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2015 Digital Banking Trends and Predictions
A Year of Transformation in Financial Services

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Abstract
The 2015 Digital Banking Trends and Predictions report has been collected from a crowdsourced panel of more than 60 global financial services leaders including bankers, credit union executives, industry analysts, advisors, bloggers and fintech followers from the U.S., U.K. and the Asia Pacific region.

This year's list includes advancement on some of the trends we have seen in previous years, with new trends and predictions in the areas of digital delivery, mobile, customer experience, payments, innovation, operations, security and product design. How any institution responds to these trends may differ by organization, but none should be ignored.

Two of the most omnipresent trends evident in this year's predictions were the heightened use of customer insight for the delivery of services and an enhanced customer experience, and the continued development of digital channels and associated digital services.

All of the contributors concurred that the financial services industry is playing 'catch-up' and that there could be many organizations left behind or consolidated due to an inability to respond to consumer expectations and/or cost and revenue challenges.

In this DBR, each trend and prediction is reviewed in depth with guidance on how banks and credit unions can leverage these changes to their advantage.