

THE OUTLOOK FOR RETAIL BANKING IN EUROPE AND THE US

**The impact of the financial crisis on
competitive positioning and market
development**

By Lauren McAughtry

Lauren Vida McAughtry

Lauren McAughtry has worked with Datamonitor and Business Insights since 2005, and has extensive experience in quantitative financial analysis with a specialization in private banking and wealth management. She holds a BA from Oxford University and an MA from Oxford Brookes, as well as qualifications from Cambridge University in International Business, and Columbia University in Finance & Economics.

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