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Sommario/riassunto

One of the worst recessions for the past 100 years, businesses failing, a revolution in technology, increasing financial constraints, compliance stifling the ability to be nimble, changing consumer behaviour, and a market driving products towards commoditization - this is the perfect storm facing the banking industry. Disruption provides a critical understanding of the impact of the current economic crisis and the current industrial revolution on financial services, the new trends in the sector, and the opportunities for banks to leverage their unique assets and pre-empt challengers from gaining meaningful market share. The book also provides top-level advice about transforming financial services organizations by finding the right balance between short-term requirements and the imperative of long-term change. This balancing act is what the authors call the "ambidextrous approach", which requires focus on two strategic initiatives: performance and innovation.