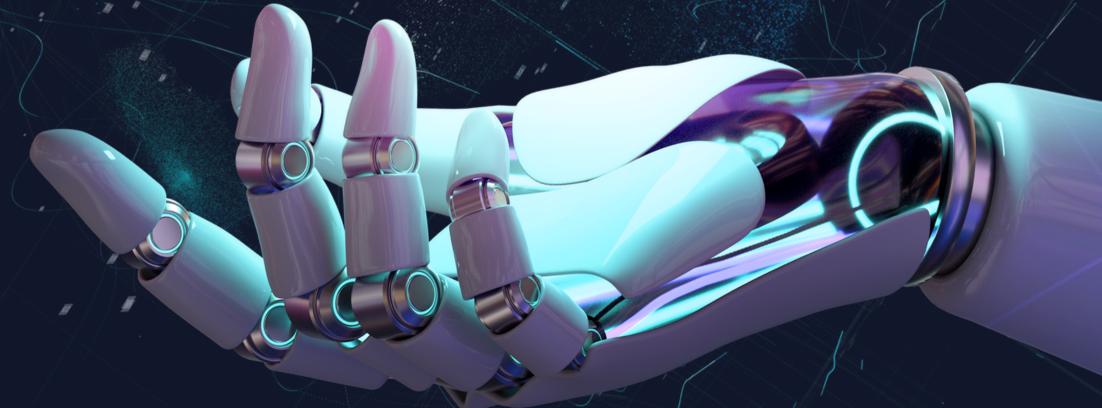


Key Technology Trends

EXPERT INSIGHTS ON THE TOP TECH TRENDS DRIVING INNOVATION IN 2023



Together to the next level

InnovEcoS

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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: Al 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.

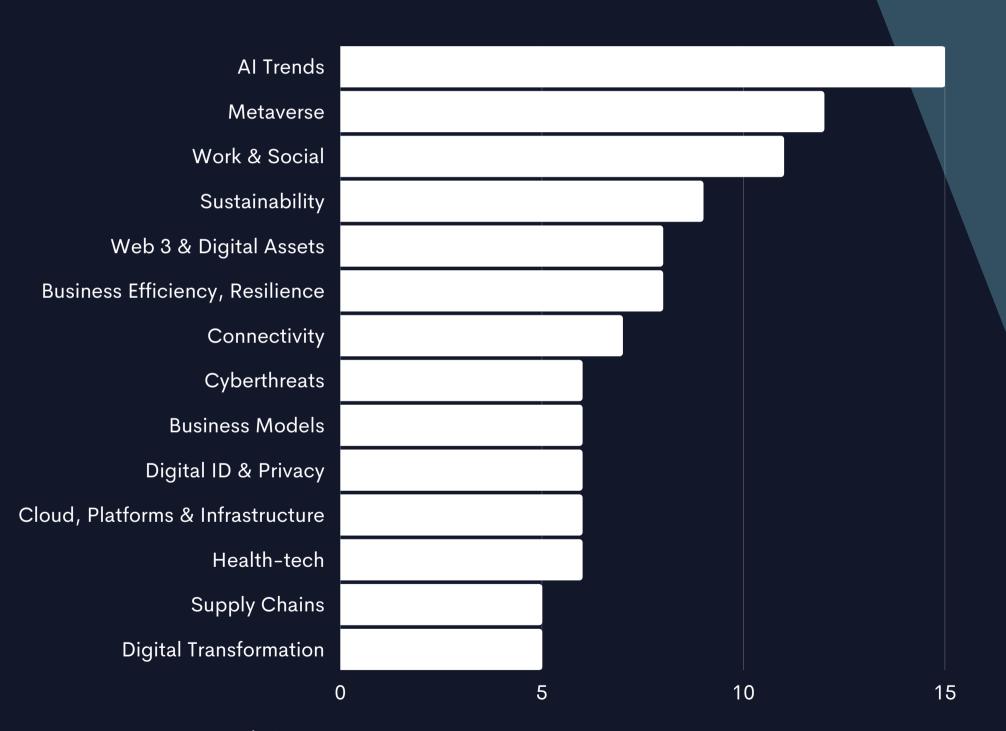
Our INSIGHT SERVICES can help financial institutions stay up to date on disruptive challenges and potential threats around innovative digital trends worldwide. Get access to our global knowledge to accelerate research and benchmark your ideas against emerging use cases.

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.

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2023 Top Tech Trends

Top technology trends ranked by number of publications



Generative Al:
New Wave of
Disruption

#1 Trend

Artificial
Intelligence

Further Al
Adoption in
Enterprises

Al Trust &
Risks

#2 Trend
Metaverse

Work in the Metaverse

Emergence of B2B Metaverse

More useful

Consumer Use

Cases

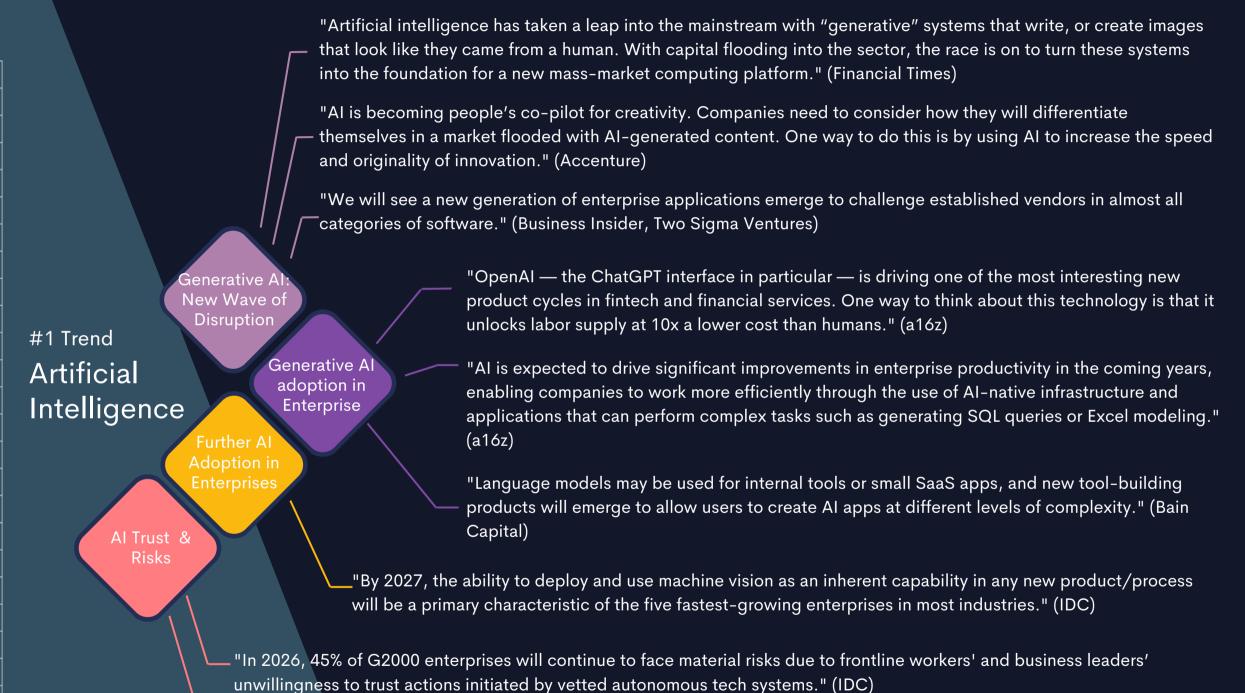
Together to the next level



Al: Trends to watch in 2023

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

Source: CRIF InnovEcoS analysis, 2023



improvement in terms ofadoption, business goals and user acceptance." (Gartner)

"By 2026, organizations that operationalize AI transparency, trust and security will see their AI models achieve a 50% result



Metaverse: Trends to watch in 2023

#2 Trend

Metaverse

More useful
Consumer Use

Cases

Emergence of B2B

Metaverse

Work in the Metaverse

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

Source: CRIF InnovEcoS analysis, 2023

"In 2023, brands will continue to incorporate augmented reality and the metaverse into their marketing strategies, but will also focus on creating new immersive experiences to engage customers. Many people still prefer in-person social experiences, so brands will need to find innovative ways to use these technologies to add value." (Forrester)

"We believe that metaverse initiatives will rise or fall even more on trust than on functionality." (PwC)

"In 2023, a major smartphone-maker's smart glasses open a market for remote consumer assistance.

By 2024, at least three telecom operators offer consumers metaverse-branded services." (CCS Insights)

"We believe that in 2023, business applications will take the lead. One sign? In PwC's 2022 US Metaverse Survey, the metaverse use case that business leaders said they were most likely to explore (cited by 42%) was "onboarding and training." Tied for second place were "interacting with work colleagues" and "creating virtual content for customers," both cited by 36%." (PwC)

"Over the next few years, tangible, conversational, and virtual interfaces will likely continue to graduate from tech to toy to enterprise tool. While some companies build lucrative business models around the unique capabilities afforded by an "unlimited reality," others provide immersive environments for employees to streamline operations or collaborate and learn." (Deloitte)

"By 2027, over 40% of large organizations worldwide will be using a combination of Web3, spatial computing and digital twins in metaverse-based projects aimed at increasing revenue." (Gartner)

"The initial surge of use cases for immersive reality has concentrated on gaming and retail applications. But several industries have been pioneering new applications, and we will start to see more B2B use cases that transform how people conduct a wide range of tasks." (McKinsey)



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References

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

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