#### trust

### description

# what if brand names no longer shape tomorrow's financial decisions, but by the people behind them?

in germany, client and bank relationships have shifted dramatically over the past decade. since the <u>financial crisis</u> of 2008, branch closures, corporate consolidation, and the loss of personal advisory services have led to a significant erosion of trust in <u>traditional banks</u>. individuals increasingly turn to independent wealth managers, seeking returns, clarity, independence, and lasting relationships.

this shift is not only about numbers. it reflects a deeper question: who truly represents my interests? clients increasingly prioritise transparency, consistency and advice free from sales pressure. in this context, trust is no longer automatically tied to a familiar bank logo, but to the individual who listens, understands and guides them forward.

## what does that mean for us here in switzerland?

we live in a country where banks still enjoy deep-rooted **trust** and a proud heritage. yet even here, change is accelerating. as digital tools increasingly replace personal conversations and advisory services become more standardised, many clients quietly miss something essential: truly personalised, unbiased financial guidance they can rely on.

the independent wealth management model provides a timely answer to that need. it creates **trust** not through sheer brand recognition or legacy, but through personal credibility, long-term relationships and a commitment to individualised service. this approach resonates with those who value continuity, transparency and authenticity—three pillars that are becoming more relevant than ever in a fast-paced digital world.

in today's evolving financial landscape, genuine **trust** is earned, not assumed. independent advisors are in the perfect position to deliver just that.

## will this trend take hold in our country as well?

germany has shown how quickly trust can shift from institutions to individuals. are we next?

source: linkedin

**date** 26 jul 2025 **date created** 25 mai 2025

page 1

disclaimer: the views and opinions expressed in the vapa swiss independent wealth management blog posts featured on this page are solely my own and do not necessarily represent the views of any institutions or organisations i may be associated with. these posts are intended to share personal insights and perspectives and should not be interpreted as official statements or positions of affiliated entities.

page 2 disclaimer: the views and opinions expressed in the vapa swiss independent wealth management blog posts featured on this page are solely my own and do not necessarily represent the views of any institutions or organisations i may be associated with. these posts are intended to share personal insights and perspectives and should not be interpreted as official statements or positions of affiliated entities.