



Bye Bye Banks?: How Retail Banks are Being Displaced, Diminished and Disintermediated by Tech Startups and What They Can Do to Survive

By James Haycock, Shane Richmond

[Download now](#)

[Read Online](#) 

Bye Bye Banks?: How Retail Banks are Being Displaced, Diminished and Disintermediated by Tech Startups and What They Can Do to Survive By James Haycock, Shane Richmond

Tech companies have disrupted retailing, media, transit and travel. Now the retail banking business model looks set to be transformed too. In *Bye Bye Banks?* James Haycock and Shane Richmond describe these startups, and to which areas of 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. It draws on extensive research and on-and-off the record interviews with senior executives in some of the biggest banks. Haycock and Richmond conclude with the recommendation that traditional banks need to reinvent themselves by launching a 'Beta Bank': a lean, stand-alone organisation fit for the future for which they provide a ten-point operating model. This short book is a bold, urgent and timely analysis of the forces shaping the future of financial services. Its message to industry leaders in the sector could not be more simple: adapt or prepare to be disrupted. "This work accurately and concisely captures the effects of the disruption brought to the banking industry by the digital revolution. The comments by other banking and innovation professionals about their own experiences are particularly intriguing." - Alessandro Hatami, former Innovation Executive at Lloyds Banking Group "James Haycock is a key voice for how the banking industry should and will change." - Tom Hopkins, Product Innovation Director, Experian Consumer Services "If you are an incumbent retail bank, read it, get on with it, make it happen." - Lee Sankey, former Group Design Director, Barclays

 [Download Bye Bye Banks?: How Retail Banks are Being Displaced, Diminished and Disintermediated by Tech Startups and What They Can Do to Survive.pdf](#)

 [Read Online Bye Bye Banks?: How Retail Banks are Being Displaced, Diminished and Disintermediated by Tech Startups and What They Can Do to Survive.pdf](#)

Bye Bye Banks?: How Retail Banks are Being Displaced, Diminished and Disintermediated by Tech Startups and What They Can Do to Survive

By James Haycock, Shane Richmond

Bye Bye Banks?: How Retail Banks are Being Displaced, Diminished and Disintermediated by Tech Startups and What They Can Do to Survive By James Haycock, Shane Richmond

Tech companies have disrupted retailing, media, transit and travel. Now the retail banking business model looks set to be transformed too. In *Bye Bye Banks?* James Haycock and Shane Richmond describe these startups, and to which areas of 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. It draws on extensive research and on-and-off the record interviews with senior executives in some of the biggest banks. Haycock and Richmond conclude with the recommendation that traditional banks need to reinvent themselves by launching a 'Beta Bank': a lean, stand-alone organisation fit for the future for which they provide a ten-point operating model. This short book is a bold, urgent and timely analysis of the forces shaping the future of financial services. Its message to industry leaders in the sector could not be more simple: adapt or prepare to be disrupted. "This work accurately and concisely captures the effects of the disruption brought to the banking industry by the digital revolution. The comments by other banking and innovation professionals about their own experiences are particularly intriguing." - Alessandro Hatami, former Innovation Executive at Lloyds Banking Group "James Haycock is a key voice for how the banking industry should and will change." - Tom Hopkins, Product Innovation Director, Experian Consumer Services "If you are an incumbent retail bank, read it, get on with it, make it happen." - Lee Sankey, former Group Design Director, Barclays

Bye Bye Banks?: How Retail Banks are Being Displaced, Diminished and Disintermediated by Tech Startups and What They Can Do to Survive By James Haycock, Shane Richmond **Bibliography**

- Sales Rank: #428129 in Books
- Published on: 2015-06-29
- Original language: English
- Number of items: 1
- Dimensions: 8.50" h x .31" w x 5.51" l, .38 pounds
- Binding: Paperback
- 130 pages



[Download Bye Bye Banks?: How Retail Banks are Being Displaced, Diminished and Disintermediated by Tech Startups and What They Can Do to Survive.pdf](#)



[Read Online Bye Bye Banks?: How Retail Banks are Being Displaced, Diminished and Disintermediated by Tech Startups and What They Can Do to Survive.pdf](#)

Download and Read Free Online Bye Bye Banks?: How Retail Banks are Being Displaced, Diminished and Disintermediated by Tech Startups and What They Can Do to Survive By James Haycock, Shane Richmond

Editorial Review

Users Review

From reader reviews:

Christopher Price:

Why don't make it to be your habit? Right now, try to ready your time to do the important act, like looking for your favorite e-book and reading a book. Beside you can solve your trouble; you can add your knowledge by the publication entitled Bye Bye Banks?: How Retail Banks are Being Displaced, Diminished and Disintermediated by Tech Startups and What They Can Do to Survive. Try to make book Bye Bye Banks?: How Retail Banks are Being Displaced, Diminished and Disintermediated by Tech Startups and What They Can Do to Survive as your close friend. It means that it can to get your friend when you sense alone and beside regarding course make you smarter than ever. Yeah, it is very fortuned for you personally. The book makes you much more confidence because you can know everything by the book. So , we need to make new experience and knowledge with this book.

Cindy Knutson:

In this 21st centuries, people become competitive in most way. By being competitive right now, people have do something to make them survives, being in the middle of the particular crowded place and notice by simply surrounding. One thing that occasionally many people have underestimated that for a while is reading. Sure, by reading a publication your ability to survive enhance then having chance to stand than other is high. For you personally who want to start reading some sort of book, we give you this kind of Bye Bye Banks?: How Retail Banks are Being Displaced, Diminished and Disintermediated by Tech Startups and What They Can Do to Survive book as starter and daily reading reserve. Why, because this book is greater than just a book.

Helen Williams:

Information is provisions for those to get better life, information today can get by anyone on everywhere. The information can be a knowledge or any news even a concern. What people must be consider whenever those information which is inside former life are difficult to be find than now's taking seriously which one would work to believe or which one typically the resource are convinced. If you receive the unstable resource then you have it as your main information you will have huge disadvantage for you. All those possibilities will not happen in you if you take Bye Bye Banks?: How Retail Banks are Being Displaced, Diminished and Disintermediated by Tech Startups and What They Can Do to Survive as the daily resource information.

Marlene Tiggs:

A lot of people always spent their free time to vacation or perhaps go to the outside with them family or their friend. Did you know? Many a lot of people spent these people free time just watching TV, or perhaps playing video games all day long. If you want to try to find a new activity honestly, that is look different you can read the book. It is really fun for yourself. If you enjoy the book which you read you can spent the whole day to reading a book. The book Bye Bye Banks?: How Retail Banks are Being Displaced, Diminished and Disintermediated by Tech Startups and What They Can Do to Survive it is extremely good to read. There are a lot of those who recommended this book. They were enjoying reading this book. If you did not have enough space to create this book you can buy the particular e-book. You can m0ore very easily to read this book through your smart phone. The price is not to cover but this book features high quality.

Download and Read Online Bye Bye Banks?: How Retail Banks are Being Displaced, Diminished and Disintermediated by Tech Startups and What They Can Do to Survive By James Haycock, Shane Richmond #IYBGAZP23TR

Read Bye Bye Banks?: How Retail Banks are Being Displaced, Diminished and Disintermediated by Tech Startups and What They Can Do to Survive By James Haycock, Shane Richmond for online ebook

Bye Bye Banks?: How Retail Banks are Being Displaced, Diminished and Disintermediated by Tech Startups and What They Can Do to Survive By James Haycock, Shane Richmond Free PDF d0wnl0ad, audio books, books to read, good books to read, cheap books, good books, online books, books online, book reviews epub, read books online, books to read online, online library, greatbooks to read, PDF best books to read, top books to read Bye Bye Banks?: How Retail Banks are Being Displaced, Diminished and Disintermediated by Tech Startups and What They Can Do to Survive By James Haycock, Shane Richmond books to read online.

Online Bye Bye Banks?: How Retail Banks are Being Displaced, Diminished and Disintermediated by Tech Startups and What They Can Do to Survive By James Haycock, Shane Richmond ebook PDF download

Bye Bye Banks?: How Retail Banks are Being Displaced, Diminished and Disintermediated by Tech Startups and What They Can Do to Survive By James Haycock, Shane Richmond Doc

Bye Bye Banks?: How Retail Banks are Being Displaced, Diminished and Disintermediated by Tech Startups and What They Can Do to Survive By James Haycock, Shane Richmond MobiPocket

Bye Bye Banks?: How Retail Banks are Being Displaced, Diminished and Disintermediated by Tech Startups and What They Can Do to Survive By James Haycock, Shane Richmond EPub

IYBGAZP23TR: Bye Bye Banks?: How Retail Banks are Being Displaced, Diminished and Disintermediated by Tech Startups and What They Can Do to Survive By James Haycock, Shane Richmond