

Commercial Banking and Finance - UK - March 2018

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“Banks must confront the challenges of digital structural change and redesign their operating models. By strategically connecting their businesses with the vast amount of data available to them, such as through the cloud, they can build intelligence on customers’ evolving needs, which can drive value.”

— Lewis Cone, B2B Analyst

This report looks at the following areas:

- **What are the key determinants driving commercial banking and finance?**
- **Has the market been affected by the result of the referendum? How could it be affected by the UK's exit over the short term?**
- **Has regulation restricted industry development? How will Open Banking change operations?**
- **Can challenger banks make a significant impact? Or is the market still dominated by the 'big four'?**
- **What does the future hold for commercial banking and finance?**

Businesses are increasingly demanding more customised products at a lower price point while also receiving greater levels of service. The challenges posed by the uncertain business climate have reduced the flow of capital in the market, requiring banks to have a more in-depth and vigilant approach to risk. The current industry structure may need to adjust to meet changing demands that will allow banks to deliver profitable results.

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This report is part of a series of reports, produced to provide you with a more holistic view of this market

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