



Beyond banking - how we will bank tomorrow?

Berlin, March 21st, 2018

Martin Kulik

Head of TABULARAZA

- Qualified banker
- Degree in Politics and Modern History
- 10 years of experience in developing strategies and solutions in leading digital agencies (SinnerSchrader, Serviceplan)
- Projects for Allianz, comdirect, Deutsche Bank, Hamburg Airport, Helaba, Swiss Life among others
- Numerous projects based on agile and creative methods (incl. Scrum, Design Thinking)
- Development of digital services and product solutions



/Martin_Kulik



@martinkulik80



Sebastian Becker

FinTech expert @TABULARAZA

- Master of Science with major in Finance, Mannheim and Münster
- 1 year at Rocket Internet (taking Helping to > 250 employees)
- zeb.TrendScouting lead (FinTech and InsurTech database)
- Lead in numerous projects involving Design Thinking workshops, development of personas, creation of customer journeys and development of prototypes (rapid prototyping)
- Head of implementation team for development of a new app (VR-AltersvorsorgeCockpit)



/sebastianbecker-zeb



@sbeck47



We are TABULARAZA



Understand, experience, shape –
our passion is digital transformation.

We thrive for clarity. We are setting the stage. We are creative, think ahead and work pragmatically. We bring the zeb financial services know how, cross industry expertise, modern methods and passion for the digital future to the table.

We shape the future for our clients.

TABULARAZA – partners for change.

Our mission



We are a **team** that thinks strategically and acts pragmatically.
We are the **place** that enables and encourages creative working.
We use modern, creative and agile **methods**.
We are a **strategy** for the future.

TABULARAZA - we shape digital transformation.

Our Offering



1 **Digital life**
Working and living in times of
digital transformation

2 **Digital business models**
and rules of the digital game

3 **TrendScouting**
The FinTech/InsurTech
universe

4 **Design Thinking**
Customer centric product
development

5 **Customer experience**
in the digital era

6 **Future technologies**
Understanding tomorrow today

Design sprint

Product development in 5 days

Digital organization

Structures, talents and motivation

Learning journeys

Experience digital ecosystems

Product field

Successful creation of digital products

Change

Shape the future - experience transformation

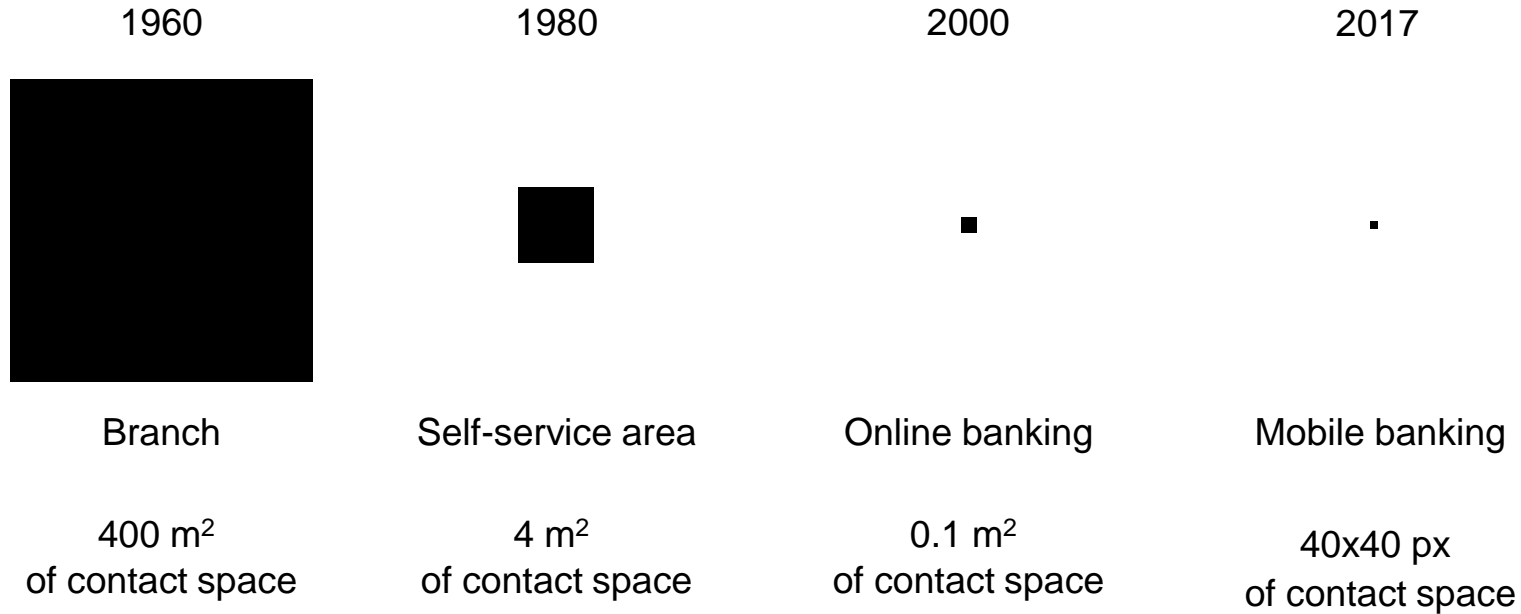
More to come...

Beyond banking - How will we bank tomorrow?

#1

**Banks will lose more
ground.**

The loss of the customer relationship – in square meters



And the loss of human capital



AUSBILDUNG

03. November 2017
18:07 Uhr

Banken sind bei Azubis letzte Wahl

IT- und Büroarbeit stehen bei Chams Jugend hoch im Kurs. Ein großer Verlierer bei der Ausbildungsbilanz sind Geldhäuser.

Von Michael Gruber



Merken

Drucken

Mail an die
Redaktion



Frankfurter Allgemeine
Beruf & Chance



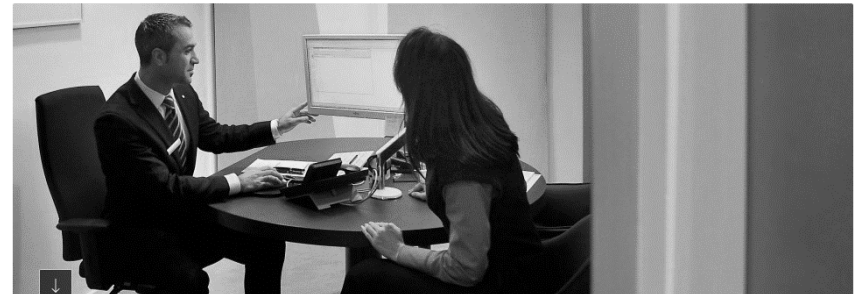
Frankfurt am Main 9°

RUBRIKEN BERUF CAMPUS DIE GRÜNDER UNI-RATGEBER TRAUMBERUFE

FINANZBRANCHE

Der Bankkaufmann hat ausgedient

VON TIM KANNING - AKTUALISIERT AM 02.11.2017 - 06:03



Times are changing (market cap in EUR bn)



PayPal

82

Deutsche Bank

33

Commerzbank

17

Bank of Amazon?



The image is a screenshot of a CNBC news article. At the top is the CNBC logo and a search bar. Below the logo is a navigation menu with links: HOME INTL, NEWS, MARKETS, INVESTING, TECH, MAKE IT, VIDEO, SHOWS, MORE. On the right side of the menu are links for PRO, LIVE TV, and WATCHLIST, along with a user profile icon. The article title is 'Amazon reportedly looks to offer checking accounts for customers via JP Morgan, other banks'. Below the title is a list of three bullet points. To the left of the article text are four social media icons: Facebook, Twitter, LinkedIn, and Email. At the bottom of the article is the author's name, Thomas Franck, and his Twitter handle, @tomwfranck, followed by the publication and update times. The CNBC logo is at the bottom left of the article content area.

CNBC Search Quotes, News & Video

HOME INTL NEWS MARKETS INVESTING TECH MAKE IT VIDEO SHOWS MORE PRO LIVE TV WATCHLIST

BANKS

FINANCE BANKS INVESTING WALL STREET HEDGE FUNDS M&A INSURANCE VENTURE CAPITAL

Amazon reportedly looks to offer checking accounts for customers via JP Morgan, other banks

- The e-commerce giant is in early talks with financial institutions including J. P. Morgan Chase to help launch accounts aimed at younger customers, The Wall Street Journal reports.
- Sources tell the Journal that while a final product could include an Amazon-branded account, it would not involve Amazon becoming a bank.
- According to a recent survey, roughly 45 percent were open to using Amazon as their primary banking account.

Thomas Franck | @tomwfranck
Published 23 Hours Ago | Updated 14 Hours Ago

CNBC

<https://www.youtube.com/watch?v=NrmMk1Myrxc>

#2

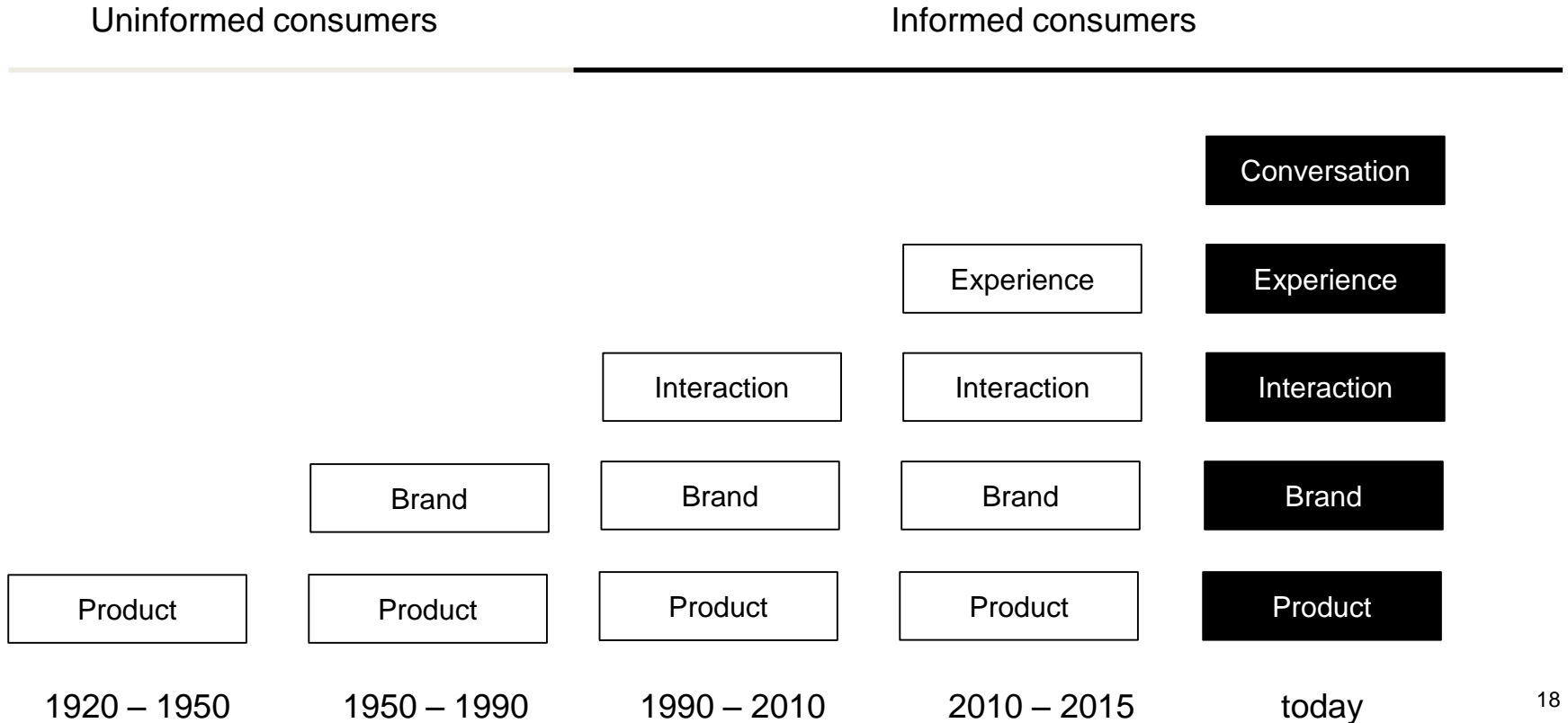
Banking is emotion.

Paypal „Träume sind zum teilen da“



<https://www.youtube.com/watch?v=lg5AzWQ6Iyw>

Today's consumers expect more than just the product



Banks are under huge pressure to catch up



Rational factors

Emotional factors

Product

Brand

Interaction

Experience

Conversation

Current prioritization (budget, headcount, etc.)

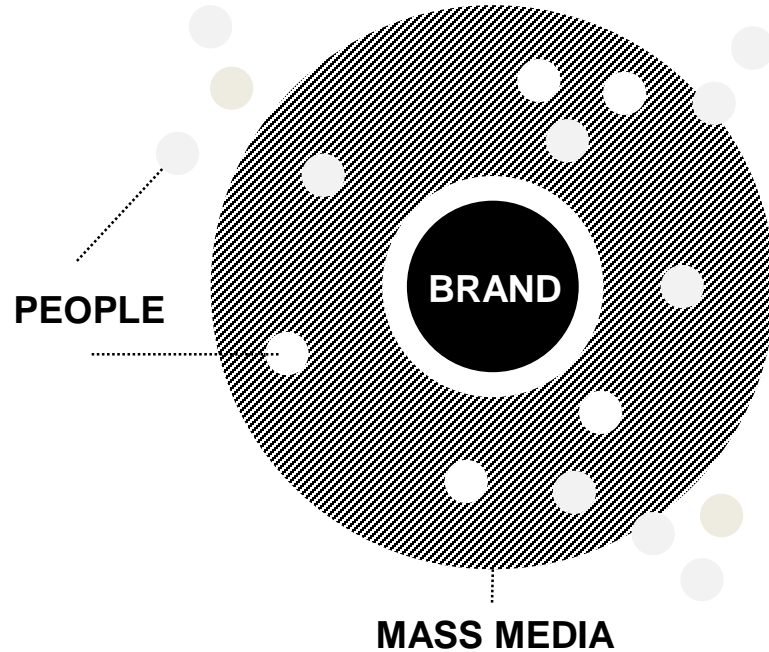
>80%

<20%

#3

**Banking is
communication.**

Traditional communication model: PUSH communication



Massive challenges for traditional PUSH models



ANZEIGENMARKT

Werberiese WPP gerät in Bedrängnis – Aktie stürzt ab

Der Werbegigant bekommt Sparmaßnahmen der Kunden und den Druck von Facebook und Google zu spüren. Die WPP-Aktie stürzt steil ab.



Kerstin Leitel

01.03.2018 • Update: 01.03.2018 - 11:21 Uhr • [Kommentieren](#) • [1 x geteilt](#)



SCHWACHE PROGNOSE

Disney dämpft Hoffnungen auf steigende Gewinne

Datum: 07.09.2017 21:38 Uhr

Die Gewinnprognose des US-Medienkonzerns Disney enttäuscht die Anleger, die Aktie fällt: Analysten hatten ein Wachstum von drei Prozent erwartet. Firmenchef Bob Iger hat ihnen diese Hoffnung nun genommen.

TV-WERBUNG SCHWÄCHELT

Pro Sieben steckt in der Fernsehschmerz

Datum: 29.08.2017 10:34 Uhr • Update: 29.08.2017, 11:30 Uhr

Pro Sieben Sat 1 hat Probleme im TV-Geschäft und senkt zum dritten Mal in diesem Jahr den Ausblick für den Werbemarkt. Der Dax-Konzern prüft nun eine Umstrukturierung – die Börse reagiert mit einem heftigen Kursrutsch.

Bloomberg ▼

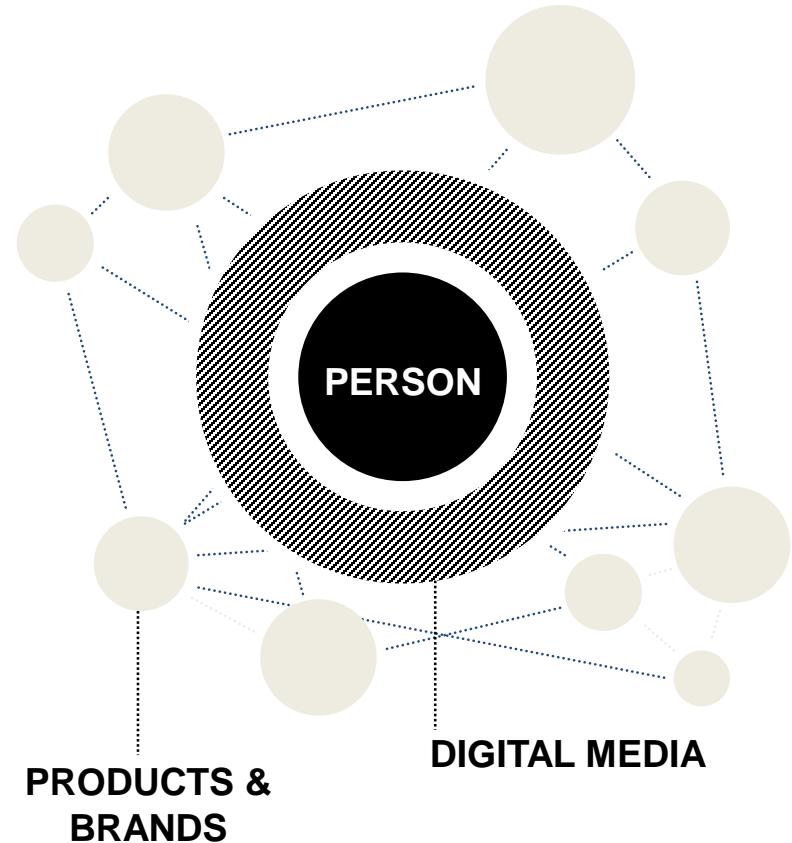
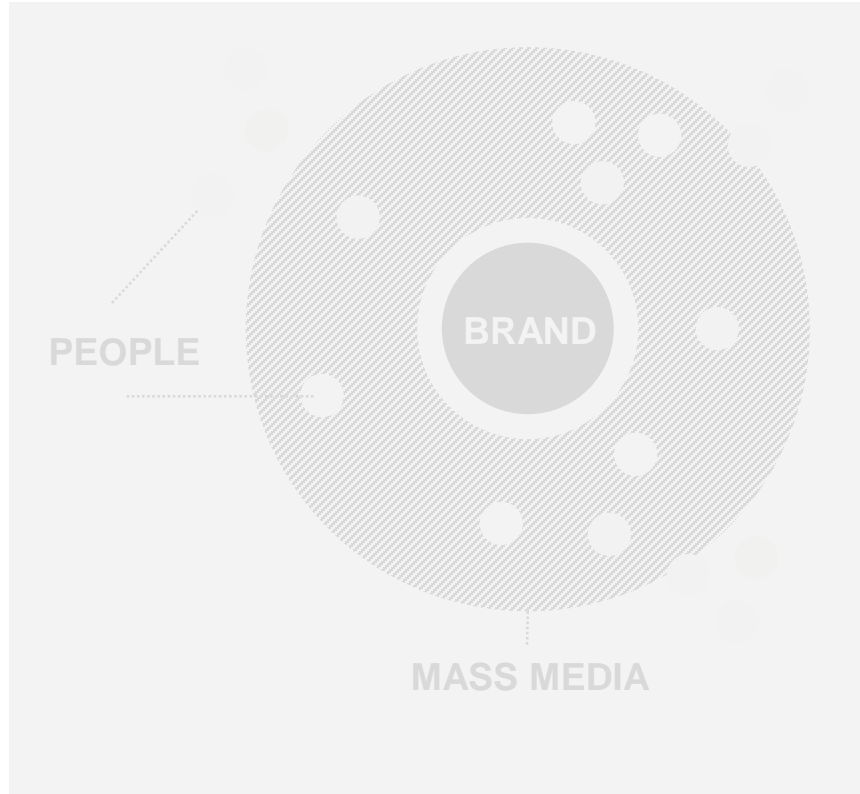
Advertisers Tuning Out TV in Sign of Trouble for Media Companies

Advertisers may be leaving TV for good.

Television-advertising sales in the U.S. fell 7.8 percent to \$61.8 billion last year, the steepest drop outside of a recession in at least 20 years, while sales at cable networks slumped for the first time in almost a decade. And there's no sign of a pickup in 2018, excluding cyclical events like the Olympics and the midterm elections, according to data from Magna Global.

The decline in TV viewership is accelerating as online rivals Google and Facebook have increased their investments in video, capturing almost every new advertising dollar entering the marketplace. Television ad sales have fallen even as global advertising grows, leading research firms and analysts to predict that the business may never recover.

Modern communication model: PULL communication



“The algorithm for value creation post-WWII was a mediocre product, wrapped in a tight brand code reinforced with cheap and efficient broadcast media, resulting in irrational margins. **No more.**”

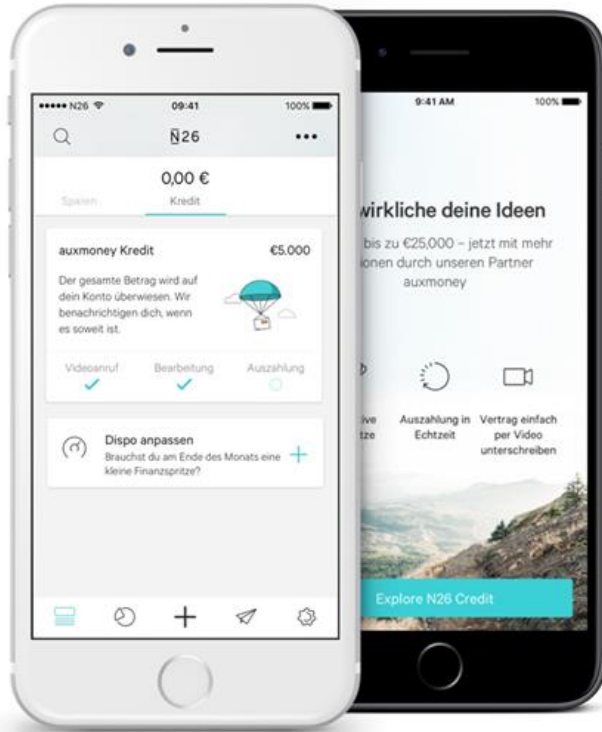
Scott Galloway,
Professor of Marketing, NYU Stern
Founder of L2



#4

Banking is an ecosystem.

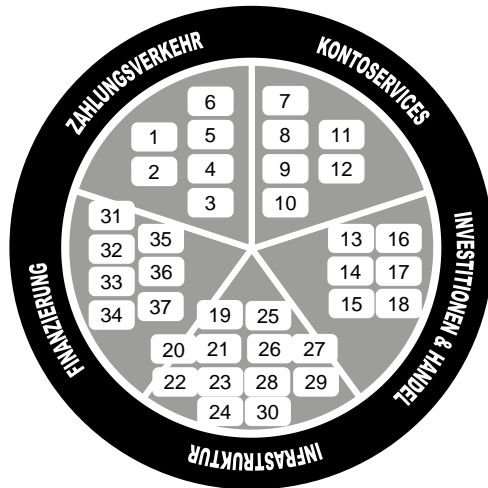
N26: +850,000 users, new features every month, global vision








With all these innovations, it is difficult to keep track...



Extract from the
zeb.TrendScouting



Zahlungsverkehr 	<div>1 ...</div> <div>2 ...</div> <div>3 ...</div>	<div>4 ...</div> <div>5 P2P—cross-currency</div> <div>6 Voice & conv. payments</div>
Kontoservices 	<div>7 ...</div> <div>8 ...</div> <div>9 PFM X.0</div>	<div>10 ...</div> <div>11 ...</div> <div>12 Contract manager</div>
Investitionen & Handel 	<div>13 ...</div> <div>14 Robo advice</div> <div>15 ...</div>	<div>16 ...</div> <div>17 Socially resp. investing</div> <div>18 ...</div>
Infrastruktur 	<div>19 ...</div> <div>20 Natural lang. processing</div> <div>21 ...</div> <div>22 ...</div> <div>23 ...</div> <div>24 ...</div>	<div>25 ...</div> <div>26 ...</div> <div>27 ...</div> <div>28 ...</div> <div>29 ...</div> <div>30 ...</div>
Finanzierung 	<div>31 ...</div> <div>32 ...</div> <div>33 ...</div> <div>34 Big data credit scoring</div>	<div>35 ...</div> <div>36 ...</div> <div>37 ...</div>

#5

**Are we banking without
banks?**

New York Times “We Chat”



<https://www.nytimes.com/video/technology/100000004574648/china-internet-wechat.html>

**What do you think:
how will we bank tomorrow?**



Thank you!

See you soon!



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