



# Schmalenbach-Tagung 2017

## Digitalisierung im Bankvertrieb

Frankfurt, 31. März 2017

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Leiter Digital Solutions Privatkunden, Deutsche Bank





OOH!  
MAKE A  
WISH!!

# Was bedeutet „Digitalisierung“, und was bringt es uns?



## Definition

Digitalization means using technology to **reduce the distance to clients** and influence the client experience in real time. Successful companies in the digital age **treat every step in the value chain as a single product**. They continuously evolve each product to **enhance the client experience**.

## Differentiation

- **Digitization** means the **action or process in converting analogue to digital**.
- **Digitalization** means the **adoption in use of digital assets and technology by an organization**.

Source: Oxford Dictionary

# Was zeichnet erfolgreiche Unternehmen im digitalen Zeitalter aus?



## The eight habits of successful companies in the digital era

- 1 They focus above all on the end client and his experience
- 2 They build platforms
- 3 They understand every component of the value chain and strive to continually improve each one!
- 4 Their ultimate goal isn't to create a product: it's to create an agile process that continually evolves the product in response to customer feedback
- 5 They use algorithms to exploit large amounts of data and influence customer behavior in real-time
- 6 They embrace open source technologies and tailor them to their needs; they never build unless they have to
- 7 They don't care about HIPPOs. They build teams with the required skill-sets and empower them to do what's needed to enhance the customer experience
- 8 They make decisions based on data, not on opinions

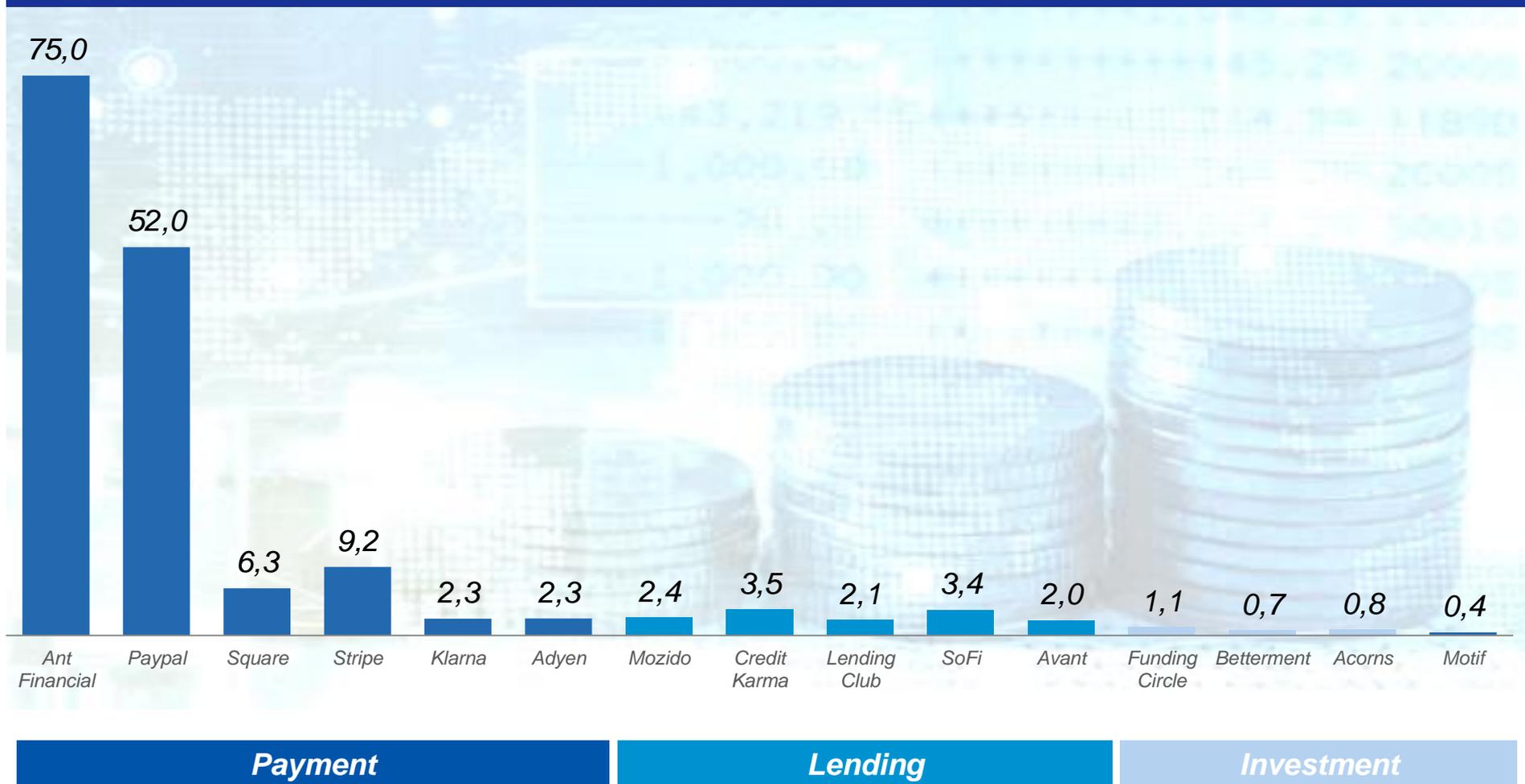
Death by a thousand cuts?



# FinTechs: Payment und Lending dominieren



Ausgewählte FinTechs nach Marktbewertung (Mio. USD) – März 2017

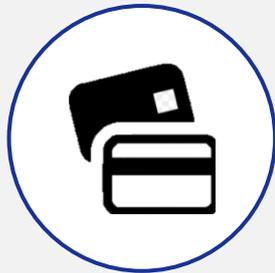


# FinTechs: Payment und Lending dominieren



## Payment

Hohe Interaktion  
/ Daten



Konto  
Zahlungsverkehr  
Kreditkarte

## Lending

Pull-Märkte



Kredit  
Baufinanzierung  
Sachversicherung

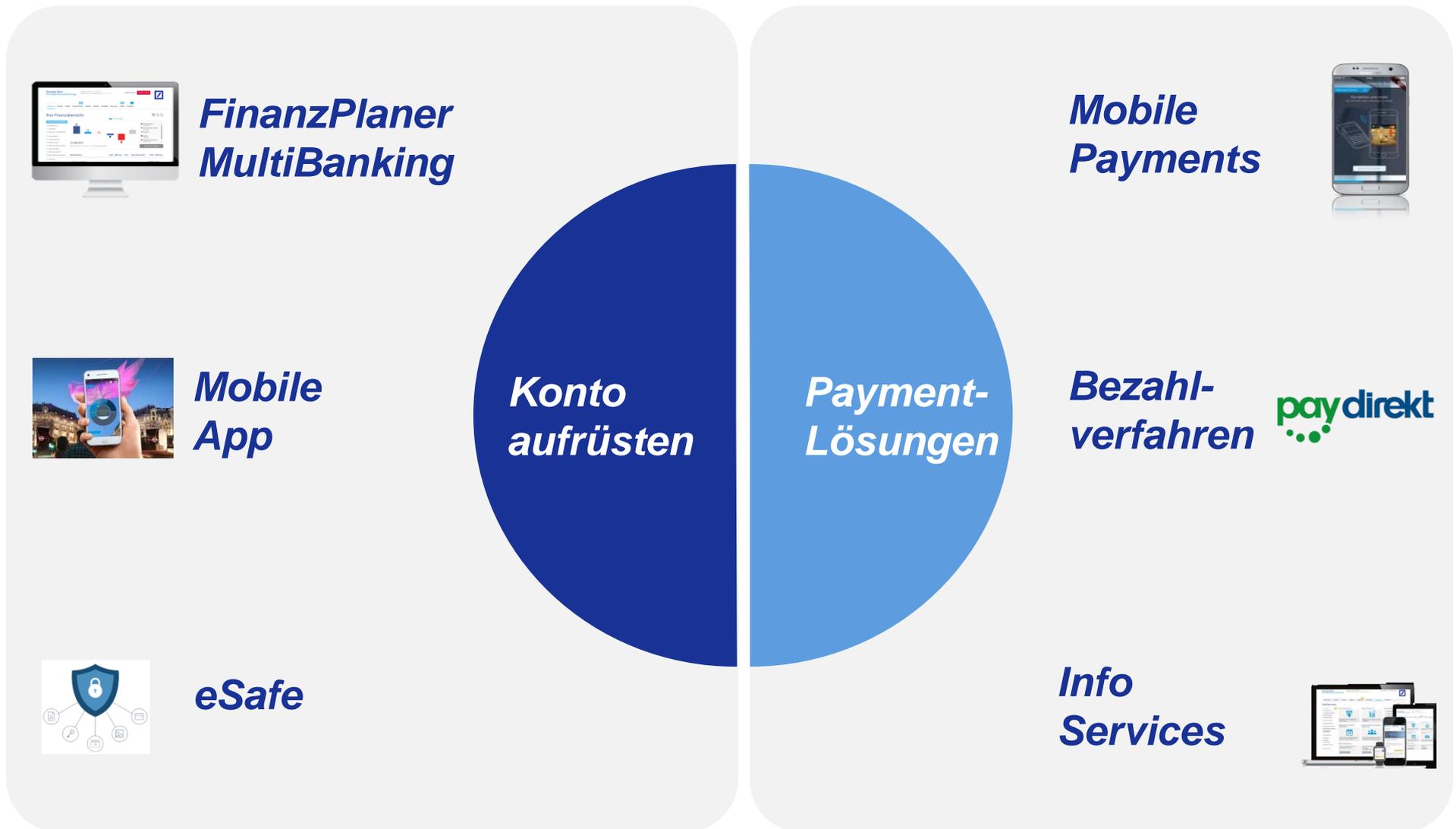
## Investment

Push-Märkte

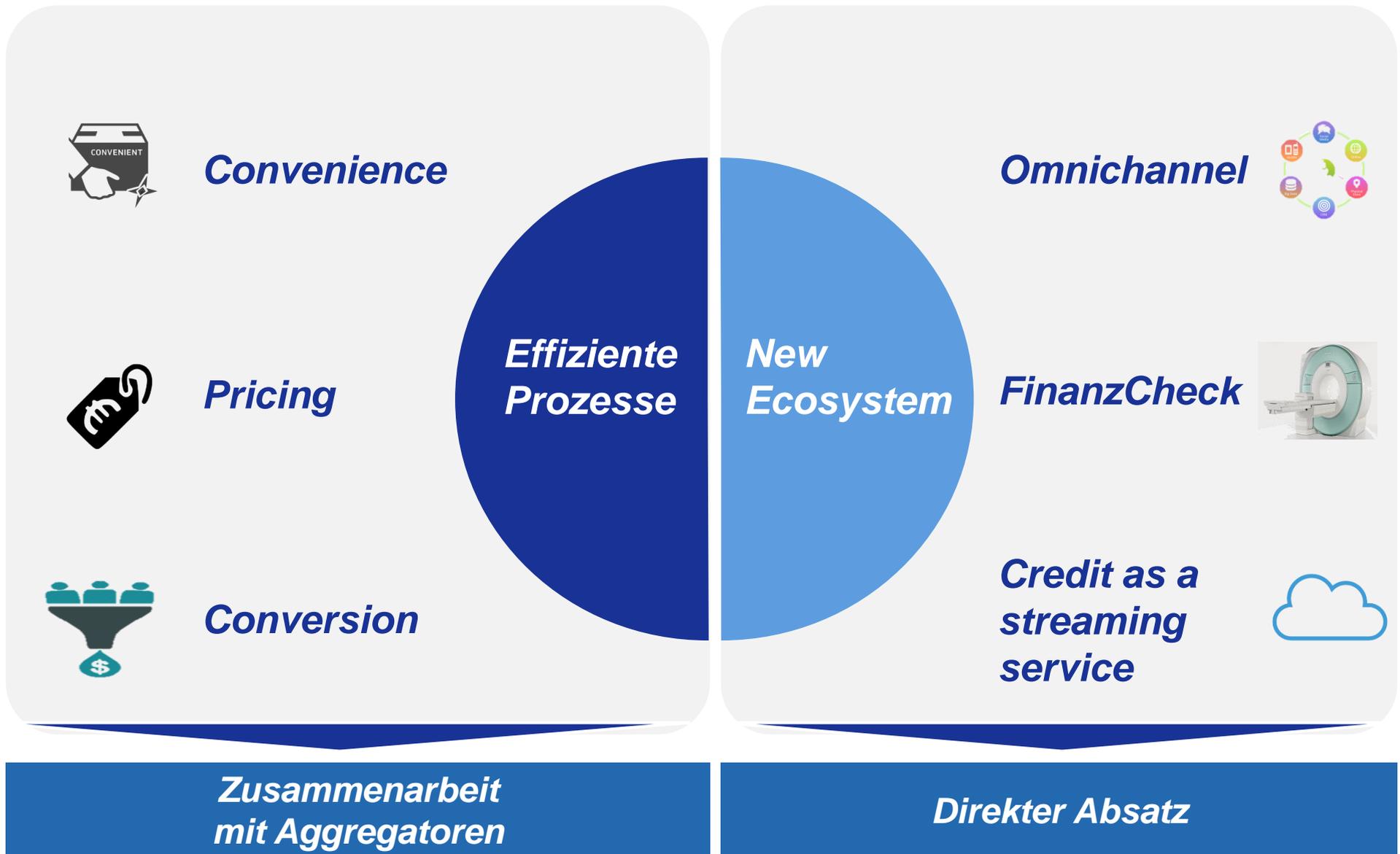


Investments  
Altersvorsorge

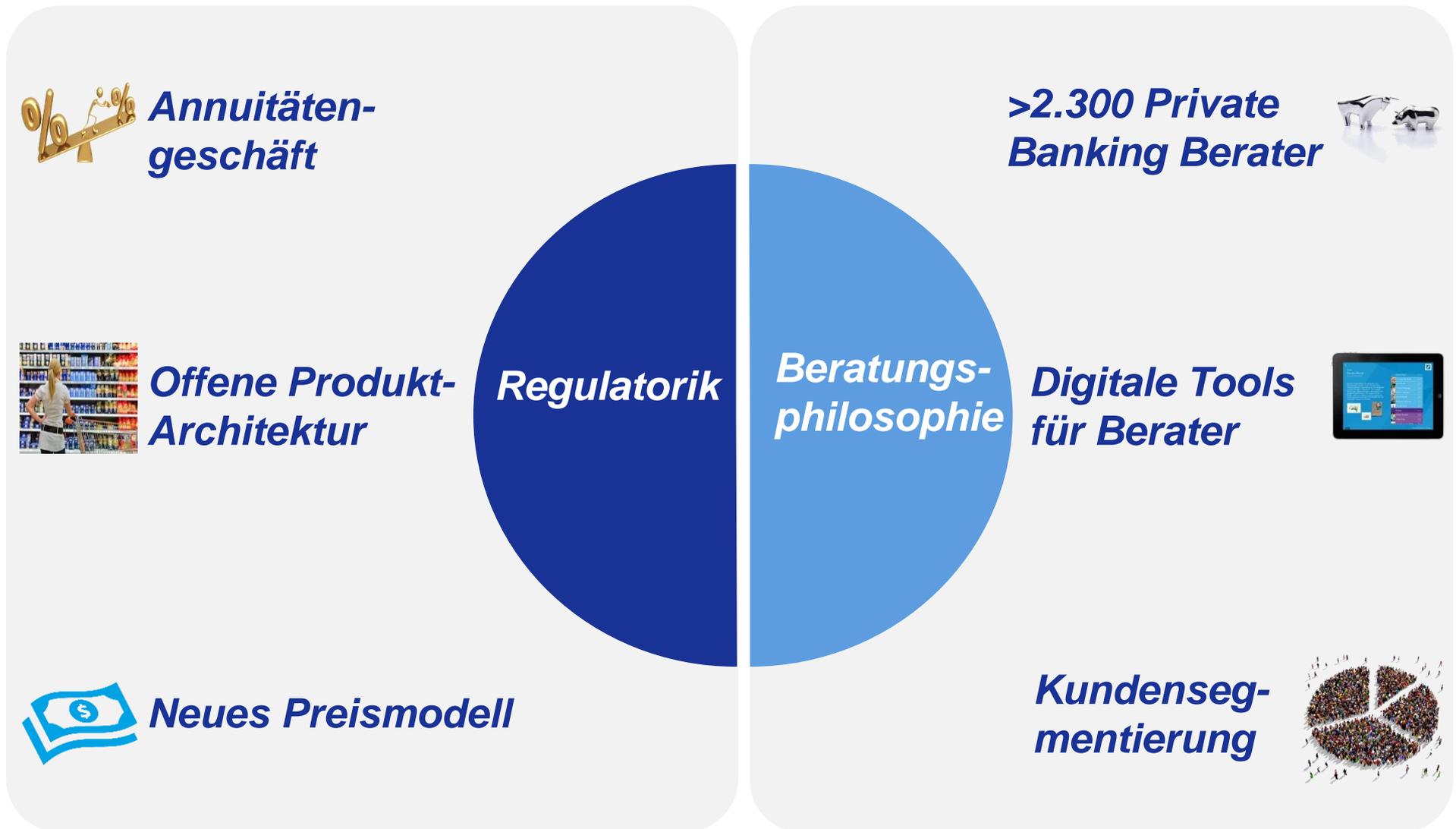
# Digitalisierungsstrategie Privatkunden im Zahlungsverkehr



# Digitalisierungsstrategie Privatkunden in „Pull-Märkten“



# Digitalisierungsstrategie Privatkunden in „Push-Märkten“



# Digitalisierungsstrategie Privatkunden - Unsere Kunden geben die Geschwindigkeit vor



## Digitale Kundeninteraktion



Präsenz vor Ort  
535 Filialen in Deutschland



Aufbau Beratungscenter  
Inkl. regionale Anbindung an Filialen



Nutzung digitaler Kanäle  
Aufbau neuer und Optimierung existierender Zugangswege

## Digitale Mobilisierung

Informieren

Involvieren

Incentivieren

Investieren



# Digitalisierung Privatkunden

