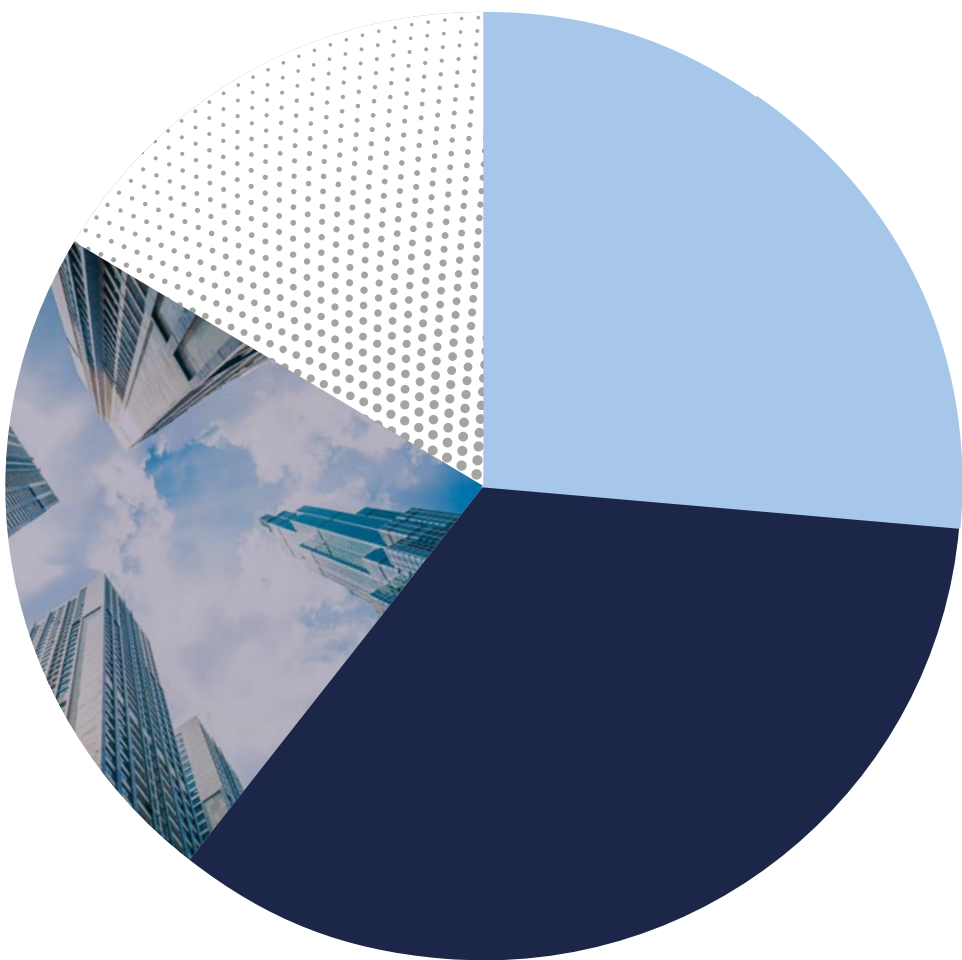


# Outlook 2024



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# Banking 2024 and beyond

Welcome,

2024 marks a pivotal moment in global business banking, with financial and banking providers having to adapt to evolving customer expectations and new dynamic market trends while major themes that have shaped our industry in recent years continue to play out. Across our research network and over the 76,800 direct interviews we executed with corporates and business banking decision-makers over the last 12 months, East & Partners' team has evidenced clear macro drivers of market behaviour:

- The realignment of global trade corridors with Mainland China corporates leading the way in diversifying their supply chains away from the Mainland
- The redistribution of AMEX business FX customers and the increasing volatility in global markets
- The accelerating drive to digitisation of banking relationships and service delivery.
- The US\$1.7 trillion, and increasing, private credit sector and the impact this is having on risk/debt appetite
- The role of the Relationship Manager and delivery of real added value into bank-corporate relationships will also determine winners and losers as treasurers look to drive step-jumps in their “value for money” expectations.
- The proliferation and adoption of artificial intelligence solutions and how these technologies are redefining corporate expectations around onboarding, RFP processes, credit decisioning and risk mitigation

Based on the firm's deep monitoring of financial products, behaviours, drivers and sentiment across 39 markets globally, East is seeing a vibrant and innovative year coming—one that holds full of opportunity for the banking sector. However, it is not all sunshine, with interest rates remaining at elevated levels and inflationary pressures impacting all businesses globally. Navigating these challenges, hand in hand with the customer, remains a key challenge for banks and lenders.

A significant trend we continue to see is the increasing demand for reliable and relevant economic forecasts and benchmarking. Forecasts across sentiment, interest rates, FX, and growth are widely issued but rarely back-tested for accuracy. In many instances, CFOs and treasurers prefer to turn to trusted friends, colleagues, and suppliers for complex business banking advice as opposed to their primary or secondary banks.

Artificial Intelligence (AI) illustrates the gap between what is possible and actual market needs. The potential transformative impact of AI on business banking cannot be denied, especially in fraud detection, customer service, credit decisioning, time-consuming document-heavy processes or areas such as Trade and Supply Chain Finance, Onboarding and compliance. However, scepticism remains among CFOs and treasurers regarding the tangible benefits of AI for their business. They seek real-world applications that genuinely address their needs beyond the hype and media releases.

Critical to brand success for banks in these markets continues to be a genuine return to customer centricity; putting the right customer at the centre of everything. CFOs, treasurers and business owners are increasingly asking for guidance from their relationship banks in a rapidly evolving world; banks that respond and deliver insight driven value into their corporate relationships will win.

All of this makes powerful business intelligence to inform effective strategy and drive financial performance. That's why East and Partners remains true to its founding principles of 35 years ago:

- Large scale, best of breed primary, direct voice of the customer research.
- Independence and objectivity informing our analysis and client recommendations.
- Being as evidence based and insightful to our clients as we can be.
- Focusing on actionable outcomes without “sweating the small stuff”.

We look forward to working with you this year and beyond.



Brett Williamson, East & Partners Chief Executive

# Key business banking trends to watch in the second half of 2024 and beyond

## **Bank Digitisation Priorities and Implications for Corporates**

As technology moves forward and becomes more advanced every day, more doors are being opened for banks to digitise existing processes or intertwine digitalisation with new offerings. For instance, the automation of document processing with tools like Optical Character Recognition (OCR), the use of machine learning to combat fraud or leveraging enhanced data analytics to precisely customise customers' offerings are among the ways banks are using fast-evolving technology to improve their offerings.

East market research paints a clear picture of businesses wanting faster outcomes, whether it be loan decisioning to drawdown, RFPs, or onboarding and AML. Nearly all businesses list the ease and speed of credit approval processes as high importance when they are obtaining credit for Asset Finance in particular, forcing incumbents to constantly improve the speed of their credit decisioning, typically done by digitising existing processes, creating digital auto decisioning scorecards, and allowing customers to manage their loan from start to finish.

However, for many banks, such progress can be hindered by previous under investment in core banking, limiting functionality and the ability to integrate new technology, often forcing them to undertake large scale upgrade projects costing tens of millions of dollars and spanning multiple years. Regardless, because of the shift in this direction, businesses across all segments are stood to be beneficiaries of these changes in some form.

“Going digital is the way forward for banks, but they need to be cautious about what they can do versus what their customers actually want.”

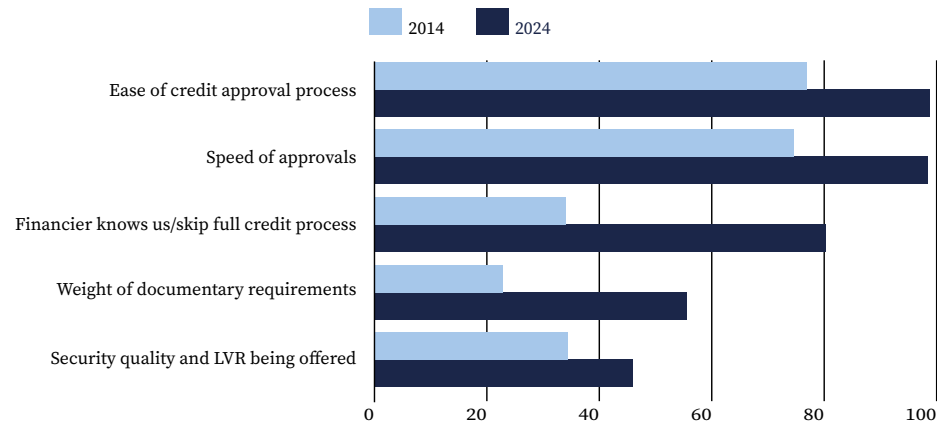
EAST & PARTNERS' PRINCIPAL ANALYST PAUL DOWLING

What innovations will end up falling short as “over hyped” and never make proper inroads? Which ones will revolutionise banking? Will banks finally be able to stamp out the onerous issues within onboarding? Which banks will fall behind the eight ball?

“Onboarding, even of new accounts within our existing relationships, has become a very painful process. Some banks are definitely more helpful than others; some simply blame regulation and the regulators.”

CORPORATE TREASURER, US\$30BN UK LOGISTICS GROUP

### Credit Requirement Issues of Importance to Customers % of Total



Source: East & Partners Australian Asset Finance Service – March 2024 (N: 1293)  
Sums to over 100 percent due to multiple responding

### Economic Forecasts an Imperfect Art

Economic forecasts across interest rates, FX and growth are widely issued but rarely back-tested for accuracy. This provides a unique area to explore further as corporates seek more reliable guidance and support. In many instances, CFOs and treasurers prefer to turn to trusted friends, colleagues and suppliers for complex business banking advice as opposed to their primary or secondary banks.

Looking back at 2023 trends, competition remains intense for SME business lending and the status of the US Dollar as the world’s reserve currency remains unthreatened – for now...

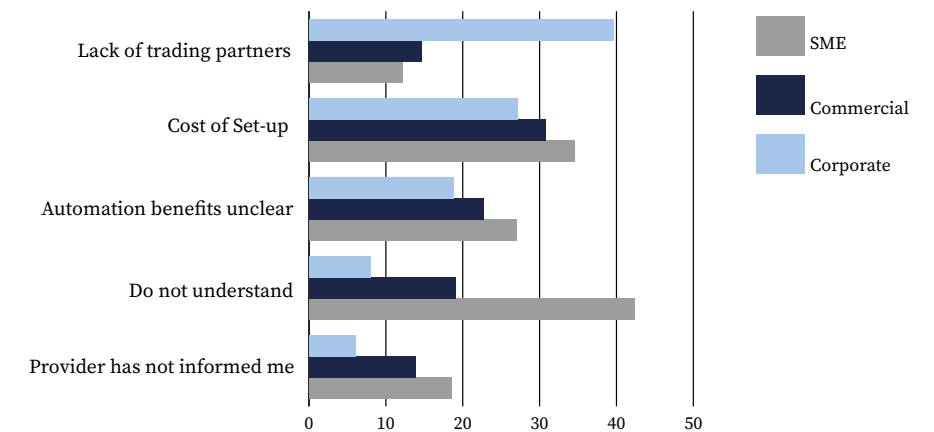
Wide-scale trade finance digitisation remains beyond reach for many despite promising leaps forward, such as the UK Electronic Trade Documents Act, which came into force in September 2023, a mere two months after the bill was granted Royal Assent.

Private credit has come under the microscope even more closely and Relationship Management continues to form the backbone of new provider selection consideration, providing a crucial “value add” to ubiquitous Fintech and platform enhancements. Embedded Finance remains at the forefront of bank investment priorities as ISO20022 separates the early adopters from the laggards struggling to manage costly legacy core banking systems.

“Our business continues to have a lot of supply chain disruption, despite reducing our supplier panel. We’re seeing those suppliers struggle to perform on time for us and I don’t think its going to change for another 2-3 years. Basically, we’re kind of in their hands and having to wait on them getting their acts together.”

TREASURER, US\$3BN, AUSTRALIAN WHOLESALE DISTRIBUTOR

### Key Barriers to Digitising Trade Finance Processes % of Total



Source: East & Partners Australian Trade & Supply Chain Finance Service – April 2024 (N: 1889)  
Sums to over 100 percent due to multiple responding

## Trade Corridor Realignment Gathers Pace

Reflecting the high level of concern about geopolitical tensions and supply chain disruptions in the Middle East, South China Sea, and Panama Canal, international trade volume growth forecasts are highly variable, falling from a range of 5.8 percent to as low as -1.6 percent.

Despite mounting pessimism, the World Trade Organisation (WTO) reports that global merchandise trade has shown “remarkable resilience over the past four years.” Volumes in Q4 2023 rose 6.3 percent compared to the pre-pandemic peak in Q3 2019. As inflation steadily cools, global merchandise trade is forecast to expand by 2.6 percent in 2024 and 3.3 percent in 2025. The unanticipated weakness in global trade in 2023 following a strong pandemic recovery through 2022 marks a “significant downgrade” from the WTO’s previous forecast.

A sluggish trade environment was reflected in annual reporting for major global trade finance banks in 2023, revealing activity slowing in several key trade corridors. The global value of merchandise trade decreased by five percent to US\$24 trillion in 2023, mostly attributed to weaker Russian exports stemming from trade embargos in response to its invasion of Ukraine and declines in Asian economies, including a five percent slide for China and eight percent dip for South Korea.

Chinese economic growth fears and growing supply chain interference by Beijing have contributed to a significant about-face by Japanese exporters towards the US, while Chinese exporters successfully subvert onerous tariffs installed by the US on numerous products such as Electric Vehicles by trading through Mexico.

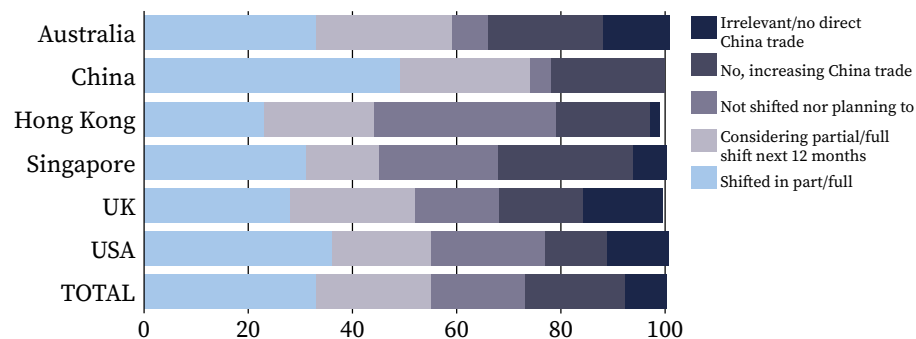
Worsening sentiment is reflected in East research which finds that mainland China corporates themselves are surprisingly the most motivated to reshore operations to other markets with 74 percent having either shifted already or are considering it over the coming 12 months.

Where are these supply chains going? Do banks need to reweight their geographical footprint? Do they have the right product suite and sales model in these markets to capitalize on the movement?

“The latest East voice of the customer data provides valuable insight into specifically why corporates are considering recalibrating their supply chains, which markets they are switching to and where they most need support from their bank to successfully navigate increasing trade and supply chain finance uncertainty through H2 2024 and beyond”

EAST & PARTNERS’ GLOBAL HEAD OF MARKETS ANALYSIS MARTIN SMITH

Intent to Shift In-Part/Full Supply Chain Away from China  
% of Total



Source: East On Demand Platform April 2024 results (N: 556)

## Matching AI Hype with Reality

The potential transformative impact of artificial intelligence (AI) on every facet business banking and corporate operations cannot be denied. Advancements in fraud detection, customer service and streamlining time consuming document heavy processes are long overdue, particularly in areas such as Trade and Supply Chain Finance, Onboarding and compliance.

For example, Visa has released a new AI powered real-time fraud detection service in the United Kingdom (UK) seeking to reduce fraud and BNP Paribas applies AI to speed up Trade Finance document processing and improve traceability for clients. The International Monetary Fund (IMF) asserts that AI will “transform the global economy” while US President Biden states that AI is “the most consequential technology of our time.”

However, how well do the highly anticipated technological advancements in productivity and efficiency wrought by Generative AI, such as ChatGPT, and other Large Language Models (LLMs) align with the wants and needs of key decision-makers?

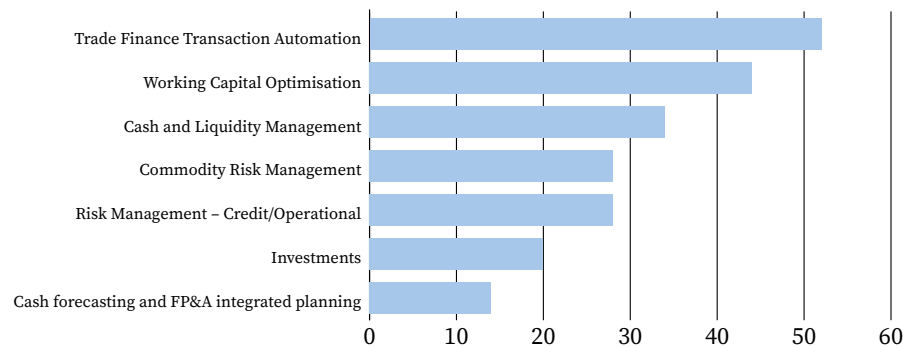
A healthy dose of scepticism is palpable among CFOs and treasurers seeking tangible “real-world” examples, specifically, how can AI reduce costs, improve their bottom line, free up time, and make their lives easier. But Fintech-enabled leaps promised by innovative advancements such as Blockchain have failed to materialise or are yet to deliver to expectations.

Increasing complexity in the treasury function and peripheral distractions is a growing frustration, particularly as the traditional role of the CFO is stretched in multiple directions to cater for expanding digital and IT investment decisions. Breathless media releases and tenuously AI-linked announcements alone do not go far enough. The approach of “build it and they will come” is antagonising corporates who do not feel their actual issues and concerns are at the forefront of new product and service development.

“Actually the charge to digitisation has meant we’re relying even more on our RM, especially as a link to the right people inside our bank’s technology and platform group where we’ve never really had to connect before.”

CFO, US\$5.5BN, UK CONSTRUCTION CONTRACTOR

### Top 5 Technology Innovation Areas for Greatest Benefit % of Total



Source: East & Partners/T3i Global Insight Report Innovation in Treasury and Trade (N: 747)

### What do businesses really want from their banker?



Understanding of their business needs



Real Customer service



Support in both good and bad times



Tech savviness

### Global Business FX Changing of the Guard as Volatility Ramps Up?

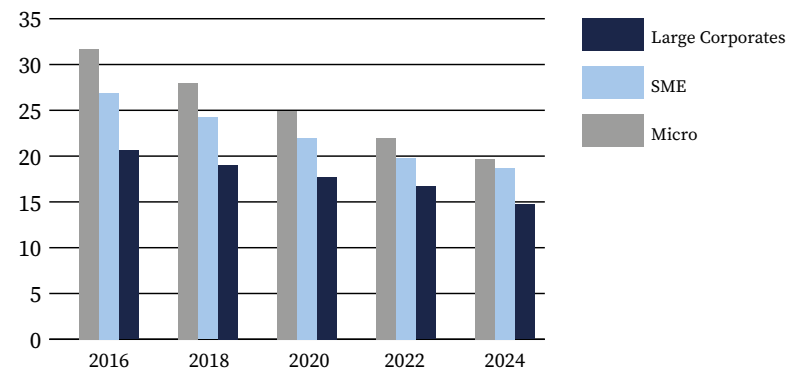
Dubbed the “year of the election”, financial markets are braced for rising price volatility linked to political ructions as more than two billion people across 50 countries go the polls in 2024. As national votes take place in India, Taiwan, the US, EU and UK, how will corporates respond to major currency moves for example exhibited by the Japanese Yen collapsing to a three-decade low?

As American Express exits international FX, which was one of the fastest growing and most prominent global non-bank FX providers, are other non-bank providers such as Convera, OFX, World First, Monex and Wise successfully stepping into the sizeable gap left behind?

The answer is nuanced, as with everything there are winners and losers. Convera and OFX, arguably the more established non-bank providers have struggled to retain customers, let alone grow in recent years while Worldfirst and Monex have seemingly hit their stride. We have still not seen Wise make an impact in the business FX space, although they definitely have the banks looking over their shoulders. Will we see 2024/25 as the year Wise convert the success they have achieved in the consumer space into B2B?

East's latest Global Business FX analysis across Australia, New Zealand, Hong Kong, Singapore, France, United Kingdom, Canada and the United States provides a timely finger on the pulse of evolving customer behaviour at a time when declining wallet share appears to be turning a corner.

### Spot FX Share of Customer Wallet Average % Share of Customer Volume



Source: East & Partners United States Business FX Service (N: 2222)

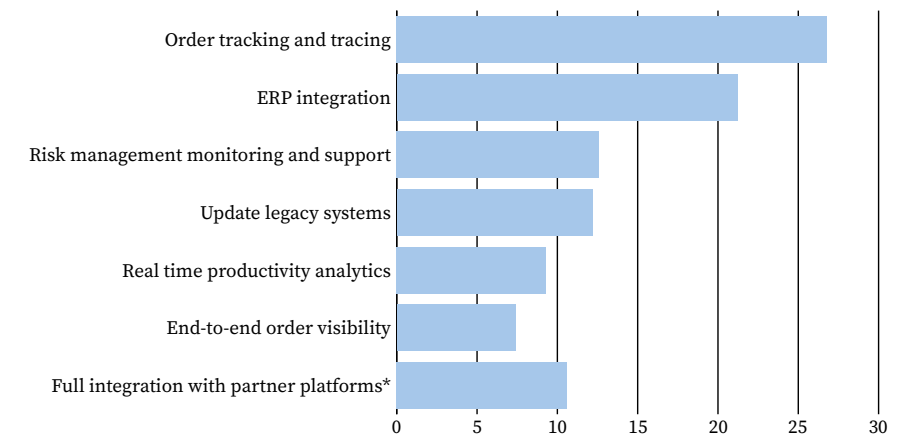
### The Most Pressing Liquidity Management Priority

Payments across all segments of businesses have been improving in recent years, partly motivated by the ever-growing presence of Fintechs in the market and commitment from central banks to enhance payment infrastructure. Notable changes include more central banks supporting ISO20022, a component of the European Union's Instant Payments Regulation as of 8 April 2024, and 365-day-per-year payments introduced in New Zealand in 2023. Instant payments have been a staple of Australian banking since 2018 which also uses ISO20022 messaging.

However, East research shows that businesses that have requirements for foreign exchange transactions have been crying out for greater visibility of transactions in the FX realm, and there is typically a chance that a business will not use their "main bank" as their FX provider if they don't have sufficient payment tracking available to them.

Fintechs in this area have tended to nab "bits of the pie" with their unique payment networks but are more suited for segments such as Micro and SME, or those needing a wider range of currencies.

### Most Important Digital Functionality Suppliers Request But Do Not Currently Access % of Total



Source: East & Partners Global Insight Report - Digitising & Greening Global Supply Chains (N: 755)  
Note: \*post-coded independently nominated response

With the improvement of real-time international payments with Swift, will the "main banks" of today see their customers return to them for FX requirements to keep everything under one umbrella? Or will it cement customer positions with existing FX providers?

"The traditional banking system is reliant on Swift for international payments for many years and has helped leave the door open to Fintechs, but now they are closing the gap in innovation"

EAST & PARTNERS' CHIEF EXECUTIVE BRETT WILLIAMSON

"We really do value a potential new provider coming to us with proactive ideas, especially around our liquidity management needs. If they have something new/innovative to say, then we are a ready listener."

GROUP TREASURER, US\$7.0BN, GERMAN MANUFACTURE



## Defining the Ramifications of Exponential Private Credit Growth

Major lenders are now forced to compete more directly with the booming US\$1.7 trillion private credit sector. Firms such as Apollo Global Management are muscling in on increasingly larger deals with the US Federal Reserve flagging “exponential growth” in the industry over the last five years. Extended by non-bank financial institutions such as investment funds lending to corporate borrowers, the market is now approaching a defined size matching syndicated lending and corporate high-yield bonds.

Concerns have been raised over the mounting risk of a private credit bubble that has roughly tripled in size since 2015 by major banks including UBS and JPMorgan, risking becoming the next precursor to a global financial crisis (GFC). Originally a financing source for commercial enterprises turned away from other credit facilities, private credit has developed into a credible rival to traditional bank debt and liquid markets including syndicated loans and high yield corporate bonds.

Banks have steadily retreated from lending to large buyouts and SMEs, particularly in Asia. The World Bank calculates the annual financing gap for small businesses at more than US\$5 trillion with almost half that value attributed to Asia. Banks display curtailed business lending appetite as a result of elevated regulatory costs and risk measures imposed to protect taxpayers from having to repeatedly bail out “too big to fail” financial institutions structured on high leverage and maturity mismatches.

“Banks are rightly governed by strict risk and governance rules which private credit is not held to, which could easily lead to trouble. The question for banks though is – are they missing out on deals they would have liked to win? If yes, banks need to look at why businesses are not turning to them as trusted partners and solution providers anymore.”

EAST & PARTNERS’ PRINCIPAL ANALYST PAUL DOWLING

## Real-Time Cross Border Payments Within Reach?

East & Partners Cash & Payments research reveals cross border payments is one of the fastest growing areas of transaction banking product engagement. [The Reserve Bank of Australia \(RBA\) reports](#) that the interlinking of rapid payment systems is garnering growing consideration by central banks, international organisations and market participants as a key way to address ingrained pain points.

Payments companies are also investing heavily in enhanced capability, evidenced by Alipay enabling Mastercard’s “Move” functionality for its 1 billion users in China to almost instantly transfer funds and receive transactions in over 180 markets and 150 currencies. Interlinking involves establishing connections between fast payment systems to enable payment service providers in different countries to more seamlessly interact through linked infrastructures traditionally served via complex interconnected correspondent banking networks.

The introduction of real time payments platforms for domestic payments has many businesses expecting the same for their cross-border transactions. Regardless of if there is an FX component to the cross-border payment, capability at most providers is seemingly out of step with corporate needs and rising expectations.

“Our biggest challenge is cross border cash management within our supply chain and we’ve not yet found a partner who can properly help finance this with us.”

CFO, GBP4.2BN, INTERNATIONAL MANUFACTURER/DISTRIBUTOR

## Challenges banks are facing on their journey to digital:



Outdated systems



Limited transparency



Disconnected data inputs



Siloed systems and banking divisions

## Reluctant Self-Service Origination Uptake

Globally, banks have been moving to self-service options for both Retail and Micro customers, with the aim being to allow customers to perform banking tasks on their own without the need to contact their bank directly. Providing ways for customers to complete these tasks without bank intervention allows bank staff to focus on more complex, high value tasks.

East research shows that one in four SMEs in Australia (24.8 percent) name having a knowledgeable Trade Account Officer as a key initiative to selecting a bank for their Trade Finance business, followed closely by being able to demonstrate geographical markets expertise (11.2 percent). The closest self-service or digital related feature is being able to access e-Trade services, coming in well below at 7.5 percent. Businesses are more interested in banks improving the fundamentals of their offerings in the aspect of facility capabilities and conditions, over being presented with self-service tools.

In the Asset Finance space, the research still points to the Micro market segment in Australia where CFOs, Treasurers, and business owners value working with a Relationship Bank specifically as their preferred source of Asset Finance solutions (39 percent). Large portions of the Micro and SME segment (81.1 percent and 81 percent respectively) do not source their Asset Finance solutions by themselves using direct lending with their bank, and instead opt for relationship style origination with a broker which provides benefits such as time saved, better pricing, accessing specialist knowledge or advice, and accessing a broader range of solutions.

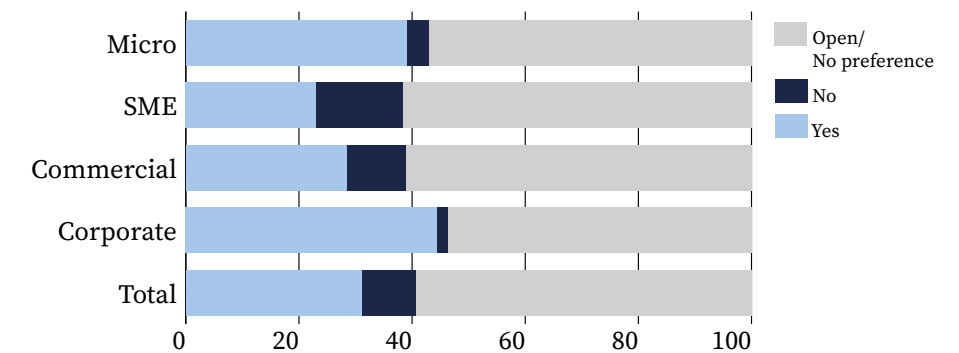
Replicating such benefits in a direct lending channel may prove difficult, or near impossible for banks, particularly time spent shopping around and having access to such a broad range of solutions. As banks move to win back origination share from brokers in the Retail mortgage market to improve margins by offering digital only loans such as the CBA's new digital only home loan, could a similar trend begin to occur in the Asset Finance space?

Could the larger banks move to make their Asset Finance origination entirely digital or self-service only? Or are brokers too valuable and entrenched in the Asset Finance system? Is the self-service model being rolled out across SME banking in general, and if so, to what effect?

“Brokers and Relationship Managers are a staple of business banking, reducing face to face interaction with either of them could reduce entanglement and prove to foster unpleasant experiences for customers.”

EAST & PARTNERS' GLOBAL HEAD OF MARKETS ANALYSIS MARTIN SMITH

## Relationship Bank as Preferred Source for AF Solutions % of Total



Source: East & Partners Australian Asset Finance Service – March 2024 (N: 1293)

## RFP and Onboarding Processes Missing The Mark

East research continues to illustrate the ongoing pain points that CFOs and Treasurers are experiencing when executing a search for a new banking provider. With the RFP and onboarding process being a key time to give a first impression to what a lasting banking relationship might look like, banks have their hands tied when it comes to statutory requirements such as AML and CFT, causing a great deal of friction for onboarding new and prospective clients.

Not all gripes are bound by regulatory requirements however with CFOs and Treasurers crying out for a greater level of accuracy and transparency in RFP submissions, with one in five citing this as a key pain point. The issue of accuracy almost certainly flows on to other pains experienced, amplifying issues around the length and time of such a process, noting others such as the internal and submission processes taking too long.

“In our most recent RFP it took months to simply finalise Q&A and querying from the four banks we went to – before any of them actually provided formal responses. We thought our RFP was prepared comprehensively and we’d also used an external treasury consultant to prepare the specifications. Unbelievable process that consumed over a year from start to finish.”

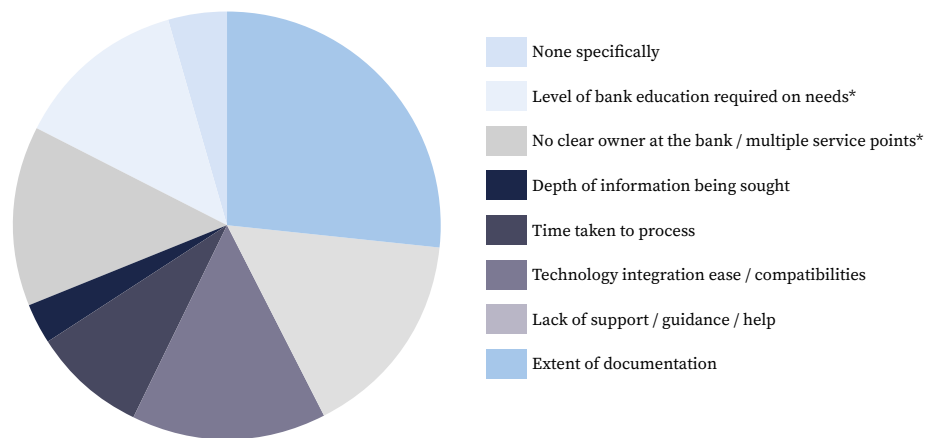
TREASURER, US\$5.5BN GERMAN WHOLESALE/DISTRIBUTOR

What is the main driver behind inaccuracies in RFP submissions? Are RFP volumes leading to a decrease in quality and therefore making them more opaque? Or is there a deeper cultural element within banks that needs attention?

“Getting basic information on RFPs correct is crucial for a smooth process with no hiccups, but there consistently seems to be a breakdown somewhere along the way between parties, what will it take for this to be flipped on its head?”

EAST & PARTNERS’ GLOBAL HEAD OF MARKETS ANALYSIS MARTIN SMITH

### Biggest Onboarding Pain Point % of Total



Source: East & Partners Global Insight Report Selling Banks to the Corporate Treasurer, 2024 (N: 755)  
Note: \*post-coded independently nominated response

# Research and Intelligence

## **On Demand**

Clients have access to our monthly East on Demand primary research service, delivering bespoke access to the top 100 revenue-ranked enterprises across each of 39 country markets. This unique service enables clients to place any question, in any market, at any time.

## **Consulting and Advisory**

Focussing on our clients' most critical opportunities and challenges, we work side by side with senior leaders and their teams to create unparalleled value for their organisation.

Identifying and creating competitive advantages using primary voice of the customer research we work with clients on areas such as market sizing, due diligence, product development, market entry and strategy validation.

## **Market Research Subscription**

Clients gain accurate and repeating market and competitor intelligence through our product-specific market research services.

These services deliver relationship share performance, product-based wallet share, customer satisfaction, product uptake and drivers, customer churn, and brand awareness and recognition insights at a bank-by-bank level.

Every service comes with an allocation of 'private' questions for subscribing clients, enabling them to ask all interviewees their own questions addressing areas of key importance to their business. These questions are private to each client and the results are reported back to their respective client only.

# Market Coverage and Strengths

## Business FX

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41%

HK mid-market businesses considering outsourcing the management of their multi-currency accounts to a third party

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Citi

#1 current primary Spot FX provider for US businesses

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30%

UK businesses planning to change their primary Spot FX provider in the next six months

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## Trade & Supply Chain Finance

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A\$287m

The average value of current trade finance facilities per Australian large corporate

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49%

Mainland Chinese corporates who have shifted all or part of their supply chain away from China to other markets

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20%

NZ commercial businesses using no tools to mitigate non-payment risk

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## Asset Finance

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14.3%

YoY increase in asset financing volumes

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Simplified/quicker  
credit process

Is the **#1** reason behind any planned  
change in Asset Finance

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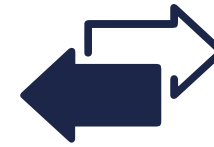
CBA

The largest primary asset finance  
provider in the Australian market

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## Cross Border Payments

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17%

Businesses looking to change  
their current provider

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#1 fastest  
growing area

Of multi banking, alongside International TB

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ANZ

The largest provider among  
Australia's Commercial market

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## Cash & Payments

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80%

Australian mid-market businesses using more than one provider for their Cash & Payments needs

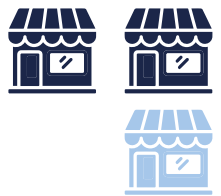
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### Standard Chartered

#1 current primary transaction bank for Asian Large Corporates

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1 in 3

Commercial sized businesses planning to switch providers in the next six months

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## Sustainable Finance

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36%

YoY increase in capital UK large corporates are allocating to getting their business to a net-zero future

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### Specialist sustainability lenders

Are the primary source of net zero funding for USA corporates

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### Practical frameworks for what constitutes green/sustainable finance

Is the top desired outcome for Indian corporates from events such as COP

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## Liquidity Management

Is the area most in need of technology or product innovation for global large corporates

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## CBA

Is **#1** for digital and technology advisory for corporates

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## Sharing learnings from their own experience

Is key to best of breed digital and technology advisory

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# Informed and Effortless Decision Making

Since 1987, East & Partners' market research, analysis and advisory services has informed the decision-making of leading commercial, business, and institutional providers and banks globally. We give our clients unbiased access into the true voice of their customers, providing the competitive edge they need to navigate the complex and dynamic B2B financial services and banking markets, providing better outcomes for their organisations, their customers, and our industry.


## **Working with East & Partners:**

Empowering informed decision-making for our clients, we deliver decision-centric intelligence reflecting the true and unbiased voice of business customers. Our goal is to partner with our clients to deliver results, not just data, to set them apart from their competitors and set them on the path of continued growth.

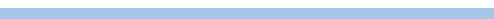
We deliver continuous market and competitive research metrics based on large scale quantitative, primary research on the corporate, business and SME banking markets to our financial services clients.

We engage privately, consulting with individual bank clients seeking market-related solutions to opportunities and challenges.

Our research and insights cover all business segments from Micro businesses with annual turnover of \$1-5 million through to Corporate business with annual turnovers of \$725 million plus.

Micro 

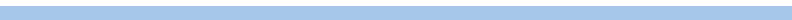
**\$1-5 million  
annual turnover**

SME 

**\$5-20 million  
annual turnover**

Commercial 

**\$20-725 million  
annual turnover**

Corporate 

**\$725 million +  
annual turnover**

**Values:**

**Unbiased voice of the customer**

We ensure unbiased and confidential dialogue with the customer, with response rates over 85%, and high quality, engaged interviewee participation by entering strict non-disclosure agreements when and where interviewees request it. We have never given incentives for businesses to participate in our research and we have never needed to.

**Natural, high-quality sampling**

We provide intelligence into our clients' market. We go to extensive lengths to guarantee our insights can be referenced to the population at large, using central census data to map our sample against; we do not ask clients for customer lists, given the risk of bias this method carries.

**Bullet proof primary fieldwork**

We conduct all 75,000+ direct annual interviews and fieldwork with decision-makers responsible for their business' banking relationships to ensure the intelligence we collect is accurate and verifiable.

**Continuous client relationships**

We place great importance on our relationships with our clients and the insights and success our collaboration brings to your organisation, in the long term.

# Global Insight Series

Providing a high level, global overview of business customer behaviour, attitudes, sentiment and forward-looking demand in relation to specific business banking markets, our Global Insight series aid and support our financial services clients in their expanding business goals, no matter where they are in the world.



[Selling Banks to the Corporate Treasurers](#)



[Innovation in Treasury and Supply Chain Financing](#)



[A Study of Global Business Spot FX Behaviour](#)



[Funding a Globalised Supply Chain](#)



[Financial Technology and the Corporate](#)



[The Risks and Returns of Hedging](#)



[Optimising the Regional Treasury Centre Offering](#)



[The Future of Client Onboarding](#)



[Cracking the Bank RFP Code](#)



[Covid's Shake Up of Relationship Banking](#)



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## Finding the Value in Green Banking

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## Digitising and Greening Global Supply Chains

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## Resurrection of the RM

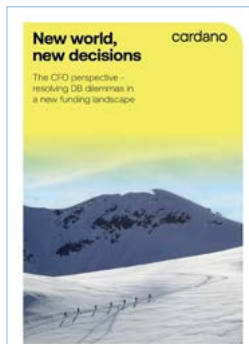
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# Thought Leadership

Our Thought Leadership initiatives help clients differentiate themselves and expand their customer acquisition pipelines by providing insightful thought leadership pieces. These programs gain extensive exposure in the broader market through whitepapers, owned media channels and features in prestigious trade and mainstream publications, ensuring their messages resonate widely and effectively.

Clients have done incredible things with their thought leadership programs, such as:

## Whitepapers



[Cardano, New world, new decisions. The CFO perspective - resolving DB dilemmas in a new funding landscape](#)



[Visa B2B Connect, Challenges and innovations in cross-border payments: Rethinking the correspondent banking model as your sole payments provider](#)

## Owned Media (blog, social media)



[Citi, Supply Chain Financing](#)



[Commonwealth Bank of Australia, Why there's no one-size-fits-all solution to business cash flow challenge](#)

## Earned media (articles in publications)



[Trade talent is becoming a scarce commodity, Euromoney](#)



[Top corporates unsure of leading digital advisors, Trade Finance Global](#)

# Marketing Communications

## **Banking News**

Sent out every Monday to over 4,000 decision-makers and leaders in the Banking industry, East & Partners' newsletter contains a 'wrap' of the previous week's key industry news, clients' news, as well as our own latest insights and releases.

Banking news also offers a searchable database of thousands of banking and finance news stories, providing a major research resource.

## **Press Releases**

We work with clients and partners to write and edit press releases to achieve the best cut-through and gain the interest of journalists across the business and finance media landscape.

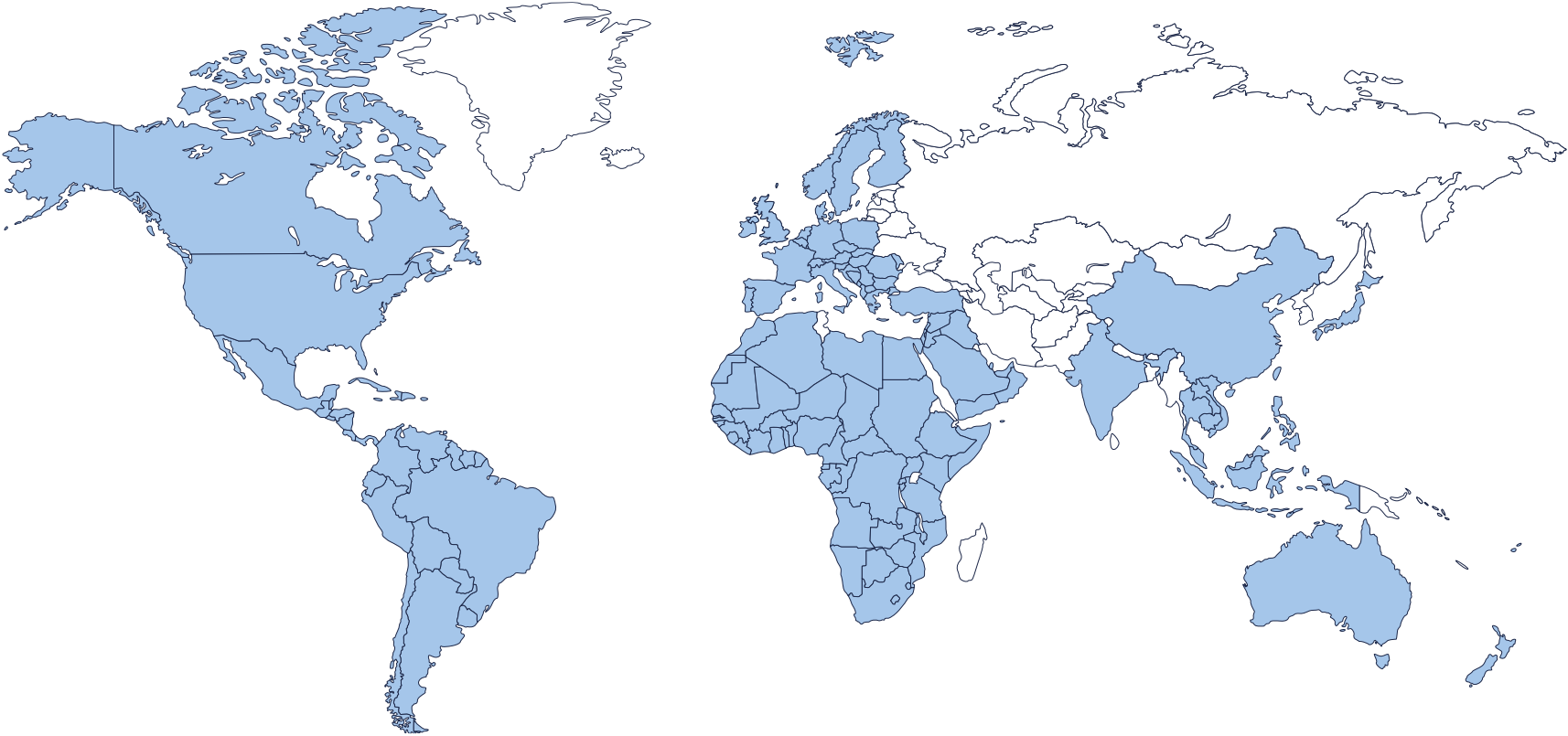
## **White Papers**

Distributing your research and insights to your targeted market in a digestible, meaningful and correct manner is a mammoth task that clients often need support with. Clients are drawing on our wealth of experience to create and help promote industry-leading white papers off the back of the primary research we engage in together.

[Subscribe to Banking News](#)

# Our Global Capabilities

At East & Partners we work together as one firm to serve our clients wherever they need us. Our collective knowledge and experience across global markets helps us guide clients on the intricacies of each region while enabling cohesion across their global footprint.



with Offices in:  
**Hong Kong | London | Singapore | Sydney**

