

# Finanssektorn 2030

Plånboksindustrins död och Oligopolets slut?

Kristian Bentzer, Managing Partner FCG







NON

Fine Wine

CB

Roast Meds

FCG



# Bankerna: ”Fintech-bolagen kör om oss”

Di Digital 21 april 2016

”Bankerna står inför en digital revolution”

DN, 24 mars 2016

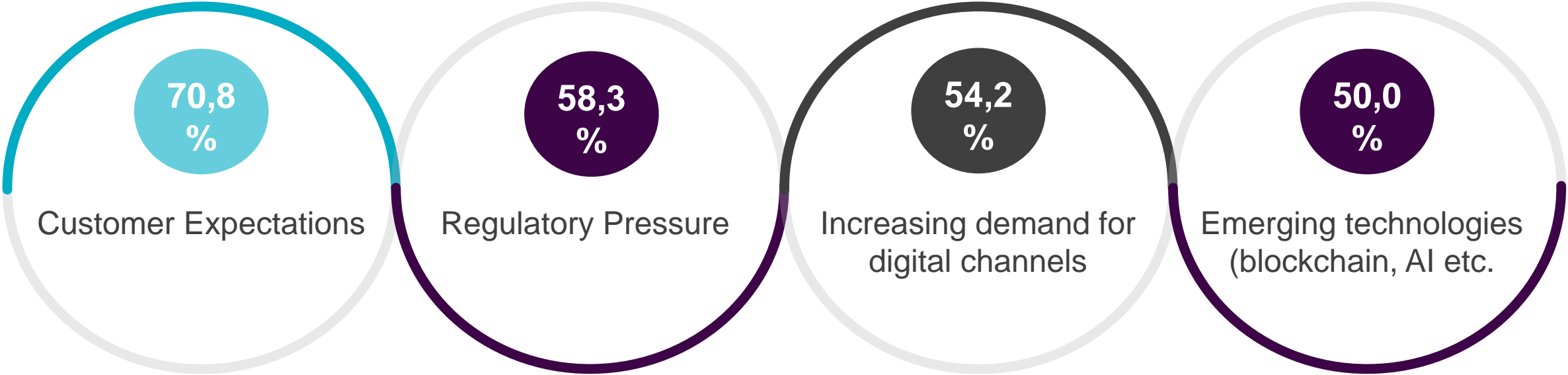
Swedbanks vd: ”AI kommer att revolutionera allt”

Di Digital 7 oktober 2017

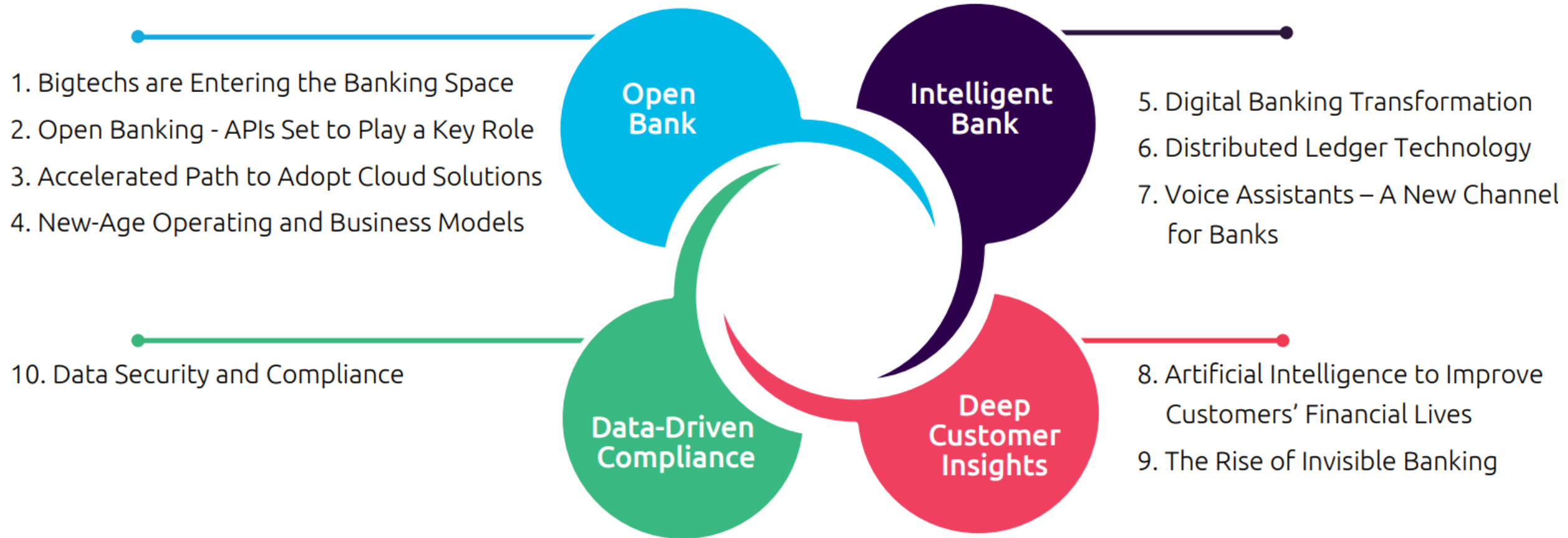
Regulators: “Big Tech Is Coming for Big Bank Profits”

Bloomberg , 14 feb 2019

# Top factors causing disruption according to bank executives

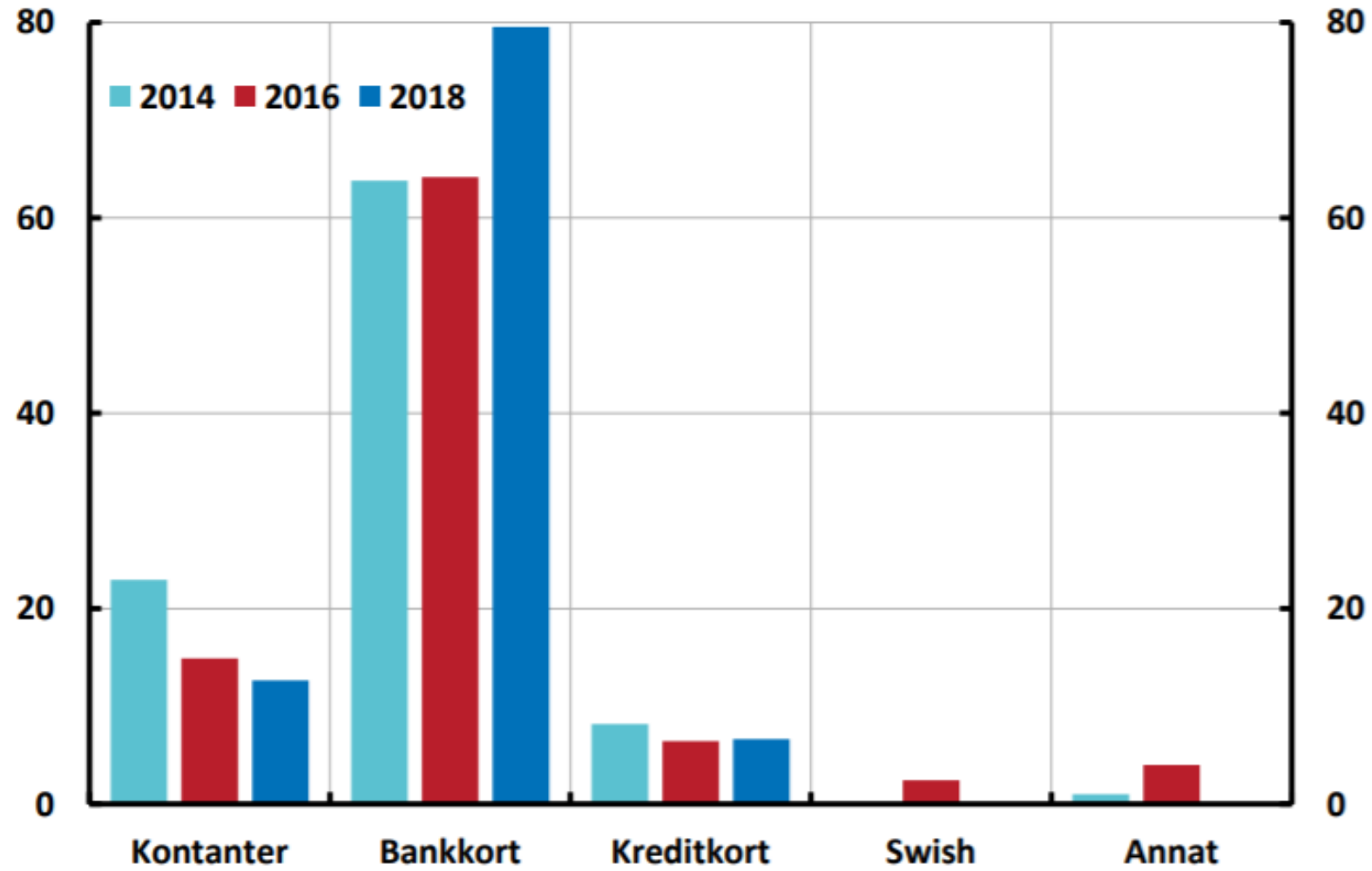


# Top 10 trends in Retail Banking – Cap Gemini

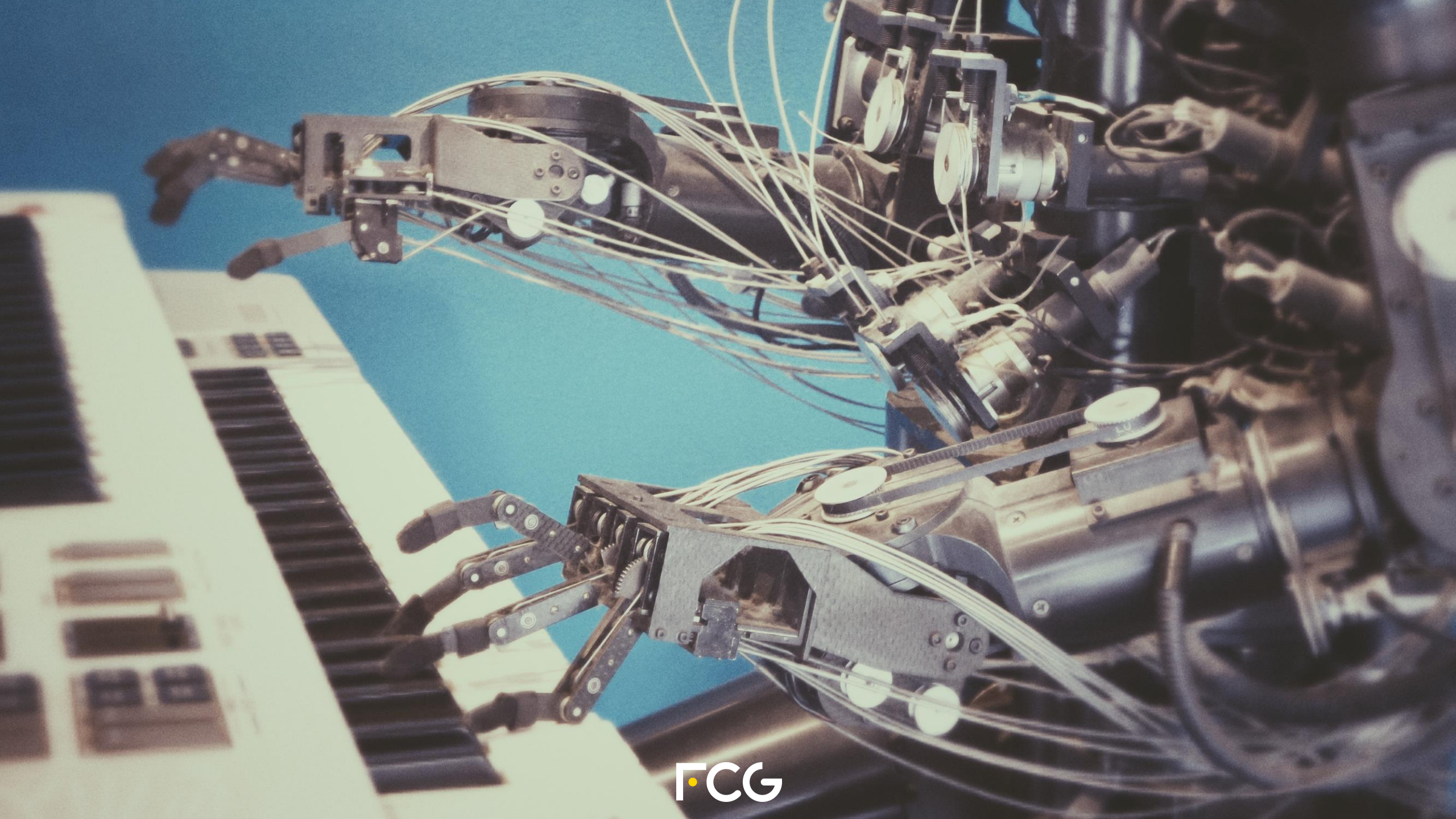


## Hur betalade du vid ditt senaste köp?<sup>2</sup>

Procent







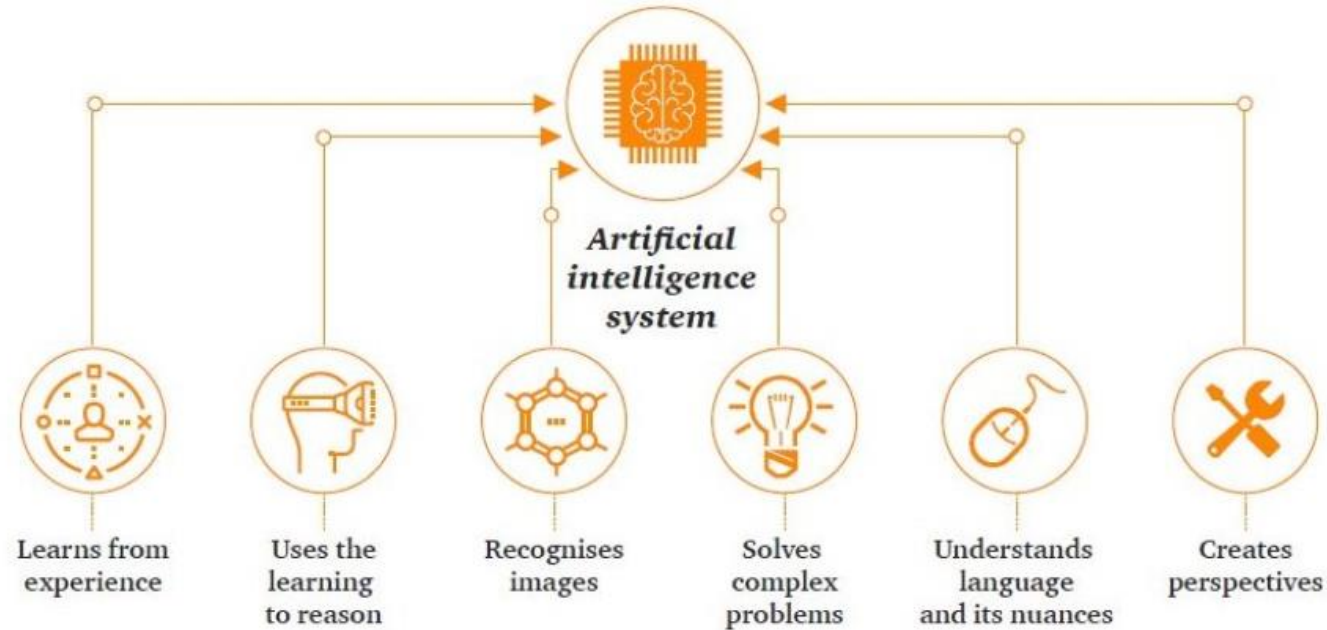


Artificial intelligence refers to the ability of a computer or a computer-enabled robotic system to process information and produce outcomes in a manner similar to the thought process of humans in learning, decision making and solving problems. By extension, the goal of AI systems is to develop systems capable of tackling complex problems in ways similar to human logic and reasoning.



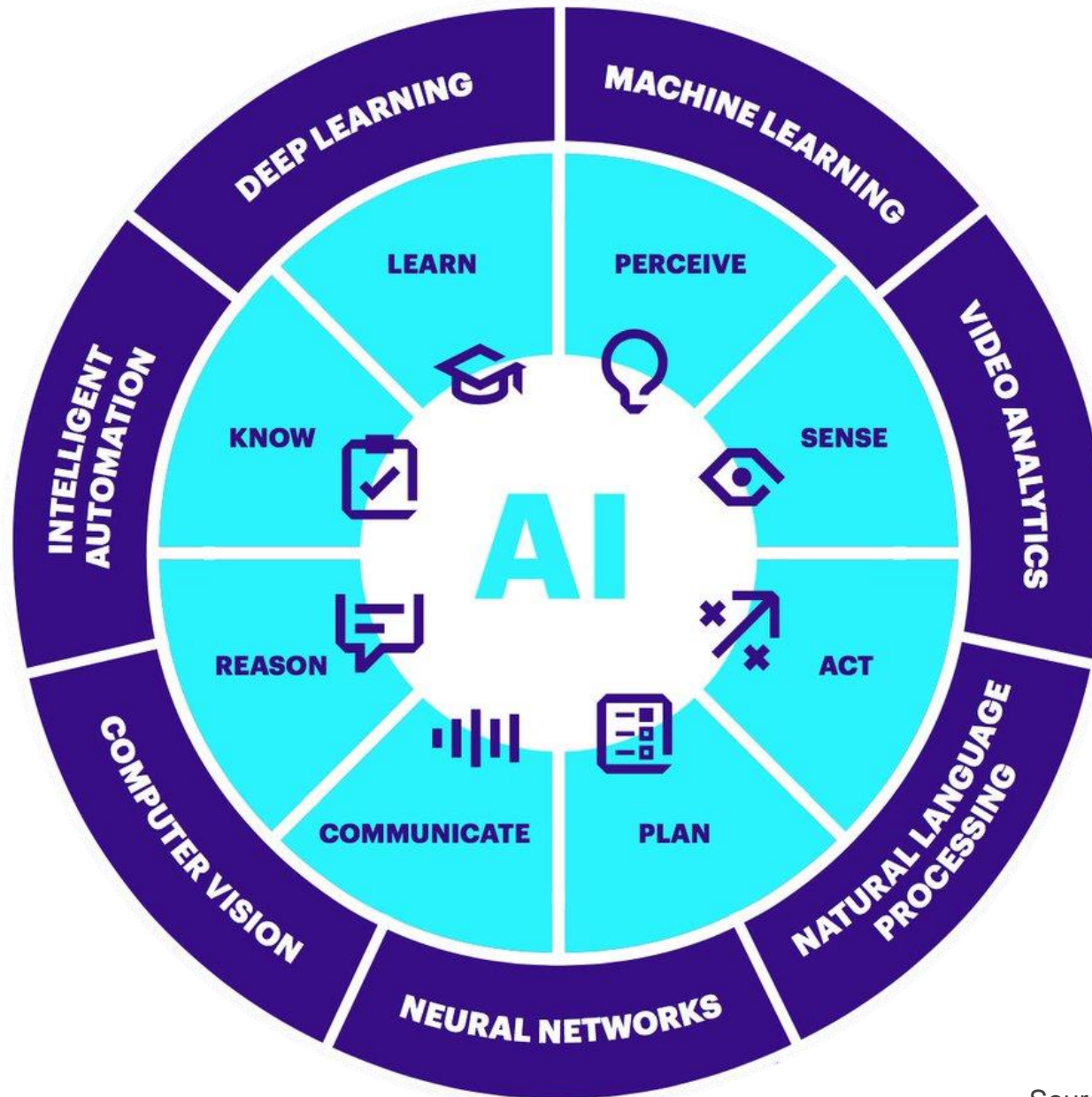
**Artificial Intelligence is the science and engineering of making intelligent machines, especially intelligent computer programs.**

- John McCarthy, father of AI



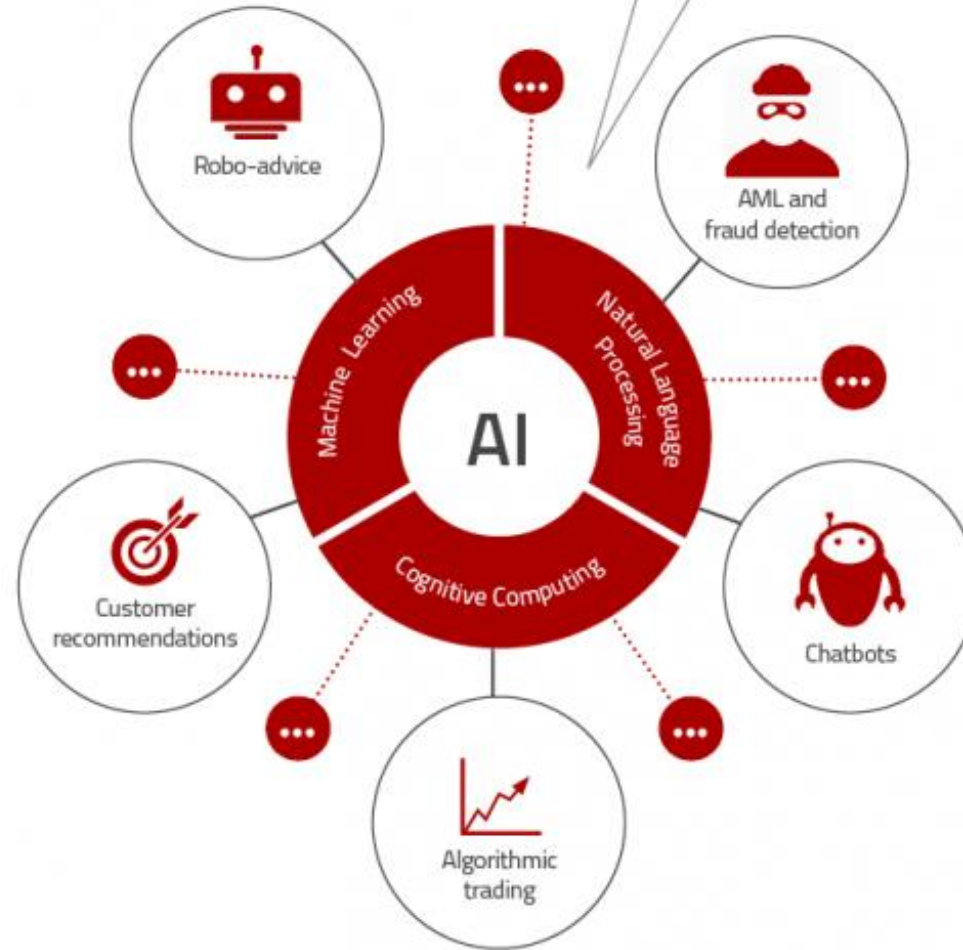
Source: PwC Analysis





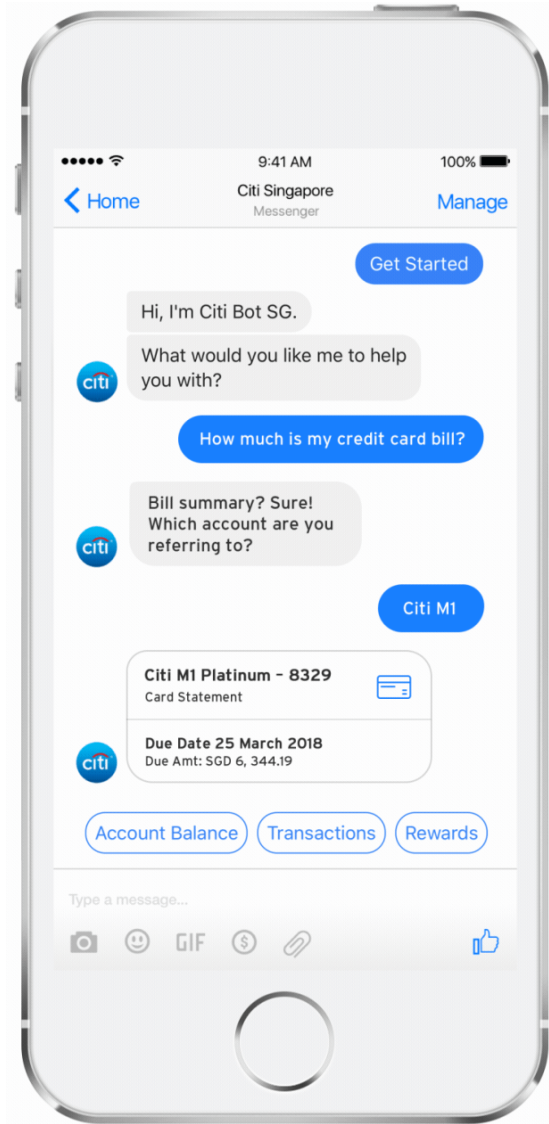
Source: Accenture

# AI applications in financial services



SOURCE: Efma © September 2017 The Financial Brand







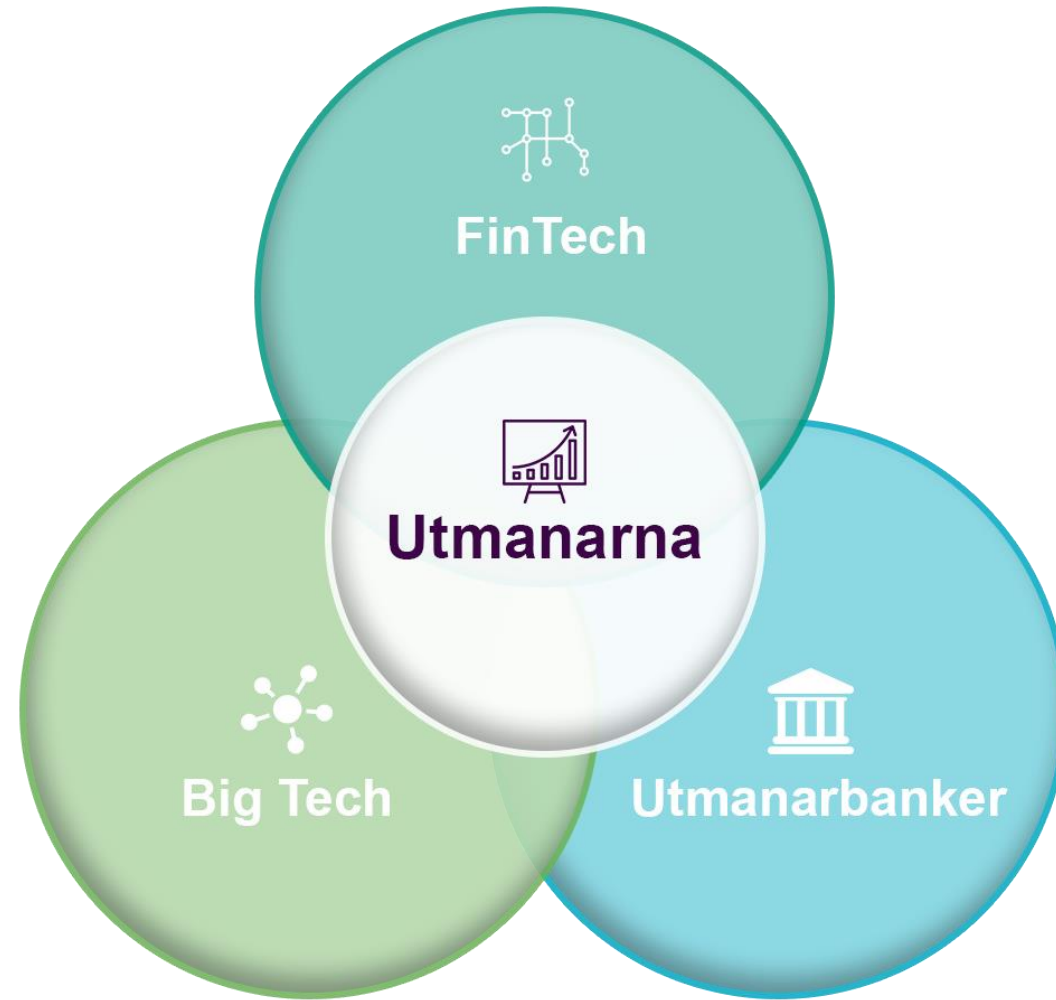
S|E|B

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# Vem utmanar storbankerna?







## Lending



## Equity Financing



## Payment



## Retail Investment



## Bitcoin



# EUROPEAN FINTECH RUDESCAPE™

<http://rude.vc>

## Consumer Banking



## Remittance



## FX

## Security



## Financial Research



## Banking Infrastructure





Smooth payments by

**Klarna.**<sup>®</sup>







IBM

ORDINATEUR 360

X<sup>èmes</sup> JEUX  
OLYMPIQUES  
D'HIVER  
le 18 Février 1968  
GRENOBLE FRANCE

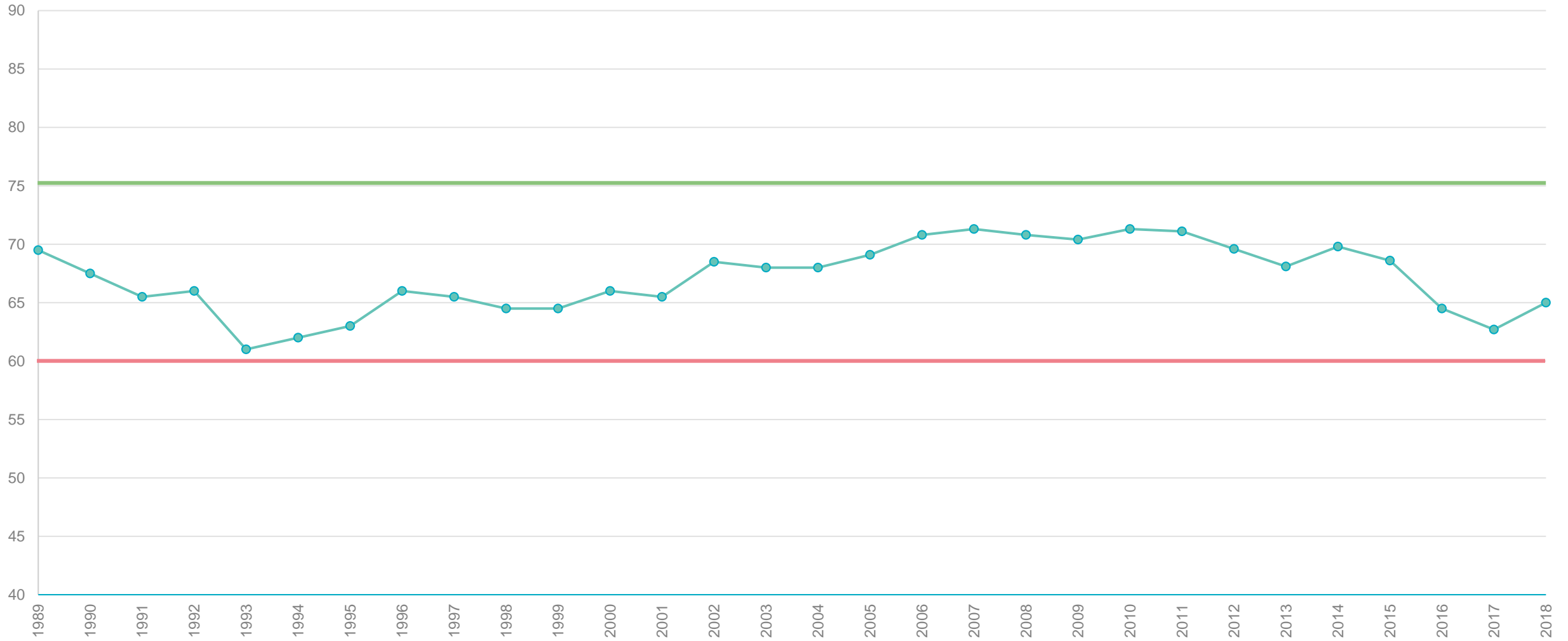


## Top five Elements of Value<sup>®</sup> affecting Net Promoter Score<sup>®</sup> and the ranking of companies

	Quality	Saves time	Simplifies	Reduces anxiety	Heirloom
Leader	Apple	Amazon	Apple	PayPal	Apple
2	Amazon	Google	Google	Primary bank	Primary bank
3	Primary bank	PayPal	PayPal	Apple	Google
4	PayPal	Primary bank	Amazon	Amazon	Amazon
5	Google	Apple	Primary bank	Google	PayPal

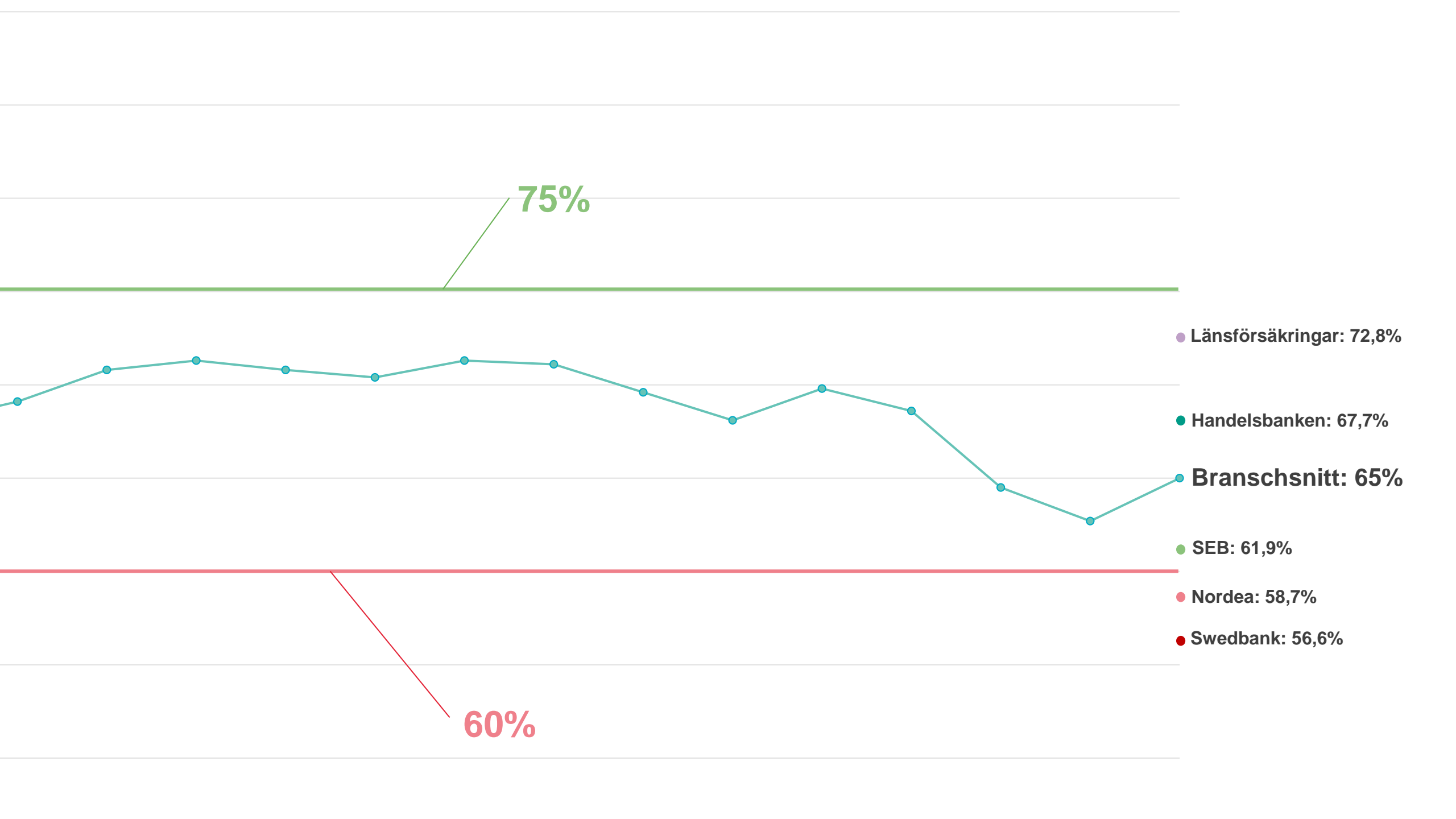
Source: Bain/Research Now Retail Banking NPS Survey, 2018

# % SKI kundnöjdhet i bankbranschen 1989-2018



Källa: Svenskt Kvalitetsindex,  
branschmätning bank 2018





75%

● Länsförsäkringar: 72,8%

● Handelsbanken: 67,7%

● Branschsnitt: 65%

● SEB: 61,9%

● Nordea: 58,7%

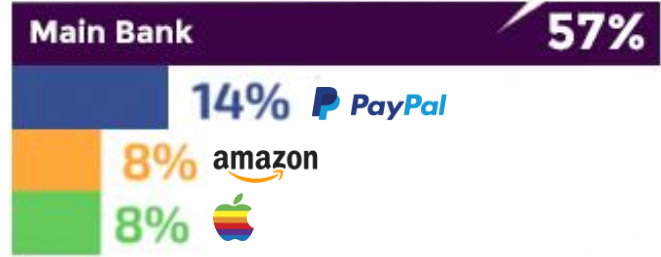
● Swedbank: 56,6%

60%

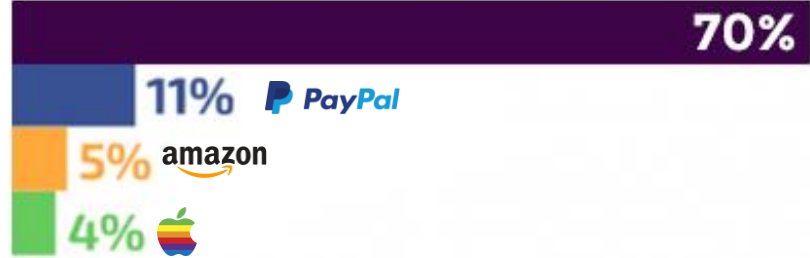


Which organization consumers say they trust most for banking

**MILLENNIALS**



**GENERATION X**



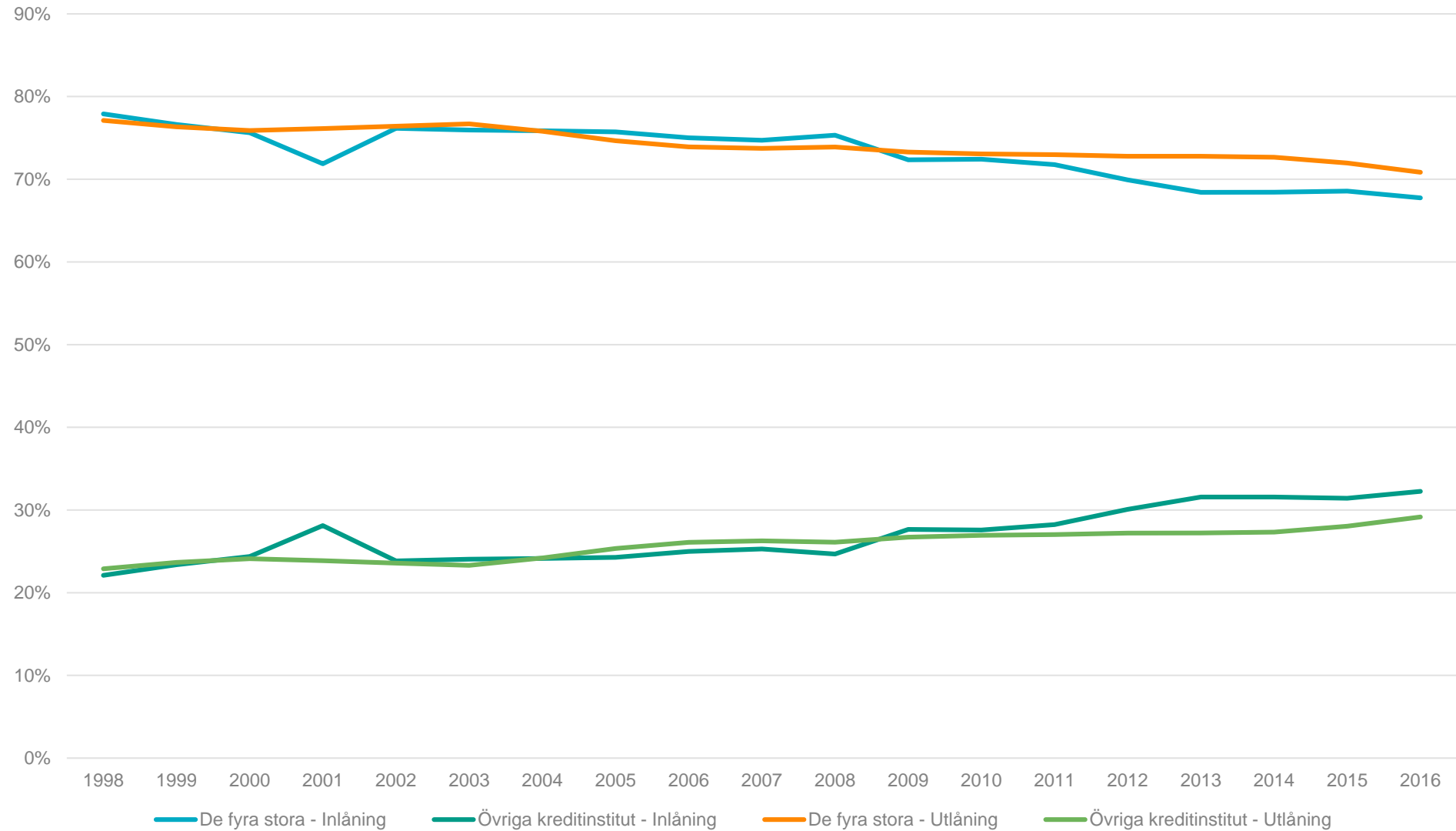
**BOOMERS**



SOURCE: BAI © January 2019 The Financial Brand

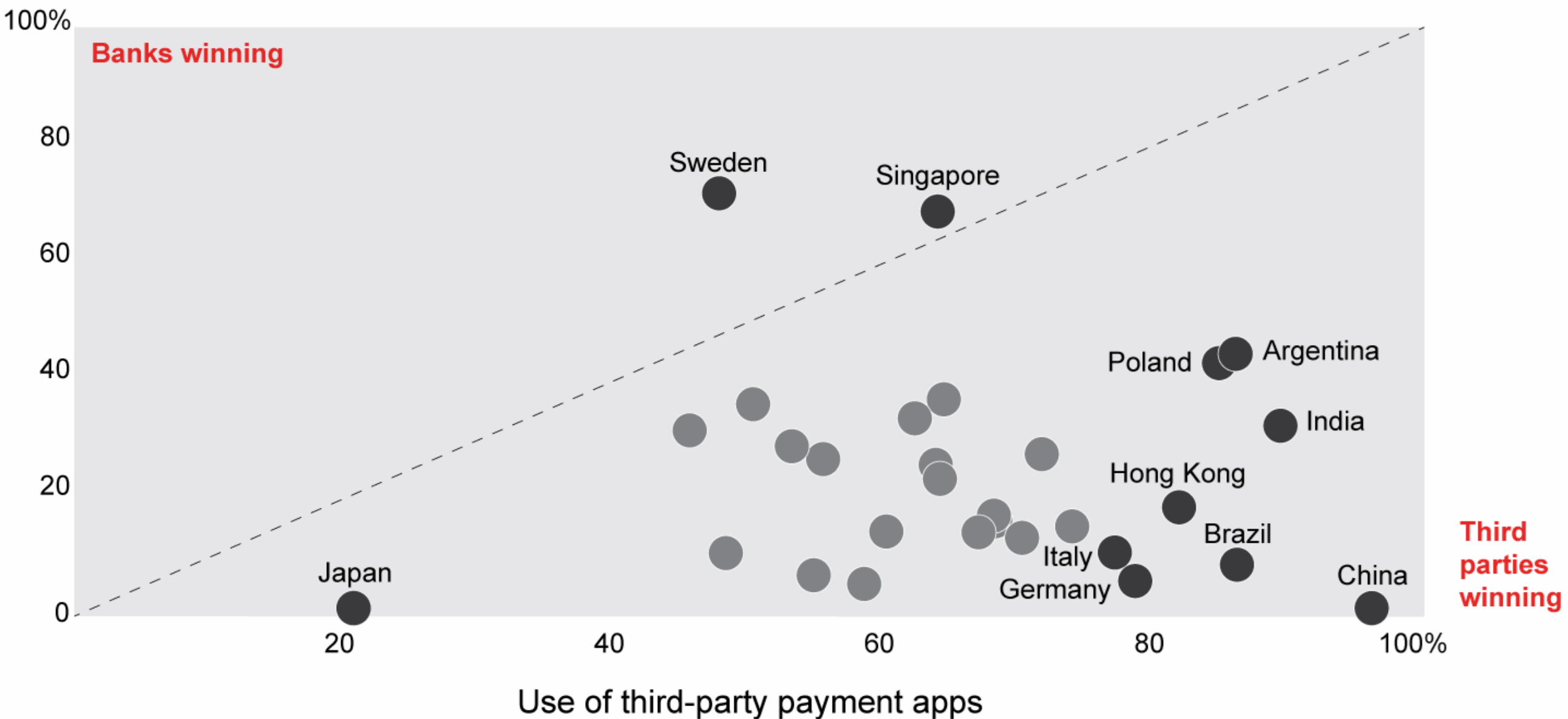


# De fyra storas andel av in- och utlåning



Källa: Bankföreningen, Bank- och finansstatistik 2016

# Use of bank payment apps



Note: Consists of purchases made online or at point of sale in the prior three months

Source: Bain/Research Now SSI Retail Banking NPS Survey, 2018

Kommer vågen  
av nya regler  
aldrig stanna  
av?



7.1. This Agreement may be terminated at any time by agreement of the Parties  
7.2. This Agreement may be terminated early by one Party by the other Party written notice of  
7.3. If the Agreement is terminated by the Parties on any grounds, or any of the Parties as a result  
8.1. The parties are relieved from responsibility for partial or complete failure to fulfill  
8.2. Force majeure (force majeure)  
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Services agreement No 01/00  
The customer, represented by Director General Anne Arnes on the basis of the  
1. Subject of the contract  
1.1. The Contractor undertakes, by the Customer to provide the following services, within  
1.2. Rights and obligations of the Contractor  
1.3. The Contractor shall provide services under this Agreement qualitatively in full and

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10. Final Provisions  
10.1. The Agreement shall enter into force and become effective  
10.2. The contract is valid until "31" in December 2014  
10.3. Unless otherwise provided by law, declarations, legal posts to which the law or the transaction relates another person for that person entail such consequences messages to him or his representative.  
10.4. Communication shall be deemed to have been received by the person to whom it is directed (the recipient), but was not handed over to the addressee or not acquired

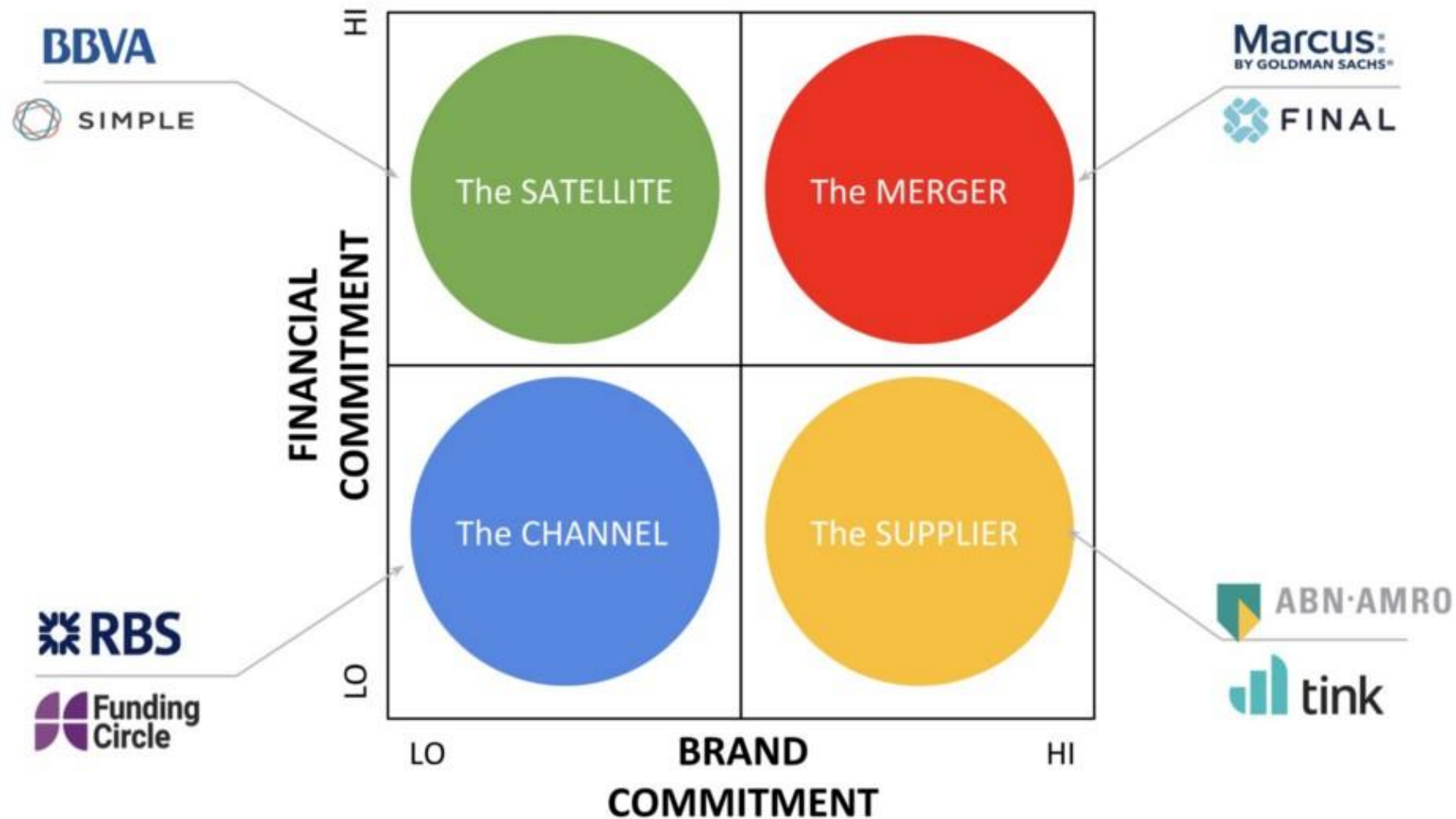
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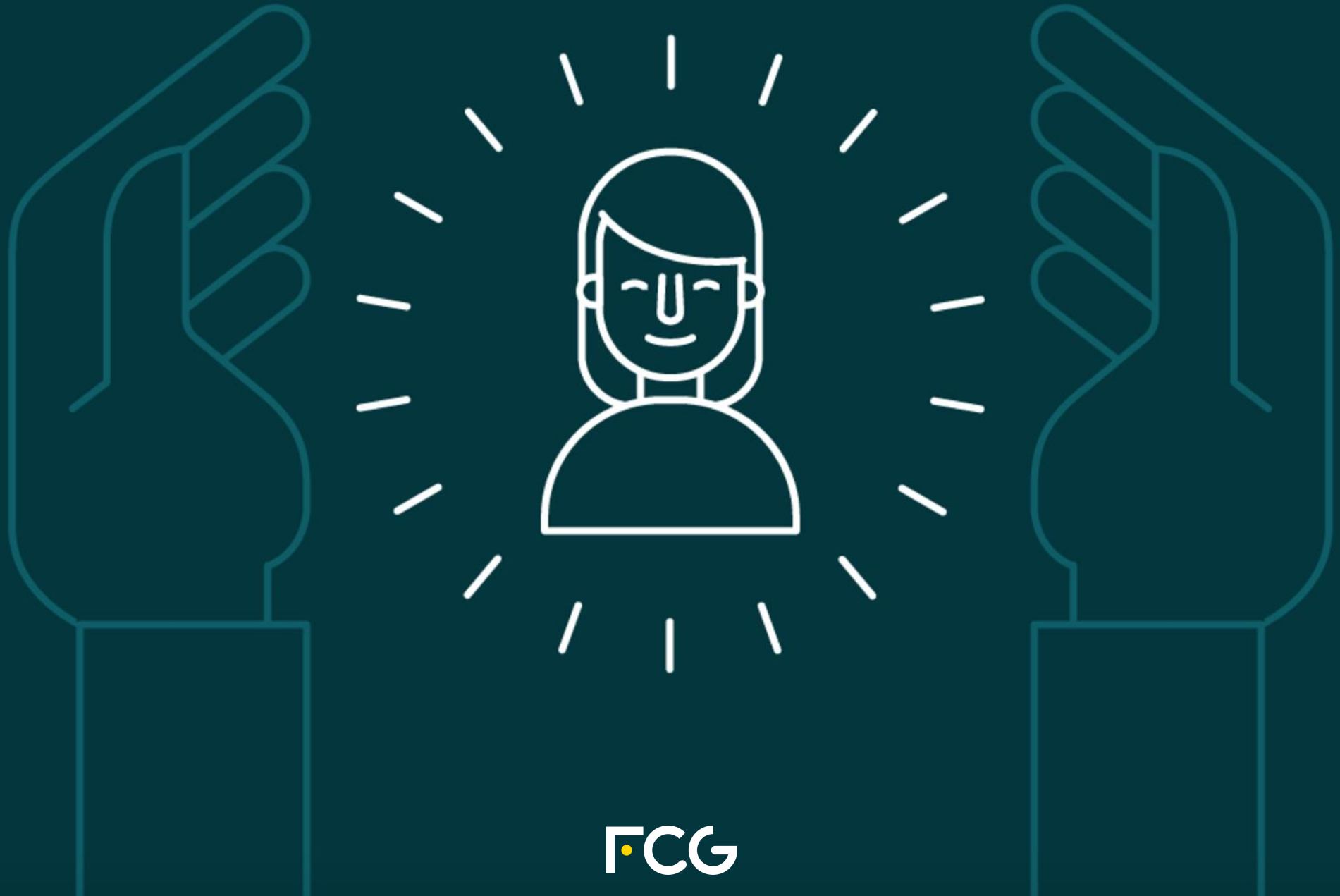
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# Bank & FinTech Collaboration Models





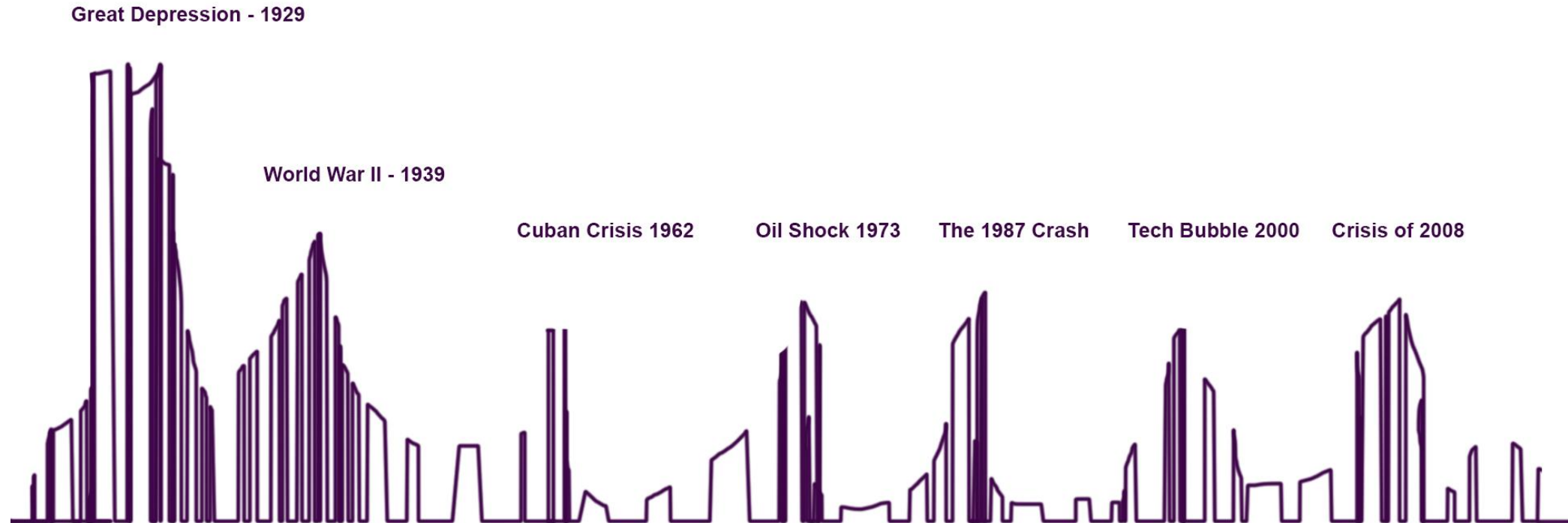
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# Kriser kommer och går...



”

*We always overestimate the change that will occur in the next **two** years and underestimate the change that will occur un the next **ten**. Don't let yourself be lulled into inaction.*

- Bill Gates



# Tack!





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