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# Digitally Transforming The Mortgage Banking Indus

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## FRIDA FREEMAN

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*Banking 5.0* Springer Nature

In these highly competitive times and with so many technological advancements, it is impossible for any industry to remain isolated and untouched by innovations. In this era of digital economy, the banking sector cannot exist and operate without the various digital tools offered by the ever new innovations happening in the field of Artificial Intelligence (AI) and its sub-set technologies. New technologies have enabled incredible progression in the finance industry. Artificial Intelligence (AI) and Machine Learning (ML) have provided the investors and customers with more innovative tools, new types of financial products and a new potential for growth. According to Cathy Bessant (the Chief Operations and Technology Officer, Bank of America), AI is not just a technology discussion. It is also a discussion about data and how it is used and protected. She says, "In a world focused on using AI in new ways, we're focused on using it wisely and responsibly."

*Strategy in Action* Marshall Cavendish International Asia Pte Ltd

Former Procter & Gamble Vice President for IT and Shared Services, Tony Saldanha gives you the keys to a successful digital transformation: a proven five-stage model and a disciplined process for executing it. Digital transformation is more important than ever now that we're in the Fourth Industrial Revolution, where the lines between the physical, digital, and biological worlds are becoming ever more blurred. But fully 70 percent of

digital transformations fail. Why? Tony Saldanha, a globally awarded industry thought-leader who led operations around the world and major digital changes at Procter & Gamble, discovered it's not due to innovation or technological problems. Rather, the devil is in the details: a lack of clear goals and a disciplined process for achieving them. In this book, Saldanha lays out a five-stage process for moving from digitally automating processes here and there to making digital technology the very backbone of your company. For each of these five stages, Saldanha describes two associated disciplines vital to the success of that stage and a checklist of questions to keep you on track. You want to disrupt before you are disrupted—be the next Netflix, not the next Blockbuster. Using dozens of case studies and his own considerable experience, Saldanha shows how digital transformation can be made routinely successful, and instead of representing an existential threat, it will become the opportunity of a lifetime.

*Digitally Transforming the Mortgage  
Banking Industry* HarperCollins  
Leadership

Harness "Code Halos" to gain competitive advantage in the digital era Amazon beating Borders, Netflix beating Blockbuster, Apple beating Kodak, and the rise of companies like Google, LinkedIn, and Pandora are not isolated or random events. Today's outliers in revenue growth and value creation are winning with a new set of rules. They are dominating by managing the information that surrounds people, organizations, processes, and products—what authors Malcolm Frank, Paul Roehrig, and Ben Pring call Code Halos. This is far beyond "Big Data" and analytics. Code Halos spark new commercial models that can

dramatically flip market dominance from industry stalwarts to challengers. In this new book, the authors show leaders how digital innovators and traditional companies can build Code Halo solutions to drive success. The book: Examines the explosion of digital information that now surrounds us and describes the profound impact this is having on individuals, corporations, and societies; Shows how the Crossroads Model can help anticipate and navigate this market shift; Provides examples of traditional firms already harnessing the power of Code Halos including GE's "Brilliant Machines," Disney's theme park "Magic Band," and Allstate's mobile devices and analytics that transform auto insurance. With reasoned insight, new data, real-world cases, and practical guidance, Code Halos shows seasoned executives, entrepreneurs, students, line-of-business owners, and technology leaders how to master the new rules of the Code Halo economy.

*Strategically Transforming the Mortgage Banking Industry* Createspace Independent Publishing Platform

The financial crisis is just beginning for retail institutions. Ninety to ninety-five per cent of bank transactions are executed electronically today. The Internet, ATMs, call centres and smartphones have become mainstream for customers. But banks still classify these as alternative channels and maintain an organisation structure where Branch dominates thinking. Continued technology innovations, Web 2.0, social networking, app phones and mobility are also stretching traditional banking models to the limit. BANK 2.0 reveals why customer behaviour is so rapidly changing, how branches will evolve, why cheques are disappearing, and why your mobile phone will replace

your wallet all within the next 10 years.

*Disruptive Fintech*

PricewaterhouseCoopers LLP

Digitally Transforming the Mortgage

Banking Industry Createspace

Independent Publishing Platform

**Digitally Transforming the Mortgage Banking Industry** Greenleaf Book

Group

Bill Gates' quote, "Banking is necessary, but banks are not," showcases the opportunity for financial services digital transformation. The next transition from industry 4.0 to 5.0 will impact all sectors, including banking. It will combine information technology and automation, based on artificial intelligence, person-robot collaboration, and sustainability. It is time to analyze this transformation in banking deeply, so that the sector can adequately change to the 'New Normal' and a wholly modified banking model can be properly embedded in the business. This book presents a conceptual model of banking 5.0, detailing its implementation in processes, platforms, people, and partnerships of financial services organizations companies. The last part of the book is then dedicated to future developments. Of interest to academics, researchers, and professionals in banking, financial technology, and financial services, this book also includes business cases in financial services.

Bank 2.0 Springer Nature

Wall Street Journal Bestseller Thrive in

the Digital Age Digital transformations

are everywhere: business to business,

business to consumer, and even

government to citizens. Digital

transformation promises a bridge to a

digital future, where organizations can

thrive with more fluid business models

and processes. Less than 20% of

organizations are getting digital

transformations right, but these digitally transformed organizations can deliver twice as fast as other organizations, cut OPEX by over 30%, and have seen a near-immediate doubling in brand value. The power to act faster and do it better than before sits at the heart of truly digitally transformed organizations. In *The Digital Helix*, authors Michael Gale and Chris Aarons explain the specifics of digitally transforming your organization— from the role of the digital-explorer leader in using information to empower the organization to move better and faster to shifts in sales, marketing, communications and leadership, product development, and service and support. *The Digital Helix* is a practical guide to bringing all the key functions together and includes guidance on developing a digital culture from the ground up—making it part of your company’s DNA—and the mindset tools needed to bring your organization into the digital-first age. Creating this digital-first DNA for your organization will allow you to not only embrace the digital age but thrive in it.

**Banking on a Revolution** IGI Global  
This graduate textbook is focused on digital transformation. It answers key questions regarding: which technologies can be used to transform an organisation, which activities within an organisation can be transformed, and what the aim of digital transformation should be. The content is divided into three main parts, the first of which offers an introduction to the topic, highlights fundamental examples of digital transformation, defines the terminology, and enables readers to quickly understand the main components of digital transformation. The second part of the book addresses examples of digital transformation from several

industries, including: government; finance; health; manufacturing; and education. The third and final section of the book describes the activities and processes within a typical digital transformation programme. The pedagogical approach to the process makes the book beneficial to both students who have never been involved in such a programme and practitioners who plan to implement digital transformation in their organisation. **Retail Banking 2020** John Wiley & Sons  
Digital disruption: seemingly out of nowhere, startups and other tech-savvy disruptors attack. In *Digital Vortex*, you will learn how to use the business models and strategies of startups to your own advantage. Most importantly, you will learn how to build the agility to anticipate threats, sense opportunities, and seize them before your rivals do.

**The Customer of the Future** Springer Nature

This comprehensive guide serves to illuminate the rise and development of FinTech in Sweden, with the Internet as the key underlying driver. The multiple case studies examine topics such as: the adoption of online banking in Sweden; the identification and classification of different FinTech categories; process innovation developments within the traditional banking industry; and the Venture Capital (VC) landscape in Sweden, as shown through interviews with VC representatives, mainly from Sweden but also from the US and Germany, as well as offering insight into the companies that are currently operating in the FinTech arena in Sweden. The authors address questions such as: How will the regulatory landscape shape the future of FinTech companies? What are the factors that will likely drive the adoption of FinTech

services in the future? What is the future role of banks in the context of FinTech and digitalization? What are the policies and government initiatives that aim to support the FinTech ecosystem in Sweden? Complex concepts and ideas are rendered in an easily digestible yet thought-provoking way. The book was initiated by the IIS (the Internet Foundation in Sweden), an independent organization promoting the positive development of the Internet in the country. It is also responsible for the Internet's Swedish top-level domain .se, including the registration of domain names, and the administration and technical maintenance of the national domain name registry. The book illustrates how Sweden acts (or does not act) as a competitive player in the global FinTech arena, and is a vital addition to students and practitioners in the field. The Digital Hand, Vol 3 John Wiley & Sons

Powerful forces are reshaping the banking industry. Customer expectations, technological capabilities, regulatory requirements, demographics and economics are together creating an imperative to change. Banks need to get ahead of these challenges and retool to win in the next era. Banks must not only execute on today's imperatives, but also radically innovate and transform themselves for the future.

Digital Vortex Springer Nature

This book demystifies the developments and defines the buzzwords in the wide open space of digitalization and finance, exploring the space of FinTech through the lens of the financial services professional and what they need to know to stay ahead. With chapters focusing on the customer interface, payments, smart contracts, workforce automation, robotics, crypto currencies and beyond,

this book aims to be the go-to guide for professionals in financial services and banking on how to better understand the digitalization of their industry. The book provides an outlook of the impact digitalization will have in the daily work of a CFO/CRO and a structural influence to the financial management (including risk management) department of a bank. Emerging Challenges, Solutions, and Best Practices for Digital Enterprise Transformation Routledge

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.

*Race Against the Machine* Springer Nature

*Digitally Transforming the Mortgage Banking Industry* goes far beyond the typical mortgage industry one-size-fits-all "best practice" advice. It provides a clear explanation of the necessary cultural and technological transformations to create high customer satisfaction, improved employee retention, lower costs and increased profit in varying business models. Jim Deitch looks at the financial industry and its challenges through many different lenses that refract what most people see as a simple beam of white light into a wide range of wavelengths. For this book he has interviewed twenty-five high performing "maverick" CEOs who, like Jim, can see colors and opportunities invisible to most people. In addition to a powerful conceptual framework for the

future, Jim provides fascinating exemplar stories of the good and the . . . not-so-good. Pre-publication praise for *Digitally Transforming the Mortgage Banking Industry* by industry CEOs follows: "Digitally Transforming the Mortgage Banking Industry" addresses the path forward for the Mortgage Banking Industry. It is written by a Chief Executive Officer and Entrepreneur, for "C"-Level Executives." "Informative, well researched and entertaining... with a clear roadmap for increased profit and customer satisfaction excellence." "A powerful read on the industry that will surely inform mortgage professionals on how to embrace technology and change company culture, all with a view to achieving customer satisfaction." "The book is written from the eyes of an industry CEO, for industry CEOs and their teams." "Jim builds a conceptual model to digest the rapid advance of technology and how to apply it as a "C" level executive. A clear road map to customer satisfaction excellence and outstanding profitability." "Success in today's mortgage industry depends on the combination of intelligent process and advanced technology. A must-read for executives seeking to understand the future of mortgage banking." "Simple yet informative, and conceptual yet practical, *Digitally Transforming the Mortgage Banking Industry* is a book designed to help a lender achieve best in class profits and customer satisfaction." "Detailed, Powerful, and Concise. Read it and share it with your executives. Jim describes the future landscape of lending, and how to prosper in the coming Digital Mortgage revolution." "If you're a leader in the mortgage industry or aspire to be one, this is a must read. Jim combines the expertise of current leaders with compelling data to help



drive a successful approach in today's - and tomorrow's - mortgage market which is poised for disruptive efficiency improvement and to be well aligned with changing applicant demographics." "An interaction with Jim on the mortgage industry is always an education. This book is no different, managing to take the thoughts and information garnered from the interviews and painting a clear picture that Mortgage executives can easily interpret and apply to their business and see actual results from it." *Digital Business Transformation* Dbt Center Press

Digital transformation is not about technology--it's about change. In the rapidly changing digital economy, you can't succeed by merely tweaking management practices that led to past success. And yet, while many leaders and managers recognize the threat from digital--and the potential opportunity--they lack a common language and compelling framework to help them assess it and guide them in responding. They don't know how to think about their digital business model. In this concise, practical book, MIT digital research leaders Peter Weill and Stephanie Woerner provide a powerful yet straightforward framework that has been field-tested globally with dozens of senior management teams. Based on years of study at the MIT Center for Information Systems Research (CISR), the authors find that digitization is moving companies' business models on two dimensions: from value chains to digital ecosystems, and from a fuzzy understanding of the needs of end customers to a sharper one. Looking at these dimensions in combination results in four distinct business models, each with different capabilities. The book then sets out six driving questions, in

separate chapters, that help managers and executives clarify where they are currently in an increasingly digital business landscape and highlight what's needed to move toward a higher-value digital business model. Filled with straightforward self-assessments, motivating examples, and sharp financial analyses of where profits are made, this smart book will help you tackle the threats, leverage the opportunities, and create winning digital strategies.

Revive Routledge

GAME-CHANGING DIGITAL TRANSFORMATION: USE DIGITAL STRATEGIES, CHANNELS, AND PLATFORMS TO TRANSFORM ENTERPRISES TO COMPETE IN THE DIGITAL AGE Move from "reactive digital" to "transformative digital" Use digital capabilities to fundamentally change the way you lead, direct, and structure organizations and teams Stay focused on the "moving target" of digital best practices, and accelerate your progress towards digital maturity REVIVE will help you build a core business model for creating your own digital disruptions--so you can deepen customer engagement, achieve unprecedented immediacy and efficiency, and dominate tomorrow's markets. Packed with proven strategies, in-the-trenches techniques, and cutting-edge case studies, it will help you change the game before the game changes you. It's no longer enough to buy software, or even cloud services. To fully leverage the benefits of digital, you must transform your teams, processes, and how you think about your business. Jason Albanese and Brian Manning have helped dozens of top enterprises do all this. Revive shares the lessons they've learned, and gives you a complete, end-to-end methodology that works. You'll learn how to use digital to

rapidly move the dial on short-term profitability. But that's just the start. Revive will position you for long-term market leadership, by helping you capture new value from digital wherever great opportunities arise. Most companies have only gone "skin deep" with digital—and they've only garnered a fraction of the value they could be earning. In Revive, two world-renowned digital business advisors show how to drive a full-scale digital transformation that breaks down organizational barriers, cuts costs, accelerates product/service delivery, and dramatically improves customer engagement. Centric Digital co-founders Jason Albanese and Brian Manning draw on immense experience helping Fortune® 1000 companies succeed with digital strategies, platforms, and channels. They present data-backed insights into the ways midsize and large organizations are stuck hiring, managing, organizing, and leading in obsolete "analog" ways. Next, they offer proven, practical recommendations for fundamentally changing those behaviors to leverage the nearly boundless opportunities of digital. Their complete Digital Transformation Methodology guides you through benchmarking your digital maturity, envisioning strategy, roadmapping your transformation, and implementing the capabilities you need to execute. Revive's multiple case studies show exactly how executives are applying these ideas to go far beyond incremental improvements, and change the game. If that's what you want, Revive is your roadmap.

**Digital Transformation and Public Services (Open Access)** Walter de Gruyter GmbH & Co KG

Examines how information technologies are affecting jobs, skills, wages, and the

economy.

**Doing Digital: Lessons from Leaders**

Harvard Business Press

As organizations continue to move towards digital enterprise, the need for digital transformation continues to grow especially due to the COVID-19 pandemic. These impacts will last far into the future, as newer digital technologies continue to be accepted, used, and developed. These digital tools will forever change the face of business and management. However, on the road to digital enterprise transformation there are many successes, difficulties, challenges, and failures. Finding solutions for these issues through strategic thinking and identification of the core issues facing the enterprise is of primary concern. This means modernizing management and strategies around the digital workforce and understanding digital business at various levels. These key areas of digitalization and global challenges, such as those during or derived from the pandemic, are new and unique; They require new knowledge gained from a deep understanding of complex issues that have been examined and the solutions being discovered. *Emerging Challenges, Solutions, and Best Practices for Digital Enterprise Transformation* explores the key challenges being faced as businesses undergo digital transformation. It provides both solutions and best practices for not only handling and solving these key issues, but for becoming successful in digital enterprise. This includes topics such as security and privacy in technologies, data management, information and communication technologies, and digital marketing, branding, and commerce. This book is ideal for managers, business professionals, government, researchers,



students, practitioners, stakeholders, academicians, and anyone else looking to learn about new developments in digital enterprise transformation of business systems from a global perspective.

#### Banking and Financial Institutions

Columbia University Press

Throughout history, innovators have disrupted existing financial services norms to change the landscape of the marketplace. Disruptive Fintech briefly traces fractional reserves, the creation of bank currency that traded at a premium to bullion value, central bank regulation, securitization of assets and loans, the current state of digital currency and electronic payments. The author then looks toward the future of fintech and the forces of disruption that will change the landscape of financial life as we know it. Using over 100 interviews with thought leading CEOs, this book develops a methodology to identify financial services that are ripe for innovation and discusses how innovative thinking can be used as a disruptive

weapon to attack incumbents and create effective new fintech models. The book discusses How to relate historical innovations and disruptions in financial services to the current landscape How to follow a process to identify the threats facing incumbent processes and businesses, and how innovative thinking can be used as a disruptive weapon to attack incumbents and create effective new fintech models How many fintech innovations will be constructed by re-arranging or re-purposing existing core processes In this insightful book, author James Deitch, CPA CMB, argues that some of today's high-flying fintech innovators will flourish, but many may perish as the fire of innovation consumes those fintechs that are slow to monetize their promises.

Routledge

World's Best Bank - A Strategic Guide to Digital Transformation is a thorough handbook aimed at leaders and decision-makers who want to transform their entire organization from traditional to digital.