



Banking Technology Trends:
Forecasting the Future of Finance in 2025

Future Of American Banking

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Future Of American Banking:

The Future of American Banking James R. Barth, Higher Estimated Costs Based on Problem Bank Failures **Roller Coaster** Moira Johnston, 1990 Traces the rise of the Bank of America to world prominence its decline and its rebirth in the hands of Tom Clausen *The Future of American Banking* David Rogers, 1993 Commercial banking in the United States today is on shakier ground than at any time since the Great Depression Increased competition deregulation globalization and a rising tide of bad loans have all cast doubt on how or even whether banks as we know them will survive through the 1990s and beyond How did this happen Are we looking at another S L like debacle or worse What s the remedy In these uncertain times it s important to understand how the banking industry arrived at this point what s being done about it and what can be done *The Future of American Banking* lends the clear perspective you need to make sense of it all It is a story of rapid and surprising changes illustrated through revealing profiles of four banking heavyweights with decidedly different approaches Citicorp Chase Morgan and Bankers Trust It is also an inside look at the strategic and organizational problems these banks and all U S banks are currently facing as well as a provocative glimpse at what the future holds And it s straight from the people in the know The book is based on more than 350 exclusive interviews with senior bank officials Wall Street bank analysts management consultants Congressional committee staff members executive search professionals regulators and top financial journalists With one eye on the many external factors that have shaped the contemporary banking industry and the other on ample evidence of management missteps within the four banks themselves David Rogers brings these key questions into sharp focus Who have been the winners and losers among these and other U S commercial banks and how might it have been different Which strategies have paid off which have failed abysmally and which are likely to work in the future How has each bank s particular culture leadership and history influenced where it is today What larger lessons may other banks that are currently facing similar competitive pressures learn What are the implications of these four banks experiences for the banking industry as a whole as it struggles to meet the challenges of the twenty first century Rather than just another commentary on an ailing industry the *Future of American Banking* offers you an in depth view of the nature and causes of the predicaments banking faces today In spotlighting both the triumphs and failures of the past and the rapid fire developments of the present this lively and thought provoking book is a must read for anyone interested in what might happen in the future

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