

BRETT KING



BANK 3.0

WHY BANKING IS NO LONGER
SOMEWHERE YOU GO, BUT
SOMETHING YOU DO

Contents

[Acknowledgements](#)

[Introduction](#)

[Part 01: Changes in Customer Behaviour](#)

[Chapter 1: The Demands of the Hyperconnected Consumer](#)

[Psychological impact](#)

[Process of diffusion](#)

[The four phases of behavioural disruption](#)

[Retail banking disruption and the de-banked](#)

[Utility and service are the new differentiators](#)

[Chapter 2: The ROI of Great Customer Experience](#)

[Channel silos](#)

[Organisation structure](#)

[The Branch versus Online versus Mobile debate](#)

[Breaking bad inertia](#)

[Part 02: Rebuilding the Bank](#)

[Chapter 3: Can the Branch Be Saved?](#)

[Always banking, never at a bank™](#)

[The core function of the branch in the 21st century](#)

[Branch innovations built to engage](#)

What happens when they don't visit anymore?
Branch improvements today

Chapter 4: Onboard and Engaged—The Ecosystem for Customer Support

The need for better support
Siri, Lola, Skype and VoIP
When a consumer wants to become a customer
Customer-centred means organisational change
Responsive architecture
Conclusions: Tactical channel improvement

Chapter 5: Web—Why Revenue Is Still So Hard To Find . . .

Why aren't we buying more online?
What sells online?
Screen (web/tablet/mobile) first
Cross-sell to existing customers
Internet channel improvement today

Chapter 6: Mobile Banking—Already Huge and It's Just Getting Started

The greatest device ever sold
The landscape
Bringing banking to the unbanked
What does the future hold?

Chapter 7: The Evolution of Self-Service

Self-service banking—where it all started

Are ATMs more than just cash dispensers?

The next 10 years

Conclusions

Chapter 8: I Trust the Crowd, More Than I Trust the Brand

Social media grows up

What is it good for?

You can't control the crowd

Advocacy and influence—the real ROI

Crowdsourcing—use the power of the crowd

Conclusions: What it all means

Part 03: The Road Ahead—Beyond Channel

Chapter 9: Living with Continuous Technology Improvement

Faster, smaller, smarter

Enterprise-wide implications

Chapter 10: A Land in the Data Cloud

Big Data

Augmented reality

Chapter 11: Engagement Banking: Building Digital Relationships

The era of customer engagement

Engaging in the dialogue

[Risk mitigation versus ROI](#)

[Engaging the overwhelmed prosumer](#)

[Chapter 12: Mobile Payments, Digital Cash and Value Stores](#)

[Are mobile payments mainstream?](#)

[The emergence of the mobile wallet](#)

[Who will win the wallet battle?](#)

[Virtual currencies](#)

[Mobile P2P payments](#)

[Point-of-sale evolution](#)

[Conclusion: Mobile payments and quickly](#)

[Chapter 13: Point of Impact: The Contextualisation of Banking and Messaging](#)

[Going, going, gone . . .](#)

[Context is king](#)

[When push comes to shove . . .](#)

[Point-of-impact journeys](#)

[Conclusions](#)

[Chapter 14: The Road Map to a Better Bank](#)

[Your critical path checklist for Bank 3.0](#)

[The Checklist](#)

[Conclusions](#)

[Glossary](#)

[References](#)