



# The Power of Mobile Banking: How to Profit from the Revolution in Retail Financial Services

*Sankar Krishnan*

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Today's tech-savvy consumers are demanding a more personal customer experience from their banks, and banks are discovering that mobile services deliver individualized, tailored experiences better than any other technology.

*The Power of Mobile Banking: How to Profit from the Revolution in Retail Financial Services* gives banking and financial professionals a well-researched guide for becoming transformational leaders. These leaders can convert their traditional retail "branch" banks into streamlined systems that deliver personalized services to their customers' laptops, tablets, and smartphones.

Written by Sankar Krishnan—a career banker and noted financial services industry thought leader—*The Power of Mobile Banking* includes strategies for adapting mobile banking practices that suit the needs of both developed and emerging markets. Krishnan also shows how bankers can make their products and services relevant to a new generation of digital natives.

Krishnan explores the expanding mobile payment systems that offer a wealth of financial opportunities for banking institutions and includes information on the growth of e-commerce, which holds the potential for new and profitable ways for banks to engage with consumers.

*The Power of Mobile Banking* outlines the practical aspects of adapting to a mobile banking strategy and shows how to put the right players in place to ensure the technology works seamlessly. Once in place, a great mobile system delivers excellent service and benefits to users, as well as real value and unique features that cement customer loyalty. The book also offers advice for bankers who want to increase their bottom line by delving into the world-wide prepaid card market.

Krishnan includes a discussion on the risks and hazards of mobile banking and reveals the critical investments that banks must be willing to make in order to avoid losing customers to telecoms, retailers, and technology providers.

The time for retail banking to prepare for the new paradigm is now and *The Power of Mobile Banking* is the guide for professionals who want to adapt, evolve, and succeed in this new mobile-driven world.

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