

Future Trends for Digital Banking and Payments

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Javelin's latest Future Trends report is making a notable departure from previous editions. We want our clients to be alerted to upcoming trends over a longer time horizon to be better prepared to address these challenges and opportunities. The financial services market has seen considerable disruption and changing customer expectations in the past year.

In this edition of Javelin's Future Trends for Digital Banking and Payments, our analyst team identifies 10 trends that will create and shape opportunities — and challenges — in the financial services sector for the next half decade, from 2017 to 2021.

2017

1. APIs will Accelerate Financial Services Innovation
 2. Banks Will Diversify Their Offerings And Keep Up With The Pace Of Innovation By Partnering With Strategic Fintech Players
 3. Mobile Payments Fraud Becomes Painful
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2018

4. Cash-flow Projections Will Become A Must-have For Digital Banking
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2019

5. Banks Take The Lead In Voice To Avoid Becoming The Dumb Pipes Of Personal Finance Digital Banking
 6. The New Payment Networks Vs.The World (Traditional Networks)
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2020



7. The Rise In The Internet Of Payment
 8. Personalization Will Expand Beyond Targeted Marketing
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2021



9. A Coming Mobile Payments Implosion Threatens Issuer Wallets
10. Continuous Authentication Becomes A Reality

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