



Innovation von Financial Institutions (German Edition)

Andre Merz

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Studienarbeit aus dem Jahr 2006 im Fachbereich BWL - Unternehmensführung, Management, Organisation, Note: 92,5%, Hochschule für Bankwirtschaft, Veranstaltung: Innovationsmanagement, 67 Quellen im Literaturverzeichnis, Sprache: Deutsch, Abstract: Nach den Haussejahren Ende der 90-er sind die Hypes um das Investmentbanking und das E-Banking deutlich zurückgegangen und haben sich mittlerweile auf gesundem Niveau eingependelt. Die Industrialisierung des Bankgewerbes ist nun das seit Monaten und Jahren wohl am meisten diskutierte Thema der Finanzbranche. Im Kern der Diskussion geht es um die Arrondierung der eigenen Leistungskraft, ausgedrückt in der klassischen Frage: „Make or Buy?“ - Soll eine Bank alle Dinge, die nicht direkt mit einer ihrer Kernkompetenzen zu tun haben, auslagern oder ist die schiere Größe, abgeleitet durch die Gleichung „hohe Stückzahlen = niedrige Stückkosten = größere Effizienz“ ein unschlagbarer Wettbewerbsvorteil? Wird von Industrialisierung gesprochen, hält man sich oft die zweite Variante, stets aber das produzierende Gewerbe vor Augen (Lubich, R./ Rebouillon, J. (2004), S. 27). Im 2. Kapitel der Arbeit soll zunächst definiert werden, wie die Begriffe Innovation und Financial Institution wissenschaftlich einzuordnen sind bevor dann in Kapitel 3 die historische Situation auf dem deutschen Finanzdienstleistungssektor, die Geschichte und die Gründe des Outsourcing sowie dessen Auswirkungen auf die Wertschöpfungskette einer Bank näher beleuchtet werden. In Kapitel 4 werden die einzelnen Arten der Wertschöpfungsarchitektur aufgegliedert und erläutert. Kapitel 5 leitet dann mit der eigentlichen Innovation, der Marktentstehung und Marktevolution von Transaktionsbanken auf das in Kapitel 6 dargestellte Praxisbeispiel, der Entstehung des Wertpapierservice-Dienstleisters TxB über. Schließlich rundet Kapitel 7 die Arbeit mit einem Fazit sowie einem weiteren Ausblick auf den Transaktionsbankenmarkt in Deutschland ab.

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