Driving the Digital Agenda
@Handelsbanken

Stephan Erne, Chief Digital Officer
Handelsbanken's idea is based on trust and respect

**Traditional bank**
- Centralisation
- Hierarchical
- Focus on volume
- Reorganisations
- Product-driven
- High cost structure
- Weak customer service
- Budgets
- Short-term bonuses
- Marketing campaigns

**Handelsbanken**
- Decentralisation
- Flat organisation
- Focus on profitability
- Stable organisation
- Relationship-driven
- Cost-efficient
- Good customer service
- Business planning
- Oktogonen
- Local presence
More satisfied customers in all home markets

Customer satisfaction
Private

Customer satisfaction
Corporate

* Average for Nordea, SEB and Swedbank in Sweden
Source: SKI and EPSI 2018
Our Environment

Technology

Customer behaviour

New Players

Regulation

- MIFID II
- PSD2
- GDPR
- ...
Handelsbanken will stand out with an integrated, truly local, personal and digital banking offering - a unique customer experience that competitors without local presence cannot match.
The personal meeting gets more digital

...and the digital gets more personal as well as local

Därför bygger nätläkaren Kry fysiska vårdcentraler: "Vi har tagit steg ett"

28 nov 2018, kl 15:49

Kry tar steget från nätet in i den fysiska vården – för att lära och utvecklas. "Validerat mycket av det som görs i fysisk vård kommer att göras digitalt de närmsta 5-10 åren", säger tillförordnade Sverigechefen Livia Holm.
The digital experience gets more physical
The 4 focus areas of Handelsbanken

- The customer meeting
- Building relationships
- Data & security
- New co-operations
Trend radar for Emerging Technologies

Impact

High

Medium

Low

Time to maturity

0-2 yrs

2-5 yrs

5-10 yrs

Trend Radar:

- Cloud
- Big Data
- BiModal IT
- Artificial Intelligence (AI)
- Internet of Things
- AR/VR
- Blockchain
- 5G

Impact Levels:

- High
- Medium
- Low
Innovation – through close collaboration between Business and IT

- Trendradar
- Lab & Experimentation
- Infrastructure, Scale, Roll-Out

Awareness Emerging Technologies & Business Models
Hands-on Knowledge & Evaluation
Implementation & Production

Trendradar

Lab & Experimentation

Infrastructure, Scale, Roll-Out

Prioritization

Investment

Dedicated Resources

Innovation Core Team

Line organization

Innovation – through close collaboration between Business and IT

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AI – Augmented intelligence
Pronomfras - Vi träffas…
"Händelse- verb" - Du vill överföra…
Inledning med substantiv - Tanken är att du vill ge dina barn…
Indikation av händelse - Du vill få hjälp med skatteinbetalning
Kausala konjunktioner - Eftersom det är viktigt för dig med sparande
Osv
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Handelsbanken