Digital Navigator #5 Rethinking the Customer Experience in the Financial Sector

Looking Ahead Together. Guiding Principles for Modern, Customer-Centric Companies.

With five expert contributions

bitkom

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1 Digital Navigator #5 Rethinking Customer Experience in Finance

Digitalization is a collaborative effort involving business, society, and government. To turn our digital future into reality, visionaries, industry experts, and decision-makers are developing ideas for the future and thinking boldly ahead. Their collaboration drives the progress that enables new technologies to take effect.

Ongoing dialogue among all stakeholders generates knowledge, fosters understanding, and opens up new avenues. Bitkom provides the central platform for this: a topic-driven space for dialogue, knowledge transfer, and best practices, where all relevant stakeholders work together to shape our digital world.

With the publication series ↗**»Digital Navigator«** we support this collective learning journey. We bring together insights, background and perspectives on the future, making them accessible to decision-makers – as guidance in times of change and as inspiration for the digital development of organisations.

> Key question: How do we shape our digital future together?

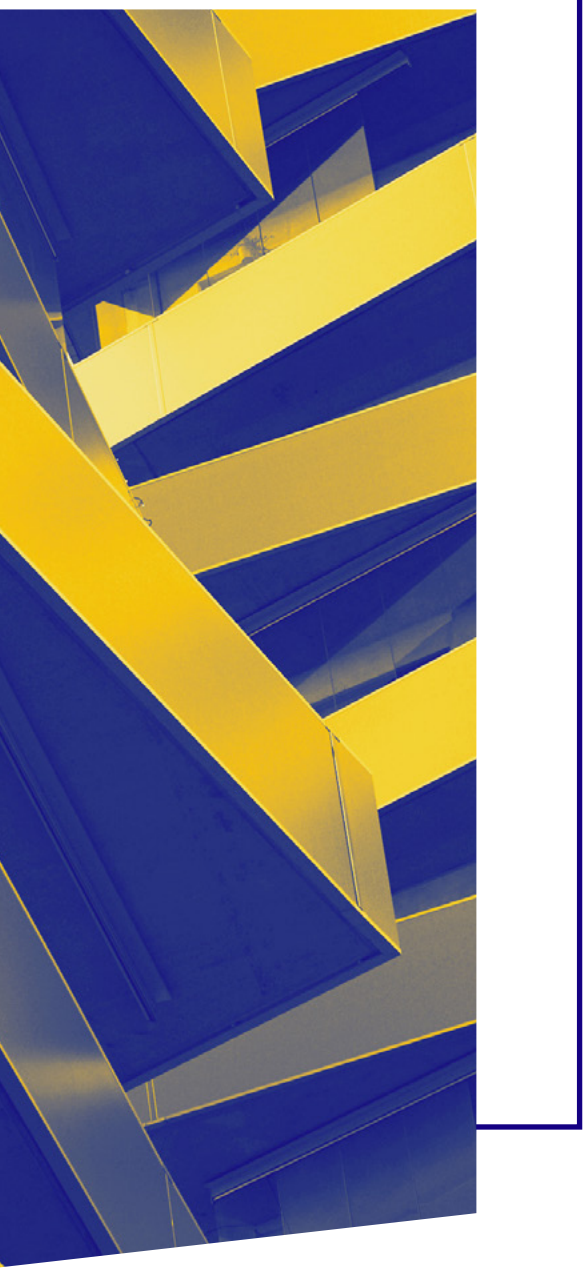
Click here to visit the »Digital Navigator« website. Website



As a think tank for a shared journey towards digitalisation

The fifth issue of the ↗**»Digital Navigator«** draws on the fascinating insights from the meeting of the Bitkom working groups ↗**Digital Marketing** and ↗**FinTechs & Digital Banking** hosted by Finanz Informatik in Frankfurt. The central theme of this discussion-filled event was »Digital Marketing Meets #Finance: Putting Customers First.«

The financial sector is on the verge of a fundamental transformation. In both B2B and B2C, customers today expect simple, personalized, and seamless experiences across all channels, often without direct personal contact. Digital brand management is increasingly taking shape through customer journeys, apps, and services, alongside traditional branch models. At the same time, data literacy is becoming a key requirement for creating relevance, making decisions, and communicating products in a way that is easy to understand.



We welcomed guests who brought valuable insights and experiences to our discussions:

- »Finanz Informatik – The Digitalization Partner of the Sparkassen-Finanzgruppe: Welcome & Opening«
  Detlev Klage, Deputy Chairman of the Executive Board, Finanz Informatik

- »Financial assistance must be easily accessible to customers through digital channels«
  Birgit Spors, Head of Digital Sales & Data Science, KfW

- »No More Gut-Feeling Marketing: Understanding and Winning Over Customers with Data«
  Matthias Schweizer, Director Marketing Services, CRIF

- »From Data to Relevance: Creating Opportunities for Consultation Based on Customer Data!«
  Aleksandar Jerimic, CEO, fino digital

- »Panel: Digital Marketing in Finance: Putting Customers First«
  - **Anne Mewes,** Head of Strategic Marketing, DKB
  - **Anja Proske,** Head of Marketing & Communications, GFT Technologies
  - **Kerstin Valet,** Regional Director Marketing & Communications, CRIF & Chair of the Digital Marketing Working Group

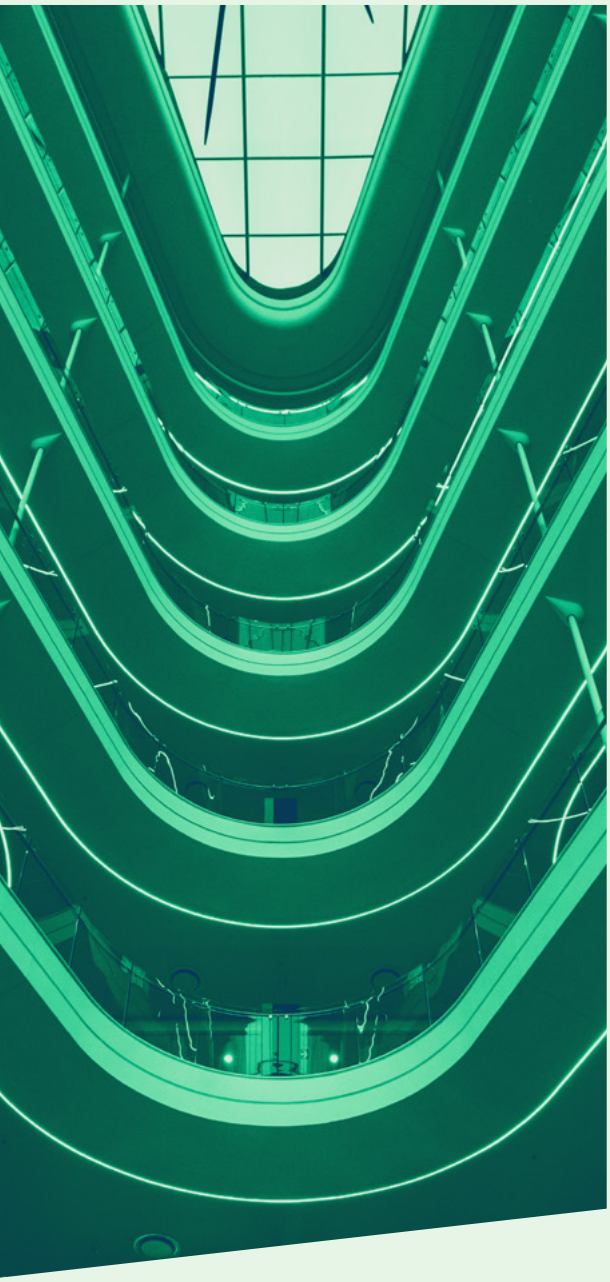
To extend the knowledge-sharing beyond the event itself, we asked our speakers to share their key insights, lessons learned and perspectives on the future in the »Digital Navigator«. We hope you find this an insightful and thought-provoking read

At a glance

More about the working group	More about the working group	Germany's digital association
Digital Marketing	FinTechs & Digital Banking	The Bitkom Story

2 Guiding Thoughts and Future Perspectives

This Is How Digital Experts See the Future of the Customer Experience in Finance



Fascinating articles

- »Digital Customer Experiences with AI: Simple, Sovereign and Secure«
  Detlev Klage, Finanz Informatik

- »Customer-centricity is the result of collaboration: Why customer-centricity is a team effort«
  Anja Proske, Head of Marketing & Communications, GFT Technologies

- »Marketing is undergoing a transformation and should finally live up to its claim of market-oriented corporate management«
  Birgit Spors, Head of Digital Sales & Data Science, KfW

- »Relevance Over Reach – Precise Targeting with Real Data«
  Matthias Schweizer, Director Marketing Services, CRIF

- »From Data to Relevance: Identifying Opportunities for Consultation Based on Account Data«
  Aleksandar Jerimic, CEO, fino digital GmbH

2.1 Digital Customer Experiences with AI: Simple, Sovereign and Secure

Key Insights

- Integrating artificial intelligence with high-quality data into the digital customer strategy at an early stage enables personalized offers and shortens development cycles.
- Simplicity and security with just a few clicks in the Sparkasse app boost customer satisfaction and increase acceptance of new services.
- Through a multi-vendor and open-source strategy, we strengthen IT autonomy and, in turn, the trust of the savings banks and their customers.



Detlev Klage
Vice Chairman of the Executive Board, Finanzinformatik

Looking Ahead

Customer experiences are increasingly driven by data and AI: Customers expect personalized, secure services in real time, accessible with just a few clicks and across all channels. At the same time, trust is growing in providers—such as Finanz Informatik—that pursue IT autonomy through multi-vendor and open-source strategies. Companies must therefore build robust data platforms, use AI models responsibly, and integrate security into the user experience from the very beginning. Agile workflows, open interfaces, and continuous feedback loops ensure a rapid pace of innovation and guarantee that digital offerings meet the evolving needs of customers.

2.2 Customer-centricity is the result of collaboration: Why customer-centricity is a team effort

Key Insights

- A customer-centric approach can only be achieved when technology, customer experience, and communication are considered together.
- Sales, marketing, and business development must work closely together to create a consistent customer experience across all touchpoints.
- AI can only deliver lasting value if it is used responsibly and supports people rather than replacing them.



Anja Proske
Head of Marketing & Communications
GFT Technologies

Looking Ahead

As the use of AI increases, customer expectations for personalized and relevant experiences will continue to rise. This makes it all the more important to take a holistic approach to technology, customer experience, and communication. To achieve this, marketing and communications, sales, and business development must work closely together. Only through this collaboration can a consistent customer experience be created across all touchpoints. At the same time, the responsible use of AI will be crucial to building trust and leveraging the technology's potential in a sustainable way.

2.3 Marketing is undergoing a transformation and should finally live up to its claim of market-oriented corporate management

Key Insights

- Agent-based AI is overestimated in the short term and underestimated in the long term
- The personal AI agent for everyone is coming
- Science fiction is the best predictor of the future



Birgit Spors
Head of Digital Sales & Data Science, KfW

Looking Ahead

Marketing – and, by extension, customer focus – must become an integral part of the entire organization and corporate culture, not the responsibility of a single department.

Banking transactions must be simple, digital, and accessible anywhere: embedded finance is becoming a must.

2.4 Relevance Over Reach—Precise Targeting with Real Data

Key Insights

- Online marketing efforts are associated with high wastage and are often only measurable to a limited extent
- The significant market influence of large digital platforms calls for a shift in thinking: Companies must actively manage dependencies, make their marketing decisions in a more data-driven manner, and consistently align their budgets with measurable impact
- Real-world data available in the market can help increase transparency and control in targeting and reduce dependence on tech giants



Matthias Schweizer
Director Marketing Services
CRIF GmbH

Looking Ahead

In the future, there will be a greater focus on measurable KPIs such as ROI, CPO, or CPA, so that campaigns are evaluated more closely based on their actual value. At the same time, new data sources will enter the market, enabling more precise targeting and supporting the development of in-house data capabilities. The ideal future lies in a »best-of-breed« approach that combines real-world data with AI. However, this requires a willingness to break away from old patterns, such as the sole focus on reach.

2.5 From Data to Relevance: Identifying Opportunities for Consultation Based on Account Data

Key Insights

- Personalization in B2B marketing only works with high-quality intent data and AI-powered analysis that reveals genuine customer needs.
- **The data is there, but the financial industry isn't taking a close look at it yet.** More than 275 million account transactions analyzed using AI have shown us one thing: A bank account never lies.
- **Only 15 percent of banks consistently offer their customers personalized content and recommendations (Wow!Banking study).** Yet AI-based technologies capable of delivering hyper-personalization are already available. They're just not being used to their full potential.
- **AI-powered data analysis makes advice more accurate and better tailored to customers' lives.** Advisors can identify reasons for seeking advice before customers even articulate them themselves. Prerequisite: The right use cases must be defined before the technology is implemented.



Aleksandar Jerimic
CEO
fino digital GmbH

Looking Ahead Ahead

The financial industry faces a decision: continue to look at data without really using it, or leverage AI for what it is – a tool that enables banks to reach their customers with the right message at the right moment. The technology is ready. What matters now is the organizational commitment to define the right use cases before implementing tools and to use data responsibly in the best interests of customers. Institutions that take this step today will not only become more efficient but will also become trusted partners in the moments that truly matter in their customers' lives.

3 Shaping the Future Together

You are warmly invited to take part in the upcoming activities across the Bitkom network

Exciting activities lie ahead



November 18, 2026 | AK Digital Marketing in Munich
Topic »Marketing Transformation: Reality Check & Outlook«



December 01 | AK Sales in Frankfurt hosted by PwC | Topic »Next-Level CX: Marketing & Sales as a System«

Bitkom members can register directly by clicking on the relevant event. Non-members are welcome to contact **Dr Florian Bayer** (contact details can be found under »Team Bitkom«)

Bitkom Grand Event:



Save the Date 9th November in Berlin | DigiFin27

Looking Back at DigiFin26

Once again in 2026, Bitkom and Payment & Banking joined forces to host DigiFin26. On November 10, 2026, leading representatives from politics, the financial sector and the tech industry gathered at Kosmos Berlin to discuss the future of the digital financial ecosystem. The central question was how to shape a strong, resilient and innovation-driven financial system for Germany and Europe in the face of geopolitical pressures, technological change and emerging competitive dynamics.



17 – 18 March 2027 in Berlin | TRANSFORM

TRANSFORM is entirely dedicated to the digital transformation of businesses. It showcases strategies and solutions for digitizing business processes and business models, helping corporations, large enterprises, as well as small and medium-sized businesses successfully implement digital transformation. Over two days, executives and decision-makers, managing directors, board members, CDOs, CIOs, CSOs, COOs, and digital experts from across industries come together in Berlin.

Click here for all Bitkom events

4 Data-Driven Inspiration

What Digital Professionals Should Know

Bitkom regularly publishes studies addressing key questions around digital transformation. They provide a well-founded, data-driven perspective on current developments in the digital world, enabling a comprehensive understanding of these topics and their broader context. The data, figures and analyses are available transparently and free of charge via the Bitkom Dataverse.



Bitkom Dataverse



Previous editions of the ↗**Digital Navigators:**

#1: Automation & Analytics – Steering marketing strategies with data and AI
#2 Marketing Transformation in Automotive
#3 Check AI in Sales
#4 Measuring Success & Optimising Performance

Below you will find a selection of relevant publications related to this »Digital Navigator« topic.

»Digital Finance and Insurance 2026« Study

How Digital Is the Financial and Insurance Sector? (2026)
Digital technologies are increasingly shaping the day-to-day financial and insurance lives of people in Germany. Banking transactions are handled via apps, insurance policies are purchased online, contactless payment is nearly ubiquitous, and artificial intelligence plays a role in financial decisions. As a result, consumer expectations regarding digital offerings are also rising. This study report examines how consumers use and evaluate digital financial and insurance services. The findings are based on two representative CATI surveys, each involving 1,004 people aged 16 and older in Germany, conducted by Bitkom Research on behalf of Bitkom in 2026.

↗ Study Digital Finance & Insurance 2026



Study »Marketing in the Digital Transformation 2026«

Marketing is under increasing pressure to deliver greater impact and efficiency while budgets remain unchanged. The study report shows how companies are adapting their strategies, priorities and activities in response. It focuses on budget allocation, organisational structures and the impact of automation and regulation. The report is based on a survey of 180 digital companies conducted by Bitkom Research and highlights key trends and developments in marketing.

↗ Marketing in the Digital Transformation 2026





Study »Artificial Intelligence – How the Public Views the New Technolog« (2026)

Artificial intelligence is becoming part of everyday life in Germany at a remarkable pace – faster than many previous digital technologies. But how comfortable are people already with using AI? Who uses AI regularly, who is being left behind and why? What concerns shape the public debate? And how strong is the demand for trustworthy AI solutions from Germany and Europe?

The study report examines how widely AI is used across the population, the purposes for which AI applications are used and the reasons why some people choose not to use them. It also explores attitudes, concerns and questions of digital sovereignty, as well as the role of AI in the workplace and in paid-for applications. The findings are based on a representative survey conducted by Bitkom Research. A total of 1,003 people aged 16 and over in Germany were interviewed by computer-assisted telephone interviewing (CATI).

↗ Artifical Intelligence

Supplementary Data and Press Information:

- Positionspapier (2026):
  ↗Wahlfreiheit beim Bezahlen
- Press Release (2026):
  ↗Europe First in Digital Payment Services

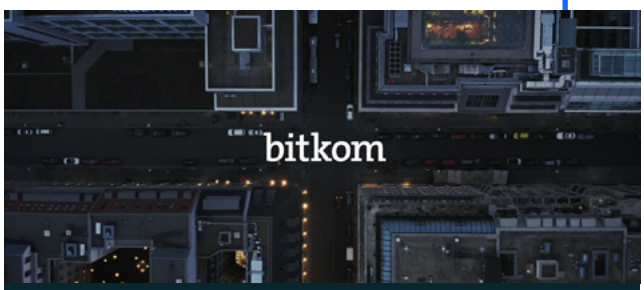
Click here for the latest press releases — To the website

Click here for the latest publications — To the Website

5 Team Bitkom

We are delighted that you are interested in Bitkom

More about Bitkom



This is Bitkom – The Digital Association

Bitkom's overarching goal is to establish Germany as a leading digital hub, drive the digital transformation of the German economy and public administration, strengthen digital sovereignty and enable broad participation in digital developments across society.

Are you interested in Bitkom's wide-ranging network? We would be pleased to hear from you



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Not a Bitkom member, but interested in the Digital Marketing, FinTechs & Digital Banking working groups or Bitkom's diverse network? Please feel free to contact the Bitkom team directly! We look forward to hearing from you.

Bitkom member but don't have access yet? Request it directly here ↗Link

Bitkom represents more than 2,200 member companies across the digital economy. Together, they generate around €200 billion in revenue from digital technologies and solutions in Germany and employ more than 2 million people. Our membership includes more than 1,000 SMEs, over 700 start-ups and virtually all major global players. They provide software, IT services, telecommunications and internet services, manufacture devices and components, operate in digital media, produce content, run platforms or contribute to the digital economy in other ways. Eighty-two percent of Bitkom member companies are headquartered in Germany, a further 8 percent in the rest of Europe and 7 percent in the United States. The remaining 3 percent are based in other regions of the world. Bitkom supports and accelerates the digital transformation of the German economy and advocates broad participation in digital developments across society. Our goal is to establish Germany as a competitive and digitally sovereign location.

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