



# Customer Centricity im B2B-Umfeld

Swiss Banking Services Forum 2023

**Dieter Goerdten**  
Head Banking Services, SIX

# Agenda

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**Client Centricity im B2B-Kontext**

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**Banking Services: Kundenerwartungen**

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**Kundenzufriedenheit 2023**

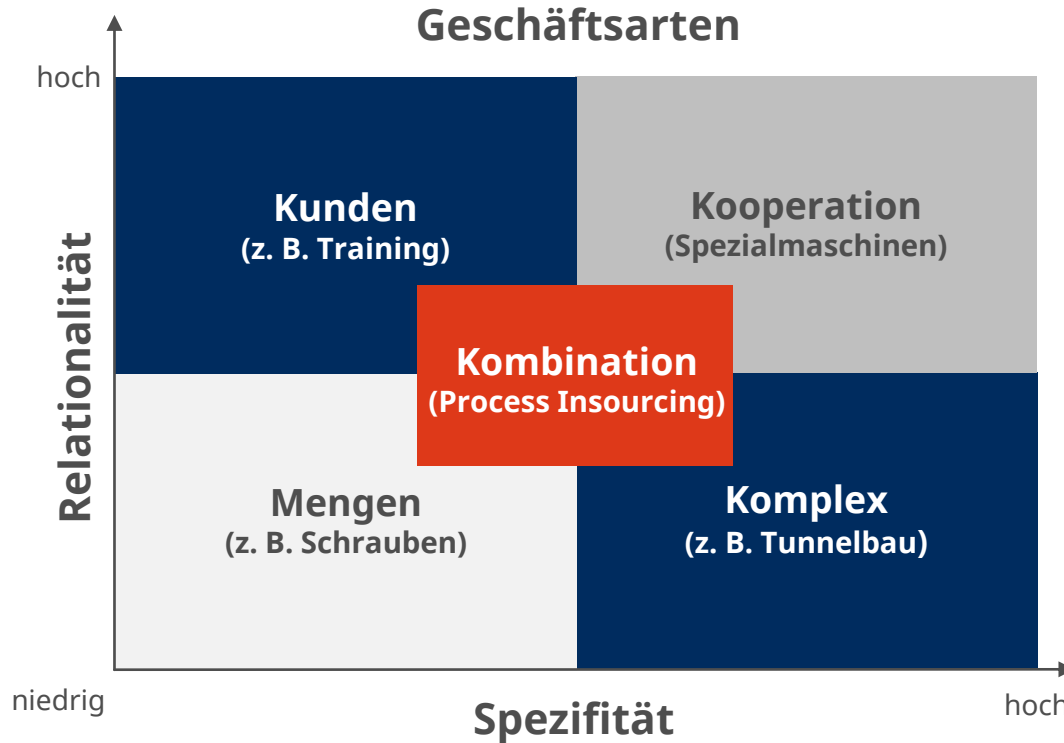
**4**

**Schlussfolgerungen und Ausblick**

**5**

**Danke!**

# Geschäftsarten in B2B-Märkten



- **Spezifität:** Grad der Anpassung von Lösungen im Hinblick auf die jeweiligen Anforderungen und Probleme
- **Relationalität:** notwendige Intensität der Beziehung zwischen Anbieter und Nachfrager im Prozess der Lösungsentwicklung und -umsetzung.

# Banking Services (BBS) als B2B-Anbieter: Wir liefern Dienstleistungen in die Kundenkanäle der Bank

## Banking Client Channels



## BBS Value Cells



(1) White-label debit card management resp. billing solutions provided for banks by BBS which are being used by end-clients of banks.  
(2) BBS provides the processing for TWINT as well as the SIX Account Gateway allowing issuing banks to connect to TWINT among others.

# BBS: Entwicklung, Digitalisierung und Betrieb von Services mit Mehrwert für die Schweizer Banken

Unsere Leistungsversprechen



## Kostenreduktion und Expertise

Unsere Dienstleistungen ermöglichen unseren Kunden Kostenreduktion durch Schaffung von Skalenvorteilen und Bündelung von Expertise



## Netzwerkeffekte

Wir schaffen Netzwerkeffekte durch Einführung und Betrieb gemeinsamer Plattformen für den Finanzplatz



## Sicherheit und Stabilität

Wir betreiben stabile und sichere Infrastrukturen für den Zahlungsverkehr der Schweiz

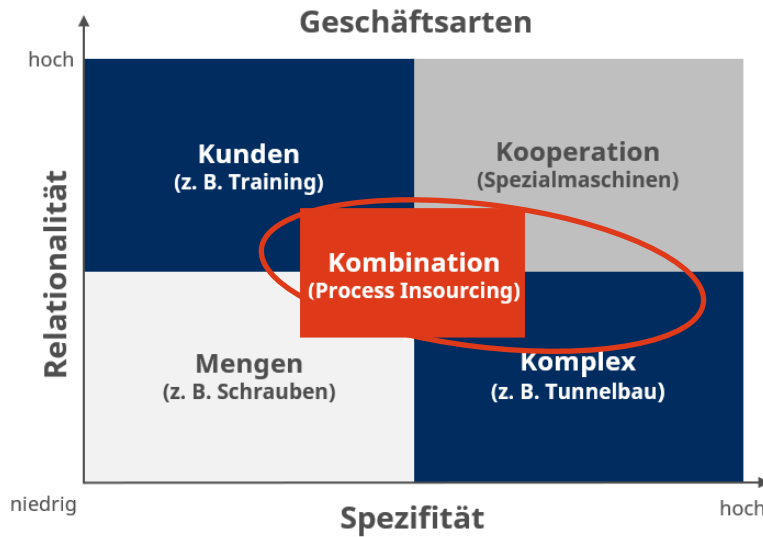


## Digitalisierung und Anschub von Innovationen

Wir digitalisieren Dienstleistungen und verhelfen Innovationen zum Durchbruch im Markt

**...unsere Lösungen fördern Nachhaltigkeit und Inklusivität.**

# Einordnung im B2B-Kontext: Anforderungen an BBS



«Passende» Produkte und Services

Fachliche Expertise, Kompetenz

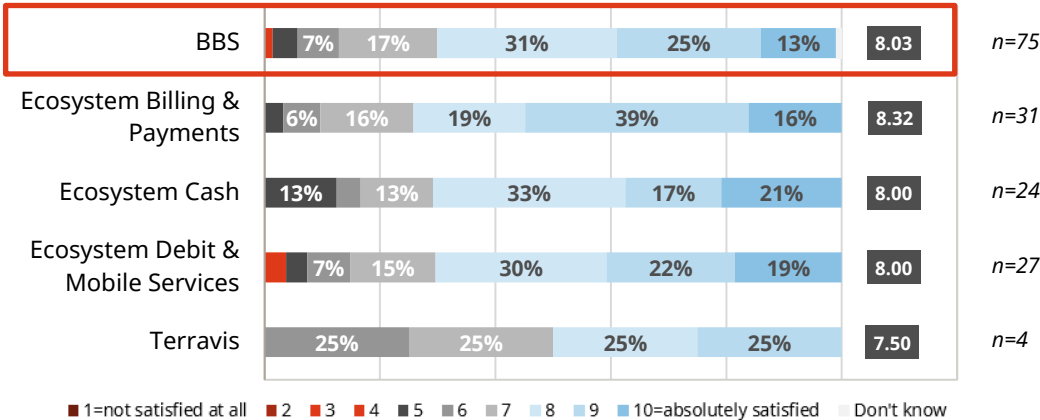
Konsistente Qualität

Nähe, Erreichbarkeit

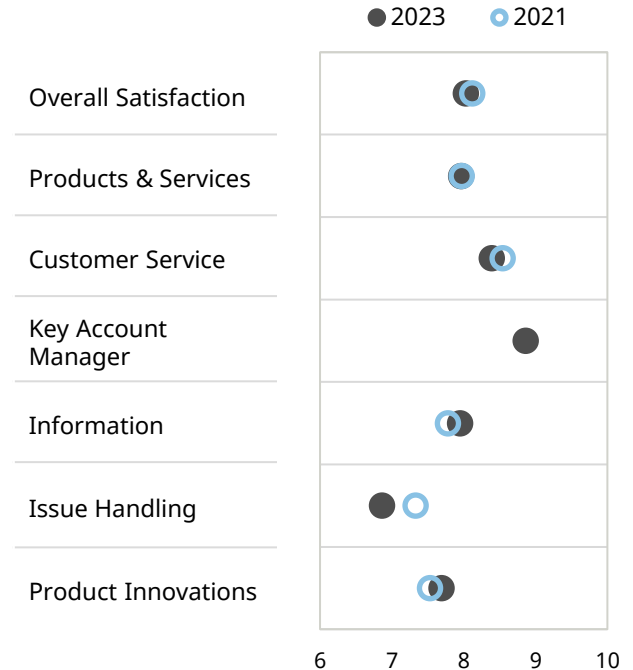
Sicherheit, Stabilität, Zuverlässigkeit

# Kundenzufriedenheit: Überblick BBS 2023

## Overall Satisfaction



## Satisfaction with Subject Areas



### Main Strengths<sup>1</sup>

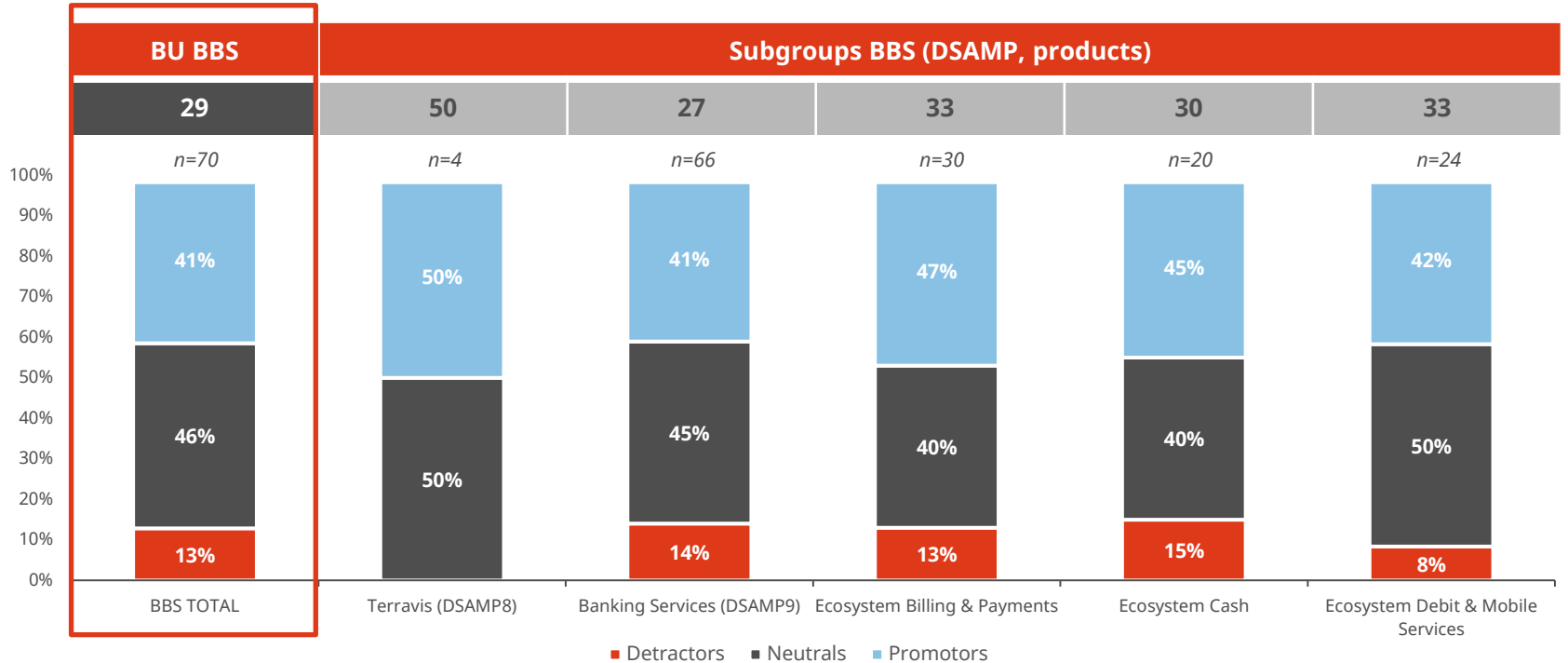
- > Reliability and stability of the services
- > Professionalism and know-how
- > Friendliness, helpfulness, motivation of employees

### Main Weaknesses<sup>1</sup>

- > Issue handling / information: response times and unclear status
- > Too few resources, capacity overload
- > Long time to market due to extensive need to coordinate stakeholders

<sup>1</sup>) Based on customers' comments

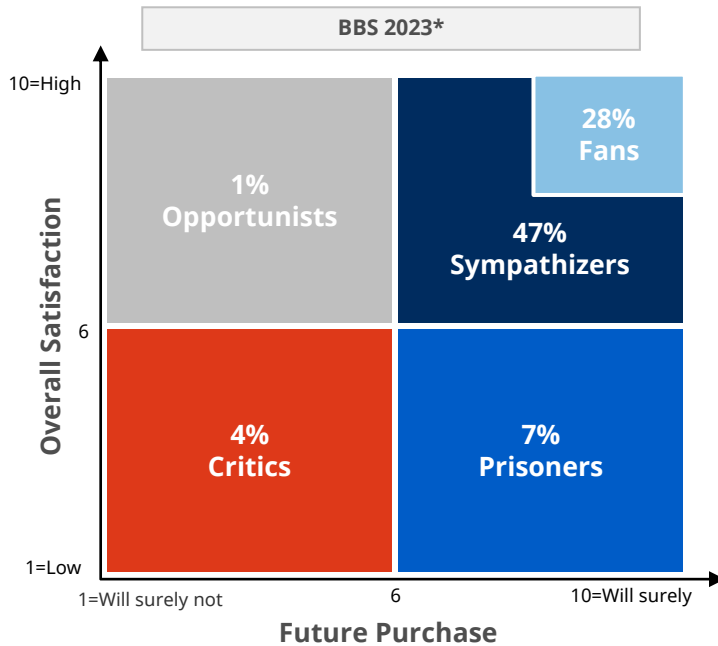
# Net Promoter Score (NPS) – Subgroups BBS 2023



Rate the following aspect: If a friend or colleague asked me, I would definitely recommend .... Scale: 10 – absolutely satisfied to 1 – not satisfied at all (not included: dk/na)



# «Customer Segmentation» BBS



**Fans:** Very satisfied and very loyal customers (satisfaction 9+10, future purchase 9+10).

**Sympathizers:** Satisfied and loyal customers (satisfaction >6, future purchase >6).

**Prisoners:** Although they are not really satisfied ( $\leq 6$ ), they intend to remain a customer (future purchase >6). Longer term problem: Increase satisfaction!

**Opportunists:** Customers with overall satisfaction >6 but will rather not purchase or use products / services in the future ( $\leq 6$ ).

**Critics:** Less satisfied customers ( $\leq 6$ ) with the risk to lose them (future purchase  $\leq 6$ ).

\*13% not included due to answer «do not know» regarding future purchases

# Measures 2023 – Banking Services

1

## Further strengthen customer success management at BBS

**Finding:** Room for improvement in duration of first answers and issue handling

**Measure:** Roll-out Jira and ticketing system for clients in addition to on-going efforts re business excellence

> Higher precision and speed in reaction to issues

2

## Further improve testing infrastructure

**Finding:** Some clients state that our test environments are not available to the extent required

**Measure:** Improve existing test environments and/or introduce new ones

> Reduced number of issues and enhanced product quality

3

## Communicate sustainability impact of BBS solutions to customers and internally

**Finding:** Low ratings for perceived engagement of BBS in fostering sustainability

**Measure:** Agree on goals, priority measures and storyline and start communicating actively

> Improved client perception of BBS having an active role in promoting sustainability

# Kundenzufriedenheit vs. Leistungsversprechen

Ziele:



**Kostenreduktion  
und Expertise**



**Netzwerk  
Effekte**

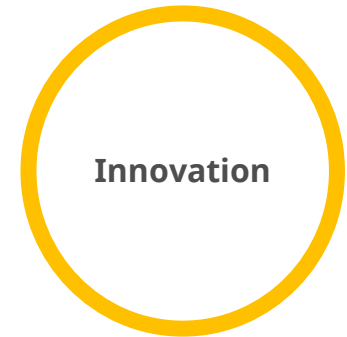


**Sicherheit  
und Stabilität**



**Digitalisierung und  
Anschub von  
Innovationen**

Feedback:



# Danke für Ihr Vertrauen!




# Q & A

## Kontakt

**Dieter Goerdten**

Head Banking Services,  
SIX

 [dieter.goerdten@six-group.com](mailto:dieter.goerdten@six-group.com)

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