

To transform industry challenges into sustainable competitive advantages, banks will focus on three thematic areas



Customer First

Enterprise Management

Intelligent Industry

In 2025, market dynamics will catalyze...

Banks can achieve success by...

Customer First

Enhanced access to financial data for banks as regulators move towards open finance

Rapid instant payment growth that reduces credit and debit card use and impacts the profitability of global payment systems

Growing customer abandonment rates due to the lack of preferred payment methods

Embracing open finance to innovate, personalize offerings, and remain competitive in a connected financial ecosystem

Adopting instant payment capabilities to lower costs, support real-time corporate treasury, and strengthen strategic relationships

Investing in POS innovations to reduce merchant costs, enhance payment flexibility, improve customer experience, drive transaction volume, and strengthen customer loyalty

Enterprise Management

Increased volume and value of cross-border transactions, and enhanced payment rail interoperability with the adoption of ISO20022

Demand for streamlining and centralizing payment processes to eliminate banks' fragmented legacy payment architectures

Customer demand for multiple payment methods and flexibility in online and POS payments

Regulatory focus on operational resilience that will foster trust in a cashless future, mitigating risks of payment system disruptions

Adopting multi-territory instant payment corridors for faster, lower cost transactions, strengthening merchant trust and competing with FinTechs

Embracing composable cloud-based payment hubs to reduce costs, enhance customer experience, and streamline operations

Implementing a multi-rail payment strategy for personalized customer offerings and collaboration with partners for innovative solutions

Prioritizing operational resilience to comply with evolving regulations and ensure business continuity

Intelligent Industry

Increased online payments fraud that requires banks to securely control and share user's personal information

Growing volumes of remittance transfers globally and a demand for low-cost solutions from customers

Greater availability of structured payment information that can be shared anonymously with third parties

Leveraging decentralized digital identity solutions to streamline KYC processes, enhance security, and empower customers with greater control over their personal data

Embracing digital innovation with FinTechs to reduce remittance costs, improve efficiency, and contribute to financial inclusion

Monetizing payments data for innovative value-added services, business insights for corporate clients, and optimized products for new revenue streams

Future focus

In 2025, the payments industry will experience rapid change driven by evolving customer expectations, technological advancements, and shifting risk landscapes. To remain competitive and enhance customer value, the most successful banks will prioritize:

- **Customer-centric innovation** to enhance customer experience, offering seamless omnichannel interactions, personalized services, and greater value through instant payments, open finance, and POS innovations.
- **Modernize the payment infrastructure** by leveraging multi-rail strategies, composable cloud-based hubs, and instant payment corridors to enhance operational efficiency, reduce costs, and drive business growth.
- **Emerging technologies** that power decentralized identity and the potential for data monetization to deliver seamless digital experiences, optimize processes, and create innovative products and services.

By embracing digital transformation, banks can enhance customer experiences, optimize operations, and drive innovation to achieve sustainable growth and competitive advantage in the evolving financial landscape.



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