

Engaging our customers in an Omni-Channel World

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Who we are



Swedbank



Our channel network is a competitive advantage

BALTIC BANKING



Population: 6.2m
Customers: 3.3m



2bn
digital
interactions

Mobile bank



Internet bank



285

Branches



13

Contact centre
locations



Flexible meeting places

200+

Branches in
58 savings banks

250+

Real estate broker offices
(Fastighetsbyrån)

SWEDISH BANKING

Population: 10.4m
Customers: 4.0m



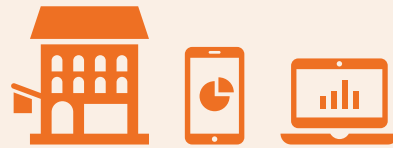
SWEDEN

From product push marketing, to customer-driven marketing.

Which segment will
buy this product or
use this service?



Products & services



Channels



Customers

Which action /
offer and channel
fits the customer?

Where we are going



RELEVANT AND PERSONALISED

Highly personalised communications reflecting individual customer needs and context.

One message fits one.



OMNI-CHANNEL

Consistent omni-channel conversations with our customers, based on unified inbound and outbound content.

At the right time and in the right channel.

In real time.



POWERED BY ANALYTICS AND AI

Analyze data in real time to understand interactions, identify customer's needs and predict behavior.

Analytics and voice of the customer is an integrated part of communications.

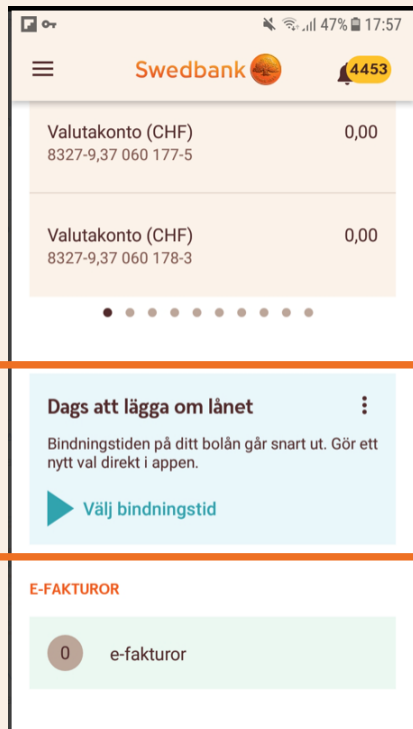


AGILE WORKING

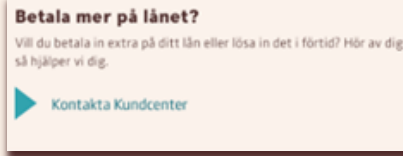
Transforming way of working into agile teams focusing on solving customer needs.

Automated and personalized “Next-best-actions” and campaigns across channels to increase customer satisfaction and profitability

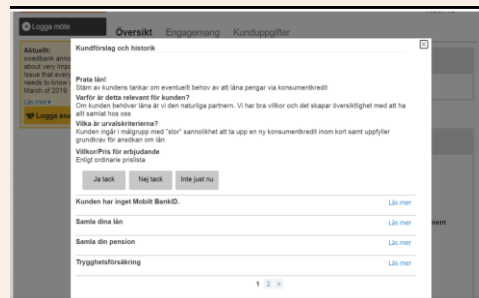
App



Internet Bank



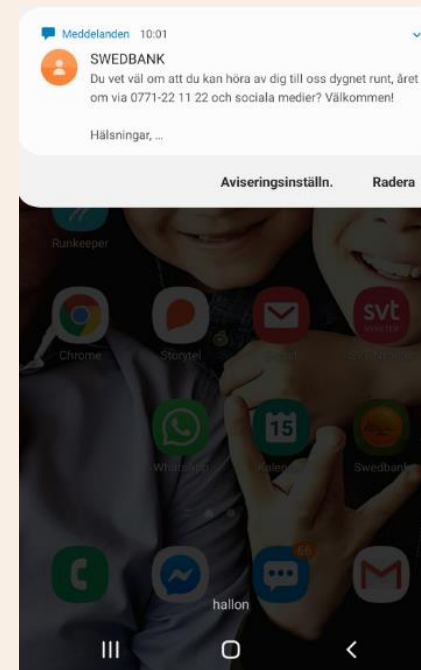
Branches/ Customer Centre



Messaging



SMS

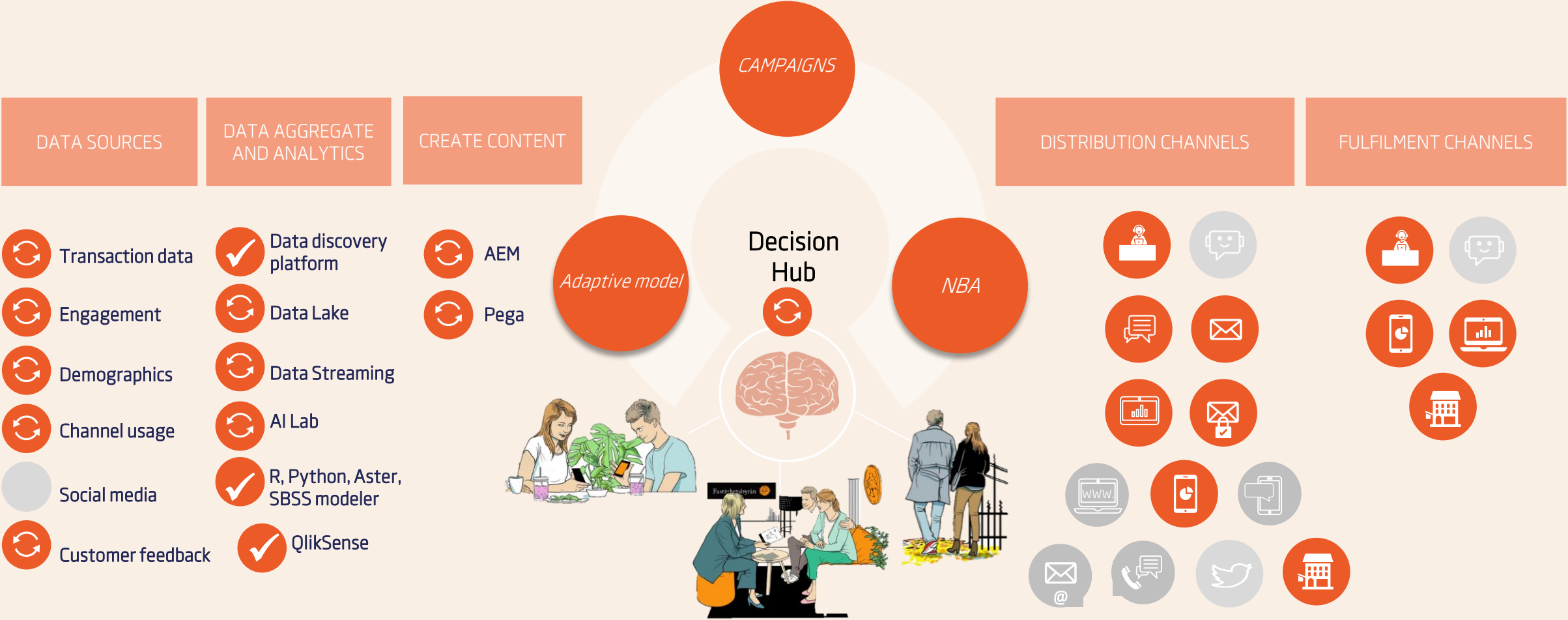


Postal Letter



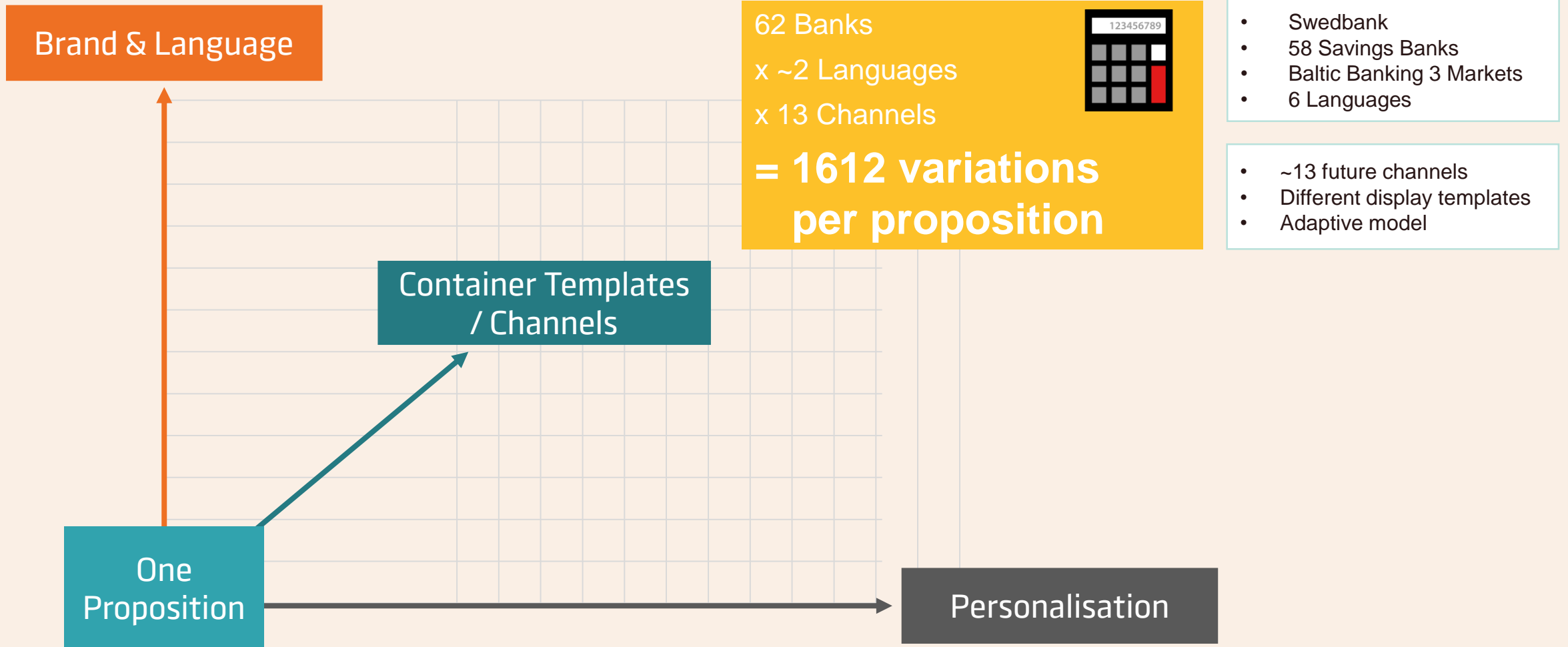
How it works

Building end to end capabilities to orchestrate a customer centric experience

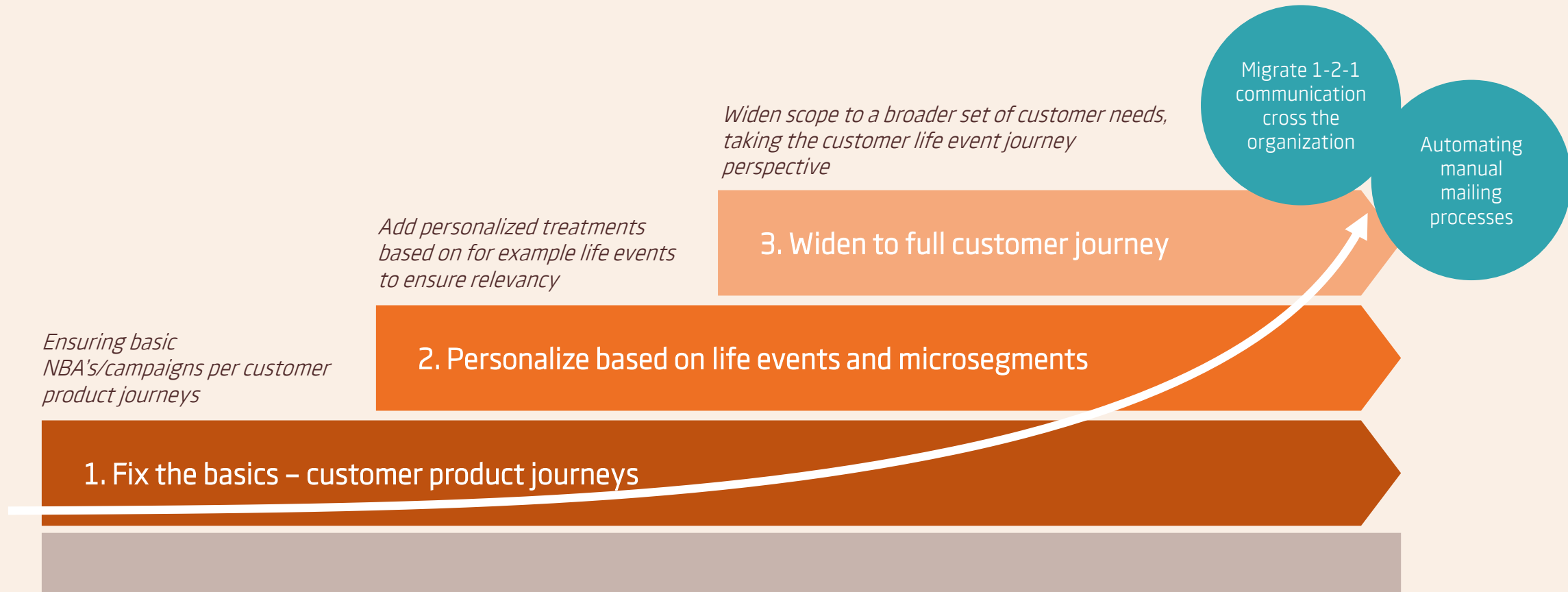


We are on a journey to coordinate all one to one communications across Swedbank

Our personalization challenge – low time to market with multiple variations



A stepwise approach to build our portfolio



Where are we?

Done right, this method lets us do what a human bank adviser does. Only we're able to do it for all of our four million customers, in all channels, at all times.

Proactivity

300 propositions live
Reach 95 percent of our
active customers on a
regular basis

Frequency

250% yearly increase of
unique messages per
customer
400 million impressions
YTD

Relevance

Increased from 130000
positive interactions in
January to
490 000 in August

To summarize: What do we do?

We transform the way we
communicate with customers.

Going from what *we* want to say, to
what *they* want to know. From one
message fits all, to one message fits
one.

To make it happen, we
rely on people and data, and the
people who know data



Swedbank



Always on 1:1 conversations

-a paradigm shift

Product First

Offers	Product A	Product B	Product C	Product D
Anna				
Pelle			✓	
Lisa				
Kalle			✓	
Emily			✓	

Consumer loan

Customer First

Actions	Educate	Sales	Retention /Service
Anna			
Pelle			
Lisa			
Kalle		✓	✓
Emily			

Consumer loan

Expiring bank-id

Digital has grown exponentially

