Digital roadmap guiding us to year 2023

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We have a strong digital foundation today – a long line of firsts has brought us a great platform to build on

2015

Lumo.fi e-commerce launched

2018

AI system controlling apartments' inside temperature operative

2019

My Lumo launched

2020

New lumo.fi concept launched

Digital platform today

~200,000 visitors/month Lumo.fi +
~1,300 Daily Active Users in My Lumo

Physical platform today

~36,000 apartments +
~50,000 residents

Digital is not just about the future, it is a lot about today

- 2019
Yesterday

A long line of firsts especially within e-commerce and AI led processes

2020-2021
Today

Reaping the benefits by **scaling digital services**

Innovating and launching **service business and data centricity**

Increased use of AI and new ways-of-working

Developing the **experience element in our core product**

Fueling organisation with **new competencies and shift to agile development**

2022-2023
Tomorrow

Maximising **digital processes**

Mastering the **data and AI opportunity**

Personalising our offering and digital services

Scaling **service business**

Renewing **the engine - IT backbone**

Driving learning and new competencies across the organisation

2023-2030
Future

Data land AI led ways of working

Increased agility and foresight to markets

New efficiency as digitalization changes roles and ways of working

Scaling virtual technologies (AR)

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Our new digital roadmap states the targets and syncronizes our efforts towards 2023

Customer experience and servitisation

Scalability of operations, employee experience

Digitalisation of properties and services

Knowledge-based management and AI

Enabling technology and IT architecture

- Digital customer experience NPS > 70 (lumo.fi/MyLumo)
- New services on top of core product together with partners

- Productivity solutions ensuring scalability
- Empowering work in the field with mobile solutions

- Energy saving and sustainability solutions powered by AI
- Intelligent homes product category launched

- Best among peers in data based leadership
- Maximised utilisation of AI in core processes

- In cloud architecture maximised
- Leader in utilising virtual techniques

Our philosophy is user focused and builds on knowing our customer best and serving them with a best in the industry digital experience fuelled with data

Best digital user experience

Customer NPS
>70

Employee experience
3.7

Technology

People

Best utilisation of data

Personalised and relevant digital services that live with the customer

An organisation powered with data

Today we want to highlight some on-going cases – let's get excited

A part of our customer experience

A part of our product

As part of our productivity solutions and way of working
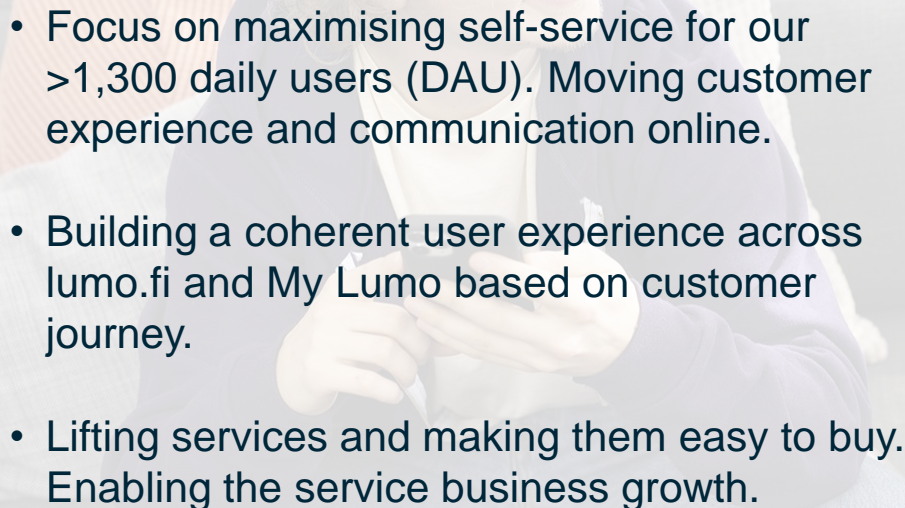
New capabilities

| Focus turning to MyLumo | LumoOne, intelligent homes as a hub | mVasu | AI and data capabilities |

MyLumo is already in the pocket of almost 75% of our customers

- Focus on maximising self-service for our >1,300 daily users (DAU). Moving customer experience and communication online.

- Building a coherent user experience across lumo.fi and My Lumo based on customer journey.

- Lifting services and making them easy to buy. Enabling the service business growth.

Welcome experience designs at My Lumo. To be launched in December 2020.
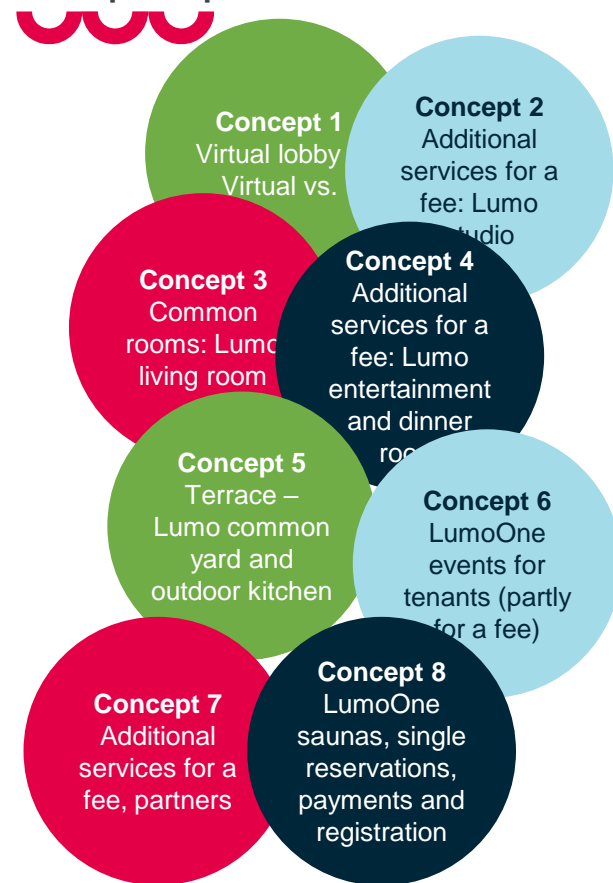
Our product is starting to digitalise - according to studies at Kalasatama, customer truly value the extraordinary service elements

- Building a full Lumo experience through intangible elements
  - Digital booking, purchasing and payments of living services
  - Digital customer service 24/7 for residents of Lumo One
- Connecting the building with the customer through My Lumo
  - Including common spaces value creation elements
- Piloting intelligent home concepts and their commercialization
- Giving the power to the customer to tailor their own living experience

Concepts in process at Q3/2020

Concept 1 Virtual lobby Virtual vs.

Concept 2 Additional services for a fee: Lumo studio

Concept 3 Common rooms: Lumo living room

Concept 4 Additional services for a fee: Lumo entertainment and dinner room

Concept 5 Terrace – Lumo common yard and outdoor kitchen

Concept 6 LumoOne events for tenants (partly for a fee)

Concept 7 Additional services for a fee, partners

Concept 8 LumoOne saunas, single reservations, payments and registration

Our way-of-working in the field changes through better designed mobile solutions

- In-house design for selected digital services to our employees out in the field

- Superior customer service by real-time offering data

- Increased productivity through time saving, focus on added value working tasks

- Better quality of data input

- Access to back-end customer and real estate data real-time

Mobile service for the sales personnel

Use of AI solutions in selected key processes

- Customer understanding beyond structured data

- Using AI to better understand unstructured text data from our customers

- Central themes, sentiments, trends and patterns in behavior

- Focusing on early identification of new rising themes

- Churn modelling pilot: machine learning models to identify and understand the high-risk customers and factors behind churn

Analysis dashboard example
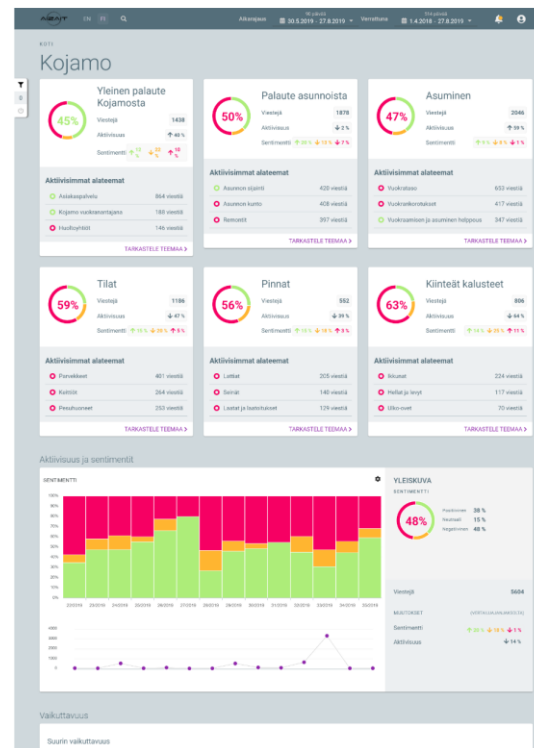
What to expect 2021?

Customers buy increasingly online and stay with our digital services throughout the lifecycle

Our service offering is stronger and more relevant for the customer – after first 6 months 1/10 of new customers buy a service element

We reach our productivity goals through new ways of working in the field and in the office

Our core product line 2021-2023 is relevant, modern and appealing

Our data investments turn to competitive advantage through better foresight and speed and quality of decisions

Our innovativity factor increases through design and data capabilities