



VENTANA
RESEARCH

Supercharge Banking Industry

Maximize market and product investments

Embrace strategic guidance and market education



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Ventana Research: Who We Are

About Us: We are a market advisory and research services firm in the technology industry.

Vision: To illuminate the value of technology through our unique insights.

Mission: We pride ourselves on delivering uniquely insightful independent research and services through a tailored, trusted and empathic client experience.

Advocacy: We stand behind equality, diversity and inclusion that is a human right for everyone.

Values: **Excellence. Independence. Innovation.**
Reliability. Research. Teamwork.

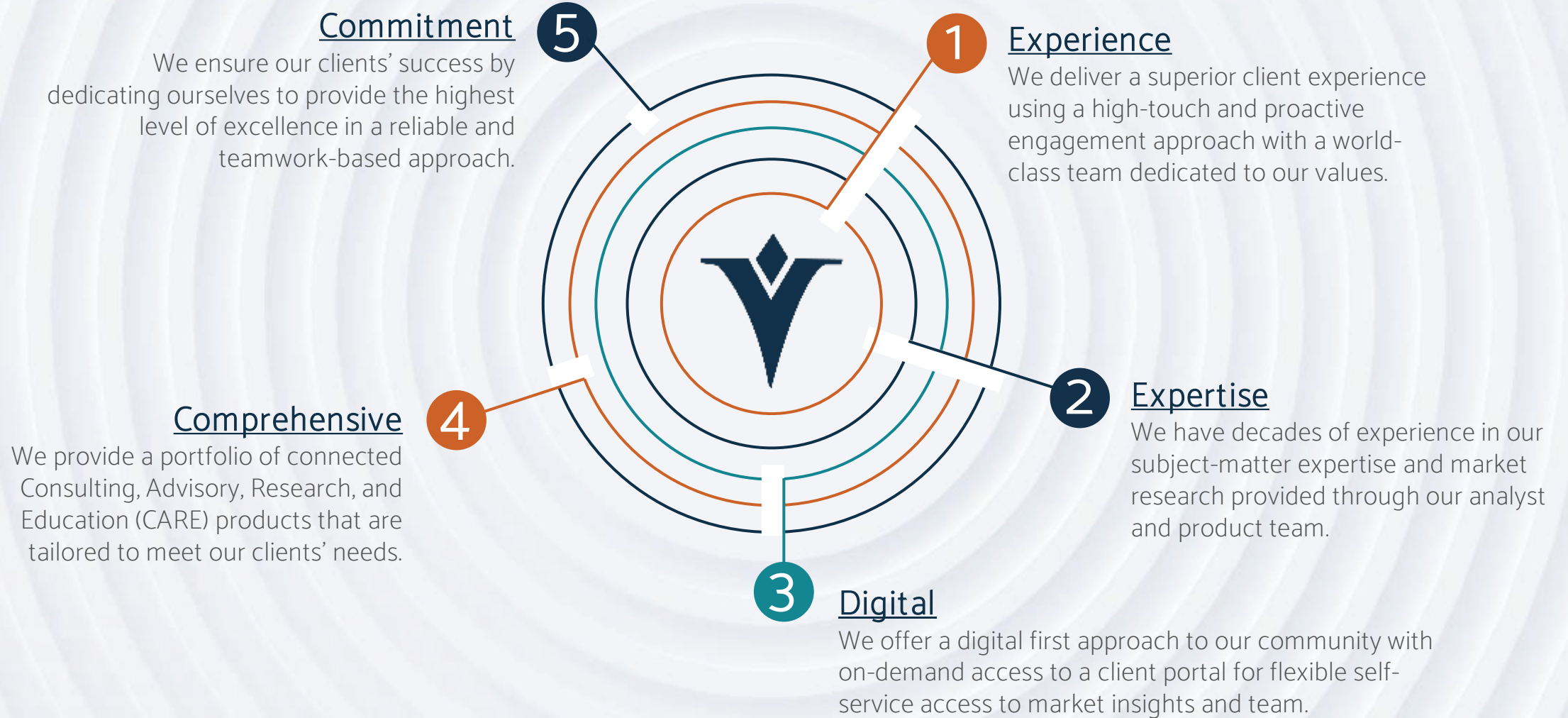
20
Years
Strong

800+
Technology
Vendors in Coverage

100k
Community
Members



The Ventana eXperience Difference



Ventana Research Community of Educational Content

- **Community:** A digital environment of 100k members gaining value from thousands of educational insights in many mediums and types of education and research.
- **Analyst, Industry & Market Perspectives:** Our subject matter and firm authored written and presented insights on topics and vendors guide path on use of technology.
- **Educational Insights:** Continuous publishing of research perspectives, white papers and presentations on the technology industry.
- **Market Research Insights:** Library of market research insights in form of reports, insights and best practices on technology and vendors.

Community of Educational Content



Ventana Research: Market Research Excellence

- **Market Agenda:** We provide an annual and continuous plan to our research direction.
- **Analyst, Industry & Market Perspectives:** Firm and subject matter authored written or presented insights on topics and vendors.
- **Benchmark Research:** Continuous in-depth primary research on market and trends in over 25 topical areas of focus.
- **Dynamic Insights:** Continuous self-service research providing digital guidance to participants for their potential actions.
- **Value Indexes:** In depth vendor and product research built on an RFI/RFP format that categorizes and ranks technology vendors.



Ventana Research Areas of Banking Industry Focus

Our areas of expertise help banking institutions examine how to innovate and transform their organization and processes.

Analytics

Data

Customer Experience

Digital Business

Digital Technology

Human Capital
Management

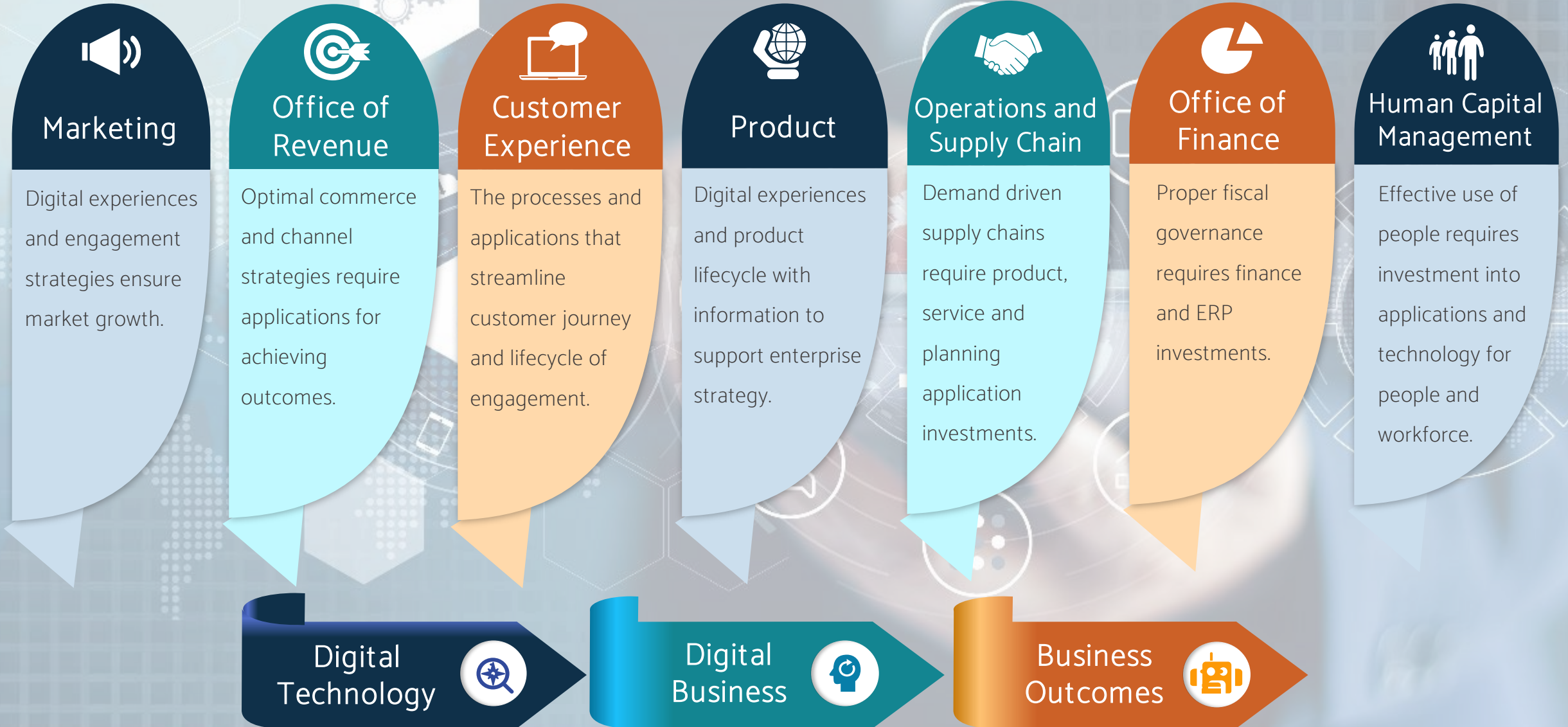
Marketing

Office of Finance

Operations and
Supply Chain

Office of Revenue

Expertise Alignment to Industry Processes & Technology



Banking

Industry Assertion

By 2025, the requirements for a digital business for over two-thirds of banks will not be addressed and require the establishment of Chief Digital Officers to guide transformation.



Mark Smith

CEO & Chief Research Officer



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Banking Industry

Modernize digital computing environment requires business and technology investments that can innovate and streamline its processes. To ensure your digital effectiveness requires analytics across the entire set of customer processes provide the most effective engagement through experiences in any channels and at every location. Effective digital environments that maximize technology investments and provide the digital experiences desired by customers for optimal engagement to meet financial expectations. How banks unify their customer efforts at every touchpoint and location requires use of digital technology.

Challenges For Banking Industry



1. Portfolio of banking investments shifting markets
2. Effectiveness in using digital technology for engaging
3. Modernization of applications for banking processes
4. Differentiated services use technology as differentiator
5. Expected efficiency needed from customer experiences

Business Trends in Banking Industry

1.

Digital Currency for Banking



New digital means for payments and currency representation introduces need for secured digital workflows focused on accounts and wallets.

2.

Mobile Banking for Consumers



Mobile devices become primary means for business by consumers who want flexibility and simplicity in their inquiries and transactions.

3.

Hyper-Personalized Consumer Banking



Engaging experiences require knowledge and intent to determine self-service or assisted engagement to complete business.

Banking

Industry Assertion

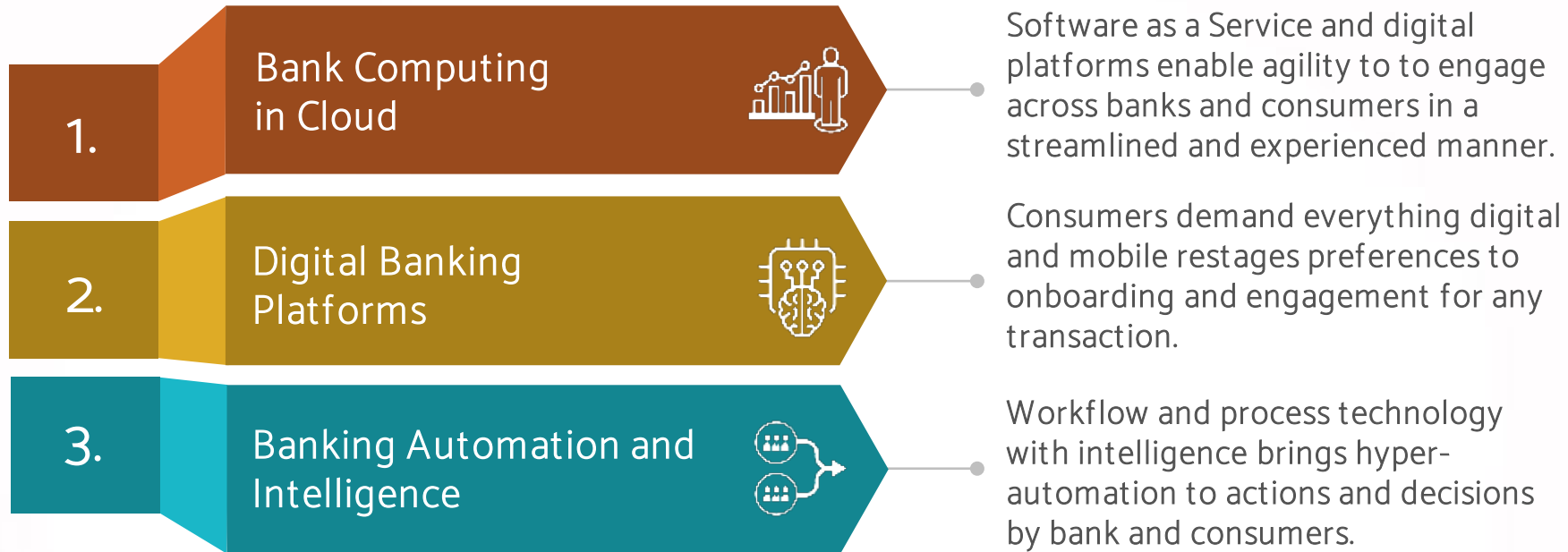
Through 2024, 6 in ten banking organizations will re-examine their current operational database suppliers with a view to supporting more agile and intelligent operational applications and improving fault tolerance.



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Matt Aslett
VP & Research Director

Technology Trends in Banking Industry



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Our Portfolio of Services for Industries

We provide a portfolio of services called CARE designed to help organizations in the following areas: helping with their business technology needs across processes, guiding evaluation and selection activities related to the technology industry and assist specific investments in technology industry to reach full market potential.

Consulting



Strategy & Planning

Consulting where we deliver expert guidance with our experience, expertise and market research through workshops and assessments for better business outcomes.

Advisory



Decisions & Guidance

Advisory through our proactive and informed expert advice and insights for optimization of decisions through our Ventana On-Demand service designed for value every month of the year.

Research



Observations & Insights

Research enables insights from our industry analyst team and market research with our Benchmark Research, Dynamic Insights and Value Index research products that provide facts for decisions.

Education



Knowledge & Power


Education in a range of business, technology and vertical industry topics through our publishing of digital content in mediums and styles for impactful insights across an entire organization.

Education and Insights on Banking Industry



Managing Compensation Effectively in Banking

Ensuring Accuracy and Compliance with Regulations

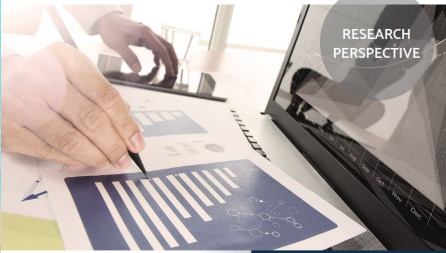


RESEARCH PERSPECTIVE

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Gaining an Edge in Banking with Business Analytics


New Tools Advance Banks beyond Business Intelligence



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Viewpoint
Mark Smith
CEO & Chief Research Officer

Modernize Banks with Events and Messaging

The modernization of cloud computing has introduced new challenges for banks seeking to meet the digital business requirements for innovation and transformation. Doing this is not simple, as many disparate cloud-related technologies and the methods used to interconnect them were designed neither to interoperate easily nor to function in real time and in a secured manner. As banks operate in the hybrid cloud with integration to legacy systems in the enterprise, they must maintain the continuity of business processes, among them domestic and global transactions as systems of record that connect customers and financials as well as devices at banking retail locations and ATM machines. These advances in computing and interconnectivity will yield new opportunities for monetization but will also involve challenges in ensuring continuity of banking operations.

To address these demands, a modern generation of event and messaging technology has standardized to support digital transformation and help connect machines and applications securely. This modern generation of events and messaging is agile in interoperation across cloud protocols, and can guarantee and secure messages across platforms and the Internet. This has allowed banks to interconnect internally and across a variety of cloud computing environments—public ones such as Amazon's AWS, the Google Cloud Platform and Microsoft Azure as well as private ones such as those provided by technology from IBM, Oracle, Salesforce, SAP and other platform as a service (PaaS) providers. Today's event and messaging technologies can connect from the enterprise directly to cloud computing environments or can connect to another message broker or platform to minimize the computing cycles used in processing messages from point to point, much as network appliances have done in the past. Advancements in virtualization enable these enterprise event and messaging brokers to operate across a variety of computing environments without additional hardware.

Previous generations of messaging technology have been difficult to maintain across hardware server environments and required farms of servers to meet demand and provide the low latency needed in message queue architectures. In addition, specialized enterprise architects are needed to manage their operation and interfaces with other systems.

Now, by embracing event and messaging tools that can interoperate across a wide variety of legacy and newer messaging protocols, architects and developers can focus on how to advance their new systems and applications and insulate themselves from the peculiarities of the underlying messaging. Banks can now use a unified messaging approach that can interoperate dynamically and securely in real time with very low latency, minimizing bottlenecks. And they are able to interoperate with other existing messaging systems such as Amazon SQS or RabbitMQ, allowing for more flexibility in the interconnectivity of messaging across heterogeneous environments.

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