

Banks Cannot "Go It Alone"

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Banks have made impressive progress building and improving their digital channels over the past five years. However, the pace of innovation remains intense.

The next phase of bank platform development must feature some high profile partnerships between big banks and major technology companies. If not, banks risk becoming less relevant (think Lending Club and Kabbage and how they are eroding bank lending share).

The two critical areas for commercial and corporate banking are 1) mobile and 2) automating payment workflows. While retail adoption of mobile tools far outpaces adoption in this space, the larger issue for getting commercial and corporate customers to adopt mobile tools is to provide a broader set of features and functionality.



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ContactUs@greenwich.com

Ph +1203.625.5038