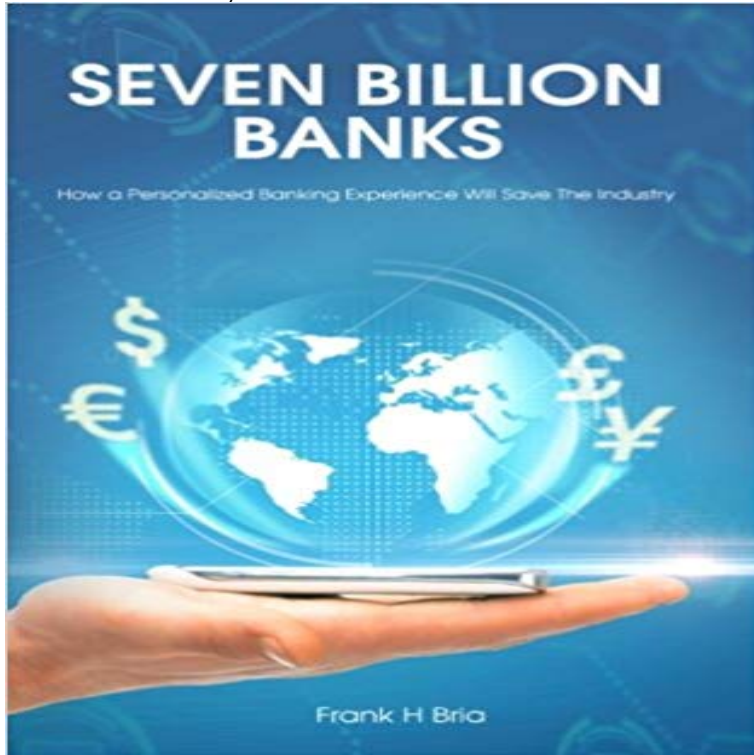


# Seven Billion Banks: How a Personalized Banking Experience Will Save the Industry



Fresh from the global credit crisis, the banking industry is finding its way back. But customers have changed their expectations and alternative financial service providers are making inroads. No longer can banks simply be the place where money moves back and forth. To survive as an industry, banks need to come up with a new business model - one that achieves a unique value proposition for each and every one of their customers. That new model needs to address three big mistakes banks make today. Banks are: - too impersonal, - too late, and - too short-sighted. Each of these flaws can be addressed with technology and analytics. Banks that put an emphasis on convenience, value, and long-term profitability will find themselves at a competitive advantage. That new business model represents the bank of the future. Those banks will be built on three pillars: - banking as mobile as the customer, - responding with the next best action for each customer, and - creating innovative financial products. Frank H Bria, leading authority on the use of data and analytics in retail banking, lays out the problems facing banks today and the solutions that will restore value in the banking relationship. He answers the who, what, where, when, and why of creating personalized, valuable banking experiences. Any banking executive who is looking for a road map leading to the bank of the future would be well-served by the concepts in the book. Begin the journey of transforming status quo banking into an industry that serves each customer the way they need - and in a way that is profitable. Uniquely crafting a banking experience for each and every person on the planet, creating seven billion banks.

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