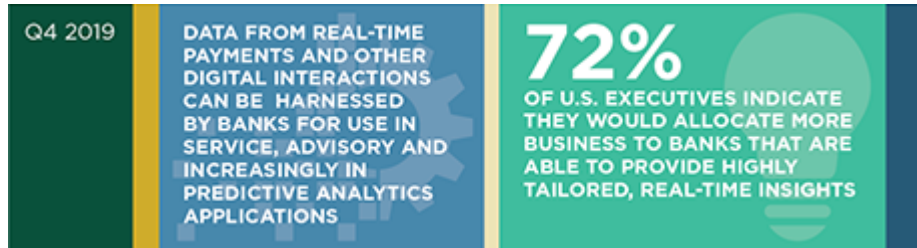


# Key Trends in Digital Banking Channels

Wholesale Commercial and Corporate Banking

November 5, 2019

Executive Summary:



More than ever, the story of commercial banking is the story of technology.

The arrival and adoption of new technologies is changing the industry at an unprecedented pace. As a result, the only way to understand where commercial banking is heading in the future is to understand the technology innovations emerging today.

Every year, Greenwich Associates interviews thousands of companies about their banks and spends hundreds of hours testing the technology platforms of leading banks around the world.

To help our clients keep up with the technologies driving the market, we break down our comprehensive analysis of digital banking into four simple categories in which banks can benchmark their own offerings, and where companies can assess the functions and features their current banks are providing.

In this Greenwich Report, we outline the key digital banking channel trends of 2019. In the coming year, these tech trends will have an important role in bank selection, client experience and leadership positioning. Success in these areas will shape the direction of the competitive landscape in the years and decades to come.

business performance.

Our suite of analytics and insights encompass all key performance metrics and drivers: market share, revenue performance, client relationship share and quality, operational excellence, return on equity, behavioral drivers, and industry evolution.

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It has delivered independent opinions, actionable insights and efficient solutions to over 100,000 customers through businesses that operate from India, the U.S., the U.K., Argentina, Poland, China, Hong Kong, and Singapore.

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