

OUR CUSTOMERS ARE AT THE CENTRE OF OUR BUSINESS

Our business depends on the trust our customers place in us, and on our ability to provide them with consistently excellent customer experiences. Our commitment to putting our customers first requires us to be able to provide them with a full set of financial products and services in a seamless and integrated manner – to be a “universal bank”. We understand how frustrating it is when different parts of the bank don’t seem to be talking to one another, and we’re working hard to make sure this doesn’t happen. We’re making changes to enable us to serve our customers more quickly, efficiently, reliably and seamlessly. We are well on our way to completing our core platform modernisation programmes, greatly improving our capacity to design and deliver innovative, customer focused solutions.

In addition, we have implemented major changes to our operational structure and the ways in which business units work together, to incentivise and facilitate collaboration and information sharing within Standard Bank, and to remove unnecessary duplication. We aim to be the byword for quality, reliability and convenience across the full range of financial services that our customers and clients require.

We’ve recognised that we’re far better equipped to achieve consistent excellence in service when we organise ourselves in multidisciplinary customer service teams. We expect every one of our people to cultivate a habit of continuous learning and evolution, become experts in their fields, but learn from one another and become adaptable to ongoing change. Our new ways of working bring together small teams of specialists, from business, IT, risk and compliance, who are jointly responsible for identifying, designing and implementing ways in which we can better fulfil our customers’ needs and expectations. We’ve devolved decision making and accountability, and we’ve empowered and enabled these teams, who interact directly with our customers and clients, to serve them more effectively.

We play to our strengths – our on-the-ground presence and local knowledge, and the face-to-face contact we have with our customers through our branch networks – building the trust needed to deliver superior client experiences. We know that the last thing you want to hear from the branch manager or call centre is that a query or issue needs to be referred to head office so we’re making changes to empower our branch and call centre employees to assist you more effectively.



We’re integrating our systems to provide us with a single view of each customer.

This includes the range of products each customer holds with us, and how they’ve managed their various accounts. This enables us to objectively assess their credit risk, and determine how we can best serve their individual needs. We’re making more of this information accessible to our frontline employees and call centre employees – to enable them to assist our customers more effectively at the first point of contact.



More and more of our **customers are transacting online**, primarily through their mobile devices. We’re continually expanding our range of digital services and products, and developing more convenient, more individually targeted solutions.

In 2016, we continued to release new features and drive adoption of our universal mobile banking app. It was launched in Botswana, Ghana, Namibia, Swaziland, Uganda, Zambia and Zimbabwe, as well as our offshore financial services operations in Jersey and the Isle of Man. We continued to invest in our internet banking platform and implemented our internet banking solution for small enterprise clients in Namibia, Botswana, Uganda, Ghana, Swaziland, Zimbabwe and Nigeria.

Our customers can now make **forex payments to overseas accounts via the Standard Bank mobile app** and online banking.

Customers with Standard Bank car finance who are planning to drive across a national border are now able to instantly **request a cross-border letter** from Standard Bank.

Our **Online Fingerprint Verification Model**, and the digitisation of a number of compliance and risk processes, is also speeding up processing times and improving customer experience.



Cybercrime is ranked as one of the main risks to banks and our clients, which is why security is built into everything we do. We continue to substantially invest in our cybersecurity capability, to strengthen the protection of our customers and Standard Bank.