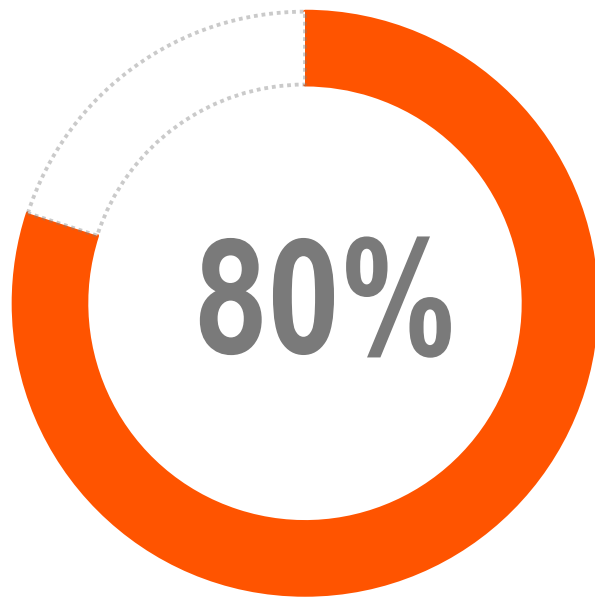


# GOING DIGITAL IS UNDERPINNED BY DATA AND ANALYTICS...

‘A CDO journey to liberate data and promote a data driven culture’

Aidan Millar – Chief Data Officer, DNB Bank





*80% of financial services companies will be rendered irrelevant  
in next 12 years by new competition*

*Gartner*

## RETAIL

26

 LendingClub

  
monzo

 SoFi

 Atom

AVANT  
CREDIT

## PAYMENTS

 支付宝  
ALIPAY

 TransferWise

 stripe

 微信支付  
WeChat Pay

 ripple

## WEALTH



 crowdfunder

 SIGFIG

## INSURANCE

 metromile

 MyDrive

 OSCAR

## CORPORATE

 AXONI

 KENSHO



## RISK AND COMPLIANCE

 SOCURE

 Trulioo  
The Identity Bureau

  
Tradle

## BANKING OPERATIONS



0 0  
1 1 0 1 0 0 1 0 1  
1 0 1 0 0 1 1 1 1 0 1 0 0 1 1 0 1  
0 0 1 1 1 1 0 1 1 1 0  
0 0 1 1 1

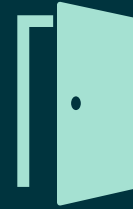
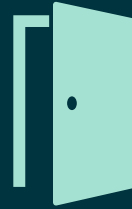
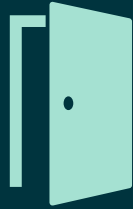


Innovasjonskraft

Kundeinnsikt

Kompetanseløft

Samfunnsansvar



# KUNDEINNSIKT

---

Channels

New Marketplaces

---

**SERVICES**

---

**PLATFORM**

---

**ENABLERS**

Bank Infrastructure

---



## ① GOVERNANCE

## ② STRATEGY

## ③ LIFE CYCLE

## ④ ANALYTICS

Protect the Bank

Grow the Bank



**30-40%**

*Data Efficiencies*

**20-30%**

*Platform Reusability*

**10-15%**

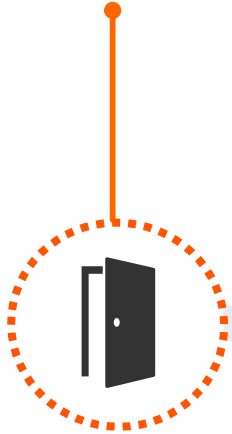
*Improved decisions*

**25-30%**

*Revenue growth*

2018

25%

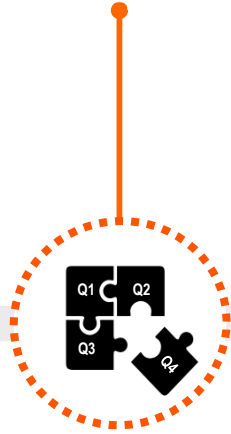


'PROTECT THE BANK'

2019

50%

'Make it Stick'



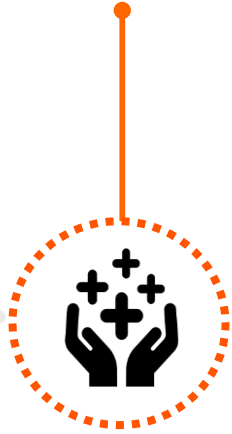
OPERATIONALIZE

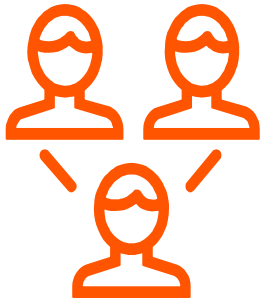
2020+

25%



'GROW THE BANK'





COMMUNITIES



ENABLE



EMPOWER



CHALLENGE

# ENGAGE AT ALL LEVELS

'Make it Stick'

**R** Responsible    **A** Accountable    **C** Consulted    **I** Informed

1

EXECUTIVE DATA BOARD  
(L3)

Approve  
CDO priorities

Address escalated  
issues

Strategic  
agenda setting

Delivery status  
critical issues

2

DATA GOVERNANCE FORUM  
(L4)

Approve data  
policies & standards

Define Data  
Governance agenda

Removing  
blocking points

Delivery status  
critical issues

3

WORKING GROUPS  
(L5+)

Remediate data  
governance issues

Comply with Data  
Governance policies

Designing data  
policies

Delivery status  
critical issues

PM    BM    LCI    WM    MKT    CFO    RSK    POP    IT

ESCALATION

PROCESS

# Credit Portfolio - Regulatory Compliance

Active filters: none (add filter)

Legend ON OFF

Spotlight ON OFF

Toolbar ON OFF

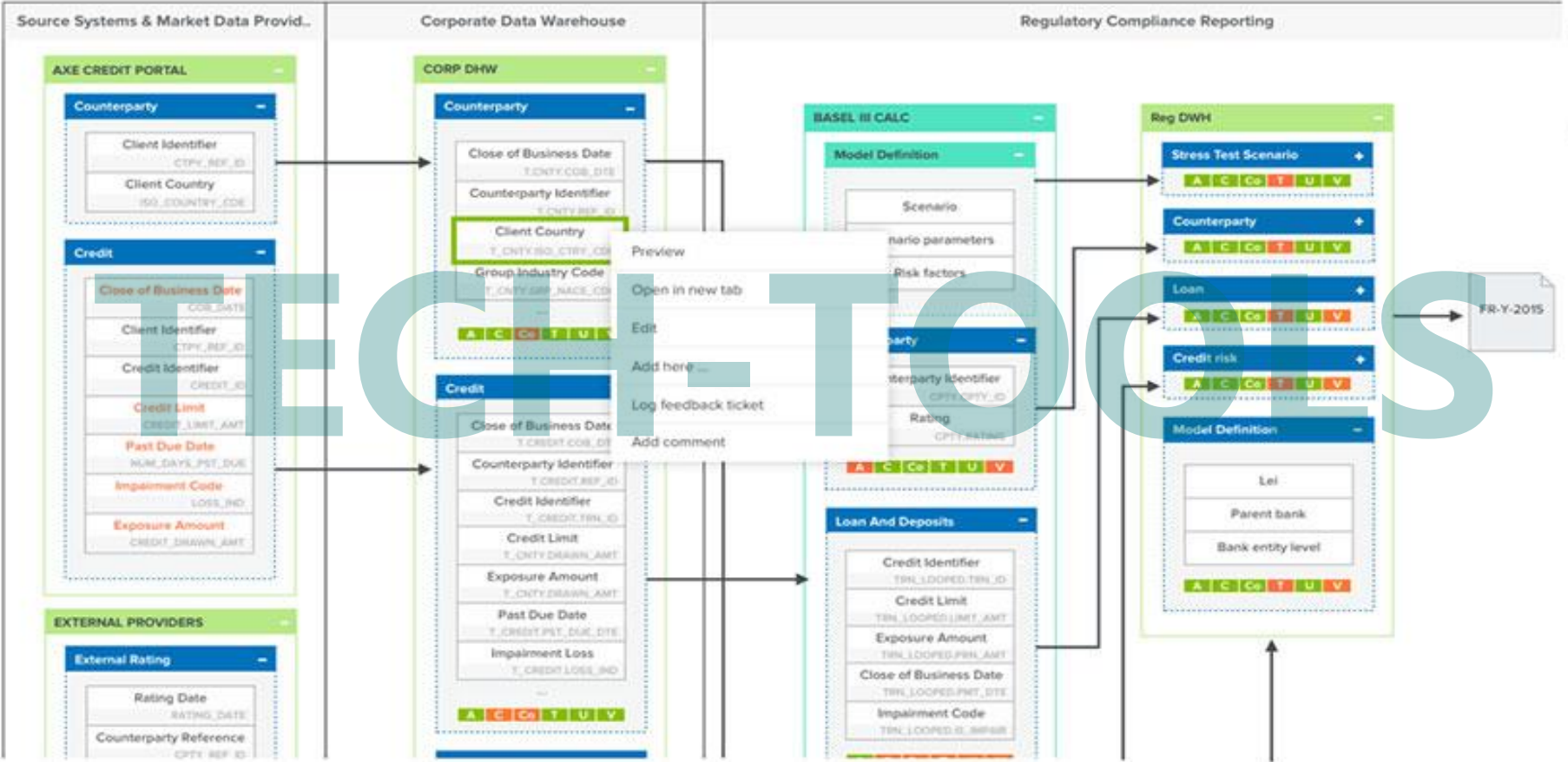
Preview ON OFF

Labels ON OFF

Active layers 2

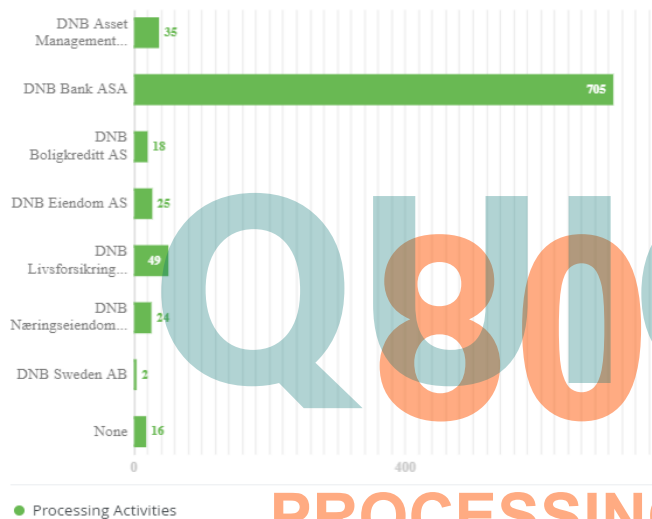


PDF



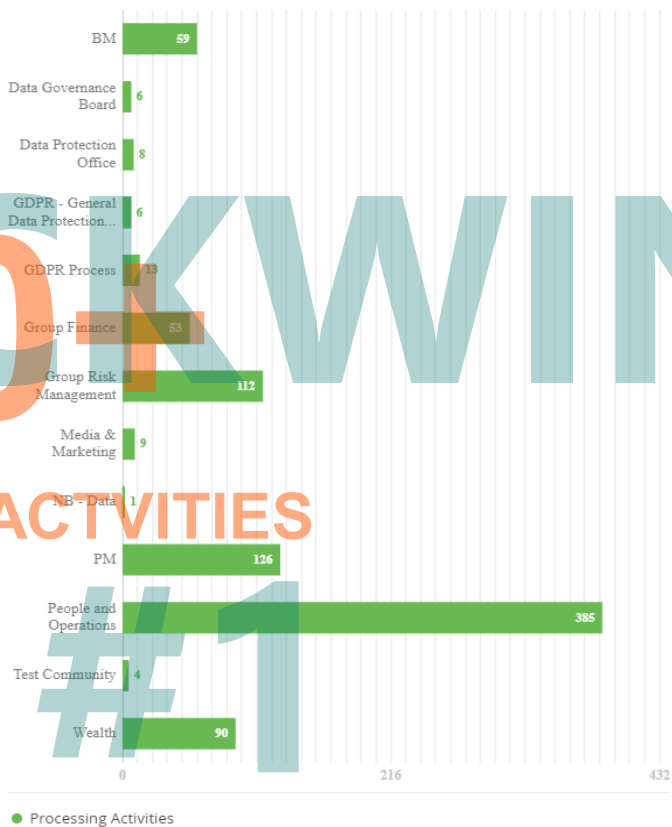
## Processing Activities per Legal Entity

Chart representing asset or task metrics.



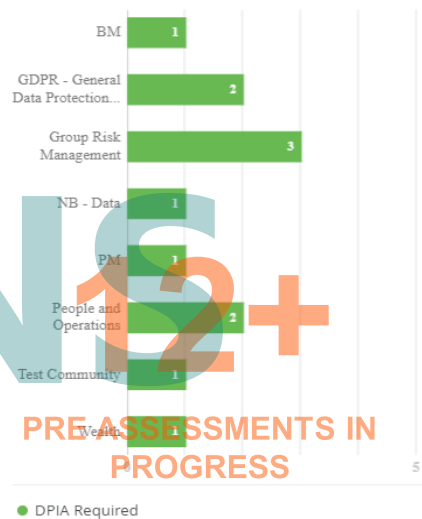
## Processing Activities per FO/SO

Chart representing asset or task metrics.



## Pre Assessments concluding that a DPIA is R

Number of DPIAs required per FO/SO



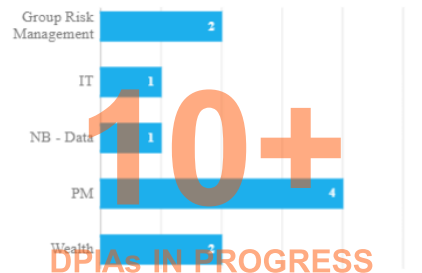
# 800

## PROCESSING ACTIVITIES

# #1

## Ongoing DPIAs

Per FO/SO



FILTERS (2) | Date (DYNAMIC: 09/11/2019 - 09...) Landing Domain (barn.dnb.no, DNB Puls.app, +14)

[View all](#)

Pageviews  
**142,684,715**

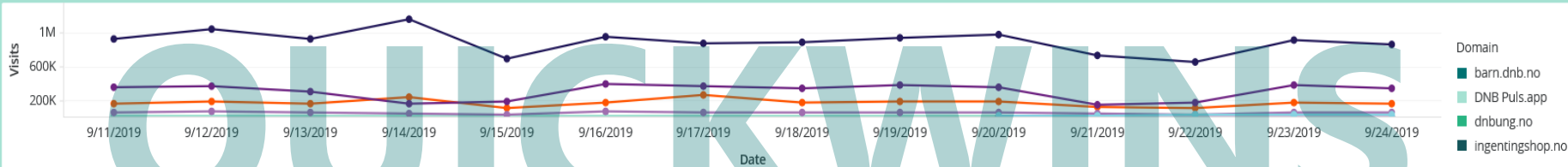
Visits  
**19,731,039**

Visits Reached Receipt  
**235,864**

Unique Visitors  
**3,765,845**

Bounce Rate  
**12%**

% New visitors  
**33%**



Domain	Visits	Unique Visitors	Visits Starts Process	Visits Reached Receipt	Bounce Rate	% New visitors	Pages per Visit
Mobilbank.app	12,386,191	1,025,571	0	0	3%	4%	6
www.dnb.no	4,161,511	1,429,313	554,850	212,534	19%	41%	11
m.dnb.no	2,330,183	861,742	174,703	23,319	41%	58%	5
SPARE.app	690,251	393,467	0	0	15%	1%	7
www.dnbnyheter.no	94,605	83,529	1	1	35%	101%	1

+ Traffic Source	Referrer Domain	Visits	%	Entry Page	Visits	%
+ organic		12,627,746	64.00%	Mobilbank.app	12,375,669	62.71%
+ direct		5,358,547	27.16%	www.dnb.no/	2,256,581	11.44%
+ organicsearch		620,696	3.15%	m.dnb.no/	1,032,105	5.23%
+ organic search		369,993	1.88%	SPARE.app	689,913	3.50%
+ owned referral		245,914	1.25%	www.dnb.no/loggut	317,474	1.61%
+ session continuation		232,961	1.18%	m.dnb.no/ps/startsiden	274,483	1.39%
+ other campaigns		103,154	0.52%	www.dnb.no/privat/nettbank-mobil-og-kort/nettbank.html	164,119	0.83%
+ social		73,590	0.37%	m.dnb.no/privat/nettbank-mobil-og-kort/supertilbud.html	143,933	0.73%
+ email		66,073	0.33%	m.dnb.no/ps/loggut	141,876	0.72%

# CUSTOMER INSIGHT SERVICES

Customer Insight Services er DNBs nye tjeneste for kundeinnsikt.

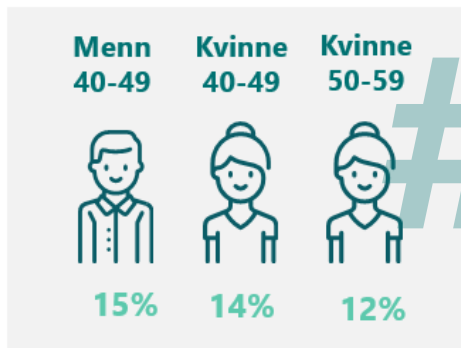
Innsikten gir deg et detaljert bilde av dine kunders demografi og adferd.

Innsikten kan tilpasses dine behov når det gjelder oppfølging av kampanjer, og detaljeringsnivå i rapportene.

Dette er kun et lite utvalg av innsikten vi kan tilby. Det er muligheter for å drille ned for å se detaljer knyttet til enkelte KPIer og kundegrupper.

Ettersom innsikten er fersk kan vi også gi oppdatert innsikt i etterkant av sesonger og kampanjer, i tillegg til å si noe om utviklingen over tid.




## Hvem er våre viktigste kundegrupper?



Målt i andel omsetning

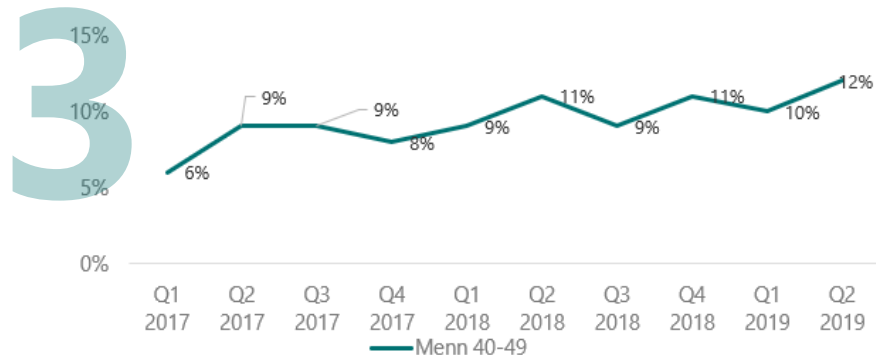
## Hvilken adferd har de?

Menn og kvinner i alderen 40-50 år utgjør til sammen nesten 30% av omsetningen.

	Andel av totalomsetning	Årling handel (snitt)	Besøk per år (snitt)	Handlekurv (snitt)	Endring omsetning siste 6 mnd
 <b>Menn 40 - 49 år</b>	15%	873,-	4,3	203,-	-3%
 <b>Kvinne 40 - 49 år</b>	14%	672,-	4,8	140,-	+2%
 <b>Kvinne 50 - 59 år</b>	12%	1174,-	3,9	301,-	+0,2%

## Hvordan er utviklingen over tid blant kundegruppene?

Har hatt en vekst blant menn 40-49 år målt i andel av omsetning de siste 2 årene





# **'LESSONS LEARNED'**



I LOVE DATA

**Takk for meg!**