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Sommario/riassunto	Bill Gates' quote, "Banking is necessary, but banks are not," showcases the opportunity for financial services digital transformation. The next transition from industry 4.0 to 5.0 will impact all sectors, including banking. It will combine information technology and automation, based on artificial intelligence, person-robot collaboration, and sustainability. It is time to analyze this transformation in banking deeply, so that the sector can adequately change to the 'New Normal' and a wholly

modified banking model can be properly embedded in the business. This book presents a conceptual model of banking 5.0, detailing its implementation in processes, platforms, people, and partnerships of financial services organizations companies. The last part of the book is then dedicated to future developments. Of interest to academics, researchers, and professionals in banking, financial technology, and financial services, this book also includes business cases in financial services. Bernardo Nicoletti is a Professor of Operations Management at Temple University, Rome, Italy. He also provides consultancy advice and coaching in Europe, the Middle East, and Asia on ICT strategy, process improvement, and financial services. In his research, Bernardo has been particularly active in the application of the agile method and its tools to a variety of industries. He has authored 30 books on management and published 250 articles in domestic and international journals. He frequently speaks at international conferences. .

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