

The Digital Transformation Journey Continues



BANKING TRANSFORMATION AFRICA

15 - 16 November 2022

**Cape Town International Convention Centre
South Africa**

Pearl Nkrumah

Exploring The Future of Banking - 2030

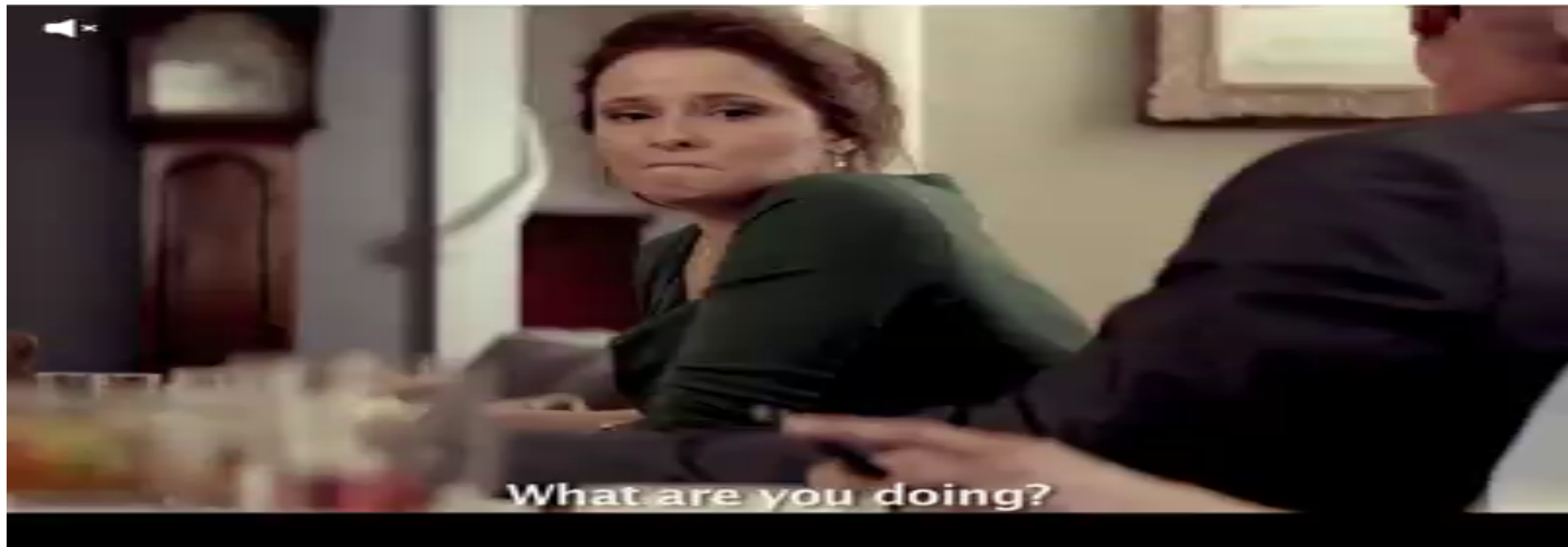


www.bankingtransformationafrica.com

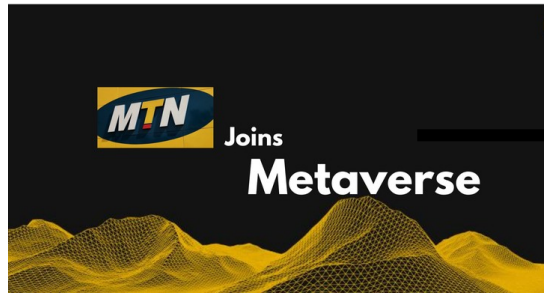


How Far We Have Come

I WASN'T EXPECTING THIS



Banking 2022



We are here and now



**BANKING TRANSFORMATION
AFRICA**

Machine Learning



Artificial Intelligence



Internet Of Things



Data



Connect with me

KNOW ME

#DATA #PROFILE #CURATION
#CUSTOMIZATION



TODAY, knowing people is focused on segmenting them based upon broad needs and credit histories alongside some purchase or search behaviors.



TOMORROW, we imagine it will be possible to know the **individual's values** and also what they value, and their needs, and preferences, in any given moment or context.



SUPPORT ME



ACCESS, SERVICES, FUNDS

#INSTANTANEOUS #PLATFORMS #CAPITAL

TODAY, we're financing individuals through their salary accounts offerings by providing seamless access to bank accounts and funds.



TOMORROW, we imagine financing in both physical and virtual environments might happen automatically. P2P, B2B, B2C with banks acting as facilitators/referees/players or orchestrators.



PREDICT ME/SAVE ME



MONEY, TIME, EFFORT

#SAVINGS #EFFICIENCY #CONVENIENCE



TODAY we're helping people save time with seamless payment options, and money through loyalty and rewards programs.



TOMORROW, we imagine we'll need to help save time, money, and effort through technology such as automation and prediction.



KNOW ME /TEACH ME



#KNOWLEDGE #EDUCATION
#STANDARDS



TODAY, we're informing about banking services and options, payments, spend limits, rates, and associated benefits.



TOMORROW, we imagine we'll need to inform people about their financial status and potential futures in highly visual, collaborative, and engaging mediums – whether through AR, VR, or traditional methods. Education and self-learning will be needed to build connections with clients..



EMPOWER ME



#POWER #CONTROL
#DECISIONRIGHTS

TODAY, we empower buyers and sellers to select the payment method of choice.



TOMORROW, we imagine we'll empower people to hold their personal data, information, and assets (both physical and digital) in one place. We'll help them to personally benefit from that usage, and help them to provide as well as revoke access simply, at any time.



PROTECT ME



#SAFETY #SECURITY
#ETHICS



TODAY, we protect against identity theft, fraudulent charges, and stolen cards.

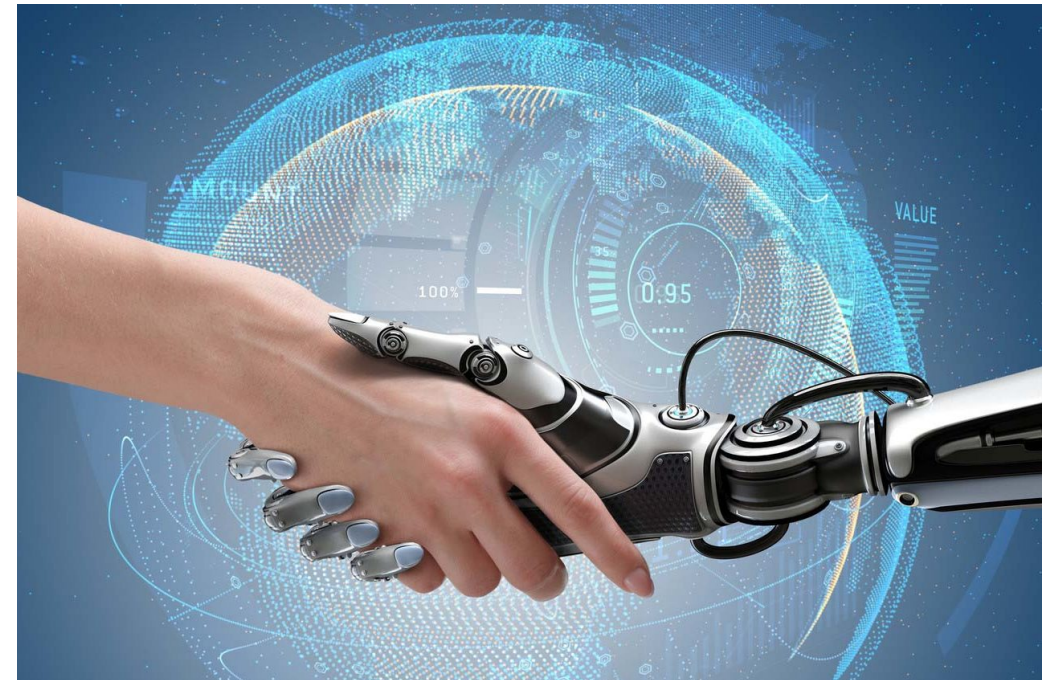


TOMORROW, we imagine we'll protect people against the threats and vulnerabilities of new world whiles enabling them to take control .



As a service industry, the future of work will have a big impact on the future of banking.

- Change in operating model
- Reimagination of how we interact and connect.
- Flexibility
- Retain and grow talent in this ever-changing environment



2030-CONNECTION IS THE ESSENCE OF HUMANITY



**BANKING TRANSFORMATION
AFRICA**

CONNECTION/ORCHESTRATING

The essence of humanity-expression of connection and means of interchange will be what will remain.

Not the technology, it is evolving. The tech bubble is happening. The ability of the bank of the future to effectively harmonize the strength, weaknesses, trends, speed and rhythm of the growing ecosystems and connections will be what will define banking.

- Regulators
- Fintechs
- Big Techs
- Banks and NeoBanks
- Customers





THANK
YOU