



金融混合多雲平台市場趨勢

Helen Chiang

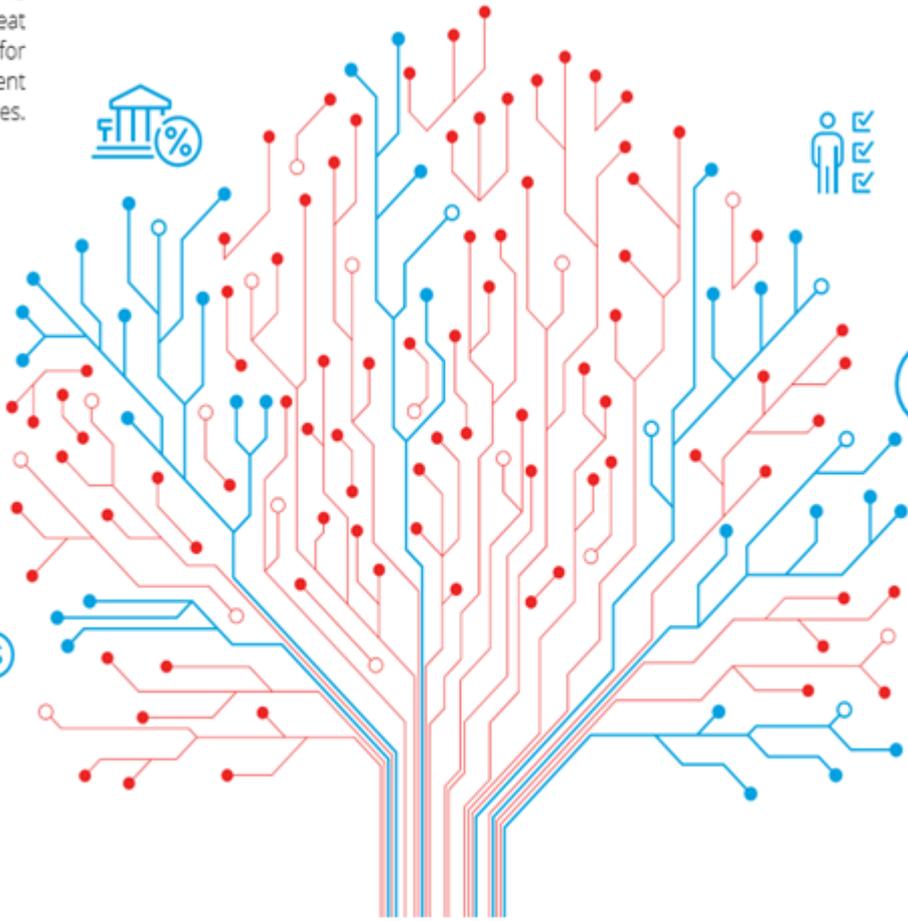
General Manager/IDC Taiwan

2020 to 2025: Calling for a ‘Different’ Type of Digital-First

The escalation of COVID-19 shows how banks must be able to change strategies with great agility. Course correction will be needed for a bank's channel mix, customer engagement strategies, and business processes.

Low interest rate environment forecasted for the short to medium-term means banks must not only protect traditional businesses that are based on net interest margins, but must also quickly build other sources and types of income.

There will be new regulatory mandates to ensure that banks support quick economic recovery. Banks must build up digital-first strategies in a new environment of risk and regulatory compliance.



A downturn means banks must be able to communicate trust and reliability — which calls for higher standards of access, availability, and ease of use for digital channels.

Challengers to traditional banking — neo-banks, fintechs, and tech disruptors — will take advantage of a customer's need for their bank to “get” me.

Risk aversion spills over to the technology investments of banks — more careful spending, reliance on X-as-a-service, and greater emphasis on return on investment (ROI). Technology investments should not disadvantage banks through higher IT and ops expenses.

Strategic Investments & Growth Priorities for 2025

- **1 Non-Negotiables of Great Customer Experience**

Fast turnaround time, conversational banking, and personalization at scale are the top three factors driving customer loyalty.
- **2 High-Impact Business Processes**

Banks across Asia Pacific target to attain 80% improvements overall to business processes. This includes: know your customer (KYC), onboarding and origination, credit collections, and advisory.
- **3 Truly Omni-Channel, Truly Omni-Experience**

On average, a bank in Asia Pacific will manage at least 20 channels. Banks are increasingly focused on interactions, not just transactions, with new ways to interact, such as pre-staged transactions and intelligent automation.
- **4 Open Banking**

Regulations across Asia Pacific around Open Banking require banks to permit customers to share their own transaction data with third parties made possible through application programming interfaces (APIs). By 2020, 40% of Asia Pacific banks will have invested in API management platforms.
- **5 Smart and Intelligent Banking**

48% of banks in Asia Pacific will leverage artificial intelligence (AI) or machine learning (ML) technologies for data-driven decisions.
- **6 Modern Core Banking**

44% of the top 250 banks across Asia Pacific will complete their “connected core” transformation — working on platform-based and componentized modernization, and API-enablement.
- **7 Ecosystem Strategies That Call for Agile**

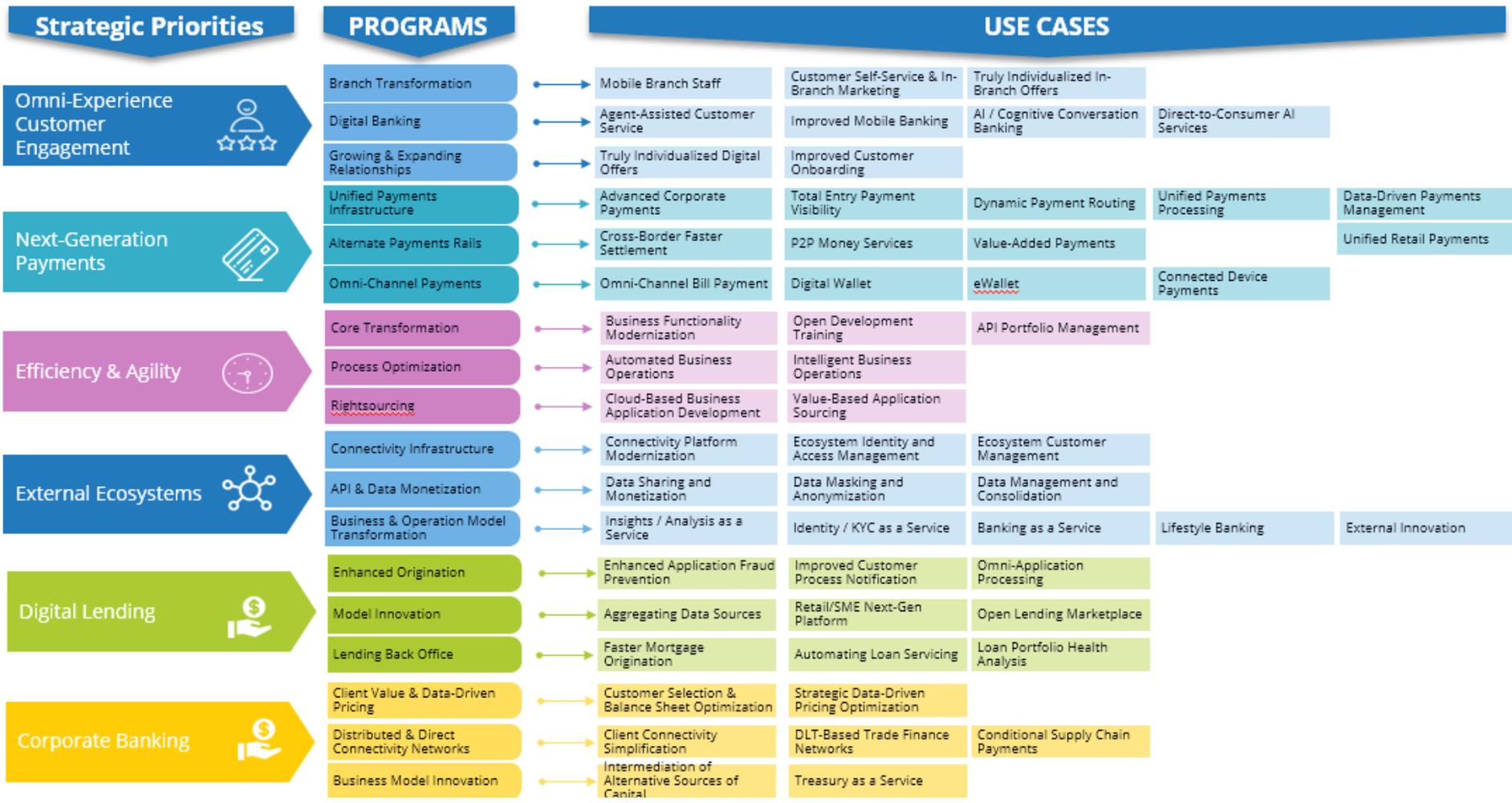
60% of banks in Asia Pacific will grow their ecosystems, integrating fintech solutions from cloud marketplaces, enriching transactions from the banks’ core system.
- **8 Lifestyle Integration**

Six lifestyle ecosystems will be prioritized by the majority of banks in Asia Pacific: home, health, entertainment, retail, transport/travel, and education.
- **9 Revenue Sources**

In corporate banking, 5% of revenues will be driven by new digital business models such as X-as-a-service on cloud-based marketplaces. In retail banking and wealth banking, this stands at 4% and 2%, respectively.
- **10 Recommendations and Advisory-Based**

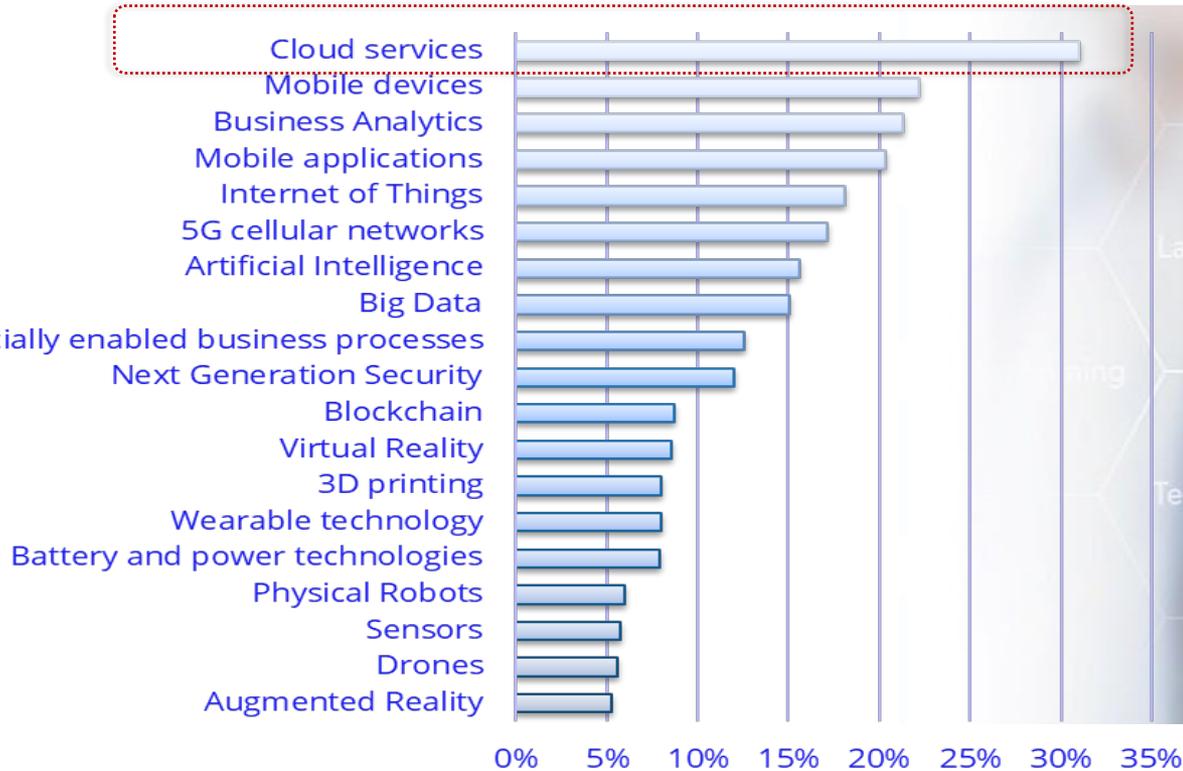
It is predicted that 18% of a bank’s business in Asia Pacific will be advisory-based by 2025, and will continue to grow. Banks need the ability to proactively reach out to customers at the right time, with the right advice and offer.

The Road Toward Connected Banking



Cloud is Considered to Have the Greatest Impact over the next 5 years

Which of the following do you believe will have the most impact on your business over the next 5 years?



2019 N = 3600
Source: IDC 2019 Industry IT & Communications Survey, June 2019

Hybrid and Multicloud Approaches Are the Norm

Cloud Adoption by Types

Single cloud

22%

Multicloud
No
interoperability

45%

Multicloud
Some
interoperability

16%

Hybrid cloud
Full
interoperability

17%

~80%

Cloud Interconnection Points

On-premises private to public

55%

On-premises private to hosted private

47%

Public to public

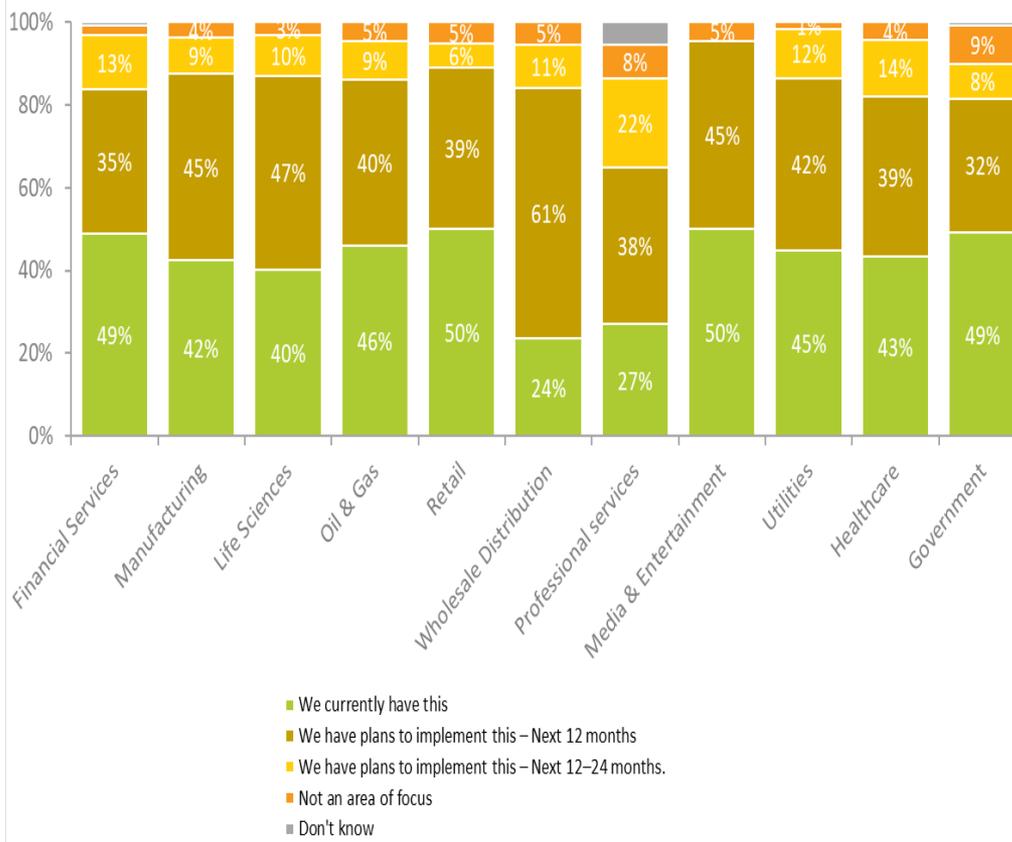
39%

Hosted private to public

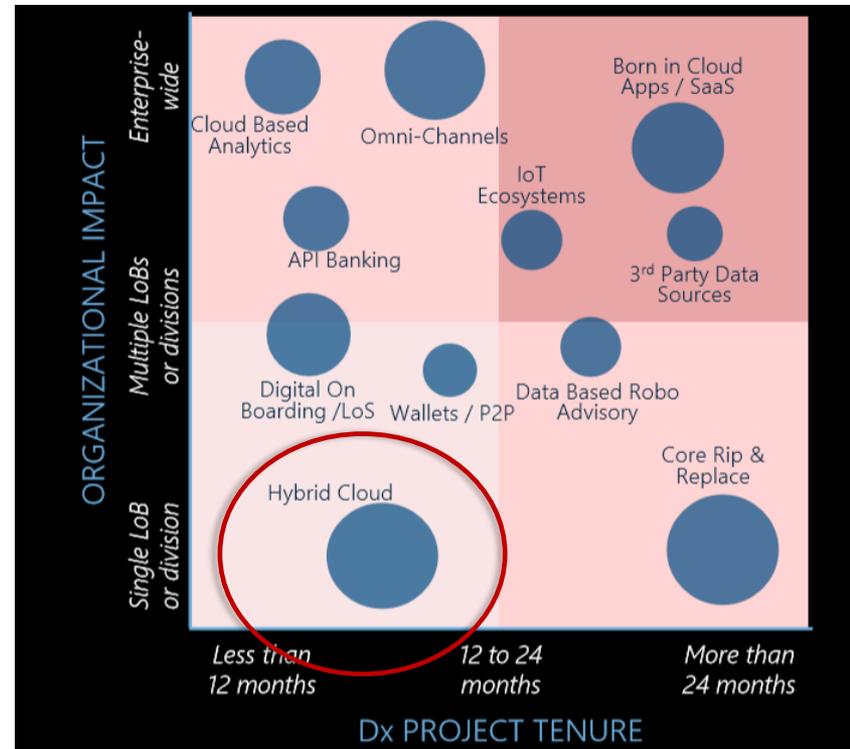
32%

Note: n = 115 for APEJ FSIs
Source: IDC's CloudPulse Survey, 2019

Finance Sectors Leads in Hybrid Cloud Adoption

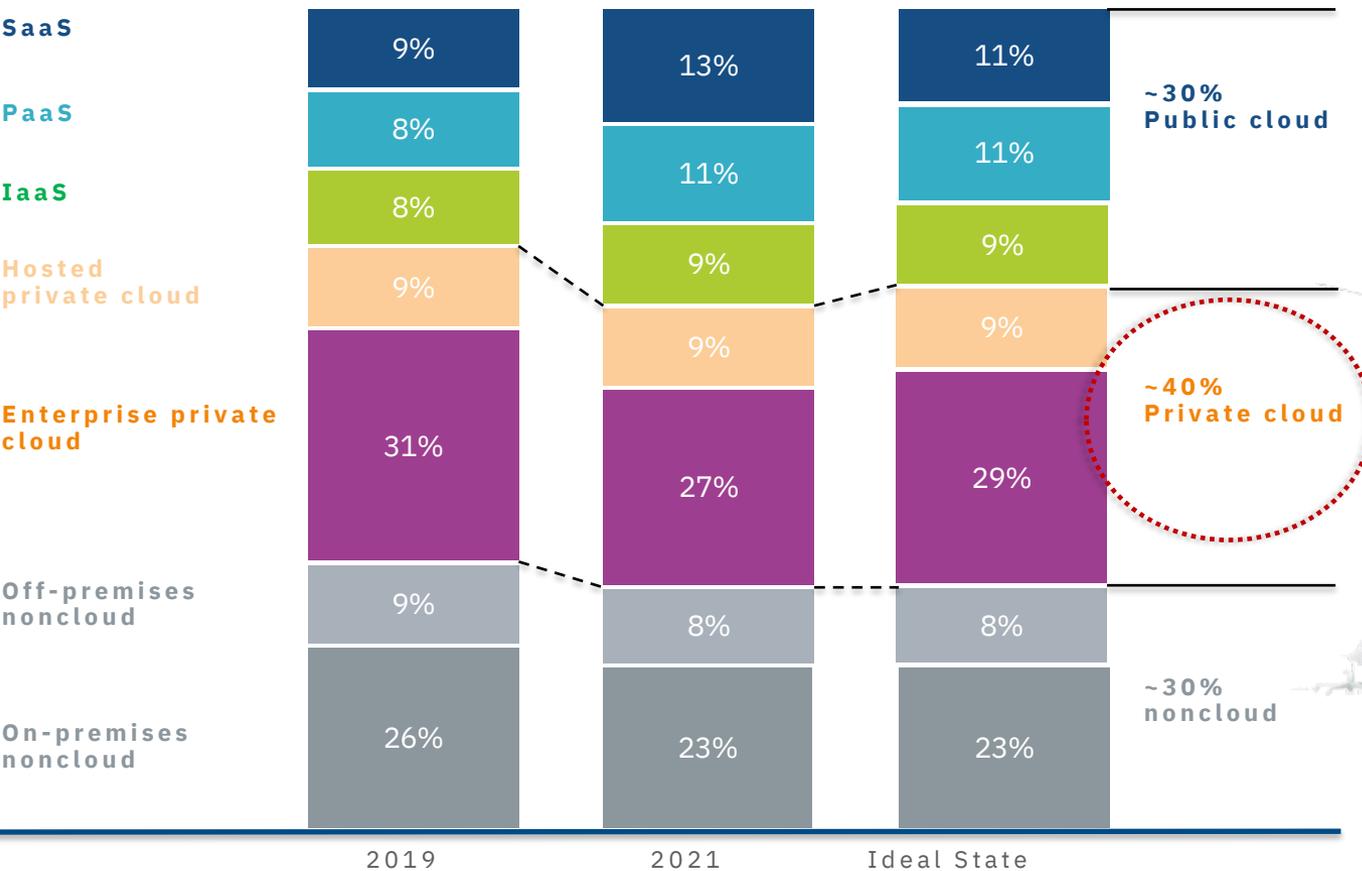


n = 1,257
Source: Industry CloudPath 2Q19, May 2019, IDC



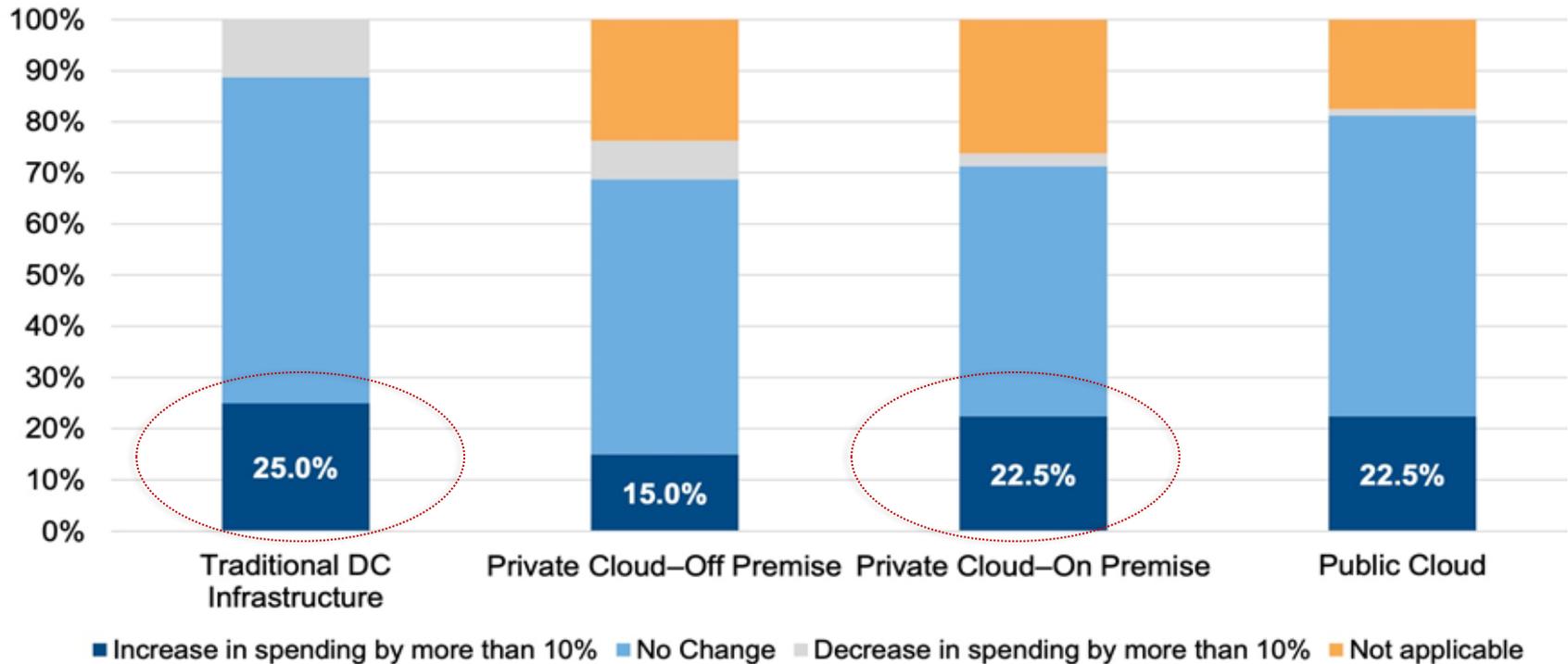
Finance Sector in Hybrid-Multi Cloud Adoption

Private Cloud a strong focus for on- and off-premises solutions



Note: n = 115 for APEJ FSIs
 Source: IDC's CloudPulse Survey, 2019

Forming Hybrid Cloud Architecture



- Enterprises in Taiwan are more prone towards building traditional DC infrastructure and Private cloud on premises.
- The appetite of building private cloud on prem is one of the strongest ones in the region

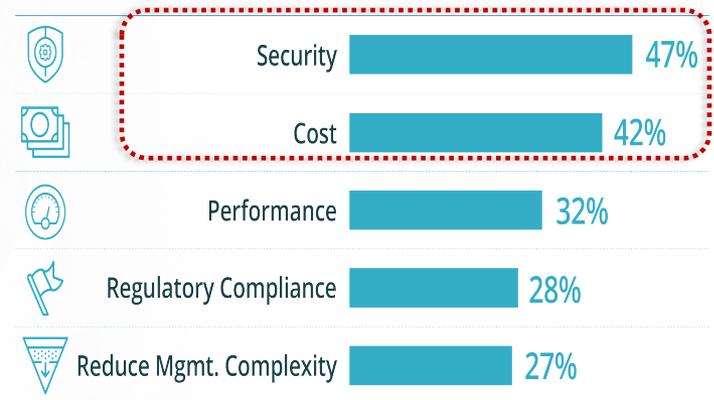
Large Amount of Data and Application Movement in Cloud Environments

Percent of Public Applications Expected to Repatriate Current and over the Next Two Years (Average)

Types of Applications Repatriated (Multiple Select)

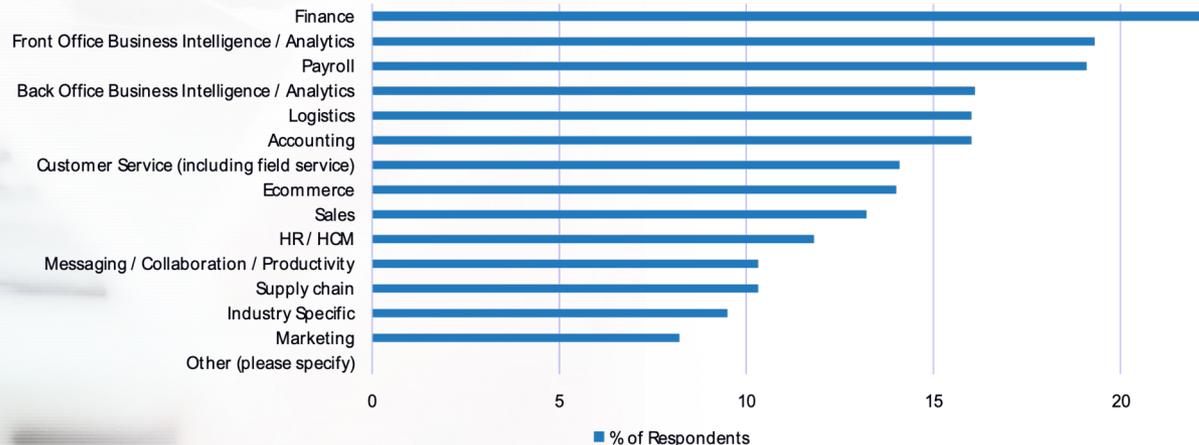
Lift and Shift	56%
Into Production from Test	44%
Refactor & Shift	32%
Moved from SaaS	13%

Top Repatriation Drivers



85%

Top Repatriation Applications



Workload Drives Platform Decisions

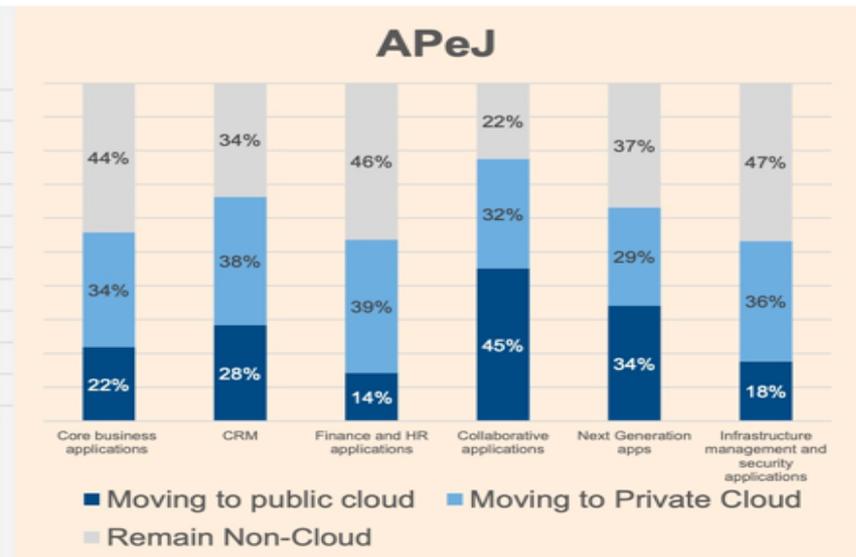
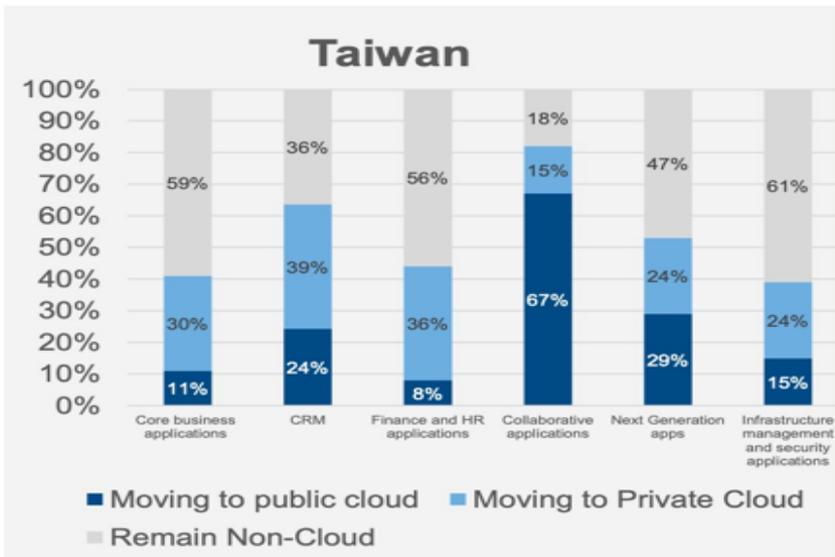


Moving to private Cloud

- Contact center application
- Core banking
- Risk/Compliance, Enterprise asset management, loan origination

Moving to public Cloud

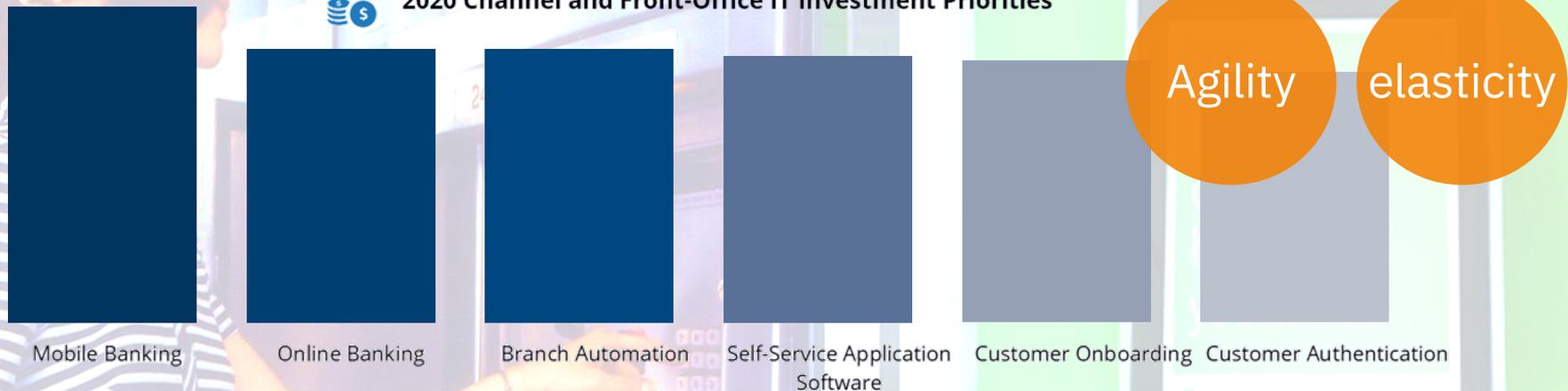
- Salesforce Automation
- Professional service automation
- Mobile banking



Banking : IT Investment Priorities



2020 Channel and Front-Office IT Investment Priorities



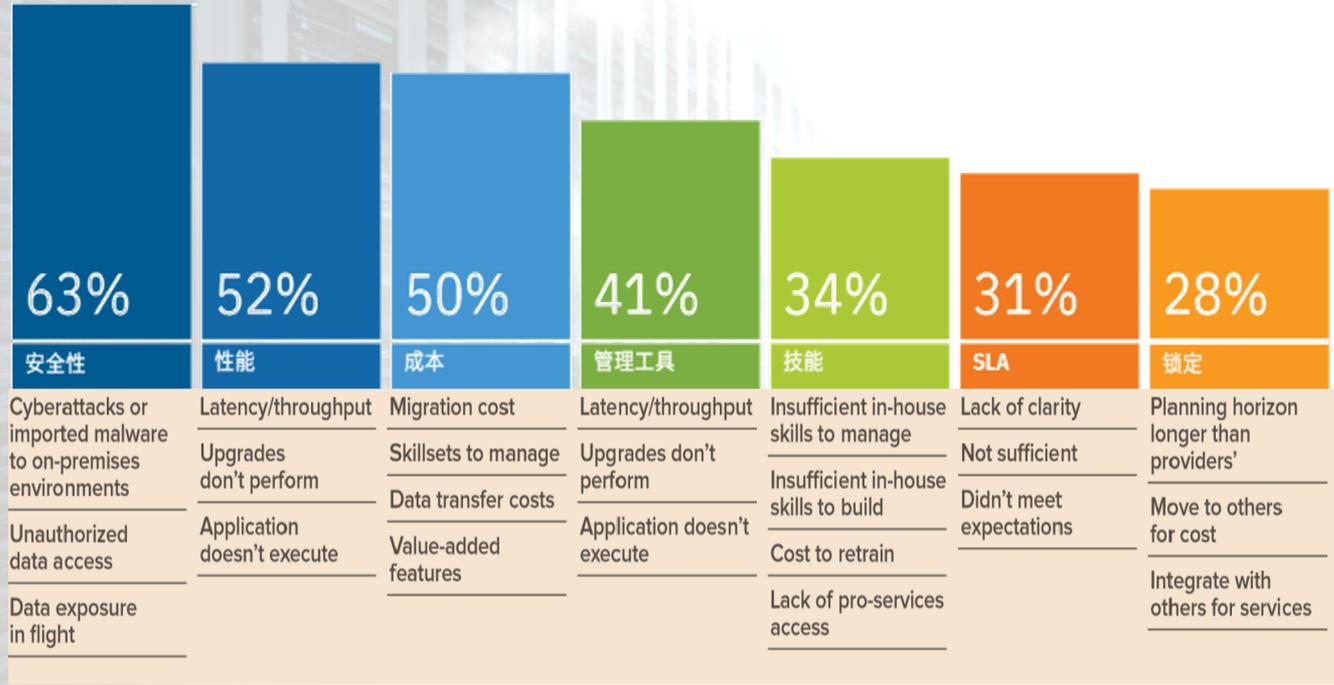
2020 Middle- and Back-Office IT Investment Priorities



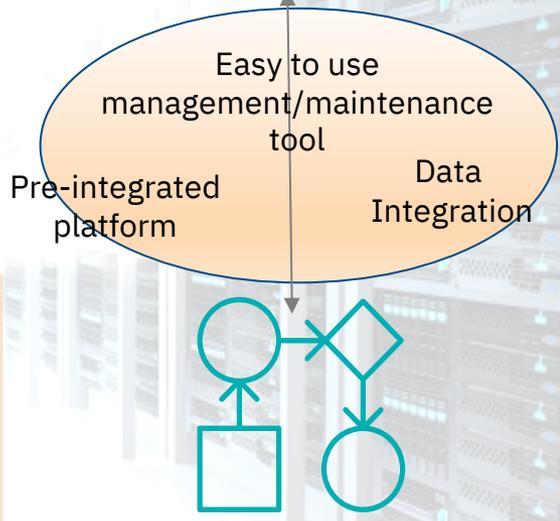
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The Most Important Criteria for Cloud Environment

- Performance, which is ultimately measured by latency and availability, will change based on compute and memory resources storage design & IOPS, speed of network, and local I/O requirements for edge workloads.
- AI/Cognitive capabilities are becoming more important for driving efficiency, particularly for analytic workloads. Backups/DR capabilities are common across all cloud environments



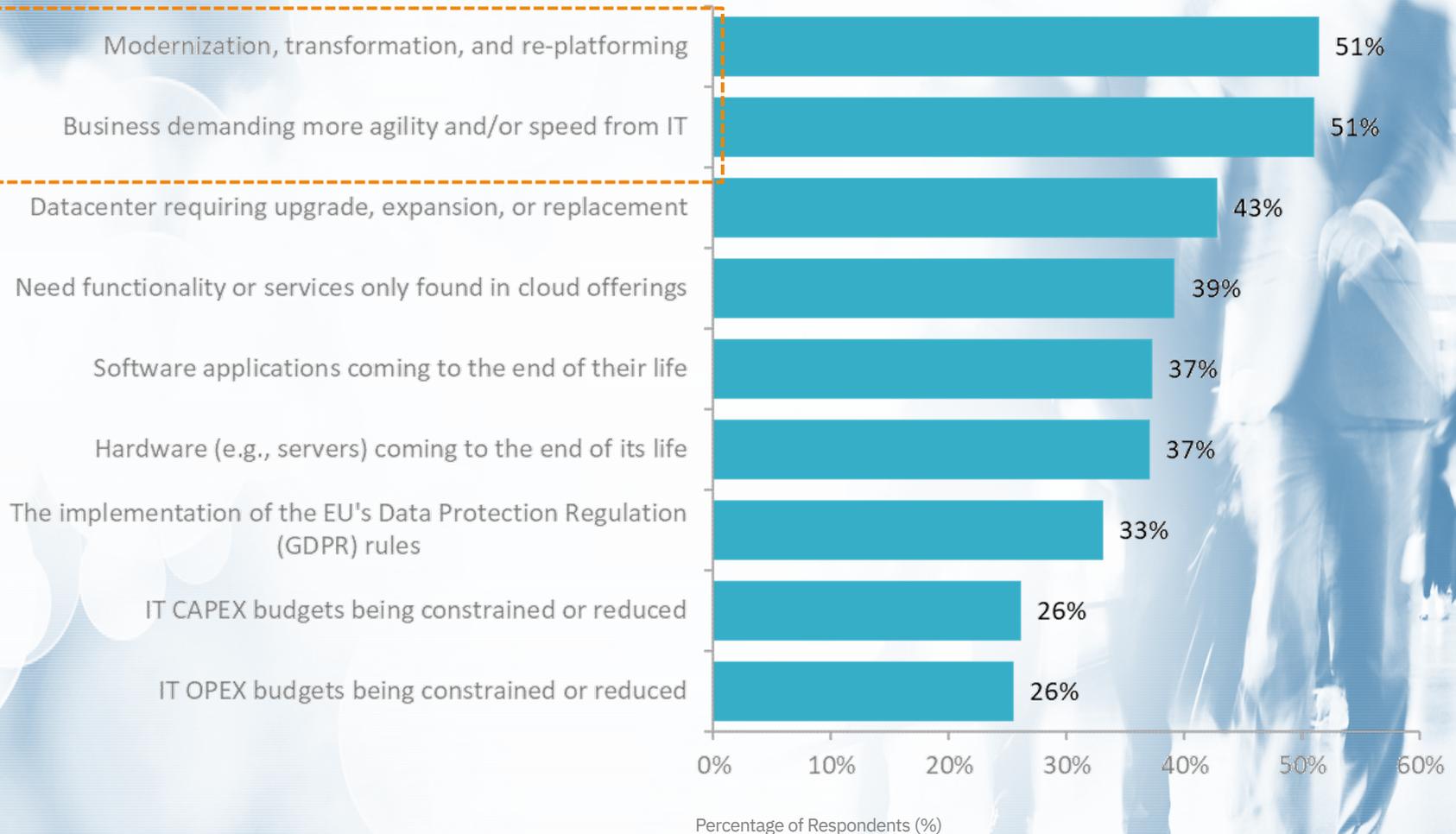
Digital IT



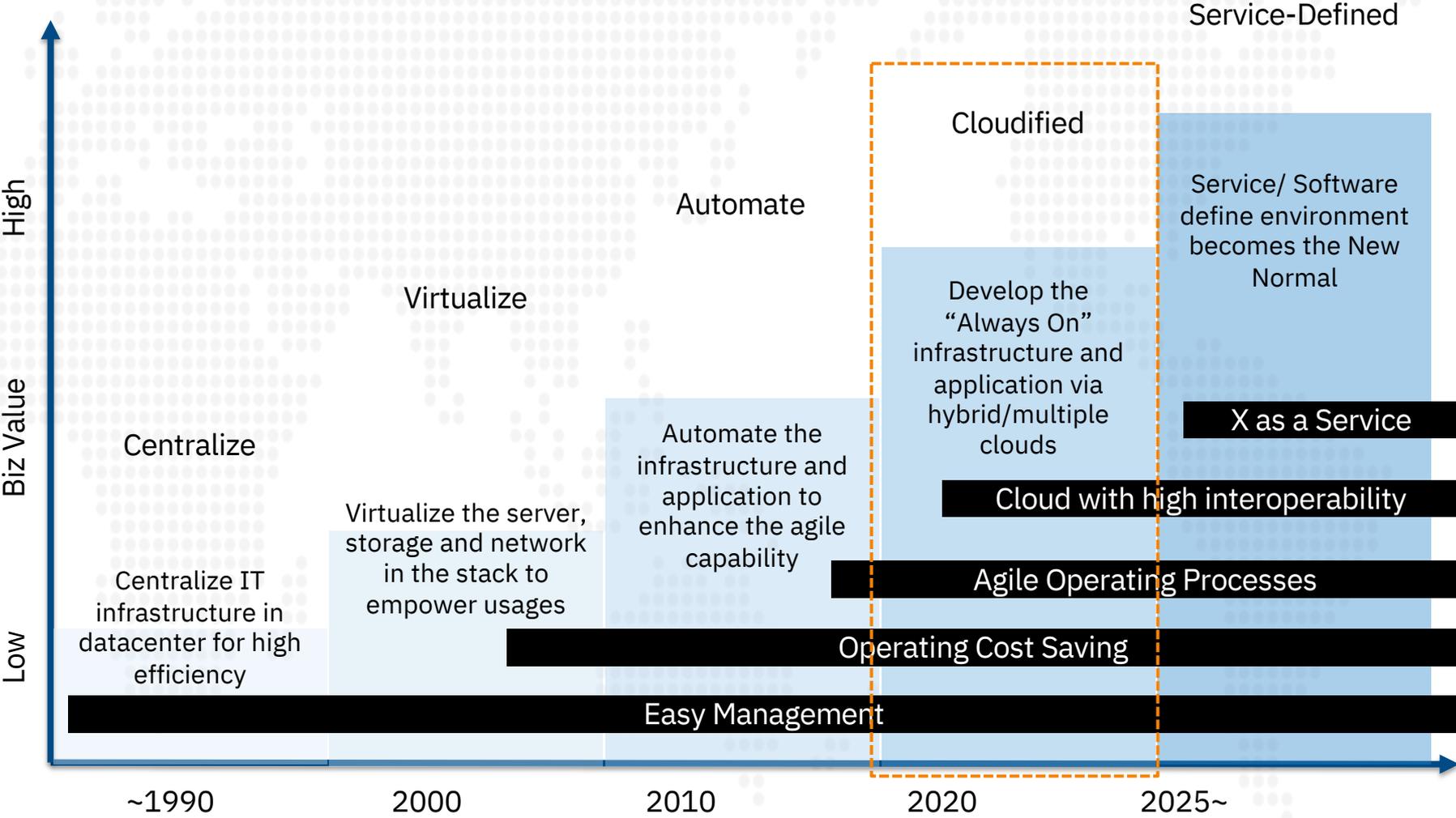
Enterprise IT Platform

n = 1,940
Source: Industry CloudPath 2Q19, May 2019, IDC

Expected Benefit



Speed and Agility to Respond to Business Opportunity



Contact Information



Helen Chiang

hchiang@idc.com

+886-2-8758-0828