



Kernkompetenzzentrum  
Finanz- & Informationsmanagement

# Retail Banking 2.0: Paradigmenwechsel durch Social Media?

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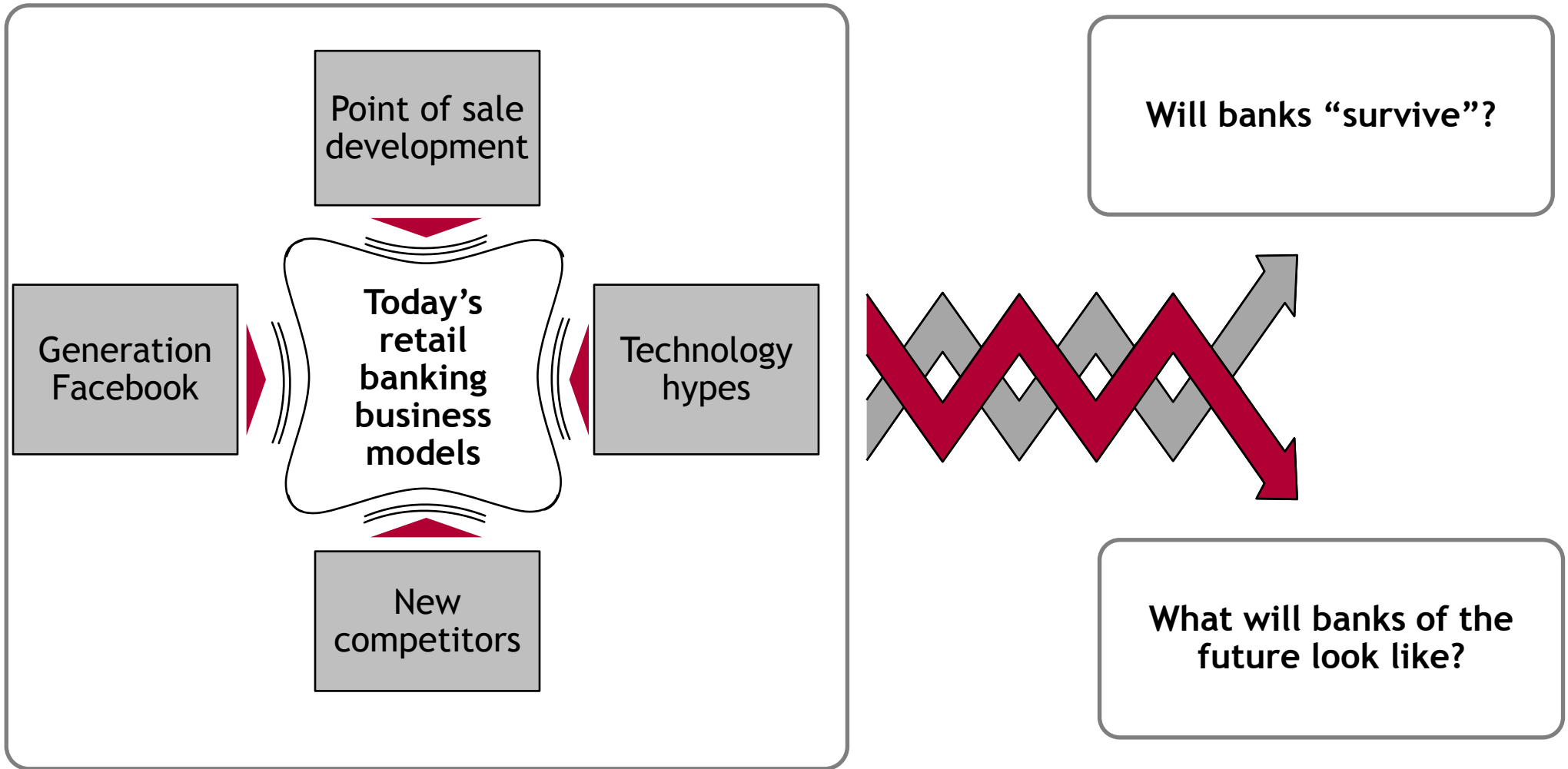
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# Technological innovations raise questions about the future of retail banking



Source: Cooperative Study of FIM Research Center and A.T. Kearney

# Interviews with European top level executives reveal that industry is aware of change but not about how



*“Controlling employees’ behavior in Online Social Networks will be one of bank’s major challenges.”*

*“Generation Facebook rigorously benchmarks the financial services industry.”*

*“P2P/Social Networks will have problems with trust in banking.”*

*“The ability to process data and distil the proper and relevant insights will be a key differentiator in retail banking.”*

*“Branches of the future will not be the primary POS”*

*“Payment is the bedrock of the business to customer relationship; losing the customer payment means losing the relationship.”*

*“Players like Google or Apple will significantly disrupt the traditional retail banking business model.”*

# Forthcoming study within financial service industry highlights possible scenarios for 2025's retail banking



Changes in **customers' expectation and behavior** significantly change retail banking.

89%

**Internet companies will threaten traditional banks** in retail banking by acquiring a significant amount of customers.

88%

Access to **user data from former purchases** like credibility, payment behavior etc. will be one of retail banking's **most critical success factors**.

77%

**Mobile devices** partly replace branches.

75%

**Community banking's** market share exceeds 20%.

38%

Banks will **react quickly enough on new competitors and innovative technology** and maintain or expand market share.

12%

# We are looking forward to your statements and the discussion



**Eric Falque**

(Partner und Mitglied des Management Committees, BearingPoint)  
*„Customer Paradoxes in the Digital World“ [in English]*



**Christof Strohkark**

(Director, Financial Services, Detecon International GmbH)  
*„Banking 2032 - Banking is not as Usual“*



**Roland Pecsénye**

(Executive Chairman, IND Group, Stuttgart)  
*„Überallbanking: Die mobile Bankenrevolution in der Hosentasche“*



**Markus Gunter**

(Vorstandssprecher der DAB bank AG)  
*„Social Media im Direct Banking: Evolution oder Revolution?“*



**Steffen Seeger**

(Chief Financial Officer, FIDOR Bank AG)  
*„Banking mit Freunden! Die Zukunft im Retailgeschäft“*