

A background graphic consisting of several rows of blue, 3D rectangular blocks that recede into the distance, creating a sense of depth and perspective.


Digital Agenda – Volksbank Austria

„Our way of digitization“

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Cooperative Banks only

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Volksbanken in Austria have approx. **1.1m** clients
Service is delivered by **9** banks having approx. **300** branches
Volksbank Wien (Vienna) is central organization
I serve as **chief digital officer**, delivering an Opti-Channel strategy

How to integrate **digital** into our business-modell:

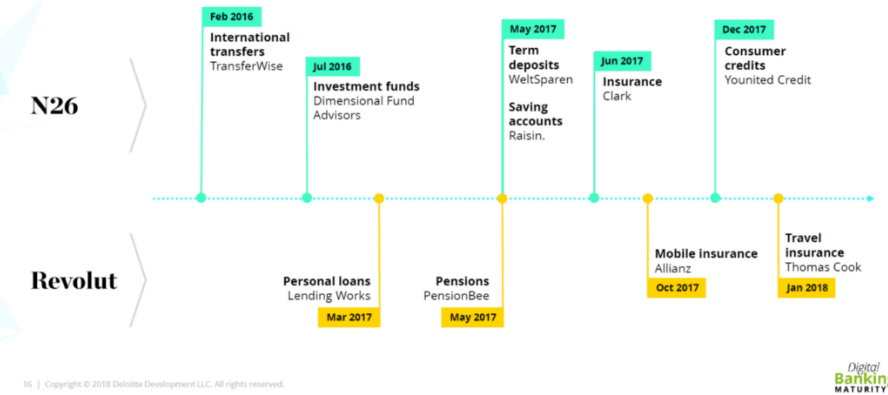
We are a **fast follower**. We won't succeed as tech-leader.

We won't define a new business-modell (e.g. based on blockchain).

We offer the **best products**, not only our own products („Der f@ire Kredit“)

We want to sustain **direct contact** to our customers – not only operate their business. We take the **last mile** to the customer.

Cooperation with partners enables FinTechs to expand product portfolio with speed not seen before



Our answer:

Opti-Channel

Branch and digital cooperate seamlessly, offering service and products in the channels our customers expect.



What they do: optimizing customer experience,
rethinking traditional business models and
creating completely new ones.

We own the customer **relationship** – this is where
we want to build upon.

A world map with a yellow rectangular overlay in the center. The map shows continents in various colors and labels for major cities and bodies of water. The yellow box contains text about innovation and customer experience.

Innovation – a change of culture and implementation

First of all a change of perspective:

More of **outside in** – less of inside out!

Customer Experience Management, measuring **Customer Effort Score (CES)**, **Conversion Rate in Funnels**, creating the best **integrated, seamless** channel experience for our customers.

Enabling the whole organization for improving Customer Experience.

Nominated Digital Executives are enabled by external impulse and regular networking.

We do not head for an digital channel competing our branch network.



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We co-operate with Austria's startup **incubator #1** weXelerate (wexelerate.com).

This boosts

- habits and capabilities of startups
- technical and organizational options
- ideas and solutions of other industries
- a network of startups
- a **give-and-take**

in our organization.

You could call this trend-scouting, but actually it's more than that.





64% der deutschen Konsumenten recherchieren online und kaufen offline.

64% of german customers do **ROPO** (research online, purchase offline)

Opti-Channel Integration

Advisors use digital features while servicing our customers. While looking at the same screens they can engage more with them.

Processes and services are integrated, e.g. a document folder is accessible via internet banking, a signing feature is working both digital and at the branch network.

The service and sales leads are available for both customers and advisors alike. Customers can simply tap on the call to action.

Personal and emotional competences are key for our advisors living #Hausbank in a world of Opti-Channel interaction.



Customer experience is key.

We changed the perspective from inside-out to **outside-in**.

We **involve** customers in defining the **customer journey**.

We **respect the time** of our customers.

We **embrace the problems** of our customers – and love to solve them!

