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Disruption in
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Disruption in

retail banking

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panel discussion

**James Haycock -
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~~How will a 'Beta
Bank' redefine
the role of
retail banks?~~

~~How much is your
Business Degree
worth?~~

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Disruption in
retail banking:
Were you ever**

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the Black Books)*

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*\ "Perpetual
Traveler\ "*

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~~Price Premiums,~~

~~Revolut Adds~~

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~~Diem Book \u0026~~

~~Massive Adoption~~

Disruption in

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retail banking
panel - Why do
traditional
banks struggle
to execute new
things? How to
Record Income in
Your Books **What**
impact are tech
startups having
on the retail
banking
industry? What
~~impact does~~

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~~social and
economic change
have on the
future of retail
banking? How
retail banks are
being displaced,
diminished and
disintermediated
by tech startups~~

*How can new
banks re-shape
the existing
retail banking*

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model? ~~Bye Bye
Banks~~

Bye Bye Banks?:
How Retail Banks
are Being
Displaced,
Diminished and
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by Tech Startups
- and What They
Can Do to
Survive. Kindle
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Paperback – June
29, 2015 by
James Haycock
(Author), Shane

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(Author)

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Being ...~~

In Bye Bye
Banks? James
Haycock and
Shane Richmond
describe these
startups, and to
which areas of

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the banking industry they are laying siege. It shows that this assault is already well underway and that many incumbents are poised to be displaced, diminished and disintermediated.

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How Retail Banks
are Being
Displaced ...~~
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How retail banks
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Bye Bye America
PNC's takeover

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of BBVA's
American arm may
start ...

European banks
operating in
America should
either go big or
give up, says
Adrian Cighi of
Credit Suisse, a
bank. Analysts
...

~~Bye Bye America~~
Page 17/39

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~~—PNC's takeover
of BBVA's~~

~~American arm . . .~~

Bye Bye Banks?

Author: James
Haycock

Wunderkammer:

2015 . This was
a realtively
short booklet
that is
summarized in a
single page.

Contents;

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Introduction; 1:
The Forces of
Destruction; 3:
Displaced,
Diminished, and
Disintermediated
; 4: People,
Culture, and
Technology; 5:
Introducing a
Beta Bank; 6:
Summary;
Introduction

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Reading Notes |
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Additional Steps
– from “Bye Bye
Banks” to
“Hello” “Silicon
Valley is
coming,”
JPMorgan CEO
Jamie Dimon
warned in his
annual letter to
shareholders

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last year. “Rest assured, we analyze all of our competitors in excruciating detail – so we can learn what they are doing and develop our own strategies accordingly”.

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transparency:~~

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says "Bye Bye
Banks"~~

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Shane Richmond
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How Retail Banks
are Being~~

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~~Displaced ...~~

Bye bye Banksy!
Iconic painting
whitewashed by
bungling worker
after building
is transformed
into Muslim
centre. By Sadie
Whitelocks

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~~Bye bye Banksy!
Iconic painting
whitewashed by
bungling...~~

For the EdPuzzle
version of this
activity, click
here. In this
FinCap Friday we
chronicle the
epic battle
being waged
between the well-
established

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banks and the upstart FinTech competitors. Once a blip on the radar for the big banks, several of these emerging companies have earned unicorn status and are valued privately at more than \$1billion.

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Blog — NGPF~~

Bye-Bye Bank
Branches, Hello
Cloud: 10 Retail
And Commercial
Banking Trends
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by Tech Startups
and What They
Can Do to
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~~Bye Bye Banks?:
How Retail Banks
are Being
Displaced ...~~

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by: Bill Perkins

No one, I mean
no one, foresaw
the world
setting the
stage for the
post-rapture
tribulation in

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such fast and
climactic order!

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Banking hits

'inflection

point'. The

successful bank

of the future

will have fewer

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branches but
better branding,
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advancements
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Freddie and
Fannie Preferred
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main elements of
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converging as
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banks. To see
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is a crucial,
open question
whether Israel's
major banks will
adapt quickly

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enough to the
disruption of
modern
technology or
become obsolete
and irrelevant
like the
dinosaurs.

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(Swift)
developed a
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to send and
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