



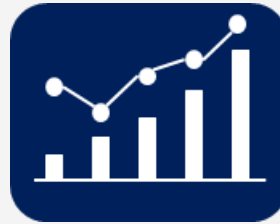
Boosting Business Through Digital

Anni Ronkainen

The Power of Consumers, Data and Mobile Are Changing the Business



The power of **CONSUMERS** will increase



The importance of **DATA** will increase



Positive **CUSTOMER EXPERIENCE** is crucial in every touch point



MOBILIZATION, shops and services are always open and available



URBANIZATION, different areas & customer needs, new household models



ON DEMAND SERVICES will increase in every industry

Building Best Digital Services to our Customers



Winning Customer Experience With the Best Digital Services

STRATEGY ROADMAP

2016 - 2017
DIGITAL PLATFORM &
SERVICE DEVELOPMENT

By K-Group

2017 - 2018
NEW SERVICES
& ECOSYSTEM
DEVELOPMENT

By K-Group

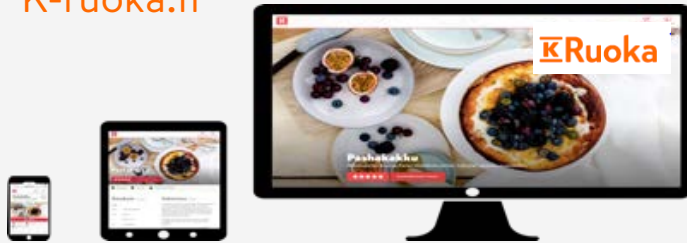
2019 →
NEW “K-WAY”
STANDARD FOR
SHOPPING

By K-Group

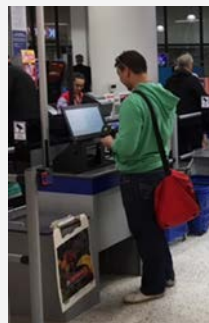
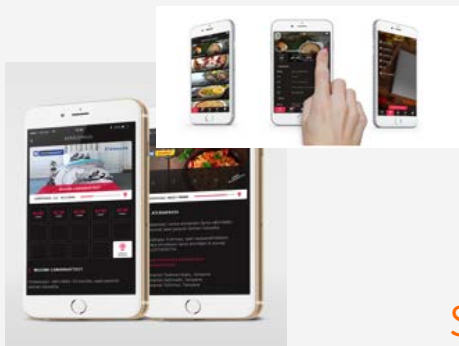
New Digital Services Are Provided by Business Divisions

GROCERY TRADE

K-ruoka.fi



K-ruoka mobile app



Self-checkout

BUILDING AND TECHNICAL TRADE

Renovation master app & tools



Hire a contractor service



Inspiration & design tools



K-rauta.fi

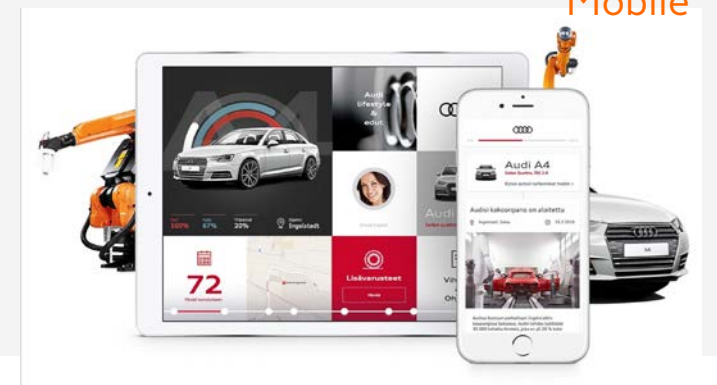


CAR TRADE

Caara.fi



Mobile

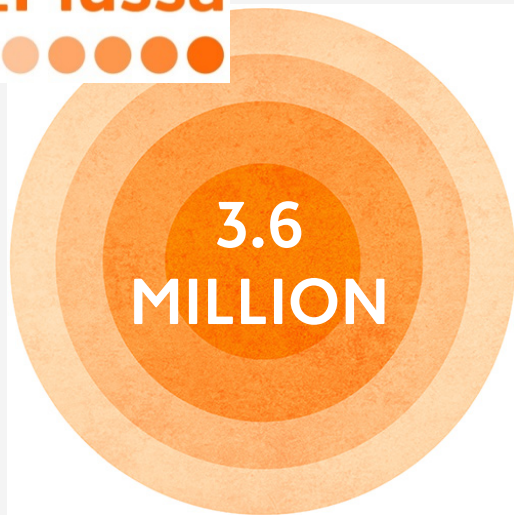




K-Plussa - the Most Personalized Retail Loyalty Program



5.9 Billion Sales Delivered by 3.6 Million Plussa Customers



Active loyalty card
CUSTOMERS



K-WEB-SITE VISITS
per month



K-STORE VISITS per year
(registered purchasing transactions)



SALES (€) per year
(via Plussa loyalty card at K-stores)

Plussa on the Go



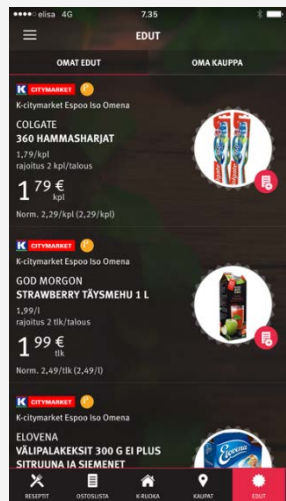
Plussa goes mobile



Best offers & services for the best K-customers



Plussa digital money



Personalized offers

PLUSSA-TILILLÄ	PLUSSA-SÄÄDÖSSÄ
Plussa-raha Käytettävissä viikkotilillä	Oleja joihissa kertyy Plussa-raha säästöön.
15,00 € 30.09.2016	See list!
15,00 € 30.09.2016	

Plussa account (digital) services

PLUSSA-TILIN KÄYTTÖHISTORI
31.08.2016 K-citymarket Laiti Laune 7032400899102 -1,15 €
30.08.2016 K-citymarket Marjattaan teet 7032400899102 -1,95 €
23.08.2016 K-citymarket Marjattaan teet 7032400899102 -1,95 €





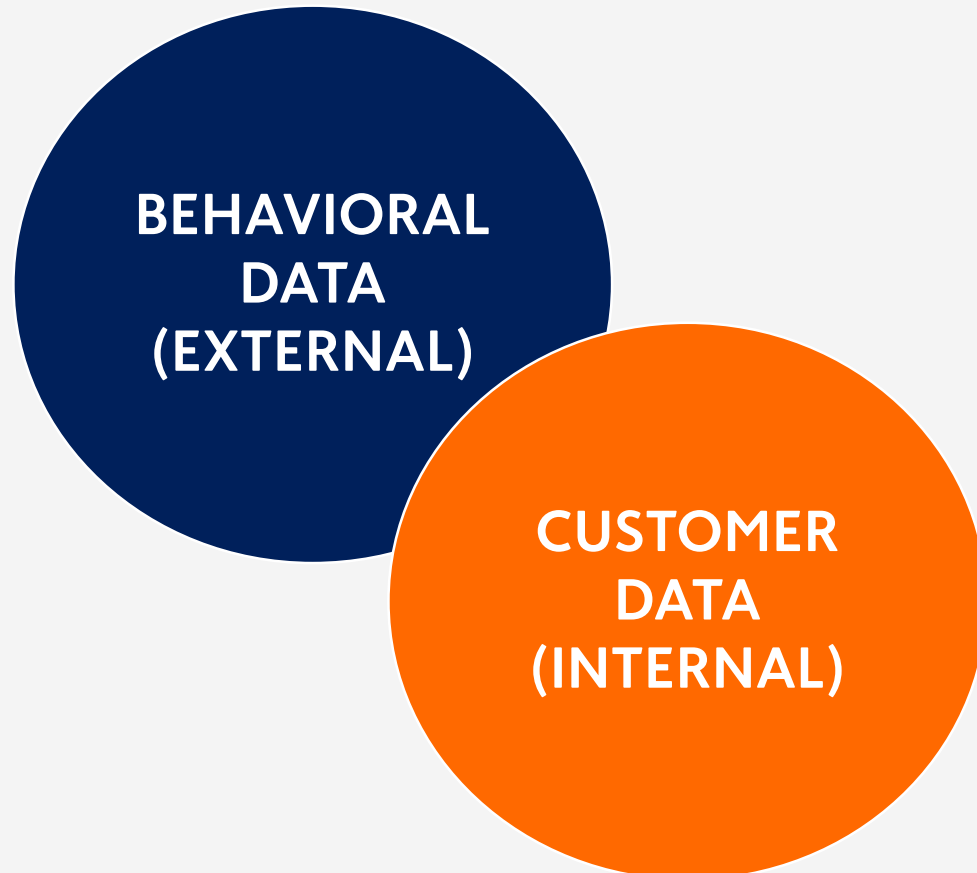
K-group Has a Huge Potential in Data

We are converting big data to smart data for
businesses and customers



We Combine External and Internal Data → Insight for Business

DATA IN THE CORE:



WINNING **CUSTOMER EXPERIENCE**

- RELEVANT SERVICES
- RELEVANT PRODUCTS
- RELEVANT TOOLS
- REWARDING & PROACTIVE CARE
- CONTENT AS A SERVICE
- LEAN PROCESSES

Right product & service mix in the right place at the right time for our customers

K-retailers Build a Store Specific Business Idea for Their Stores Based on Data

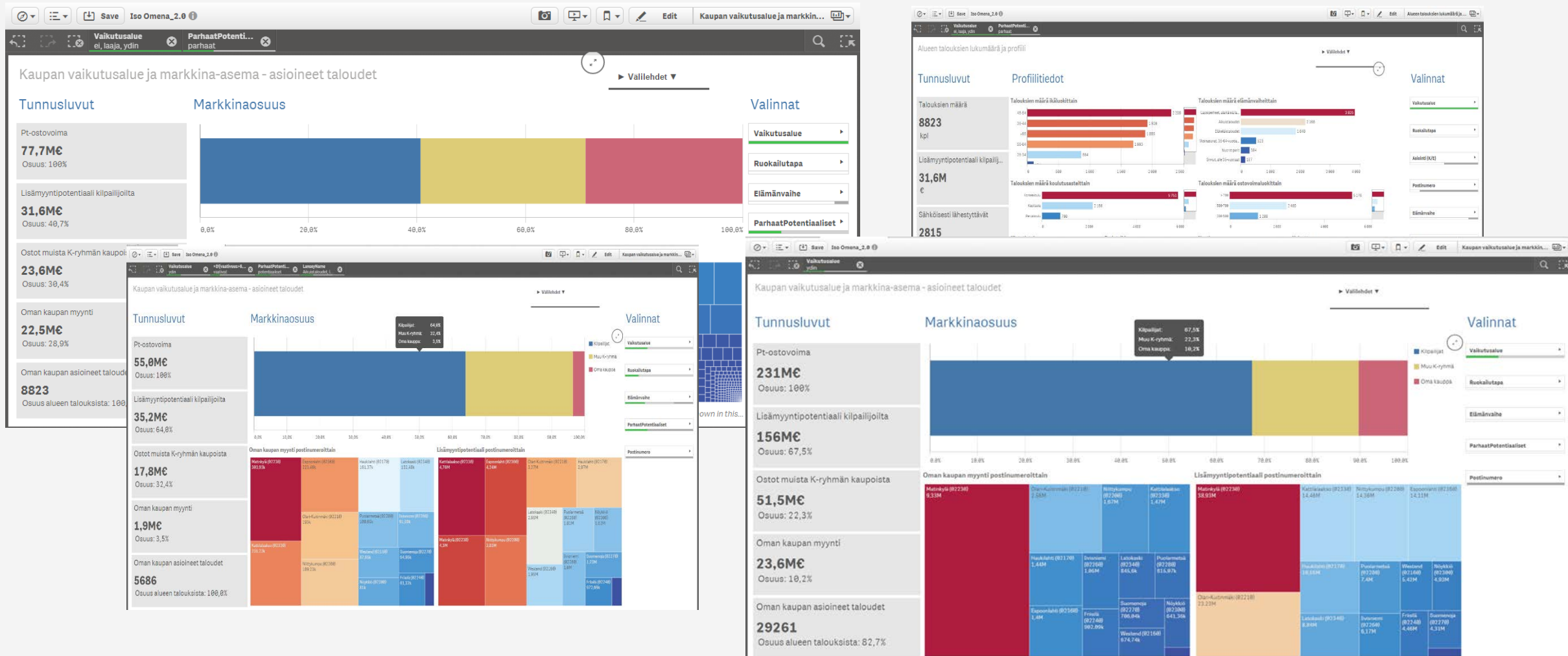
DATA IN THE CORE:



WINNING **CUSTOMER EXPERIENCE**

- STORE SPECIFIC ASSORTMENT
- RELEVANT PRODUCTS & SERVICES
- PERSONALIZED MARKETING
- NEW IDEAS/INNOVATIONS FROM FRONT LINE

...To Usable and Accessible Data

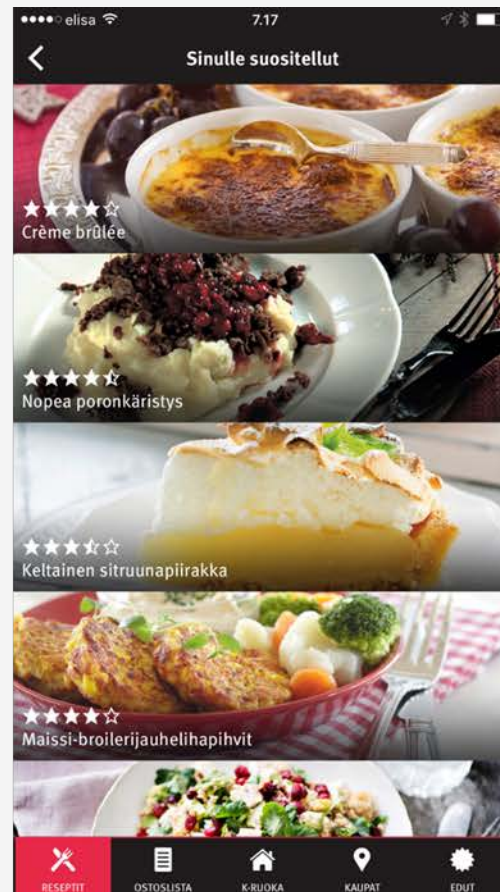


K-ruoka Mobile App Users Have Access to Own Data

PERSONALIZED OFFERS



RECOMMENDATIONS



YOUR FAVORITES



YOUR PLUSSA MONEY





**The Journey Has
Just Begun**



The Way Forward



FOCUSING ON CUSTOMER EXPERIENCE

- CUSTOMER AND QUALITY IN EVERYTHING WE DO
- ALWAYS OMNI-CHANNEL APPROACH



BRINGING DATA TO NEXT LEVEL

- DATA DRIVEN DECISION MAKING + ACCESS TO SMART DATA FOR EVERYBODY
- MACHINE LEARNING + REAL TIME + BIG DATA & PRIVACY



CULTIVATING EXPERIMENTAL CULTURE

- LEANER, FASTER + INNOVATIVE
- BREAKING THE SILOS + EMPOWERING EMPLOYEES
- DEVELOPING COMPETENCIES





Thank you!

