

For a priceless customer experience, invest in digital banking

Co-create engaging apps and services with a customer experience network

SOLUTION BRIEF

In the experience economy, consumers expect ubiquitous, instant access to customized products and services — and you can't wait for them to come to you. Instead, you must proactively engage with connected consumers to offer one-of-a-kind services that are tailored to their lifestyles. If you don't act quickly to create a consistently delightful customer experience across online, mobile, call center, ATM and in-branch interactions, you will lose your differentiation and risk becoming a disintermediated commodity.

It's a dramatically changed banking landscape, where traditional services need to be available, but not in the same old ways. To guide customers on their unique financial journeys, banks will need to innovate fast and often, leveraging existing services to deliver the engaging and immersive digital experiences your customers now expect.

Use what you already have, but in a totally new way

The good news is that traditional banks and other financial services players already have the loan, policy-proposal, payment and partner services required to deliver great digital experiences — they just need to use them in a totally new and unified way.

APIs will play an integral part in this do-or-die digital transformation because they enable integration between internal bank information and the broader customer and partner ecosystem. Traditional services can be enhanced with previously untapped digital services and powerful analytics to anticipate what the customer needs in the moment — whether it's heading off to college, buying a home or preparing for retirement — and proactively propose tailored, context-aware services at the right time, through the right physical and/or virtual channels.

The customer doesn't have to invest time or effort investigating your offerings because you already know what they want and need. You can redefine the quality and the value of the customer experience by making it connected and personalized everywhere.

One of the key conclusions of a recent **IDC InfoBrief** is that customer experience networks are a source of sustainable competitive advantage and business value, and a strong defense system against digital disruptors.¹

By securely linking back-office systems and data to new cloud-based services, mobile apps and internet-connected “things,” customer experience networks powered by Axway **AMPLIFY™** can unleash a wave of innovation while ensuring that everything remains available, secure and measurable.

GET THE INFOBRIEF

¹ IDC InfoBrief, Sponsored by Axway, The Role of Customer Experience Networks in Delivering Value-Based Digital Transformation, May 2017, axway.idciview.net

Deliver value for your entire banking ecosystem with a customer experience network

To keep pace in the digital era, leading banks are creating customer experience networks that provide the best customer experience with a growing business ecosystem that is fueled by common APIs. This supports co-creation of tailored banking products and services to deliver improved customer experiences and more value for the bank's entire ecosystem.



Build a customer experience network powered by Axway AMPLIFY

With Axway AMPLIFY, our cloud-enabled data integration and engagement platform, leading banks better anticipate, adapt and scale to meet fast paced, ever-changing customer expectations and technology. Our unified, API-first approach connects data from anywhere, fuels millions of apps and delivers real-time analytics to build banking customer experience networks that enable you to:

- **Create a digital business ecosystem.** Encourage partner engagement and enable IT and business leaders to reimagine the customer experience across virtual and physical channels. Use the data, systems and partnerships you currently have to create something new.
- **Manage changing technology trends.** Use a platform that enables the continuous innovation required to meet the digital banking requirements of today and tomorrow.
- **Create engaging, data-rich mobile services and experiences.** Easily integrate with existing systems using APIs, and analyze performance across the entire digital environment to ensure security and gain real-time insights you can use for continuous improvement.
- **Manage, measure, and monitor success.** Metrics and analytics dashboards help you quickly understand what works and predictive analytics monitor trends to alert you to potential upcoming issues.

Take the lead as a banking innovator

It's true that digital-native customers and competitors are disrupting the entire banking and financial services industry. But the leadership mantle in digital banking is still up for grabs, and the wealth of data, information, experience and knowledge that is unique to traditional banks and financial services firms gives them an enviable head start.

By creating a customer experience network powered by AMPLIFY, you can co-create with partners and developers and co-innovate with existing services, so you can accelerate your digital transformation and engage with an expanded ecosystem of customers and partners in deeper, more meaningful ways — all with a low cost-to-income ratio.

