



Mobile Banking Maturity Path: From Transactions to Trusted Partner

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After years of investment in the mobile channel, banks are largely stalled at the midpoint of their mobile evolution, offering customers experiences that fall short of what they're increasingly demanding. In Javelin's Mobile Maturity Path, we lay out the steps that will carry banks' mobile apps from tools that are merely functional to ones that are central to their customers' financial lives. The keys to unlocking the upper reaches of digital maturity lie in delivering integrated, automated, personalized insights and calls to action that position the mobile app as the primary vehicle for interaction between banks and their customers.

Key questions discussed in this report?

- What features and capabilities typify each stage of the Mobile Maturity Path?
- Where are most banks today on the Maturity Path?
- What are the functional keys to moving to each new phase?
- How does digital return on investment change from one phase to the next?
- How do customer interaction models change along the path?

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