

# Open Innovation in the Financial Services – the Magic Bullet

Daniel Fasnacht\*

## Abstract

Rapid and unpredictable events as we have experienced with the financial crisis or recently with COVID-19 together with macro trends that change societies and businesses over ten years have become recurring themes in the global competitive landscape. The open innovation concept helps firms to reconfigure their resources across company boundaries and in turn, nurtures organisational agility and entrepreneurial flexibility. Collaboration and co-creation are the core elements of a new management mindset to serve specific client demands fast, precisely, and effectively. A long-term study, exploring the impacts of emerging open business models in financial services, found that digital convergence accelerates the disruption of established banking businesses. Based on a literature review, complemented with information from case studies of notable banks, this abstract shows what affects markets and society most and provides insights into a sector that is in transformation. It broadens the understanding of scholars as well as practitioners that acknowledge open innovation to develop opportunities by creating and capturing value in business ecosystems.

**Keywords:** Open innovation, business model, co-creation, disruptive innovation, business ecosystem, digital transformation, financial sector

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## Methodology and Case Description

The research design is based on a grounded theory approach.<sup>1</sup> It aims to generate insights to depict the development of the organization's capability in architecting its reconfiguration in response to rapid and paradoxical changes in the banking industry, in particular, the transition from a closed paradigm to an open innovation paradigm. Case studies conducted at leading banks provide the insights used in this article. In today's volatile, uncertain, complex, and ambiguous (VUCA) time, we

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<sup>1</sup> Straus, A and Corbin, J. (1990) *Basics of qualitative research: Grounded theory procedures and techniques*. London: Sage.

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