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Review article

NEW TRENDS IN THE BANKING - FINANCIAL SECTOR

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Abstract

The banking and financial services industry is shifting its focus to innovation to prepare for an increasingly technology-driven future. Key trends driving these innovations include ongoing digital transformation, collaboration with FinTech, and the growing role of artificial intelligence and robotics. Until recently, much of the focus on banking and financial services has been on improving Return on Equity (RoE) as many financial institutions deal with economic uncertainties, restrictive regulatory environments, intense competition, technological distortions, and changing inheritance processes meeting changing customer requirements.
Financial service is a broad term used to describe the various offerings in the banking and financial sector - it covers everything from insurance and money management to payments and digital banking technology. In today's digital age, technology is producing a change in almost every industry, including the banking and financial segments. Smart use of the latest tools and technology becomes an integral part of business success. As the financial activity becomes increasingly digital, especially as consumers choose to manage their finances from home, banks and financial institutions are sharpening their technology and expanding remote services.

Keywords: innovation, technologies, customers, transformation, intelligence, risks

1. Introduction

The future of banking will look very different from today. Faced with changing consumer expectations, new technologies, and new business models, banks will need to start preparing and adopting strategies to help them prepare for banking in the future. Digitalization is changing the way people communicate and do business day by day, and advances in banking technology continue to influence the future of financial services around the world. The growing demand for digital banking is transforming the way the entire banking activity functions.

New technologies, including artificial intelligence, machine learning and automation of robotics processes, determine future successes and provide a wide range of possibilities. Their processes, technology and organizational culture are a thinking strategy for moving forward and building strengths and defeating growth over weaker competitors. The growing desire of consumers to access financial services through digital channels has led to an influx of new banking technologies that are reconceptualizing the entire retail banking market. Digitalization is an ongoing process, which has been developing exponentially in the last few years, which will continue to improve and transform the banking activity.

Mobile banking is becoming a major method for customers to make deposits, account transfers, and track their spending and earnings - and a key differentiator for banking leaders. Successful

mobile banking options include money management features that help customers reduce costs and grow savings. Financial institutions need to understand which features of mobile banking are most valued by consumers and where they stand compared to their competitors, in order to be able to specify specific areas to which they need to pay the most attention. The biggest concern for consumers is when mobile banking remains secure. Fear of data breach increases the demand for services that keep users' data safe - allowing consumers to store credit or debit card money, keep track of card transactions, and review some successful banking security features.

The future of banking technology is being driven by consumers who see technology as something that improves their lives. A common trend in banking technology is to use an application programming interface (API) to make commercial data accessible to anyone.

Blockchain acts as a decentralized database and helps protect clients' personal and financial data by storing all the real-time payment information and profile details of multiple Blockchain servers. This solves problems such as detecting fraud and preventing cyber attacks. The need for third parties will be eliminated in the loan and credit system using Blockchain which makes it safer to borrow money and reduce interest rates.

Artificial intelligence (AI) has become an integral part of banking services over the years. Artificial intelligence along with machine learning is vital to detect fraud. Software used by banks to detect fraud generates alerts whenever there is potential transaction fraud. Banks benefit greatly from the adoption of newer technologies such as artificial intelligence resulting in lower costs and more revenue through multiple channels. It is mainly used to direct the customer experience with robots and chatbots. A common example is the use of artificial intelligence to facilitate mobile banking that allows customers to gain 24/7 access to any banking business. Artificial intelligence also helps financial institutions make more efficient credit decisions and better risk management. This technology works in conjunction with other trends such as big data analytics, voice interfaces, etc. Artificial intelligence is also involved in how financial institutions increase security and prevent and detect fraud. Technology assists financial institutions in risk management and lending decisions and is essential in making other technologies, such as big data analytics, robotic process automation, and voice interfaces.

The amount of data generated by the banking and financial sector - credit card transactions, ATM withdrawals, credit scores - is astonishing. With the increasing amount of data generated every day by the banking sector, it becomes difficult to draw actionable insights that can help increase more opportunities. Big data helps banks learn about their customers in a better way by enabling them to bring in business.

The research of this paper aims to prove that the development of the banking industry in the future lies in technology. Banks must respond with a range of digitization and innovation initiatives. Technology changes the way financial products and services are accessed and used. This paper seeks to confirm that innovative financial technologies (FinTech) increase choice and improve customer convenience. Technology is only one part of the transformation that is taking place in banking. In the digital age, trust is also at the center of change.

The research methodology of this paper consists of a theoretical analysis of the development of the banking industry now and in the future. This creates a continuum of methodologies that run through competing understandings of how to understand the knowledge and realities of the banking industry development. The research in this paper offers a theoretical perspective for understanding which methods or best practices can be applied to questions about the future development of the banking industry.

The paper points out that digitalization is changing the way people communicate and do business day by day, and advances in banking technology continue to influence the future of financial services around the world. The growing demand for digital banking experience is transforming the way the entire banking industry operates.

1. The new trend in the Banking - Financial Sector

1.1. Financial services offered by the banking and financial sector

Banking and financial services describe the various offerings within the financial activity, including money management and digital banking technology. The Banking and Financial Services Department is accelerating the adoption of digital technology. Cash payments, attending face-to-face meetings with financial consultants, and even using an ATM are all disappearing aspects of financial services. There are three general types of financial services: (Phaneuf, 2020),

- Personal finances,
- Consumer finance
- Corporate Finance.

1) Personal finance

Personal finance is the budgeting, saving, and spending of individual monetary resources as income, considering various monthly payments or future life events. Money management activities are increasingly being done online, which is why consumers are looking for banks that allow them to manage their personal accounts remotely and take control of their own financial situation through online platforms and mobile applications. Financial institutions that offer personal financial management (PFM) tools are particularly attractive to younger tech-savvy consumers.

2) Consumer finance

Consumer finance helps people afford products and services by paying in instalments over a period. The market of consumer financial services consists of credit card services, mortgage loans, education loans, car loans, deposit accounts, insurance, etc.

3) Corporate Finance

Corporate finance is a term used to describe the financial activities of a business, such as sources of funding, capital structure, value-added activities of the company, and resource allocation tools. Jobs in the corporate finance sector include accountants, analysts, treasurers and investor relations experts working to increase the value of the company. Three key sources of funding in corporate finance include:

- *Private equity:* the value of company shares that are not publicly listed. High net worth investors buy shares in private companies and essentially provide complete control over the companies in which they invest.

- *Venture capital:* financing provided to startups that firms believe are ready for long-term growth. Because of the risk associated with investing in young businesses, venture capitalists typically invest less than 50% of corporate capital.
- *Investor Angels:* Wealthy people are looking for small businesses and investment startups. Investor angels essentially buy part of the company, forcing the founders to relinquish some control.

1.2. Key new trends in the banking and financial sectors

A look at some of the key trends shaping the banking and financial services industry facilitates an understanding of the transformations that financial institutions are undertaking to remain relevant in the future. These trends include: (www.wns.com ›articledetail, 2021)

- Continuous digital transformation,
- The emergence of FinTech companies,
- The increased role of "Artificial Intelligence" (AI) and
- Robotics and rethinking the concept of money.

Trend 1: Continuous digital transformation.

The banking and financial services industry is facing a continuous and aggressive focus on digitalization and the adoption of new and new technologies that contribute to increasing operational efficiency, improving market speed, and building top customer experiences. Banks are cutting back on operating costs to invest in digital self-service channels like mobile and online banking becoming increasingly popular with customers. Digital carrying devices, which power smartphones, make it increasingly possible for banks to offer targeted customer service.

Technology is driving Internet banking, reducing the use of cash payments, and providing remote access to services, reducing physical contact to a minimum. Banks should use different service models designed for different end-user groups: (livebank24.com ›future-ban., 2021)

- Digital-only customers who probably want to do any operation via internet or mobile banking
- Digital only clients who still need personal support through communication channels such as chat, audio, video, email, social media messaging tools.
- Customers who use traditional channels as contact centres. The voice channel is still the main remote communication channel, however, there is a shift from contact centres to chat banking platforms due to the competitive advantages of text-to-voice communication over voice.

  Clients who use physical contacts. Banks educate customers about fast and convenient digital processes, channels along with video, audio, and chat channels to provide quick access to remote advisory assistance while minimising potential queues at bank branches.

Trend 2: Emergence of FinTech companies

Many banks are trying to take advantage of the opportunities presented by digital, either through the use of technology or through partnerships with FinTech companies. Today, partnerships between a bank and financial technology companies FinTech are increasingly the norm, by providing marketing, administration, loan servicing, or other services that enable banks to offer technology-enabled banking products. Banks are also discovering some other benefits of a partnership between a bank and FinTech, including access to assets and customers.

Financial technology (Fintech) is used to describe new technology that seeks to improve and automate the delivery and use of financial services. At its core, Fintech is used to help companies, business owners and consumers better manage their financial operations, processes, and lives using specialized software and algorithms used on computers and, increasingly, smartphones. Fintech, the word, is a combination of "financial technology".

Trend 3: Increased Role of Artificial Intelligence (AI)

New technologies such as artificial intelligence (AI) and robotics help banks respond more efficiently to customer needs, more easily cope with competing forces, reduce costs, and maintain favourable operating margins. By using the artificial intelligence (AI) to power Chatbot and provide round-the-clock, mobile customer service, as well as critical function technology such as anti-fraud and regulatory compliance, banks realize the dual benefits of cost optimization. Additionally, technologies such as robotic process automation and machine learning are helping banks replace labour-intensive, manual workflows with highly reliable, cost-effective, and fast robotic operations. Artificial intelligence-led financial models are driven by the fact that artificial intelligence models are essentially black boxes that leave no room for transparency. The advent of artificial intelligence has enabled banks to adhere to ethics and governance and minimize model risks while maintaining continuous efficiency.

Chatbot is a software application used to conduct on-line conversation via text or text in speech, instead of providing direct contact with a living person. Chatbot is a type of software that can automate conversations and communicate with people through messaging platforms. Chatbot are designed to convincingly simulate the way a person would behave as a chat partner, Chatbot systems typically require continuous setup and testing.

Trend 4: Robotics and rethinking the concept of money

Robotics today is often considered in the banking and financial services business. For example, automation of robotic processes offers self-service opportunities for banks so that employees can focus on more value-added work.

Blockchain technologies are already heralding a quiet revolution, calling into question the conventional economic value offered by banking and financial services. A blockchain is a specific type of database that is stored in blocks that are then tied together. As new data arrives, it is entered into a new block. The blockchain database is used in a decentralized way so that no individual or group has control - instead, all users collectively retain control. Decentralized Blockchains are immutable, which means that the entered data is irreversible. This means that transactions are permanently recorded and visible to everyone. In Blockchain, cryptocurrencies such as Bitcoin,

Ethereum, and Ripple are slowly gaining in importance, by questioning the need for physical cash itself.

1.3. Additional new trends in the banking and financial sector

Banks in the coming period should build their strategies for growth and customer retention through personalized connections and customer experiences, as follows: (kognitiv.com ›blog› the-to, 2020)

1) Hyper-personalisation

The new generation of emerging consumers expects to be treated as individuals, not as segments, which means that banks need to introduce a much stronger form of personalization - what is called hyper-personalization. This personalization can take the form of allowing the client to design their package of banking products based on their circumstances, needs, and preferences to choose which specific benefits they want to receive from a wide range of banking features and benefits. Processing, storing, and generating insights from consumer data is a more critical banking trend soon. Thanks to artificial intelligence and big data, FinTech companies can rely on processed data to attract and retain new customers by personalizing their offerings. Whether it be insurance, wealth management, payments, or loans, banks can use (AI) and Big Data to generate consumer financial services to meet otherwise unmet needs. AI-based workflows can discover new customer groups, streamline risk management, and drastically reduce compliance costs.

2) Loyalty

Banks face the challenge of treating customer loyalty as part of their overall relationship with the bank, rather than as part of a product feature (for example, credit cards). This link extends beyond the credit card and should include all products and services consumed by the client, whether from a bank or financial institution. Banks and financial institutions need to offer excellent products and services to their customers throughout their business.

3) Focus on the customer experience

Banks are beginning to understand the customer experience to get to the point of digital interaction with them. Banks are now more aware that it is not enough to create user interfaces to provide user-centric approaches to the delivery of their banking services. Customer experience orientation is key to the growth of banking services. As the banking space becomes more competitive, banks need to make sure they have the right teams and technology to satisfy their customers. Companies can access relevant information about how people prefer to make transactions, deposit money, and even communicate with customer support persons. Automation is another option to improve the customer experience. Banks allow customers to solve their problems. This speeds up problem-solving for clients and keeps team members on task. (www.flowtalent.ae ›blog› t., 2021).

The fact that today's customers need independence and quick access to banking products is not surprising. People have become much more international and mobile, so flexible, seamless interactions with their service providers are natural conditions. People are more likely to use platforms where personalisation plays a key role and where they will find offers tailored to their own preferences. Using these services, customers demonstrate their needs and discover their

satisfaction, acting as vital sources of data and information. The individual approach requires more involvement but pays off with increased interest and a positive perception of the brand. (livebank24.com ›future-ban., 2021)

2.4. Trends in redefining banking and financial services

As customers become accustomed to online and mobile banking, banks, and financial institutions are constantly striving to improve these programs. They adopt different technologies in their operations to stay competitive and improve business results. This allows them to streamline their processes, enhance their customer experience, and expand their services. Although numerous changes affect the banking experience, the following five trends are significant: (www.fintechnews.org ›top-b, 2020).

1. 24 × 7 mobile and Internet banking services

In this digital age, people prefer to receive notifications of every credit and debit transaction and to carry out their financial transactions on their smartphones. Mobile banking applications customize personalisation with easy access to complex offerings from anywhere in the world. They also take care of account security with biometric authentication, one-time passwords, and secure logins. Banks use artificial intelligence (AI) to facilitate mobile banking, enabling customers to conduct any banking operations 24/7. Computers make customer service available 24/7 from anywhere, helping banks and financial institutions control costs by paying only for the services they use. It also enables fast, secure online payments, digital wallet transactions, and online transfers.

2. Improved risk identification

Financial data allow banks to categorize customers into high-risk, low-risk, and potential risk categories. This is used to detect payment fraud, improve money laundering processes and regulate client checks. Artificial Intelligence (AI) uses machine learning (ML) algorithms, software that independently improves as it feeds on increasing data to monitor client behavior and location, track transactions, detect suspicious activity, and retain steps with questionable accounts. In-depth learning combines data from multiple sources to identify high-risk transactions, while machine learning (ML) enables intelligent decision-making to apply the right level of security at just the right time.

3. Secured and verified transactions

Security is paramount for banks and financial institutions, from mobile applications and web portals to third-party networks. Blockchain is a distributed database that can track any multi-point verification transaction. Multipoint checking provides the information that is transmitted and securely stores the details of each step across multiple nodes (computers/servers) on the network. Blockchain is used by banks and financial institutions to facilitate faster, safer, and more transparent transactions or currency exchanges for customers, significantly reducing risks

4. Use of Big Data in decision making

Banks and financial institutions use Big Data to make real-time business decisions, learning about consumer habits. Big Data has its roots in almost every banking operation, including accounting, trading services, compliance, credit assessments, wealth and asset management, internet security, customer service, sales and marketing, infrastructure security, audits, and many others. Customer data segmentation helps banks optimize marketing, manage fraud, sell products, assess risk, and report information. Adopting advanced data analytics enables home loan decisions, business financing and retirement planning, and more. Credit rating based on artificial intelligence uses more sophisticated rules to enable fast and accurate assessment of the potential borrower and eliminate bias.

5. Automation of tasks and processes

Through many financial services, robotic process automation is used to save labor and operating costs, minimize human error, and improve the customer experience. Process automation refers to software that can be easily programmed to enable robots and virtual assistants to perform repetitive and labour-intensive tasks without human intervention.

Banks and financial institutions want to take advantage of technology and pay only for the services offered by product/software vendors. Banks will reap the following benefits: (Pearson, 2020).

1. Cyber security

Cybersecurity plays a key role as banks offer most of their services and transaction processing through various payment networks around the world. Banks expect to have a security solution to overcome data breaches through external payment networks. For commercial banks, there are innovative technologies developed for computer security, such as multi-factor authentication and virtual reality with the help of face recognition. With the help of AI / ML (artificial intelligence/machine learning) technology solutions, banks can perform security and system audits to identify suspicious/fraudulent transactions. AI / ML will help banks analyse the area of weakness in the existing application and build greater security.

Cyber risk is becoming more and more complex as customers make transactions in new and diverse ways. Mobile banking, contactless payments, and other transformations mean that today's banks must be prepared to protect their customers.

2. Instant payments

Instant payment is a new trend that is emerging in the payment space for banks and financial institutions. This trend will help the client to use the technology and process the payment immediately without compromising the security of the transaction. Banks and market participants have a level playing field with greater integration with third-party companies Fintech / Regtech to offer instant payment service and meet central bank regulatory standards.

3. More diverse workforce

As the nature of banking services develops, the workforce will also need to be transformed along with the bank. Banks need to work with their specialized employment companies to find candidates

who can perform well with the latest technology. Banks now need employees with a wide range of data knowledge, liaison managers, and change specialists who can all work together towards a well-defined set of goals. As part of the transformation, modern banks will need to use competency-based interviews to assess what new people will bring to their existing company culture.

2. Table Figures and Equations

Banks and other financial institutions must properly use Big Data in accordance with their compliance requirements and high levels of security standards. Given the above, banks and financial institutions, today make the best use of the data they possess to be able to improve their service levels for their customers. They are taking steps in this direction so that fraud can be detected and prevented. The application of Big Data tools in banking and finance is increasing. Thanks to the presence of Big Data, significant improvements are now being made in the banking sector and financial services around the world. Big Data Analytics adds a lot of value and brings positive transformation and value to financial and banking industries around the world. (Thomas, 2021)

The use of Big Data in banking is the same as it was when banks first realized, they could use their huge data stores to generate visible insights: detect fraud, streamline, and optimize transaction processing, improve customer understanding, optimizing the execution of the trade and finally competing in a crowded market by delivering a superior customer experience. However, as more and more data are collected, the insights gained, and customer experiences become more accurate and relevant. (blogs.informatica.com ›big-, 2020).

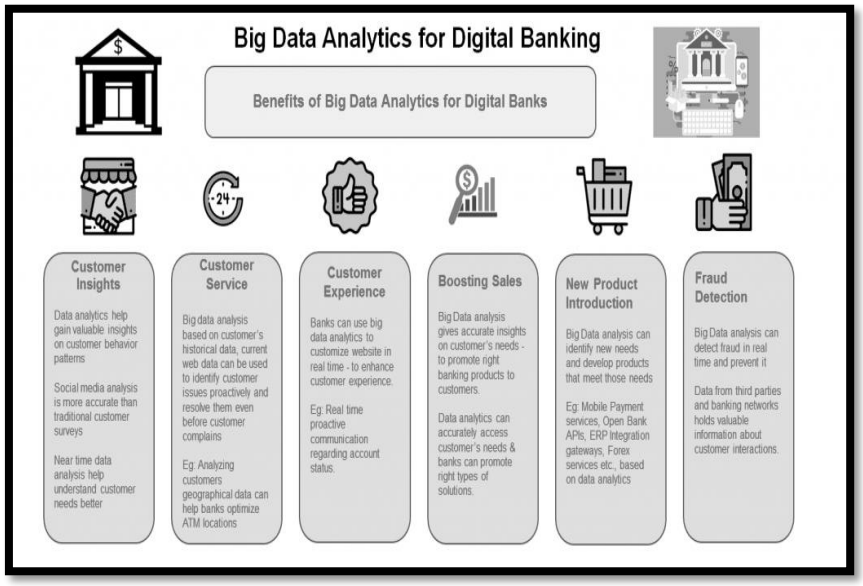

Figure 1. Source: Top best 5 trends redefining banking and financial services, (2020), www.fintechnews.org › top-b.

Big Data and analytics play a key role in the financial sector. Companies are now creating effective strategies through which they can attract and retain customers. The volume of customers is also increasing, and the quality of services is also improving. Companies in the banking and

financial sectors are now learning to balance their services with Big Data to improve sales and profits.

With Big Data, banks optimize operational activities in risk management. Big Data is now used in many areas of the financial and banking sectors, resulting in risk management reaching its potential. Big Data can effectively enhance the ways companies use predictive modelling in the field of risk management. This improves the response time in the system and improves its efficiency.

Big Data also gives banking and financial services companies better risk coverage, and this process becomes more efficient with automation. With Big Data, risk management teams provide accurate intelligence insight into other areas of risk management, such as operational risk, fraud management, credit management and more. With the help of Big Data, banks and financial services companies can identify fraud and analyse signs of fraud in real-time.

Hiring Employees - One of the biggest benefits of Big Data for banking companies is hiring employees. The experience of the employee working in the company is greatly improved. However, banks and financial services companies should note that Big Data needs to be properly implemented as it can help them track, analyse and share employee performance metrics.

With Big Data, the organization can also find dissatisfied employees. Big Data tools can provide banks with better insight when it comes to real-time data from annual reviews. With Big Data tools, the company will be in a better position to measure team spirit, collaboration, morale, and individual performance. The information will also help the bank to streamline the workflow to help the employee and help them spend more time on higher-level tasks.

Customer Data - With the Big Data tool, banks, and financial institutions can learn more about their customers. If customers are satisfied, it means that employees have good performance. In addition to designing several technology solutions, data experts will help the company set indicators for the success of a project. This will help bring expertise to analytics in several areas of the bank successfully. When a better process is created, the workflow becomes streamlined. Both financial and banking companies can gain better insight and understanding when it comes to operational needs and customer service.

Big Data serves many benefits to banks and other financial services companies. With Big Data tools, companies are in a better position to improve their banking processes and gain additional insight into their customer base. In the banking and financial services business today, the term Big Data is no longer a trendy messenger. Thanks to its benefits, it has become a necessity and a necessary part of banking and the world of financial services.

The benefits of Big Data in banking are reflected in the following: (easternpeak.com ›blog› big., 2021)

- Big Data provides a complete overview of business activity: from customer behaviour models to internal process efficiency and even broader market trends. This means that the bank or financial institution can make a decision based on information, driven by data and, consequently, to obtain business results.
- Big Data allows to optimize and direct the internal processes of banks and financial institutions with the help of machine learning and artificial intelligence. As a result of Big Data, you get a significant increase in performance and reduced operating
- Big Data Analytics in Banking can be used to improve internet security and reduce risks. Using intelligent algorithms, you can detect fraud and prevent potentially malicious activity.

3. Conclusion

Banks continue to tackle customer engagement and technology initiatives. Technology continues to encourage consumers to control their banking and trading experiences. Banking and financial institutions have become better at using data analytics to help them better understand the needs and behaviour of their customers, which can provide them with the competitive advantage they seek.

Fintech financial technology or services enable banks and other institutions to work closely with Fintech companies that can help them innovate and streamline their business practices. Some of the services offered by Fintech companies include payment transaction processing, mobile, and web payment services for e-commerce companies, lending approval and integration, and integrated financial software programs.

Mobile financial applications are becoming a strategic asset that separates traditional banking approaches from innovative banking and financial companies that can offer their clients a connected, digital experience when it comes to their money and investments. Consumers expect the personalisation of banking products and services as part of their routine interaction with financial institutions. Otherwise, they will look elsewhere for a competitive platform to meet all their financial and banking needs.

Internet and mobile services are becoming increasingly popular. Most banking institutions already offer applications that allow customers to transfer money between accounts or deposit a check through their smartphones, which happens almost immediately, instead of getting in a car, driving to a bank, and depositing or depositing money. pay the bills in person. In addition, online payment platforms such as PayPal, Apple Pay, Google Wallet, Shopify, Stripe, and others continue to make personal and business transactions seamless. In this world 24/7, consumers expect their banking and financial transactions to happen quickly and efficiently.

Using artificial intelligence (AI) computer software to simulate chatting with people, Chatbots are becoming an integral part of the banking effort to connect with customers while keeping operations and costs online. They can be an effective tool in what banks call "chat trading" - interacting with customers via messaging and digital platforms.

Typically, banks engage their customers through a variety of channels, including human channels (personal transactions or service calls with a live agent) and digital channels (websites, mobile applications, e-mail, and Internet advertising). Although customers may have a favourite way to interact with their bank, these channels can cost banks a considerable amount of money, and financial institutions are constantly looking for ways to reduce costs while maintaining quality customer service.

It is not surprising that personal transactions are the most expensive service provided by banks; however, not every customer transaction requires human intervention. As technology continues to evolve, more and more banks have realized that they can use their services to match the day-to-day activities of their tech-savvy customers, using chatbots as the next step in customer service.

Chatbots for intelligence provides benefits to both banks and customers. Banks use them to streamline operations, automate customer support, and provide a practical and positive customer experience. Customers rely on this type of digital assistant to make their lives easier and keep them up to date with personal and business transactions without having to wait for someone to answer their questions.

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