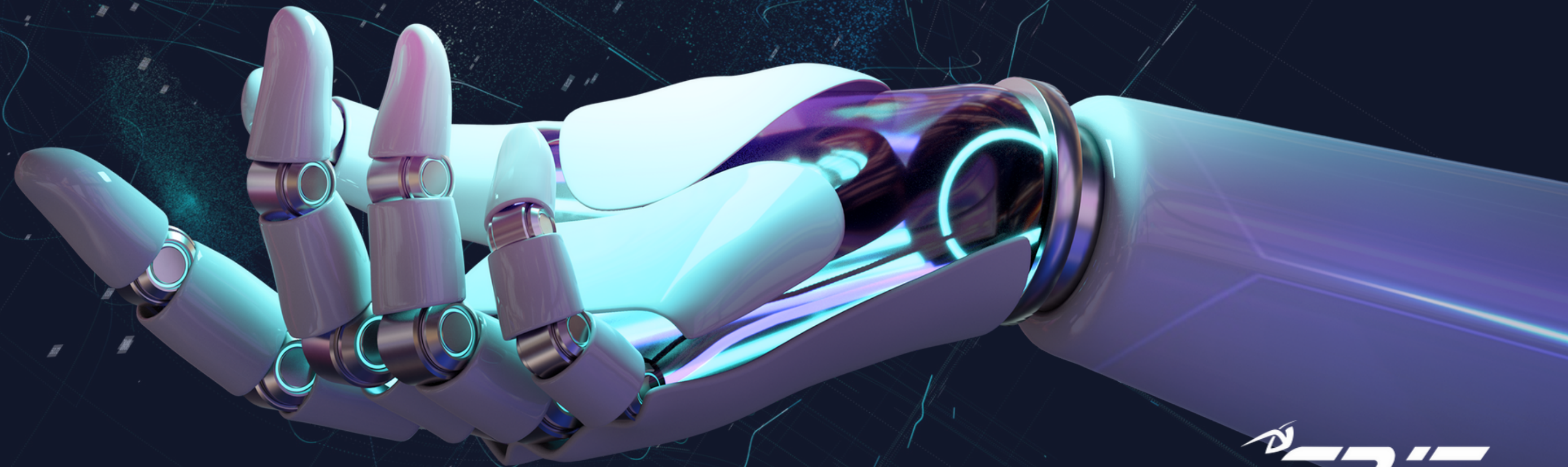


# Key Technology Trends

EXPERT INSIGHTS ON THE **TOP TECH TRENDS** DRIVING  
INNOVATION IN 2023





# Key Technology Trends

*Key Technology Trends: expert insights on the top tech trends driving innovation in 2023* is the latest InnovEcoS insight brief. At InnovEcoS, we are committed to anticipating and preparing for the future of technology. As part of this mission, we have conducted a comprehensive analysis of industry expert insights to identify the top tech trends that will revolutionize innovation in 2023. We will delve into the two most prominent trends that have emerged from our analysis: AI and the Metaverse. Join us as we dive into the exciting future of technology and explore the technologies that will shape the world.

To learn more about these top tech trends or gain deeper insights into these topics, contact us at InnovEcoS and discover how you can stay ahead of the curve in the fast-changing world of technology.

## About InnovEcos

InnovEcoS is CRIF's global open innovation hub. Disruptive technologies and business models are where our focus is.

We leverage our network of multidisciplinary professionals, who are passionate about innovation with +5 to +25 years of experience within the Fintech Industry, acting as local hotspots across the globe.

Our **INSIGHT SERVICES** can help financial institutions stay up to date on disruptive challenges and potential threats around innovative digital trends worldwide. Get access to our global knowledge to accelerate research and benchmark your ideas against emerging use cases.

Our research includes topics such as: the Metaverse, embedded finance, open banking, synthetic data, conversational AI, Web3/blockchain and much more. Get in touch with us to find out more.

InnovEcoS

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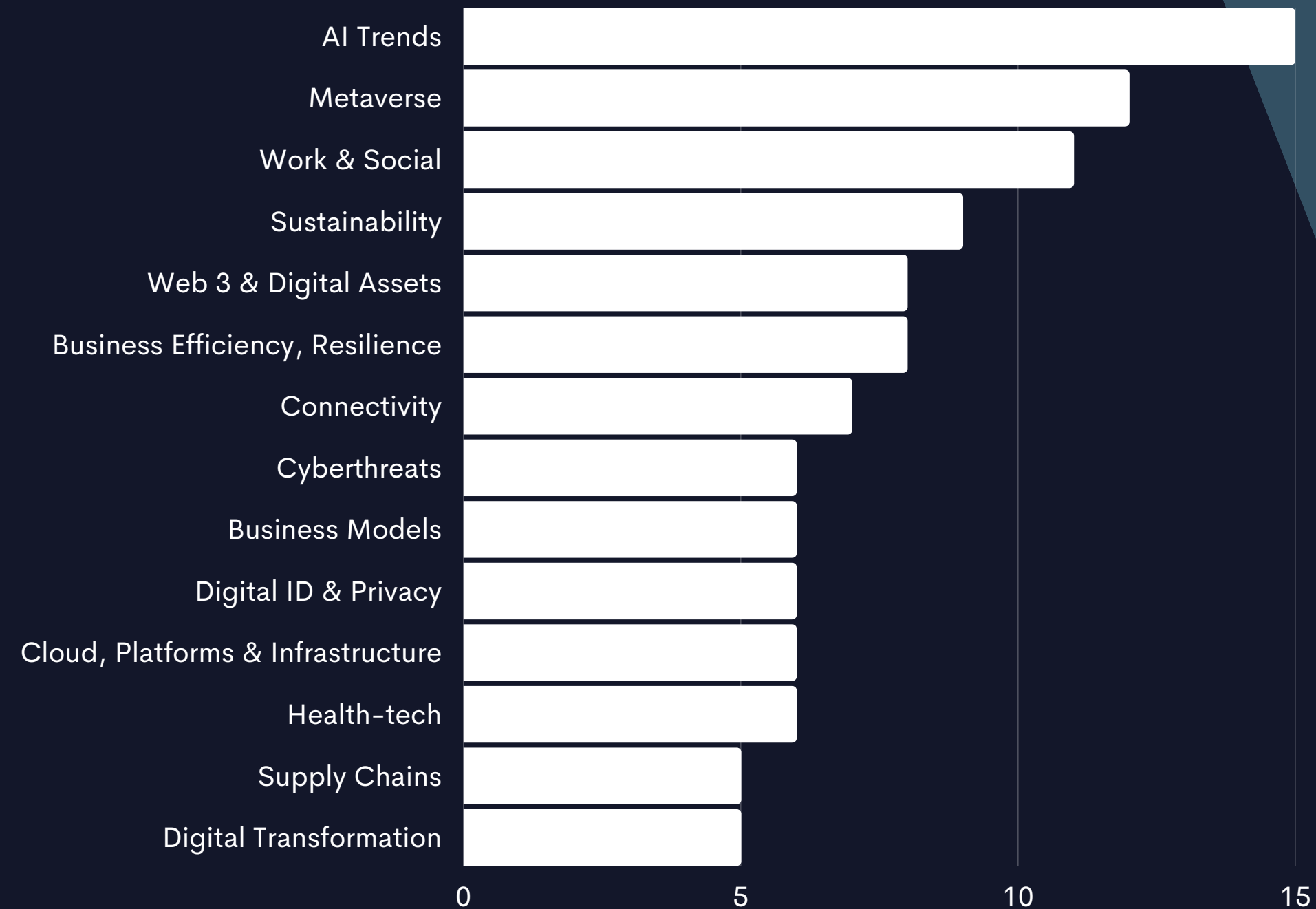
Massimo Gentilini





# 2023 Top Tech Trends

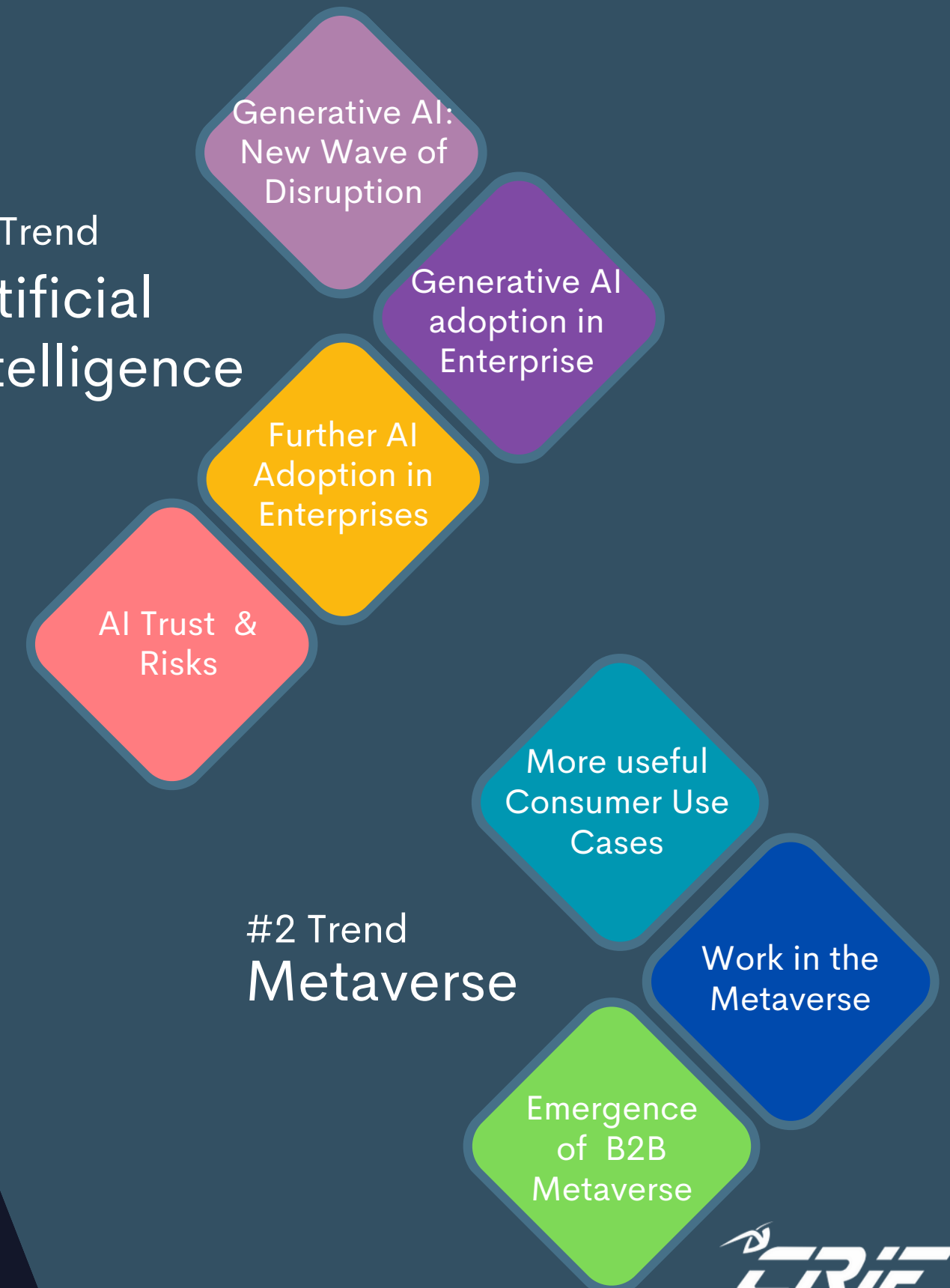
Top technology trends ranked by number of publications



Source: CRIF InnovEcoS analysis, 2023

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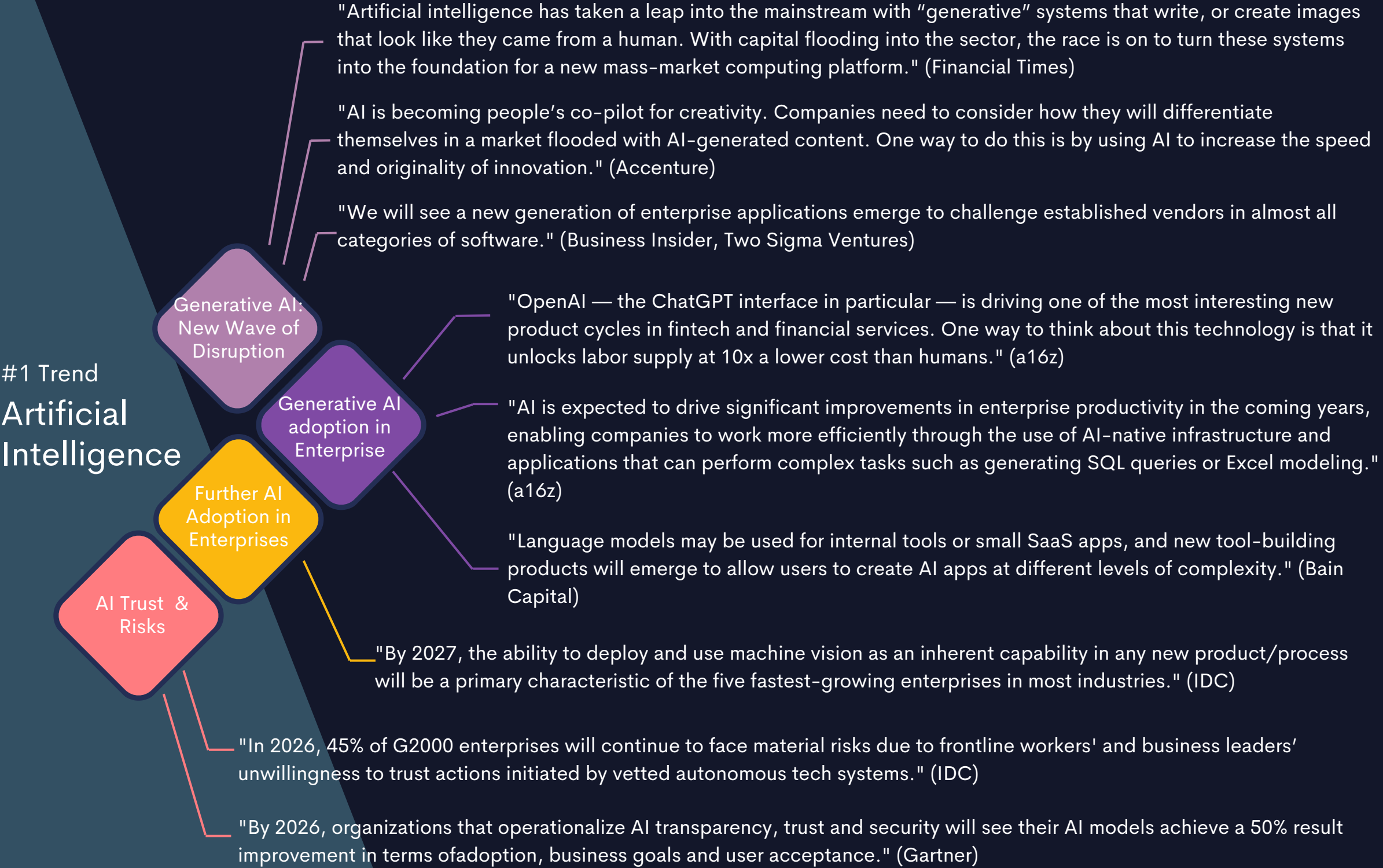
#1 Trend  
**Artificial Intelligence**



# AI: Trends to watch in 2023

a16z	VC	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>
Accenture Song	Consulting	<div><div></div></div>
Bain Capital Ventures	VC	<div><div></div><div></div><div></div><div></div><div></div><div></div></div>
BBC	Media	
BBVA	Bank	<div><div></div></div>
Bernard Marr	Opinion	<div><div></div><div></div></div>
Business Insider	Media	<div><div></div></div>
CCS Insight	Analyst	
Cisco	Tech	
Citi	Bank	
Deloitte	Consulting	<div><div></div></div>
EDPS	Gov	<div><div></div><div></div><div></div></div>
EY	Consulting	
Fast Company	Media	<div><div></div></div>
Financial Times	Media	<div><div></div><div></div></div>
Forbes	Media	<div><div></div></div>
Forrester	Analyst	
Gartner	Analyst	<div><div></div><div></div></div>
IBM	Tech	
IDC	Analyst	<div><div></div><div></div></div>
McKinsey	Consulting	
Morgan Stanley	Bank	
NIST	Gov	<div><div></div></div>
PwC	Consulting	

Source: CRIF InnovEcoS analysis, 2023



# Metaverse: Trends to watch in 2023

a16z	VC	<div><div></div><div></div><div></div><div></div><div></div></div>
Accenture Song	Consulting	
Bain Capital Ventures	VC	
BBC	Media	
BBVA	Bank	
Bernard Marr	Opinion	<div><div></div></div>
Business Insider	Media	
CCS Insight	Analyst	<div><div></div></div>
Cisco	Tech	
Citi	Bank	
Deloitte	Consulting	<div><div></div></div>
EDPS	Gov	<div><div></div></div>
EY	Consulting	
Fast Company	Media	<div><div></div></div>
Financial Times	Media	
Forbes	Media	<div><div></div></div>
Forrester	Analyst	<div><div></div></div>
Gartner	Analyst	<div><div></div></div>
IBM	Tech	
IDC	Analyst	
McKinsey	Consulting	<div><div></div></div>
Morgan Stanley	Bank	
NIST	Gov	
PwC	Consulting	<div><div></div><div></div><div></div><div></div><div></div><div></div></div>

## #2 Trend Metaverse



Source: CRIF InnovEcoS analysis, 2023



# References

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# About CRIF

CRIF is a global company specializing in credit & business information systems, analytics, outsourcing and processing services, as well as advanced digital solutions for business development and open banking. CRIF is currently the leading credit information banking group in continental Europe and a major player in the global market for integrated business & commercial information and credit & marketing management services. Through continuous innovation, the use of state-of-the-art technology and a strong information management culture, CRIF supports financial institutions, credit unions, insurance companies, telco, media, utility and energy companies, businesses, and consumers. In addition, as part of its end-to-end solutions, CRIF has developed a line of services for individuals and SMEs dedicated to financial well-being and the prevention and protection against fraud and cyber risks, while CRIF Ratings, a credit rating agency authorized by ESMA and recognized as an ECAI, provides ratings on non-financial companies based in the EU. Over 10,500 banks and financial institutions, more than 600 insurance companies, 80,000 companies and 1,000,000 consumers currently use CRIF services in 4 continents. For more information: [www.crif.com](http://www.crif.com)

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