

**BANK 2.0: HOW CUSTOMER BEHAVIOR
AND TECHNOLOGY WILL CHANGE THE
FUTURE OF FINANCIAL SERVICES BY
BRETT KING**



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redefines the paradigm of consumer banking."*

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Review

BANK 2.0 represents a view of the future of bank retailing and channel strategies for the next decade. The fact that banks take so long to respond to these changes to the status quo means that any bank acting upon the key recommendations in this book will be a step ahead of the competition, and that surely is no bad thing. Now think what you could be if you acted upon all of the recommendations --Chris Skinner, Chairman, Financial Services Club

BANK 2.0 is informed by Brett King's analysis of trends in banking over many years... I've worked with Brett and I have seen some of the results; they explain why Brett is highly sought after as an authority on banking and how the industry is likely to evolve into the future. --Dr. Richard Petty, President, CPA Australia

Bank2.0 is exactly the kind of book finance and banking consultants need always sitting on their desks. There is a complete dearth of incisive research, factual data and engaging case studies that document the trends shaping the future of banking in Asia today and Bank 2.0 does an excellent job of plugging that gap. For people suffering a mental block about what the next steps in banking could be, this book offers fresh insights, for those wanting to know the pulse of the industry, this is it and for others like me who are deeply interested in the future of banking this serves as a bible. Another interesting feature is its strong Asia-centric focus with interesting case studies about iconic names such as HSBC and major lenders from mature Asian markets such as Australia, Japan and Hong Kong. I really hope Brett updates this version soon enough to take this definitive guide on banks future to the next level. Very informative and reads like a breeze. --Arush Chopra, Research Analyst, The Asian Banker, Singapore

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The financial crisis is just beginning for retail institutions. Ninety to ninety-five per cent of bank transactions are executed electronically today. The Internet, ATMs, call centres and smartphones have become mainstream for customers. But banks still classify these as alternative channels and maintain an organisation structure where Branch dominates thinking. Continued technology innovations, Web 2.0, social networking, app phones and mobility are also stretching traditional banking models to the limit. BANK 2.0 reveals why customer behaviour is so rapidly changing, how branches will evolve, why cheques are disappearing, and why your mobile phone will replace your wallet all within the next 10 years.

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If you're in the financial services industry, you need to read this book.

By B. Leimer

My first impression of Brett King's book is that it speaks my language. As advertised, this is truly "not a book for bankers that want to maintain the status quo." Brett dives into his topics with enthusiasm and talks very directly about how customer behavior and technology, always disruptive forces, are dramatically changing the financial services industry. The book covers everything from measurement of customer/client/member expectations and experience, and offers very good insight on how to improve

service levels through the very disruptive forces that often befuddle this industry (e.g. new technologies like social media, mobile payments, OFM). He dedicates entire chapters to topics like the call center, brick and mortar branching, CRM, and VRU systems to manage customer interactions. Who else writes about VRU systems in banking and the impact on the customer experience? He offers sage advice on the state of web development in meeting customer needs (lacking in many industries quite frankly) and other self-service channels like ATMs and online/remote banking. He does a good job of providing some context for technology changes, and how recent innovation will impact banking over the next decade. If you are in financial services industry and are interested in where banking is heading, you'll be well served by picking this book up and being part of ongoing trends that will be impact our industry. With technology changing every day, join the conversation at [...] and the author's Bank 2.0 blog at [...]. Last tip: Be prepared for the next decade in banking by setting your road map today. Pick this up before your Chairman or CEO does!

1 of 1 people found the following review helpful.

Futurecast on Banking.

By Edward J. Barton

If you are in the banking or financial services arena, this book is an absolute must read. Brett King takes the reader through an analysis of the future of banking - especially at the consumer level - that will leave the traditional brick and mortar branch oriented community banker shivering in their shoes.

Exploring the interaction of e-commerce, mobility, consumer behavior, empowerment and the evolution of a paperless society, King paints a picture of a virtual banking environment that will hold much of the transaction and interaction volume of the future. Coupled with a view and vision of a branch environment that is more coffeehouse and less queue, the book will shake up your thoughts about the banking industry.

A thought provoking read for the financial services executive.

0 of 0 people found the following review helpful.

Read it alone in a place without distractions

By G. Antonio

Great book to have. I learned so much how other countries have their own money transaction strategies.

That alone pays for the price of the book itself.

Have a copy rather than spending time pulling pieces of information online.

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