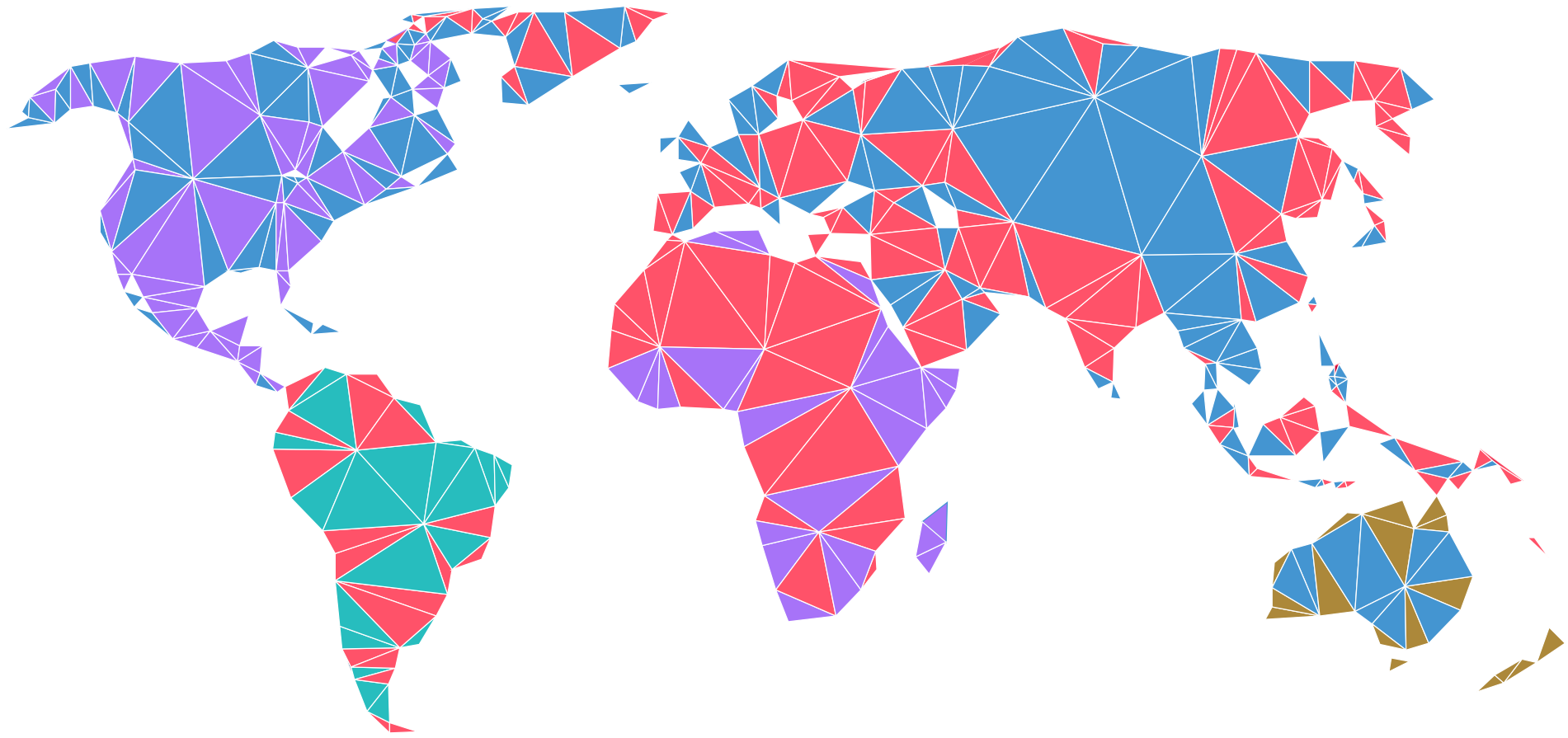


Global Megatrends in banking



60%

of banks globally have closed or shortened opening hours of branches since the onset of Covid-19 but many have also implemented new digital features, such as fully digital processes, e.g.

- a) account opening **(34%)**
- b) remote identification & verification **(23%)**
- c) contactless payments **(18%)**

50%

of global consumers interacted with their bank through a mobile app or website at least once a week in 2020⁵

75%

of all in-store card payments across Europe are now made by contactless or mobile wallet⁶

238%

increase in cyber-attacks on banks since the Covid-19 pandemic²

77%

of C-Suite level business banking executives believe that AI will be the most important technological change to the banking industry⁷

\$105 billion

the scale of global fintech investment in 2020 – the third highest annual total ever³

\$37 trillion

the amount of global banking assets represented by banks who are working together on decarbonization as part of the Net-Zero Banking Alliance

\$6.6 billion

the global projection for spending on blockchain solutions in 2021⁴

1 <https://www2.deloitte.com/ce/en/pages/financial-services/articles/digital-banking-maturity-2020.html>

2 <https://www.fintechnews.org/the-2020-cybersecurity-stats-you-need-to-know/>

3 <https://home.kpmg/xx/en/home/media/press-releases/2021/02/vc-investment-in-fintech-more-than-doubles-in-second-half-of-2020.html>

4 <https://www.statista.com/statistics/800426/worldwide-blockchain-solutions-spending/>

5 https://www.accenture.com/_acnmedia/PDF-144/Accenture-Infographic-Banking-Consumer-Study-2020.pdf#zoom=50

6 https://www.visa.co.uk/about-visa/newsroom/press-releases_3044294.html

7 <https://www.weforum.org/agenda/2020/06/digitalization-is-changing-banking-these-three-trends-will-help-shape-its-future/>