



# نوآوری دیجیتال در بانکداری

---

هدر کاکس

متخصص بازاریابی دیجیتال در سی تی گروپ



# The Story In Numbers

Top factors 18-34 year olds look for in a bank



**31%**

Online  
Banking



**24%**

Mobile  
Banking



**22%**

Both good  
customer service  
& online bill pay



**17%**

Convenient  
access to  
branches

# Client Expectations are Being Redefined

Simple. Intuitive. Effortless.

Intelligent. Personal. Contextual.

Instant. Automatic. Responsive.

Meaningful. Emotional. Human.

Convenient. Seamless. Learning.

Social. Connected. Here. Now.



# The Future of Banking Will Manifest in Many Ways, Yet There Will be Common Elements



Mobility

Empowered by a  
Common Platform

Driven by Data &  
Insights

Connected to  
Everything

Experiences Built  
by... Anyone

# Innovation or Commercialization?



Citi Mobile Challenge Demo Day  
*New York City*



Citi Innovation Lab  
*Singapore*

The image features the Citi logo, which consists of the word "citi" in a white, lowercase, sans-serif font. A red, curved line arches over the top of the letters "i" and "t". The logo is centered on a blue background that has a subtle gradient, being lighter in the center and darker towards the edges.

citi