

Digital Customer Service

Swedbank – Martin Kedbäck



Setting the Scene



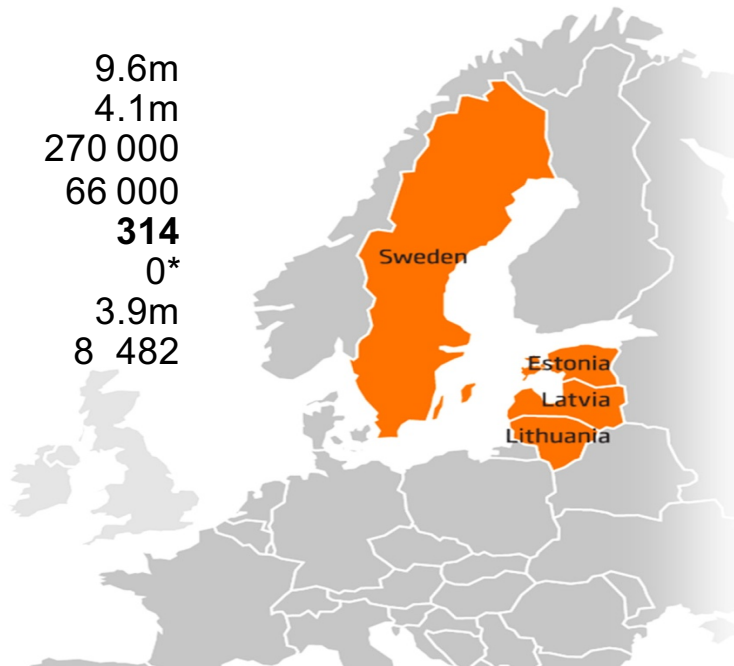
Swedbank

Sweden

Population	9.6m
Private customers	4.1m
Corporate customers	270 000
Organizations	66 000
Branches	314
ATMs	0*
Cards	3.9m
Employees	8 482

Estonia

Population	1.3m
Private customers	1.0m
Corporate customers	130 000
Branches	40
ATMs	467
Cards	1.1m
Employees	2 280



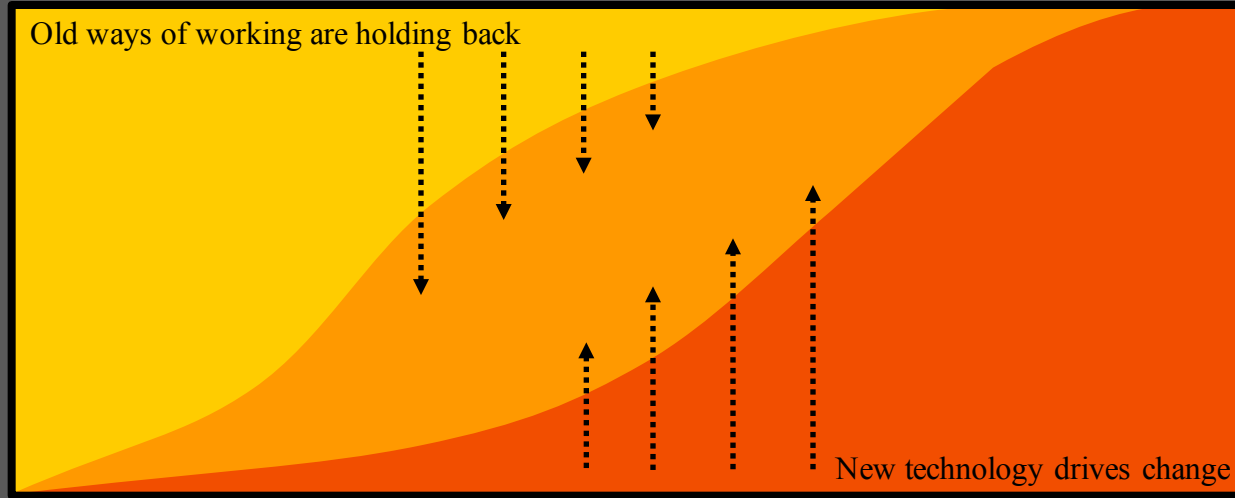
Latvia

Population	2.0m
Private customers	1.0m
Corporate customers	87 000
Branches	48
ATMs	409
Cards	1.0m
Employees	1 521

Lithuania

Population	3.0m
Private customers	2.0m
Corporate customers	89 000
Branches	68
ATMs	521
Cards	1.7m
Employees	1 953

Our business is being disrupted



Technology is driving changes in customer behaviour that disrupts whole business

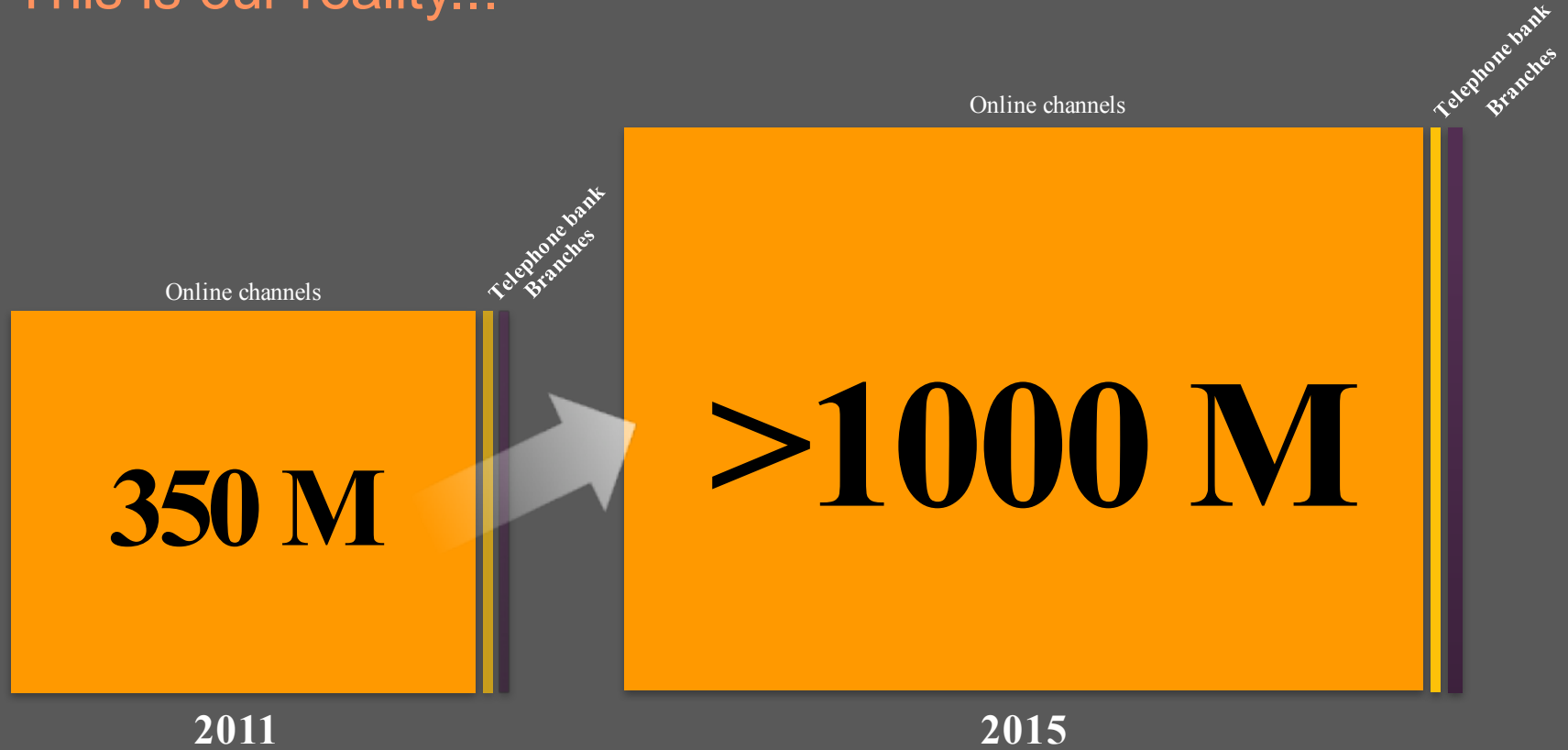


The future will be digital

Future banking

- ✓ What can be digitalized will be digitalized = **100% self service**
- ✓ Knowledge will be **automated** (robo advice)
- ✓ Banks will build relations by **differentiating service**
- ✓ Bank products will become a **commodity**
- ✓ **Customer experience is** crucial. Our customers demand user friendly design and seamless processes

This is our reality...

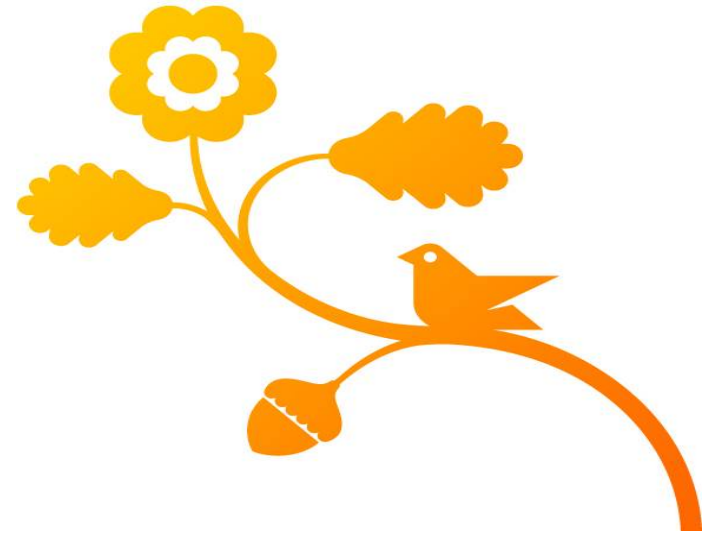


In our contact center

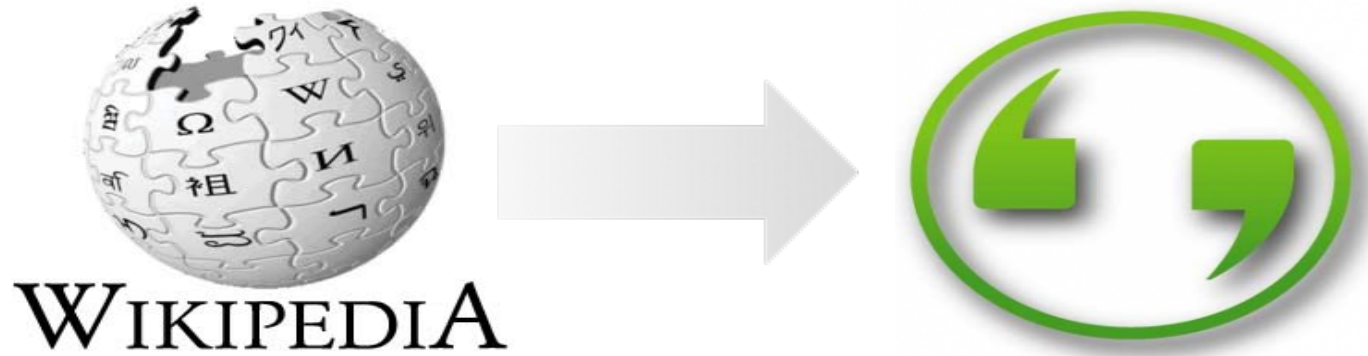
- In 2016...
 - 4,5 million customer interactions.
 - 2 million of these calls are simple, transactional
 - 80% of our customers have logged to a digital channel at least once a month
 - 39% of our customers are only on Mobile
 - 21,4 average logins per month to our Mobile Bank
- By 2018...
 - Customers will primarily chose to contact us via digital channels
 - All banking business can be done via self service on digital channels
 - Customer interaction focus on sales rather than service



The Nina Web project



Change of direction





Private

Corporate

Large companies and institutions

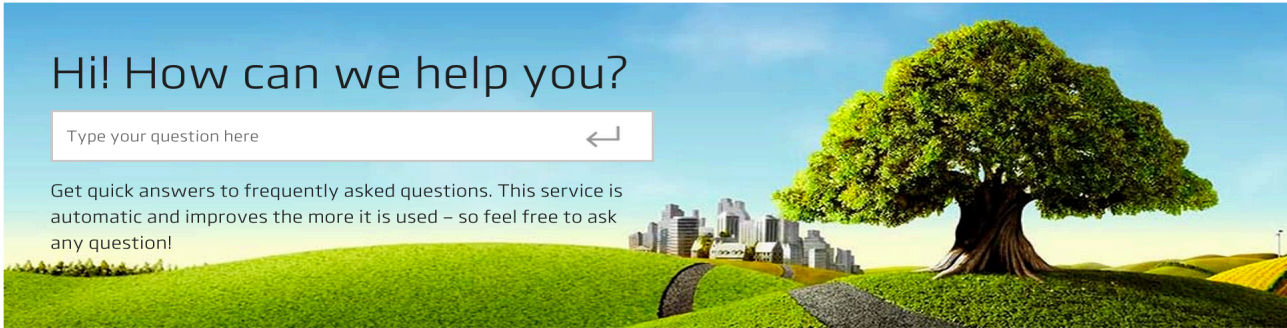
About Swedbank



Hi! How can we help you?



Get quick answers to frequently asked questions. This service is automatic and improves the more it is used – so feel free to ask any question!



Private - our most common services



Payments

- > Payments
- > Mobile BankID
- > Cards
- > Swish



Savings

- > Pension
- > Investments
- > Funds
- > How to start a savings



Loans

- > Car loans
- > Home loans
- > Private loans
- > Consolidate your loans



Insurance

- > Home
- > Vehicle
- > Person
- > Travel

> [See our complete offering for private persons](#)

Corporate

Our services for large and small businesses

- > Payments and company cards
- > Financing
- > Pension and insurance
- > Business investments

> [See our complete offering for businesses](#)

Frequently asked questions

> How can I get the new 200-crown bill?

> Kan jag använda mitt kort utomlands?

3 month housing loan interest rate:

1,97%

At Swedbank it is easy to get the right loan. Right now we are lowering the interest rate on car loans.

Hi! How can we help you?

Ongoing dialogue

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Ask us!

Answer: A reserved amount is a card purchase or a withdrawal where the purchase has already been registered but not yet posted, it affects your available balance until the purchase is confirmed. During this time we can't see what company has reserved the amount.

When the company confirms the amount the purchase is moved to your transaction history and you can see from which company the amount has been charged. A transaction can be reserved up to 7 to 8 weeks after the purchase is registered.

[Send](#)

110 characters left

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When the company confirms the amount of the purchase is moved to your transaction history and you can see from which company the amount has been charged. A transaction can be reserved up to 7 to 8 work days after the purchase is registered.

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Type your question here

[Send](#)

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[Show internal information](#)

Type your question here

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110 characters left

Internal information

Control with the customer:

- > That they recognize the amount
- > That they recognize the date
- > That they recognize the business
 - > [Here you will find a list of the four-digit business codes](#)

If the customer still doesn't recognize the transaction, ask him/her to wait until the reservation is released, within a week. If the sum is drawn and the customer still doesn't recognize the transaction, then we ask the customer to contact the business that has charged the payment. After that point, the customer may file a complaint.

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Statistics

Conversations

On average: 30 817 conversations since January 2015

March: 41 840 conversations

First Contact Resolution

On average: 78 % since January 2015

March: 80 %

Attempted resolution

On average: 22 % since January 2015

March: 20 %

Deflected

On average:

60 % since January 2015

March: 62 %

Channeled

On average:

18% since January 2015

March: 18 %

Escalated

On average:

2 % since January 2015

March: 2 %

Abandoned

On average:

20 % since January 2015

March: 18 %

Success factors

- Customer driven dialogue and development
- Easy to get results = quick management buy in
- Smooth project – from decision to production in less than 6 months
- Stakeholder management
- Dedicated team for content management

What's next?

- Expansion to Savings Banks is ongoing
- Connecting with live agent through Nina
Moving Nina into new channels
 - Mobile
 - Secure web
- Nina to help customers with common user journeys

