

Digital Banking

Returning to strategic projects after the exceptional first year of the pandemic

Last year, Digital Banking once again focused its activity on Bankinter's strategic projects, after the extraordinary efforts made in 2020 to guarantee that operations ran smoothly in the exceptional circumstances resulting from the health crisis. In the first year of the pandemic, the priority was to provide employees with the option to work from home and to provide customers with the option to interact with us remotely. However, in 2021, we were able to focus on the objectives set for Digital Banking once again.

In short, these objectives are reinforcing the quality and capabilities of digital channels, rapidly evolving business capabilities, improving scalability and operational efficiency, and incorporating innovation and modernisation in order to increase the bank's technological competitiveness.

Digital channels

In 2021 Bankinter achieved, thanks to the continuous improvement of functionalities and technical performance, an improvement in the customer's perceived quality in the main mobile Apps of the bank, with an increase of more than 10 points in the NPS in the Corporate, Individual and Broker Apps.

In this area, the bulk of the efforts were aimed at updating the company website, adding new digital and transactional capabilities, and redesigning and deploying a new mobile app for Individuals, with improved usability and speed thanks to native technology and the availability of functionalities depending on the customer's circumstances.

Commercial operations and new business capabilities

Digital Banking has also provided new tools in the field of business intelligence, which automatically adapt the bank's actions based on the customer's reactions to the sales proposals received, which means proposals can be customised and tailored to customers' requirements.

One of the most significant developments in 2021 was the launch of 'Bankinter Capital Advisor' stands out, a fully digital personalised advisory service, which allows customers to build their own portfolio of funds. The process is quick and easy and the bank provides ongoing advice. The portfolios are designed by Bankinter's Analysis Department, which has significant experience in selecting fund portfolios, with proven returns.

Agile and efficient mortgage process

One of the challenges in the processes area is to optimise mortgage loan operations, which constitute an important part of the bank's activity and in which many areas are involved, from the branch network to the Risks and Insurance areas. With this objective, in 2021 a new process was rolled out throughout the network, incorporating improvements in all phases of simulation, study, approval and formalisation and enabling all the prior documents to be signed before the final notarisation process. The new process not only allows all the tasks associated with the process to be streamlined and made more efficient, but also provides information about all its phases for decision-making oriented towards the continuous improvement of service quality.

2021 milestones

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Governance

Sustainability

Individuals

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