

# DIGITAL BANKING REPORT



Number 243

**State of the Digital Customer Journey:  
Opening Accounts, Onboarding and Cross-Selling  
with Digital Devices**

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**Abstract**

To meet the needs of the digital consumer, it is more important than ever to provide the tools needed to open accounts, onboard and cross-sell both online and with mobile devices. These digital stages of the customer journey need to be seamless, integrated and multichannel, with the elimination of paper and with the ability to complete processes on all channels.

But, how well are financial institutions doing in digitizing the important stages of the customer journey? And what is the risk of not moving to an improved online and mobile customer experience?

This is the most comprehensive research study of its kind, completed in conjunction with The Financial Brand and sponsored by Kofax. We surveyed financial services institutions globally to determine the progress made in allowing new customers to open a new account online or with a mobile device, as well as how well firms are doing with digital onboarding and cross-selling.

The 75-page Digital Banking Report, 'State of the Digital Customer Journey,' provides a very specific road map for building a market-leading digital customer journey, from account opening to engagement, to the building of a stronger relationship.

We would like to thank **Kofax**, who sponsored the report development and distribution. Their partnership provides the foundation for understanding the benefits of digitizing the entire customer journey in banking.

**Companies Mentioned**

Kofax, Boston Consulting Group, Signicat, CEB, Avoka, Santander, Celent, Mitek, Innovation Enterprise, Javelin Strategy & Research, Deluxe, J.D. Power, Comperemedia, Aite Group, J.D. Power, Wells Fargo, Mintel Comperemedia, Bank of America, Chase, Citibank, PNC, TD Bank, Wells Fargo, Gallup, Deloitte, Cognizant, Mapa Research, The Adcom Group

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