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August 30th 2012: The Big Bank Theory: When Customers and Regulators Vote "No Confidence," How Can the Industry Turn the Tide?

Who trusts the banks these days? Consumers? Business customers? Merchants? Certainly not regulators or taxpayers. European banks? US banks? The problems keep piling up: money-laundering charges; manipulation of LIBOR and interchange rates; computer system cockups; market initiatives that disadvantage customers, not to mention selling customers investment products the banks actually bet against. Some customers are voting "no confidence" and coming up with new business models that cut out the banks. Then there's a growing sense that something has to be done about too-big-to-fail. What can the ba

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The founder and owner of Strategic Planning and Marketing (www.roystephenson.co.uk), Roy has more than 25 years in the payment card industry.

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