



# European Banking: Efficiency, Technology and Growth (Wiley Finance)

*John A. Goddard, Philip Molyneux, John O. S. Wilson*

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The retail banking sector has undergone immense change over the last decade, such that the industry is barely recognisable. The creation of the European Single Market has of necessity initiated deregulation, whilst the increase in telephone and internet banking has impacted on economies of scale. Financial services organisations are now able to compete in previously uncharted territory, to considerable effect.

Taking the reader on a journey of discovery through the economic theory behind the practice and the consequences that follow, the authors have created a fascinating insight into the current state of European retail banking. The authors use their extensive research to display the rationale behind the increasing trend towards consolidation and efficiency.

Well argued and well researched, this is a must read for all people with an interest in the European Banking market, from investors to bankers and students alike.

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