



Restructuring and Innovation in Banking (SpringerBriefs in Finance)

Claudio Scardovi

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This book explains how to restructure and successfully turn around a bank or financial institution at a time when the global financial system is facing a new wave of disruption ushered in by innovation from digital financial technology, or FinTech. It is argued that within banking this process of creative destruction will entail unprecedented challenges for traditional institutions as well as opportunities for new, mostly digital, players. A great deal of restructuring, turnaround, and transformation will be required. While information on these topics is widely available with respect to corporates, this is not the case for banks. The book addresses this neglected area in detail, analyzing the changes that have been set in motion, examining how creative destruction can be anticipated by both old and new players, and explaining how to better manage restructuring and innovation in banking. The book will appeal to top and middle managers of banks and financial institutions, advisers, regulators, academics, and students.

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