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Axel Liebetrau

Impulse Speech: Banking Trend Radar 2008 to 2013 – Creating the Bank of Tomorrow

“Everything flows.” (Panta rhei.)

Heraclitus of Ephesus (approx. 550 – 480 B.C.), Greek Philosopher

Finding new sources of income is highly important to the financial service providers of tomorrow. We are in the middle of a competition for great foresight. Successful finance service providers always need to be a step ahead of the competition. If they succeed in recognising imminent changes and implement the resulting innovations at an early stage, they will have a real competitive advantage. A large majority of trends that will determine the products, services and markets of the future are already visible today. Trends are therefore an invaluable source of innovation, inspiration and orientation.

The aim of this impulse speech is to create the bank of tomorrow and to inspire you with trends and concrete examples from the same or similar industries to yours. We will show you new paths and opportunities for innovation and introduce new tools and processes that will help you on your journey to becoming a truly innovative banking establishment.



The following are examples of questions examined during this impulse speech:

- ❖ How do I get a clear overview of the trends relevant to the world of banking? (Trend-recognition and trend-filtering)
- ❖ How do trends influence my banking establishment, my clients, my products / services, my market, etc? (Trend-evaluation)
- ❖ How can I find “supporters”, “comrades” and “missionaries”?
- ❖ How do I take action and start targeted innovation projects? (Trend-implementation)
- ❖ How am I bound to fail quickly and learn from my mistakes?
- ❖ How can I learn from my successes?
- ❖ How do I secure and scale my successes?
- ❖ How do I create the bank of tomorrow?