



About the .BANK Influencer Interview Series

The .BANK Influencer Interview Series is aimed at checking the pulse of the banking industry – from cutting edge fintech solutions to cybersecurity issues and marketing strategies. Look for periodic interviews with some of the industry’s most important influencers including executives, speakers, authors, and journalists.

.BANK Influencer Interview Series: Tanya Andreyan | Journalist

About Tanya Andreyan

Tanya Andreyan is the editor of [Banking Technology](#), where she has worked for more than a decade reporting on the latest tech trends and news in banking. Tanya has extensive knowledge of the banking/financial services technology industry and its participants, including vendors, institutions, and consultants on global and regional levels.

.BANK: As editor of UK-based magazine Banking Technology, you have a deep understanding of innovation driving the industry. From what you’ve seen, how will the role of traditional banks change as fintech continues to push boundaries?

Tanya Andreyan: There is a lot of talk of banks eventually being relegated to just “utility” services providers. So, providing the “plumbing” – unexciting but necessary – such as infrastructure, regulatory compliance, etc. Banks that do not embrace the digital innovation route will become just that (or just perish).

.BANK Follow up: Do you feel that there will be different outcomes for these bank roles based on location and varying regulation i.e., the designation of certain services by regulators to banks only?

Tanya Andreyan: Of course, it is important to take into consideration where the bank is based, the economic, social and political environment, the regulatory regime, cultural nuances, infrastructure, etc.

.BANK: Which types of fintech companies are the most desirable acquisition targets by large financial institutions?

Tanya Andreasyan: At the moment, there is a lot of hype around digital/mobile, payments, artificial intelligence (AI) and blockchain. For those banks that pursue these acquisition routes – these words are music to their ears at present.

.BANK: What do you feel is the greatest cybersecurity risk facing the industry currently?

Tanya Andreasyan: Cybercriminals being extremely well-organised, well-equipped, well-funded, knowledgeable and relentless.

.BANK: You've interviewed dozens of people in the fintech space. Which person or organization has the best grasp on the future of banking in your opinion?

Tanya Andreasyan: There is plenty of knowledge in this space. As well as a lot of hot air. Nobody has a grasp on the future – it hasn't happened yet and no one can really see into it (unless one believes in psychics and fortunetellers). We can only speculate. Of course, major themes such as digitalisation, automation, etc. are clear. You need to be neither an industry guru nor a psychic to see it.

.BANK: What innovations or technologies do you see changing banking the most in the next three to five years? Why?

Tanya Andreasyan: Robotics and artificial intelligence are making big strides in the industry – I believe they will have a major impact, both on the way banks interact with the external world (customers, partners, etc.) and the way the business is run internally (more automation, change of employee competencies and skills, etc.).

.BANK: What do you think should be the number one priority for banks in the next 12-24 months?

Tanya Andreasyan: Getting fully ready for the digital era – people, processes, technology.