

Beyond the Technology Traps

Business, Economics, Strategy, Banking, and Technology



Financial Services and Banking Organizations (FSBO's) are ill-prepared to compete effectively in markets dominated by virtualization, social purpose and rapid innovation—they are architected and regulated for an out-of-date consumer narrative.

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FSBO's are remnants of banking cultures that demanded a customer "come to see us" for services, rather than today's reality of "how can we serve you." For decades, traditional FSBO's failed to adapt to consumer behaviors and technological advances, which rendered their business models and service approaches obsolete.

As a new generation of startups (e.g., FinTech) rise to serve all market segments—affluent, underbanked, Millennials, Gen X & Y—those dogmatic financial brands hiding behind regulators and protectionist barriers will fail. Yet, gratuitous technology deployment won't singularly solve FSBO's core challenges as they wrestle with consumers and regulators.

In **Beyond the Technology Traps**, Mark and Rick, using their over 60 years of experience, explore the challenges facing FSBO's now and in the future, adhering to Mark Twain's saying of "*What gets us into trouble is not what we don't know. It's what we know for sure that just ain't so.*" For FSBO's and their tweeting CEO's, they need a holistic set of principles and frameworks to adapt—or they will perish.

About Mark Dangelo and Rick Grant.

Mark is a prior international c-level executive and management consultant with two prior books and hundreds of published articles. Rick is the CEO of his own PR firm, is a contributing editor, columnist with several trade publications, and independent blogger.

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