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Delivering EXTRA

American Express Nordic is offering customers that little bit extra with its exceptional customer service and unique products.

Images courtesy of American Express Nordic

As the world's largest card issuer by purchase volume, American Express is a globally recognised brand and a powerful player in its sector. Each day, American Express processes millions of transactions as the premium network for high-spending card members. Staff across the American Express family are determined to make purchasing safer, easier, and more rewarding for businesses and consumers across the globe.

It's this attitude that has formed the core of American Express's philosophy and mission. Throughout its global arms, American Express does not see itself as just a bank, but as more of a service company. Customer service sits at the core of its operations and goals, with many of its long-term priorities revolving around building and developing its customer-service offering.

“What we do is based around the fact that we're not a financial company; we're a service company. I think we're recognised both globally and locally for our wonderful service and I think that's extremely important.”

- Fredrik Sauter

In the Nordic region, this mission is upheld with passion and dedication. As Country Manager for American Express Nordic, Fredrik Sauter pushes his team to challenge themselves and find new and more innovative ways to better serve their customers.

Since assuming the position of Country Manager over 18 months ago, Fredrik has overseen the card business unit of American Express in the competitive markets of Sweden and Finland after it was split from the travel business unit. With both business units covering a range of areas and products, American Express decided to split the travel and card areas to ensure a strengthened focus and direction for each individual area.

After this period of change, Fredrik and his team have continued to build customer-service experiences and concierge services and diversified the options and possibilities for

event-ticketing purchasing. As Fredrik's team and the global American Express team look to the future, the global giant plans to continue its growth, pursue a range of interesting projects in the United States, and concentrate on maintaining its strong position throughout the globe.

As a well-known and well-regarded brand, American Express relies on word of mouth, both globally and within the European market. This is particularly vital in the Nordic region where communities tend to be much closer, and recommendations to family and friends are more frequent.

Fredrik and his team in the Nordic region are determined to maintain and build on their strong customer-service offering. It's this focus and commitment that Fredrik believes is the unique strength of American Express. To learn more about this, *The CEO Magazine* recently spoke to Fredrik about the >



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- Fredrik Sauter

continuous development of its customer services and the future for American Express, both in the Nordic region and globally.

The CEO Magazine: How are you and your team working to deliver something extra to American Express customers in the Nordic region?

Fredrik: What we do is based around the fact that we're not a financial company; we're a service company. I think we're recognised both globally and locally for our wonderful service and I think that's extremely important. We have one of the largest and most professional concierge services and we have unique products that give our clients access to things that could be hard for them to get a hold of. We have different concerts each year and if there are events we can help customers to book their restaurant. It's what American Express is all about here locally. It's about making sure that we're first on service and we're offering unique products with an international flavour.

How are you improving and streamlining your customer-service experience?

Delivering exceptional customer service is at the top of our priorities. We do many, many small things as a group to improve our

service. We listen to calls and undertake coaching. We're changing processes to ensure that customers approve of our services, that they believe that we deliver a good service, and that they value us. We're focusing off-stage on how we actually talk to customers and meet their needs. We need to ensure that we have very efficient services so that we can simplify their lives. It could be that customers are using our insurance coverage and we're looking at much easier ways for them to get it rather than filling in and turning pages back and forth.

How are you encouraging innovation and developing unique products with your team?

It's actually more about giving customers good service, which means that we need to challenge ourselves every day and in every part of our processes and our contact with the customer. We need to examine how we can deliver this better.

For me, it's about having my team look at these challenges to make sure that we build a culture in our organisation where all the people will continue to see and understand that we're all about giving good service to customers. It's everyone's responsibility to drive and change that. We're not just here doing the same thing as yesterday; we're here to actually grow and give more to the customers. It's a lot about challenge and building a culture where we both encourage people

and demand that they continue to challenge the way we do things.

How do you work with suppliers and strategic partners to improve your product and service offering?

Being a large, global company, we know that we want to work with fewer partners but have closer relationships with them. It's extremely important to have long-term suppliers that understand what we're all about and understand our business and the emphasis we place on delivering excellent customer service. It's actually about bringing them in and working very closely with them. That's only possible with a smaller number of suppliers. We don't see them as another company; we see it as a partnership.

Where do you see American Express going in the years to come, both in the Nordic region and globally?

In the Nordic region, we want to bring in even more satisfied customers. We want to bring in more customers so we have quite a high ambition in this regard, but we'll only want to do that while keeping the high satisfaction that we have with our customers. It means being even more visible and better in how we show our uniqueness in the market and increasing the visibility and communication to customers. We have quite aggressive goals for the Nordic region in the next couple of years. It's interesting to see that we're one of the fastest growing card issuers in the Nordic market. We also have one of the highest customer-satisfaction rates in the Nordic market.

For American Express on a global level, we are the largest card issuer in the world and we want to continue to grow. Of course, while we continue this growth we want to make sure that we keep our uniqueness by having world-class services and making customer agreements so that they get something extra by coming to American Express. •

“The partnership between Live Nation and American Express builds customer loyalty, and also increases the accessibility and awareness of both our products. This is accomplished in a very positive, obvious way.”
- Carl Pernow, President Nordic, Live Nation