



## 2020 Digital Banking Trends

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As the banking industry enters the 2020s, Javelin's Digital Banking team has spotlighted three trends that will spark innovation, make it easier to pay bills and move money, and boost trust.

1. Look for core providers to be active in acquiring fintech startups to keep pace with innovation in four specific areas: account opening, financial fitness, customer engagement, and artificial intelligence.
2. Zelle will serve as a catalyst not only for banks and vendors to reinvent bill pay, but also to lay the groundwork for using it to pay small businesses.
3. More banks and credit unions will take on two longstanding obstacles - bank culture and legacy core technology - to create digital interactions that are more conversational, personable, and human.

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