

TOP RETAIL BANKING TRENDS 2022

In a post pandemic economy – Cost and Competition remains a major concern

BANKS

Drive cost transformation to fortify reserves and rationalize future investments



SUPER FINTECHS

Competition threatening incumbent's margins, customer base, and market share



Banking 4.X era will require incumbents to create new value



Banking-as-a-Service to unlock latent market potential



Scalable, agile and intelligent digital capabilities on the cloud

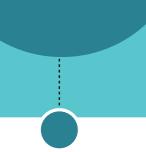


Data ecosystems to amplify value creation



Digital-only subsidiaries to curate FinTech inspired customer

journeys



DELIVER

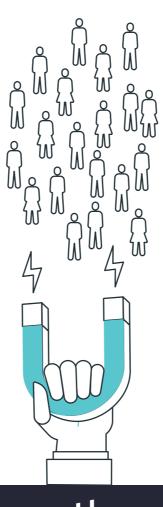
Hyper-personalized and contextualized banking experience embedded in customer lifestyle

Achieve sustainability goals and ensure data security to retain the new value



Intelligent Identity and Access Management (IAM)

solutions becoming the foundation for experiential digital banking services





Banks are progressing from greenwashing to comprehensive sustainable business **strategies** with equal focus on the environment as well as social responsibility

...while keeping an eye on the next banking evolution!

5G will power the new age of hyper-connectivity featuring real-time banking and instant customer gratification

Decentralized Finance (**DeFi**) enabled by blockchain and smart contracts to usher banking into a new era of efficiency and transparency

