

accenture



DANIEL BAUR
MANAGING DIRECTOR
HEAD OF BANKING & INSURANCE
ACCENTURE ÖSTERREICH



<http://bit.ly/2mDRbwr>

A large, stylized yellow chevron graphic that points to the right. It is composed of two parallel lines that converge towards the right, creating a 3D effect. The top line is a bright yellow, and the bottom line is a slightly darker shade of yellow. The word "MUT" is overlaid on the left side of this graphic.

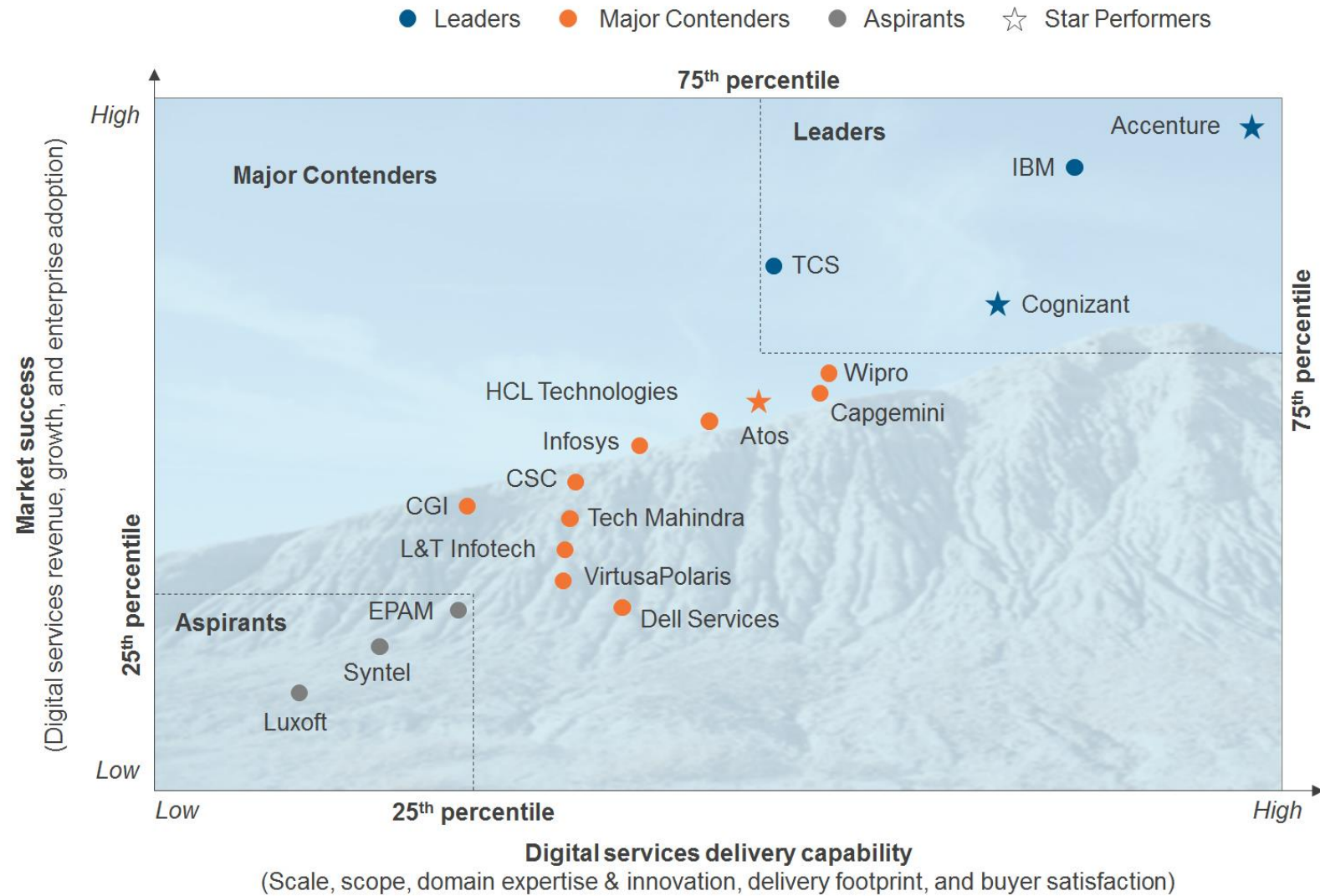
MUT

**BRAUCHEN BANKEN
MEHR MUT ZUR
VERÄNDERUNG?**

**Daniel Baur, Managing Director
März 2017**

ACCENTURE | DIGITAL LEADER

Everest Group Performance | Experience | Ability | Knowledge (PEAK) Matrix for digital services - 2016



**Brauchen
Banken**

MEHR MUT

**zur
Veränderung?**

32% OF BANKING REVENUES AT RISK

Our Research indicates 32% banking revenues will be at risk by 2020

Deposit and
Current Account

17.4%

Online Banking, alternative deposit products and mobile money accounts compete for market share and compress margins

Moven

SIMPLE

Payment and
Credit Card

6%

Shift of payments' market share to alternative providers and merchants, with interchange fee reduction

PayPal

wonga

Lending

4.9%

Competition from direct/ peer-to-peer mortgage providers and asset owners

CrowdMortgage
The Peer to Peer Mortgage Platform

fidor
BANK

Asset Management/
Bancassurance

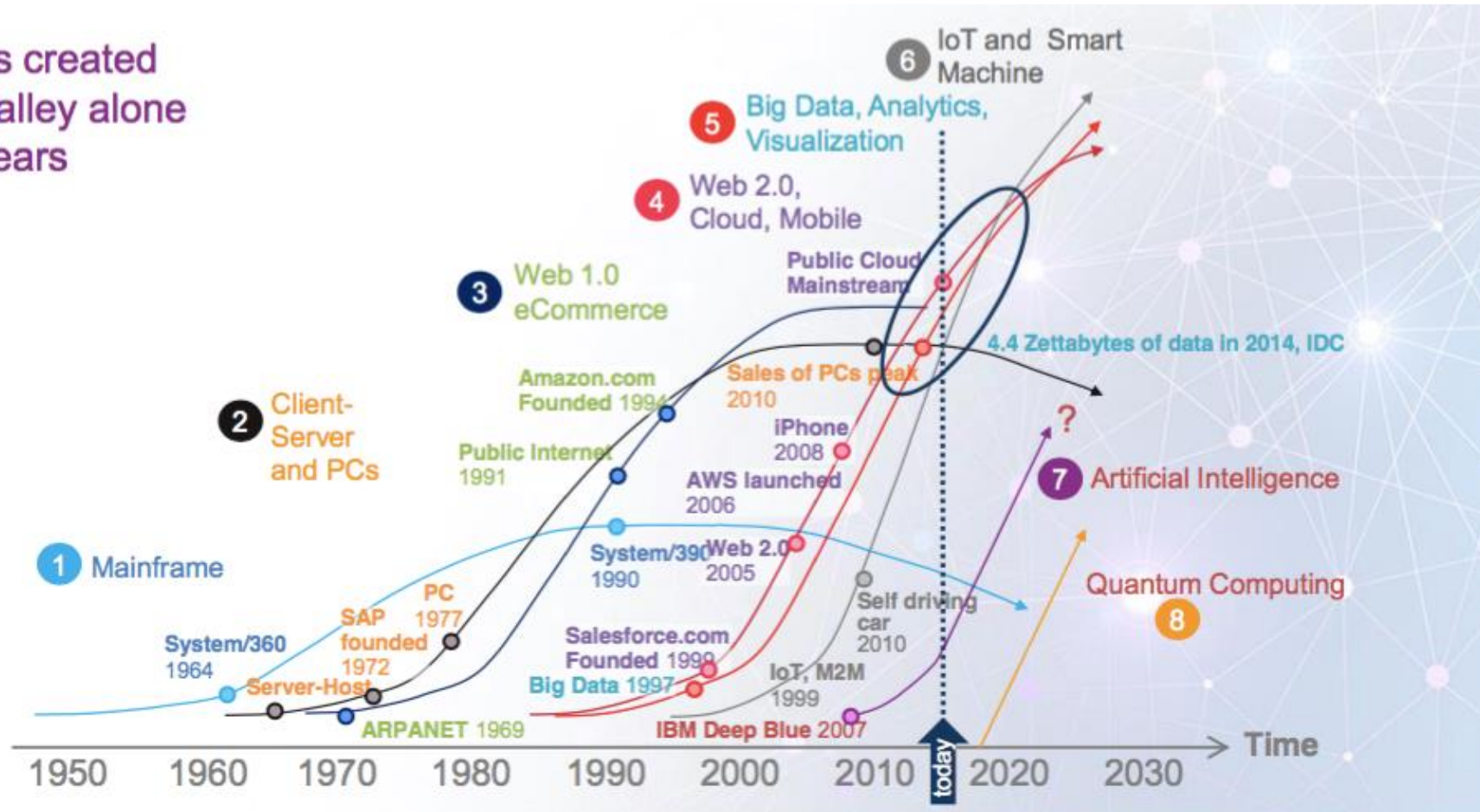
3.4%

Direct competition due to price comparison portals and fee reduction from direct trades

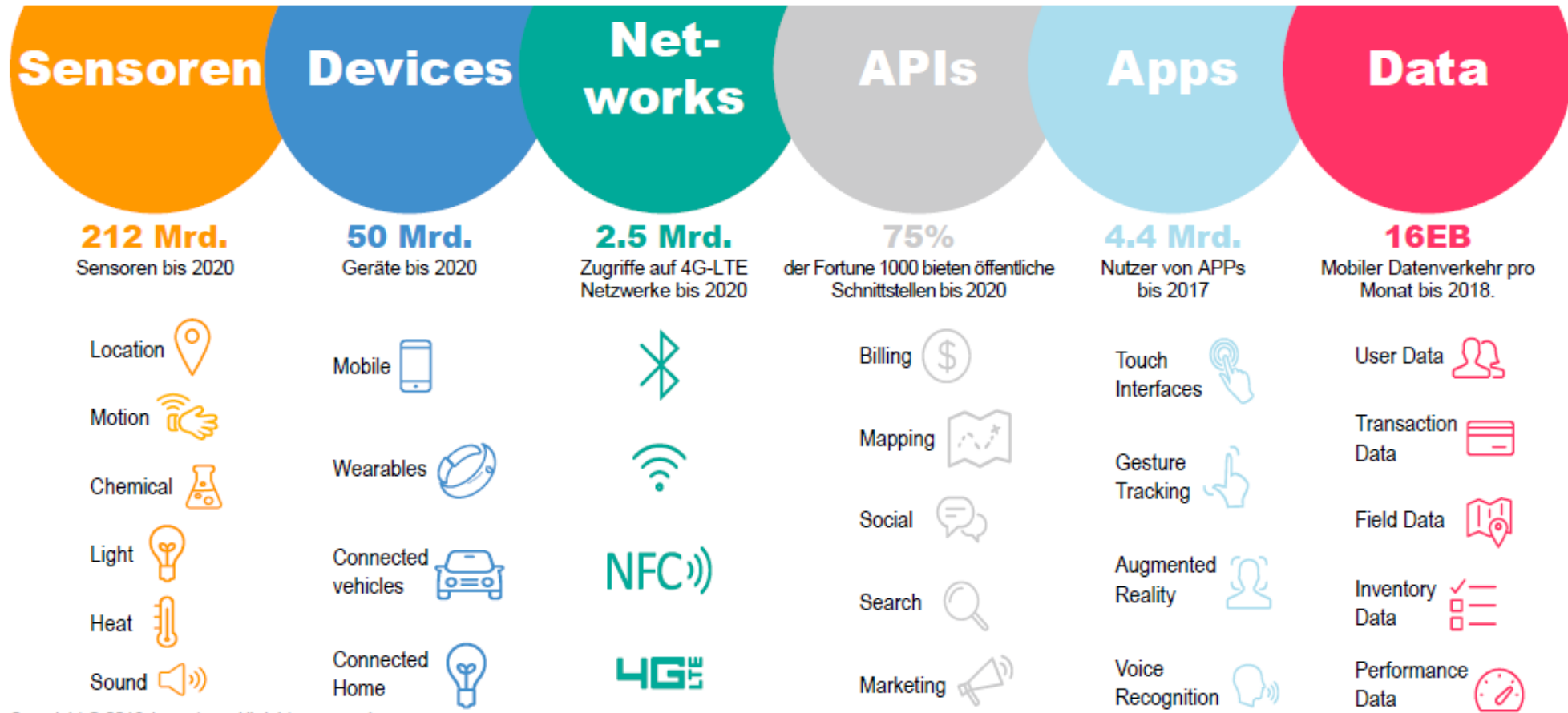
nutmeg

INNOVATION CYCLES ARE BECOMING FASTER

74 Unicorns created in Silicon Valley alone in last 10 years



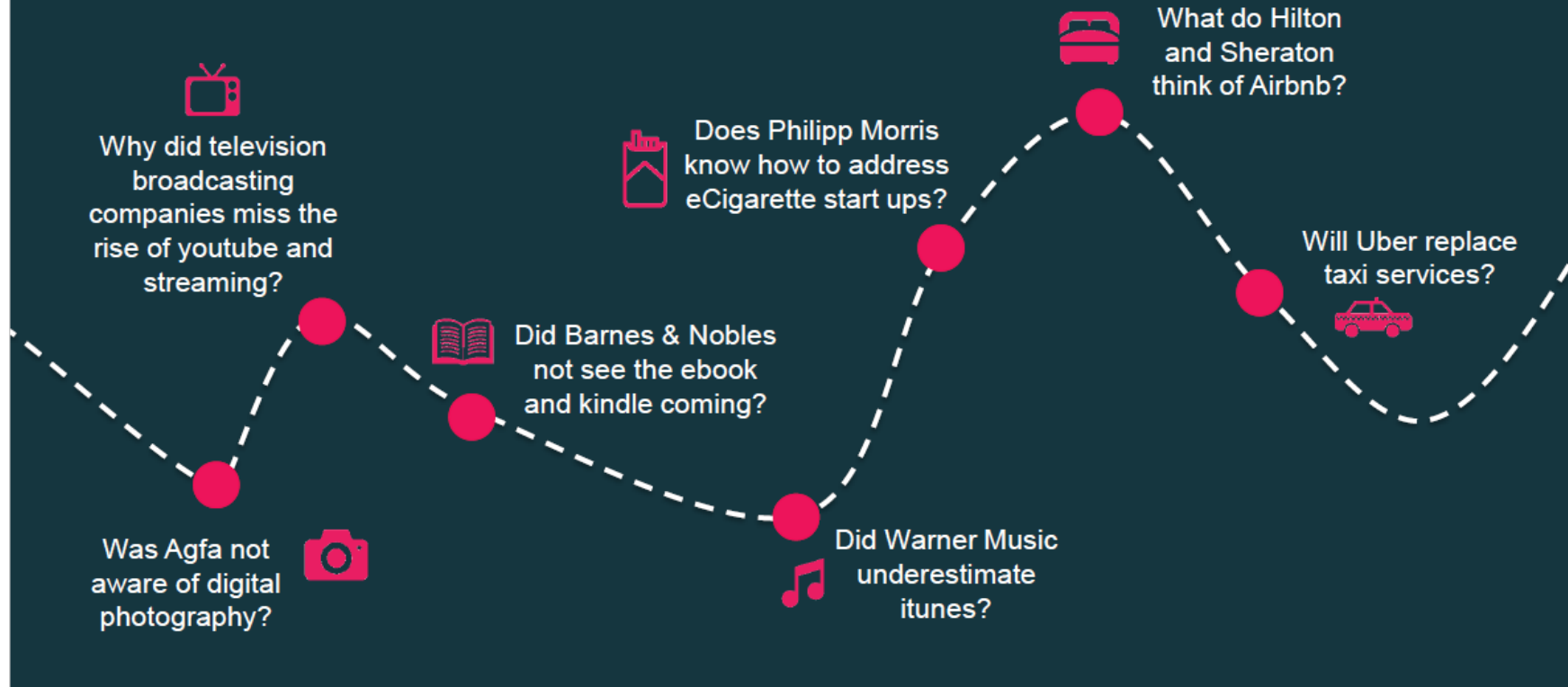
DIGITAL DISRUPTION AFFECTS ALL ASPECTS OF LIFE



EXPECT THE UNEXPECTED

OVER THE LAST YEARS, INNOVATORS DISRUPTED SOME WELL ESTABLISHED PLAYERS IN PROVEN BUSINESS MODELS

Cross-Industry Examples



**BANKING IS
IMPORTANT
BANKS ARE
NOT.**

BILL GATES

FIX THE **BASICS**

Get IT ready, with new approaches

Be 100% customer-centric

Simplify your business to the inside and outside

Defend actively

**DON'T FOLLOW
DIGITAL
TRENDS.**

START THEM.

WIN THE DATA GAME

Use opportunity window of trust and information

Leverage on best practice in analytics

Use regulation as a chance

FROM ECOSYSTEM TO MACROCOSMOS

**Redefine collaboration:
market players (FinTech), employees and clients**

Be relevant in different life situations

Focus on customer needs

Be an integral part of ecosystem

REINVENT AND ENRICH ROLE OF ADVISOR

**Become an orchestrator of
communities/platforms**

**Fully leverage on new technologies
(Robotics, AI)**

**Focus on high-value interaction
(combine with RoboAdivsory)**

**THE ONLY
CONSTANT
IS CHANGE.**

IT'S ALL ABOUT PEOPLE

Become a real agile organization

**Bring new talent and ideas to your
workforce**

Make change a C-level responsibility

**THE BIGGEST
RISK IS DOING
NOTHING -**

**BE CURIOUS,
BE BRAVE.**



Q & A