



CIO Leadership Forum

ProCredit Banka a.d
Beograd

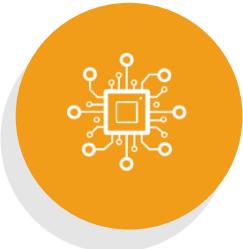
Zašto digitalizacija



NOVE GENERACIJE KORISNIKA



BRŽA I DOSTUPNIJA USLUGA



NOVE TEHNOLOGIJE I NOVI TRENDLOVI

SAVETODAVNA USLUGA



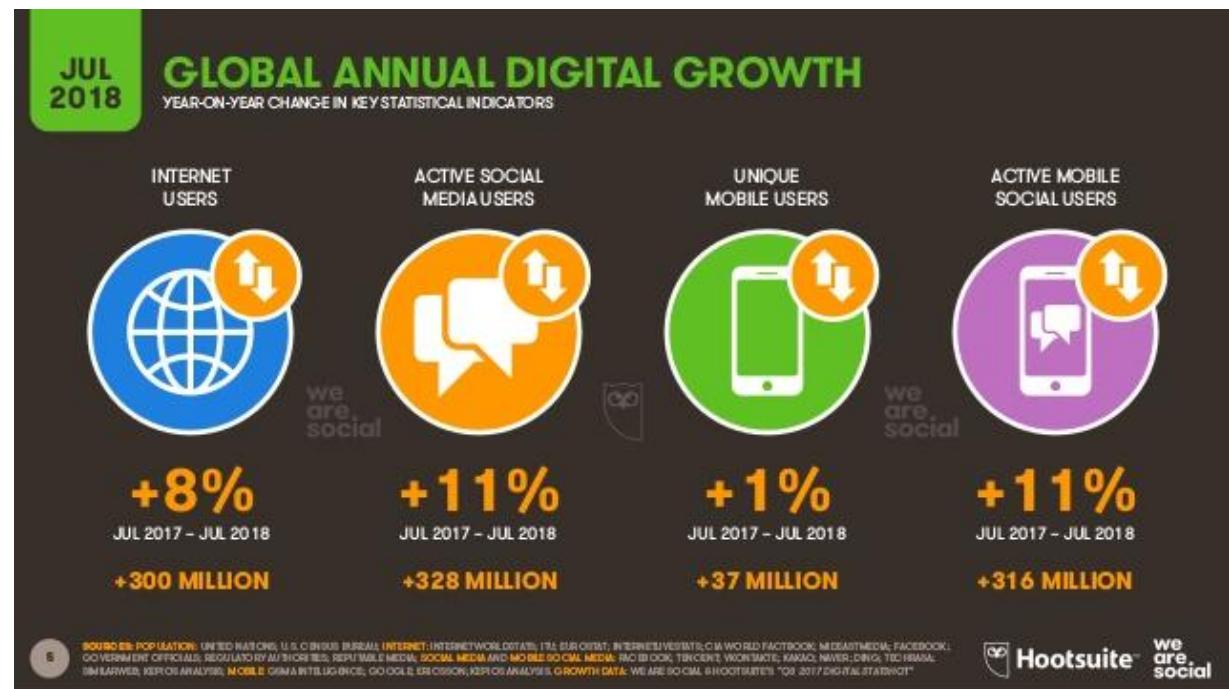
KONKURENTNOST



POVEĆANJE EFIKASNOSTI



2018



Razvoj tehnologije

5G mreža



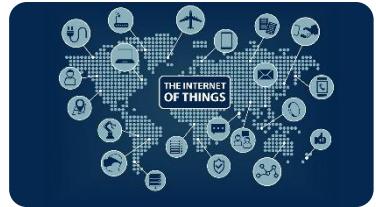
Cloud



Kriptovalute



Internet of Things – IoT



Big data



AI



Largest Global companies in 2018 vs 2008

2018				2008			
Rank	Company	Founded	USbn	Rank	Company	Founded	USbn
1.	Apple	1976	890	1.	PetroChina	1999	728
2.	Google	1998	768	2.	Exxon	1870	492
3.	Microsoft	1975	680	3.	General Electric	1892	358
4.	Amazon	1994	592	4.	China Mobile	1997	344
5.	Facebook	2004	545	5.	ICBC (China)	1984	336
6.	Tencent (China)	1998	526	6.	Gazprom(Russia)	1989	332
7.	Berkshire	1955	496	7.	Microsoft	1975	313
8.	Alibaba (China)	1999	488	8.	Royal Dutch Shell	1907	266
9.	J&J	1886	380	9.	Sinopec (China)	2000	257
10.	JP Morgan	1871	375	10.	AT&T	1885	238

Source: Bloomberg, Google

Chart 1: An overview of the working generations

Characteristics	Maturists (pre-1945)	Baby Boomers (1945-1960)	Generation X (1961-1980)	Generation Y (1981-1995)	Generation Z (Born after 1995)
Formative experiences	Second World War Rationing Fixed-gender roles Rock 'n' Roll Nuclear families Defined gender roles — particularly for women	Cold War Post-War boom “Swinging Sixties” Apollo Moon landings Youth culture Woodstock Family-orientated Rise of the teenager	End of Cold War Fall of Berlin Wall Reagan / Gorbachev Thatcherism Live Aid Introduction of first PC Early mobile technology Latch-key kids; rising levels of divorce	9/11 terrorist attacks PlayStation Social media Invasion of Iraq Reality TV Google Earth Glastonbury	Economic downturn Global warming Global focus Mobile devices Energy crisis Arab Spring Produce own media Cloud computing Wiki-leaks
Percentage in U.K. workforce*	3%	33%	35%	29%	Currently employed in either part-time jobs or new apprenticeships
Aspiration	Home ownership	Job security	Work-life balance	Freedom and flexibility	Security and stability
Attitude toward technology	Largely disengaged	Early information technology (IT) adaptors	Digital Immigrants	Digital Natives	“Technoholics” – entirely dependent on IT; limited grasp of alternatives
Attitude toward career	Jobs are for life	Organisational — careers are defined by employers	Early “portfolio” careers — loyal to profession, not necessarily to employer	Digital entrepreneurs — work “with” organisations not “for”	Career multitaskers — will move seamlessly between organisations and “pop-up” businesses
Signature product	Automobile	Television	Personal Computer	Tablet/Smart Phone	Google glass, graphene, nano-computing, 3-D printing, driverless cars
Communication media	Formal letter	Telephone	E-mail and text message	Text or social media	Hand-held (or integrated into clothing) communication devices
Communication preference	Face-to-face	Face-to-face ideally, but telephone or email if required	Text messaging or e-mail	Online and mobile (text messaging)	Facetime
Preference when making financial decisions	Face-to-face meetings	Face-to-face ideally, but increasingly will go online	Online — would prefer face-to-face if time permitting	Face-to-face	Solutions will be digitally crowd-sourced

*Percentages are approximate at the time of publication.

Trenutni izazovi

- Digitalna infrastruktura
- Bezbednost
- Neravnomerni digitalni razvoj
- Usklađivanje politika i propisa
- Podizanje svesti o značaju digitalizacije
- Kritički osvrt

Trenutni izazovi u bankarskom sektoru

Ekonomija zasnovana na gotovini

- „Keš“
- Nedovoljno korišćenje elektronskih kanala

Klijenti orijentisani na operacije na šalteru

- Uplate, isplate...
- Štednja, računi, krediti...
- Transakcije vezane za poslovanje firme

Klijenti mogu da oproste, ali ne i da zaborave

- Gubitak dragocenog vremena
- Nemogućnost posvećivanja suštini poslovanja

90% vremena
provedeno u ekspozituri je vezano za transakciono bankarstvo

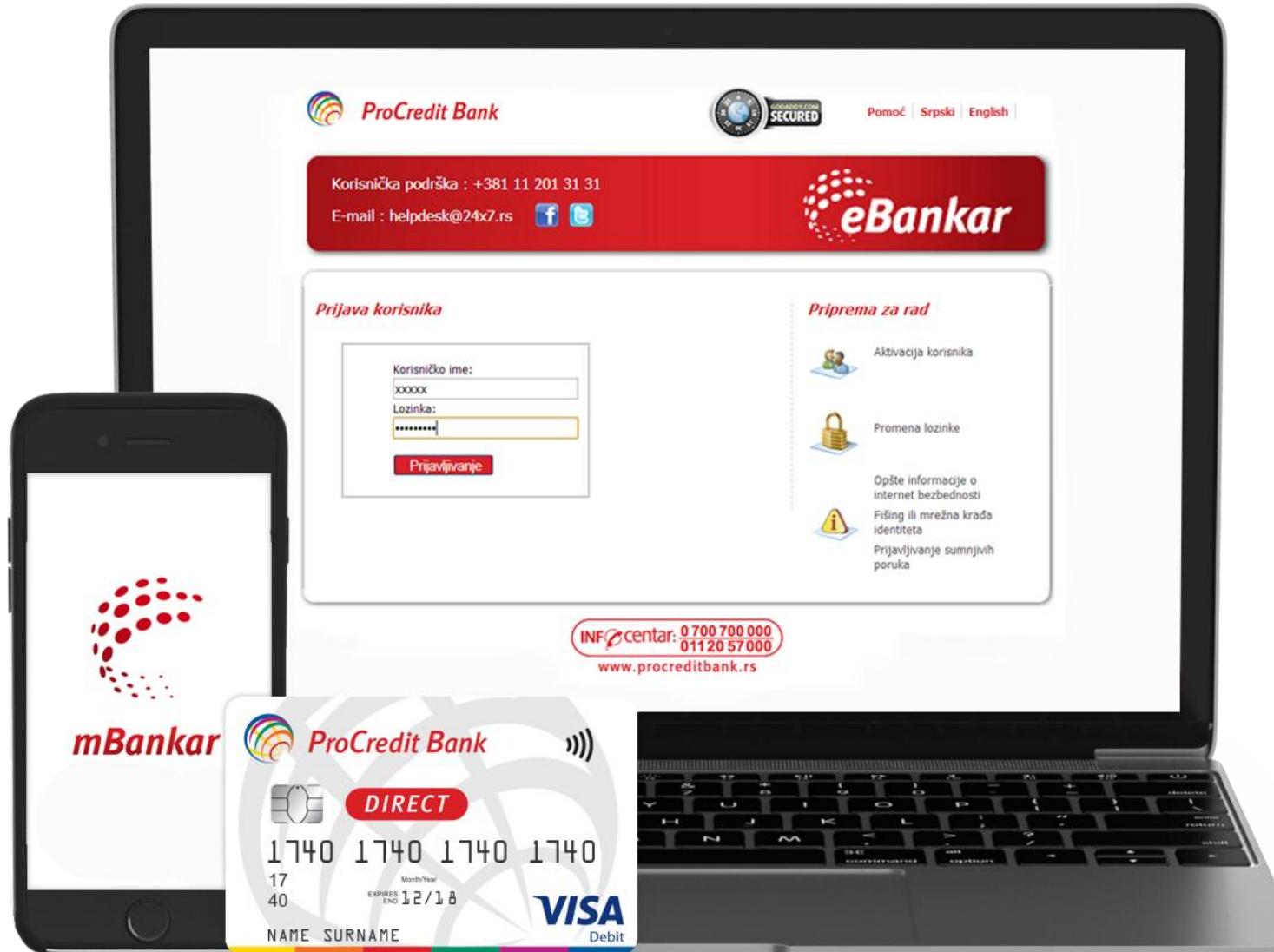
Kako ih prevazilazimo

Unapređenjem korisničkog iskustva!

- PCB je prva na tržištu Srbije uvela moderan koncept samouslužnog bankarstva na svim svojim lokacijama
- Klijentima je omogućeno da obavljaju više **od 90% transakcija** potpuno samostalno, u vreme kada to njima odgovara (24/7, 365 dana u godini)



Naši kanali



Bilo kada i bilo gde

Upravljajte svojim finansijama udobno i bezbedno putem naših kanala koji su dostupni 24/7

- e-Banking
- m-Banking
- Zone 24/7
- Info Centar

Srbija

EU



Podizanje svesti

615

Novih korisnika
e-banking aplikacija
za 3 nedelje aktivne
kampanje

“

Ulažemo u unapređenje
digitalne pismenosti i
digitalnih veština



Investiramo u kanale koji zadovoljavaju potrebe klijenata

● Fleksibilnost

- Dostupnost 24/7
- Samostalnost
- Jednostavnost

● Efikasnost

- Brza realizacija
- Bez čekanja u redu
- Povoljno

● Komfor

- Direktan pristup
- Ušteda vremena
- Privatnost

● Bezbednost



Gradimo odnose sa klijentima!



Did we evolve so far
just to queue at the bank?



Did we invent the wheel
just to get to the bank?



Did we invent timekeeping
just so we'd know when the bank is open?

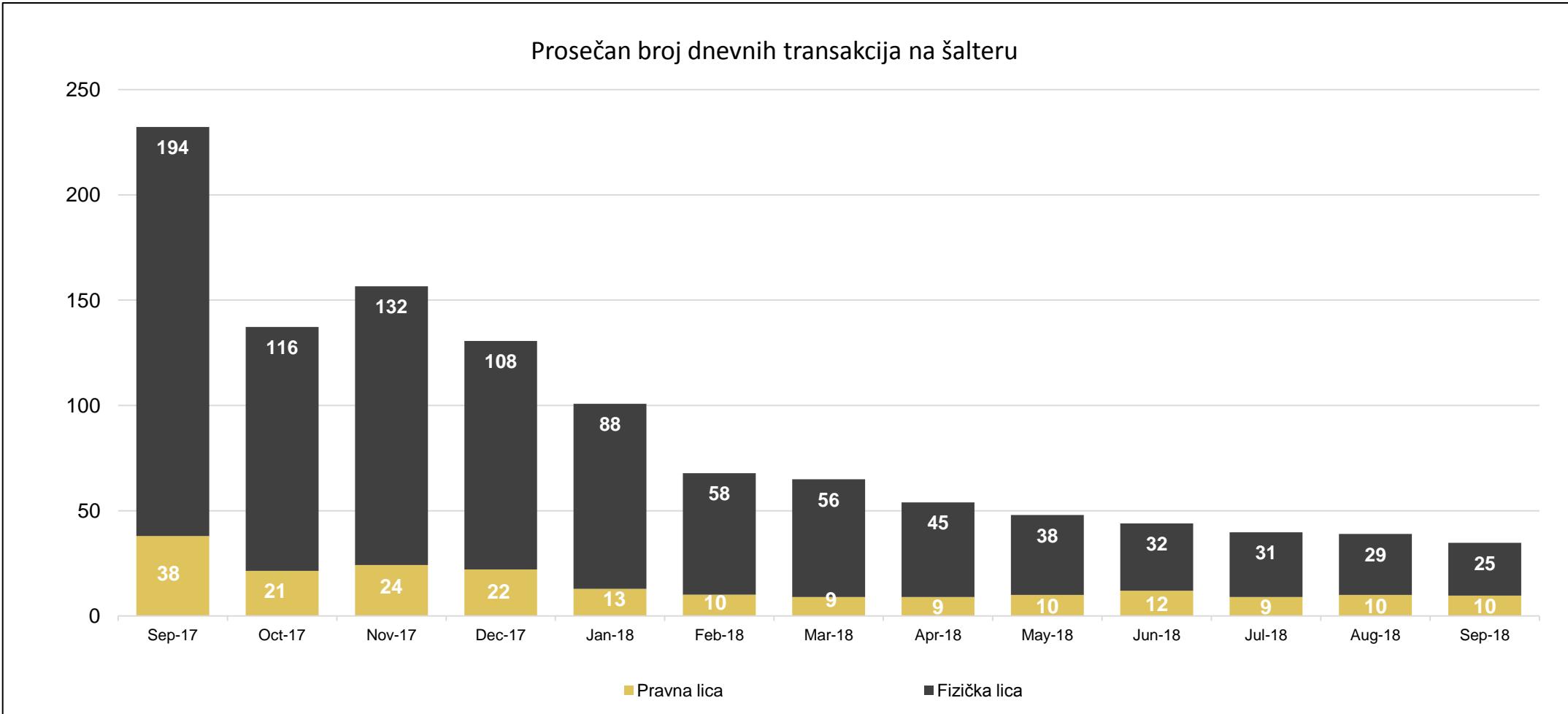




**Najbliža filijala
0m od vas
Radno vreme
00:00 - 24:00**

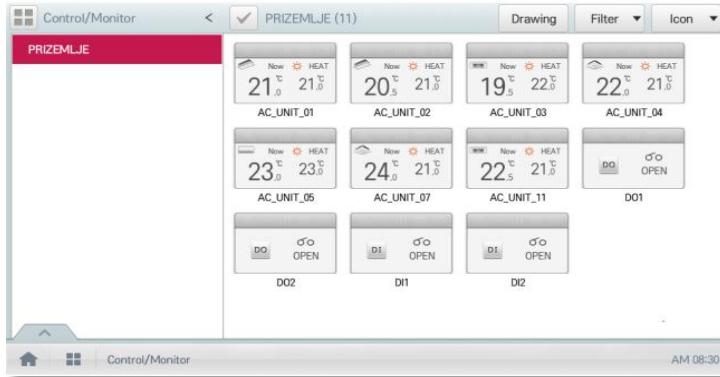
Usluga u bilo koje vreme, na bilo kom mestu.

Rezultati PCB



Uticaj digitalizacije na životnu sredinu

- Daljinska kontrola procesa u objektima putem Building Management System-a (BMS)



Redukcija potrošnje papira

- Optimalno projektovanje data centra



Alternative?

