

# Capelle FOCUS

A Banking & Finance Sector eNewsletter by Capelle Consulting



## Humanizing the Digital Banking Experience

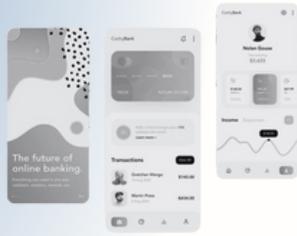
For more than 20 years, Capelle has partnered various financial institutions in corporate roll-outs of different learning and talent development solutions to enhance the capabilities, productivity and growth of each staff. In recent times, we have seen clear shifts in the fundamental needs for many functions as the industry evolves in major transformations and restructuring.

With accelerated digitalization especially during the pandemic, competition has also stiffened with new entrants and digital innovations. As a close partner with many organizations within the industry, Capelle continues to adapt and evolve to the ever-changing environment. We look forward to create more innovative and revolutionary learning development and journeys with our partners and clients going forward!

Yvonne Tan  
Strategic Account Manager

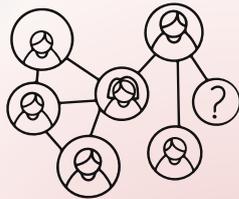


# Top 10 Banking Trends for 2022



## 1. Everyone wants to be a super-app

Super apps are dominating aspects of the digital world and human interaction. Banks face a high-stakes choice to compete or collaborate.



## 3. The war for talent intensifies

The pandemic disrupted the supply chain for banks' most critical asset: talent. Competition is rising. Winners will transform themselves as employers.



## 5. The digital brain gets a caring heart

Banks are looking for ways to have meaningful conversations with customers in digital spaces. Technology like AI can help make the human connection.



## 7. Banks get on the road again

The search for growth will include international markets in 2022. Expect cross-border players to seek out digital banks positioned to attack.



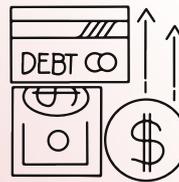
## 9. Fees...a magical mystery tour

"Free" products from digital-only challenges and BNPL firms are forcing banks to be more transparent - and more creative - with fee structures.



## 2. Green gets real

As ESG concerns grow, banks are now being urged to become guardians of our planet. There will be costs - but the returns are sure to make it worthwhile.



## 4. Payments: anywhere, anytime ...and now anyhow

The next payments revolution will stem from networks, which empower banks to reimagine their payments offerings for newly-demanding customers.



## 6. Smart operations put zero in their sights

Artificial intelligence and machine learning in banking now surpass humans in some tasks. Applying this tech will bring zero waste operations within reach.



## 8. Innovation makes a comeback

To keep up with fintechs and other competitors, banks are rediscovering their creative mojo and asking a simple, powerful question: "Why not?"



## 10. Digital currencies head for college

With cryptocurrencies here to stay, experiments like CBDCs are gathering momentum. The search is on for use cases that prove economic benefits.



# IBF AND MAS SET OUT 12 TECHNICAL SKILLS AND COMPETENCIES IN SUSTAINABLE FINANCE

**Sustainable Finance Technical Skills Competencies (SF TSCs) are part of the IBF Skills Framework that provides information on:**

- #1: Occupations & Job Roles
- #2: Career Pathways
- #3: Training Programs for Skills Upgrade & Mastery



**Sustainable Finance Technical Skills Competencies (SF TSCs) are part of the IBF Skills Framework that covers a range of:**



## Thematic Topics

- Climate change policy developments
- Natural capital
- Green taxonomies
- Carbon markets
- Decarbonization strategies



## Functional Knowledge Topics

- Sustainability risk management
- Sustainability reporting
- Sustainable investment management
- Sustainable insurance
- Re-insurance solutions

<https://www.mas.gov.sg/news/media-releases/2022/ibf-and-mas-set-out-12-technical-skills-and-competencies-in-sustainable-finance>



*\*Participants who enrol in IBF-accredited training programs can defray up to 90% of training expenses under the IBF-Standards Training Scheme grant*

<https://www.ibf.org.sg/programmes/Pages/ProgrammeFinder.aspx>

# Upcoming Workshops

**IBF** The Institute of  
Banking & Finance  
Singapore

These programs have been accredited under the IBF Standards, and are eligible for funding



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## Human-Centered Design: ADEPT@Delivering the Future

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For any enquiries, please contact:  
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INSIGHTS

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