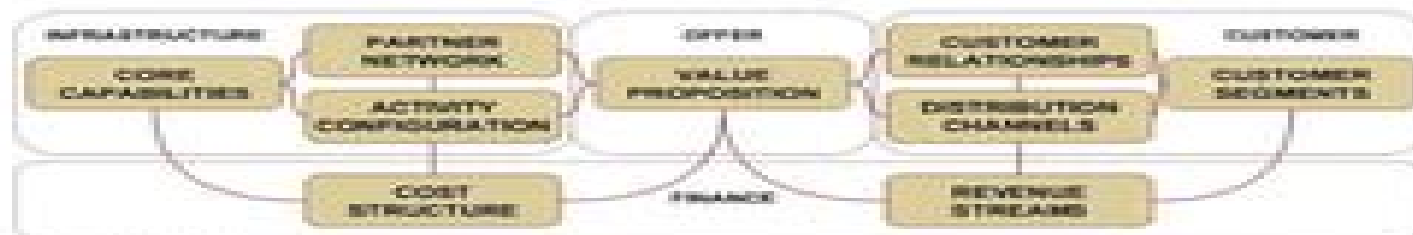


Nieuwe businessmodellen in Private Banking & de rol van CRM

Door de economische malaise en de rol van financiële dienstverleners daarin, ontstaat van alle kanten druk op het aanpassen van voorheen gehanteerde businessmodellen. Een van de zaken die in het oog springt is de behoefte, zowel vanuit de sector zelf als van daarbuiten, om meer aandacht aan de dienstverlening aan klanten te geven. Om klanten werkelijk in het middelpunt van het businessmodel te plaatsen. "Maakt alleen op maat gemaakte producten, maar vooral op maat gemaakt advies", stelt consultantsbureau Roland Berger in een recente studie over vermogensbeheerders. Zorg voor veel betere communicatie met de klant, kijk naar behoeftes (en niet alleen naar vermogen) en pas cultuur, strategie en uitvoering aan je klant aan. Kort gezegd: zorg voor een evenwichtige mix van "management by spreadsheet" met het bieden van een waandevolle en onderscheidende "customer experience", afgestemd op de behoeften van de klant. CRM kan een belangrijke rol spelen in het opnieuwe doordenken en realiseren van innovatieve, klantgerichte, businessmodellen waarin de klant centraal staat.

Onderstaand plaatje laat de elementen van een businessmodel zien. Een businessmodel is het DNA van een onderneming. Het hart wordt gevormd door de waardepropositie. Voor CRM is m.n. het kwadrant rechtsboven van belang: hoe vertaalt je deze propositie(s) naar welke klantsegmenten en op welke manier bedien je die?



(Bron: Arvetic)

CRM Resultants heeft samen met haar klanten CRM templates ontwikkeld voor financiële dienstverleners, met name Private Bankers, waarin functionaliteit, processen, rollen en rapportages op basis van best practices zijn ingericht. Die templates evolueren constant, door nieuwe inzichten van en bij klanten, marktontwikkelingen en technologie. Wij delen graag onze laatste inzichten en oplossingen met u.

Het segment van de vermogende particulier (ultra)high Net Worth Customer) wordt door een vrij heterogene groep bedrijven bediend, zoals private banks, private banking onderdelen van algemene banken, brokers, onafhankelijk advisoren, commerciële banken met een niche aanbod en verzekeraars. Deze aanbieders hebben een brede range aan businessmodellen, van focus op sterk persoonlijk service, op investeringsproducten of op optimale procesautomatisering met online strategieën. Ieder model heeft sterke (brede klantenbasis, operationele efficiency, commerciële vaardigheden) en zwakke kanten (weinig servicegerichte cultuur en -systemen, beperkte kennis behoeftes klant, weinig adviesdiensten). Als we al deze modellen nader bekijken, dan is de vraag: welke modellen en strategieën bieden de grootste meerwaarde voor de klant en de organisatie?

Welke diensten bieden Private Bankers?

Onder de categorie Private Bankers valt een breed scala aan activiteiten, zoals:

- Pensioenplanning

Banken Haar Boekhouding En Organisatie

Michael Rajnik



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