



# Digital Bank: New Era Banking

*Juan Merodio*

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¿What is the new Bank?¿Digital Banking?

Bank of America and HSBC invest approximately 50 million dollars yearly in Web and mobile banking. Like these companies, we must analyze how to allocate at least 30% of our budget to the Web, mobile, and tablets. This is actually the first step to converting your organization in a Bank 3.0, meeting the actual and future needs of their customers. Additionally, you must understand which channels are used most frequently, by which customers, at what time, and in what stage of the purchase or decision making process they are in at all times.

Deutsche Bank take on Banking 3.0 starts from the inside. As we've discussed throughout the book, to really transform a bank and bring it to the new era, we must begin from the inside out, by relying on the employees as part of corporate engagement. The case of Deutsche Bank is one of the most recent cases we have regarding this. Back in October 2014 they decided to use personal managers as a link to the service offered to their customers. Each client has a personal manager assigned that meets their needs on an individual basis. To do this they decided to launch an internal contest involving all managers in their office network where they sent phrases that summarized what they tried to convey to their clients. Among the 180 phrases that were sent, they selected 6 that the customers said they could identify with thanks to a focus group which was carried out before the launch.

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