

Matthias Kroener

Tech enthusiast, Creator, former Banking CEO

Matthias Kroener is a highly respected thought leader when it comes to planning, building and operating disruptive and customer-centric banking business models.



For more than 25 years, Matthias Kroener has been on a mission to innovate and disrupt the financial services industry.

As a CEO, co-founder and shareholder of Fidor Group, he created a pioneering digital and mobile financial services technology provider. Starting in 2007, Fidor quickly became a pioneer of global fintech development - often named as the oldest fintech bank in the world.

When it was time to leave Fidor, the group was truly global with successful offices running in Dubai, Munich, New York and Singapore. It had operated in BtoC and BtoB and received a string of awards and accolades.

Prior to Fidor, Matthias had already co-created Europe's first digital bank and online broker, DAB bank, and served as its CEO - with a successful IPO in 1999 and acquisition of Selftrade in 2000.

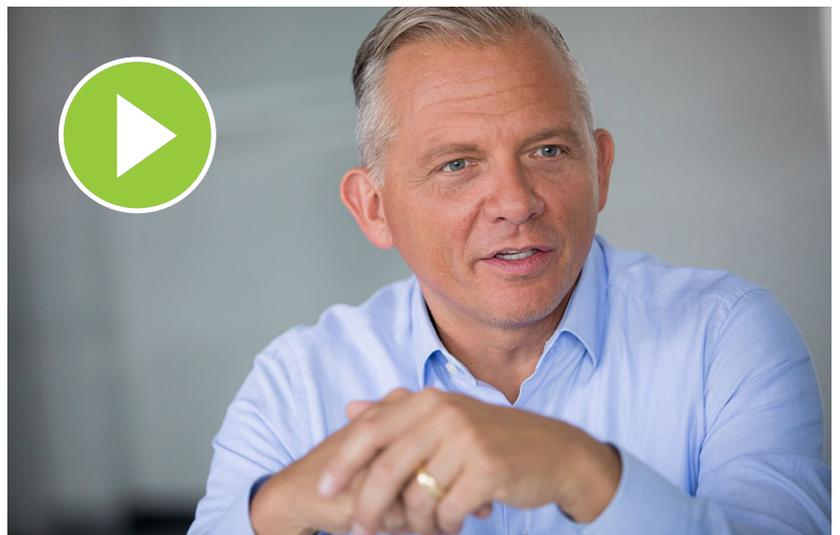
As a thought leader, Matthias is known as an inspirational keynote speaker. He is a successful incubator for several highly innovative start-up companies, and an active seasoned senior digital advisor, company creator and investor.

It's always good when you go to conferences and speakers are discussing real life experiences rather than reading from a corporate script.

S&P Global Market
Intelligence

At the end of the day, it is not a tech-game, it is a culture game. And: Start with the customer. Great takeaways by Matthias' presentation.

Cognito Financial
Communications



Banking on the game

How to bring real financial data and interactions into video games and make the world of finance accessible and enjoyable for everyone.

Undergoing more than 25 years of professional experience, founding two banks myself, and seeing the struggle for many years with the financial education of my customers, I came to understand the following: through play, we develop ourselves as we develop social behaviours, tactical consideration and strategic thinking. Why do we overlook the possibilities of play in our financial education?

Statistics show that over three billion people are playing video games - and that number continues to grow.

In this fast-paced session, we examine the problem of financial illiteracy using the capacities of video games and gamification. We investigate game-based learning, what makes video games so successful and why gamification is so detrimental.

Your audience will come to understand:

- ▶ How to use video games to support your branding and value proposition
- ▶ How video games help you to stay in contact with your customer base
- ▶ How to improve your most relevant KPIs

Maximum Service. Maximum Customer Engagement.

The essential guide to understanding and engaging the next generation of Financial Services customers

No organization or business can afford to ignore the digital consumer.

With roots in the hotel/hospitality industry, Matthias gained extensive practical knowledge and understanding of delivering customer-centric services and solutions. He understood early on that digital technologies will allow a superior customer experience. Having created two online banks himself (with a strong customer-centric drive at its core) Matthias has a unique insight into digital customer behaviour.

His insight into regulatory environments combined with a deep understanding of technological trends has enabled Matthias to build bridges between the traditional banking world and fintech-powered digital banking platforms.

Key takeaways include:

- ▶ The common myths and misconceptions many leaders and businesses believe about the digital consumer (even if they don't know it)
- ▶ Understanding the core beliefs, mindsets and expectations of consumers and employees
- ▶ Can consumers co-create a bank's pricing? The secret to engaging, persuading and motivating via a digital community and loyalty scheme
- ▶ How to achieve record low customer acquisition cost
- ▶ Understanding the global challenge of financial inclusion
- ▶ Financial Inclusion: a global challenge.

The Future of Banking

Why your retail bank as you know it today will be gone.

The financial services industry is currently facing a perfect storm of disruption and upheaval, and the challenges that lie ahead will require an unprecedented level of agility and adaptability.

Open Banking is transforming the way banks operate, how they engage with customers, and the products and services they provide.

With less direct customer interaction, new business models and partnerships with non-banking players will play a crucial role in banks' efforts to integrate with customers' lifestyles, interests and needs.

Key takeaways include:

- ▶ The key regulatory, social and technology trends that will shape the future including artificial intelligence, robotics and automation
- ▶ Why future primary banking relationships will be invisible
- ▶ How data and A.I. will create a unique customer experience
- ▶ How tech-companies and customer-owners will take over control, forcing incumbent banks to vanish
- ▶ The skills and competencies that banking teams will need in order to be future-fit

Open Banking - The game changer

Why regulators and technology are working hand in hand to be the strongest game changers for retail banking

Open Banking is transforming the way banks operate, how they engage with customers and the products and services they provide. It has become a global phenomenon supported by regulations such as PSD2 and the UK's Open Banking initiative but driven by consumer expectations, business needs and rapid technological development.

Being with Fidor's BtB offer at the forefront of the Banking-as-a-Service market development, Matthias identifies the challenges banks face and discusses the key components and characteristics of a successful future banking platform.

With less direct customer interaction, new business models and partnerships with non-banking players will play a crucial role in a bank's efforts to integrate with their customers' lifestyles, interests and needs.

Key takeaways include:

- ▶ How technological drivers are the key to successful participation in the new API economy
- ▶ How the Internet of Things is changing the landscape
- ▶ Why a paradigm shift is taking place as banks face the need to decouple their customer channels so account holders can do transactions through any interface they choose
- ▶ How open banking is affecting a bank's return on equity
- ▶ Why corporate culture and the war of talents plays an increasingly strong role in that environment

my topics...

Is M&A the abbreviation for Murder & Assassination?

How incumbent banks can embrace and tackle the world of fintech innovation.

The financial services industry is currently facing a perfect storm of disruption and upheaval, and the challenges that lie ahead will require an unprecedented level of agility and adaptability. To survive and succeed, organizations must be ready to anticipate, prepare for and pre-empt this disruption.

In this presentation, Matthias will uncover the specific challenges faced by incumbent banks. He will also take a look at the business life cycle of an established bank and see why banks need to radically change their approach - and make some tough decisions.

Key takeaways include:

- ▶ An understanding of the world financial services: increasing regulation, accelerating technological development and massively changing consumer behaviour.
- ▶ Analysing the lifecycle momentum your company is experiencing, no matter whether you are an incumbent or a start-up
- ▶ Five innovative options that incumbent banks need to consider
- ▶ The common culture and mindset traps that will set any organization on a collision course with obsolescence – and how to avoid them
- ▶ Proven and practical strategies for staying one step ahead of change and remaining relevant



my books...

Kümm dich um dein Geld

15 minutes a week to become a money professional

Pioneers in the field of on-line banking Matthias Kroener and Stephan Czajkowski show you how to manage your finances and what role an Internet community plays in this modern age. Detailing the biggest mistakes and successes in personal financial management, Matthias and Stephan draw upon their collective experience as a financial professional and Business journalists to help you avoid those common monetary mis-steps.

Published in Germany in 2013.

