
Entrepreneurial passion for solutions

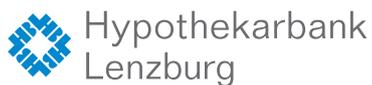


INTERVIEW

_MARIANNE WILDI
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"I am fascinated by complex correlations."

Not your average banker: Marianne Wildi is CEO of Hypothekarbank Lenzburg. With 300 employees, it is one of Switzerland's largest regional banks. She sees herself as a mediator between banking and IT, and skillfully merges customer proximity and digitalisation. How? With an open mind, trust and team spirit.

Mrs Wildi, of what are you most proud?

That there are practically two hearts beating within our bank. For one thing, we are a classic regional bank, with deep local roots and reputable customer proximity. On the other hand, we have already been named Switzerland's most digital bank in 2016. We have complemented our local branch network with digital services. Besides that, we have also developed our very own core banking system, called Finstar, which we also implement for third parties.

So you are a bank and a software company, at the same time?

Exactly. This perfectly reflects our culture of an independent regional bank, more agile and dynamic than a large bank, even though the products are basically the same. Today's

technologies enable us to empower clients and employees more than ever before. That is particularly exciting to me because my career is rooted in both worlds.

Please tell us about your career path.

After college I was hired by the IT department of the Hypothekarbank Lenzburg, even though I barely knew anything about IT. There, I learned how to code and ended up developing software for numerous banks. At the time, I studied at the School of Economics and Business Administration. A few years later I passed the federal exam to become a certified banking expert. That is how I became a mediator between banking and IT.

You were appointed CEO when you were still a newbie on the management board, as Head of IT. How did this come about?

At first I was CEO ad interim. To be at the helm of an independent bank is easier when you are familiar with the internal processes and know all your colleagues. It would be much tougher for a pure client adviser, whether star salesman or not. You have to know: I am fascinated by complex correlations. And since my entrepreneurial spirit is paired with a passion for solutions, I quickly grew into the role and was confirmed as CEO.

Considering your leadership style, what is the role of your team?

There is nothing like a good team. Today's world is so complex that solutions, let alone decisions, can result only from a collective.

Of course that doesn't always correlate with the classic hierarchy mindset in a bank but it is essential to develop software.

What is the biggest challenge for the leaders of today?

To trust the process and your employees. We live in an era where eight-hour working days are becoming obsolete. People work independently from any place, at any time and the notions of self-responsibility and work-life balance are being redefined. Yet all the parts have to be aligned with our vision at large. That is exciting but quite challenging.

"A strong corporate culture is nothing but the circle of trust with your colleagues."

You said that you believe in the value of corporate culture.

It is a leadership tool of the greatest importance. A strong corporate culture is nothing but the circle of trust with your colleagues. He or she who enjoys trust always performs better.

How important are external partnerships?

Partnerships with other companies are essential. We might all have different business models but we must learn from and grow with each other. Again, trust is the foundation we build on. We have such a partnership with Ergon, who I perceive as experts in IT security. I would approach them with all questions regarding IT security, even before I was CEO.

What is your opinion on open banking?

Many associate the term with all the new regulations. Others just use it as a buzzword. To me, open banking symbolises an ideology; to be open to fresh ideas, agile interfaces and new forms of collaboration. They are the roots of progress.

Talking of digitalisation, what is the biggest challenge?

Less the digitalisation itself than the high speed it brings and how it influences customer behaviour and our ways of working. If something becomes possible, you quickly want it to happen much faster. That is the nature of business.

Your formula for success?

Whatever you do, you must love to do it. />

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