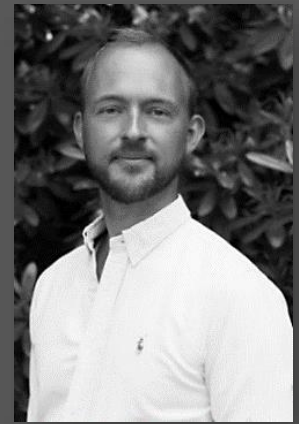



Curriculum Vitae **Christian Holm Nielsen**


Digital Professional | Innovation Leader | Agile Expert | Customer-Centric | Value Proposition Development

Digital professional with a proven track record of driving innovation and delivering exceptional outcomes across multiple markets, customer segments, and companies. Experienced in leading cross-functional teams, overseeing end-to-end product lifecycles, and successfully managing digital transformations. Skilled in developing and executing strategic roadmaps, leveraging emerging technologies, and fostering stakeholder relationships. Committed to driving business growth and optimizing operational efficiency through data-driven decision making and customer-centric product development. Recently relocated to Hong Kong after a career break for personal development, eager to contribute to Hong Kong's business landscape. Fluent in English and progressing in Cantonese.



Head of Digital & Innovation at AL Bank **Executive MBA in Globally Responsible Leadership**

 christianholm@gmail.com

 +852 61301284

 Hong Kong

 in/christianholmnielsen/

- **Digital Leadership:** 16 years of expertise in developing and executing digital strategies and product roadmaps to drive operational efficiency and business growth, leveraging emerging technologies across Europe and Asia Pacific.
- **Customer-Centric Product Development and Innovation:** Dedicated to delivering exceptional user experiences by applying design thinking principles and fostering innovation. Extensive global experience creating intuitive and engaging products that drive customer engagement and loyalty while continuously exploring ideas and technologies.
- **Change Management and Organizational Alignment:** Proven ability to drive change, navigate digital transformations, and foster organizational alignment to maximize the impact of digital technologies. Successfully led transformations across geographies and markets at HSBC and Nordea.
- **Agile Champion:** Implemented Agile methodologies in multiple organizations, improving software quality, enhancing decision-making transparency, accelerating execution pace, and driving user adoption.
- **Stakeholder Relationship Building:** Passionate about nurturing relationships with key stakeholders, fostering collaboration, and ensuring successful digital initiatives across internal teams, external partners, and clients.

Head of Digital & Innovation

Arbejdernes Landsbank

Prominent Danish financial institution known as the customer experience leader. Strong presence and market recognition in Denmark.

02/2022 - 05/2023

Denmark

Led the development of the digital organisation, spearheading transformation, and innovation.

- Successfully delivered a six-month digital strategy, roadmaps, KPI tracking, and organisational setup to senior stakeholders, including the executive team and board, securing unanimous buy-in.
- Implemented an agile prioritisation and innovation framework, enhancing decision-making transparency and accelerating execution pace.
- Expanded the digital team by five members (including BAs, UX designers, and Product Owners) within the first six months, achieving an exceptional employee engagement rating of 94/100 by year-end.
- Coordinated deliveries efficiently across IT, Salesforce, and IT partners, ensuring successful implementation and commercialisation.
- Key achievements included executing strategic partnerships, including the selection of a new website vendor, integration of new bancassurance provider, external applications for SME customers and a new investment trading platform, significantly enhancing our service capabilities.
- Digitised and streamlined compliance processes, including the digital onboarding of new customers to the bank and mobile apps, leading to an 80% improvement in efficiency through process automation.
- Revamped service models by implementing automated meeting booking systems for advisers, customer care, and customers, resulting in a 60% reduction in process time and increased availability.

Senior Digital Pipeline Manager

HSBC, Digital Solutions

Global financial institution with 39M customers worldwide through a network that covers 62 countries and territories

08/2018 – 07/2021

Hong Kong

Strategic and tactical planning of HSBCs digital deliveries across Asia Pacific

- Developed and championed an APAC-wide digital strategy framework utilising analytics, engaging market leadership, aligning plans, and setting shared direction for digital initiatives across HSBC.
- Served as the Chief Product Owner, responsible for tactical delivery planning, representing markets towards global teams and vice versa, facilitating dialogues on market adaptation while ensuring shared plans that delivered on business objectives for onboarding, authentication, mobile, browser, and origination journeys.
- Prioritized and planned parts of the development budget for the APAC region, standing for business-critical capabilities across markets. One of the key implemented initiatives, soft token, resulted in a 20% cross-market YoY increase in mobile activity in 2020.
- Accountable for expanding the digital portfolio for blue oceans and blind spots, identifying potential partners, and running worldwide masterclasses on topics such as "the future of authentication," "banking SMEs," "protection moving forward," and "banking the unbanked."

Head of Product Management

Nordea, Corporate Mobile, Digital Banking

Top financial institution in the Nordic/Baltic region. 10M customers, 30K employees. Extensive expertise, strong market presence in all segments.

03/2015 – 06/2018

Denmark/Nordics

Development, leadership, and implementation of a new Corporate Mobile Bank

- Secured executive support and backing for a €10M investment in new mobile capabilities for SME customers in the Nordics.
- Built and led the team responsible for development, market launch, performance indicators and commercialization across markets.
- Implemented and supported each nation's security and authentication methods alongside our own Code App, ensuring robust security and seamless user access across four markets with a market share of 300,000 SME customers.

Teaching digital development

06/2017

Volunteering

Denmark

Guest lectured on digital leadership, development, strategy, and transformation

- Taught business development and digital product management to build best practices in classes of 30+ students.
- Facilitated discussion on how innovation frameworks can support delivering ROI, sales, customer acquisition/activation, and revenue targets.
- Investigated the digital ecosystem and the role of banks among digital wallets, challenger banks, payments, fintech, and e-commerce platforms.
- Explored how AI and big data challenges existing service models and the possibilities this provides for building future customer experiences.

Head of Business Development

Nordea, Digital Banking

03/2014 – 03/2015

Denmark/Nordics

Global Manager of Digital Development, Nordea

- Oversaw the digital development strategy for 10 million retail customers across four markets, driving the integration of innovative digital experiences, ecosystems, and advisor engagement.
- Served as Chief Product Officer, managing all digital products including websites, apps, internet banking, and e-commerce, shaping product visions and strategic plans.
- Managed a development budget exceeding €40M annually, focused on delivering high-value digital services and enhancing customer experiences.
- Led a diverse team of 28, including team leaders, Business Analysts, UX, Product Owners, Product Managers, and Communicators, bringing teams and products together, fostering a culture of innovation and collaboration.

Head of Mobile Development

Nordea, Digital Banking

06/2013 – 03/2014

Denmark/Nordics

Global Manager of Mobile Development, Nordea

- Led a distributed team of 10 across seven locations, including Product Owners, Managers, and Communicators, responsible for all mobile development initiatives.
- Managed an annual budget exceeding €20M, ensuring effective quarterly delivery cycles for Android and iOS that doubled App Store ratings and enhanced employee satisfaction.
- Directed product management and communication for mobile deliveries serving Nordea's 10 million customers across its seven home markets.
- Key achievements included launching a new global app concept, decommissioning five outdated hybrid apps, enhancing investment services and communication tools, and integrating two digital wallets in Sweden and Denmark.

Head of Information & Content

01/2012 – 05/2013

Nordea, Savings & Wealth Offerings

Denmark/Nordics

Promoted to establish and lead Nordea Denmark's new Wealth Services, Marketing, and Communications team, managing 7 FTEs. Oversaw PR, digital content, and comprehensive marketing activities across Private Banking, Savings, and Wealth Management.

Executive Business Strategist

Nordea, Savings Management, Savings & Asset Management

02/2011 – 12/2011

Denmark/Nordics

Directed the comprehensive overhaul of Nordea's Savings strategy, presenting roadmaps and strategic plans to the Savings & Asset Management executive committee and group leaders. Set the course for the next five years, focusing on optimizing customer targeting, product portfolio, and distribution across Europe.

Senior Product Manager

Nordea, Online Business, Savings & Asset Management

04/2009 – 02/2011

Denmark/Nordics

Advanced to Digital Wealth Product Manager at Nordea, spearheading cross-border development of segmentation models and online services for 10 million retail and private banking clients. Led the launch of diverse financial products including online advisory applications, investment websites, and trading services for options, warrants, certificates, bonds, and equities.

Product Owner

Nordea, Online Business, Savings & Asset Management

06/2007 – 04/2009

Denmark/Nordics

Digital Wealth Product Owner at Nordea, led the enhancement of online advisory and investment trading services, improving advisor and customer experiences across Denmark and the Nordics while diversifying product lines and asset classes

Board Membership

05/2022 – 03/2023

&Money Aps. [Fintech company, delivering software to banks in Scandinavia. Denmark](#)

04/2012 – 05/2014

Board member at Make-A-Wish® Ønskefonden Danmark. [Global NGO. Denmark](#)

Awards

2010

Top 100 Talents in Denmark below 35, Berlingske. [Major Danish Newspaper. Denmark](#)

Education

09/2009 – 09/2010

Executive MBA in Globally Responsible Leadership, [AVT Business School, Copenhagen](#)

12/2008 – 08/2009

Executive Certificate in Business Administration, [AVT Business School, Copenhagen](#)

06/2004 – 06/2007

BSc In International Business, [Copenhagen Business School, Copenhagen](#)

Languages

Danish, [Native](#)

Swedish, German, and Norwegian, [Conversational](#)

English, [Native](#)

Cantonese, [Beginner](#)

Leadership training (selected)

2021

Customer Led Change, [Design Thinking, Stanford Online/HSBC](#)

2014

Certified in Scaled Agile Framework (SAFe), [Nordea Human Resources/consultants](#)

2013

Wealth Management Leadership Programme, [Nordea Human Resources](#)

2010

Doing business in China, [China Europe Internal Business School](#)

2008

Project Management Certification (PM4U), [Nordea Human Resources/consultants](#)

Personal Statement:

I lead by example, driving business change with customer and market insights. By leveraging technology and empathy, I aim to foster a culture of accountability and innovation. After a career break for personal development and relocation to Hong Kong, I am eager to drive transformation and create great digital experiences.