



# Top 10 Predictions for the Future of Retail Financial Services

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# Mega-Trends Reshaping Financial Services

The financial services business model is being redefined

Technology is transforming financial services delivery, distribution and money movement



New entrants are challenging the incumbents – new forms of distinction are needed

Demographic shifts will have a profound impact on growth, relevancy and talent

# Top 10 Predictions

## *The Financial Services Model will be Redefined*

1

The Redistribution of the Global Economy



# The Financial Services Model will be Redefined

## The Pace of Consolidation Accelerates



# Top 10 Predictions

## *The Financial Services Model will be Redefined*

3

Regulation: Complex, Constant and Costly



# Top 10 Predictions

## *New Entrants Challenge Incumbents*

4

### Waves of New Entrants and Innovation



# Top 10 Predictions

## *Technology Transforms Financial Services Delivery*

5

### Payments Undergo Transformative Change



# Top 10 Predictions

## *Technology Transforms Financial Services Delivery*

6

### The Internet of Things is Mainstream



# Top 10 Predictions

## *Technology Transforms Financial Services Delivery*

7

Big Data = Core Competency (of Winners)



# Top 10 Predictions

## *Technology Transforms Financial Services Delivery*

8

Blockchain is part of our Eco-System



# Top 10 Predictions

## *Demographic Shifts Have a Profound Impact*

9



### Serving New Consumers (and Businesses)



# Top 10 Predictions

*Demographic Shifts Have a Profound Impact*

10

## The Race for Talent





