



Bank eller teknologiselskap - evaluering i det digitale skiftet

Rune Bjerke

Evalueringskonferansen 2017



1

Formålsevaluering

Business case

2

Prosessevaluering

Hvordan ligger vi an?

3

Effektevaluering

Gevinstrealisering:
Oppnådde vi prosjektets
ambisjoner?

Project ID and name:	P-no, Project name
From Business Area:	Business Area / Support Unit
From Project Owner:	BA/SU owner (Level 3 person)
Benefit realisation responsible:	BA/SU (Level 3 person)
ITOP Delivery Division Lead:	Responsible division director
Steering group established:	Yes / No (existing / new)
Steering group leader:	Name

Investment frame:	Compl/Bus Dev/Sourcing
Strategic priority	Mobile / capital efficient etc
BA cost distribution agreed:	Yes / No
BA cost distribution:	X % FO, Y % FO, Z % FO
Recommend capitalization	Yes / No
Change in IT maintenance cost	(Amount per Routine number) (1. Year amount given in brackets)
Change in IT operational cost	(Amount per Routine number) (1. Year amount given in brackets)

Required fields:	Budget (MNOK)	%	Schedule
all toll gates to be completed			
TG0	0	%	[start date]
+TG1		+ %	[start date]
+TG2	0	+ %	[start date]
+TG3*	0	+ %	[start date]
=EAC	0	100%	[end date]
+Contingency			
=Total Project Cost	MNOK		

IT Dev't Plan 2014	MNOK (amount includes contingency)
IT Dev't Plan 2015	MNOK (amount includes contingency)
Net Present Value:	Base case: (risk case:)
Payback years:	Base case: (risk case:)
Current Project request:	
Tollgate:	TG0/TG1/(TG2/TG3)
Budget requested:	MNOK
Contingency	MNOK
Total requested	MNOK [toll gate + contingency]

Comment [CS1]: Please calculate the budget per toll gate as percentage of EAC

Comment [CS2]: Please mark the tollgate amount applied for in bold.

Comment [MP3]: (if needed) Amount in 2013, 2014, 2015

Comment [MP4]: Amount incl 1. Year maintenance and 1. Year operations

Comment [CS5]: EAC = Sum of all Toll Gates

Comment [MP6]: Total Project Cost = EAC + Contingency

Comment [CS8]: Possible to apply for several tollgates if good reason

Comment [WS7]: This is new in July 2014

Comment [MP9]: Sum of budget and contingency

Comment [WS10]: This is new in July 2014

Comment [CS11]: Please indicate if you already have an approved budget but are applying for more on same stage.

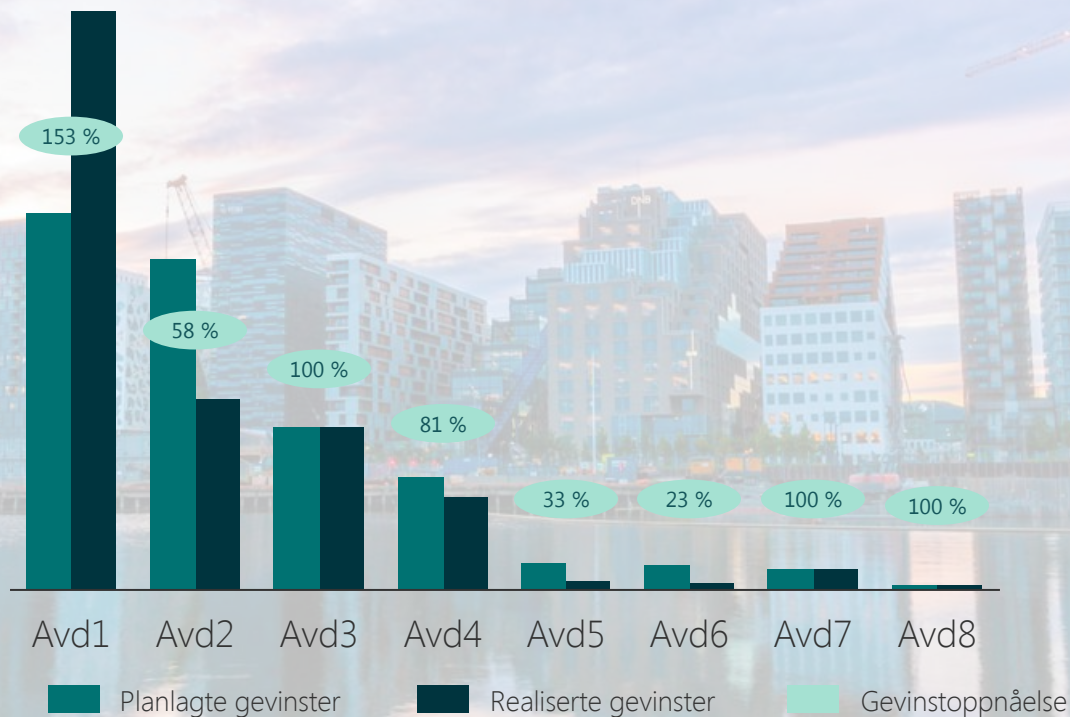
* TG4 – Final report and handover to Business Area, IT maintenance, and IT operations are done by Relations Manager.

Problem

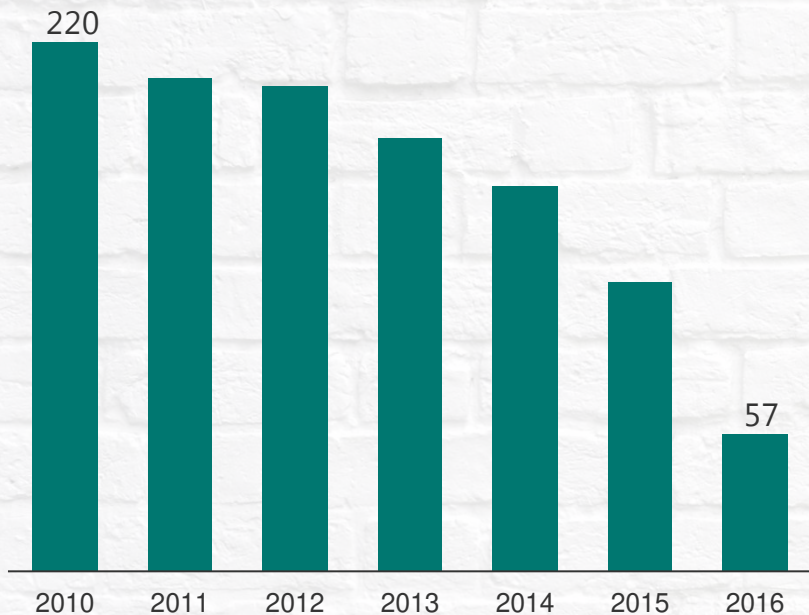
[Describe business purpose of the entire project. Please also link project to the business strategy.]

[Compliance projects on the IT Development Plan must be justified to ITOP-P and ITGC: what is the legal requirement, what is our deviation from the requirement. Are we not compliant today? What is the consequence of non-compliance? Is it possible to satisfy the legal requirement by manual processes? Or by a simpler IT solution? And what is the consequence of the IT-project: will we become fully compliant? Are more regulations expected in this area?]

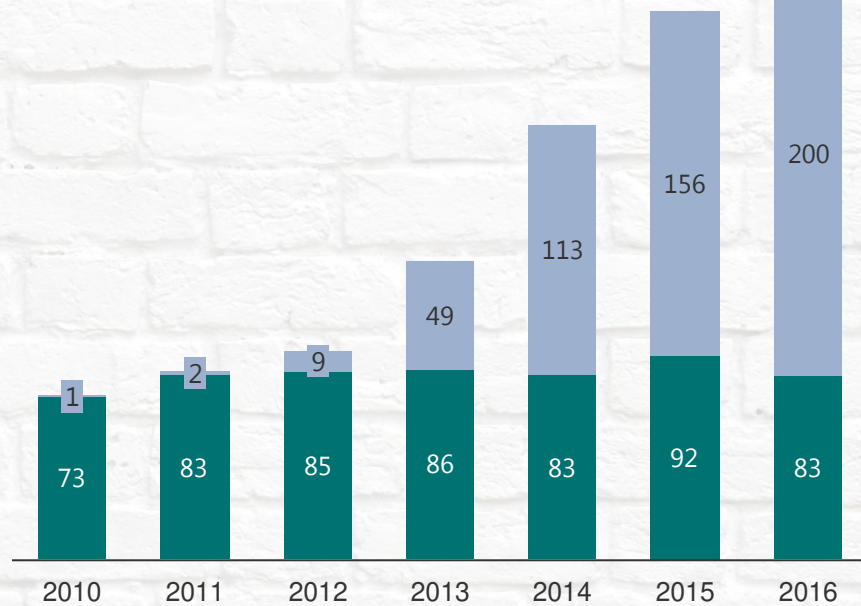
Men det er ikke alltid så enkelt å forutse fremtiden...



Antall filialer



Bruk av mobil- og nettbank



Antall filialer

Mobil Desktop

Kundeatferd driver endring- vi må tilpasse oss



Disrupsjon, eksponentiell hastighet og bransjeglidning
krever agilitet



Konsernsjef Rune Bjerke i DNB håper å tjene penger på Vipps i 2017. FOTO: Javier Auris

Nyheter Finans

DNB har brukt 600 millioner på Vipps uten å ha tjent én krone

vippss



VIPPS-SJEF: Rune Garborg, vipps-sjef i DNB, har lov til å smile i dag. Fremtiden er imidlertid uklart. Foto: Stig B. Fiksdal

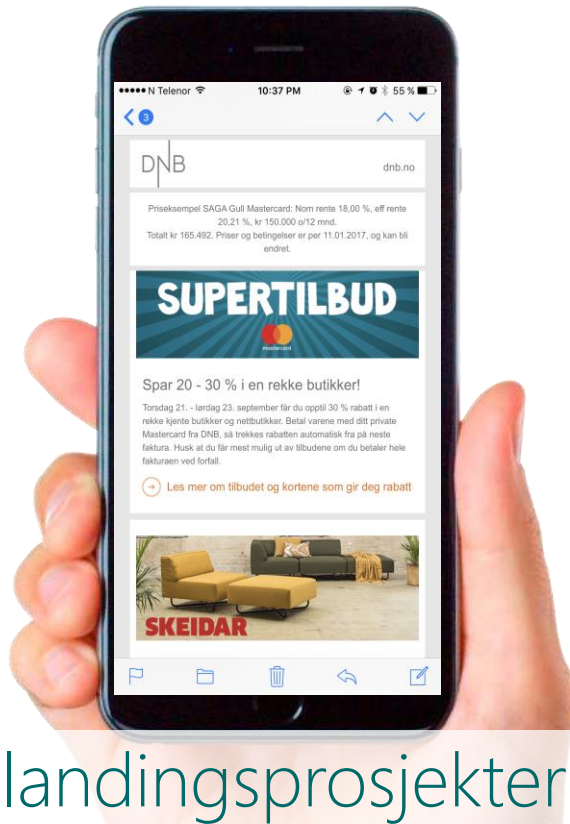
**Over 100 banker kan ikke ta feil.
Konsolidering er eneste løsning.**

2,6 millioner



Seks refleksjoner: Evaluering i det digitale skiftet

1



Månelandingsprosjekter er passé
-Teknologien løper fra de lange prosjektene



2007

2017

**Nå kan banken vippe deg et
ekstra boliglån på fire
minutter**



Etterstrebe mangfold i evalueringsprosessene

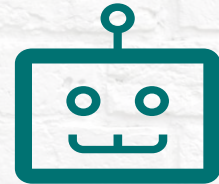
Spare



Aksjesparekonto



Individuell
pensjonssparing



Automatisk
investeringsveiledning

3

Evaluerings av prosjekter må ikke sees i isolasjon:
Strategiske posisjoner kan være døråpnere

4

Brukeren har *alltid* rett!





@workplace
by facebook

5

Suksess kan måles i mer enn kroner og øre

6

Bygg en kultur hvor det er lov å gjøre feil





+



+



=



+



+



=

18%

DNB