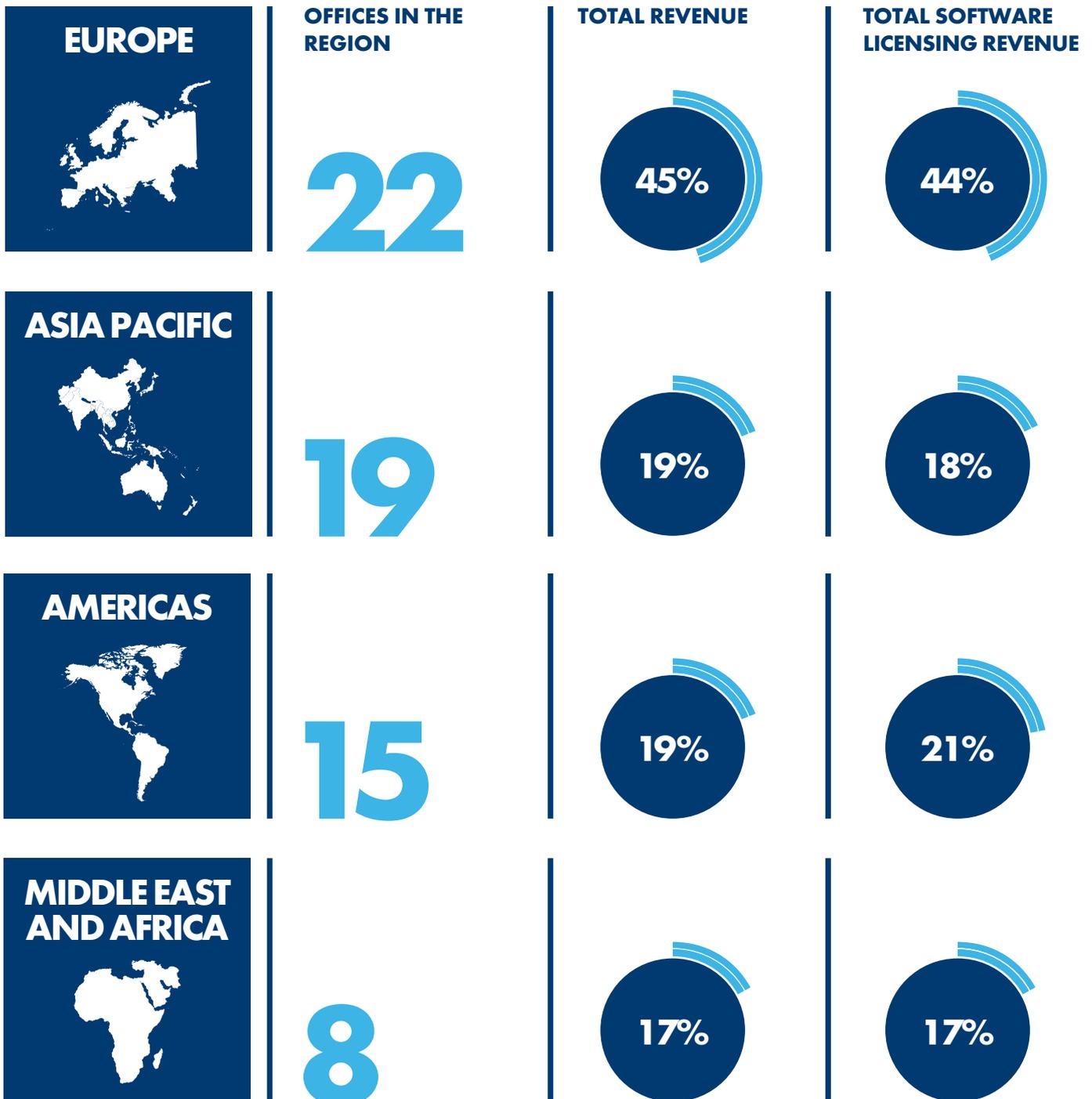


Our market opportunity

A GLOBAL OPPORTUNITY





CLOUD

The use of remote computing resources to host software and data is driving down the total cost of ownership and reducing risk for incumbents as well as lowering barriers to entry for new entrants to banking.

KEY INDUSTRY TRENDS
A number of technology trends are driving change across the banking landscape and influencing the approach banks take to their IT renovation.



BIG DATA

Banks have vast quantities of uniquely valuable data on their customers, however they are only just starting to use analytics to leverage this as a competitive advantage. Banks have the potential to improve customer service, increase product penetration and reduce risk.



AI/MACHINE LEARNING

The move to utilizing AI and Machine Learning in both interacting with customers, for example through robo-advisors and chat bots, and in risk and compliance, improves customer service and satisfaction whilst also reducing cost and risk.



BLOCKCHAIN

The rise of new technologies such as distributed ledgers may present an important opportunity for banks in the future. Banks need to ensure they are using modern, open IT platforms in order to take advantage of emerging technologies.



APIs

The move to Open Banking is both a risk and an opportunity for banks. There is increasing pressure on banks to support interfaces that allows third parties to access their customer data, equally banks with modern, open IT platforms are better able to take advantage of third party innovation to improve their customer service.



MOBILE

Banking has seen exponential growth in the number of interactions and transactions taking place through mobile devices. Banks need to ensure they can provide their customers a complete banking service with minimal friction. Those banks with the best mobile service will be able to better attract, retain and cross-sell products to their clients.