



Most banking apps just work. Few are remembered

How banks can develop experiences that become part of people's daily lives

David Jimenez Maireles



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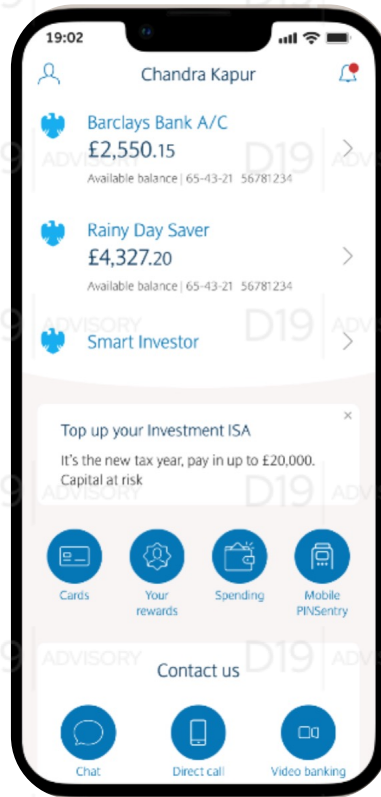
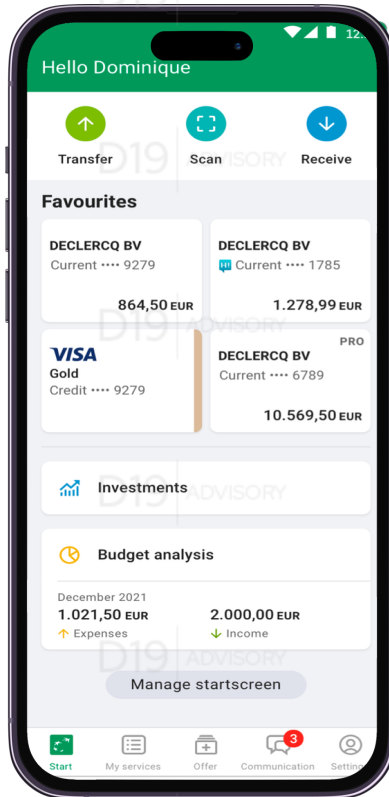
International experience in +10 different countries



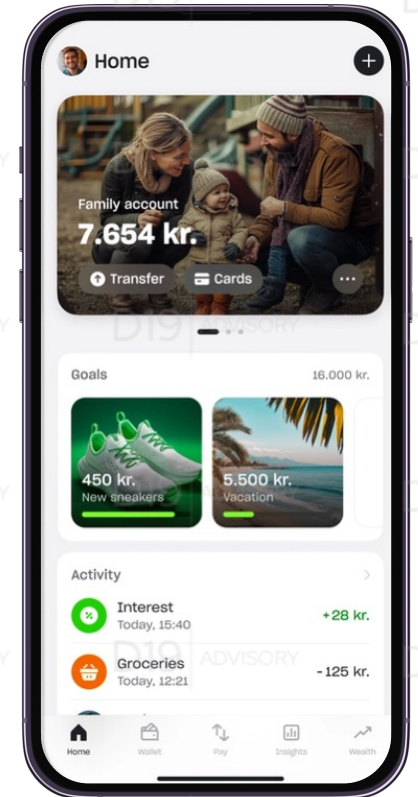
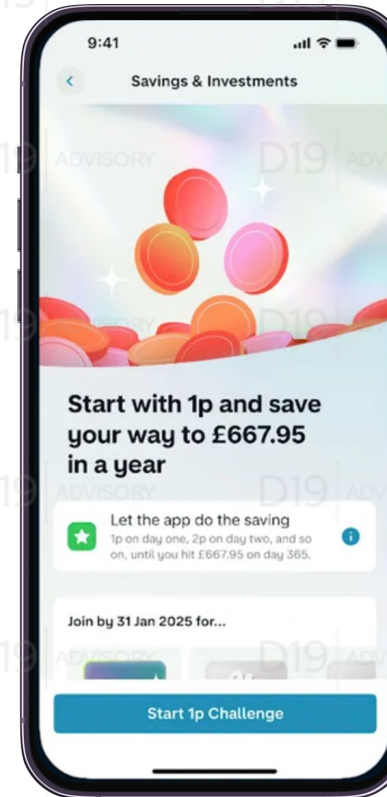
- **18+ years of experience** in digital banking and FinTech
- **Customer Experience, Product Strategy, and Marketing expert**
- Led **Digital Transformation** programs in Banco Santander and ING Bank
- **Built and scale a wealth management startup** (Raisin)
- Launched first **digital-only bank** in **Vietnam** (TNEX)
- **Integrating banking with lifestyle** services: gaming, eCommerce, social media, retail, etc.
- **Financial inclusion promoter**
- **Top 50 Global FinTech Influencer** since 2016

How long until banks change their playbook? Selling outcomes, not banking products

Savings accounts

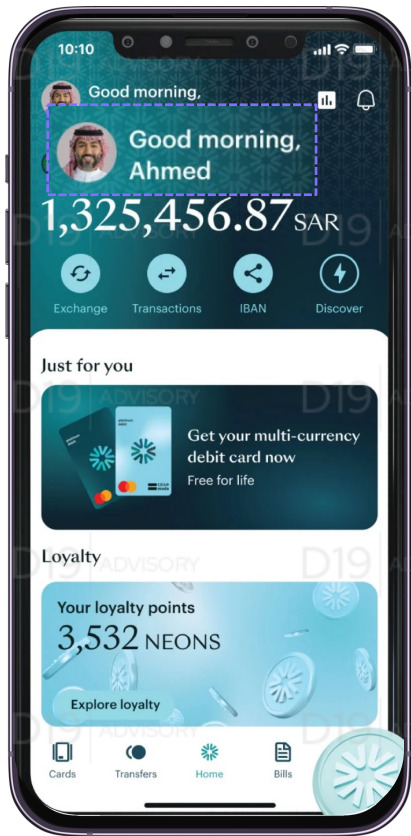


Savings goals

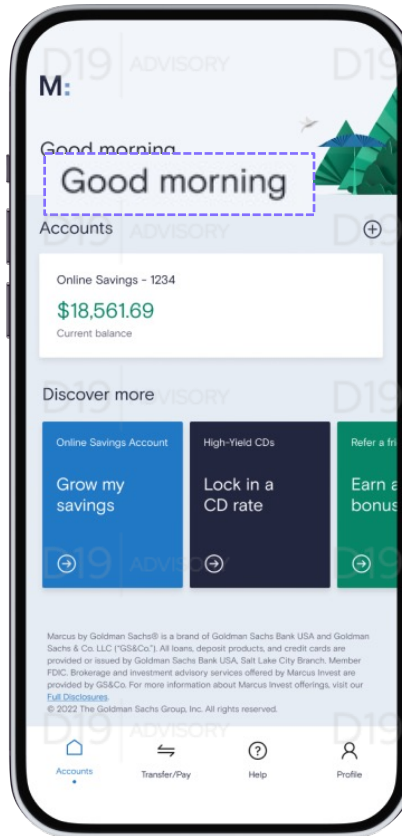
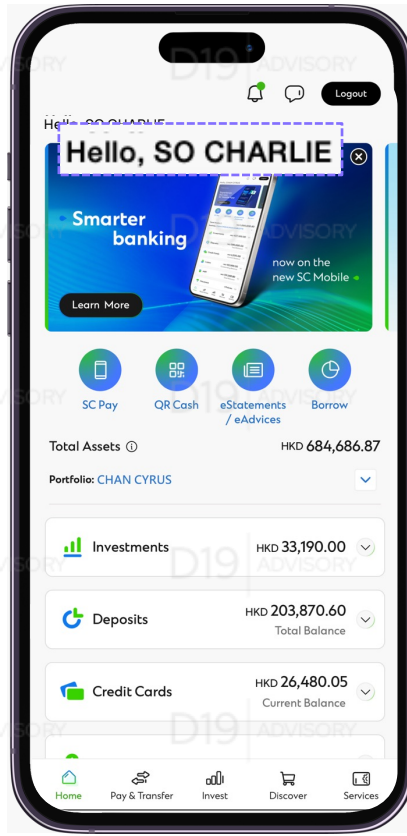


Are you serious?

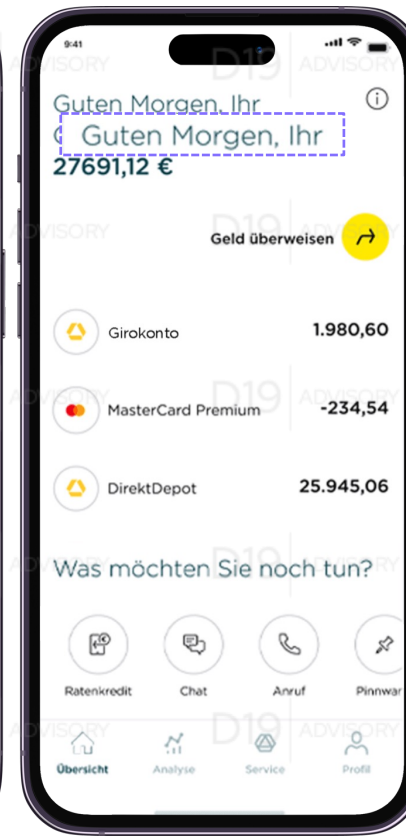
This is what personalization means for most banks



NEO



Marcus
by Goldman Sachs



COMMERZBANK



CIMB



Santander

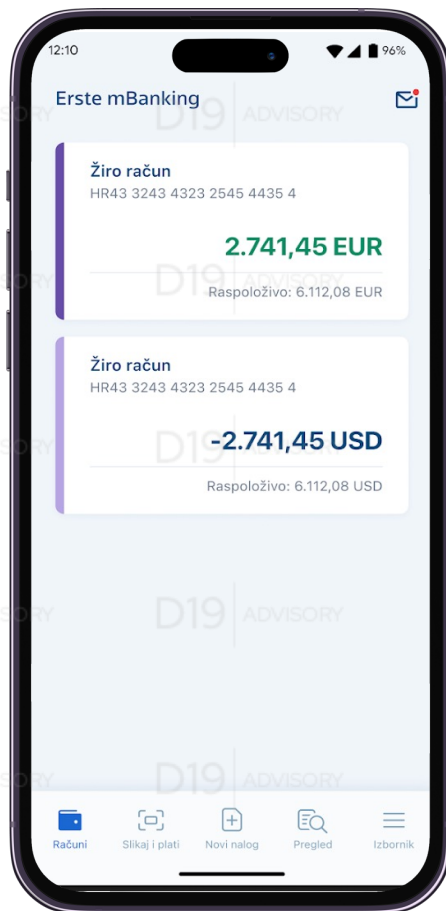


KYC: Understanding customers like never before

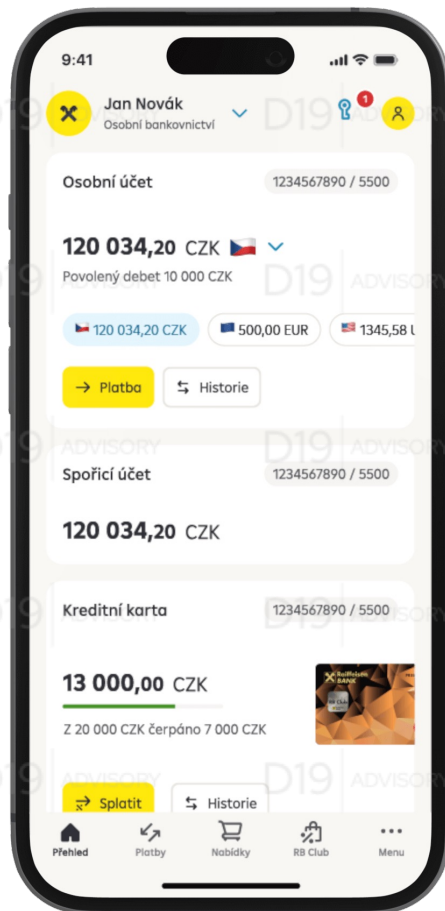
Levels of personalization based on complexity and engagement



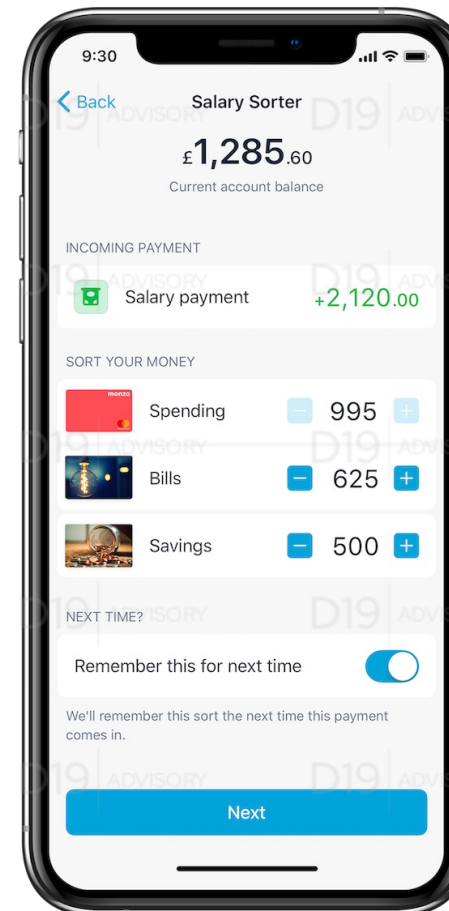
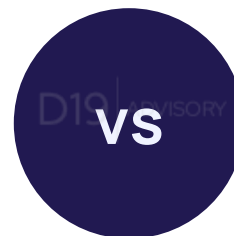
Customers' needs have evolved. Has your banking app?



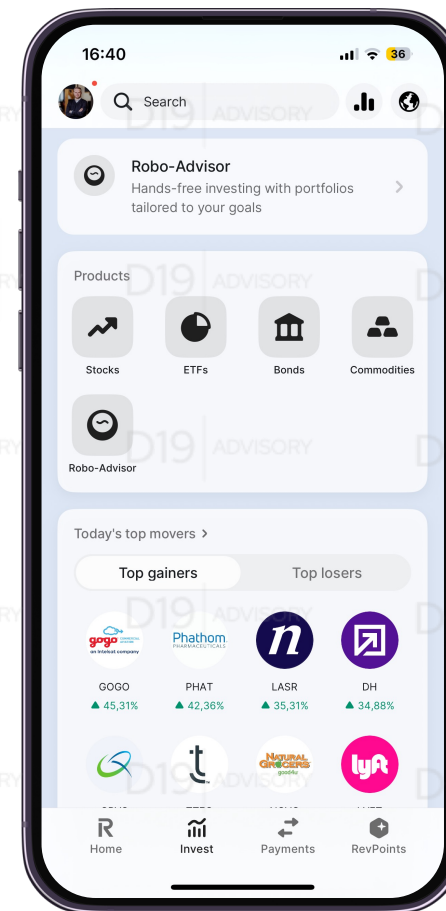
ERSTE



Raiffeisen
BANK



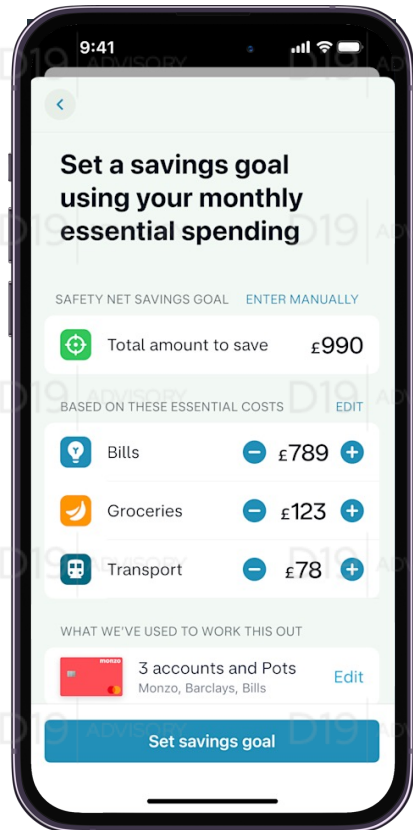
monzo



Revolut



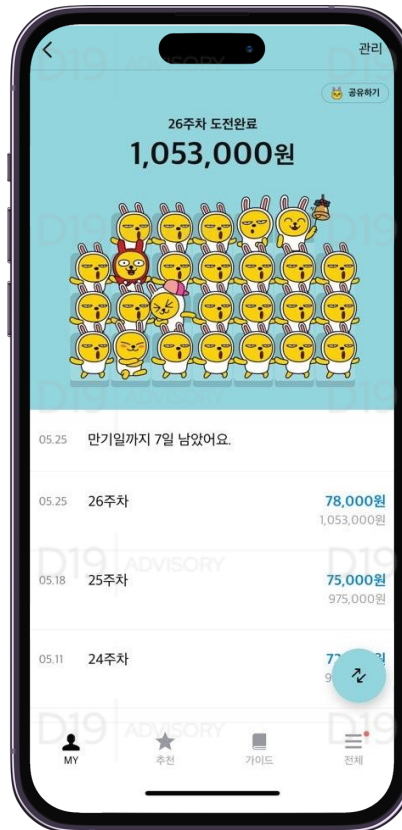
Customers don't just care about **what** you offer
They remember **how** and **when** you deliver



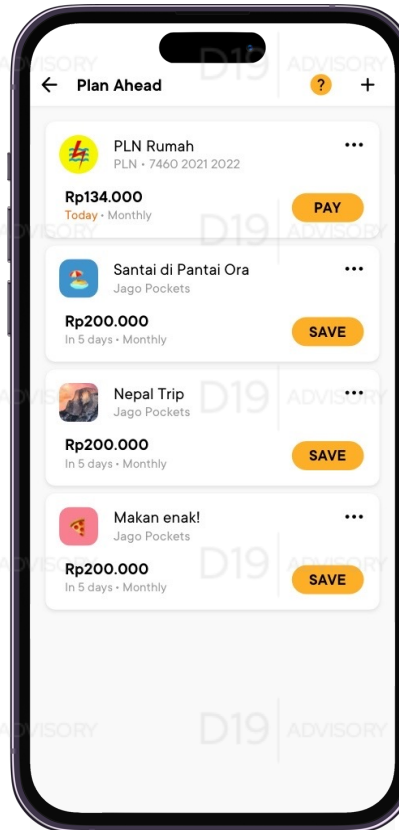
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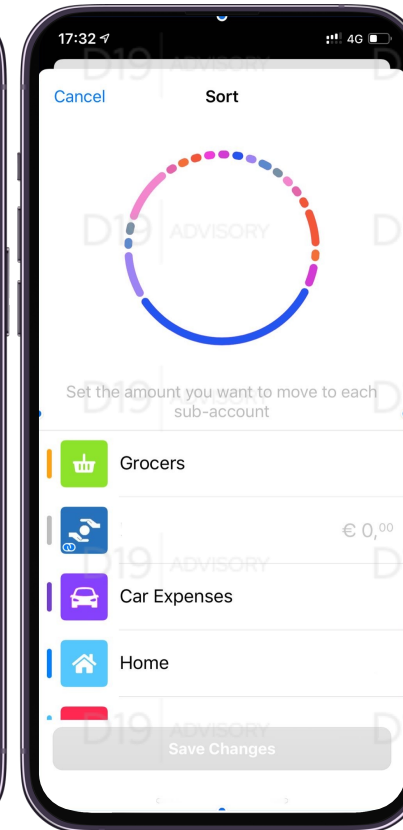
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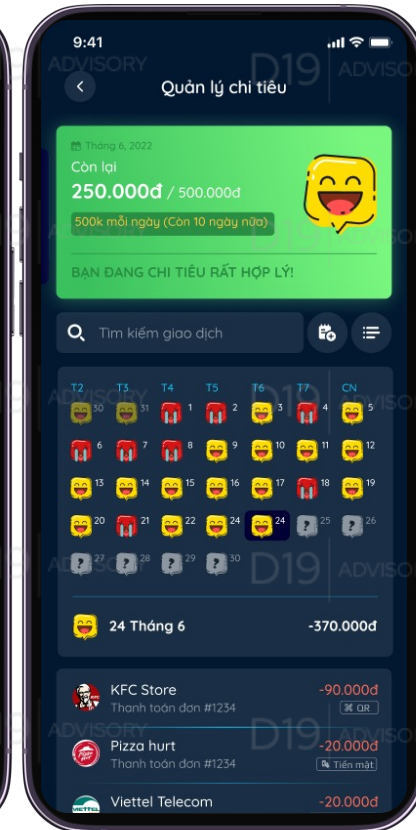
 kakaobank



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 bunq



 TNEX



THANK YOU!!!

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