

Industrialization in Retail Banking



Seminar paper from the year 2006 in the subject Business economics - Banking, Stock Exchanges, Insurance, Accounting, grade: 1,7, European Business School - International University Schlo? Reichartshausen Oestrich-Winkel, course: Retail Banking in Europe, 67 entries in the bibliography, language: English, comment:

Discusses the potentials inherent in applying industrialization concepts such as outsourcing and process management to retail banks in Germany. , abstract: The German retail banking sector faces severe challenges. Global competitors are invading the market with new business models trying to win existing customers. At the very same time, customers become evermore demanding by means of price and quality and are willing to switch banks if it deems advantageous. If failing to act on these problems, the future of many German retail banks seems jeopardized. Other industries, in particular the manufacturing sector, have faced similar problems. In the 1980s German manufacturing companies had to cope with similar challenges and managed to successfully overcome their crisis by developing and applying new concepts such as process management, focussing on core competencies and involving external providers into their operations. In the light of this success story, industrialization appears to be a very promising mean to respond to the current situation the German retail banks are facing. While foreign institutes have already initiated successful industrialization activities it has only recently come to the attention of German retail banks. This paper will therefore examine whether and how industrialization concepts can be successfully transferred and applied to German retail banks.

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