

Chief Digital Officer Digital & Data Smart - Ecosystems - Ventures

Member of Management Board Belfius Geert Van Mol



Inspire

Together



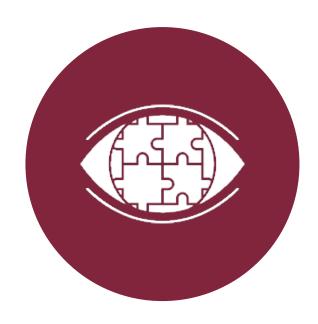


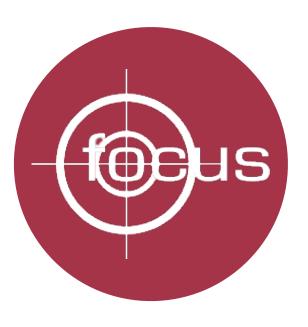
Understand

Share



Who is Geert Van Mol...





Strategic vision & impact

VISION

Driver of Change





Connecting Alignment

CONNECT



Trust Authentic



Results Succes

REALISE

Digital = Music







FICER 2018

CHIEF DIGITAL OFFICER Awards of the year 2018





EMPATHY

PLAN PERFORMANCE THOUGHTFULNESS PLAYFULNESS INSPIRATION TRANSPIRATION **BUSINESS THE HHTS**

but first of all it is a MENTALITY IN MEANINGFUL COLLABORATION

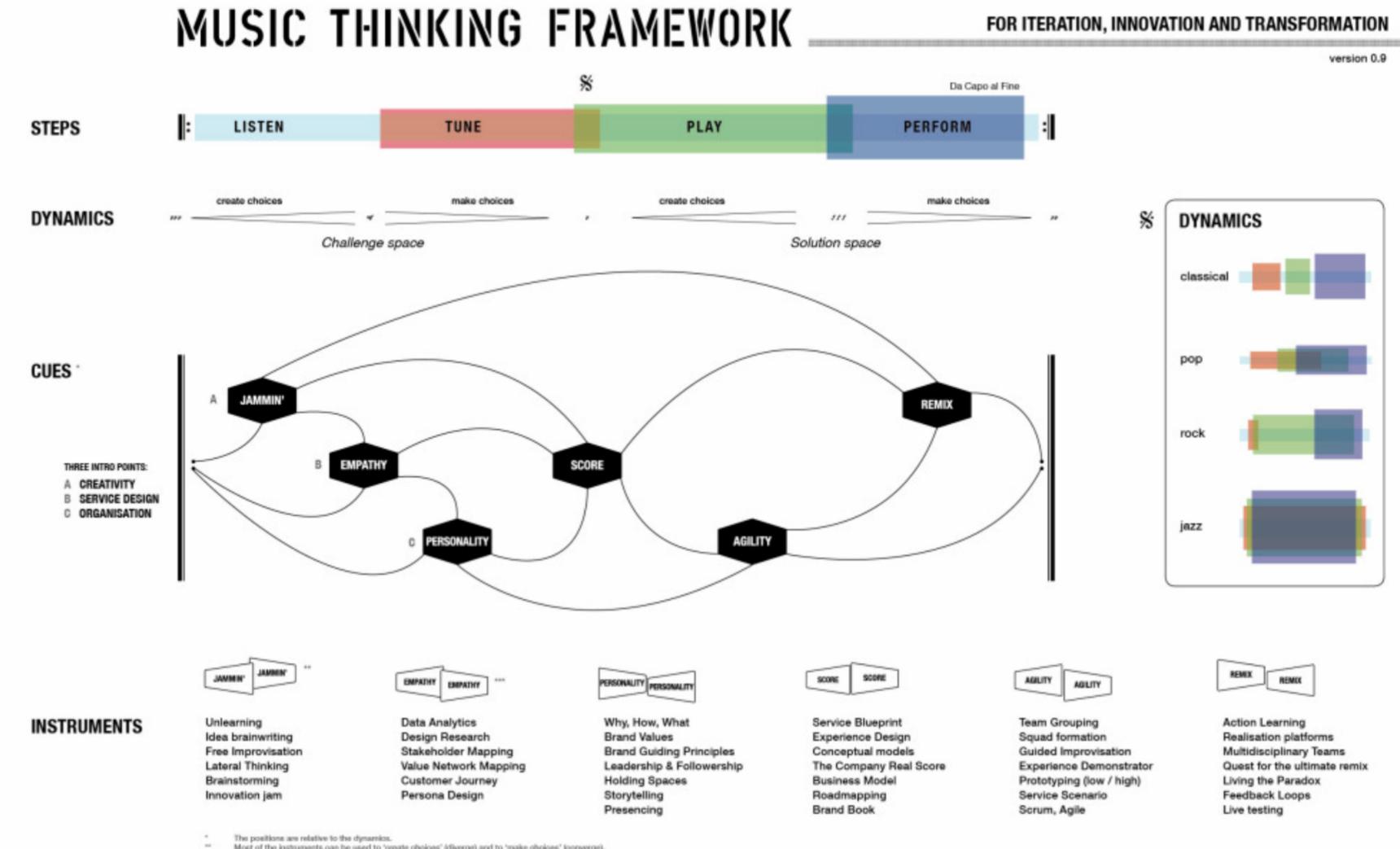
MUSIC THINKING

STRATEGY

www.musicthinking.com

The Music Thinking Framework for iteration, innovation and transformation

Posted on January 4, 2017 | 2 Comments



Most of the instruments can be used to 'create choices' (diverge) and to 'make choices' (converge). This is a selection of typical instruments, but htere are many more.



A musical cue is a section of a piece of music that's intended to signal the time for a performer to carry out a certain action. A cue can also be given by a band member or conductor as a prompt to start or sync the playing. I realized in my practice while working on the intersection of business, people and technology that it would be nice to have some cues to take immediate action. I experienced many times that the following six cues work very well in business situations:

- 1. JAMMIN' the cue to get more creativity, more (crazy) ideas and information, data from all kinds of sources.
- 2. EMPATHY the cue to see with the eyes of your customer, empathize with them and search for insights that matter.
- 3. PERSONALITY the cue to work from the heart of your organization; from your why and your brand values to the holding space you provide for your stakeholders.
- 4. SCORE the cue to visualize your decisions in the way that everyone has a 'lead sheet' of how we operate.
- 5. AGILITY the cue to decide how to work together in which constellations.
- 6. REMIX the cue to getting it all together under the given circumstances based on the other cues.



Unlearning Idea brainwriting Free Improvisation Lateral Thinking Brainstorming Innovation jam

SCORE	SC

Service Blueprint Experience Design Conceptual models The Company Real Score **Business Model** Roadmapping Brand Book

JAMMIN'



Data Analytics **Design Research** Stakeholder Mapping Value Network Mapping Customer Journey Persona Design



Why, How, What Brand Values **Brand Guiding Principles** Leadership & Followership Holding Spaces Storytelling Presencing

ORE

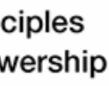


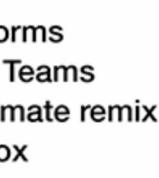
Team Grouping Squad formation Guided Improvisation Experience Demonstrator Prototyping (low / high) Service Scenario Scrum, Agile



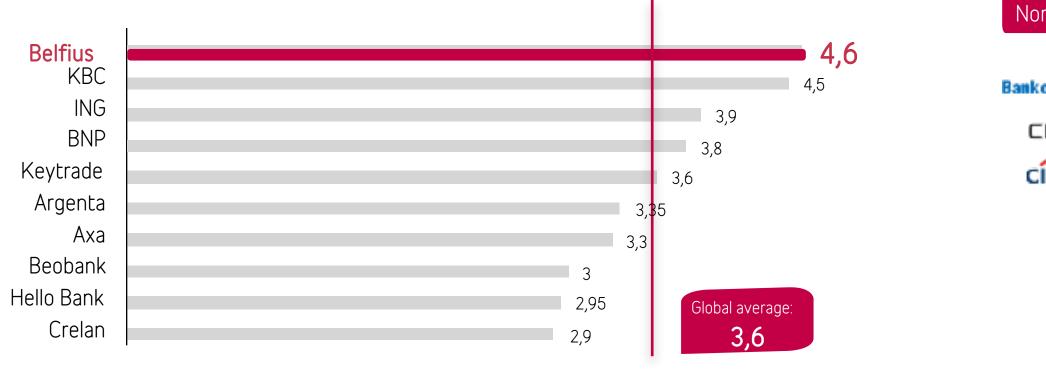
Action Learning Realisation platforms Multidisciplinary Teams Quest for the ultimate remix Living the Paradox Feedback Loops Live testing

A Mentality in meaningful collaboration





Best Banking mobile app in Belgium*



*Combined app-store rating : IOS & Android

2016: Fastest grower worldwide mobile banking

Percentage point growth in mobile activity

Proportion of active mobile users June 2016 - proportion of active mobile users June 2015



Total mobile users / total active customers of June 2016

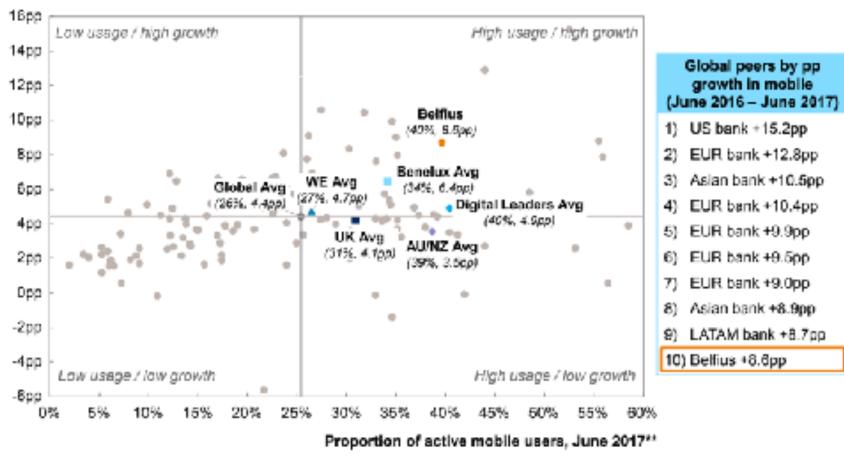
Global peers by PP growth in mobile (June 15 – June 16)			
1) Belfius +11.5pp			
2) EUR bank+11.1pp			
3) EUR bank +10.8pp			
 US bank +10.7pp 			
5) NZ bank +9.9pp			
6) EUR bank +9.8pp			
7) EUR bank +9.4pp			
8) EUR bank +9.3pp			
9) EUR bank +9.3pp			
10) EUR bank +8.3pp			

Global peers

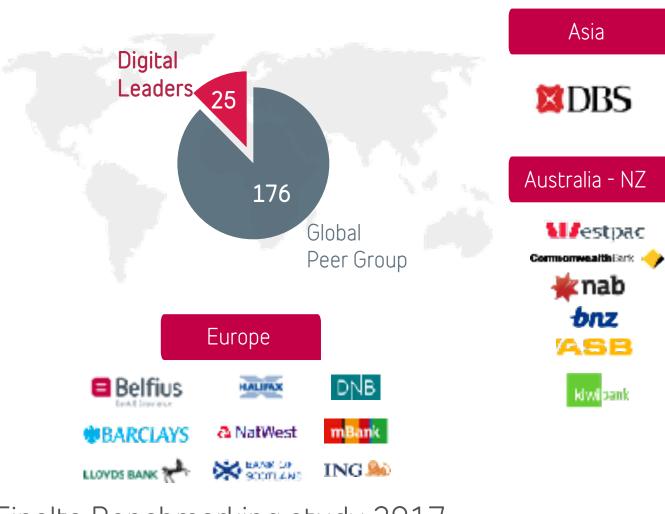
North America Bankof America 🦈

CHASE 🗘 citibank

Percentage point growth in mobile activity*



Part of digital leaders global peer group*

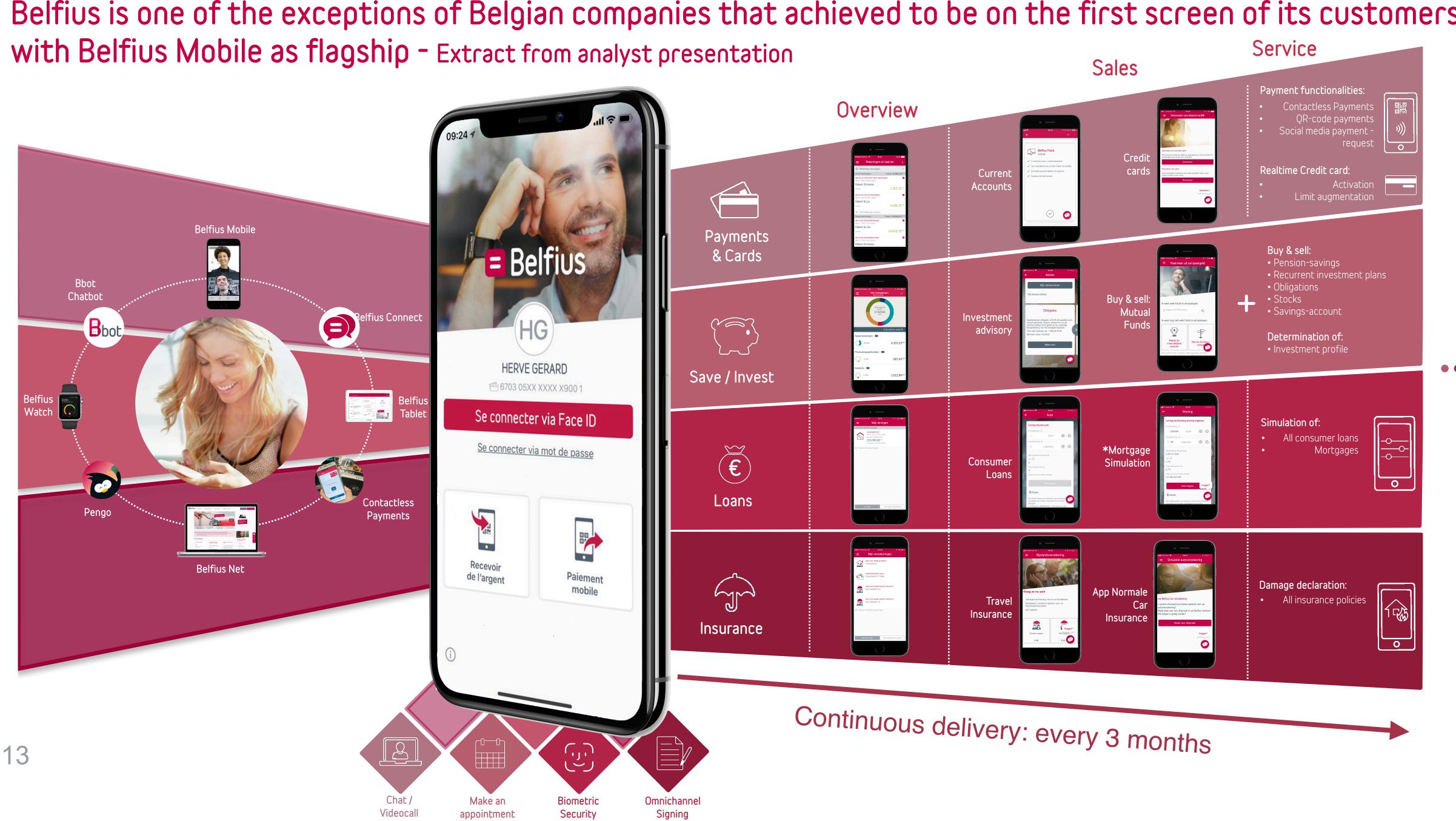


*Finalta Benchmarking study 2017

2017: Top 10 worldwide in growth mobile banking



Belfius is one of the exceptions of Belgian companies that achieved to be on the first screen of its customers with Belfius Mobile as flagship - Extract from analyst presentation Service



Over 1.200.0000 BELFIUS MOBILE USERS







Mobile First

End-2-End Paperless



Mobiel betalen



Mobiel ontvangen



Kantoor RogierCHARLES ROGIERPLEIN 11200 BRUSSELFinancieel adviseurJanJanJertensBeschikbaarhedenMa
26/09Og9:00
> 09:30Og9:00
> 10:00Sog:00

16:29

Maak een afspraak

Sparen en beleggen (privé)

Duurtijd geschat op ±60 minuten

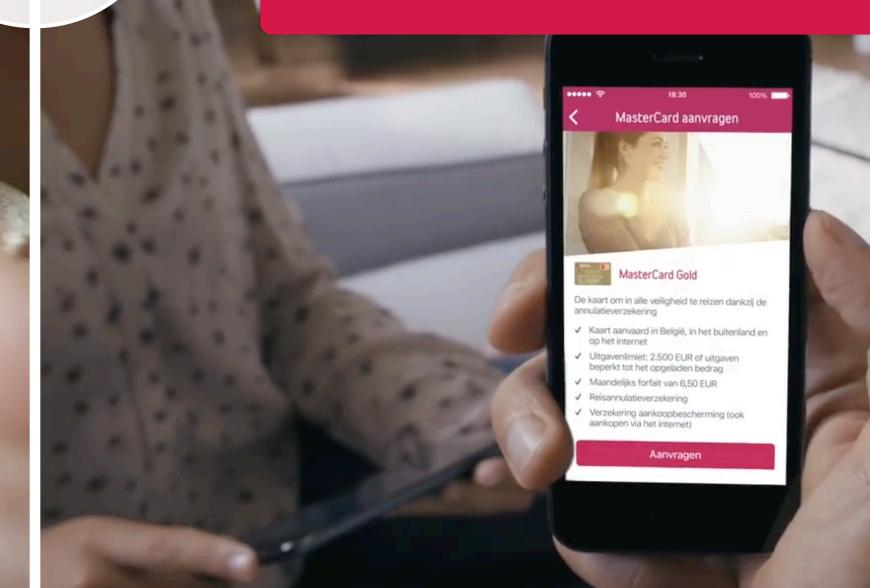
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Ik wil praten over

Kantoor

Omnichannel

Real Time Data Analytics



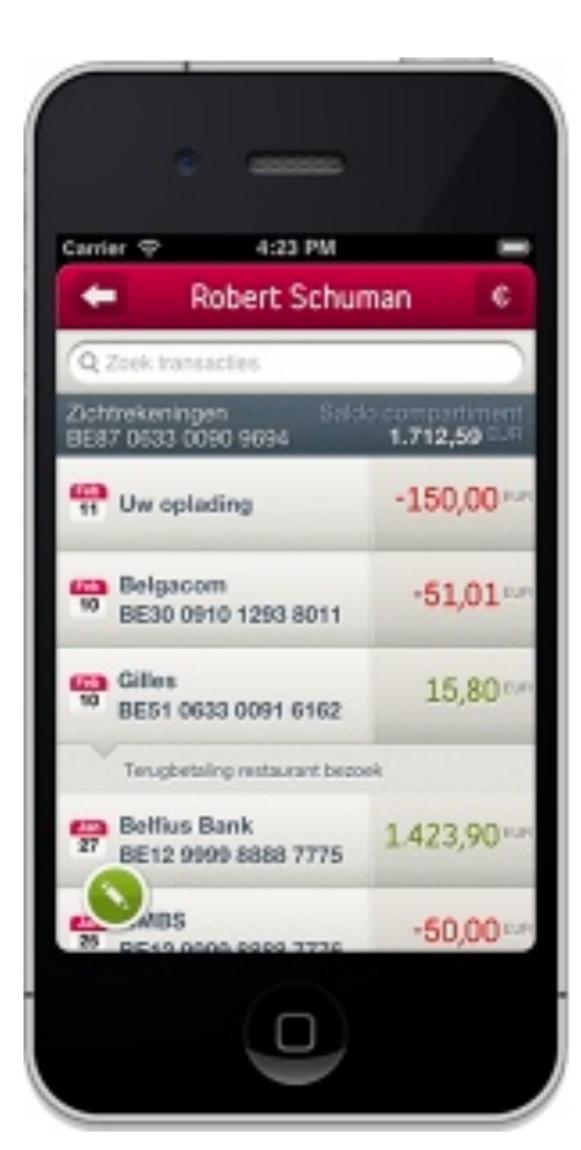


BELFIUS MOBILE BANKING STARTED IN 2011

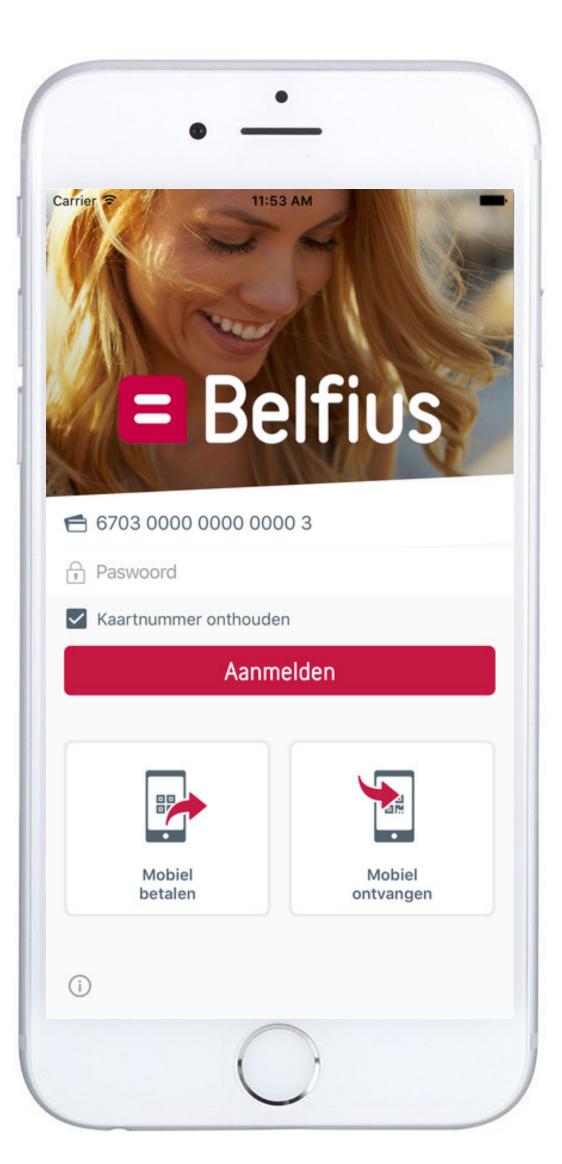
2011: project EMBRYO

2012 - 2013





2014 - 20..



Vernieuwde Belfius Mobile navigatie met 'feed'

_2 Ongelezen bericht Ontdek de autoverz Mijn zichtrekening

10:38

COMFORT-REKENING BE81 0630 6049 782 ROBERT SCHUM

BELFIUS BUSINESS BE04 0683 0202 933 SCHUMAN COM

• Open een nieuwe



Krijg h autove

Mijn kaarten

VISA CLASSIC 4454 7511 0728 0068 **ROBERT SCHUM**

MC[®] BUSINESS PREP 11 4215 0304 0020 SCHUMAN COM

Miin spaargeld

lijn overzicht	ŝ
i <mark>ten 2</mark> zekeringen van Belfi	us!
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account 31 IPANY	358,99 ^{EUR}
erekening	
net eerste jaar 20% kon erzekering	rting op uw
	Toon meer
8 1AN	0,00 ^{EUR}
PAID 6 PANY	0,00 ^{eur}

• Uw Mastercard Gold Prepaid gratis gedurende 1 jaar!



The Belfius App-Normal Car Insurance A new benchmark in digital omnichannel Car Insurance

Campaign with high stopping power

Innovative Mobile First Car Insurance Sales & Servicing



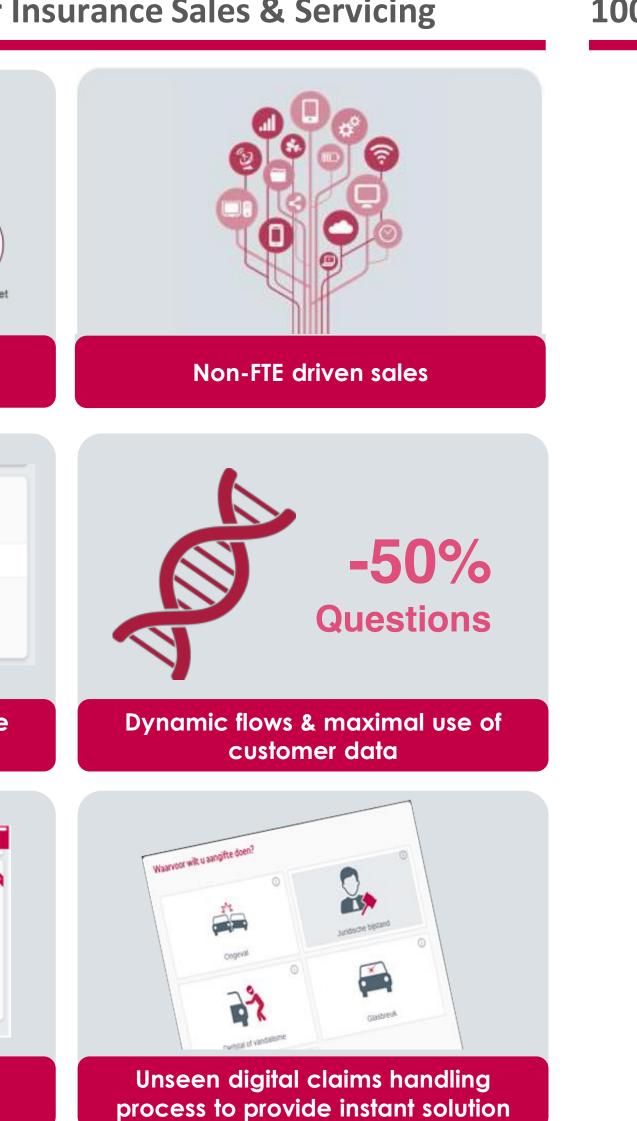




Personalized advice based on customer profile & car type

Duel est votre numéro d'immatriculation

 (\checkmark)



100% Omnichannel Integration



Top Digital Experiences

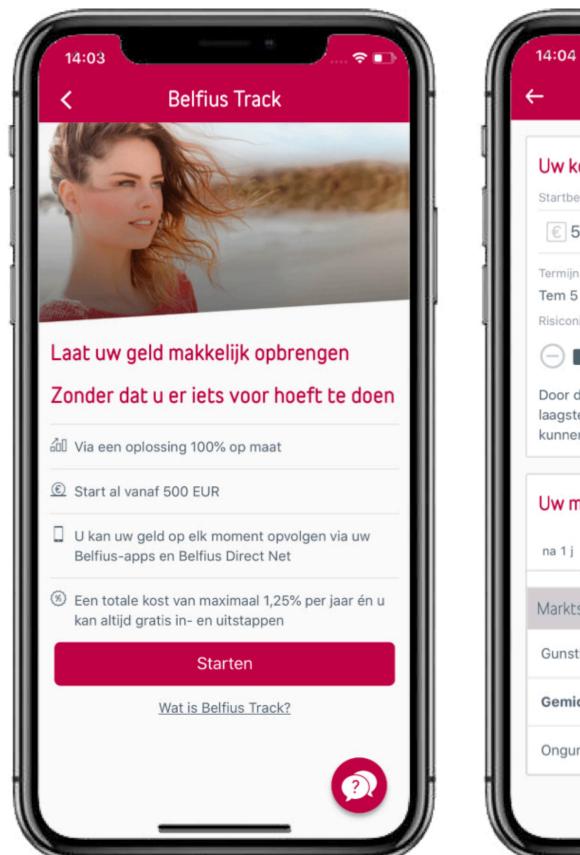
Professional advice when needed

Belfius Track

Belfius innoveert en lanceert een nieuwe robo-advice oplossing ontworpen voor, door en met millennials.

BELFIUS TRACK

SIMULATIE



-	Jw resultaat			
Uw keuzes				
Startbedrag				
€ 500	EUR	\oplus	Θ	
Termijn 🛈				
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Risiconiveau (i)				
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Door de huidige laagste risiconive kunnen aanbiede Uw mogelijke na 1 j na 3 j Marktsituatie	eau waarvoor we ee en. opbrengst na 5 j na 7 Resultaat*	j na 1 Jaarlijk	het 0 j	

FONDS OP UW MAAT

INTUÏTIEVE OPVOLGING

EENVOUDIG BIJSTORTEN

Let's do this	
Een fonds op ùw maat	
Voor u intekent op het Belfius Track-fonds, geven we graag nog mee waarom dit een fonds is dat bij u past.	Contraction of the local data
Fonds waarin we voor u beleggen Belfius Global Track Stability A - EUR cap	
 U wil 500,00 EUR beleggen in een fonds met risiconiveau 3, wat overeenkomt met de productcategorie Balanced. 	
 Deze oplossing past bij uw financiële situatie. 	
 U kent het product waarin u belegt voldoende. 	
Volgende	
and the state of the second and and and and and and and and and a	1
Vragen?	
2	

Aandelen	∕ ? ∎♪
Basismaterialen	7,49 %
Nutsbedrijven	3,19 %
Onbepaald	2,27 %
Geografische verdeling	
Europa	44,92 %
Azië - Oceanië (Ontwikkeld)	32,95 %
Noord-Amerika	16,18 %

14:07		
	ijn Belfius Trac E BELFIUS TRACK BELIN	
Detail	Opbrengst	Verwachte groei
535,58 ^{eun} Dit bedrag is incl. kos	ten en excl. taksen.	
Waarde bij verkoo 528,51 ^{EUR}	p (j)	
Groei sinds start 14,42 EUR (3,01 %	%)	
Totaal belegd bed 550,00 ^{EUR}	rag	
Risiconiveau (i)		6
Termijn (j) t.e.m. 10 jaar		
	Bijstorten	
Maandel	ijkse storting v	wijzigen
-		





Belfius PopUp

Belfius lanceert Belfius PopUp om zijn klanten met Belfius Mobile nog zoveel meer te bieden dan alleen bank- &

LOG-IN

POPUP



10:29	~		10:31
×	Belfius Pop-Up		< Overzic
a la	Bestel nu uw dienstencheques van Sodexo!	; :	
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	Kaartloos tanken Tank sneller met uw smartphone	:	Datum en uur 12/12/2018 11:3
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for hackey	Red Lions Supporter mee en bestel uw tickets n	.	Koop een Croissant i
			de shop en krijg een gratis koffi SPECIAAL
	Belfius Wallet		-

verzekeringsdiensten: Kaartloos tanken, mobiliteit, dienstencheques, hockey-tickets kopen en nog veel meer komende in 2019

KAARTLOOS TANKEN

EUROHOCKEY TICKETS

DIENSTENCHEQUES

	<u> </u>	
it van uw tankbon	netje	
Uw tankbonnetje Transactie: 2447		
(Planet Parfum) 1210 Saint-Josse-ten-Noode		
	75,00	EUR
<u>Naar details</u>		
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K Belfius Eurohockey Championships	
Tickets	¢°
Belfius Eurohockey Championships 2019 25 Augustus 2019 Finale	
C1 C2 C3 C4 C5 C6	
Na het klikken op de volgende knop heeft u 20 minuten og uw order af te ronden!	om
Tribune A	
Tribune B	
• Tribune C	
● Tribune D	
Bestellen	

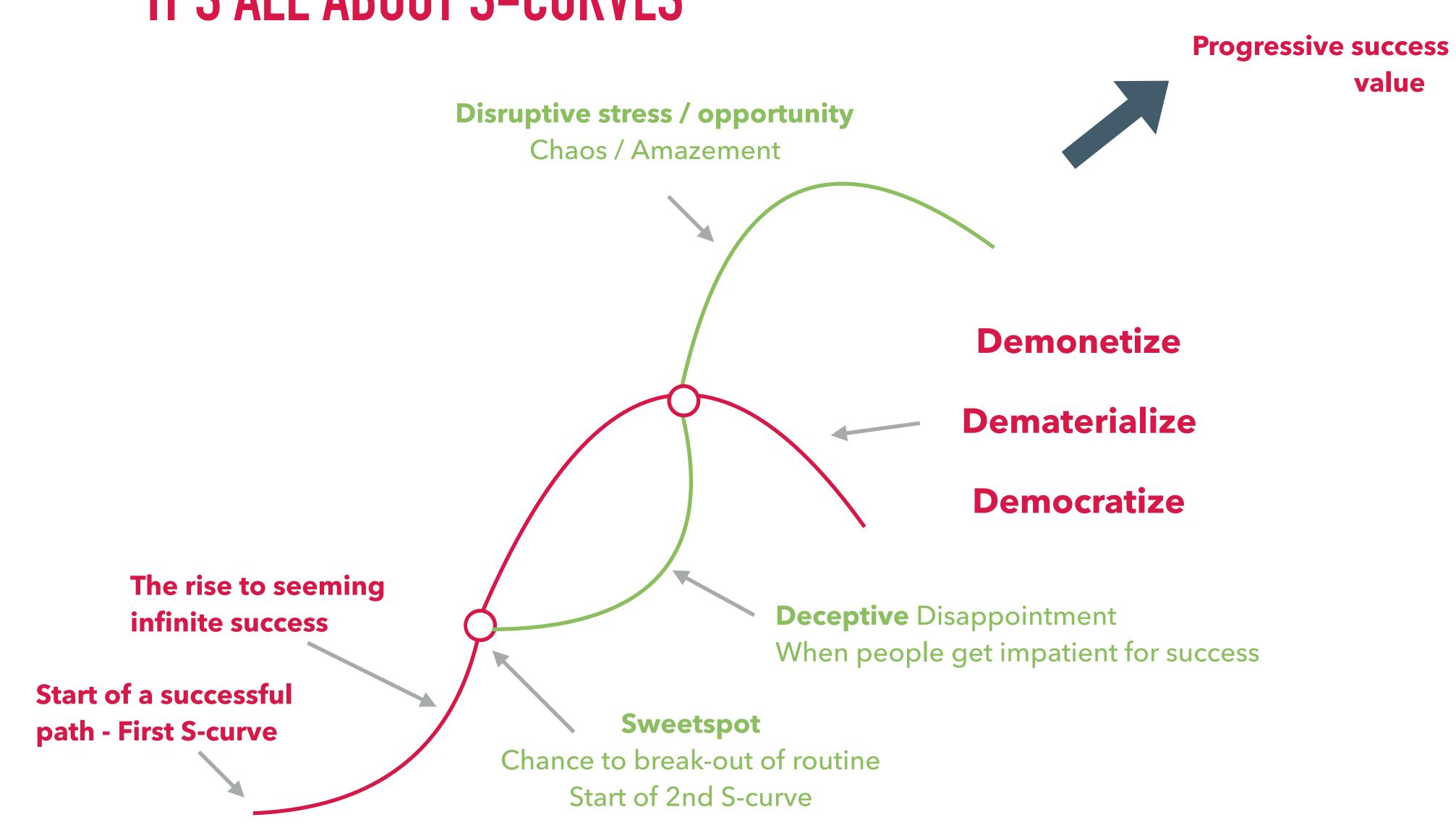
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Mijn dienster	icheques (i)		
Beschikbaar 37	In aanv 10	raag	
Hoeveel wil u er			
ेन्न 10		Θ	(\pm)





S-CURVE AFTER S-CURVE

IT'S ALL ABOUT S-CURVES



TIME

www.d				
Andorena (*) Robert (*) Neseman Si (*) Si	A45 Ex Price	New set is a contract of the second s		

E-COMMERCE

No. No. Down





Groei e-commerce in België

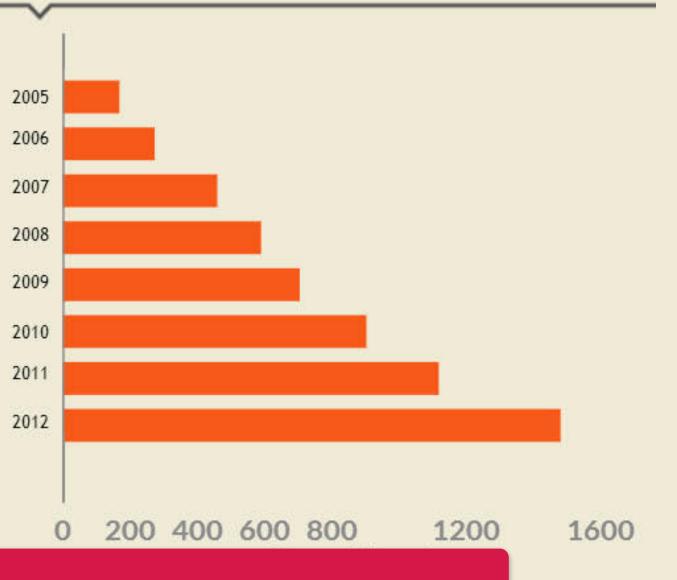
De e-commerce in België zit al jaren in de lift met een groei van in totaal 875% van de omzet in 2012 t.o.v. 2005. Belgen gebruiken daardoor steeds vaker kortingscodes.



65% van de producten die consumenten zoeken zijn slechts te vinden bij buitenlandse shops. 53% van de Belgen shopt daar ook, bij gebrek aan lokale alternatieven.



België staat op de 10e plaats wereldwijd betreft internetsnelheid.

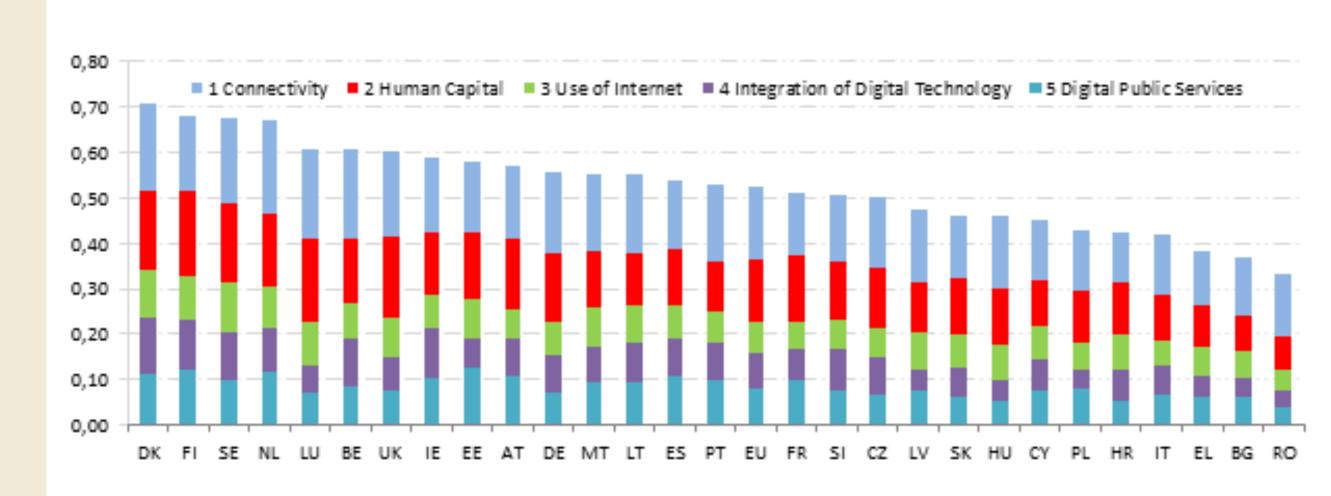


Belgian firms saw it coming but too late

Next generation online is growing

		JIT UTILITIE IS GLOWING	
	- en		
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DIGITAL ECONOMY AND SOCIETY INDEX (DESI 2017 RANKING)



Belgium is a slow digital mover





BELFIUS DIGITAL LEADERSHIP SO FAR BY

C-LEVEL ALGNMENT DIGITAL WATCH OUTSIDE IN **MOBILE CUSTOMER EXPERIENCE FIRST ABILITY TO EXECUTE – BUSINESS IT TOGETHER** DRIVER'S SEAT





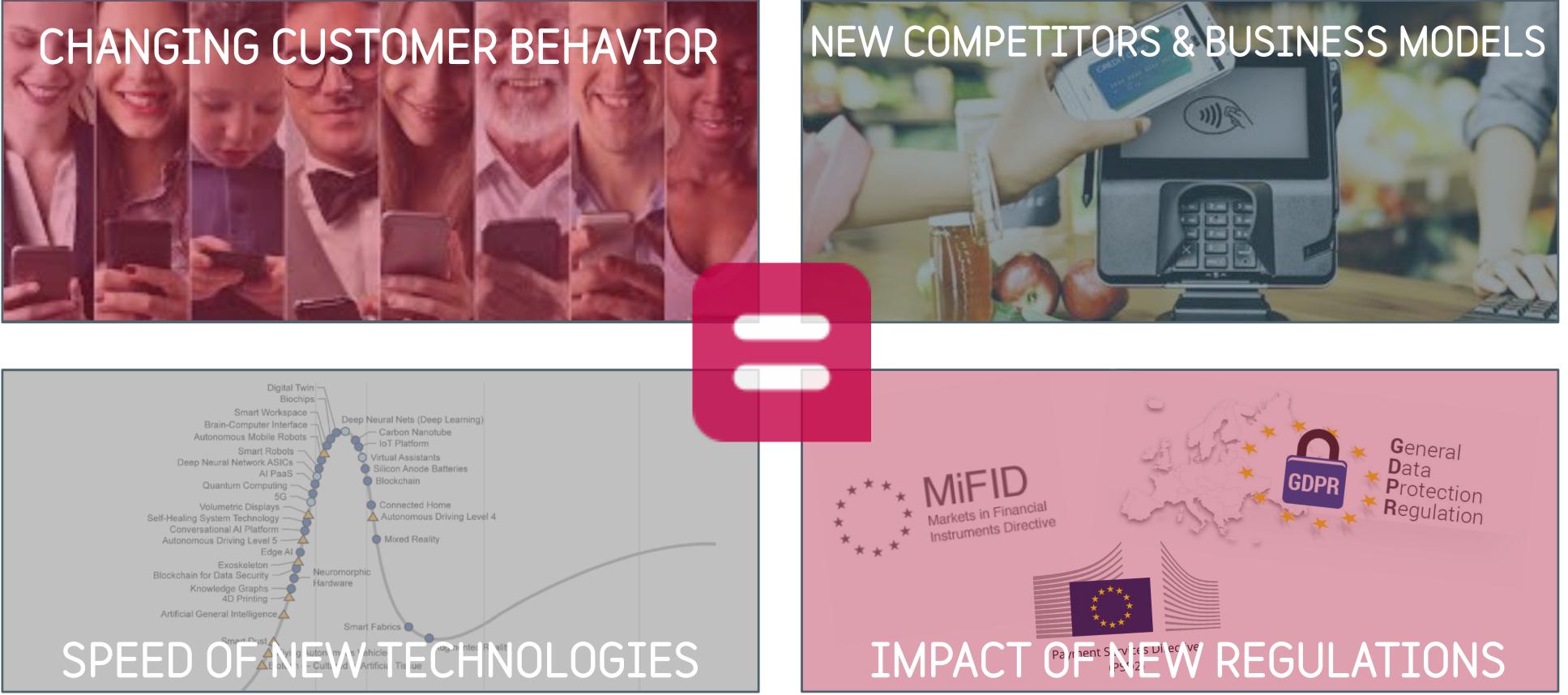
WHY WORRY?!

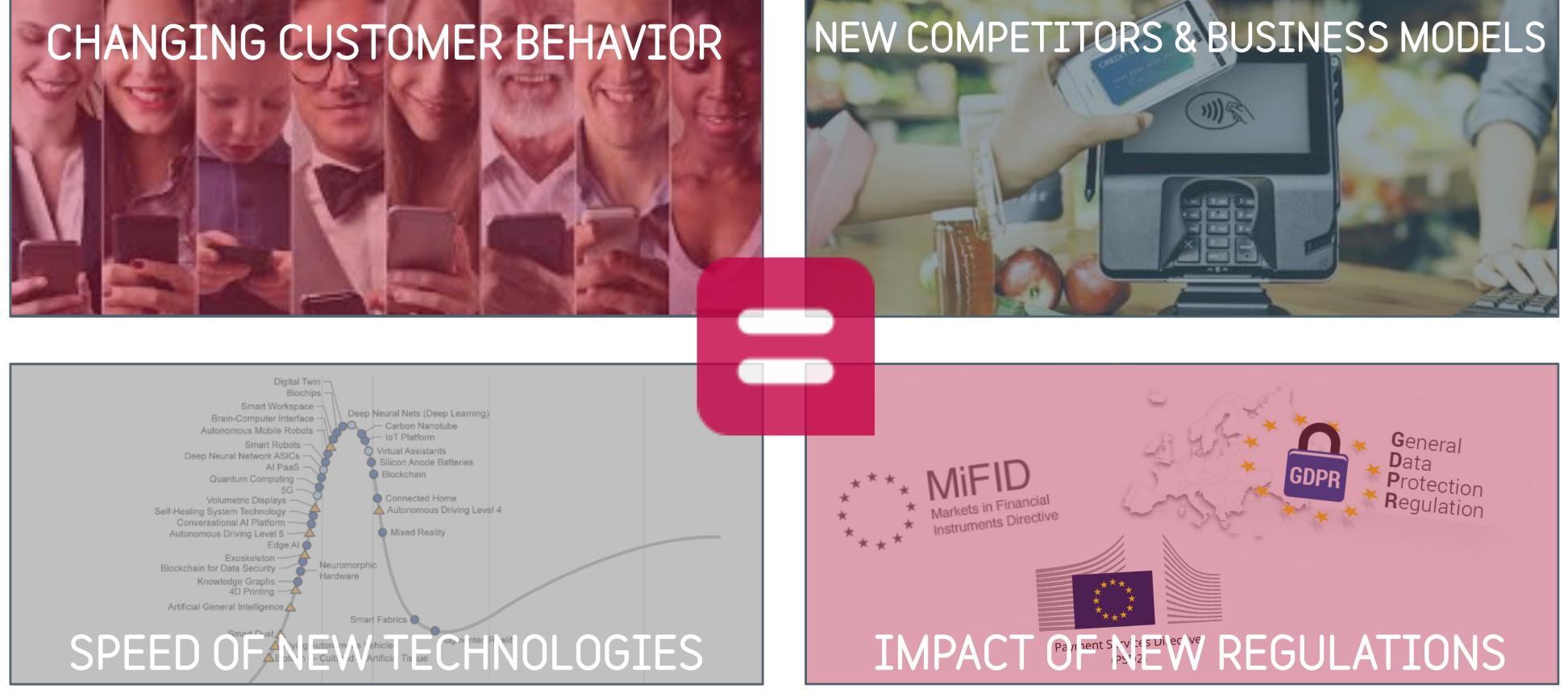
A clear blue sky for Belfius



Context

Context - digital era has just started

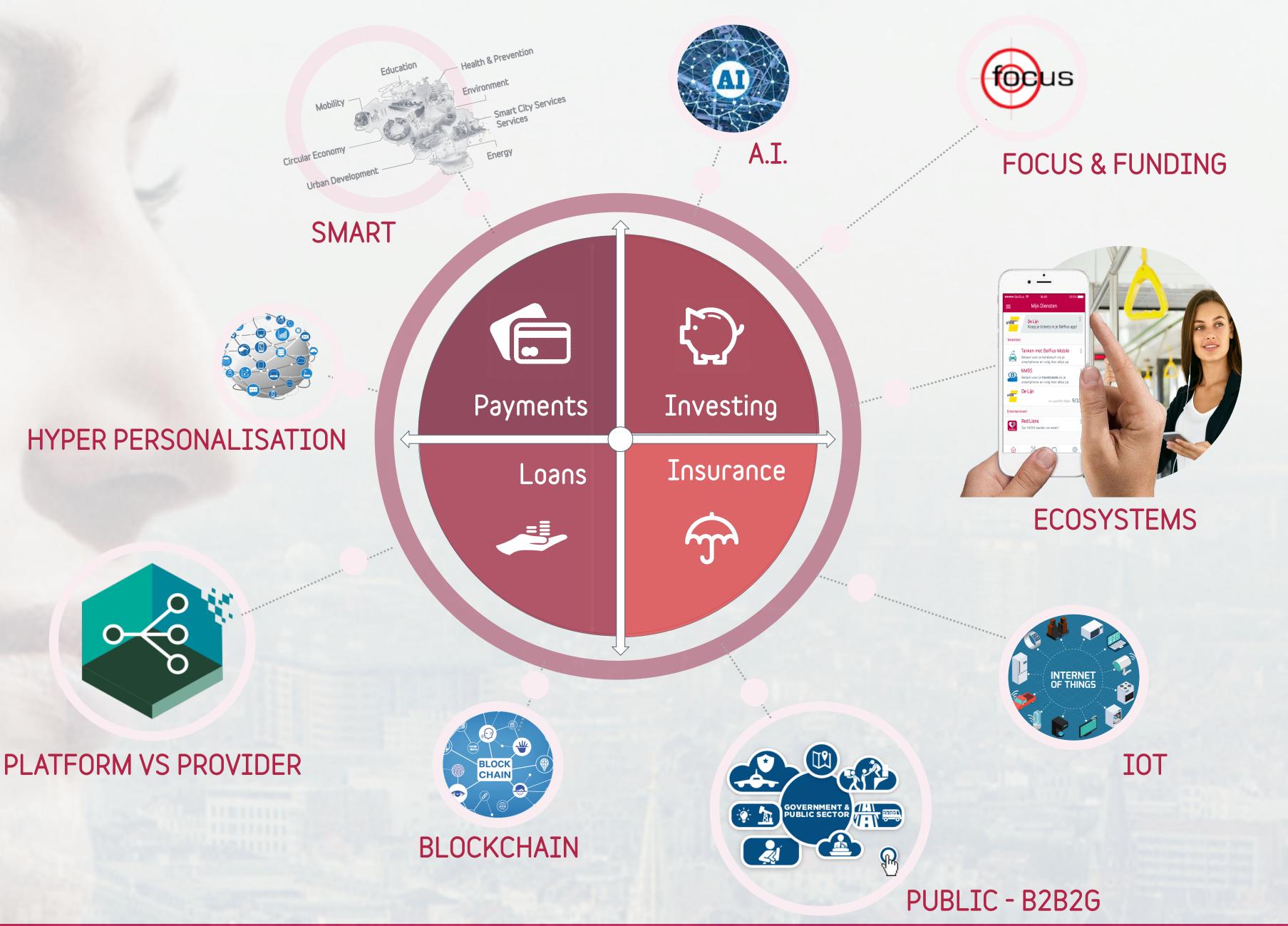


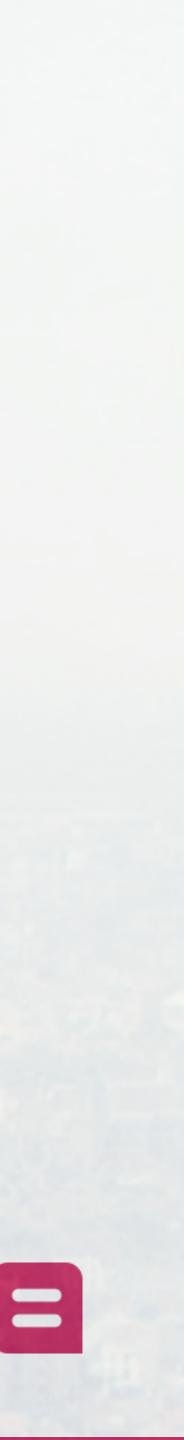


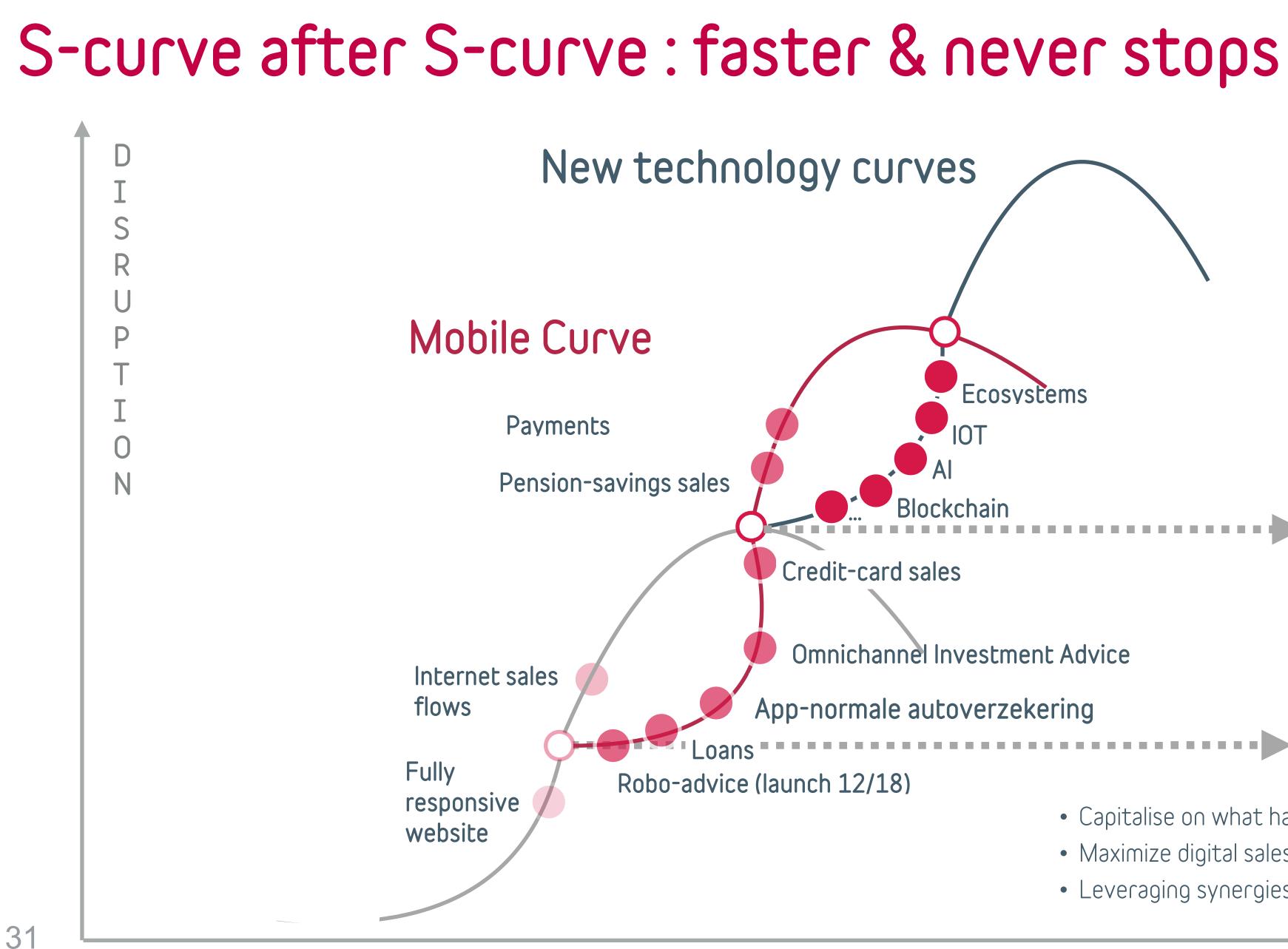




Context - digital era has just started







- Strategic focus 2023-2025
- Evolution of internal organisation from traditional to adaptive - purpose driven organisation

Deeper transformation needed to prepare & create value towards the furture

Capture full value potential of investments & continue to deliver

- Capitalise on what has been delivered over the last 3 years
- Maximize digital sales & service via Digital communication
- Leveraging synergies across bank & insurance

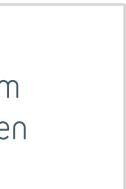




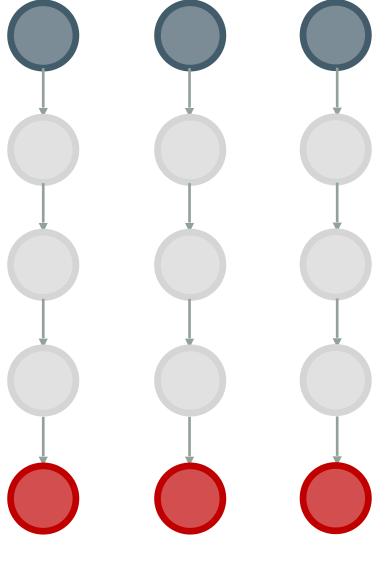






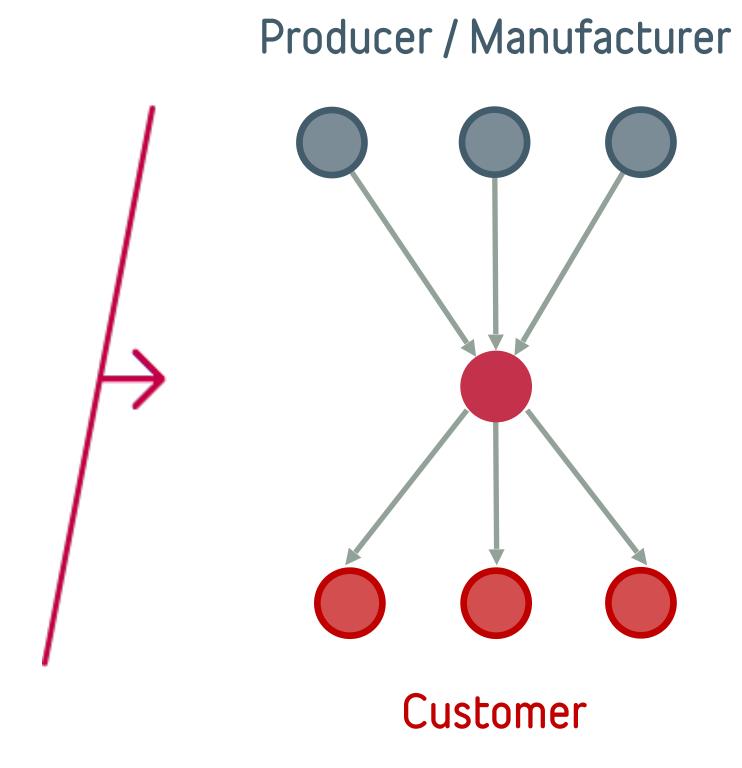


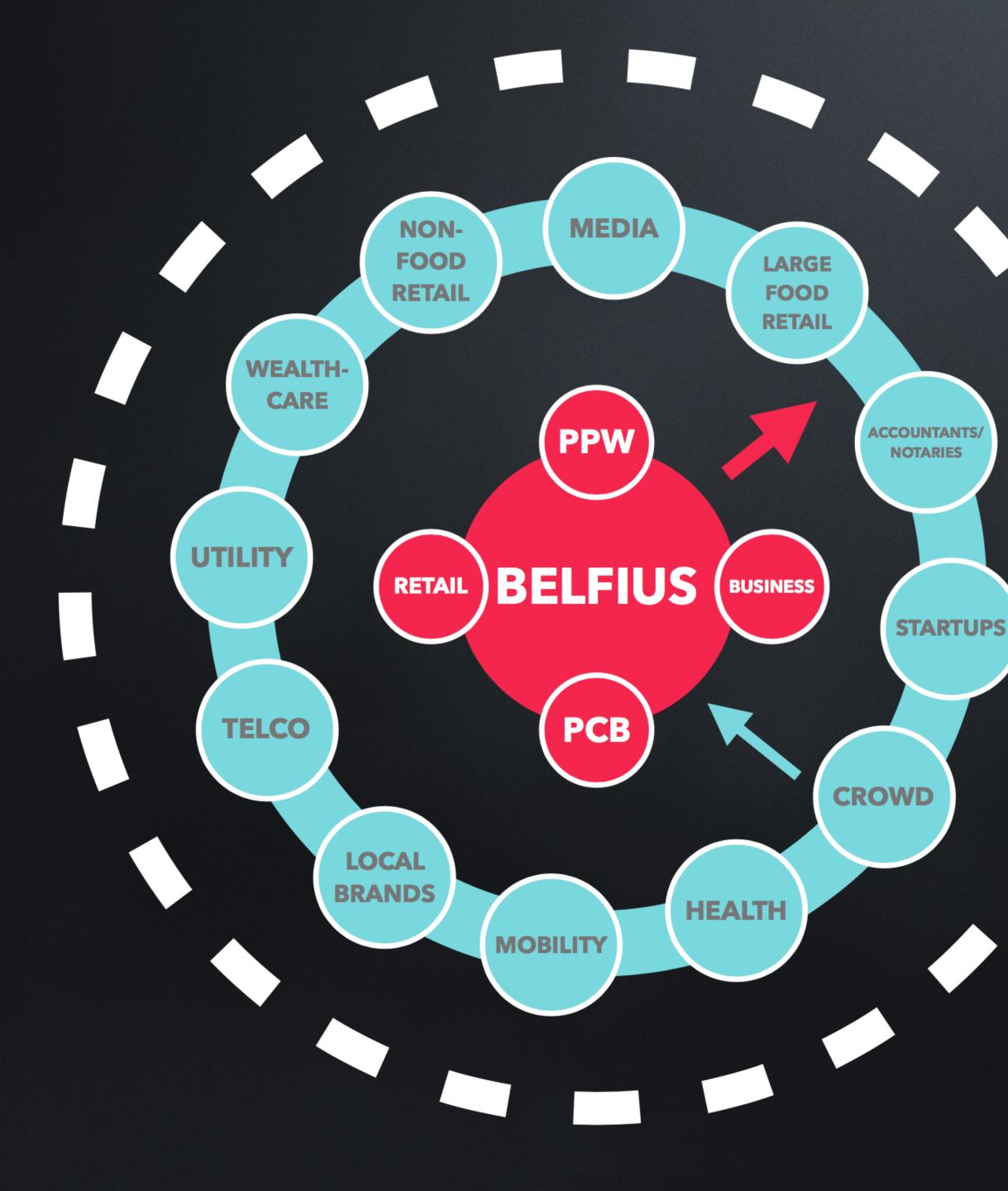
Producer / Manufacturer

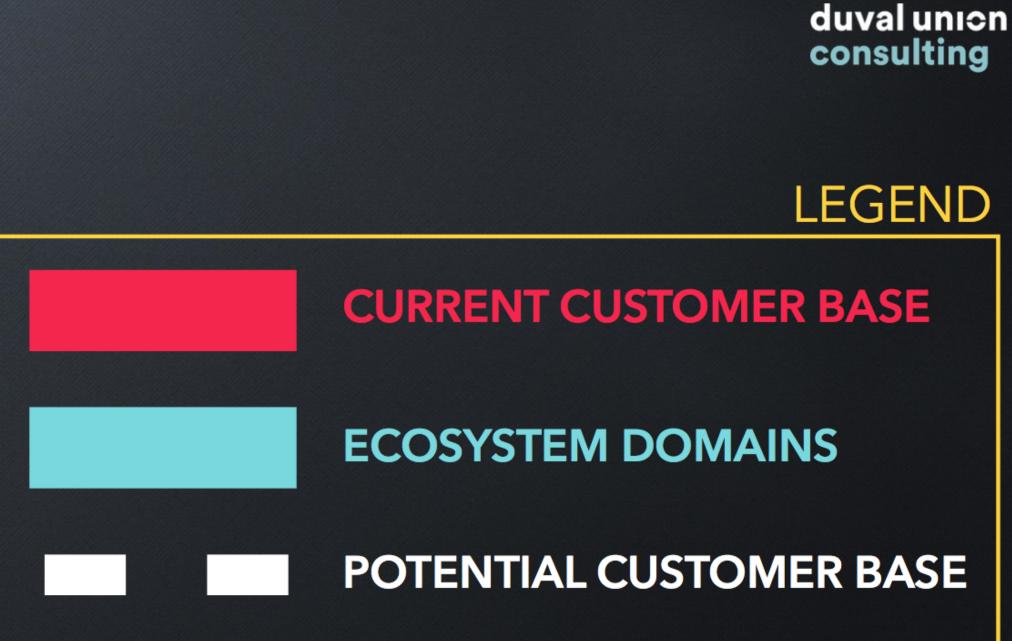


Intermediary

Customer

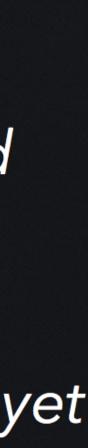






Belfius can use **new bundles** of traditional and new products and services to attract potential customers. These potential customers are those that are not yet a client of Belfius (PPW, business, PCB, retail) HUNT





LOOK LEFT

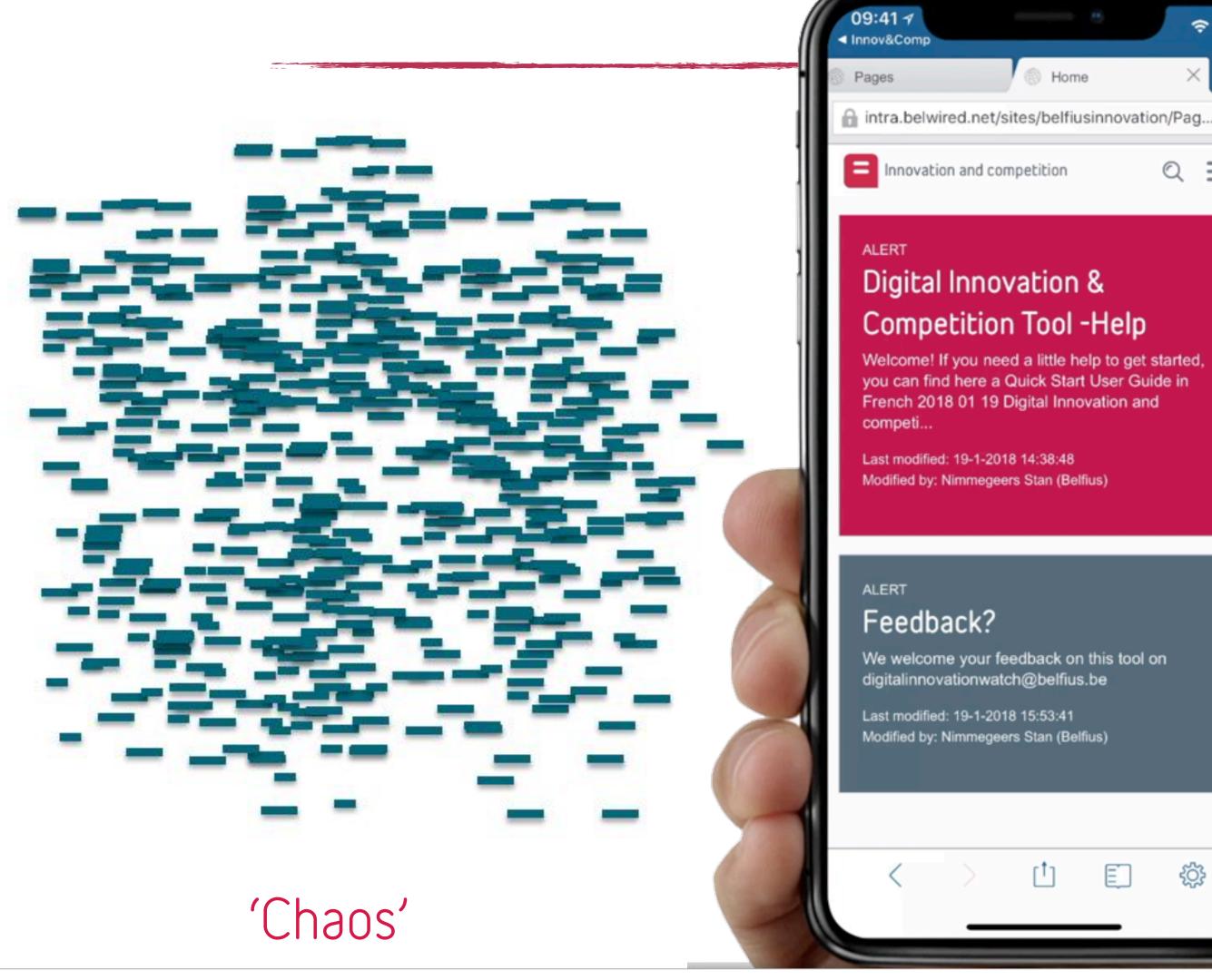
- Silicon Valley
- New York / Boston
- Toronto
- London / Berlin



- China
- South-Korea
- Singapore
- Japan

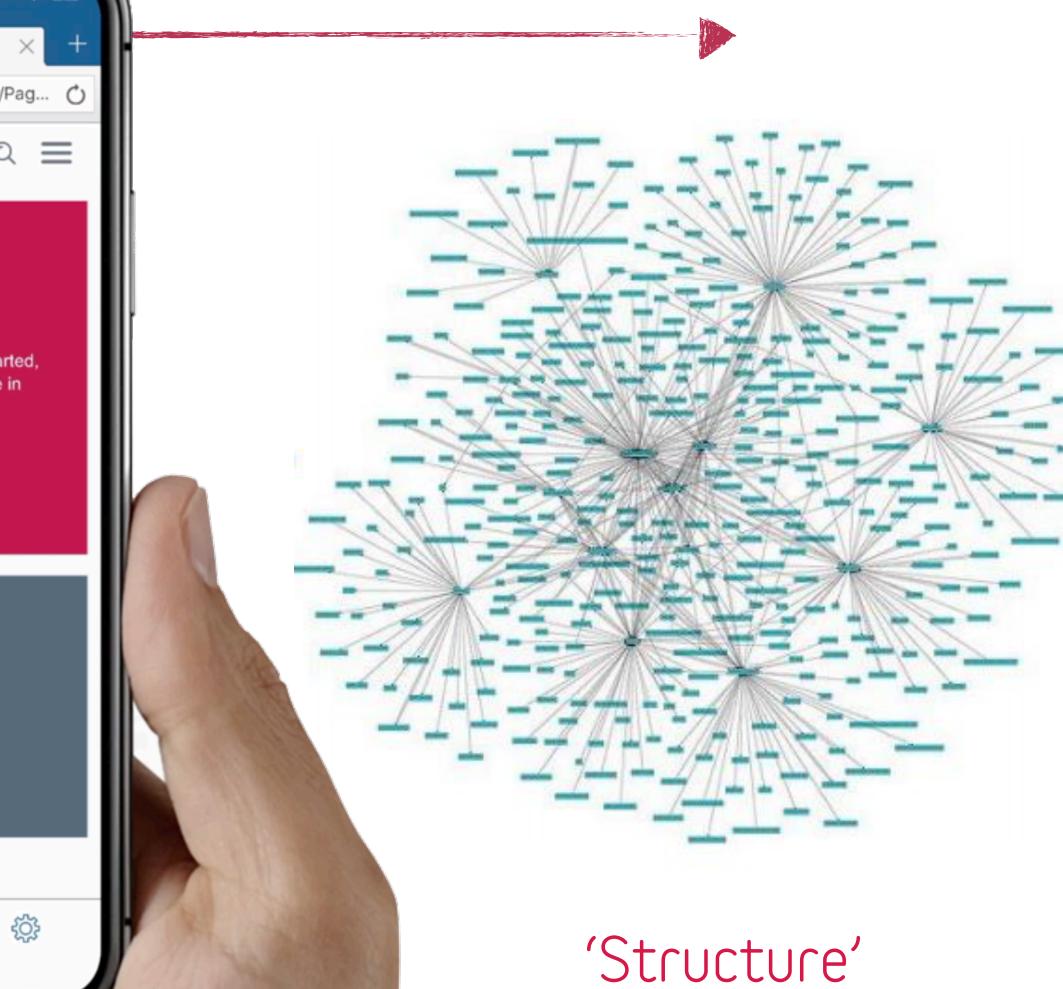


Digital innovation Watch

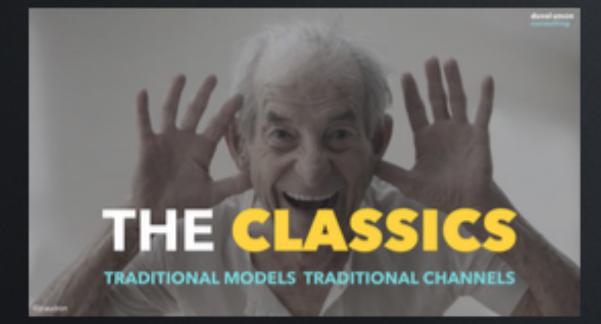


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FROM DIGITIZATION



TO TRANSFORMATION



NETFLIX

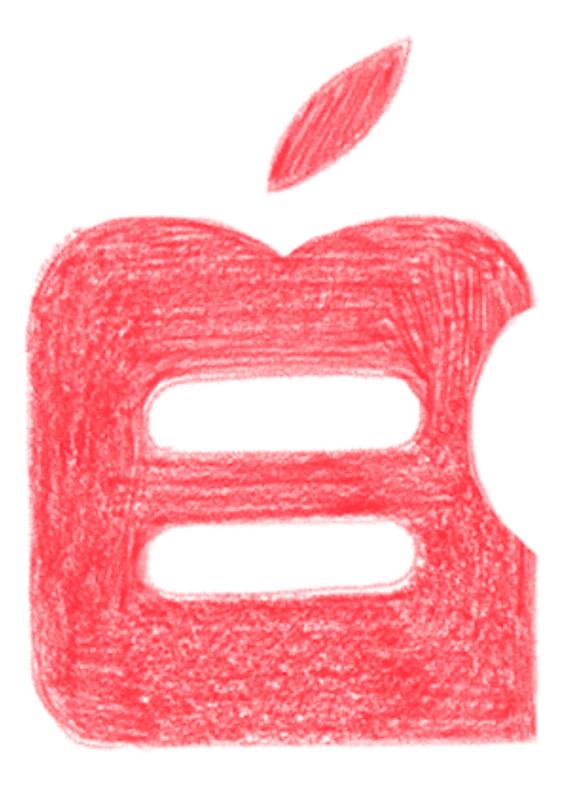
THE

DIGITAL CHANNELS

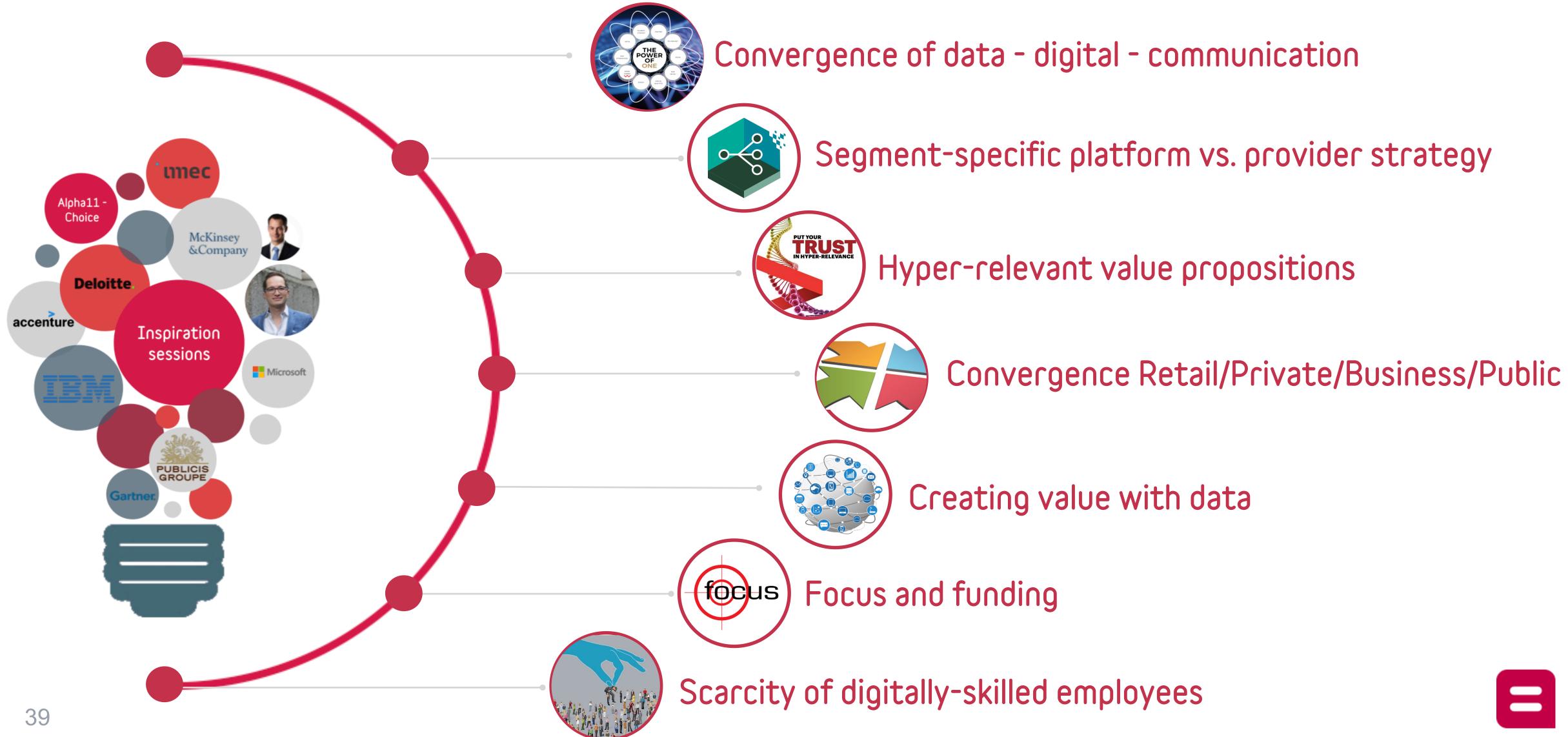
THE



BELFIUS ON THE MOVE



Key learnings 'inspiration sessions 2023/2025'

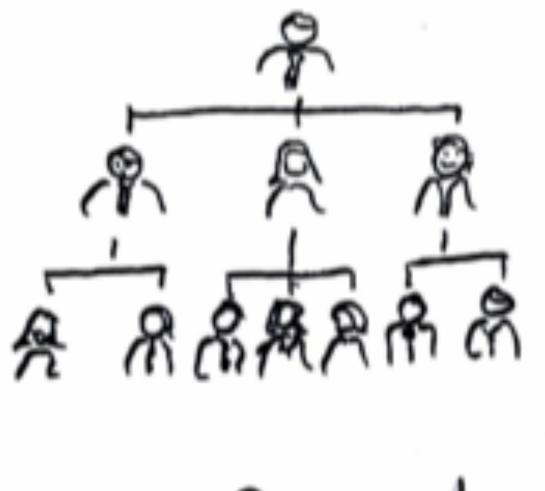






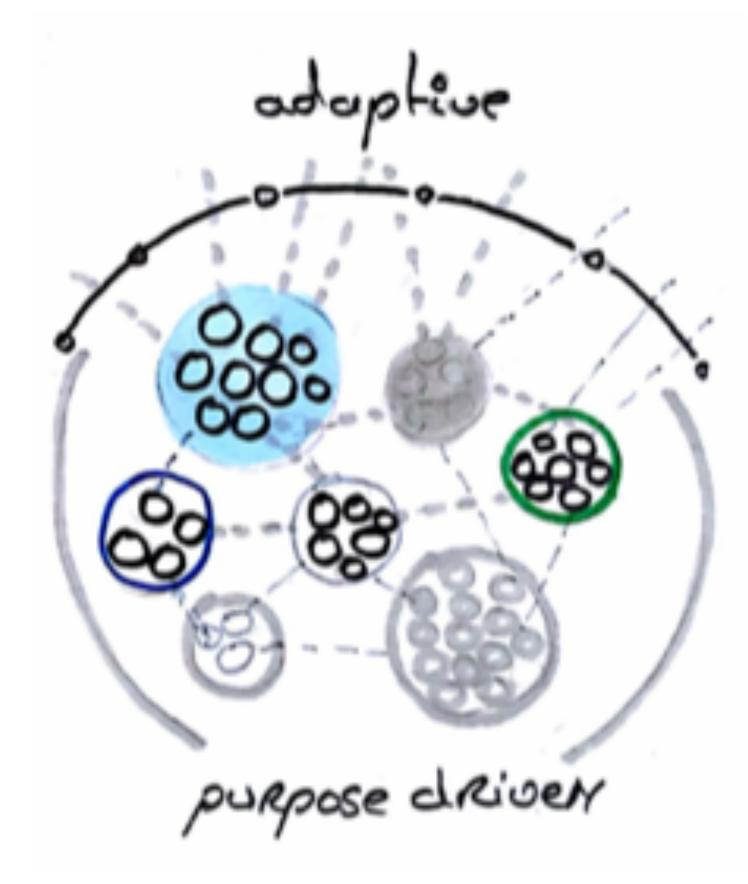
Evolution from traditional to adaptive organisation 2019-2023

TRAditional



COMMANDECONTROL

REALISE







Key Strategic Questions to answer in 2019

Belgium?



•How do we make sure Belfius continues to 'see' everything in & beyond banking & insurance: Threads & opportunities? Do we see change coming?

How do we capture the complete transformational value of digital in banking & insurance & beyond ?
What is our strategic focus in data & digital and how much sufficient funding behind it is needed?

•How much time and effort will it take us to transform this internal organisation towards scaling of digital and data in an adaptive - purpose driven Belfius?

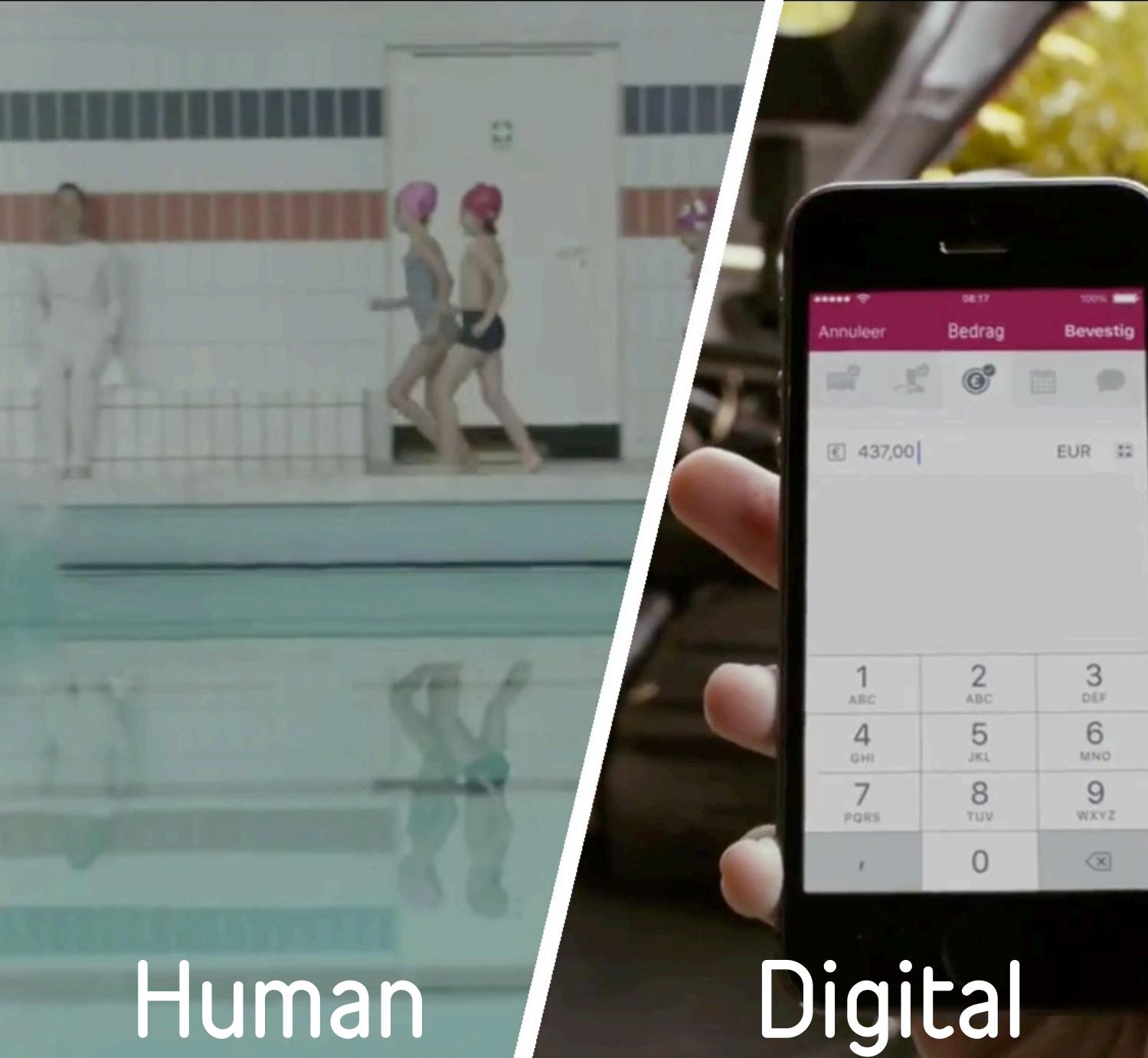
• How do we create maximum impact in the market: to all client segments, press, digital relevant players & opinion leaders in Belgium: politics, start-ups, corporate, public,...

•What is a our concrete approach & strategy international, value creation outside









2	3
ABC	DEF
5	6
JKL	MNO
8	9
TUV	wxvz
0	\otimes

RAAD TE GEVEN IS UIT TE ZOEKE

Local



in DIGITAL People Make The Difference

Laten we fier klinken op talent van hier!



DIGITAL = Rock'n Roll LET'S ROCK!

