



# The Art of Better Retail Banking: Supportable Predictions on the Future of Retail Banking

*Hugh Croxford, Frank Abramson, Alex Jablonowski*

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"This new book on retail banking is both readable and innovative. Its analysis is unusually accessible in its style, and the book's conclusions and predictions will be rightly thought provoking. The customer is gaining real power and this new book's insights on the importance of leadership, the need to unleash creativity and to make a bank's IT and people resource work together more effectively for customer satisfaction are important pointers to the shape of future competitive differentiation."

--Sir Mervyn Pedelty, Recently retired Chief Executive, The Co-operative Bank plc, smile, CIS and Co-operative Financial Services

"A stimulating read. A readable and lively book that is always informative, sometimes controversial and invariably challenging. The authors don't expect readers to agree with it all, but the readers will undoubtedly gain some fresh insights and perspectives on the multiple issues facing management in a rapidly changing industry."

--Chris Lendrum CBE, Recently retired Vice Chairman, Barclays Bank

"This book is clear enough for the layman and thorough enough for any banker to obtain an excellent sense of the options for successful strategies for their retail businesses. The challenges of technology introduction, cost of production and scope of service are driving banks into responses increasingly similar to other industry sectors. These forces have been apparent for some years but are so evident now they can no longer be ignored. This book provides an excellent guide to mapping that future."

--Joseph DeFeo, CEO, CLS Bank.

"This is a useful guide to retail banking that provides a thought-provoking view on the state of The Art (of Better Retail Banking). Clearly retail banking can get better, and must! To steal an analogy from the conclusion, there is a sea change going on - consumers are looking more and more for greater simplicity and value, and so many banks are still making such heavy weather of it. This book does a good job of charting the current developments."

-- Lindsay Sinclair, CEO, ING Direct UK.

"A whistle-stop tour of all aspects of retail banking. This is a very readable and insightful real world mix of theory, strategy, tactics and practice. They have even managed to make banking sound exciting. But mostly they have been able to cut through the complexity to remind us all that success in retail banking is not just about finance and efficiency - it is about customers and staff, who are all too often forgotten about."

--Craig Shannon, Executive Director - Marketing, Co-operative Financial Services.

"The authors live up to their promise of providing managers and students with a clear exposition of the retail banking sector and how banks can confront the challenging future they face. This book is a practical manual with lots of useful advice. I was looking for new insights in this book - and I found them!"

--Professor Adrian Payne, Professor of Services Marketing, Director, Centre for Services Management, Cranfield School of Management.

"A key determinant of any organisation's success will be an enhanced understanding of 'value' as defined by customers, employees, shareholders and other stakeholders. Value can mean different things to these different groups, and this book has set itself the objective of identifying the approaches that will improve the value proposition for all of these interested parties. It achieves this objective."

--Professor Steve Worthington, Faculty of Business and Economics, Monash University.

"An enjoyable and useful read. It provides a good perspective on the role of IT and how IT suppliers and professionals need to contribute to future developments in retail banking strategy and implementation. It helps provide guidance for the significant challenges ahead for both suppliers and the Banks."

--Nick Caplan, Managing Director, Global Financial Services, LogicaCMG.

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