



FUTURES PLATFORM

Future of Banking

**4 Disruptive Change Signals
Transforming the Sector**



Open Loops and Cross-Border Payments

● STRENGTHENING TREND

The globalisation and digitalisation of economies demand a modern payment infrastructure where funds can be transferred seamlessly across different financial institutions and countries. New players are emerging to meet this need with instant, low-cost, and cross-border payment solutions.



Geo-Economic Blocs

● STRENGTHENING TREND

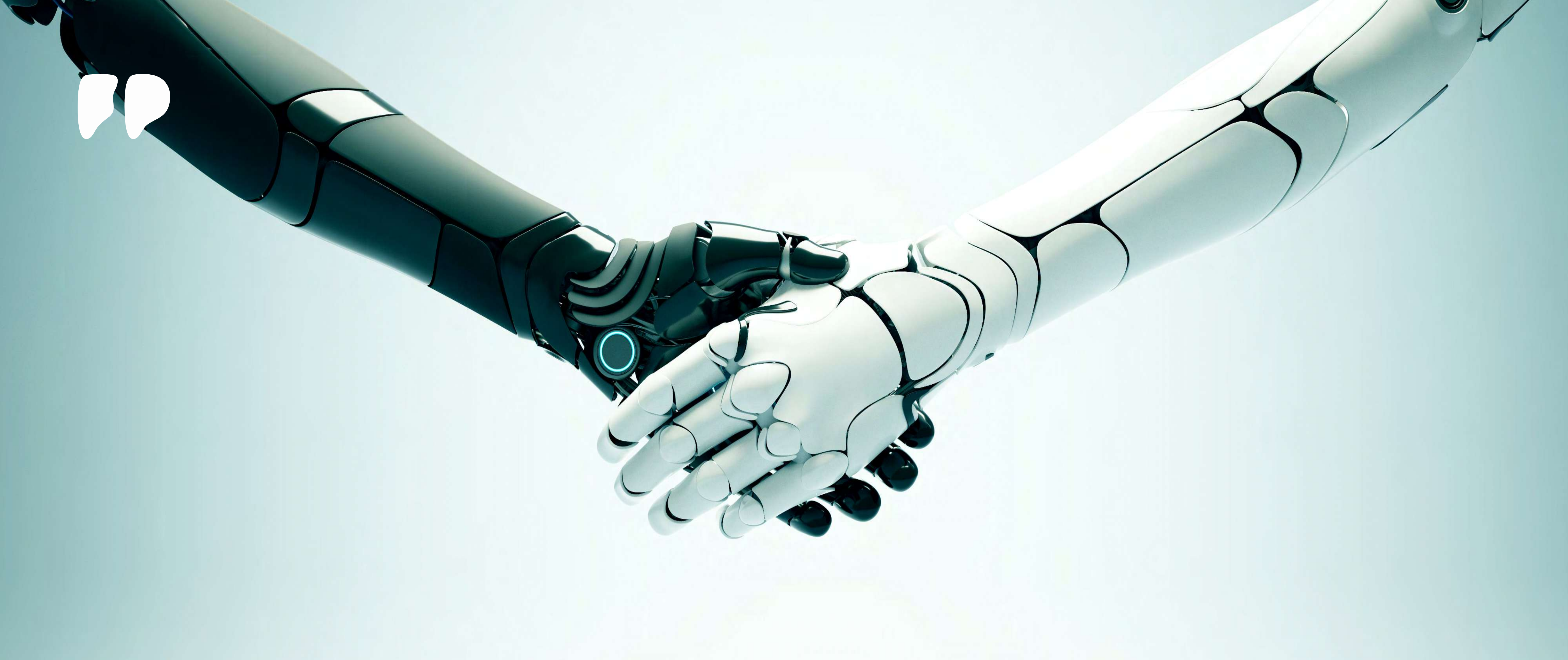
Shifting geopolitical dynamics are dividing global trade into two distinct geo-economic blocs centred around the US and China, leaving smaller nations to navigate a difficult choice. This split may impede market access for developing countries, potentially hindering worldwide economic growth.



Crime Webstores and Crime as a Service

● WILD CARD

The dark web of the future could transform into a marketplace for criminal services, offering pre-packaged, off-the-shelf crimes at set prices, much like any e-commerce store. Such commodification of crime would drastically change the cyber security threat landscape for banks and financial institutions.



AI Bot Customers and AI-Run Economy

● WILD CARD

It is possible that in the future, the economy may be able to function without the participation of humans at all – neither as sellers nor consumers. An AI-run economy, in which AI algorithms are fully autonomous participants as buyers and sellers, would fundamentally change how the banking industry operates.



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