

Accenture European Financial Services Digital Readiness Report

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#BiU16

Is interest in digital yielding returns?
European banks and insurers and the quest to stay relevant

European insurers and banks are being pressured from many sources

Customer expectations



Market share



Investment returns



Stock price



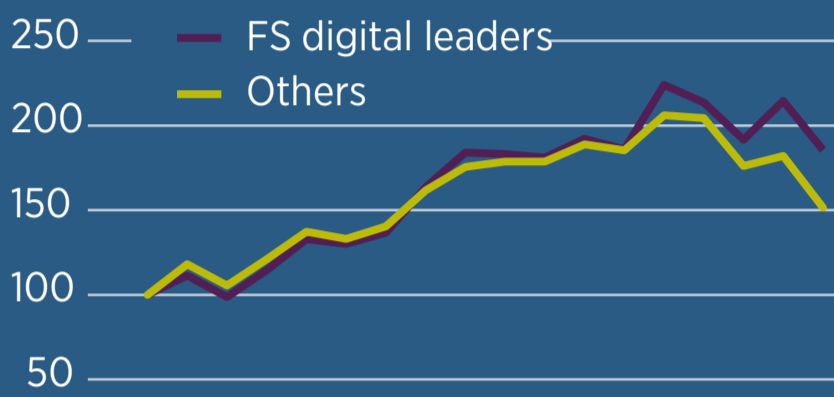
Customer loyalty



Becoming a digital business can help ease the pressure



Company category



Positive correlation for those organisations who embrace a strategic approach to their digital transformation and their share price by becoming business champions.

The Digital Portfolio: Financial Services in Europe



Plan

Big ideas, low investment

While **86%** include digital in their strategies, just **37%** have allocated budget for it.



Make

More focused on outside than in

89% launched new digital products & services, but only **60%** are also developing products digitally.



Sell

Tying physical and digital together

While **91%** provide marketing content to customers via digital channels, only **62%** target content based on browsing history.



Manage

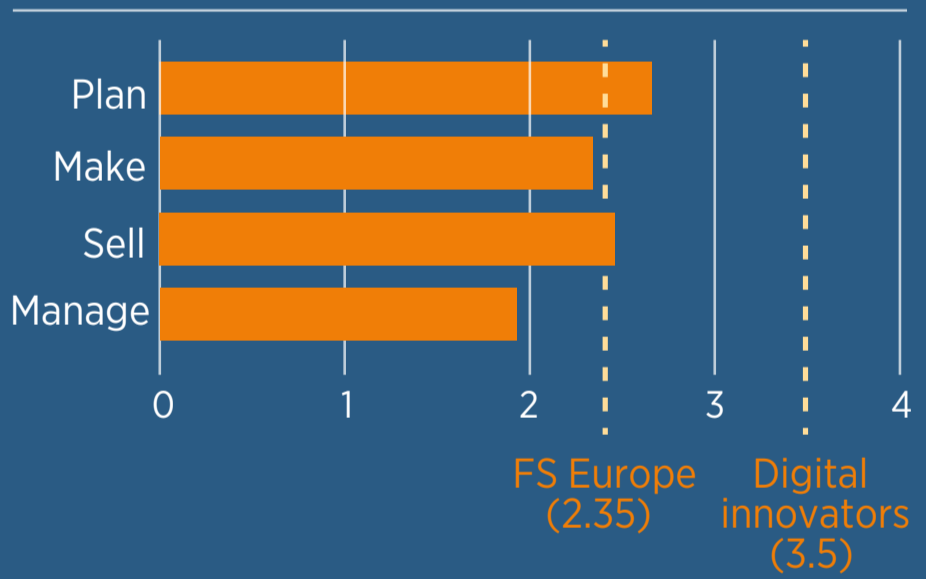
Digital is not being internalized

47% equip employees with internal social network and collaboration tools. **23%** leverage big data analytics to evaluate employees' competence.

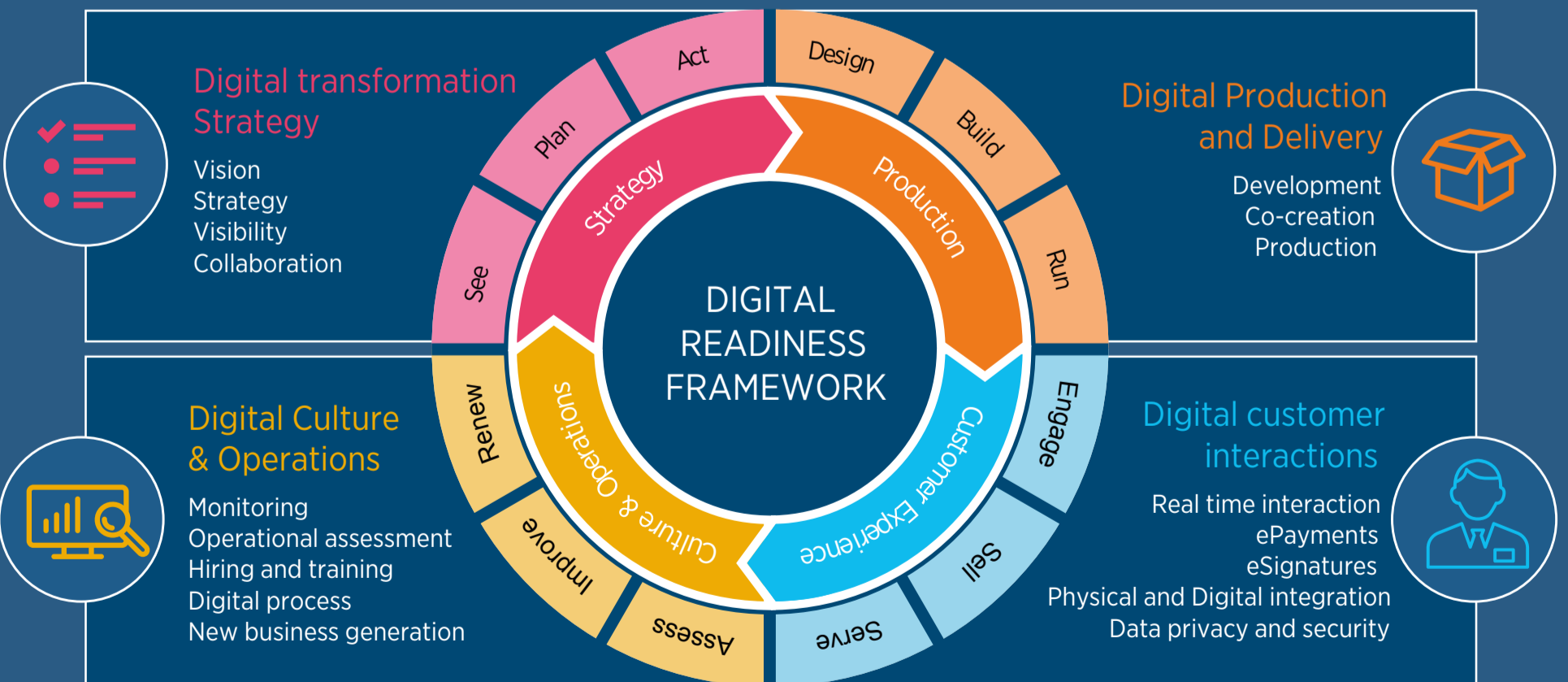
When it comes to embracing digital operations, banks and insurers in Europe are more about plans than performance.

Across the four levers of digital performance, financial service firms perform best in the areas of strategy and sales, and lag behind in product development and operations.

Digital Readiness



To close the gap, financial services firms need to bring digital into every aspect of their operations



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Seien Sie dabei, wenn am 31. August und 1. September 2016 auf der 21. Handelsblatt Jahrestagung Banken im Umbruch sich wieder das Who-is-Who der Bankenbranche und Finanzpolitik trifft.

Mit freundlicher Unterstützung von **accenturestrategy**

Lesen Sie den vollständigen Report von Accenture Strategy unter www.accenture.com/EuropeanFSDigitalReadiness

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