

# 銀行業的數位創新：讓專業的來吧！

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現今整個銀行業日益感受到來自矽谷快速發展的金融技術的壓力。但是無論是藉由直接投資、舉辦特別的活動、或是成立機構支持有潛力的新創公司，銀行都可以將數位創新的流程外包給專業人才，以吸引及培養顧客，進而在同業中保持領先地位。將創新委外能讓銀行較輕鬆地獲取以顧客為中心的先進數位技術及工具，銀行本身也可以專注在安全監控及整合保留系統等較重要的事項。

銀行業者中的高階人員都深知，將資金投入內部創新的風險，是不太符合公司財政邏輯的，因此，最好的解決方法就是：**將創新外包給專業。**

## 利用創新保持競爭力

昨天與同事們要去吃午餐之前，先在一家銀行裡等待其中一個同事快速存款。他剛剛在辦公室已經進行了遠端支票存款，接著需要親自提領 1200 美元來支付一名自由職業工作者。此時有位銀行人員將他帶離櫃台，並告訴他，現在已經可以直接利用自動提款機進行大額提款。該銀行人員向他說明如何使用機器，並提醒他也可以利用手機轉帳，甚至可以無卡操作，新機器也接受 Apple Pay，客戶只需要一支手機即可完成交易。

我們其他人在旁邊聽到遠端存款、行動帳戶管理、自動現金處理和無卡支付這些新名詞，感到非常驚喜。藉由一名銀行人員的協助，就能輕鬆地使用這些創新工具，得到需要的服務。這個例子清楚地展現，銀行現在正積極地利用新方式，向顧客提供新的數位創新工具，若要保持競爭力，他們必須持之以恆地專注為顧客在服務項目以外添加新的價值。

進一步瞭解，我們發現這些創新都不是銀行，內部所開發的。沒有一項服務（行動銀行、先進的 ATM、零售式的與顧客互動）是該銀行品牌獨有，而是由各大銀行共同所有。我們認為，像這樣在一定程度上專業服務的外包，會是銀行業未來新一波的發展趨勢。

導致銀行外包的因素有許多。銀行作為協助顧客「操作及維護」的機構，應注重如何增加客戶上門開戶，並提供無瑕疵的良好服務給顧客。新型態金融服務必須與活期帳戶、承銷、提供資金、協助支付款項和貸款等連結，雖然過去的 ATM、線上銀行、可加值預付卡及行動銀行等創新都讓銀行服務更便捷，卻始終沒有突破基本銀行服務的範疇，然而，銀行也不是一個提供開發團隊經歷挫敗的地方。

## 難敵金融技術的壓力？化敵為友吧！

在現今以科技為主導的全球市場中，恐懼也是銀行創新的主要原因之一。根據 Price Waterhouse Coopers 針對全球金融高階主管的調查顯示，絕大多數（83%）傳統金融機構認為，他們的部分業務有輸給獨立的金融科技（FinTech）公司的風險。在銀行業高階主管中，此比例更高達 95%。消費者對於金融服務的媒介需求降低，已是顯而易見。當 Chase 銀行執行長 Jamie Dimon 警告說「矽谷即將來臨」時，他並不是空談。他知道 FinTech 能夠更快地對不斷變化的消費者需求做出回應，減少消費者使用銀行程式軟體的障礙，讓消費者以更新更簡單的方式使用金融服務。

雖然很多金融服務公司守著「創新（innovation）」的崗位（有不少銀行高階主管的職稱中有使用到這個詞），但這並不表示這些機構有能力維持創新的步伐。事實上，針對資訊長的調查顯示，創新很少會被列為他們的優先工作事項。相反地他們更注重系統整合、新的法規或升級的安全性。「我們不是很認同.....抱著 10% 成功率的希望，為了創新而創新。」一家頂尖銀行營運和技術主管說：「銀行業務利潤微薄.....將大量的資金投入 10% 成功率這個想法，在我看來是不可行的。」

那麼，銀行應當如何應對金融技術的挑戰，同時又能對抗文化、結構和控管方面的阻力呢？**將創新流程外包將是大勢所趨，同時也是最佳的方法。**

## 何為創新要外包？

更正確地來說，我們要延伸外包的定義。創新外包形式多樣，但有個共同點就是它能夠替公司降低人力成本、降低財務風險，同時能讓品牌保持求新求變及前瞻性的思維。銀行業可以採取不同的策略，而不僅只是聘請海外銀行技術團隊來替行動應用程式升級。

## 直接投資

第一種、也是最常見的方法，就是直接對 FinTech 投資。銀行以「化敵為友」的策略，對技術公司進行財務投資。這裡有幾個例子：

- JPM Chase 與 OnDeck Capital 合作。OnDeck Capital 是一個小型企業貸款平台，主要瓜分了傳統銀行的貸款業務。Chase 希望能夠透過使用 OnDeck 的技術流程，更快地接觸到更多小企業借款客戶，且根據 Barlow Research 的研究表示，透過這樣的合作，Chase 能夠在其市場增加 8% 的佔有率。
- 頂尖的區域銀行 Fifth Third 直接投資數據分析公司 Zipscore。Fifth Third 的執行長 Greg Carmichael，同時也是該公司前資訊長，深諳若金融業要在商業服務及支付領域方面保持競爭力，數據科學絕對是重要的角色。
- 西班牙銀行 BBVA 收購已發展成熟的手機銀行應用程式 Simple。BBVA 表示，向客戶推出此應用程式之後每年都有 10% 的成長。

## 駭客松 ( Hackathon )

第二種策略涉及到的層面較廣，是以比賽的方式進行，也帶有大公司對新興程式開發人才審查的意味，同時也提供這些開發者對外展示專業的平台。這樣的比賽稱為駭客松，通常比賽目標為促使參賽者在有限的時間內完成研發。

美西銀行 ( Bank of the West ) 及其母公司 BNP Paribas 今年贊助了一個分為兩階段的駭客松，參與的技術團隊必須專注於「結合傳統與網路」的商業模式 ( Click & Mortar ) 的客戶體驗。該次活動網羅了舊金山、巴黎、布魯塞爾、伊斯坦堡和羅馬五個城市的參賽者，而獲獎者受到美西銀行的邀請加入了「數位培訓營」，該營隊主要由 BNP 的技術領導人才及指導團隊來分享產品開發的主要方針。像這樣，公司只需要投入特定活動的成本，就能吸引全世界的人才前來，同時能在比賽中汲取最佳理念，也是獲得外包技術人才的方法之一。

## 對新創公司的支持

還有一種投資，是支持創業孵化器 ( incubator ) 或創業加速器 ( accelerator )。銀行只需提供工作空間、輔導和業務模式開發等非大規模的金融投資，就有獲得創新理念的機會。

美國實驗室 ( Lab of America ) 位於北卡羅來納州夏洛特的 Queen City Fintech，是最大的創業加速器之一。美國實驗室從 70 個前來申請的新創公司中，挑選出六個公司進入為期三個月的計劃。該實驗室的贊助人包括美國銀行及其他頂尖的科技及金融機構，都在該計劃中協助輔導這些新創公司順利推出產品。位於倫敦的創業加速器 Level39，設立於金絲雀碼頭金融區幾個業主所提供的工作空間，透過創新的金融活動，向巴克萊 ( Barclays )、滙豐銀行 ( HSBC )、勞埃德 ( Lloyds ) 和蘇格蘭皇家 ( Royal Bank of Scotland ) 等銀行展示其發展潛力。

越來越多的銀行開始展開各自的創新實驗室。創新實驗室的共同特點通常是設有超現代的、好玩有趣的、有創意的工作環境，以激發人員的靈感。Capital One 目前已經有三個創新實驗室，宣稱致力於以「設計的思維 ( design thinking )」來建構顧客需要的產品和體驗。另外，澳洲聯邦銀行 ( Commonwealth Bank ) 執行長 Ian Narev 在經歷一段矽谷之旅後受到啟發，接著投資了 300 萬美元建設一個實驗室，希望讓開發人員能在這個空間激發天馬行空的靈感，進而將想法應用在產品開發上。

## 這是未來的發展趨勢嗎？

這是銀行業務未來發展的走向嗎？我們的回答是肯定的。經濟學家預期未來幾年基礎條件將不會有太大改變，因此這種模式會再持續。消費者還是會在使用銀行服務時中遇到障礙，並繼續利用他們手上越來越強大的行動裝置找尋新發法，讓財務管理更方便。同時銀行業者需將所有的服務都數位化，才能與趨勢保持同步。將競爭對手轉變成合作夥伴，所有的人，包括客戶在內，都能因此受益。

一樣是創新，銀行能透過多樣化的外包方式，與曾經是競爭對手的金融科技公司合作一起提高在業界的競爭力。對 FinTech 來說，也可以利用銀行的客戶來進行產品測試，比 FinTech 自己作測試還來得有效率許多。

我們也期望銀行繼續透過類似駭客松和創業孵化器 / 加速器的方式，擴展產品開發的能力。吸收外包的專業，同時增加品牌推廣及招募人才的機會。銀行業者必須適度拋棄傳統，向新的人才證明銀行能夠提供理想的就業機會。隨著快速發展的科技，以及任何事情都得數據化的時代，多樣化的外包創新將成為銀行**茁壯成長的關鍵**。

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更多的資訊，請參考 <https://www.ipsos.com/qualitative-solutions>

或洽詢我們的研究團隊

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# Digital Innovation in Banking:

## Outsource and Let the Tech Pros Take the Reins

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### Summary

Today's banks are feeling the squeeze from Silicon Valley's fast-moving Financial Technology pioneers. Whether it's investing directly, staging special events or supporting promising start-ups and idea incubators, banks can stay ahead in the race to please customers, grow accounts and operate seamlessly by outsourcing innovation processes. Farming out innovation gives banks access to all the cutting edge customer-centric digital technology, bells, whistles and tools without sacrificing focus on their top priorities: security, regulation and integration of legacy systems.

**Ipsos insight:** Banking executives know their business best, and they say it doesn't make solid financial sense to pour dollars into risky innovation in-house. The best solution: outsource it.

### Innovating to stay competitive

We were in a top bank branch yesterday, waiting for a colleague to do some quick banking before lunch. He had just remotely deposited a check from our office and had to make a \$1,200 withdrawal in person to pay a freelance employee. As he was waiting, a staff person pulled him out of the teller line, letting him know he could now make the large withdrawal using an advanced ATM machine. The banker showed him how to dispense the cash in denominations of his choice and reminded him he could use his phone if he needed to transfer money to cover the withdrawal amount. He could've even done this without a card since the new machine accepts Apple Pay, and customers only need an iPhone for that transaction.

Our group was very pleasantly surprised by these combined innovations— remote deposit, mobile account management, automated cash handling and cardless payments—all supported by a helpful, engaging banker in an attractively renovated branch office. This represented improvement at its best—a clear example of how banks are finding new ways to deliver “digital innovation,” a term from Forrester research analyst Oliwia Berdak, with a common theme of “relentless focus on delivering new value to customers.”

Upon closer examination, however, we realized none of this is internally developed. Not one service is unique to that bank brand (mobile banking, advanced ATMs, retail-style customer engagement); all are common to major banks and none are homegrown. The whole experience is the result of outsourcing on some level. We see this trend as the wave of the banking industry's future: developing new tactics to externalize their innovation process.

There are many factors causing banks to go outside their organizations. As classic examples of “operate and maintain” institutions with goals that continue forward momentum in core businesses, banks must grow customer accounts, keep consumers happy and make no mistakes. New types of financial services have to tie in with current accounts, underwriting, providing capital, enabling payments and writing loans. While past innovations, such as ATMs, online banking, reloadable prepaid cards and mobile banking, made retail banking more convenient, none strayed far from basic banking services. Banks are not places where “blue-sky” development teams focus on outflanking potential disruptors: they’re just not built that way.

### **Can’t beat Financial Tech? Join forces.**

In today’s tech-dominated global marketplace, fear is a big driver of banking innovations. The vast majority of traditional financial institutions (83%) believes part of their business is at risk of being lost to standalone Financial Technology (FinTech) companies, according to a Price Waterhouse Coopers survey of global financial executives. Among bank executives, that figure reaches 95%. This threat of disruption, and disintermediation, is palpable. When Chase CEO Jamie Dimon warned “Silicon Valley is coming,” he wasn’t talking plate tectonics. He knows FinTechs are faster at responding to changing consumer needs, finding new ways of doing things more simply and quickly with less “friction” from some process obstacles banks put in their way.

And although financial service companies are staffing “innovation” positions (there are more than 100 bank executives with that word in their job title), that does not necessarily mean the institution can or will keep pace. In fact, innovation is seldom listed as a priority in polls of Chief Information Officers. Instead, CIOs more frequently mention legacy systems integration, new compliance regulations or upgrading security. “We are not big believers... in innovation for innovation’s sake and the idea of one success for every ten tries,” one top bank operations and tech executive said. “Banking is a thinly margined business...the whole idea that we would devote a tremendous amount of money to something with a 10% hit rate is not, in my view, economically viable.”

How then should banks respond to the FinTech challenge while facing cultural, structural and regulatory headwinds? The growing trend, and best approach, is to outsource their innovation process.

### **What does innovation outsourcing look like?**

To be fair, we are stretching the definition of outsourcing a bit. Innovation outsourcing takes many different forms. But what it does do in any construction is consistently reduce costs for staff and mitigate financial risk while maintaining positive brand connections to novelty and forward thinking. Bankers can take diverse tactics that go well beyond merely hiring an offshore tech team to upgrade a mobile banking app.

## Direct investment

**The first**, and perhaps the most common, approach is investing directly in FinTech. In an if-you-can't-beat-'em-join-'em strategy, banks place a financial bet on a firm's concept while testing its viability on customer segments. Here are a few examples:

- JPM Chase is collaborating with OnDeck Capital, a small-business lending platform aimed at disrupting traditional bank lending. Chase hopes that by using OnDeck's processes, it will reach more of its own small business borrowers faster and improve on its 8% market share, according to Barlow Research.
- Super regional bank Fifth Third made a direct investment in Zipscene, a data analytics company, without an immediate product application such as with Chase and OnDeck. Fifth Third's CEO Greg Carmichael, the former CIO, made the move knowing that data science is crucial for Fifth Third to keep pace with its rivals in merchant services and payments.
- Spain's BBVA went one step further acquiring Simple, an established mobile banking app. In a single move, the bank says it rolled out a mobile app to its customer base and now uptake is growing 10% a year.

## Hackathons

**The second tactic involves a bit more fanfare**, mixing the publicity and buzz of a contest with a review of emerging and qualified developers. Generally called "Hackathons," companies build these events around a challenge and force participants into time-limited development contests.

Bank of the West and its parent BNP Paribas sponsored a two stage Hackathon early this year at which participating tech teams focused on customer experiences in "Click & Mortar" and "Financial Literacy & Empowerment." The event cast a wide net for contestants working simultaneously in five cities—San Francisco, Paris, Brussels, Istanbul and Rome—to demonstrate new ideas and solutions. Bank of the West invited winners to a "digital boot camp" where BNP tech leaders shared guidelines and mentored teams in product development. This is also a way to outsource tech talent acquisition: for the cost of a special event, BNP Paribas in this instance gets to review a worldwide talent pool while selecting the best new ideas generated in the heat of competition.

## Start-up/innovation support

**In ways similar to the digital boot camp**, we envision banks investing in support for incubators and accelerators for start-ups, taking a page out of the venture capitalist's playbook. The simple act of paying for a workspace, for example, and providing some coaching and business model development, gives banks a chance to shop for new ideas without making big financial bets.



One of the largest incubator programs is Lab of America's QC FinTech program in Charlotte, NC. Lab of America accepts up to 70 applicants and chooses six for the three-month program. A team of mentors from Lab's sponsor, Bank of America, and others from top technology and finance organizations, help each start-up get its product off the ground. Level39, a similar effort in London, is centered around a space made available by the owners of the Canary Wharf complex. But Level39 shows its prospects to Barclays, HSBC, Lloyds and Royal Bank of Scotland through its Innovate Finance events.

More and more banks will also start showcasing innovation labs. The common tropes are ultra-modern, playful spaces where relaxed staffers can bounce around new ideas animated by their creative environs. Capital One has built three of them: "design thinking" sets the tone for "building the products and experiences that our customers need," according to the company's press statements. In Australia, Commonwealth Bank CEO Ian Narev invested \$3 million to build a facility inspired by a trip to Silicon Valley. Commonwealth made its Innovation Lab to "replicate a lot of the conditions and opportunities" in product development by bringing people into a special place for blue-sky thinking.

Most of these spaces are fun and can effectively host product-testing environments while simultaneously showcasing the sponsor's progressive brand. Here, too, the outsourcing technique focuses on interior design with the greatest impact on testing branch designs and color schemes.

### **Is this a wave of the future?**

**Is this where it's all going in banking?** We say, yes. Our research indicates this pattern will persist for the next few years because economists expect underlying conditions to remain the same. Consumers will likely continue to find frustration with banking processes. People will keep searching for new ways to use their increasingly powerful mobile devices to make their financial lives easier. And banks will need to keep pace by digitizing all of the services they offer. Former rivals will become partners—and all, including the customers, will benefit.

While innovation demand stays constant, banks can take a diverse outsourcing approach by making measured, limited moves with those very same FinTech companies they used to fear. In fact, direct investments in FinTech shows off banks' greatest strength: their enrolled customers. Banks can use that leverage to bring customers to product trials even faster than FinTechs could on their own.

We also expect banks to continue spotlighting their internal product development capabilities with Hackathons and incubator investments. This obscures the underlying outsourcing of new ideas, while presenting brand promotion and hiring opportunities at the same time: a win-win. Banks need to attract new talent, and demonstrate they can provide aspirational career opportunities. Outsourcing innovation in many diverse ways will be the key for banks to thrive as we move farther into our rapidly evolving, always-on digital future.



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