

that's not regulated. Those platforms are temporary; banks are still the way. What those platforms did was drive us to be more innovative and get digital.

Derek Jones, regional bank president/executive vice president, Wells Fargo: Since last year, our mobile users have exceeded our online users, so there's that need for customers to have access to information when they want it and how they want it. We've created a lot of niches in our mobile sections. We have 28.5 million users, and we introduced things like artificial intelligence to do predictive banking, where it helps track our customers' spending habits and their payments, and create more contextual information to help them succeed.

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