



NORTH AMERICAN INSIGHT: THE BIG BANKING TRENDS OF 2015

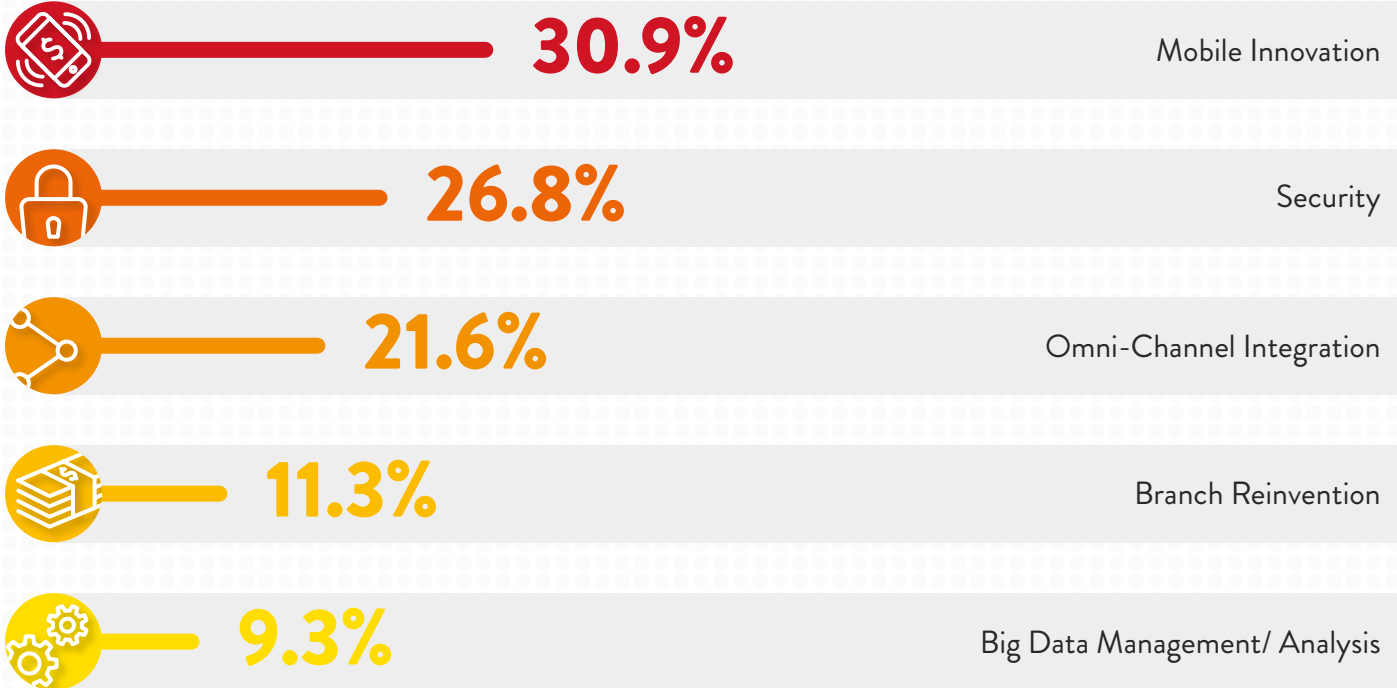
The world of Banking is set to be rocked this year by agile Fintech start-ups, tech innovators and new payment solutions all vying for a piece of the financial institutions pie. This has big ramifications for the old dogs of finance if they want to stay relevant and, more importantly, avoid losing business and profits.

Customers are also changing, with access to everything instantly, they expect the same from their banks.

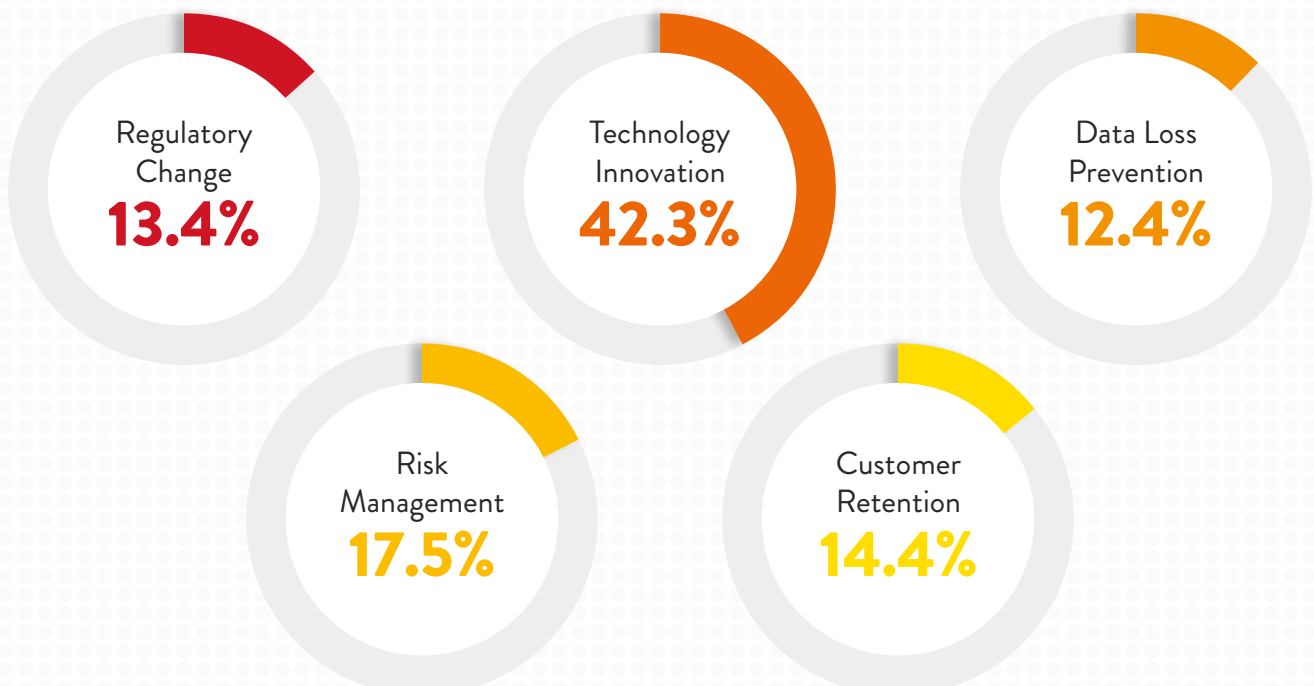
We asked 100 banking professionals what their big challenges of 2015 will be and the key trends of the year to come.



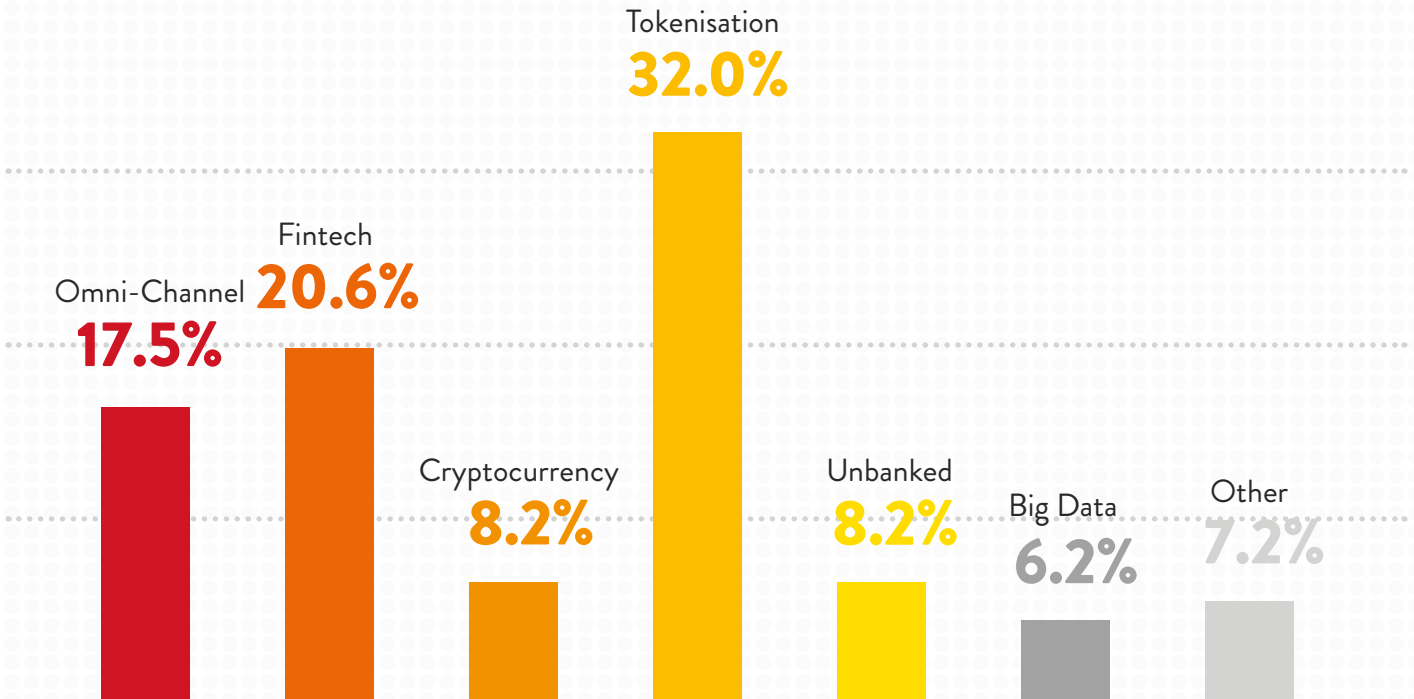
What do you think is the key issue banking will be focusing on in 2015?



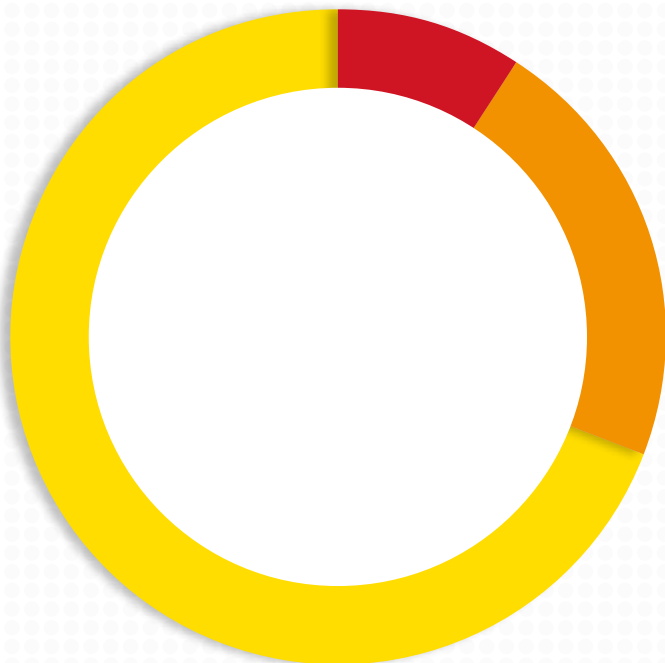
What will be the greatest challenge to banking in 2015?



What is your top Banking Buzzword for 2015?



What is the future of the brick and mortar Bank?



Closure
9.3%

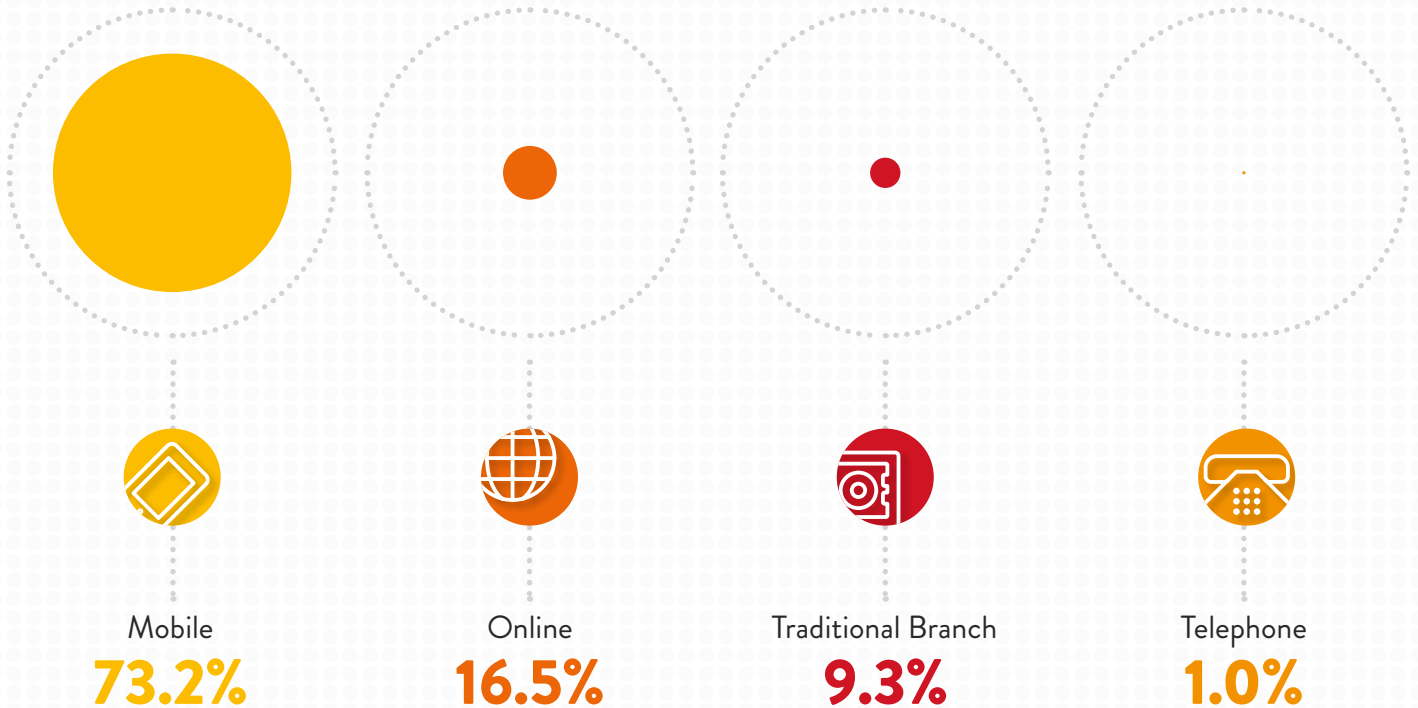


Upgrading current
features
21.6%

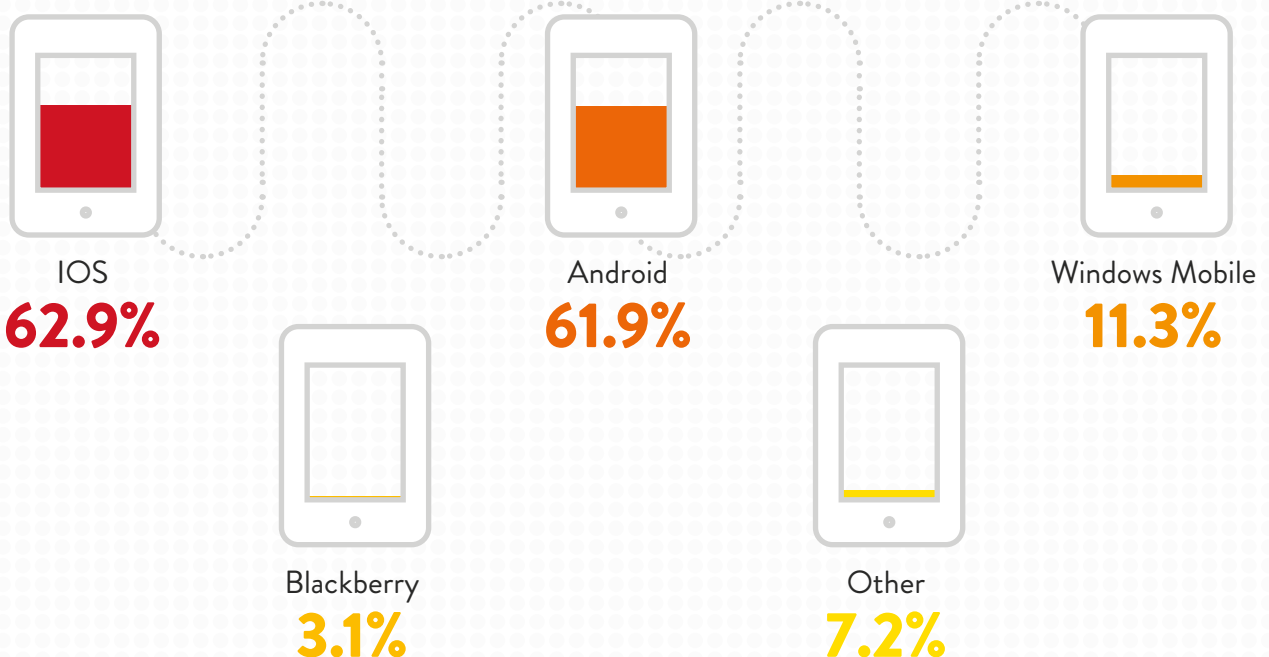


Reinventing the
whole experience
from the ground up
69.1%

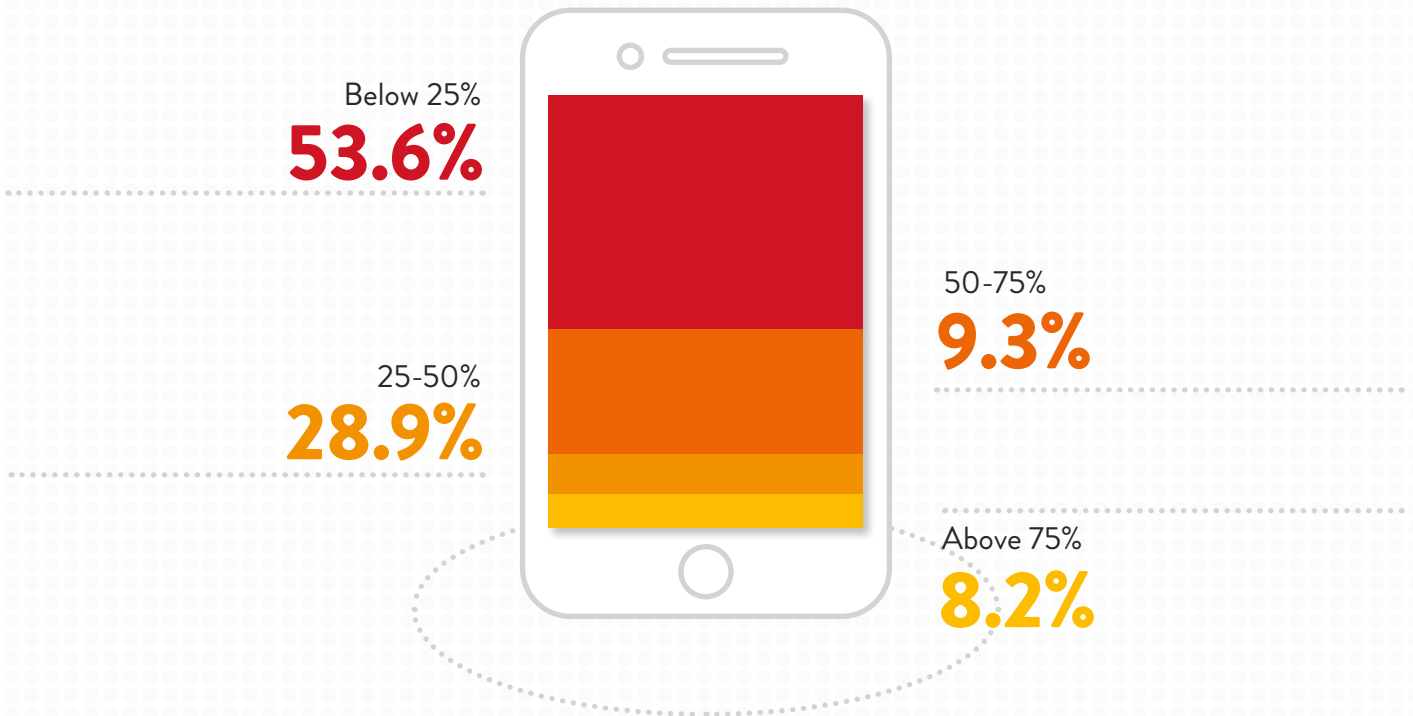
Which channel will be your main focus?



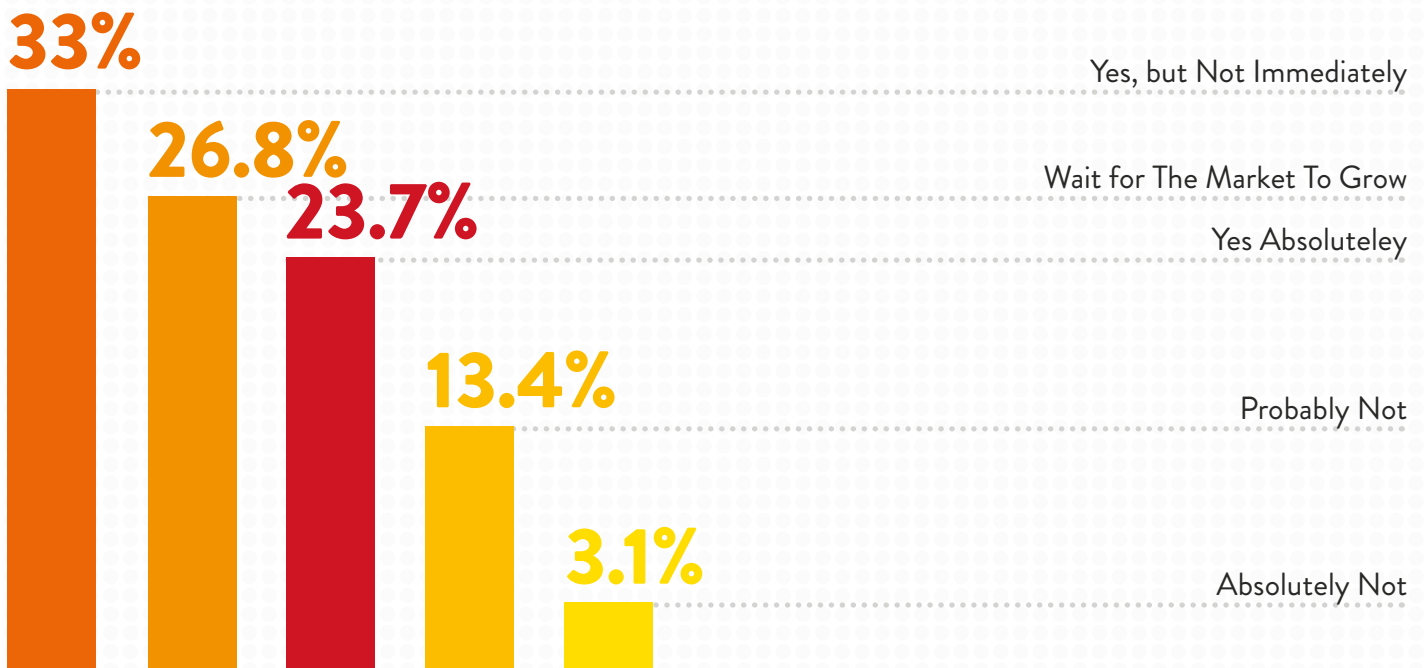
What OS do you focus on?



What percentage of your budget is spent on mobile?



Will your company look at integrating wearables?



Do you see yourself using Cryptocurrency this year?



Yes, I already do
10.3%



Yes, I will try it
13.4%



Maybe
21.6%



Probably Not
38.1%



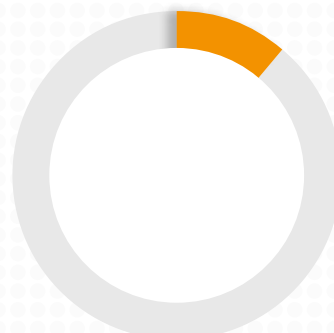
Absolutely not
16.5%

Who is the greatest threat to traditional banks?



Fin-tech
Start-Ups
52.6%

Large Tech
Companies
26.8%



Shadow
Banks
11.3%

Other
9.3%

