



Challenges faced
by the banking
sector and the
financial industry

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Traditional Challenges in Banking related to the advancement in technology : Closely monitored



Cybersecurity



Fighting money
laundering



Compliance

Current business environment: Confusing?

- Interest rates
- Inflation
- Inflated Balance sheets of Central Banks
- Unprecedented sovereign debt levels
- Money printing
- Hard-landing, Crash... No landing?
- Geopolitical shift



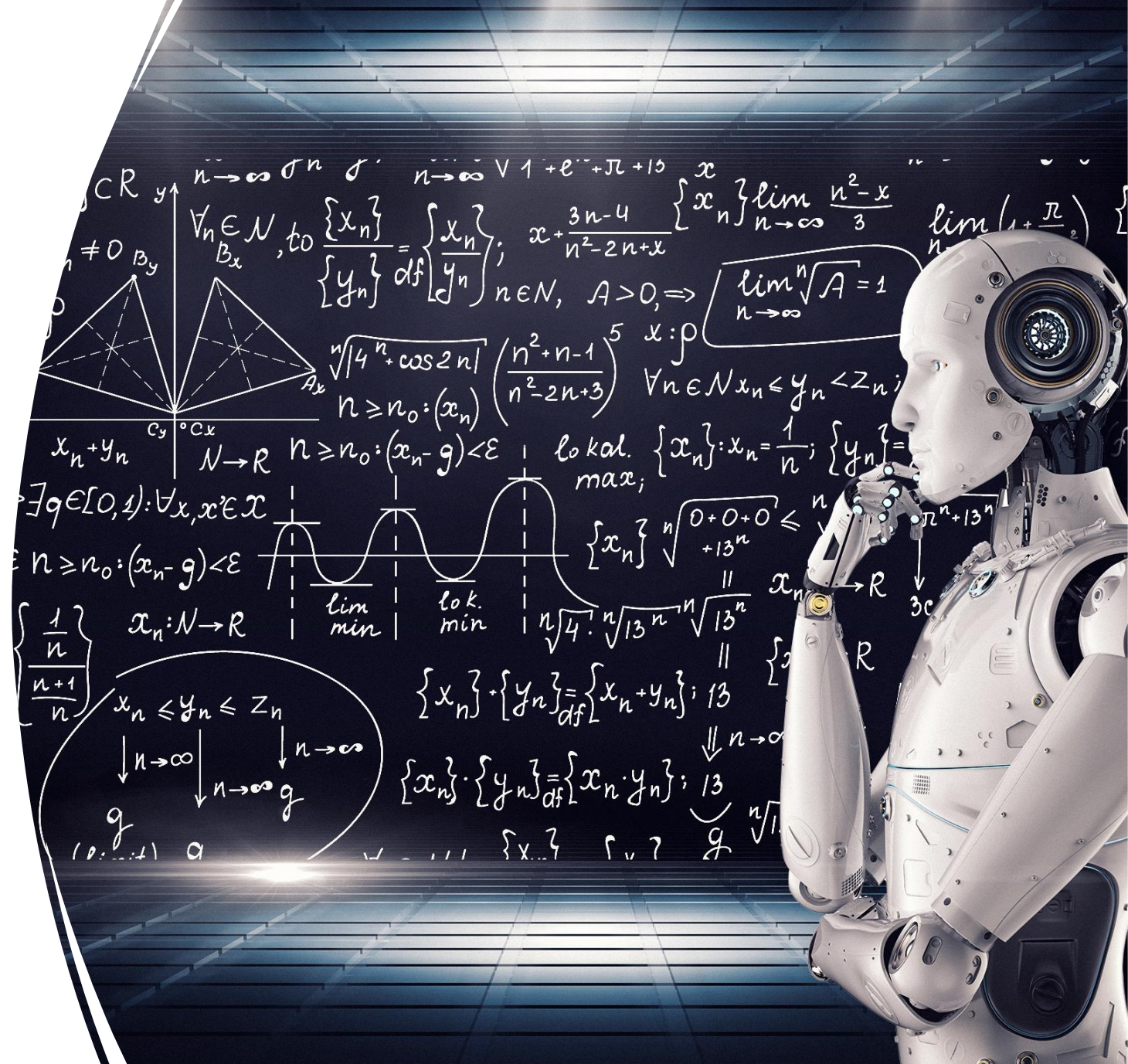


An underestimated challenge: Social media

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- 2023 Silicon Valley Bank
 - 2008 Iceland
 - 2019 Lebanon

Artificial Intelligence: Game changing development

- Many opportunities...
 - Automation
 - Enhanced risk management
 - Personalized customer service...
- and Risks...
 - Social
 - Confidentiality
 - Legal...





Thank you
