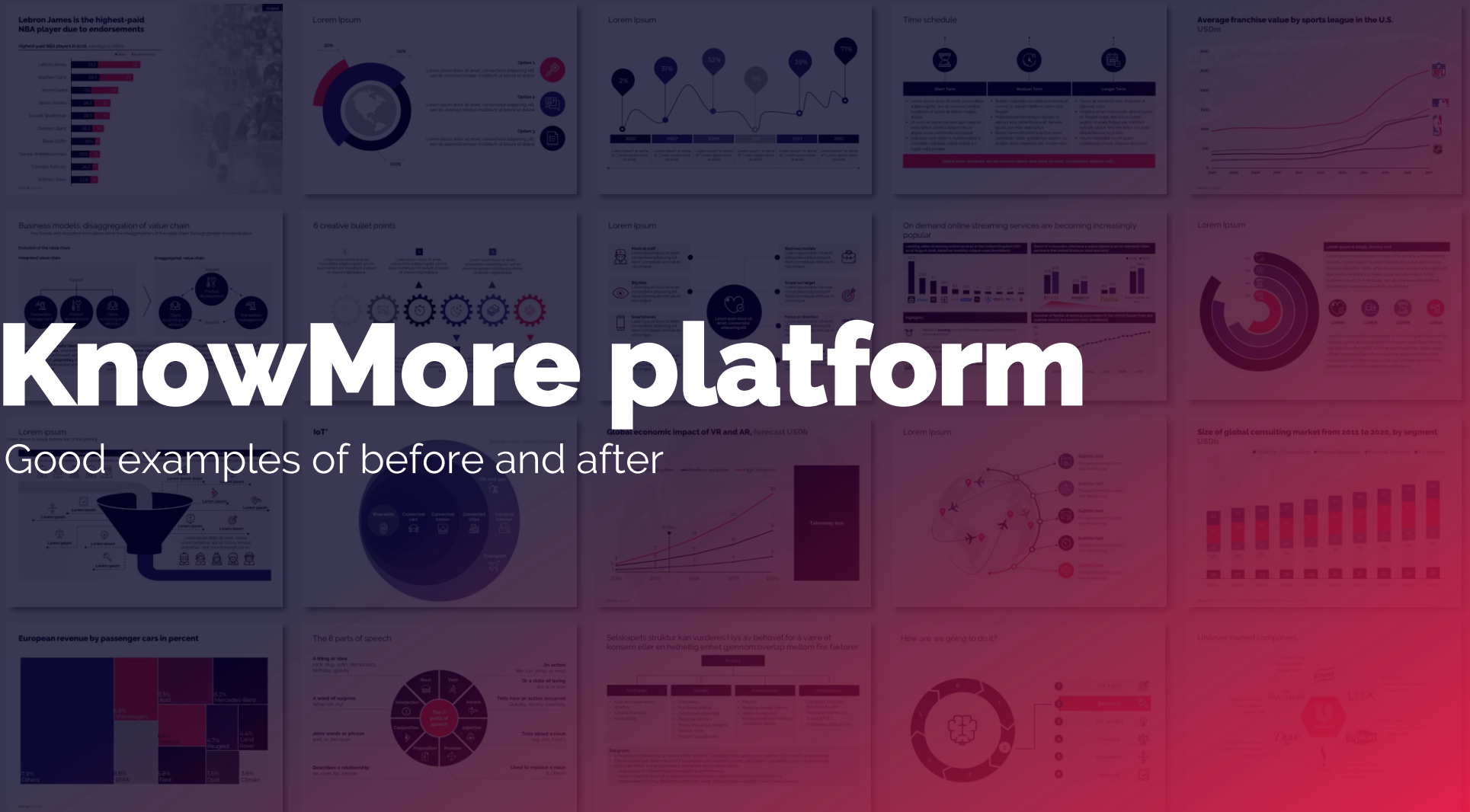


# KnowMore platform

Good examples of before and after



# Content

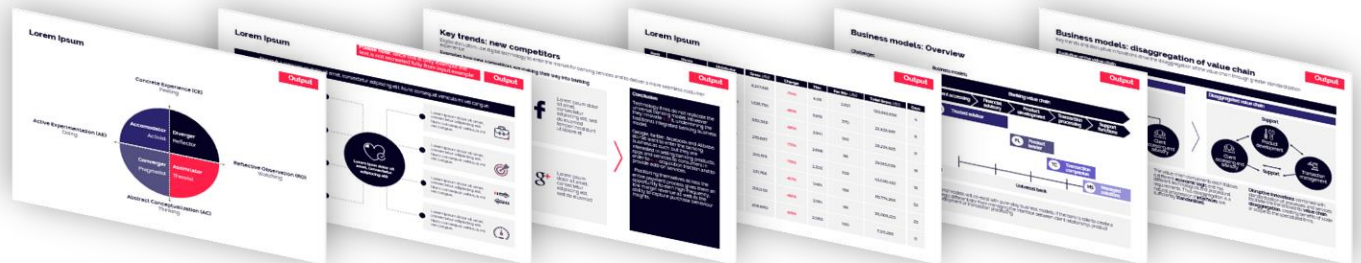
## 1 VISUAL ENHANCEMENT



## 2 BRUSH UP



## 3 RECREATION



①

# Visual enhancement



# Lorem Ipsum



This is for an aviation client. Can you add planes that show routes and maybe icons for the different headings

**Subtitle text**

The quick brown fox jumps over the lazy dog.

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The quick brown fox jumps over the lazy dog.

# Lorem Ipsum



## Subtitle text

The quick brown fox jumps over the lazy dog.



## Subtitle text

The quick brown fox jumps over the lazy dog.



## Subtitle text

The quick brown fox jumps over the lazy dog.



## Subtitle text

The quick brown fox jumps over the lazy dog.



## Subtitle text

The quick brown fox jumps over the lazy dog.

# Loren Ipsum

Turn into a timeline

**2017**

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2020



# Loren Ipsum

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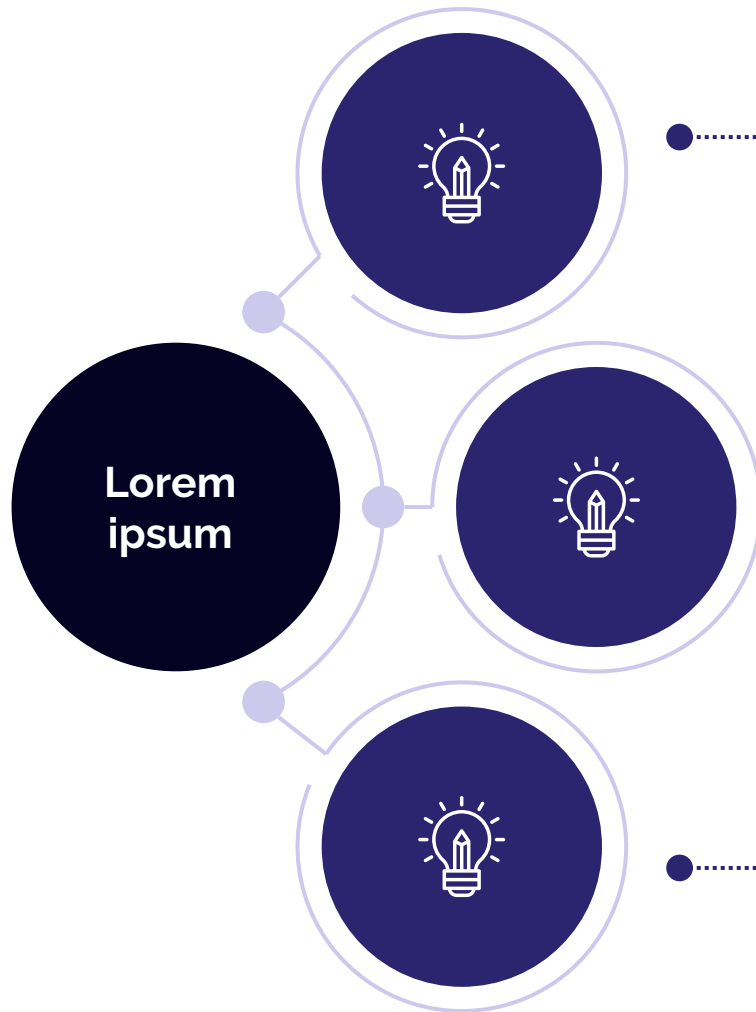
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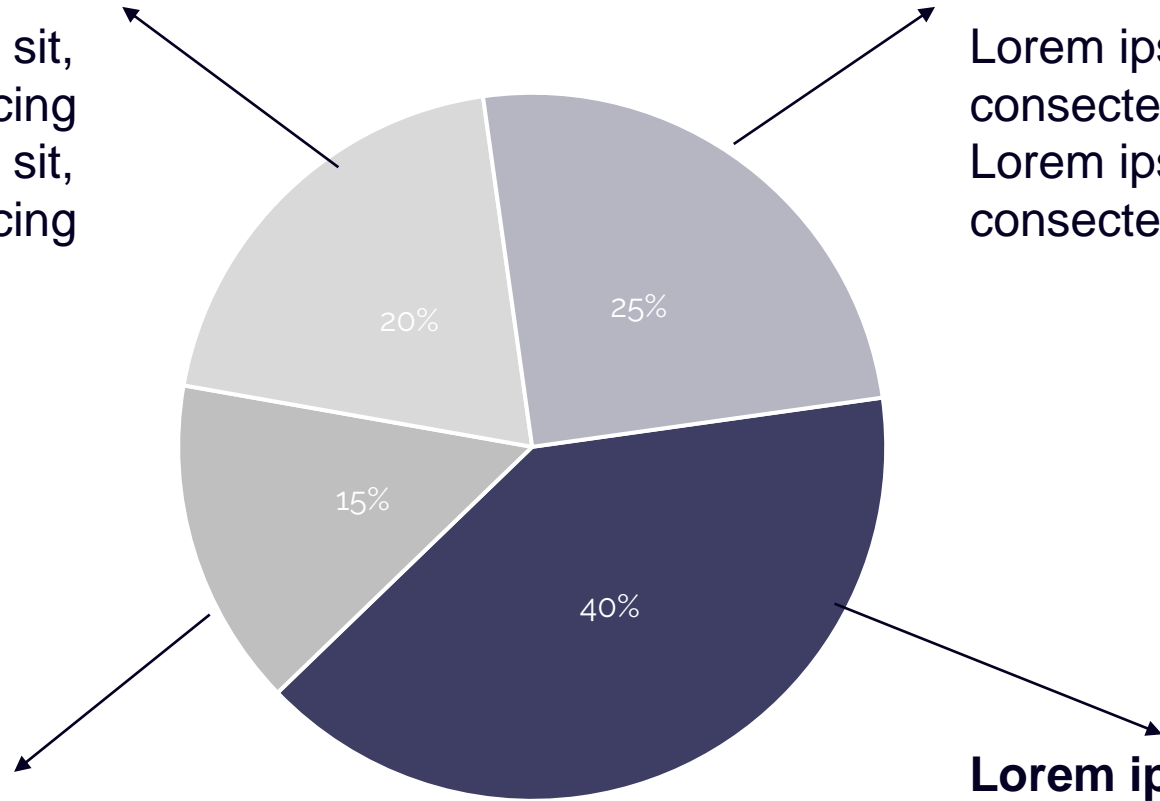
Enhance, keep the slide airy – keep enough white space , no icons

## HeadingLorem ipsum

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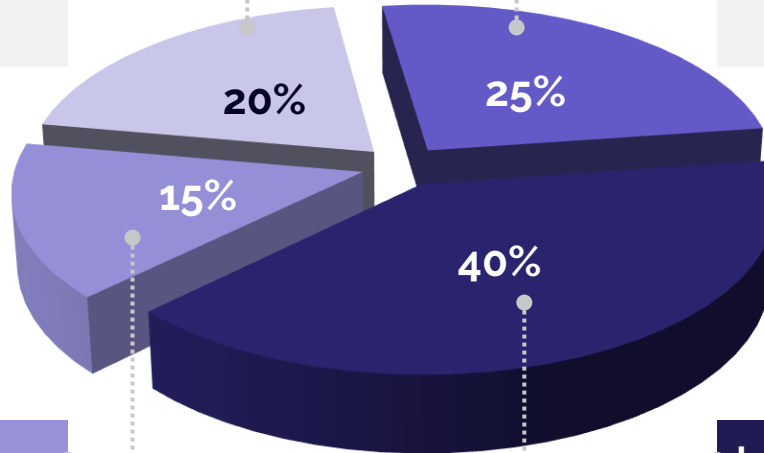
# Lorem Ipsum

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# Loren Ipsum

Visual enhance

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# Lorem Ipsum



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Brush up



# Loren Ipsum

Brush up

1 Priority: High

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# Lorem Ipsum

**1** Priority: High

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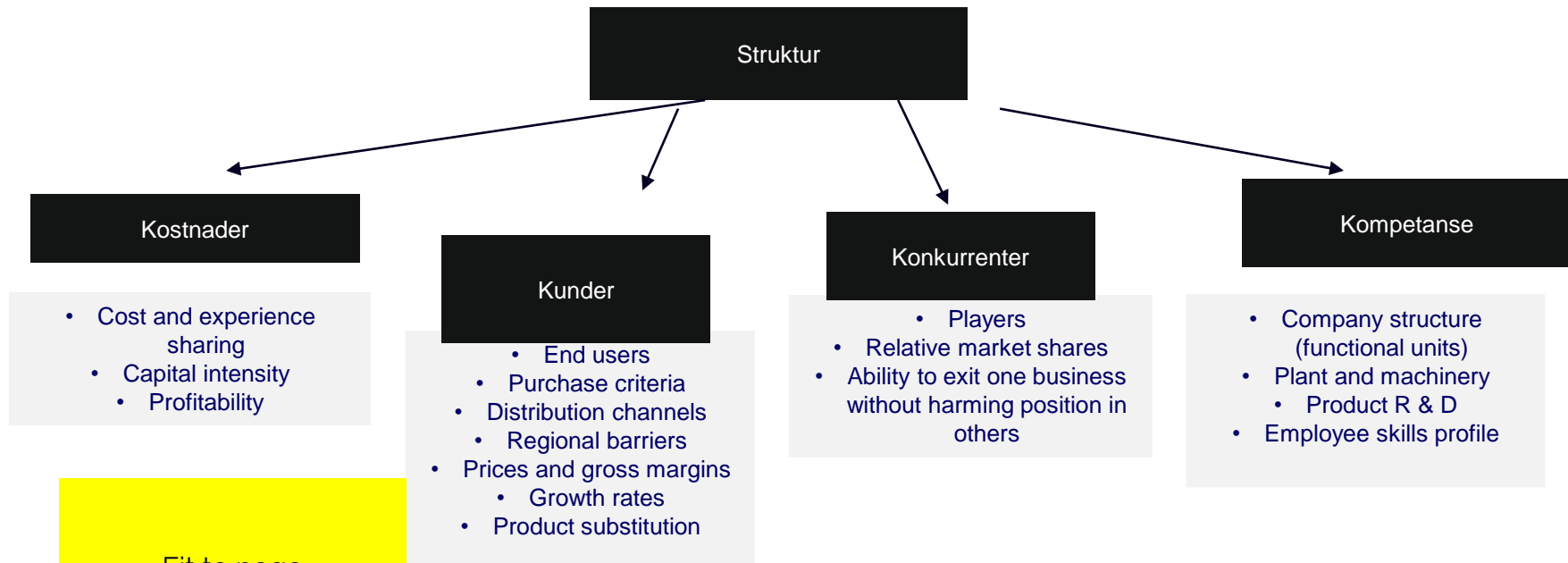
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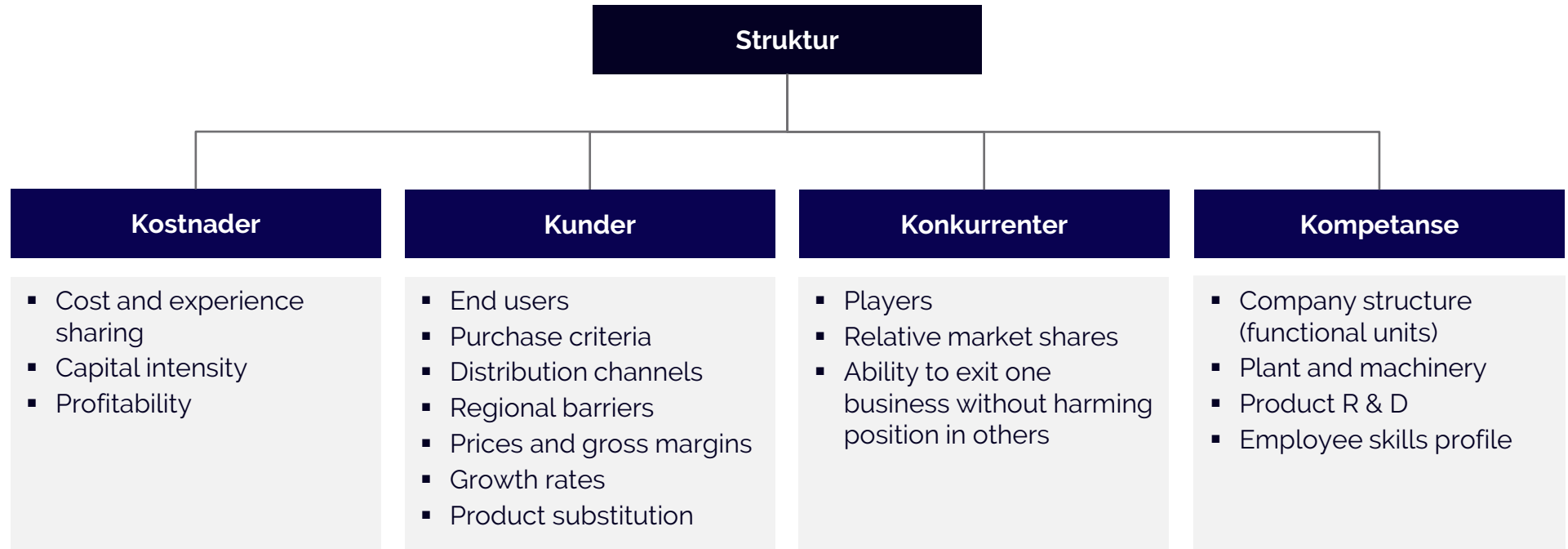


Fit to page

**Bakgrunn**  
 A business is defined as an arena within which it is possible to establish and maintain a competitive advantage

- The four principal determinants of boundaries are related to costs, customers, competitors and competencies.
  - Once identified, these boundaries define the arena within which
    - scale leads to differentiated competitive performance
    - relative market share plus shared cost advantages determine relative cost positions
    - independent pricing decisions cannot be made without relative market share consequences

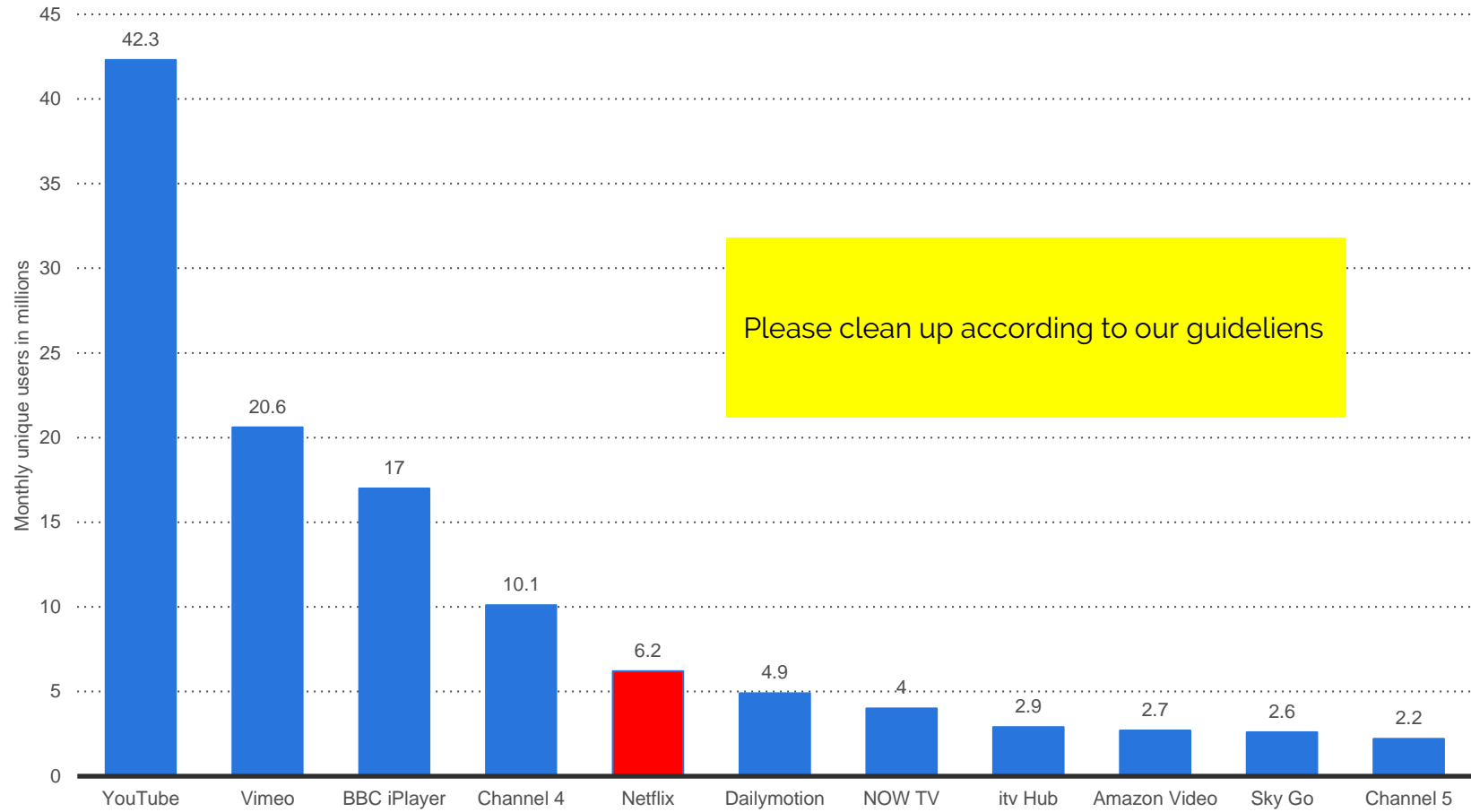
# Lorem Ipsum



## Bakgrunn

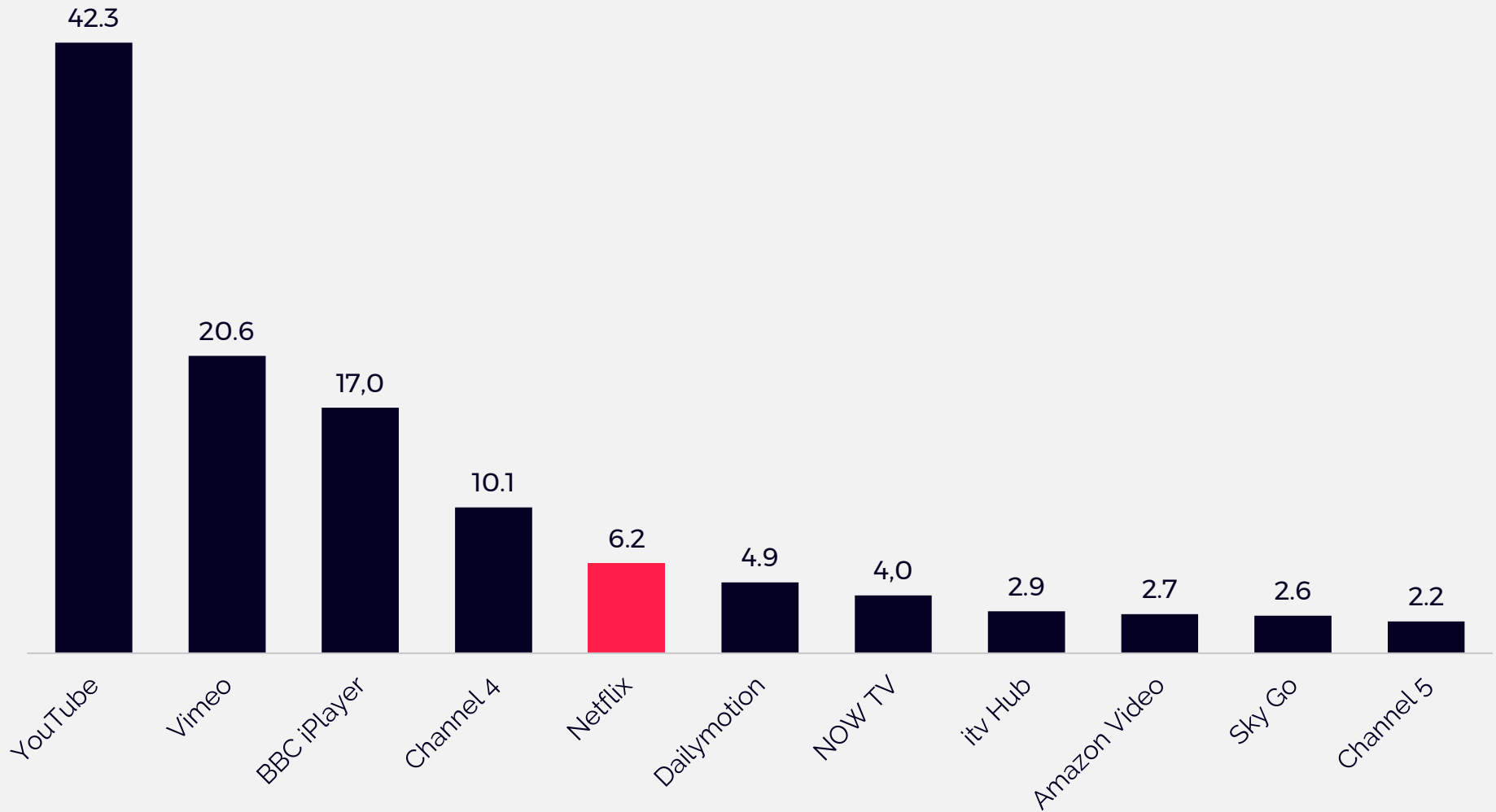
- A business is defined as an arena within which it is possible to establish and maintain a competitive advantage
- The four principal determinants of boundaries are related to costs, customers, competitors and competencies.
- Once identified, these boundaries define the arena within which
  - scale leads to differentiated competitive performance
  - relative market share plus shared cost advantages determine relative cost positions
  - independent pricing decisions cannot be made without relative market share consequences

# Loren Ipsum



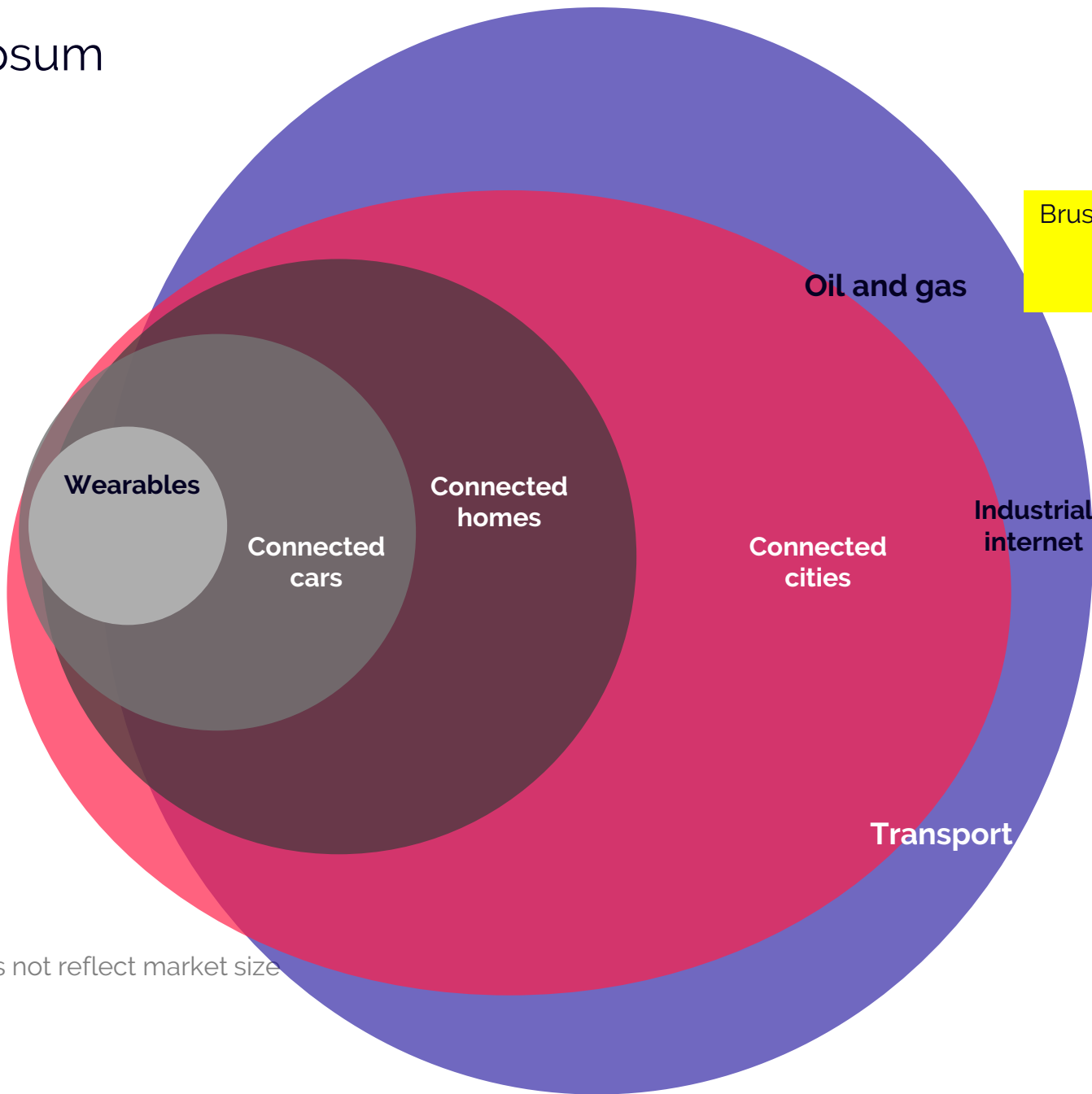
# Lorem Ipsum

Monthly unique sessions, millions





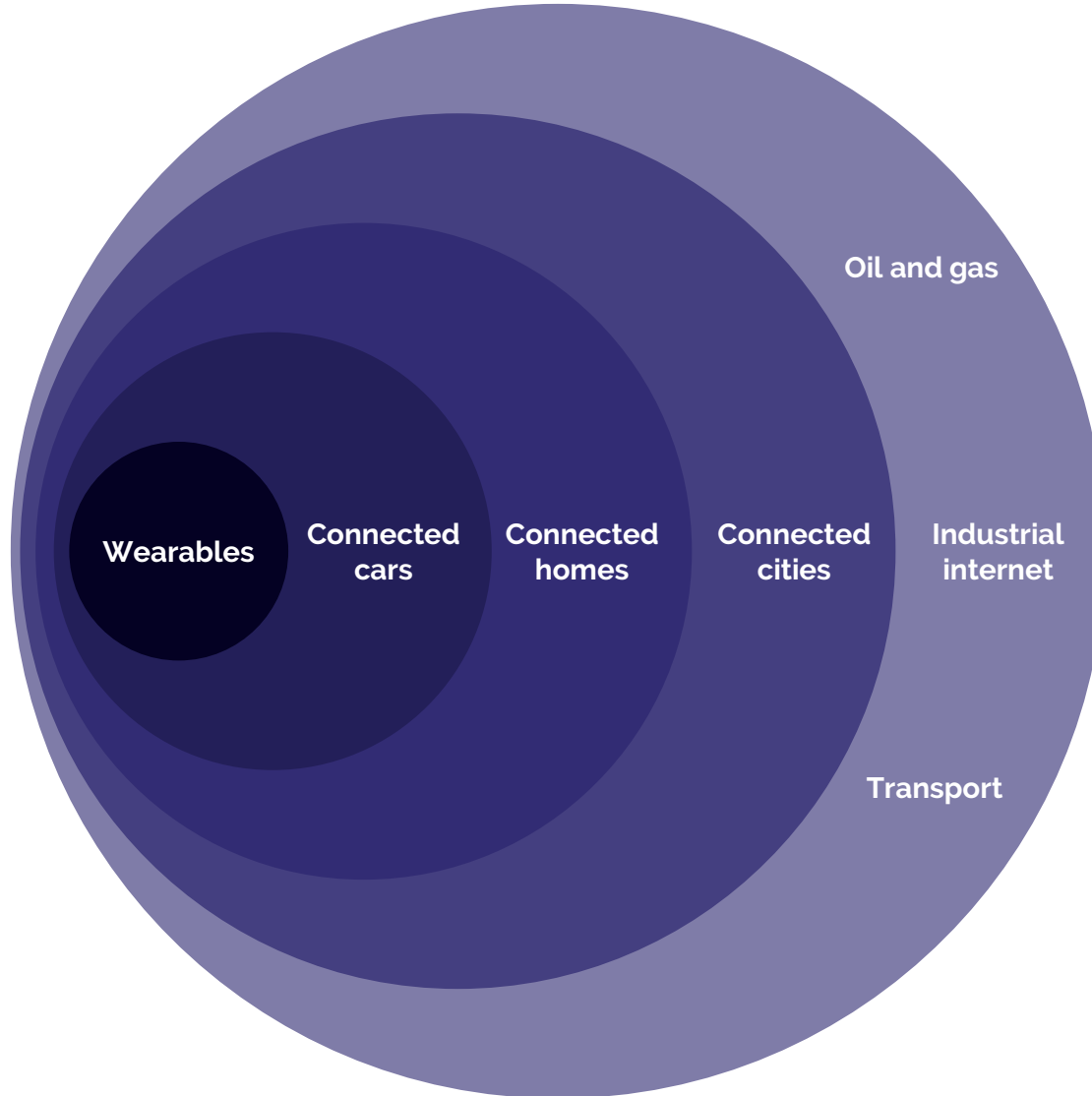
Loren Ipsum



Brush up

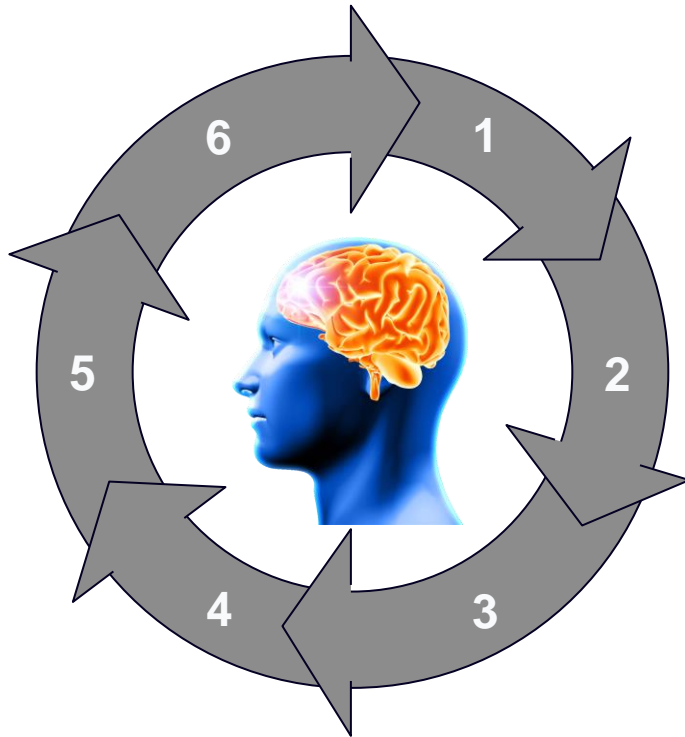
\*Illustration does not reflect market size

# Lorem Ipsum



\*Illustration does not reflect market size

## Loren Ipsum

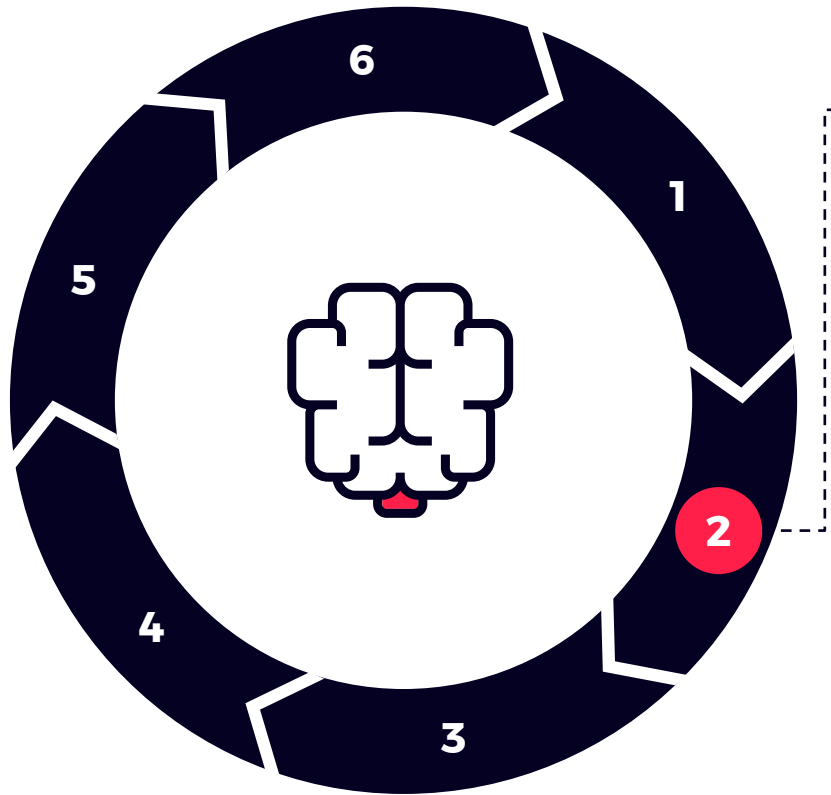


This feels generic. Can you please clean it up

Exchange picture for simple icon

1. Plan
- 2. Research**
3. Analyse
4. Discuss
5. Implement
6. Reflect

# Lorem Ipsum



- 1 Plan
- 2 **Research**
- 3 Analyse
- 4 Discuss
- 5 Implement
- 6 Reflect

# Loren Ipsum

Brush up

	Quarter 1	Quarter 2	Quarter 3	Quarter 4
Overall	Scoping and planning	Execution		Evaluation
Finance	<p>Lorem ipsum dolor sit amet, consectetur adipiscing elit. Integer et lacinia arcu, ut convallis risus.</p>	<p>Ut sit amet erat pellentesque, molestie lectus id, bibendum lectus. Maecenas vestibulum metus in sem posuere convallis. Sed ut porttitor odio, non tempus enim. Morbi in nisi et augue semper interdum.</p>		<p>Curabitur semper pharetra ipsum a egestas. Vestibulum porttitor mattis nisl, at semper massa mattis et.</p>
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	Quarter 1	Quarter 2	Quarter 3	Quarter 4
Overall	Scoping and planning	Execution		Evaluation
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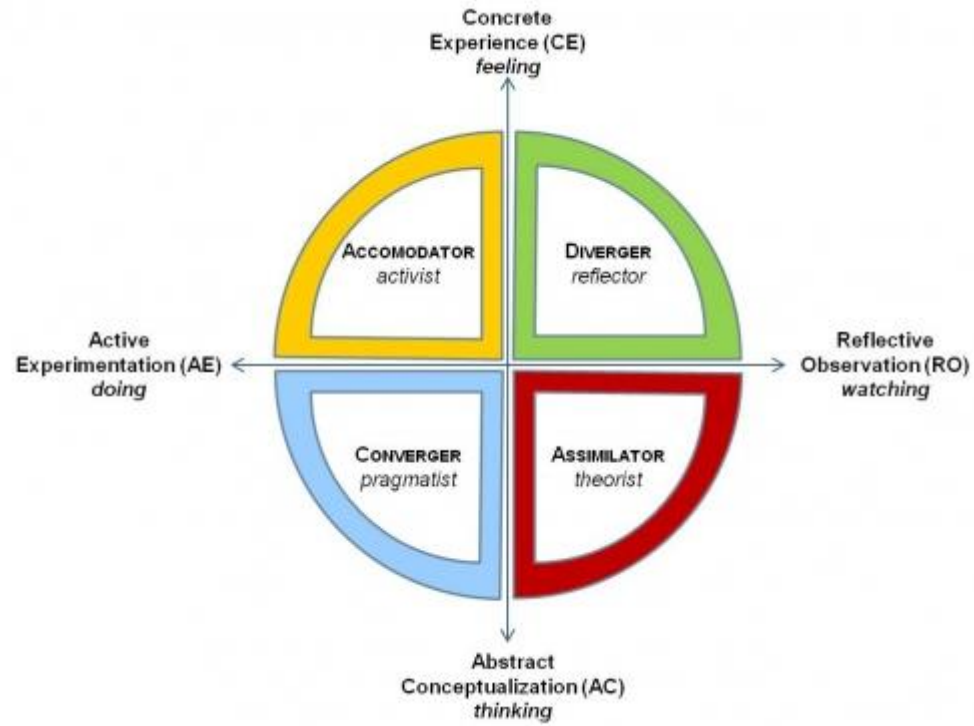
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# Recreation



# Loren Ipsum

Recreate



# Lorem Ipsum

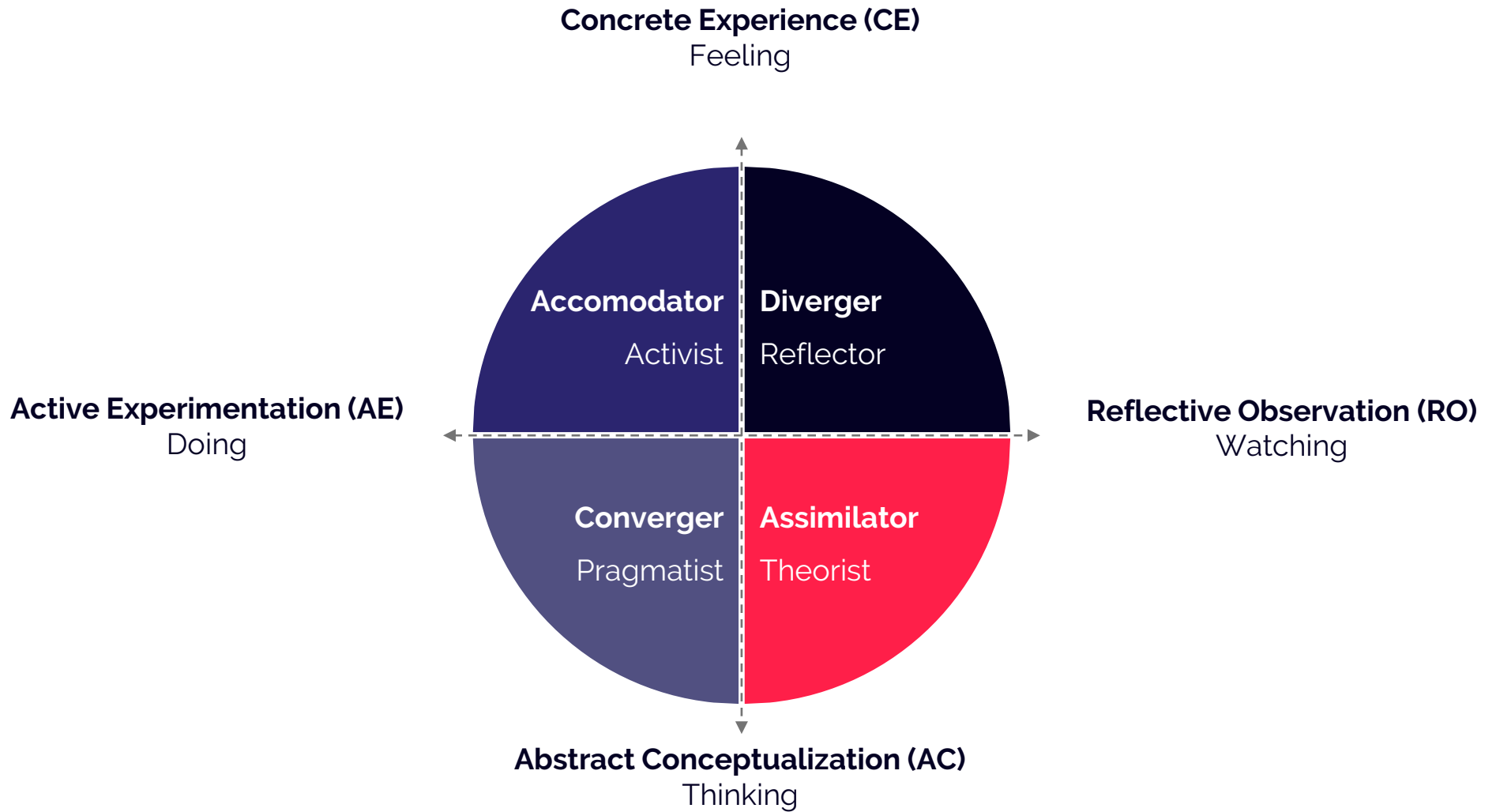
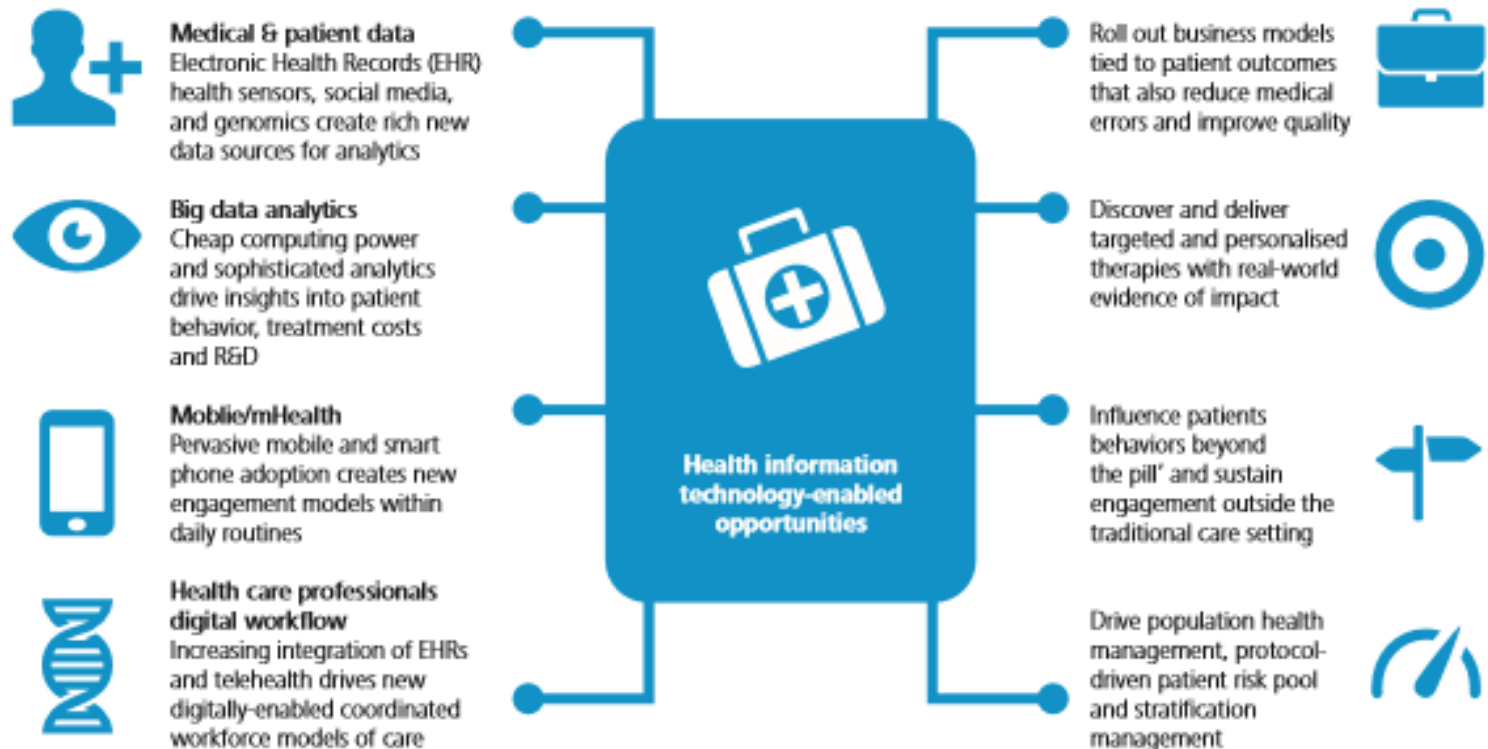
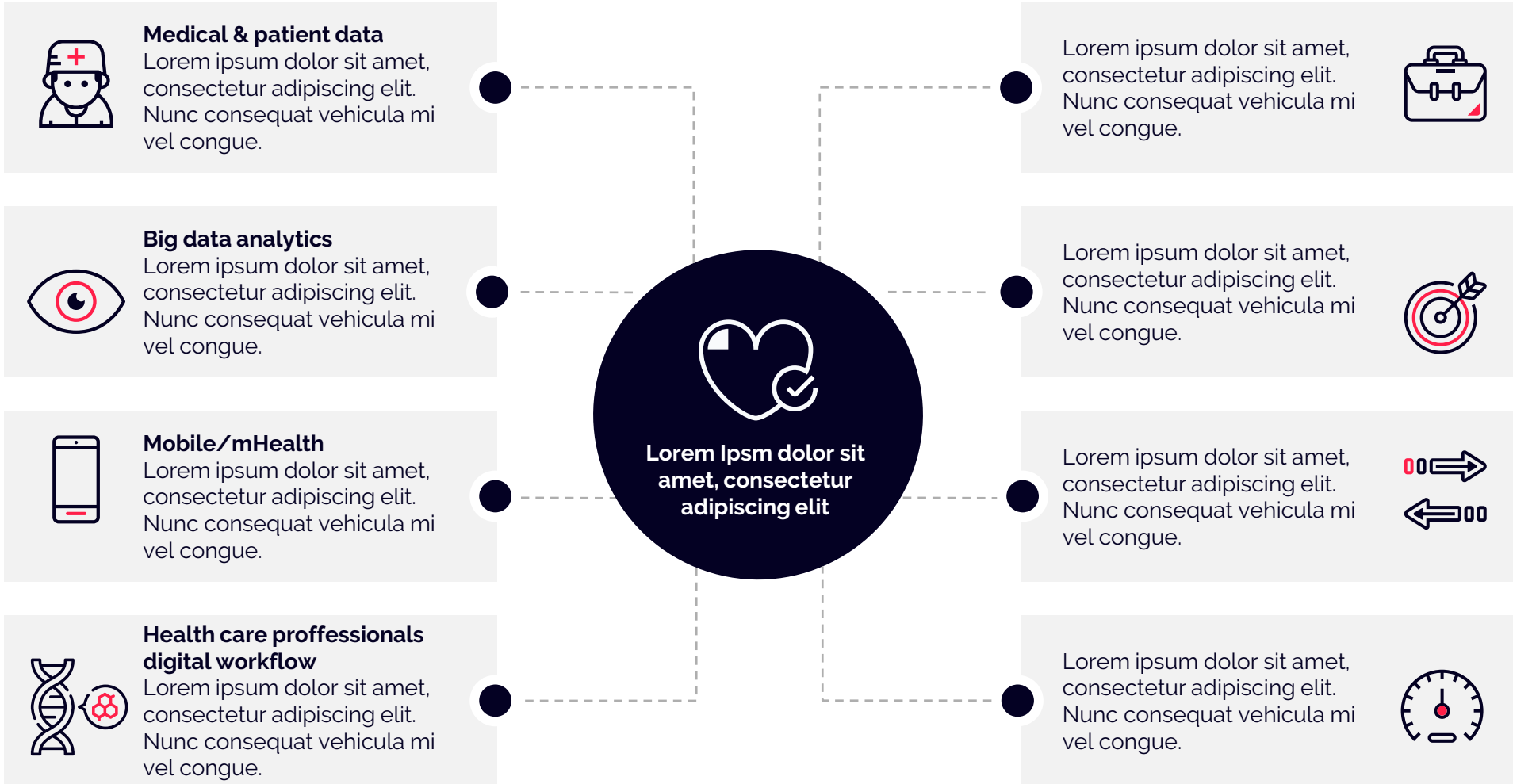


Figure 6: New business models: 'Beyond the pill', outcomes, and real-world data are providing health data and transforming what is possible



# Lorem Ipsum

Figure 6: Lorem ipsum dolor sit amet, consectetur adipiscing elit. Nunc consequat vehicula mi vel congue.



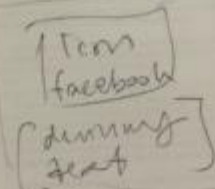
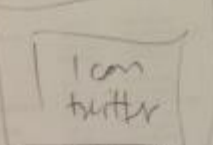
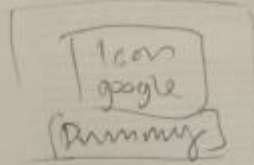
Key trends

Digital disruptors use digital technology to enter the market for banking services and to deliver a more seamless customer experience

Examples of ~~the~~ how major competitors are making their way into banking  
(More bank!)

Conclusion

Technology firms do not want to replicate the universal banking model. However, they innovate around it, undermining the traditional integrated banking business model



Bardays UK has launched peer-to-peer twitter payments via its mobile application Pingit

Conclusion

- Google, Twitter, facebook and Alibaba do not seek to enter banking business as such, but they are interested in selling banking products, apps and suites to consumers in order to maintain acquisition traction and to provide add-on services
- Positioning themselves across the entire payments process gives them an opportunity to earn high-frequency, low margin revenue as well as the ability to purchase behaviour insight.

(Make over)

Turn into proper slide

# Key trends: new competitors

Digital disruptors use digital technology to enter the market for banking services and to deliver a more seamless customer experience

## Examples how new competitors are making their way into banking



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Barclays UK has launched peer-to-peer Twitter payments, via its mobile application Pingit



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## Conclusion

Technology firms do not replicate the universal banking model. However they innovate <...> it, undermining the traditional integrated banking business model.

Google, twitter, facebook and Alibaba do not want to enter the banking business as such; but they are interested in selling banking products, apps and services to consumers in order to <...> acquisition traction and to provide add-on services.

Positioning themselves across the entire payment process gives them an opportunity to earn high-frequency, low margin revenue as well as the ability to capture purchase behaviour insights.

# Loren Ipsum

Make real slide in our style

Rank	Movie	Distributor	Gross	Change	Thtrs.	Per Thtr.	Total Gross	Days
1	Thor: Ragnarok	Walt Disney	\$8,247,661	-74%	4,08	\$2,021	\$130,992,650	4
2	A Bad Moms Christmas	STX Entertainment	\$1,338,730	-69%	3,615	\$370	\$22,623,997	6
3	Jigsaw	Lionsgate	\$530,308	-68%	2,941	\$180	\$29,224,925	11
4	Geostorm	Warner Bros.	\$255,687	-73%	2,666	\$96	\$29,185,059	18
5	Tyler Perry's Boo 2! A Ma...	Lionsgate	\$240,819	-78%	2,202	\$109	\$43,090,432	18
6	Blade Runner 2049	Warner Bros.	\$231,766	-67%	1,464	\$158	\$85,774,268	32
7	Happy Death Day	Universal	\$216,005	-66%	2,184	\$99	\$53,069,225	25
8	Thank You for Your Service	Universal	\$208,680	-65%	2,083	\$100	\$7,511,265	11



# Lorem Ipsum

Rank	Movie	Distributor	Gross USD	Change	Thtr.	Per thtr. USD	Total Gross USD	Days
1	Thor: Ragnarok	Walt Disney	8,247,661	-74%	4,08	2,021	130,992,650	4
2	A Bad Moms Christmas	STX Entertainment	1,338,730	-69%	3,615	370	22,623,997	6
3	Jigsaw	Lionsgate	530,308	-68%	2,941	180	29,224,925	11
4	Geostorm	Warner Bros.	255,687	-73%	2,666	96	29,185,059	18
5	Tyler Perry's Boo 2!	Lionsgate	240,819	-78%	2,202	109	43,090,432	18
6	Blade Runner 2049	Warner Bros.	231,766	-67%	1,464	158	85,774,268	32
7	Happy Death Day	Universal	216,005	-66%	2,184	99	53,069,225	25
8	Thank You for Your Service	Universal	208,680	-65%	2,083	100	7,511,265	11

# Business models: Overview

~~Banks need to consider their internal capabilities and external factors, and choose between pure play business models or hybrid ones~~

## Challenges

- Increased cost pressure
  - Disaggregated value chain (standardisation)
  - New, agile entrants
  - Accelerated innovation cycles
  - More sophisticated and thus more demanding clients
- Choice

## Business models



Recreate and change colors to our guidelines



Hybrid models will co-exist with pure-play business models, if the bank is able to create a strategic differentiator from managing the interface between client relationship, product development or transaction processing

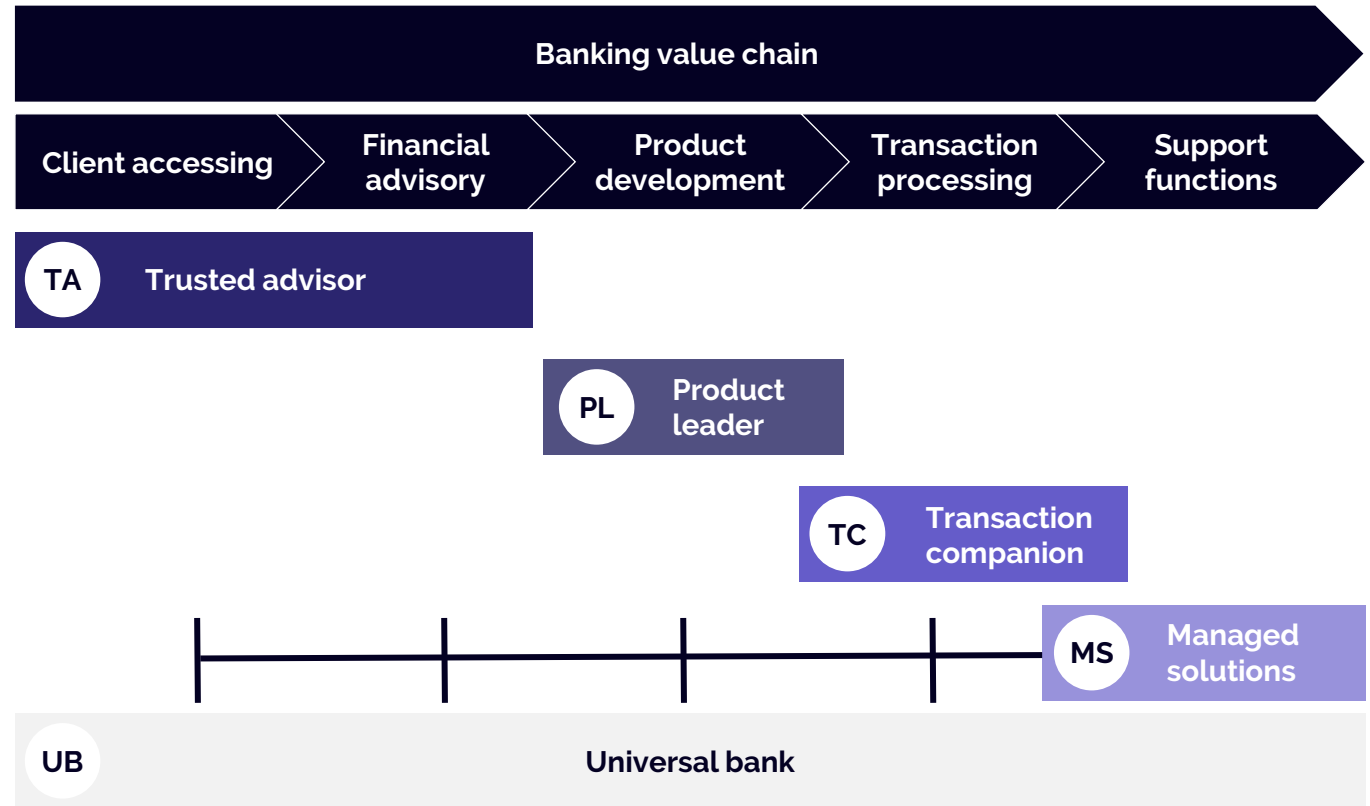
# Business models: Overview

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## Business models



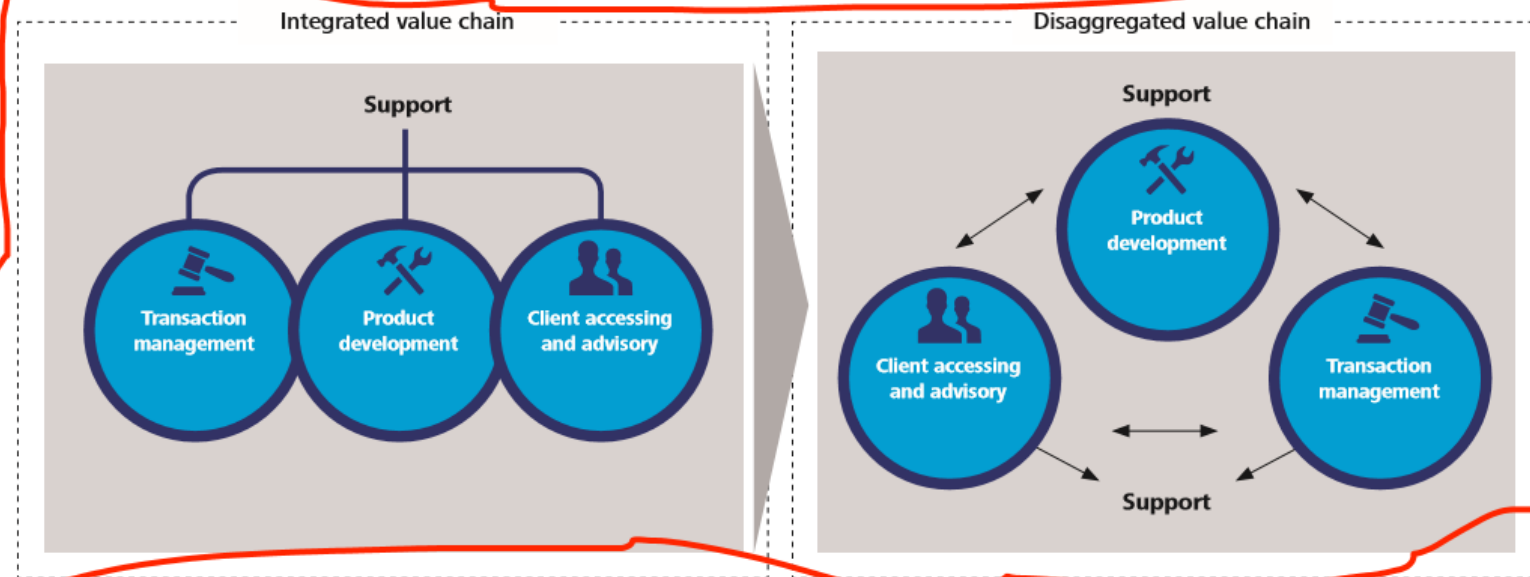
Hybrid models will co-exist with pure-play business models, if the bank is able to create a strategic differentiator from managing the interface between client relationship, product development or transaction processing

Make it editable and in our style

## Business models: Disaggregation of value chain

Key trends and disruptive innovations drive the disaggregation of the value chain through greater standardisation

### Evolution of the value chain



- Banking has **traditionally been an integrated business**, where financial institutions have distributed self-developed products through **proprietary channels** and have fulfilled all transaction and **support services in-house**.

- The value chain components each follows a different **economic logic** and has different technological and procedural requirements. Thus disaggregation is a natural progression if **interfaces** are sufficiently **standardised**.

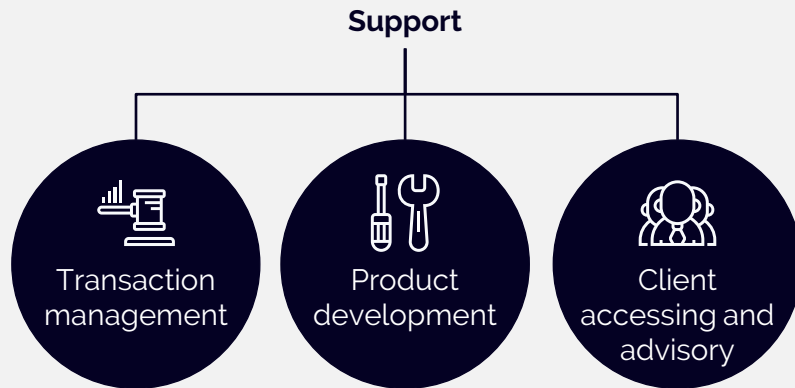
- **Disruptive innovations** combined with standardisation of processes and services facilitate the trend towards **value chain disaggregation**, creating benefits of scale or scope to the specialised firms.

# Business models: disaggregation of value chain

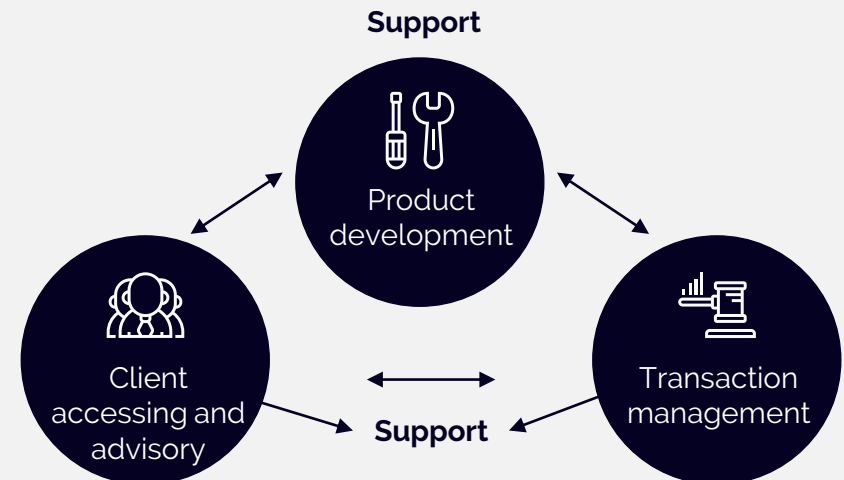
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## Evolution of the value chain

### Integrated value chain



### Disaggregated value chain



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