



# **Mobile Banking: Evolution or Revolution? (Palgrave Studies in Financial Services Technology)**

*Nicoletti*

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In these difficult times, financial institutions need to improve their position in the market and become better at coping with changing socio-economic factors. This means increasing revenue and reducing costs. There is only one way of achieving this and that is by becoming more agile. One of the best ways of doing this is by using more digitization. Financial services have traditionally been cautious regarding new innovation, but the world is changing and banks are becoming increasingly aware of the need to innovate in products, processes, organization, and business models. Mobile is the ideal enabler of such innovations and is impacting heavily on our society, from a personal, social, and business point of view. Recently we have witnessed a growing interest in the topic of mobile, not only in the consumer world but also within business organizations.

This book analyzes the application of mobile technology to the world of financial institutions. It describes new products, processes, organizations and business models connected with the mobile. Most importantly it considers future developments and the possible use of mobile technology to help transform these products, processes, organizations and business models of financial institutions globally.

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