

Engaging our customers in an Omni-Channel World

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Who we are

We enable people, businesses and society to grow.

Open Simple Caring

Values

Vision

We promote a sound and sustainable financial situation for the many households and businesses.

Purpose

Swedbank

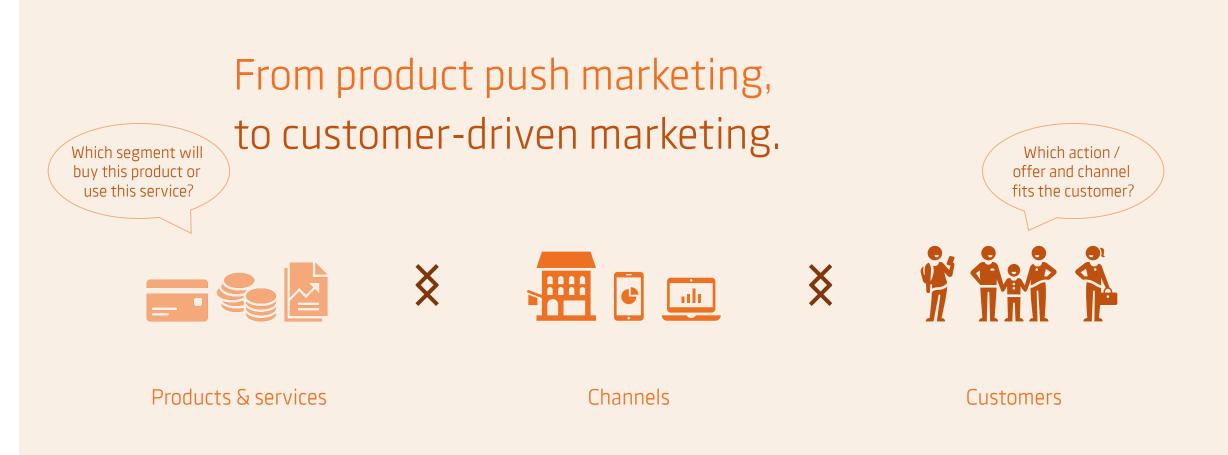
Our channel network is a competitive advantage

BALTIC BANKING









Where we are going



RELEVANT AND PERSONALISED

Highly personalised communications reflecting individual customer needs and context.

One message fits one.

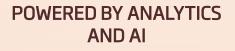


OMNI-CHANNEL

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.



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.



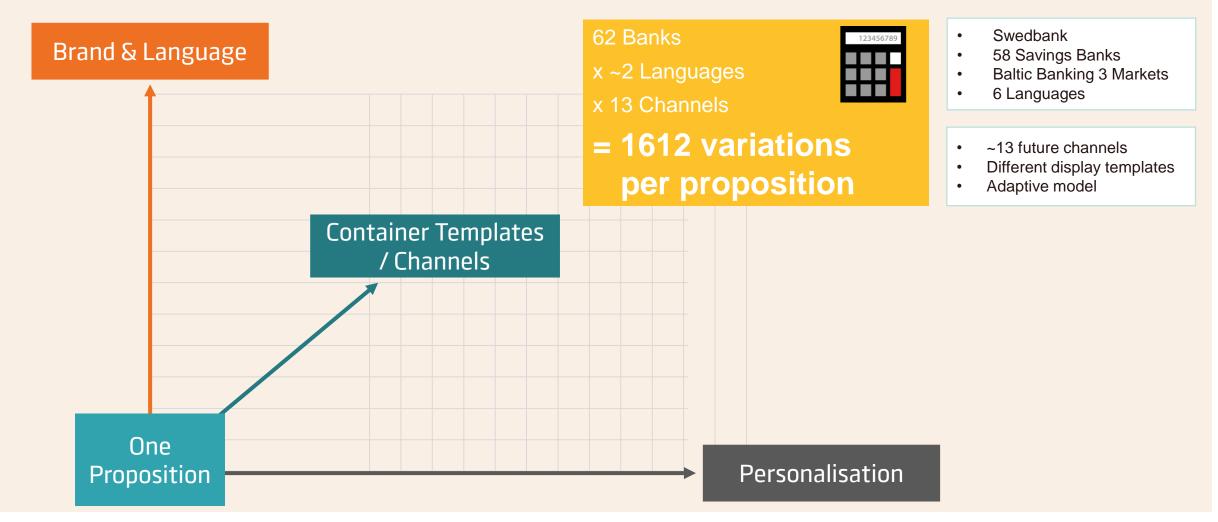
AGILE WORKING

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

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Our personalization challenge – low time to market with multiple variations



A stepwise approach to build our portfolio

Widen scope to a broader set of customer needs, taking the customer life event journey perspective Migrate 1-2-1 communication cross the organization

Automating manual mailing processes

Add personalized treatments based on for example life events to ensure relevancy

3. Widen to full customer journey

Ensuring basic NBA's/campaigns per customer product journeys

2. Personalize based on life events and microsegments

1. Fix the basics – customer product journeys

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