



New-age disruptors showcase agile models

Commercial Banks face tremendous **competitive pressure** in a volatile and uncertain post-pandemic era



After disrupting payments and retail banking, **agile new-age** players are shaking up corporate financial institutions:

-  Fintechs are orchestrating commercial banking ecosystems and building **B2B super apps**
-  Hyper-flexible **alternative lenders** give SME loans a dramatic makeover



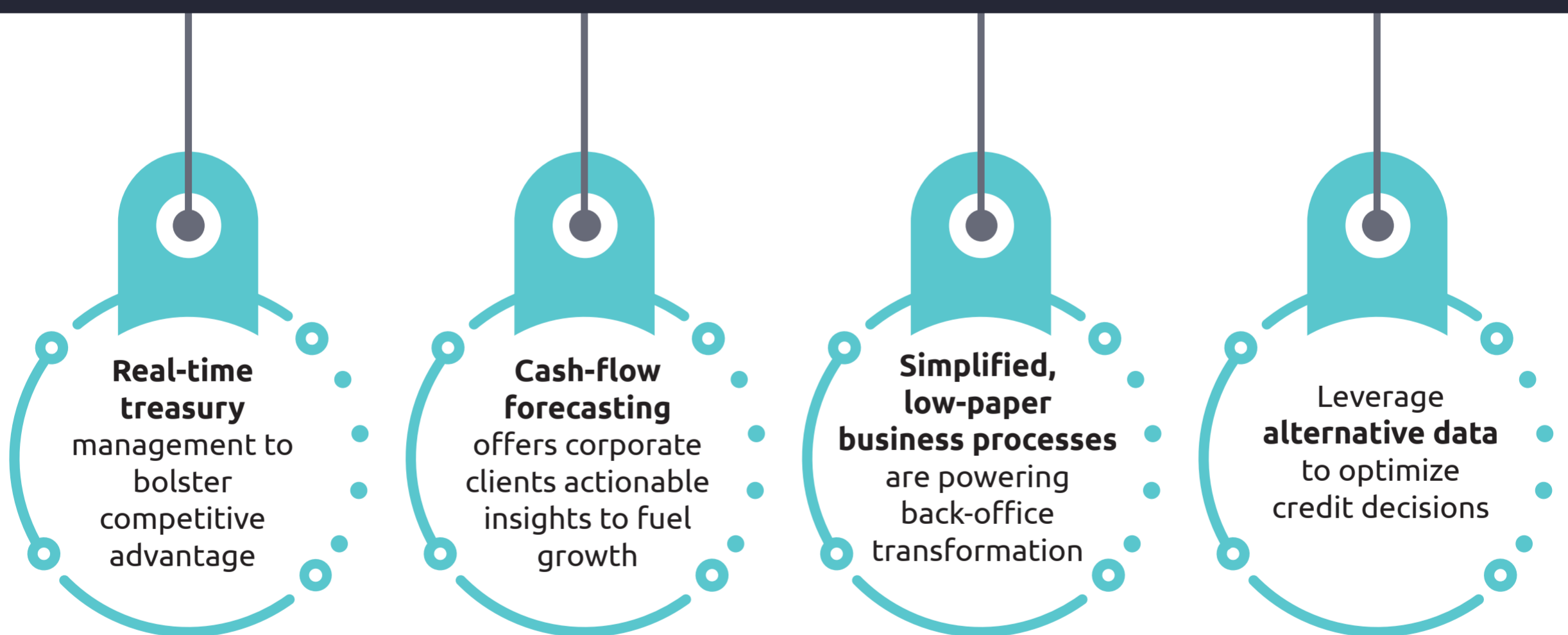
Scene is set for commercial banks to explore the business of experience

Goodbye business banking!

Simplifying business processes using **intelligent automation** and **as-a-service models** becomes a necessity for banks



Look beyond the front-office, drive end-to-end transformation



Pursue sustainability goals while keeping an eye on new horizons...



Sustainable finance offerings to boost low-carbon economy

Smart contracts will enhance real-time trade and settlement functions

