This March, your peers met in Nashville, TN to discuss:

**How Are Customer Expectations Changing?**
- Embedding user design thinking in experience design – including new customer segmentation strategies, and using empathy to create new solutions
- Simplifying complexity for the employees first to then solve for the customer’s banking experience
- Understanding the extent of threat from the new entrants in the payments landscape, and winning customer’s mindshare in payments to stay relevant

**How Can We Create Relevant Experiences, and Build Customer Awareness?**
- Identifying new market opportunities and occupying customer’s mindshare through digital marketing – learnings from winners outside the financial services industry
- Collaborating with marketing teams to activate customer awareness
- Emerging use cases for AI in Retail Banking
- Deploying specialists versus generalists to build profitable customer relationships

**How Do We Adapt Internally to Keep Pace With Change?**
- Benchmarking internal organizational readiness to become a successful digital business
- Identifying internal capabilities where most are gaining vs. lagging
- Changing organizational culture and structure - multi-disciplinary teams (incl. risk and compliance), empowering people to make decisions, and changing leadership mindset to increase organizational speed of decision making