



Outlook over the Banking and Payment system CX performance

Italy CEE Report 2019 Evidences

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In the Age of Customer, payment services are primarily an additional lever of Customer Experience



The world of payments is experiencing a hype: an increasing number of players offer this service, from FinTechs to Tech Giants and to Banks themselves, of course

Competition is not about the technology but deals with how payment methods change the customer experience

Today, CX is the real source of the competitive advantage

The Italian CEE Analysis: Overview of sectors' performance



Research conducted in April 2019



5000+ consumers on 221 brands

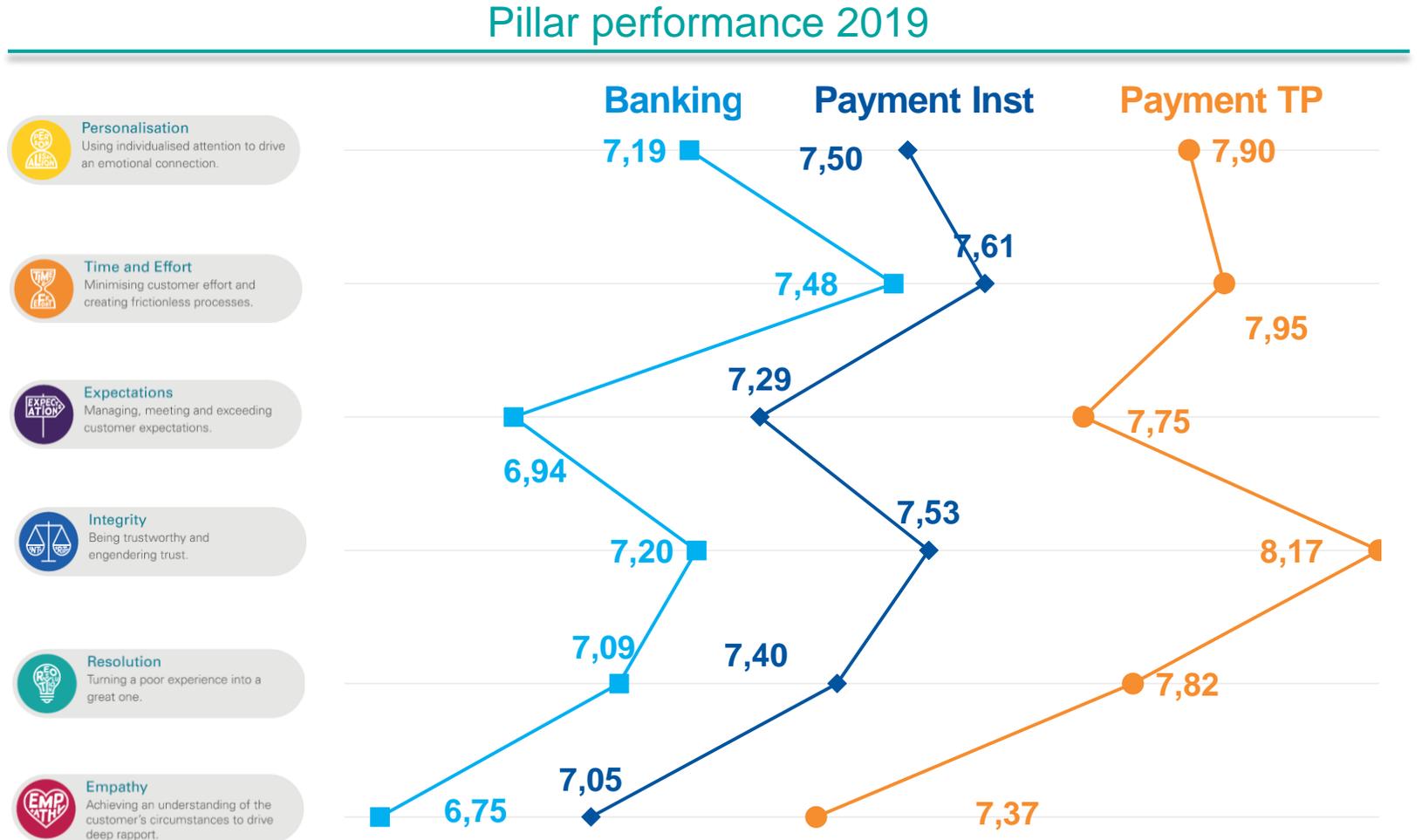


Multiple Interviews with senior leaders



IT sector	% difference in IT sector CEE score vs 2018		Sector performance vs IT average	IT 2019 sector ranking
Grocery retail		 +3,4%	 +3%	 1 st
Non-grocery retail		 +1,4%	 +2%	 2 nd
Financial services		 +2,4%	 +0%	 3 rd
Travel and Hotels		 +2,5%	 -2%	 4 th
Restaurant and Fast Food		 +3,7%	 -2%	 5 th
Entertainment and Leisure		 +2,33%	 -2%	 6 th
Logistics		 +1,9%	 -3%	 7 th
Telecoms		 +3,2%	 -5%	 8 th
Utilities		 +1,7%	 -10%	 9 th

Comparison between Pillar performance of Banking brands, Payment institution and Payment touchpoints in the 2019 Italy CEE Ranking



Themes of the CX improvement: Employee Experience and Insights





The issues of technology: the fun experience ...