

# Benevolence as a Key Driver for the Adoption of Future Financial Services

Dr. Marleen Voß, University of Münster

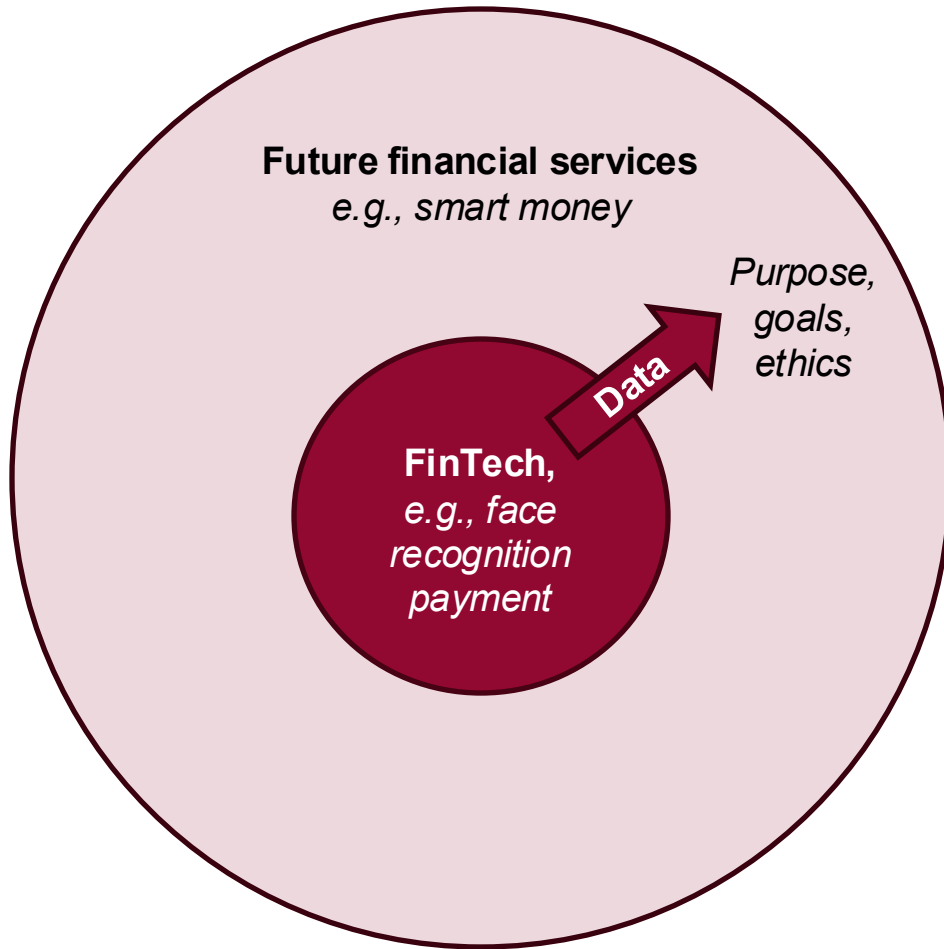
Dr. Nadine Ostern, Queensland University of Technology

# Three questions about benevolence



- Why should we care?
- How to demonstrate benevolence?
- How to implement benevolence into organizational processes?

# What are Future Financial Services?



What guides the design of future financial services?  
We think benevolence may (or should) become a stronger guiding principle...



## A benevolent action:

Is a conscious, optional action  
at a moment of trust  
to prioritise the customer's well-being  
often associated with immediate loss of profits.

# Examples of Benevolence

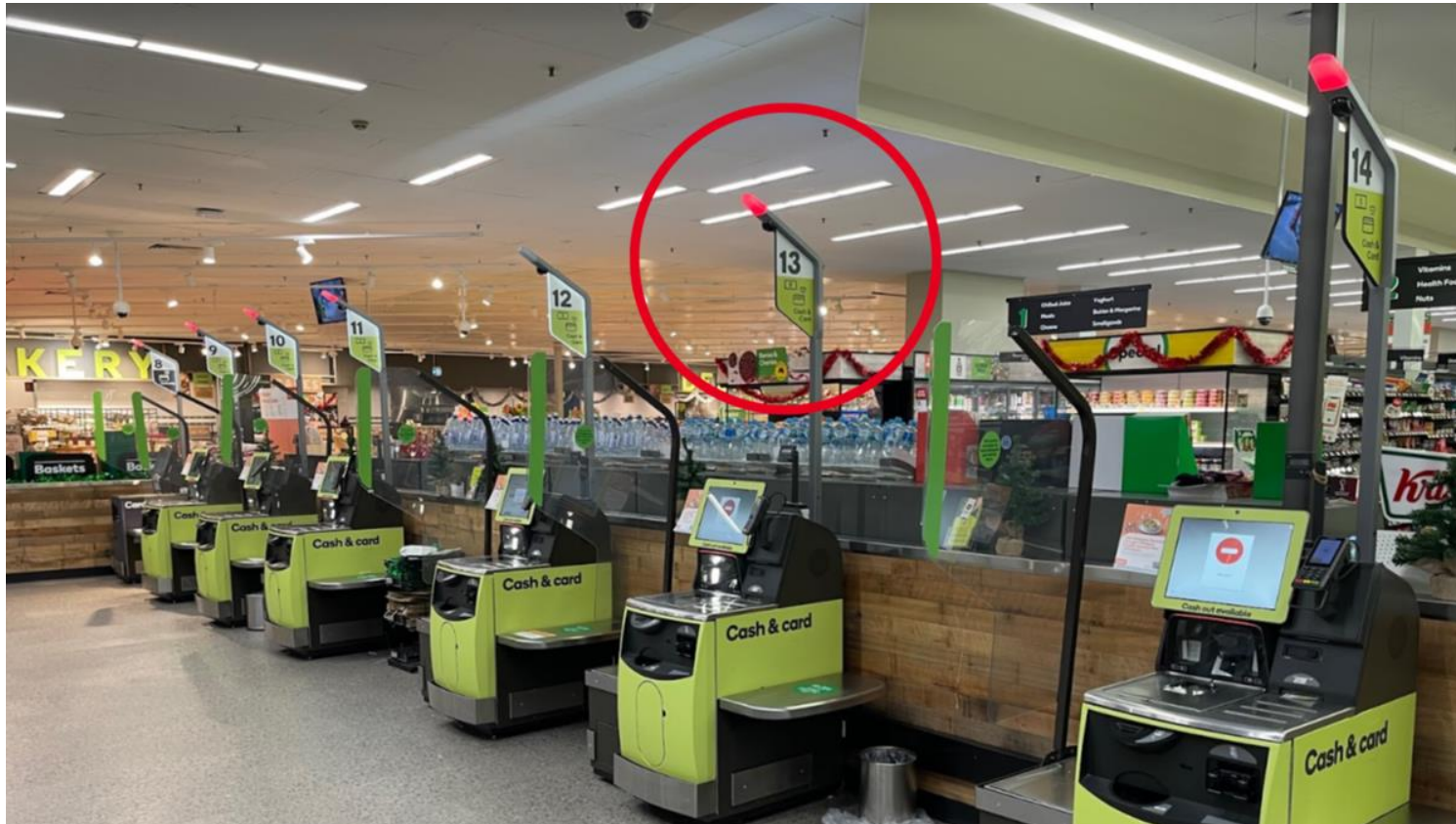
Can be increasingly found in the real-world





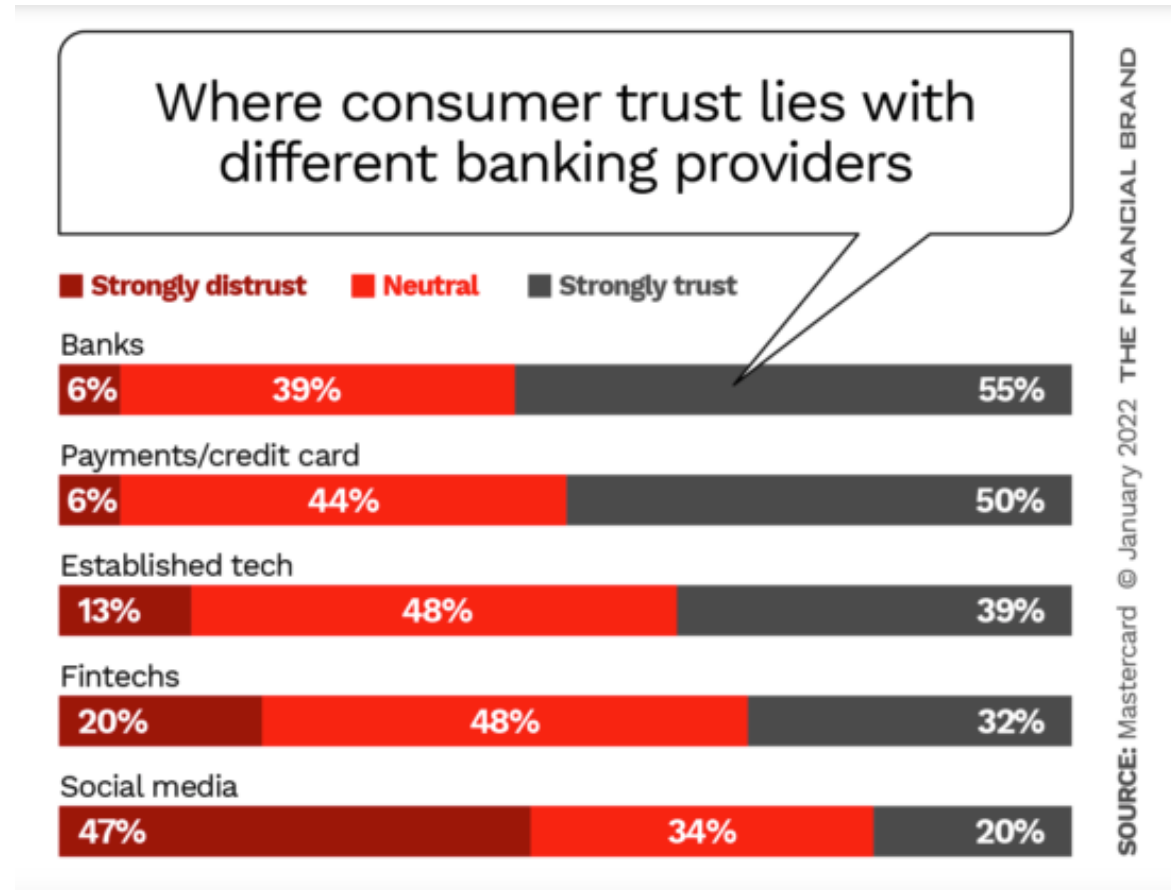
# Examples of Non-Benevolence

Benevolence can be sometimes realized by a simple adoptions of service design



# Why Does Benevolence Matter

Understanding of trust often tied to security concerns



# Our Research Question



How can organizations  
operationalize and scale  
benevolence?



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Director, Center for Future Enterprise, QUT, Australia



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# Four Pairs of Benevolence



Be Fair

Provide what is right to the customer



Do Right

Prevent harm and make up for mistakes



Say Yes

Make accepting a request the default



Be Human

Acknowledge life events of a customer



# Four Pairs of Benevolence



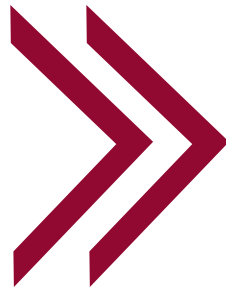
Be Fair

Do Right

Say Yes

Be Human

Provide what is  
right to the  
customer



Adequacy

A company provides a  
customer with  
the best fit for  
purpose service.

Awareness

A company advises a  
customer to  
make use of a full-  
service offering.

# Four Pairs of Benevolence



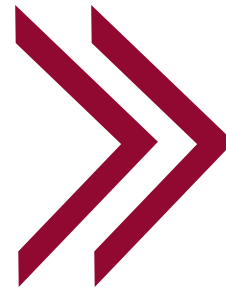
Be Fair

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Prevent harm and  
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Prevention

A company denies a customer access to a service to prevent an undesired outcome.

Compensation

A company compensates a customer for a negative experience.

# Four Pairs of Benevolence



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Do Right

Say Yes

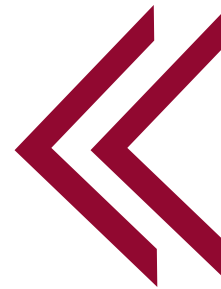
Be Human

Acceptance

Tolerance

A company accepts a customer request that goes beyond defined practices.

A company tolerates a customer request exceeding a specified threshold.



Make accepting a request the default



# Four Pairs of Benevolence



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Do Right

Say Yes

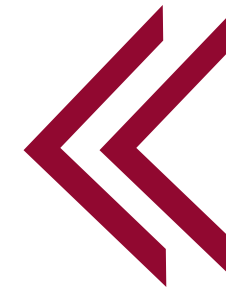
Be Human

Attentiveness

A company shows attentiveness to positive experiences of a customer.

Empathy

A company shows empathy with negative experiences of a customer.

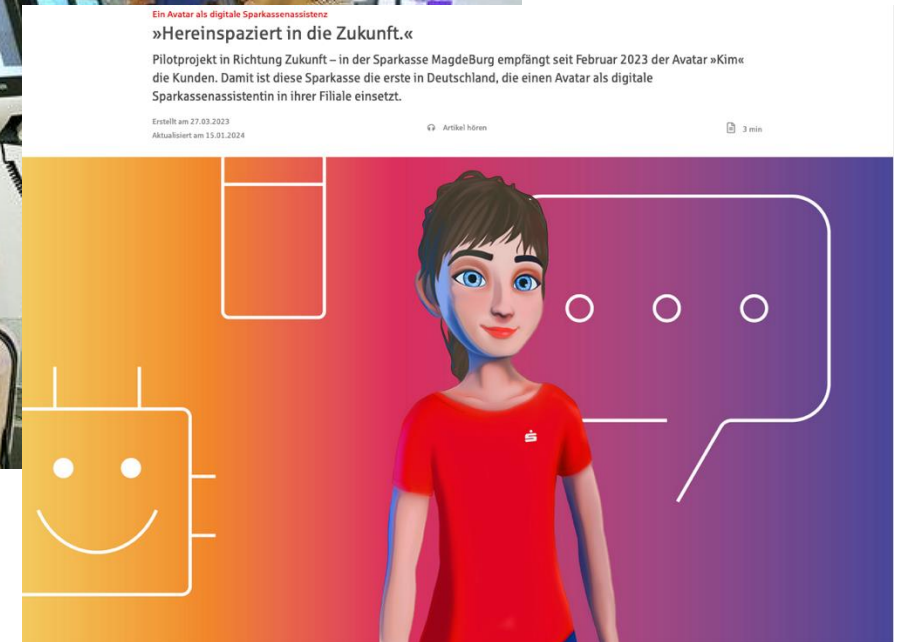


Acknowledge life events of a customer

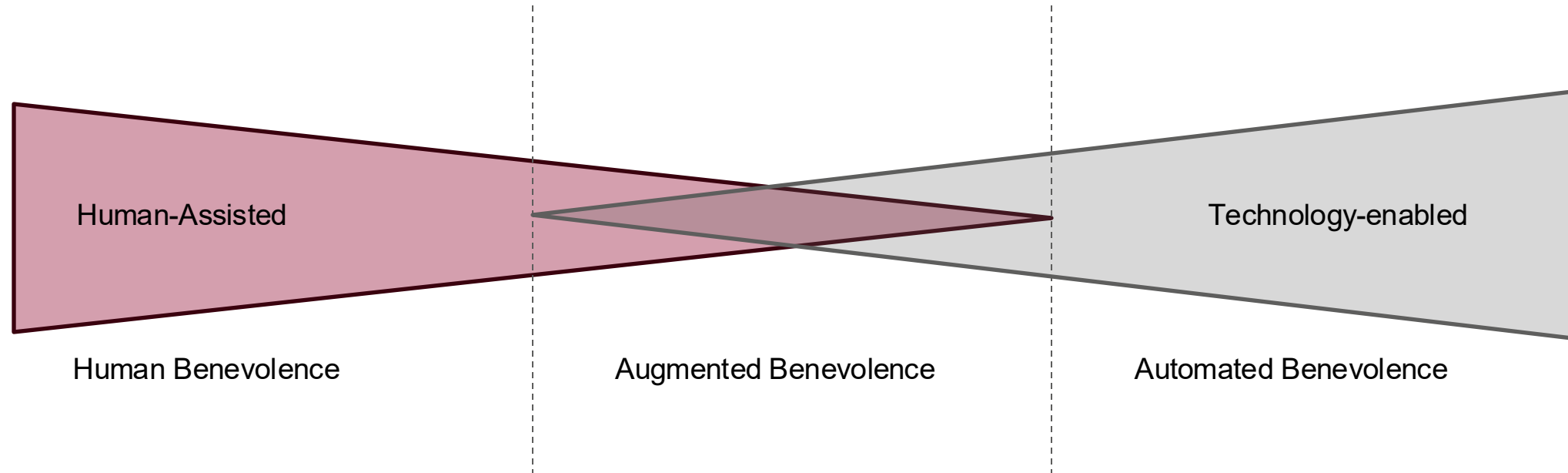




# What's next? → Artificial Benevolence



# Range of Benevolence



# About Us



If you are interested to join the Benevolence Research Team 😊



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