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Video services in financial services: enhancing the customer experience

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1 Introduction

Financial services institutions, including retail banks, investment banks, insurance firms and wealth management institutions are on an ongoing quest to deliver a better and more consistent customer experience via the innovative combination of:

- technology;
- channels;
- process; and
- customer relationship management.

This report seeks to answer the question: Is there an opportunity for financial services providers to improve customer experience through the deployment of video technology?

2 Why should video services be considered now?

If financial services organisations are to effectively embrace video services to address multi-channel and customer relationship management challenges, they need to assess the business, social, technology and usage factors.

2.1 Business drivers

2.1.1 Future role of the branch network

While the role of the retail branch network continues to be championed due to the strong correlation that exists between the number of bank branches and retail banking market share, the number of bank and building society branches has nevertheless fallen by nearly 11% during the past five years, with more than 1,000 shut since 2002. According to data from the New Economics Foundation, the 'Big 4 Banks' alone had 12,000 branches in 1990. However, recent widespread closures have led to UK branch numbers falling from 11,640 five years ago to 10,423 this year, according to a report by local information website Locallife.com.

While some see this as evidence that branches are doomed to obsolescence, others see a future for branches as service centres, with smaller footprints focused on high-value products and resolution of customer issues. The adoption of either of these options is a catalyst for change and could initiate the widespread adoption of video technology to improve 'customer foot fall' and customer relationship management.

2.1.2 Optimisation of the cost/income ratio

Cost/income ratio or efficiency ratio is the standard benchmark of bank efficiency. It measures a bank's operating costs as a proportion of its total (i.e. net interest and non-interest) income. At the turn of the millennium, a significant part of the 'branch of the future' debate hinged on its contribution to lean and efficient customer facing operations and thus a competitive cost/income ratio. 10 years on, bank balance sheets and cost/income ratio are, in some cases, in an unhealthy state. Reducing the channels to market cost base, while stimulating revenues is thus more critical than ever. This is a potential driver behind the adoption of video technology to help reduce operational costs.

2.1.3 Ensuring back office workflow integration

Early banking concepts and pilots of video technologies were more concerned about understanding the technology than the proposed role within the bank of that technology. Increasing channel complexity to maintain customer relationships has pushed the boundary of what can be reasonably achieved by means of a video or virtualised interface. This in turn has ensured that early financial services adopters of video services technology have recognised and then re-engineered their internal processes and workflows to support the video or virtualised interface.

2.1.4 Regulatory compliance

Regulatory compliance of the financial services sector has increased greatly in the past decade. A key issue is that individual staff members need to be accredited for certain transactions and this means that they spend a lot of time travelling between branches to meet customers, who must book in advance to meet the qualified person when they are in the branch. Having that expertise 'on tap' over high quality video could save costs and improve service.

A related issue to this is where line managers have clear responsibilities to verify that these advisory processes are performed in a compliant manner to the regulations. This typically requires sitting in on sessions; but particularly where a sales team may be widely geographically dispersed the business driver for undertaking this

compliance activity via video services technology may become compelling.

In market trading, greater levels of collaboration and cooperation will result in fewer delays due to compliance issues resulting in a more successful trading process. This cooperation enables institutions to address the regulatory compliance requirements for transparency and effective risk management, and address the need to monitoring the actions of all traders.

2.2 Social drivers

During the past decade, the demographic profile of the population has altered substantially. A growing proportion of the population, frequently referred to as 'Generation Y', has become much more technology-savvy and comfortable with engaging with different people in a 'virtualised' manner. This is exhibited by a willingness to socialise and effect commercial transactions in a virtualised world via tablet and smartphone technologies capable of supporting 24x7 access to social media, Skype videocalls and IM/ webchats. As a result, they are much more open to the notion of accessing banking services by means of a video or virtualised interface.

2.3 Technology advances

While legacy video conference systems of all types previously failed to live up to their promise because of technical complexity and user interface issues, the technologies have matured to deliver the quality of service required in financial services customer facing situations. Specifically, the technology has evolved to address historical challenges in the following areas:

2.3.1 IP and Next Generation Networks

The migration from circuit-switched ISDN transmission to packet- switched IP networks enables lower running costs, easier management, remote monitoring and control as well higher quality audio and video. Also, more companies have implemented or are in the process of implementing fully converged Next Generation Networks supporting Quality of Service end-to end. As these converged networks can carry voice, video and data dynamically sharing the same bandwidth this allows organisations to deploy high definition video without building a dedicated high speed data network.

2.3.2 Network bandwidth

The practical limitations of network bandwidth across bank branch networks have been addressed as part of network transformation programmes within many institutions.

2.3.3 Interoperability

The H.460 standard is a series of extensions to the H.323 videoconferencing standard from the ITU which promises to make IP connectivity between different companies and different network providers easy and standardised.

2.3.4 Video compression

Video compression technology such as H.264 provides a 30-50% improvement in quality giving a better user experience over less complex networks at a lower cost.

2.3.5 Data collaboration

H.239 has standardised the way multiple video channel data sharing takes place over video conferences, making it easy to see the presenter and the data at the same time.

2.4 Video technology applications

The impact of these technological advances has led to a wide spectrum of video technology with telepresence suites at one end, offering high-definition displays that deliver life-size representations with custom room designs, to instant messaging and web chat at the other end which can be seen as entry level technologies.

Table 1 overleaf looks at a selection of technology options that are relevant to different customer relationship applications within the financial services market.

Technology	Characteristics	Potential financial services application
IP-enabled trading soft turrets	• Based on video services technology integrated into a bespoke IP-enabled trading turret • Live video interface	• Ideal where markets trading requires greater collaboration between different market participants: traders, analysts, clients, etc • Live video interface allow market participants to perform two-way interaction with the trader throughout the transaction
Video tellers	• Based on video services technology integrated into a bespoke banking transaction device similar to an ATM • Live video interface • Flexible quality according to network availability supplied at the location	• Ideal where financial organisations seek to offer full person to person transactional services to customers more flexibly • Ideal for one-to one conferences with customers • Live video interface allow customers to perform two-way interaction with a real Bank staff member while they do their banking • Permits extension in customer service hours • Optimises branch resources by focusing on higher value, non transactional advisory work and permits wider range of services at branches and unstaffed locations

Table 1 - Innovative technologies application to customer facing services in financial services

Technology	Characteristics	Potential financial services application
Videoconferencing	• Communication technologies which allow two or more locations to interact via two-way video and audio transmissions simultaneously • Differs from videophone as it serves a conference rather than individuals. Higher service quality makes it more engaging and adapted to high value discussions	• Suitable to link customers to specialised skills such as mortgage advisors not physically available at a branch location at a particular time
Videophone	• A telephone with a video screen, capable of full duplex (bi-directional) video and audio transmissions between people in real-time • Differs from video-conferencing in that it is designed to serve an individual rather than support a conference arrangement • Widest deployment of video telephony now occurs in mobile phones	• Videophones may be applied to assist deaf, hard-of-hearing and speech-impaired customers communicate with bank staff using sign language
Video collaboration via IP desktop	• Links with desktop and room devices • Easy setup with presence capabilities • One-to-one with easy user interface • Integrates with audio solutions • Supports desktop collaborative features	• Ideal for executive one-to-one to oversee customer facing or internal requirements where staff connected to IP and SIP capabilities • Permits sales managers to oversee advisory or sales sessions during quote/apply processes

Table 1 - Innovative technologies application to customer facing services in financial services

Technology	Characteristics	Potential financial services application
Video webchat via webcams	• Web-cam is really an enhanced voice solution • Low resolution and low cost collaborative tool • Suitable for Broadband, ISDN as well as internet	• Ideal for engaging contact centres in a video call dialogue via Skype or live messenger • Good for home and mobile sales force staff to access customer facing systems where access to the Bank's IP network is not possible • Permits Sales managers to oversee advisory or sales sessions during quote/apply processes
Social media	• Deploys social media such as Facebook creates an online chat dialogue as an app within the user's Facebook account • Allows users to engage in two-way, real-time conversations with service specialists • Permits sending secure email through the Bank's online banking system • Facebook now provide full integration with Skype thereby enabling video calls • Facebook Group Chat announced which allows multi-person, instantaneous chats, and permits a wider range of services at branches and unstaffed locations	• Ideal to support a 'virtual branch' online to support enquiries regarding advice on mortgages, foreign exchange, setting up payments etc. • Can be integrated with a Twitter account interface • Can be integrated with Skype video calls

Table 1 - Innovative technologies application to customer facing services in financial services

3 Innovation landscape

Many examples of innovative solutions exist where new and established financial services organisations have aimed to fundamentally change the overall customer experience through the use of video technologies.

3.1 Video services innovation in retail banking

3.1.1 Video teller technology

Table 2 summarises several recent examples of financial services innovation using video teller services originally showcased on www.thefinancialbrand.com:

Institution	Implementation characteristics
Coastal Federal Credit Union, Raleigh Carolina USA 	Coastal Federal Credit Union was one of the first financial institutions anywhere in the world to convert their entire network of13 branches to video tellers. Coastal has a total of 60 video teller terminals deployed, handling all the transactions conducted by Coastal's 190,000 members. That's an average of more than 4.5 terminals per branch. Coastal first trialled video teller technology as early as 2003 at a single branch. After a lengthy pilot phase, Coastal rolled out the first of its uGenius video teller units in late 2008. While traditional counter staff have been replaced from Coastal's branches, other staff are on hand such as branch managers, mortgage and loan advisors to handle non-transactional needs. Coastal reworked its branch network strategy over several iterations. After rapidly adding a number of branches, they reversed course in 2009 and started closing less busy locations. Coastal is now down from its peak of 18 branches, but says that video banking platform could make opening as many as 5 new branches in the next few years possible. Coastal was able to expand its hours of service by 44% while reducing the number of counter staff by 40% to 50%. Using video tellers (and by closing a few branches), Coastal was able to cut its counter staff from around 70 down to about 20. Redundancies were avoided by transferring and reassigning counter staff replaced by video. Prior to launching its video banking platform, normal branch hours were 8:30 am – 5:30 pm. But with video tellers now handling all the transactional activity, they were able to extend hours to 7am to 7pm. By March 2010, Coastal made its Express Tellers available all seven days a week, 12 hours a day. Coastal completed its one millionth video banking session, less than two years from when Coastal first deployed the technology, giving them a significant competitive advantage.

Table 2 - Video teller applications found across financial services globally

Institution	Implementation characteristics
FirstOntario Credit Union, Canada 	FirstOntario Credit Union was the first Canadian financial institution providing video banking. The Personal Assisted Teller (PAT) gives cash and takes deposits, but also has a number of features not typically found in a normal ATM such as coins handling, digital signature pad, and the live video interface so users can interact with a real teller while they do their banking. Again, the PAT uses uGenius remote telling technology to connect with an onscreen service representative using live streaming video. FirstOntario stated that most of the daily banking customers may do face to face can be done at PAT, which includes deposits, withdrawals, check cashing, bill payments and Canadian drafts. PAT's live video chat is only available to FirstOntario members. With video tellers, FirstOntario has found an innovative way to stretch hours at its branches. In summer 2010, the PAT was installed in one location, however with plans to roll units out at three other branches.
Ziraat Bank, Turkey 	Ziraat Bank, which translates from Turkish as 'agricultural bank', serves a mostly rural and residential customer base, and has what it claims is Turkey's first counter staff-less branch network. The modular, freestanding unstaffed units, called VTMs, use video services technology to connect customers with counter staff at the bank's contact centre. The system allows customers to deposit and withdraw money, buy and sell foreign exchange, pay bills, transfer money and buy bonds but does not allow a customer to request loans. VTMs also serve non-customers, allowing them to pay bills and transfer money through Ziraat's system free of charge. Ziraat keeps its VTMs open 24 hours a day, 7 days a week, 365 days a year. The bank says that a normal counter staff could on average perform 76 transactions in a day, whereas with this system this number has increased to 140. Ziraat has acknowledged that vandalism is a concern since at £65,000, the VTMs are not cheap, but feels its customer/account security is sound. Customers verify their identity by a fingerprint scan. The bank is looking to deploy as many as 1,000 VTM technology units specifically in areas that do not have Ziraat branches, especially in Anatolia, and around large Turkish cities. VTMs will also be installed in a number of shopping centres, airports, bus, metro and petroleum stations.

Table 2 - Video teller applications found across financial services globally

3.1.2 Video chat innovation

Of course, video teller machines are not the only technology innovation that has arisen in recent times. Indeed, a logical next step would be to migrate video banking into people's living rooms. Why should customer still need to drive to branches just so that they can in essence use the internet?

Financial services customers will soon be able to summon a banker for a two-way video chat wherever they are in the world, with whatever device they may be using - their laptop, iPad or iPhone, or indeed android device. Table 3 provides examples of these related home banking innovations:

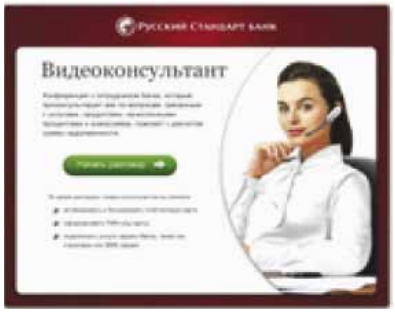
Institution	Implementation characteristics
Bankinter 'video call', Spain 	Bankinter is a medium sized Spanish bank which has taken an innovative approach to compete effectively against the larger private banks and savings banks in Spain. In 2009 the bank adopted innovation projects that would constitute 11% of all strategic initiatives of the business during the 2010-2012 period. The innovation process was started by setting a challenge – one of which was how to achieve the best sales force and sales procedures in the Spanish banking system. Of more than 600 initial ideas processed, three of the ideas were selected for implementation in 2010. Out of this process, Bankinter 'video call' was one of the first commercial services in Europe enabling customers to speak to a call centre representative or specialist on video by clicking on a web site link. The service is fully integrated with the bank's other channels and allows the participants to share documents. The service provides advice and specialist information on all the bank's products and services, and is augmented to support the hard of hearing. This innovative service has secured awards from both Gartner and The Bankers institute.
Russian Standard Bank and Bank of Moscow Russia 	Two banks in Russia have plans to roll out home-based video banking by the end of 2011. Russian Standard Bank is planning to launch a new online customer service through video chat; while the Bank of Moscow already has a system underway.

Table 3 - Home video banking found across financial services globally

3.1.3 Social media Innovation

Home banking is also subject to further transformation through the potential integration with social media. The recent announcements of integration between Facebook and Skype could be used to supplement virtual account interactions using Facebook webchats as illustrated in the following example:

Institution	Implementation characteristics
ASB Bank, New Zealand 	ASB Bank created its first Facebook presence in August 2010. Shortly thereafter, the New Zealand bank rolled out an application that allowed users to engage in two-way, real-time conversations with service specialists. and was understood to be the financial industry's first 'virtual branch' on Facebook. ASB has its virtual branch set as the bank's Facebook homepage, so every visitor is greeted with a giant banner promoting the app. A 'concierge' offers to give the customer a tour. If the customer likes the page, they'll be asked to give the app permission to access their Facebook account. The installation process is almost instantaneous. The virtual branch then gives a menu of photos of real ASB staff i.e. eight employees based at the bank's Auckland Support Centre, each of whom is tagged as either unavailable or available. Clicking on an available staff member initiates a chat dialogue. The team of eight virtual branch specialists were initially focused on Facebook only, however they had the ability to handle more than one chat per session if demand requires it. Another team works on ASB's Twitter account. Currently, the eight service Virtual Branch agents don't have any sales targets. Customers will ask about everything from advice on a mortgage, how to change money for an overseas trip, setting up automatic payments, or what to do about a stolen credit card. ASB says it feels confident that its two-way chat system is both private and secure. When the virtual branch is closed, customers can send a message via secure email through the bank's online banking system or call the service centre.

Table 4: Social media application found in financial services globally

3.2 Video innovation in trading systems

A move towards more advanced collaboration and cooperation through innovative technology is also being observed within the trading floors of exchanges and clearing houses. It is now common for traders to cooperate with other market participants such as analysts, researchers, risk managers, economists, private wealth managers and other off-floor support teams to discuss each stage of the trading process. This collaboration will increasingly contain real time video collaboration between market participants. The higher the level of collaboration and cooperation in the deal, the less likely the deal will be held up with a compliance issue and the more likely it will be successful.

This cooperation enables banks to address the requirement for transparency and effective risk management, leading to the need to monitoring the actions of all traders. In future, this monitoring is likely to come in the form of recorded video capture of traders' screens, e-mail capture and IM.

An example of a platform capable of working in this fashion is the BT Unified Trading platform. Launched in the summer of 2011, this platform already has three major institutions performing complex beta-trials ahead of a full market launch, which in time will include the video services indicated above.

3.3 Video innovation in private wealth management

According to Lab49, a USA-based consultancy firm, in its 2010 Private Wealth Study, the wealth management industry has been falling behind other financial services sub-sectors in terms of technological innovation and no examples of video services technology were identified during the writing of our report.

However, leveraging the latest technology is becoming increasingly important in light of the recent trends in private wealth management. There are three reasons for this:

- technology demands of next generations of high net worth individuals;
- the need to profitably service the mass affluent segment; and
- the need to improve sagging profit margins by increasing operational efficiency and advisor productivity.

In particular, the high net worth individual segment is increasingly made up of 'Generations X and Y', rather than the traditional 'Baby boomer' generation, and these people are more aware of, and willing to communicate through new media. As a result, it is to be expected that self-service applications, automated portfolio management tools, and video-enabled webinars will provide mechanisms whereby banks could provide mass affluent clients with significant value through a richer interactive experience and let them take advantage of more bank resources.

More sophisticated technology allows banks to improve the level of service they provide to the mass affluent segment, and lead to a decrease in the time financial advisors spend directly servicing these clients.

4 What needs to be considered in a video strategy?

The strategy to support the adoption of video services must demonstrate how business benefits can be addressed in a given customer relationship scenario by integrating the technology strategy into the wider customer relationship strategy.

To ensure that the proposed solution delivers the right mix of quality, ease of use and level of support, the strategy should ensure sufficient attention is given to network performance characteristics, technical standards conformance, service management and the change management process - as well as considering the business usage scenario.

4.1 Business usage cases

Financial services institutions need to first understand the business usage cases in order to match the correct technical solution to the users at that endpoint. What customer facing processes is the institution looking to reform? Some of the potential business usage cases where video services can be deployed in a customer-facing financial services environment are:

Potential video services technology service scenario	Technology solution
Face to face contact for transactional services at non-staff resourced branches and/or kiosks	• Video tellers
Remote access to specialist advice for value-add services such as high net worth investment advice, insurance products and mortgages	• Video tellers, or by webcam or IP desktop conferencing from the home
Face to face contact via video enabled home banking	• Social media virtual bank accounts • Video-enabled internet banking services
Face to face contact via video enabled mobile banking	• Social media virtual bank accounts • Video-enabled mobile banking services
Remote oversight or management of field sales force during customer consultations	• Webcam or IP Desktop conferencing
Trading floor collaboration	• Dedicated IP-enabled trading turrets and soft turrets

Table 5 - Innovation scenarios where video can be deployed in customer-facing financial services

4.2 Network

Selecting the correct network architecture and design is paramount when looking at meeting quality expectations and delivering a repeatable experience. Many different factors drive the selection of the right network for a financial services organisation's needs, including volume of calls, management of traffic and end to end quality.

4.3 Management services

Videoconferencing is commonly delivered as a managed service; while in the case of the video teller services, the performance of the entire teller device is overseen by an integrated management console monitoring every facet of the service performance. The business should ensure that the proposed video services solution has an appropriate management capability to meet customer facing service demands.

4.4 Standardisation

The video services identified within this report will, with the exception of those that run entirely over the public internet, make use of the communications technology infrastructure of the business. The video services strategy should ensure that standardised protocols and technologies are to be deployed wherever possible to support future interoperability and future-proofing of the services.

4.5 Stakeholder and change management

The introduction of video service technology often represents a considerable cultural and user behaviour change. The organisation's strategy should not be limited to the choice of technology, network, process and service wrap, but needs to include a clear stakeholder engagement, communications and change management plan to ensure the necessary level of technology adoption is achieved.

However, the adoption of video services technology may provoke business changes that go far beyond this. In the example of video teller services, implementing the technology may be associated with reductions in the numbers of counter staff. In these circumstances, the business must also investigate and quantify the following implications when making the strategic choice to amend their channel strategy to embrace the adoption of video teller services:

- What about the industrial, human resources and political implications of implementing technology to replace jobs; particularly in an era of rising unemployment within the banking sector?
- Is replacing people with technology involving potentially large upfront infrastructure CAPEX costs really the best strategic move for financial institutions at a time when they are working hard to ensure that their balance sheets remain healthy?

5 The business case for video services

Having established the video services strategy, it only remains for the financial services organisation to develop the associated business case. Two scenarios are presented below.

5.1 Business case for video banking

The business case for video banking would be typically be based on delivering banking convenience and differentiated services to customers at a reduced cost. This would typically entail:

- quantifying how to provide a full service offering with staff more able to focus on sales and advisory services (in place of transactional services) during increased hours of service at more locations; and
- addressing the restraints on delivering improved services through lower staff and operating costs, lower property and construction costs and exploiting better available staff expertise and resources.

Table 6 considers the potential cost metrics in a video banking business case:

Potential video services technology service scenario	Typical price point	
Standard ATM machine	Up to £30,000	Depending on functionality. Typically does not support video
Video teller device	£40,000	For example, Coastal FCU
Kiosk (with embedded video services)	£65,000	For example, Ziraat Bank, Turkey
Counter staff salary and benefits package	£30,000/annum	Depending on experience and grade
Number of transaction per day by counter staff in branch	76	Based on USA public domain data
Number of transaction per day by counter staff in video banking branch	140	Based on USA public domain data
Reduction in transactional staff numbers	40-50%	Based on USA public domain data Dependent on size of branch network, re-allocation of staff to advisory services etc
Increase in service hours	45%	Based on USA public domain data
Traditional retail branch set up costs	£2-£2.25m	Based on USA public domain data 350-450 square metres resourced by 4-6 staff
Video banking enabled branch set up costs	£1-1.4m	Based on USA public domain data 150-200 square metres resourced by 2-3 staff

Table 6 - Innovation scenarios where video can be deployed in customer-facing financial services

Every business case is built upon the specific circumstances of the proposed solution, and will apply these cost parameters in a different way. As an example, the business case associated with the Coastal FCU investment in video banking services described earlier was based upon the following baseline data:

- 63 video teller machines in 16 branches
- 40 centralised counter staff
- 87% increase in service hours
- 2 pay grade increases for the 40 centralised Counter staff
- 40% reduction in lower staffing costs
- Sales focused branches

Table 7 details the published business case associated with Coastal FCU's investment in video banking services:

	Legacy banking model (9am-5pm)	Convenience strategy 7am-7pm 7 days a week	Convenience strategy (with video banking) 7am-7pm 7 days a week
Number of tellers	84	109	40
Average salary/teller	$35,000	$35,000	$40,000
Total teller costs	$2.9m	$3.8m	$1.6m
Average sales/employee/day	1.57	1.57	2.0
Sales revenue	$15m	$15m	£19.2m
Net annual revenue difference		-$901,000	$6.2 million
Payback period			10 months
5 year ROI			392%

Table 7 - An example top level business case underpinning investment in video banking services

5.2 Business case for unified trading video collaboration

The business case for providing video services to market participants is embedded within the wider business case for deploying unified trading; and underpinned by the value of providing an advanced technology solution to complement the move to electronic algorithmic trading.

The investment case should seek to quantify the value to the business of video services enabling enhanced market participant engagement through video services collaboration through the greater transparency, effective risk management, and better monitoring of traders it enables.

This should be integrated with the other unified trading business case elements that assess the value of:

- Scaling technology up and down through the cloud while allowing full management control
- Deploying flexible cloud/data centre hybrid configuration options
- Providing more comprehensive business continuity and risk management options through distributed technology
- Adopting flexible commercial models such as pay-as-you-go based upon a price per position per month
- Having backwards compatibility across existing communication infrastructure, and enabling a controlled evolution and upgrade
- Allowing components to be localised thereby minimising voice traffic over the WAN, reducing delays, ensuring local site survivability and hosting of session managers in the cloud
- Reducing the data centre footprint by up to 80% less space and up to 50% less power utilisation as well as non-specialist hardware implementation

6 Conclusion

The benefits from deploying video services technology are much more transparent today and we foresee a future in which video service technologies shall handle routine and complex transactions, across a wide range of high-value financial services. Applying video to the correct business and usage scenarios has the potential to deliver significant business benefits:

- Securing greater bank efficiency as measured by a lower cost/income ratio.
- Delivering more relevant, modern bank services with hours of operation more consistent with customer needs and expectations.
- Ensuring better support of customer expectations through the delivery of alternative and more innovative channels.
- Providing greater access to customers to more locations and services than, for example, traditional ATM facilities may have been able to service.
- Equipping branches to be more personal, full-service locations.
- Providing better compliance monitoring of trading activities and regulated advisory services.

The opportunity to embrace video technologies exists now. It is recommended that financial services institutions start that strategy definition sooner rather than later, as this report has highlighted that early-adopter financial services institutions are already making successful inroads into this area.

For more information about this report, please contact Mark Gibbons on +44 20 3008 5737, email him on enquiries@hudsonyorke.com or visit our website at www.hudsonyorke.com.