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Virtual awards ceremony recognizes top innovations transforming the global banking industry

PARIS, NEW YORK AND HONG KONG; Nov. 18, 2021 – Efma, an association of more than 2,550 retail financial services companies in 133 countries, and Accenture (NYSE: ACN) today announced the winners of the eighth annual Efma-Accenture Banking Innovation Awards during a virtual ceremony.

The awards competition, which recognizes the best in banking innovation, attracted a record-breaking 816 entries from nearly 300 institutions in 73 countries. This year's entries reflect a widespread recognition of the need to innovate and deliver digital, customer-centric products to meet changing preferences amid the disruption resulting from the pandemic.

The winners were selected across eight categories through a peer-based voting process combined with a panel of judges from leading global financial institutions. Each entry was assessed using three criteria: originality; strategic capacity to generate a long-term competitive edge and return on investment; and adaptability for use in other markets and countries.

The winners of the Efma-Accenture Banking Innovation Awards 2021 are:

- **Santander (Spain)** – received the **Analytics & Artificial Intelligence** award for Self-driven Finance, an artificial-intelligence-driven data initiative that provides customers with crucial insight that empowers them to manage their finances responsibly.
- **Intesa Sanpaolo (Italy)** – won the **Digital Marketing & Sales** award for its Digital Sales Boost program, which combines digital marketing and advertising tools to automate and industrialize commercial leads, reduce time-to-market, and provide personalization at scale.
- **UniCredit (Italy)** – received the **Future Workforce** award for U-City, a gamification initiative that enhances employee knowledge of digital products and services, enabling employees to become digital ambassadors to their customers.
- **Raiffeisen Bank International (Austria)** – won the **Offering Innovation** award for Nicole, a personal finance management service that gives users a peer spending benchmark to help them make smarter financial decisions.
- **Minna Bank (Japan)** – was named the winner of the **Neobanks & Specialized Players** award. Japan's first digital bank, Minna Bank was built from scratch in just 20 months on the Google Cloud, delivering all core banking services digitally to its customers.
- **Santander (Spain)** – won the **Reimagining the Customer Experience** award for the Santander app, which transforms the customer relationship model with an ultra-personalized way to bank, offering automatic operations, savings and related products, along with a tailored financial timeline.
- **Standard Bank (South Africa)** – won the **Social, Sustainable & Responsible Banking** award for OneFarm Share, a digital food relief platform that combats food shortages in rural areas as a result of the pandemic, delivering approximately 4 million meals to more than 350,000 people.
- **CaixaBank (Spain)** – was named **Global Innovator 2021** for its impressive digital innovation efforts, which include a new omnichannel customer experience; Noa, its voice banking chatbot; fully digital mortgages and customer onboarding; and its successful neobank, imagin.

“There has been significant disruption over the last 18 months, but the financial services industry is no stranger to disruption,” said John Berry, Efma CEO. “This year's edition of the Banking Innovation Awards demonstrates how responsive and dynamic the industry as a whole has been during these unprecedented times. A record-breaking number of submissions show that this pandemic has not hindered banks, but in fact served as an impetus for innovative projects that will change the industry for years to come. It is always a pleasure to highlight the best in financial services, and this year is no different. I congratulate all winners on their achievements and thank everyone who submitted in an especially

competitive edition of our annual awards.”

Fabrice Asvazadourian, who leads Accenture’s Banking industry group in Europe, said, “To sustain their relevance, banks need to understand every market in which they operate and what it takes to succeed. They’ll have to be willing to shape new business models, partner in unconventional ways, rediscover their purpose and humanity, and commit to constant innovation. The groundswell of support for the awards this year shows that many banks have met the challenge head-on. Congratulations to the worthy winners.”

To find out more about the award-winning innovations, visit innovationinbanking.efma.com or follow the conversation on Twitter at #BankingAwards21.

About Efma

A non-profit organization created in 1971 by leading banks and insurance companies, Efma is celebrating this year its 50th anniversary. Counting now a network of 120 financial groups in 133 countries all around the world, Efma facilitates networking between decision-makers. It provides quality insights to help banks and insurance companies make the right decisions to foster innovation and drive their transformation. Headquartered in Paris. Offices in London, Brussels, Barcelona, Stockholm, Bratislava, Dubai, Milan, Montreal, Istanbul, Beijing, Tokyo and Singapore. Learn more www.efma.com.

About Accenture

Accenture is a global professional services company with leading capabilities in digital, cloud and security. Combining unmatched experience and specialized skills across more than 40 industries, we offer Strategy and Consulting, Interactive, Technology and Operations services — all powered by the world’s largest network of Advanced Technology and Intelligent Operations centers. Our 624,000 people deliver on the promise of technology and human ingenuity every day, serving clients in more than 120 countries. We embrace the power of change to create value and shared success for our clients, people, shareholders, partners and communities. Visit us at www.accenture.com.

Accenture’s Banking industry group helps retail and commercial banks and payments providers boost innovation; address business, technology and regulatory challenges; and improve operational performance to build trust and engagement with customers and grow more profitably and securely. To learn more, visit <https://www.accenture.com/us-en/industries/banking-index>.

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