

Emerging Technologies in Banking

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ABSTRACT

The banking industry is undergoing a profound transformation driven by rapid advancements in banking technology. The industry is influenced by key emerging technologies. Banking technology has become the backbone of contemporary banking operations, enabling institutions to enhance efficiency, offer innovative services, and improve customer experiences. The adoption of these innovative technologies like blockchain, artificial intelligence, and more is offering secure and transparent transaction records while reducing fraud and operational costs. As technology trends in banking continue to evolve, banks are integrating advanced analytics and cybersecurity solutions to strengthen their digital infrastructure. This paper explores the critical role of emerging technologies in modern banking.

KEYWORDS: *technology, emerging technologies, banking, bankers, money, finance.*

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INTRODUCTION

The banking industry is evolving with a focus on digitalization, efficiency, security, and customer experience. It is undergoing a significant transformation driven by technological advancements and evolving customer expectations. As digital banking trends continue to reshape financial services, banks are adopting AI, automation, and blockchain to enhance operations. Also, with the rise of digital currencies and AI-driven solutions, future banking technology trends are poised to offer unprecedented efficiency and accessibility for consumers worldwide.

Emerging technologies in banking are transforming customer interactions, with AI-driven chatbots and virtual assistants providing seamless, 24/7 support. The new technologies will enable top players to stay ahead of the competition. They are also driving major transformations, with cloud computing and open banking redefining traditional business models. Recent trends in banking include embedded banking, open banking, generative AI, and quantum computing. To remain competitive, banks must adopt a suite of advanced banking technologies that

enhance efficiency, security, and customer satisfaction [1,2].

WHAT ARE EMERGING TECHNOLOGIES?

Technology may be regarded as a collection of systems designed to perform some function. It can help alleviate some of the challenges facing business today. Emerging technology is a term generally used to describe new technology. The term often refers to technologies currently developing or expected to be available within the next five to ten years. Any imminent, but not fully realized, technological innovations will have some impact on the status quo.

Emerging technologies are shaping our societies. They continue to affect the way we live, work, and interact with one another. Emerging technology (ET) lacks a consensus on what classifies them as “emergent.” It is a relative term because one may see a technology as emerging and others may not see it the same way. It is a term that is often used to describe a new technology. A technology is still emerging if it is not yet a “must-have” [3]. An emerging technology is the one that holds the promise of creating a new economic engine and is trans-

industrial. ET is used in different areas such as media, healthcare, business, science, education, or defense.

The characteristics of emerging technologies include the following [4]:

- *Novelty*: Emerging technologies are typically new or novel, meaning they have yet to be widely adopted or used. They often represent a significant departure from existing technologies or processes.
- *Potential for Disruption*: Emerging technologies have the potential to disrupt existing markets, industries, or ways of doing things. They may also displace existing businesses or industries.
- *Uncertainty*: Because emerging technologies are still in the early stages of development, there is often a high uncertainty surrounding their future potential and impact. It can be challenging to predict how they will evolve.
- *Rapid Change*: Emerging technologies often evolve rapidly, with new developments and innovations emerging frequently. It can make keeping up with the latest trends and advancements challenging.
- *Interdisciplinary*: Emerging technologies often involve multiple disciplines or fields of study, such as computer science, engineering, and biology. They may require collaboration across different fields and industries to develop their potential fully.

Emerging technologies are worth investigating. They are responsible for developing new products or devices. As emerging technologies continue to evolve, engineering is poised for a transformative future. Emerging technologies have driven innovation and progress in today's rapidly evolving digital landscape. The collective impact of emerging technologies such as artificial intelligence, machine learning, big data, and the Internet of things is undeniably transformative. Some emerging technologies are shown in Figure 1 [5].

EMERGING TECHNOLOGIES IN BANKING

Banking is undergoing a profound transformation driven by emerging technologies. Figure 2 shows some emerging banking technologies [6]. By leveraging these innovations financial institutions are reshaping how they operate and serve customers. Emerging technologies in banking include the following [1,2,7-9]:

1. *Artificial Intelligence*: AI is redefining human capacity. The scope of AI in banking is tremendous. AI is transforming how banks operate, serve customers, and build software.

Banks are increasingly integrating AI across various operations to optimize processes and deliver better services. AI-driven algorithmic trading systems analyze market data to execute trades at optimal times, maximize profits, and reduce risks. AI also analyzes customer behavior and transaction history to predict future needs and to enable proactive service offerings. AI enhances risk management capabilities by automating processes, improving decision-making accuracy, and enabling real-time fraud detection. JPMorgan Chase, for example, utilizes AI to monitor millions of transactions, effectively flagging suspicious activities and improving security. Generative AI in banking is a technology that no modern bank can afford to avoid: the efficiency and multifunctionality it provides are unprecedented. With generative AI, banks can analyze vast amounts of data and generate intelligent and contextually relevant responses, recommendations, and financial insights.

2. *Robotic Process Automation (RPA)*: To focus on more strategic activities, bank employees are adopting robotic process automation (RPA) to automate repetitive tasks such as data entry, account reconciliation, and transaction verification. RPA automates repetitive tasks, reducing errors and operational costs and allowing staff to focus on strategic activities. By deploying software robots, banks can streamline processes such as customer onboarding, data entry, and compliance checks, reducing errors and enhancing productivity. For example, Blue Prism's RPA tools are utilized by Mashreq to automate functions, including transaction processing and compliance.
3. *Cloud Computing*: Banks have started using cloud computing as it comes with unique financial features. Cloud solutions offer scalable infrastructure, enabling banks to manage resources efficiently and enhance data security. Banks are embracing cloud computing to optimize infrastructure costs, improve scalability, and enable faster deployment of applications. Cloud-based solutions offer enhanced data security measures, agility, and the ability to integrate with other systems, enabling banks to innovate and launch new services quickly. Cloud migration enables banks to modernize their services rapidly, respond to market changes efficiently, and integrate new technologies. For example, Citi entered a multiyear partnership with Google Cloud to migrate multiple workloads and applications to the public cloud.

4. *Big Data*: Leveraging big data enables predictive analytics, enhancing risk assessment and personalized product offerings. Banks leverage data analytics and big data technologies to derive actionable insights from vast customer data. By harnessing data analytics, banks can better understand customer behavior, personalize offerings, and make data-driven decisions to mitigate risks and optimize operations. By applying big data analytics, banks can evaluate risk in real time using near-continuous analysis of large data sets from various sources, such as transactions, customer behavior, and market conditions. With the help of big data, Banks can know the customer behavior pattern.
5. *Internet of Things*: IoT technologies enable the interconnection of physical devices and objects, allowing them to collect and exchange data. IoT can be leveraged in the banking industry for various applications, such as remote asset monitoring, real-time fraud detection, and personalized customer experiences. IoT devices provide real-time data, enhancing services like asset tracking and personalized customer experiences. For example, banks can use IoT devices to monitor ATMs, track inventory levels, and provide personalized offers based on customers' locations and preferences.
6. *Blockchain*: Blockchain banking technology is a new technology in banking industry that ensures secure, transparent transactions, reducing fraud and enhancing trust in financial operations. It is recognized as one of those leading technologies. It enhances the transparency of trading carbon credits, issuing green bonds, and other sustainability-focused financial operations. Beyond its origins in Bitcoin, blockchain technology is transforming banking; one of its most significant applications is fraud prevention. Blockchain makes it nearly impossible for fraudulent activity to go unnoticed. By helping banks identify irregularities in real-time, this degree of transparency promotes security and trust.
7. *Chatbots*: Bank technology trends in financial services are reshaping how financial institutions deliver services, creating more efficient and personalized customer experiences. AI-driven chatbots provide 24/7 customer support, resolving common inquiries swiftly and enhancing customer engagement. Customers appreciate 24/7 chatbot availability and faster loan approvals, but distrust fully automated decisions affecting financial well-being. AI and chatbot deployment directly impacts the way operations and roles are performed, through process automation, document processing, etc. The technology used behind chat-bots advances NLP techniques. They can answer all the question of the customers and also able to find out the customer's emotions.
8. *Banking-as-a-Service*: Traditional banks are facing increasing competition from agile fintech startups and digital-only banks. These new entrants offer customer-centric services that challenge the conventional banking model. A notable example is the emergence of neobanks. Neobanks are using artificial intelligence to deliver hyper-personalized services and to analyze data for providing financial advice and product recommendations. These are digital-only banks without physical branches that offer user-friendly interfaces and personalized services. Banking-as-a-Service (BaaS) enables non-bank entities to provide financial services, expanding market reach. The startup's Banking-as-a-Service (BaaS) platform supports the development of custom financial products backed by scalable technology and secure APIs. The development and adoption of application processing interfaces (APIs) and consumer demand for personalized and integrated financial solutions have prompted banks to explore more BaaS solutions. Figure 3 shows a banker [7].
9. *Open Banking*: Open banking, one of the new banking technology innovations, facilitates data sharing through APIs, fostering innovation and offering customers more personalized services. It promotes data sharing and collaboration, leading to personalized financial products. Beyond financial inclusion, APIs and advancements in AI are other key factors driving open banking trends. For example, the Unified Lending Interface (ULI) streamlines credit access for small and rural borrowers, particularly in the agricultural and small business sectors in India. Expanding beyond open banking, the concept of open finance is extending data-sharing principles to financial products, including investments, insurance, and pensions.
10. *Digital Banking*: The rise of digital banking has changed how customers interact with their banks. Mobile banking apps, online portals, and self-service options have become the norm, providing customers with convenience and real-time access to their accounts. Traditional banks are facing increasing competition from agile fintech startups and digital-only banks. Digital-only banks, or

neobanks, are also offering mobile-first banking experiences. Figure 4 shows online banking [10].

11. **Central Bank Digital Currency (CBDCs):** Digital currencies, including stablecoins, central bank digital currencies and tokenized deposits, are moving into the mainstream, reshaping where and how money flows. Central Bank Digital Currency (CBDCs) is another effective solution that Central banks worldwide are implementing their own digital currencies to improve payment systems.
12. **Cybersecurity:** The rapid adoption of digital banking services like digital payments, lending, credit services, treasury management, and more is expanding the cyber attack surface. Banking professionals handle vast amounts of transaction data, hence, there is a higher risk of threats and errors. Advanced cybersecurity measures protect against evolving threats, safeguarding customer data and maintaining trust. Phishing is another major threat in banking, where cybercriminals use fake emails, texts, or websites to steal account details, passwords, or personal data. To combat these threats, banks are implementing multi-factor authentication (MFA) to add an extra layer of security beyond just passwords. Data encryption is another effective solution that ensures that even if cybercriminals intercept sensitive data, they cannot read or use it.
13. **Biometrics:** Biometric systems, a new technology in banking industry, offer secure, convenient authentication methods, reducing fraud and enhancing user experience. Biometric authentication and digital identity verification are not just about improving operations; they are fundamentally changing how banks interact with clients, offering greater convenience and accessibility. Banks are adopting decentralized identity verification systems that allow customers to control their identity data. Technological advancements related to biometrics, such as facial recognition and fingerprint scanning in banking authentication processes, offer security and a smooth user experience. For example, DEMIA has developed biometric payment cards that utilize fingerprint recognition. Experts predict that future banking technology trends will focus heavily on biometric authentication, offering a seamless and secure alternative to traditional methods like PINs and passwords.
14. **Embedded Finance:** The demand from banking businesses for the smooth integration of financial services and the expansion of e-commerce and digital platforms has contributed to the rise of embedded finance. This rapid growth is

exemplified by different embedded finance solutions like the buy now, pay later (BNPL) system. Embedded finance new technology in banking is expanding rapidly due to the swift adoption of digital payments in both consumer and commercial sectors. Embedded finance allows financial services to be smoothly integrated into non-financial platforms or products. As consumers increasingly expect embedded payment solutions in their daily activities, among other technologies in the banking sector, companies are integrating financial services into their platforms. Embedded wallets facilitate the easy storage and management of funds for transactions.

Other emerging technologies include edge computing, quantum computing, machine learning, digital signatures, digital identities, neobanks, online banking, mobile banking, and 5G.

APPLICATIONS OF EMERGING TECHNOLOGIES IN BANKING

The future of money is being re-engineered—how it works, moves and creates value. Digital currencies, including stablecoins, central bank digital currencies and tokenized deposits, are moving into the mainstream, reshaping where and how money flows. These shifts represent both a risk and an opportunity for banks. Common applications of emerging technologies in banking include [7,11]:

- **Cybercrime:** Banking's competitive advantage hinges on trust, intelligence, and instant distribution. Cybercrime losses reached USD 16.6B in 2024. This accelerates investment in AI-driven fraud detection, behavioral biometrics, and continuous authentication. Banks that unify consented data, strengthen identity proofing, and operationalize privacy-by-design will be better positioned to personalize responsibly and reduce fraud. Cybersecurity and fraud prevention are vital as institutions strengthen defenses against evolving threats.
- **Digital Currencies:** Digital currencies, including central bank digital currencies (CBDCs) and cryptocurrencies, reshape the financial landscape. Real-time payments offer instant transactions, meeting the demand for speed and convenience.
- **Payment Processing:** Payments infrastructure is also becoming real-time by default, and forces banks to combine sub-second fraud controls with 24/7 liquidity management. With the rise of digital payments and customers' evolving needs, payment processing technologies are rapidly advancing. Banks are adopting faster and more

secure payment methods like contactless payments, mobile wallets, and real-time payment systems. These technologies offer convenience, speed, and improved transaction security, enabling customers to make payments seamlessly across various channels and devices.

- *Instant Payment:* Consumers' expectations for rapid and easy payment experiences, along with government initiatives promoting cashless economies, are key factors driving real-time payment solutions in the banking sector. Similarly, Brazil's central bank introduced *Pix*, which is an instant payment platform that enables real-time transactions and improves the country's digital payment landscape.
- *Predictive Analytics:* By leveraging machine learning, banks can assess vast datasets to predict potential risks associated with loans and investments, facilitating more informed decision-making and effective risk management strategies.
- *Fraud Detection:* Using generative AI, Mastercard has doubled detection rates of compromised cards while reducing false positives by up to 200% and increasing merchant fraud detection speed by 300%.

BENEFITS

Governments worldwide are playing a pivotal role in this shift. The implementation of multi-factor authentication, encryption protocols, and biometric identification measures increases customer trust by safeguarding sensitive financial data. Other benefits of emerging technologies in banking include [1,8]:

- *Automation:* Automation of routine tasks such as data entry and processing enhances operational efficiency, reduces errors, and allows staff to focus on more strategic activities. AI-driven automation improves operational efficiency and customer service. Automation capabilities also allow banking professionals to schedule data extraction, analyze workflows, and report distribution via email. Hyperautomation combines robotic process automation (RPA) with AI and ML capabilities to automate complex business processes end-to-end.
- *Collaboration:* The collaboration feature promotes teamwork by enabling the sharing of dashboards, workspaces, and analytical bots.
- *Personalization:* Open banking and Banking-as-a-Service (BaaS) models offer customers personalized financial solutions. The adoption of emerging technologies in banking is enabling hyper-personalized financial services.

- *Customer Experience:* Digital platforms and mobile applications provide customers with seamless access to banking services, allowing for real-time transactions and personalized financial management.
- *Operational Efficiency:* Automation of routine tasks through technologies like Robotic Process Automation (RPA) reduces operational costs and minimizes human errors, leading to more streamlined processes.
- *Data-Driven Decision Making:* Emerging technologies in the financial services industry are revolutionizing risk management, enabling real-time fraud detection and predictive analytics for better decision-making.

CHALLENGES

Although the integration of emerging banking technologies is changing the way of doing work in every department, it presents some challenges as well. The challenge is how to use them with wisdom and purpose; and ensure the inclusivity, resiliency, and future-readiness. The banking industry faces unique challenges in identifying and implementing the right technology solutions. These challenges necessitate adopting innovative solutions tailored to the industry's specific needs. Other challenges include the following [1,9,12]:

- *High Cost:* Banks have long seen modernization as the solution, but cost and complexity held them back. Adopting new technology in financial services involves significant financial investment, including costs for software, hardware, training, and ongoing maintenance. Evaluating the return on investment (ROI) is essential to ensure that the benefits, such as increased efficiency and revenue growth, justify the expenditures.
- *Data Privacy:* As banks adopt advanced technologies, the volume of sensitive data processed increases, heightening the risk of cyber threats. Ensuring strong cybersecurity measures and compliance with data privacy regulations is paramount to protect against data breaches and maintain customer trust.
- *Data Security:* Introducing new technologies, especially those involving data sharing and AI, can raise concerns about privacy and security among customers. The extensive use of AI necessitates access to large volumes of sensitive data, raising concerns about data breaches and unauthorized access. Cybersecurity threats pose a significant risk to the banking industry. Banks must employ robust security measures to protect sensitive customer data and financial transactions.

- *Complexity*: New technology in banking landscape is diverse and continuously evolving, making it difficult to choose the right solutions that align with the organization's goals.
- *Legacy Systems*: Integrating new technology in banking with existing systems is one of the top challenges in implementing digital transformation initiatives. Legacy systems mean rising costs, slower innovation, and greater risk. Many banks rely on legacy systems that are deeply embedded in their operations. Integrating modern technologies with these outdated systems can be technically challenging and resource-intensive. Issues such as compatibility problems, data synchronization difficulties, and system downtime during integration can disrupt services and affect customer satisfaction.
- *Regulatory Compliance*: Financial institutions operate within a stringent regulatory framework that mandates adherence to various laws and standards. Integrating new technology in financial services must align with these regulations to avoid legal repercussions and maintain customer trust. Ensuring that AI applications comply with evolving regulations requires continuous oversight and adaptation to avoid legal and financial repercussions.
- *Human Oversight*: While automation enhances efficiency, maintaining appropriate human oversight is crucial to address complex situations that require human judgment. Striking the right balance ensures that automated systems operate effectively while allowing human intervention when necessary. Over-reliance on automation without adequate human oversight can lead to errors, ethical concerns, and loss of customer trust. Therefore, implementing clear policies and training programs is essential to manage this balance effectively.
- *Skills Gap*: The rapid evolution of banking technology requires professionals with specialized skills in areas such as AI, cybersecurity, and data analytics. Banks may face challenges in recruiting and retaining talent with the necessary expertise, hindering the successful implementation and management of new technologies. Investing in training and development programs can help bridge these skill gaps.
- *Customer Trust*: Building and maintaining customer trust is essential for the adoption of technological solutions. Transparent communication about data usage, robust security measures, and user-friendly interfaces can facilitate customer acceptance and engagement. Trust will be a key factor in determining how much personal data consumers are willing to share, the degree of autonomy they allow AI agents, and the breadth of services they utilize.
- *Resistance to Change*: Implementing new technologies requires significant changes in processes and workflows, which can encounter resistance from staff accustomed to existing systems. Effective change management strategies, including clear communication, training, and involvement of stakeholders in the transition process, are crucial to overcome resistance and ensure successful adoption.
- *Risks*: Risk is becoming everyone's business, enabled by continuous, embedded and real-time visibility. It is no longer just a concern of risk teams; it is everyone's responsibility. Collaborating with banking technology vendors introduces risks related to service reliability, data security, and compliance. Conducting thorough due diligence, establishing clear contractual agreements, and maintaining ongoing oversight are essential to managing these third-party risks effectively. A thorough assessment of risk management strategies is vital to protect sensitive data and accommodate future growth.
- *Transparency*: Banks must communicate transparently. When deploying AI-driven underwriting, customers deserve clear explanations: what data is analyzed, how decisions are made, what recourse exists for disagreement. This maintains trust while capturing efficiency benefits.

FUTURE OF EMERGING TECHNOLOGIES IN BANKING

The banking industry is undergoing a significant transformation driven by advancements in technology. As the financial landscape evolves, these technologies are not just enhancing convenience but are fundamentally redefining how banks operate and interact with customers. The limits that once defined banking are disappearing. Banking is entering a period where long-standing constraints are fading away. For decades, limitations in technology, organizational design, risk appetite, and even imagination served as quiet justifications for maintaining the status quo. Today, the ability to expand capacity without adding headcount, accelerate development without increasing cost and run core processes with AI is pushing the industry from "someday" to "now." Decisions made today will determine whether banks lead or fall behind. The

future of technology is moving from keeping systems alive to powering growth.

The future of banking hinges on three trends: customers increasingly trust AI, especially GPT-like assistants, but want control. AI is moving into wearables for seamless, real-time support; and physical branches remain vital for complex tasks, blending human connection with AI-driven convenience. Banks' ownership of the customer experience layers (the brand, channel, interface and execution), is under pressure. As AI interfaces evolve from simple automation to conversational, context-aware assistants, customer expectations are changing as profoundly as they did in the first "digital wave." Banking is moving beyond apps and websites, with AI assistants becoming the new front door [13].

CONCLUSION

There are various technologies which have emerged and are being used aggressively in finance and banking sectors in the recent decades. These technologies make human lives easy. Bank companies will leverage both maturing and emerging technologies to redefine digital banking experiences, ultimately reshaping the financial landscape. As AI, blockchain, and automation take center stage, emerging technologies in the banking sector are reducing operational costs while enhancing transparency and trust between institutions and their customers. As assets and transactions extend beyond traditional core banking systems to digital asset networks, through tokenized deposits, stablecoins, and emerging CBDCs, the conventional bank account is being redefined.

As technology plays a pivotal role in shaping the future of banking, IT analysts, managers, VP, and CIOs face unique challenges in identifying the right solutions to implement. Identifying new opportunities and emerging technologies to implement into your business goes a long way in gaining a competitive advantage. To stay competitive, banks must leverage the power of innovative technologies to enhance customer experiences, optimize operations, and drive growth. More information about emerging technologies in banking can be found in the books in [14-18] and the following related journal: *Journal on Emerging Technologies*.

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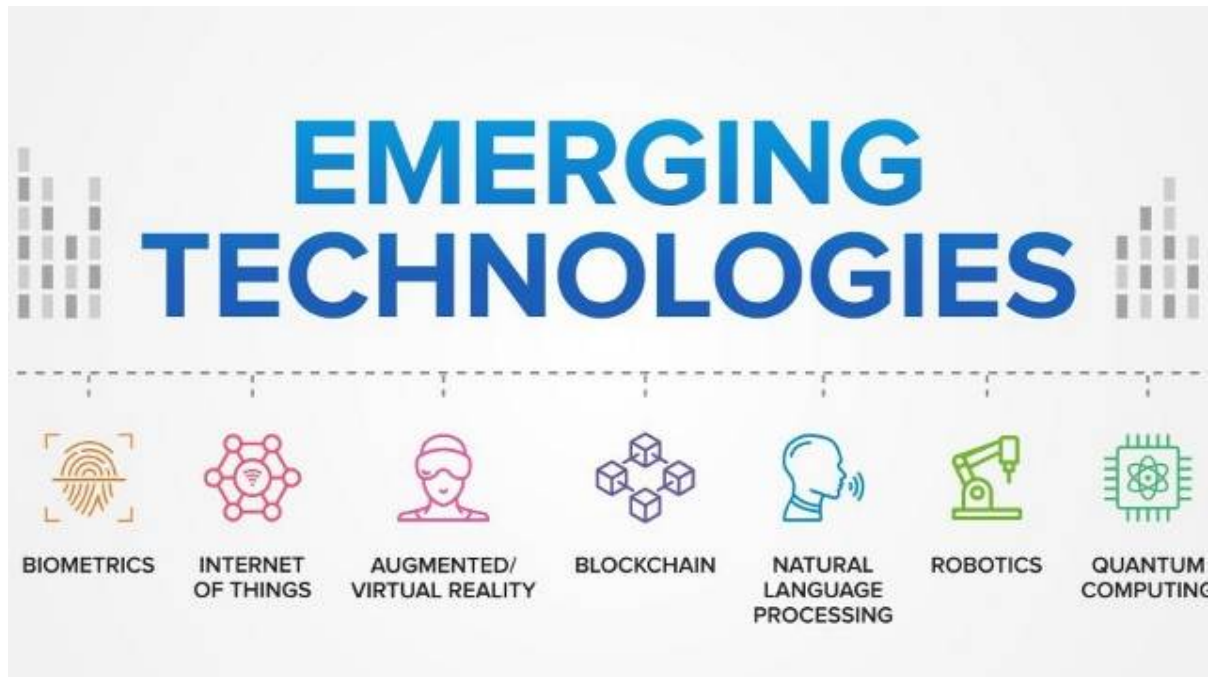


Figure 1 Some emerging technologies [5].



Figure 2 Some emerging banking technologies [6].



Figure 3 A banker [7].



Figure 4 Online banking [10].