

# Engaging our customers in an Omni-Channel World

**MariAnne Ygberg**

Head of Customer Value Communication

**Richard Burlace**

Head of CVC Shared Service

# Who we are



# Swedbank

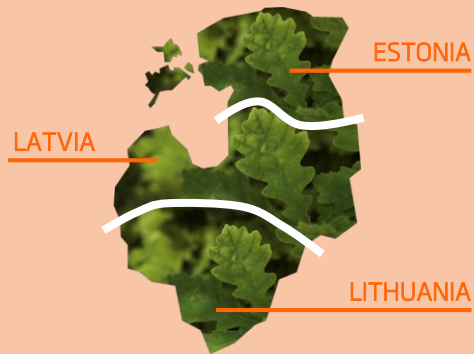


# Our channel network is a competitive advantage

## 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



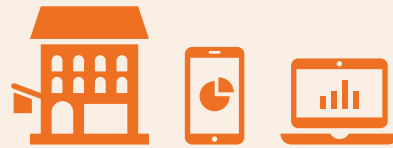
SWEDEN

# 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.

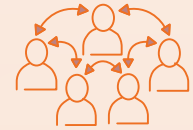
In real time.



## 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.

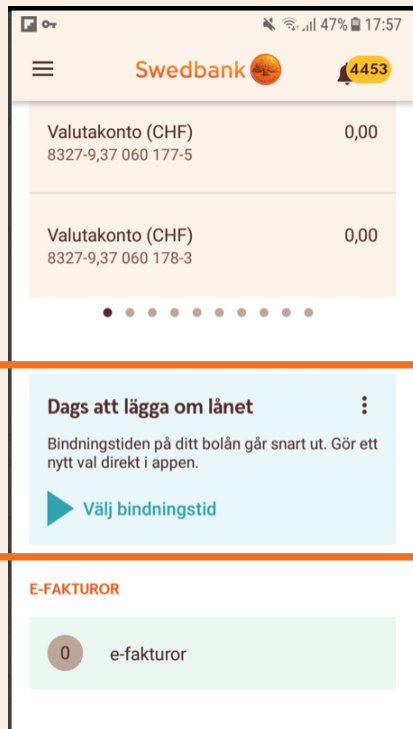


## AGILE WORKING

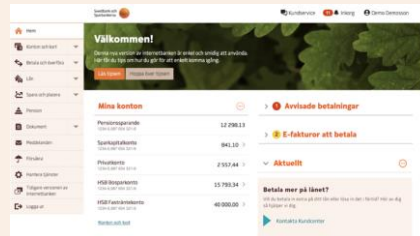
Transforming way of working into agile teams focusing on solving customer needs.

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

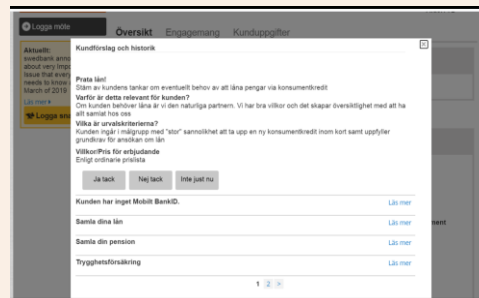
## App



## Internet Bank



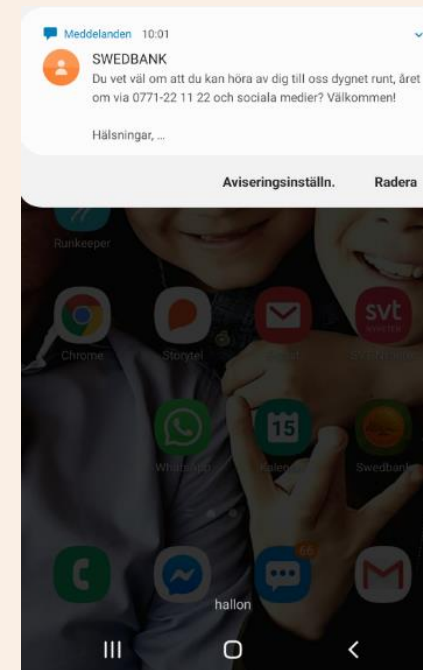
## Branches/ Customer Centre



## Messaging



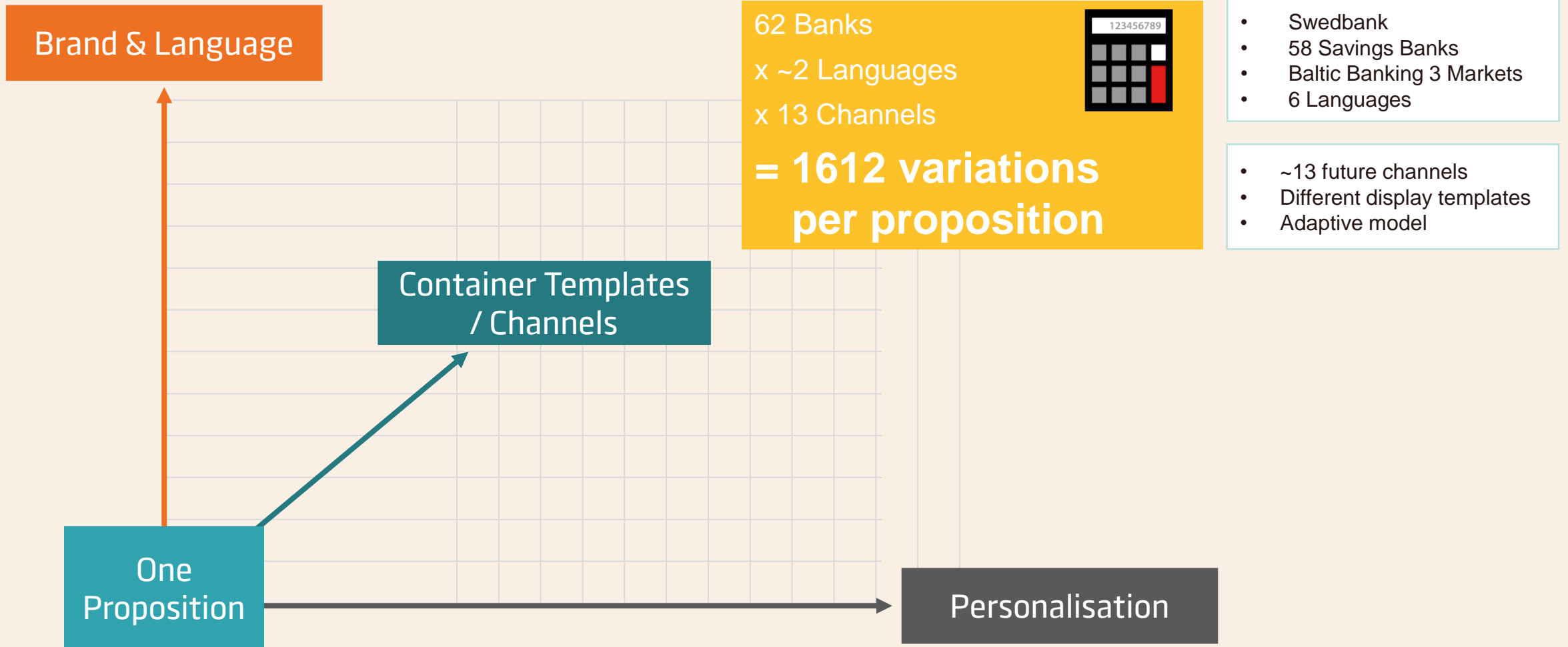
## SMS



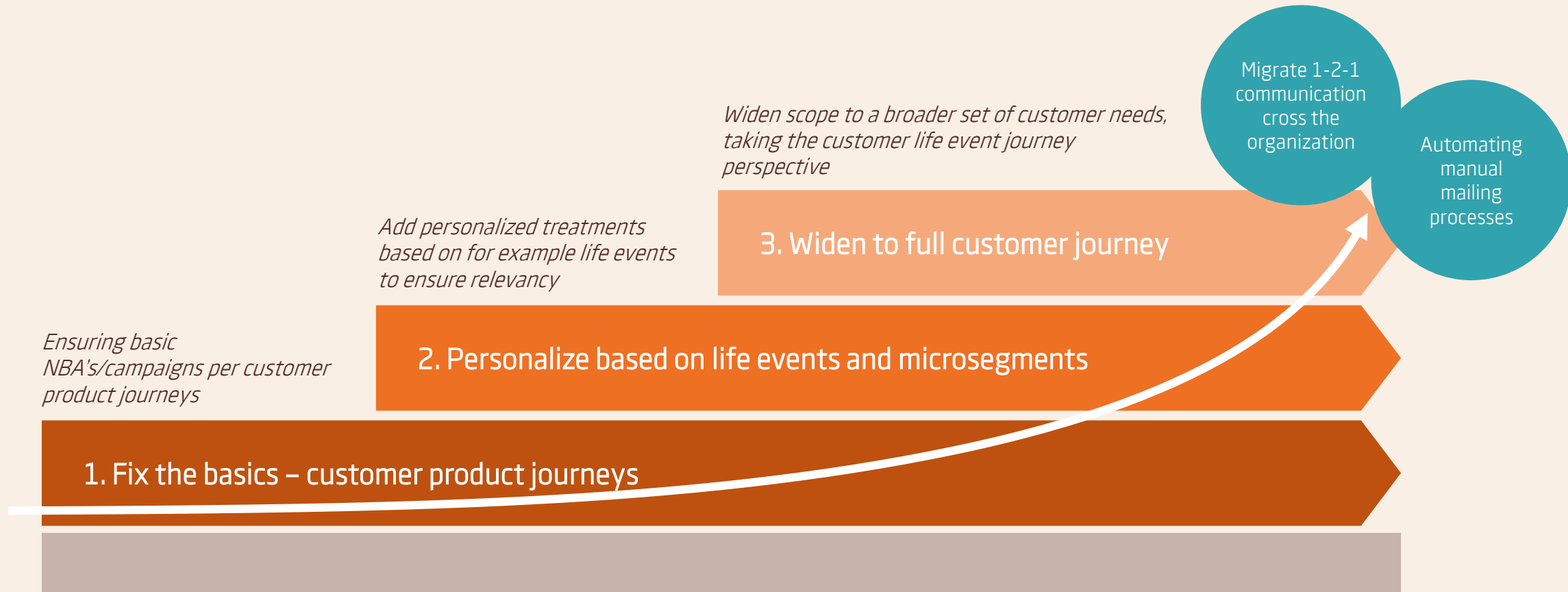
## Postal Letter



# Our personalization challenge – low time to market with multiple variations



# A stepwise approach to build our portfolio



# 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

