



Chief Digital Officer
Digital & Data
Smart - Ecosystems - Ventures

Member of Management Board
Belfius

Geert Van Mol





Inspire

Together



Understand

Share

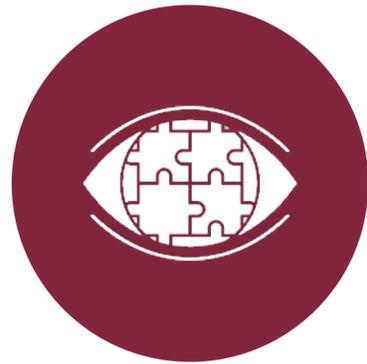
together



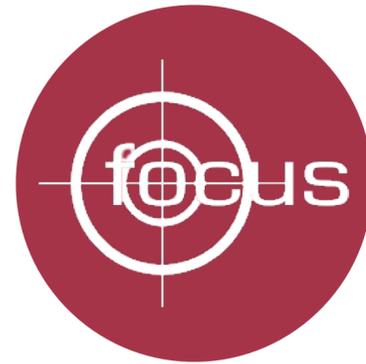
Who is Geert Van Mol..



PASSION



Strategic
vision & impact



Driver
of Change



Connecting
Alignment



Trust
Authentic



Results
Success

VISION

CONNECT

REALISE

Digital = Music







**CHIEF
2018**

The
CHIEF DIGITAL OFFICER
Awards of the year 2018

by TOP MANAGEMENT

The
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Con



MUSIC THINKING

is the quest for the ultimate remix of

EMPATHY

STRATEGY

INNOVATION TRADITION

PLAN PERFORMANCE

THOUGHTFULNESS PLAYFULNESS

INSPIRATION **TRANSPARATION**

BUSINESS THE ARTS

but first of all it is a

MENTALITY IN MEANINGFUL COLLABORATION

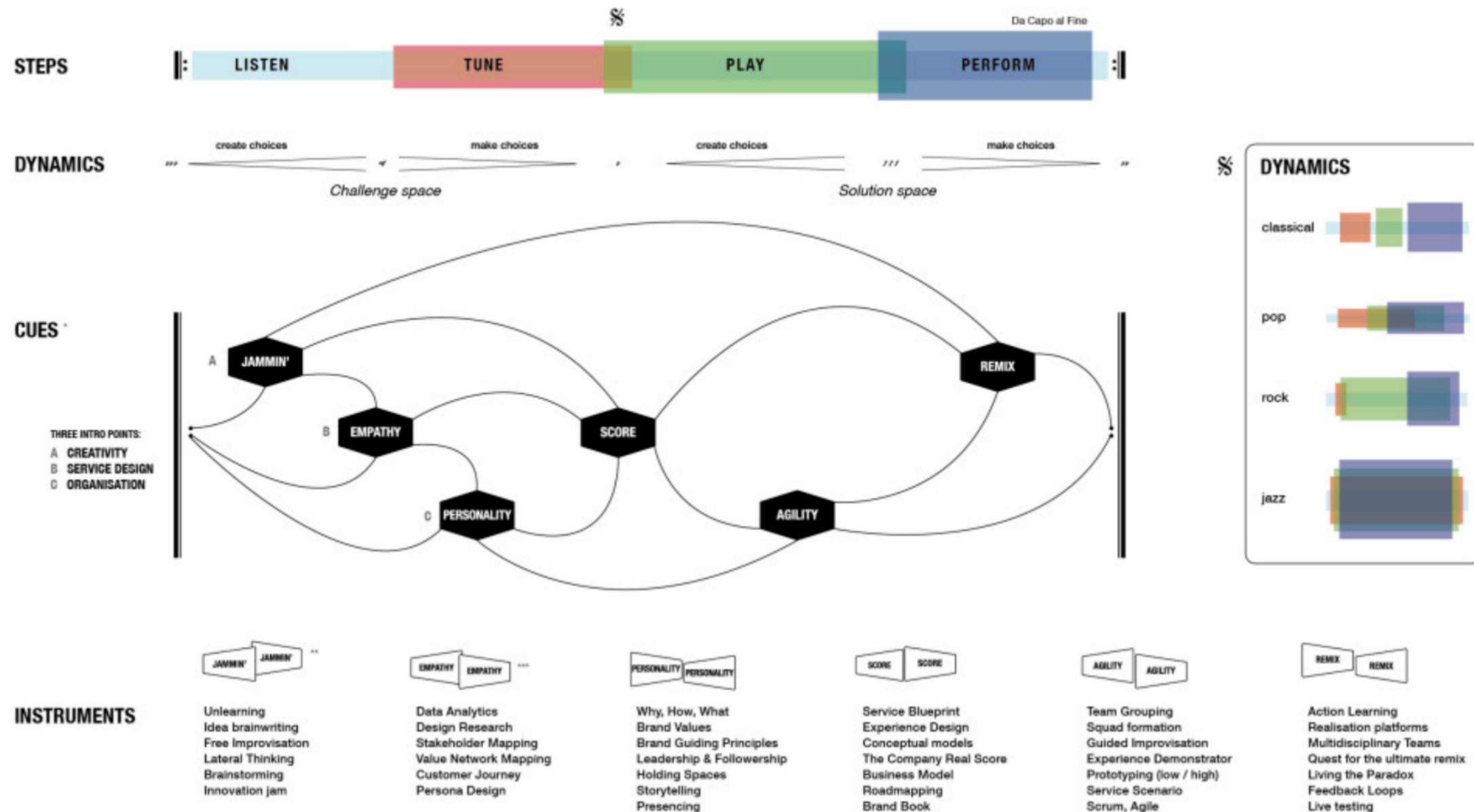
The Music Thinking Framework for iteration, innovation and transformation

Posted on [January 4, 2017](#) | [2 Comments](#)

MUSIC THINKING FRAMEWORK

FOR ITERATION, INNOVATION AND TRANSFORMATION

version 0.9



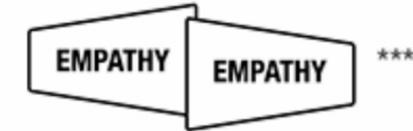
* The positions are relative to the dynamics.
 ** Most of the instruments can be used to 'create choices' (diverge) and to 'make choices' (converge).
 *** This is a selection of typical instruments, but there are many more.

A musical cue is a section of a piece of music that's intended to signal the time for a performer to carry out a certain action. A cue can also be given by a band member or conductor as a prompt to start or sync the playing. I realized in my practice while working on the intersection of business, people and technology that it would be nice to have some cues to take immediate action. I experienced many times that the following six cues work very well in business situations:

1. JAMMIN' the cue to get more creativity, more (crazy) ideas and information, data from all kinds of sources.
2. EMPATHY the cue to see with the eyes of your customer, empathize with them and search for insights that matter.
3. PERSONALITY the cue to work from the heart of your organization; from your why and your brand values to the holding space you provide for your stakeholders.
4. SCORE the cue to visualize your decisions in the way that everyone has a 'lead sheet' of how we operate.
5. AGILITY the cue to decide how to work together in which constellations.
6. REMIX the cue to getting it all together under the given circumstances based on the other cues.



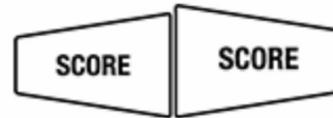
Unlearning
Idea brainwriting
Free Improvisation
Lateral Thinking
Brainstorming
Innovation jam



Data Analytics
Design Research
Stakeholder Mapping
Value Network Mapping
Customer Journey
Persona Design



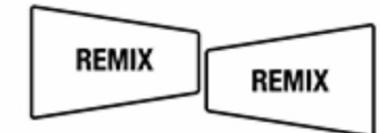
Why, How, What
Brand Values
Brand Guiding Principles
Leadership & Followership
Holding Spaces
Storytelling
Presencing



Service Blueprint
Experience Design
Conceptual models
The Company Real Score
Business Model
Roadmapping
Brand Book



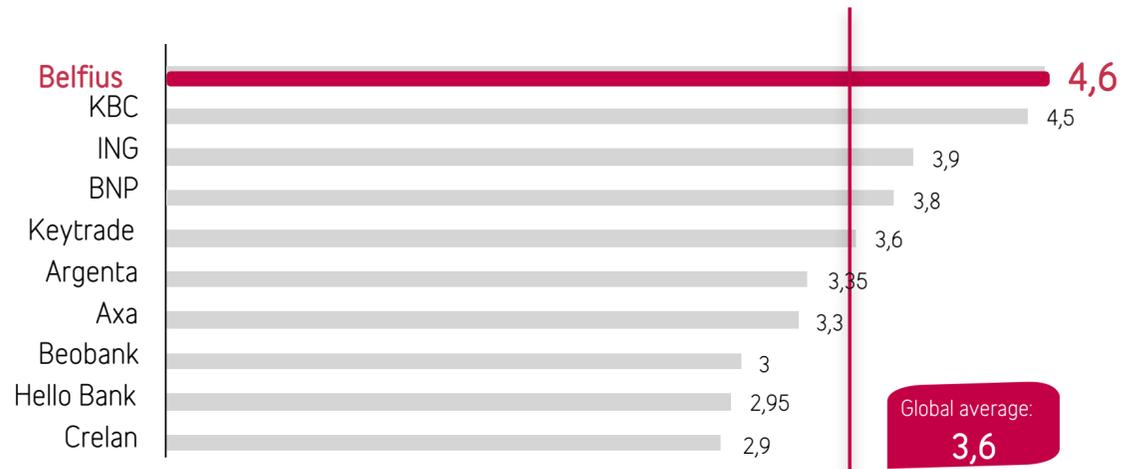
Team Grouping
Squad formation
Guided Improvisation
Experience Demonstrator
Prototyping (low / high)
Service Scenario
Scrum, Agile



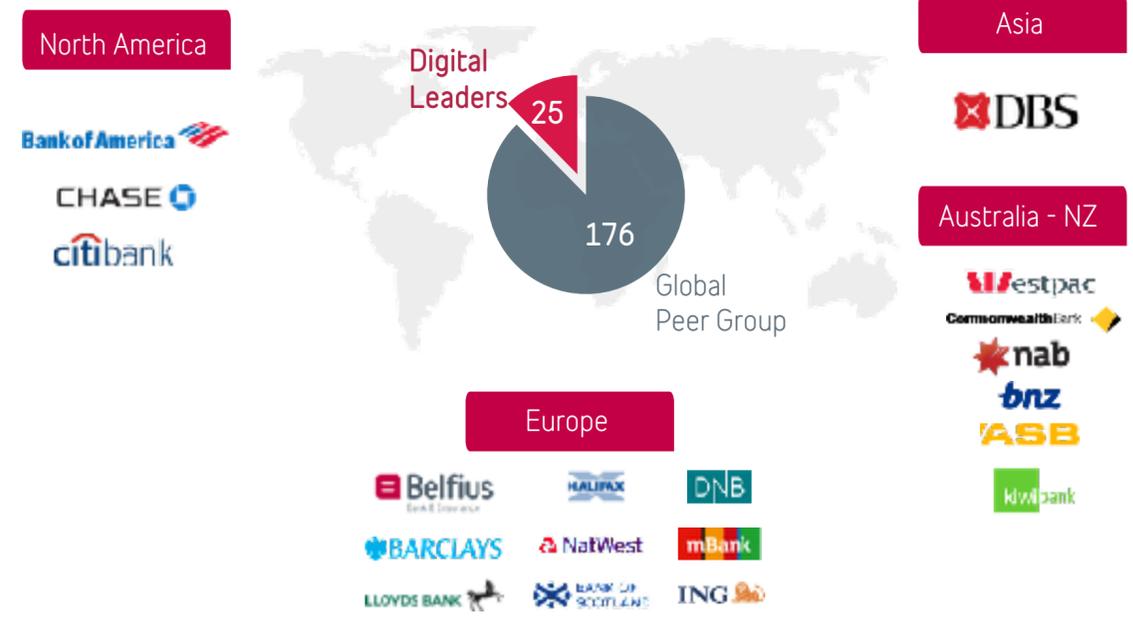
Action Learning
Realisation platforms
Multidisciplinary Teams
Quest for the ultimate remix
Living the Paradox
Feedback Loops
Live testing

A Mentality in meaningful collaboration

Best Banking mobile app in Belgium*



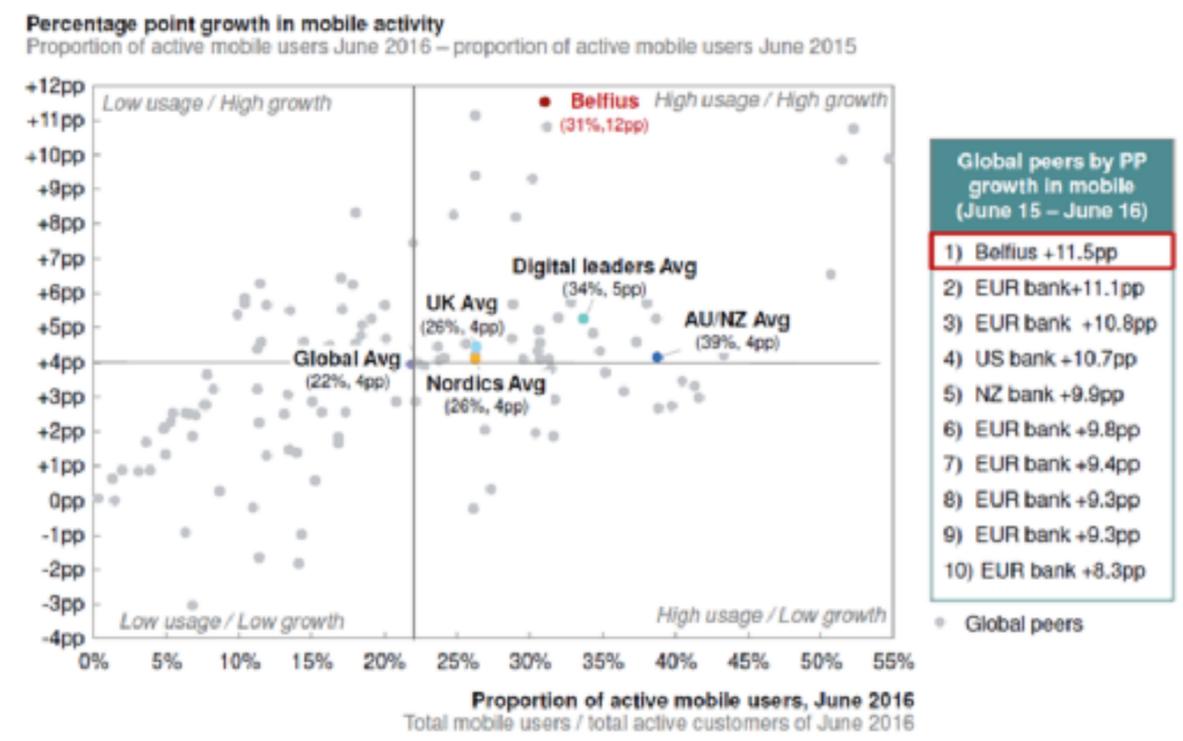
Part of digital leaders global peer group*



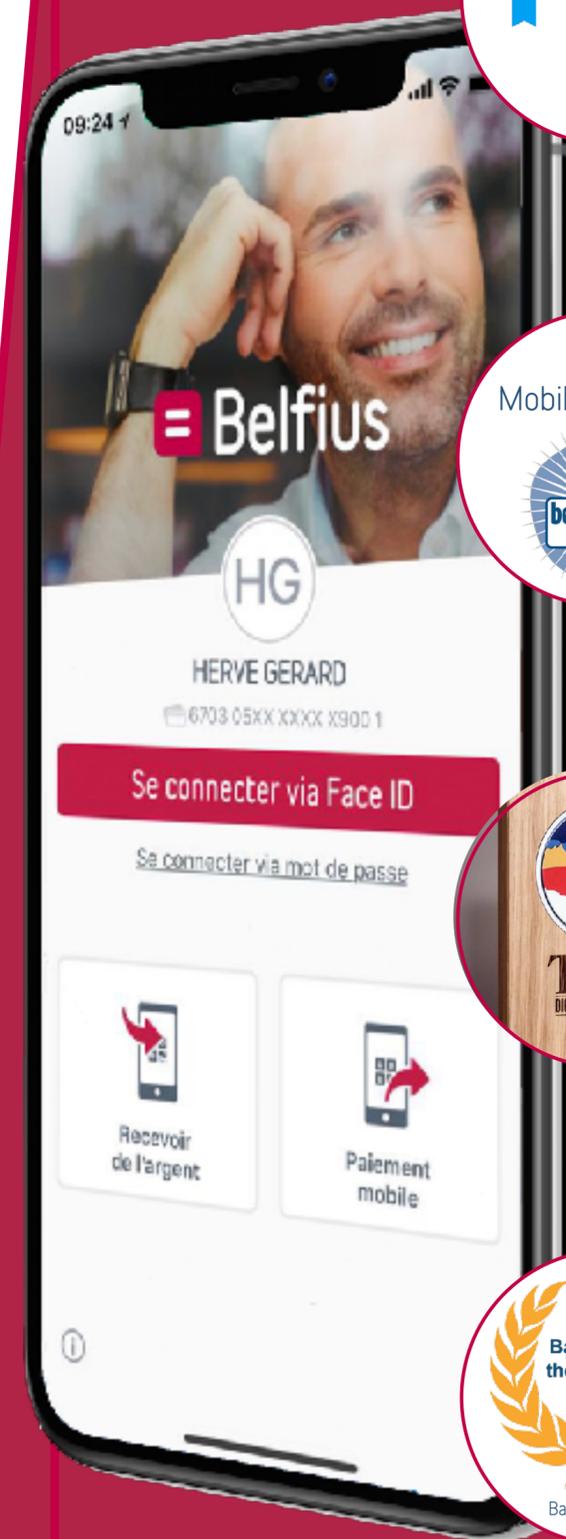
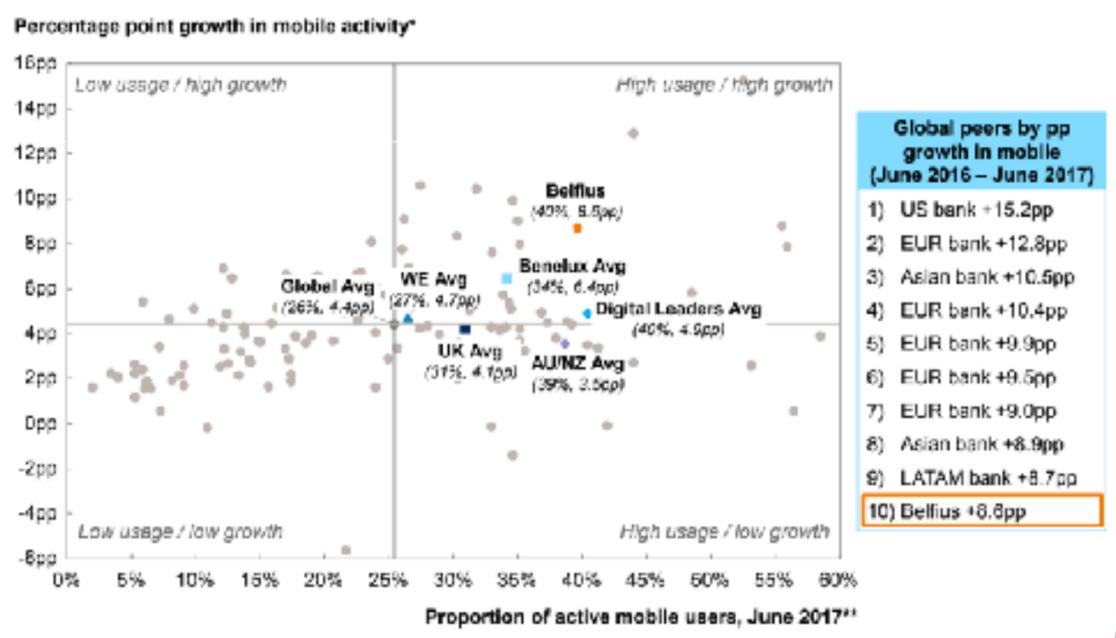
*Combined app-store rating : IOS & Android

*Finalta Benchmarking study 2017

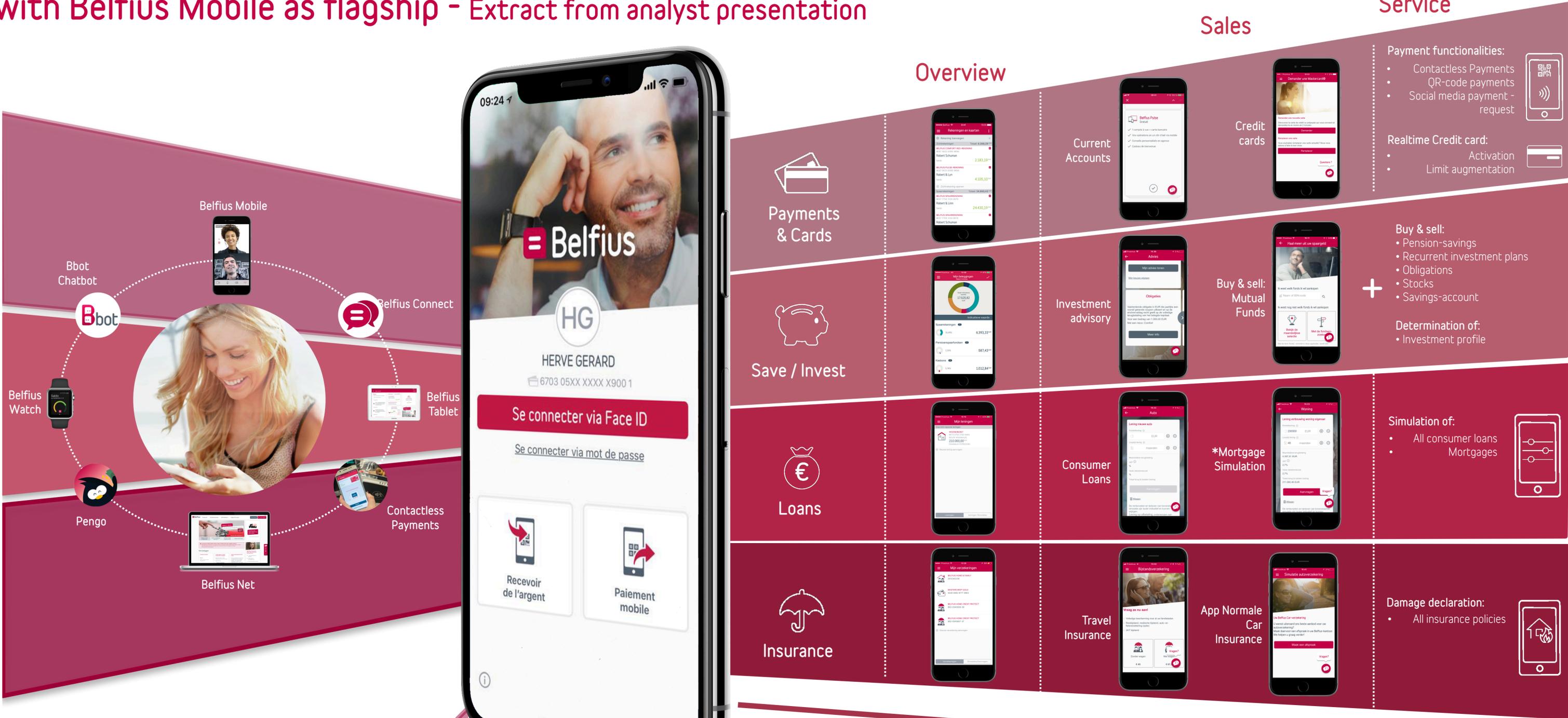
2016: Fastest grower worldwide mobile banking



2017: Top 10 worldwide in growth mobile banking



Belfius is one of the exceptions of Belgian companies that achieved to be on the first screen of its customers with Belfius Mobile as flagship - Extract from analyst presentation



- Chat / Videocall
- Make an appointment
- Biometric Security
- Omnichannel Signing

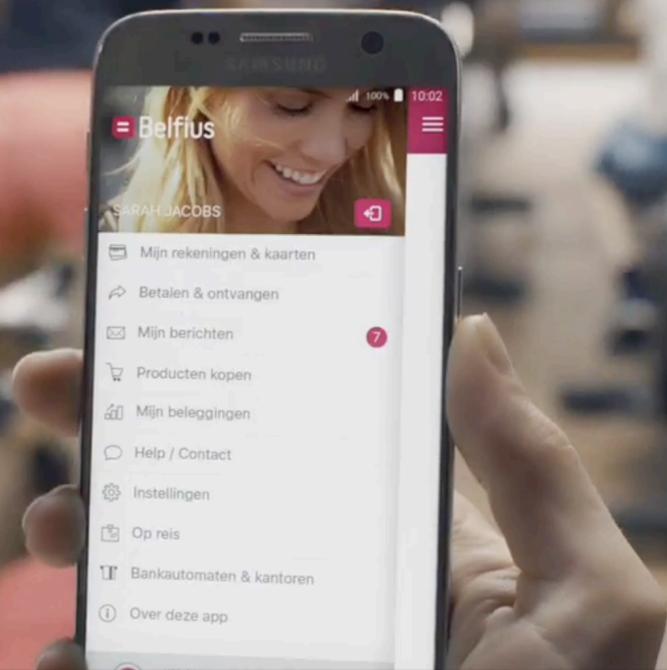
Continuous delivery: every 3 months



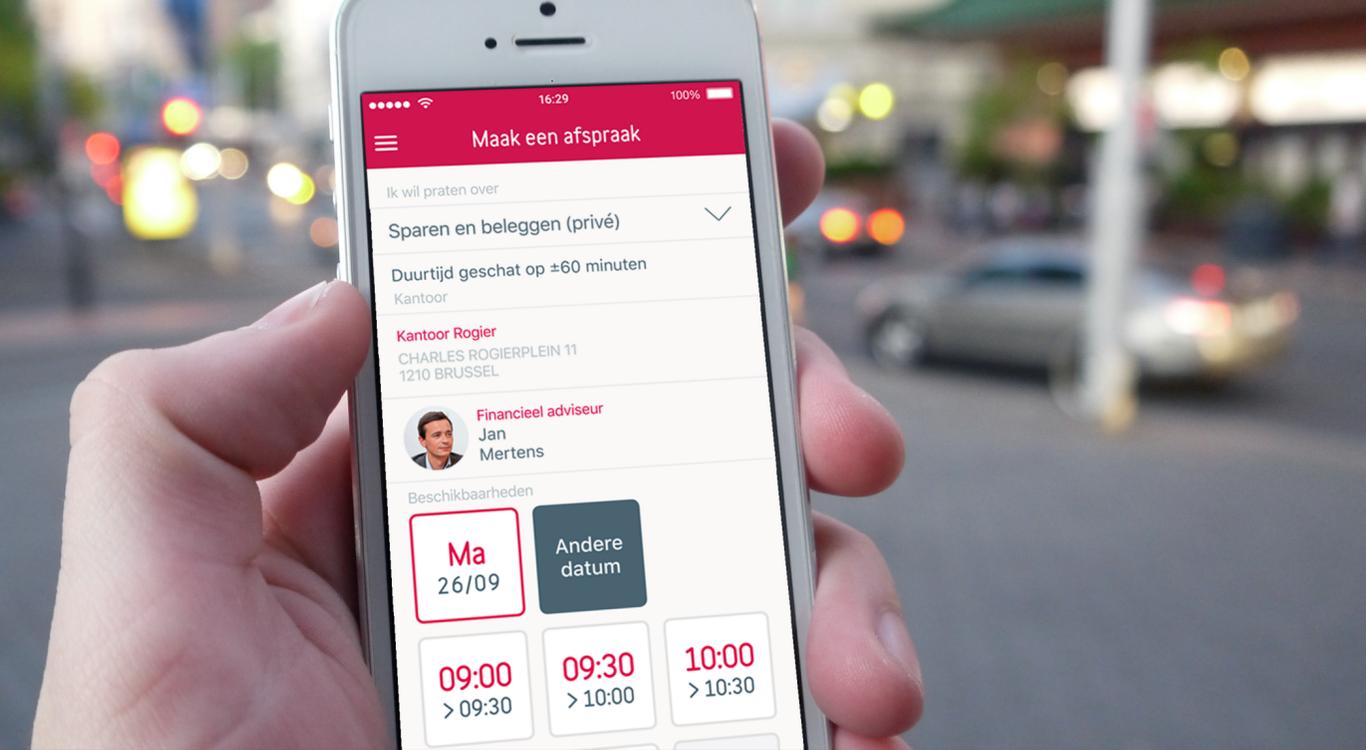
**Over 1.200.0000
BELFIUS MOBILE USERS**



Our journey



Mobile First



Omnichannel



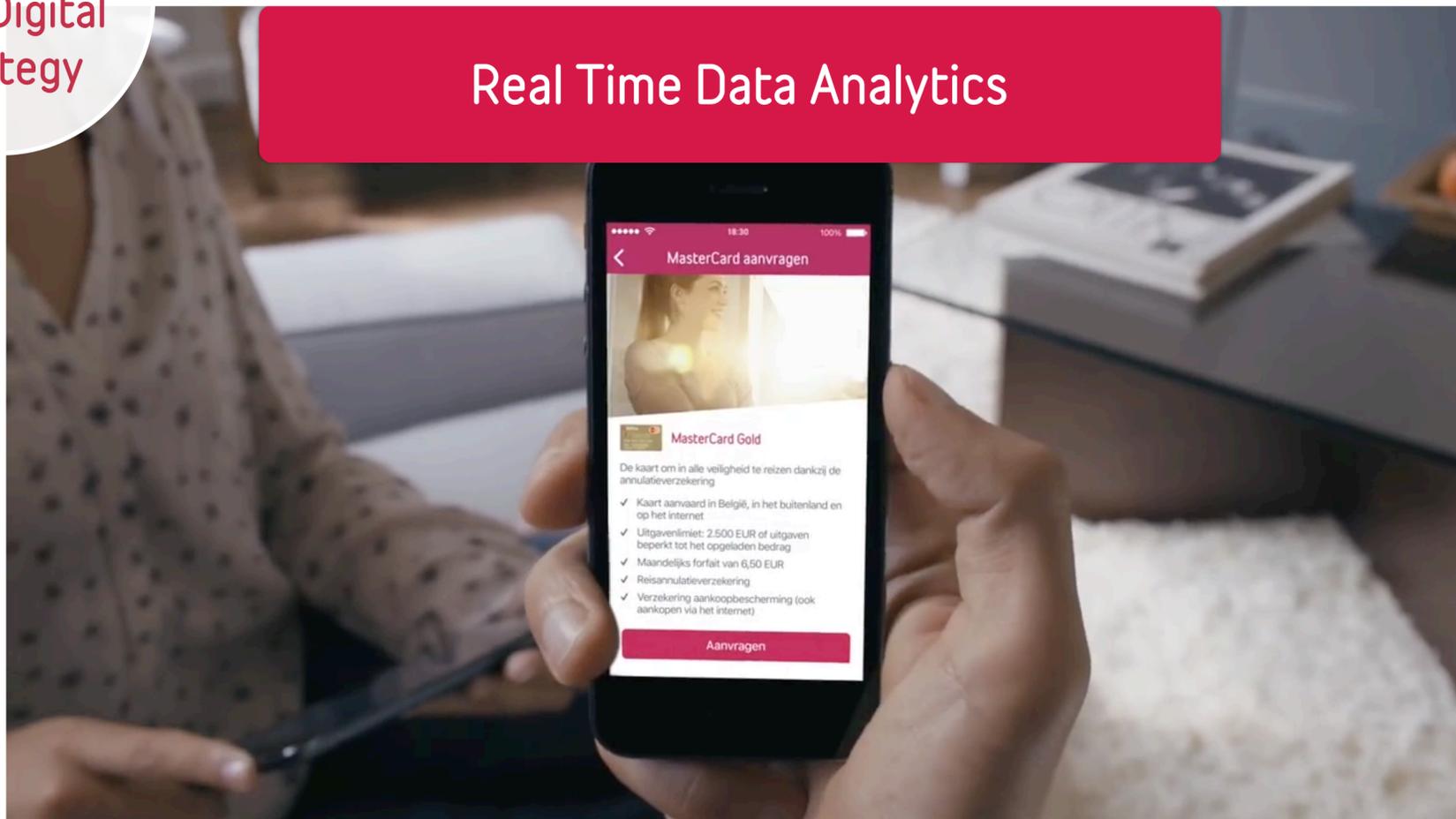
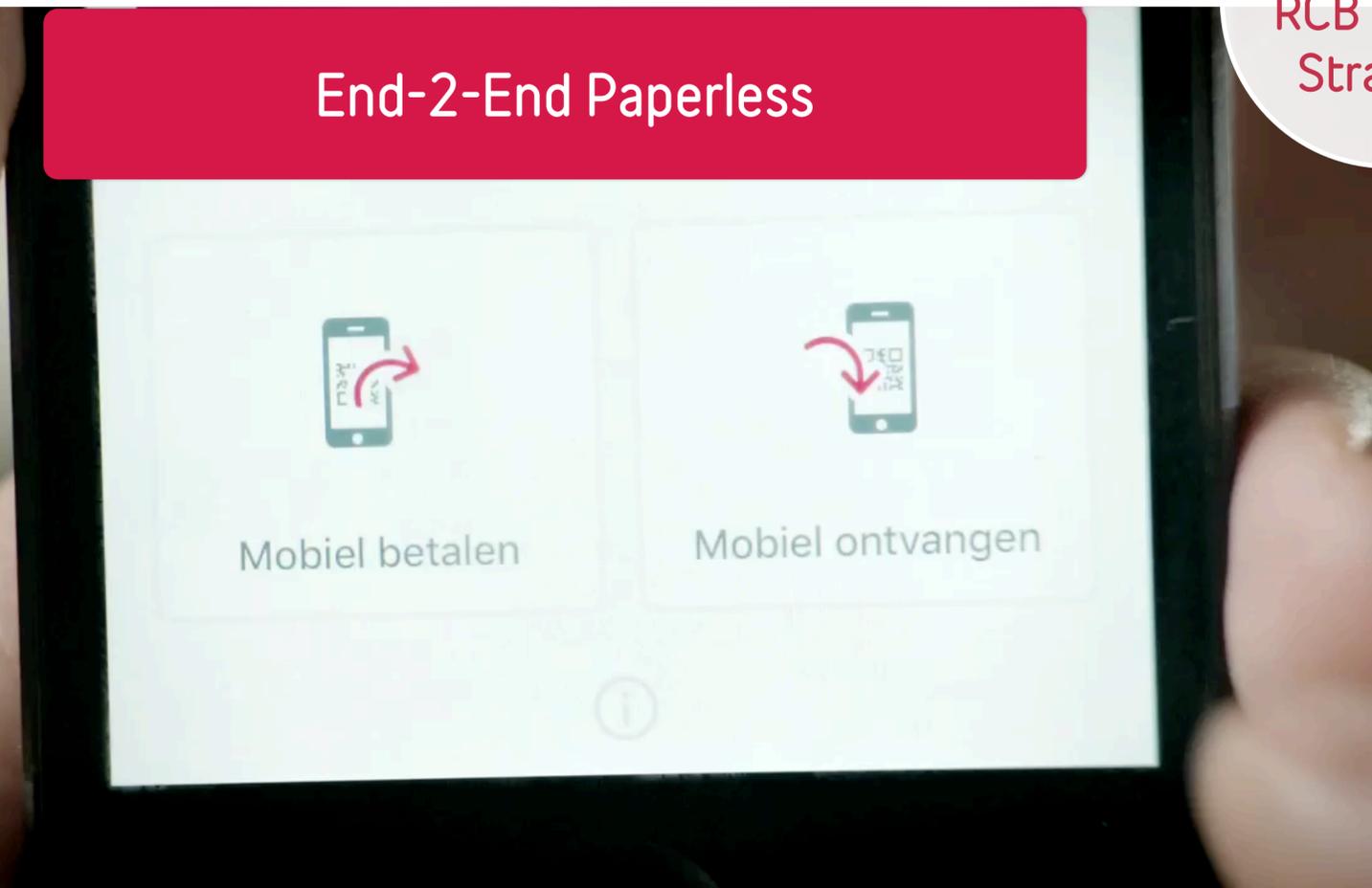
RCB Digital Strategy



End-2-End Paperless



Real Time Data Analytics

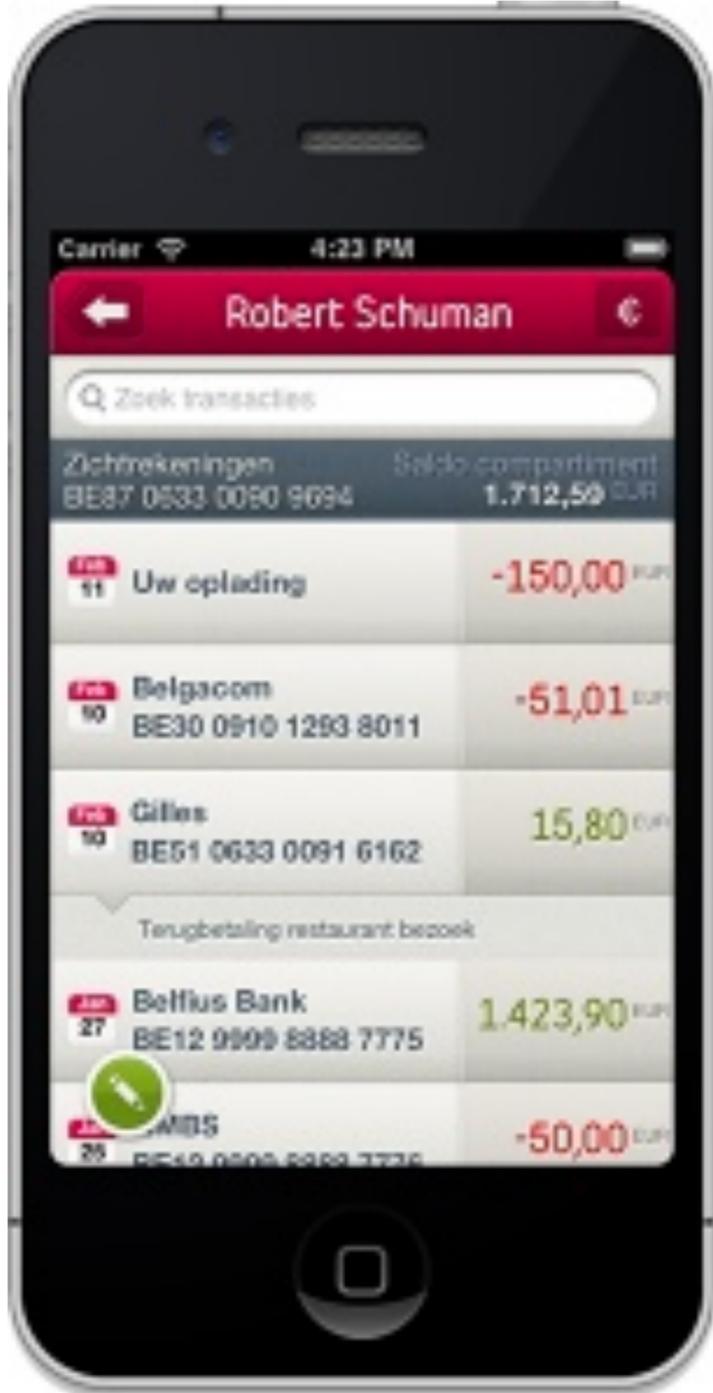


BELFIUS MOBILE BANKING STARTED IN 2011

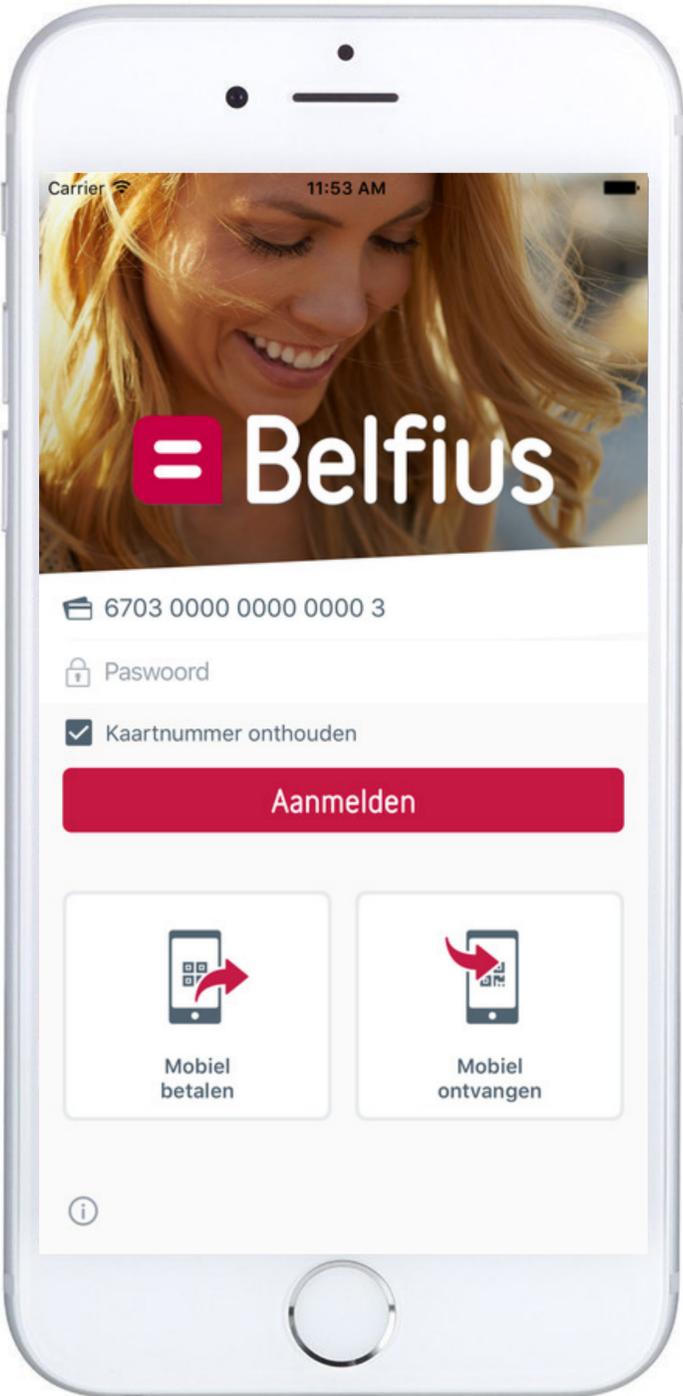
2011: project EMBRYO



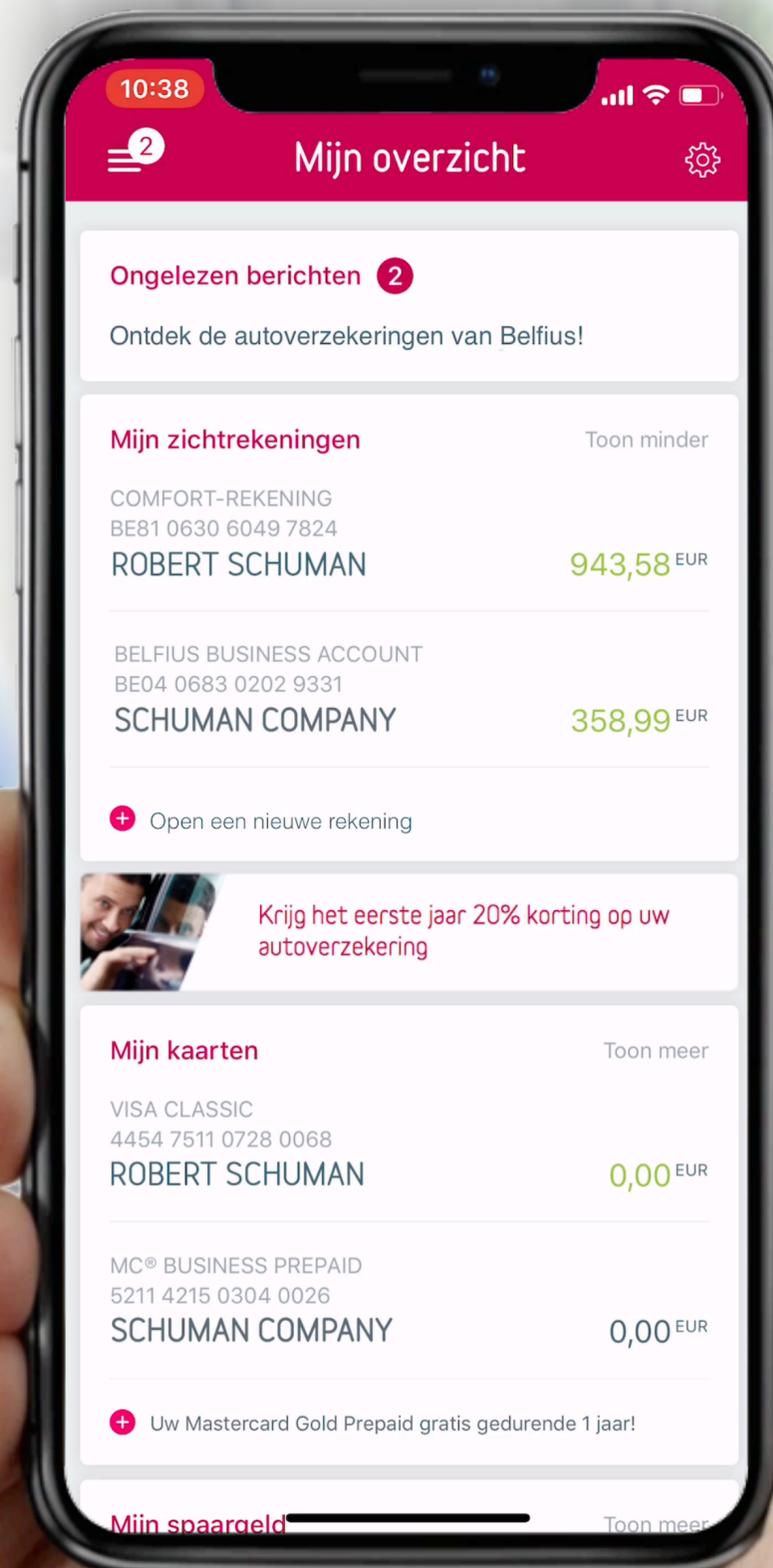
2012 - 2013



2014 - 20..



Vernieuwde Belfius Mobile navigatie met 'feed'



Belfius Track

Belfius innoveert en lanceert een nieuwe robo-advice oplossing ontworpen voor, door en met millennials.

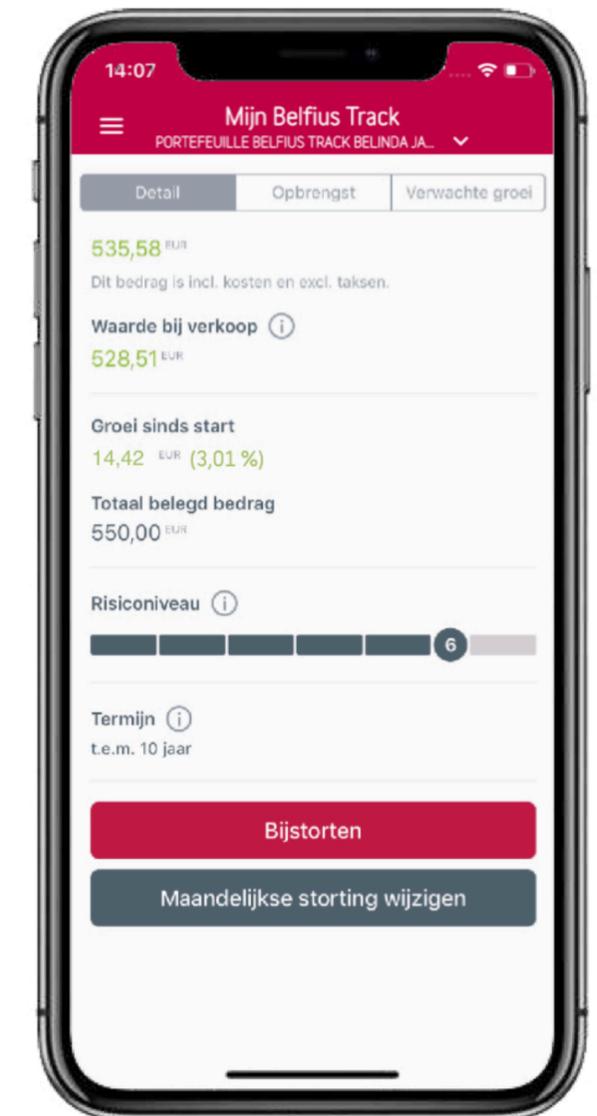
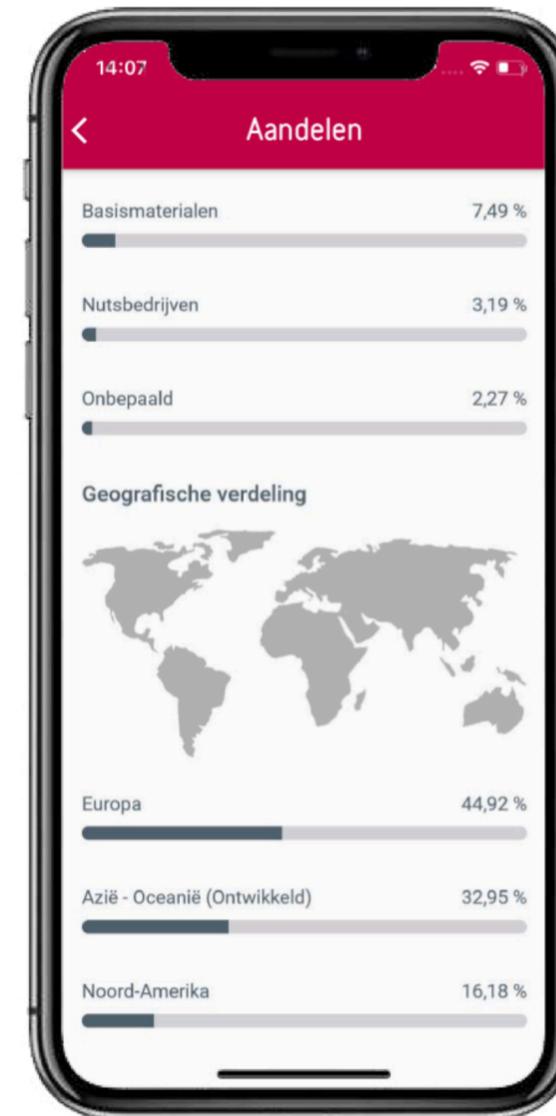
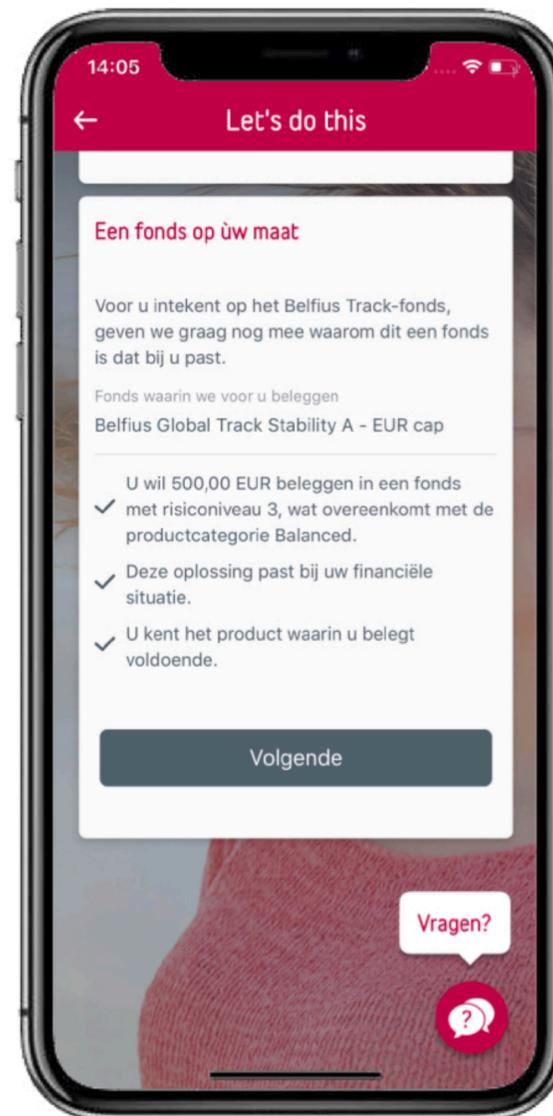
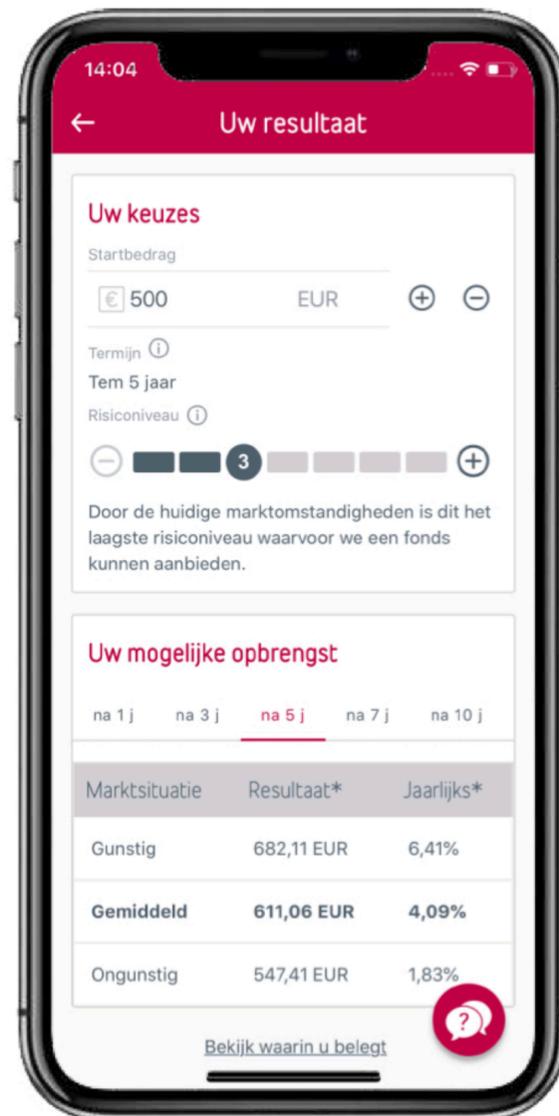
BELFIUS TRACK

SIMULATIE

FONDS OP UW MAAT

INTUÏTIEVE OPVOLGING

EENVOUDIG BIJSTORTEN



Belfius PopUp

Belfius lanceert Belfius PopUp om zijn klanten met Belfius Mobile nog zoveel meer te bieden dan alleen bank- & verzekeringsdiensten: Kaartloos tanken, mobiliteit, dienstencheques, hockey-tickets kopen en nog veel meer komende in 2019

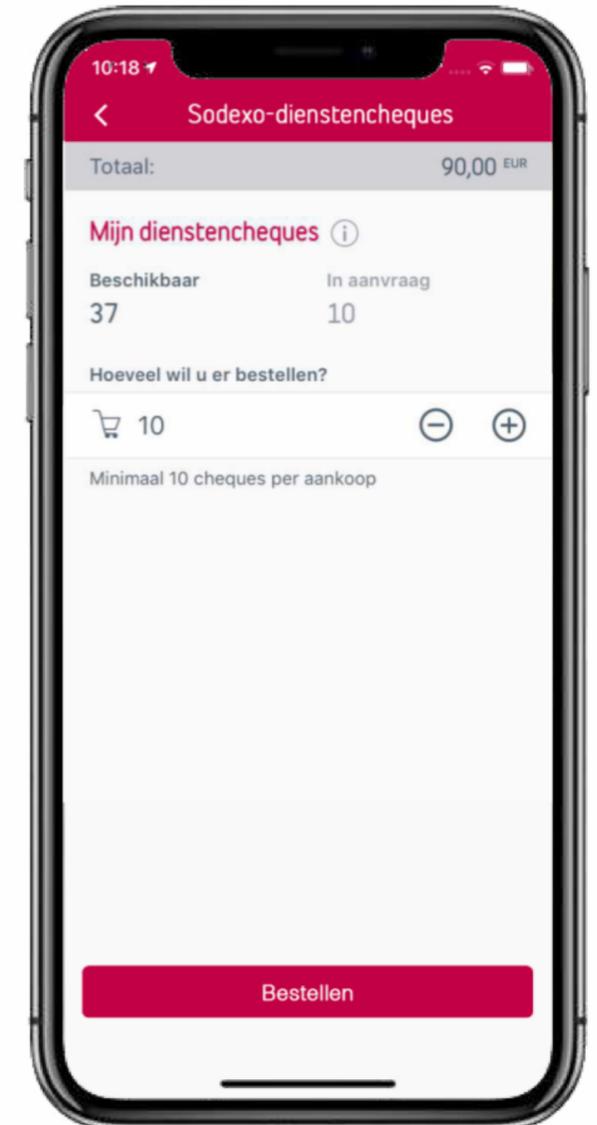
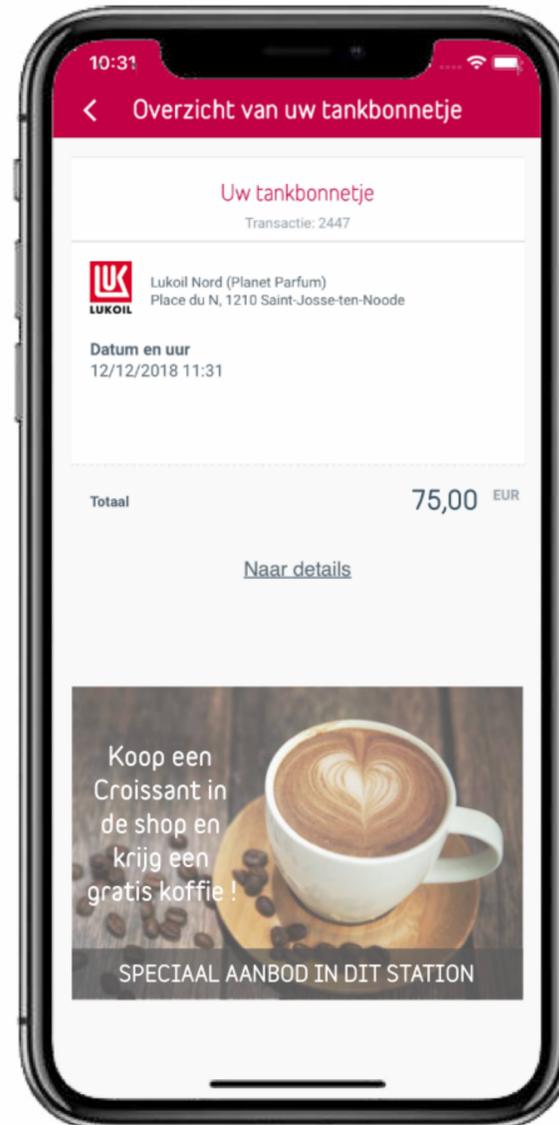
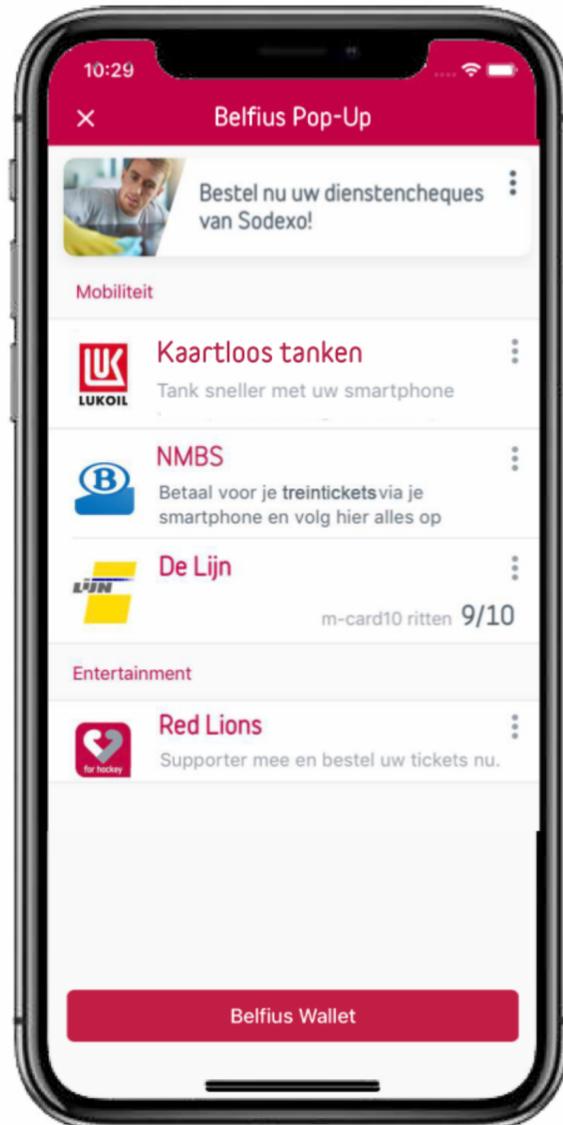
LOG-IN

POPUP

KAARTLOOS TANKEN

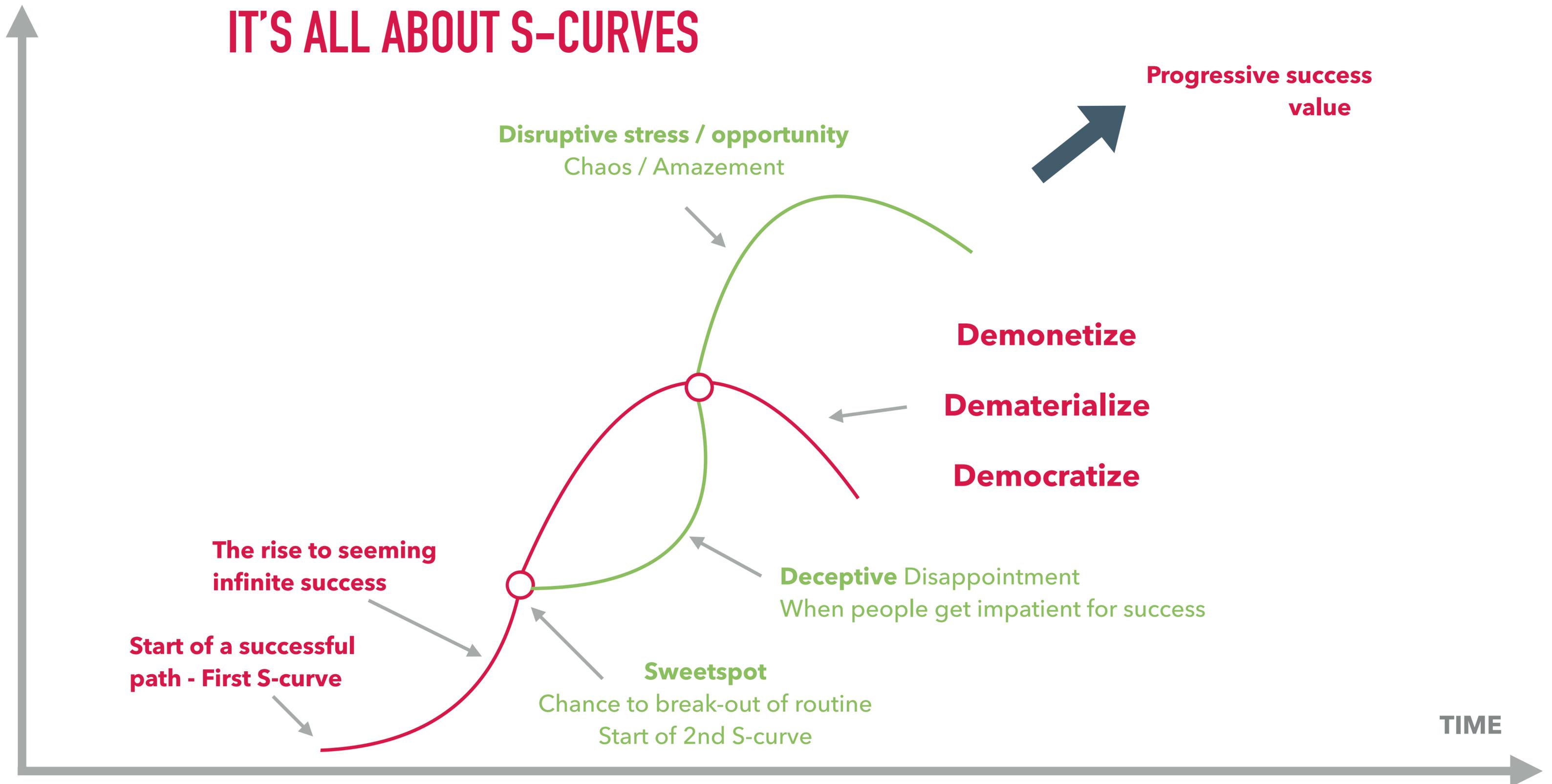
EUROHOCKEY TICKETS

DIENSTENCHEQUES



S-CURVE AFTER S-CURVE

IT'S ALL ABOUT S-CURVES





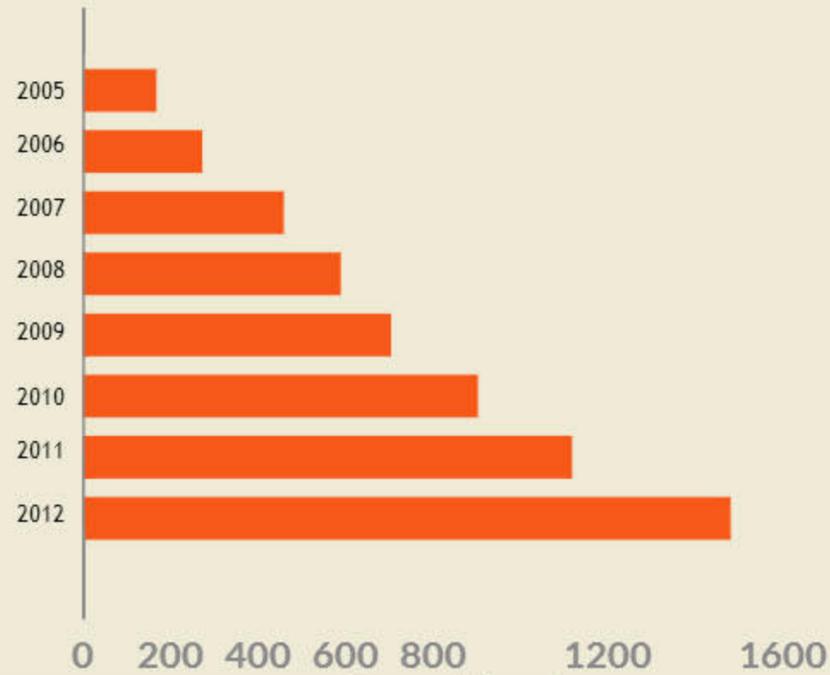
E-COMMERCE

Groei e-commerce in België

De e-commerce in België zit al jaren in de lift met een groei van in totaal 875% van de omzet in 2012 t.o.v. 2005. Belgen gebruiken daardoor steeds vaker kortingscodes.

65% van de producten die consumenten zoeken zijn slechts te vinden bij buitenlandse shops. 53% van de Belgen shopt daar ook, bij gebrek aan lokale alternatieven.

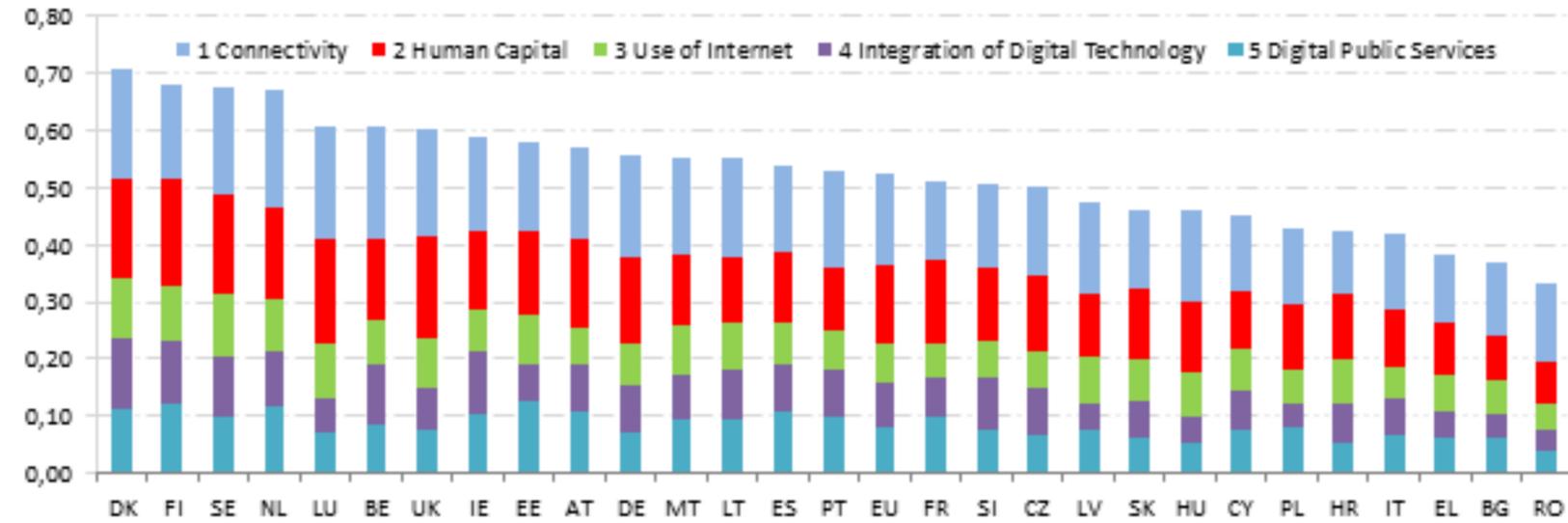
België staat op de 10e plaats wereldwijd betreft internetsnelheid.



Belgian firms saw it coming but too late

Next generation online is growing

DIGITAL ECONOMY AND SOCIETY INDEX (DESI 2017 RANKING)



Belgium is a slow digital mover



PostNL vs. Bpost



BELFIUS DIGITAL LEADERSHIP SO FAR BY

C-LEVEL ALIGNMENT

DIGITAL WATCH OUTSIDE IN

MOBILE CUSTOMER EXPERIENCE FIRST

ABILITY TO EXECUTE – BUSINESS IT TOGETHER

DRIVER'S SEAT



A clear blue sky for Belfius

SO WHY WORRY?!

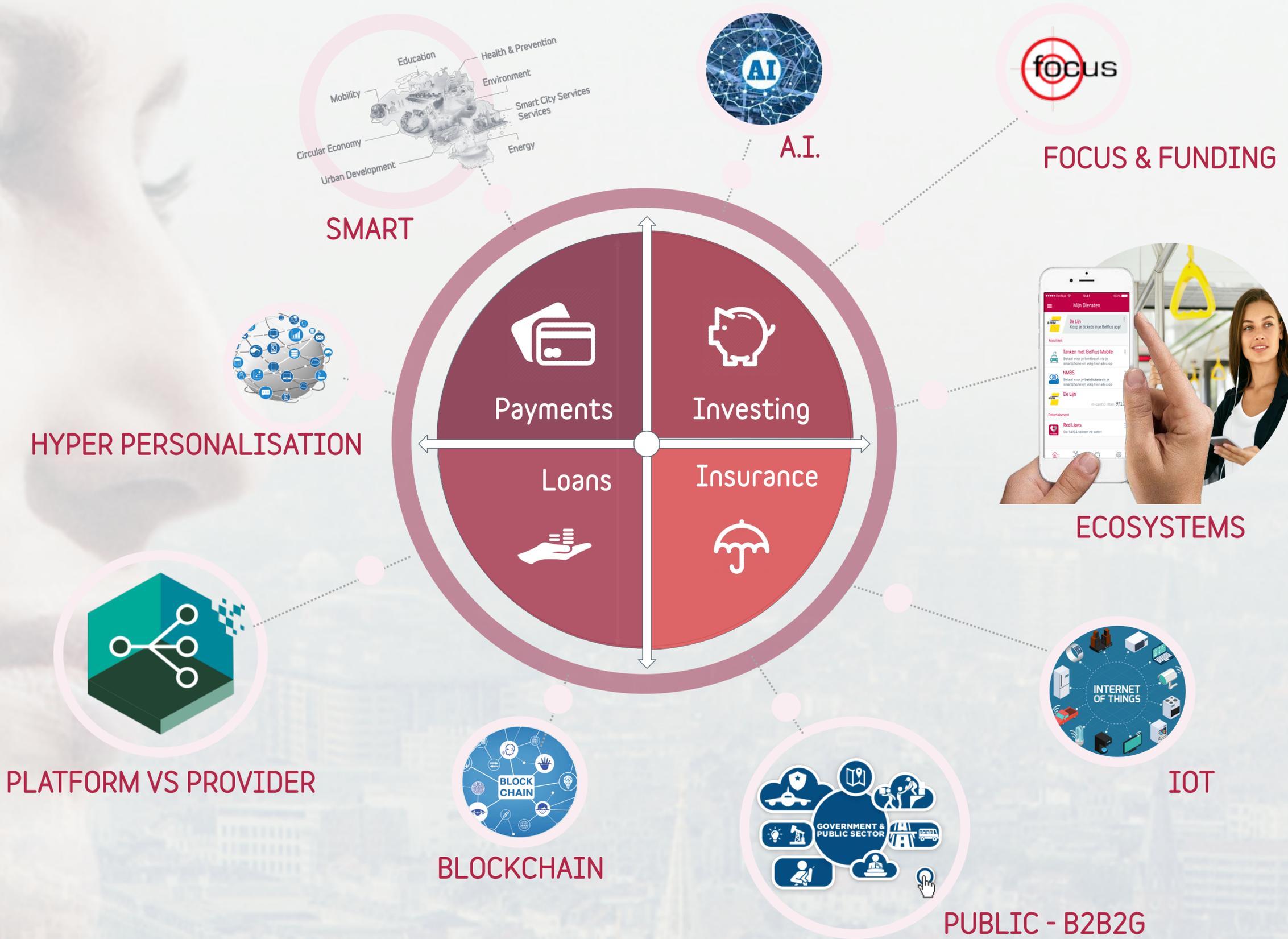


Context

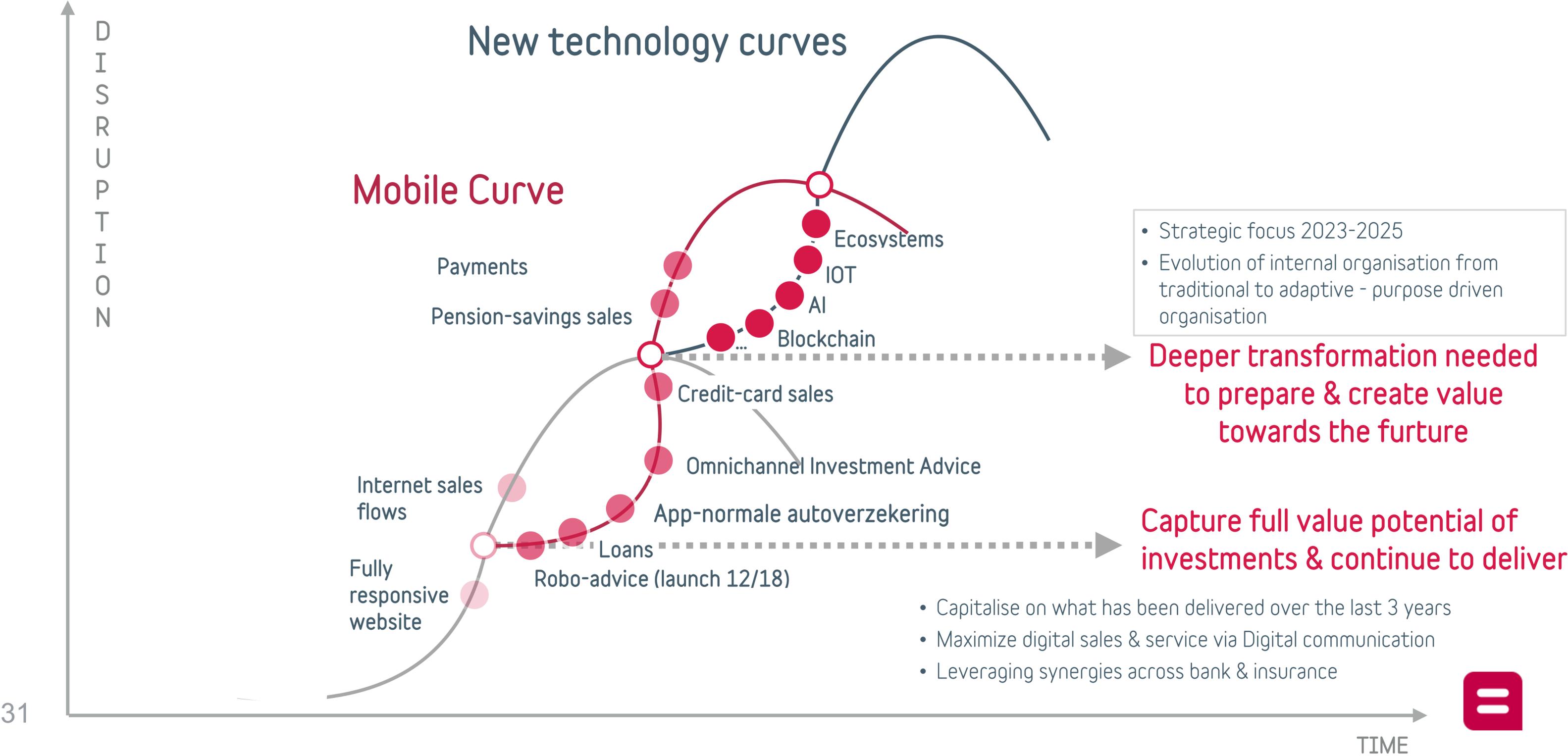
Context - digital era has just started



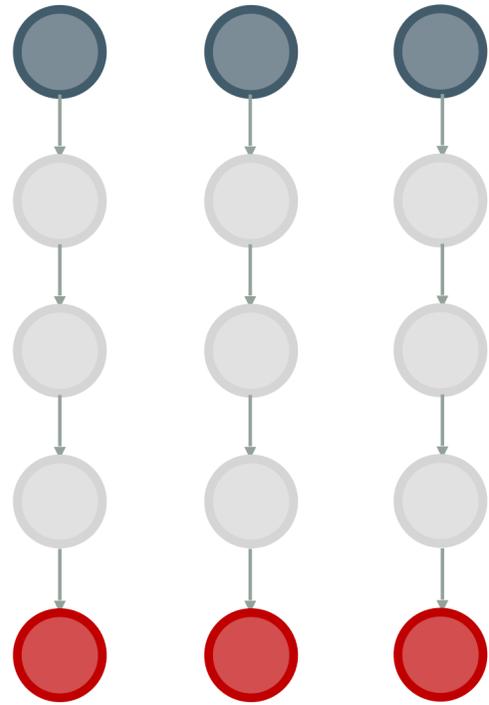
Context - digital era has just started



S-curve after S-curve : faster & never stops



Producer / Manufacturer

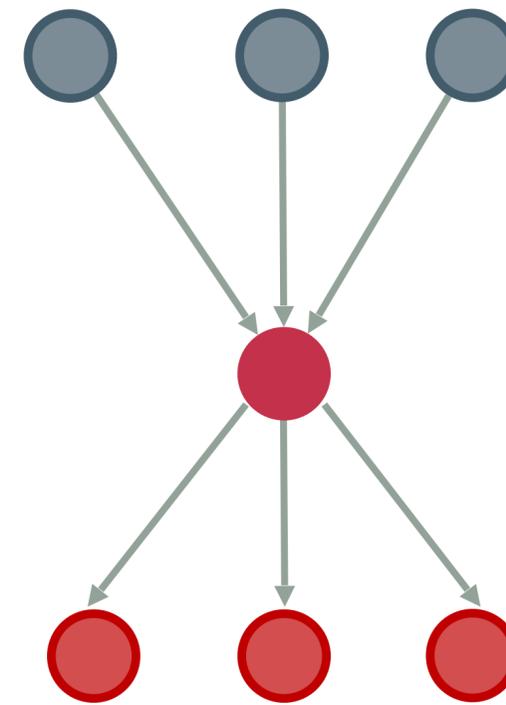


Customer

Intermediary

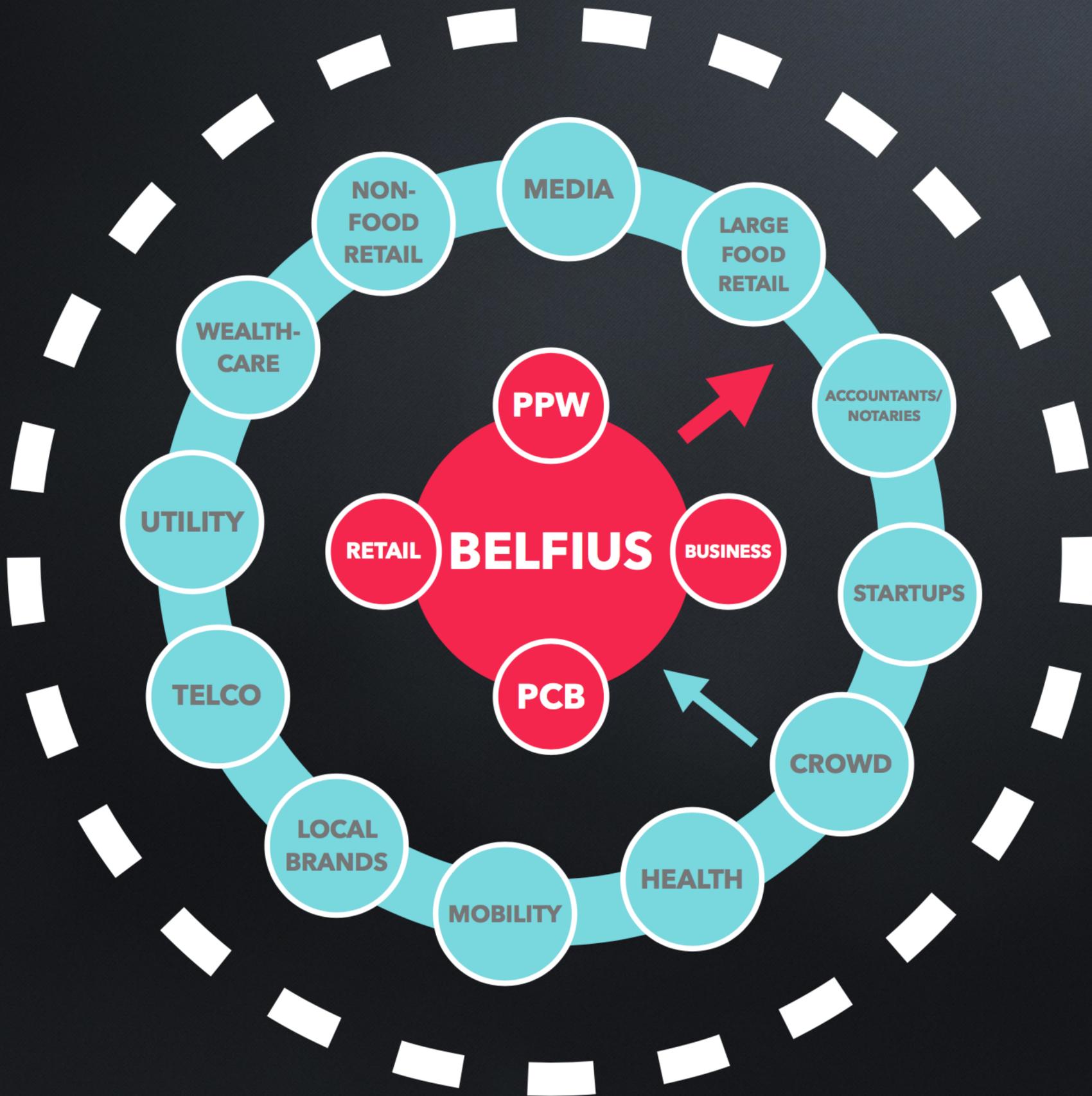


Producer / Manufacturer

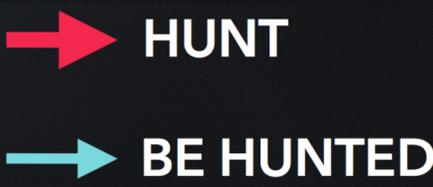


Customer

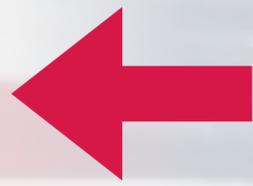
LEGEND



Belfius can use new bundles of traditional and new products and services to attract potential customers. These potential customers are those that are not yet a client of Belfius (PPW, business, PCB, retail)



LOOK LEFT



- Silicon Valley
- New York / Boston
- Toronto
- London / Berlin

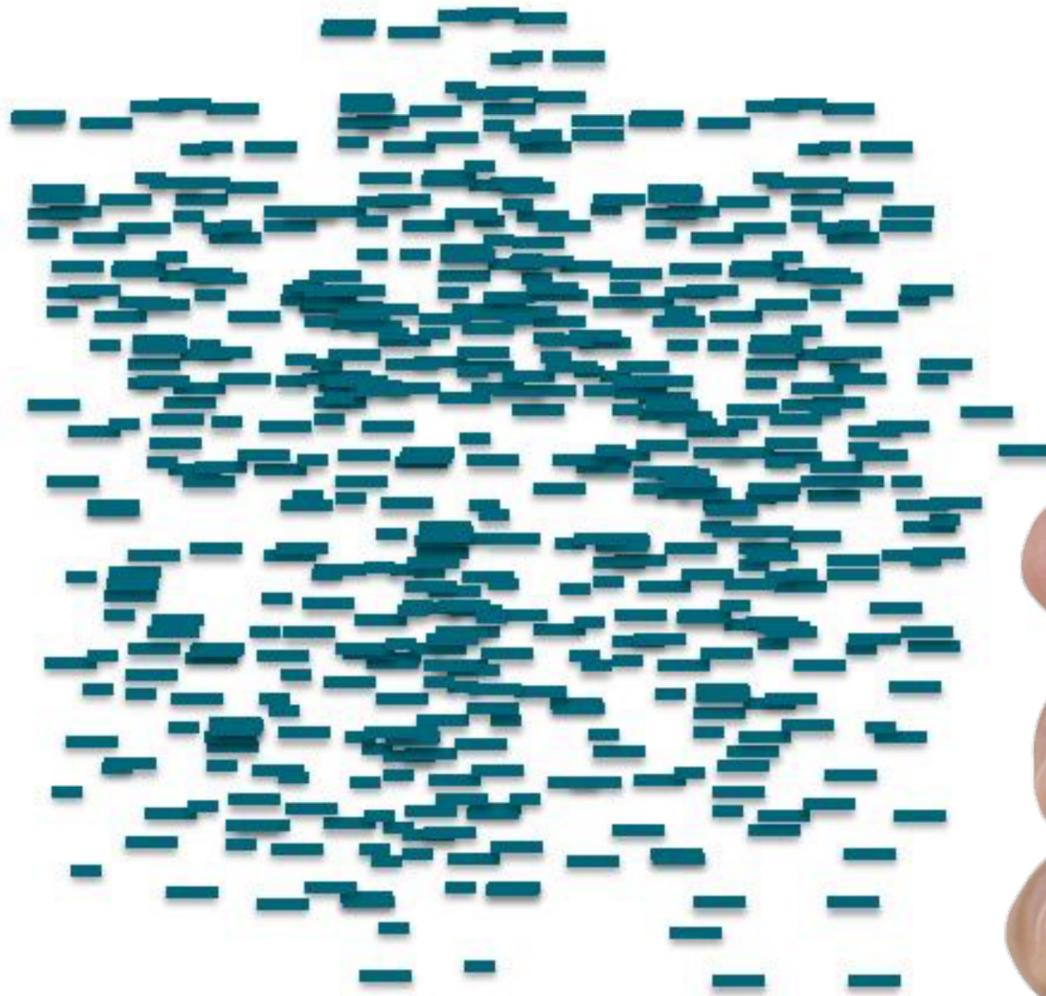


LOOK RIGHT

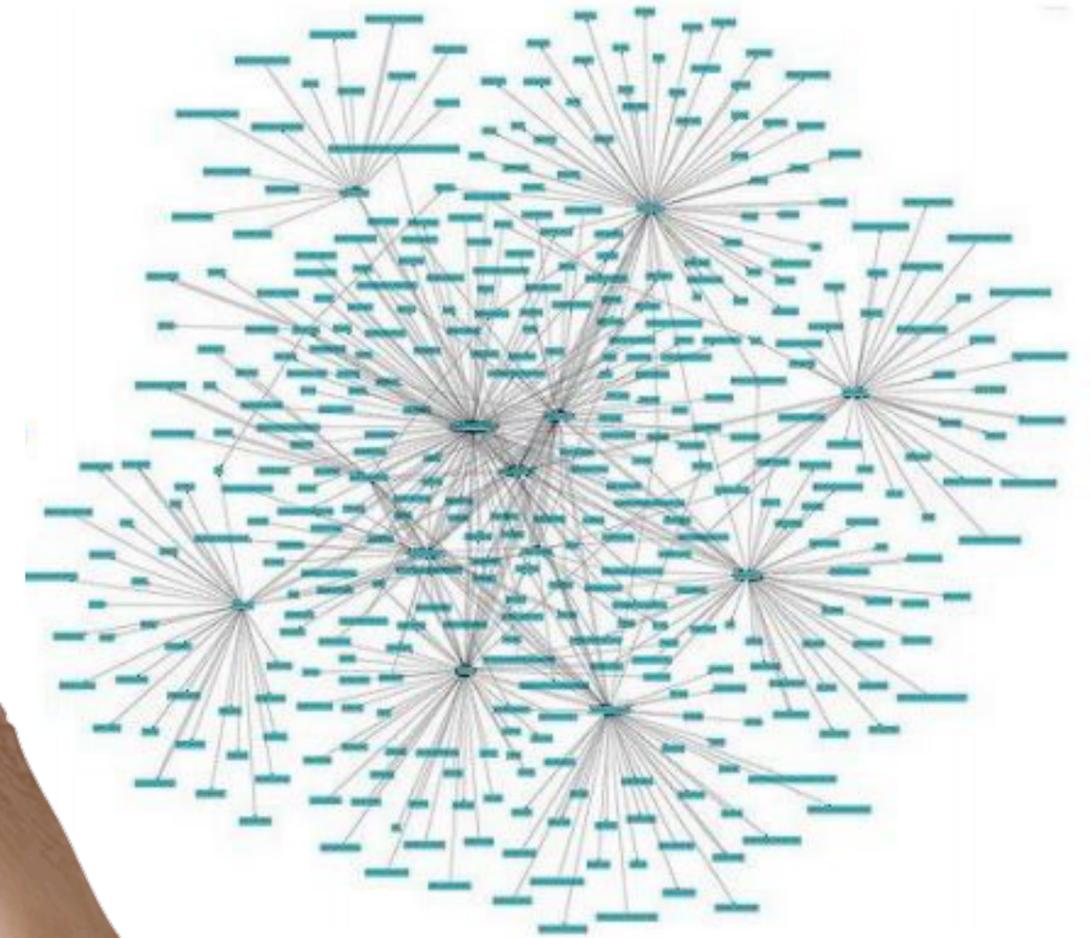
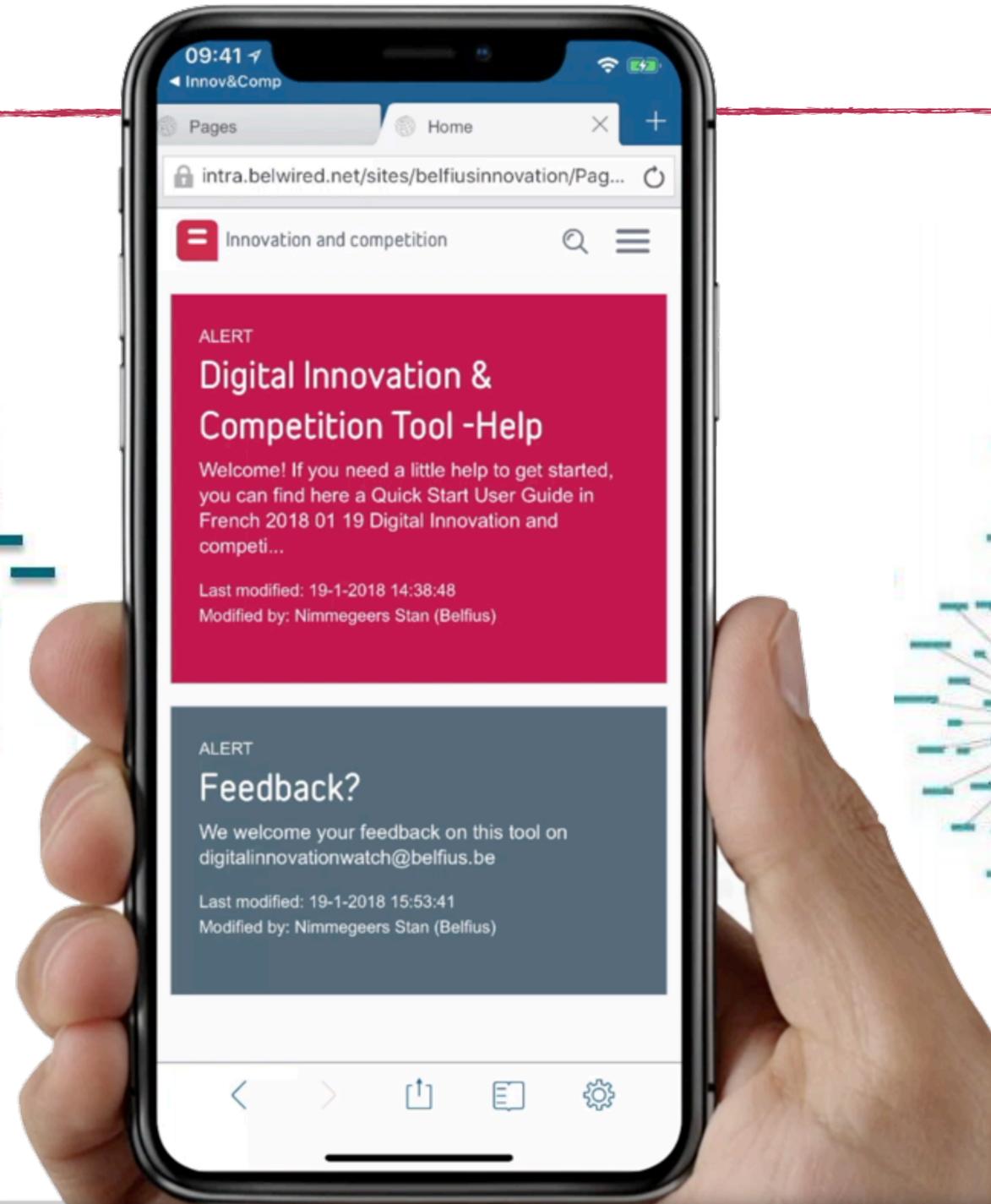


- China
- South-Korea
- Singapore
- Japan

Digital innovation Watch



'Chaos'



'Structure'

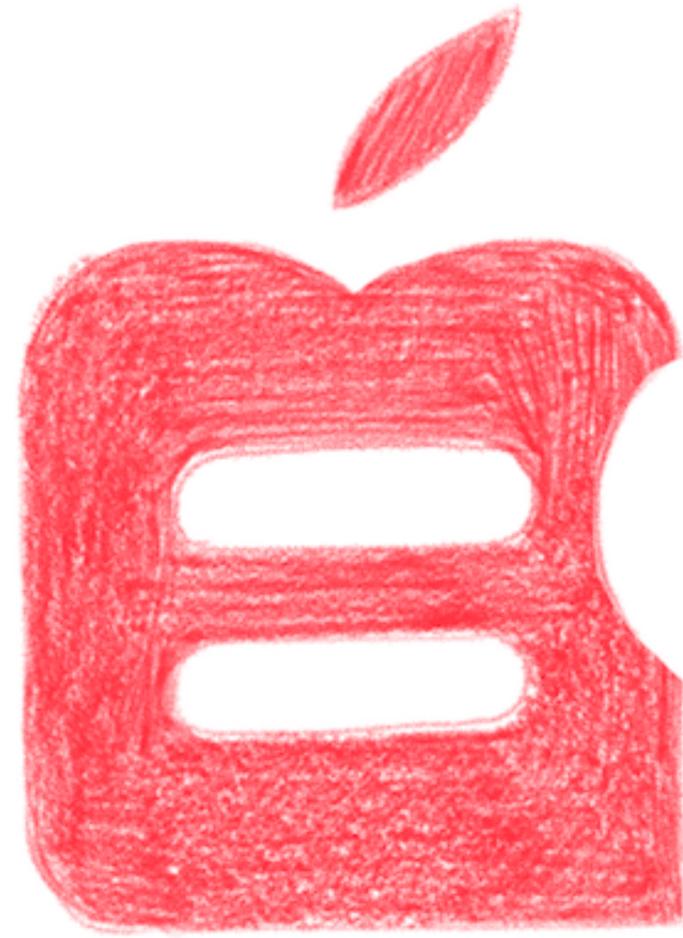
FROM DIGITIZATION



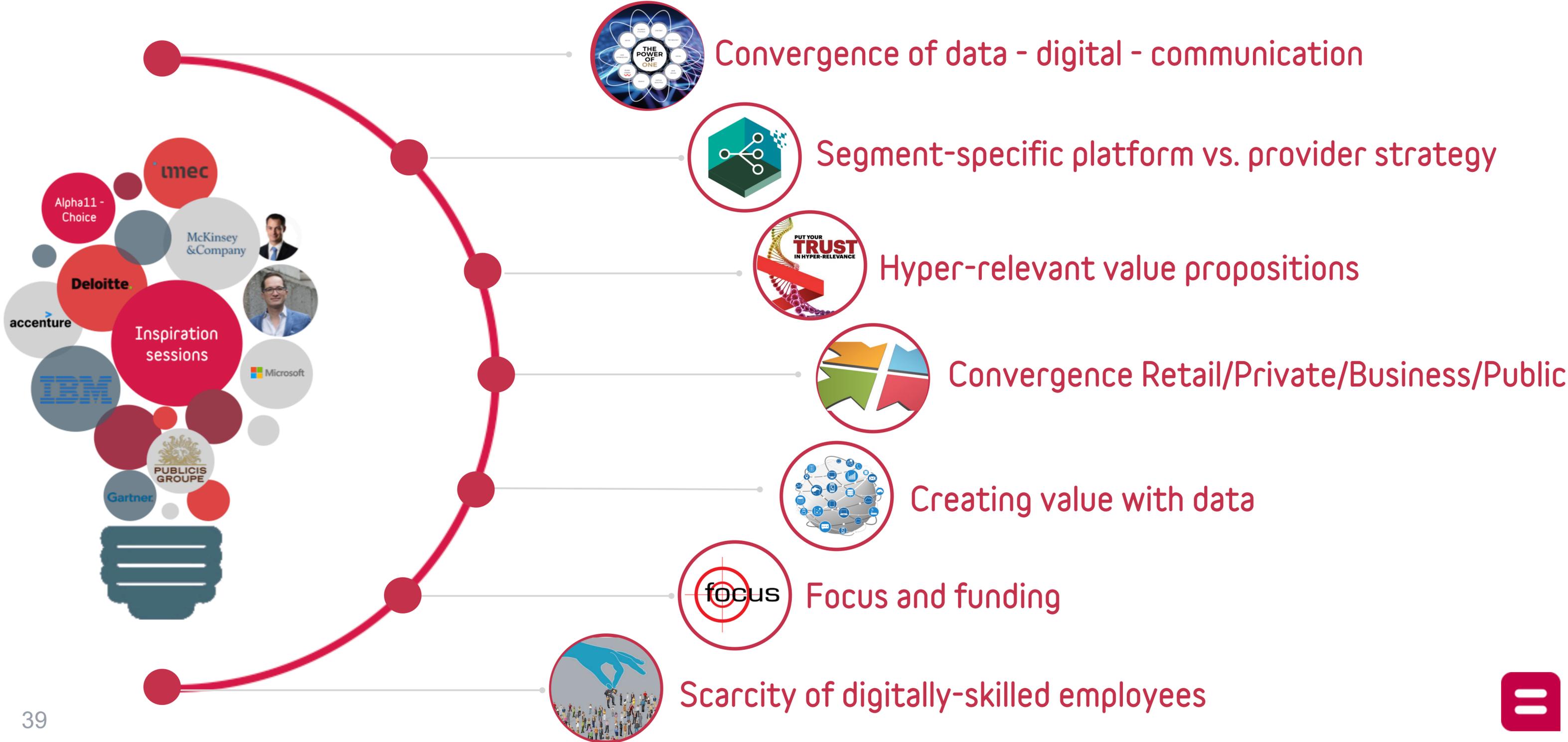
TO TRANSFORMATION



BELFIUS ON THE MOVE



Key learnings 'inspiration sessions 2023/2025'

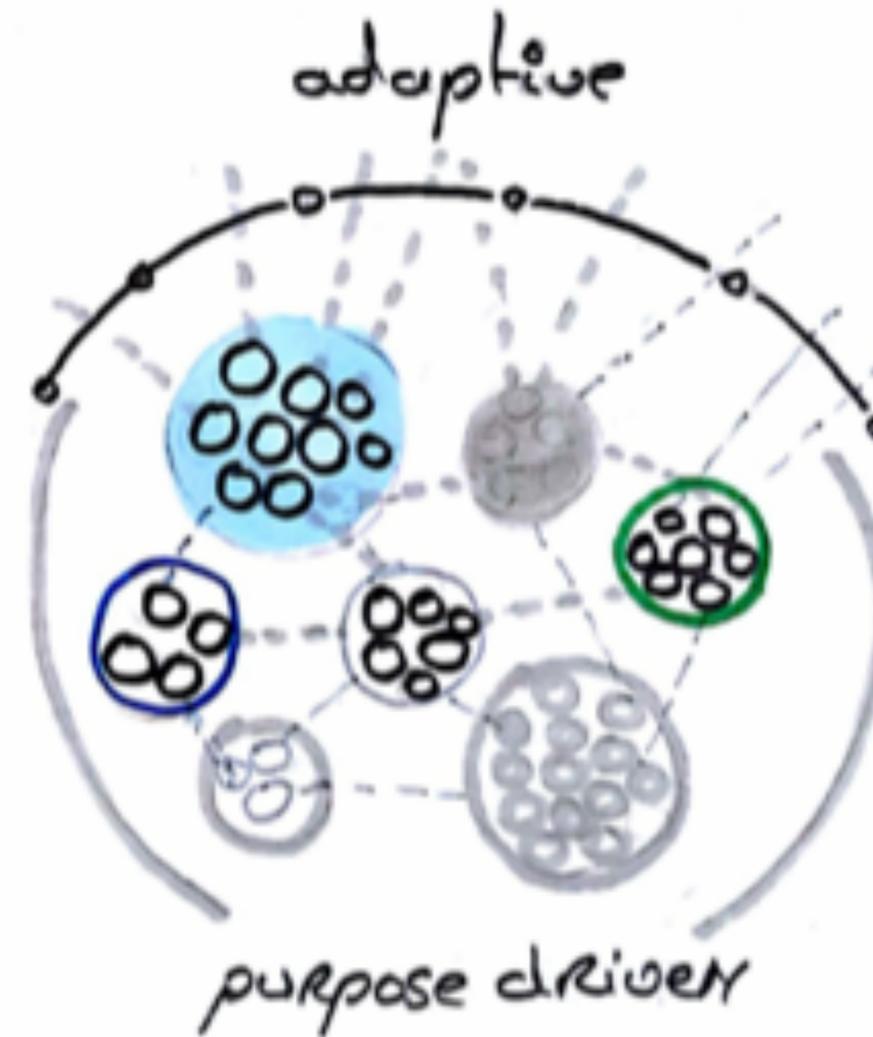
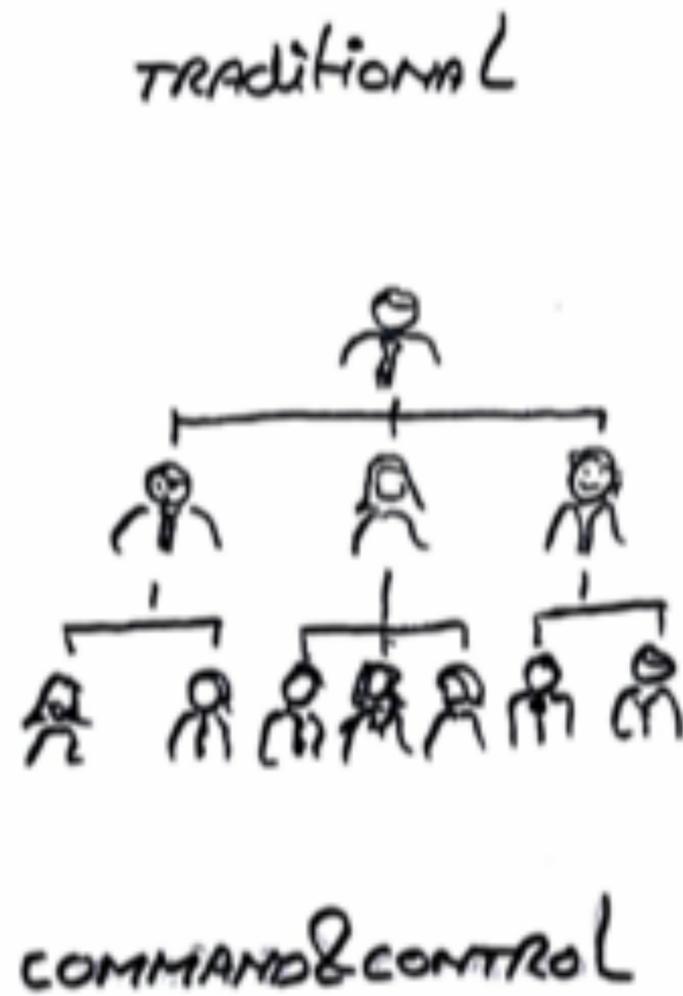


VISION

CONNECT

REALISE

Evolution from traditional to adaptive organisation 2019-2023



Key Strategic Questions to answer in 2019

Key question 1

- How do we make sure Belfius continues to 'see' everything in & beyond banking & insurance: Threads & opportunities? Do we see change coming?

Key question 2

- How do we capture the complete transformational value of digital in banking & insurance & beyond?
- What is our strategic focus in data & digital and how much sufficient funding behind it is needed?

Key question 3

- How much time and effort will it take us to transform this internal organisation towards scaling of digital and data in an adaptive - purpose driven Belfius?

Key question 4

- How do we create maximum impact in the market: to all client segments, press, digital relevant players & opinion leaders in Belgium: politics, start-ups, corporate, public,...

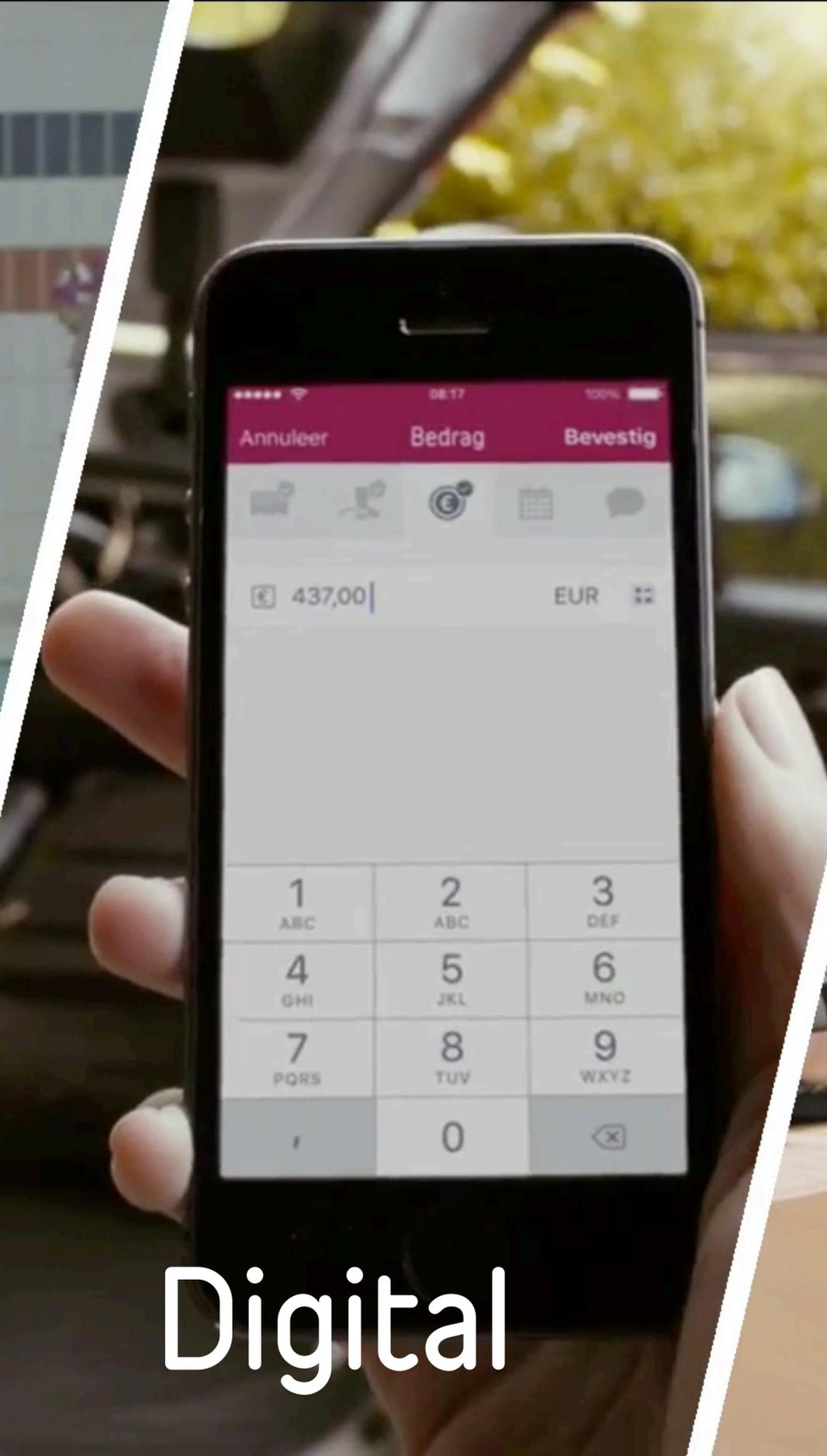
Key question 5

- What is a our concrete approach & strategy international, value creation outside Belgium?





Human



Digital



Local



in DIGITAL
People Make The Difference

Laten we
fier klinken
op talent
van hier!





DIGITAL = Rock'n Roll
LET'S ROCK!