

SaaS 1.0 clients are now able to download and share content thanks to a new service on Windows. Deutsche Bank is heading into uncharted territory as it moves to Silicon Valley. The German bank is developing an app to help U.S. clients better navigate U.S. markets as it aims to grow its business in the region. windows10solidworksactivatorsolidsquad The bank has not specified which markets or which geographies it will have the app in windows10solidworksactivatorsolidsquad. But Silicon Valley has long been seen as a growth market for financial institutions, as Apple, Google, Microsoft and others have developed products to lure consumers with their services. According to Ray Wang, principal research analyst at Forrester Research, start-ups are definitely growing and there is a huge void in terms of mobile banking. "You also saw a huge shift in consumer behavior, which is a function of the rising popularity of digital banking and m-commerce," Wang says. "There has been a surge in smartphone traffic in the US, as well as in China and elsewhere. It's easy to give a pass to consumer adoption, but that certainly has not been the case." Wang also says that financial institutions need to offer "convenient ways for consumers to manage their accounts." As an example, he cites the Macy's Charitable Donation Card for Macy's customers. "It just becomes that much easier to participate, because it's just a two-page transaction that's relatively painless. I think that is the sort of thing that's going to happen more and more as consumers really shop on their terms." His solution: Google and Facebook working on a "digital bank." Both have large amounts of data and not much use for consumers outside of commerce. Together, they could come up with new

ways to generate revenue. "One of the things that has been relatively overlooked is that there's this huge pool of consumer data, to which only Facebook and Google have access, so it's a part of their value proposition," Wang says. "But it's difficult to make money out of a smartphone, unless you have really good analytics and a machine-learning backend. "So I don't think Facebook and Google are going to be able to build their own bank. The best they could do is somehow integrate into an existing bank, have some sort of back-end machine-learning analytics and build into that product." It's a tough stance to take, but Wang is

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