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## THE FUTURE: WHY WAIT?



The culture of **innovation** has always been part of our DNA. Innovating means **evolving**: adapting to a progressive transformation, oriented to the new needs and requirements of the business, enabling cutting-edge technologies to increase competitiveness and open us up to new opportunities.

Evolution is also one of the most fascinating aspects of the human condition: we are all constantly looking for **personal and professional growth** and also, together, the possibility of being **happy**.

If today someone asked me to imagine an instant photo, a "Polaroid" of Banca IFIS 18 months from now, I would have difficulty in focusing on details, but what is certain is that we will be profitably operative in the Italian market, ready to do our duty, with more than solid fundamentals.

For months, unfortunately, we have been navigating in a context of uncertainty linked to the instability of the financial markets and to economic-political conjuncture that is unable to find clear guidelines. In this scenario, where it is difficult to predict the future, we are, however, called upon to make **snap decisions** on a daily basis. Decisions that must be immediately translated into actions if we do not want to lose opportunities to make profits and interact successfully with the environment that surrounds us, thus further reinforcing our strengths.

The question is: what do we need in order to face an increasingly less predictable future with serenity?

The first indispensable condition, almost a prerequisite, is a team of **capable and responsible people** who share a strong sense of belonging and are able to make choices that are coherent and aligned with the values of the bank. We need,

more and more, an open and widespread **digital culture** able to create continuous osmosis inside and outside the bank: between us, our customers and all our partners.

This is why we will continue to explore every technological possibility, from artificial intelligence to blockchain, aware that truly disruptive innovation lies in the ability to **integrate** all **technologies**, without ever forgetting the true value of **human dialogue**.

Being a technological bank means being operationally efficient and fast, understanding risk and serving the customer better, solving problems and constantly improving the dialogue experience.

Our **ideas will always continue to work hard**, because we will not stop. We will invent new products: real products for real needs that will take advantage of networks that will operate in our territory with **competence, seriousness** and **ethics** in sensitive contexts, with the profound awareness that the future of a family or the sustainability, or even the very existence, of a company and therefore of its workers, could depend on our decision.

Faced with the real financial earthquake that, from this summer on, has resulted in an attack on the banking system - whose outcomes are already translating into a major strain on **credit to SMEs** - we are increasingly convinced of having to be on the front line to do our part towards families and businesses.

And, as for the "polaroid" ... we can only confirm our role. We will be more and more present, more and more relevant in **supporting the economy of businesses and families**. It has been our mission since we started 35 years ago, and we have no intention of changing our vision of our future. ■