



REENGINEERING THE BANK

*A Blueprint for
Survival and
Success*

PAUL H. ALLEN

Reengineering The Bank A Blueprint For Survival And Success

Yi-Tong Ma



Reengineering The Bank A Blueprint For Survival And Success:

Reengineering the Bank Paul H. Allen, 1997 In the rapidly changing financial services market banks need to seriously reconsider their way of doing business Reengineering the Bank helps you redesign your organization from a blank sheet of paper to do better things at lower cost rather than repeat the past Reengineering the Bank includes discussion on issues such as reengineering to face increased competition and to redesign obsolete business practices reducing expenses and bureaucracy to improve performance correctly pricing products and services increasing shareholder value and market performance through reengineering implementing tested strategies that result in increased service quality competitiveness and customer focus while dramatically improving returns Reengineering the Bank details how to undertake a reengineering program Thorough descriptions and case studies will help you apply successful approaches to your institution Now is the perfect time for banks to act record spreads and profits in the industry can help to fund a forward thinking redesign effort But you need to seize the moment while you can because competition is too fierce too smart and too close to home Reengineering now can ensure your bank s continued success and competitiveness *Merger Acquisition of Phil.banks: a Strategy for Economic Growth' 2005 Ed. ,* **Bank Mergers and Acquisitions in the United States 1990 -1997** Ashford Maharaj, 2002-06 This study focused on factors that have positively influenced the model of economic success for commercial and thrift megabanks involved in merger and acquisition activities for the period 1990 1997 a period characterized by an unprecedented flurry of merger and acquisition activities among megabanks in the United States This study identified and measured key independent variables for identifiable mergers and acquisitions among megabanks and tested the extent to which such independent variables influenced abnormal returns for underlying equities traded in capital markets This study also tested the hypothesis that megabanks are attracting significantly higher acquisition premiums than the relatively smaller banks The data collected and the conclusions drawn were based on the logic of a hypothetico deductive paradigm which essentially utilized the techniques of the standard event study methodology and included parameters of the conventional Capital Asset Pricing Model This study was based on a scientifically determined sample of over 200 banks in the small bank category and between 68 and 86 banks grouped under the megabank category The findings revealed that megebank acquirers realized negative abnormal returns and that megabank acquirees did not realize economic value significantly greater than acquirers for those banks that integrated on a merger of equals basis The findings also showed that megabanks seemed more willing to pay higher premiums for the right to integrate with other megabanks vis a vis the right to integrate with small banks *Bank Management ,1994* **Bank Fees Associated with Maintaining Depository, Checking, and Credit Card Accounts** United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Consumer Credit and Insurance, 1995 Distributed to some depository libraries in microfiche *Bank Marketing ,1994-12* Managing Financial Institutions Mona J. Gardner, Dixie L. Mills, Elizabeth Singleton Cooperman, 2005 This dynamic text

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Bank Mergers, Acquisitions & Strategic Alliances Hazel J. Johnson, 1995 With the passage of interstate banking legislation mergers and acquisitions will affect every financial institution in the banking system While some banks will be active in initiating acquisitions others need to be aware of the changing environment This guide reviews the processes involved for banks facing acquisitions and covers all the alternatives *American Book Publishing Record*, 1997

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