

### **1. Rising interest**

Rising interest rates will activate product innovation and enterprise reinvention

### **2. Bank branches**

Bank branches set to make a come-back to grow the personal experience

### **3. Metaverse**

Metaverse will become the next frontier of innovation and opportunity

### **4. Risk**

New approaches to risk management will impact strategy and banking operations

### **5. Talent**

A fresh approach to employee culture, leadership and talent acquisition

### **6. Data**

The continued focus on data as a commodity to improve customer interactions

### **7. Fintechs**

Banks will become serious about co-operation with fintechs rather than competition

### **8. Customer focus**

The renewal of human connection to focus on intent as well as journey

### **9. Sustainability**

Banks will respond to increasing pressure to reduce greenhouse gas emissions

### **10. Modernization**

Banks will leverage the power of technology to modernize legacy systems

# New Developments In Commercial Banking

**Christian Velasco**



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