

US Retail Banking Business Update Q4 2010

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Abstracts

Introduction

Ovum's Financial Services Technology team provides analysis from ongoing research into the market dynamics of the US retail banking industry, with a specific financial, operational, and technological focus.

Features and benefits

Gain a comprehensive picture of the US retail banking market, including the financial performance of players, and other notable industry developments.

Review the latest Ovum publications.

Highlights

The industry's earnings seem to be on track to recovery. The majority of institutions are continuously increasing their net interest income, and this trend is expected to remain in the foreseeable future. On the other end, increasing income taxes and noninterest expenses remain inhibitors to faster growth. The technology spending within retail banks is expected to center on distribution channels and servicing improvements, predominantly in the online channel. In addition, banks have a strong focus on other channels such as branches and mobile banking, as well as on technologies to integrate them.

Your key questions answered

What is Ovum's perspective on the current outlook for the US retail banking

industry?

What is driving technology spend in private banking, retail brokerage, and retail asset management?

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Author

Ovum Consulting

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