




Kunder, kontekst og klarsyn: de ledende faktorer i betalingsindsutrien

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A photograph of Barack Obama, Michelle Obama, and their two daughters walking on a city street. Barack is on the left, wearing a grey suit and waving. Michelle is on the right, wearing a white dress and a purple cardigan, also waving. The daughters are in the middle, one in a black and red dress and the other in a black and white dress. The background shows a city street with cars and buildings.

Far – arbejdsløs
Mor – hjemmegående
To teenage børn -
hjemløse

Euromonitor Global Consumer Trends 2019



AGE AGNOSTIC
Older people want to feel, behave and be treated as younger

EVERYONE'S AN EXPERT
Knowledge is power

I WANT IT NOW!
Efficiency-drive lifestyles and frictionless experiences



I CAN LOOK AFTER MYSELF
Consumers cut out the middleperson and turn to alternative self-care methods

DIGITALLY TOGETHER
Proximity is no longer a boundary

Unbundling of a European Bank

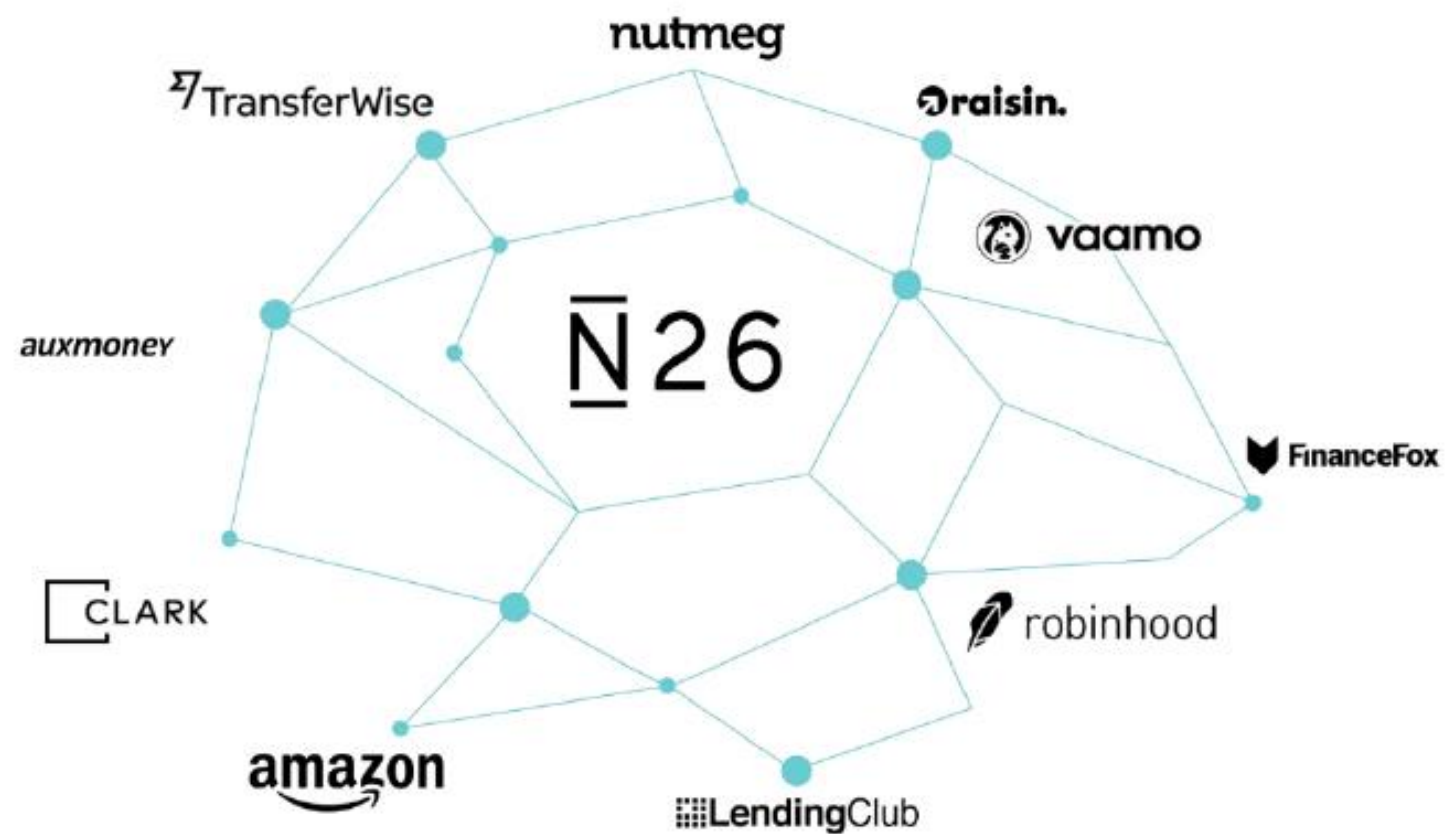
Logos on the left side: SavingGlobal, borro, Bondora, Zopa, LENDING WORKS, prêt d'union, Lendico, fruitful, LANDBAY, Property Partner, wonga, Spotcap, Funding Circle, FINEXKAP, fleximize, iwoca, capiota, Trade River, Ebury, Lydia, jusp, ensygnia, payleven, nets.

Logos at the top: ffrees, osper, CENTRALWAY, SQUIRREL, nutmeg, wikifolio, eToro, tink, CAPITAL, Money, Dashboard, mōni, transferGo, worldremit, azimmo, CurrencyFair, Klarna, adyen, sum up, iZettle, BILLPAY, GOCARDLESS, PAYMILL.

Website Content:
- Navigation: Personal, Business, Search, Internet Banking, Log on, Register
- Services: Everyday banking (Accounts & services), Borrowing (Loans & mortgages), Investing (Products & analysis), Insurance (Property & family), Planning (for now & the future)
- Banner: "Send money overseas in a few clicks. It's secure, quick and easy. See just how much we could save you. Fees may apply. Payments may also incur agency and/or beneficiary bank fees. Find out more."
- Promotional tiles: Find a mortgage, Our lowest ever loan rate, Save Together offer, International money transfer
- Business Banking Section: Business Banking (Turnover up to £2m), Commercial Banking (Turnover £2m to £30m), Corporate Banking (Turnover in excess of £30m), International Business, Online Services
- CB INSIGHTS logo and "About Business Internet Banking" link
- Text: "Every business has its own story. We create different business bank accounts to suit different needs."
- Grid of services: Community account, Other accounts, Finance & borrowing, Credit cards & debit cards, Payment services, Business insurance policies, Business savings & investments, Ways to Bank, International business, Pensions
- "Get in touch" section: "Have a query? There are lots of ways we can help you feel you're making the right choice. Call us on 0800 731 8904. Find a branch and book an appointment. Retrieve application. Retrieve an online application you have already started."

Building the FinTech Hub

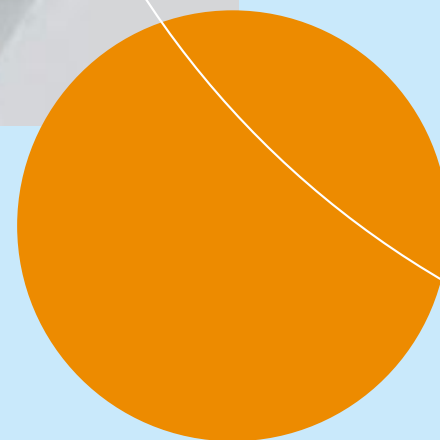
The best product in one app



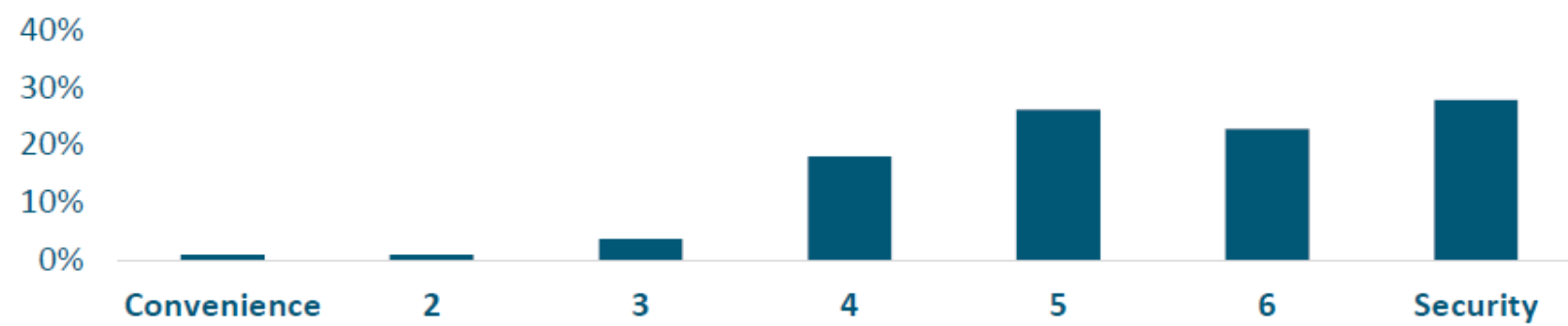


CFO workbench

- Smart omnichannel
- Bruger-orienteret på tværs af bankprodukter
- Ekstrem personalisering
- Moderne UX

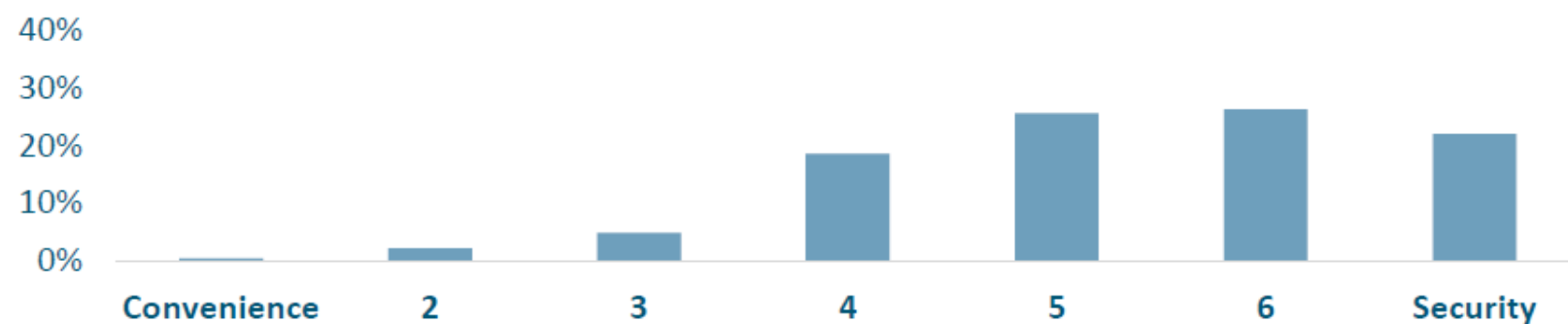


Sikkerhed er vigtigere end bekvemmelighed



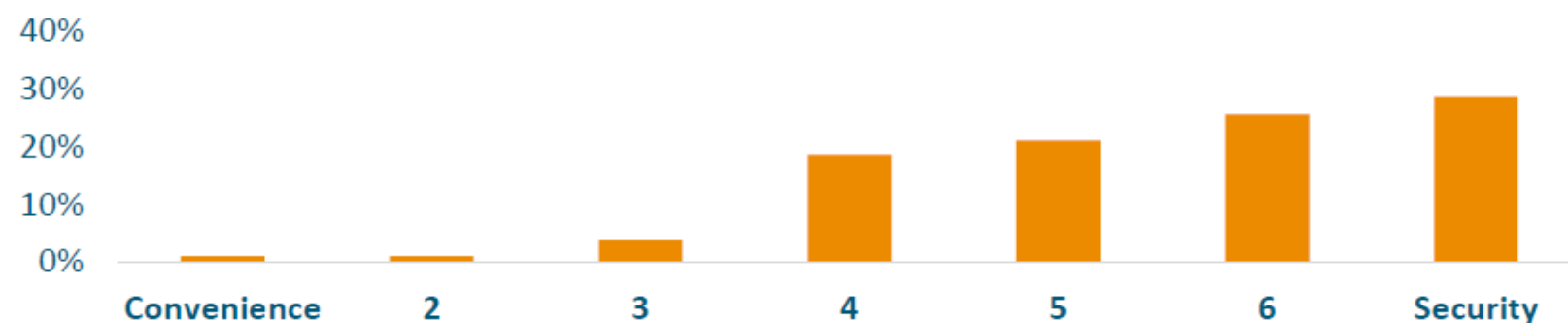
Gen Z

Ø 5,47 (SD=1,3)



Millennials

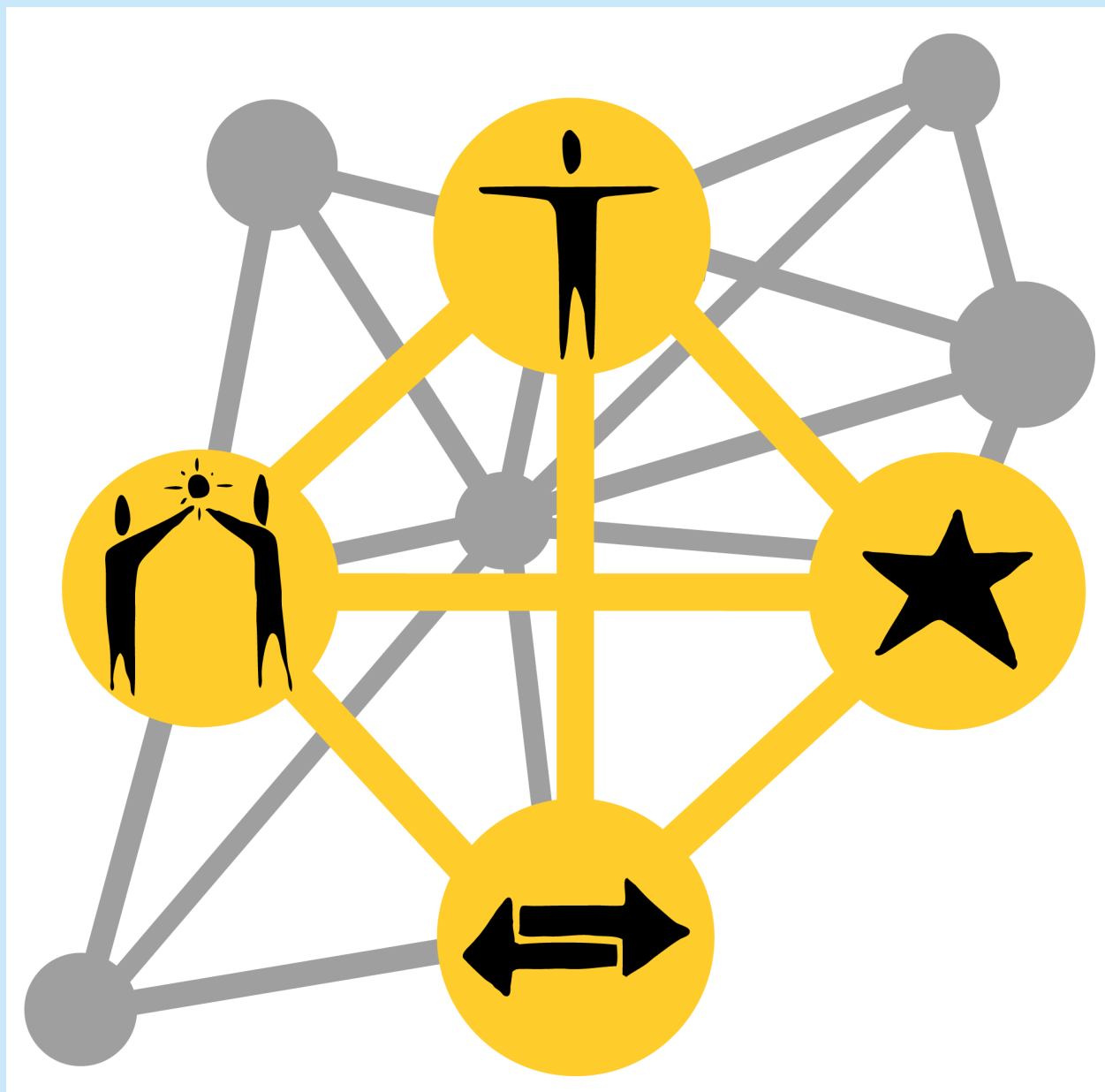
Ø 5,34 (SD=1,3)



Babyboomer

Ø 5,49 (SD=1,3)

Basis: People who shop online (N= 1476)
Q22: Generelt sagt, når du handler online, hvad er mere vigtigt for dig?



Underliggende tendenser i markedet

- Tillid medfører nye risikofaktorer
- Integrerede (mobile) løsninger
- Komplette services, "Rebundling"
- Data som fundament
- Vækst inden for utraditionelle områder og platforme



Integrerede
løsninger kræver
vertikale services og
at man udnytter
platforme som
kanaler

Rebundling & vækst
gennem indsigt i
kunden og ultra-
personaliserede
services

Tillid og nye
risikofaktorer kræver
nye metoder og
teknologi