

DIEBOLD NIXDORF PERSPECTIVE

Are you ready to go with the flow?

By Scott Anderson, *Connected-Commerce Visionary and Brand Evangelist, Diebold Nixdorf*

So, will a pure-play digital strategy move the consumer needle? Hmm.

Don't get me wrong – digital is absolutely here to stay. But as I've talked with Financial Institutions (FIs) around the globe, I'm seeing matured perspectives on the role it has to play.

Today, digital means something different

As we entered the 2010s, the top free apps for the iPhone according to TechCrunch included Angry Birds, Words with Friends and Paper Toss. Skype and Facebook made the list too, but look at the 2019 list: Facebook's still there, joined by social sites like Instagram, TikTok, Snapchat and Spotify. There's not one game in the top 10.

What's the takeaway? Consider the evolution of these lists. Our phones have shifted from escape mechanisms (remember tuning out the world by playing Candy Crush for an hour?) to integral tools that help us connect with the outside world.

For consumers, the digital world is completely integrated into their physical world, and they're more comfortable moving seamlessly between the two environments. As a banking industry, it's our job to also go with this consumer flow.

Lay the groundwork... by leveraging your foundation

In 2020 I challenge every FI to eradicate the legacy infrastructure excuse. If you're still feeling hampered by it, face your fears. Isolate the tech that's still working. Use it for what it's good for. Certainly, it wasn't designed to be consumer-centric, but rather channel/product-centric, so freeze what works while you begin to address your most critical gaps.

Break down the barriers between your channels to ensure your customers can move as they wish – not as your channels dictate. One quick win is to include your ATMs as integral to your digital strategy and fully integrate the mobile and ATM channels; it's easier than ever thanks to the modern capabilities of new self-service solutions. At Diebold Nixdorf we've designed banking solutions, including our DN Series™ ATMs, to leverage modern, open APIs and cloud-based connectivity, so our clients can do more and allow consumers to flow easily between self-service, mobile and branch interaction.

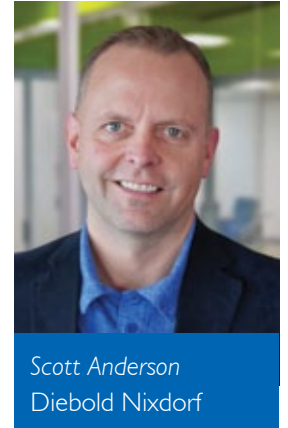
In a recent webinar I moderated, *The Self-Service Equation*, one panelist discussed a high-level blueprint we can all benefit from, which boils down to consumers falling into one of three buckets:

- I want to do it myself
- I want you to do it for me
- I want you to help me do it

The conclusion was that we're certainly seeing a lot more consumers falling into the 'do it for me' category, which means a couple of things for FIs. Often that mindset will translate into a consumer's desire to connect with a human being, if and when they need it – and only then. It can also manifest as a desire for approved, automated decision-making 'on my behalf', which requires a deep connection with, and a high level of trust from, the consumer.

Meet the need of consumers where they are, when they're ready, with the approach they desire. Digital as a pure-play won't be enough. It's the start of a new decade – don't let your perspective stay mired in the previous one. ■

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