TRANSFORMATION CASE STUDY

BANK: ONE BANK, ONE CULTURE, ONE PLATFORM

First-of-its-kind unification of a global bank onto a single operating model, culture and technology platform across the Nordics, Baltics, Ireland and Russia.

Multiple acquired banks integrated onto one Bank platform and one contact-centre backbone, migrating more than 2 million customer accounts while holding service continuity in every local market and language.

SECTOR	REGION	ENGAGEMENT	DURATION	MY ROLE
Banking & Financial Services	**Nordics, Baltics, Ireland, Russia**	**Platform & operating-model unification**	**2006 to 2009**	**Business & Technology Transformation Leader**

DKK 610M	2M+	1.2M	50,000+
PROJECTED ANNUAL SYNERGIES	CUSTOMER ACCOUNTS MIGRATED	CUSTOMERS CUT OVER, EASTER 2008	TESTS BEFORE GO-LIVE

CONTEXT & MANDATE

Bank set out to consolidate a series of acquired banks onto a single Group operating model, culture and technology platform, the Banking Concept. The DKK 30.1BN Sampo Bank acquisition added the third largest bank in Finland, with subsidiaries in Estonia, Latvia and Lithuania and a bank in St. Petersburg, following the 2005 integration of Northern Bank and National Irish Bank, and alongside BG Bank, Fokus Bank in Norway and further Nordic operations. At the time it was among the first attempts to unify a bank of this geographic spread onto one platform. The mandate was unambiguous: one bank, one culture, one platform, delivered without disrupting the customer.

THE CHALLENGE

This was post-acquisition integration, legacy rationalisation, operating-model alignment and mass migration at once, across many jurisdictions, currencies and languages. Sampo alone brought roughly 1.1 million retail and 100,000 corporate customers, 125 branches and about 3,475 staff in Finland, plus Baltic and Russian operations. The task was to standardise technology, process and structure at enterprise scale while protecting local-market continuity and delivering a hard synergy case of DKK 610M a year.

DIGITAL TECHNOLOGY TRANSFORMATION

At the heart of the programme was the replacement of fragmented legacy estates with one common digital banking platform. Sampo’s legacy environment was retired in favour of Danske’s proprietary stack: core ledger, account management, card and merchant processing, online and mobile e-banking, and the risk and credit architecture, unified so that every market ran the same systems and the same processes.

The customer-contact layer was rebuilt in parallel. Country call centres were re-engineered into modern multi-language contact centres handling customer, technical and business-service calls across all markets. The legacy telephony was replaced with a superior Nortel VoIP platform, deployed consistently in every country to give one contact-centre backbone in place of disparate national systems. I supervised this technology transformation across the full geography, from the north of Finland to Kiev, and from St. Petersburg to the India delivery centre, and personally tested the VoIP contact-centre rollout on site.

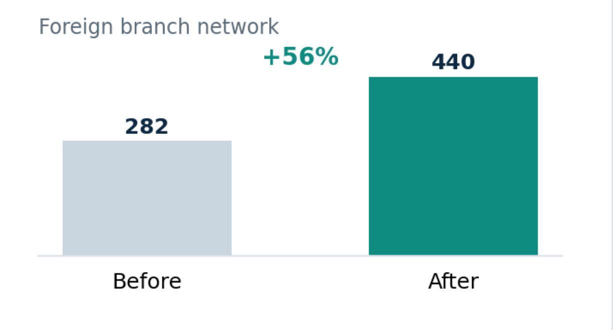
TRANSFORMATION APPROACH

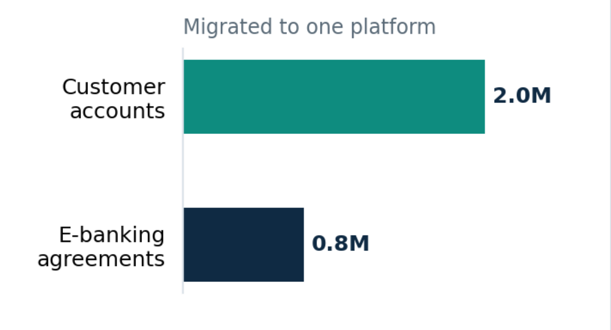
Diagnose legacy platforms & country dependencies	▶	**Design** one platform, target model, governance	▶	**Mobilise** cross-country business, tech & contact-centre teams	▶	**Deliver** data, platform & telephony convergence	▶	**Embed** common process, culture, one Group model

OUTCOMES & BUSINESS VALUE

The programme delivered a single platform and operating foundation across the acquired businesses, letting Bank operate as one integrated international bank. The Finnish cut-over completed on the platform at Easter 2008, with 121 branches and 1.2 million customers transacting on common systems the same morning. More than 2 million customer accounts and 800,000 e-banking agreements were migrated after a year of preparation. As expected at this scale, the first weeks surfaced technical issues in online banking, account statements and card processing; these were contained and stabilised quickly through concentrated engineering and customer remediation, and normal service was restored.

2M+ **ACCOUNTS MIGRATED**	**800K** **E-BANKING AGREEMENTS**	**50,000+** **TESTS EXECUTED**
2,500 **EMPLOYEES ENGAGED**	**DKK 610M** **ANNUAL SYNERGIES**	**DKK 1.6BN** **INTEGRATION INVESTMENT**





ORGANISATION, CULTURE & GOVERNANCE

ORGANISATION & CULTURE CHANGE

Technology unification moved in step with organisational integration. Administration, finance, product development, communications, HR and support were incorporated into the Group platform, forming a more consistent enterprise culture across countries and delivery sites. Distributed capability, including European technical centres and India-based support, let the programme run as one delivery ecosystem rather than a set of national organisations.

STAKEHOLDER & C-SUITE GOVERNANCE

The programme demanded sustained alignment across Group leadership, country management, business and technology executives and distributed teams. The executive balance was constant: hold Group standardisation against local-market continuity while protecting customer confidence and controlling migration risk. Governance rested on disciplined testing and controlled cut-over, with roughly 2,500 employees and more than 50,000 tests before production.

WHAT THIS ENGAGEMENT DEMONSTRATES

Proven capability to lead complex, multi-country business and technology transformation at enterprise scale, unifying platforms, operating models, contact centres and distributed teams around one strategic outcome. The enduring principle: transformation succeeds when strategy, technology architecture, operating model and culture are engineered as a single change agenda.