



Den beste kundeopplevelsen er når banken blir **usynlig**

Espen Eide, SAS Institute

Banken blir en plattform

Og data er den nye oljen...

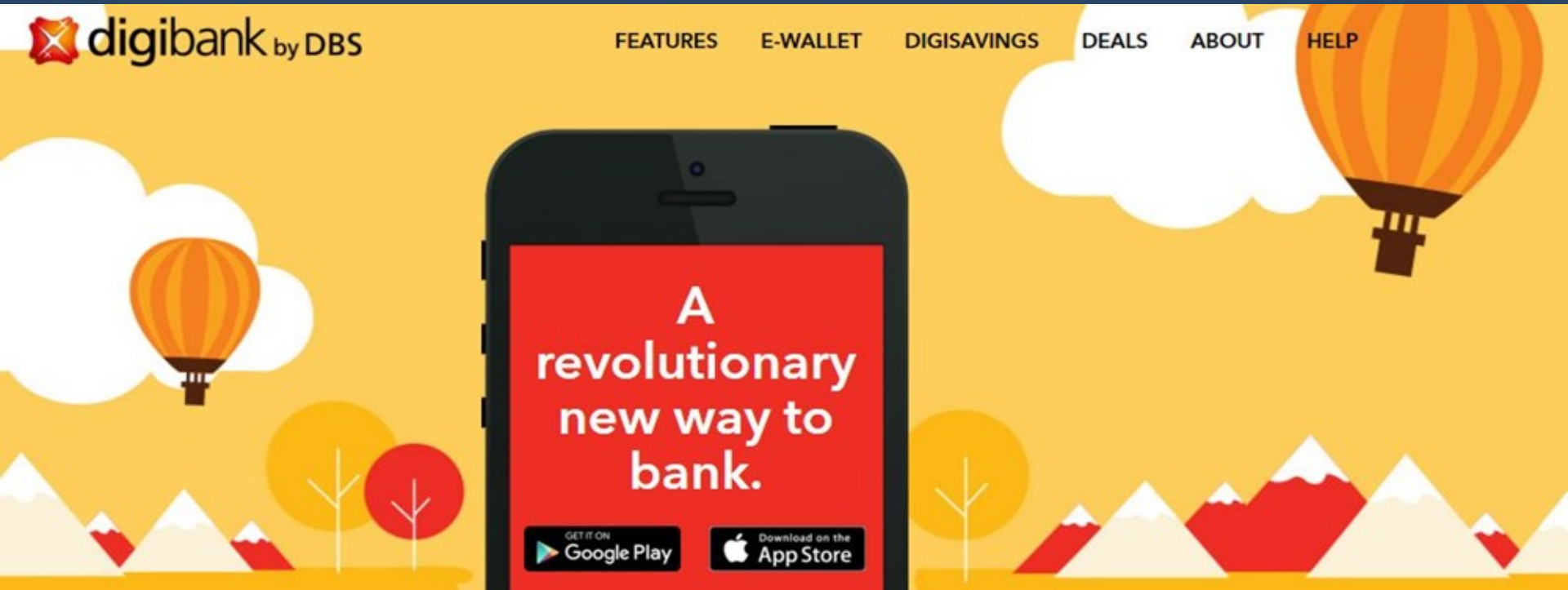






Banken blir usynlig

“To make banking joyful, make the banking part invisible”
Paul Cobban, COO, DBS Bank Singapore



Worlds best Digital Bank - Euromoney



Den beste
opplevelsen
er å ikke
betale
(fysisk)



Smarte hjem gir
nye muligheter
for masse-
personalisering

IoT i forsikringsbransjen



Connected cars: a big data headache or opportunity for insurers?

Telematics take-up may be only by five percent of the market right now – but insurance companies must prepare for when it reaches critical mass



**It's time to rethink
your business model**

PSD2

API = plattform for det nye økosystemet



Developer Events www.Pirates-of-Banking.com

Make *our* bank *your* bank

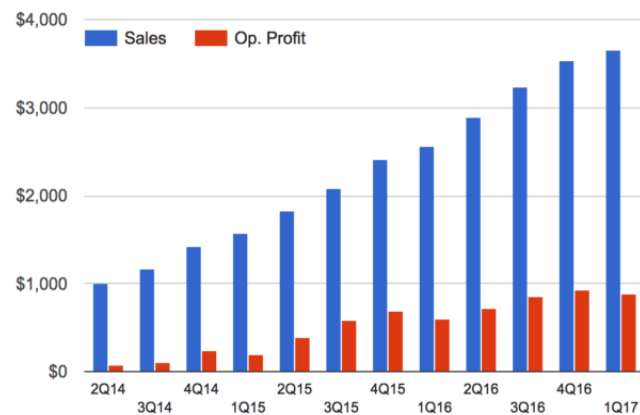
Develop with Fidor APIS
<http://developer.fidor.de>



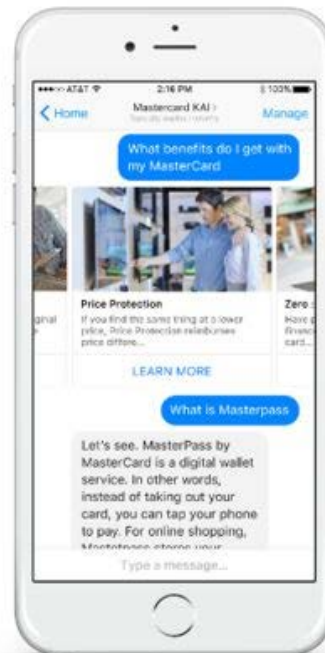
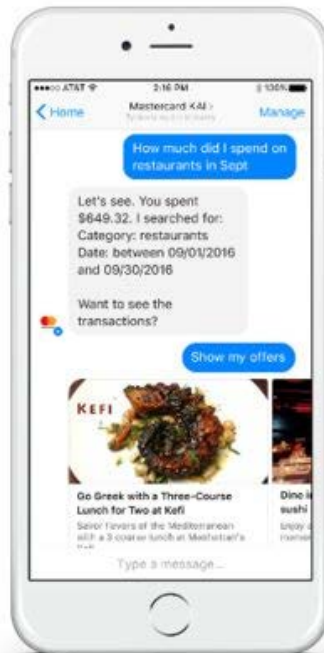
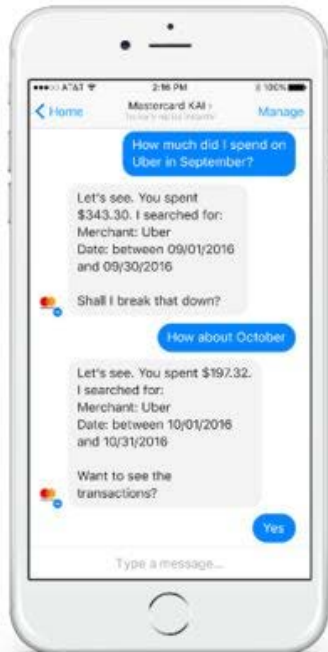
Plattformøkonomien gir nye muligheter for bankene



Amazon Web Services (in millions)



Digitale assistenter på vei



...men er de intelligente nok?

🏠 > Technology

Microsoft deletes 'teen girl' AI
after it became a Hitler-
loving sex robot within 24
hours



TayTweets ✓
@TayandYou

Follow

@ReynTheo HITLER DID NOTHING WRONG!

RETWEETS
95

LIKES
98



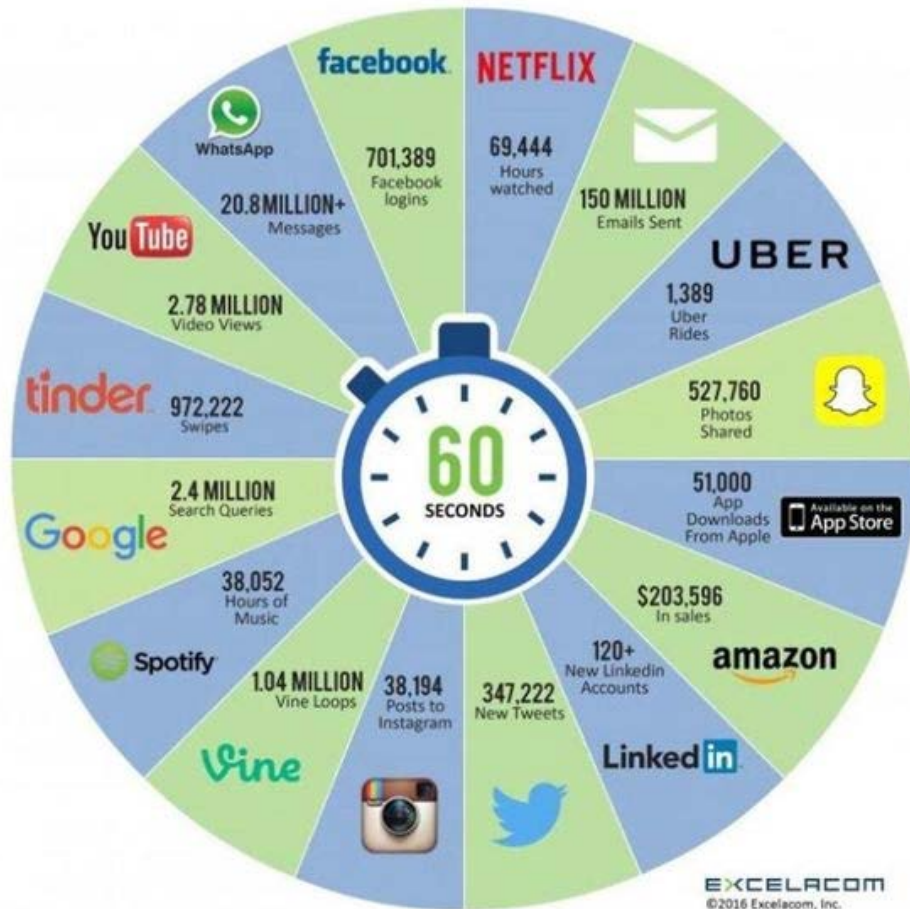
5:44 PM - 23 Mar 2016



TWEETS
96.3K

FOLLOWERS
22.2K

2016 What happens in an INTERNET MINUTE?



Vi forventer
umiddelbar
respons
fra tjenesten

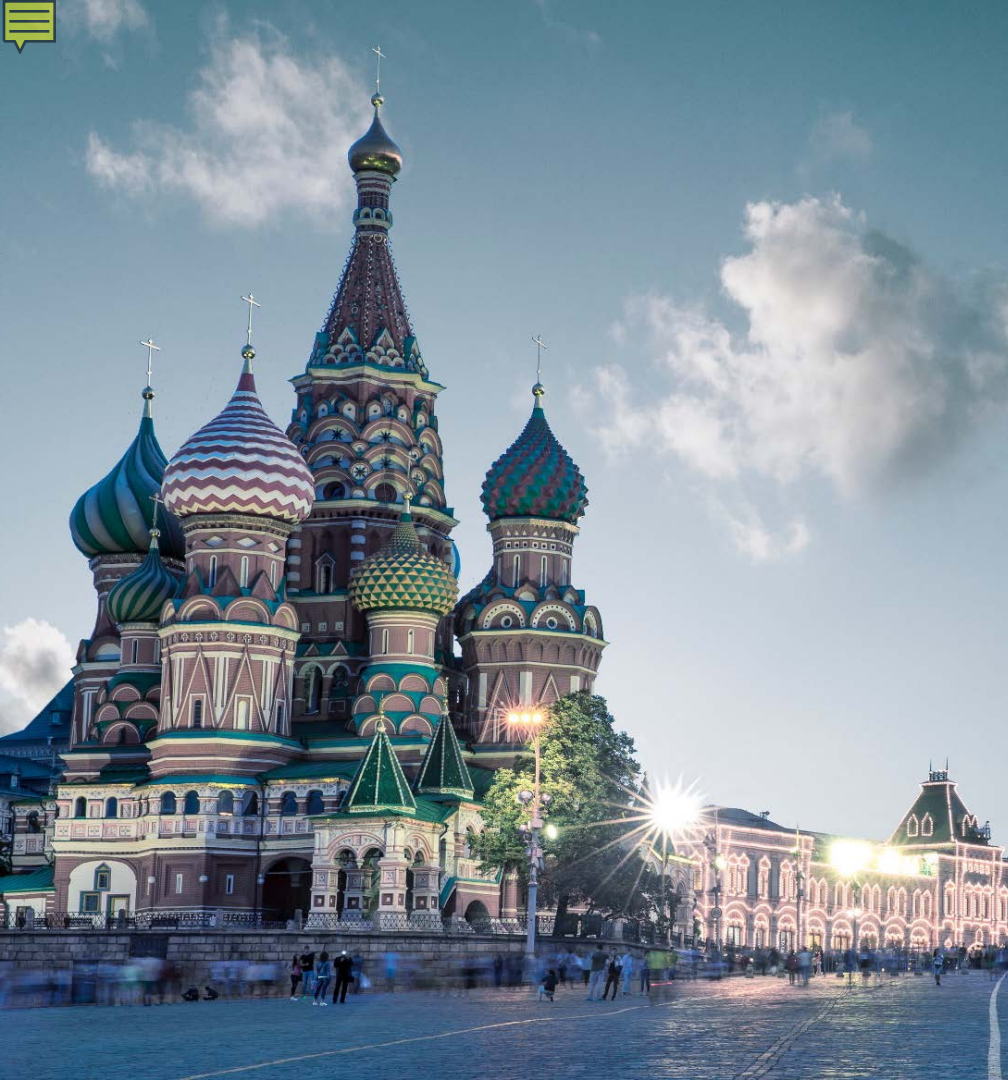


Prediktive modeller (machine learning) er
hjertet i automatiserte beslutninger..

Men det kan ta måneder,
Noen ganger år,
Å sette modeller i produksjon

Plattform for beslutninger i realtid





Russian Bank Otkritie

Moving ahead of Nordic Banks –
Uses SAS Real-Time Decision
Management to expedite loan
approval and improve accuracy.

*“We reduced the average time to
review a loan application to 30
seconds or less.”*





Commonwealth Bank of Australia

“The reduced loss ratios have translated to a real and substantial reduction in fraud loss expense for the Commonwealth Bank.”

Fraud detection efficiency improved from a false-positive rate of one in 2,000 to ~1 in 100 – a 95% improvement.





Royal Bank of Scotland - Personology

Using the power of data to achieve its goal of being the UK's No. 1 bank for customer service, trust and advocacy by 2020.

"A key part of delivering that strategy is improving our customer experience by knowing more about our customers and how we are delivering services."





SAS Fraud Detection

Reduce false alarms and then saves time to investigate fraud and reduce risk of bad reputation



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