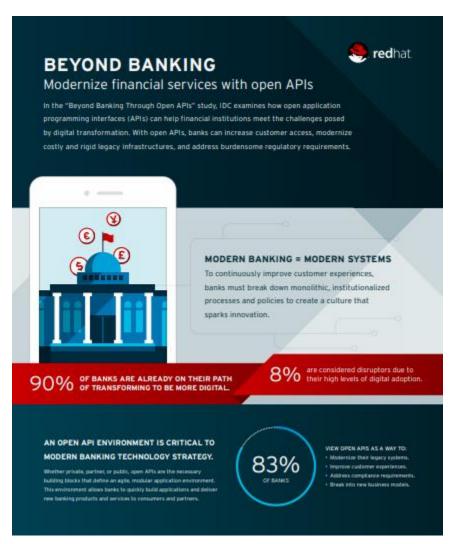# beyond-banking-modernize-financial-services-with-open-apis

In the "Beyond Banking Through Open APIs" study, IDC examines how open application programming interfaces (APIs) can help financial institutions meet the challenges posed by digital transformation. With open APIs, banks can increase customer access, modernize costly and rigid legacy infrastructures, and address burdensome regulatory requirements.