

## 2023 Trends in CX, Fintech, and AI: Expert Quotes Available

Media Advisory: Insights and analysis available for trend stories about banking & financial services, marketing, and technology

**What:** Cross-functional team of customer experience strategists and data scientists provide quotable insights about emerging trends in CX, financial technology, and artificial intelligence (AI).

### 2023 TRENDS CITED BY BEYOND THE ARC

#### **CX and Financial Wellness**

- Real-time payments will become a lever for improving financial wellness
- Focus on financial health will drive new business models

“Rising interest rates, and the subsequent fallout, are going to batter consumers. FIs will need to do more to help protect their customers’ financial health.” -Steven Ramirez, CEO

“In a tough economy, both consumers and businesses grow edgy about cashflow. Real-time payments offer new control to pay bills at the last minute, and enable struggling businesses to get paid faster. Integrating services like RTP® and FedNow<sup>SM</sup> will quickly become essential to any FI’s CX strategy.” -Gavin James, CX strategist

#### **Payments**

- Credit unions will use FedNow to attract younger members
- Embedded payments will drive growth in business super-apps

Many credit unions (CUs) face the challenge of an aging member base and difficulty attracting younger generations.

“Credit unions have appealing qualities for Gen-Z (membership-owned, focus on community, lower fees), and offering instant payments could be the key to winning them over.” – Michelle Espinoza, Designer

#### **AI and Machine Learning**

- AI/ML and NLP will become critical in a cookieless world
- AI and NLP will gain traction for backoffice automation
- AI image processing will continue to transform applications and CX

The recent hype has been about using AI to generate text, but AI can also process a picture and automatically recognize problems.

“Images can include products and objects, but also problems. AI image processing will increasingly learn to capture the relevant details from visuals to solve issues and answer requests.” – Bruce Johnson, Data Scientist

**When:** **Material available for immediate use on Monday, January 2, 2023.**

Can be used through January 31, 2023

**Who:** **Steven Ramirez, CEO** of Beyond the Arc

Ramirez is a popular fintech strategist and speaker. He focuses on the technology and trends affecting customer experience and his insights have appeared in Bloomberg, American Banker, Financial Brand, Finovate TV, and other industry events and publications.

Ramirez is available for interview via phone or questions can be emailed.

Bios of the Beyond the Arc team: <http://bit.ly/3Z6qBOx>

**URL:** Direct URL to quotes and full analysis: <https://bit.ly/2023-BTA-trends-advisory>

**Keywords:** banking, financial services, customer experience, digital marketing, fintech, financial technology, financial wellness, FedNow, super-apps, BNPL, credit unions, machine learning, AI, natural language processing (NLP)

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## About Beyond the Arc

[Beyond the Arc](#) is an integrated agency based in San Francisco that develops machine learning solutions and creates customer-centric communications strategies to help clients attract and retain customers. You can follow the team on Twitter: @beyondthearc.