

SPEEDNET

2025-2030

Banking Trends

9 trends

Case studies from the whole world

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Introduction

The banking sector is facing an unprecedented transformation, driven by rapid technological advancements, shifting consumer expectations, and increasing regulatory pressures.

Between 2025 and 2030, banks must not only keep pace with these changes but actively shape them to remain competitive. A critical element of this evolution is the growing collaboration with technology partners, who are becoming essential in modernising infrastructure, implementing innovations, and meeting new customer demands. Data reveals that only 35% of banks currently possess agile technological infrastructure (Publicis Sapient, 2025), highlighting the urgent need for deeper synergy with providers of advanced IT solutions.

This report, Banking Trends 2025-2030, is designed for financial institutions, offering practical tools for adaptation across three outlined perspectives: short-term (Act), medium-term (Analyse), and long-term (Watch). The analysis draws on strategies from Polish and European banks, foresight reports, and market implementations, providing data-driven insights rather than speculation.

As Piotr Grodzki, CEO of Speednet, emphasises:

> The Banking Trends 2025-2030 report serves as a strategic compass for the entire industry, acting as a practical tool to help banks better understand how technology can shape their future. We engaged in its creation for a simple reason: we want to prepare for the future based on solid data, not intuition. We believe this is the only way to ensure our future IT solution-building capabilities will more accurately reflect the challenges banks and financial institutions will face. Our report is a genuine knowledge repository, benefiting not only financial institutions but also companies like ours that support their digital transformation.



Piotr Grodzki
CEO

The report identifies key trends—from AI and new payment systems to green finance and quantum computing—and showcases market implementations already pointing to the direction of change. Banks will find both an analysis of current priorities and forecasts for the coming decades, enabling them to effectively tailor strategies to upcoming challenges.

Executive summary

The banking sector faces numerous challenges tied to adapting to technological and consumer shifts from 2025 to 2030. Data shows that 79% of companies note issues with “legacy banks”—from slow transactions to poor mobile experiences—forcing urgent modernisation (Revolut, 2023). The Banking Trends 2025-2030 report provides banks with actionable conclusions and recommendations across three time horizons.



Short-term (Act)

Banks must prioritise digital upgrades, AI, new payments, and personalisation. Although AI is present, it’s in early adoption—Gartner predicts 80% of banks will implement this technology by 2026, with sector spending on AI reaching £97 billion by 2027 (IMF). New payment methods like BNPL are gaining traction—25% of respondents highlight them as a key trend (Digital Wallets Report, 2024). Personalisation, powered by data, is becoming standard—84% of Nest Bank accounts are opened online, demonstrating the strength of digital channels.



Medium-term (Analyse)

Over the next five years, we’ll see the rapid rise of superapps. Revolut, a pacesetter in EU expansion, exemplifies this, adding features that blend finance, investments, and insurance. Users can access a broad offering, from crypto management to travel services like flight and hotel bookings, plus advanced analytics tools. Meanwhile, green banking awareness is growing—61% of Nordic clients consider sustainability vital in investments, per research. This is driving popularity in initiatives like eco-friendly savings accounts, green bond investments, and financial products supporting renewable energy projects.

Long-term (Watch)

Decentralised Autonomous Banking (DABs), built on blockchain, and quantum computing hold potential to radically reshape the financial sector. DeFi (Decentralised Finance) is expanding swiftly, with the European Commission noting significant growth potential by 2028—possibly multiplying current values, though exact figures remain unspecified. Meanwhile, the financial digital twins market, valued at £0.7 billion in 2023, is projected to hit £13.5 billion by 2033 (Market.us). Quantum computing, tested by giants like JPMorgan and HSBC, promises ultra-fast risk analysis, potentially becoming reality in over a decade.

This meta-analysis rests
on four pillars,
reviewing 127 sources,
the oldest being two years old.



Polish bank strategies

Which innovations and technologies are Polish institutions betting on long-term?



European bank strategies

What will shape European banks' strategies and actions in the coming years



Foresight reports and analyses

What trends and visions do industry experts highlight, and what shifts do they see in client needs?



Leading analytical firm reports

What global trends do banking and financial sector analysts and specialists signal?

Research methodology

The analysis follows a three-phase research model aimed at identifying and interpreting technological trends in banking:

1. **Observations:** Tracking changes in key areas.
2. **Investigations:** Analysing the implications of these shifts for business operations.
3. **Interpretations:** Offering recommendations on actions firms should take.



Act



9 megatrends currently reshaping banking

After analysing Polish bank strategies and sources on banks and foreign fintechs, we've identified nine trends. These are technologies and broader consumer processes already transforming the face of traditional banking.

9 trends defining banking “here and now”

1

Digital upgrade

The transformation of the sector towards fully digitised services, 24/7 availability, and integration into customers’ daily lives means many banks must “chase the digital pack”. There’s still much ground to cover in this category.

2

New payments

The growth of partnerships ties into new types of digital payments. This fast-evolving trend leads with broad opportunities for offerings and an expansive purchasing context, set to penetrate ever-newer market sectors.

3

Cybersecurity

The rise of digital services creates both opportunities and risks. Security has always been a banking priority, but today it’s the starting point for every discussion and all new projects. This trend’s importance will only grow over the coming years.

4

Banking powered by AI

AI in banking remains a novelty, not a "settled" trend—don’t be fooled into thinking it’s old news. In the coming years, the approaching wave will only swell. Financial institutions must balance the human element with the analytical, dehumanised bank fully powered by AI.

5

Third parties partnerships

Banks are stepping beyond traditional boundaries, forging strategic alliances with entities outside the financial sector. These unexpected partnerships are spawning innovative products and services, blending diverse industry expertise.

6

Personalisation

Banks are turning traditional financial offerings into tailored consumer experiences. Deep data analytics play a pivotal role, sharpening recognition of customer needs.

7

Green Awareness

Banks are increasingly factoring in environmental, social, and governance (ESG) aspects. This drives the rise of sustainable, socially responsible financial products.

8

SuperApp

By 2025, a well-designed, implemented app won't suffice. Banks must think of solutions where finance is the consumer's operational hub, linking other life areas in one interface. This offers greater wallet control and new interaction chances.

9

RegTech

As digitisation advances, EU legislation for the financial sector evolves too. Though banks don't flag these shifts in strategies, they must constantly react and prep for periodic new regulation rollouts. It's an ongoing cycle where new tech sparks new laws.



1

Digital upgrade

Outdated IT systems in banks struggle to keep up with rapid technological progress and rising consumer expectations, creating a critical gap between operational capabilities and the demands of modern digital banking.

Current situation

The pace of digital technology development means financial institutions can't pause their digital upgrade efforts for a moment. Even slight delays pile up new challenges and technologies to implement. Yet, many banks still rely on manual processes and legacy tech. This slows service delivery, limits digital options, raises costs, extends handling times, and risks errors and security threats.

Challenges

- The complexity of technological transformation while ensuring operational continuity and stability of existing banking systems;
- Lengthy implementation timelines due to rigorous security protocols and testing requirements for every IT infrastructure change;
- Organisational hurdles, including resistance to change, lack of digital skills, and complex decision-making processes in financial institutions;

High costs of modernising IT systems, plus ongoing funding needs for developing and maintaining new tech infrastructure.

Trend components

- Cloud migration;
- Core banking modernisation;
- Process automation;
- Enhanced data management;
- Mobile-first solutions;
- New customer touchpoints (omnichannel);
- Digital self-service;
- Advanced analytics.

Projected development

Though Polish banking outpaces Western counterparts in areas like cashless payment innovation, gaps remain. Most Polish banks, per their strategies, are mid-transformation, planning it, or filling specific gaps. The current digital shift is about catching up with consumer norms—24/7 access, multi-channel options, AI utility, etc. The next wave will be driven by advancements in tech and services outlined in this report.

Market data

35%

Publicis Sapient's study shows only 35% of banks have agile tech infrastructure, underscoring the global workload ahead for software houses. Bank tech modernisation offers vast potential for IT providers.

SOURCE: PUBLIC SAPIENT REPORT GUIDE TO NEXT FINANCIAL SERVICES 2025

2/3

2/3 enterprises believe "legacy banks" adapt too slowly to modern business needs.

SOURCE: REVOLUT

79%

Four in five firms note issues with “legacy banks”, from excessive fees to slow transactions and poor mobile experiences.

SOURCE: REVOLUT

64%

Three in five large firms fear falling behind competitors without fintech support—nearly double the rate for smaller firms (38%).

SOURCE: REVOLUT

Traditional banks adapt too slowly to modern business needs.

When we launched Revolut Business in 2017, we knew firms wanted a product that evolves with their needs and delivers the customer experience expected today. Demand for client-focused business accounts has only grown since.

With Revolut Business 5, we’re giving clients faster feature access, precise spending control, and easy payment management. Revolut Business keeps evolving—we’re eager to onboard more clients fed up with the status quo, seeking solutions that match their needs and tech progress.

SOURCE: REVOLUT

James Gibson
General Manager, Revolut Business
Revolut

Digital upgrade: Strategies of Polish banks



01

Cloud and hybrid working

mBank aims for 50% of internally built core systems to be cloud-ready and operating in hybrid clouds by 2025.

"We'll maintain mBank's tech edge in finance through cloud readiness, enabling flexibility, scalability, and rapid adaptation. We want 50% of key internal systems cloud-ready and hybrid-capable (private or public) by 2025."

02

Cloud and hybrid working

BNP Paribas Bank invests in private cloud and public cloud "landing zones".

"A key IT strategy focus was boosting cloud use—public and private. Since 2022, the bank has poured significant funds into local infrastructure, laying a stable base for a private cloud. 'Landing zones' at select public cloud providers were also set up, enabling compliant use of their resources and services."

03

Business solutions

Bank Pocztowy focuses on growing financial services for e-commerce.

"The Bank's strategy pursues its mission across six priorities, targeting retail consumer finance—especially the 'Silver Generation'—and select institutions, including housing, using a new credit process and a major e-commerce push."

04

Process automation

Alior Bank's 2023-2024 strategy bets on process transformation for efficiency.

"Eighty percent of our investment bolsters tech foundations for growth, including data management, new e-banking, and a new business client credit system."

05

Process automation

BOŚ BANK

BOŚ plans to automate, optimise, and robotise more client and head-office processes.

"We'll develop a modern IT platform for firms, easing access to our products and services. We'll speed up credit decision processes. More client and central processes will be automated, optimised, and robotised."

06

Process automation

Bank Pekao

Bank Pekao's 2021-2024 strategy says automated processes will enable post-sale actions and boost digital self-service.

"The Bank will automate processes for post-sale client actions, increase digital self-service, and let clients handle nearly any matter online."

2

Banking powered by AI

Generative artificial intelligence has evolved from a niche engineering tool into a transformative economic force, offering vast potential to enhance how banks operate. This is just the beginning of a rising wave.

Current situation

AI is becoming a foundational technological layer in the banking sector. Its influence is clear across four key areas: personalisation, UX/UI (user experience/user interface), cybersecurity, and service automation. The industry now faces the challenge of strategically integrating AI, moving beyond isolated projects towards systemic adoption. Crucially, AI acts as an accelerator, amplifying and speeding up other trends—from personalising services and strengthening cybersecurity to automating operational processes.

Predicted development

Over the next few years, banks will heavily invest in backend technologies that support AI. Solutions combining automation with personalisation and decision-making systems will take centre stage. AI's role in risk management and fraud detection will grow significantly. At the same time, banks will need to develop models for effective collaboration between AI and staff, striking a balance between automation and human experience.

Challenges

Security: AI can enhance threat detection and response times, but it also creates new vulnerabilities. Attackers could exploit AI systems to disrupt operations or evade detection.

Loss of personal contact: Some customers worry about losing personal interaction with their bank and prefer traditional service methods.

Implementation costs: Deploying advanced AI requires substantial investment in infrastructure and expertise.

Data access: Effective AI relies on access to high-quality data and its proper processing.

Cultural shift: Adopting AI demands a fundamental change in working practices and the development of new skills.

Trend components

- Service automation
- Personalised advice and offerings
- Enhanced security
- Risk assessment and fraud monitoring
- Improved mobile experiences
- Big data and machine learning
- Customer support
- Risk evaluation and detection
- Co-pilot and developer support

Market data

Publicis Sapient's *Guide to Next Financial Services 2025* underscores AI's critical role in financial services, driving advancements in process automation, service personalisation, and security enhancements.

41%

41% of respondents in the report consider generative AI "extremely important" to banking.

80%

Gartner forecasts that 80% of banks will adopt AI by 2026.

$97B

The International Monetary Fund predicts the industry will spend $97 billion on AI by 2027.

£475M

Revolut uses machine learning and AI for fraud detection, preventing around £475 million in fraud in 2023.

What awaits banking in 2025 according to Mastercard's top management?

> In 2025, financial institutions will continue to harness the power of generative AI to personalise services for customers and employees.

For example, it could help monitor fraud by analysing customer interactions and offer tailored financial advice and product recommendations.

We may also see generative AI streamline loan underwriting, enabling faster, more accurate, and efficient decisions.

SOURCE: QZ.COM

John Levitsky
Co-President, U.S., Mastercard

mastercard

Banking powered by AI: Strategies of Polish banks



01

AI Assistant

Nest Bank has introduced Poland's first AI assistant powered by the advanced GPT-4 model. This tool understands conversational context, analyses client finances, offers advice, and guides users towards informed conclusions. The bank's technological investments have enabled a revamp of its legacy architecture from past mergers, aligning it with current and future challenges. Bank representatives say they are halfway through implementing this strategy.

"This application in banking could significantly boost client engagement and streamline service. Importantly, Nest Bank plans to further develop N! Asystent, adding voice command features and advanced automation."

02

Chatbots

"Bank BNP Paribas is testing chatbots to support business processes and an IT co-pilot that assists developers in generating code and reducing technical debt."

03

Retail banking

"mBank plans to develop and implement at least four AI-driven solutions in retail and corporate banking by 2025."

04

Process automation

Bank Polski

PKO BP intends to use machine learning for approximately 1% of decisions in its Consumer Finance division while radically automating credit decisions.

"0.7–0.9% of Consumer Finance decisions will rely on machine learning, alongside over 99% automated credit decisions for cash loans."

05

Data analytics

Bank Pekao

Personalisation and a data-driven approach aim to better tailor offerings to clients' needs, profiles, timing, and contexts.

"We will identify high-potential clients through advanced analytics."

06

Data analytics

ALIOR BANK

Alior Bank plans to leverage advanced analytics to enhance its risk assessment and credit decision-making processes.

"Through advanced analytics and proactive management, we will refine our risk assessment and decision-making pathway. Our credit process will stand out for its speed and understanding of client needs."

07

Data analytics

BOŚ BANK

BOŚ views data and analytics as a vital part of its long-term strategy.

"We will develop our data warehouse and harness its analytics for decision-making and reporting processes."

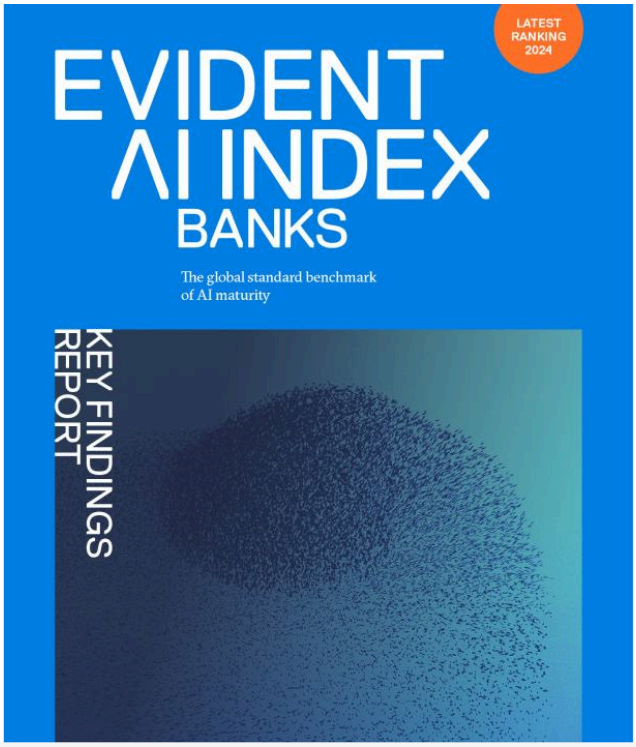
Growing interest in AI in the banking sector

The latest edition of the respected Evident AI Index Banks report highlights a dynamic surge in interest in artificial intelligence within banking. All 50 banks surveyed mention AI in at least one investor document.

The report lists over 300 new AI applications in banking, spanning areas such as:

- customer service,
- fraud detection,
- risk analysis.

SOURCE: Evident AI Index Banks



Banking powered by AI: Strategies of European entities



01

Greater operational efficiency

Danske Bank

Danske Bank plans to boost operational efficiency through AI and automation, aiming to achieve savings of approximately 1 billion DKK (Danish Krone) between 2023 and 2026.

"The bank intends to meet this goal by: automating AI-driven processes, streamlining workflows for frontline staff with increased automation, enhancing integration through API interfaces, expanding the use of partnerships, and improving developer productivity."

02

Automation processes

CaixaBank

CaixaBank is intensively implementing robotics and artificial intelligence to enhance efficiency and improve customer service.

"CaixaBank is integrating robotics and AI into its processes, automating 502 cases in 2023 and using a virtual assistant to handle 8.9 million interactions with branch staff."

03

AI-powered products

Klarna.

Klarna, in its financial report for the first three quarters of 2024, underscores the importance of AI-powered products in its strategy.

"Klarna leverages AI to standardise and optimise processes, leading to a 2% reduction in adjusted operating costs in the first nine months of 2024. This has driven a 1.5 billion SEK (Swedish Krona) improvement in adjusted operating income."

SOURCE: REVOLUT ANNUAL REPORT 2023

3

Third parties partnerships

Banks are stepping beyond traditional boundaries, forging strategic alliances with entities outside the financial sector. These unexpected partnerships are spawning innovative products and services, blending diverse industry expertise.

Current situation

Banks are shifting from a closed, self-sufficient model to one rooted in collaboration with external partners. Rather than focusing solely on traditional banking products, they aim to craft a comprehensive offering that meets all a customer's economic and purchasing needs in one place. Partnering with fintechs, tech firms, and retailers lets banks expand their reach, boost innovation, and respond faster to shifting market demands. This trend shines in e-commerce, insurance, and value-added services, where partnerships are now a cornerstone of competitive strategy.

Challenges

Technological integration: Ensuring seamless communication between diverse partner systems and platforms;

Data security: Managing risks tied to sharing data with external entities;

Legal regulations: Aligning partnerships with compliance and regulatory demands;

Conflicts of interest: Balancing in-house products with partner offerings;

Relationship management: Coordinating collaboration with multiple entities at once.

Trend components

- Open banking;
- E-commerce partnerships;
- Bancassurance / Assurbanking;
- API integrations;
- Marketplaces;
- Value-added service ecosystems;
- Partner platforms;
- Embedded finance;
- Fintech collaboration.

Predicted cevelopment

Over the next five years, banking will evolve into a platform model, with traditional banks managing sprawling service ecosystems. Boundaries between banking and other economic sectors will blur—customers will expect seamless transitions between financial transactions, shopping, insurance, and investments. Competitive positioning will hinge less on a bank's own product portfolio and more on its ability to build and manage strategic partnership networks. Success will depend on swiftly onboarding new partners into the tech ecosystem and monetising data through value-added integrations. This trend ties closely to another—SuperApps—detailed later in the report.

Market data

95%

95% of banks focus on partnerships to bolster their digital services and products, speeding up customer-focused feature rollouts. Banks see external collaboration as key to competing in the digital era.

SOURCE: PYMNTS

99%

99% of community and mid-sized banks rely fully or partly on third-party providers for cybersecurity needs. This near-total dependence highlights smaller banks' reliance on external digital security experts.

ŹRÓDŁO: BANKING DIVE

10%

Fewer than 10% of banks deliver services solely via external platforms.

ŹRÓDŁO: PABWIB

Third parties: strategies of Polish banks



01

Moto / E-commerce / Detal

Bank Polski

PKO aims to be the unrivalled partner for retail clients at every life stage.

"PKO BP plans to become 'bank #1 in ecosystems'. We're set to grow a mobility ecosystem with automotive and transport firms, plus partnerships with e-commerce platforms and retail chains."

02

E-commerce

mBank

mBank views e-commerce as a key growth area, planning active engagement through partnerships and its own marketplace platforms.

"Growth potential for revenue and profitability could stem from fully entering e-commerce via partnerships and launching a client marketplace platform."

03

Bancassurance

Expanding the firm's offering, reach, and client ties by delivering full-fledged financial and insurance services.

"Collaboration with PZU Group in bancassurance and assurbanking. Alior Bank offers PZU insurance to clients, while PZU clients access Alior's cash loans."

04

Bancassurance

Bank Pekao

The bank is developing its insurance offering in collaboration with PZU. It plans to expand the sale of both insurance products linked to banking services and standalone insurance products.

"We will make greater use of our unique relationship with PZU to strengthen the bank's insurance offering."

05

Partner ecosystem

ING

The bank aims to form strategic alliances with various entities to enrich its offerings and introduce new services.

"We plan to create a partner ecosystem, a Proof of Concept (PoC) factory —where new ideas are tested—and a startup accelerator to provide customers with innovative products and technologies."

Third parties: Strategies of European entities



01

Strategic Partnerships

Klarna.

Klarna is actively expanding its network of partnerships to enhance the accessibility of its services and reach a broader customer and merchant base.

"Klarna is broadening its strategic partnerships with companies such as Adobe Commerce and Worldpay. This collaboration allows thousands of additional merchants to offer Klarna services, illustrating the integration of banking with other platforms under open banking, which enables third-party providers to access financial data with customer consent."

4

New payments

The payments revolution isn't just about digitising transactions—it's about fully integrating them into consumers' digital lives, where speed, convenience, and access matter, even without funds in the account.

Current situation

Shifting consumer habits and inflation dynamics are forging a new payments reality. Consumers demand not just instant transactions but flexibility in managing financial commitments. The traditional model—simple fund transfers or rigid credit—gives way to complex ecosystems blending immediacy with smart personal budget tools. Buy Now, Pay Later (BNPL) solutions, once a fintech niche, are becoming standard in traditional finance. In some regions, instant payments are so common they're verbs—like "do a BLIK" in Poland or "pix" in Brazil—signalling a profound shift in how transactions are perceived and executed.

Challenges

Infrastructure modernisation: Adapting systems for real-time payments and seamless traditional-to-new method integration;

Interoperability: Ensuring smooth collaboration across payment systems;

Security: Balancing transaction speed with robust verification;

Regulation: Adapting to new legal requirements and market standards;

Responsible lending: Balancing BNPL access with consumer debt protection;

Sector competition: Navigating rivalry between traditional banks and fintechs in payment innovation;

Time-to-market: Pressure to roll out new payment solutions fast.

Predicted development

Over the next few years, payments will integrate deeper into daily life. BNPL will become a core bank offering, enriched with budget tools and loyalty schemes. Subscription models will rise, offering perks and exclusive deals. Instant payments will spread, pushing financial institutions to optimise processes and infrastructure continually. International payment system harmonisation will also grow, easing cross-border transactions.

Trend components

- Deferred payments (BNPL);
- Real-Time Payments (RTP);
- Cross-border payments;
- Account-to-Account (A2A) payments;
- Credit process automation;
- Smart routing technologies;
- Subscription models;
- Lean Pay;
- Peer-to-Peer (P2P) payments;
- Global payments;
- Embedded finance;
- Virtual payment cards;
- Payment integration platforms.

Market data

Types of payments gaining popularity

↗ 33%
QR code payments

↗ 25%
Buy Now, Pay Later (BNPL)

↗ 21%
Cryptocurrencies

↗ 11%
Central Bank Digital Currencies (CBDCs)

81%

81% of merchants expect a sharp rise in digital wallet use, while 69% foresee growing popularity of open banking and instant bank transfers. These trends stem from rising consumer demand for secure, convenient payment solutions.

SOURCE: DIGITAL WALLETS AND OPEN BANKING TO SHAPE PAYMENTS BY 2025

£320B

The embedded finance market is estimated to reach £320 billion by 2030.

SOURCE: BCG + QED INVESTORS: PRUDENCE, PROFITS, AND GROWTH

Instant payment market leaders: India and Thailand thrive by blending regulatory support with innovative tech use cases.

Poland's relatively slow adoption signals strong growth potential, especially with new EU rules pushing payment system transformation.

86%

Deloitte's report underscores Real-Time Payments (RTP) and their economic impact. It notes RTP as a key growth driver—86% of firms with £500 million to £1 billion in revenue have adopted this method.

New payments: strategies of Polish banks



01

Loans

Nest Bank

Nest Bank offers loans via partner systems, nearing an embedded finance model, though it doesn't specify partners or terms.

"We provide loans where clients need them! We also offer them through our partners' systems."

02

Deferred payments

Alior Bank

Alior Bank plans "versatile deferred payments" to expand Alior Pay and maintain its lead in purchase financing

"We'll base services on the Alior Pay ecosystem and hold our lead in financing purchases."

03

Consumer financing

Bank Pekao

Alior Bank plans "versatile deferred payments" to expand Alior Pay and maintain its lead in purchase financing

"We'll base services on the Alior Pay ecosystem and hold our lead in financing purchases."

04

Business solutions

mBank

mBank plans one-click non-mortgage loans and fully remote account opening.

"We'll keep improving remote ID verification for the most intuitive account-opening process. We'll support demographic-driven growth with a tailored value proposition, including convenient, secure payment tools for e-commerce and POS, plus one-click non-mortgage loans."

New payments: strategies of European entities



01

Leader in payment development

Santander

Santander is focusing on expanding its payment infrastructure through the PagoNxt platform and a payment hub, while also developing card services and the Getnet platform. The bank aims to increase efficiency, profitability, and its share in the global digital payments market.

"Santander is prioritising the PagoNxt platform and a global payment hub designed to handle all types of payments worldwide. The bank's strategic goals include expanding its lending activities, with a particular focus on corporate cards. Santander also plans to leverage the Getnet platform for business growth. Financial metrics indicate that PagoNxt saw a 26% increase in transaction volume compared to 2022."

02

Deferred payments

Klarna.

Klarna is an example of a fintech that has successfully introduced deferred payments and instalment purchases. Banks will need to monitor the development of new technologies and assess their potential for their own operations.

"Our mission was to build services that challenge the status quo, using the latest technologies to deliver the best solutions to our customers."

Deferred payments

There is still a widespread "lack of awareness" regarding the availability of B2B BNPL, with nearly 30% of companies across Europe claiming they are still unaware of B2B BNPL. Buy now, pay later remains a new form of financing for businesses, which is gaining popularity but continues to face challenges related to perception and risk.

SOURCE: RACONTEUR: FUTURE OF PAYMENTS

5

Personalisation

Banks are reshaping their traditional financial services into tailored experiences for consumers. Central to this transformation is advanced data analytics, which enables a deeper understanding of customer needs.

Current situation

Personalisation in banking is moving beyond basic product tailoring towards a holistic, context-aware understanding of customer needs. Banks are striving to create a comprehensive view of each consumer by leveraging both transactional and behavioural data to anticipate their requirements and expectations. No longer just a marketing tactic, personalisation is now a core component of banking services, shaping every interaction with the customer. However, financial institutions must carefully balance the depth of personalisation with the need to protect customer privacy.

Challenges

- **Data privacy:** Balancing personalisation with data protection
- **Data quality:** Accessing current and reliable customer information
- **Technological complexity:** Integrating diverse data and analytics systems
- **Recommendation relevance:** Delivering valuable personalised suggestions
- **Recommendation relevance:** Delivering valuable personalised suggestions

Predicted development

In the coming years, personalisation will advance into hyper-personalisation, enabling banks to anticipate customer needs before the customers themselves do. Artificial intelligence will be pivotal in crafting dynamic, adaptive banking experiences. Yet, in personal finance, the boundary between beneficial personalisation and privacy breaches is razor-thin. Overzealous scrutiny of financial habits risks eroding customer trust. Banks must establish clear ethical guidelines for personalisation, prioritising value delivery while safeguarding financial privacy. This could lead to a "conscious personalisation" model, where customers control how their data is used, and banks focus on fostering long-term, trust-based relationships.

Trend components

- Personalised financial advice
- Contextual product recommendations
- Predictive needs analysis
- Dynamic UX adaptation
- Communication personalisation
- Customer preference management
- Adaptive service paths
- Real-time personalisation

Market data

20-25%

Embedded finance, enabling hyperpersonalised offers, is gaining traction. McKinsey forecasts that by 2030, embedded finance channels could drive 20-25% of bank product sales for individuals and SMEs, up from 5-10% now. The embedded finance market could hit over £100 billion by 2030, making up 10-15% of bank revenues.

SOURCE: MCKINSEY

82%

Per a recent PwC survey, 82% of respondents are willing to share personal data for better client experiences. Plus, 73% see client experience as a top buying decision factor, behind price and product quality.

SOURCE: PWC

90%

Despite rising client demand, true personalisation in Europe's banking sector lags. Deloitte data shocks: over 90% of EU banks can't yet offer hyperpersonalisation.

ŹRÓDŁO: IQUANTI

64M

Europe's Open Banking initiatives have opened personalisation doors, but adoption is low. Open Banking users in Europe are set to reach 64 million by 2024—just a quarter of total bank clients—hinting at vast untapped potential for personalised financial services via Open Banking frameworks.

ŹRÓDŁO: EY

Personalisation: Strategies of Polish banks



01

Digital client relationship

Alior Bank's 2023-2024 strategy pledges focus on a "core digital relationship", offering convenient e-banking and remote service.

"Alior Bank aims to bolster its position by growing digital client contact channels."

02

User convenience

Nest Bank's 2023 financial report highlights online account opening via mObywatel 2.0 or e-ID, with instant virtual card access.

"84% of new accounts are opened online, showing the digital channel's vital role in client acquisition at Nest Bank."

03

Data personalisation

mBank

mBank plans to use deep data for offer personalisation and risk assessment.

"We'll apply a tailored approach in communication and sales, leveraging event context and demographics."

04

Mobile first

Bank Pekao

Bank Pekao's strategy flags "personalised relationships and offers" and "mobile-first services". It aims to grow PeoPay as the main contact and sales channel.

"We'll prioritise remote channel banking, aiming to let clients handle nearly all matters online. We want to be the top pick for individuals and strengthen our microfirm stance, digitising products and simplifying remote service processes."

Personalisation: Strategies of European entities

01

First Contact

HSBC

HSBC highlights the importance of "digital first contact" and reports a rise in customers actively using digital banking. The bank also emphasises the need for security and resilience in its digital systems.

"We are committed to enhancing the way our customers can access our online and mobile services. We also continue to invest in sophisticated security systems to protect against fraud and scams."

02

Personalisation of experiences

Nordea

Nordea focuses on personalisation and customer experiences. The bank provides a digital advisor that offers savings recommendations tailored to the customer's financial situation, expected return, risk tolerance, and investment horizon.

"Nordea is investing in improving customer experiences in digital channels and digital configuration to tailor services to their individual needs."

03

Advisory and individual solutions

Danske Bank

The bank plans to improve digital interactions with customers by launching a new platform that will rapidly enhance its offerings with personalised services.

"This platform will enable us to take our customer interactions to the next level, implementing improvements faster than ever before. As a result, we will provide our customers with convenience and personalisation, thanks to our in-depth insights and increased proactivity."

6

Green awareness

Banks are increasingly factoring in environmental, social, and governance (ESG) aspects. This drives the rise of sustainable, socially responsible financial products.

Current situation

Financial institutions are moving from declarative sustainability stances to tangible financial products and services. Banking is becoming a key player in shifting to a low-carbon economy—not just through its own actions but by influencing client and corporate financial decisions and funding transformative projects.

Challenges

Standardisation: Needing uniform metrics and standards to gauge environmental impact;

Data verification: Ensuring reliable environmental impact data;

Profitability: Balancing green goals with financial outcomes;

Expertise: Building know-how in sustainable finance;

Behavioural shift: Convincing clients to pick green financial products.

Trend components

- Green loans and sustainable financing;
- Digital payments and signatures;
- Green investments;
- Mobile payment solutions for CO2 offsetting;
- Embedded Green Finance;
- Sustainable banking;
- Climate crypto;
- ESG data intelligence.

Predicted development

Sustainability will shift from a banking add-on to a core element. Financial institutions will steadily grow green product portfolios while tightening environmental criteria in credit risk reviews. Climate impact reporting transparency will rise, and banks will actively aid clients' shift to carbon neutrality. "Green" financial products tied to environmental goals will be key.

In the next 5-10 years, green banking could become standard, driven by regulations (e.g., EU taxonomy) and rising societal pressure. Banks will develop advanced tools to assess investment environmental impact and weave ESG data into decisions. In Poland, despite delays, rapid catch-up is likely if consumer and regulatory pressure mounts. Creating profitable products with real environmental impact will be crucial.

Market data

22,4%

Per Global Market Estimates' latest report, the global green fintech market will grow at a CAGR of 22.4% from 2024-2029.

BNP Paribas brands itself the "bank of green change".

For years, BNP Paribas Bank in Poland has pursued green change, turning a brand hallmark into a concrete offer and "green" products. Other banks can't—and won't—stand still amid such a strong trend.



Green awareness: Strategies of Polish banks



01

Green deal

Millennium bank

Millennium sees sustainability as central to its strategy, planning to aid clients in moving to a low-carbon economy.

"We'll support clients in shifting to a low-carbon economy (£5 billion for green investment financing). We aim to expand our retail green offering and sustainable asset portfolio at Millennium TFI."

02

Green deal

BNP PARIBAS

BNP Paribas highlights its commitment to sustainable development and ecology, stating that it is an integral part of their strategy for 2025. The bank also aims to accelerate the implementation of its Corporate Social Responsibility (CSR) commitments in sustainable financing.

"We will direct financial flows towards the necessary investments in the transformation towards a more sustainable economy."

Green awareness: Strategies of European entities



01

Renewable energy sources

BARCLAYS

Barclays is collaborating with Propel to provide financing for businesses looking to invest in renewable energy assets. Together, they have developed a reduced-interest loan offer for the purchase of electric vehicles.

"For our business clients, we continue to develop our partnership with Propel, providing financing for companies wishing to invest in renewable assets."

02

Green deal

Deutsche Bank

Deutsche Bank is focusing on the development of green financing and ESG advisory services.

"We see the sustainable transformation as both a duty and an opportunity."

Additionally, the bank has set an ambitious target of achieving 500 billion euros in sustainable financing and investments by the end of 2025.

03

Green deal

HSBC

HSBC reports on its progress towards net-zero emissions and its commitment to decarbonisation, highlighting the growing importance of this aspect in the banking sector.

"In January 2024, we published our first net-zero transition plan, which outlines the progress we have made so far and the actions we are taking and planning to embed our net-zero ambition into HSBC's operations."

7

Cybersecurity

The dynamics of the digital banking space create a paradox: every new technology that enhances security also becomes a potential target for attacks. Financial institutions must build defensive systems that anticipate future threats.

Current situation

Digital security is becoming a fundamental indicator of banks' ability to function in the modern economy. This goes far beyond traditional IT infrastructure protection; it's a comprehensive approach to risk management in a world where the boundaries between banking systems, external digital ecosystems, and customer interfaces are increasingly blurred. Protecting against threats that exploit artificial intelligence and securing the growing number of touchpoints with technology partners are of particular importance.

Challenges

Evolving threats: the need for continuous adaptation to new forms of attacks

The duality of innovation: new technologies, especially artificial intelligence, create a security paradox – they strengthen banks' defensive systems but also open new attack vectors, requiring constant adaptation of security mechanisms

System complexity: securing extensive digital ecosystems

UX balance: reconciling high security levels with user convenience

Compliance: meeting increasing regulatory requirements

Costs: maintaining the efficiency of cybersecurity investments

Predicted development

Cybersecurity will become a key element shaping the architecture of all banking systems. Financial institutions will invest in solutions that automatically adapt defences to evolving threats. The role of artificial intelligence in security will grow, both in detecting threats and responding to attacks automatically. At the same time, banks will need to balance security with user experience, introducing “invisible security” measures that work seamlessly in the background.

Trend components

- Behavioural biometrics
- Advanced authentication
- AI in threat detection
- Security automation
- Cloud security
- API cybersecurity
- Developing “zero-trust” architecture
- Employee and customer education
- Security Operations Centre (SOC)
- Fraud detection
- Attack simulation platforms

Market data

72%

According to the 2023 Global Bank Risk Management Survey by EY and the Institute of International Finance (IIF), cybersecurity was identified as the top risk for banks, cited by 72% of surveyed Chief Risk Officers (CROs), overtaking credit risk (59%). This marks a significant shift from the previous year, when credit risk was the primary concern.

SOURCE: EY

61%

A Deloitte report shows that financial institutions are increasingly adopting a centralised approach to cybersecurity management. Some 61% of institutions said they use a global, centralised, and consolidated operational model for cybersecurity.

ŹRÓDŁO: DELOITTE

62%

Meanwhile, 62% of European CROs highlighted geopolitics as their top risk, directly tied to cybersecurity concerns amid tense international situations.

ŹRÓDŁO: EY

$23B

By 2030, new types of online fraud could cost banks and fintechs up to $23 billion, according to Deloitte.

ŹRÓDŁO: EY

> The number one priority for banks is security, ensuring there are no threats to their organisation and that appropriate safeguards are in place for using generative artificial intelligence across the enterprise.

SOURCE: PUBLIC SAPIENT REPORT GUIDE TO NEXT FINANCIAL SERVICES 2025

David Donovan
Financial Services Practice Lead, North America, Publicis Sapient

publicis
sapient

Cybersecurity: Strategies of Polish banks



01

Security measures – biometrics

BNP PARIBAS

BNP Paribas has implemented behavioural biometrics in its GOmobile and GOonline applications.

"One of the more interesting developments in the past year has been behavioural biometrics, integrated into our online and mobile banking apps. These use algorithms to analyse user behaviour, like mouse movements or typing speed, in GOmobile and GOonline."

02

Security measures – verification

Nest! BANK

Nest Bank is introducing extra safeguards, including a "panic button," bank employee identity verification, and temporary account and card blocking.

"We're adding new security measures. In an emergency, the panic button helps. Our customers can confirm if it's really our staff calling – we've introduced employee identity verification during calls."

03

Strengthening security

ALIOR BANK

Alior Bank plans to direct 80% of its investment budget towards reinforcing technological foundations.

"As much as 80% of our investment spending is tied to strengthening the technological foundations of growth, including data management, new e-banking systems, and a new credit system for business clients."

04

Strengthening security

Bank Pocztowy

Bank Pocztowy views cybersecurity as a cornerstone of its strategy.

"Strategic priorities: a secure bank. We offer simple, secure, and widely accessible financial services in partnership with Poczta Polska."

05

Strengthening security

mBank aims to build a multi-layered cybersecurity defence model covering the full lifecycle of threats.

“We’ll work to reduce the risk of threats materialising and boost our response effectiveness, preventing fraud and scams. We’re proactive, identifying and fixing vulnerabilities in mBank’s infrastructure before they can be exploited.”

8

SuperApp

Banks are no longer just providers of financial products; they are becoming creators of digital experiences for their customers through SuperApps.

Current situation

Users of digital banking no longer view financial needs as separate activities – they are part of a broader digital experience. In response, banks are evolving into platforms that integrate diverse services and functionalities within a single interface. The SuperApp is a natural progression for banks, leveraging their strengths such as customer trust, access to financial data, and robust security infrastructure. This shift is not merely an extension of banking app features but a fundamental change in how banks are perceived in customers' digital lives. By blending financial services with everyday activities, banks aim to solidify their role as the central hub in users' digital ecosystems.

Challenges

Technical complexity: integrating multiple systems and services into one platform

Security: safeguarding data as touchpoints increase

User experience: maintaining simplicity amid growing functionality

Regulations: ensuring compliance with legal requirements across various services

Predicted development

Banks will steadily expand the range of integrated services, focusing on areas naturally linked to payments and identity verification – from urban transport systems to e-commerce platforms and public administration. This evolution goes beyond aggregating services; it aims to create a comprehensive environment where the bank becomes a trusted intermediary across a wider range of digital interactions. Through SuperApps, traditional banking services will form the foundation of a broader transactional and consumer ecosystem.

Trend components

- Marketplace for products and services
- E-commerce services
- All-in-one payment system
- Micro-financial services
- Digital identity management
- App technology development
- Mobile omnichannel approach
- Bancassurance (banking and insurance integration)
- Leasing and fleet management
- AI financial assistant
- Property management

Market data

1,4B

WeChat had approximately 1.427 billion monthly active users in 2024, with a projected growth of 3.78% in 2025.

ŹRÓDŁO: BANKMYCELL

10%

Alipay saw a 10% increase in users in 2023, adding about 130 million new users in 2024.

ŹRÓDŁO: ELECTROIQ

11 mln

Żappka: Since its introduction in 2019, the app grew rapidly, hitting 1 million users in July 2019, 3 million in August 2020, and around 11 million by 2023, topping the shopping category in the App Store.

ŹRÓDŁO: ELECTROIQ

1M

BPme: Launched in Poland in 2024, it reached nearly 1 million unique users in four months.

13M

InPost Mobile: The app saw dynamic growth, from nearly 4 million users in May 2020 to over 13 million by October 2024, earning high ratings (5/5 on the App Store and 4.9/5 on Google Play in 2021) and becoming Poland's second most popular e-commerce app.

Significant trends are quickly crossing market sectors. The expansion of SuperApps in banking and finance is expected to accelerate, with strong potential in daily-use banking apps, where high user retention supports rapid feature growth.

SuperApp: Strategies of Polish banks

01

SuperApp direction

Alior Bank's strategy clearly signals its ambition to create a SuperApp. The Alior Mobile app is set to become a hub for personal finance management, offering "almost all individual banking in one place."

"In the individual client sector, a higher mobile culture will be delivered through the innovative Alior Pay ecosystem. This will consolidate nearly all individual banking into an inclusive and intuitive mobile app."

Planned Features:

- Real-time interaction: enabling instant communication with the bank and answers to queries
- E-identity functions: integration with e-ID systems and other digital identification forms
- Mobile-driven omnichannel approach: ensuring a seamless customer experience across all channels, with a focus on mobile devices
- Versions for children and seniors: tailoring the interface and features to different age groups
- Personalised communication: delivering tailored information and offers based on individual needs

02

SuperApp direction



Bank Polski

While the bank's strategy avoids the term "SuperApp," its plans to develop a new mobile app "without requiring an account" suggest aligned ambitions and advanced work towards a SuperApp in the coming years.

The app will offer:

- Simple, fully digital mortgage options: allowing customers to apply for and manage mortgages entirely online
- New consumer financing options
- Innovative credit and loan products accessible within the app

"We aim to be a guarantor of safety in the digital world, with our app solving everyday problems. We strive to ensure our Capital Group's financial solutions are available where customers need them, positioning us as a trusted partner in their financial lives."

Changes in bank app ecosystems

BNP PARIBAS

Focused on app development:

- GOonline Biznes: For corporate clients
- GOmobile: For individual clients
- GOdealer: For car dealers

BOŚ BANK

Plans to launch a dedicated mobile app integrated with a business platform

Bank Pekao

Aims to develop PeoPay as “a market-leading mobile app based on automated sales and service processes”

Nest! BANK

The new mobile app version will gain features such as:

- Enhanced transaction history: giving customers better control over finances
- Improved navigation and access to key functions
- Biometric authentication: boosting security and convenience
- Personalisation to individual preferences – hyper-personalisation

mBank

Plans to expand its junior mobile app with new functionalities. Additionally, they aim to become the bank of first choice for participants in the e-commerce market.

“We plan to transform our existing mOkazje platform into a more modern marketplace that will provide mBank customers and SME segment sellers with the best possible digital shopping experience.”

9

RegTech

The rapid pace of technological development drives an ongoing regulatory cycle – each payment innovation prompts legal framework updates, which in turn shape the next wave of digital transformation in banking.*

*Currently: PSD3 Directive and PSR Regulation.

Current situation

The evolution of processes and technology necessitates legal updates. The EU leads with numerous regulations, particularly for the financial sector, which is highly vulnerable to hacker attacks and sabotage by hostile states. The PSD3 Directive (and its derivatives) regulates access to consumer payment data, introduces strict authentication rules, and elevates API security as a potential entry point for breaches. Banks in this market must adapt to Brussels' mandates and efficiently implement required measures.

While RegTech goals are not explicitly stated in Polish banks' strategies, this trend cannot be overlooked.

Challenges

Pace of change: continuous adaptation to new regulations as they replace or complement each other

Integration complexity: linking RegTech systems with existing infrastructure and partner platforms

Data quality: ensuring accuracy and completeness of regulatory data

Implementation costs: balancing compliance investments with operational efficiency

Standardisation: harmonising approaches to requirements across jurisdictions

Predicted development

Levelling the playing field between traditional banks and non-bank payment providers ("challengers") will push banks to develop products akin to those of non-bank entities. Simultaneously, EU pressure will mount for banks to become bastions of trust, reliability, and security amid rising AI use and geopolitical tensions. The constant pace of technological change ensures this trend's ongoing relevance, requiring banks to adapt year after year.

Trend components

- Personal data protection
- Fraud prevention
- Customer identification (KYC)
- Transaction monitoring
- API control
- Aligning banking platforms with legal requirements
- Non-discriminatory access to banking services

PSD3 Directive package

PSD3 Directive

The core document modernising PSD2, focusing on adapting to new technologies, enhancing payment security, and ensuring fair market competition – a "constitution" for Europe's new payment landscape.

PSR Regulation

The technical pillar, specifying operational requirements and standards to unify practices across the EU, eliminating local regulatory disparities.

FIDA Regulation

An innovative component regulating access to banking data, enabling third-party fintech services like personal finance management apps.

Other regulations impacting the banking ecosystem

DORA

The Digital Operational Resilience Act, effective from January 2023, with full implementation by January 2025, strengthens the financial sector's digital resilience.

ISO 20022

An EU regulation on instant payments, effective for receiving transactions in January 2025 and sending in October 2025.

PSD3 changes

Changes for the financial sector

- **Expanded payment services scope:** includes new services like account information access and cashback in retail
- **Simplified registration:** eases entry for some entities
- **Security standards:** mandates risk control measures
- **Access rules:** PSR requires objective, non-discriminatory access principles for payment systems
- **Information requirements:** PSR introduces rules for ATM withdrawals and international transactions
- **Transaction monitoring and strong authentication:** PSR mandates these for payment providers
- **Real-time data sharing:** FIDA requires banks to share customer data instantly and free of charge with authorised users
- **Data deletion: Data users must erase customer data when no longer needed**

Changes for consumers

- **Greater payment service access:** expanded scope enhances convenience
- **Enhanced transaction security:** new standards boost safety
- **More provider choice:** simplified registration fosters competition and innovation
- **No extra fees:** Ban on surcharges extends to all EU currencies
- **Open banking consent management:** Consumers can manage data access consents post-PSD3
- **Strong authentication availability:** Must be accessible to all, including disabled and elderly users
- **Consent for data sharing:** FIDA ensures customers control how their financial data is used

SOURCE:
EY PAKIET PSD 3 – NOWA ERA W REGULACJACH PŁATNICZYCH: PERSPEKTYWY I WYZWANIA DLA SEKTORA BANKOWEGO

Market data

1/3

One-third of banks struggle to meet upcoming EU deadlines for mandatory instant payments (Intrix)

33%

Only 33% of surveyed banks are fully prepared for EU instant payment deadlines;

41%

41% are ready but face limitations;

25%

25% are entirely unprepared.

These findings highlight challenges in real-time payments, 10-second transaction compliance, and AML/fraud detection. With deadlines looming, banks urgently need modernised processes and tech.

SOURCE: INTIX

Juniper report: Banking tech investments

JUNIPER® RESEARCH

Juniper Research predicts banks will invest in PSD3 and PSR readiness to improve electronic payment security and efficiency.

ŹRÓDŁO

Key risks

Key findings of a meta-analysis

Superficial AI transformation trap

Market pressure to quickly adopt AI could result in superficial solutions that fail to deliver genuine business value. There's a risk of focusing on "AI washing" rather than deeply integrating artificial intelligence into the bank's core operations in a thoughtful way.

Over-automation of customer experience

In the race for operational efficiency, banks might over-automate, losing critical elements of customer relationships. Excessive digitisation could undermine trust and loyalty among clients.

Regulatory time lag

The slow pace of regulatory development, combined with rapid technological progress, risks new solutions becoming non-compliant with future legal requirements. Software firms might invest in products that won't meet upcoming standards.

Competition from tech giants

The entry of Big Tech firms (Apple, Google, Amazon) into the financial sector with their own payment and banking solutions could reshape the market. Their edge in data and user experience (UX) might marginalise traditional banking offerings.

Fragmented security standards

Increasing partnerships and integrations widen the potential attack surface. Differing security standards among partners and incompatible systems could create vulnerabilities across the banking ecosystem, even if individual parts are secure.

Rising technical complexity

Integrating numerous systems, technologies, and partners creates an environment of unprecedented complexity. This could lead to challenges in maintaining system stability, slower incident responses, and rising operational costs.

Erosion of core values

As banks become platforms integrating diverse services, they risk diluting their core value and losing direct customer connections. They could end up as mere technological intermediaries, weakening their role as trusted financial advisors.

Competency asymmetry

A growing gap between advanced technological solutions and the skills of banking teams could lead to underutilisation of new tools. Sophisticated systems might be developed but not fully leveraged, with technology potentially overtaking decision-making within the bank.

Analyse



19 market implementations addressing today's consumer expectations

Market data and the analysis of 19 implementations strongly confirm the trends outlined earlier. These cases provide reliable insights into the prospects for change and consumer expectations over the next five years. Below are the first three examples:

Implementation of an AI Assistant for comprehensive customer service

AI

مصرف عجمان Ajman Bank

Ajman Bank (UAE)

Trend: Growth of multilingual AI assistants in banking

The use of artificial intelligence in customer service is rising, with a focus on supporting clients in their native languages. This trend meets the demand for personalised service while optimising bank operational costs.

Case study: SermoAI introduced an AI assistant tailored for banking and fintech clients. Trained on banking queries, compliant with privacy regulations, and offering native language support, it handles tasks from simple balance checks to complex financial advice.

Benefits for the Bank:

- Reduced customer service costs
- 24/7 support availability
- Personalised communication
- Increased operational efficiency
- Improved customer satisfaction

SOURCE

AI implementation for fraud reduction and process automation

AI

Commonwealth Bank of Australia

Commonwealth Bank of Australia (CBA)

Trend: AI in security and banking process automation

AI adoption is growing to combat fraud and automate customer service and credit processes, significantly reducing fraud losses and speeding up operations.

Case study: CBA implemented AI solutions (NameCheck, CallerCheck, CustomerCheck) for fraud detection and process automation. This led to a 50% reduction in fraud losses, a 30% drop in fraud reports, and a 40% decrease in call wait times. The system analyses over 20 million daily payments and automates credit processes.

Benefits for the Bank:

- Significant fraud loss reduction
- Faster credit processes
- Enhanced service efficiency
- Higher customer satisfaction
- Operational cost optimisation

SOURCE

Intelligent AI Assistant for investment advice

AI

BANCA INVESTIS

Banca Investis

Trend: Growth of conversational AI assistants in wealth management

AI is being used to create assistants that mimic financial advisors, tailoring communication to clients' psychographic profiles.

Case study: Banca Investis launched NIWA (Next Intelligent Wealth Advisor), an AI app delivering personalised investment conversations. It adapts its communication style to clients' psychographic profiles, offering real-time market updates and advice akin to a human consultant.

Benefits for the Bank:

- Personalised client experience
- Scalable investment advice
- Stronger client relationships
- Increased client engagement
- Efficient investment knowledge distribution

SOURCE

Implementation of an AI-based anti-fraud system

AI

mastercard

Mastercard

Trend: Development of comprehensive AI-driven anti-fraud systems

Rising online fraud threats are driving the creation of advanced solutions using AI, biometrics, and open banking to prevent various scams and thefts.

Case study: Mastercard introduced Scam Protect, a toolkit leveraging AI, biometrics, and open banking to identify and block fraud in card payments, account-to-account (A2A) transfers, and account openings. The company also partnered with Verizon to block spam and fraudsters, and with UK banks to roll out Consumer Fraud Risk technology.

Benefits for the Bank:

- Reduced fraud losses
- Enhanced customer security
- Automated fraud detection
- Real-time prevention
- Regulatory compliance

SOURCE

Transformation of banking systems towards AI and cloud

AI

NTT Data

Trend: Migration from mainframe to cloud with AI

Banks are using artificial intelligence, particularly generative AI, to shift traditional systems to cloud-based solutions, aiming to boost innovation and IT flexibility.

Case study: NTT Data's research reveals that 63% of banks still rely on mainframe systems, yet the same proportion see generative AI as key to cloud migration. While 91% of AI and cloud initiatives have board support, and 50% of banks are integrating GenAI, 80% lack strategic adoption frameworks.

ŹSOURCERÓDŁO

Benefits for the Bank:

- Modernised IT infrastructure
- Greater system flexibility
- Reduced operational costs
- Faster innovation
- Improved security

Pay later feature for B2B transactions

Payment integration

ABN·AMRO

ABN Amro

Trend: Expansion of Buy Now Pay Later (BNPL) in B2B

Banki rozszerzają model płatności odroczonych na transakcje między firmami, oferując gwarancję płatności i zarządzanie należnościami, co zwiększa zaufanie w handlu online między podmiotami B2B.

Case study: ABN Amro launched a pilot Pay Later service for business clients, where the bank guarantees payments and handles receivables. This allows buying firms to pay within 30 days of receiving goods, meeting the need for greater trust in B2B online transactions.

SOURCE

Benefits for the Bank:

- New revenue stream
- Entry into a new market segment
- Stronger B2B client relationships
- Reduced seller risk
- Growth in embedded finance

Strategic partnership for SEPA payment integration for fintechs

Payment integration

BNP PARIBAS numeral A Mambu company **BNP Paribas x Numeral**

Trend: Simplified SEPA access for fintechs

Traditional banks and tech providers are partnering to help fintechs integrate with SEPA and local payment systems, enabling faster European market entry and payment automation.

Case study: BNP Paribas and Numeral teamed up to streamline SEPA integration for payment firms via a single API and dashboard. The partnership provides access to SEPA, instant payments, and local systems in Poland, Nordic countries, and Switzerland.

Benefits for the Bank:

- New service distribution channel
- Expanded fintech client base
- Stronger fintech ecosystem position
- Streamlined integration processes
- Pan-European service growth

SOURCE

SuperApp implementation with cloud and API technology

Superapp

مصرف عجمان Ajman Bank **Ajman Bank (UAE)**

Trend: Rise of the SuperApp concept in banking

There's a growing trend towards comprehensive banking apps that integrate financial and non-financial services into one platform, creating digital ecosystems beyond traditional banking for a seamless customer experience.

Case study: Ajman Bank is developing a retail SuperApp using Codebase Technologies' Digibanc platform, powered by Microsoft Azure and Cloud4C. With an API-first approach, it aims to streamline banking operations and enhance customer experiences by integrating diverse services into one app.

Benefits for the Bank:

- Comprehensive service digitisation
- Easier fintech partnerships
- Flexibility for new product development
- Better customer data management
- Optimised internal processes

SOURCE

Implementation of a SuperApp linking retail with financial services

Superapp

Coop x additiv

Trend: Growth of embedded finance in the retail sector

The integration of financial services into retail ecosystems is gaining traction. Retailers are transforming into financial service providers, combining shopping, payments, and banking offerings within a single platform to create comprehensive ecosystems for customers.

Case study: Coop launched the Coop Finance+ SuperApp, integrating financial services with its retail ecosystem. The platform offers banking, pension, and payment products linked to the store chain's loyalty programme, built on additiv's cloud platform for seamless financial service delivery.

ŹSOURCERÓDŁO

Benefits for the Bank:

- New customer outreach through retail partnerships
- Expanded reach of banking services
- Access to customer purchasing data
- Additional revenue streams
- Innovative distribution model

Partnership for innovative cross-border payment solutions

Open Banking

FinXP x Mastercard

Trend: Development of integrated cross-border payment solutions

This trend involves integrated, multi-currency payment solutions for banks, enabling fast and secure cross-border payments within a single platform. It reflects banks' need to offer comprehensive international services while optimising costs and maintaining high security.

Case study: FinXP partnered strategically with Mastercard to introduce FinXP PLUS for cross-border payments. The system supports secure transactions to over 100 countries with multi-currency functionality, integrating remittances and travel marketplaces.

SOURCE

Benefits for the Bank:

- Rapid entry into international payments market
- Reduced operational costs
- Enhanced offer competitiveness
- Automated cross-border processes
- Regulatory compliance

Open banking payment platform for e-commerce

Open banking

alternative payments

Alternative Payments (DPMax)

Trend: Growth of open banking in cross-border payments

Open banking is increasingly significant in international payments, particularly between the USA and Europe. The trend focuses on simplifying payment processes, enhancing security, and reducing transaction costs through open banking.

Case study: Alternative Payments launched DPMax, an open banking platform for e-commerce payments, targeting US firms operating in Europe. It offers real-time settlements without chargebacks, leveraging a network of integrated banks and European Commission standards.

Benefits for the Bank:

- New e-commerce revenue source
- Reduced fraud risk
- Optimised processing costs
- Compliance with European regulations
- Expanded international reach

SOURCE

Banking solution for youth by a telecom company

Banking competency takeover

verizon

Verizon

Trend: Banking for younger generations (Gen Z and Gen Alpha)

This trend involves creating tailored banking solutions for young users, emphasising financial education, parental controls, and savings management. Banks see the value in building early relationships with future clients through mobile solutions suited to their needs.

Case study: Verizon introduced 'Family Money,' providing young users with monitored accounts and savings piggybanks. Combining banking features with parental oversight, it allows parents to track children's finances while teaching money management (a smaller-scale example exists in Poland).

Benefits for the Bank:

- Building loyalty from a young age
- Attracting a new customer segment
- Competitiveness against neobanks
- Promoting financial education
- Expanded family offerings

SOURCE

Development of the first FDIC-insured bank dedicated to climate change

Green banking

Climate First Bank

Trend: Growth of green banking and sustainable finance

Banks are developing dedicated products and services to support eco-friendly projects, responding to rising customer expectations for environmental responsibility.

Case study: Climate First Bank, the first FDIC-insured bank focused on combating climate change, is expanding nationwide after three years. It offers eco-oriented products, including solar loans for consumers and businesses, enabling 2,000 Florida households to install solar panels.

Benefits for the Bank:

- Market differentiation through an eco-mission
- Appeal to environmentally conscious clients
- Innovative product portfolio
- Positive environmental impact
- New banking market segment

SOURCE

Launch of an accelerator for sustainable finance

Green banking

Commerzbank

Trend: Development of innovation accelerators in sustainable finance

Banks are creating dedicated accelerator programmes for startups developing sustainable finance solutions, linking innovation with ESG (Environmental, Social, Governance) goals.

Case study: Commerzbank, in collaboration with Tenity, launched an accelerator programme focused on sustainable finance innovations. The initiative aims to develop prototypes (proof of concepts) and foster collaboration between startups and the bank's business units in areas like biodiversity, real estate, and supplier management.

Benefits for the Bank:

- Programme management dashboard
- Project evaluation system
- Progress monitoring module
- ESG dashboard

SOURCE

Introduction of a bank card with direct environmental impact

Green banking

La Banque Postale x WWF France

Trend: Development of banking products with positive environmental impact

Banks are crafting financial products tied to ecological initiatives, enabling customers to actively contribute to environmental protection through everyday banking transactions. This trend merges standard banking services with tangible sustainability actions.

Case study: La Banque Postale, in partnership with WWF France, introduced an "impact" bank card that combines payment functions with funding for home energy renovations. Funds from linked accounts support mortgages for energy-efficient buildings, while card fees finance WWF biodiversity programmes.

Benefits for the Bank:

- Innovative banking product approach
- Enhanced eco-friendly reputation
- Attraction of environmentally conscious clients
- Fulfilment of ESG strategy
- Partnership with a renowned ecological organisation

SOURCE

Implementation of sustainable investment monitoring in a mobile app

Green banking

Danske Bank

Trend: Growth of ESG transparency in mobile banking

Banks are adding features to allow customers to track the environmental and social impact of their investments directly in mobile apps, addressing rising interest in sustainable investing.

Case study: Danske Bank introduced a mobile app feature showing clients the proportion of sustainable investments in their portfolios and their impact on climate, equality, human rights, and biodiversity. Research indicates 61% of Nordic clients consider sustainability a key investment factor.

Benefits for the Bank:

- Increased ESG awareness among clients
- Democratised access to information
- Stronger client relationships
- Promotion of sustainable investments
- Competitive advantage

SOURCE

Implementation of a banking data analytics platform for businesses

Data intelligence

ANZ x DataCo

Trend: Development of data intelligence platforms in banking

This trend focuses on using advanced data analytics and inter-organisational collaboration to generate valuable business insights while safeguarding customer privacy.

Case study: ANZ partnered with DataCo to launch a platform aggregating and analysing anonymised client and transaction data. It enables businesses to conduct targeted analyses, uncover spending trends, and identify growth opportunities, maintaining high security and regulatory compliance standards.

Benefits for the Bank:

- Monetisation of transaction data
- New revenue stream
- Stronger ties with business clients
- Expanded value-added service offerings
- Secure data utilisation

SOURCE

Introduction of a subscription banking plan for firms with advanced expense management

Subscription models

Monzo

Trend: Growth of subscription models in banking for SMEs

Digital banks are introducing advanced, paid service packages for businesses, blending banking with automated accounting and administrative tools to simplify financial management for small and medium enterprises (SMEs).

Case study: Monzo launched Monzo Team, a £25-per-month subscription plan for business clients, offering advanced expense management. The system provides digital receipt storage, expense categorisation, and VAT payment management within the app, integrated with popular accounting software.

Benefits for the Bank:

- New subscription revenue source
- Deeper business client relationships
- Differentiation in the SME market
- Increased client retention
- Opportunities for cross-selling additional services

SOURCE

Expansion of fintech into traditional banking services

Fintech as Bank

Revolut

Revolut

Trend: Transformation of fintech into legacy banks

Fintechs are evolving into full-fledged banks by expanding into traditional services (e.g., mortgages, ATMs) while retaining technological innovation like AI and biometric payments.

Case study: Revolut announced plans for 2025 to introduce an AI assistant, mortgages, and its own ATM network. The firm also aims to expand business services, including credit products and biometric payment systems, positioning itself as the first truly global bank.

Benefits for the Bank:

- Broader service portfolio
- Global market positioning
- Enhanced tech-driven offerings
- Growth in the business segment
- Competitive edge over traditional banks

SOURCE



Watch



4 "moonshot" megatrends that could transform banking in the future

On the horizon, trends are emerging that could significantly impact the banking sector. We've identified four of these as signals of future change, which, over the next decade, may—or may not—find widespread application in banking and finance.

1

DABs (Decentralised Autonomous Banking Systems)

Decentralisation of banking systems as the foundation for autonomy.

2

ReFi (Regenerative Finance)

Eco-friendly finance of the future: profit in harmony with nature.

3

Digital twin models

Digital simulations of banking for secure transactions and decisions.

4

Quantum financial system

A quantum paradigm: redefining the foundations of banking.



1 Development of Decentralised Autonomous Banking Systems (DABs)

Fully autonomous banking systems managed by algorithms could redefine banking operations.

Current situation

Decentralised Autonomous Organisations (DAOs) are paving the way for banking systems with minimal human intervention. Built on blockchain technology, these systems automate financial processes like lending and investing. Although DABs remain experimental, they are being explored for niche financial products within decentralised finance (DeFi) ecosystems. So far, adoption is limited due to technical and regulatory barriers.

Predicted development

Over the next 10+ years, DABs could evolve into fully functional banking entities, offering loans, asset management, and autonomous transactions. Their transparency and efficiency might challenge traditional banks, particularly in under-regulated markets where trust in conventional systems is low, and fintechs are gaining traction rapidly.

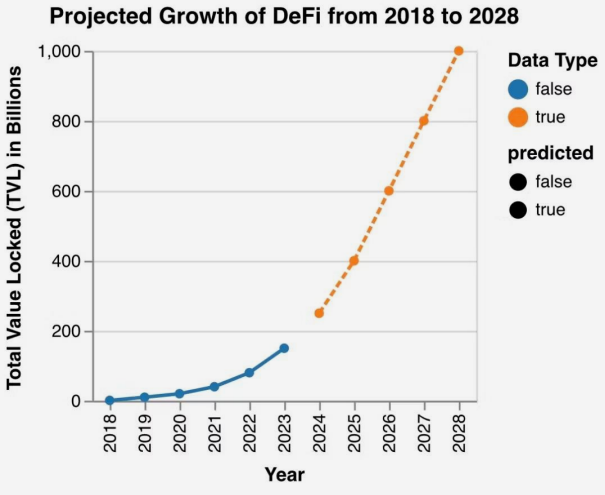
Challenges

Regulatory acceptance, technical scalability, and ethical concerns around autonomous decision-making remain significant hurdles. Ensuring the security and trustworthiness of algorithm-driven systems is also critical.

ETA of trend	10+ years
Potential impact	High

DeFi growth predictions over the 2018–2028 decade

This visualisation illustrates the rapid rise of Decentralised Finance (DeFi) from 2018 to 2028 and its potential for further growth. Note that projections are estimates, and actual growth may vary. Source: European Commission, more details HERE.



2 Growing demand for regenerative finance banking products

Financing projects that actively restore ecosystems will create new banking opportunities.

Current situation

Regenerative Finance (ReFi) goes beyond sustainability, funding projects that repair environmental damage, such as reforestation, soil regeneration, and biodiversity initiatives. While green bonds and loans are common, ReFi is emerging as a niche, driven by innovative banks worldwide that have anticipated future consumer needs.

Predicted development

Over the next 6–8 years, this niche could expand significantly, driven by consumer demand and government and corporate goals for carbon neutrality and biodiversity. Banks may develop specialised products to attract eco-conscious clients, including High Net Worth Individuals (HNWIs) and corporations.

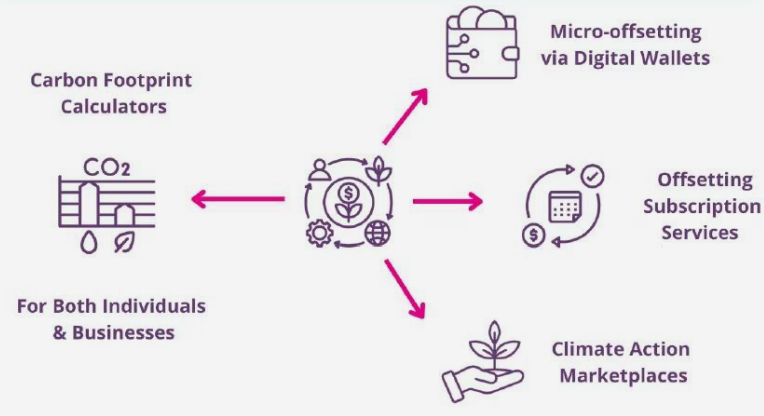
Challenges

Measuring the impact of regenerative projects and aligning financial returns with ecological outcomes will require new frameworks. Limited investor awareness and scepticism about returns also pose obstacles.

ETA of trend	6–8 years
Potential impact	Medium

Examples of regenerative finance products in a retail bank portfolio

Figure 13: Digital Banking Sustainability Offerings



Source: Juniper Research

3 Digital twin models in banking

Financial digital twins will enable precise simulations of transaction outcomes and market behaviours.

Current situation

Digital twin technology creates virtual replicas of physical systems, and its use in financial markets is in its early stages. Banks are experimenting with models to simulate how assets, portfolios, and transactions perform under various scenarios. These tools are primarily used for stress-testing portfolios and predicting market reactions to external events.

Predicted development

Within 4–6 years, digital twins could become widely adopted for testing trading strategies before implementation, helping banks optimise client outcomes. These models will be vital for high-stakes decisions, especially in volatile or unfamiliar markets.

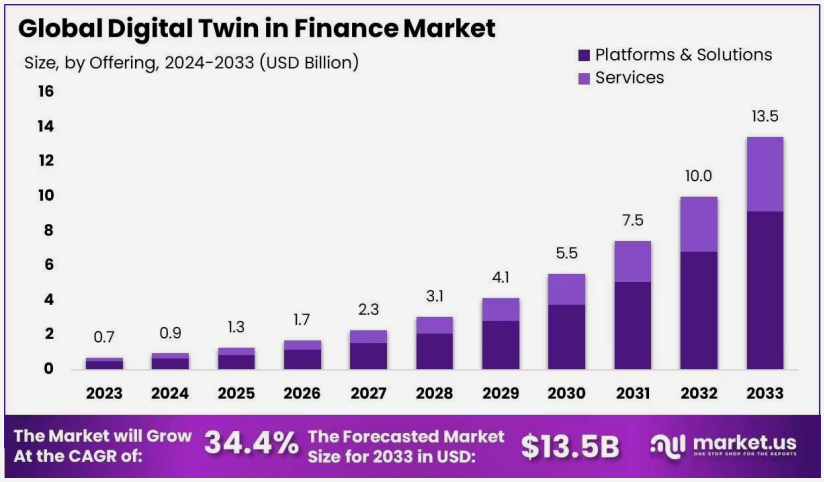
Challenges

Building accurate, comprehensive simulations demands vast data, advanced analytics, and computational resources. Keeping models current with real-world changes and the high costs of development are additional hurdles.

ETA of trend	4–6 years
Potential impact	Very High

"The Global Digital Twins in Finance Market is set for significant growth, projected to rise from $0.7 billion in 2023 to around $13.5 billion by 2033, with a steady compound annual growth rate (CAGR) of 4% from 2024 to 2033."

Source: Market.us



4 Quantum financial system

Quantum Computing has the potential to revolutionise banking with its ability to process vast datasets and solve complex problems.

Current situation

Quantum Computing (QC) is in an experimental phase in banking. Institutions like JPMorgan Chase, Goldman Sachs, and HSBC are running pilot projects focusing on portfolio optimisation, risk modelling, and market simulations. However, current systems are constrained by the lack of stable, powerful quantum computers.

Predicted sevelopment

Over the next 8–10 years, QC could become integral to banking infrastructure. Banks might use it for risk modelling, real-time transaction optimisation, and deep customer behaviour analysis. It could also accelerate risk model validation and improve capital management across global portfolios. Advances in commercial quantum computing (e.g., by IBM, Google, and D-Wave) are key drivers of this trend.

Challenges

Significant barriers include technology stability and scalability, high implementation costs, and security concerns. Adapting financial regulations and meeting extensive data and computational demands are also essential.

ETA of trend	10+ years
Potential impact	Very High

Long-term outlook for quantum technologies

Source: The Economist Group



The long-term view

We do not know what we do not know. It is conceivable that as the field reaches maturity, researchers will discover more classes of algorithms and apply existing algorithms in ways not foreseen today. Any of the following scenarios could play out. Please refer to Appendix I for more details on the scenarios and the modelling methodology for each scenario.

Scenario 1: Quantum computing becomes mainstream (optimistic scenario)

Quantum computing fulfils all promises it portends and more. Quantum computing could be at the stage where the first modern computers were in the 1960s. No one could have foreseen the evolution of personal computers, the internet, the cell phone, and their myriad applications and takeover of all aspects of life today. If, tech firms, academics, investors and businesses are bullish on the technology and plan for this scenario, they should not look at only the next decade or half. Planning for the advent of quantum computing and its corresponding investment window must span the next half-century, not just the next decade.

Scenario 2: Quantum computing finds niche industry applications (realistic scenario)

Quantum computing continues to find applications in different niches under a business-as-usual scenario. In this scenario, quantum computing will not be ubiquitous in the global economy like the internet is today. Instead, it will be integrated into key niches across sectors—for example, in determining how robotics is heavily employed in manufacturing but has not found widespread use elsewhere.

Scenario 3: Quantum computing enters a "quantum winter" (pessimistic scenario)

Under a slow-uptake scenario, quantum computing may end up in a state similar to technologies like artificial intelligence: perpetually on the cusp of disruption and becoming mainstream but without being able to fulfil its potential, despite massive interest and investment.

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Quantum financial system: Market signals

BBVA runs successful trial of distributed quantum simulation in the cloud

BBVA has completed a successful trial of the execution of quantum algorithms across multiple conventional servers in the AWS cloud.

13 May 2024 Be the first to comment



Javier Recuenco Andrés, head of the Technical Architecture Innovation area at BBVA CIB in charge of the pilot project, says of the project: "With these trials, we have shown that at BBVA we can have a proprietary architecture for executing quantum algorithms, which would help further our exploration of their use in complex financial tasks."

ŹSOURCERÓDŁO

HSBC pilots quantum-safe technology for digital gold

HSBC has successfully trialled the first application of quantum-secure technology for buying and selling tokenised physical gold.

2 19 September 2024 Be the first to comment



Last year, HSBC was the first global bank to offer **tokenised physical gold** to institutional investors using distributed ledger technology (DLT). This year saw another first, with the launch of HSBC Gold Token for retail investors in Hong Kong, allowing them to acquire fractional ownership of physical gold.

SOURCE



Key takeaways

Main conclusions from the meta-analysis

The coming wave of AI in banking

While AI is currently a buzzword, it's far from oversaturated—this is just the beginning of its transformation. Most banks are still in the planning or early implementation stages. The next few years will see a significant acceleration in AI adoption, with this trend steadily gaining momentum.

Green banking as a catalyst for modernisation

The delay in Polish banks adopting green banking paradoxically offers a chance for a technological leap. Rather than gradual evolution, Polish banks could directly implement cutting-edge solutions, learning from Western markets. Growing ecological awareness among Polish consumers and their expectations of financial institutions will force faster action in this area, with customer pressure acting as a key driver of change.

Interconnected technological trends

Technological trends in banking form a web of interdependencies. SuperApps require advanced personalisation, which relies on AI. AI, in turn, depends on cloud computing and big data, raising security challenges. Each trend both drives and is driven by others, creating an integrated ecosystem of innovation.

New frontiers in the payments landscape

Poland's payment market, led by BLIK, has proven its innovation, but this is just the start of its transformation. The next wave brings deferred payments in B2B, subscription models, and IoT payment integration. Embedded finance—where payments become an invisible part of broader business processes—is particularly significant. Poland's mature payment infrastructure positions it to adopt these innovations quickly. The challenge is no longer creating new payment methods but integrating existing ones into new business contexts.

Digital identity as the new currency

Banks are discovering a new role as trusted guardians of digital identity, extending beyond traditional services to become hubs for authentication and verification across the digital ecosystem. This shift demands a complete rethink of banking system architecture and security.

Partner integration as a new business model

Banks are moving away from being closed fortresses, evolving into open platforms collaborating with diverse partners. This change requires a fundamental overhaul of system architecture, security, and integration models.

Convergence of digital (fintech) and traditional (legacy banks) worlds

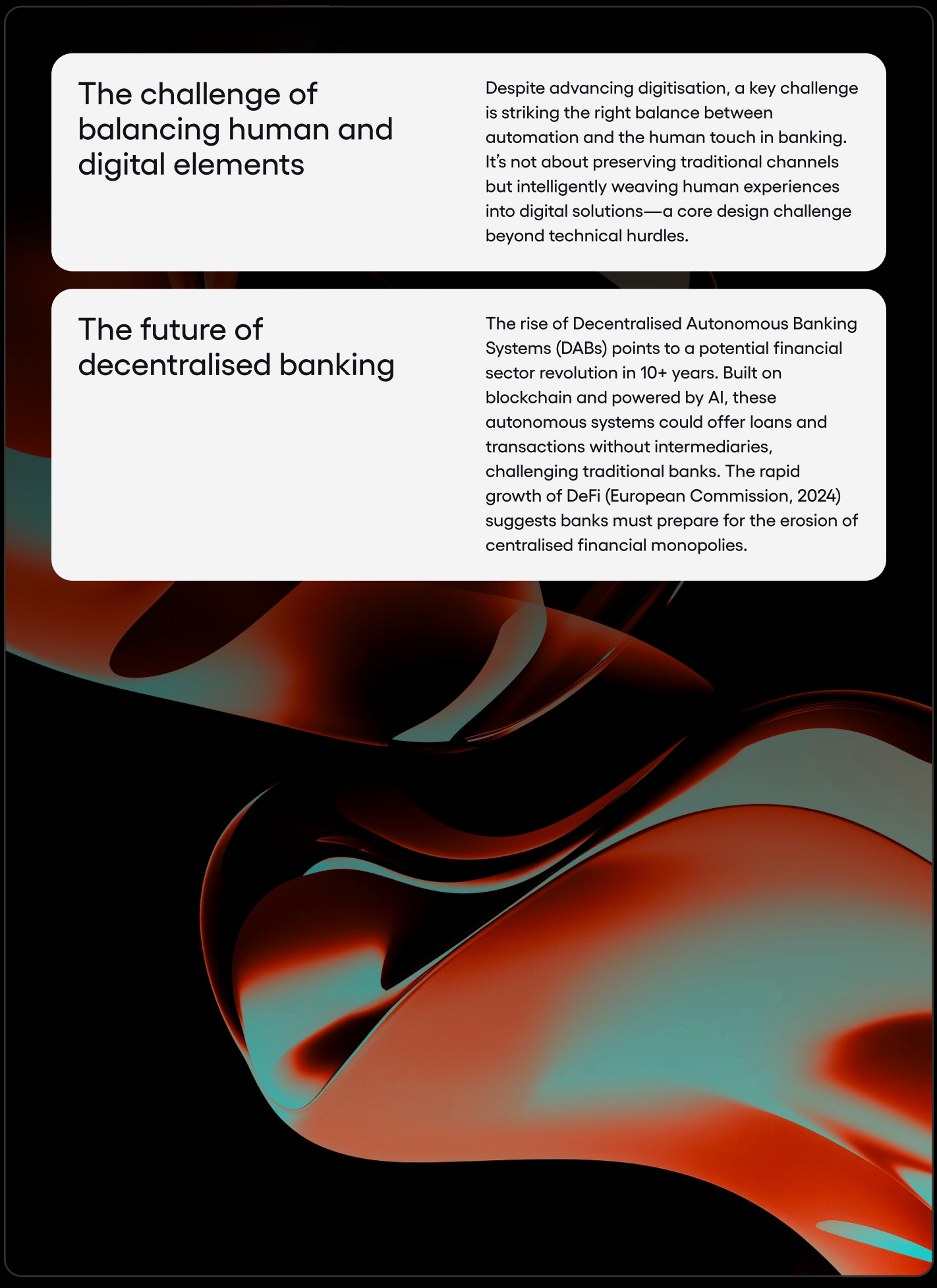
We're witnessing mutual learning—traditional banks adopt fintech agility and innovation, while fintechs recognise the value of physical presence and traditional banking strengths. This isn't mere imitation but an evolution towards a hybrid banking model.

The challenge of balancing human and digital elements

Despite advancing digitisation, a key challenge is striking the right balance between automation and the human touch in banking. It's not about preserving traditional channels but intelligently weaving human experiences into digital solutions—a core design challenge beyond technical hurdles.

The future of decentralised banking

The rise of Decentralised Autonomous Banking Systems (DABs) points to a potential financial sector revolution in 10+ years. Built on blockchain and powered by AI, these autonomous systems could offer loans and transactions without intermediaries, challenging traditional banks. The rapid growth of DeFi (European Commission, 2024) suggests banks must prepare for the erosion of centralised financial monopolies.



Appendix

Key reports analysed in the project:

Strategies of Polish banks

- Alior Bank: „Bank na co dzień, Bank na przyszłość" Strategia Alior Bank S.A. 2023-2024
- Bank BNP Paribas: PREZENTACJA KORPORACYJNA GRUPY KAPITAŁOWEJ BNP PARIBAS BANK POLSKA S.A. LISTOPAD 2024
- Bank Millennium: „STRATEGIA 2028 - Wartość i Wzrost" Strategia Banku i Grupy Banku Millennium 2025 – 2028
- Bank Ochrony Środowiska: „Twój partner w zielonej transformacji" Strategia Banku Ochrony Środowiska S. A. na lata 2024-2026
- Bank Pekao: „Odpowiedzialny Bank. Nowoczesne bankowanie" Strategia Banku Pekao na lata 2021-2024
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- Citi Handlowy: Strategia Grupy Banku Handlowego na lata 2022-2024
- ING Bank Śląski: Podsumowanie strategii ING Banku Śląskiego S.A. na lata 2022-2024
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- mBank: Strategia Grupy mBanku na lata 2021-2025
- NEST BANK: Wyniki finansowe i biznesowe 2023
- PKO Bank Polski: „Strategia Wzrostu i Rozwoju" Grupa Kapitałowa PKO Banku Polskiego 2025-2027
- Santander Bank: „Pomagamy osiągać więcej" Strategia Grupy Santander Bank Polska 2024 -2026

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- Adyen: Retail Report 2023 Connecting ambitions
- Affirm: Affirm Investor Forum 2023
- Barclays: "Prepared for the road ahead" Annual Report 2022
- BBVA: BBVA Group 3Q24 Corporate Presentation
- BNP Paribas: "GROWTH TECHNOLOGY SUSTAINABILITY" 2025 Technology & Operational Performance
- BNP Paribas: 2025 STRATEGIC PLAN
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- CaixaBank: Corporate Presentation 9M24
- Danske Bank: "Focused Nordic leader with strong profitability" Investor update Copenhagen, June 7, 2023
- Deutsche Bank: Deutsche Bank's strategic evolution to 2025 #PositiveImpact
- Deutsche Bank: Strategy outlook and ambition for 2025 #PositiveImpact
- Evident AI Index: Key Findings Report October 2024
- HSBC: Strategic Report 2023
- Klarna: Interim Report January - June 2024
- Klarna: January to September 2024 Results
- Nordea: Digital innovation in the financial industry – how we take the next steps
- Rabobank: Interim Report 2024
- Rabobank: Investor Presentation H1 2024
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- UniCredit: The Compass 2025: Group Investment Strategy December 2024
- VISA: The future of payments: 10 key priorities for 2024

Analitical companies reports

- Accenture: "Banking on AI" Banking Top 10 Trends for 2024
- ARIX Research: Banking in 2030 – How will the current global trends, especially AI, shape the post-COVID19 pandemic future of the European banking industry and its employees?
- BCG + GFF: Building Bridges for the next decade of Finance
- BCG: "Fortune Favors the Bold" GLOBAL PAYMENTS REPORT 2024
- BCG: "Prudence, Profits, and Growth" GLOBAL FINTECH 2024 2ND EDITION, COAUTHORED BY BCG AND QED INVESTORS
- BIS: "BIS Working Papers" Finternet: the financial system for the future
- Capgemini: RETAIL BANKING TOP TRENDS 2024
- Citi: AI in Finance
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- Clifford Chance: FINTECH TRENDS 2024: FIVE TRENDS TO WATCH
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- Datos Insights: Risk Insights & Advisory Fintech Spotlight: Q1 2024
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- Deloitte: Digital Banking Maturity 2024
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- ACCENTURE: “Going for growth” Navigating the great value migration in the age of AI 2025
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- ACTIVATE Consulting: Technology and Media Outlook 2025
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- ATOMICO: State of European Tech 2024 Report
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