Sales Playbook / Apigee for Banking

Google Cloud

Overview & Elevator Pitch

Apigee is the industry leading solution that is built to support the digital transformation of banks with an API-first architecture that delivers scale and flexibility.

Market Landscape	Target Customer	Customer Challenges
The Age of Assistance is here. In this new age, digital disruption is occurring at every level in the banking industry. The culmination of several powerful trends, including: rising regulatory pressures which are compressing **margins**; **evolving customer expectations** and **declining branch traffic**; and **stiff competition** from non-traditional competitors are posing existential threats to traditional banks. Banks must now digitally transform and move faster than ever to stay competitive, and gain an edge.	**CTO/CIO** Budget Sponsor / Decision Maker -Accelerate Innovation -Break down dev. silos -Create a new business channels -Build great customer experiences **Director/VP of IT** Decision Maker / Influencer -Create an ecosystem -Understand API adoption performance and bottlenecks **Product Owner/Architect** Influencer -Getting APIs to Market -Evangelizing/Promotion -Increasing adoption	**REGULATION, PRIVACY & SECURITY** - Meeting regulatory requirements e.g. Volker, CCAR are taking up the majority of management and financial resources. And privacy and security is a key requirement for all efforts. **LIMITED BUDGET** - Budgets are focused on achieving operational efficiencies, regulatory, and driving out costs in a low ROE environment. **NEW TECHNOLOGIES & SKILL SET GAP** - The rapid technological evolutions in the industry (IoT, big data analysis, real-time customer analytics, AI, block chain…) make it almost impossible for a bank to invest (and be at the top) in any new technology. **LEGACY INFRASTRUCTURE** - Many core systems are over 20 years old and are not flexible enough to change. Core banking services replacements are costly and risky