



Redefining finance for good

The journey to financial empowerment

A unique study that explores people's feelings towards their money and the relationship they'd like to have with their financial institutions.



#FinancialEmpowerment
#MyFinancialWellness



Middle East

SAUDI ARABIA

Vision 2030 - Historical Transition

A unique study that unravels people's feelings towards their money and the relationship they'd like to have with their financial institutions.

Finastra's first of-its-kind ethnographic global study seeks to understand the consumer mindset about the current state of digital banking and uncover the barriers and perceptions that could limit consumer adoption of innovative products and services.

Despite the widespread adoption of user-friendly digital banking accelerated by COVID-19, people still face many barriers to financial empowerment. By speaking to people across five continents: Africa, Middle East, Europe, Asia Pacific, and the Americas (USA and Latin America), we discovered that respondents had different types of banking relationships, varying from established banks to digital banks, while some are entirely unbanked.

The "Vision 2030" transition in Saudi Arabia is transforming spending patterns and consumer behavior in this highly conservative country. And despite positive attitudes among Saudis to traditional banking (that are at odds with consumer opinion elsewhere in the world) app-based banking is becoming more popular among the young.

Historical transition

Saudi Arabia's "Vision 2030", designed to diversify its economy away from oil and develop public services and infrastructure, is changing the way Saudis live and spend.

One of the aims of this government-driven program is to encourage Saudis, over half of whom are under 25, to spend their disposable income at home rather than traveling abroad. The transition is exposing Saudis to a lifestyle of culture, fashion, sports, gastronomy and entertainment that they have not experienced before. Cinemas have reopened, women can use public beaches and restaurants and malls are mixed-gender. All this is a spur to spending.

Traditional banking dominates

Approaches to personal finance in Saudi Arabia tend to be very traditional, with male heads of families and older brothers seen as the main sources of financial knowledge and advice. And because transferring between banks is not free of charge, people tend to stick with the bank used by their family or network.

Choice of bank is rational, often based on local proximity or because it's where salaries are paid in. And although people have traditionally had an account with the state bank by default, a growing number of private banks are expanding the choice available.

The study focused on discovering participants' banking situation, specifically aiming to understand their financial goals and what 'empowerment' means to them in the financial sense.



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I bank with Riyadh Bank. I trust the government bank. I usually visit the branch twice to three times a month (even during COVID-19). Everything I do, I do it at the branch. When I arrive, I get given an appointment and I use my time with the staff to resolve anything I need doing, they make all payments and transfers for me. I always arrive to the appointment with a to-do list which I keep on the Notes application on my iPhone."

Nabeel, 35



The importance of trust

As these comments show, trust is everything for Saudis in personal finance. It drives continuing acceptance of traditional banking and can sometimes be a barrier to adoption of online and digital banking – although younger people are happier to bank online.



Need for knowledge

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I feel right now I'm missing both knowledge and money. I would like more knowledge to manage my finance. I think I need to watch some YouTube videos to get up to speed. I would not think of asking the bank for knowledge or help. They sometimes send me messages but I ignore them."

Fatima, 31



The People Mind Map

All the participants in the study have shared a photo containing seven objects that tells their unique story and represents their financial goals.

Each one of the photos tells a personal story and reveals beautiful and valuable insights.

Each photo provides a deep dive into the individual's life, stories, motivations, ambitions, struggles and dreams in a very powerful and beautiful way.

**Knowledge,
Control, and
Freedom is
what people
are looking for**



People at the center

Personalization is at the heart of what people want: banking done *“my way”*. The bank’s role is to provide the knowledge, tools and the means to help people feel in control and at the center of their financial life.

People want banking to be done their way

“Within my limits and according to my timings”.

This study uncovered three key enablers or steps that lead individuals to foster a good banking relationship in order to optimize their finances.



The Journey to Financial Empowerment

Knowledge

The feeling that people know what's happening with their money. We found a strong sense of people not understanding conventional banking – but with digital banking, customers felt more in control (although not necessarily more connected to their bank). Challenger/neo banks are adding value here by using their apps to give clarity on their money.

Branches still relevant

On the decline in many countries, bank branches (which are gender specific) are still widely used in Saudi Arabia, with customers making appointments, turning up with a to-do list and having the bank cashier take care of their needs. And while younger consumers prefer to use banking apps, many Saudis are wary of making mistakes with online banking. They trust their bank – and the expertise of the teller.

Control

The sense that people are ready to put their own financial plan into action. The more interaction and capability that people can access, the more control they feel they have. Immediacy, simplicity and relatable functionality give people the control they need to be ready to take their finances to the next level.

Personal independence

The change in the Kingdom is shaking up traditional ways of living, encouraging younger people to break through family traditions to enjoy the new lifestyle. Women want to work to be independent and couples want their own apartments, valuing independence and freedom over the comfort and amenities of large family villas cohabiting with the extended families.

Freedom

Having the peace of mind to enjoy their finances. It's about "guilt-free spending" and the feeling that saving and investment is active and not passive. Challenger banks are winning here too, by creating a dynamic, easy to visualize picture of people's finances so they can talk about their money with confidence.

Gold for saving

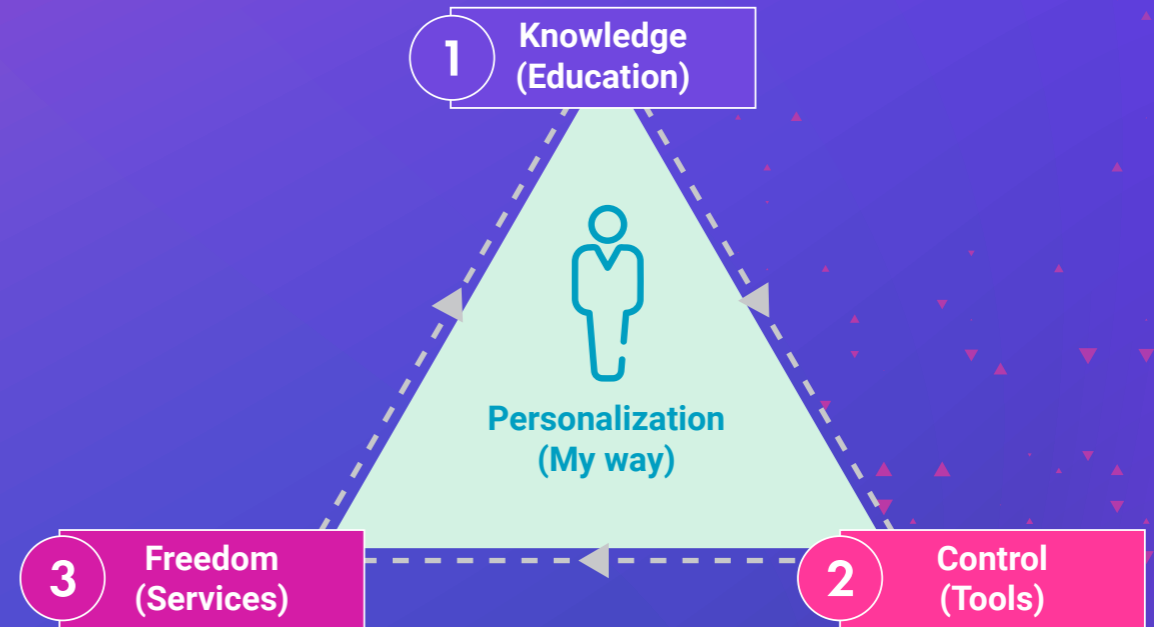
People typically save with their banks, but also by buying gold, which is an accessible and popular option. Seen as an investment, gold is often kept at home in safety boxes.

Everything can be done through the app

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I do all banking activities online and with the app, be it payments, transfers and Sadaqa (weekly welfare donations). I've always done it this way, because I'm too lazy to go to the bank. I'm very lazy in general so I would always look for the easiest way out. I don't like going to the bank and I never did."

Hind, 26



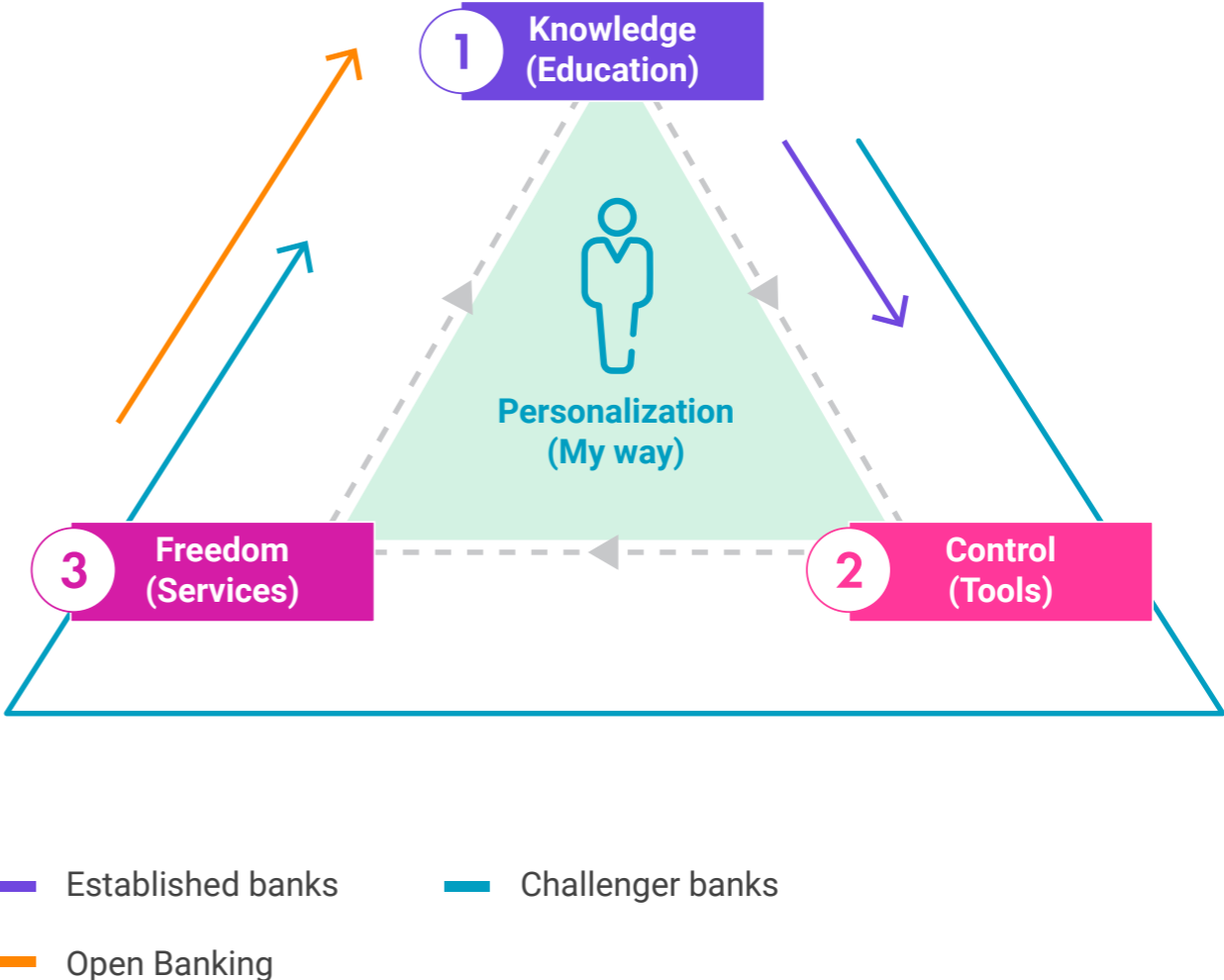
Who is making empowerment happen?

B

Banks can help customers to transform their everyday financial interactions and future goals.

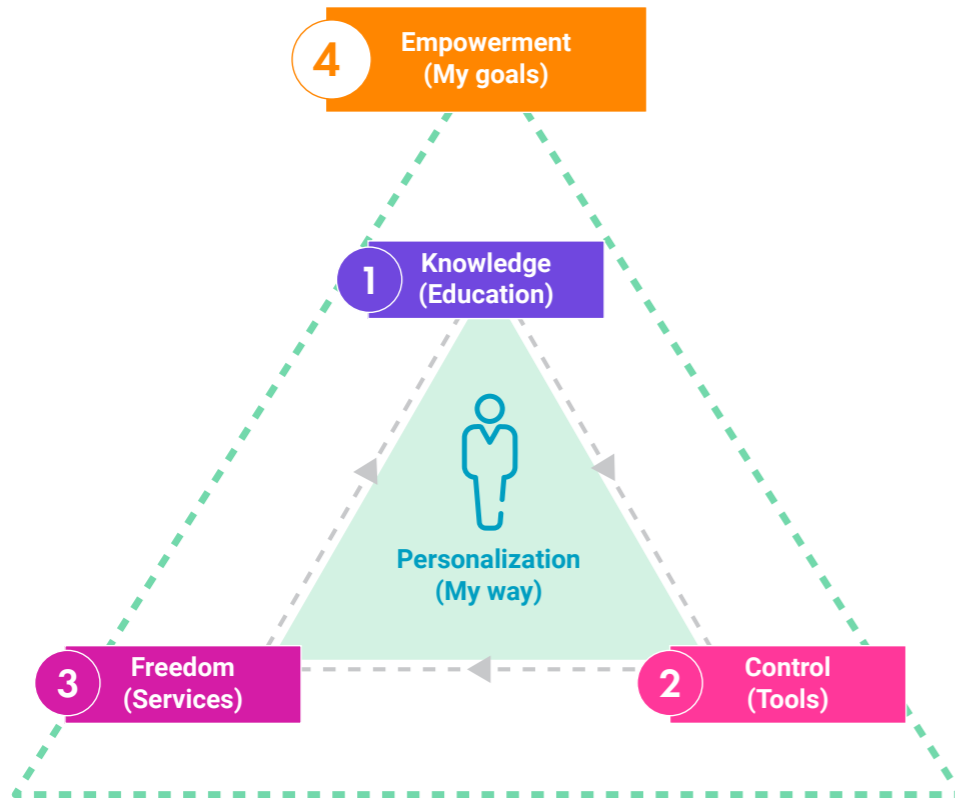
The perception is that established and incumbent banks provide some knowledge but not much control.

Challenger banks are taking customers much further, using everyday language, a customer-centric approach and visual cues. Add Open Banking into the mix and it takes customers further still, helping them to save and invest in a way that traditional banks haven't always been able to match.



The finish line: Financial Empowerment

When people have knowledge, control and freedom, they can plan, design and automate the financial actions in their day-to-day lives. This creates financial empowerment: the feeling that people can either fulfill their financial goals or comfortably work towards them.



What is financial empowerment?
And what does it mean to individuals?

Financial freedom

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Financial freedom to me is when I feel like I still have extra money after doing all the things that I have to do. My father is my sounding board. I consult him about everything related to money. When I first started working he helped me figure out how much I could save monthly and I've always followed his advice. He always thinks that I can save more, and he pushes me to be less of a spendthrift."

Aseel, 25



Conclusions

Financial institutions can help customers to transform their everyday financial interactions and future goals.

The report unveils and presents the findings as a comprehensive guide to help banks to develop a better understanding of consumers.

For now, digital banks and challengers are picking up the customer relationships, leaving the incumbents in the position of safe repositories for their customers' money.

However, all financial institutions have the opportunity to play a key role in helping customers on the journey to transform their financial lives, by giving them a sense of control and the right tools to help them manage their money.

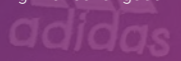


[Read the full Report.](#)

#FinancialEmpowerment
#MyFinancialWellness



Saudi Arabia



#FinancialEmpowerment

My #FinancialWellness and
#FutureGoals

Aseel
(25), Saudi Arabia



T-shirt by American Eagle

This is a brand that I like to buy and it makes me feel I have achieved my goals. It is something that I look forward to whenever I have extra income.

Car keys

I have an eye on an expensive SUV, this is my next dream.

Adidas

A brand that can push me to achieve my fitness goals which are key to my overall well-being.

Phone

I use it to organize my work.



Laptop

It helps me to find the right way to achieve my financial goals.

USA

A developed country I wish I can visit again.

Prayer mat

I use in times of difficulties to ask for guidance.



Aseel, 25

- Marketing specialist
- Lives with his family in a large villa



- One and only bank



My father is my sounding board

Moments of truth

Saving for my wedding

“My girlfriend and I are planning to get married after COVID-19. I’m saving for the wedding. My parents will pay for the party but I have to pay for her hand in marriage too. It is custom in Saudi. Most families would ask for a smaller fee nowadays as this is symbolic because a payment means a commitment. But nevertheless there is always a fee involved, in my case it is USD 8000 and I’m saving for that.”

From traditional to modern lifestyle

“Once we get married we don’t want to live in my family’s villa -even if we have a swimming pool, home help and a gym here, we want to have our own apartment as we prefer a more independent lifestyle. My girlfriend also wants to keep her job and not become a housewife. I studied in the USA and in China, being abroad has changed my outlook and I don’t want to adhere to the traditional Saudi style.”

Living like foreigners do

“Saudi is changing a lot, these days you can see women running on the beach. Before COVID-19 we had our first live music festival “Middle Beast” where men and women were allowed to be together and celebrate like people do in foreign countries. Things are changing very fast. The key for a peaceful society is to live this new lifestyle respectfully, because we don’t want to upset the old and most conservative generation.”

One bank (Al Rajhi) for everything

“I bank with Al Rajhi because they have three branches close to my home. For me, it is easy to have all my money in one place. I have never considered any other bank because Al Rajhi offers everything I need. Besides, I don’t want the hassle of having money in different places. I use the bank app for everything I need to do now.”

Expensive weekends

“In addition to my salary I make money buying and selling cars and motorbikes privately. I know a lot of people and I’m always doing business. When it comes to spending, most of it ends up used in going out and having fun with my friends. The trend is to rent a large party villa by the beach for the weekend and get everything delivered to it, from food to jet skis. Those are very expensive weekends.”

Financial freedom

“Financial freedom to me is when I feel like I still have extra money after doing all the things that I have to do. My father is my sounding board. I consult him about everything related to money. When I first started working he helped me figure out how much I could save monthly and I’ve always followed his advice. He always thinks that I can save more, and he pushes me to be less of a spendthrift.”

#FinancialEmpowerment

My #FinancialWellness and
#FutureGoals

Abeer
(42), Saudi Arabia



Bag

I want to be able to buy leather luxury bags with a lot of pockets to organize things, an organized bag means organized goals.

iPad

Lighter than the laptop, a very good tool to bring to meetings, it is lighter and convenient for outdoor activities.

House

One of my goals is to own a house, I don't need much but a medium house that is good for my family.



Jewelry

I love having jewelry to wear like other women in our Saudi society, gold is also a good investment, it is the same as savings. I work to manage my time and be productive at all times for the goals that I have in life.

Laptop

I need a new one with high specifications to use in my work because what I have is old. It is particularly important to be more productive.

Car

Recently, Saudi women are allowed to drive, so I need a new car for myself to be able to go to important places like my work and dropping my kids to school. Having my own car saves a lot of money rather than taking taxis every day.



Abeer, 42

- School office administrator
- Lives with husband, their three children and all of the extended in-law family



- Payroll account



- Second account mainly used for savings



The female staff at the bank

Moments of truth

Lifestyle changes during COVID-19

“Our lifestyle has changed a lot. My husband and I now work from home and the children take school lessons from home too. As an Arabic woman - who is used to always cooking and cleaning for everyone - my work has doubled up. Not only do I still work for my school, but have to look after everyone’s needs and meals all day. On the other hand we are lucky to live in a big building with all our family, as during lockdown we kept each other company and entertained. My father in law owns the building, we have three floors and two apartments per floor. Each family group has an apartment, but our doors are always open, you don’t need an appointment to visit each other, you just walk in.”

Financial freedom

“To me, financial freedom is when the bank card is in my hand and I have the power to decide when and what to buy.”

What you believe you will do

“While we follow the traditional lifestyle, I don’t mind what others do. Everyone should act according to their beliefs. My children are tempted and seduced by the more modern lifestyles: technology, video games, fast food. I can’t hold things back from them, it is not fair. I did not have those things while growing up, so I am as seduced by them as they are. Things are changing.”

Prefers to bank at the branch than online (female only branch)

“I can do everything at the branch: I can consult my account history, transfer money, make payments, activate my card, receive advice, etc. There are branches everywhere, I used to visit the ones near my work but now I visit the ones near my house (COVID-19). Upon arrival you get a number appointment and you wait to be seen. The staff are very friendly and polite, they always tell me of new products and I can decide to accept or decline. I trust them. The service is very fast and everything is explained very well to me.”

I work, I am financially independent

“I look after the house’s finance because I am the one who knows everyone’s taste (clothing and food). My husband takes care of the utility bills. At the start of the month we make a plan together. I shop using my NCB account and I try to save monthly into my Al Rajhi account, although usually I find myself withdrawing money from Al Rajhi if funds are not enough. We are saving to buy our own family apartment. Next on my list is to get a loan to buy a car as I’m learning to drive, nothing fancy, just a small car for me.”

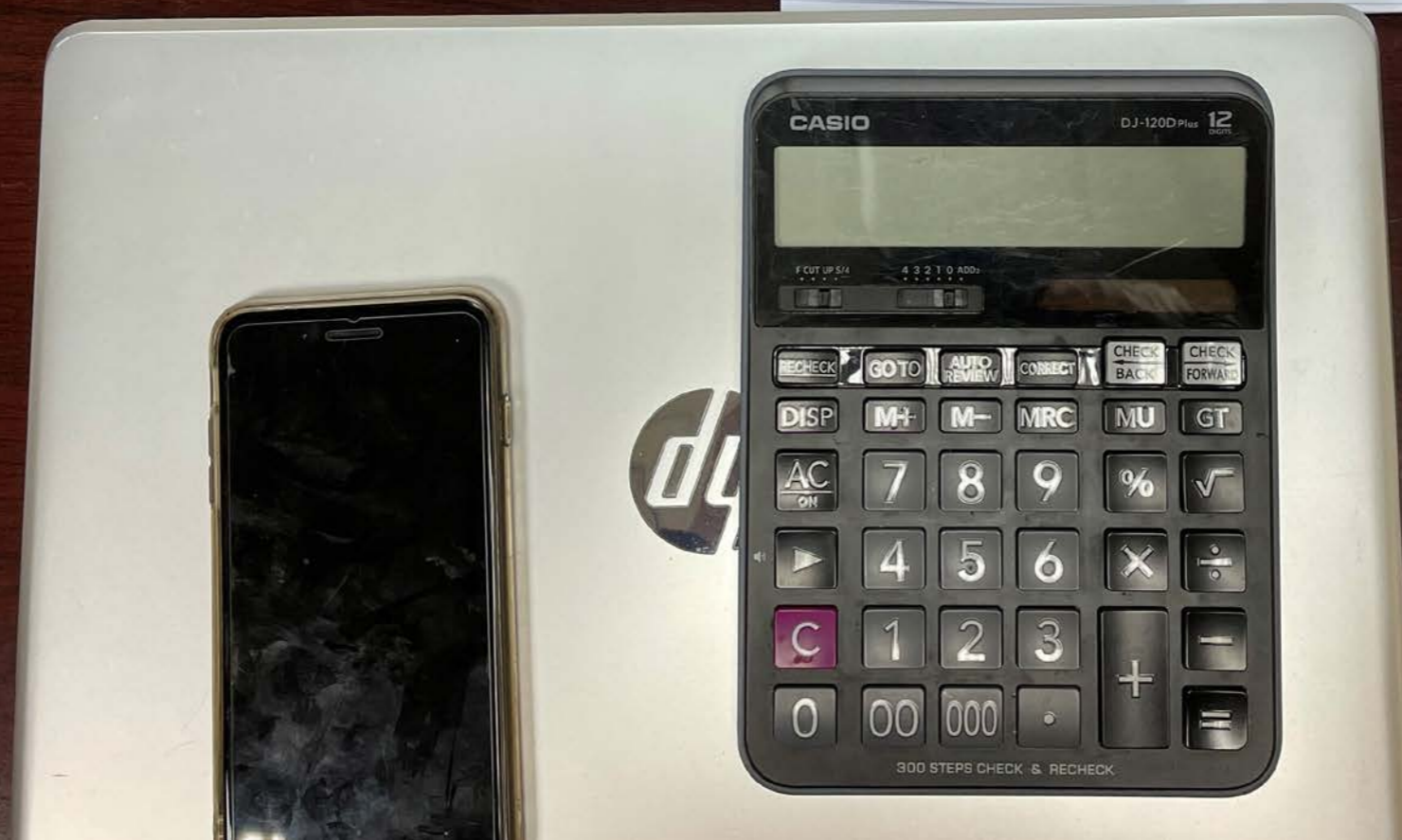
Things are changing in Saudi, and I’m learning to drive for the first time

“Our country is opening up to new cultures and new ways of living. Everything is a novelty for me now. My social life used to be restricted to socializing with other women in a private setting only (someone’s house). Nowadays I can meet my girlfriends at any of the new coffee stores, and go shopping with them. Not only can we meet in public places, we no longer need male chaperone’s. More parks and beaches are available to us.”

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My #FinancialWellness and
#FutureGoals

Mohammed
(50), Saudi Arabia



Buying new house
Buying new car

Notebook

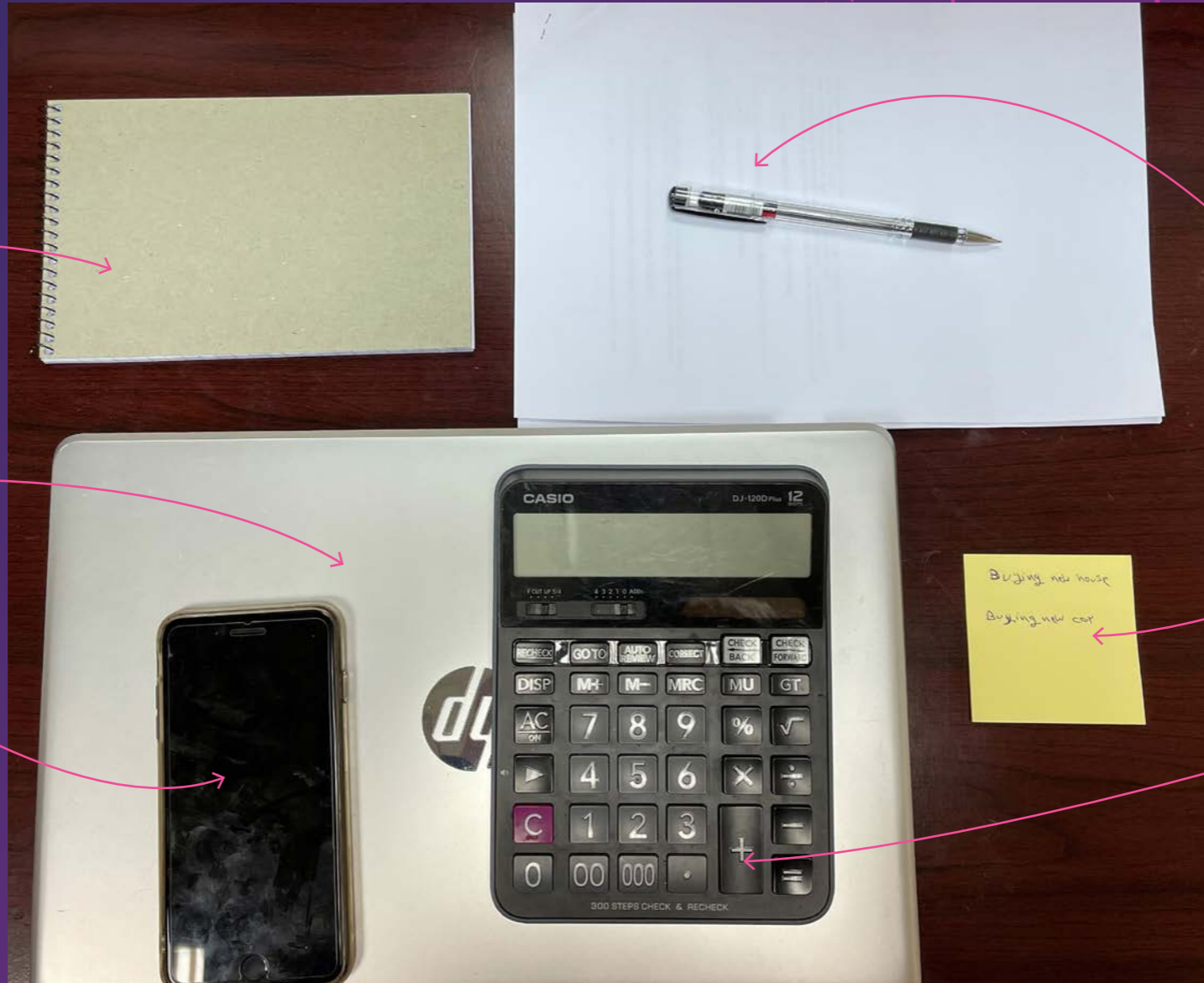
Even when I have all the technology available to do things better, I prefer a notebook to jot down all business related information.

Laptop

This is the main device I use for my business. Also this is where I search business ideas to evolve my business and create new ventures.

Mobile phone

Communication is essential for my business.



Business documents

These are files that need my signature. I will be really happy to have new customer orders to sign now to mend the losses I suffered during the COVID-19 lockdown. I am striving hard for the future of my family and to give good education to my kids.

New house and car

I am working hard to give the best life to my family, my goal is to buy an independent house for us and a new car for myself.

Calculator

It is essential for calculating profit or loss.



Mohammed, 42

- Business owner (video games industry)
- Lives in Jeddah in a building with his whole family: wife, children, parents and six married siblings



- Oldest and most compatible business wise



- Oldest and most compatible business wise



- Newest and preferred account
- Great service
- Branches are less busy



My father

Moments of truth

Saudi Arabia is preparing for “2030 vision”

“Our country is radically changing as it prepares for “2030 Vision” (a strategic framework to reduce Saudi Arabia’s dependence on oil and diversify its economy). We are becoming a more open and welcoming society, particularly here in Jeddah which is the biggest commercial city in SA.”

My hope is for my business to survive COVID-19

“My video games business (retail store) is at a loss since the March 2020 lockdown. We moved most of our sales online but our figures have dropped down 70% since COVID-19. Things got tough for us all, only businesses with large capitals and investments can stand strong during this crisis.”

All my banking can be done online

“I used to do everything at the branch but now 90% of my banking can be done online, I use the web for everything. I do not like using the app. I feel more comfortable with the web. I’m a bit old-fashioned: my eldest, who is 23 years of age uses the bank app as well as Apple Pay.”

I use three banks

“I have accounts with both Al Rajhi Bank and AlAhli (NCB), these are the oldest and most popular banks in the Kingdom. I had these accounts for thirty years. Now we have a lot of banks in the market offering great services and facilities, so I also bank with SABB.”

My financial principles are my path to financial empowerment

“Saudis are big spenders, more spenders than savers. As my children get older I watch how they are handling their money and advise them to question the things they ‘think’ they need. With regards to business and financial health I teach them my principles: 1) To do well in business you always must take risks 2) But you must never invest all your capital in one business (never put all your eggs in one basket) to prevent you from falling down completely if things were to go wrong.”

Buying a family home to follow the traditional path

“Traditional Arab families always stay together, according to their wealth they may own a large villa or a block of apartments. Offspring live with their parents until they marry, but once married the sons bring their wife to the family home and the daughters moved to the family home of the in-laws. My father owns a big building where myself and three other brothers -all with their own families- live (my sisters live nearby). Each household is financially independent but we share most activities and daily life, we even share cars (we have a place for keys)! I’m the eldest of six, so it is my time to leave my father’s home to start my own, because when my children get married they will need space for their families too. So I have the pressure to buy the next large family house and become the head of my family, I need to improve my capital and secure the future of my family, alongside the children’s university education.”

#FinancialEmpowerment

My #FinancialWellness and
#FutureGoals

Hind
(26), Saudi Arabia



Laptop

Surfing on the internet is key for learning and self development.

My wedding ring

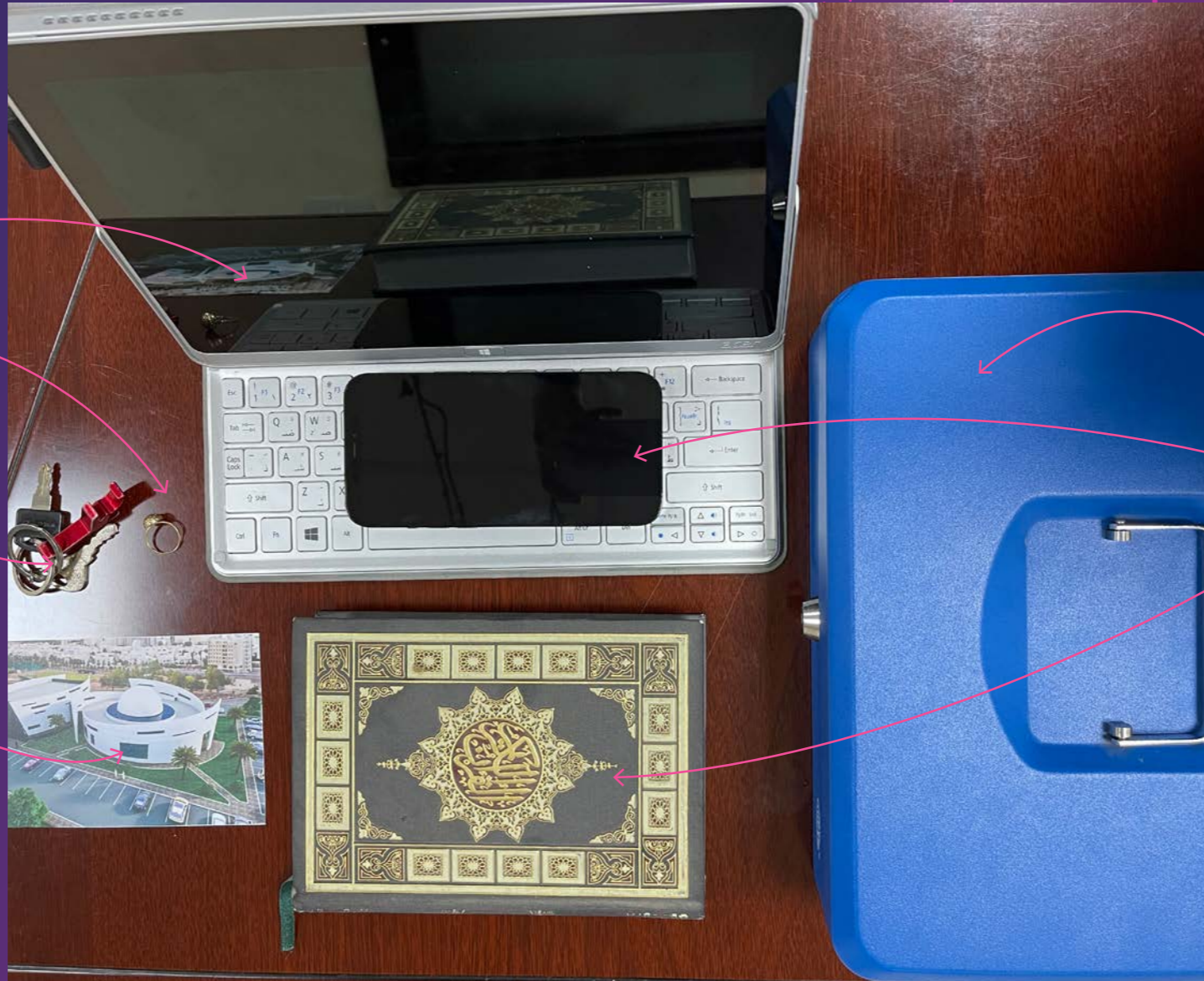
Building a family is one of my goals in the future.

Suite key

Living in my own suite gives me the time and privacy I need to focus on thinking and planning for my own future.

Academy postcard

My goal is to learn and invest in myself to establish my own academy.



Money safe

Saving my income through investing in gold.

Phone

This is the main device for my life management including events and finances.

Quran

I read the Quran and follow the teaching of Allah, to get guidance -especially in uncertainties- and give me hope to achieve my goals.



Hind, 26

- Maths teacher at a private school
- Single, lives in a large villa with her family



- Payroll
- One and only account

Moments of truth

I need privacy

“I live in a huge villa with my parents and four brothers. But since I’m not married yet and I reached an age when I need privacy my parents have given me the top suite of the villa. The suite gives me and my visiting girlfriends the privacy we need to meet up.”

Re-discovering life by myself

“All my brothers have cars, but I don’t drive. Instead I have a driver who takes me and my mother everywhere we need to go. He drives me to my school everyday. Only recently I’m allowed to go places other than my friends’ homes. I was too young so my parents didn’t want me to be seen in public by people they didn’t know and would not trust. Now I can go to cafes and the mall by myself (always driven).”

The value of my independence

“I’m a full time teacher at the school, I love my job and my independence. I don’t want to give it up when I get married, my dream is to have my own school one day. I live off my salary and never ever ask my parents for money. They give me some cash now and then, I take it but I don’t like to ask.”

One and only bank account

“I bank with Samba because that’s where I receive my salary from the school. I used to bank with NCB and Riyad but I closed both accounts when I opened Samba as I don’t need nor like to deal with loads of cards.”

Everything can be done through the app

“I do all banking activities online and with the app, be it payments, transfers and Sadaqa (weekly welfare donations). I’ve always done it this way, because I’m too lazy to go to the bank. I’m very lazy in general so I would always look for the easiest way out. I don’t like going to the bank and I never did.”

Savings = buying gold

“If I have any questions about my finance I’d ask my brothers. They taught me the basics I know and the rule of saving 15% of my salary monthly. With my savings and any extra cash I may make from private tuitions, I buy gold from the gold store. I keep the gold in my house.”



My brothers

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My #FinancialWellness and
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Nabeel

(35), Saudi Arabia



ATM card

One of my motivations is to save more and spend less.

Controller for Playstation 4

A reminder that it is okay to have fun.

Scientific encyclopedia

This book contains a lot of words that improve my knowledge and my vocabulary to get better in everyday life and in my job.



My watch

Time is gold. A watch is needed to manage your time and remind yourself not to waste time on things that slow down your goals.

Perfume

When you work hard, you are able to smell success.

ICDL 4.0 book

This is an IT computing book, it contains the knowledge we need heading into a more technological world.

My iPhone

This is one way of managing my money as I receive most transaction notifications here and messages regarding purchases.



Nabeel, 35

- Computer engineer
- Lives with wife and children in Jeddah



- Preferred account



The staff at the bank

Moments of truth

Jeddah is the new Dubai, there is a new cultural landscape here

“We have it all here now, we are about to reach Dubai level. We have the beach, the water sports, the international restaurants, the large malls... and by 2025 we will have the tallest building in the world. If you need anything, or whatever you fancy doing, you will now find it in Jeddah. We love our city, we love our people, we love our government. Saudi Arabia is now a place open to all people, to all kinds of minds.”

Modern lifestyle

“I lead a modern lifestyle, I don't abide by the traditional rules. My wife and I live independently from my parents. I love traveling and I love designer brands. My favorite one is GUESS (which has 6 flagship stores in Jeddah). We are big spenders, there is a lot of choice out there, so much to do and so many new things to try, now you can find hundreds of new restaurants offering different types of American food...”

Trust in government banks

“I bank with Riyad Bank. I trust the government bank. I usually visit the branch twice to three times a month (even during COVID-19). Everything I do, I do it at the branch. When I arrive, I get given an appointment and I use my time with the staff to resolve anything I need doing, they make all payments and transfers for me. I always arrive to the appointment with a to-do list which I keep on the Notes application on my iPhone.”

We need an app to connect to all banks and make bank transfers free of charge

“We have ten large banks in Saudi Arabia and bank transfers between different banks are incredibly high.”

I don't trust online systems

“I don't trust the online banking services (web and app) firstly due to cyber security and secondly because I don't trust myself making mistakes. What If I make a mistake making a transfer? What If I add one more zero (digit)? How would I undo that? The staff at the branch can do it all for me. I only use the Riyad bank app to check my balance, nothing else.”

Financial goals

“To upgrade my car every three years and my house every seven.”

#FinancialEmpowerment

My #FinancialWellness and
#FutureGoals

Fatima

(31), Saudi Arabia



Uniform for my job

Nowadays many people have lost their jobs, my uniform is my reminder that despite all the problems happening around the world, I can still go to my work and earn money for my goals in life.

Buying a home

I want to own a home for my family.

Saving for the future

I'm planning for retirement, I need to save money at the bank or buy some gold.

Buying a car in cash

I also want to own a new car, paying it in cash to avoid any headaches for the monthly loan installments.



DKNY handbag

I am working not only for my family but for myself, this bag is something I consider as a reward for working so hard. It reminds me of the things we can buy if we work hard.

Air pods

Not everything in life is work and sometimes you need to relax to be able to think. This is very essential for me as this is my tool whenever I feel stress. I just listen to music.

Saving for vacation

One of the reasons to work hard, is to be able to go on a relaxing vacation.



Fatima, 31

- Pharmacist
- Newly married, lives with husband



- Main account



- Used for transfers between family members



YouTube videos

Moments of truth

Independence over comfort

“I’m newly married, my husband is a doctor, we met at the hospital where we both work full time. We follow a very modern lifestyle. After work we like going to the mall for dinner or playing bowling. We live alone, if we were to live with his family we would have to sleep early every night and only be allowed to go out once a week. We prioritize our freedom and independence over the comforts of the big family house.”

Lifestyle and financial goals

“Until I reached 25 I lived a traditional lifestyle. You have to follow it not to be the outcast, if people saw you alone in the malls or restaurants they’d assume the worst of you. Now things are changing rapidly and younger girls have more freedom these days. I want to have children, one or two. My financial goal is to achieve an MA degree to further my professional career in pharmacy, get a higher paying job and then have the children. While I will stop working for a couple of years to look after them, my plan is to return to work and continue my professional career.”

Working hard to keep up

“I work hard everyday. Things are very expensive here, when your salary comes in it quickly disappears and I tend to be left with nothing for the last week of the month. When I can, I like to buy myself a handbag. My favorite brand is DKNY followed by Michael Kors and Coach.”

Bank usage

“I’ve been with Banque Saudi Fransi for ten years now, as back then it was the only bank that allowed accounts for non-working 19 year-olds. I also have Al Rajhi but that is just because that’s the bank that my family uses. So for all transfers and payments between us we use Al Rajhi. I also pay for my mother’s and sister’s utilities so I use this bank to transfer them money.”

I work full time so I don’t have time to visit the branch

“I tend to do everything online, I work full time and never had time to visit a branch. I do my shopping online too. I’m a fan of Shein.com and I use PayPal for all my online transactions.”

Need for knowledge

“I feel right now I’m missing both knowledge and money. I would like more knowledge to manage my finance. I think I need to watch some YouTube videos to get up to speed. I would not think of asking the bank for knowledge or help. They sometimes send me messages but I ignore them.”

THE FUTURE OF FINANCE IS OPEN

Finastra is unlocking the power of finance for everyone by creating a platform for open innovation in the world of financial services.

About the researcher



Paula Zuccotti

Ethnographer,
trends forecaster and
visual artist.

Paula Zuccotti is a London-based designer, ethnographer, trends forecaster and visual artist. She is a leading expert in global consumption and a respected authority in consumer behavior and product interaction – past, present and future.

For the past 20 years she has been traveling the world researching people's everyday lives and uncovering insights envisioning user-centric products, brands and services for the likes of Google, Nike, IKEA, LVMH, Starbucks, Hyundai, McKinsey, and LG.

She is the author of "Every Thing We Touch: A 24-Hour Inventory of Our Lives", the book that introduced us to storytelling with objects, as she portrayed the lives of people around the world presented by a single photograph of every object they touched in a day.

In 2020, she launched 'Future Archaeology of a Global Lockdown' creating a comprehensive visual archive of life changing habits during the pandemic. As she enticed 1000 people from over 50 countries to reflect upon their state of being, needs, hopes and fears by photographing the 15 objects that became essential during lockdown.

Paula is an international keynote speaker and she is also a Professor of Cultural Trends and Traditions at Austral University of Argentina.



Contact us

About Finastra

Finastra is building an open platform that accelerates collaboration and innovation in financial services, creating better experiences for people, businesses and communities. Supported by the broadest and deepest portfolio of financial services software, Finastra delivers this vitally important technology to financial institutions of all sizes across the globe, including 90 of the world's top100 banks. Our open architecture approach brings together a number of partners and innovators.

Together we are leading the way in which applications are written, deployed and consumed in financial services to evolve with the changing needs of customers. Learn more at finastra.com

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