

TECHNOLOGY IN BANKING

Creating Value
and Destroying
Profits

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Technology In Banking Creating Value And Destroying Profits

**Mark St. J. Carrington, Philip W.
Langguth, Thomas D. Steiner**



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Information Technology in the Service Society National Research Council, Computer Science and Telecommunications Board, Committee to Study the Impact of Information Technology on the Performance of Service Activities, 1994-02-01 Information technology has been touted as a boon for productivity but measuring the benefits has been difficult This volume examines what macroeconomic data do and do not show about the impact of information technology on service sector productivity This book assesses the ways in which different service firms have selected and implemented information technology examining the impact of different management actions and styles on the perceived benefits of information technology in services *Advances on information Technologies in the Financial Services industry* Robert J. Kauffman, Bruce W. Weber, 2002-04-01 The financial services industry is changing under the stimulus of advances in information technology IT telecommunications and the Internet Technological innovations and growing customer demand and sophistication have led to the emergence of new electronic financial markets organizational forms for financial services firms products and product delivery capabilities This special issue highlights Information Systems IS research on management topics in the financial services that involve IT The authors utilize a mix of research methodologies to examine a range of innovative applications of IT in the financial services industry *The Digital Hand* James W. Cortada, 2006 The Digital Hand Volume 2 is a historical survey of how computers and telecommunications have been deployed in over a dozen industries in the financial telecommunications media and entertainment sectors over the past half century It is part of a sweeping three volume description of how management in some forty industries embraced the computer and changed the American economy Computers have fundamentally changed the nature of work in America However it is difficult to grasp the full extent of these changes and their implications for the future of business To begin the long process of understanding the effects of computing in American business we need to know the history of how computers were first used by whom and why In this the second volume of The Digital Hand James W Cortada combines detailed analysis with narrative history to provide a broad overview of computing s and telecommunications role in over a dozen industries ranging from Old Economy sectors like finance and publishing to New Economy sectors like digital photography and video games He also devotes considerable attention to the rapidly changing media and entertainment industries which are now some of the most technologically advanced in the American economy Beginning in 1950 when commercial applications of digital technology began to appear Cortada examines the ways different industries adopted new technologies as well as the ways their innovative applications influenced other industries and the US economy as a whole He builds on the surveys presented in the first volume of the series which examined sixteen manufacturing process transportation wholesale and retail industries In addition to this account of computers impact on industries Cortada also demonstrates how industries themselves influenced the nature of digital technology Managers historians and others interested in the history of modern business will appreciate this historical

analysis of digital technology's many roles and future possibilities in a wide array of industries The Digital Hand provides a detailed picture of what the infrastructure of the Information Age really looks like and how we got there *Technology in Banking* Thomas D. Steiner, Diogo B. Teixeira, 1990 *How Financial Firms Decide on Technology* Frances X. Frei, Lorin M. Hitt, Patrick T. Harker, 1999 The financial services industry is a major investor in information technology IT in the US economy the typical bank spends as much as 15% of non interest expenses on IT A persistent finding of research into the performance of financial institutions is that performance and efficiency vary widely across institutions Nowhere is this variability more visible than in the outcomes of the IT investment decisions in these institutions his paper presents the results of an empirical investigation of IT investment decision processes in the banking industry The purpose of this investigation is to uncover what if anything can be learned from the IT investment practices of banks that would help in understanding the cause of this variability in performance along with pointing toward management practices that lead to better investment decisions Using PC banking and the development of corporate Internet sites as the case studies for this investigation the paper reports on detailed field based surveys of investment practices in several leading institutions A Study of the Relationship Between Information Technology Expenditure and Profitability in Commercial Banking Wai Lin Christina Soh, 1991 **The Journal of Cost Analysis & Management**, 1999 *The Economic Payoff from the Internet Revolution* Robert E. Litan, Alice M. Rivlin, 2001-08 This volume contains detailed analyses of how the internet revolution could bring economic benefits primarily improved productivity and higher quality in the eight sectors of the US economy that collectively account for over 70 per cent of gross domestic product *Journal of Management Studies*, 2008-11 **Network World**, 1991-06-17 For more than 20 years Network World has been the premier provider of information intelligence and insight for network and IT executives responsible for the digital nervous systems of large organizations Readers are responsible for designing implementing and managing the voice data and video systems their companies use to support everything from business critical applications to employee collaboration and electronic commerce **Journal of Financial Intermediation**, 2002 The Banking Revolution Mark St. J. Carrington, Philip W. Langguth, Thomas D. Steiner, 1997 This work aims to illustrate how UK banking is being transformed by new rules and new technology It examines the future role of technology and the challenges it creates In addition this book seeks to show how to employ IT for lasting shareholder value *Business International Money Report*, 1991 **Data Management** Richard T. Watson, 1999 Using organisational memory as a motivating feature this book teaches the critical value of data to an organisation and how to manage it effectively The text concentrates on how databases are used and designed as well as other management technologies *The Economist*, 1990 *Business International Money Report* Business International Corporation, 1991 **Journal of High Technology Management Research**, 2000 **IBM Systems Journal** International Business Machines Corporation, 1993 Banking on Top Bankers, 1991 Managing Bank Conversions Kent S. Belasco, 1996

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