

## Forbes Insights, US: Cognizant's Senior Vice President and Chief Digital Officer, Banking and Financial Services, says Successful Banks will Provide Superior Customer Experiences



"The winners will be able to provide a superior customer experience, simplicity and relatively comprehensive services, all of it through digital channels," said **Philippe Dintrans**.

*Excerpts from Forbes Insights:*

"When it comes to service, accessibility, and pursuit of higher returns and lower costs, banking customers' preferences are changing rapidly. In particular, they are looking beyond traditional branch banks to online banking services and digital banks with no physical presence at all. Assets in digital banks are growing rapidly.

This represents a major shift in how Americans save, how they manage their banking relationships and what types of banks they like to do business with. To better understand these trends, Forbes Insights conducted a survey of 1,087 banking customers across the U.S. about their savings objectives, their opinions about traditional, brick-and-mortar branch banks versus digital banks, and their outlook as savers. We then supplemented the survey with perspectives from five experts and thought leaders in the fields of banking and digital services.

To make digital banking a success, it's critical to keep improving the experience itself. The experience is also the basis on which many will fail, however.

'People will decide to leave based on a bad experience,' warns Dintrans. Increasingly, too, digital services will be migrating to a mobile environment. 'You must design everything with a mobile-focused mindset,' Dintrans says. 'This is a key inflection point: You can have the best experience on the web, but if it's not mobile, a lot of savers will move to other banks.'

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