A LATE ARRIVAL BECOMES AN INNOVATION LEADER

INTERVIEW
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CHRISTOPH WILLE SITS ON THE MANAGEMENT BOARD OF VALIANT BANK AS HEAD OF CUSTOMER SERVICES & CHANNELS. A LAWYER BY TRADE, HE TOOK A DETOUR TO IT AND BANKING, WHERE HIS INVENTIVE MIND HAS FOUND ITS HOME – AND ITS SQUAD. FOR WILLE, PROGRESS IS ALWAYS A TEAM SPORT. HIS BEST BIT OF BUSINESS ADVICE? ASK MORE STUPID QUESTIONS!

Mr Wille, how does someone with a master's law degree become a leader in IT?
I really wanted to pursue a legal career but after university I realised that I would be too bored brooding over books in a little office somewhere. I wanted to do something active, that involved people. Since I've always coded on the side, I got myself a job at IBM Switzerland, at the crossover of business consulting and IT. By the time I left I was senior managing consultant for Switzerland and Austria, in a role that involved the digital transformation, change management, IT architecture and process optimisation. It was the perfect training ground for what I do now at Valiant.

Fifteen years of IBM surely made their mark.
They did. I had the privilege of working with people from a whole variety of cultures, and with global brands from any sector you could mention – pharmaceuticals, banking, food and so on. The pace was so fast that I'd only have two weeks to get to grips with an industry that was totally new to me. It was tough, but I'm enthusiastic and motivated to start with, and that just made me up my game (laughs).

It must have been exciting from the IT perspective.
And how. Each sector is advancing at a different rate where IT is concerned. If one of my clients was ahead of their time, I could immediately apply their experience to clients from another industry.

Did you develop a feel for what the customer wants?
It's important to see things through the customer's eyes. That's why we work with prototyping and UX design at Valiant, and have products tested by both existing and potential customers. The push to innovate has to come from us, however. As Henry Ford once said: "If I had asked people what they wanted, they would have said faster horses."

You're responsible for sales channels at Valiant?
My team and I are responsible for all points at which the Valiant customer comes into contact with our products and services. That might be online or offline, via customer services, the branch, our ATMs, the website or mobile banking. Our aim is to create a seamless, user-friendly customer experience.

So you're curating the brand experience, in a way.
Exactly. We have a 15-strong "Change the Bank" team that's a mix of project managers and digital banking experts. Other departments such as Communications or Product Management supply the content. We orchestrate everything, meld it into a greater whole, and make it even more user-friendly.

What milestone are you particularly proud of?
We were the first Swiss bank to introduce online onboarding, including digital signatures. And we did it in just six months. Others would have taken years. We managed it so quickly and efficiently because the Management Board believed in us.

You might be described as a driver of innovation.
My remit is to get our bank focused on what lies ahead but I don't do that on my own. Innovation is something we discuss at length on the Management Board and it has broad support. Everyone knows what they need to do. Progress is a team sport.

What is important to you where teamwork is concerned?
One of the secrets of my success is that the more agile you are, the more fun you'll have with innovation. That means smaller teams of good people who think outside of their own specialist boxes. It's more efficient and it encourages the kind of open, people-centric, can-do culture that prevails here at Valiant.

Do you choose your partners by the same criteria?
Of course. I think a partnership succeeds if you learn from and push each other. That's how it was with Airlock. We aim high but we're always able to optimise products quickly and flexibly. It's a win-win. And what Ergon develops for us can then be offered to other banks.

How does someone earn your trust?
Nobody has to earn my trust – it's there from the start. If you perform well and show loyalty and solidarity with the team, you'll keep that trust. It might even grow over time.

What would you say to those who are afraid to switch sectors?
Listen carefully and don't be afraid to ask what you think are stupid questions. I joined the bank as an outsider and felt really unsure until I realised that you can ask any question you like in the first six months because everyone knows you're new. It's interesting to see how that rubs off on your colleagues. Suddenly everyone has the courage to ask more questions. That really helps a culture of openness – and openness is the essence of innovation. **/>**