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Chapter 11: Banking Industry-Structure and Competition. One location that provides an automated teller machine (ATM), an internet connection to the banks website, and a telephone link to customer service. An electronic machine that provides banking services 24 hours a day. Companies that own one or more banks.

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In 1990s, international banking was denominated by large banking institutions and from specifically large country such as UK, US, and the on going shift to universal. Refers to the ability to offer the full range of financial services.

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