A μ report

Machine Generated Insights

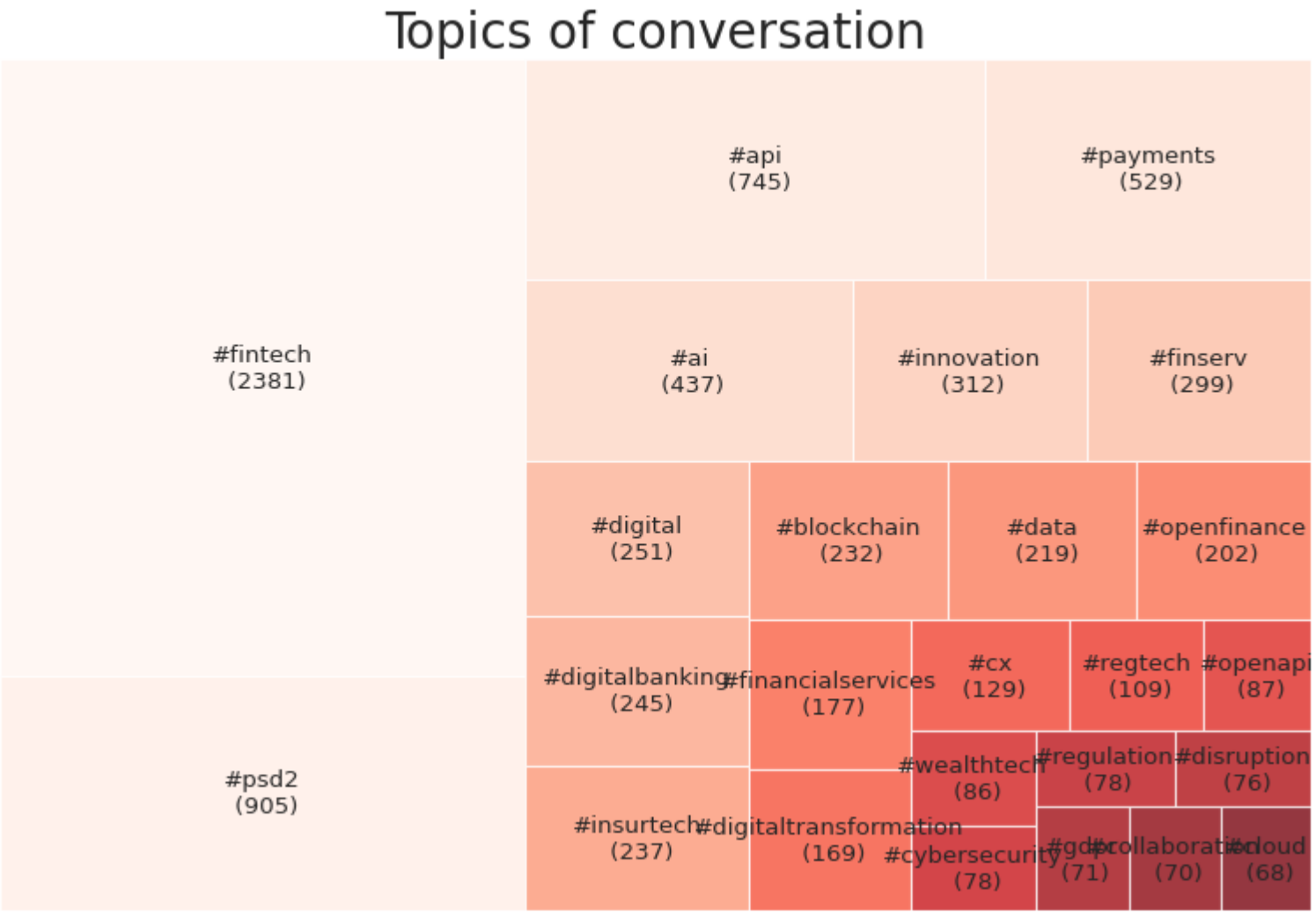
decode'm.ai
A robo-research firm

Image Source: Pexels.com

Open Banking

What is being discussed?

- Lot of technologies… APIs, AI, Blockchain & going Digital
- Its application to various aspects of banking… fintech, regtech, wealthtech, Insurtech etc
- Customer/ User experience
- Security & Regulations
- PSD2, GDPR top of mind



Note: Only Top 25 shown

Source: 10s of 1000s of conversations

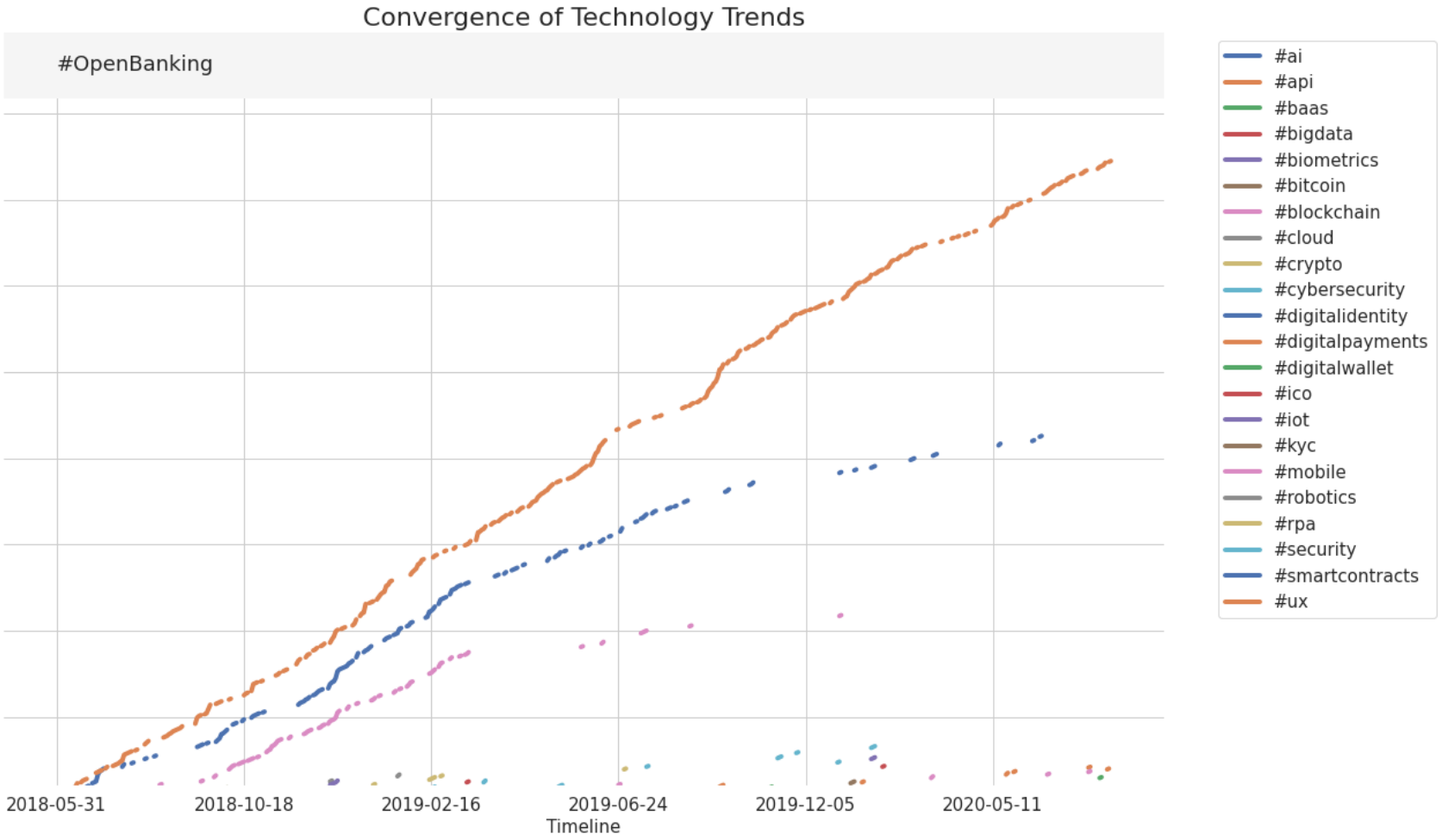
Machine Generated Insights

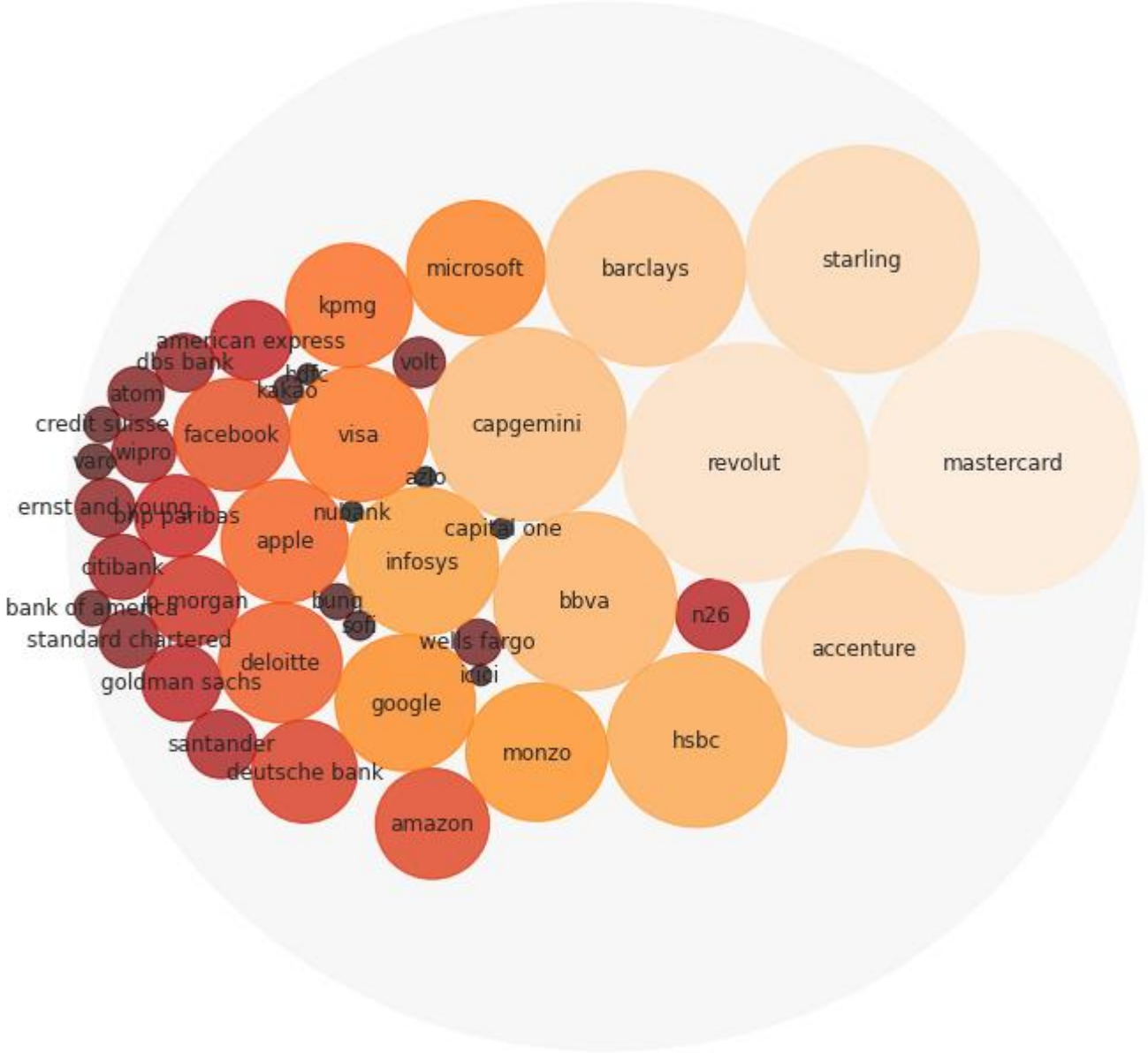
As of 13th Aug 2020

Open Banking

What Technologies are driving?

- API the main focus
- AI consistently finding momentum
- Blockchain strong start but stuttering
- Rest only trend in short bursts





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What is Share of Voice?

- Card companies prominent in conversations
- IT service providers high share of voice
- Big Tech (Google, FB, Apple, Amazon, Microsoft) significant association
- Upstarts like Revolut, Starling, Monzo etc show good recall
- Big banks have an opportunity to increase visibility
- Big 4 find mentions

Note: Only major banks/ companies considered

Source: 10s of 1000s of conversations

Machine Generated Insights

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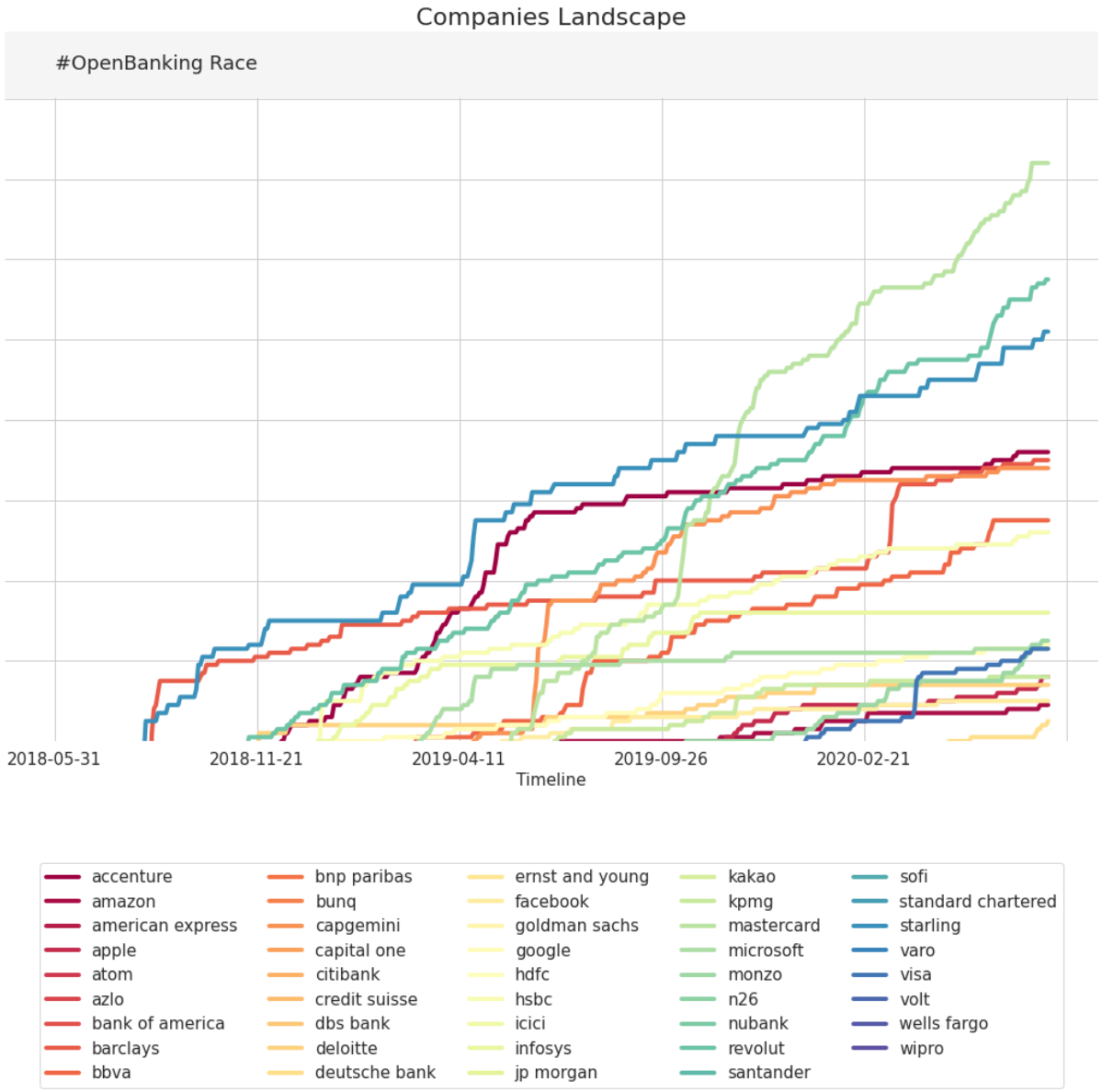

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How has Share of Voice evolved?

- Started at various points
- Companies like Mastercard have seen rapid rise in mentions
- Revolut & Starling have consistently built voice
- Some companies like Barclays started strong in the period and have lost lead

Source: 10s of 1000s of conversations

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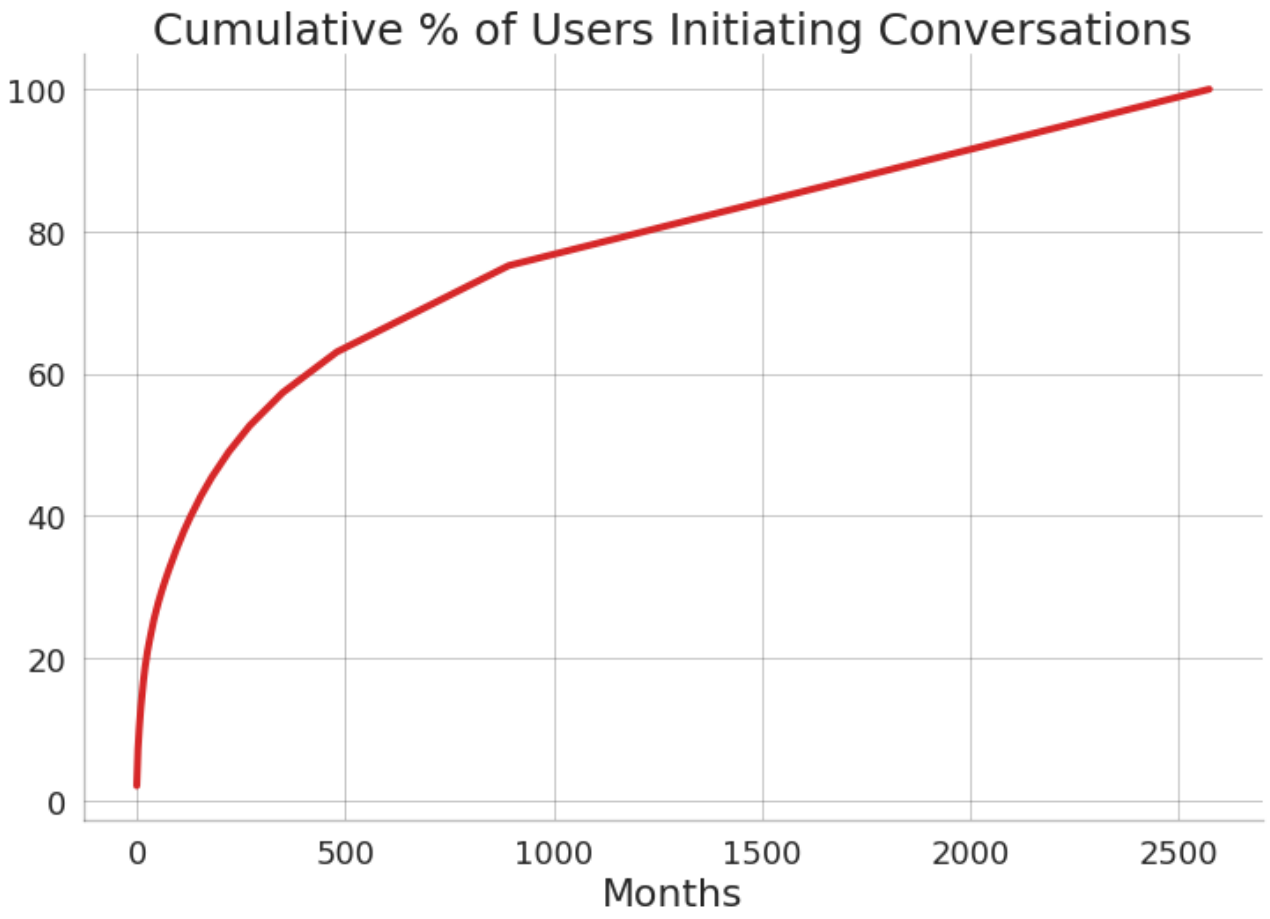

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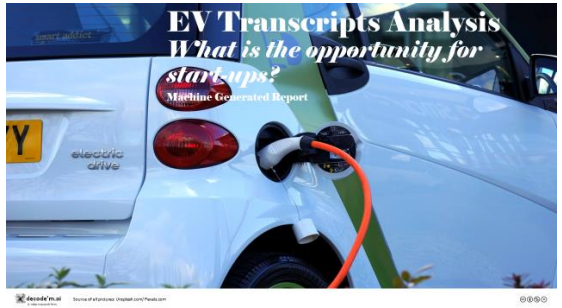
Are there Influencers?

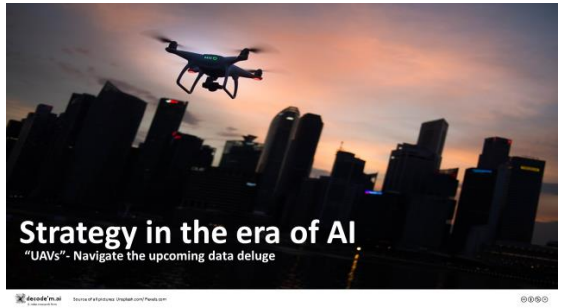
- **Reflecting of new market… lot of conversations from plethora of companies/ people**
- **No dominant influencers… an opportunity for companies to shape conversations**

Source: 10s of 1000s of conversations

As of 13th Aug 2020

The Future of Insights is here…





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