

The Future of Banking 2025 and Beyond

TREND - 1

Regaining trust and enriching customer lifetime value

Banks must prioritize transparency, accountability, and digitization to enhance customer engagement and deliver personalized experiences.

> Insights

- Develop strategies for real-time information on customer sentiments
- Integrate information across data sources to gain valuable insights



TREND - 3

Improving efficiency and security with Gen AI

Gen AI enables the analysis of large data sets and complex patterns to enhance financial forecasting, minimize risk, and prevent financial fraud.

> Insights

- Create effective financial and customer engagement strategies
- Gain adaptability in critical, dynamic, and evolving economic conditions



TREND - 5

Revolutionizing banking operations with intelligent automation

Core banking functions and internal support operations must utilize smart automation to compete in today's era of digital-only experiences and hyper-personalized customer journeys.

> Insights

- Collaborate with FinTech partners to drive innovation
- Gain access to modern solutions that enhance automation efforts



TREND - 2

Offering tailored solutions and services through composable banking

Transforming core systems is lengthy and complex, requiring full commitment from a bank's leadership, employees, and resources.

> Insights

- Invest in robust API ecosystems that allow for the seamless integration of various banking functions
- Quicker, efficient products, with focused service delivery, are the way forward



TREND - 4

Enhancing CX and creating new revenue streams using open and embedded finance

By adopting open and embedded finance, banks can overcome data management challenges, enabling personalized services, faster product launches, and enhanced customer loyalty.

> Insights

- Seamlessly integrate open finance and data into everyday customer journeys
- Super apps for banking, fueled by open models and strategic partnerships, are the way forward



TREND - 6

Empowering small and medium enterprises through emerging AI technologies

The increasing demand from SMEs for digital-first experiences and instant services presents an opportunity for banks to tap into this sector through advancements in FinTech.

> Insights

- Optimizing the talent pool through AI-driven training programs
- Leveraging virtual infrastructure to create multilingual voice agents and drive seamless customer interactions