

Open banking and the democratization of data

Rudolf Bergslycka – Senior Business Manager



The power shift: banks → **consumers**

Expect great experiences

Control who accesses their data

Reward businesses that provide value

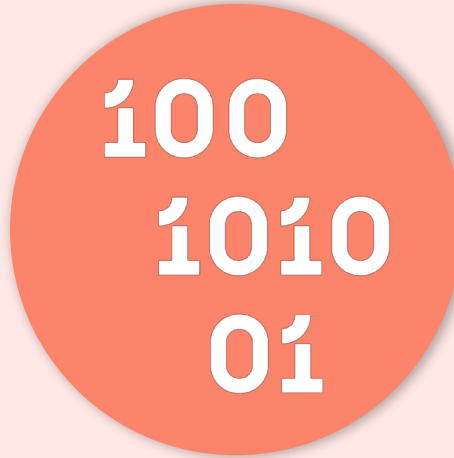
Disruptive tech

The big three

Mobile



Big Data

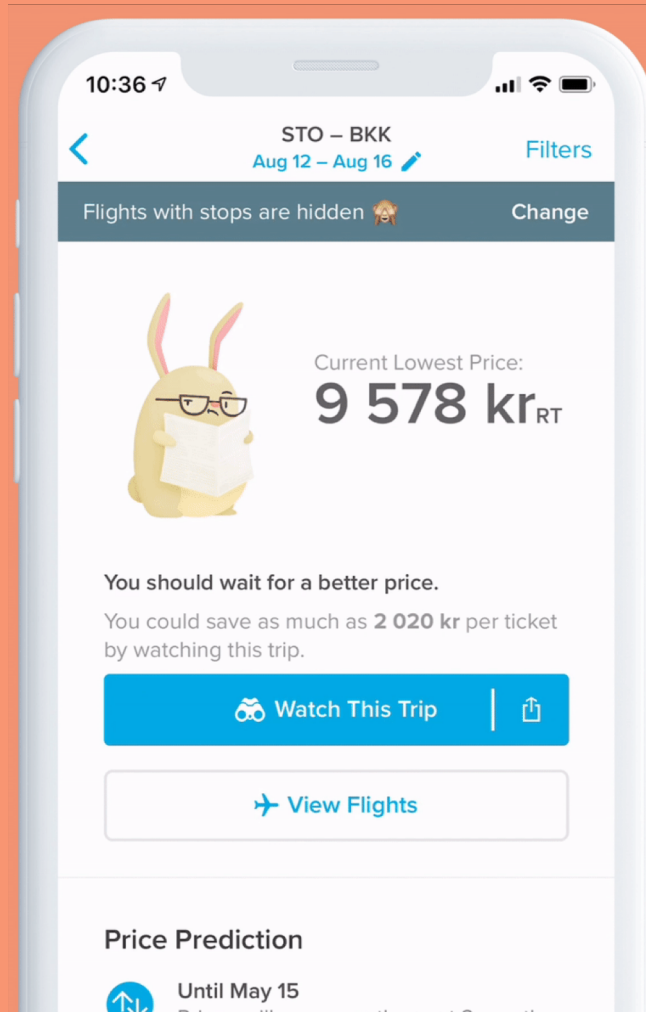


Cloud

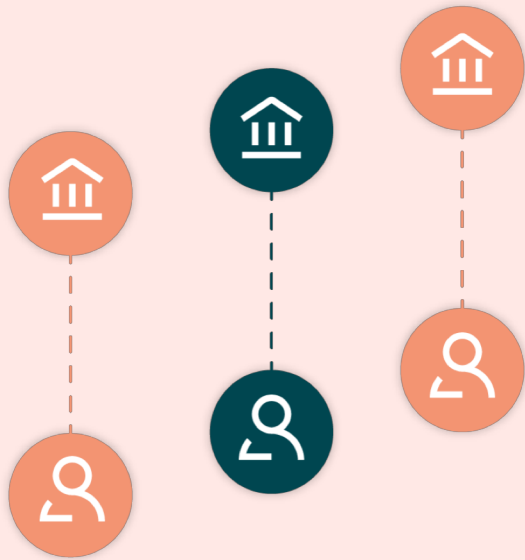


Disruptive tech

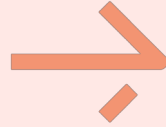
Hopper



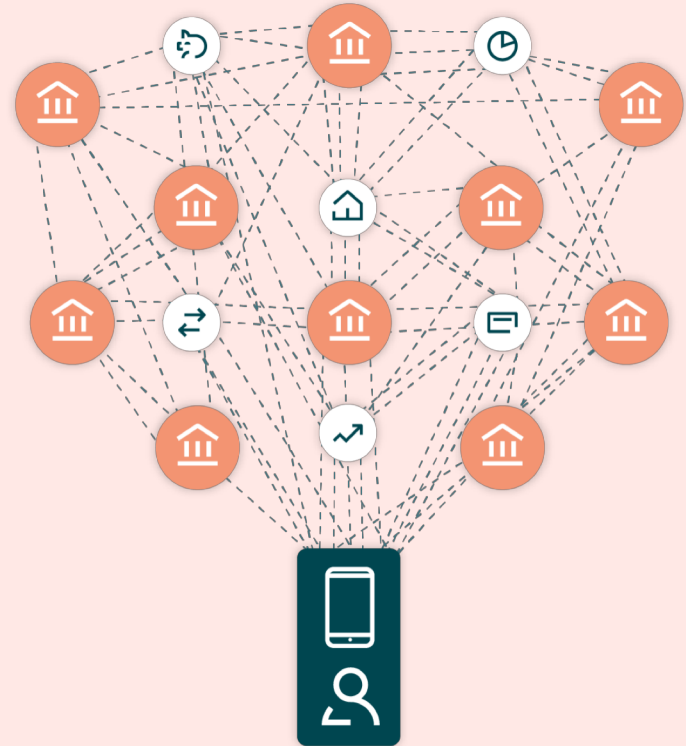
The Old Way

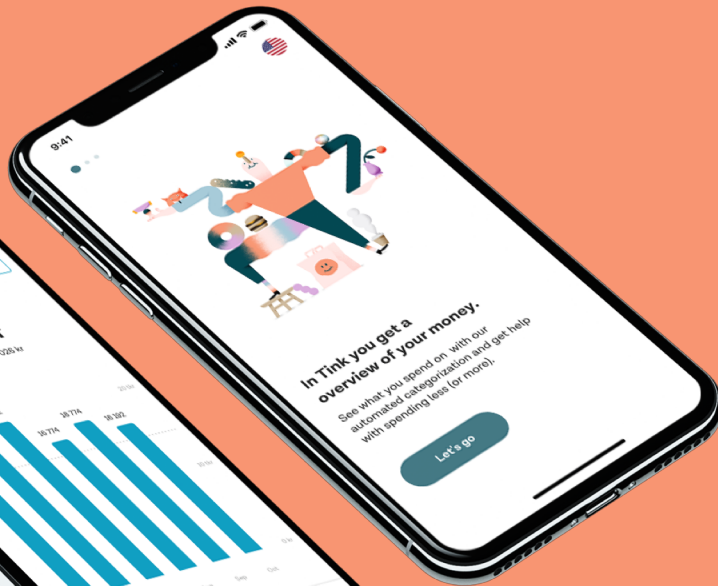
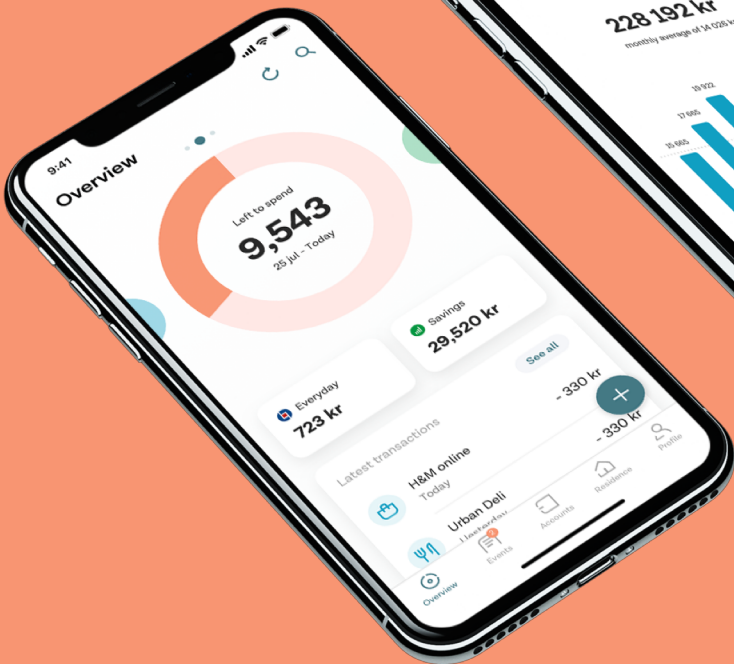


The Old Way



The New Way





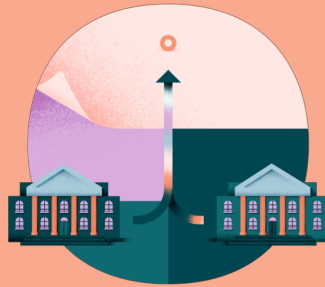
Open banking: The rubber stamp on disruption

Open banking and big data

Tech that transforms experiences



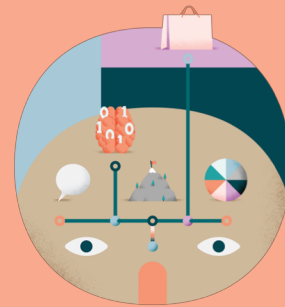
Access data



Enrich data



Initiate
payments



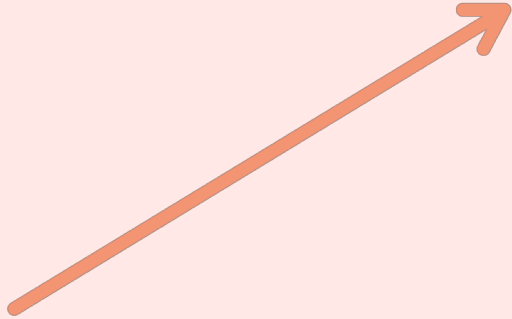
Offer personal
advisory at scale

Using **big data** to
innovate on an
unprecedented scale

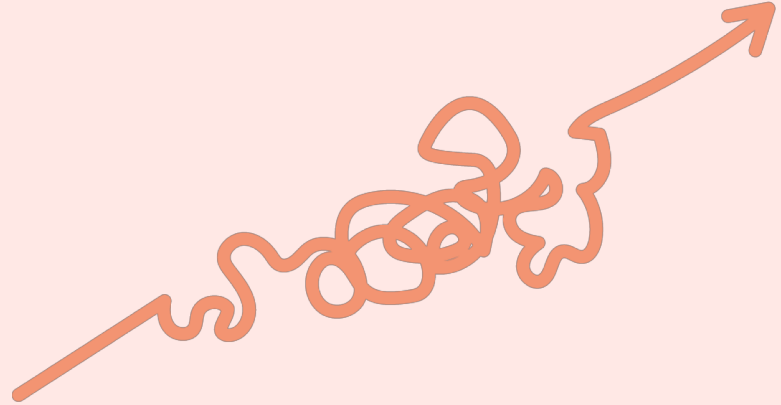
Open banking and big data

**Now how do
we get there...**

Success



What people think
it looks like



What it really
looks like

Open banking and big data

The one thing you **should not** do...

The false trust trap



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Open banking and big data

The one thing you **should** do...

Open banking and big data

... relentlessly
focus on your users

Personalise, personalise, personalise

NETFLIX

\$ 1bn

**saves
billion/year**

because fewer of us get bored and
cancel our subscriptions

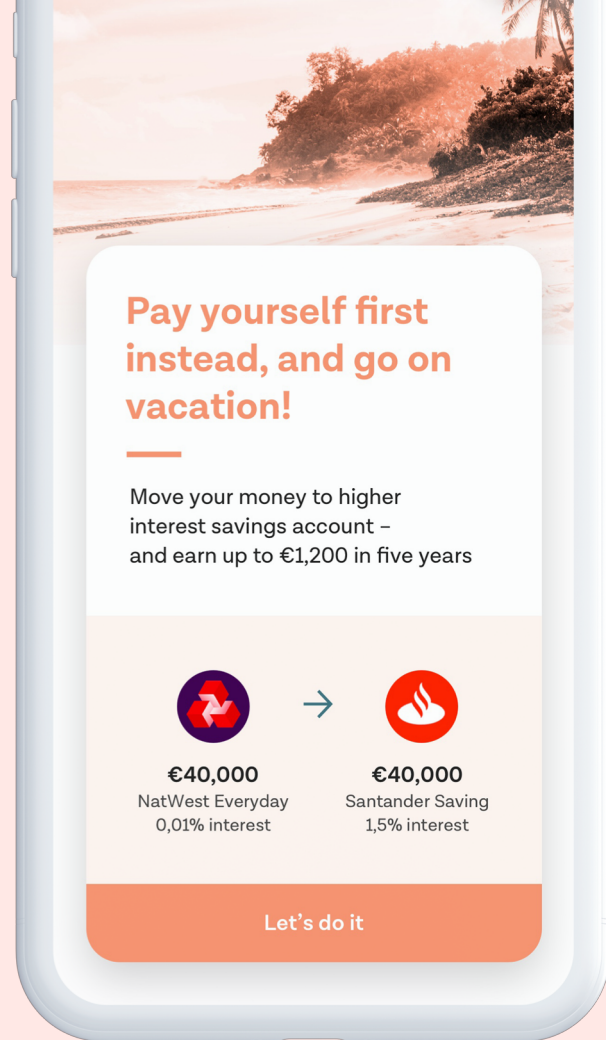
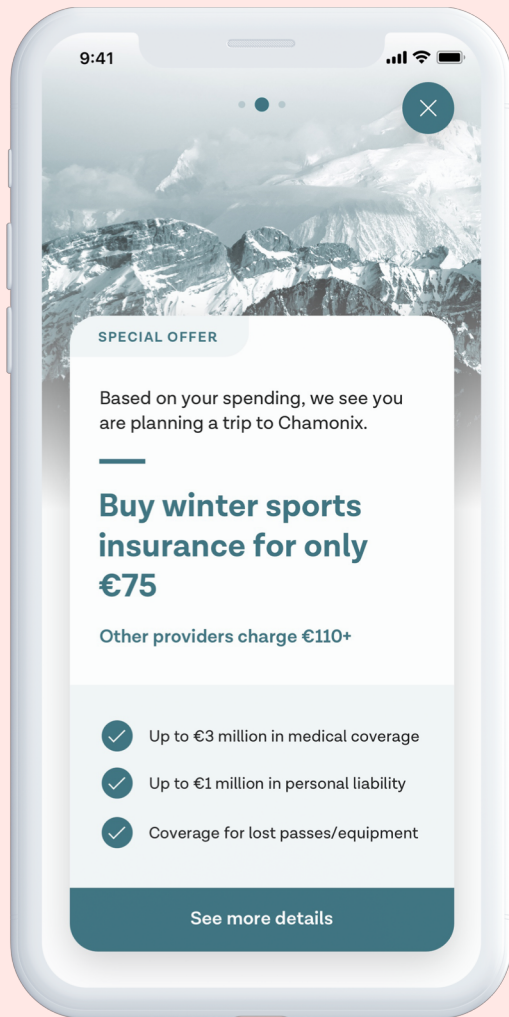


+25%

**users spent
more time listening.**

because of their personalised playlists and
discovery tools

Observe and predict



Open banking and big data

The winners reap the rewards

Thank you

Contact us

partnerships@tink.com

