

NHH



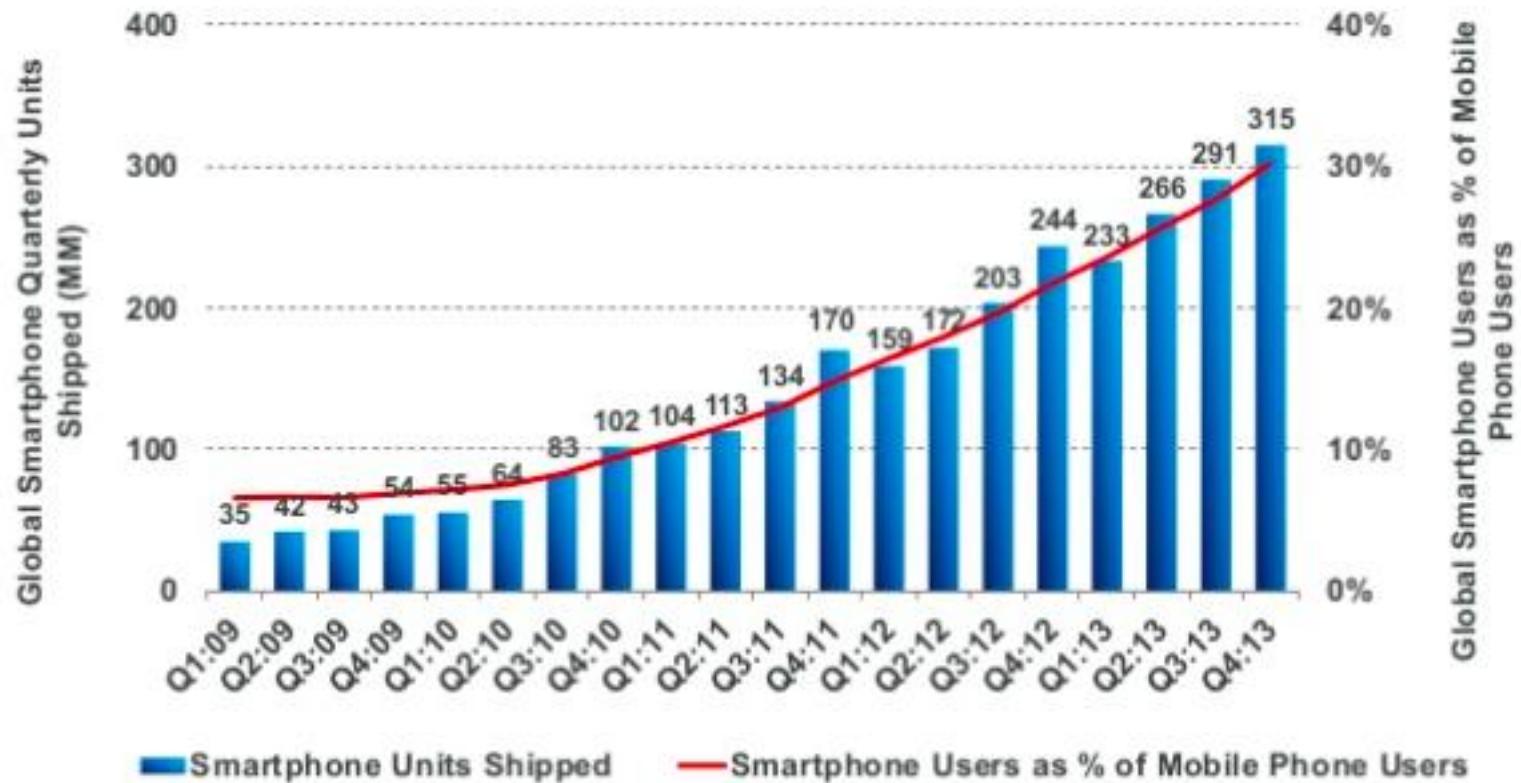
# Framtidens marked for mobilbetalinger

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# Fakta: Smarttelefoner

Global Smartphone Quarterly Unit Shipments & Smartphone Users as % of Mobile Phone Users, 2009 – 2013



Source: Smartphone shipments per Morgan Stanley Research. User base per KPCB estimates based on Morgan Stanley Research and ITU data. Smartphone users & mobile phone users represent unique individuals owning mobile devices, as noted on slide 8. Mobile Subscribers based on number of connections & may therefore overstate number of mobile users.



# Fakta: Kundetilfredshet

	2010	2011	2012	2013	2014	Trend
<b>Skandiabanken</b>	81,2	80,6	82,1	83,6	82,4	
<b>Handelsbanken</b>				80,2	79,6	
<b>Eika</b>				77,5	77,7	
<b>Sparebank 1 Gruppen</b>	71,6	71,1	70,2	74,1	73,7	
<b>Nordea</b>	66,8	75,1	72,8	69,4	70,1	
<b>Danskebanken</b>	69,5	70,1	70,4	69,5	69,2	
<b>DNB</b>	65,7	71,9	67,1	72	67,8	

Kilde: Norsk Kundebarometer



Digital technology is introducing a new demand for how banking services are delivered. In particular, Millennials—under 30 years of age—have distinct preferences regarding financial services and digital technology.

The Digital Disruption in Banking, Accenture

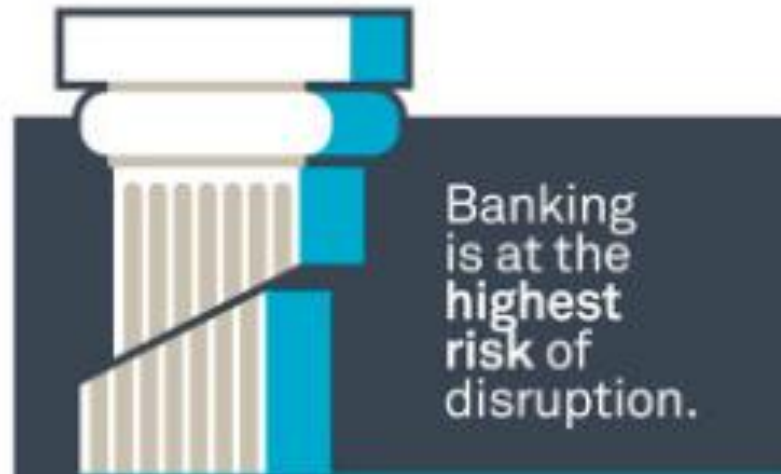


**PROBLEMET I BANK ER IKKE AT  
DE VET FOR LITE OM MOBIL, MEN  
FOR LITE OM KUNDENE**



# THE MILLENNIAL DISRUPTION INDEX

Identifies the industries most likely to be transformed by Millennials, the largest generation in American history.





Millennials believe innovation will come from **outside the industry.**





73%

would be more excited about a new offering in financial services from GOOGLE, AMAZON, APPLE, PAYPAL or SQUARE than from their own nationwide bank.

**THE MILLENNIAL  
DISRUPTION INDEX**





FAST FEED

# SORRY BANKS, MILLENNIALS HATE YOU

A THREE-YEAR STUDY FINDS THAT MILLENNIALS ARE LOOKING FOR WAYS TO LIVE A BANK-FREE EXISTENCE IN THE FUTURE.

# The Digital Disruption in Banking

Demons, demands, and dividends

NHH



High performance. Delivered.



# Kundene ønsker nye aktører

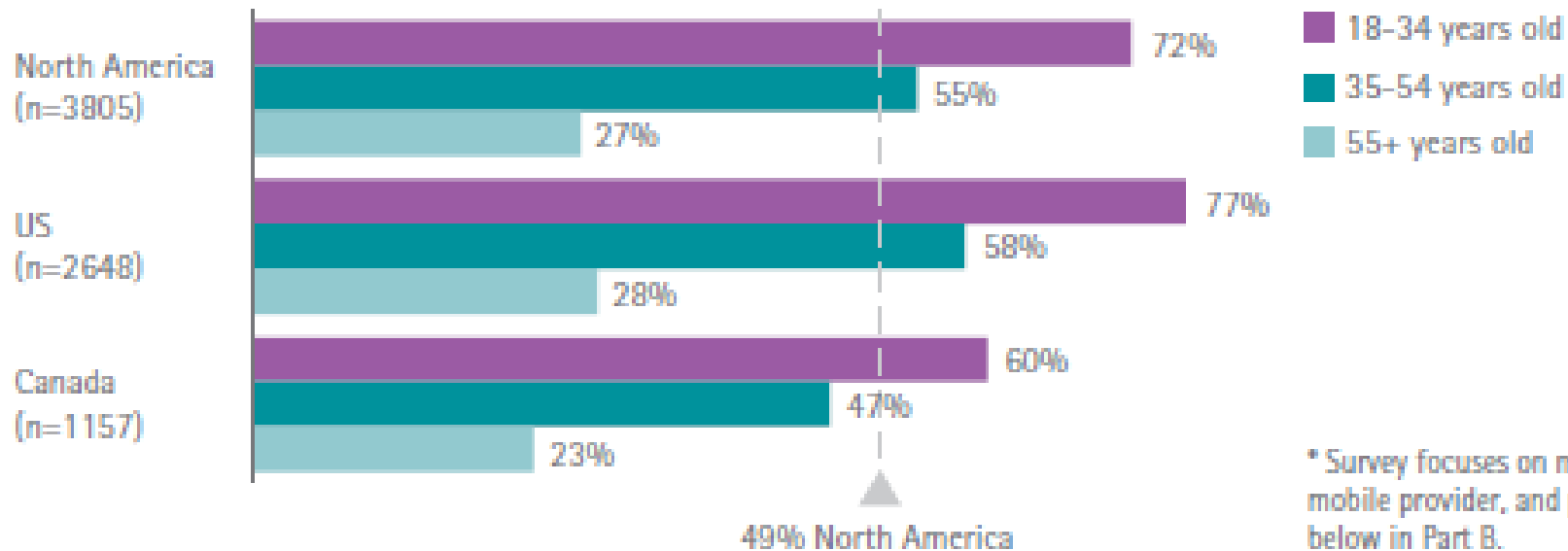
Q: If these companies offered banking services how likely would you be to bank with them?  
Percent of customers which would likely bank with each non-bank with which they do business.





# Kundene ønsker nye løsninger

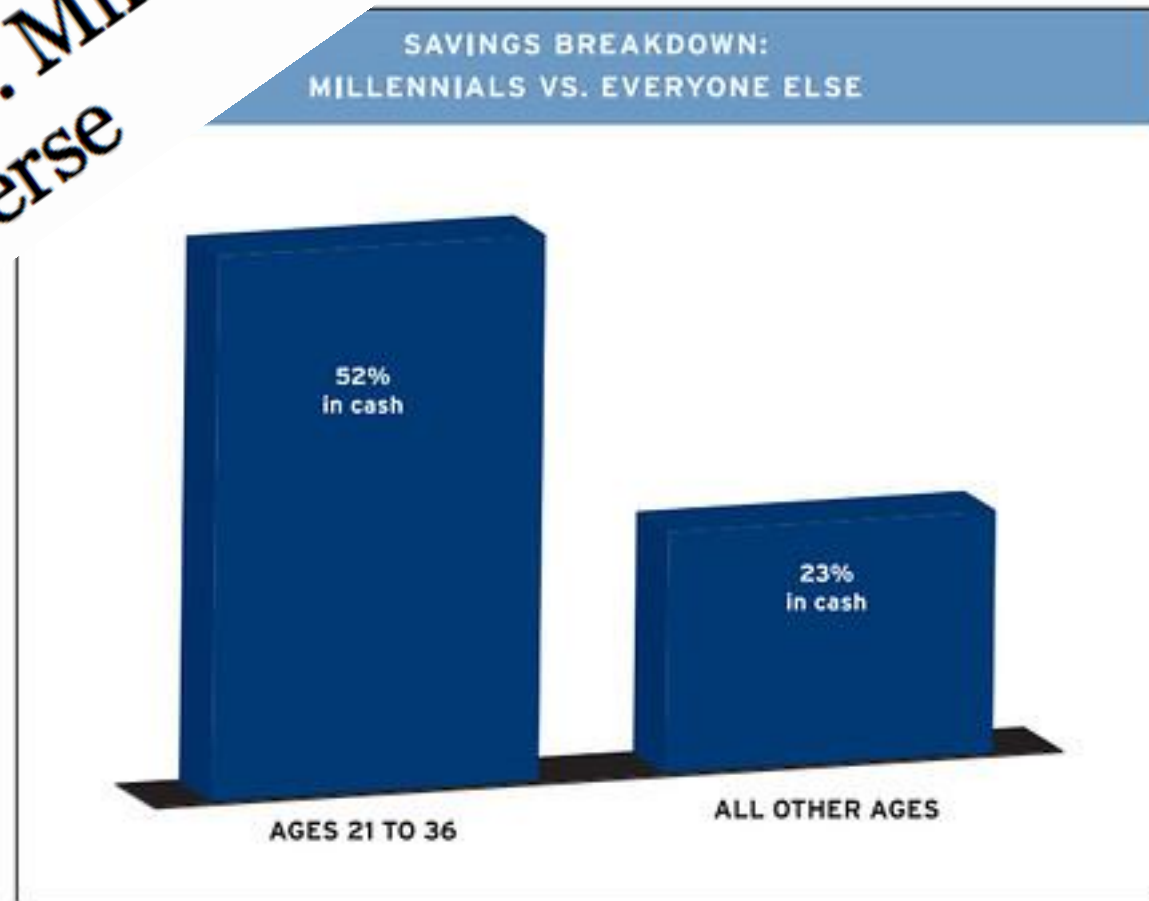
Q: If these companies offered banking services how likely would you be to bank with them?  
 Percent of respondents which would be likely to bank with at least one non-financial services company.



\* Survey focuses on major technology, retail, mobile provider, and postal companies listed below in Part B.



# Chart of the Day: Millennials Are Really Risk Averse

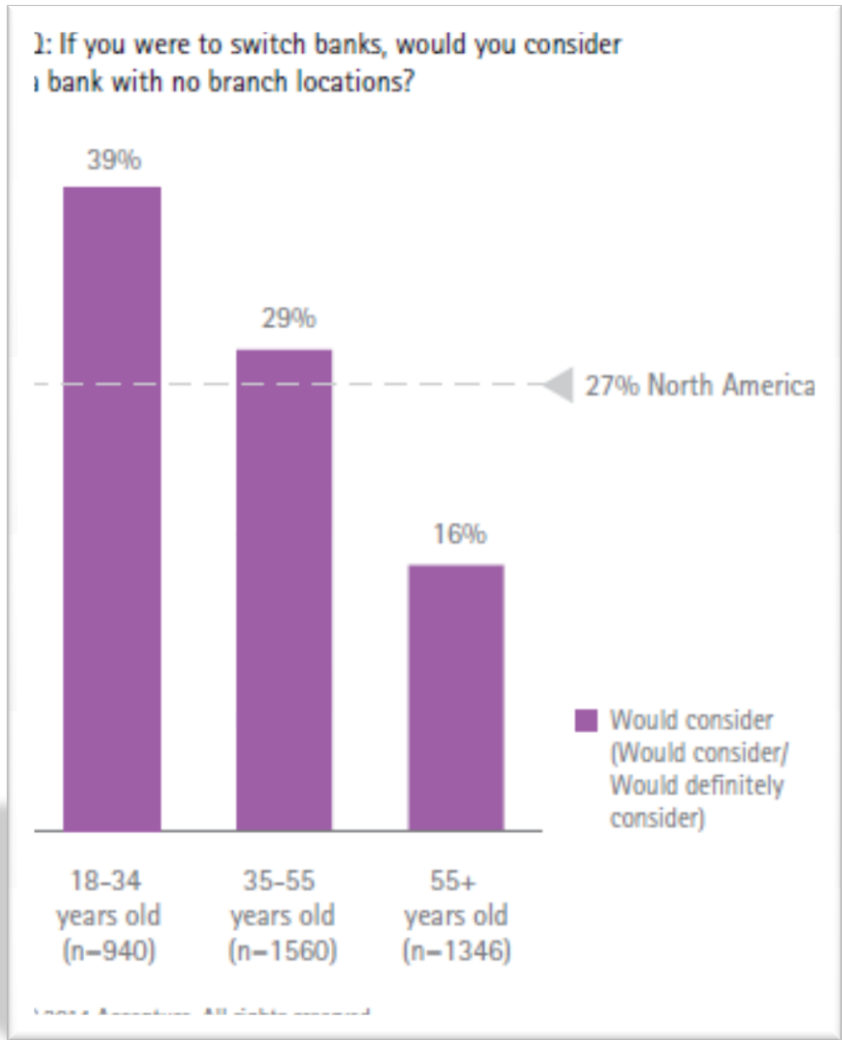


Source: UBS Wealth Management, 2014.

THE WALL STREET JOURNAL.



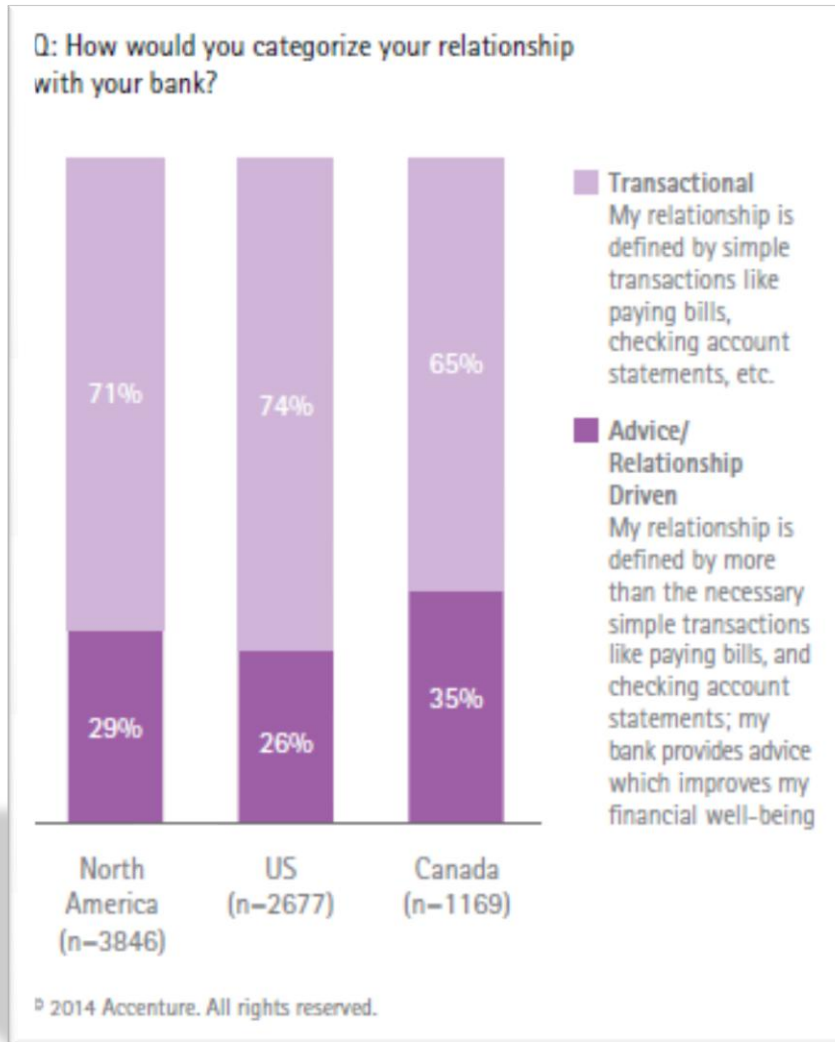
# Behovet for bankfilialer??



27%  
would consider a  
branchless digital  
bank



# Bank: en relasjon eller transaksjon?



**71%**  
consider their banking relationship to be transactional rather than relationship driven



51%

want their bank  
to proactively  
recommend  
products and  
services for their  
financial needs



48%

are interested in  
real-time and  
forward-looking  
spending analysis





# Millennias og penger

<p>Are highly connected, with an always-on mentality.</p> <ul style="list-style-type: none"> <li>94% are active users of online banking</li> <li>72% are active users of mobile banking</li> <li>92% are active users of social media</li> </ul>	<p>Have higher expectations of omnichannel distribution.</p> <p>67% feel the traditional and digital experience they receive from their bank is somewhat or not at all seamless (compared to 45% for those over 55)</p>	<p>Are not as tied to the branch experience.</p> <p>39% would consider using a branchless digital bank (compared to just 16% for those over 55)</p>
<p>Want to bank on their time.</p> <p>56% are interested in having a video chat with a bank representative by accessing a link on their bank's website, mobile or tablet application (compared to 23% for those over 55)</p>	<p>Embrace new entrants.</p> <p>72% would be likely to bank with non-financial services companies with which they do business (compared to 27% for those over 55)</p>	<p>Want help with managing their finances.</p> <p>67% are interested in their bank providing tools and services which help them create and monitor a budget (compared to 31% for those over 55)</p>
<p>Are in touch with their spending.</p> <p>66% follow a budget (compared to 36% for those over 55)</p>	<p>Expect their bank to be proactive.</p> <p>58% are interested in their bank proactively recommending products or services (compared to 46% for those over 55)</p>	<p>Are seeking advice through emerging channels.</p> <p>22% look for financial advice via social media (compared to 3% for those over 55)</p>

The Digital Disruption in Banking, Accenture



Innovasjon og kundekunnskap

**OM IKKE BANKEN KAN DETTE VIL  
DEN NESTE BANKEN VÆRE ET  
SOFTWARE-FIRMA ELLER ET  
TELEKOMM-SELSKAP.**



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**TAKK FOR  
OPPMERKSOMHETEN**