

# Market Guide for Digital Banking Multichannel Solutions

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Initiatives: [Financial Services Technology Modernization and Transformation](#)

Customer service capabilities are being digitally enabled into multichannel customer journeys, complementing mobile and online banking. Bank CIOs should evaluate these solutions by assessing channel-specific functions, curation of common APIs and availability of metrics to support best practices.

## Overview

### Key Findings

- Multichannel solution vendors are leveraging their unified channel solutions to offer services that include multiple business lines and extend offerings beyond mobile and online self-service channels.
- The ability to extend the off-the-shelf functionality of multichannel solutions through APIs has become mainstream; however, due diligence is required, as some providers promise extensibility, but limit support to single sign-on (SSO) implementations, costly professional services or custom development.
- Multichannel solutions will focus on configuration and user experience while relying primarily on underlying systems for API and microservice orchestration and management, specifically digital banking platforms.

### Recommendations

Banking CIOs who are responsible for financial services technology modernization and transformation must:

- Ensure common business logic across all customer channels by striving toward a centrally accessible API layer for common processes and banking functions.
- Ensure maximum reusability of code components by establishing a policy of strict documentation and governance for the use of reusable code components, such as APIs and microservices.
- Optimize customer experience for every channel (not just “mobile first”) by considering each unique customer journey, screen size and internal workflow interaction.

- Challenge vendors to provide best practices by using anonymized baseline metrics that show where other, similar-size banks are seeing success, what is subpar and where there are user experience opportunities for improvement.

## Market Definition

*This document was revised on 10 July 2020. The document you are viewing is the corrected version. For more information, see the [Corrections](#) page on [gartner.com](#).*

As much as banks have aspired to provide a continuous customer experience through various customer-facing channels, development of those experiences has still been largely siloed. As the mobile channel has matured, and customers and banks alike have centered around a standard set of capabilities, the desire to combine channel experiences beyond internet-based self-service is again gaining prominence in the discussion. A resurgence in the use and management of APIs and microservices is driving multichannel customer journeys. A focus on digitally enabled employees and the desire to virtualize customer service and product fulfillment is gaining a foothold with some use cases, and will be accelerated by stay-at-home experiences arising from the global COVID-19 pandemic.

Digital banking multichannel solutions are most commonly deployed as an overlay to digital banking platforms so they may create a channel-optimized, but consistent, customer experience. Multichannel solutions share a common business process layer and APIs, focusing on customer experience to provide a consistent workflow. Online and mobile self-service banking solutions are the most common applications, but physical channels are being woven into offerings to facilitate cross-channel interactions as well.

Bank CIOs should evaluate these solutions as a way to improve the customer experience through process consistency and reduced development by leveraging APIs and other reusable code components for common banking functions.

These solutions also support external partners' and third parties' applications, widgets and apps to deliver additional functionality via a common API layer, SSO-enabled integration or direct integration.

## Market Description

Digital banking multichannel solutions are evolving beyond internet-based self-service channels, online and mobile, to include integration with servicing channels in banking. While banks and vendors have placed more effort in the previous decade on creating a customer experience that is consistent across channels or overly focused toward mobile, banks' approach is connected at a depth beyond the channel presentation.

The digital banking multichannel market is now driven by the support of customer journeys, irrespective of the starting point. A common process and the end result of the customer journey are

what is most important. Banks are still inherently mindful of the ways customers access their services. If fulfilling a customer's needs requires the process to deliver them to a channel that is particularly optimized or required for a result, work backward from that channel. It's best to prepare for information to follow the underlying process. Channels differ, and all of them can act as starting points for any customer issue.

To meet the needs of the market, multichannel solutions must leverage common components. This brings synergies in the development cycle and ensures a common customer journey, irrespective of the customer channel. With this approach, customer journeys become channel-agnostic (see Figure 1).

**Figure 1. Evolution of Digital Multichannel Banking**

### Evolution of Digital Multichannel Banking



Source: Gartner  
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In recent years, mobile and online banking solutions have begun to share this commonality by virtue of their approach to coding their front end. Banks and channel developers have leveraged responsive design to bridge the development between mobile and online. They have used other approaches, such as React JavaScript libraries, to bridge the differences between operating systems. These capabilities continue to be important, but are commonly available with many solution providers to allow for whatever preferred approach a bank would like to take.

Of higher importance now is a reusable and well-documented library of APIs and microservices. Continuity of process and data will create a more conversational experience for banking customers that traverses the specific channels they are in at any given point. This is critical, as channels such as call centers and branches become more involved in supporting and humanizing digitally enabled customer journeys.

The need becomes even more pronounced as wealth management and corporate banking lines of business are woven into multichannel plans as they are more dependent on interpersonal interactions. Channel-to-channel handoffs must be handled well if banks wish to achieve the best of both through seamless humanized digital interactions.

Multichannel solutions often are deployed as an overlay of digital banking platforms (see [“Market Guide for Digital Banking Platforms”](#)), and those platforms will actively manage and enable APIs

and microservice layers. However, if a digital banking platform is not installed, multichannel solutions must deliver their own.

## Market Direction

The desire to deliver banking services virtually has been a common thread for some time. The direction of the multichannel banking market has already been moving toward a solution set that involves customer journey mapping to allow customers to use self-service and assisted channels in concert with one another and move seamlessly between them.

With the COVID-19 pandemic in 2020, both service providers and customers received a crash course in virtual engagement. As much as we may want to look at the effects of the pandemic and assume a new normal where customers are served entirely through virtual channels, it's likely we will return to a servicing model that includes physical channels.

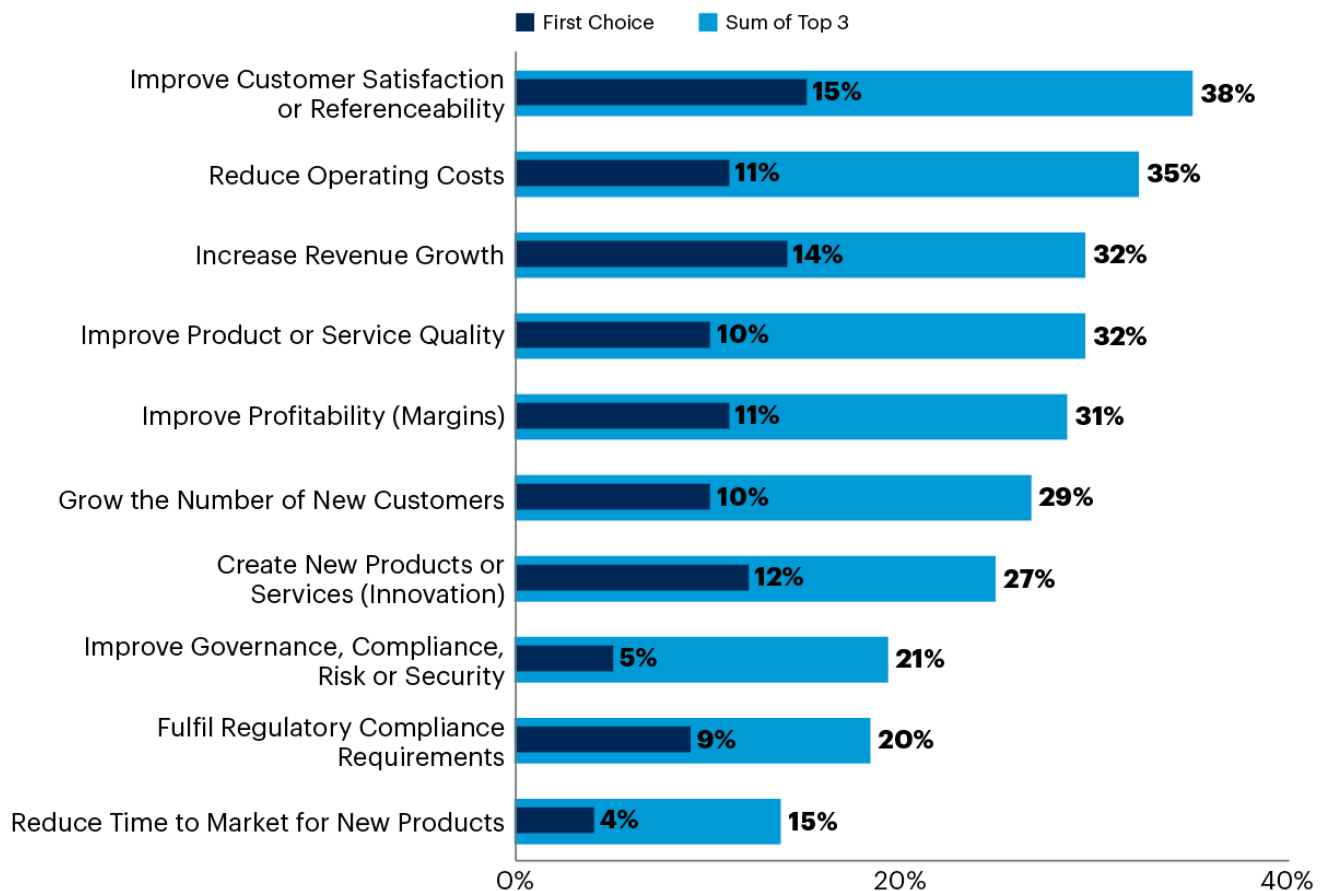
It stands to reason customers will be more open to engaging through virtual channels by virtue of recent experiences. Now they may have greater confidence in their ability to do things digitally, because they've had to do it and have seen it work.

Banks must weigh the virtual needs carefully. Prior to the pandemic, key line-of-business influencers and buyers within financial services business units priorities were focused on the customer experience, and cost reduction topped the list, with revenue growth and product or service improvements close behind (see Figure 2). During the pandemic, 68% of business leaders prioritized customer needs as their most affected business model. While it's easy to draw a straight line to "more digital," it needs to be reinforced that the model is that way because of customer demand, as well as the need for better ways of engaging digitally in a crisis. <sup>1</sup>

**Figure 2. Priorities for Buyers in Financial Services Business Units**

## Priorities for Buyers in Financial Services Business Units

Percentage of Respondents, Sum of Top 3 Ranked



n = 147 industry-specific respondents

Q02. What are the top three business priorities for your business unit in 2019 through 2021? "Others" not shown.

Source: 2019 Gartner Key Buyers and Influencers in Lines of Business Survey

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Much as the evolution of multichannel strategies has focused on streamlining experiences and cost management. So, supported by the business resilience needs of COVID-19, there will be a continuing drive to innovate and add value in ways that extend beyond the delivery of pure banking products. The same strategies that are supporting the integration of channel experiences are also driven by the desire to connect third-party value propositions in a way that creates new customer values.

Experimentation and innovation will drive new customer experiences, and multichannel solutions will be evaluated for their ability to define them. The digital banking multichannel market will be better defined where banks focus on serving their customers in a way that is operationally expedient, doesn't sacrifice quality and then allows for expansion of new products and services.

## Market Analysis

Digital banking multichannel solutions enable banks to deliver integrated and unified customer experience and transaction functionality on customer-owned self-service devices and, increasingly,

physical banking channels. These solutions may support external partners’ and third parties’ applications, widgets and apps to deliver additional functionality through SSO or by virtue of an API-driven integration layer. They are usually provided as the customer experience component of a digital banking platform (see [“Market Guide for Digital Banking Platforms”](#)).

The goal for digital banking multichannel solutions has remained largely unchanged since the time of the last Market Guide in 2018. These solutions focus on the digital enablement of a bank’s front line to its customers in a holistic way that goes beyond any one single channel. They enable banks to digitalize the marketing, selling, fulfilling and consumption of products and services. This digitalization can lower the bank’s cost of acquiring and servicing those customers, no matter what their starting point for most, if not all, banking processes and transactions.

What *has* changed in the last couple of years is the maturation of the development and deployment of mobile and online banking, allowing for further integration with physical channels. Multichannel solutions have gone from digitization of banking processes, to running with as little human intervention as possible, to running with human intervention woven in at the appropriate time. The distinction seems minute, but it’s the difference between involving a person as an exception to involving them because it’s the best way to serve the customer’s needs.

If the COVID-19 pandemic demonstrates anything, it shows that banking customers still need help from banking staff. While they may return to the branch for some tasks, their initial resistance to change has been somewhat upturned by the sudden need to do everything virtually.

In some ways, this will benefit a further digitization of banking services. But the channel-centric thinking that drives “mobile first” strategies may continue to the detriment of multichannel goals.

Many banks have endeavored to make this engagement strategy a reality, to varying levels of success. The greatest successes, according to Gartner’s [“Ignition Guide to Designing a Multichannel Strategy,”](#) are those that focus on fitting the channel to the task, rather than simply providing all functions through all channels (see Table 1).

Table 1: Critical Lessons From Multichannel Strategies

Common Pitfalls ↓	Keys to Success ↓

*Common Pitfalls* ↓*Keys to Success* ↓**Providing Extensive Channel Choice Without Understanding Customers' Needs**

Fearful of underserving customers and under pressure to stay on top of industry trends, customer service and support organizations often end up adding and integrating more channels. However, greater channel choice increases internal complexity and cost and does not materially impact the customer service experience.

**Assess Channel Effectiveness to Identify Best-Fit Channels and Guide Customers Accordingly**

Rather than providing extensive channel choice, service organizations should determine best-fit channels based on the jobs customers are trying to perform, cost to serve and current capabilities of the channel, and guide customers to these best-fit channels.

**Measuring Channel Performance in Isolation**

Most customer service and support organizations tend to measure channel progress and metrics in isolation, which fails to account for cross-channel customer journeys and how shifts in the volume of one channel can impact another.

**Consider Changes to Volume and Interaction Quality for a Holistic Assessment of Channel Performance**

Consider shifts in channel composition and inbound volume as customers migrate from less-suitable channels to preferred channels to assess channel performance over time and determine the channel investments contributing to the change. This helps ensure the impact of the channel strategy is visible in the metric dashboard.

Source: Gartner (June 2020)

There are five important ways the strategic vision has changed in the last few years:

1. The end result of the customer journey is more important than the starting point.
  - Consistency of the customer journey and underlying workflow is a greater focus than consistency of experience, although the latter is still very important.
  - “Mobile first” approaches have waned, in deference to customer journeys, which are defined by the end result, rather than the starting point — for example, the fulfillment of a loan or activation of an account, rather than where the customer completed the application.
2. Common development of applications for mobile and online has matured. Most organizations are able to develop for both in multiple ways, including native, hybrid, HTML5 or React to name a few.
  - The need to develop mobile and online functions concurrently is still critical, but less of a differentiator than it has been.

3. Development of use cases for self-service has moved beyond consumer banking to the small and midsize business customer base.
  - As assisted channels become interwoven, interesting customer engagement use cases will come from wealth management and corporate banking — lines of business where direct customer engagement is more important.
4. A common development framework for all channels is driving the focus on reusable code in the middle office.
  - APIs are providing connectivity to microservice layers and orchestration with core banking processes.
  - Digital banking platforms most often will manage and enable API gateways and orchestration, but if banks do not have platforms, they need to create these reusable code repositories to achieve multichannel goals.
  - API management is a key, as poorly curated API libraries can create confusion, not alleviate it.
5. APIs will also be the focal point of engagement with third parties.
  - SSO will remain a common approach for front-office integration, but be less popular as third-party applications and functionality will need to interact with banking capabilities, rather than just present with them.
  - APIs will be crucial to control not just the integration of third-party information and applications, but to manage the egress of banking data as well.

## API Management

Of all these strategic drivers, API management and leveraging areas of reusable code for common functionality are the key. It's not enough for bank channels to look similar or act similarly. To develop customer journeys that transcend the touchpoints, a heavy focus is being placed on more-organized integration of back-office functions via APIs (see Figure 3).

Banks that want to leverage business moments to trigger new and existing workflows, processes and transactions to create innovative digital services that can be offered via any device or channel *must* have a common approach to those business triggers. For multichannel solutions to enable business-moment-driven processes, channel solutions must share, not just replicate the flows and analytics-driven insights.

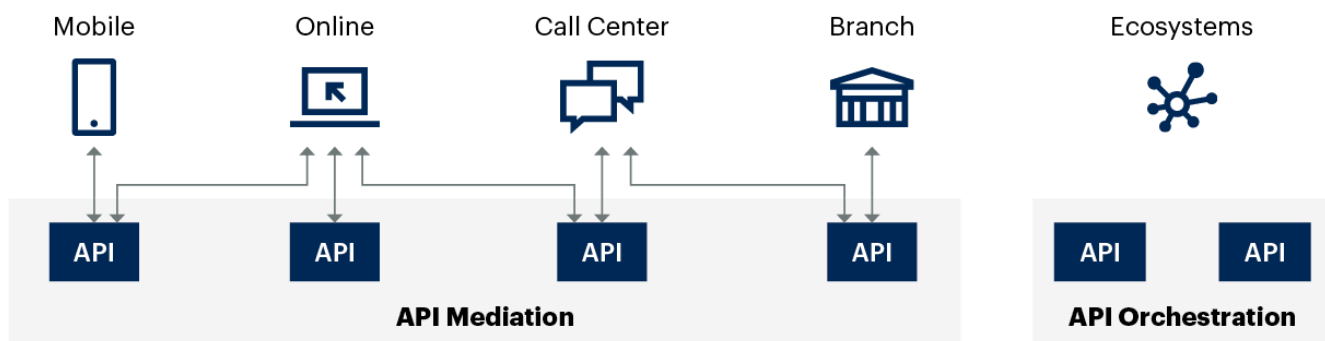
In most banking environments, the API service layer is managed through the digital banking platform. It is possible to pursue a digital multichannel strategy without a fully consolidated digital banking platform, but trying to do it without an API service layer greatly increases the complexity.



The best approach is to pursue both the strategy and API service layer. So long as there is a common framework and connection between channels, a bank could accomplish their multichannel strategy without the benefit of an integrated API layer, but it would be more difficult and require significant coordination.

**Figure 3. Multichannel Best Enabled Through API Consolidation**

### Multichannel Best Enabled Through API Consolidation



Source: Gartner

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As banks are able to blend the experiences across channels and enable a more seamless customer journey, there are opportunities for innovation that may be set up through that deeper engagement.

Engagement with third parties is important as well. While “ecosystems” appear to be disconnected from the multichannel environment in Figure 3, a critical enabler in banks’ ability to innovate and expand their value propositions comes with using an API service layer to drive their channel engagement. Mobile banking has been the focal point of much of this innovation more recently, but multichannel banking strategies will ensure connection to other banking experiences and extend innovations beyond the apps.

### Establishing Key Measures for Success

While banking buyers may place different levels of emphasis on customer experience, financial considerations, productivity or other drivers, they will ultimately measure success through a combination of capabilities. While not an exhaustive list, banks need to focus on and establish metrics for the following.

Improving customer experience by:

- Supporting customers on any channel or device with a common experience across each, and the ability to remember customers and experience as users move from device to device or across different channels
- Incorporating new capabilities via third-party providers that extend, improve or create new value for customers

- Identifying customer journeys based on typical, well-understood and documented life events, and role-specific or other bank-defined criteria to create personalized experiences and relevant marketing content
- Deploying personal financial management, aggregated account information and algorithmic advice to help consumer customers manage their financial life and associated goals
- Enabling streamlined account opening and loan origination for new and existing customers on and across digital devices

Improving existing revenue and expand addressable market by:

- Using artificial intelligence and data analytics to better forecast demand for products and identify opportunities for product improvement or new product development
- Leveraging analytics to optimize prices for commoditized services or based on a more-holistic understanding of the customer relationship
- Improving customer retention by offering new types of value-added services that move beyond the traditional definition of financial services offered by banking institutions
- Digitalizing cross-channel marketing, sales and fulfillment capabilities, including automation of sales activity through the use of chatbots or virtual assistance

Improving productivity by:

- Digitizing paper-based processes by capturing them at the customer's device or at the customer-facing bank staff device
- Streamlining and automating processes such as account opening, onboarding and decision making
- Increasing transparency into processes for both the bank staff and customers

## Anticipating the Future Needs of Digital Banking Multichannel Solutions

A clear market need for digital banking multichannel solutions will still exist for the foreseeable future, although the current trend is to include it with the digital banking platforms. However, as API management capabilities become a differentiating factor, multichannel solutions may remain a segmented offering where some solutions excel at curating customer journeys within the banks, and others extend beyond through third-party extensibility.

Not all banks are at the same point in their digital strategies, but most have made clear strides toward a shift from channel application delivery to digital banking. While some are still looking to

streamline online and mobile banking solutions with a single solution that capability has matured, the trend is demonstrably extending beyond those specific channels.

Recently, customers worldwide have had abrupt training in their ability to access services virtually. While a return to prepandemic customer engagement in physical locations is possible, their resistance to change as it pertains to digital enablement will be less adamant. Banks and their potential ecosystem partners will be able to develop for a user base now well-versed in virtual delivery. The key will be in banks' ability to integrate those experiences seamlessly.

## Evaluating Solution Providers: Where Are They Trying to Compete?

There have been many new entrants in the multichannel space in the past decade, and while innovation continues and new customer use cases are being developed, the segmentation of "emerging" versus "incumbent" is less compelling. The imperative for vendors to maintain or exceed feature parity no longer dominates their product roadmap discussions. Feature functionality is increasingly only a differentiator among vendors looking to serve a specific niche segment or banks looking to place a check mark next to digital services. Any solution in this space must go beyond the capability to provision for a single channel or offer the most extensive feature list. Banks are better served using a common framework of questions in evaluating vendors than just looking at pedigree and product data sheets alone.

### Multichannel Support

#### 1. What customer-facing channels does the solution actively support?

- Multichannel solutions are no longer bound by online and mobile only. Supported channels can include the contact center, branch, kiosk, social and virtual assistants, among others.

#### 2. What banking line(s) of business are supported through the solution?

- Immediate needs and business strategy will dictate the breadth of channel coverage and solution set required. Determine the strength of the vendor offering in categories such as onboarding, origination, and service, and the corresponding mix of internal- and external-facing functionality.
- Request examples and customer references related to critical cross-channel experience, paying specific attention to customer journey handoff and customer task collaboration.

### Application Development

#### 3. As new channels or channel opportunities emerge, how can the solution adapt to new or changing business requirements?

- It's critical to obtain a detailed understanding of the solution's integration style and capabilities. Review API documentation, and map out how each channel will "plug in" to the orchestration

layer.

- Is the solution able to support a development approach that includes responsive design, hybrid app development, React design and other cross-channel approaches to digital engagement?
- How long does it take to set up new channels? How are channels managed individually and as a whole?
- Nearly all processes are evolving to require some level of integration across a diverse set of applications, data, events and devices. How quickly are you able to integrate with ancillary solutions, such as call center and banking center solutions?

#### 4. How do channel developers add on functionality?

- Are APIs standardized and well documented? What training and development resources exist?
- Does the vendor offer low-code or no-code development capabilities that can be used by citizen developers to build web-based applications?
- What options are available to meet emerging (unknown) line-of-business needs?
- What resources will be required for the customization and configuration of the solution?
- How will the solution support internal, cross-application development, as well as development leveraging external solutions?

#### 5. What capabilities exist natively to address the day-to-day operation of the solution?

- Are ad hoc reporting capabilities included? What categories of reporting exist out of the box, and what is the pace of new additions?
- Does the solution provide baselines for feature metrics? How can metrics be shared and leveraged to create insights?
- What resources will be required for the administration of the analytics systems?

### Deployment and Management

#### 6. What are the detailed current and future architectures of the solution, including the interaction of data, processes and integration among components?

- SaaS deployments are common among multichannel providers. Are servers dedicated to each customer, or do multiple customers share a single server? If shared, by what hosting model?

- Understand the level of existing investment and future investments the vendor has planned to support operational infrastructure. Require the vendor to provide time frames and commitments around operational infrastructure upgrades.
- What's the product planning process for the solution? If products are managed separately, how will roadmaps be aligned?

7. How does the solution enable innovation and multichannel customer journeys from third parties and banking clients?

- How do you connect with third-party ecosystems and/or support open banking?
- How do banks influence the solution roadmap, and what kind of metrics do you use to manage it?
- What are your current development relationships with fintech startups, incubators, venture capital firms or other market players involved in financial technology innovation?

## 8. Market Presence

- In what region(s) do you have **active** customers?
- What size banking organizations have **active** implementations, and for what lines of business are these currently serving customers?

## Representative Vendors

### Market Introduction

The vendors listed in this Market Guide exemplify the types of vendors in the market and do not represent an exhaustive list. There may be other vendors that should be considered for your organization and use cases.

**Table 2: Representative Vendors for Digital Banking Multichannel Solutions**

Vendor ↓	Product, Service or Solution Name ↓
<a href="#">Access Softek</a>	Orpheus Online Banking
<a href="#">ACI Worldwide</a>	Universal Online Banker
<a href="#">Alkami</a>	The Alkami Platform

Vendor ↓

Product, Service or Solution Name ↓

Allshare	Allshare
Alogent	NXT
Apiture	Apiture Xpress, Apiture Open
ApPello	Digital Platform
Aurionpro	iCashpro+
Avaloq	Avaloq Digital Suite
Backbase	Backbase Digital-First Banking Platform
Bankingly	Bankingly
Bit Builders	NextGen Online Banking
Bottomline Technologies	Digital Banking 3.0
BSC	GEMINI Digital Bank OS
CoCoNet	MULTIVERSA FIP
Comarch	Comarch Corporate Banking
Comviva	Comviva Digital Banking
CREALOGIX Group	CREALOGIX Digital Banking Hub
Diebold Nixdorf	Vynamic Digital
EdgeVerve Systems	Finacle Digital Engagement Suite

Vendor ↓

Product, Service or Solution Name ↓

ebankIT	ebankIT Platform
Efigence	EFI4 Digital Banking Platform
Eon Technologies	BankFlex
Fidor Solutions	fidorOS
Finastra	Fusion Digital Banking
Finnova	Finnova Banking Software
FIS	Digital One
Fisa Group	Omnia
Fiserv	Architect
Fiserv	Corillian Online and Mobiliti
Halcom	Hal E-Bank
i-exceed	Appzillon Digital Banking
InfrasoftTech	OMNIEnterprise Core Banking Solution
Intellect Design Arena	Digital Banking Exchange
Jack Henry & Associates	Banno Digital Banking Suite
Liferay	Digital Experience Platform
Lumin Digital	Lumin Digital

Vendor ↓

Product, Service or Solution Name ↓

Moven Enterprise	Moven
MX	Helios
nCino	Bank Operating System
NCR	NCR DI Digital Banking Platform
NETinfo	NETinfo Digital Banking Platform
Novabase	Wizzio
Nucleus Software	FinnAxia Digital Compass
NYMBUS	SmartDigital
OpenWay	Way4
Oracle	Oracle FLEXCUBE Universal Banking
Q2	Q2 Platform
Salesforce	Salesforce Financial Services Cloud
Sandstone Technology	Digital Banking
SAP	SAP Digital Customer Engagement and Commerce Suite
Stacc	Stacc Core
Sumeru Enterprise Tiger Business Solutions	ENTiger
Tagit	Mobeix Digital Platform



Vendor ↓

Product, Service or Solution Name ↓

Tata Consultancy Services (TCS)	TCS BaNCS Digital
Technisys	Cyberbank Digital
Temenos	Temenos Infinity
TOD01	iuviBANKING
Ubanquity	Ubanquity
Unisys	Elevate
Urban FT	Core DBX
VeriPark	VeriChannel
VeriTran	VeriTran Suite
VSoft	Iris Digital Banking Platform
Zentity	Zentity Digital Banking

Source: Gartner (June 2020)

*The vendors listed in this Market Guide do not imply an exhaustive list. This section is intended to provide more understanding of the market and its offerings.*

## Market Recommendations

Banking CIOs who are responsible for financial services digital business strategy and innovation must:

- Ensure common business logic across all customer channels by striving toward a centrally accessible API layer for common processes and banking functions.
- Ensure maximum reusability of code components by establishing a policy of strict documentation and governance for the use of reusable code components such as APIs and

microservices.

- Optimize customer experience for every channel (not just “mobile first”) by considering each unique customer journey, screen size and internal workflow interaction.
- Challenge vendors to provide best practices by using anonymized baseline metrics that show where other similar-size banks are seeing success, what is subpar and where there are user experience opportunities for improvement.

## Evidence

### P-19007 Key Buyers and Influencers in Lines of Business

Results presented are based on a Gartner study to understand the buying process of industry – specific line of business (LOB) buyers of technology solutions. Specifically, it deep-dives into how business leaders are shaping the role played by technology in their business initiatives and operational change, and how decision makers in core business areas are making these decisions.

The primary research was conducted online from May through July 2019 among 764 respondents in North America (U.S. and Canada) and Western Europe (U.K., Germany and France).

Companies were from the seven focus industries – telecommunications; government; healthcare; insurance; retail; manufacturing, natural resources and energy; and financial services. These were screened for more than \$50 million in revenue for 2018 with at least 50 employees.

Respondents were required to be senior members of business units with a high degree of involvement in decision making related to technology solutions associated with important business initiatives and/or changes in business operations in their business units. It was also required that their business units should have plans to invest in technology solutions in the next 12 to 24 months.

The study was developed collaboratively by Gartner Analysts and the Primary Research Team who follow tech general managers.

<sup>1</sup> Source: 19 March 2020 Live Polling, Q: What aspect of your business model is most affected by the COVID-19 crisis? Please select the top three.

## Note 1

### Representative Vendor Selection

Gartner estimates that there are at least 50 vendors globally in this market. To be included in the list, vendors had to include customer channel development that incorporated the deployment of services across multiple channels, as well as capabilities that offer seamless transition from one channel to another.

## Note 2

### Gartner's Initial Market Coverage

This Market Guide provides Gartner's initial coverage of the market and focuses on the market definition, rationale for the market and market dynamics.

### Recommended by the Authors

[Market Insight: Product Managers Must Include API Capabilities in Their Banking Products](#)

[Ignition Guide to Designing a Multichannel Strategy](#)

[Market Guide for Digital Banking Platforms](#)

[Magic Quadrant for Full Life Cycle API Management](#)

[Predicts 2020: Ecosystems Will Empower Banking Customers and Erode Banks' Traditional Value Propositions](#)

[Innovation Insight: The Digital Integration Hub Turbocharges Your API Strategy](#)

[Empathic Banking: CIOs Can Drive New Revenue by Anticipating Customers' Needs](#)

[Case Study: Transformation Through Humanized Digital Channels With Santander Personal \(Santander Bank\)](#)

### Recommended For You

[Magic Quadrant for Global Retail Core Banking](#)

[Can Your Core Banking Support Negative Interest Rates?](#)

[4 Core Banking Modernization Strategies to Enable Digital Business](#)

[Critical Capabilities for Global Retail Core Banking](#)

[Toolkit: How to Assess Core Banking Program Readiness](#)

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