

The future bank is not a bank

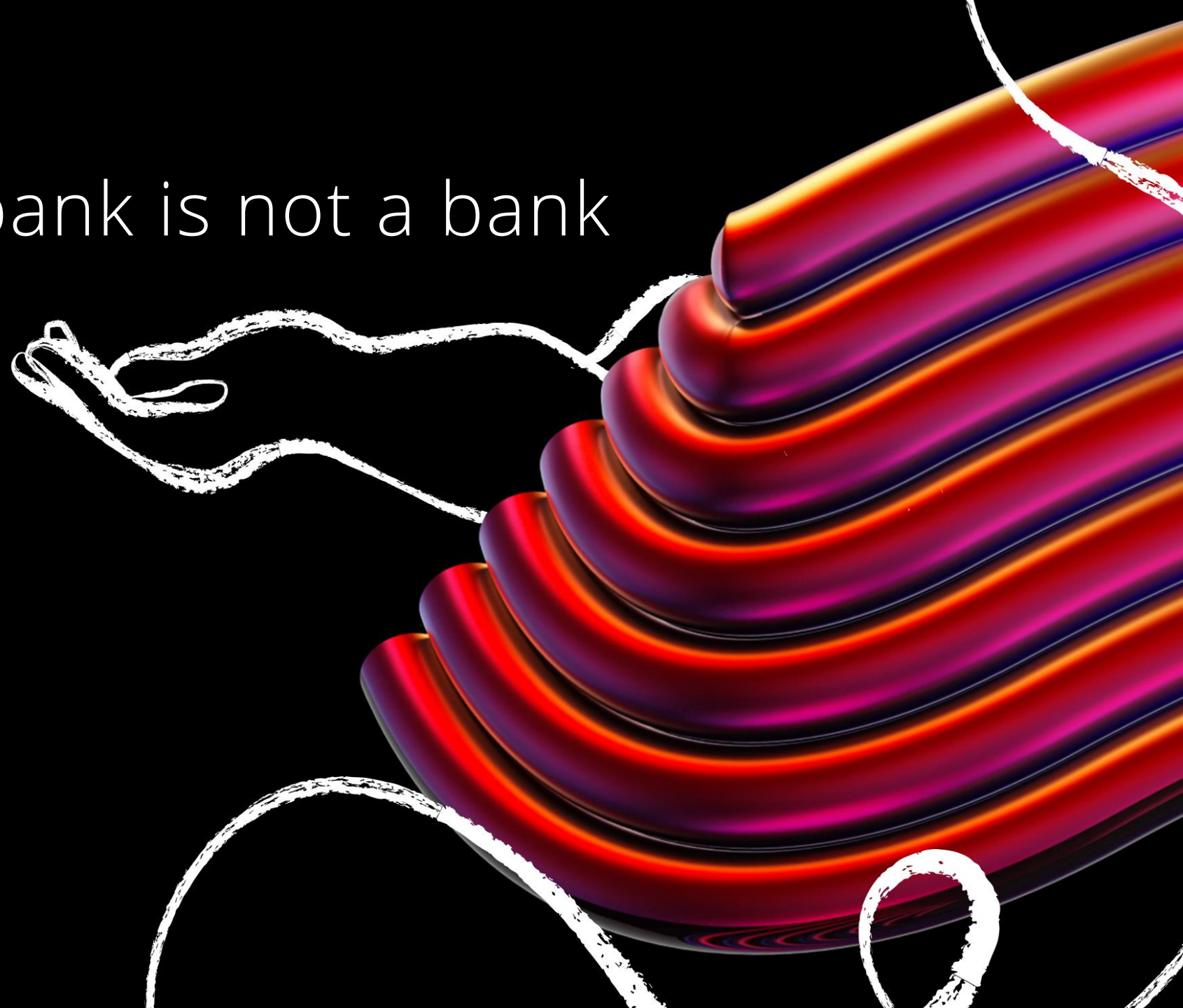
Ortec Finance conference

Amsterdam, 11 may 2023



The future bank is not a bank

- 01 **Why**
Reasons for continuing digital transformation
- 02 **What**
Some examples of what that means
- 03 **How**
The challenge of changing a running business
- 04 **Discussion**
What are your thoughts?





Why banks should transform

Consumers have changed

- > New generations are looking for purpose
- > Consumers are used to digital interaction
- > Money is not the prime driver. Freedom and happiness are

Businesses have changed

- > There are many sources of capital banks have to compete with
- > Businesses, SME to corporate demand tailored service
- > Businesses expect banks to be more than a finance partner

Society has changed

- > Financial health and financial planning are increasingly important
- > Banks are asked to take their responsibility as protectors
- > Compliance costs are putting pressure on traditional margins

New business models

- > Different mindset, servicing, products, compensation
- 
- 
- 



What digital transformation means

Some examples

From straight jacket banking

Faceless. ***One size fits all.***

Administrative. ***Cold.***

Compliance driven. ***Complex.***

Impersonal. ***Product centered.***





To human-centered
digital service.

360-degree. ***Always on.***

Personalized. ***Intuitive.***

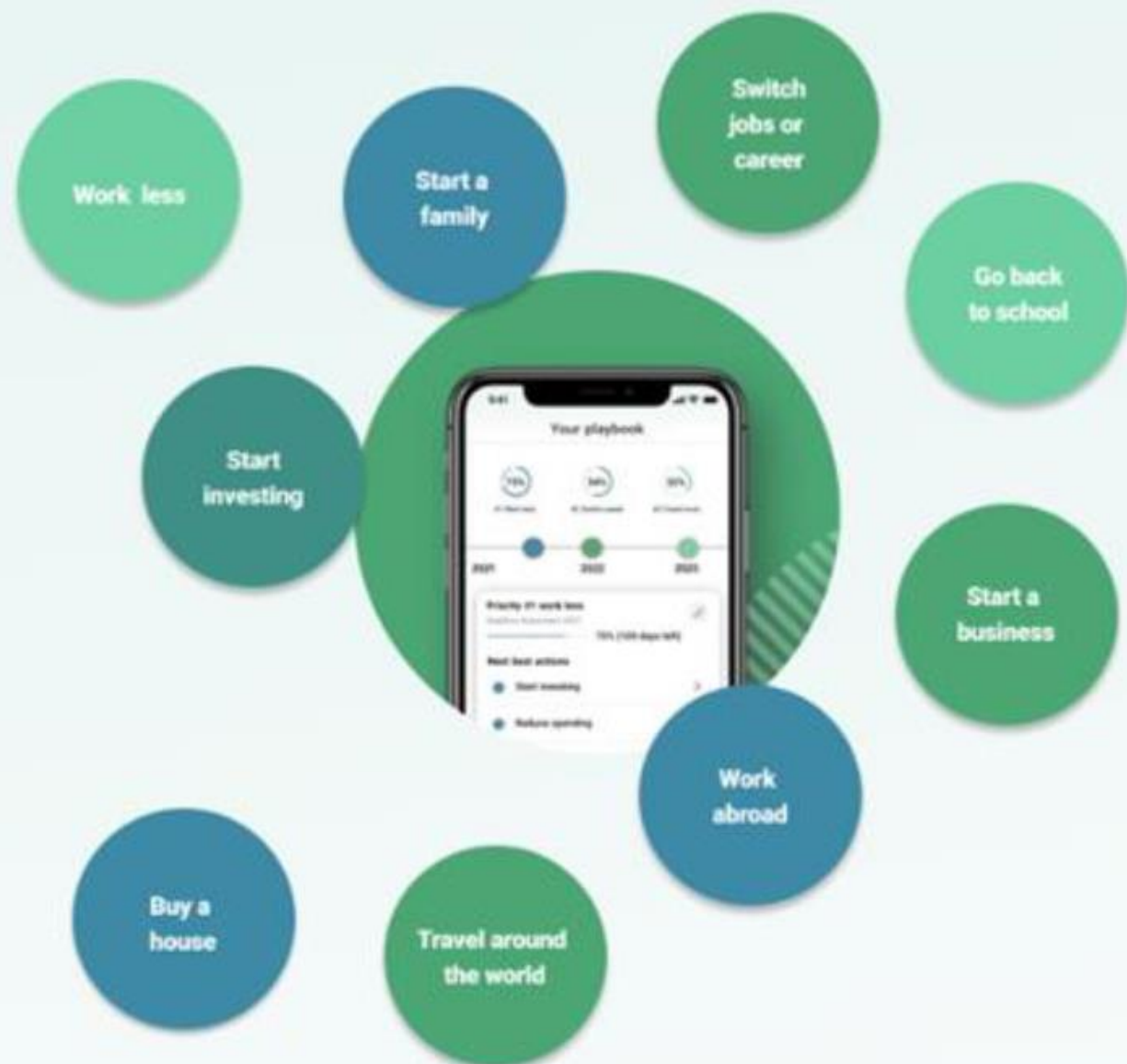
Automated. ***Relevant.***

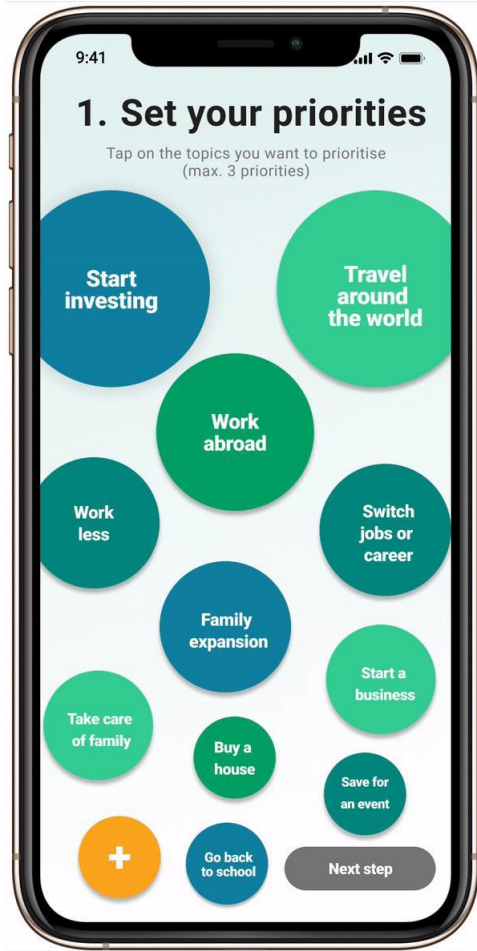
Responsive. ***Measurable.***

Build the life you want. Be financially free.

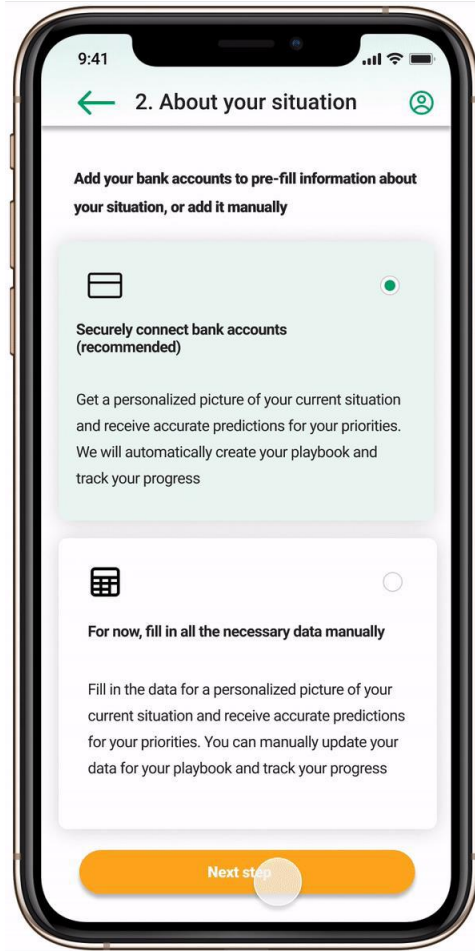
Get your **personalized playbook** and start taking action.

Get your **playbook**

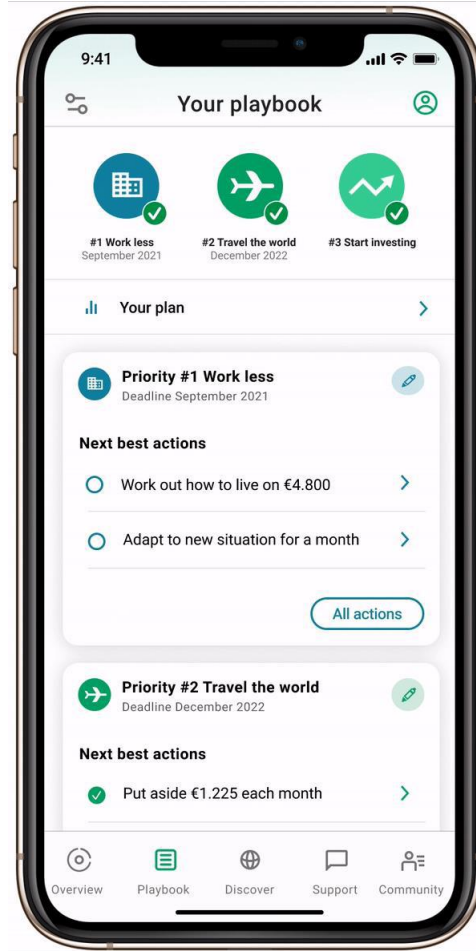




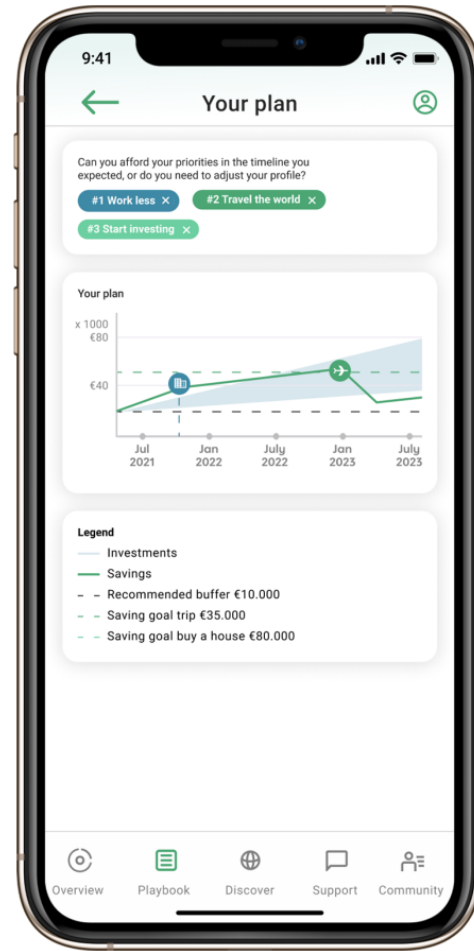
Set your priorities and make them concrete



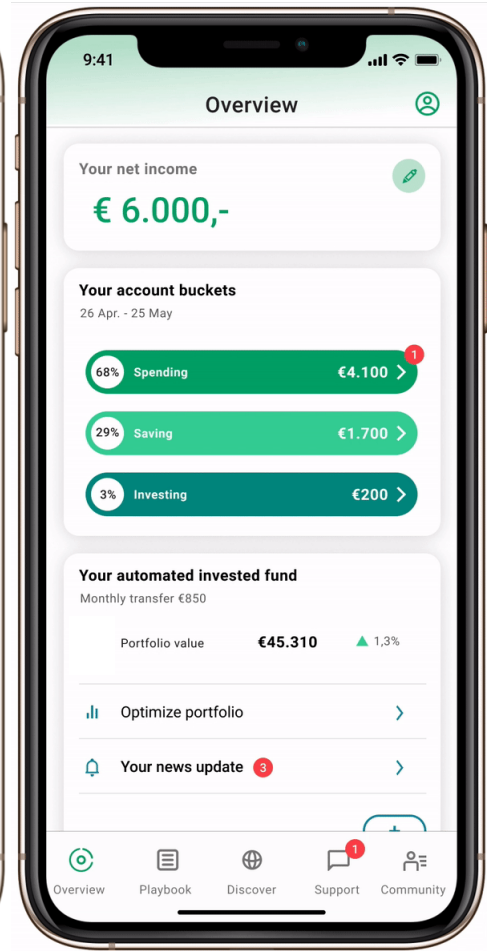
Let us understand your finances



Your personal playbook helps you to take action



Make informed decisions based on visualized trade-offs



Make your money work towards your priorities



RALLY
Your Neighborhood

PROMOTE
Your Business

SHARE
Where You Shop

ABOUT



SMALL BUSINESS SATURDAY

NOV 29

GET YOUR BUSINESS READY FOR THE DAY

Take part in Small Business Saturday® by creating free, personalized marketing materials for your business.

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108 million consumers

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SNS EXPERTISECENTRUM



SNS EXPERTISECENTRUM

In het SNS Expertisecentrum bespreken we jouw financiële vragen. Zo komen we samen tot nieuwe inzichten en kun jij je plannen ontwikkelen en je ambities waarmaken. Maak een afspraak met 1 van onze experts of kom naar 1 van onze inspirerende bijeenkomsten. Je bent van harte welkom!

Eerder in het Expertisecentrum...



↳ Ondernemersevent

Hoe groei jij als ondernemer?

[Lees meer →](#)



↳ Wooninspiratie

Haalbare oplossingen

[Lees meer →](#)



↳ Ladies Night

Bouwen aan je onderneming en je netwerk

[Lees meer →](#)

Partnernetwerk

Samen sta je sterker. Daarom bundelen we bij het expertisecentrum onze krachten met verschillende ondernemers uit de regio. Deze partners organiseren regelmatig een workshop of andere bijeenkomst. Interesse? Neem dan contact op met één van onze medewerkers van het Expertisecentrum.

Een plek voor iedereen

Het SNS Expertisecentrum is er voor jong, oud, ondernemer, zzp'er, klant of geen klant.



Nice, but how?

Changing the business while running it



Key transformation aspects



PEOPLE

- > Purpose driven
- > Authentic
- > Daring
- > Creative
- > Endurance



PROCESS

- > Customer centric
- > Agile
- > Tech enabled
- > Human touch
- > Independent



TECHNOLOGY

- > Cloud
- > AI
- > Financial Modelling
- > Marketing automation
- > Online advertising

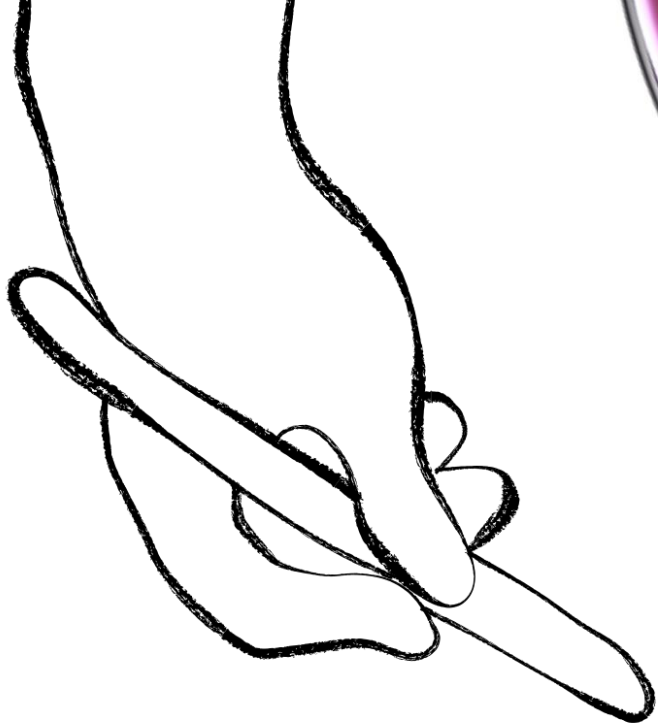


LEADERSHIP

- > Visionary
- > Execution power
- > Tech savvy
- > Nurturing change
- > Challenger



DISCUSSION



Thank You.

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