

# Retail & Financial Services Symposium

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## Winning Market by Market: *Innovation in Strategy and Management*

Branch networks now account for up to two-thirds of the cost base of major retail banks, but the revenue stream that supports them has come under assault. Winners will concentrate firepower at the local level, optimizing performance in each market. They will reinforce their position through distinctive value propositions that attract and hold targeted customer, and they will sustain high performance through new management models.

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