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Joseph A. Divanna (Author of *The Future of Retail Banking*)

Joseph A. Divanna is the author of *The Future of Retail Banking* (4.67 avg rating, 3 ratings, 0 reviews, published 2004), *A New Financial Dawn* (5.00 avg r

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JOSEPH A. DIVANNA is an independent author, consultant and global public speaker based in Cambridge, England, where he researches the nature of business over the last ten centuries and in the future. A thought leader and reengineering practitioner formerly with CSC Index's Research and Advisory Services, he is currently CEO of Maris Strategies Ltd.

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This book arises from an event on the future of banking which included leading figures in the industry. It addresses current trends influencing competition including globalization, market structure, technology and

demographics and how these will impact upon companies and their organization, business opportunities, revenue streams, branding and

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