



## ANZ BANK EMBRACES IT CONSUMERIZATION AND TRANSFORMS MODERN BANKING



### INDUSTRY BANKING

### LOCATION MELBOURNE, AUSTRALIA

### KEY CHALLENGES

- ANZ wanted to respond to increasing IT consumerization with digital workspace solutions that benefit its customers and employees
- Make consumer-simple, enterprise-secure tools and apps available on mobile devices

### SOLUTION

ANZ Bank chose VMware Workspace ONE, powered by AirWatch to manage 18,000 devices across 34 countries.

The bank has developed more than 20 custom mobile apps using a VMware software development kit.

### BUSINESS BENEFITS

- Bankers can meet customers anywhere, from their businesses to the Internet
- Branches are being redesigned so bankers can use mobile devices in the building to communicate better with customers

ANZ Bank is committed to extending customer service beyond the desks, land line phones and even the physical walls of traditional banking. Empowering the bank's employees with a Consumer-simple, enterprise-secure digital workspace is an important part of this commitment. ANZ's bankers meet their customers wherever they are - on the Internet, on their smartphones, at their homes and businesses or at digital-enabled spaces within a bank building. VMware® solutions help ANZ fulfil their goal to embrace the consumerization of IT and deliver excellent customer support to their customers.

ANZ Bank traces its origins to the Bank of Australasia, which opened its first office in Sydney in 1835. The bank established a Melbourne office in 1838, where ANZ's world headquarters is located today. With assets of AU\$772.1 billion and 50,000 employees, ANZ Bank is one of the five largest listed companies in Australia and the number one bank in New Zealand. The bank operates in more than 34 markets across Australia, New Zealand, the Asia Pacific region, Europe, America and the Middle East.

### The Challenge

After 180 years of delivering financial products and services, ANZ Bank is part of a sea change in modern banking. Consumers increasingly expect their interactions with banks to be as simple as the daily "mobile moments" that happen when digital devices enable instant shopping, app downloads and more. This expectation is also apparent in how employees want to access the tools and services to provide the best possible customer service.

"Our research shows that customers want more and better experiences when interacting with banks," said Gordon Rennie, Innovation Director, Wealth Australia. "Customers today expect to be able to complete complex transactions with financial professionals with easy-to-use digital tools. They also expect to be able to exert more influence and control over their interactions with the bank."

The same desire for mobility that's evident in customers' everyday interactions also informs how bank employees want to work. This is especially true of millennials who grew up with computers and smartphones and may have access to better and more technology at home than they do at work. These digital natives embrace flexibility and collaborative work styles and expect to be able to choose the devices and apps they need to be productive. It's also essential that those apps and devices work as soon as they access them.

“We’re in the business of delivering great customer experience. There’s two ways to do that. One through our people and the other through technology — but the intersection of those two is really where the gold is. That’s where the transformation is happening, and we’re seeing enormous benefits.”

DIGITAL BANKING EXECUTIVE  
ANZ BANK

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“We are living through a most unprecedented time of change. It’s as big as the industrial revolution in terms of what is expected of our staff and how they deliver current and future services to customers,” said a digital banking executive at ANZ Bank.

### The Solution

VMware helps ANZ Bank manage 18,000 devices across 34 countries using VMware digital workspace solutions. ANZ has also used a VMware software development kit (SDK) to develop more than 20 mobile apps.

“We have a focus on going out and spending time with our customers and taking digital banking experiences to them. We use VMware technology to facilitate that, and ramp up our use of mobile workflows as a really critical business tool,” said ANZ’s Anthony Watson, Head of Technology Service Management. ANZ chose VMware solutions to manage the bank’s fleet of more than 18,000 mobile devices in 34 countries, with a consumer-simple experience and enterprise-class security. ANZ uses VMware digital workspace solutions to unify management of bankers’ company-issued mobile devices, and to manage digital tools such as Apple® iPad® kiosks in bank branches.

Using a VMware SDK, ANZ Bank is developing its own mobile apps. These apps include tools for financial products such as mortgages, wealth management and insurance, as well as a custom HR tool for employees. Said Watson, “We’ve been able to simplify app development and delivery and scale up quickly. The SDK allows us to secure our customer data as well as company data on the device itself, so we’ve invested heavily in expanding our base of apps from only a couple to over 20 today,” with many more under development.

ANZ bankers work where and when customers need them with the help of iPads managed by VMware digital workspace solutions. ANZ also takes advantage of the security and ease of use of these solutions to serve customers better. “Given the complexity of offering financial advice, we had to integrate our iPads with bank-wide systems that connected to core bank platforms, and further connected to specialist insurance and investment solutions,” said Rennie. “Developing and deploying solutions like that was relatively new for ANZ. VMware was a critical component in the infrastructure that allowed us to connect multiple systems and deploy them via the iPad.”

ANZ Bank is developing “digital branches,” bank buildings that have a more open plan and are equipped with kiosks and iPads to make the bank’s offerings more accessible to customers. Bank customers don’t sit at a desk facing a banker. Instead bankers and customers sit side by side, with the banker using a laptop or tablet to walk customers through the latest services. “Mobility gives the banker and the customer the freedom to go anywhere in the branch. The appropriate space might be where we have a demo of our latest offering, or it might be a desk for a more private conversation,” said Steve Odgers, Head of Distribution Transformation for ANZ in Australia. “Without the previous barriers of a desk or even a pane of glass, we can deliver more personalized services alongside our customers and show them we understand their needs. It’s a much more engaging experience for everyone.”

The bank uses iPads in kiosk mode for a service called the Discovery Table. Here, bankers help customers learn about applications such as the ANZ website, Apple Pay® and the bank’s Grow app for personal finance.

ANZ Bank deploys the VMware Secure Browser with Guided Access in kiosk mode to the iPads to keep customers in the bank's apps and prevent them from browsing to other sites. The Discovery Table "makes it so much easier to interact directly with our apps," said Lana Alexander, Branch Manager for ANZ's Carlton branch, the first of ANZ's digital branches. "We make it fun as we show customers how to use the tools. It makes banking more personal for the customer, which is critical in serving people in today's environment. They also get to understand our technology a lot better because someone is showing them how to use it."

Instead of waiting in line at the bank to see a financial specialist, ANZ customers can now make digital appointments. Upon arriving at the bank, customers sign in on a VMware-managed iPad and let the bank know what kind of transaction or information they need. The bankers know exactly who is waiting and what they need, and can introduce themselves to the customer. If the wait will be long, a customer is free to leave, and someone from the bank calls them when it's time for their appointment. "It's more personalized, and we can also do future appointment bookings," said Alexander. "In addition, we're communicating with our customers in more structured and professional ways."

### Business Results & Benefits

ANZ was one of the first banks in the world to explore how digital banking and enterprise mobility could benefit its customers and employees. An ANZ executive noted that "A lot of organizations have focused on enterprise mobility as a device management tool, making sure that everyone's device is registered and all that important stuff. Where we've taken great strides is in creating the internal app store, incorporating experiences that our bankers can use and ultimately improve the customer experience."

In addition to apps that bankers use to show financial products to customers, commercial bankers have toolsets to connect with their overseas ANZ colleagues as more clients in Australia and New Zealand do business in other countries in the region. "Our front-line bankers in the commercial space have reported increased productivity and can see more customers. They've also seen better sharing of information with customers after appointments."

When working with a mobile ANZ banker, customers can review, edit and personalize their financial recommendations, and even apply a secure signature on the iPad to seal the deal. Rennie observed that "By integrating our iPad engagement tools with back-end systems, we can remove a huge amount of manual process and deliver straight-through solutions that customers can agree to and implement in the same appointment."

According to Rennie, bank testing shows that customers are more inclined to trust financial recommendations that are presented digitally, where they can customize and edit options. "Insurance, for example, is complex. We're seeing customers much less likely to leave an appointment under-insured. Being able to see and personalize recommendations means customers are far more likely to be engaged with recommendations and understand how they meet their needs. Those types of quality interactions typically result in customers signing up for services by the end of a meeting."

## Looking Ahead

ANZ Bank plans to continue its digital mobile drive, developing more apps and rolling out more mobile devices. Said Odgers, "We don't go looking for use cases for mobility. We look at customer pain points and difficulties that our bankers have in serving customers. Quite often mobility is a key part of the solution in enabling customers and bankers to connect and agree on services." Through customer and employee research, ANZ will continue to work on understanding and implementing better ways to go mobile.

As the company embraces more mobile solutions, ANZ is further focusing on additional consumer-simple, enterprise-secure digital mobile experiences for employees. The recently launched Me at ANZ is a mobile HR app for employees. The first phase focuses on commonly used pay and vacation transactions, and the bank plans to grow the platform so that it functions as an always-on portal for employee information.

ANZ is also developing a bring-your-own-device program to make the mobile deployment process as easy as possible for their staff. "BYOD will be a game changer," said Nicole O'Hagan, Senior Manager, Digital Enterprise Mobility. "It's going to allow all of our staff to access the mobility solutions we have today and work from anywhere at any time. They'll be able to use their own tablets or smartphones to work as efficiently and productively as possible."

Although the banking business is going mobile and online, said a digital banking executive, "Eighty percent of our customer conversations happen face-to-face. We still want to offer great, self-directed online sales experiences, but it's also essential that we provide our front-line teams with the right tools and technology to create outstanding face-to-face experiences for our customers."