



**Interactive
eBook**

TOP TRENDS IN BANKING 2022

TABLE OF CONTENTS

TOP TRENDS IN RETAIL BANKING 2022	4
TOP TRENDS IN WEALTH MANAGEMENT 2022	6
TOP TRENDS IN PAYMENTS 2022	8
TOP TRENDS IN COMMERCIAL BANKING 2022	10

TOP TRENDS IN BANKING 2022

Capgemini Top Trends in Banking 2022 books explore and analyze the various business trends expected to shape the financial services ecosystem this year and beyond.



TOP TRENDS IN RETAIL BANKING 2022

Retail banks seeking to bolster eroding mindshare will focus on customer-centricity in 2022. However, their success will be contingent on investment in new technologies to resiliently face competitive challengers such as **Super FinTechs**. The pandemic sparked a **cost transformation** wave in the FS sector that is forcing banks to restructure expenses. The new era features platformification centered around **Banking-as-a-Service** (BaaS) offerings and migration to the **Cloud**.

A robust and resilient IT core infrastructure will enable banks to launch **digital-only subsidiaries**. While digital technologies are critical, data remains banks' most significant asset, and platformification will allow firms to orchestrate **data ecosystems**. The spotlight on data accentuates the need for advanced **cybersecurity**. Banks can position themselves to lead the ESG charge by financing relevant projects and empowering businesses, individuals, and geographies to support a **sustainable** and more **green world**.

A recurring theme among 2022 trends is banks' exploration of emerging technologies such as **5G** and **Decentralized Finance** (DeFi), which could usher in a new banking era.



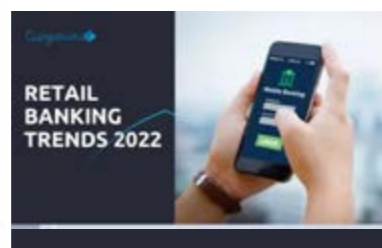
DOWNLOAD

Capgemini Top Trends in Retail Banking 2022 brochure



EXPLORE

The trends on slideshare



VIEW

The full infographic



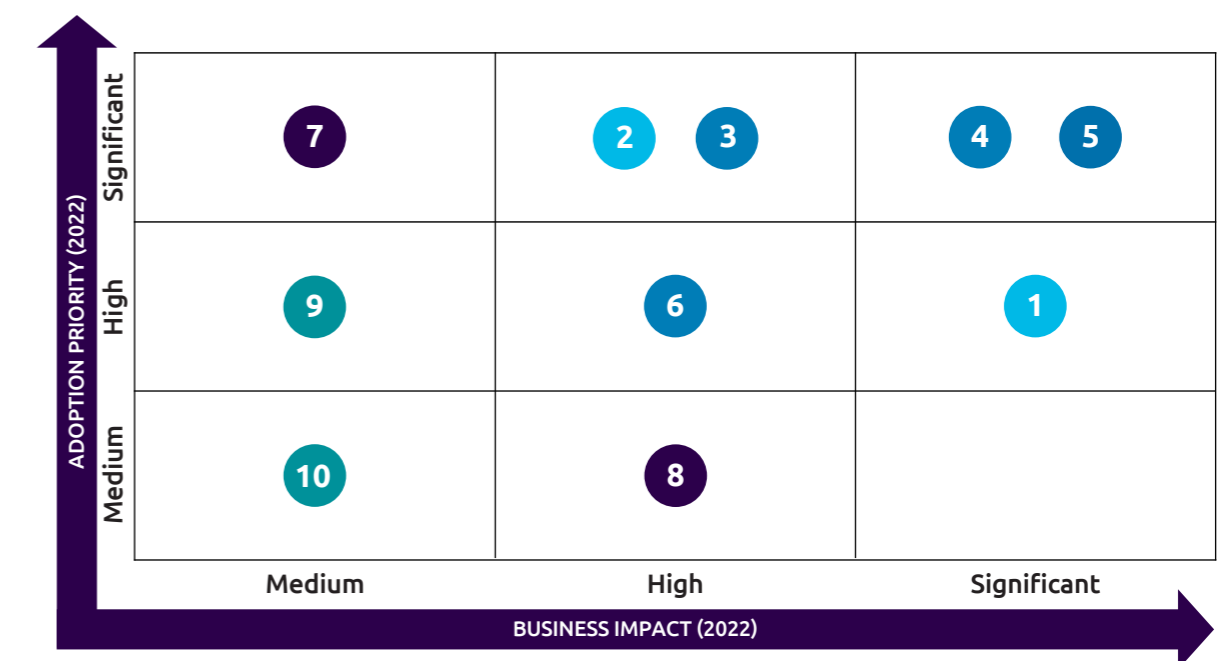
For more information or a private presentation on Top Trends in Retail Banking 2022, contact us at financialservices@capgemini.com

Top Trends

- MARKET DISRUPTION**
 - 1 The blurring lines between **Super FinTechs** and banks
 - 2 Banks double down on **cost transformation** to improve financial health
- CREATING & ENABLING NEW VALUE**
 - 3 **Banking-as-a-Service** can unlock latent market potential
 - 4 Banking on the **cloud** to unlock new value frontiers
 - 5 The power the experiential Banking 4.X era: emerging **data ecosystems**
 - 6 Frontrunners will build **digital-only subsidiaries** to remain relevant and resilient in the FinTech era
- ENTERPRISE SECURITY AND SUSTAINABILITY**
 - 7 **Cybersecurity** is becoming a competitive differentiator for banks
 - 8 Banks to step up their transition to become **planet-centric enterprises**
- NEW HORIZONS/ INDUSTRY EVOLUTION**
 - 9 **5G** projects and exploration to pick up speed
 - 10 **DeFi**-ning the next banking evolution

Source: Capgemini Financial Services Analysis, 2021.

Priority Matrix



Source: Capgemini Financial Services Analysis, 2021.

TOP TRENDS IN WEALTH MANAGEMENT 2022

Recent lessons about anticipating and preparing for the future will be invaluable in 2022 as COVID-19's wide-reaching effects continue to influence the wealth management (WM) industry.

WM firms must prepare to leverage opportunities around the *Great Wealth Transfer* to capture younger client segments. *Consolidation* among business units and other firms also offers strategic advantages. As the financial wealth of ultra-HNWIs grows, *family offices* are gaining prominence. *Digital asset investment strategies* are becoming critical as interest in digital assets expands. Therefore, *human-centered design* will be essential to building a superior digital client experience while ensuring *cybersecurity*. Additionally, a *hybrid advisory* approach appears inevitable for successful engagement with emerging segments, including the mass affluent and millennials.

As demand for sustainable investing escalates, WM firms need solutions to *measure ESG impact*. *Behavioral analytics* can help firms ace client experience, retain investors and drive growth. In the future, the move to *embedded wealth management* will require ecosystem collaboration to boost capabilities, expand reach, and cut costs.



DOWNLOAD

Capgemini Top Trends in Wealth Management 2022 brochure



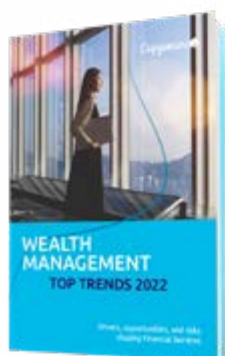
EXPLORE

The trends on slideshare



VIEW

The full infographic



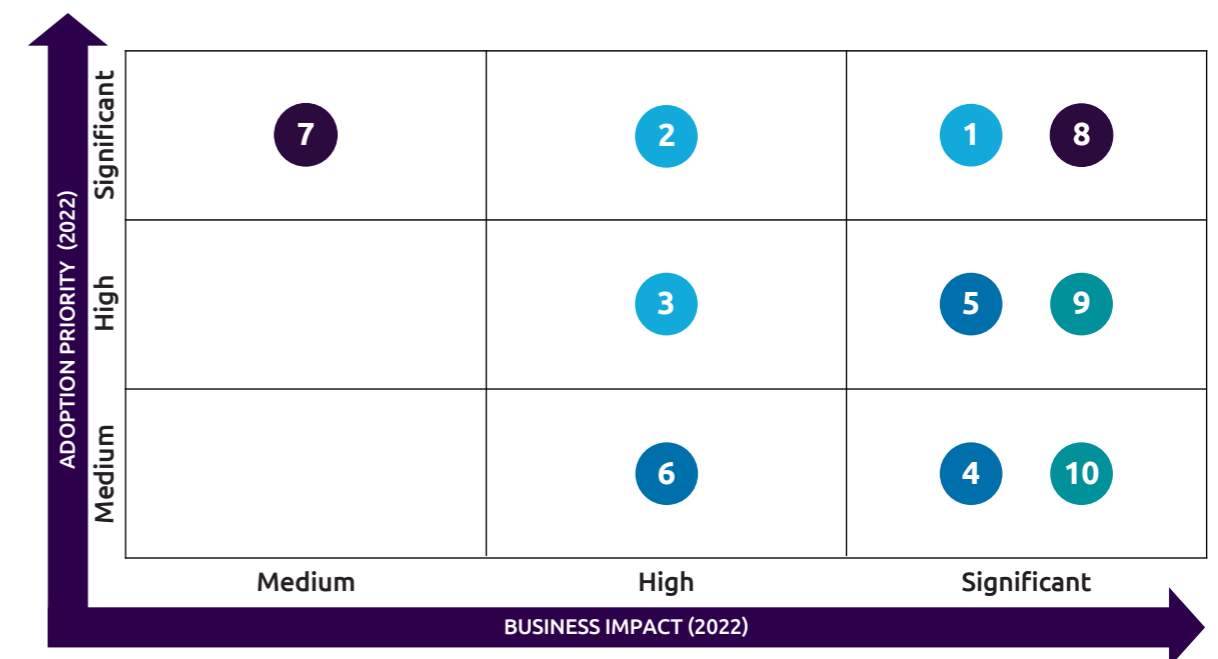
For more information or a private presentation on Top Trends in Wealth Management 2022, contact us at financialservices@capgemini.com

Top Trends

- EVOLVING CUSTOMER NEEDS**
 - 1 As sustainable investing evolves, building capabilities to **measure ESG impact** is the next step
 - 2 **Human-centered design** will be a critical element of firms' digital transformation strategies
 - 3 Building a **digital asset investment strategy** is becoming important
- NEW GROWTH OPPORTUNITIES**
 - 4 WM firms will be ready to capitalize on **Great Wealth Transfer** opportunities
 - 5 **Hybrid advice** capabilities will unlock new revenue streams
 - 6 The **embedded wealth management** revolution opens greater ecosystem collaboration opportunities
- INTELLIGENT ENTERPRISE**
 - 7 **Cybersecurity** becomes a top priority for wealth firms
 - 8 **Behavioral analytics** enable firms in effective client interactions
- CHANGING INDUSTRY DYNAMICS**
 - 9 WM firms explore **consolidation** among business units and other firms for strategic advantage
 - 10 **Family offices** making a resurgence – worldwide

Source: Capgemini Financial Services Analysis, 2021.

Priority Matrix



Source: Capgemini Financial Services Analysis, 2021.

TOP TRENDS IN PAYMENTS 2022

An experience-driven environment where payments for consumer lifestyle purchases are invisible, frictionless, and enabling functions that boost customer experience (CX) – **Payments 4.X** kicks off in 2022. The traditional payments instrument mix will morph to include **next-gen payment methods**, and **digital ID** infrastructure will become essential as payments transparency expands.

The digital evolution will further enable non-banks to offer innovative propositions to **SMBs**. **BigTechs** will also reach out to the **B2B** segment with innovative partnerships. As firms collaborate, the payments industry will count on open ecosystems for efficiencies at scale while reducing costs. In the **Payments 4.X** era, firms will also consider **PaaS** and **data-based API models** to remain competitive and profitable. As more consumers embrace new payments systems in the wake of the pandemic, **cybersecurity** will continue to be critical.

PayTechs will diversify to offer services beyond payments as banks focus on customer reach and CX in 2022. Payment firms will also scale up and expand their reach through **consolidation**. As more countries develop digital currencies, **CBDC** may open a new payments journey path.



DOWNLOAD

Capgemini Top Trends in Payments 2022 brochure



EXPLORE

The trends on slideshare



VIEW

The full infographic



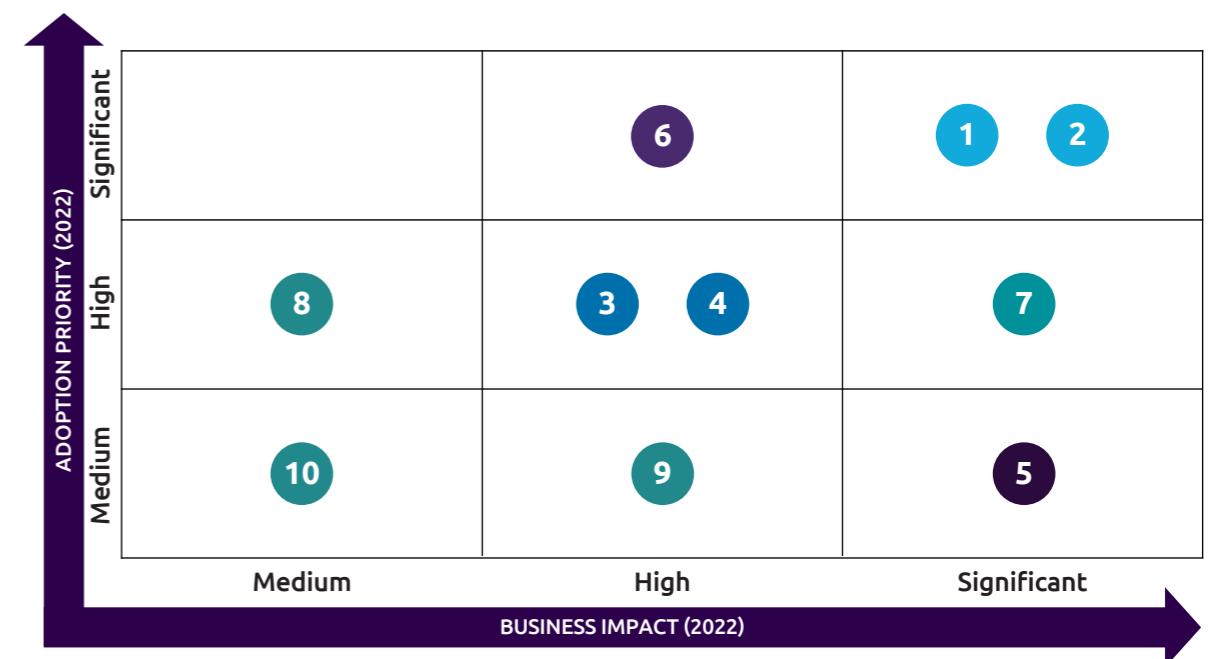
For more information or a private presentation on Top Trends in Payments 2022, contact us at financialservices@capgemini.com

Top Trends

- CUSTOMER CENTRICITY**
 - 1 Next-gen payment methods will drive growth in the **Payments 4.X**
 - 2 Digital ID infrastructure will be the key as Payments become **transparent**
- GO-TO-MARKET AGILITY**
 - 3 D2C and other novel propositions from **non-banks empower SMBs and merchants**
 - 4 **BigTechs** foray into **B2B** segment through partnerships
- OPEN ECOSYSTEM**
 - 5 **Cost and operational advantages** drive banks to embrace open ecosystems
- INTELLIGENT PROCESS**
 - 6 **PaaS** and data-based **API business models** help unlock new frontiers
- BUSINESS RESILIENCE**
 - 7 **Cybersecurity** is critical as data becomes nimble in **open finance** future
 - 8 **PayTechs** focus on market expansion and M&As to improve **profitability**
 - 9 **Consolidation** remains unabated driven by need for **economies of scale**
 - 10 Growing interest on **CBDCs** demand **future-readiness**

Source: Capgemini Financial Services Analysis, 2021.

Priority Matrix



Source: Capgemini Financial Services Analysis, 2021.

TOP TRENDS IN COMMERCIAL BANKING 2022

The 2022 scene is set for commercial firms to transition from traditional banking for business to the **business of experience**. As real-time payments evolve, banks will leverage intelligent automation to enable **real-time treasury management** and enhance **cash-flow forecasting** for clients.

The next step for commercial banks will be to monetize digitized services through **As-a-Service models**. At the same time, **FinTechs** will diversify the consumer banking ecosystem by collaborating with incumbents or introducing one-stop-shop super-apps for all banking needs. In addition, technology-enabled **alternative lenders** will fulfill the demands of micro, small and medium enterprises that find qualification for traditional banking loans difficult.

Abundant data and access to newer technologies will power **back-office transformation** and enable commercial lenders to **optimize credit decisions**. Driven by stakeholders clamoring for ESG consideration, commercial banks will continue to address **sustainability**. The most future-focused commercial banks will explore blockchain-powered **smart contracts** to reduce trade and settlement cycles.



DOWNLOAD

Capgemini Top Trends in Commercial Banking 2022 brochure



EXPLORE

The trends on slideshare



VIEW

The full infographic



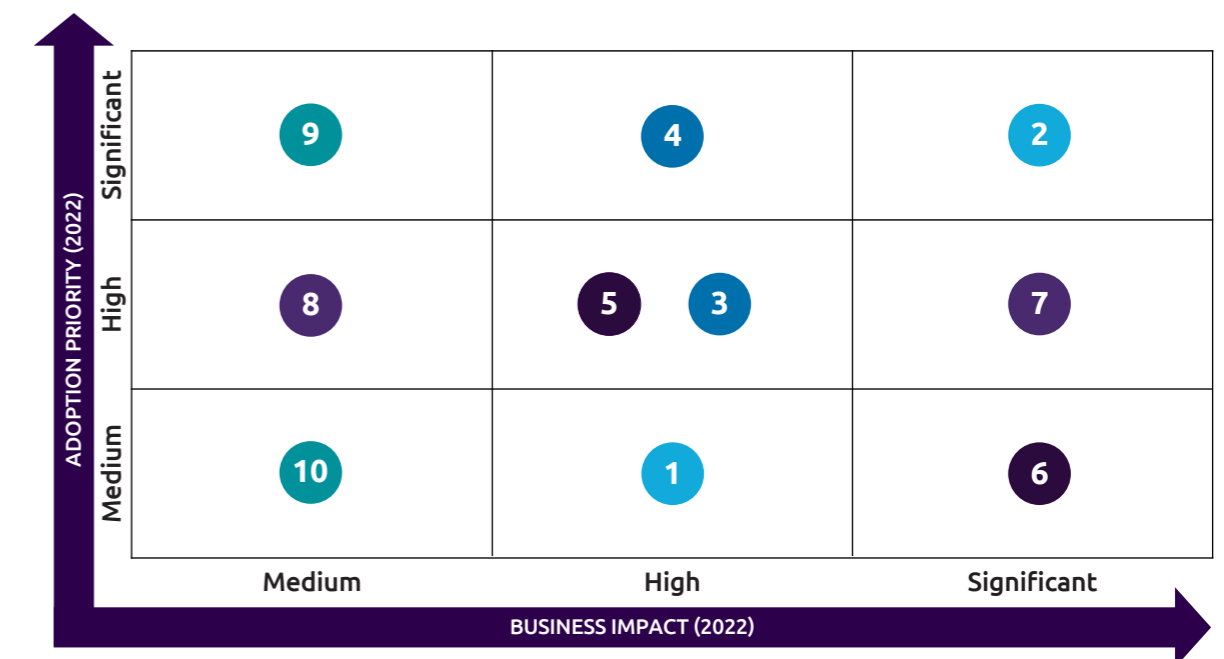
For more information or a private presentation on Top Trends in Commercial Banking 2022, contact us at financialservices@capgemini.com

Top Trends

- ENABLING EXPERIENTIAL BANKING**
 - 1 Goodbye *business banking*; Hello **business of experience**
 - 2 Commercial banking game-changers: Keep your eyes on **as-a-Service** models
- END-TO-END TRANSFORMATION**
 - 3 **Real-time treasury** management to bolster competitive advantage
 - 4 **Cash-flow forecasting** offers corporate clients actionable insights to fuel growth
- MARKET DISRUPTION**
 - 5 Fintechs orchestrating commercial banking ecosystems and building **B2B super apps**
 - 6 Hyper-flexible **alternative lenders** give SME loans a dramatic makeover
- PROCESS OPTIMIZATION**
 - 7 **Simplified, low-paper business processes** are powering back-office transformation
 - 8 Commercial lenders are leveraging **alternative data** to optimize credit decisions
- NEW HORIZONS/INDUSTRY EVOLUTION**
 - 9 **Sustainable finance** offerings to boost low-carbon economy
 - 10 **Smart contracts** will enhance real-time trade and settlement functions

Source: Capgemini Financial Services Analysis, 2021.

Priority Matrix



Source: Capgemini Financial Services Analysis, 2021.



Start building your strategy today!



Explore the online vibrant version of the [eBook](#)



Visit the [Top Trends in Financial Services 2022](#) webpage



For more information or a private presentation, contact us at financialservices@capgemini.com



Subscribe to the latest [World Reports](#) from Capgemini Financial Services and receive them upon launch



[Follow us on Twitter](#)



[Follow us on LinkedIn](#)



@2022 Capgemini

All Rights Reserved. Capgemini, its services mentioned herein as well as its logo, are trademarks or registered trademarks of Capgemini. All other company, product, and service names mentioned are the trademarks of their respective owners and are used herein with no intention of trademark infringement. No part of this document may be reproduced or copied in any form or by any means without written permission from Capgemini.

Get the Future You Want | www.capgemini.com