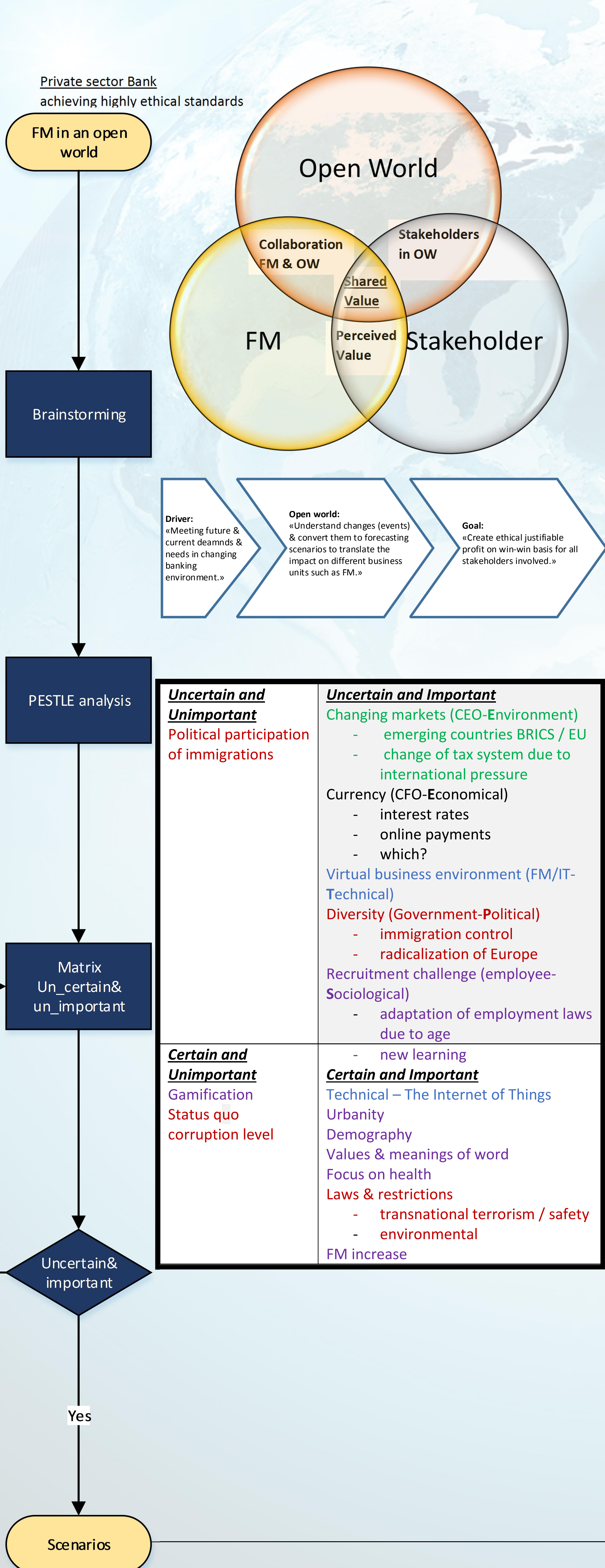


EIB - Ethics in Banking

- Ethical Bank in 25 years future
- In an open world
- Private sector bank with high ethical standards
- Values: transparency, ethic, solidarity, equality, sustainability (social responsibility, economic and environmental)



Political: Switzerland the Heaven

- Economical importance of immigration
- Cultural values stimulate the acceptance
- Structures to promote the integration
- Open society also for elderly employees
- Profit resulting from openness and multiculturalism
- **Immigration challenge is solved without violence**



Economic: Switzerland the Weak Currency

- Fiscal crisis comes along
- No attractive investments anymore
- Negative interest rates
- High interest rates on credits
- Losing attractiveness for customers
- **Strong Swiss franc turns into a weak currency**



Social: Switzerland the Talent pool

- Immigration control disabled
- Pioneer in ethical banking
- Multinational market
- Diversity employees
- Talents from all over the world
 - focus on new market leading cities
- Borders are vanishing
- Harmony with Swiss culture



Technological: Switzerland the Innovator

- Much lower HR costs
- Machines replacing human labour
- Transparent and shared information
- Efficient IT solutions for FM services delivery
- The IoT – generating data without human involvement
- Efficiency in financial transactions and client data storage
- Stable and reliable ways of information delivery



Environmental: Switzerland losing positions

- Development of emerging markets
- Europe is in varying degrees of distress
- Investments and integration in emerging markets
- Europe and Switzerland getting less attractive for investments
- Emerging markets outperform Switzerland
- Emerging markets look cheap and Switzerland look expensive



Assessor: Prof. Keith Alexander UK
 © CH, Wädenswil, April 2015 ZHAW, A. Krupovich, O. Orujov, K. Goba, J. Becker, D. Arcon

