

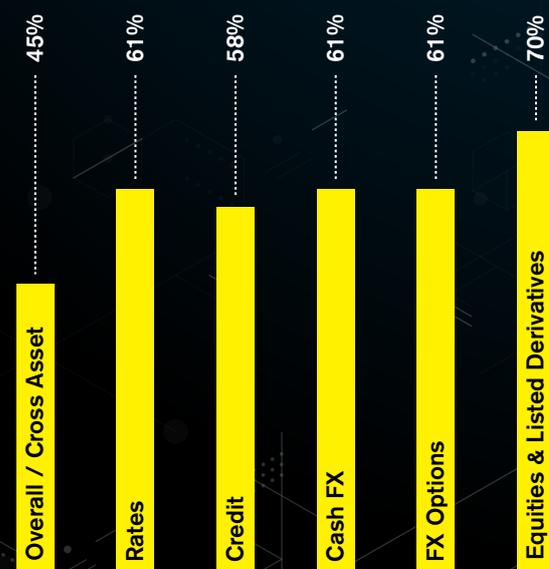
# DIGITAL TRANSFORMATION: OPEN INVESTMENT BANKING & API-DRIVEN INSTITUTIONS

## API-DRIVEN CONNECTIVITY IS THE FOUNDATION OF A DIGITAL INVESTMENT BANK

As the industry shifts toward Digital Investment Banking – wherein services-led business models utilising a distributed supply chain replace historic product-centric client engagement business models – the means of achieving this wholesale transformation increasingly push themselves into the forefront of decision-makers' awareness. Open Investment Banking becomes the engine that fuels the new DIB model by targeting the subordination of CIB services into client workflows, focusing on providing clients with access to relevant data and data-driven services as components of the client workflow.

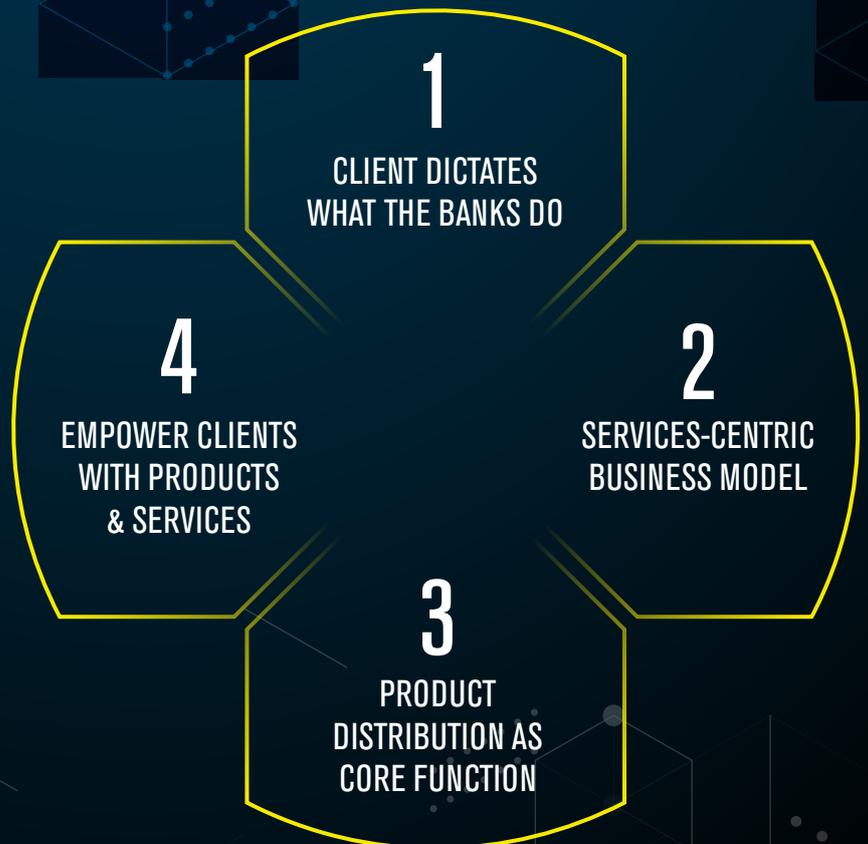
IN 2020, INVESTMENT BANKS HAVE BEGUN SHIFTING FRONT-OFFICE PRODUCT DISTRIBUTION ONTO APIS, AND THE MAJORITY OF BUSINESS LINES HAVE A DEFINED TECHNOLOGY STRATEGY IN PLACE, ALTHOUGH OVERALL OR CROSS-ASSET STRATEGIES REMAIN THE EXCEPTION RATHER THAN THE NORM.

Existence of a Defined Technology Strategy by CIB Business Line



The core technological capabilities necessary to support Open Investment Banking, in particular the use of APIs in investment bank capital markets technology stacks, are on the rise and rapidly emerging as a central point of competitive differentiation. API functionality was cited as the second most important purchasing criteria by 33 purchasers in capital markets facing institutions when surveyed by GreySpark. In response, the vendor landscape is shifting to accommodate CIB connectivity and interoperability needs in 2020 and beyond.

## Overcoming Institutional Inertia to Achieve Open Investment Banking



- 1 Accept the inversion of the historic power dynamic between bank and client institution.
- 2 Shift their business focus from a product-centric to a services-centric model.
- 3 Embrace the change from product originator to product distributor, including products and services originating outside the bank itself.
- 4 Empower their clients to make use of a range of simple products and services that the clients can re-engineer into more complex solutions that fit their individual needs.

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