

15 JUNE, 2017

# Digitalisation

FOOD FOR THOUGHT

LAXMI AKKARAJU, SVP, EVRY

---

**EVRY**

# EVRY

+5 million people in the Nordics use the EVRY services every day when they..



...RECEIVE A DIGITAL NOTIFICATION FOR A PACKAGE DELIVERY FROM THE POST



...USE MOBILE BANKING SERVICES



...PICK UP AN E-PRESCRIPTION AT THE PHARMACY



...PASS THROUGH A TOLL ROAD STATION



...DO A MOBILE CONTRACT ACTIVATION



...BUY A TRAIN TICKET WITH A MOBILE APP

**10 million**

Banking accounts

**133 million**

Card authorisations per month

**7.6 billion**

Web requests to EVRY's internet/mobile banking

**2.3 billion**

Card fraud prevention transactions in 2015

Source: Company information and management estimates.









500



THOUSAND

200



1000

50



HUNDRE EURO










100



Surface

# 2006











---

		Brand Value, USD Billions
1		67.0
2		56.9
3		56.2
4		48.9
5		32.3
6		30.1
7		27.9
8		27.8
9		27.5
10		21.8

---

# 2016

---

		Brand Value, USD Billions
1		<b>178.1</b>
2		<b>133.3</b>
3		73.1
4		<b>72.8</b>
5		53.6
6		<b>52.5</b>
7		<b>51.8</b>
8		<b>50.3</b>
9		43.5
10		43.1

---

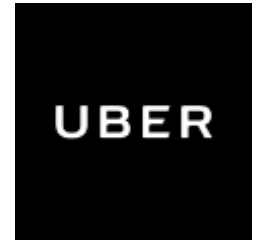






**dis**

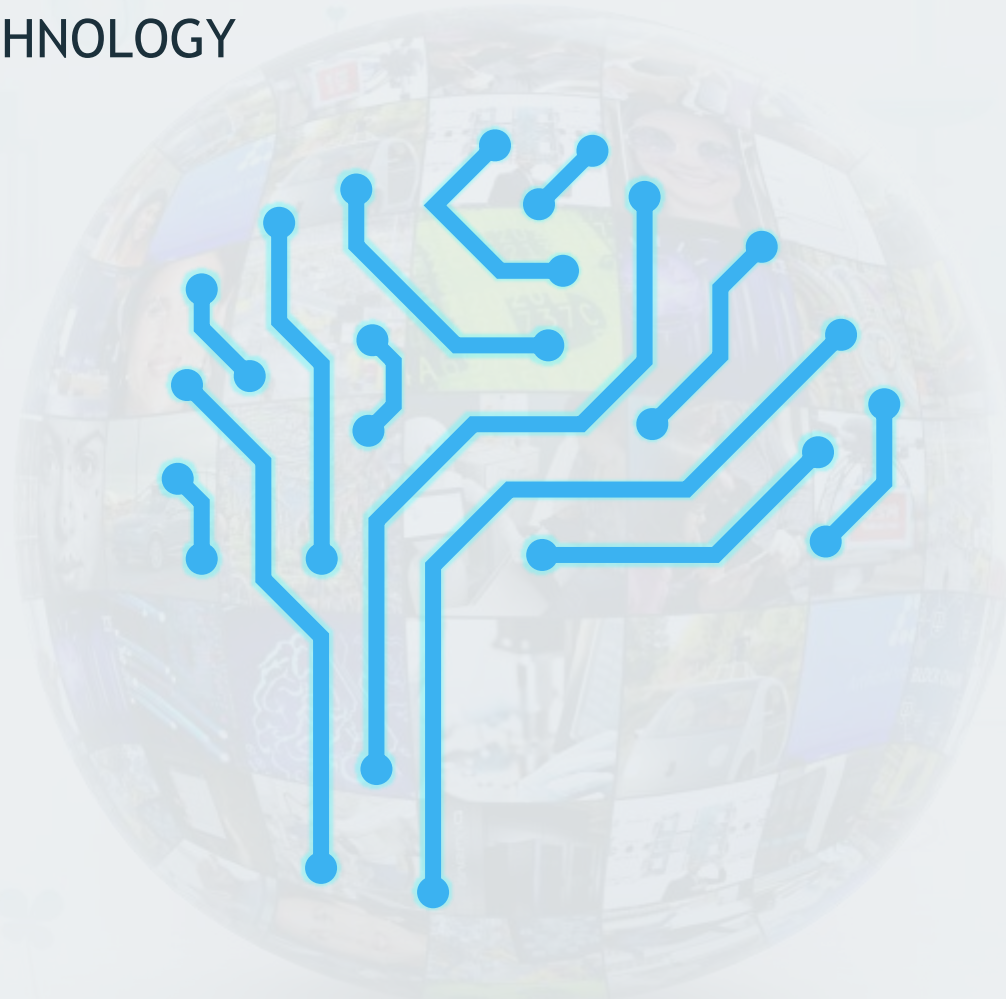
**rup**  
**tion**





**EVERY**

ENABLED BY TECHNOLOGY



**EVRY**



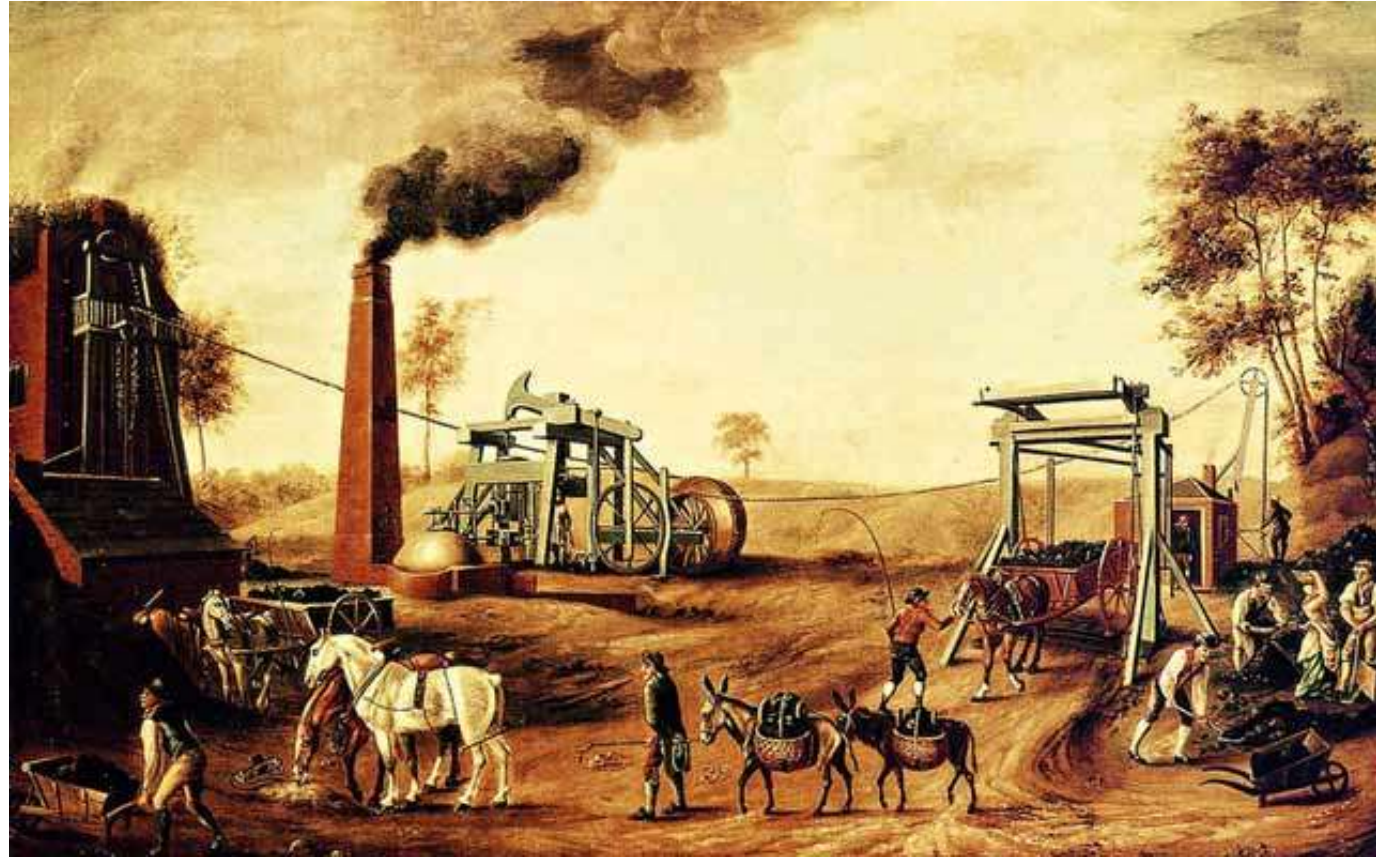
# 1st. industrial revolution

1784



Steam power

Mechanization





# 2nd. industrial revolution

1870



Electricity

Mass production



# 3rd. industrial revolution

1969



Computers

Electronic  
automation



# 4th. industrial revolution

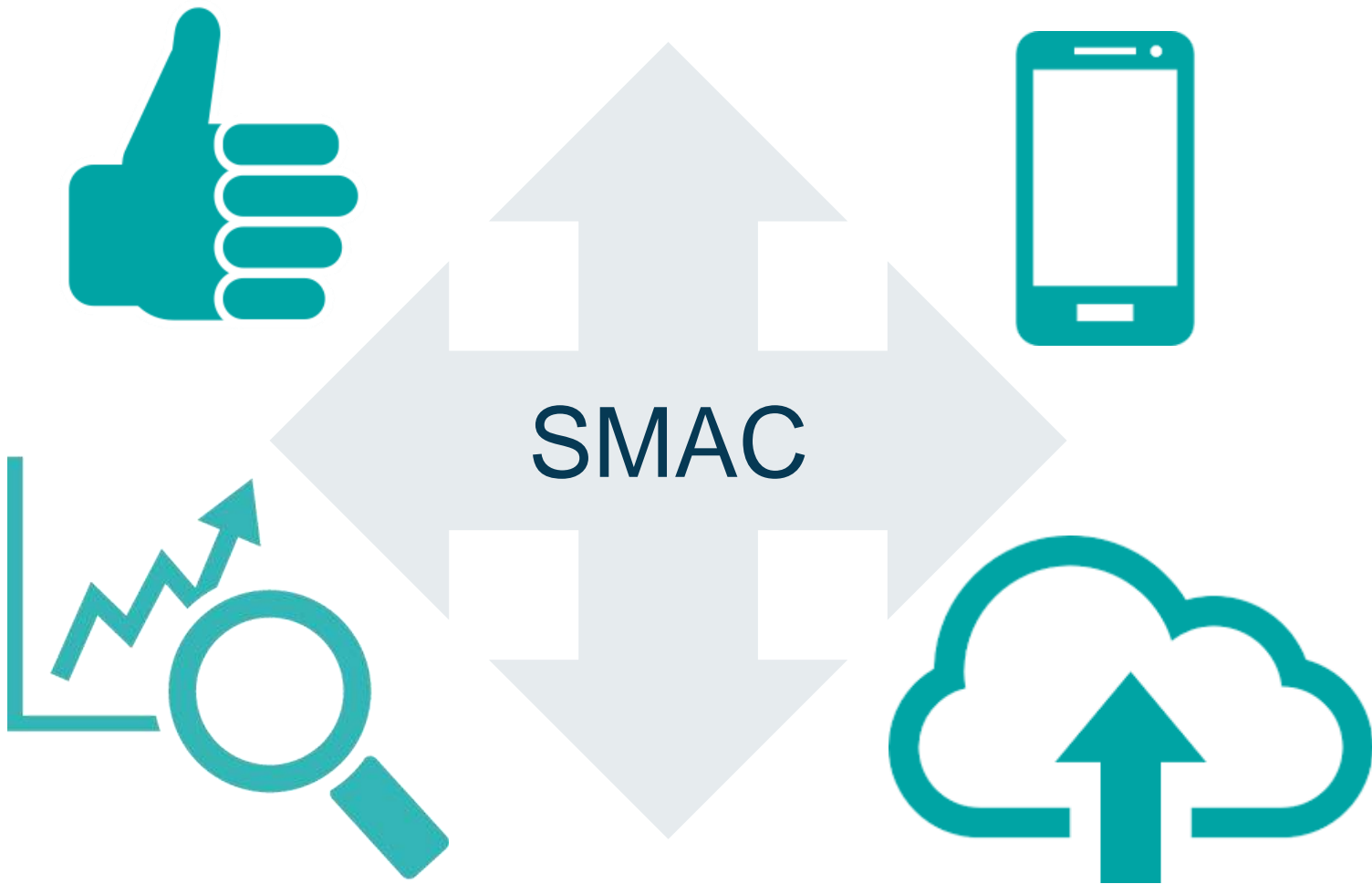
Now



Cyber -physical

Disruptive  
Technologies



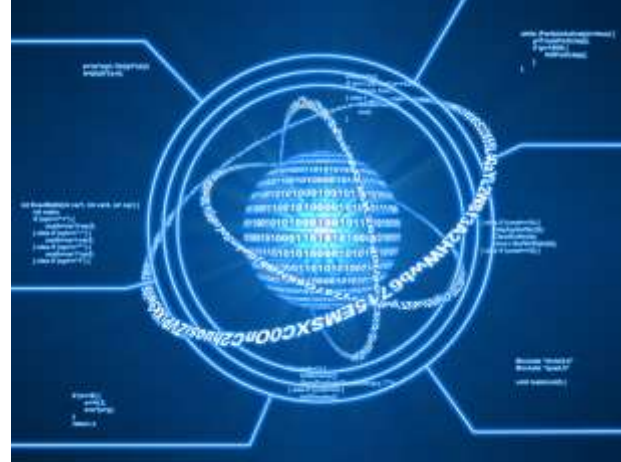






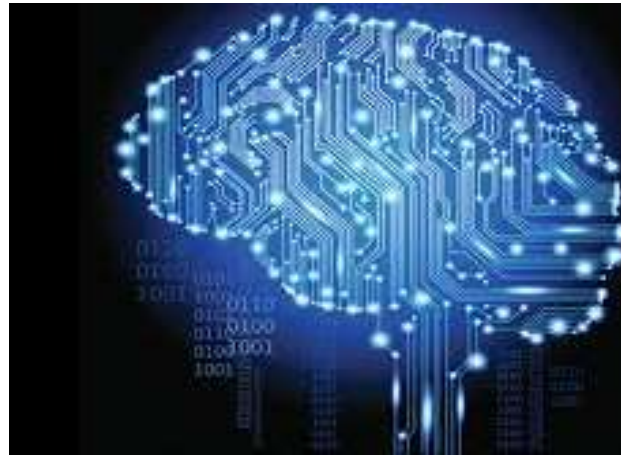
Internet of Things (IOT)

Robotics



Quantum Computing

Artificial Intelligence



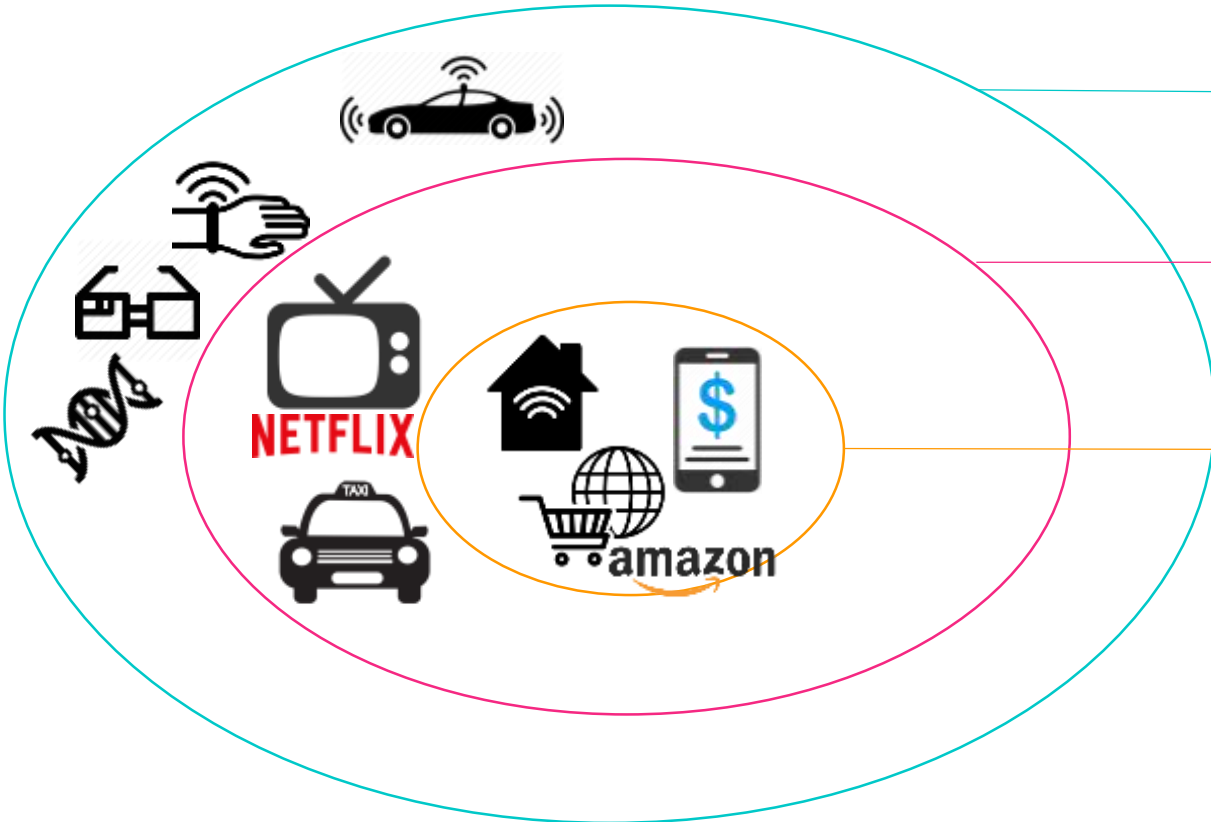
Advanced Analytics

Augmented Reality





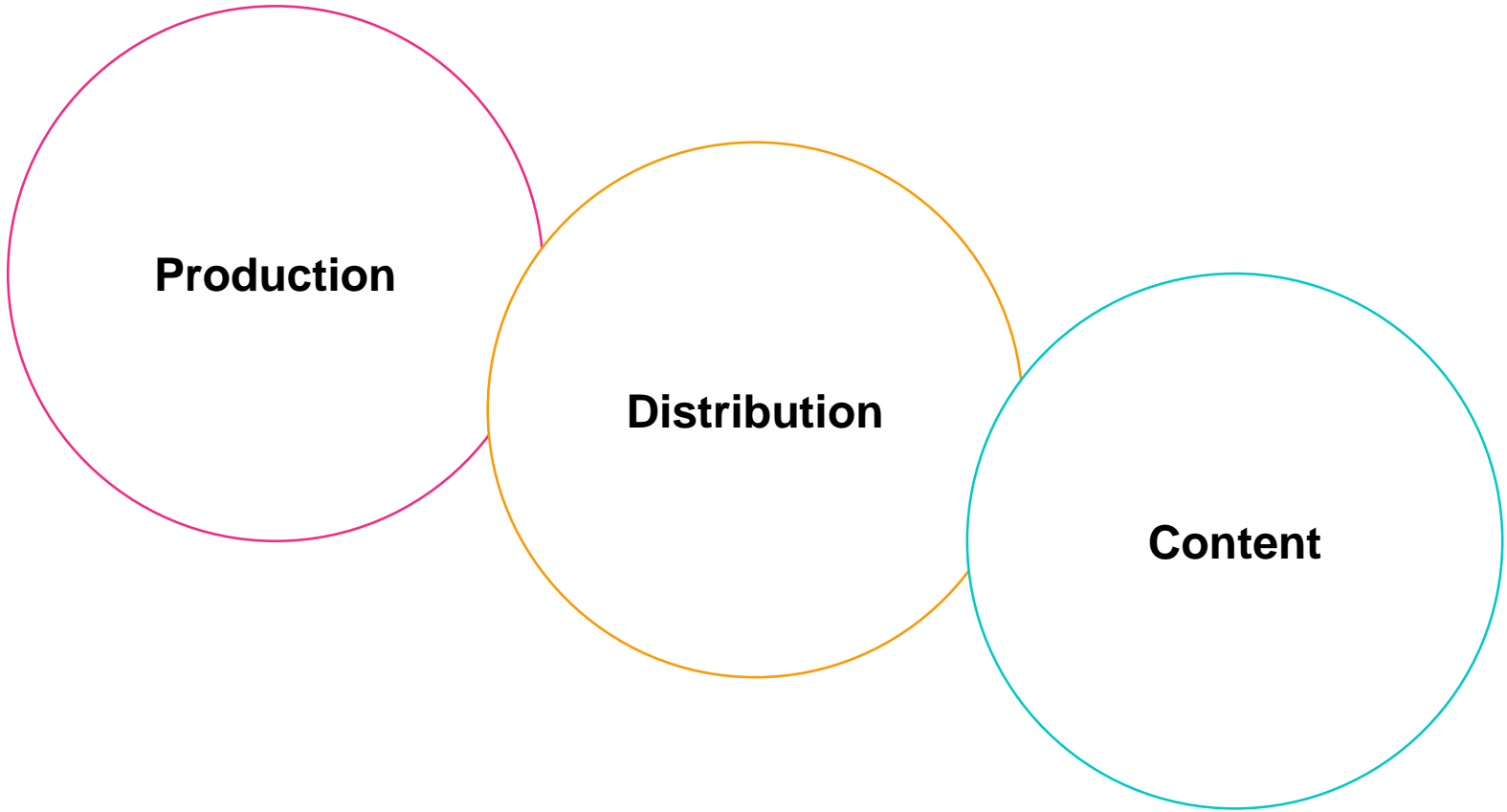
# SCALE OF IMPACT



Rewriting the rules

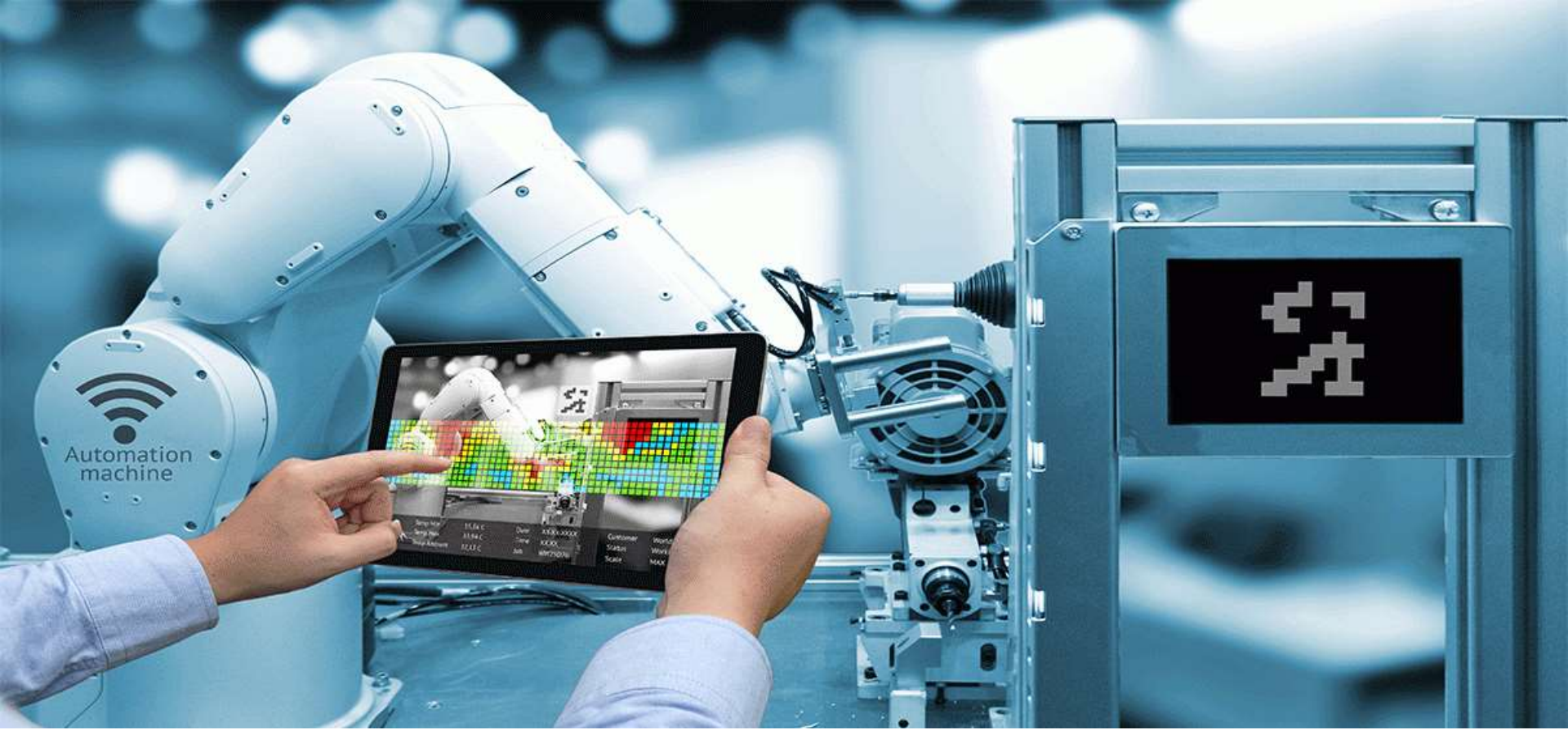
Disrupting your business

Efficiency gains



# Production

EVERY



SMART AUTOMATION



# SIEMENS

Self Organizing Factories





How will  
technology change  
the way YOUR  
BUSINESS produces  
goods and services?

Will this yeild:  
Efficiency?  
Disruption?  
Total transformation?

# Distribution

EVRY

# Åpner for førerløse biler på norske veier

De første selvkjørende bilene og bussene kan rulle på norske veier allerede neste høst.







# AUTONOMOUS PIPELINE INSPECTION



Photo: MMT/Reach



# Distribution of Information



What does the latest poll say?

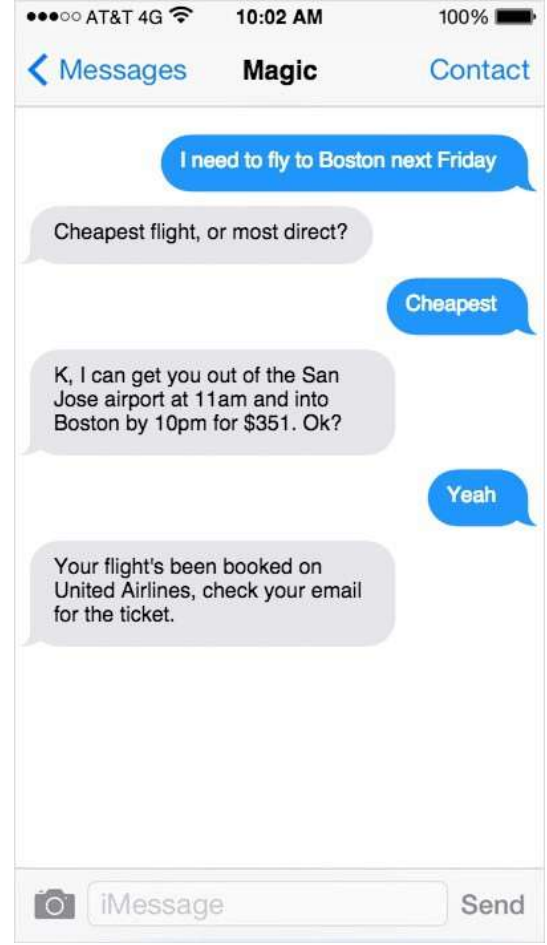
I think you're asking me about poll. Here are some articles that could be of interest:



**Tories ahead by 15 points despite gain for Labour, poll finds**



**How True Poll**





Show products ^







EVRY



How will technology  
enable different  
channels of distribution  
for the goods and  
services produced in  
**YOUR BUSINESS**

In the future, what are  
the best ways for IR  
professionals to  
distribute information  
about their companies  
to investors?

What's the  
best way to  
get noticed

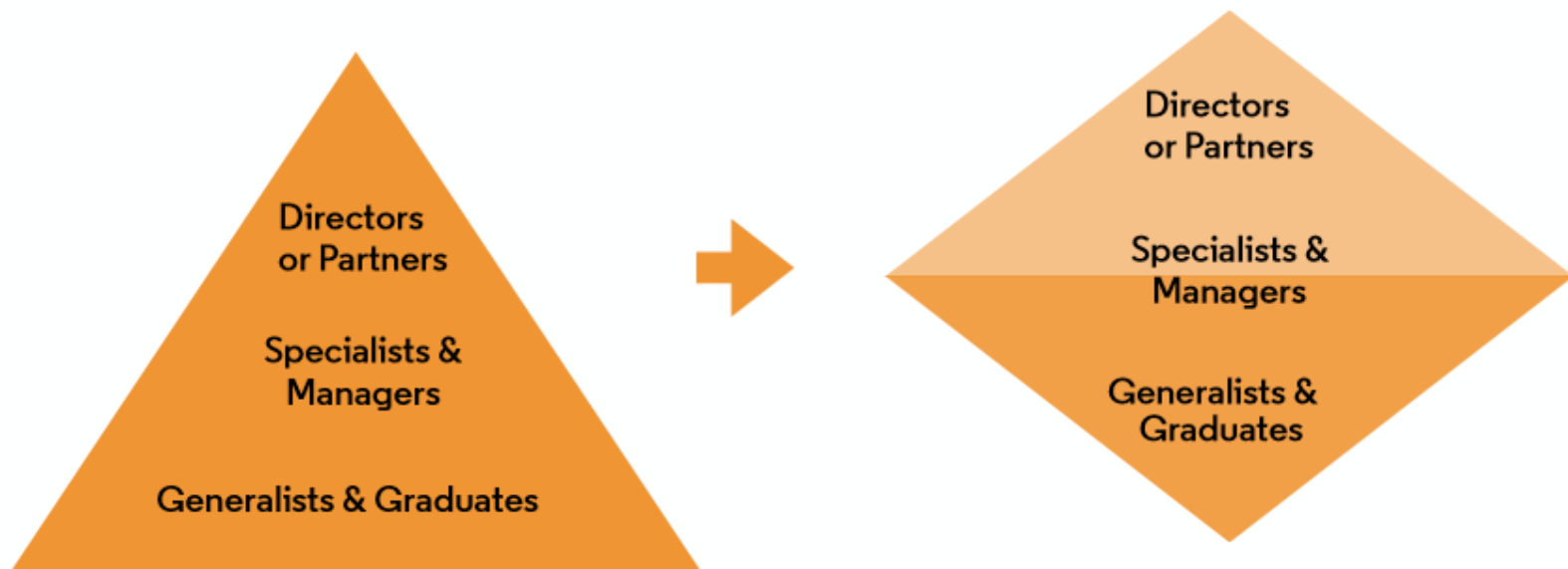




**Content**

*EVRY*

## Forrester; Consulting in 2020



Source:  
Forrester - Future of  
Consulting: Consultancies  
Adapt to Digital Change,  
Sept 2016





Fastlege 2017

IBM Watson

Fastlege 2027?



Is digitalisation resulting in significant changes in what your company is actually producing going forward?

What are your investors interested in hearing about going forward?

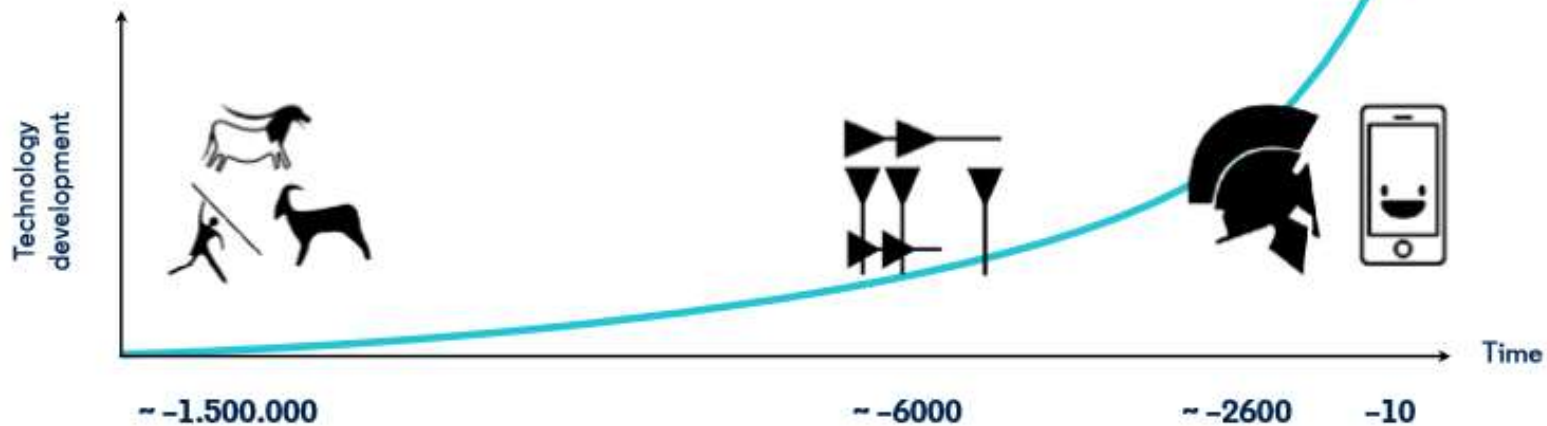
What if the people consuming your work are BOTS in the future?

In the future – how much of your time will be spent preparing reports?

Do you have the skills and knowledge to understand and communicate these things?

# We are a species of dreamers & creators

Just in the last 10 years, we've developed as much capability as we ever did since the dawn of mankind



The background features a complex network of teal-colored nodes and connecting lines, resembling a data network or neural network. The nodes are small circles, and the lines are thin, creating a dense web of connections. The overall color palette is a gradient of blues, from a deep purple-blue on the left to a bright cyan on the right.

**EVRY**

Digital  
+ Advantage