

BAI Retail Delivery 2015

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Transforming and
Converging Physical
and Digital Channels to
Meet Customer Needs

Brian Halloran

SVP, Retail Transformation, PNC

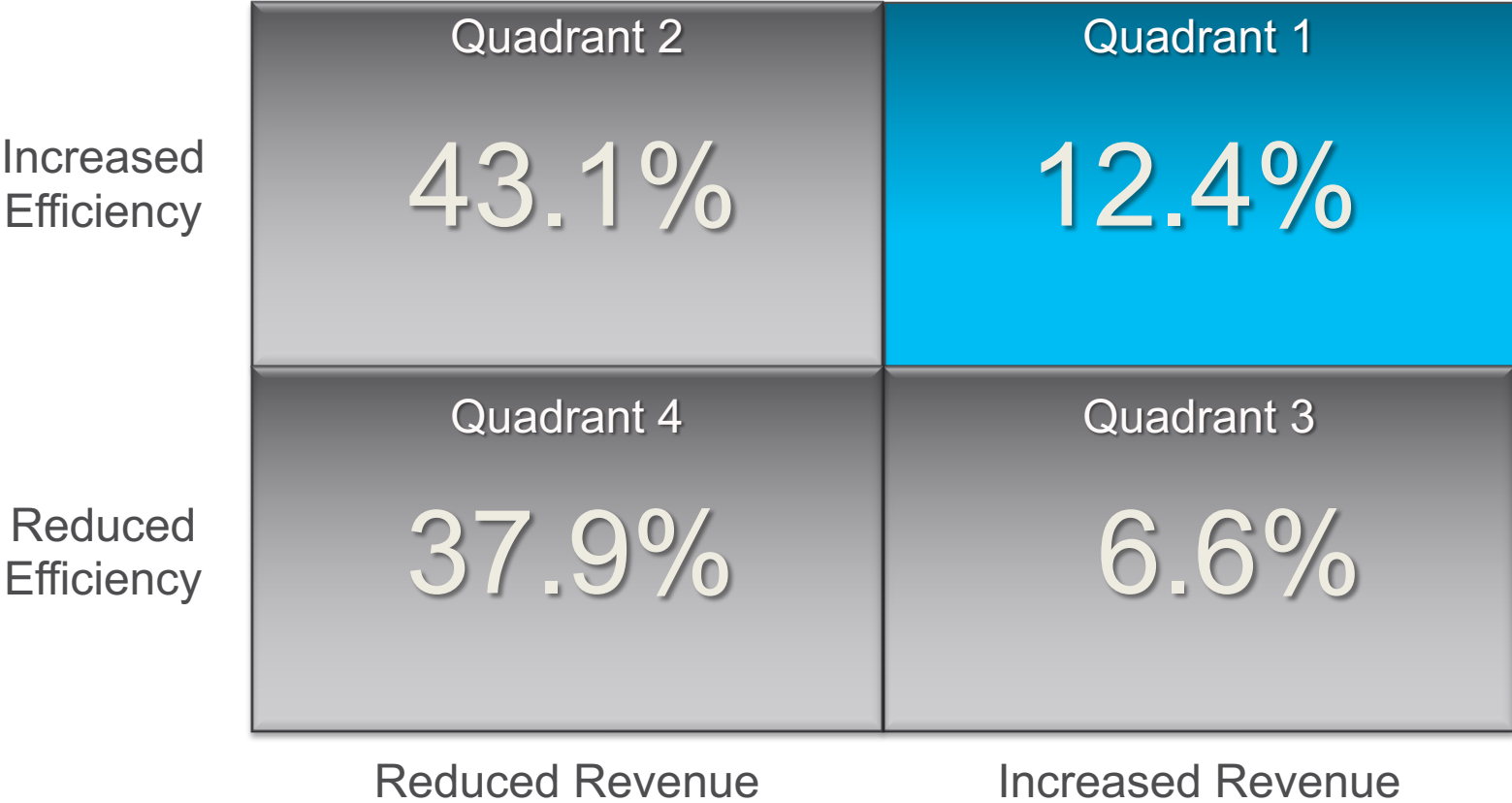
Addison Hoover

GM, Branch Transformation Marketing, NCR

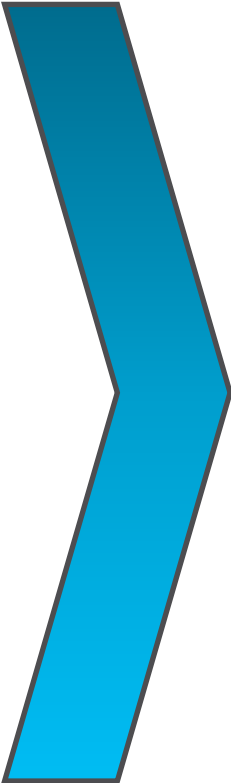


#retaildelivery

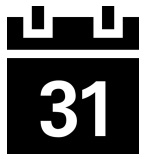
The Journey to Quadrant One



TX



CX



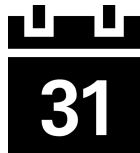
TX



- Craft individualized customer experiences
- Leverage real time customer information
- Empower consumers to curate seminal moments of truth
- Meld the digital and physical into one



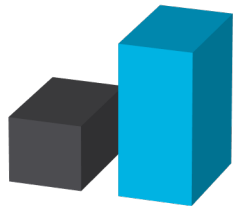
CX



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Tablet Empowerment Tools: Interactive Banker

- Redeploying Labor
- Enterprise Mobile Enablement
- Individualized Sales & Advisory Services
 - 50% Reduction of Operating Expenses
 - 100% of Labor, Sales-Focused
 - 70% YoY Sales Growth



30% of consumers believe they won't need a bank at all



53% of consumers don't believe their FI offers anything different

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Curating the End-to-End Sales Experience: Q-Flow

- Customer Self-Scheduling
- Real Time Queue Management
- Closed Loop Reporting
- Resource Management & Staff Planning

➤ 38% YoY Sales Growth

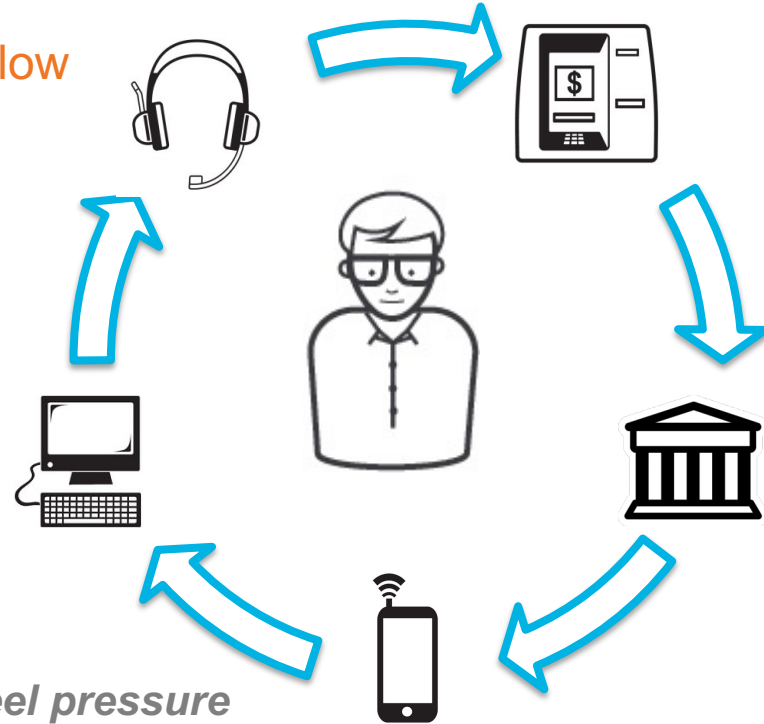
➤ 40% Reduction in No-Shows



82% have no self-scheduling platform



91% feel pressure to improve sales and services



Changing the Way Customers Interact: iBeacon

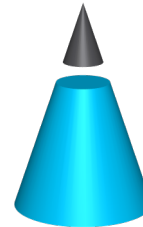
- Mobility Extensions
- Digital-to-Physical
- Customer Controlled Experiences

➤ 50% Adoption on Day One

➤ 20% of Members Giving Real Time Feedback



73% would be more excited by a financial offering from a tech company



71% would rather go to the dentist than the bank

The PNC Retail Transformation Approach



Building blocks essential for a sustainable convergence

- A strategy for digital-physical fusion that is anchored in people
- Change the approach when transforming your business
- Work on the Business vs. Work in the Business

Building a strategy around digital-physical fusion

- **Empower your employees.**
Every employee should be a user and ambassador of your physical and digital capabilities.
- **Establishing & measuring behaviors as key performance indicators.**
Changing beliefs, knowledge and vision are three key elements critical to change management adoption.



PNC “Proof Points”

Learning(s)

- The “Why” is as much about the employee as the shareholder
- Not all employees have smartphones or tablets
- Behavioral role clarity is just as important as outcome driven expectations

Applied

- Employee Digital IQ
- Active demonstrations
- “Unified” performance management routines around desired behaviors



Thinking Different - Playing Offense vs. Defense

Transforming the way innovation is approached

- **Improve the in-store dialogue.**
Physical stores need to offer inspirational experiences consumers can't have in the digital space by becoming destinations of choice. They need to blur the boundaries between digital and physical by leveraging technology.
- **Proactive versus reactive approaches to your business and talent.**
The proactive approach will save considerable time and money in the short and long run.

PNC iLab



CREATE
CAPACITY

ENHANCE
CAPABILITY

DRIVE
GROWTH

Organization design & separation

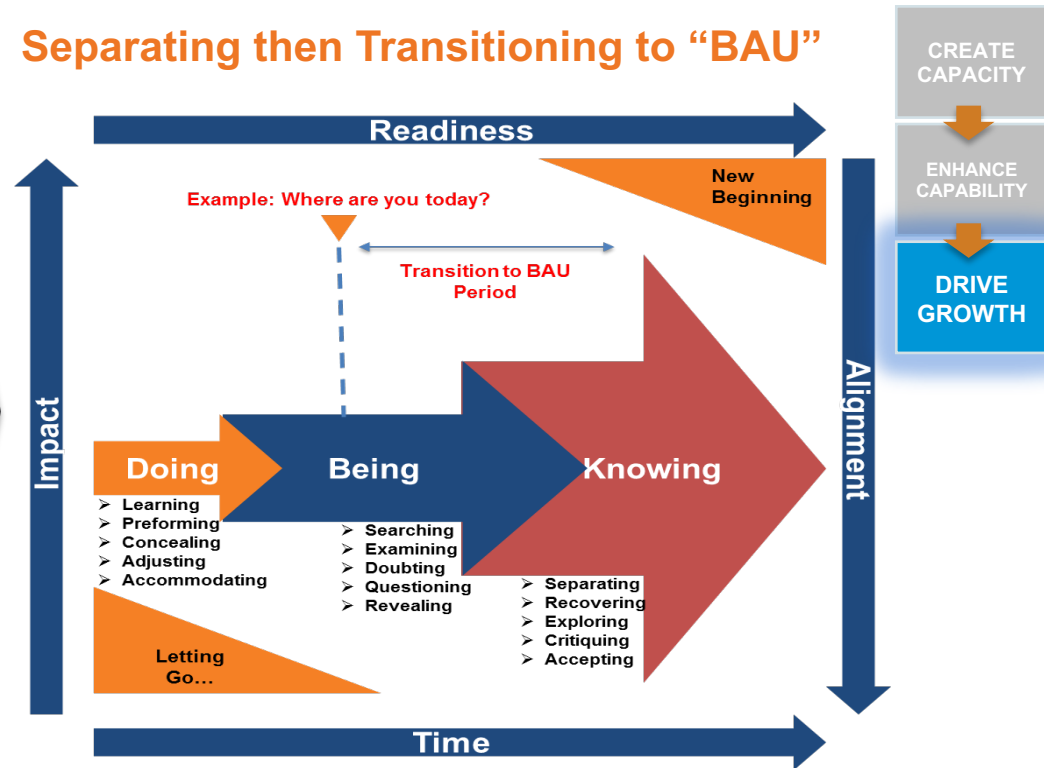
- Transforming while you run.

Separation between the teams transforming the business and the teams running the business is essential.

- Recognize where you are in the journey.

To realize their fullest growth potential, incumbents need to embrace the possibilities of the new marketplace as energetically as the disrupters do.

Separating then Transitioning to “BAU”



Key Takeaways

- Tx meets Cx
- Everything measurable – behaviors and outcomes
- Employee empowerment, at every level of the chain of command

Predictions for 2016

- Workflow/demand management
- The employee renaissance: reformation of roles and responsibilities
- Process gets prioritized over products

Thank you