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Bankruption: How Community Banking Can Survive Fintech

John Waupsh

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Community banking can flourish in the face of fintech and global competition with a fresh approach to strategy

Bankruption + Website offers a survival guide for community banks and credit unions searching for relevance amidst immense global competition and fintech startups. Author John Waupsh is the Chief Innovation Officer at Kasasa, where he helps spearhead financial product development and implementation across hundreds of institutions. In this guide, he draws on more than a decade in the industry to offer clear, practical advice for competing with the megabanks, direct banks, non-banks, and financial technology companies.

The discussion separates futurist thinking from today's realities, and dispels common myths surrounding the U.S. community banking model in order to shed light on the *real* challenges facing community banking institutions. It follows with clear solutions, proven strategies, and insight from experts across banking and fintech. All arguments are backed by massive amounts of data, and the companion website provides presentation-ready visualizations to help you kickstart change within your team.

In the U.S. and around the globe, fintech companies and non-banks alike are creating streams of banking services that are interesting, elegant, and refreshing—and they're winning the hearts and minds of early adopters. Not a one-size-fits-all approach, this book offers many different tactics for community banks and credit unions to compete and flourish in the new world.

- Analyze fintech's threat to the community banking model
- Learn where community banking must improve to compete
- Disprove the myths to uncover the real challenges banks face
- Adopt proven strategies to bring your organization into the future

Community banks and credit unions were once the go-to institutions for local relationship banking, but their asset share has been on the decline for three decades as the big banks just got bigger. Now, fintech companies are exploiting inefficiencies in the traditional banking model to streamline service and draw even more market share, as community banking executives are left at a loss for fresh tactics and forward-looking strategy. *Bankruption + Website* shows how community banks can be saved, and provides a proven path to success.

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