



Balanced Scorecard: Vertriebsmanagement und Vertriebssteuerung (German Edition)

David Zöllner

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Bachelorarbeit aus dem Jahr 2007 im Fachbereich BWL - Bank, Börse, Versicherung, Note: 1,3,
Berufsakademie Berlin, 42 Quellen im Literaturverzeichnis, Sprache: Deutsch, Abstract: „If you can't
measure it, you can't manage it.” (Kaplan und Norton)

Diese Aussage erscheint so aktuell wie vor 15 Jahren, als Norton und Kaplan den ersten Artikel über das Konzept der Balanced Scorecard veröffentlicht haben. Heute ist auch eine Genossenschaftsbank mit regionalem Fokus und Universalbankcharakter in der Lage dieses Management-Instrument zu nutzen. Der sich ständig verändernde Bankenmarkt in Deutschland mit allen daraus resultierenden Konsequenzen für einzelne Institute zwingt vor allem kleine und mittlere Banken dazu, leistungsstärker zu werden, um mit der Konkurrenz aus dem Internet und Ausland sowie den Global Playern mithalten. Die Optimierung des für eine regionale Genossenschaftsbank charakteristischen stationären Vertriebs ist dabei ein wichtiger Schritt. Die persönliche Beziehung zum Kunden, Erreichbarkeit und Menschlichkeit sowie der genossenschaftliche Gedanke „aus der Region für die Region“² stehen einem großen Kostenblock für die Vertriebseinheiten und sinkenden Margen im gesamten Bankenmarkt gegenüber. Die Vision von einem zentralen Vertriebsmanagement, das mit innovativen und viel versprechenden Management-Instrumenten und Konzepten ausgestattet ist, kann den Weg in die Zukunft ebnen.

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