1. Record Nr. UNINA9910827046603321 Autore Krishnan Sankar <1967-> Titolo The power of mobile banking: how to profit from the revolution in retail financial services / / Sankar Krishnan Pubbl/distr/stampa Hoboken, New Jersey:,: Wiley,, 2014 ©2014 **ISBN** 1-118-93204-8 1-118-93202-1 1-118-93203-X Descrizione fisica 1 online resource (192 p.) Classificazione BUS004000 Disciplina 332.1/202854678 Soggetti Internet banking Banks and banking Lingua di pubblicazione Inglese **Formato** Materiale a stampa Livello bibliografico Monografia Note generali Description based upon print version of record. Includes bibliographical references and index. Nota di bibliografia Nota di contenuto The Power of Mobile Banking; Contents; Foreword; Preface; Acknowledgments: CHAPTER 1 The Power and Potential of Mobile Banking; Why I Wrote This Book; Think Behavior, Not Technology; Why Mobile Banking, and Why Now?; Sanity Checks; Looking at the Opportunities and Challenges: Time to Rock the Boat: Focusing on the Customer Experience; New Models for Charity; Is That a Bank in Your Pocket, or Are You Just Happy to See Me?: Evolution or Revolution?: Why Innovation Is Foundational; Notes; CHAPTER 2 How Did We Get Here?; A Rich History, with Lots of Luggage; Is Mobile Banking a Real Trend? It's All about LocationHow Free Is Free?; M-Payments; Creating the Future of Mobile Banking; Notes; CHAPTER 3 Welcome to Generation M; "See and Hear" Replacing "Touch and Smell"; Taking the Friction Out; Mobile Operators and Banking; Mobile Banks; Artifacts for a New Age of

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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 in 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"--