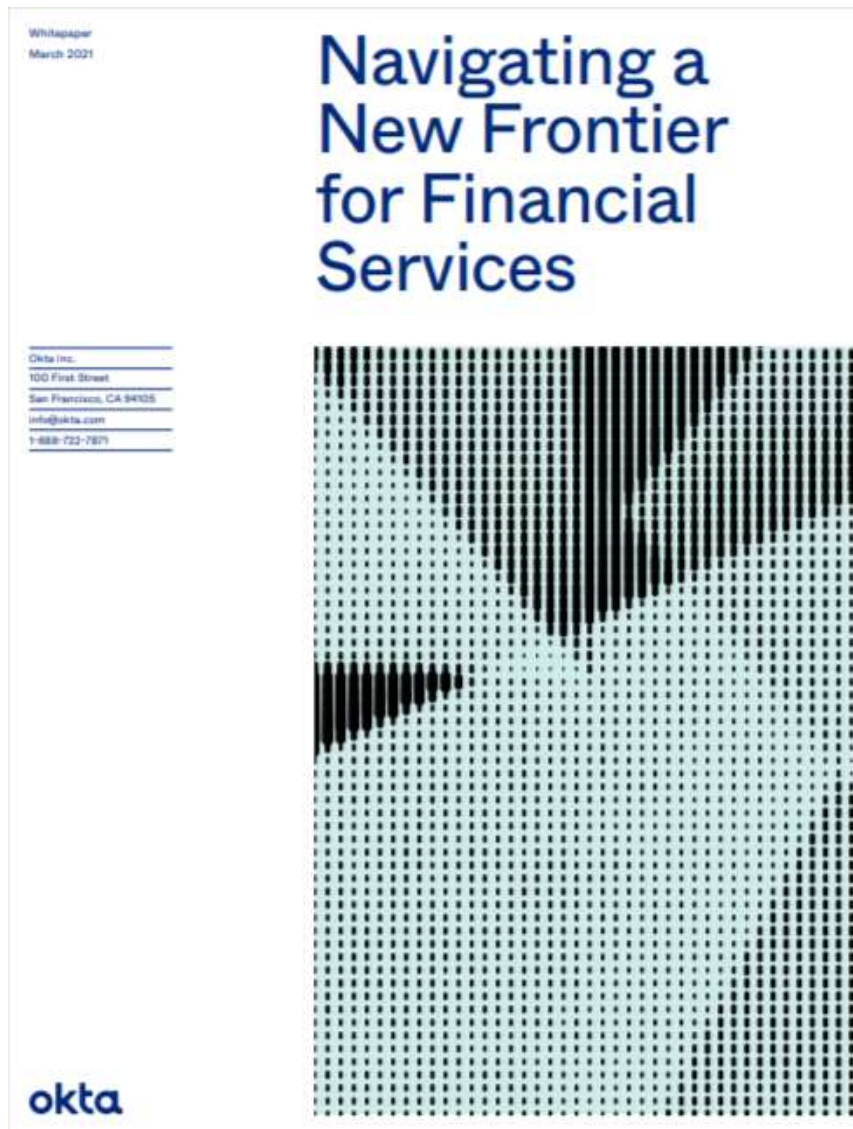


# Navigating a New Frontier for Financial Services



In every industry, the organisations that are leading the market have one thing in common: they've doubled down on digital transformation and innovation, offering customers low-touch, highly customised services through their personal devices. This is as true for online retail as it is for your favorite coffee chain—and it's increasingly true for banking and financial services.

Digital transformation in the financial services sector is no longer disruptive. Many market leaders have already made strides—as have small, agile fintech innovators—which means organisations that want to stay competitive need to be decisive and

strategic in modernising the customer experience. First and foremost, this requires ease of access and personalisation: one study shows that 91% of consumers are more likely to maintain relationships with brands that recognise them and reward their loyalty. However, security must also be top of mind.