

Agile Banking

Jakob Etzel, Mantigma GmbH

Christoph Schmiedinger, borisgloger consulting GmbH

Berlin, 17.11.2016

Stellenabbau

Commerzbank streicht 9.600 Stellen bis 2020

ZEIT  ONLINE

GELD FINANZEN

Start-up Number26 ist jetzt eine richtige Bank



FinTech Eats the Banks

FINTECH BANK/ INTERVIEW

IT Finanzmagazin

Das Fachmagazin für IT und Organisation bei Banken, Sparkassen und Versicherungen

solarisBank-Milestone: Eine Million Endkunden



Technikprobleme am Fließband

IT-Panne verärgert Deutsche-Bank-Kunden

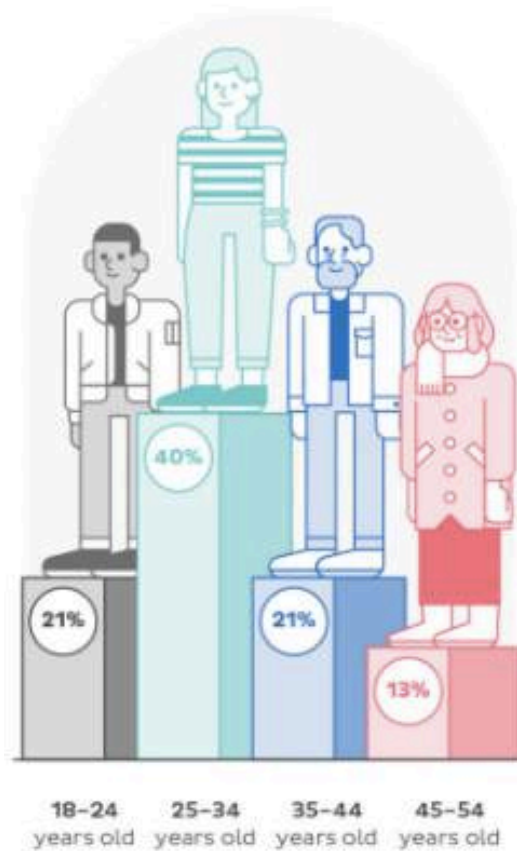


BORIS GLOGER



Who Are The 100.000?

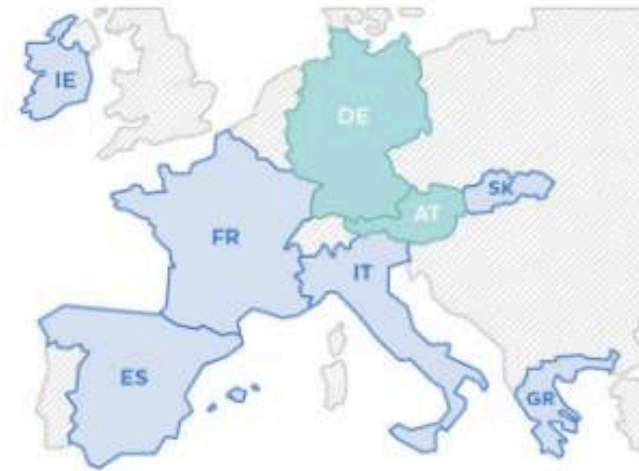
They are young.



They are global citizens.

Our customers live in 8 European countries and represent 144 nationalities.

- Launched January 2015
- Launched December 2015



They love to travel and shop.

Our MasterCard holders pay with about 123 currencies—that's 75% of the world's official circulating currencies! Their top purchase categories include:



Quelle: N26

Herausforderungen der Banken

Eigenverständnis

Schwache Ressourcen

Regulatorik

Gesamtwirtschaftliche
Rahmenbedingungen

The Imperium strikes back...

> Digital Labs/Campus

- > Deutsche Bank
- > Commerzbank

> Neue Produkte

- > George (Erste Bank)
- > Marcus (Goldman Sachs)

> Agile Organisationen

- > ING Bank

Presse-Information | Frankfurt am Main, 19. April 2016

Deutsche Bank: Digitalfabrik mit 400 Experten startet 2016 in Frankfurt

- Bankeigene Forschung & Entwicklung gemeinsam mit Innovation Labs
- Investitionen von 750 Mio. Euro für Digitalisierung im Privat- und Firmenkundengeschäft bis 2020
- Neue Banking-App startet am 26. April



Quellen:

- Deutsche Bank Pressemitteilung
- Erste Bank Website
- ING Bank YouTube Video

Erfolgsfaktoren



Kundenorientierung



Kurze Zyklen



Technologie



Joel Spolsky, Founder, Stack Exchange

**„TALK TO YOUR CUSTOMERS. FIND OUT WHAT
THEY NEED.“**



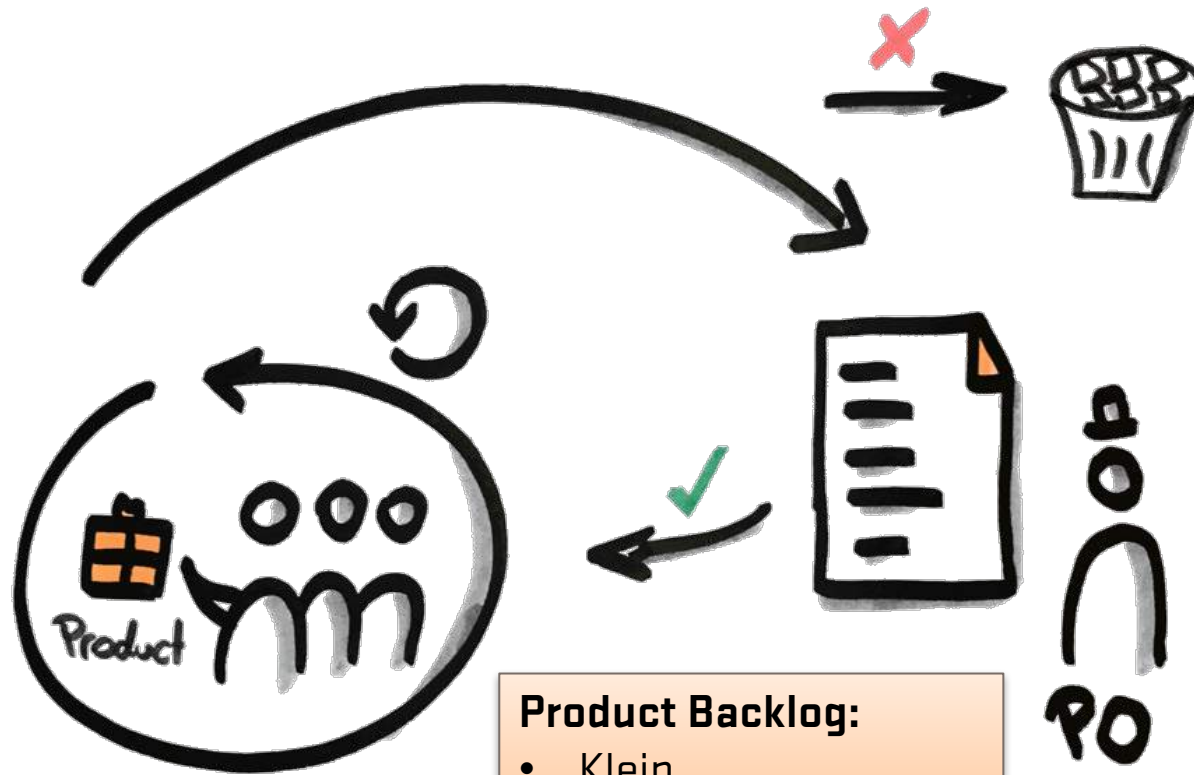
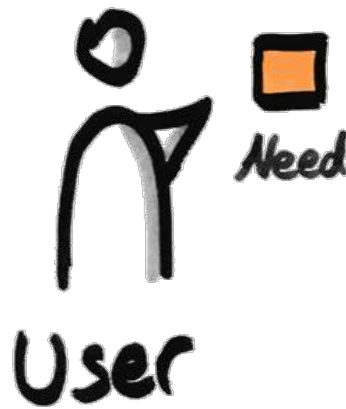
Evan Williams, Co-Founder, Twitter

„DO FEWER THINGS.“

User-Orientierung



Löse das Problem
des Users!



Product Backlog:

- Klein
- Kein up-front Filling

Von Scrum 1.0 zu Scrum 3.0:

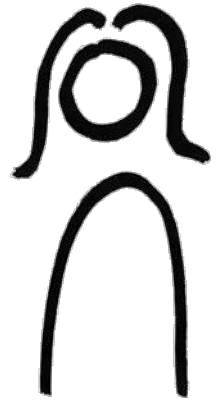
<https://blog.borisgloger.com/2015/06/08/von-scrum-1-0-zu-scrum-3-0/>

Nordstrom Innovation Lab

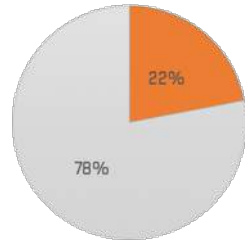


Source: Nordstrom Innovation Lab Video
<https://www.youtube.com/watch?v=szr0ezLyQH4>

Personas

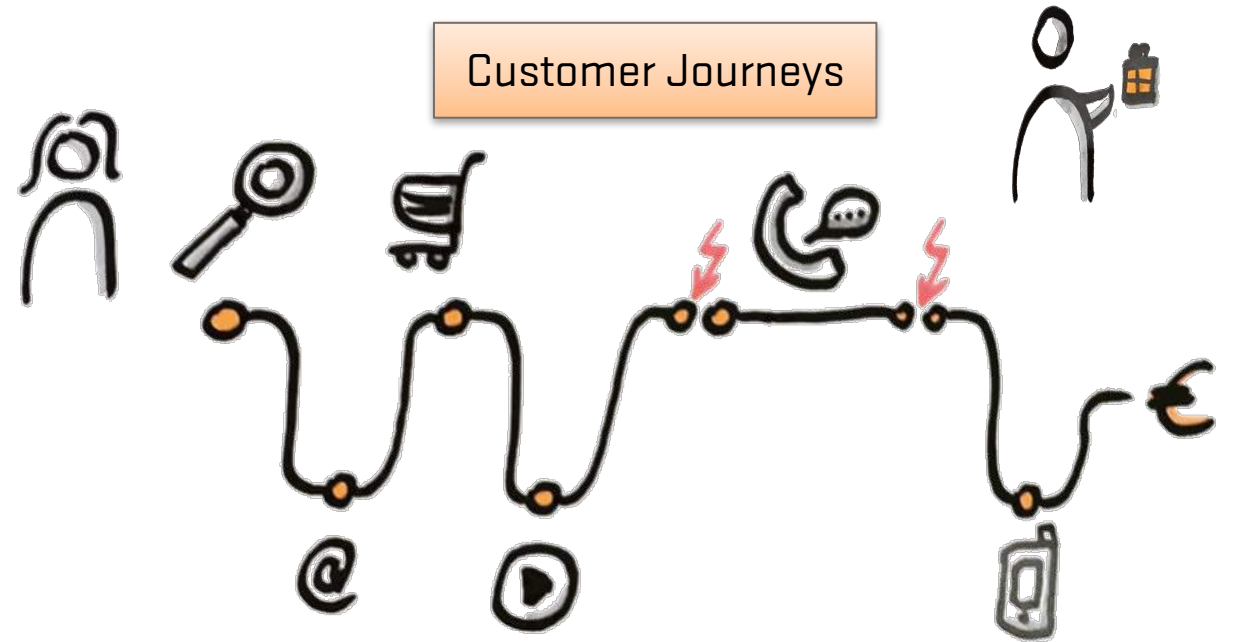


Maria
34 Jahre alt
„Skeptikerin“



Ø Vermögen: ~50.000,-
Ø Deckungsbeitrag: 17%
Favourite Channel: Desktop

Customer Journeys



User Experience Fairs



Quelle: elen1 / 123RF Stock Photo



Eric Ries, Blogger, Startup Lessons Learned

**„THE LEAN STARTUP METHOD IS NOT ABOUT
COST, IT IS ABOUT SPEED.“**

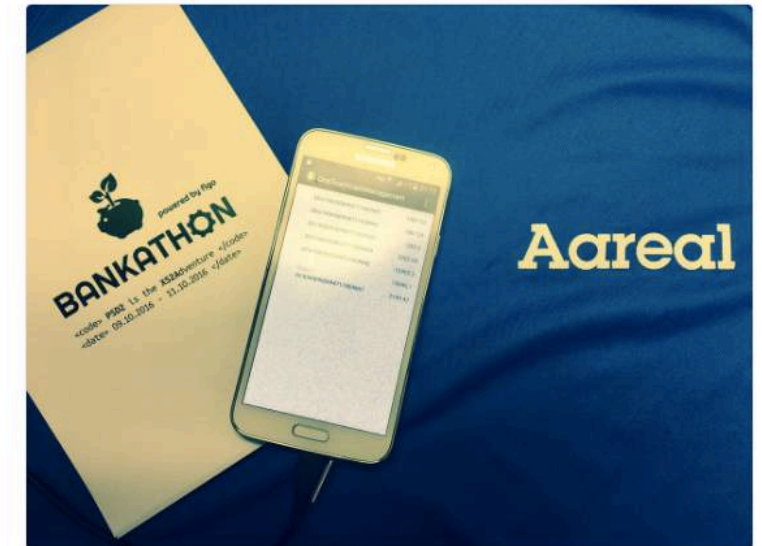


Prototyping



It's alive. First try After 11h. #bankathon @aareal

Übersetzung anzeigen



21:29 - 10. Okt. 2016



Quellen:
Flickr, Rosenfeld Media, <https://www.flickr.com/photos/rosenfeldmedia/3978126963>, creative commons Attribution 2.0 Generic License
Fotoplaner, wastesoul, fifoprod / 123RF Stock Photo

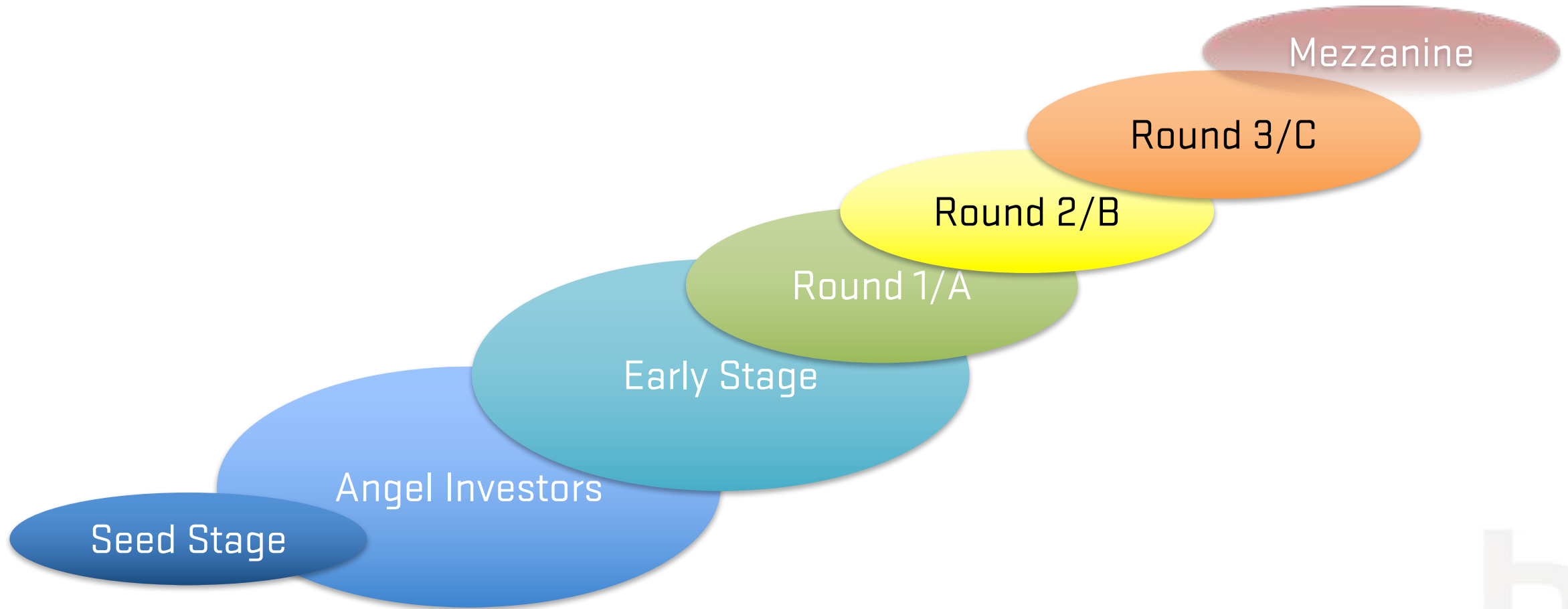


Seth Godin, Founder, Squidoo

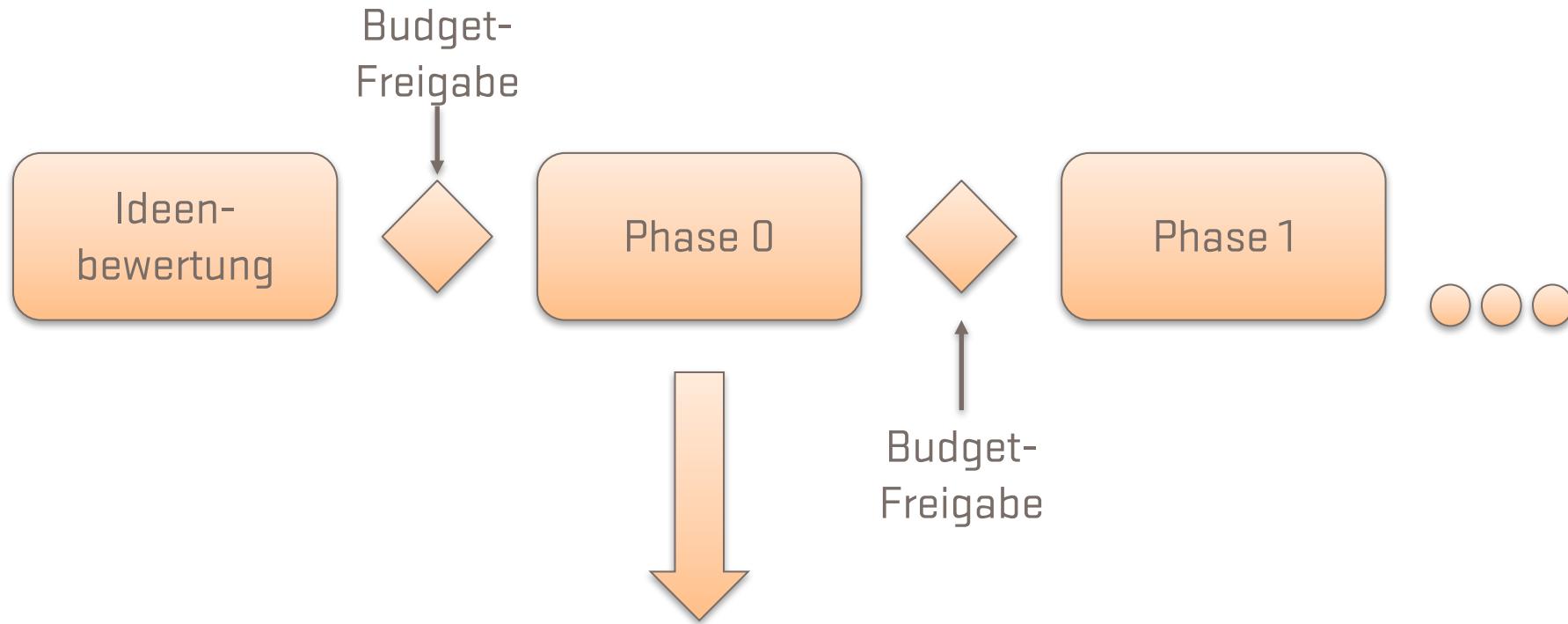
**„WAITING FOR PERFECT IS NEVER AS SMART
AS MAKING PROGRESS.“**



Funding Rounds



Agieren Sie als Venture Capitalist!



Technologie-Agnostik



The collage features the following logos and text:

- HTML5**: Large orange shield logo with a white '5'.
- PHP**: Blue oval logo with 'php' in white.
- jQuery**: Blue circular logo with 'jQuery' in black and the tagline 'write less. do more.' below it.
- SVG**: Black logo with a yellow crown-like shape above the letters 'SVG'.
- Apache**: Red feather logo above the word 'Apache'.
- WordPress**: White 'W' in a circle above the word 'WORDPRESS'.
- Windows Server**: Four-pane Windows logo above the text 'Windows Server' and 'Internet Information Services 7.0'.
- Linux**: Tux the penguin mascot.
- Java**: Red logo with a blue coffee cup and steam above the word 'Java'.
- CSS**: Small orange logo with the letters 'CSS'.
- XHTML**: Small orange logo with the letters 'XHTML'.
- Code Snippets**: Two overlapping document icons containing XML and CSS code. The top one shows:

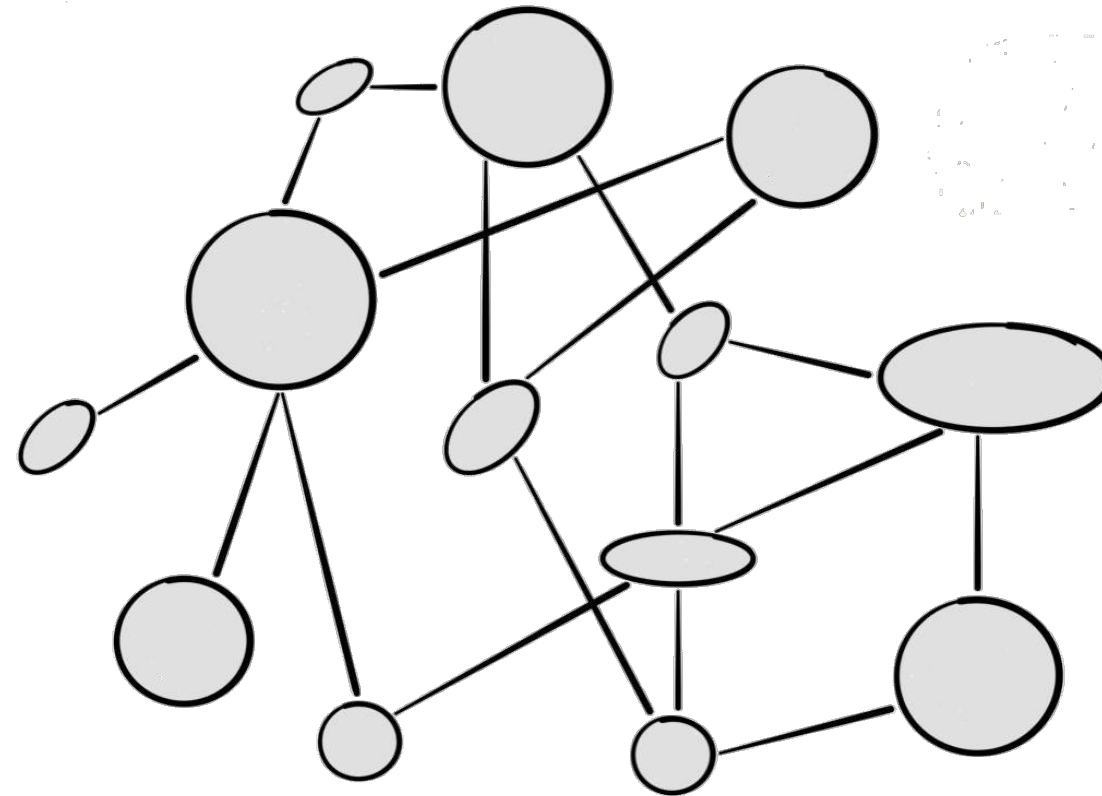
```
<?xml version="1.0"
<!DOCTYPE html PUBLIC
<html xmlns="http://www.w3
<head><title>XYZ</title>
</head>
<body>
```

 The bottom one shows:

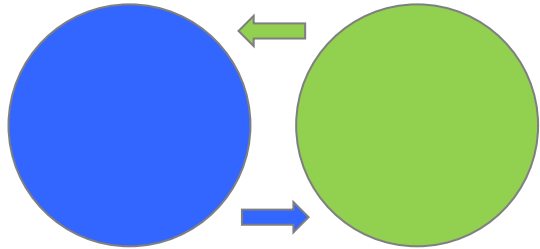
```
body {
margin: 4px;
border: 3px dotted #
font-family: sans-serif;
color: #000000;
background-color: #FFFFFF;
}
h1 {
padding: 3px;
margin: 10px;
border: 1px solid #000000;
color: #FF0000;
background-color: #0000FF;
}
```



Modulare Architekturen

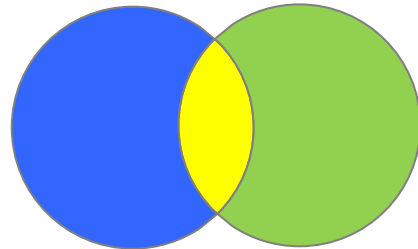


Zusammenarbeit



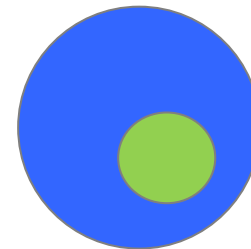
Communicate

- Konferenzen
- Meet-Ups
- Networking



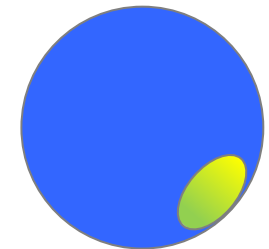
Collaborate

- Gegenseitige Kundenbeziehung
- White Labeling
- Akzelerator-Programme



Acquire

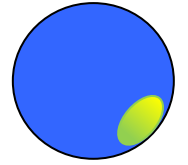
BBVA



Seed

- Pilotprojekte / Experimente
- Einbindung ext. Unterstützung

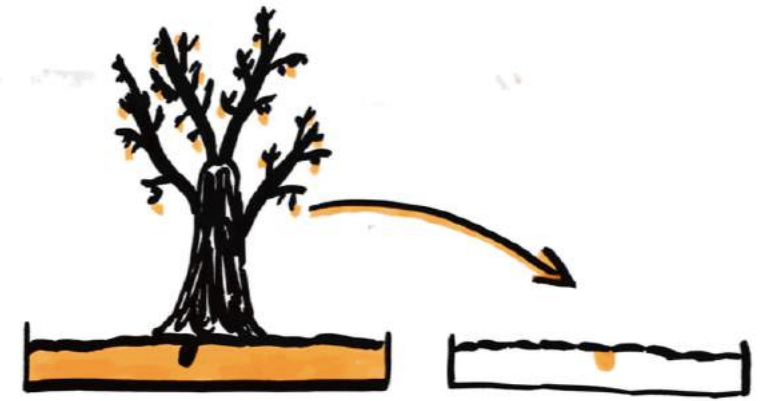
Seed



1) Den Samen sähen

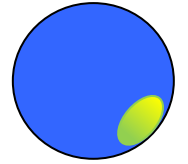


2) Wachsen lassen



3) In die Organisation transferieren

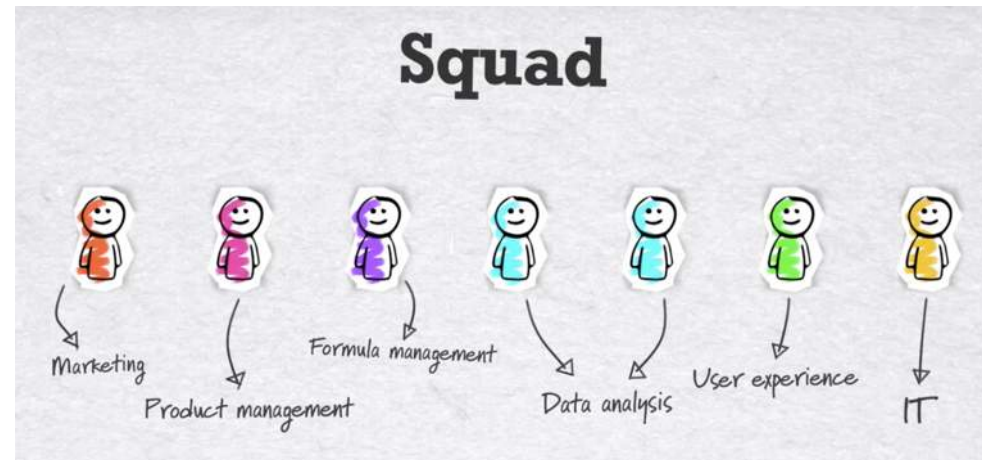
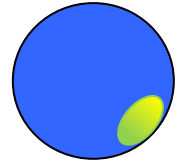
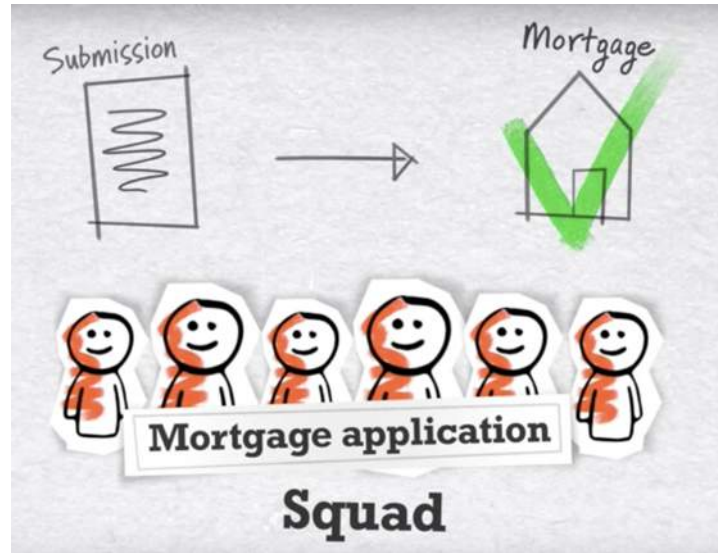
Erfolgsfaktoren



Baue Teams rund um
Produkte & Prozesse

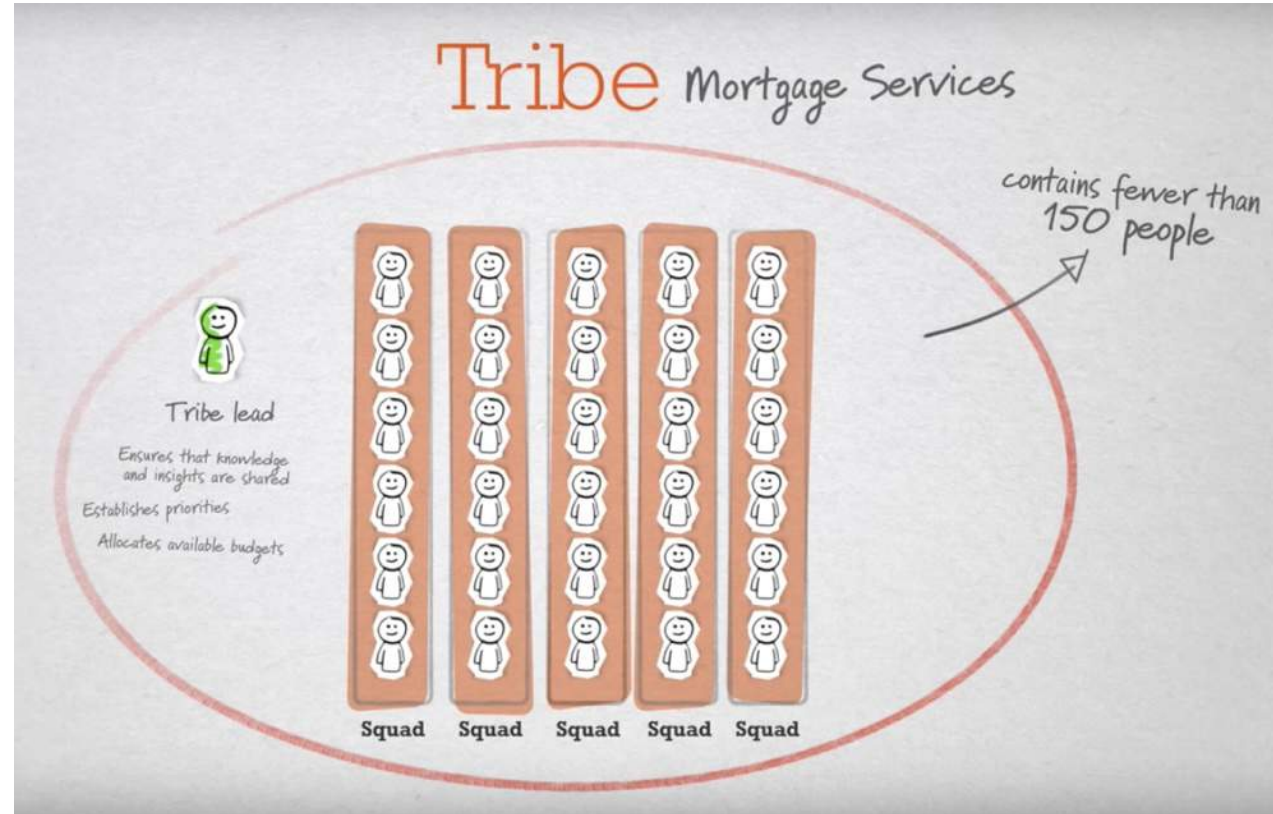
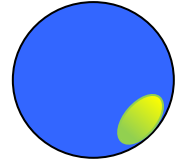
Lasse diese Teams die jeweils **beste User Experience** erschaffen
(unter der Rahmenbedingung eines nachhaltigen Business Modells)

Richte die **Organisationsstruktur** an diesen Teams aus



Quelle: Agile Way of Working at ING Netherlands
<https://www.youtube.com/watch?v=NcBOZKWAPA0>





Quelle: Agile Way of Working at ING Netherlands
<https://www.youtube.com/watch?v=NcBOZKWAPA0>





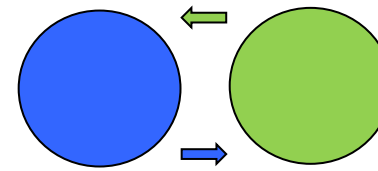
Kundenorientierung



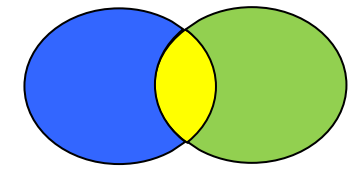
Kurze Zyklen



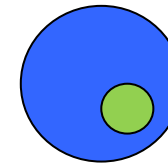
Technologie



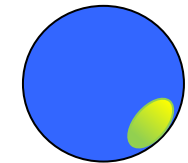
Communicate



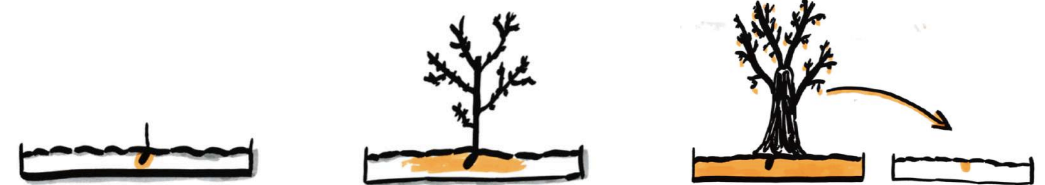
Collaborate



Acquire



Seed



“Wachstums“-Modell

