

All Change

The new-new world of financial technology

Chartis Research

A rapidly changing business environment, buffeted by a broad range of forces

Technology strategy does not occur in a vacuum – it is *bounded* and *defined* by a variety of parameters, ranging from regulation to available talent...



Regulation



Macroeconomics



Business Context



Available
Technology



Jurisdiction

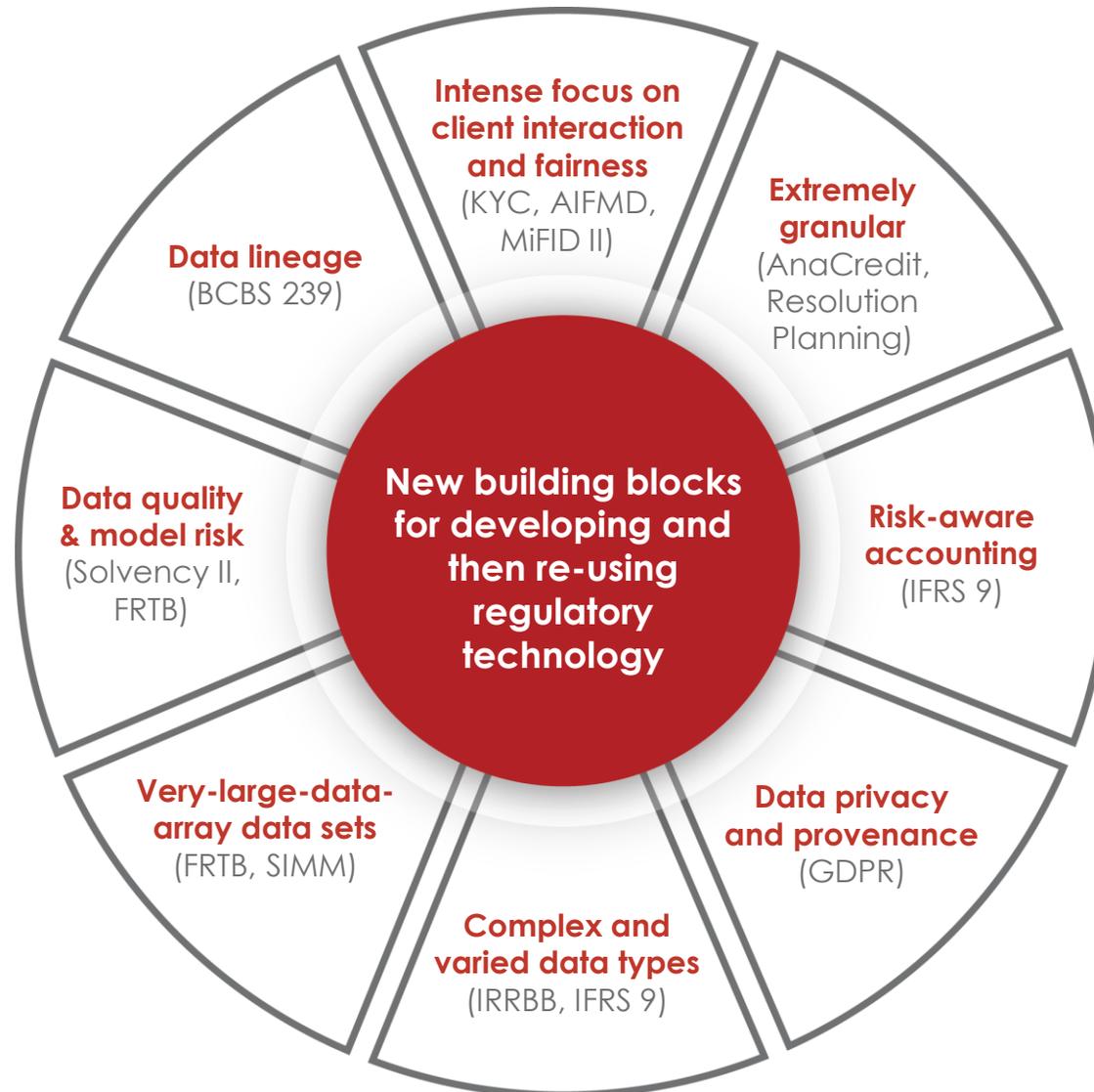


People



FinTech/RegTech

A complex regulatory environment is shifting in structure...



Where are we...and where are we going...?

Decision-making has grown more complex and multi-dimensional.

Reworking of technology poses **fundamental questions for buyers** of technology solutions...

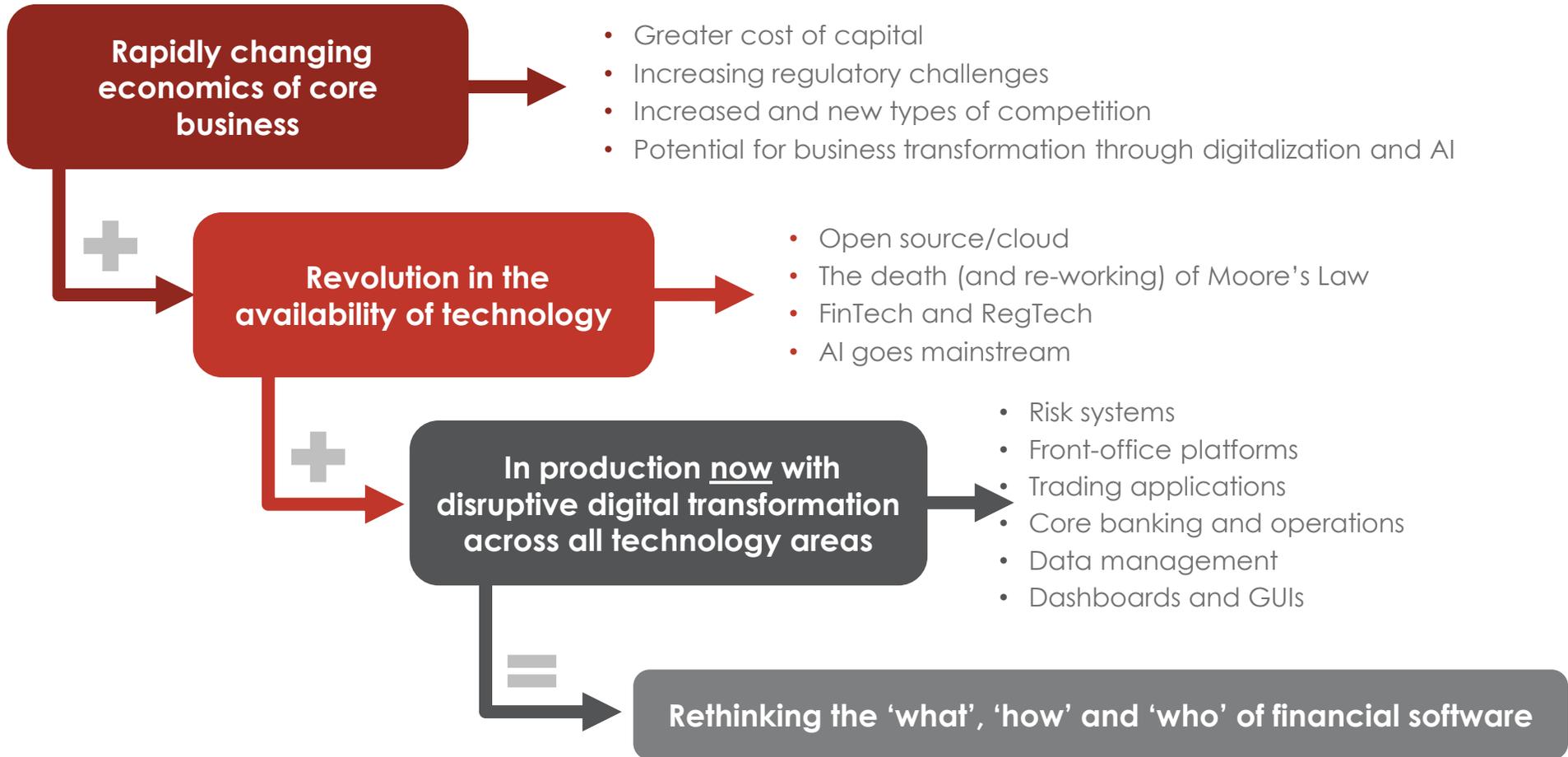
- Focus on changing the cost structure: reduction and transformation
- Flexible data center
- Hybrid interconnected delivery models
- Industrialization of the operating model
- Adoption of open-source ecosystems

...and a re-examination of the system software stack

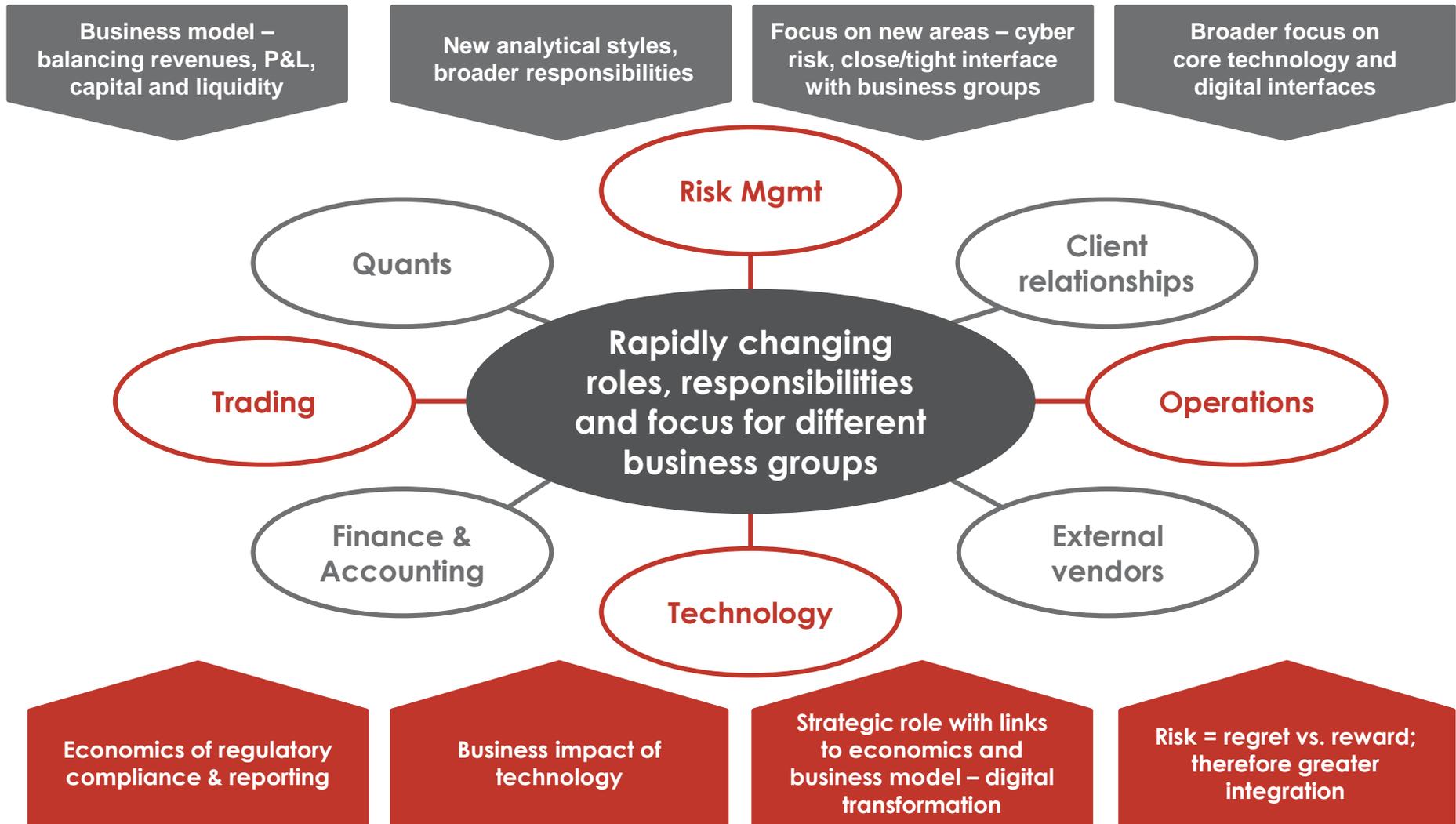
- Open source for operating systems, messaging, application coordination, languages
- New database – *and data management* – strategies
- Messaging protocols and APIs
- 'AI everywhere'

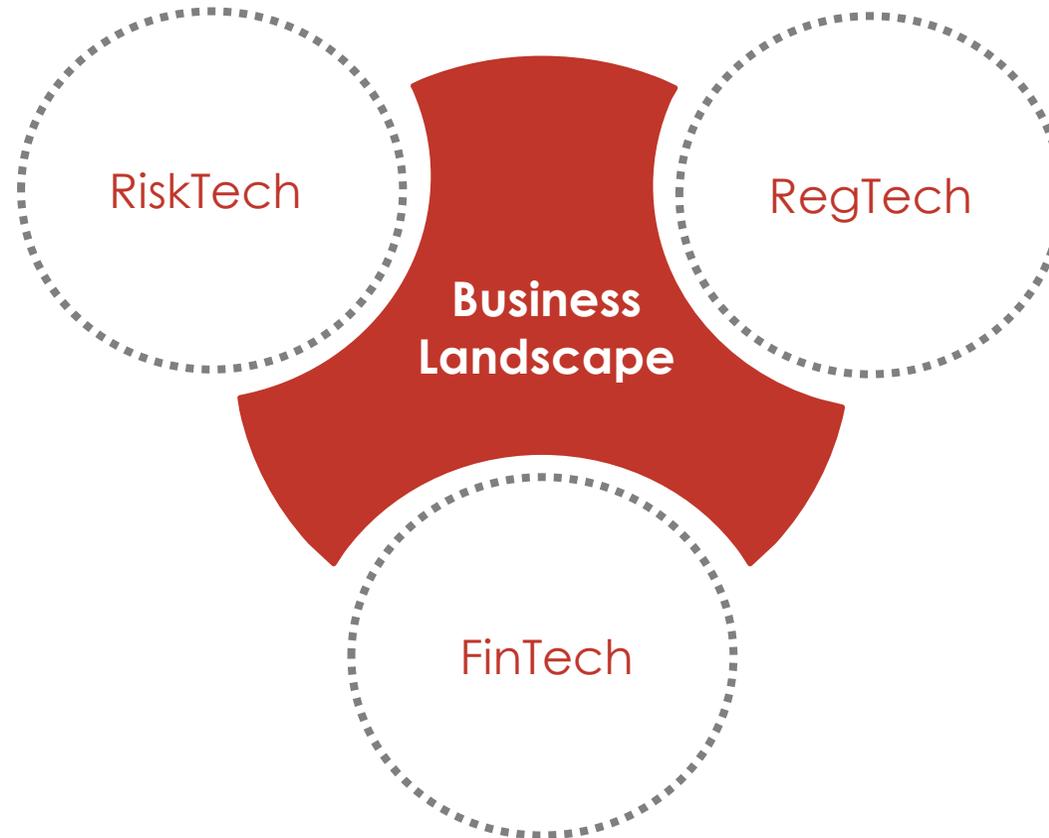


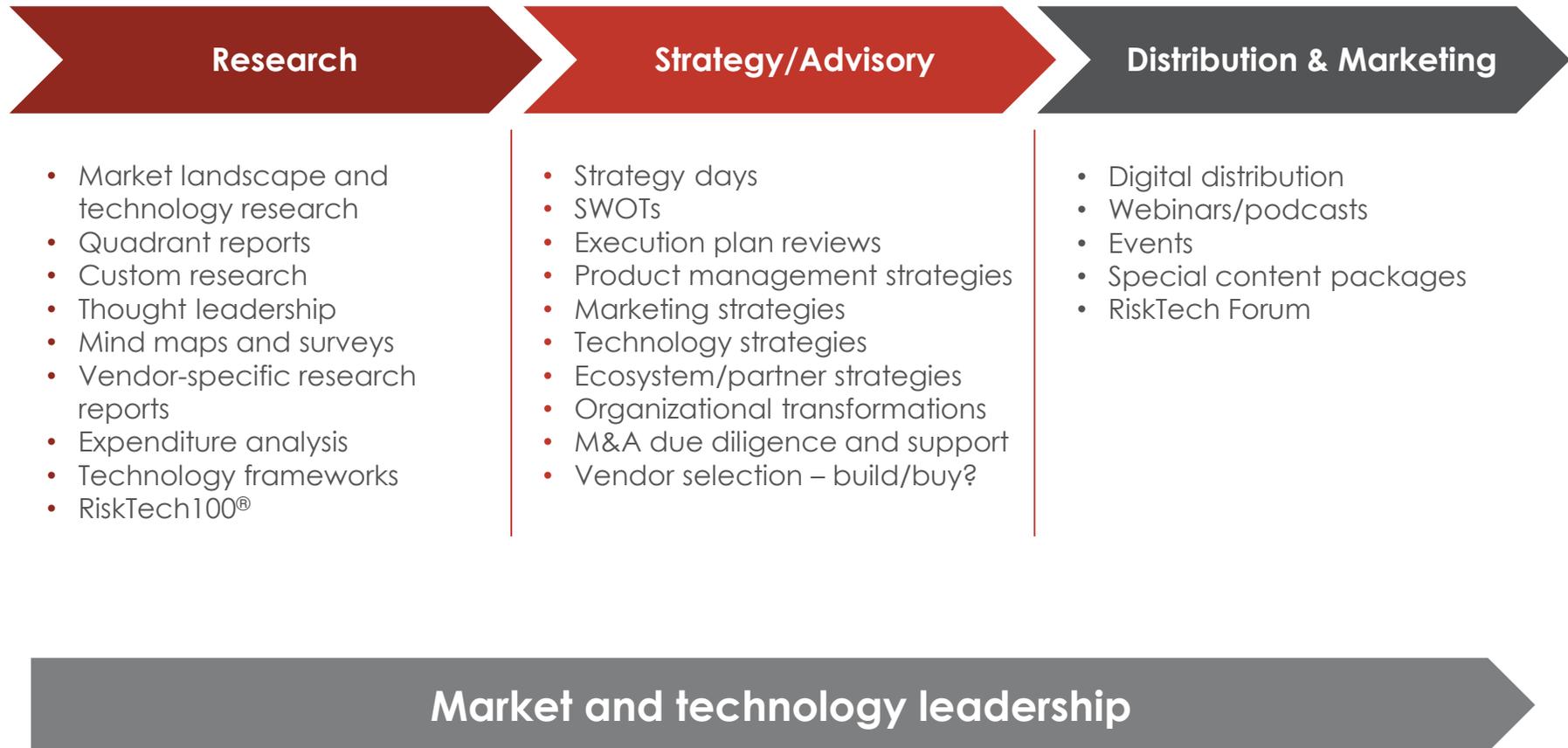
And why...?



Rapidly changing roles, responsibilities and focus for different business groups







In summary

