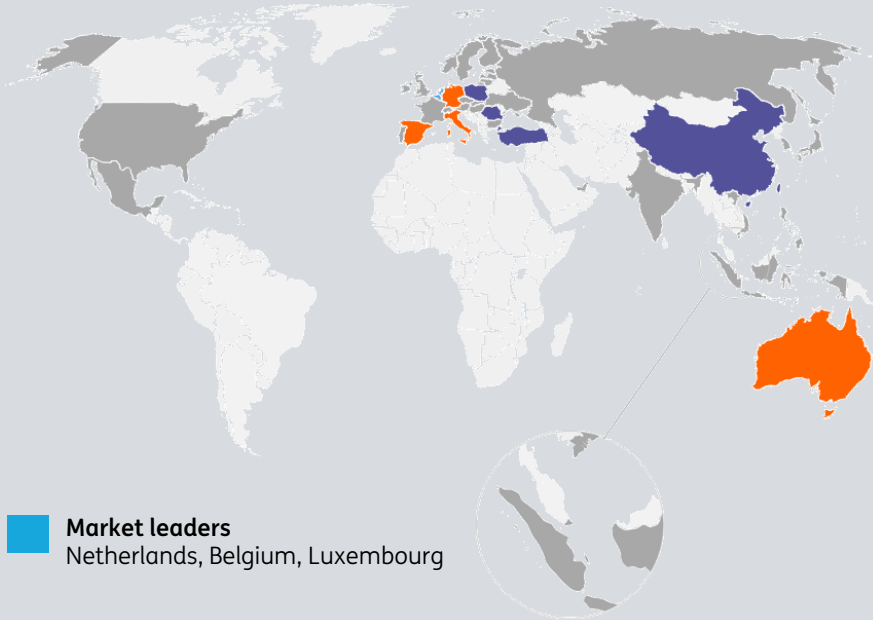


THE GAME

Tener conto della nuova postura: uomo-tastiera-schermo

ING in Italia e nel mondo



Market leaders
Netherlands, Belgium, Luxembourg


Challengers
Germany, Austria, Spain, Italy, France,
Australia, Czech Republic

Growth markets
Poland, Turkey, Romania and business
units in Asia

Wholesale Banking activities only

ING Group (FY 2022 results)

 **Net Promoter Score (NPS) #1** In 6 out of 10 Retail Markets

 **Clients +37** Mln

 **Net Result 3,7** Bn€

 **Total Assets 967** Bn€

 **Employees +60k** Over 40 countries (Retail + Wholesale)

ING in Italy (key figures FY 2022)



+1,2M total clients



+100k clients per year



96% of digital clients



+770k unique clients on our App



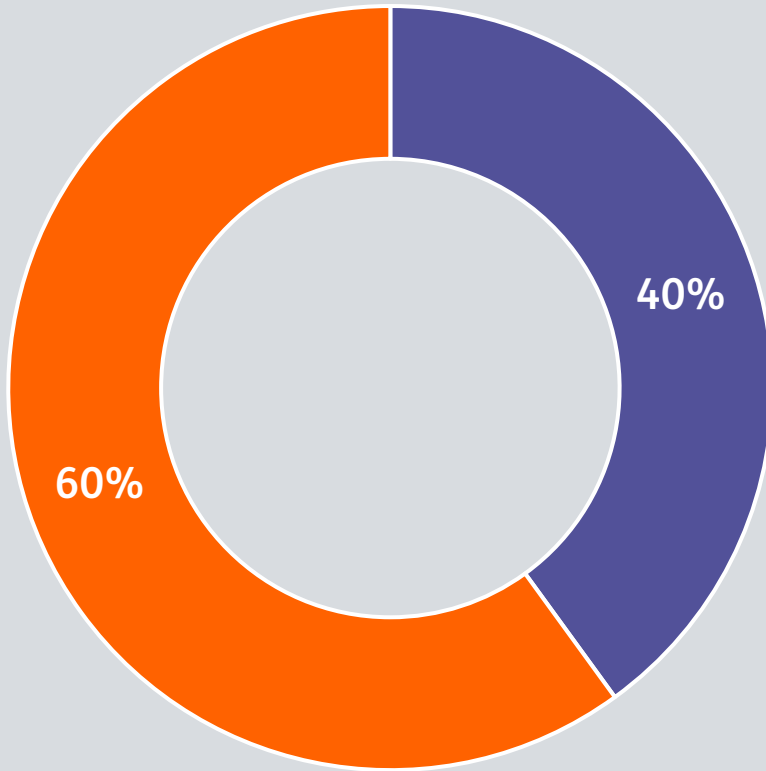
+1K total employees



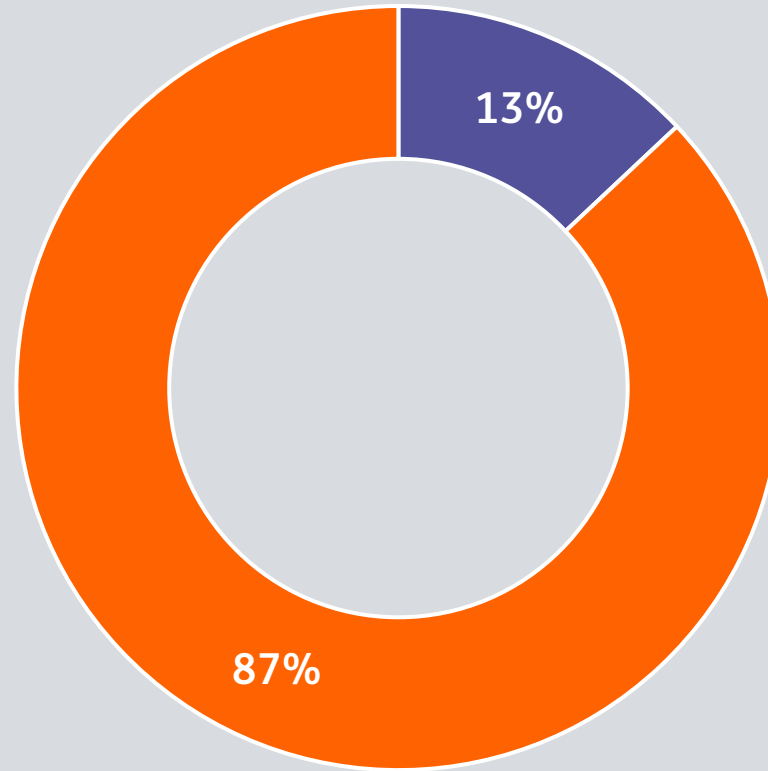
23 Point of Sales (Arancio Stores & HuBs)

La nostra distribuzione assicurativa per canale

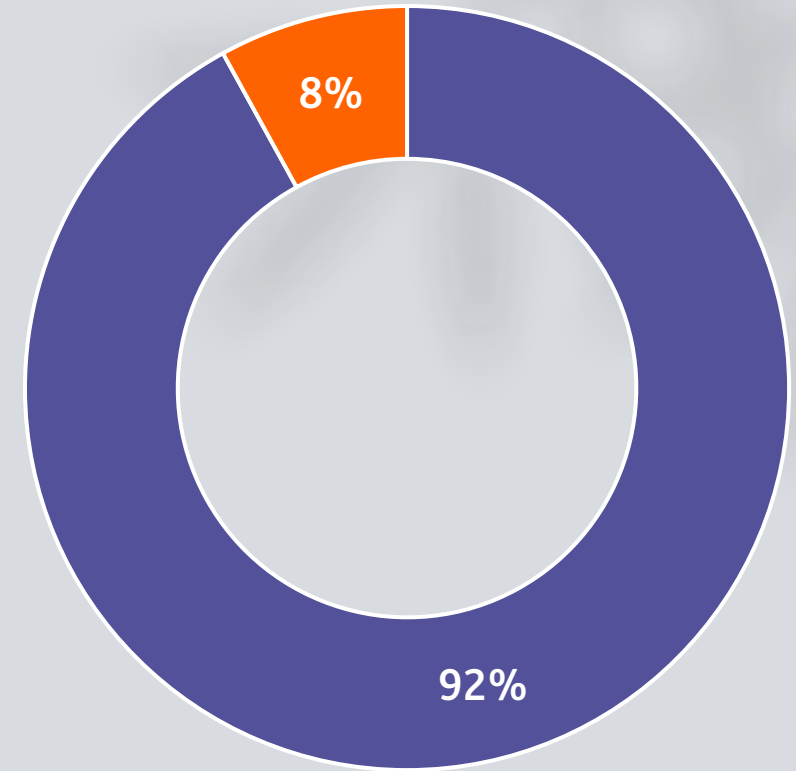
Life Insurance



CPI Mortgage



CPI Personal Loans

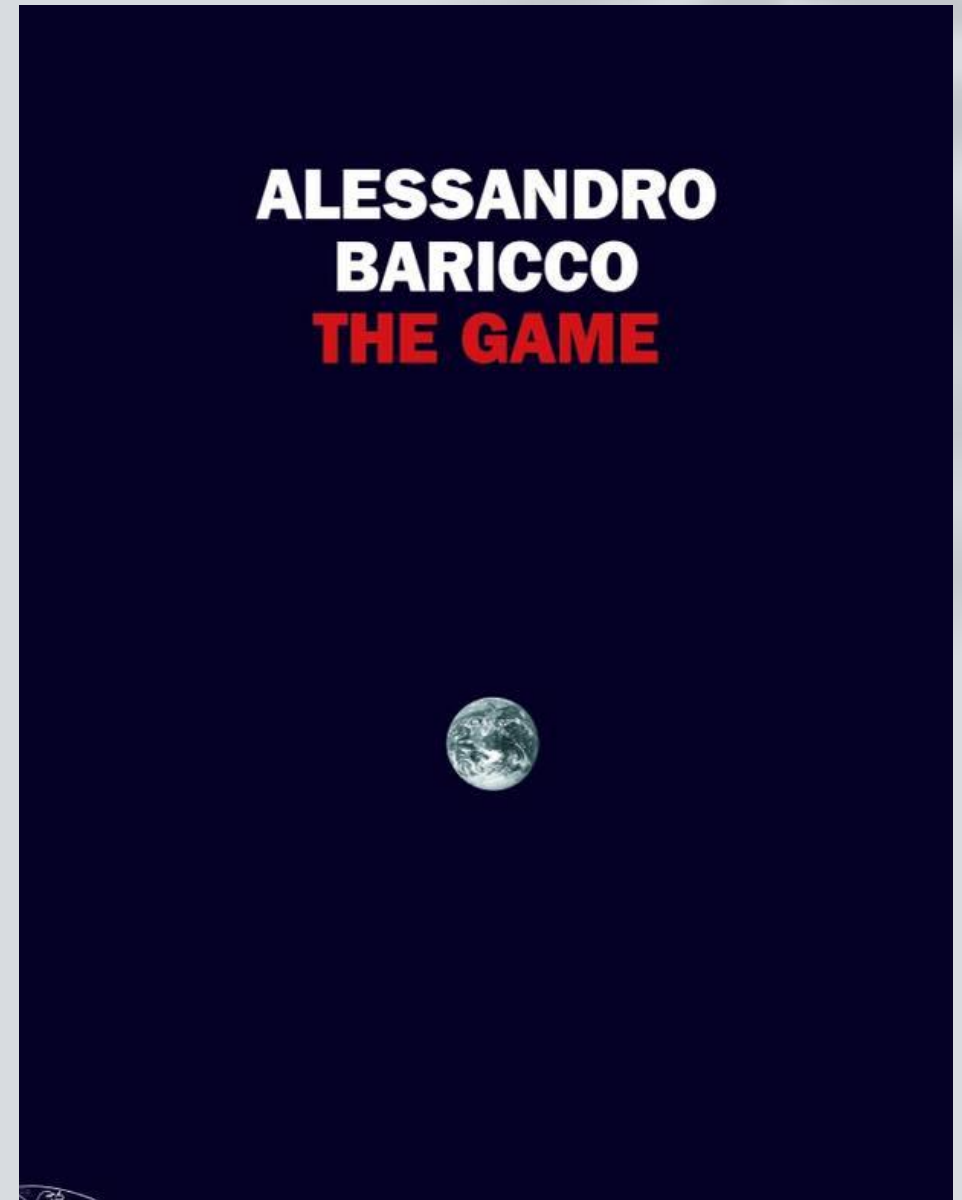


■ Remote ■ F2F

2022FY

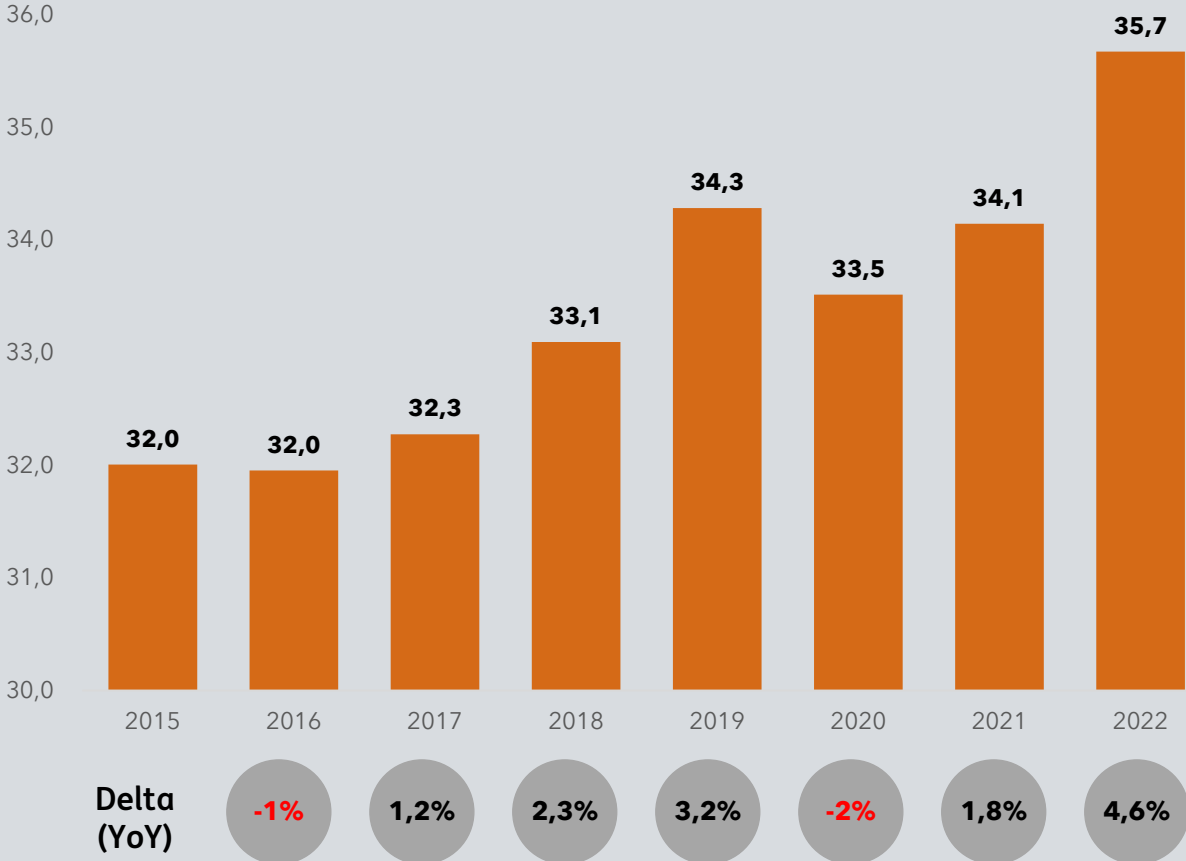
Perennemente sul crinale della svolta

- Perchè la rivoluzione digitale è **culturale** e non tecnologica
- Perchè non dovrebbe accadere
- Perchè non è accaduto ancora

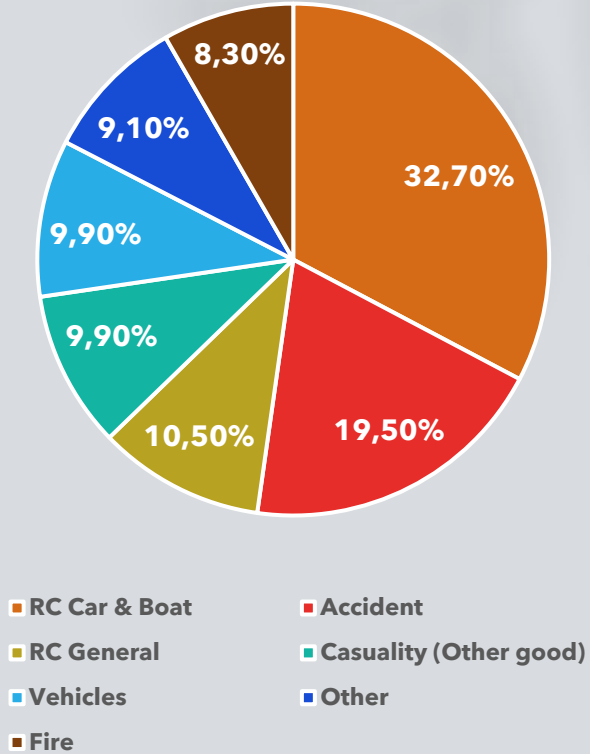



Il dilemma d'una crescita stentata

GWP P&C (B€)



GWP Breakdown (%; 2022)



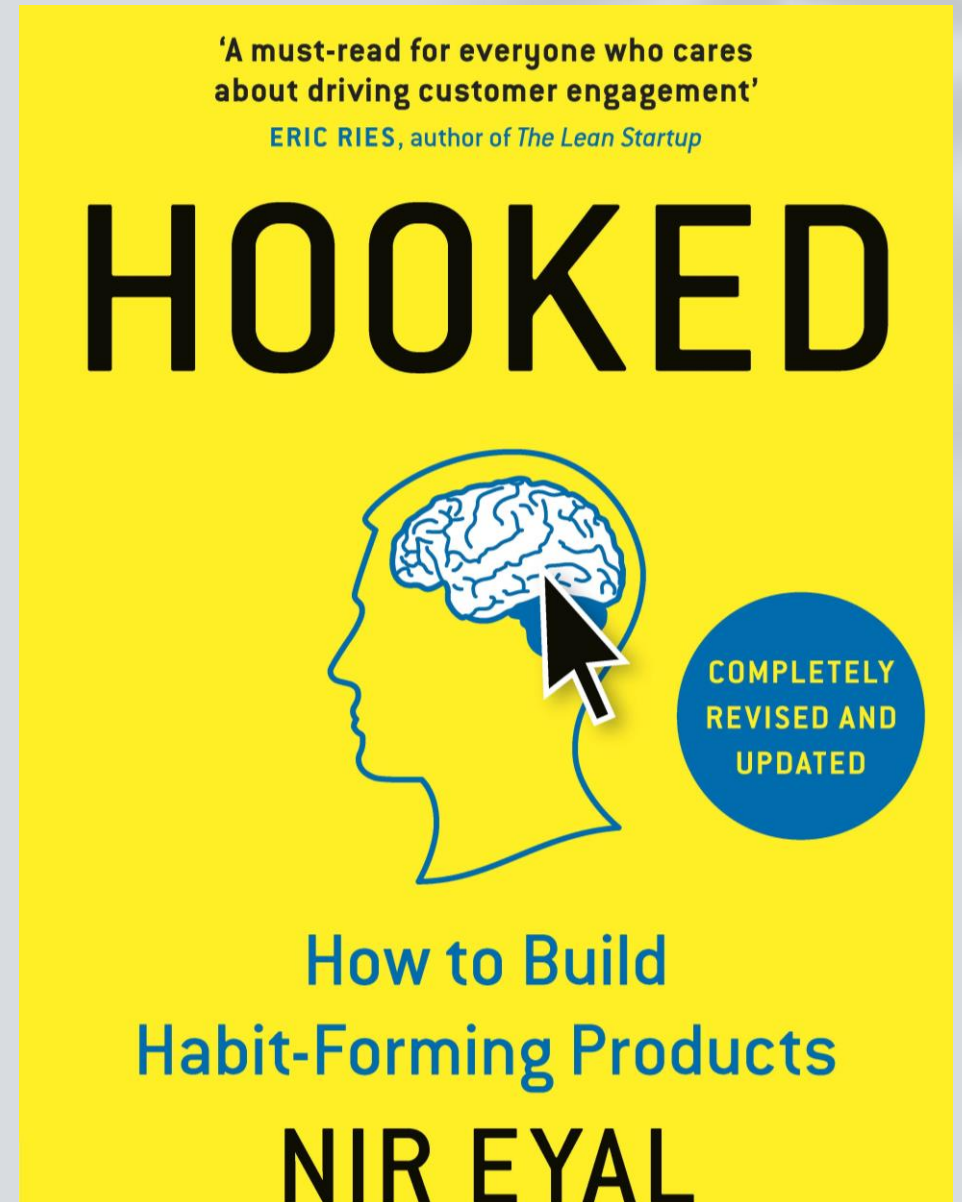
A middle-aged man with short, light brown hair and a friendly smile is sitting at a desk. He is wearing a dark blue blazer over a light blue and white checkered button-down shirt. He is holding a white pen in his right hand and writing in a dark blue notebook. The background is softly blurred, showing a Christmas tree with warm white lights on the left and a stone fireplace on the right. The overall atmosphere is warm and professional.

Ma è proprio vero
che non succede
mai niente?

- embedded
- azionabile
- analogica, ma **contestuale**

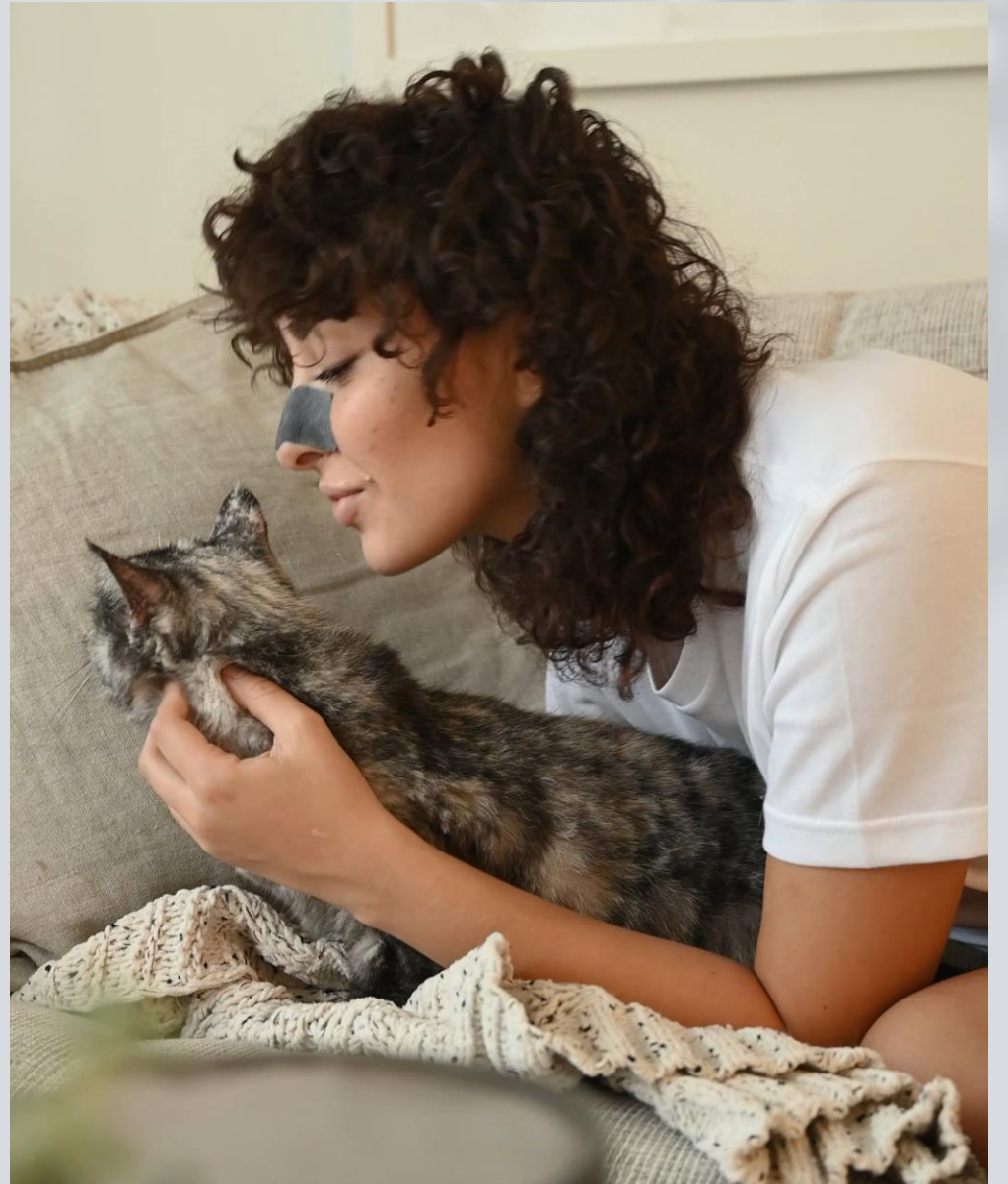
Intanto nei 3 cervelli delle persone

- Rettiliano: Fight or Flight
- Limbico: I Care
- Corteccia: I Think



Persona 1: *pet lover*

- Reazioni rettiliane
- Amore viscerale
- *Va innescato il ragionamento*



Persona 2: *at a consciousness leap*

- Oddio come reagirei?
- Tutto quello che ho costruito
- *Va innescato il ragionamento*



Partire dalla corteccia è efficace?

- Mifid insegna di no
- Terreno critico per compliance standards
- Condizione necessaria, ma non sufficiente



**CREDIT PROTECTION
INSURANCE (CPI) SOLD
VIA BANKS**

<https://eiopa.europa.eu/>

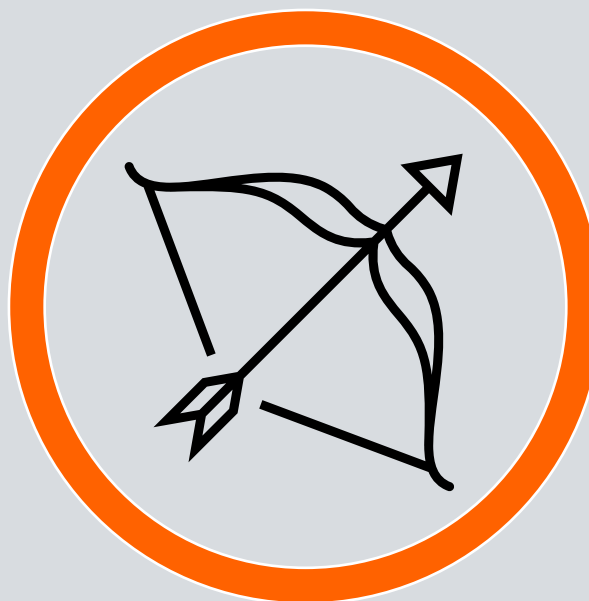
La distribuzione ideale così appare chimera



al momento giusto



alla persona giusta

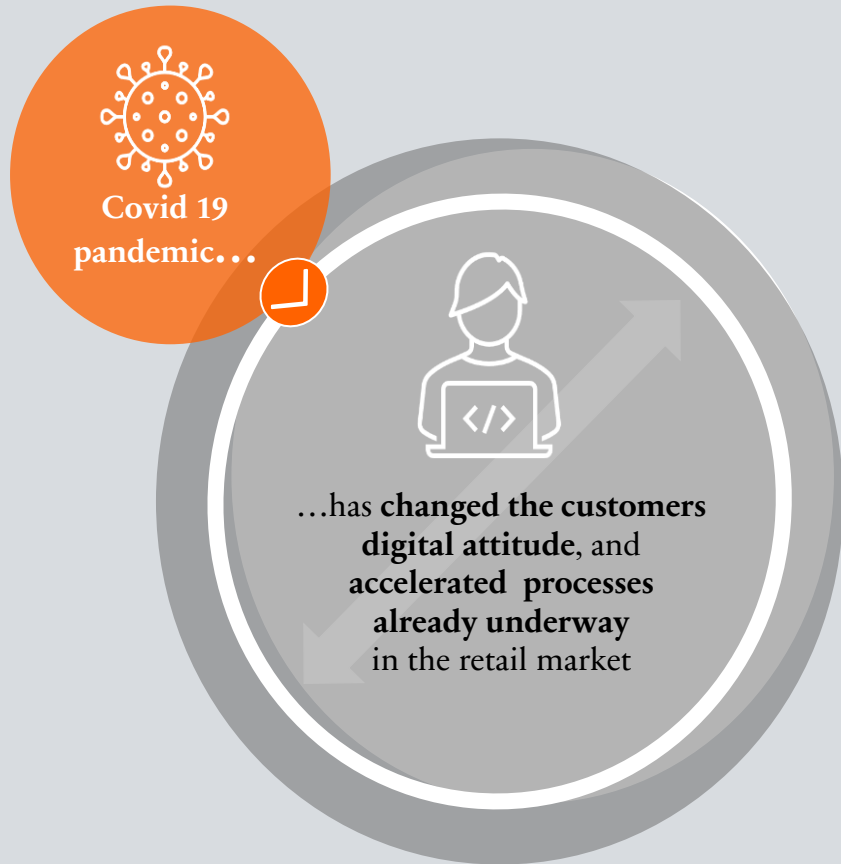


efficace al bersaglio

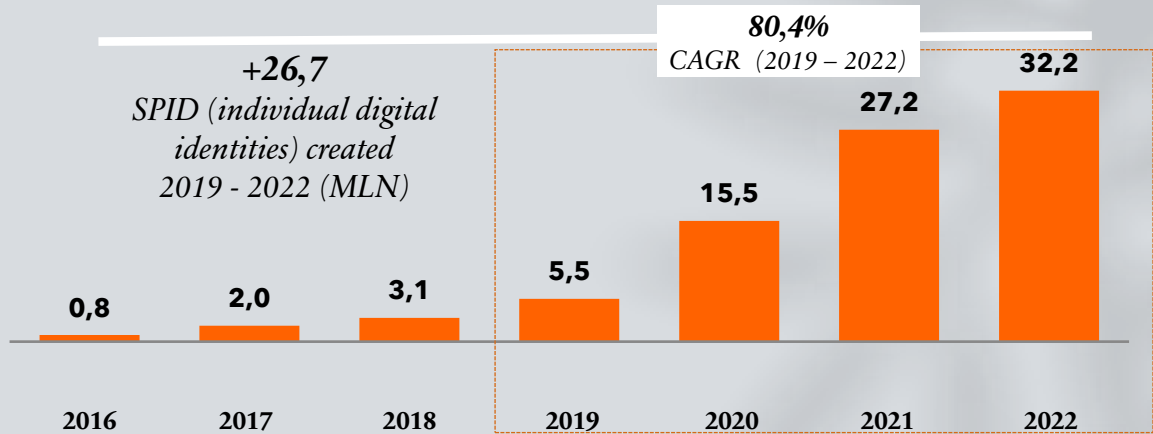


direttamente azionabile

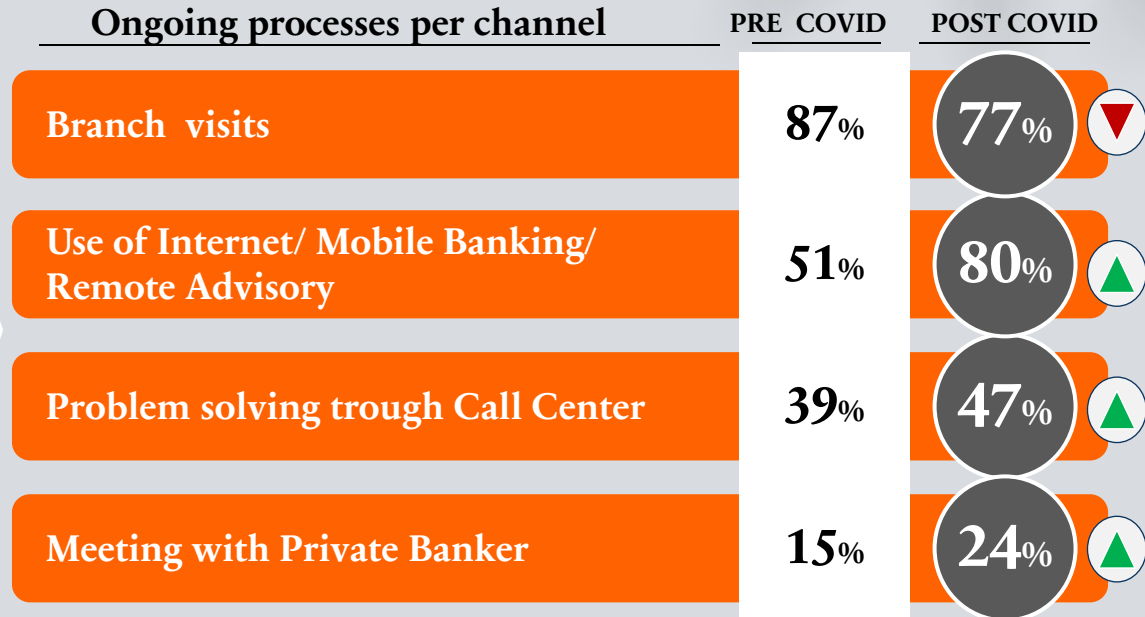
Ma intanto si dispiegano premesse inedite



DIGITAL ADOPTION BOOST



INTERACTION BANK-CLIENT CHANGES

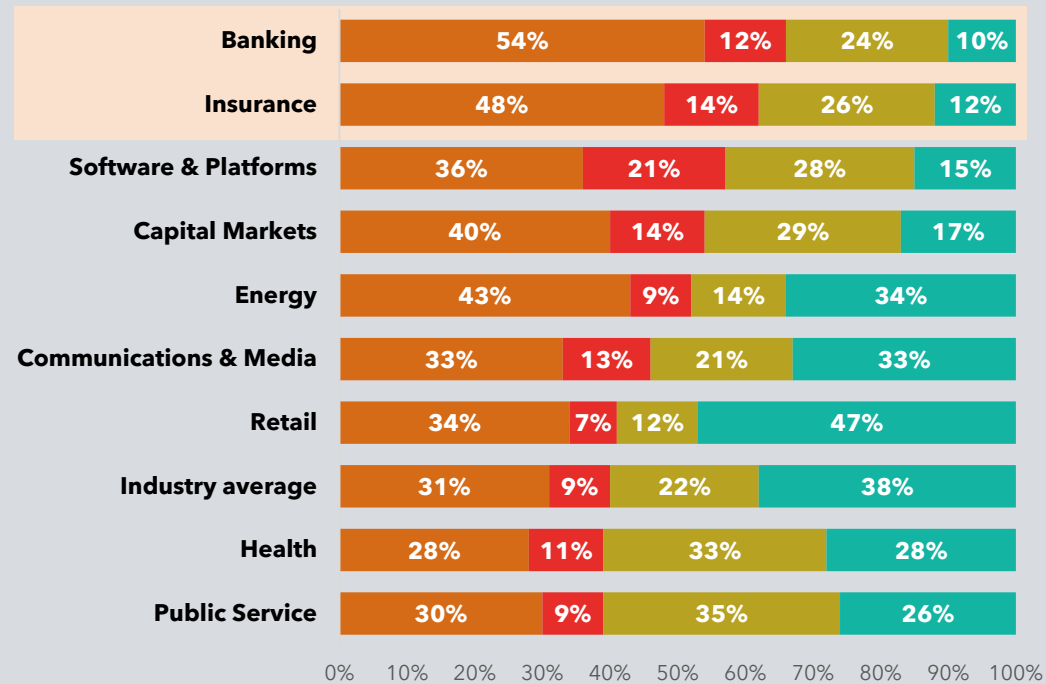


Cosa cambia con l'AI generativa



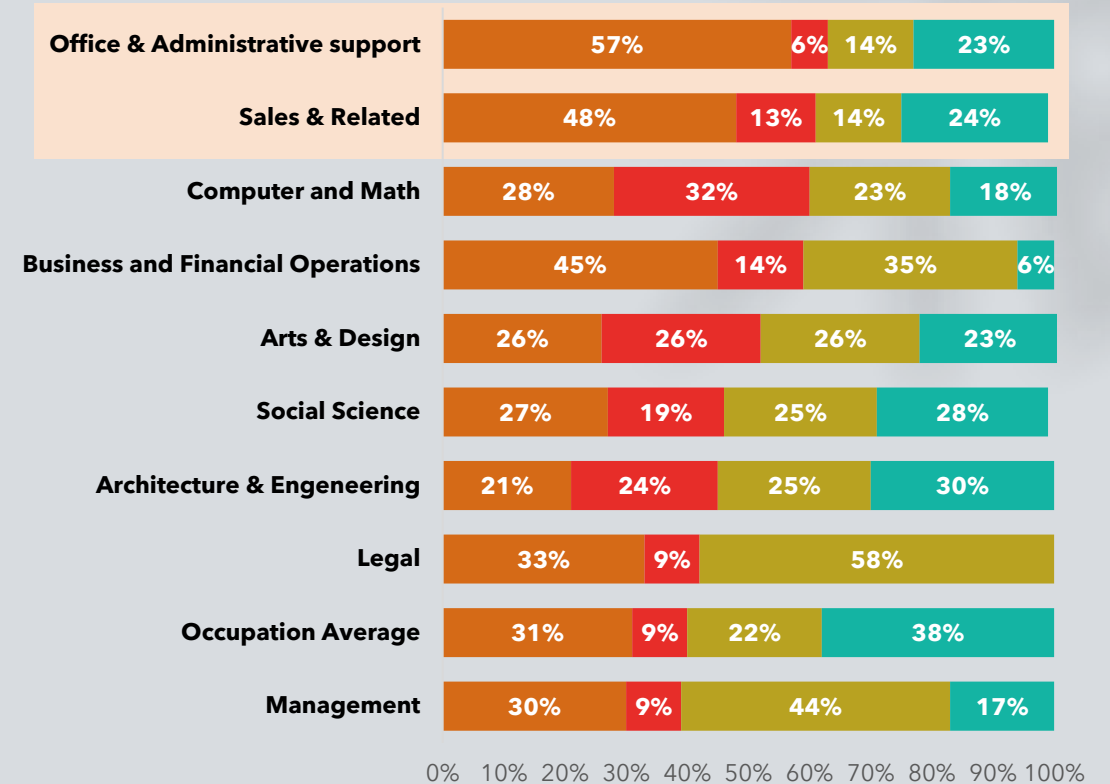
Prepararsi all'impatto

Top 10 industries for impact from Generative AI



■ Higher potential for automation
■ Higher potential for augmentation
■ Lower potential for augmentation or automation

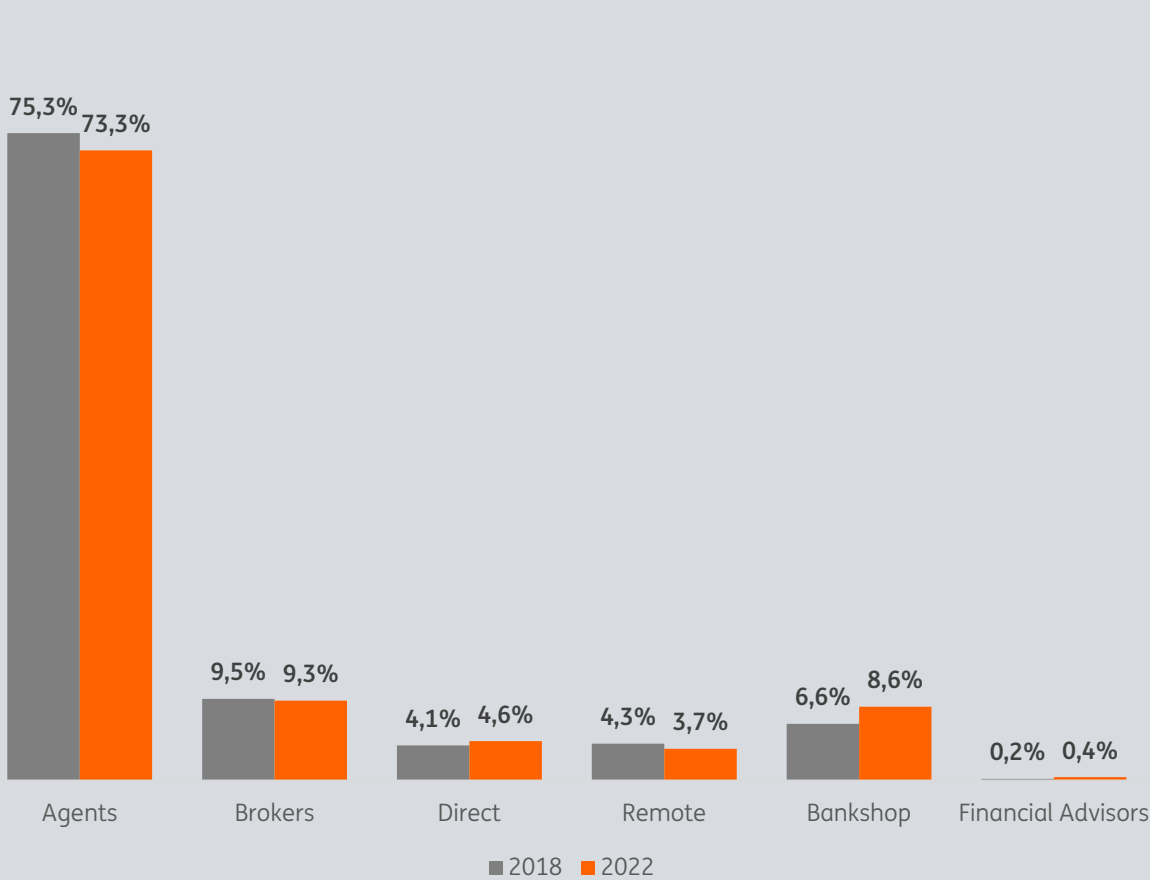
Top 10 jobs for impact from Generative AI



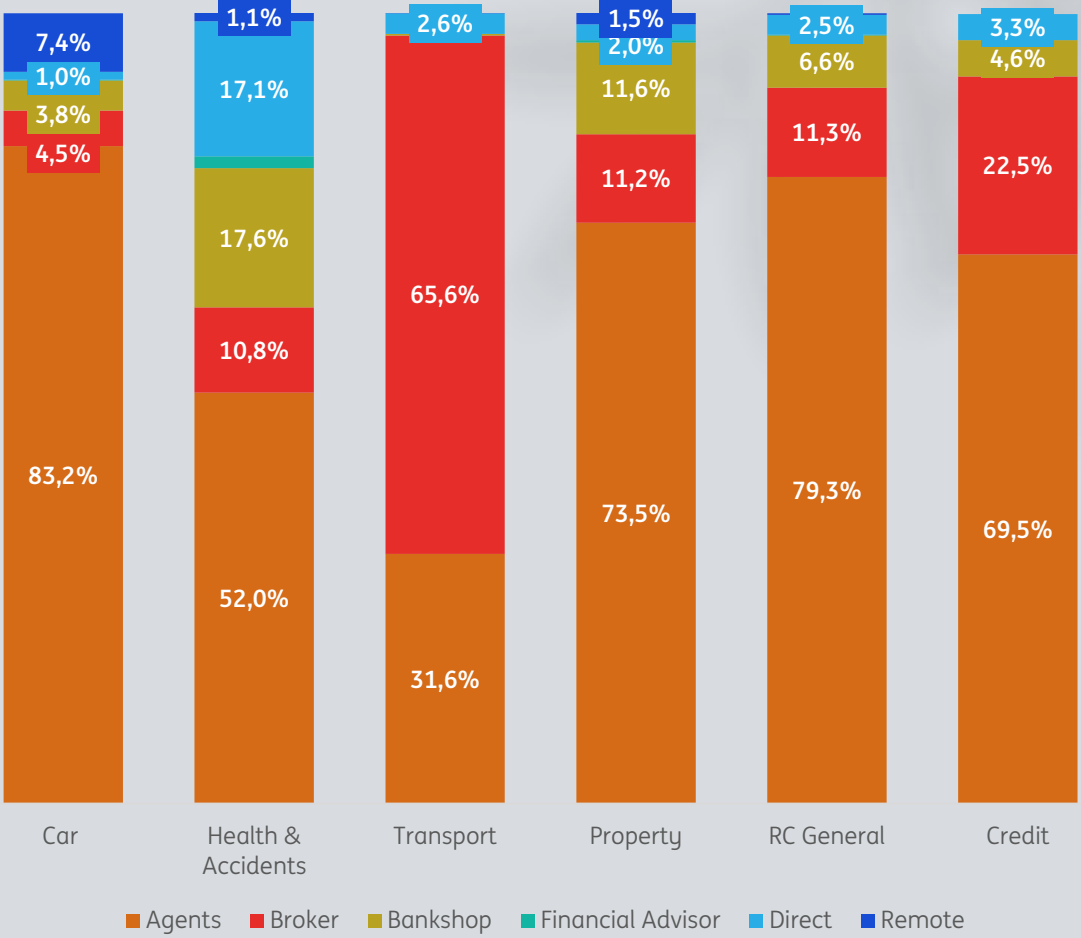
0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%

Fare i conti con una distribuzione *novecentesca*

GWP P&C by distribution channel



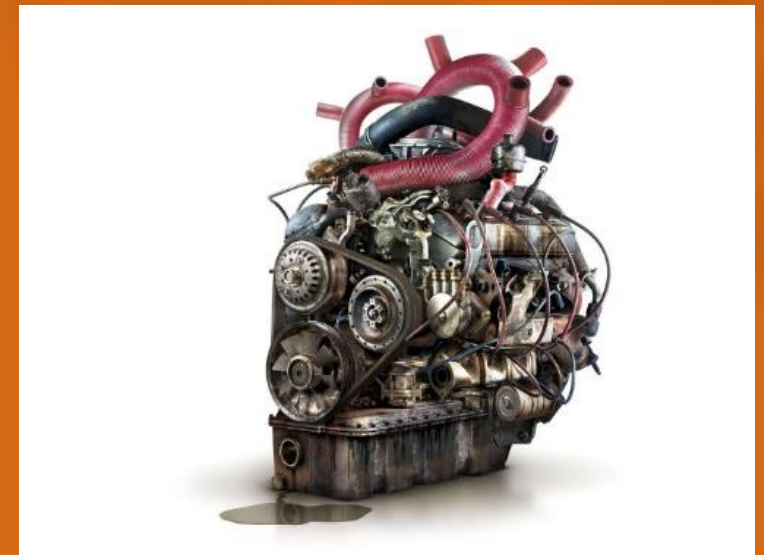
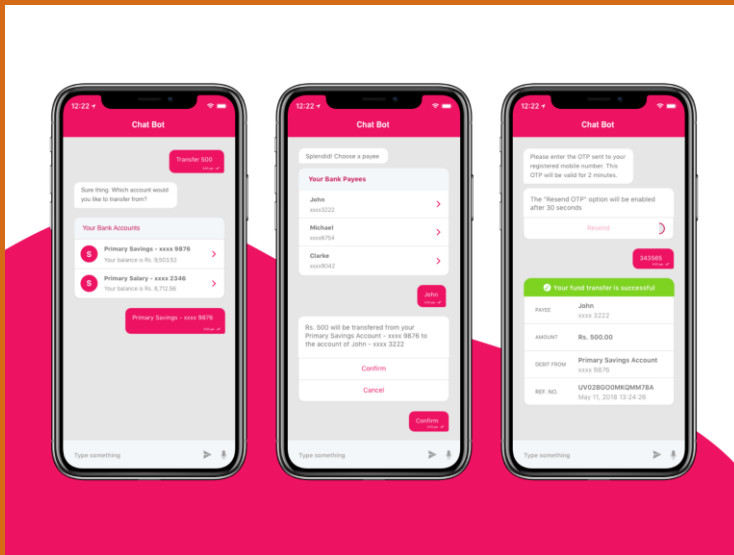
Focus on P&C families by distribution channel (2022)



Source: Ania (Assicurazione Italiana 2022)

Una macchina *perfetta* può innescare il cambiamento?

- ✓ digital marketing **insightful**
- ✓ il **conversatore AI** ideale
- ✓ **processi** immediati



Credits

- Alessandro **Barricco**, The Game, Einaudi
- Ginette **Paris** Vita interiore. La psicologia del profondo dopo le neuroscienze, Moretti & Vitali
- Nir **Eyal**, Hooked, Portfolio Penguin
- Richard **Harpin**, A mind for business, The Enterprise Trust
- **ABI, ANIA, EIOPA, IPSOS, IVASS, ACCENTURE, MCK**

