

Driving digital innovation through strategic partnerships

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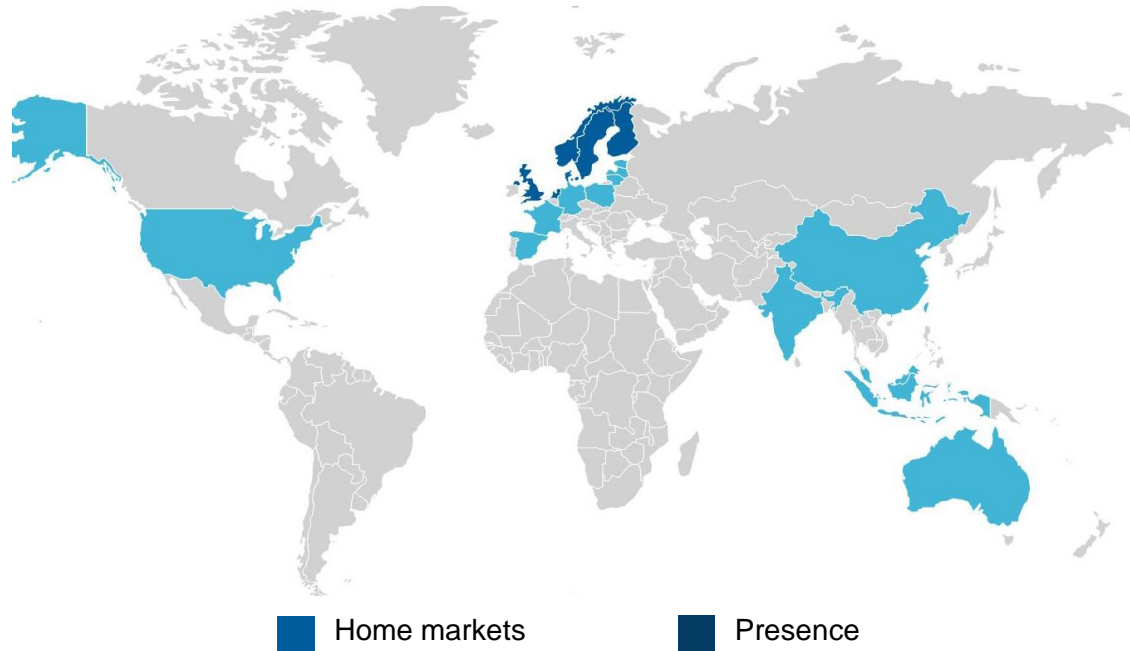


Handelsbanken – A Leading Nordic Universal Banking Group

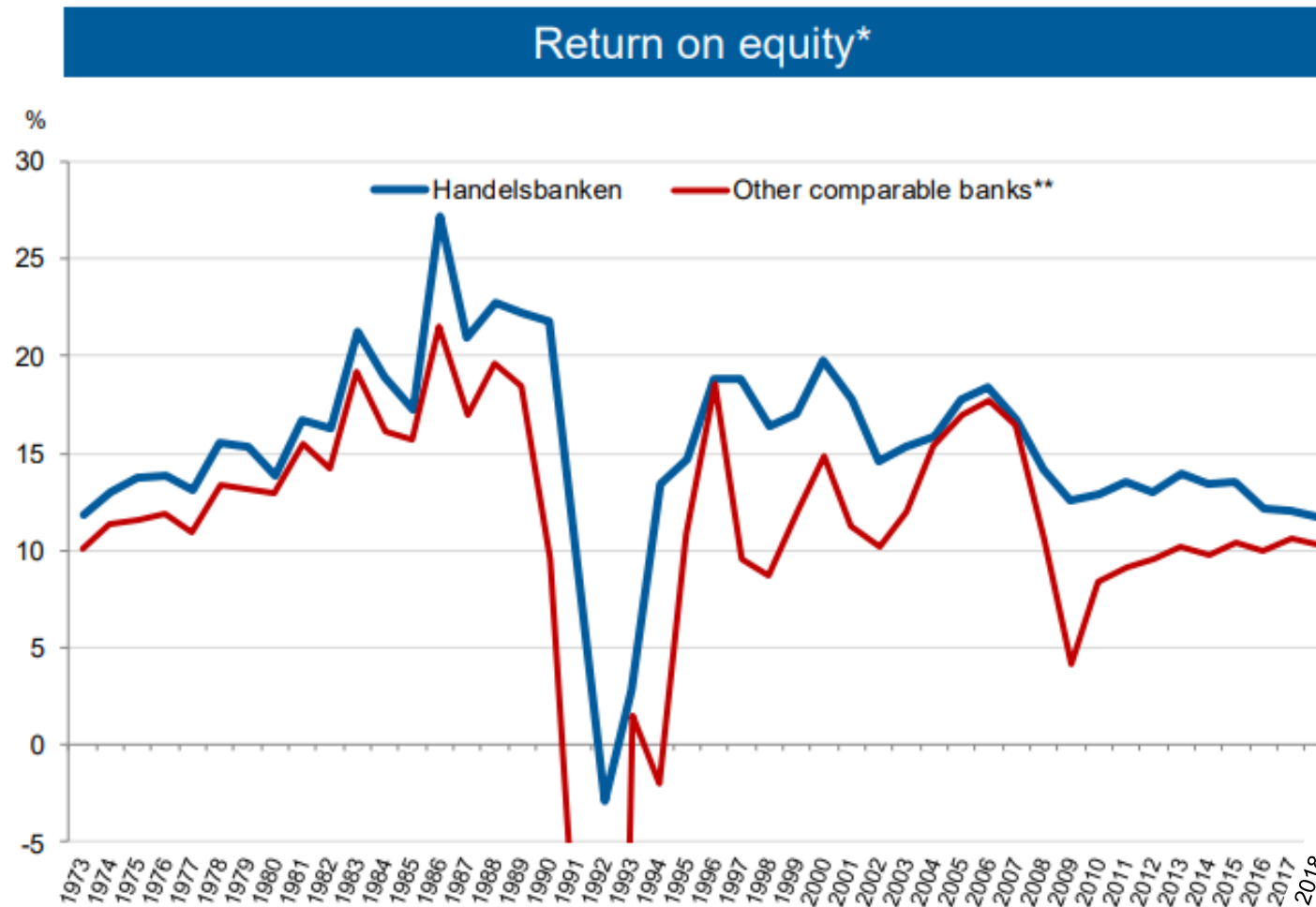
1871 EST.

>20
Countries

>800
Branches



Stable business model creates satisfied customer and stable profitability



Stable business model creates satisfied customer and stable profitability

Overall service quality

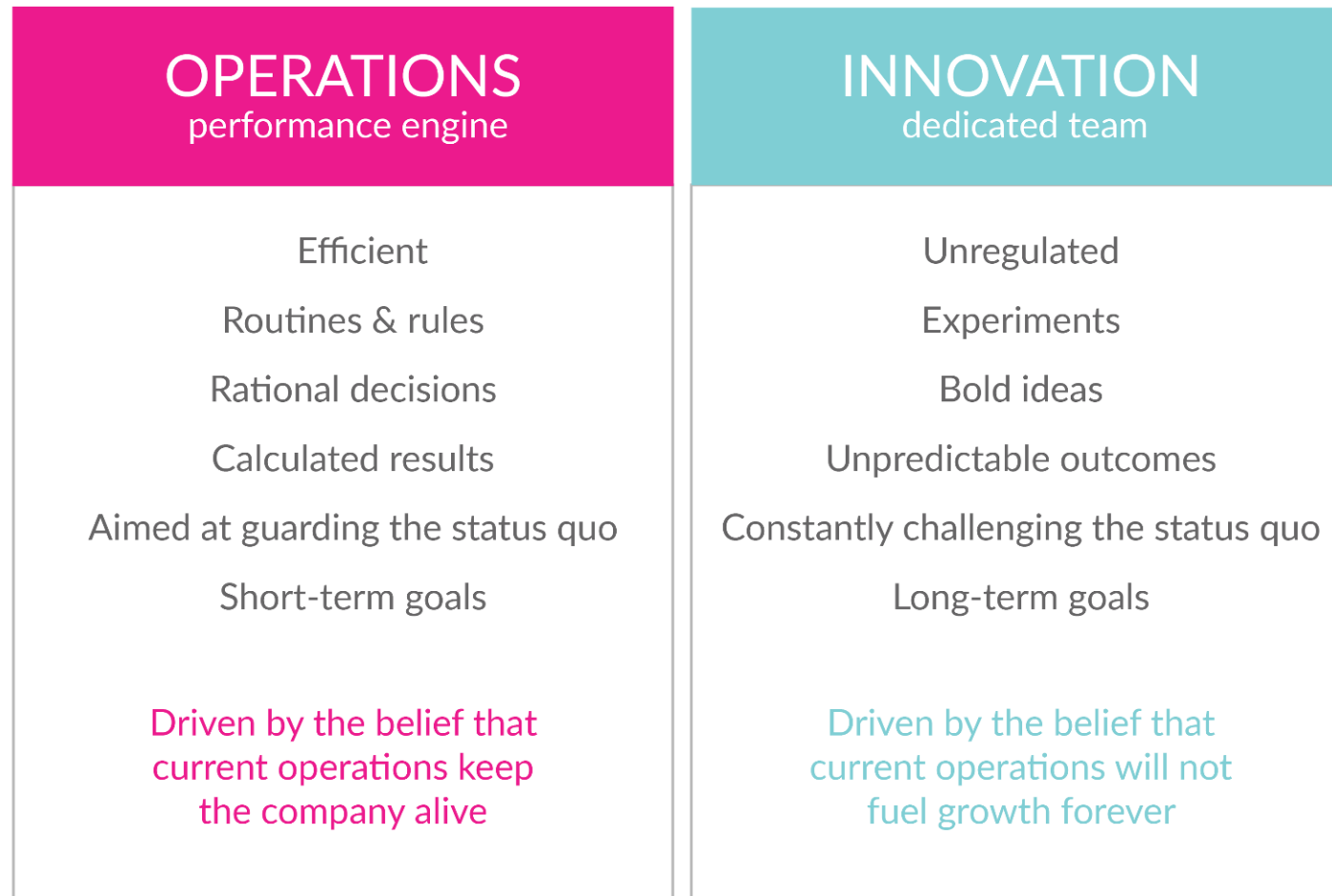
We asked customers how likely they would be to recommend their business current account provider to other SMEs.

Ranking



Source:
CMA (2018)

Innovator's dilemma



Source:
Syoen (2016)

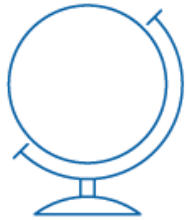
Modular banking



Pensions



Cards



Trade Finance

Handelsbanken



Loans



Mortgages



Private Banking

A relationship bank



Looking for the right approach

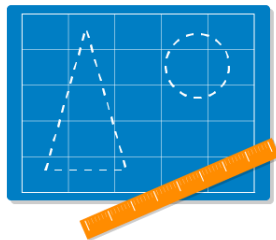
EXHIBIT 2. Typology of Corporate Engagement Models with Startups and Their Key Goals

		Direction of Innovation Flow	
		Outside-In	Inside-Out
Equity Involvement	Yes	Corporate Venturing Participate in the success of external innovation and gain strategic insights into non-core markets.	Corporate Incubation Provide a viable path to market for promising corporate non-core innovations.
	No	Startup Program (Outside-In) Insource external innovation to stimulate and generate corporate innovation.	Startup Program (Platform) Spur complementary external innovation to push an existing corporate innovation (the platform).

Source:
 Weiblen, T. &
 Chesbrough, H. (2016)

Partnerships our way

STAGE 0
IDEA



"I have an idea that I would like to develop or get feedback on."

STAGE 1
DISCOVERY



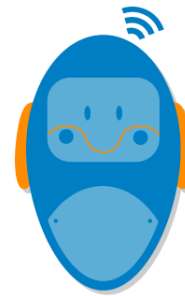
"I have a product or service concept that I think people want to buy."

STAGE 2
VALIDATION



"I'm testing and launching my first product or service."

STAGE 3
EFFICIENCY



"I'm generating consistent revenue and am ready to scale. Woohoo!"

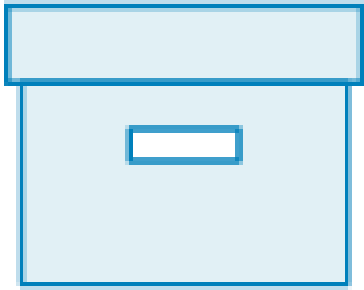
STAGE 4
SCALE



"My sales are through the roof and I'm focused on managing growth."

Source:
RIC (2016)

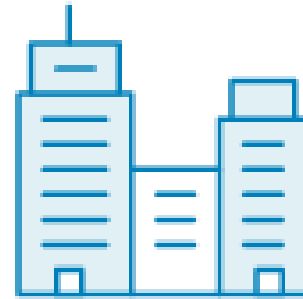
From the outside in



Sell product



Sell equity

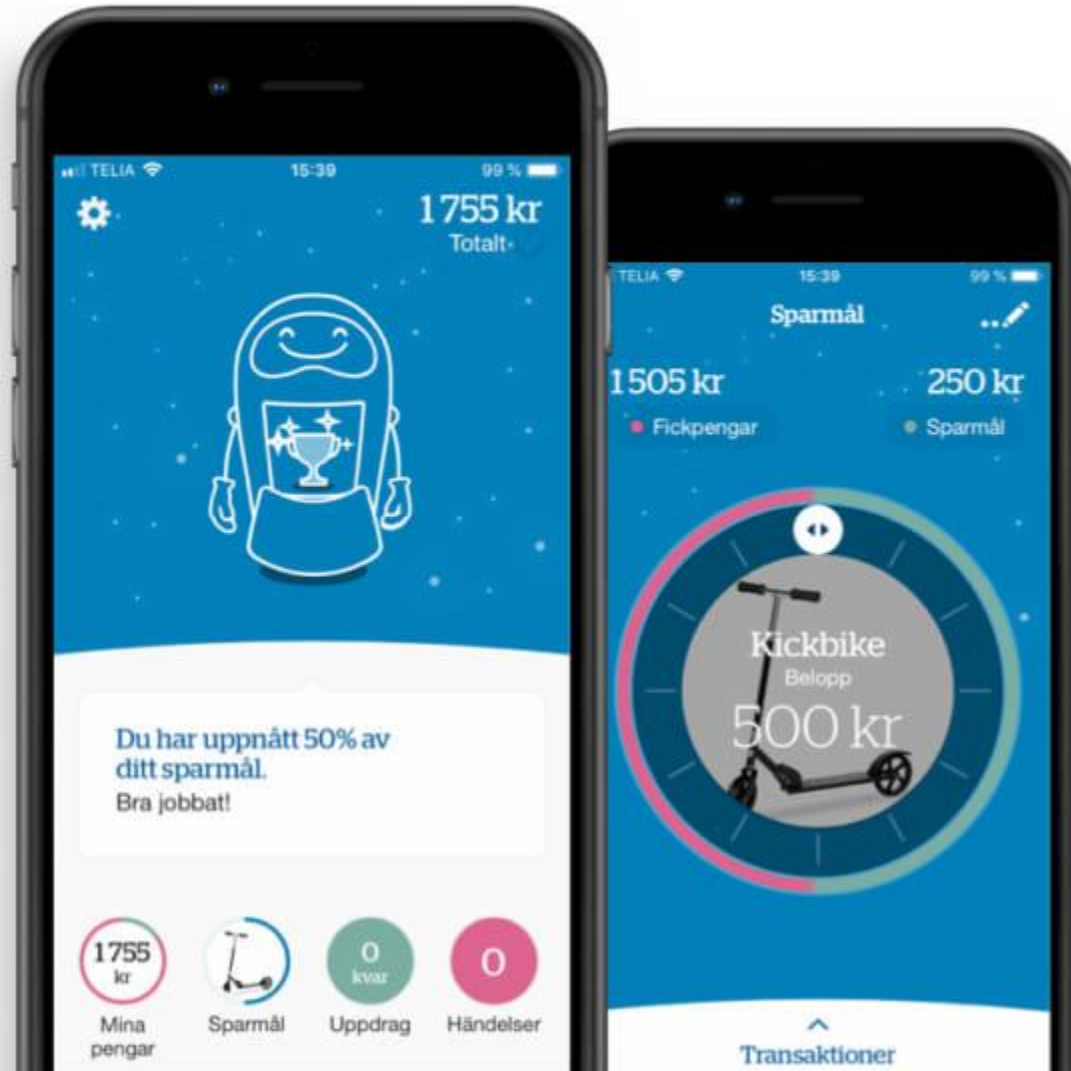


Partner

Won't someone please think of the startups?



Handelsbanken Children's App



Handelsbanken