



Digital Banking Maturity Path

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Javelin's Digital Banking Maturity Path provides a strategic framework that enables financial institutions to assess their digital philosophy and their desire and ability to use digital services to redefine personal banking and personal security. This research-based framework maps out five stages of digital services that increasingly empower customers and position FIs in a trusted, advisory role that leads to an increased share of a customer's wallet, deeper relationships and satisfaction, fees for valued services, and reduced fraud losses. The Digital Banking Maturity Path assesses corporate commitment, business philosophy, and an extensive range of features and indicators to lay the foundation for setting digital and branch priorities, determining next steps, and allocating resources where they will contribute most to the FI's vision.

Key questions addressed in this report:

- What features and factors typify each stage of Javelin's Digital Banking Maturity Path?
- What is necessary to evolve besides the latest digital features?
- What are the chief opportunities and obstacles for evolving into "the bank of the future"?
- Can my FI still be successful and profitable and grow if it does not invest in cutting-edge technology?
- My FI cannot afford to do it all, so how do we prioritize my digital investments?

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