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Theme 2 - Digital Core, Access, and Security - Banks should stop thinking about separate-but-related delivery channels (branches, call centers, Internet, mobile) and start thinking that there is just one, single digital core that provides the foundation for all of these through multiple access points used for both internal and external purposes.

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the book digital bank strategies to launch or become a digital bank stated digital is not a channel or function but its a fabric and foundation of the new bank the new bank needs one common digital infrastructure that underpins the whole organization 85digital bank strategies to launch or become a digital bankpdf size 160 mb begin download

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have access to a smartphone.² Digital natives invading the labor market and the global emergence of internet technologies induces a lever effect difficult to forecast for banks.³ The leading banks globally are among the ten-least-loved brands by millennials, and 33 percent of them believe they will not need a bank at all in the future.⁴

Digital Banking Benchmark - Deloitte US

Bank of the future: Digital Transformation Strategy. 1. Bank of the Future: Digital Transformation Strategy Artificial Intelligence Edition – 1st January 13, 2019

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Modernistic players such as FinTech. New entrants to the market with completely new business models Economic sharing e.g. crowdlending.

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