

# Breaking down silos in financial services

*Speaking at Hubbis' Digital Wealth event in Singapore in June – Benjamin Turner of Liferay explains how to encourage cooperation internally within organisations, to implement solutions that break down technology silos.*

Silos exist in any organisation – and those organisational silos have historically given rise to technology silos – for example, the marketing department owning the website while the IT department owns internet banking, with each typically being implemented using different technologies.

Some of the challenges with siloed technology are inconsistent user experiences and an inability to provide information that is contextually relevant.

This is according to Benjamin Turner, solutions consultant and product management, APAC at Liferay, who also believes that the next phase of mobile-enabled technology is going to take many phone users by surprise – with the increasing implementation of 'wearables' and 'nearables'. For example, a health insurance provider might give added benefits to policyholders if they wear a 'Fitbit' device and record the number of steps taken every day.

In the case of nearables, meanwhile, in the not-too-distant future, a consumer walking past a shop might be alerted by their mobile device of special offers.

Such advances are increasingly likely. A recent survey by Gartner, for instance, showed that more than half of the organisations interviewed said they had two web content management systems to facilitate various communications.

This can help in implementing integrated solutions for enterprise architecture to solve the current situation that exists within many organisations – where there are multiple touch points across the customer journey.

But Turner cautions that even with the best user experience, if it doesn't integrate to the core systems and give customers a gateway to access, it is not going to provide value to the end-user. ■



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[Link to Event Agenda](#)

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