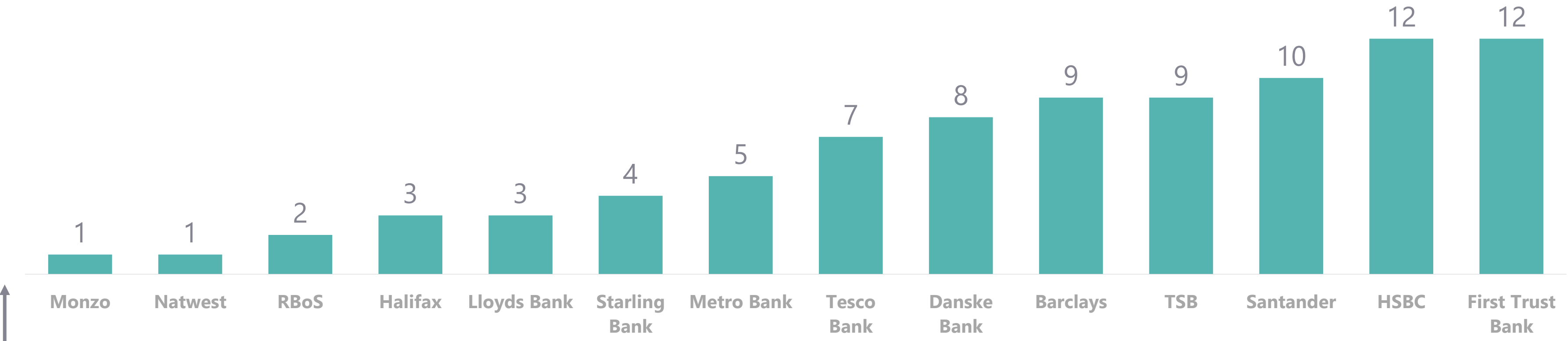


sales



# Banks try to make onboarding an easy process

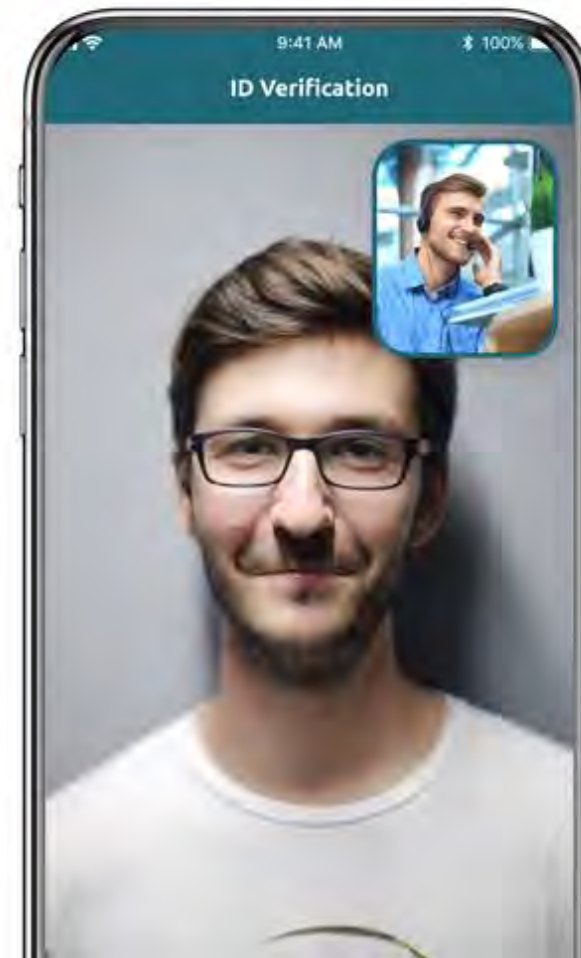
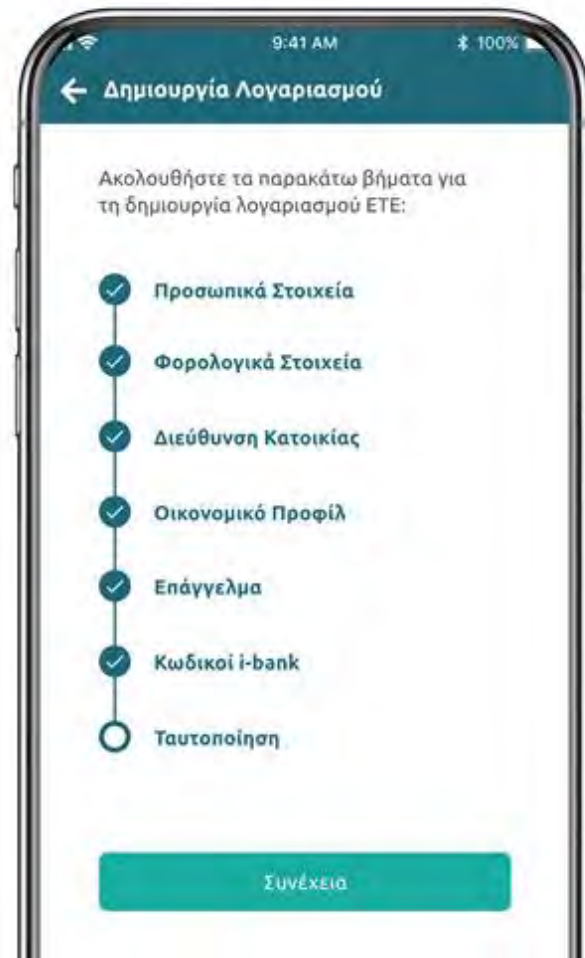
Number of days needed to open first bank account in the UK 2019



*35mins to onboard a new customer, open an account and offer a debit card and digital credentials*

# NBG clear top performer, even before Covid-19

## Digital customer onboarding via mobile



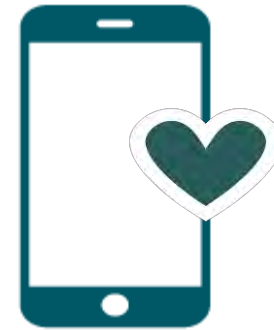
# NBG also allows customers to register to digital through mobile



# For digital to become mainstream a full offering needs to be in place



onboarding



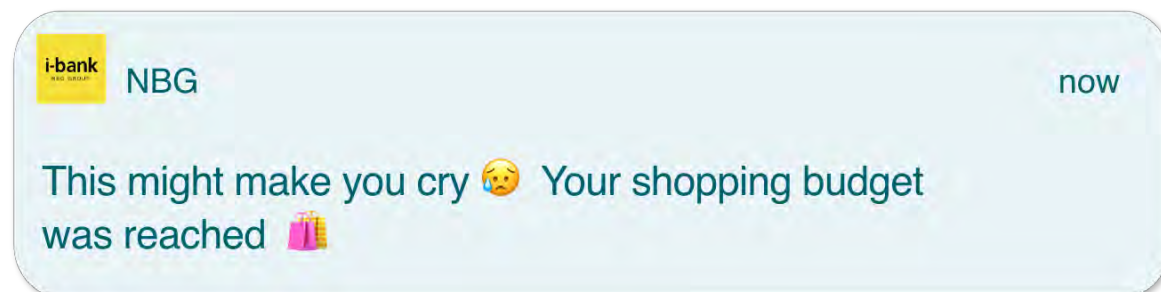
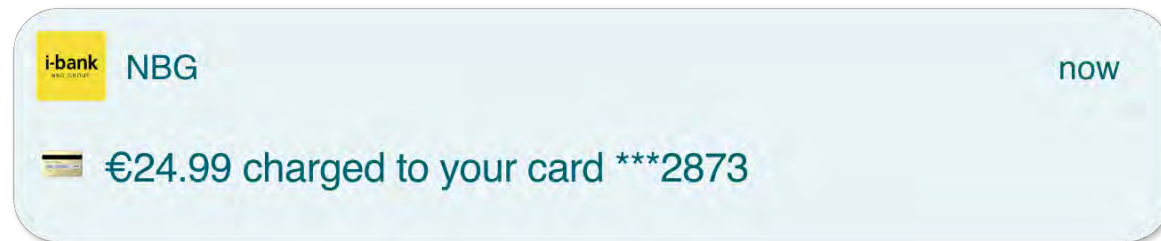
**engagement**



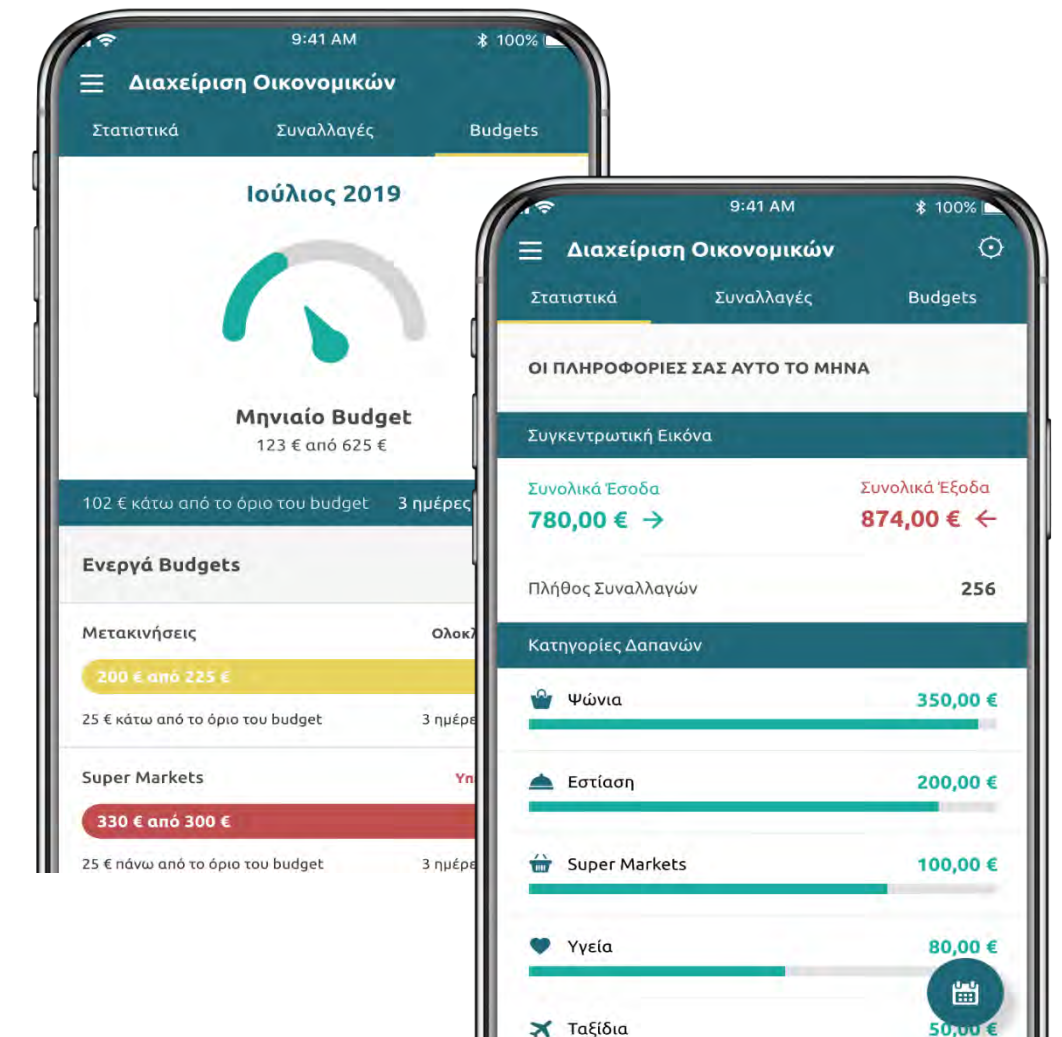
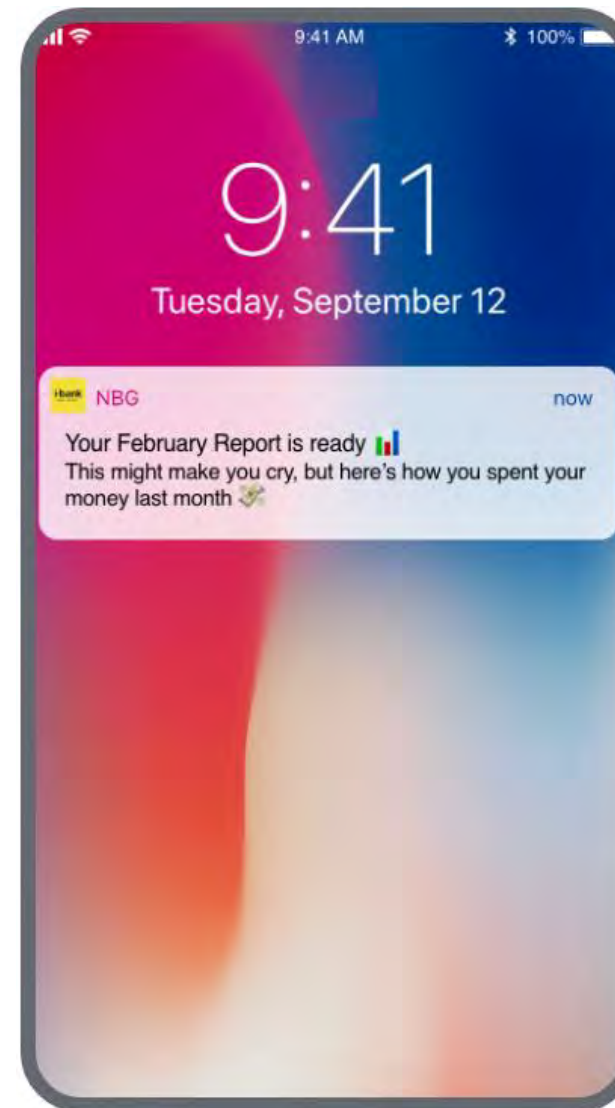
sales

# NBG offers powerful engagement features

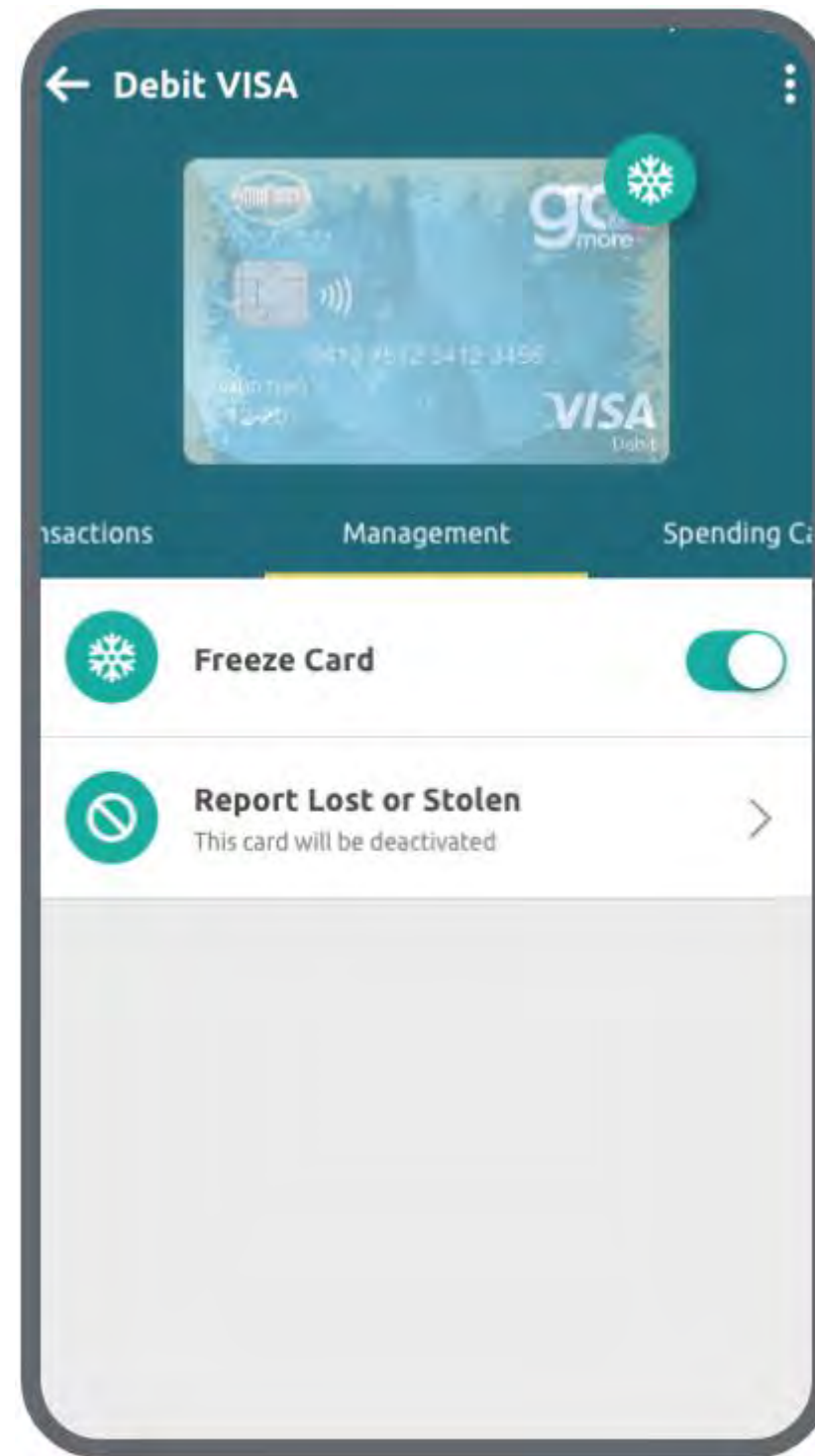
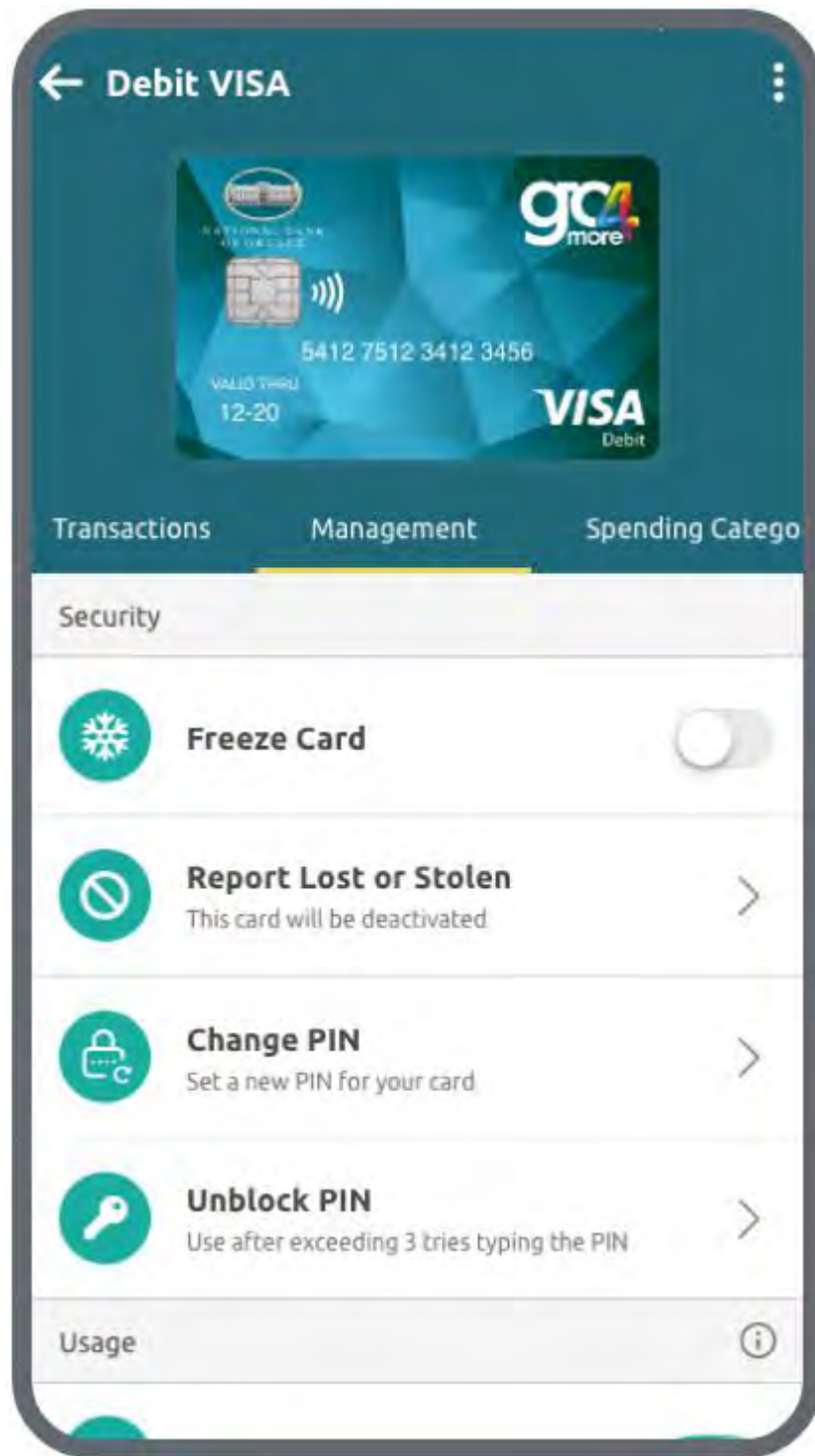
## meaningful notifications



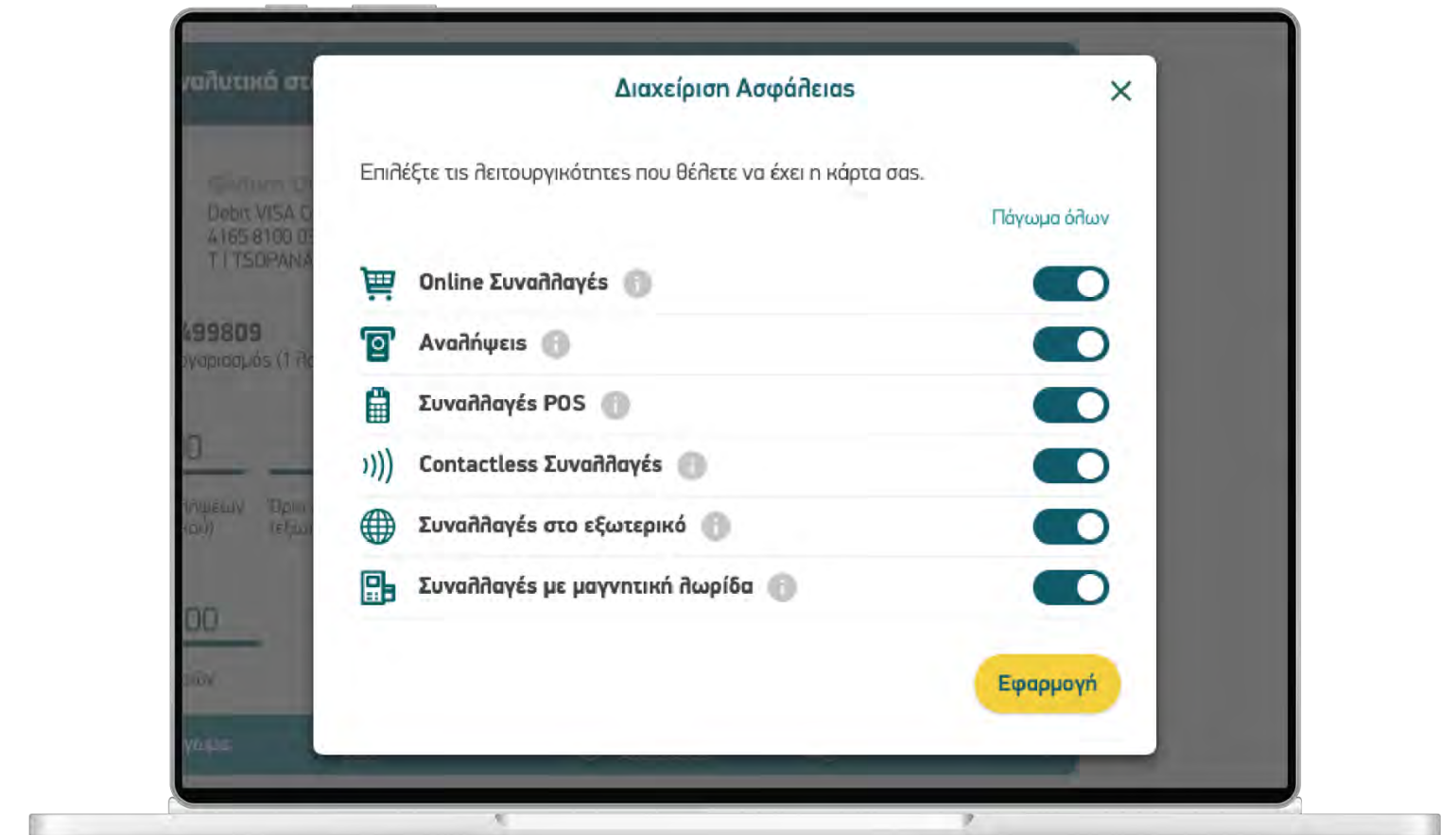
## PFM tools



# Including the ability to customize your card according to your needs



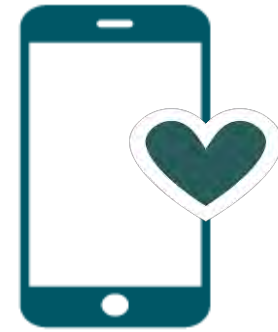
- freeze/unfreeze cards & features
- spending limits management
- view CVV for online purchases
- card activation & change PIN



# For digital to become mainstream a full offering needs to be in place



onboarding

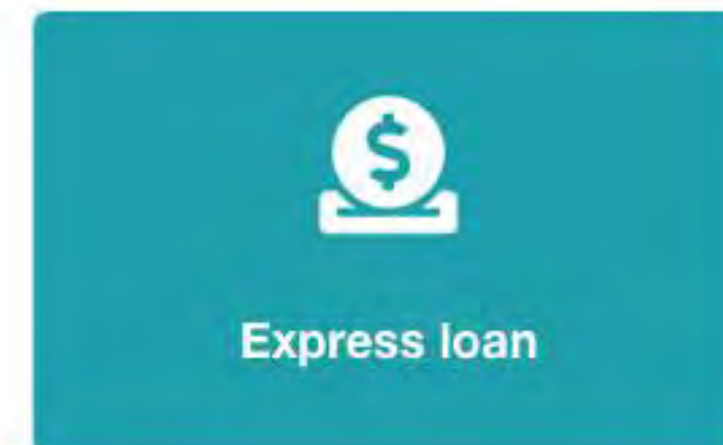
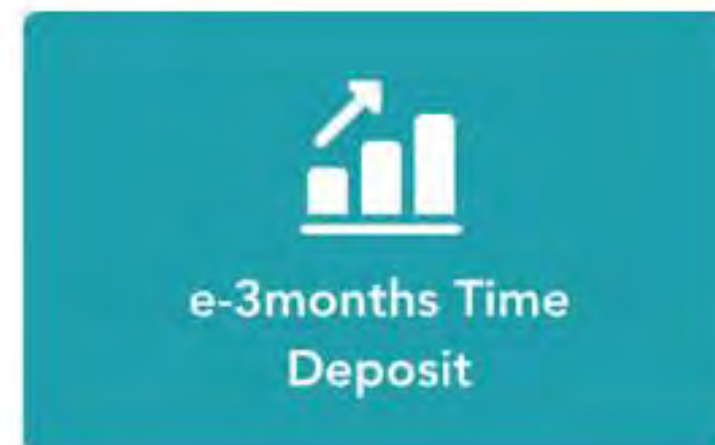
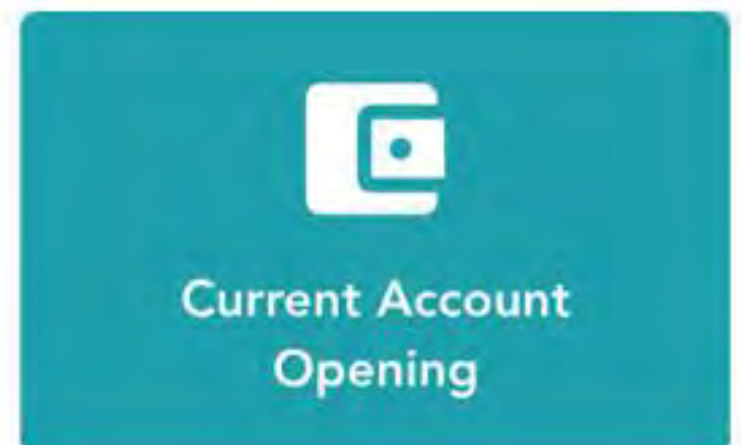
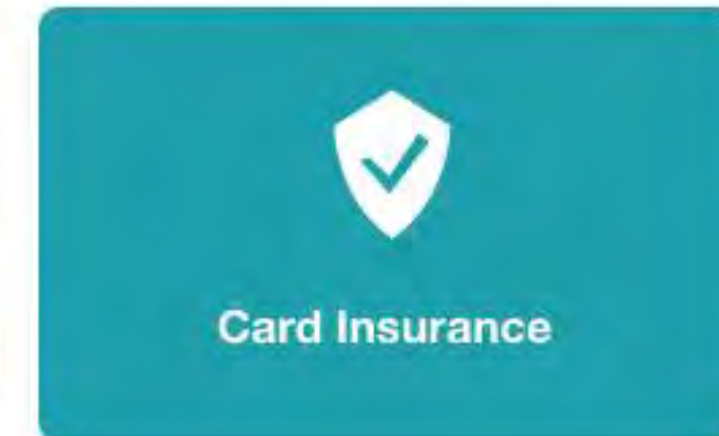
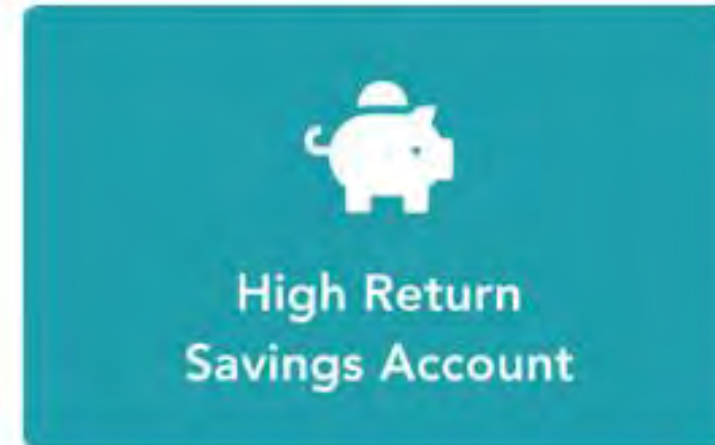
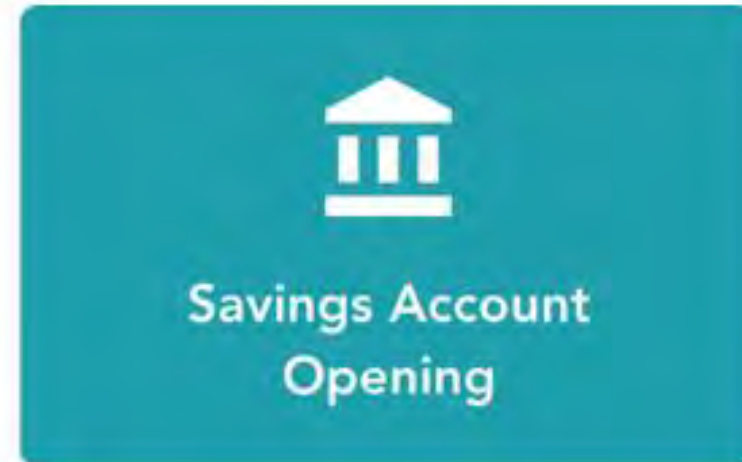


engagement



**sales**

# NBG offers a full range of end-to-end digital products



*Everyday Banking*

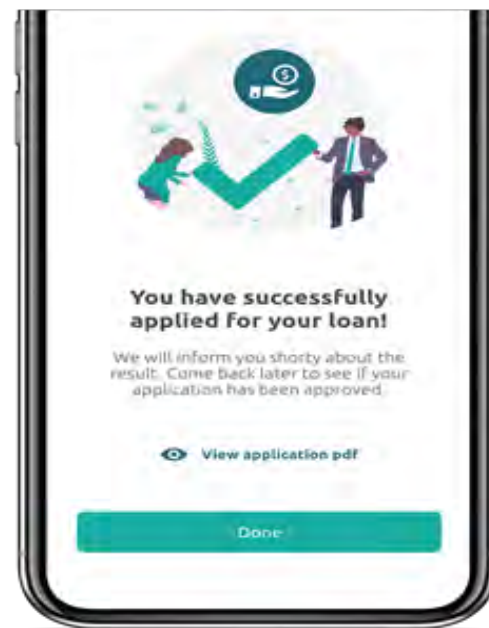
*Savings*

*Liquidity*

*Insurance*



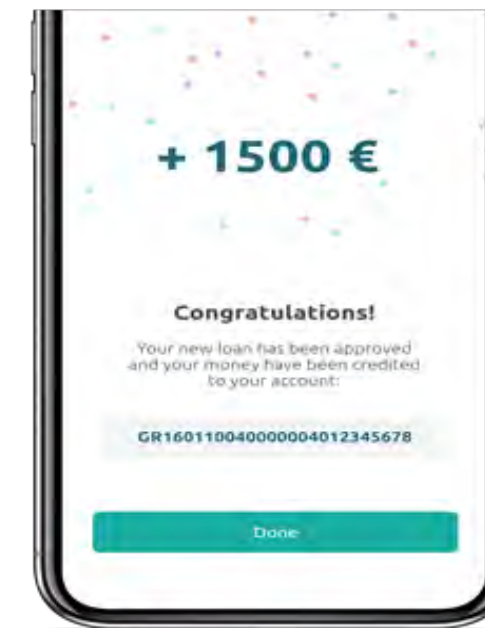
# The case of instant micro-loan: a unique customer experience



Application Submitted



Push Notification - Approval



Loan Disbursement



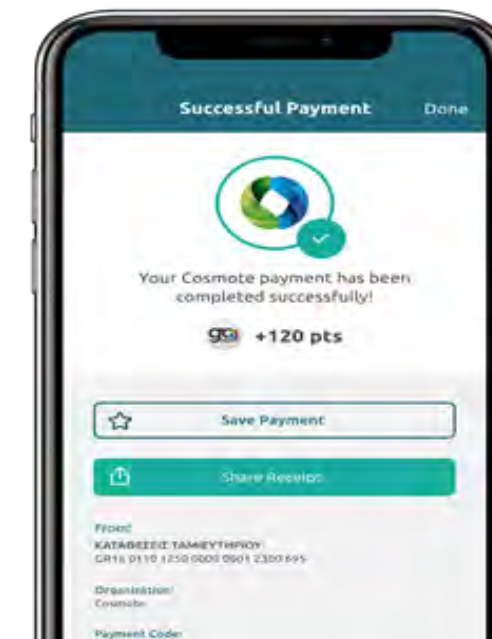
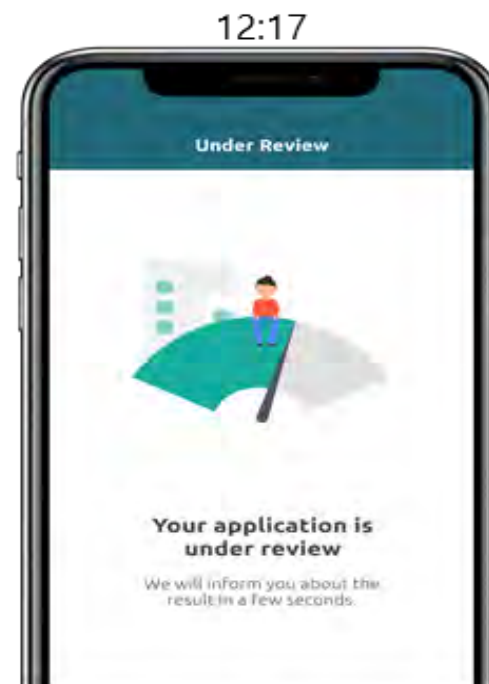
Express Loan



Credit Score

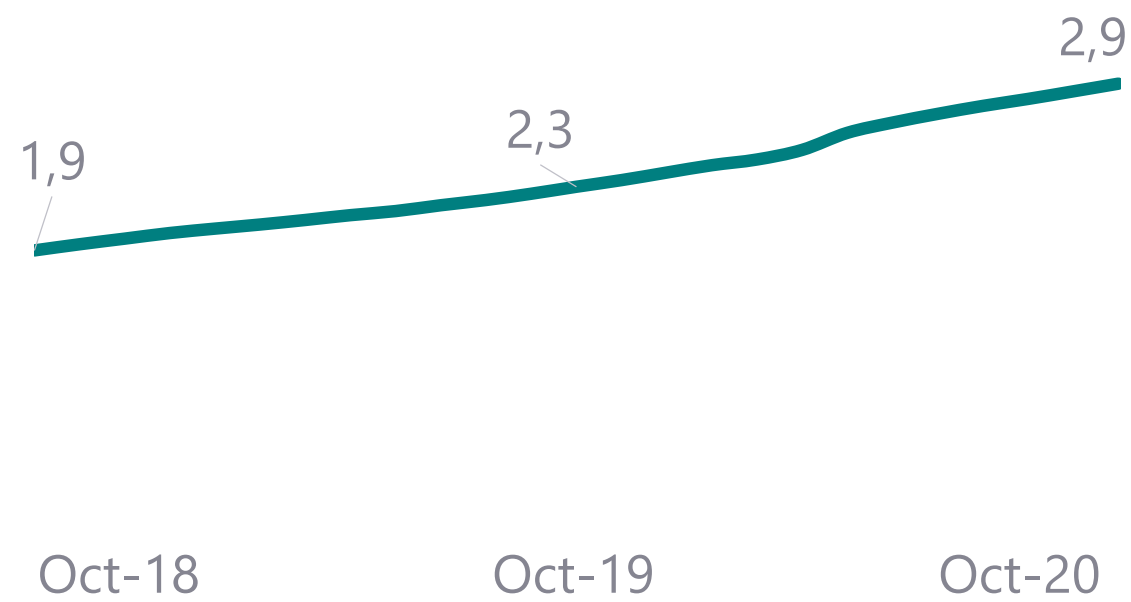
Accept Approved Loan

Bill Payment

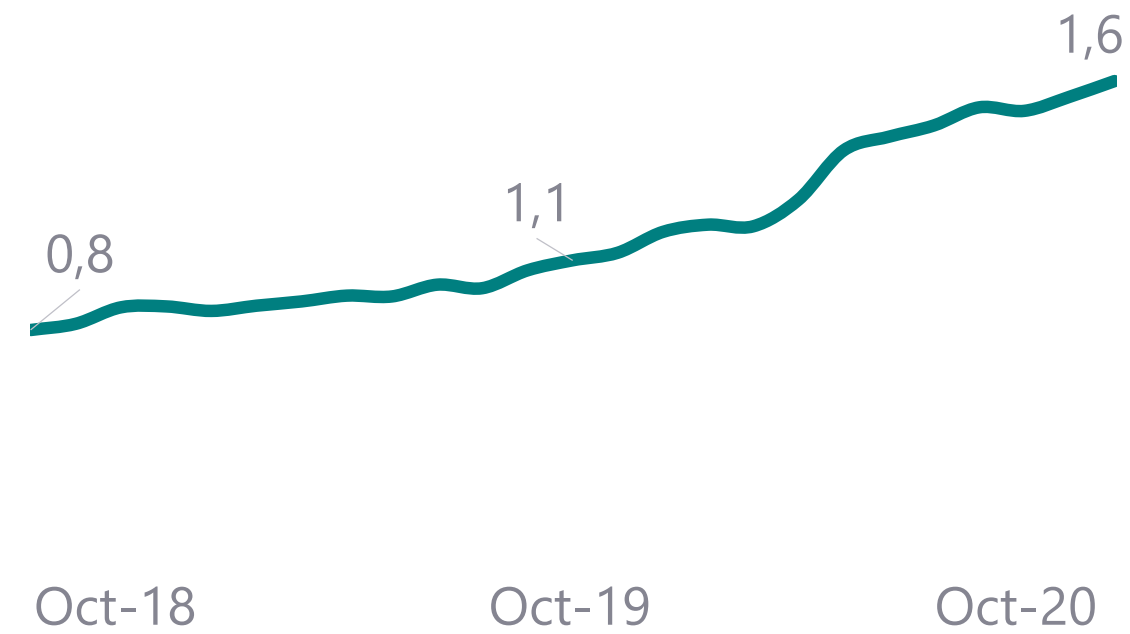


# Our customers responded favorably

Registered users (mn)



Active users 1month (mn)



Online product sales ('000s)



onboarding



engagement



sales

# Key success factor for NBG: we believe in educating our customers

## TV-radio-press

**Μάθετε πώς να κάνετε τις συναλλαγές σας μέσω Internet Banking, βήμα – βήμα με τη Σμαράγδα!**

Δημιουργήσαμε για εσάς μια σειρά από εκπαιδευτικά βίντεο για να μάθετε πώς μπορείτε εύκολα και με ασφάλεια να:

- αποκτήσετε κωδικούς για είσοδο στο Internet Banking
- βλέπετε το υπόλοιπο και τις κινήσεις λογαριασμών, καρτών και δανείων σας
- κάνετε μεταφορές χρημάτων σε λογαριασμούς δικούς σας ή τρίτων
- πληρώνετε λογαριασμούς και οφειλές.

Επισκεφθείτε το [nbg.gr](http://nbg.gr) και το [YouTube](https://www.youtube.com) της Εθνικής Τράπεζας ή καλέστε το **211 100 11 11** και μάθετε πώς να πραγματοποιείτε τις καθημερινές σας συναλλαγές από τον υπολογιστή, ώστε εσείς επιλέγετε.

Μένουμε ασφαλείς με τις ηλεκτρονικές υπηρεσίες της Εθνικής μας Τράπεζας.

**ΜΑΘΕ ΜΕ ΤΗΝ ΕΘΝΙΚΗ**

[www.nbg.gr](http://www.nbg.gr)  **ΕΘΝΙΚΗ ΤΡΑΠΕΖΑ**

## video tutorials

**Απόκτηση κωδικών i-bank**

Αποκτήστε κωδικούς i-bank

Για να προχωρήσετε, θα χρειαστείτε τη χρωματική σας κάρτα από την Εθνική Τράπεζα, καθώς και τον αριθμό κινητού που έχετε δηλώσει στην τράπεζα.

**ΜΑΘΕ ΜΕ ΤΗΝ ΕΘΝΙΚΗ**

## online campaigns

**Νέα σποκή στη διαχείριση της κάρτας σου!**

**Ο πιο γρήγορος κι εύκολος τρόπος ν' αποκτήσεις την καινούργια σου κάρτα.**

**Όποια κάρτα θέλεις, όποτε θέλεις!**

**1. Επίλεξε κάρτα**

**2. Σύνδεσε τη με έναν λογαριασμό**

**3. Συμπλήρωσε τη διεύθυνσή σου**

**Συχαρητήρια!**  
Η κάρτα σου είναι ήδη στο δρόμο!