Oracle Banking
Digital Experience
"Customer In" is the mentality or state of readiness of an organization to proactively engage a customer or a prospect, to build sustainable, information driven and value centric relationship.

Banking is no longer a place that you visit but is now something that you do from anywhere at anytime

Banks are struggling to embrace and keep pace with digital disruption driven by changing customer expectations and a new generation of fintechs and other non-traditional players flooding the financial services market. We are truly in the age of disruption whereby the equilibrium has permanently shifted to the customer.

Who are your customers?

Customers have evolved; and banking needs to change too. Customers are mobile, socially connected and want to be identified as unique individuals. Millennials are the new customers and they have high expectations.

What are customer’s expectations?

Customer expectations are being shaped by digital experiences outside of the banking industry where content, interactions and features are richer. The role of banks as financial expert has been replaced by ‘word of mouth’ peer conversations and independent influencers.

Customers have become ‘self-directed’ and less reliant upon traditional sources of financial advice. The access to volumes research information and tools has opened up a wide range of choices for consumers, outside the boundaries of traditional banking services, such as peer-to-peer lending and robo advisors just to name a few.

…expect more  …are informed  …have a voice

…trust their peers  …have choices
Oracle Banking Digital Experience
An end-to-end enterprise digital solution for banks

To help banks address the changes in the market, Oracle has delivered a new enterprise class solution that empowers financial institutions to rapidly deliver end-to-end digital experiences while leveraging their existing IT infrastructure investments including their core banking systems. Oracle Banking Digital Experience is helping banks to deliver on their digital strategies including launch new digital brands, digitize processes, modernize digital experiences and launch new innovative digital capability such as mobile payments and digital wallets.

Helping banks execute their digital strategies

Launch Digital Brand
Enables banks to demonstrate commitment to digital led transformation by launching digital brand with end to end capabilities in a much shorter time.

Digitize Processes
Simplifies and provides transparency to on-boarding processes, leading to faster onboarding, reduced operation costs, process transparency and increased efficiency.

Modernize Digital Experience
Provides modern experiences with customer centric design and allowing banks to participate in customers’ journey to meet financial goals and objectives.

Launch New Digital Capability
Enables banks to deploy new digital assets and stay relevant to existing and new customers by quickly launching new capabilities like wallets, peer-to-peer payments and more.

Changing the Game
Oracle provides the highest level of performance, business intelligence, flexibility, security, and scalability, all at the lowest cost of ownership.

With Oracle Banking Digital Experience, banks can effectively execute their digital transformation through launch of new digital brands, digitize processes, modernize digital experience and launch new digital capabilities.
Contact Us

To learn about Oracle Banking Digital Experience, visit oracle.com/banking, call +1.800.ORACLE1 to speak to an Oracle representative, or e-mail financialservices_ww@oracle.com. Outside of North America, visit oracle.com/us/corporate/contact/index.html to find the phone number for your local Oracle office.

Oracle Corporation, World Headquarters
500 Oracle Parkway
Redwood Shores, CA 94065, USA
Phone: +1.650.506.7000
Fax: +1.650.506.7200

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Integrated Cloud Applications & Platform Services

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