

Das Firmenkundengeschäft - Ein Wertvernichter? - Lars Leipnitz

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Das Firmenkundengeschäft im klassischen Sinne ist - angesichts hoher Kreditrisiken sowie geringer Margen im Zinsgeschäft - für viele Kreditinstitute (KI) unrentabel geworden. Banken, die sich zunehmend als Kreditversorger für deutsche Unternehmen verstehen, gehen die Gefahr ein Wertvernichtung zu betreiben. - Es kommt nicht darauf an, die Zukunft vorherzusagen. Es geht darum auf die Zukunft vorbereitet zu sein? (Perikles, 500-429 v. Chr.) Eine Vorhersage, insbesondere den Finanzierungssektor, dürfte jedoch schwer realisierbar sein. Der rasante Wandel, in dem sich die Finanzwelt befindet, führt zu erheblichen Strukturveränderungen sowie wachsenden Kundenerwartungen. Dennoch brauchen KI's klare Vorstellungen davon, wie sie sich diesem dynamischen Umfeld anpassen und weiterentwickeln wollen. Das gilt insbesondere für das Firmenkundengeschäft, der ehemaligen 'Königsdisziplin' unter den Bankgeschäften. [...]

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