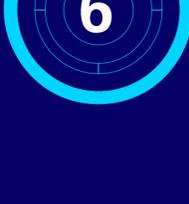


Phygital trends and strategies

Wondering whether to download the White Paper? This infographic gives you a taste.

Six trends are driving the phygital marketplace. Fortunately, we've identified four strategies that can lead to success. This infographic takes you through them, with statistics from the GlobalData Banking Survey commissioned by G+D in Q4 2021.

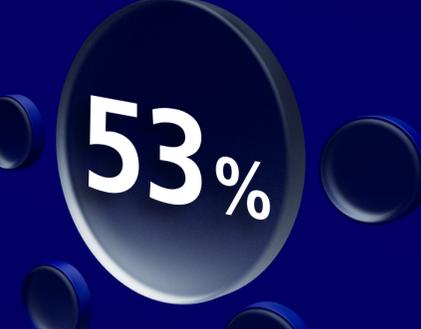
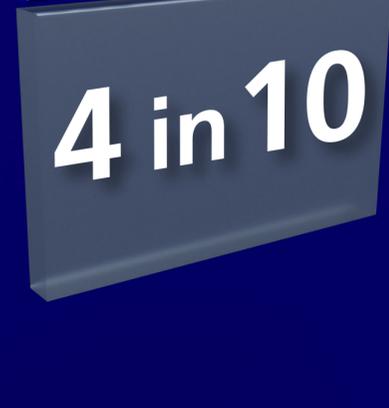


Phygital: the converging landscape, and strategies for navigating it

market trends

4 in 10 neobank customers use them for all their banking.

Online banks are on the up. They have low costs – but low share of wallet.



53% of banks see Big Data as an opportunity. Just 33% of neobanks do.

Supermarkets to airlines are entering the banking game. But are they using their Big Data?

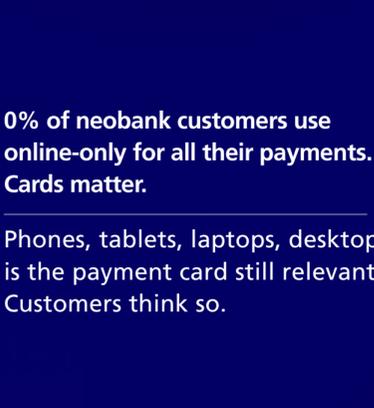
83% of neobanks see a physical presence as somewhat or very important.

Online-only players like Amazon are opening physical stores – and neobanks are doing the same.



40% of neobanks see integrating services as a huge challenge, versus 27% of traditionals.

Is sharing data and services for a consistent UX is hard? All banks say Yes.



0% of neobank customers use online-only for all their payments. Cards matter.

Phones, tablets, laptops, desktop: is the payment card still relevant? Customers think so.



>90% of almost all banks see a move to the cloud as beneficial.

Today, APIs and clouds allow product rollouts in days not years.



Time is short and resources limited. What strategies should banks follow to make a success of phygital? There are four

success strategies

01

Develop customer understanding

Gathering data across all touchpoints lets you "sense" customer behaviour.

>50%

Of banks agree such integration will be "difficult" or worse.

02

Broader channels, better data

Connecting data across channels is an opportunity to sense smarter. But there's a twist.

60%

of neobanks find this prospect daunting than traditional banks (40%).

03

Automate for scale

The more customers you can serve per technology investment, the lower your unit costs.

96%

Of all banks see automation as important to scale up.

04

Create competitive advantage

The most integrated products, showing the deepest customer understanding, offering the most seamless experience, will win.

48%

Of all banks ranked "having best of breed products" their No. 1 priority.



Whatever you are looking for, we have the

answer

Traditional or online-only, banks know they need to go phygital – but building infrastructure takes too much time. The solution: outsourced card issuance, in all its forms, to a global provider with decades of experience in end-to-end card issuance. Talk to G+D. The range of solutions will surprise and delight you... because they'll let you surprise and delight your customers.

Talk to G+D [→](#)

Sources: G+D GlobalData Banking Survey 2021.



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