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Innovation and the Future Proof Bank: A Practical Guide to Doing Different Business-as-Usual

By James A Gardner



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Innovation and the Future Proof Bank: A Practical Guide to Doing Different Business-as-Usual By James A Gardner

Innovation, the conversion of the new to business as usual, is a very special business process. It is the business process able to reprogram all others. Creating the practices that make this process work is a key challenge for all in financial services that are worried about responding to the future. When an institution can identify things that are outside its present practices and convert them, production line style, into products, processes, cultural changes, or new markets, it will never be outpaced by internal or external change again. The institution becomes "FutureProof".

This is a book about those practices in banks. It explains, using examples from institutions around the world, what it takes to create an innovation culture that consistently introduces new things into undifferentiated markets and internal cultures. It shows how banks can leverage the power of the new to establish unexpected revenue lines, or make old ones grow. And it provides advice on the social and political factors that either help or hinder the germination of the new in banks. Moreover, though, this is a book about the science of innovation in a banking context. Drawing from practices already highly developed in financial services—managing portfolios of assets to mitigate risk—it explains how practitioners can run their innovations groups like any other business line in the bank one that delivers a return on investment predictably and at high multiples of internal cost of capital.

For leaders, *Innovation and the Future Proof Bank* provides the diagnostic tools to guide benchmarking and investment decisions for the innovation function. And for innovation practitioners, the book lays out everything needed to make sure that converting the new to business as usual is predictable, measurable, and profitable.



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Editorial Review

From the Back Cover

Innovation is the process of converting new things into business-as-usual. There are few banks today that fail to recognise the capability to do this is a key way of sustaining competitive advantage. Many, however, have little idea of how to go about building such capabilities. By so doing, they expose themselves to uncertain futures, as other players enter and out-innovate them in core markets.

There are some banks, however, who always seem to be ahead of the curve. They have created capabilities that enable them to out-innovate the innovators. To do so, they have established a set of practices that allow them to future-proof themselves.

This is a book about those practices in banks. It explains, using examples from institutions around the world, what it takes to create the business process that introduces new things and makes them business-as-usual. It shows how to do this with reliability and certainty of return. And, in the process, it illustrates what your institution can do to be as future-proof as the most innovative banks in the world.

About the Author

James A. Gardner, (London, UK), is a career innovator that has worked in multiple industries including financial services, technology and the public sector. He is well known in the banking community through his writing (bankervision.typepad.com) and has spent two decades working in and around banking. Originally from Australia, he now resides in London, but spends a good part of every year travelling to banks everywhere else.

Users Review

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