

A scenic view of a mountain valley with a lake and snow-capped peaks. The foreground shows a lush green valley with a small stream and a dirt path. In the middle ground, a calm blue lake reflects the surrounding landscape. The background features majestic mountains with patches of snow under a clear blue sky.

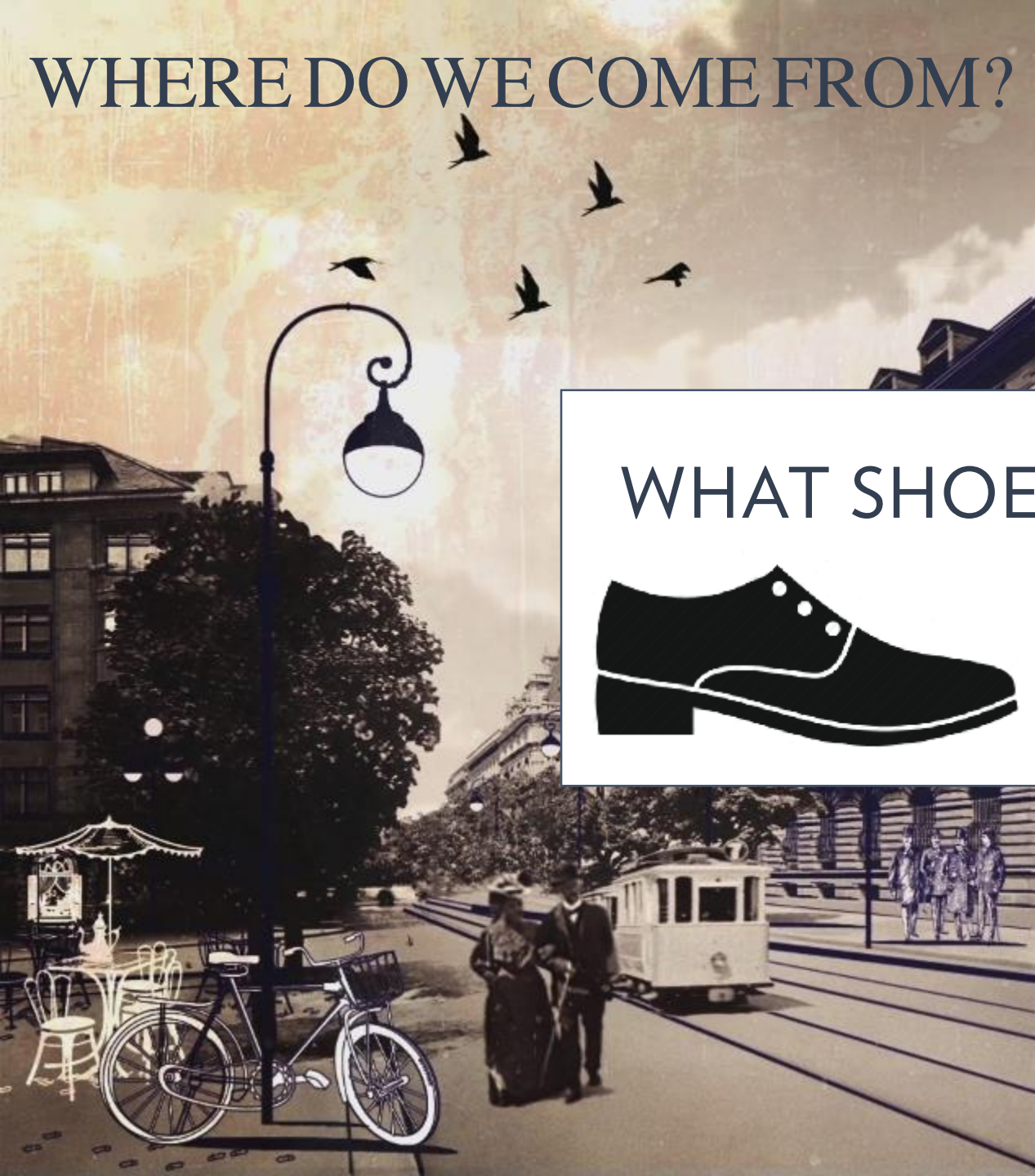
Trends in Sales & Relationship Management for Private Banking seen in Switzerland

Benedikt Kukačka
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WHERE DO WE COME FROM?

WHERE DO WE GO?

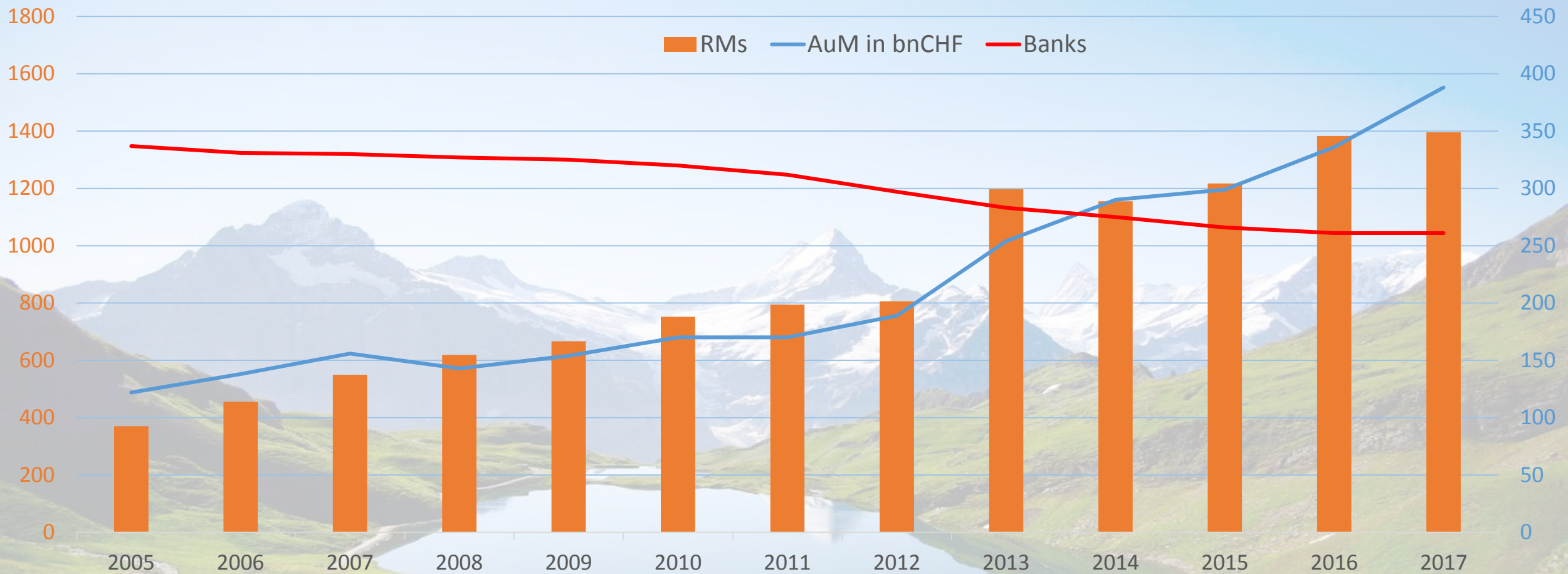
WHAT SHOES TO WEAR?





#1 Global Competitiveness Report 2017 ¹⁾
#1 Global Innovation Index 2017 ²⁾
20% of global wealth managed in Switzerland ³⁾
5.8% of swiss workforce in financial services ⁴⁾
10.5% of GDP contributed by financial sector ⁵⁾

Sources: ¹⁾ World Economic Forum, ²⁾ World Economic Property Organization, ³⁾ Deloitte Wealth Management Centre Ranking, ⁴⁾ International Labor Office, ⁵⁾ OECD



Acquisition of three swiss Private Banks

Offices in Hong Kong and Singapore

Office in Abu Dhabi

Offices in Moscow and Jakarta

Acquisition of Alpha SIM

Acquisition of ING Switzerland

Minority acquisition of GPS Office in Shanghai

Acquisition of Merrill Lynch's IWM Office in Tel Aviv

Majority acquisition of TFM Asset Management Strategic Partnership with KAIROS

Majority acquisition of GPS

Acquisition of Commerzbank International Luxembourg SA

Sources: Bank Julius Baer, Swiss National Bank

Is the digital world a danger or does it contain advantages?

“With regard to the fintech topic, I see primarily a hype. It will calm down again. I'm convinced that private banking can't simply be replaced by robots.”

What are wealthy swiss clients looking for?

- Online access 2x more important than a branch nearby
- “Digital Deniers” will be gone by 2022
- 25% want more personal meetings (CH: 1.7x / p.a.)
- 41% taking investment decisions solely on their own
- 42% can imagine doing financial operations online w/o RM
- 43% think the RM does not know more than themselves
- 48% have never heard of the term “robo-advisor”
- 62% Opinion of RM more valuable than from robo-advisor
- 77% are not interested in “robo-advisors”
- 69% are using online banking for transactions
- 79% are using online banking for information

What's the future?

01/15 - BJB starts to implement new global IT platform

10/16 - Fintech Accelerator F10 is joined

02/17 - RMs equipped with Robo-Advisor

07/17 - Investment in fintech Nectar Financial

08/17 - Christoph Hartgens appointed CDO

02/18 - BJB sends "Target Insights" to F10

05/18 - #Window2TheFuture Campaign



WILL GREENER CITIES IMPROVE THE
AIR AND OUR WELLBEING?

[READ STORY](#)



A scenic view of a mountain valley. In the foreground, there are rolling green hills with a small stream. In the middle ground, a calm lake reflects the surrounding landscape. In the background, there are majestic mountains with snow-capped peaks under a clear blue sky.

Thank you!

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