

## TOP RETAIL BANKING TRENDS 2022

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



BUILD



## 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

