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Your Bank; Remind Me, Why Are We Doing This?; Notes; CHAPTER 6 Prepaid Cards; A Step in the Right Direction; Financial Inclusion; The Present and Future of Prepaid; Business Takes Prepaid Seriously; ATMs and Prepaid Cards; Interview with Todd Nuttall; Building Trust with Customers; Over the Horizon; Notes; CHAPTER 7 Risks, Problems, and Headaches; Know What You're Getting Into; Don't Restrict Finance to the Desktop; Forty Years in the Desert?; Mobile Apps Are Not Manufactured; Think Globally, Act Locally
The Role of the CIO in Mobile BankingNotes; CHAPTER 8 Mobile Everything; The Doctor Will See You Now ...; What's the Business Model?; Aligning Technology with Plan Incentives; Evolving Interfaces; A Practical Framework for Patient Self-Management; Improving Health Care, One Atom at a Time; Mobile and Cities of the Future; Notes; CONCLUSION; Mobile Is the New Normal; Net Takeaways; Recommended Reading; About the Author; Meet Our Expert Sources; Index

Sommario/riassunto

"Two disruptions of absolutely unimaginable scale are radically and totally transforming retail banking: (1) a worldwide convergence of financial services, telecom, retail, healthcare and media and (2) the chaotic mash-up of multiple emerging phenomena including nanotechnology, big data analytics, telemedicine, smart cities, machine-to-machine interaction (the Internet of Things) and the incredibly rapid growth of the middleclass in Asia, South Asia and parts of Africa. The new middleclass represents hundreds of billions of dollars in fresh revenue for retail banks. By training and temperament, however, most retail bankers are unable to "think beyond the branch." They do not understand that in the modern connected world, the "branch" is becoming largely irrelevant. What matters instead are the services delivered to your laptop, your tablet and your smart phone. Connected digital devices are the future of retail banking, and the time to begin preparing for the new paradigm is right now! The book provides the steps necessary for a retail bank to adapt, evolve, and succeed in the new world"--
"Provides a detailed roadmap for survival and success in the increasingly perilous and risky world of retail banking"--
