



Profit
Finance Day

Банковское отделение: генератор дохода или центр затрат? Какова роль отделений в будущем?

Николай Чумак 25.05.2018 Алматы
IDNT

idnt
designing retail experience



- Разрабатываем форматы точек продаж для ритейлеров, сервисных компаний и банков
- Помогаем увеличивать эффективность сети точек продаж
- Улучшаем потребительский опыт

Улучшение формата точек продаж приносит увеличение дохода на

20-40%



idnt

shaping retail experience

Среди наших клиентов

Банки



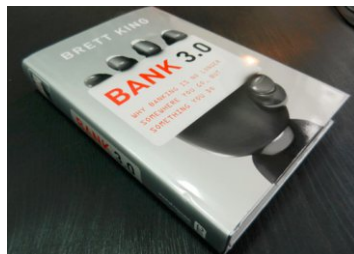
Ритейлеры



Сервисные компании



Авторство



Сообщества



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Почему мы говорим про отделения в 2018



Bill Gates
Microsoft

“Branches will be dead by 2005.”

1995



Brett King
Author of the **Bank 2.0**

“The Branches itself is simply no longer what comes to mind...”



citibank

Cash Deposit & Withdrawal
• Deposit Cash / Issue Payment Order (over-the-counter)
• Withdraw Cash / Issue Cash Order
• Transfer Money / Withdraw / Buy Securities
• Get Account Information
• Change of PIN

Change Report
• Report Statement
• Print Receipt with stamp

citibank



COUNTER SERVICE 全方位柜台服务

PERSON

WELCOME



MUFG

三菱東京UFJ銀行



三菱東京UFJ銀行



アマタビル

初層料理教室



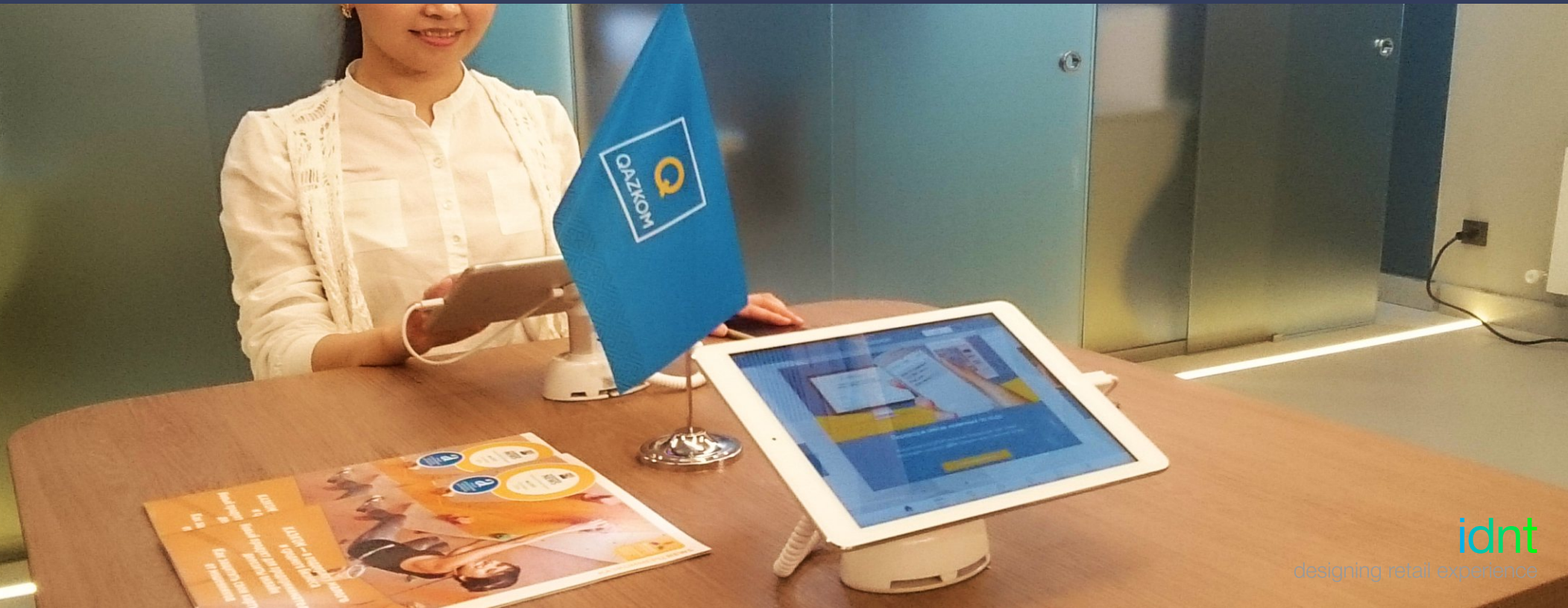


Роли отделений в будущем

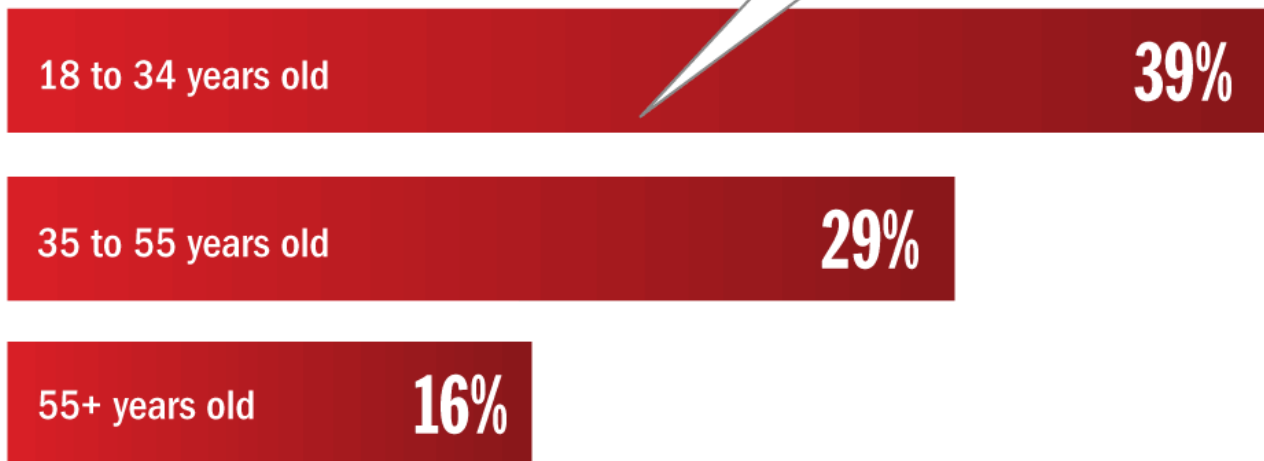
What's next by Accenture?

1. The Branch as Digital Ambassador

Only 22% are completely self-directed. Branches can help increase the digital penetration within a financial institution's customer base and lower transaction costs by educating digital laggards.



Consumers who say they would consider switching to a bank with no branches



Source: Accenture ©



NEWS

SABATO 25/11/2017



1 Operatore Europeo
138 milioni di clienti nel mondo



52 milioni



di clienti nel mondo

138 milioni



1 Operatore Europeo
138 milioni di clienti nel mondo

NEWS

SABATO 25/11/2017

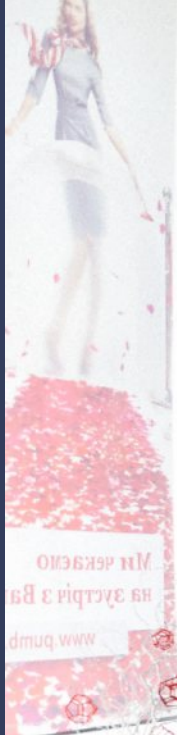
Milioni e miliardi fino al 2017, almeno da 100 milioni

Cinque miliardi di clienti nel mondo per il 2017

Il primo hotel del mondo

Principali C&A, investimenti in Italia

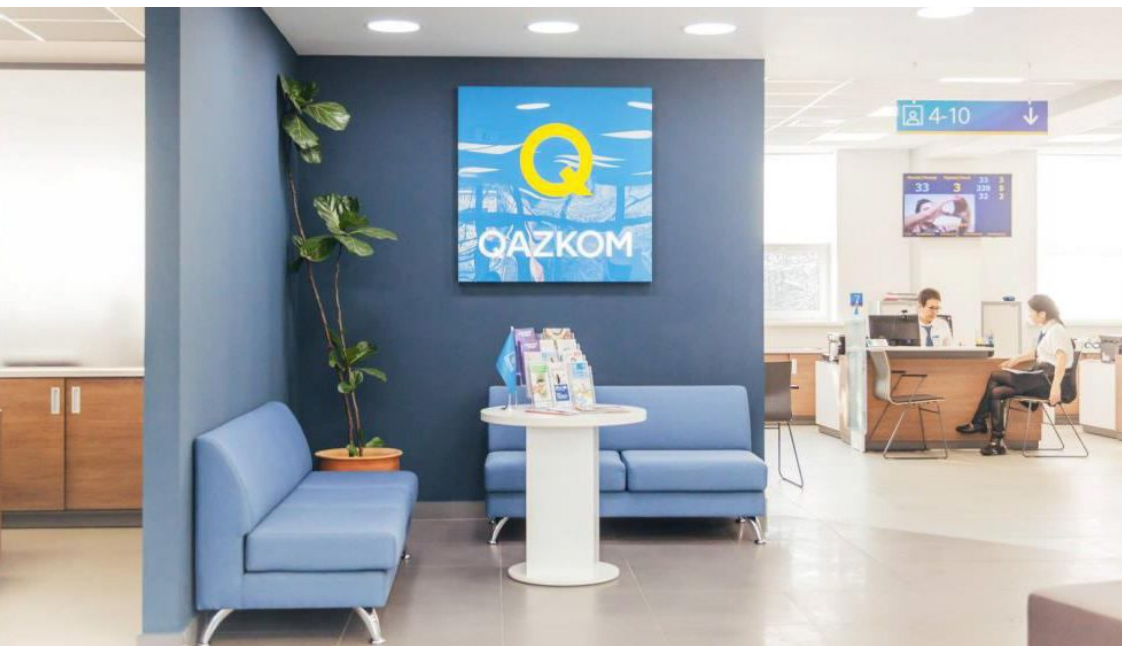
Da Confindustria e Confindustria



Банк для бізнесу
B2B
Bank to business











PRADA

NETFLIX

NETFLIX

今、話題のNetflixに
月額950円で
見放題



いつでも
キャンセルOK!

月額950円で
見放題

いつでも
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What's next by Accenture?

2. The Branch as Advisory Hub

Although the use of online banking services continues to grow, the offline demand for complex and high-value products is still high within branches.

- Center full sales and service support around customer preferences and needs.
- Provide the “human touch” through specialist staff that are on-hand to advise on different or complex services.
- Offer extended hours — weekends, late nights or on-demand remote services via video conferencing.
- Initiate conversations, setting up and closing business in the branch, then maintaining the dialogue online.
- Enable value aggregation with other providers in the everyday bank ecosystem.



UOB Wealth Banking



UOB Wealth Banking

UOB 大華銀行
UOB WEALTH BANKING

Fund Focus

- United Emerging Markets Bond Fund
- United Growth Fund
- BlackRock BGF Global Allocation Fund
- PRU Monthly Income Plan
- Schroder Asian Income
- Blackrock Global Equity Income

REUTERS TOP NEWS

REUTERS INSIDER

INDEX NOTINGS

Daily QLP6004945, QFT51T

Price SGD
Barons C. QLP6004945, Trade Price
24-Feb-12, N/A, N/A, N/A, 1.5140, N/A (+0.07%)
SMA, C0.960004945, Trade Price(SMA), 00
24-Feb-12, 1.5070

Price
Citi, QFT51T, Trade Price
28-Feb-12, 2,922.95, 2,956.39, 2,946.05, 2,955.49, +0.71 (+0.30%)

December 2011

MARKET INDICES

- .BFSN / SENSEX 2449.37180 +0.09% 7504
- .SSEC / SSE COMPOSITE/d 21296.28 +0.37% 112272286
- .N225 / HANG SENG INDE/d 2459.37 +0.67% 83420
- .NIFTY 50 INDE/d 8342.00 +0.31% 83420

TRADING IDEAS
Talk to your Relationship Manager

STOCKS EXCHANGE

Symbol	Bid	Ask	Net Chg
BARON.C	1.5061	1.5072	0.0011%
CARON.C	4.0050	4.0070	0.0020%
REUCD	4.8750	4.8760	0.0010%
REUCO	4.8300	4.8400	0.0100%
REUCS	4.2540	4.2545	-0.0005%
REUCD	4.6000	4.6010	0.0010%
REUCO	4.5000	4.5010	0.0010%
REUCS	4.4000	4.4010	0.0010%
REUCD	4.3000	4.3010	0.0010%
REUCO	4.2000	4.2010	0.0010%
REUCS	4.1000	4.1010	0.0010%
REUCD	4.0000	4.0010	0.0010%
REUCO	3.9000	3.9010	0.0010%
REUCS	3.8000	3.8010	0.0010%
REUCD	3.7000	3.7010	0.0010%
REUCO	3.6000	3.6010	0.0010%
REUCS	3.5000	3.5010	0.0010%

SINGAPORE EQUITY

Symbol	Price	Net Chg
SINGTEL.L	3.180	+0.020
SBS CAP.MKTS.L	14.770	+0.010
ASAC.L	6.900	+0.010
ASAP.L	10.530	+0.010
ASAP.L	11.100	+0.010

Frankfurt airport hit

Wealth Insights

Capital One 360, USA



Let us know your thoughts
#CISF

Peet's
COFFEE AND TEA

Peet's
COFFEE AND TEA

Grab cash at our ATM with just your phone.

CashApp
Capital One



GOOD VIBES

Ask us how.

Talking Money
With Your Head
With the Guidance
of a Money Coach
discuss why
Caution About
be So Difficult
how Can We
Thurs. February
3:00pm
Ask an Ambassador

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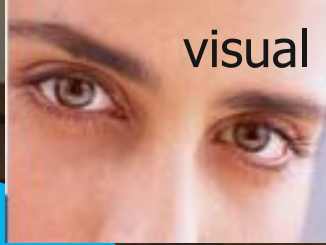
"Where's the bank?"
You're in it.
Ask an associate for details





Самый сильный клиентский
опыт создается через
ЭМОЦИОНАЛЬНУЮ СВЯЗЬ



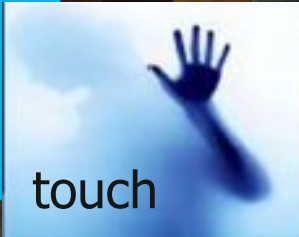
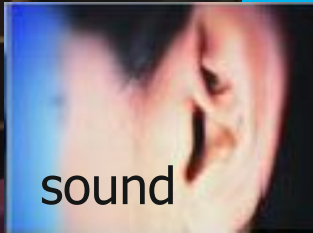


Sensorial Marketing





Sensorial Marketing



Emotionally satisfied customers are 100% more likely to spend

Average Monthly Spend

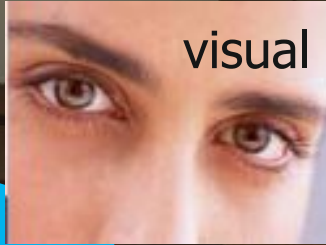
\$136

\$136

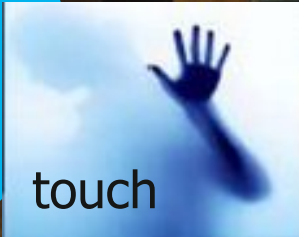
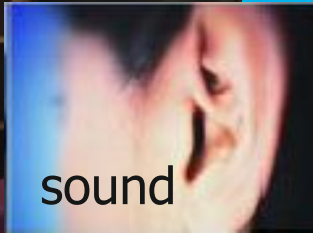


Satisfied

Dissatisfied

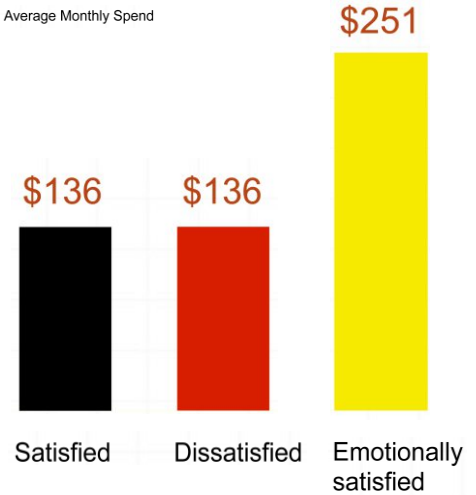


Sensorial Marketing



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What's next by Accenture?

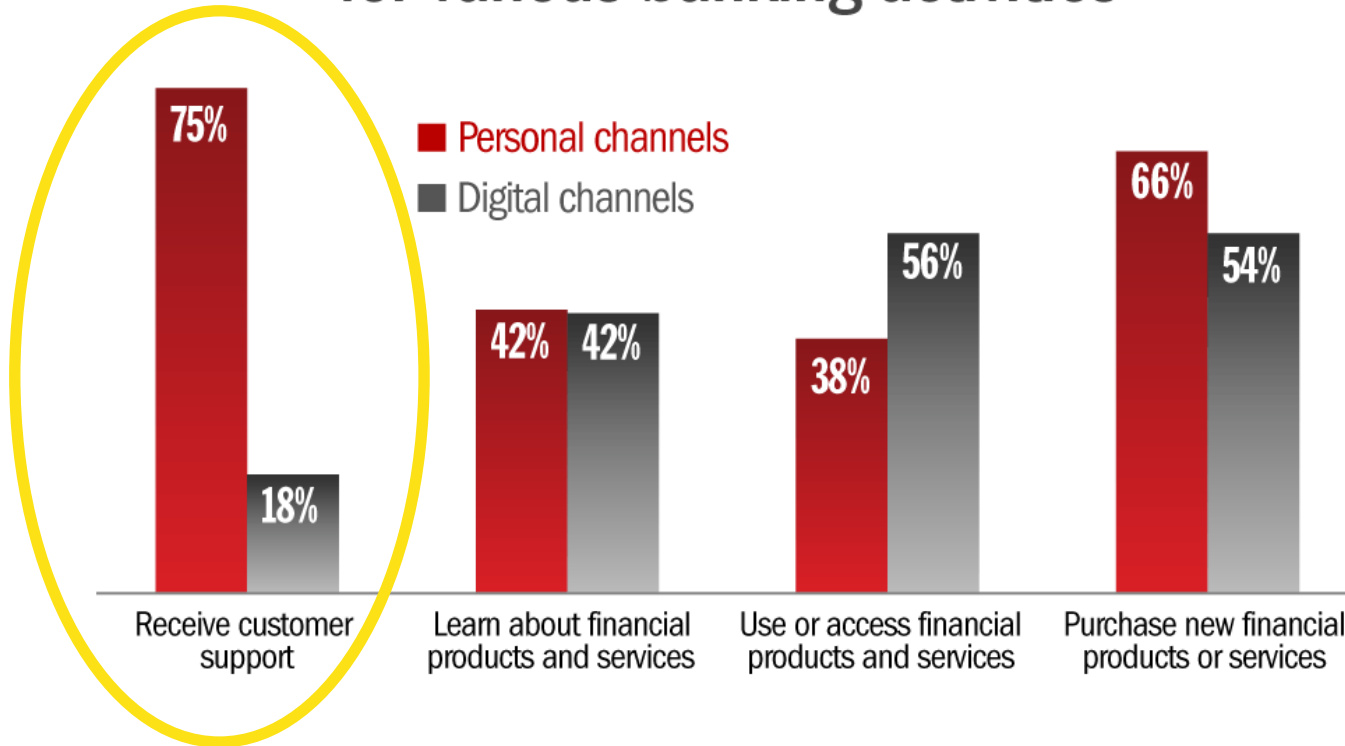
3. The Branch as Problem Solver

First-contact resolution is key to retention. While consumers very frequently use digital tools and services, 65% of them return to branches when it's time to fix problems.

Accenture's research has shown that 34% of customers who switched financial providers in the last year did so because of a poor customer service experience. By comparison, only 7% defected because of the quality of a bank's digital interactions or services.



Consumer channel preferences for various banking activities



Source: CEB Tower Group ©

A vertical advertisement panel featuring a man in a dark pinstriped suit sitting at a table with a white coffee cup and a glass of water. The text "Ihre Finanzen immer und überall verfügbar." is displayed. Below the main image are two smaller images of product boxes with red umbrellas.

Ihre Finanzen immer und überall verfügbar.

Con la passione le cose fatte bene





Как?

Изменение сервисной модели



The Branch as:

Digital Ambassador

Advisory Hub

Problem Solver



Mykola Chumak

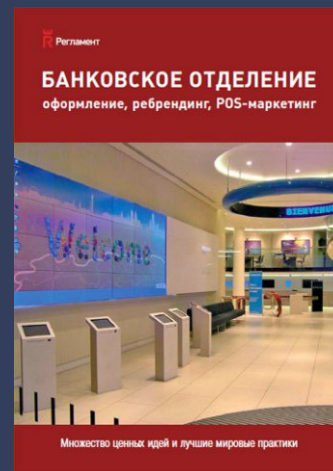
Founder | CEO

+38 067 502 9152

mykola@idnt.com.ua

www.mykolachumak.com

www.idnt.ua



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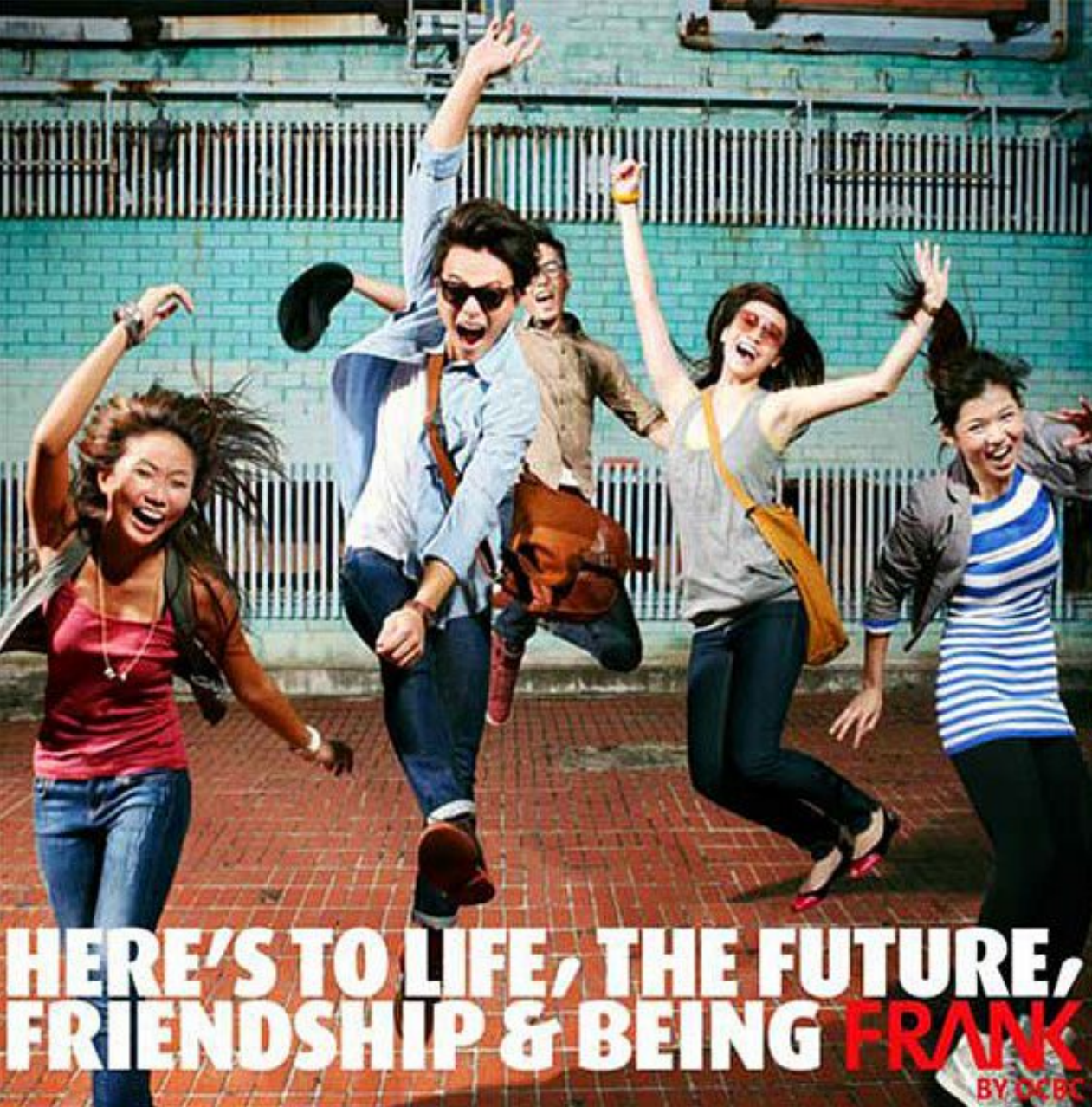
BONUS TRACK

ORCHARD RD

GUCCI

idnt

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**HERE'S TO LIFE, THE FUTURE,
FRIENDSHIP & BEING FRANK**

BY OCBC



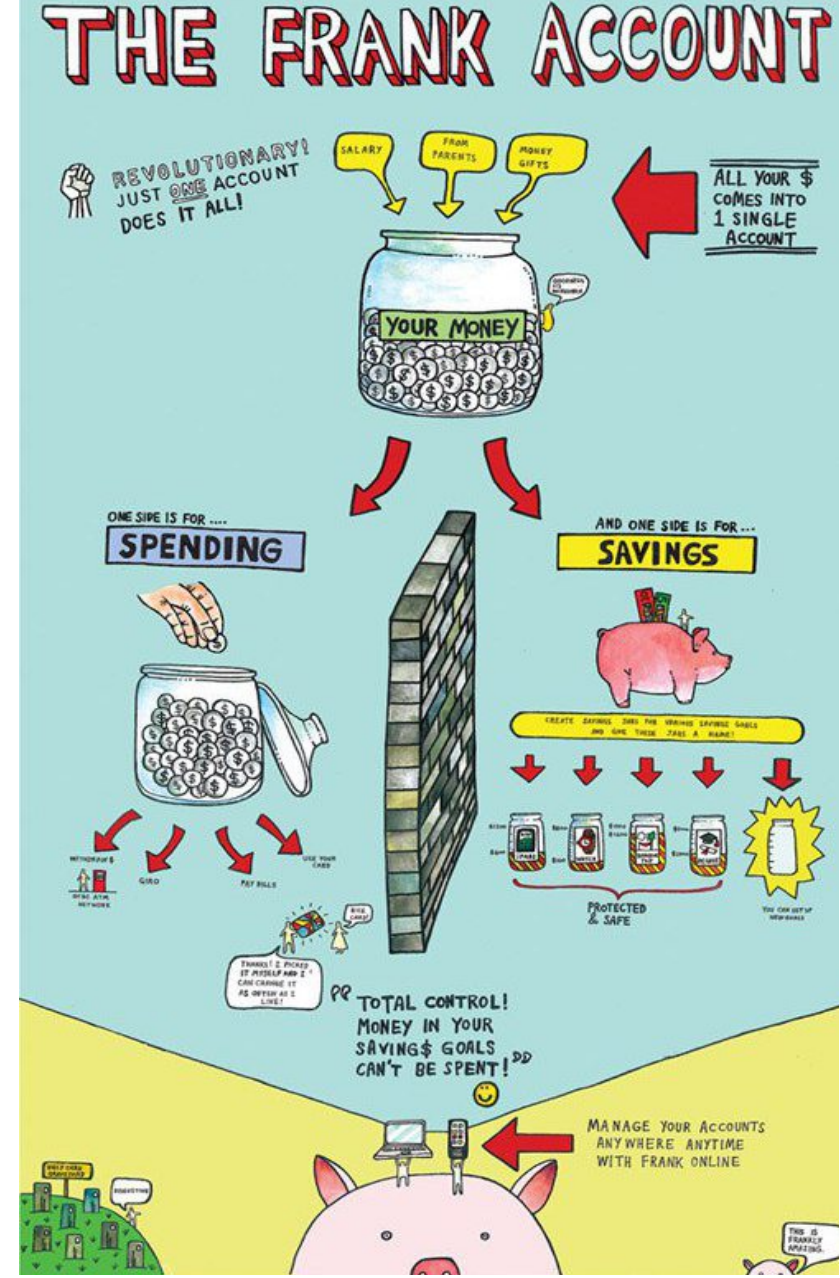
**I NEED TO BE FREE, I NEED TO
BE ME, I NEED TO BE FRANK**

BY OCBC

FRANK THE BRAND NEW WAY TO BANK

www.FRANKbyOCBC.com

Simple
Stylish
Meaningful



SHARP + SMART (EXCLUSIVELY FOR FRANK CREDIT CARD)



FREE EXCLUSIVE DESIGNS WHEN YOU APPLY ONLINE



CLEVER + QUIRKY



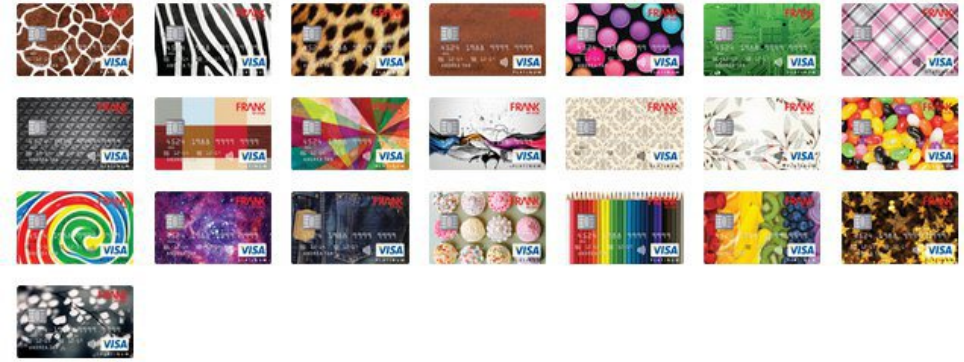
MOVEMENT + MUSIC



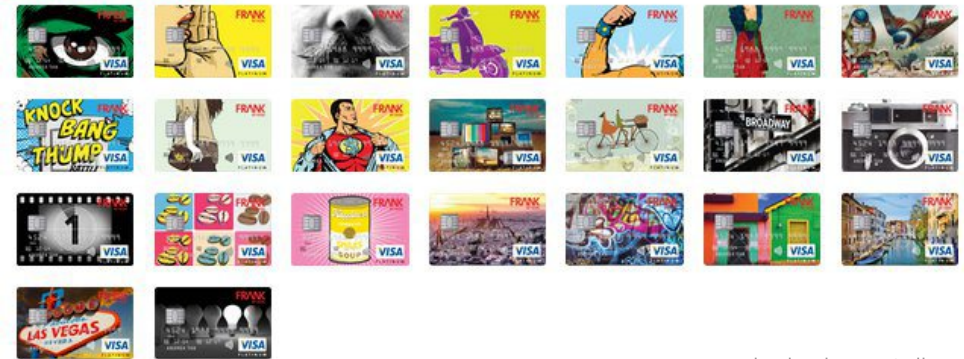
CUTE + CUDDLY



TEXTURES + COLOURS



URBAN + POP ART





TO PLAY

TO LIVE



BASKETBALL



idnt

designing retail experience



DESIGNER SERIES

MOVEMENT + MUSIC

WILD + BOLD

CLEVER + QUIRKY

PICK ME!
PICK ME!
PICK ME!

PICK ME!
PICK ME!
PICK ME!

PICK ME!
PICK ME!
PICK ME!

**I USE
PROTECTION.**

| PROTECT

**I ENJOY SMALL
INDULGENCES.**

**I SAVE
BEFORE
I SPEND.**

| SAVE

**I AMPLIFY
MY WEALTH.**

| INVEST

FRANK
BY OCBC

HEDGE YOUR TRAVEL RISKS WITH **TRAVEL INSURANCE**

- 1 You will be reimbursed for flight delays.
- 2 You are covered for loss of baggage.
- 3 You will be compensated if your trip is disrupted.

Talk to our friendly **FRANK Ambassadors**
or visit ocbc.com/travel.

FRANKLY

There's every chance your budget flight or baggage may be delayed. It is important to be covered for such delays, as well as trip cancellations or disruptions.

FRANK
BY OCBC

GAIN CONFIDENCE AND KNOWLEDGE TO INVEST IN EQUITIES WITH **YOUNG INVESTOR PROGRAMME**

- 1 Learn the basics of equities investment.
- 2 Learn how to start trading on OCBC's trading platform.
- 3 Receive monthly juicy investment tips and be invited to regular investment talks by investment experts.

Join the next **Young Investor Programme meet up.**
Talk to our friendly **FRANK Ambassadors** or
visit www.OCBC.com.

FRANKLY

Invest in only what you understand. Equipping yourself with investment knowledge is the first step to start investing your future.

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I SAVE BEFORE I SPEND

The first step to financial freedom is solidifying a habit of saving specific amounts of money. My FRANK account's savings jar motivates me to save monthly and visually tracks my progress so I can realize my goals.



CREATE A DREAM JAR

PERK: WHO WANTS MORE THAN MONEY AND

42%

WANT TO SAVE MORE



I INVEST MY WEALTH

As Einstein said, "Compound interest is the 8th wonder of the world. He who understands it, earns it, he who doesn't, pays it."

FRANK helps me invest regular amounts and then reinvest my earnings. I'm harnessing the power of compound to achieve my dreams.

INVEST RESPONSIBLY

INSTEAD OF INVESTING IN A STOCK MARKET TO INVEST RESPONSIBLY, WE OFFER INVESTMENT OPPORTUNITIES



FOR EXAMPLE, IF YOU INVEST \$100 PER MONTH FOR 10 YEARS, YOU COULD EARN \$10,000 MORE THAN IF YOU HAD JUST SAVED THE MONEY.



I USE PROTECTION

I want to be free from worries whether I'm building my future or travelling. Or why not both?

FRANK helps me get the right insurance plans so I can protect myself and enjoy my freedom more.

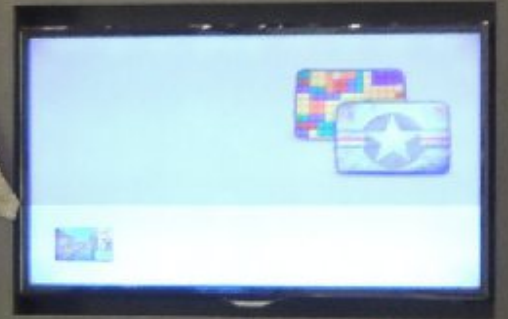


PROTECT THINGS THAT MATTER IN YOUR LIFE



I ENJOY SMALL INDULGENCES

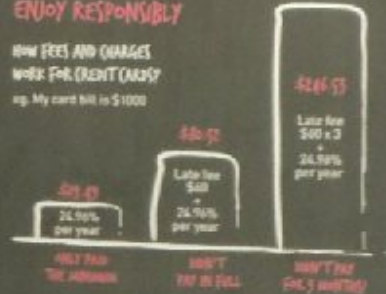
To live my life to its fullest, I enjoy all it has to offer. I also make sure I pay my dues on time and in full. This way, I can meet my financial goals while indulging in all the benefits that my FRANK card offers.



YOUR FRIEND WITH BENEFITS

ENJOY RESPONSIBLY

HOW FEES AND CHARGES WORK: FOR RENT (ANNUAL)
eg. My card bill is \$1000



JUST
A BANK
OR
A FRIEND
WHO'S
FRANK?

FRANK THOUGHTS
TO LIVE YOUR DREAM

SAVE
PROTECT



A white two-tiered table with a laptop on top, positioned in the center of the room.

A white two-tiered table with a laptop on top, positioned in the center of the room.

MOVEMENT + MUSIC
WILD + BOLD
URBAN + POPART
TEXTURES + COLOURS





Mykola Chumak

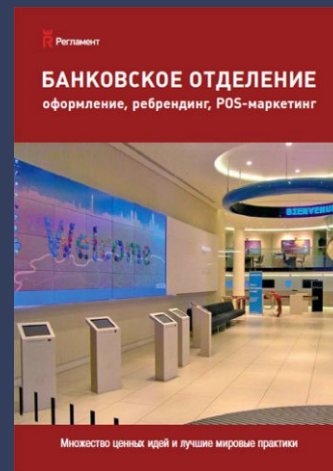
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www.idnt.ua



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