



## Bob Giffords

Independent Banking and Technology Analyst

Bob Giffords, is an independent analyst and consultant for the European banking sector with over 25 years experience in financial technology. This included major engagements for bank outsourcing, business process re-engineering, branch automation, multi-channel architectures, product factories, credit cards, payments, treasury and securities trading, governance, risk management, and IT best practice in several European countries.

Bob has recently completed research on compliance trends in the UK, exploring how financial firms are embedding the regulatory principles into their day-to-day operations for improved performance. He has evaluated a number of different regulatory regimes including Basel II, Sarbanes Oxley, Know Your Customer/ Treat Customers Fairly, SEPA and MiFID and assessed how firms are using technology to meet their obligations and improve their own competitive position. He is a frequent speaker at banking conferences across Europe and acts as a judge on two major awards for financial innovation. He is a regular contributor to *The Trade*, *Swift Dialogue* and other banking or securities journals. Until recently he was Director, EMEA Research and Consulting for Financial Insights, an IDC Company. Starting from scratch he built up a significant consulting and research business in Europe with 6 analysts, helping to organise over 15 European conferences and other banking events. A key area of research was the industrialisation of banking, which looked at how enterprise hubs, distributed sourcing, straight through processing and business process management were transforming core banking technology architectures.

Before that Bob was Chief Technology Officer with EuroMTS Ltd., the leading European electronic bond-trading platform. In this role he worked closely with all the major investment banks and their technology partners. He also managed the launch of the internet based trading platform for BondVision a major new service for real time bond indices, and an ISV partnership programme for MTS markets.

With degrees in Mathematics from the University of California, and economics from Cambridge University, Bob carried out post-graduate studies in Germany and the US. In his early career he developed software in the aerospace and technology sectors, followed by a long career in project management and technology consulting, most of which was as an independent analyst.

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