



Rohrbeck Heger  
strategic foresight + innovation

## 2030 TRENDS: EVALUATING DISRUPTION IN FINANCIAL SERVICES

Wednesday, April 28<sup>th</sup>  
15.00-16.30 CET

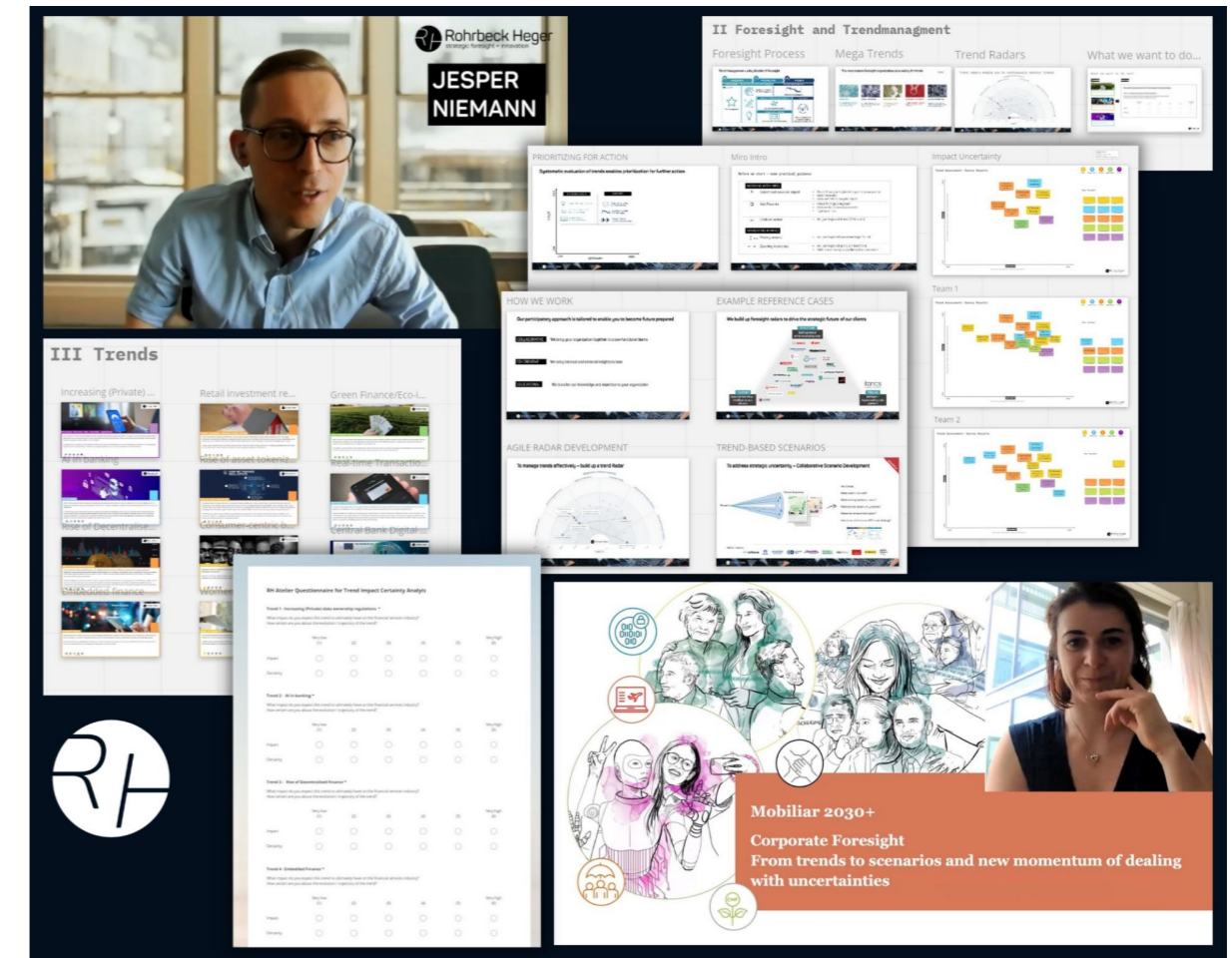


#RHFuturAtelier

# Recap

*In our 2nd [#RHFutureAtelier](#) virtual event, we have:*

- Evaluated disruptive trends in Financial Service
- Shared our expertise on how to evaluate and manage trends
- Demonstrated how to bring foresight into strategy & innovation
- Exchanged insights with a diverse group of participants



## **STEP 1**

**Financial Trends**

## **STEP 2**

**Trend Evaluation  
& Results**

## **STEP 3**

**How we can help**

**STEP 1**

# Financial Trends



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## Increasing (Private) data ownership regulations

As a result of increasing networking activities (caused, for instance, by the Internet of Things), the amount of data generated is constantly rising. Data has become a key asset and one of the top priorities of many companies. In some fields, entire business models are based on data collection and analysis.

As digitalisation progresses, the question of who owns data is becoming more and more important. Whether or not ownership rights should be recognised or created by new legal regulations is currently the subject of intense debates.



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## AI in banking

With falling costs for data storage and processing, increasing access and connectivity, the use of Artificial Intelligence (AI) in banking is gradually maturing, bringing the potential for higher-complexity solutions that generate positive ROI across business segments.

AI technologies can help boost revenues through increased personalization of services to customers (and employees); lower costs through efficiencies generated by higher automation (front, middle and back office); reduced errors rates, and better resource utilization. In the future, AI will even uncover new and previously unrealized opportunities based on an improved ability to process and generate insights from vast troves of data.



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## Rise of Decentralised Finance

DeFi is short for “decentralized finance,” an umbrella term for a variety of financial applications in cryptocurrency or blockchain geared toward disrupting financial intermediaries. For example, blockchains make it possible for buyers and sellers and lenders and borrowers to interact peer to peer or with a strictly software-based middleman rather than a company or institution facilitating a transaction

The technology allows several entities to hold a copy of a history of transactions, meaning it isn’t controlled by a single, central source. That’s important because centralized systems and human gatekeepers can limit the speed and sophistication of transactions while offering users less direct control over their money. DeFi is distinct because it expands the use of blockchain from simple value transfer to more complex financial use cases.



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## Embedded Finance

Embedded finance refers to financial services being embedded into a wide variety of software and applications offered by non-bank providers. The trend is fast becoming one of the most disruptive trends in payments, banking and technology today.

Embedded finance is reshaping the distribution model of financial services and opening up the door for new tech players and dozens of startups offering new payment/banking-as-a-service solutions.



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# HOW WE TOKENIZE REAL ESTATE



## Rise of asset tokenization

The tokenization of assets refers to the process of issuing a blockchain token (specifically, a security token) that digitally represents a real tradable asset—in many ways similar to the traditional process of securitization, with a modern twist. These security tokens are created through a type of initial coin offering (ICO) sometimes referred to as a security token offering (STO) to distinguish it from other types of ICOS, which can produce different tokens such as equity, utility, or payment tokens.

An STO can be used to create a digital representation—a security token—of an asset, meaning that a security token could represent a share in a company, ownership of a piece of real estate, or participation in an investment fund. These security tokens can then be traded on a secondary market.



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## Consumer-centric banking

Consumer needs are rapidly changing. Consumers increasingly demand customized service solutions that take their situation holistically into account.

Customer-centricity requires banks to re-evaluate what they know about their customers and to better understand who their customers are, what interests them, what they value and what drives them.



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## Women in Finance

From basic financial services to board rooms, women's role in finance is rapidly expanding. Encouraging and empowering more women in finance is seen as a key to unlock new sources of economic growth.

As more women get involved in finance, including female perspective from financial product design to service delivery, and addressing needs and preferences of female customers become crucial.



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## Green Finance/ Eco-investing

Green finance is any structured financial activity that's been created to ensure a better environmental outcome. Green finance is blossoming. Globally, the green bond market could be worth \$2.36 trillion by 2023. It is regarded as a way of meeting the needs of environmentalism and capitalism simultaneously.

It includes an array of loans, debt mechanisms and investments that are used to encourage the development of green projects or minimize the impact on the climate of more regular projects. Or a combination of both.



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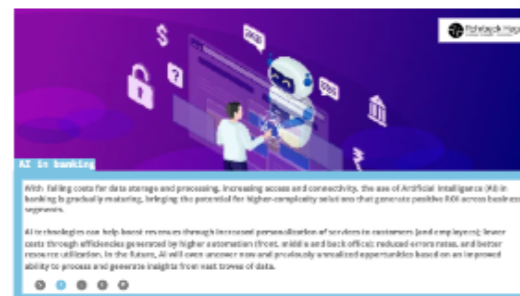


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# STEP 2

# Trend Evaluation & Results

## Trends



## Survey

### RH Atelier Questionnaire for Trend Impact Certainty Analysis

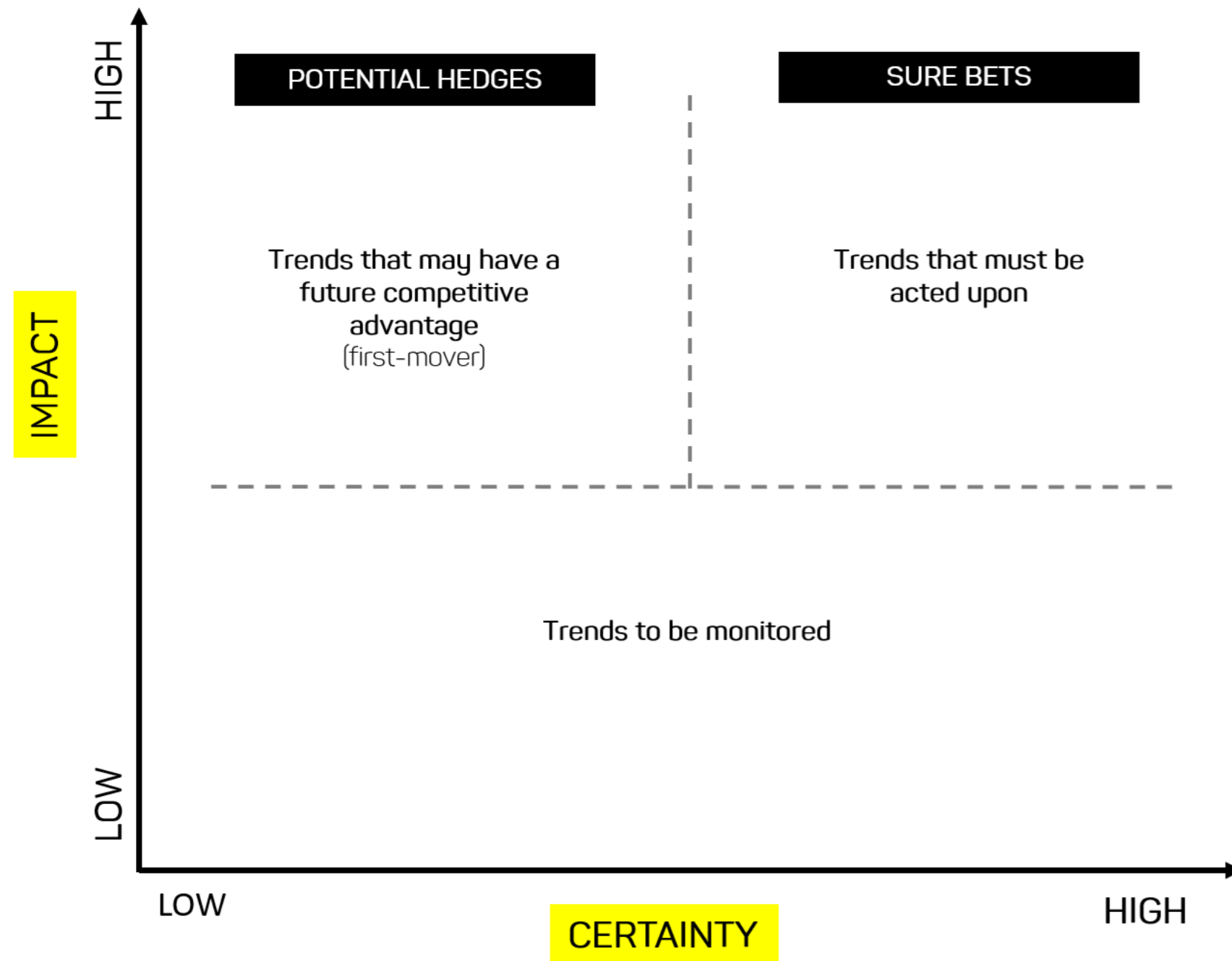
#### Trend 1 - Increasing (Private) data ownership regulations \*

What impact do you expect this trend to ultimately have on the financial services industry?  
How certain are you about the evolution / trajectory of the trend?

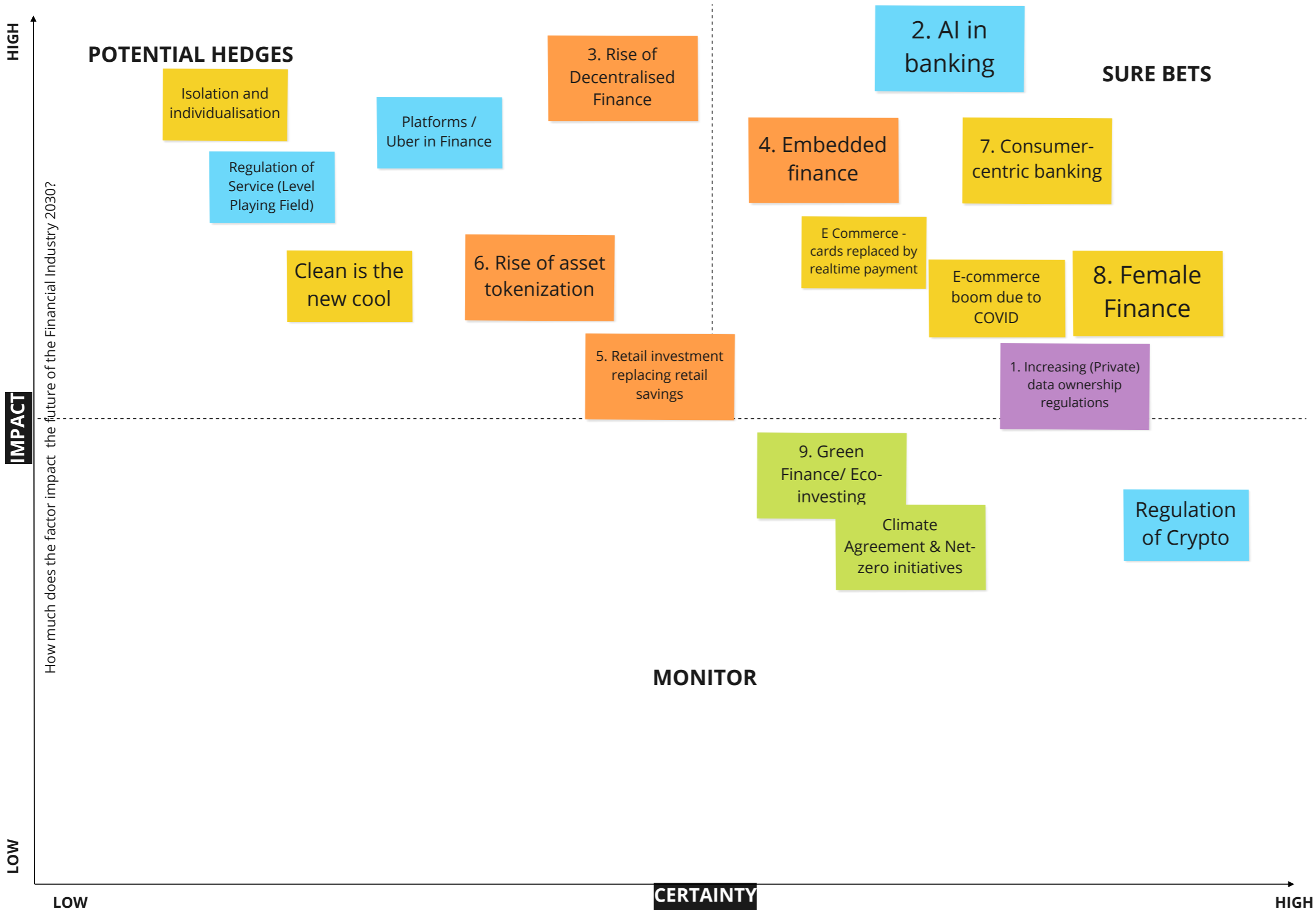
	Very low (1)	(2)	(3)	(4)	(5)	Very high (6)
Impact	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Certainty	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

# Trend Evaluation - A method for filtering & prioritising for strategic action

What must we act upon?



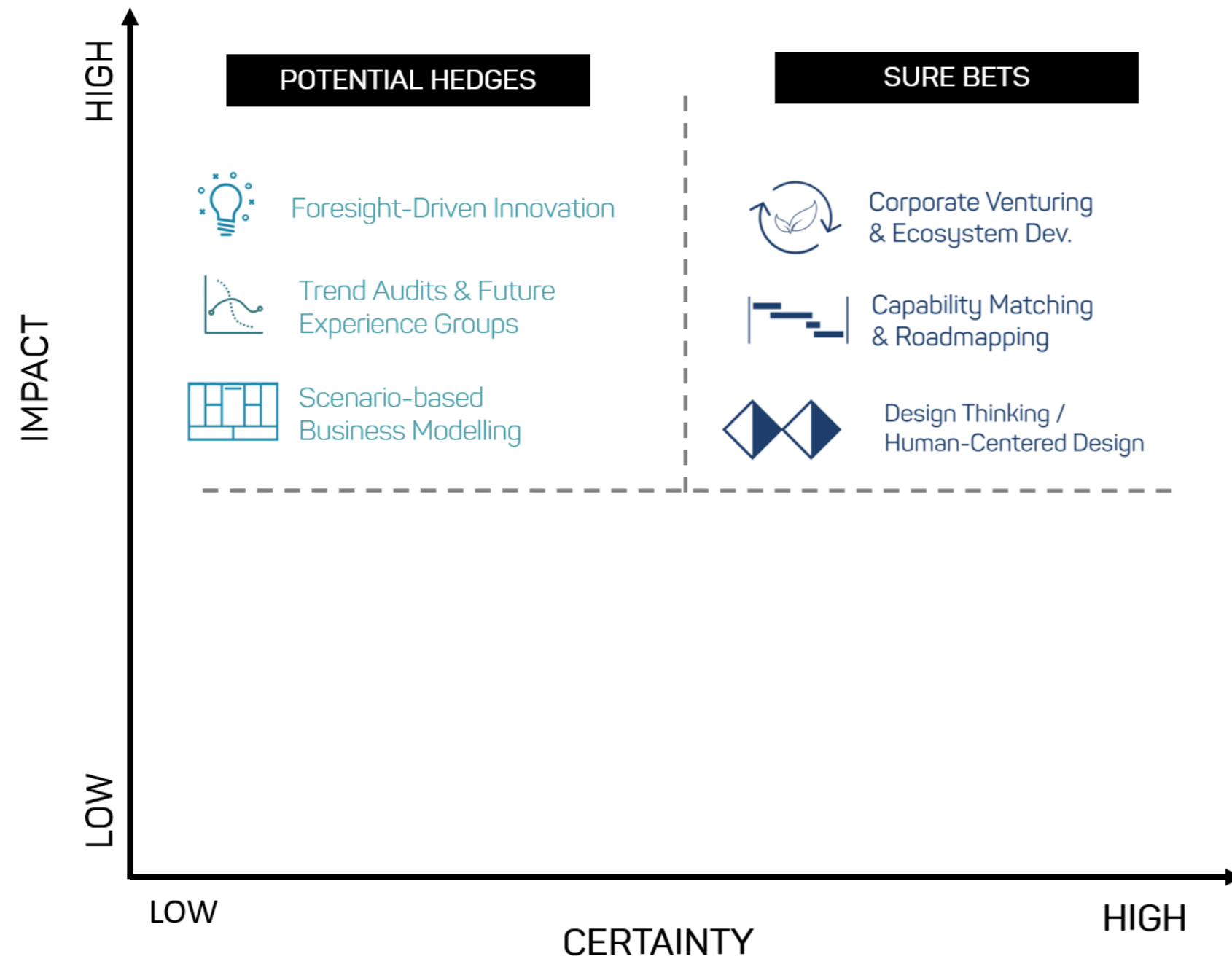
# Results



*Disclaimer*

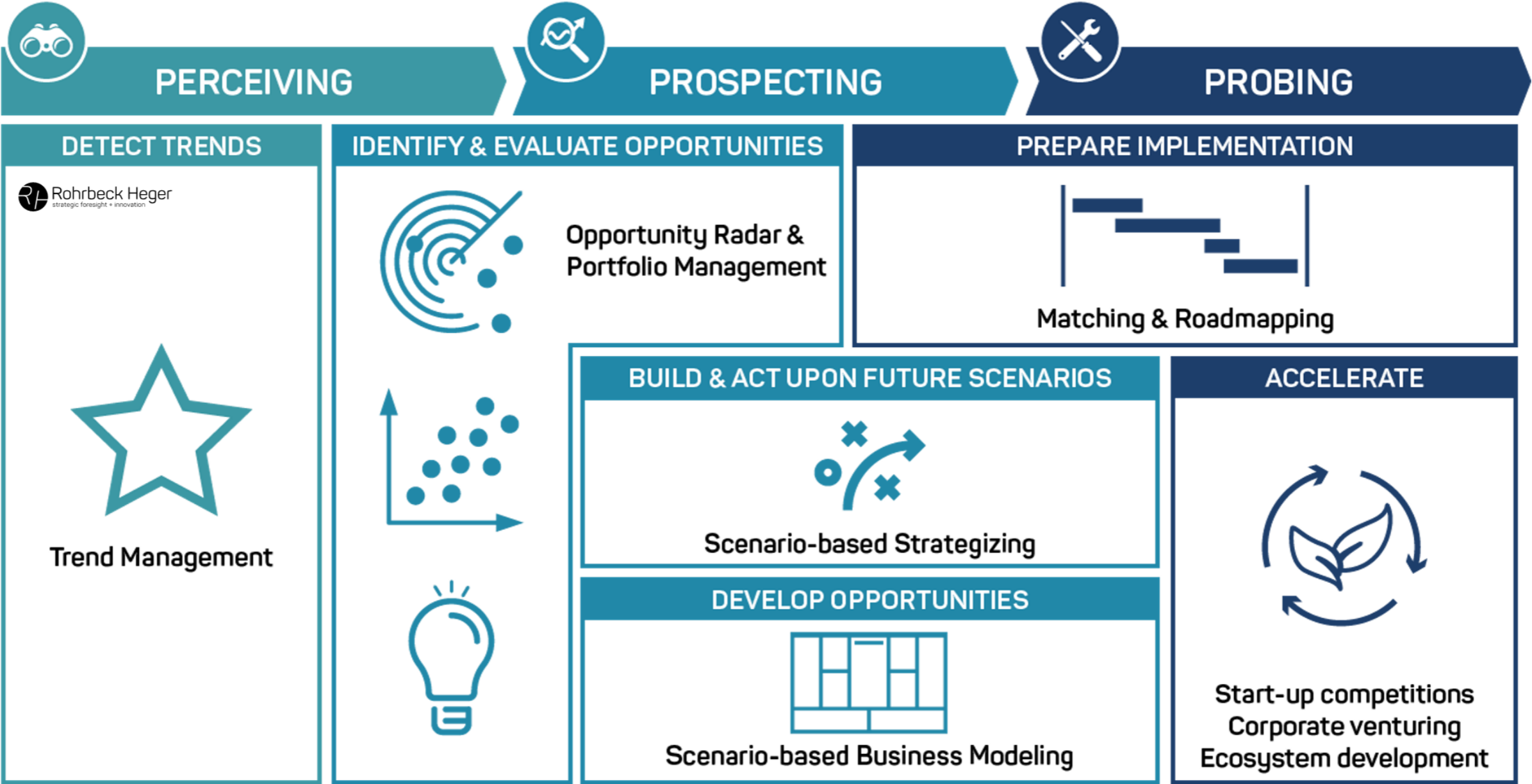
The results are drawn from the ad hoc poll for the session and represent the aggregated opinion of the participants. Rohrbeck Heger did not conduct any further in-depth analysis to validate the results.

# Systematic evaluation of trends enables prioritisation for further action

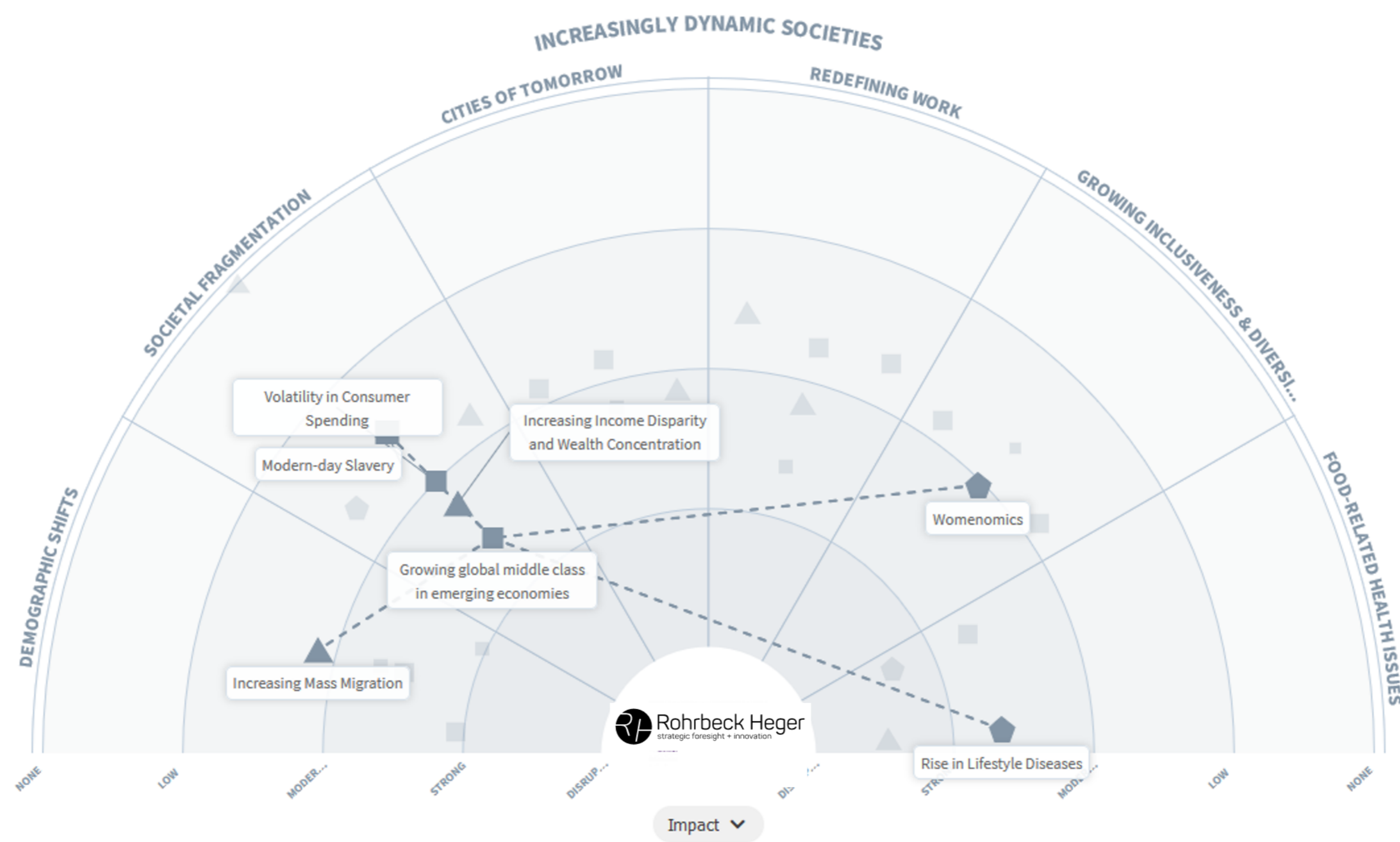


STEP 3

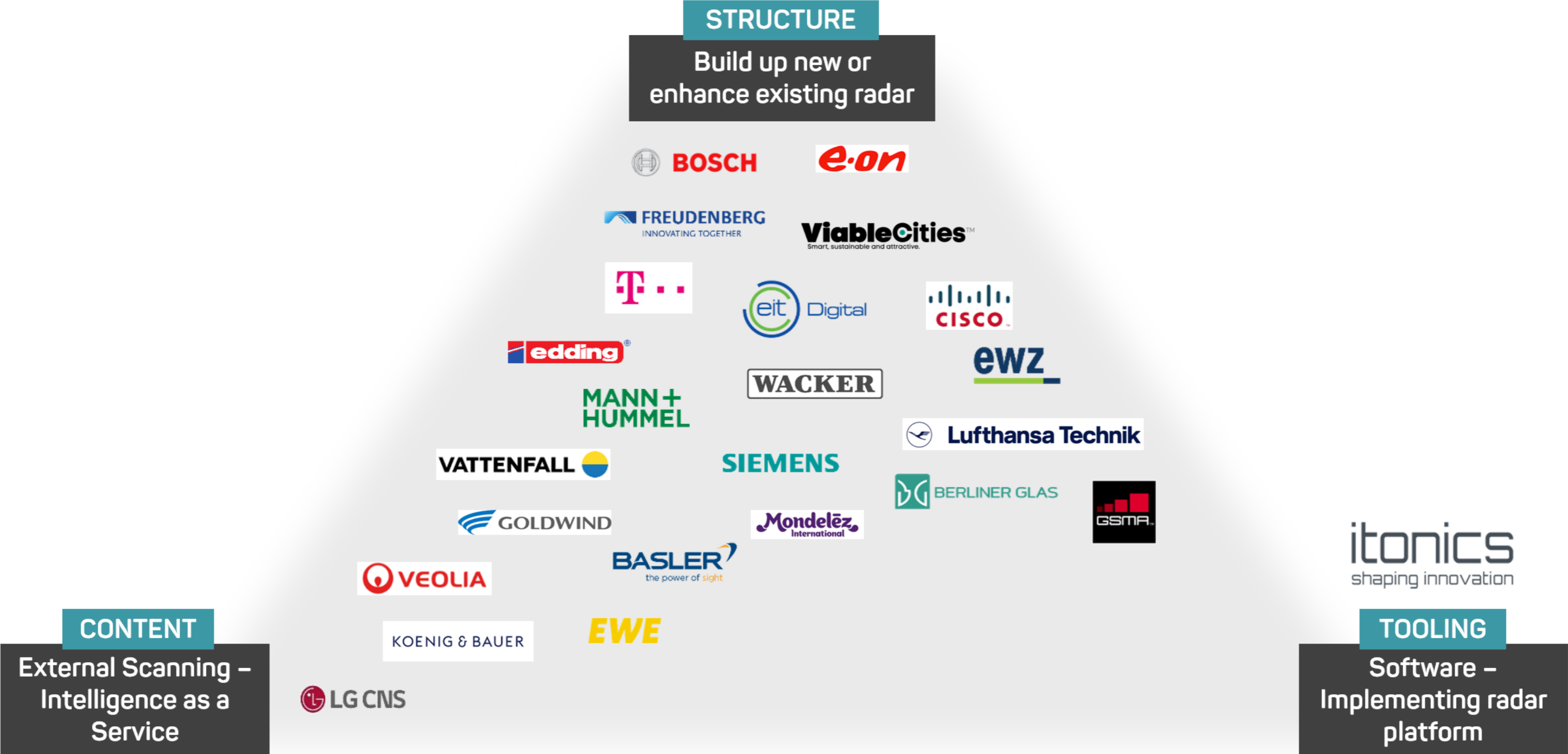
# How can we help



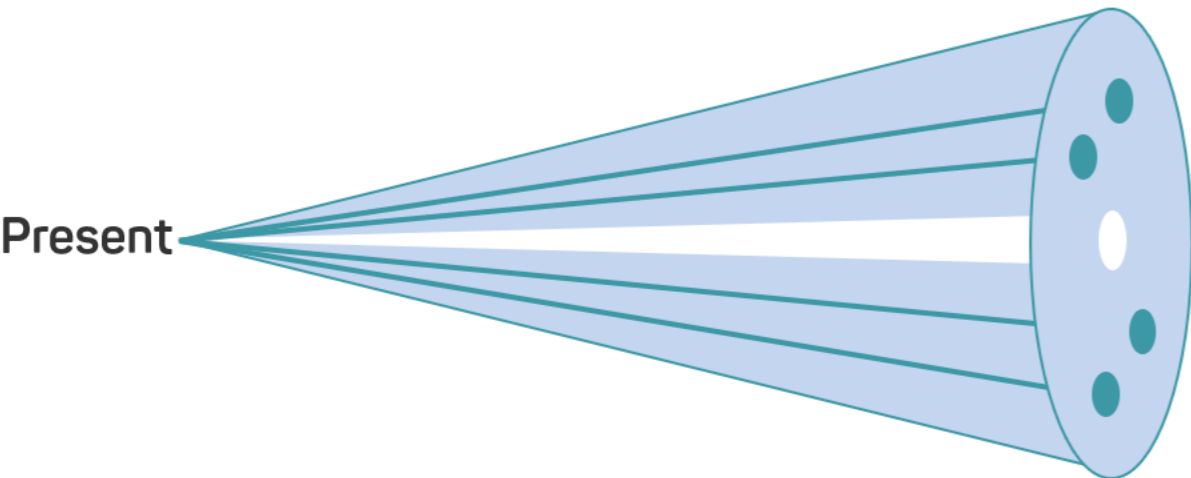
# To manage trends effectively - build up a trend Radar



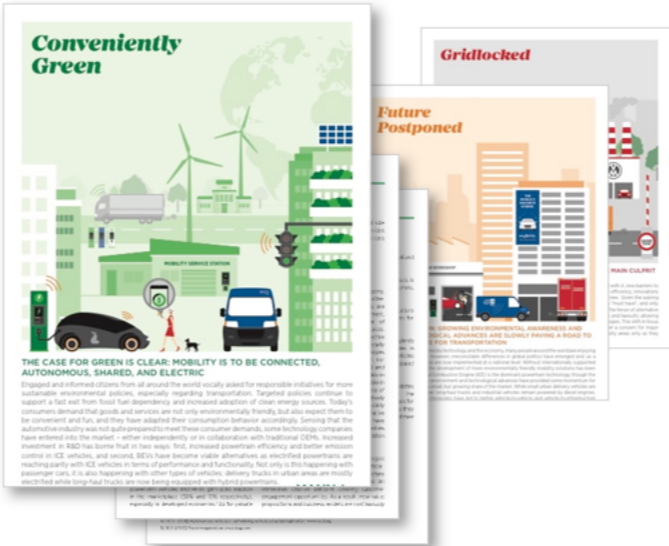
# We build up foresight radars to drive the strategic future of our clients



# To address strategic uncertainty - Collaborative Scenario Development



## Future Scenarios



The future...

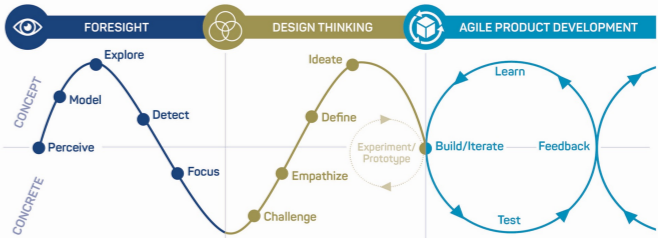
What could it look like?

What are key customer needs?

What are new opportunity spaces?

Where do we have blind spots?

How do we reinforce or shift in our strategy?



## Selected references



# Our participatory approach is tailored to enable you to become future prepared

## **COLLABORATIVE**

We bring your organization together in cross functional teams

## **CO-CREATIVE**

We bring internal and external insights to bear

## **EDUCATIONAL**

We transfer our knowledge and expertise to your organization

# Our expertise

Rohrbeck Heger's practical expertise is built on a solid scientific foundation.

**CONSULTING**  
Ensuring Future-Orientation

**RESEARCH**  
Maintaining Thought Leadership

**EDUCATION**  
Passing on Knowledge

## CLIENTS & PARTNERS

### TELECOM & DIGITAL



### BFSI



### ENERGY & ENVIRONMENT



### MOBILITY



### PHARMA & CHEMICALS



### INDUSTRIAL



### FOOD



### MISC





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# Thank you for participating!

