

Breakout VI: 2030 Vision: The Journey to a Networked Future

#AOBA23

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Banking 2030 Vision

The Journey to a Networked Future

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We will explore the following :

- i. Experiences Influencing Expectations
- ii. Experiences Influencing Technology
- iii. Fin-Techs Influencing Expectations and Behavior









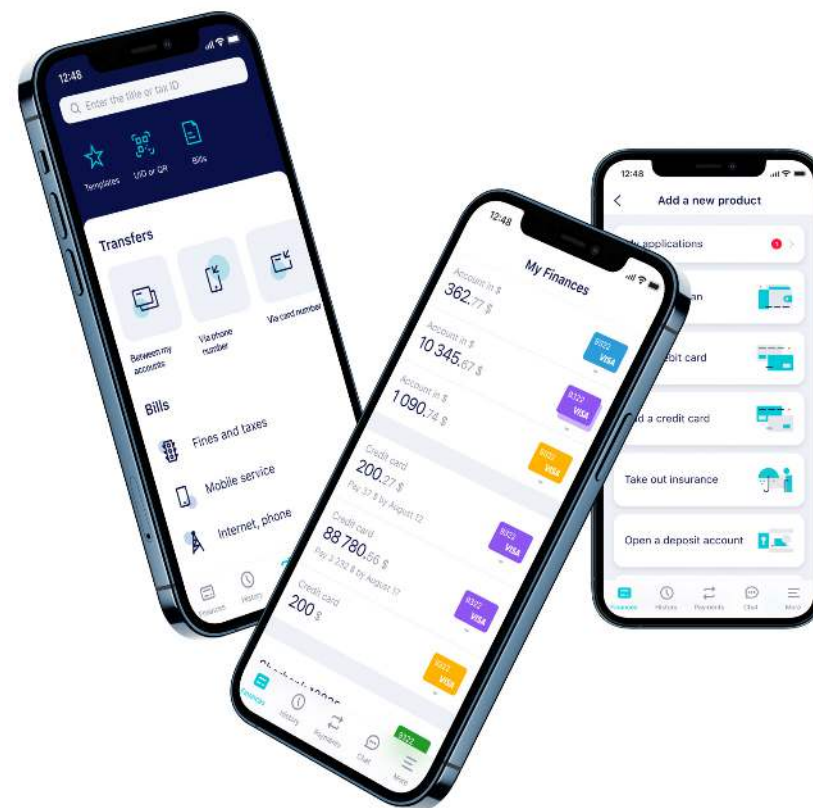


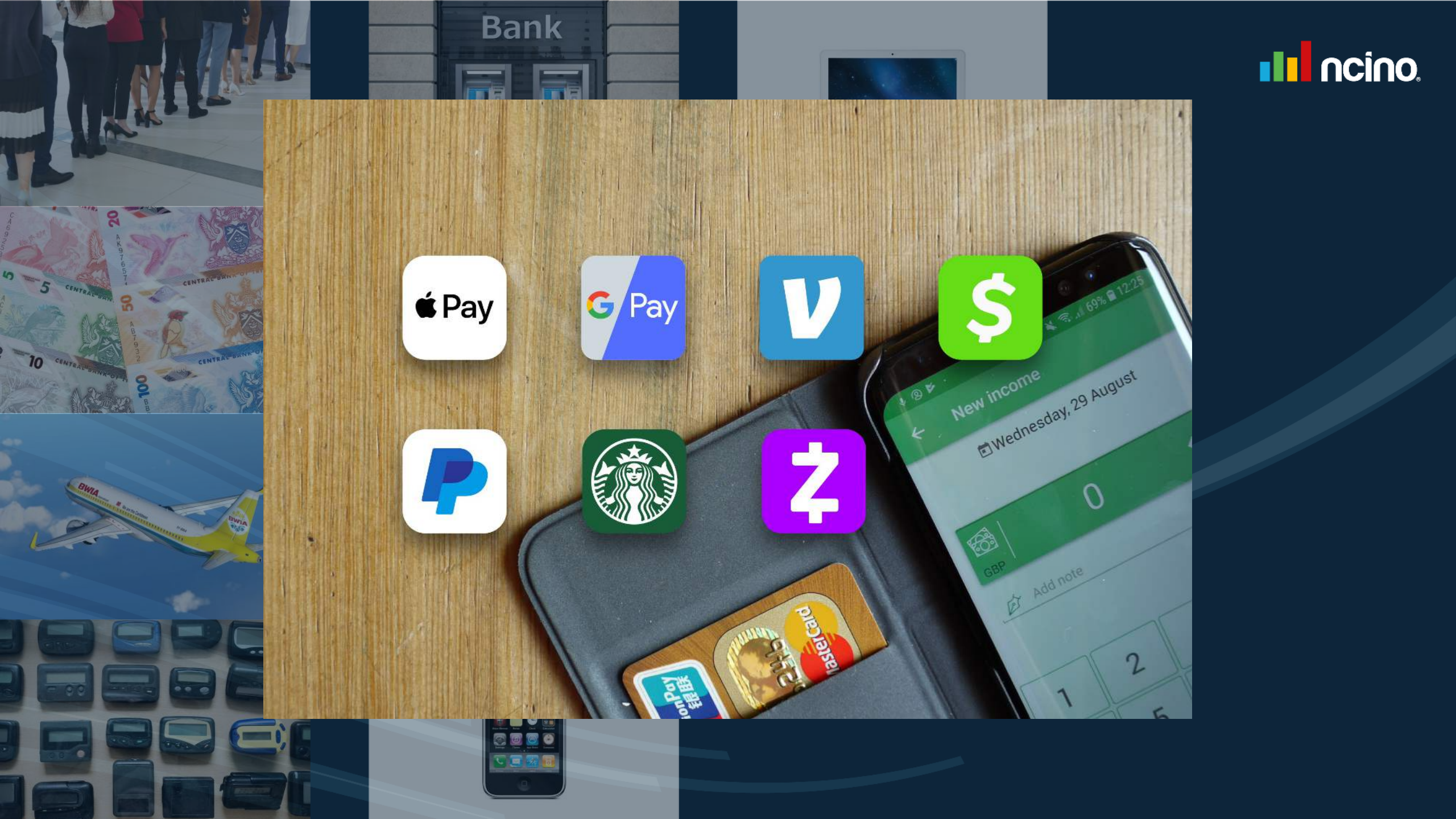




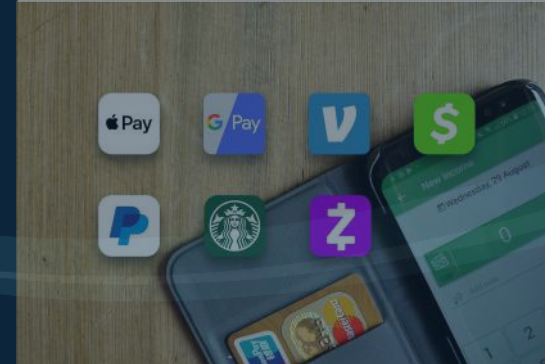
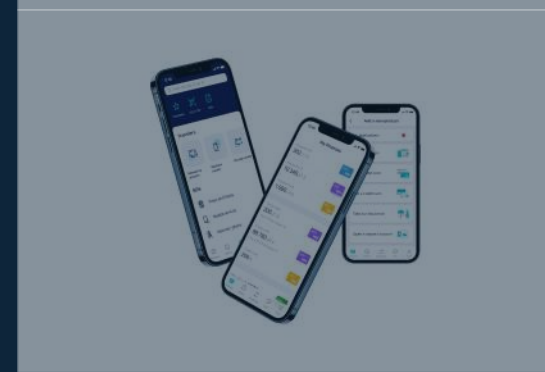
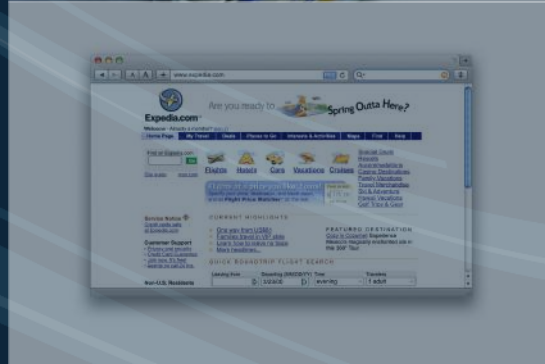








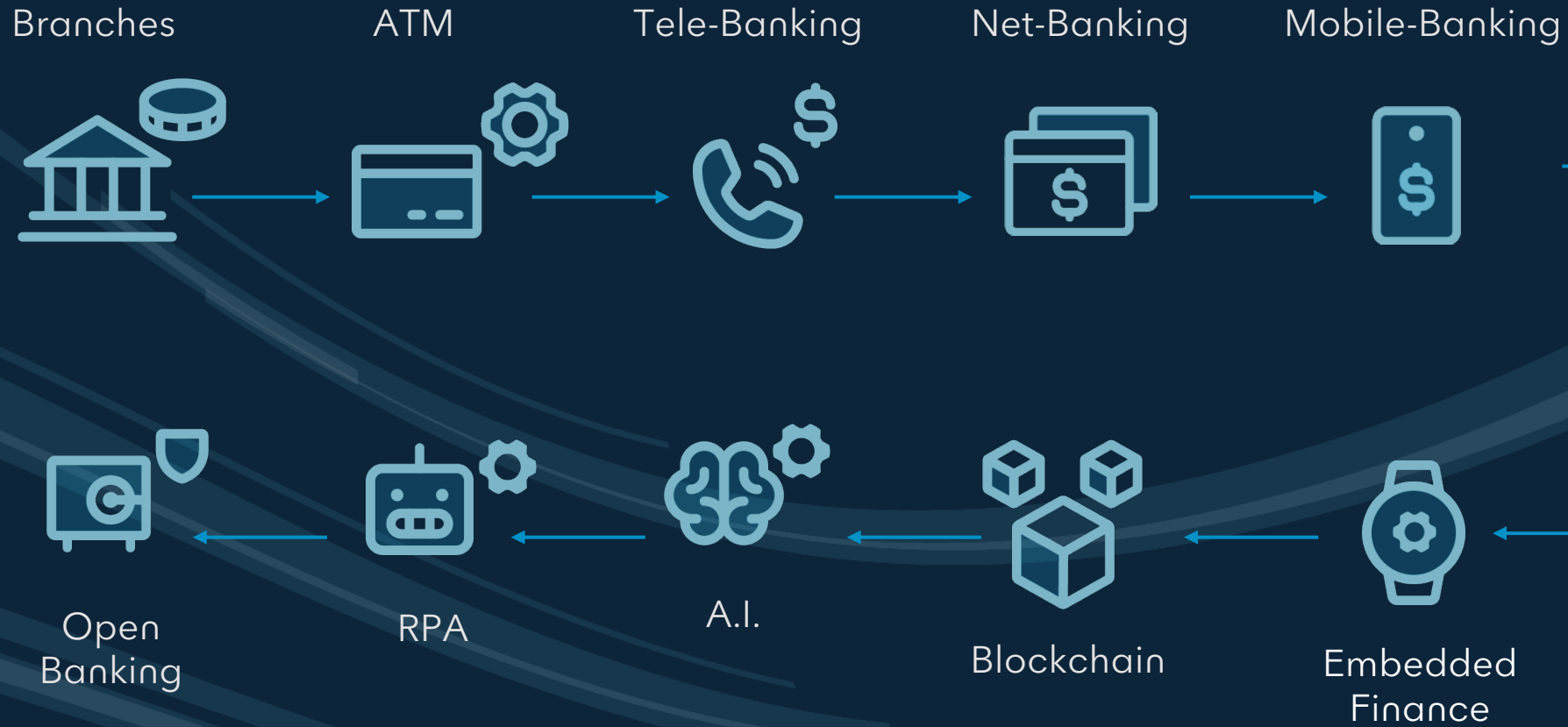




Banking

Past to Present

The Evolution of Banking Technology



Case Study: Digital Payment Preference

Types of companies from which consumers would want a digital wallet



Digital wallet value proposition for consumers



Unrelenting Forces of Disruption

-  | Alt-Lending & Disruptive Lending Streams →
-  | Cost, Revenue, Digital & Sustainability Demands →
-  | Political Polarization & Geo-Political Strife →
-  | Speed of Tech Change / Web 3.0 →
-  | Industry Consolidation →
-  | Big Tech (GAFA) →
-  | Customer Expectations →
-  | Economic Fluctuations →

Industry Mindset Evolution

Closed



Silo's

Business
Product
Data
Channel



Product Centric



Technology

Maze
Debt
Complexity
Duplication
Cost



Open



Connected

Journey's
Data
Channels
Persona's



Customer Centric



Technology

Standardized Platforms
Open API's
Shared Intelligence
Data Optimization
Process Efficiency
Cost/Income Excellence



Networked



Experiences

Embedded
Intelligent
Services
Insights



Ecosystem Centric



Services

As-A Service Components
Consumable Intelligence
Blockchain Apps
Monetizable Data Streams
Extensible Business models

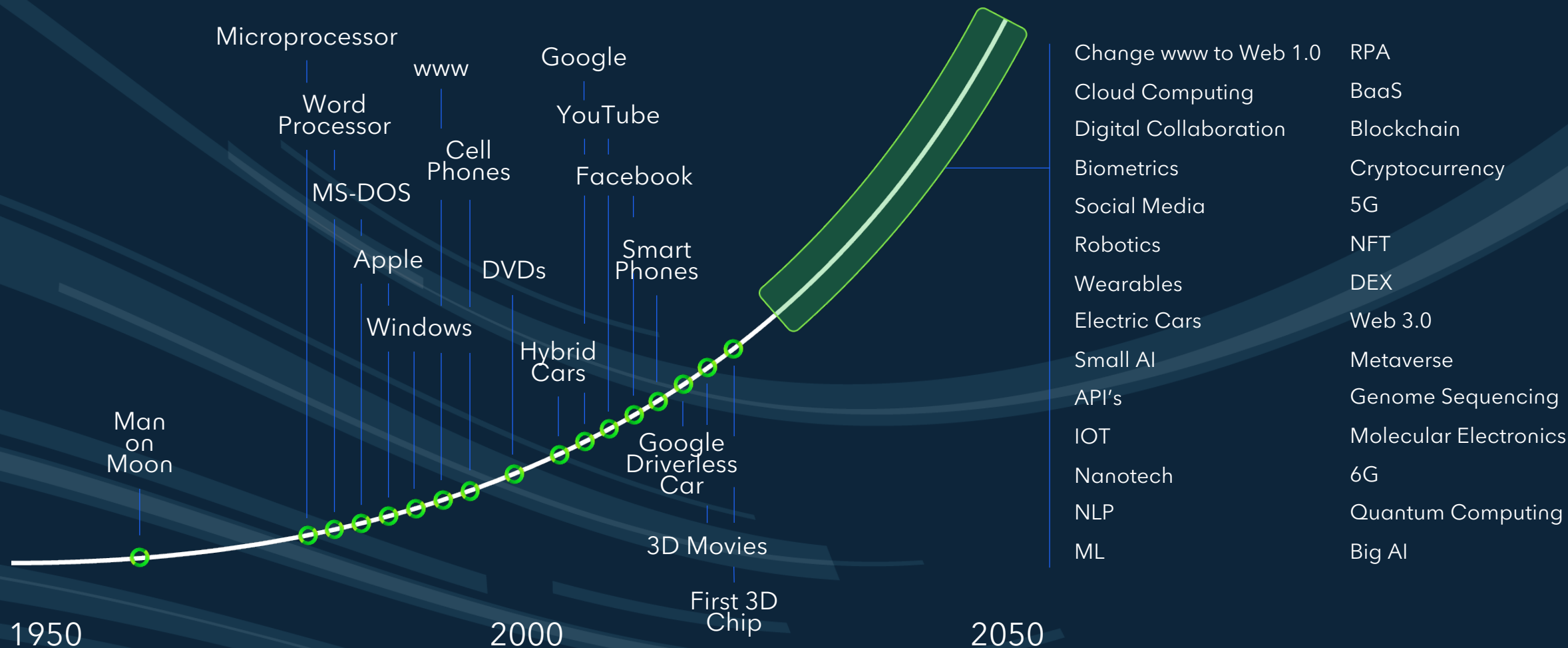


“

Change Has Never Been This Fast. It
Will Never Be This Slow Again.”

Callum Chase **Forbes**

Accelerating Growth in Technology



How to keep up...

Innovate Enhanced Experiences

AI, Machine Learning, NLP, RPA

Super Apps

5G

Blockchain

CRYPTO CURRENCIES | TBD | SMART CONTRACTS | NFT | DEX
CRYPTO WALLETS | DIGITAL TITLES | DIGITAL ASSETS

Full Stack Cloud

API Networks

Quantum Computing



Meet Future Customer Demands

AI Credification & Intelligent Processing →

Marketplaces & Ecosystems →

Sustainable Finance →

Banking As-A-Service →

Embedded Finance / Invisible Banking →

Decentralized Lending →

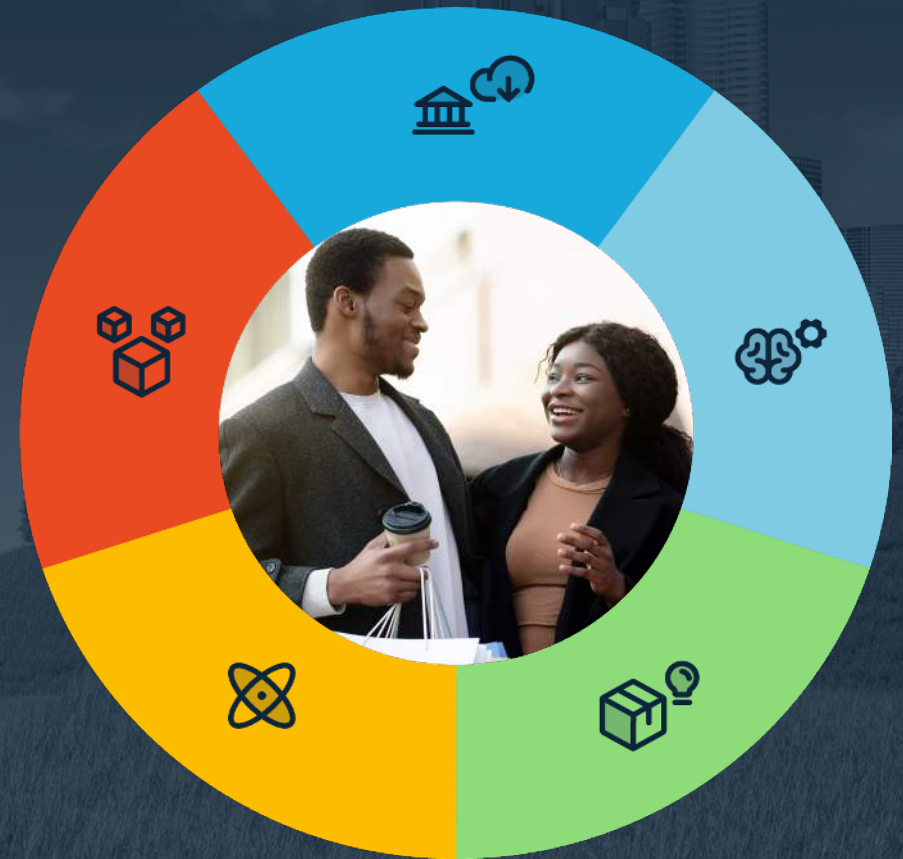
Smart Contracts →

TITLES | CONDITIONS | COLLATERAL

Digital Assets →

Hybrid Digital Banking →

Crypto Lending →



Talent Acquisition and Retention



CEOs worldwide see
human capital as a
top challenge...

- McKinsey & Company

Agile Business Model > Hierarchical Structures

Critical roles focus on value-added tasks

Deliver Results w/ Diversity and Inclusion

Leverage AI/ML to Drive People Efficiency

What's next?

Where Will your Strategy Lead?



**Intelligent
Human
Digital
Bank**



Relationship Oriented
Seamless
Hyper Personalized
Relevant
Bank Owns Experience

OPEN
PLATFORMS

CONNECTED
DATA

INNOVATION
MINDSET

**Autonomous
Invisible
Finance**



As-A-Service
Seamless Experiences
Product & Process
Orchestration

Recap

| Change Has Never Been This Fast

| Innovation Success is about Experiences

| Innovation Drives Customer and Employee Success

| The Future is Networked



Thank You