



# lead the future

How leading companies make better decisions in a complex and uncertain world

# Today's Agenda

- 09:30** Welcome
- 09:45** Global Shocks & our Nordic Reality: An Economic Outlook  
**Thomas Harr**, Chief Economist, Danmarks Nationalbank
- 10:30** *Break*
- 11:00** When Trust Becomes Liability: Fraud's New Reality  
**Sune Gabelgård**, Financial Crimes Fighter & Fraud Expert
- 11:30** Gaming is the New Battleground for Attention  
**Bastian Bergmann**, Founder, Author & Speaker, Technically Entertaining
- 12:15** *Lunch*
- 13:15** The AI of it all: From Techbros & Politics to People & Trust  
**Ishita Barua**, Associate Professor, Speaker & Author, University of Agder
- 13:45** No Fluff Innovation: How to Build What Works  
**Karla Pitt Winther**, CEO, Innovator & Founder, KeyPitt
- 14:15** *Break*
- 14:45** EQ in the Age of AI: The Human Advantage  
**Mikkel Severin**, Keynote Speaker, CEO & Author, Mind Control
- 15:30** Closing Remarks & Networking

After the summit closes, please join us for light refreshments and mingling.

# The agenda is built around the conversations that actually matter

**Global Shocks & our Nordic Reality:** An Economic Outlook  
**When Trust Becomes Liability:** Fraud's New Reality  
**Gaming is the New Battleground for Attention**  
**The AI of it all:** From Techbros & Politics to People & Trust  
**No Fluff Innovation:** *How to Build What Works*  
**EQ in the Age of AI:** The Human Advantage

## Insights from Leading Experts



**Thomas Harr**  
Chief Economist, at  
Danmarks  
Nationalbank



**Sune Gabelgård**  
Financial Crimes  
Fighter & Fraud  
Expert



**Bastian Bergmann**  
Founder, Author &  
Speaker at  
Technically Entertaining



**Ishita Barua**  
Associate  
Professor, Speaker  
& Author at the  
University of Agder



**Karla Pitt Winther**  
CEO, Innovator &  
Founder at  
KeyPitt



**Mikkel Severin**  
Keynote Speaker, CEO  
& Author at  
Mind Control

Gain perspectives on AI, innovation, geopolitics, financial crime, and human leadership from some of the sharpest minds in Northern Europe.

## Let's meet the speakers

# Global Shocks & our Nordic Reality: An Economic Outlook

## Thomas Harr

Chief Economist  
*Danmarks Nationalbank*

In a world shaped by geopolitical shocks, inflation pressures and changing interest-rate expectations, economic decisions are becoming more complex and more consequential.

Thomas connects the global macro picture to the realities facing the EU and Northern Europe. Drawing on his central banking perspective, he will explore the forces shaping growth, inflation, rates and uncertainty and what they mean for businesses, financial institutions and decision-makers across the region.



## Speaker bio

Thomas Harr is Chief Economist at Danmarks Nationalbank, where he leads the Economics and Monetary Policy department. He is also chair of the Danish Economic Society and a member of the ECB's Monetary Policy Committee. Before joining the central bank in 2021, he spent 16 years in investment banking, most recently as Global Head of Research at Danske Bank.

# When Trust Becomes Liability: Fraud's New Reality

## Sune Gabelgård

### Financial Crimes Fighter & Fraud Expert

Fraud is no longer simply a compliance issue or back-office risk. It has become a fast-moving crisis of trust, exploiting people, processes and digital systems with growing sophistication.

Sune takes us inside the mechanics of modern fraud: how criminals create false confidence, manipulate behaviour and trigger financial loss. As EU payment reforms raise expectations around prevention, transparency and liability, organisations must act faster, think differently and build stronger defences.



## Speaker bio

Sune Gabelgård is an independent fraud expert and former financial crime prevention leader at Vipps MobilePay. He has more than 26 years' experience fighting crime across law enforcement, intelligence services, banking, payment services, fintech and mobile wallets.

# Gaming Is the New Battleground for Attention

## Bastian Bergmann

Founder, Author & Speaker  
*Technically Entertaining*

Consumers increasingly want participation, community and entertainment and gaming is where billions already spend their time, attention and money.

Bastian shows why gaming has become a serious strategic channel for brands that want to build loyalty, reach new audiences and create new revenue streams. Drawing on *Press Play* and examples from Adidas, Puma, NASCAR and Unilever, he outlines how organisations can move from low-risk experiments to fully developed gaming strategies.



## Speaker bio

Bastian Bergmann is the author of *Press Play – Why Every Company Needs a Gaming Strategy*, founder of Technically Entertaining and co-founder and COO of Solsten. He has worked across digital strategy, entertainment, media and AI, and previously founded WATTx and worked at Boston Consulting Group.

# The AI of It All: From Techbros & Politics to People & Trust

## Ishita Barua

Associate Professor, Speaker & Author, *University of Agder*

AI is advancing faster than many organisations can comfortably absorb. But its future will be shaped not only by technology, but also by regulation, geopolitics, explainability and trust.

Ishita explores the pace of AI development and the forces influencing what comes next, from US-China dynamics to strict EU and Nordic frameworks. She examines responsible adoption, how organisations can build skills, preserve expertise and keep meaningful human oversight when AI influences decisions about people.



## Speaker bio

Ishita Barua is Associate Professor of Artificial Intelligence at the University of Agder, as well as a medical doctor, author and tech entrepreneur. She holds a PhD in AI in Medicine from the University of Oslo and has been a visiting researcher at Harvard Medical School.

# No Fluff Innovation: How to Build What Works

## Karla Pitt Winther

CEO, Innovator & Founder  
*Keypitt™*

Innovation does not always begin with a grand vision. Sometimes it starts with a simple frustration and the determination to fix something others have accepted as normal.

Karla shares the founder story behind Keypitt, a Copenhagen-based startup modernising venue cloakrooms through a digital wardrobe solution. From first idea to validation, funding and market launch, she offers an honest look at what it takes to turn a practical problem into a real business.



## Speaker bio

Karla Pitt Winther is CEO and Founder of Keypitt, and the driving force behind the company's mission to improve guest experience while increasing efficiency for venues and wardrobe staff. In 2026, Keypitt secured investment from Nikolaj Nyholm on DR's Løvens Hule, supporting the company's ambition to digitalise wardrobe solutions across Scandinavian venues.

# EQ in the Age of AI: The Human Advantage

## Mikkel Severin

Keynote Speaker, CEO & Author  
*Mind Control*

As AI takes on more tasks, communication and decision-making, emotional intelligence is becoming a strategic business capability.

Mikkel makes the business case for EQ in leadership, collaboration and negotiation. In an energetic and interactive keynote, he introduces practical techniques for decoding people, including micro-expressions, voice cues, statement analysis and strategic empathy, showing how these skills can improve trust, performance and decision-making.



## Speaker bio

Mikkel Severin is CEO of Mind Control, a bestselling author, keynote speaker and executive advisor. He advises senior leaders and companies on emotional intelligence, people-reading and negotiation, and teaches Børsen's Masterclass on EQ as a strategic priority.

# Decisions are getting harder

And the cost of getting them wrong is rising.

Economic uncertainty, rapid technological development, and an increasingly sophisticated fraud landscape are converging to create a new reality.

Organisations are under pressure to act faster, make better decisions, and maintain trust across every customer interaction.

Businesses have more data than ever before. Yet for most, the hard part isn't access to data. It's turning data and models into better, trusted outcomes.





66%

are still in the intermediate phase of AI maturity



11%

are advanced in their use of AI for fraud prevention



64%

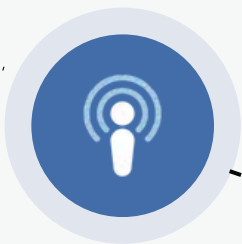
say their current technology stack is inadequate to counter evolving fraud threats

# Decisions define outcomes

Most organisations don't lose value in one place.

They lose it across the entire journey.

Through fragmented data. Slow decisions. Missed signals.



## Acquire

You acquire the wrong customers - increasing risk from the very first interaction.

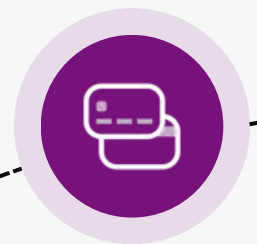
Use data and analytics to identify the right customers from the start.



## Onboarding & Decisioning

Customers drop off before value is created due to slow and complex onboarding.

Automate onboarding and decisioning to reduce friction, ensure compliance and speed to decision.



## Manage & Monitor

Risk signals are missed, leaving you reacting too late.

Monitor behaviour continuously to detect risk early and act proactively.



### **Grow**

Opportunities are lost due to generic engagement and lack of insight.

Use predictive insights to personalise experiences and maximise value.

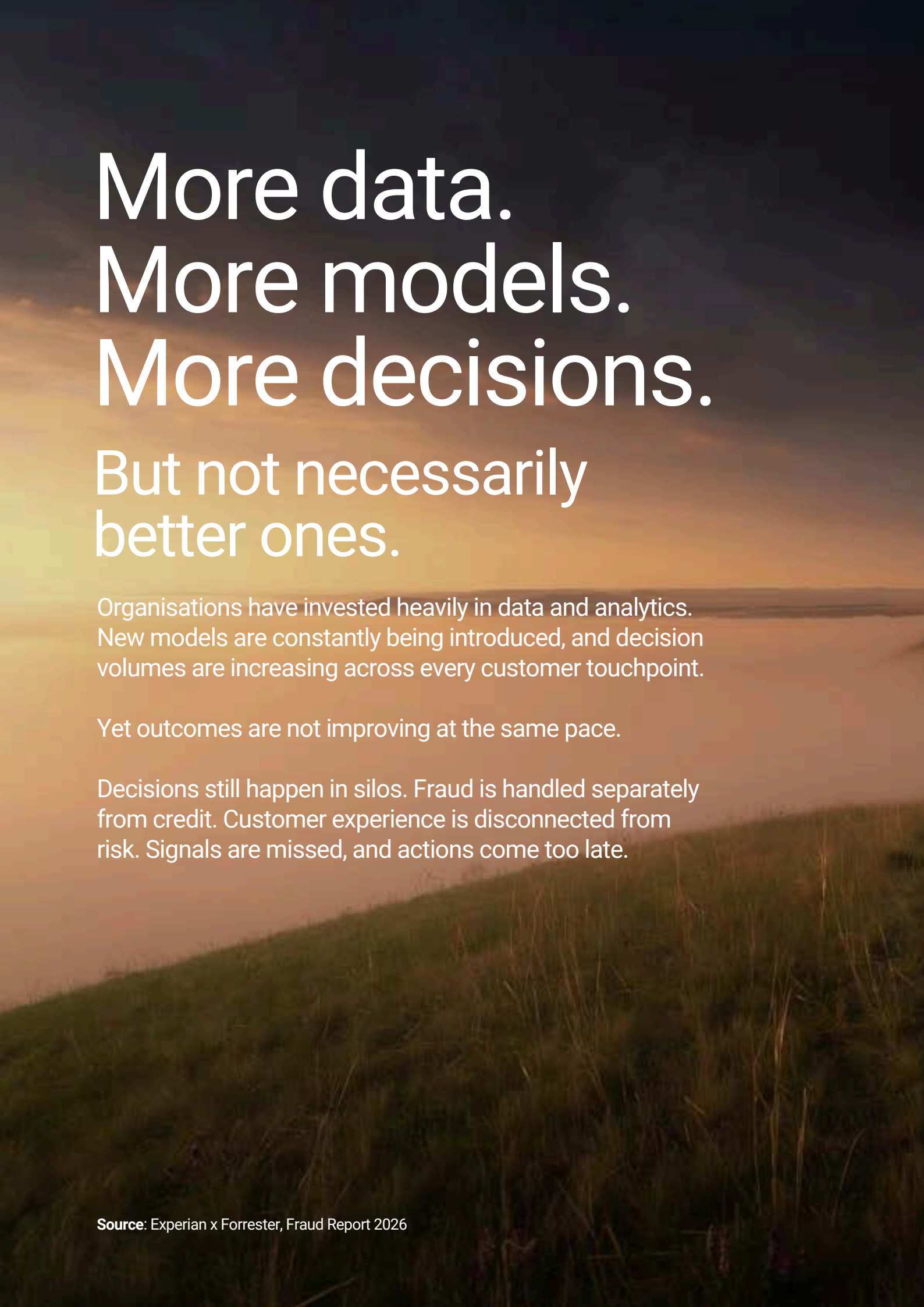


### **Collect**

You lose both revenue and customer trust by acting too late.

Use data-driven strategies to support customers early and recover value more effectively.

**Disconnected decisions  
destroy value across the journey.**



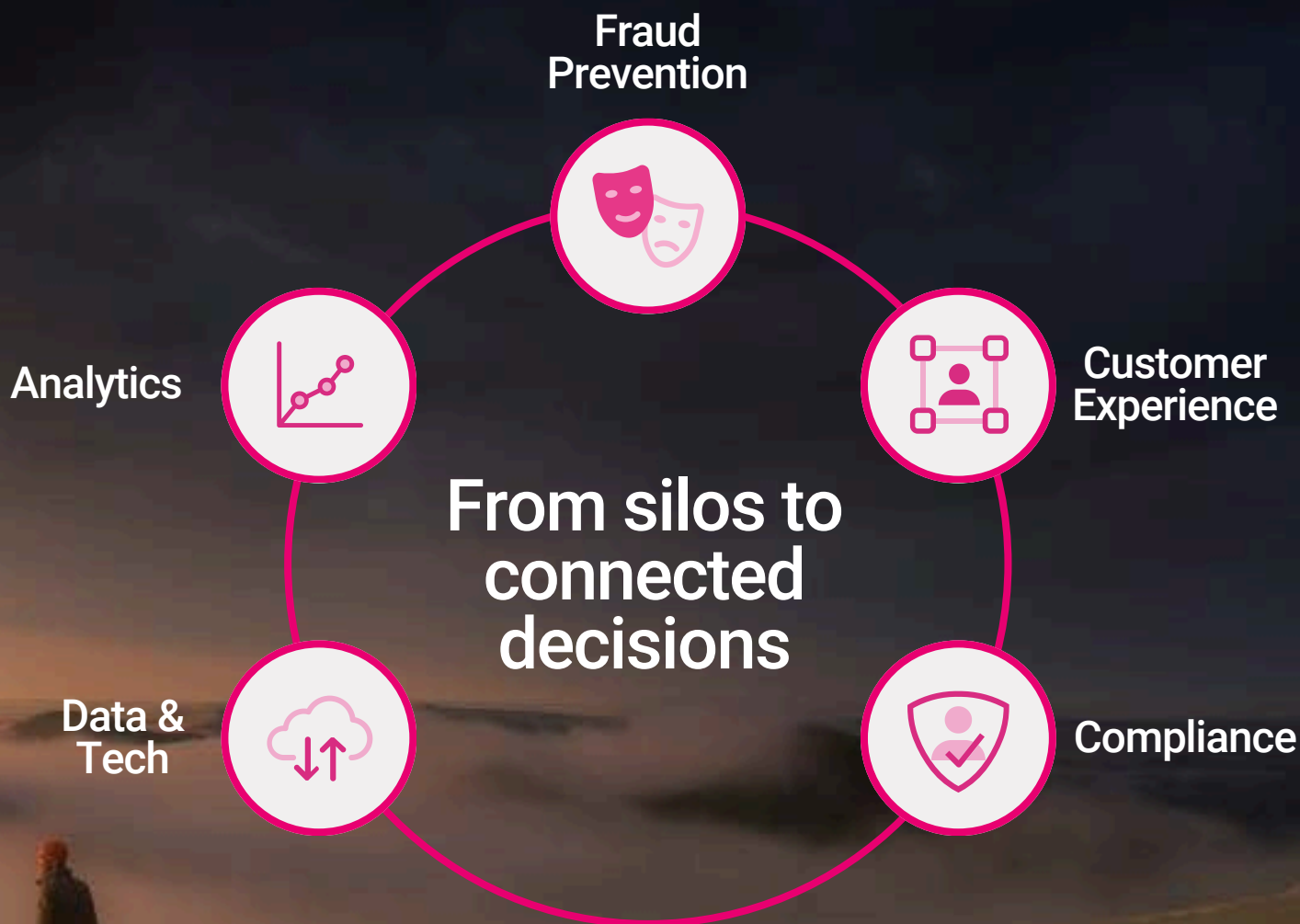
# More data. More models. More decisions.

## But not necessarily better ones.

Organisations have invested heavily in data and analytics. New models are constantly being introduced, and decision volumes are increasing across every customer touchpoint.

Yet outcomes are not improving at the same pace.

Decisions still happen in silos. Fraud is handled separately from credit. Customer experience is disconnected from risk. Signals are missed, and actions come too late.



**69%**

plan to integrate fraud and credit into a unified risk strategy.

Not because it's nice to have. But because it's necessary.

# The Fraud Frontier

Fraud is no longer a risk. It is a trust crisis.

What was once a back-office issue has become a strategic challenge. Fraudsters are faster, more organised, and increasingly powered by AI. Attacks are more convincing, more scalable, and harder to detect.

“ *It's no longer a back-office issue.  
It's a boardroom priority.* ”

The impact goes beyond financial loss. Fraud undermines customer trust, damages brand reputation, and increases regulatory pressure.

The challenge is no longer awareness - it is capability.

Organisations need to detect fraud earlier, respond in real time, and integrate fraud decisions into the broader customer and risk strategy.



## Fraud is scaling faster than organisations can respond

**67%**

of organisations expect fraud attacks to increase

**64%**

are already seeing losses rise

**66%**

say generative AI is the biggest new threat



# AI. From potential to performance

AI is not the advantage. How you use it is.

While most organisations have adopted AI in some form, only a minority have fully integrated it into decision-making at scale.

22%

are advanced in their use of AI

66%

remain in the middle

This creates a growing divide between leaders and laggards.

# At the same time, trust in AI remains a challenge

64% are concerned about explainability, and more than half of organisations do not fully trust model outputs.

To unlock value, organisations must move beyond experimentation. They need to operationalise AI, ensure transparency, and combine automation with human oversight.

AI must not only be accurate. It must be trusted.

# Data is not the problem. Disconnection is.

Most organisations already have access to vast amounts of data. But that data is often fragmented across systems, teams, and processes.

69% say data silos limit their ability to innovate.

Disconnected data leads to inconsistent decisions, delayed responses, and missed opportunities.

Without a unified view, organisations cannot act with confidence.

# The real opportunity lies in connecting data - creating a single, trusted foundation for decisioning across the business.

The future is unified decisioning.

75% of organisations are prioritising a unified platform for data, analytics, decisioning and fraud.

This shift reflects a fundamental change: decisions can no longer be treated as isolated events.

Fraud, credit, customer and compliance must work together in real time.

A unified approach enables faster decisions, better outcomes, and more consistent experiences.

It reduces complexity and increases control.

Most importantly, it enables organisations to build trust at scale.



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# What leading companies do differently

Leading organisations take a fundamentally different approach to decisioning.

- They connect fraud and credit to gain a complete view of risk.
- They build unified platforms to reduce fragmentation.
- They use AI with explainability to ensure trust.
- They combine automation with human judgment.
- They design processes around trust, not just efficiency.
- They move faster than their models become outdated.

# The future belongs to those who build trust in every decision.

As complexity increases, the ability to connect data, technology and human insight becomes a competitive advantage.

Organisations that succeed will be those that can act with confidence, speed and transparency.

At Experian, we help organisations turn data into trusted, real-time decisions - enabling better outcomes for businesses and customers alike.



“

# Complicated spaghetti.

That's how senior banking executives describe their own decisioning stack to us.

15

months

the average time it takes to build and deploy a new credit decisioning model.

*So how do leaders untangle it?*

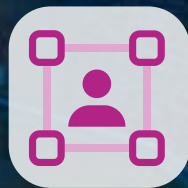
# They build a decisioning engine, not a decisioning maze.

A single engine where data, fraud, credit, identity, customer experience and compliance finally run together turning insight into action, from data to decision, in real time.

## □ Data



A shared customer view



Connected data and signals



Flexible decision logic



Real-time orchestration



Built-in governance

## □ Decision

# Have you visited...

Join Neil & Jen to explore how Experian helps our partners make stronger business decisions.

**Jennifer Rowe**  
Senior Pre-sales  
Consultant



**Neil Stephensen**  
Vice President,  
Global Product  
Management



# ...our displays?

# your lead the future avatar

Take your photo and have our proprietary Innovation Summit AI transform you into your lead the future avatar.



# EXPERIAN TALKS

Short, sharp insights. Every week.

*Experian Talks – Weekly Market Update* is a weekly podcast in Danish for professionals who want a clear view of the latest business and finance news.

In just 15 minutes, hosts Bo Rasmussen and Jakob Færgeman unpack the trends and stories shaping companies in Denmark and across the Europe.

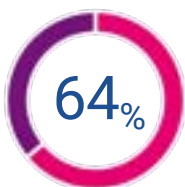


# Building Trust in a World of Deception.

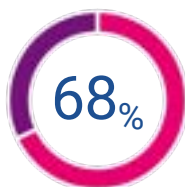
At Experian Innovation Summit 2026, we're exploring the decisions, technologies and risks shaping the next five years.

Our latest annual fraud thought leadership report brings that conversation into sharp focus.

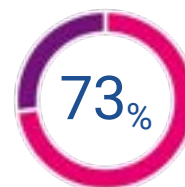
## 3 key findings



state that their fraud losses have increased year-on-year.



agree that their current technology stack is inadequate to counter a rapidly evolving fraud threat.



are interested in investing in passive fraud checks, like behaviour and device data, to minimise friction.

Based on insights from nearly 1,000 senior fraud decision-makers across EMEA and APAC, the research examines how GenAI, deepfakes, rising fraud losses and shared intelligence are redefining fraud prevention.

Discover why trust has become a strategic priority by downloading the full report:



# Decision Bingo

How many summit moments can you collect today?

Someone says "AI" before lunch	You scan a QR code	You meet someone new	"Trust" gets mentioned	You pretend to understand an acronym
Coffee sparks a good idea	Someone mentions fraud	You take a photo of a slide	You say "interesting" and mean it	A speaker makes you rethink something
You spot the Experian purple	You hear "data silos"	You said "interesting" but didn't mean it	You write down a quote	Someone says "the future"
You have a hallway conversation	You hear "deepfake"	You find a new LinkedIn connection	You discuss lunch like analysts	You hear "human oversight"
Someone mentions decisioning	You nod thoughtfully	You learn a new acronym	You think about lunch at 11am	You leave with one idea to act on

# Wishes worth sharing

Make-A-Wish Danmark doesn't just make the heartfelt wishes for children with critical illness come true, they give them moments of hope, strength and joy.

Today's coffee comes from Not Another Monday, a Make-A-Wish partner, so we can inspire something beyond innovation in the room today.

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If today inspired you,  
**scan the code**  
and help grant  
the next wish.



Make-A-Wish®



# Help us improve what comes next

Scan the QR code and share your feedback on today's event.

