



# 11:FS Pulse Report 2023

The best product experiences and  
hottest trends in fintech, revealed



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# We're back

## with the second annual 11:FS Pulse report

Welcome back. One year on from the inaugural 11:FS Pulse report, we're still celebrating success stories in banking and fintech, checking in with leaders in the community, and predicting the road ahead – all with refreshed and updated insights.

As we came out of the heavily pandemic-focused 2020 and 2021, last year started out feeling like a breath of fresh air. But as we emerged from lockdowns and mandated WFH setups, we soon moved into a new, unknown normal. Market turmoil and geopolitics affected everyone, and it was soon clear that 2022 was going to be much more unpredictable than just going back to the way things were.

This uncertain change is reflected in our 11:FS Pulse library of 5,500+ user journeys from 600+ brands across 36+ countries, and we're

excited to share our top picks from 2022 with you here. We've seen a focus on fundamentals across the fintech and FS sectors, with education, accessibility, flexibility, and security at the forefront of consumers' (and therefore providers') minds.

We've also spoken with our community to bring you a special take on the year as it was, and a look ahead to what 2023 might bring.

We hope you enjoy this smorgasbord of brands who are doing it right, analyses of how we got here, and predictions for the year ahead.

Now read on... and let us know what you think.



**Lindsey Kistler**

Product Director, 11:FS Pulse

# Pulse stars

## The best of the best of 2022

Here we take a look at some of the best product practices of 2022, celebrating some of our favourite user journeys and brands in the Pulse library across fintech, banking and financial services.

# Personal investments and savings

In a turbulent economic year, many factors have altered users' savings and investment behaviour. While amateur investor enthusiasm has understandably dipped (with higher interest rates), savings apps have finally got a bigger share of the limelight.

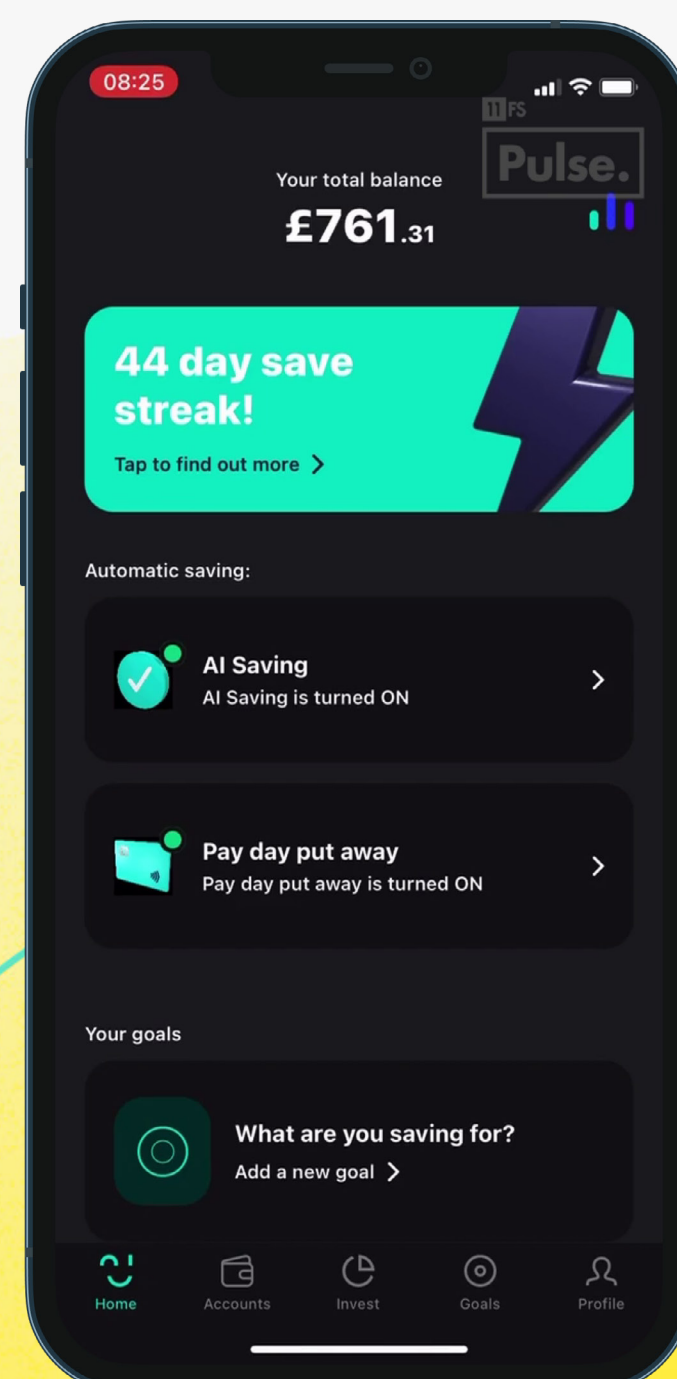
One of the trends we've seen growing in popularity the most this year is the automated savings process, whereby users can maintain good savings habits, suitable to them, while removing friction from the process.

# Our personal investments and savings stars

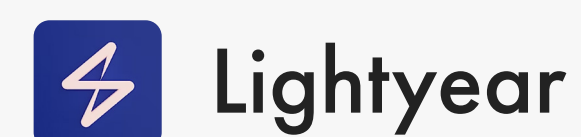
## Top pick



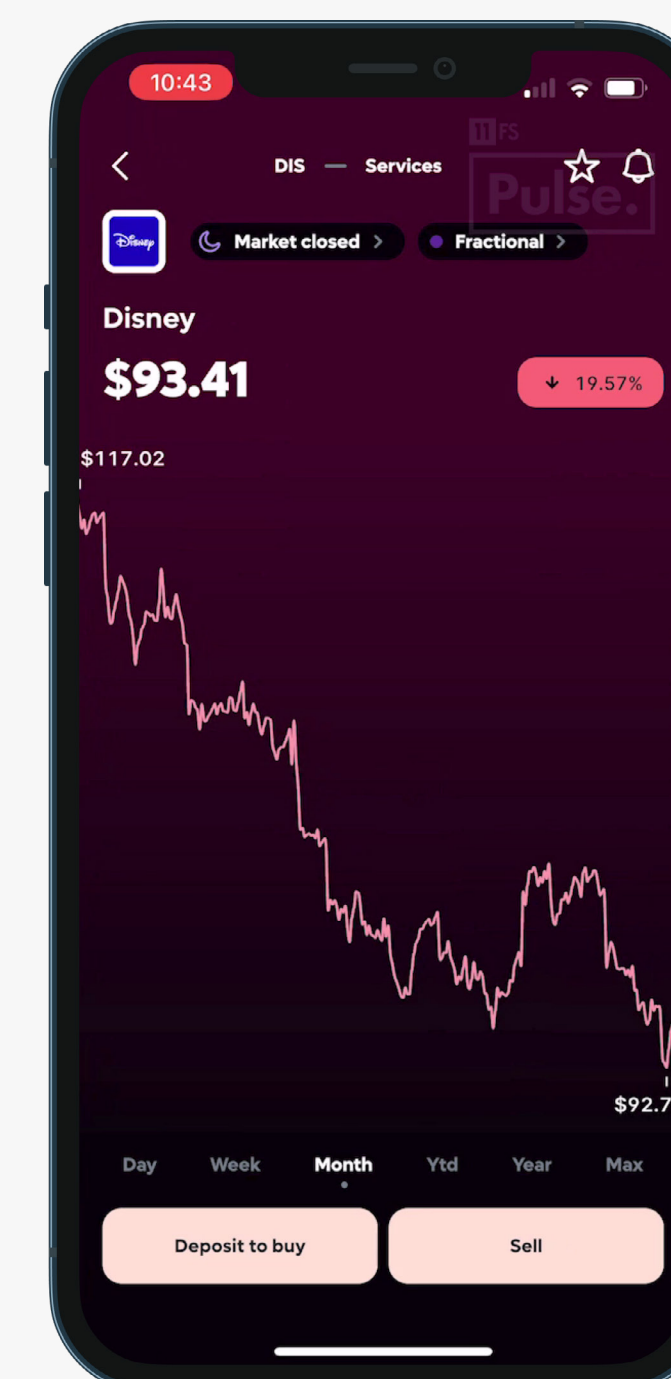
Chip has been quick off the mark to deliver market-leading instant access savings rates to its UK users, often within 24 hours of Bank of England announcements. However, it's the slick dashboards, learning tutorial videos, snappy onboarding, and array of simplified saving and investment features that landed Chip the top spot.



## Big shoutout



In 2022, investment platform Lightyear was impossible to ignore. It's well suited to first-time investors, and its journeys scored well across the board on Pulse – whether it's purchasing a single stock, onboarding, viewing your portfolio, or the generous referral process. We also love its focus on getting the best prices for its users, especially for those investing in companies abroad, all thanks to its integrated multi-currency account.



# Current accounts and digital wallets

We've continued to see widespread adoption of challenger retail banks as more competitors enter the scene. Meanwhile, digital wallets continued to grow following their success during the cashless pandemic with 3.4 billion users recorded in 2022.

While incumbents attempted to slow down the neobank growth with improved digital offerings →

and lucrative current account switch incentives, they couldn't flex their deep pockets enough as VC money continued to spill into the increasingly saturated challenger bank landscape. On the flipside, this year will likely be a different, more survivalist, story.

Digital check deposits, crypto investments, virtual or numberless cards, savings vaults, and charitable

donations have all been common themes across challenger banks on Pulse in 2022.

Gamification continues to play a key role in some of the most innovative new features. This can come in the shape of referral rewards, carbon offsetting, or, in the case of Citibank, the ability to increase interest rates through app engagement.

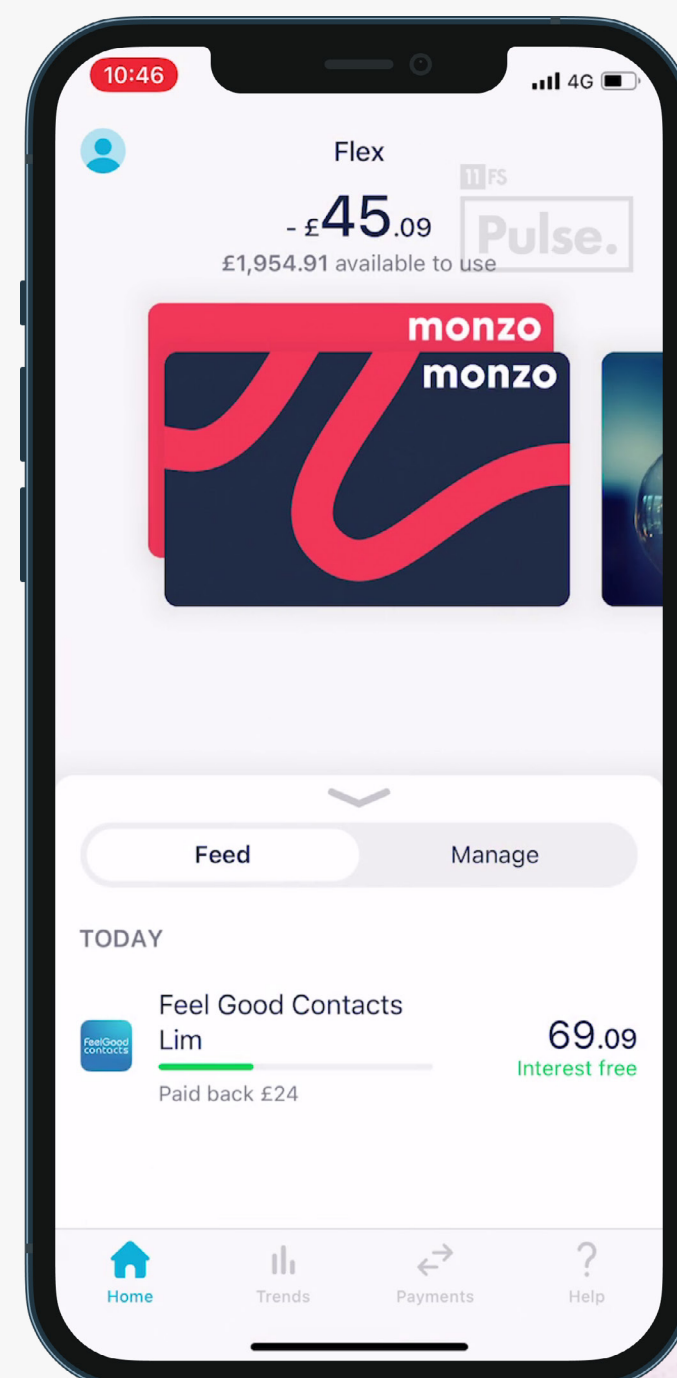


# Our current accounts and digital wallets stars

## Top pick



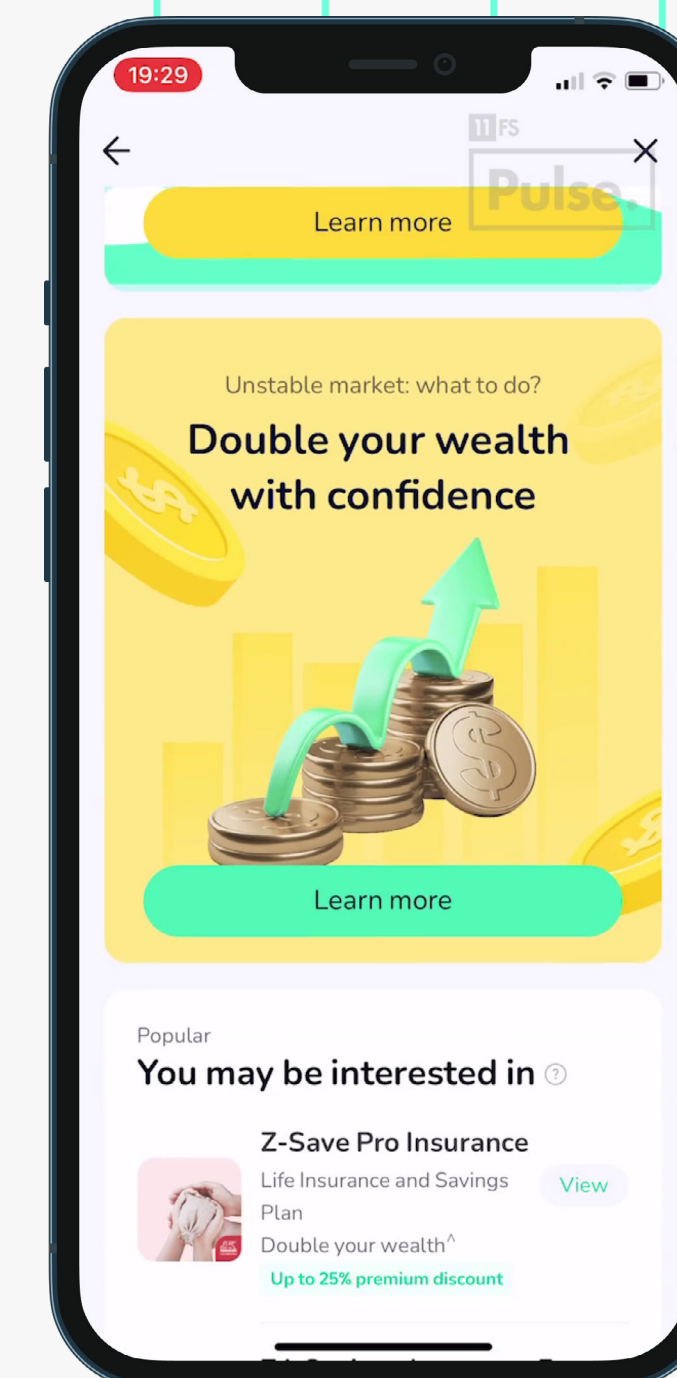
Monzo is still the best challenger bank out there. Building on the success of its BNPL and 'pot' enhancements from 2021, the focus has been to keep improving its UX. This was already in a good place, especially in the case of onboarding and setting up joint accounts, but there was more to be done. Users can now rapidly view all their card details with Face ID - just one example of a seemingly small improvement that contributes towards making a best-in-class product. Its budgeting and spending analysis has also been given a big boost at a time when the cost-of-living crisis weighs heavily on its users.



## Big shoutout



Digital-only ZA Bank made a big impression in 2022. It seems to have taken inspiration from some of the standout digital wallets for its payments offering; simplicity and speed is emphasised above all else. Its transaction feed is also engaging and informative without feeling crowded. But above all, it's the fun visual design and playful tone that will really grab, and keep, the attention of users. It's hard to stand out in this saturated space, and ZA Bank has done a great job of doing just that.



# Cryptocurrency

With Bitcoin and Ethereum dropping well over 60% and the market as a whole crashing, it's fair to say 2022 didn't live up to expectations.

Education has been the first and most important

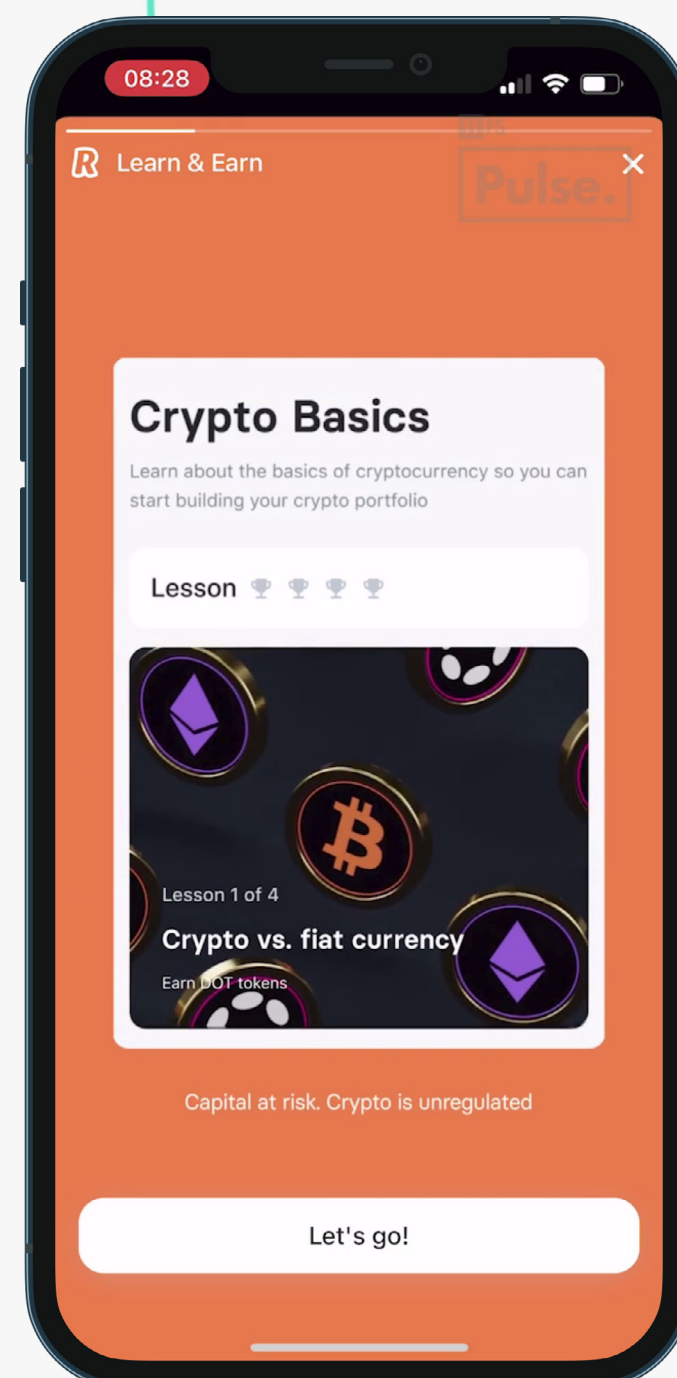
step towards further, responsible adoption – helping users navigate the sea of confusing jargon and notoriously poor UX. Coupled with stronger regulation, we hope this approach will make crypto safer and more accessible.

# Our cryptocurrency stars

## Top pick

### Revolut

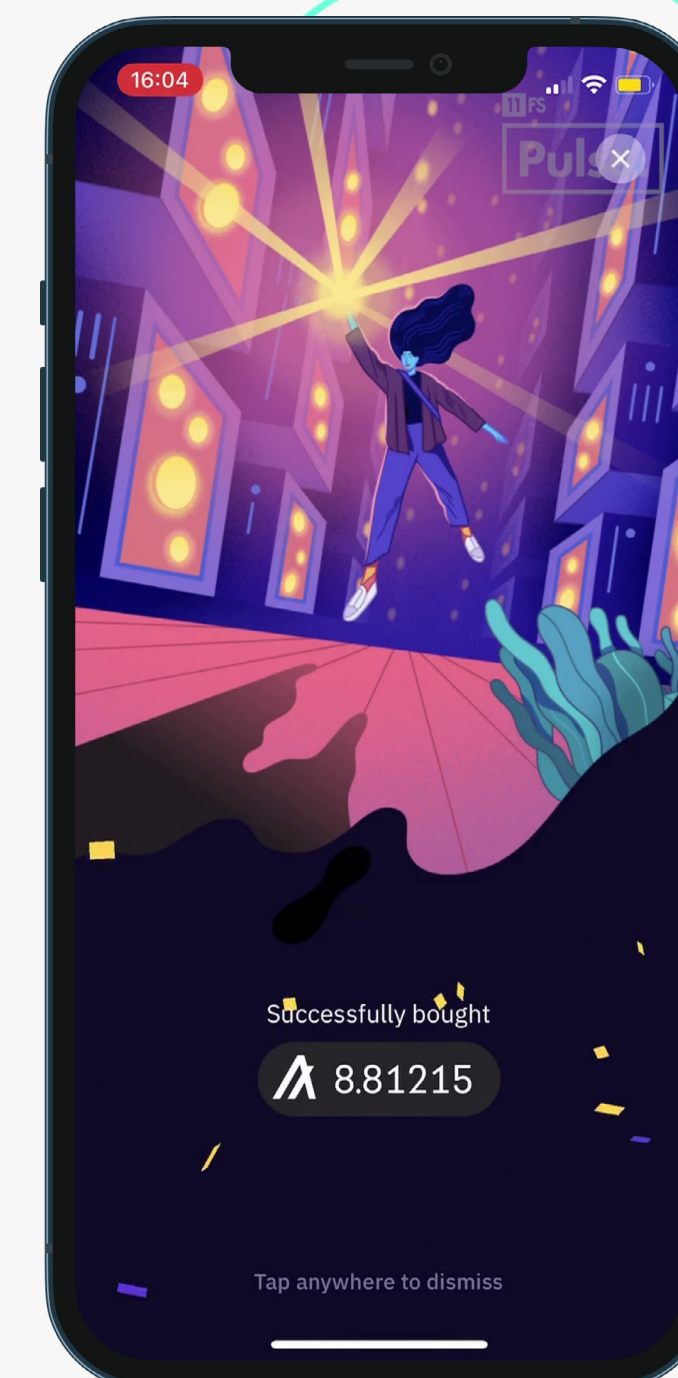
Despite being the Swiss Army knife of fintech apps, we're impressed with Revolut's ongoing integration of crypto features - in particular, its 'Learn & Earn' feature. Released this year, it showcases how brands can combine education with gamification whilst also incentivising users with meaningful crypto rewards. This will encourage crypto newbies to dive into what can be a very complicated world. For crypto-curious brands, Revolut's fun and simple approach is great inspiration.



## Big shoutout

### Kraken

Kraken stood out as a great crypto-dedicated app in 2022. It caters for newbies with a simple onboarding experience, a straightforward buying/selling process, and engaging graphics and micro-interactions that showcase its unique branding. And with detailed coin analysis features and advanced buying/selling actions in the pro version, more serious crypto traders won't have to shift platforms.



# Buy Now Pay Later

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BNPL is still being used frequently and predominantly by young consumers. It remains one of the most accessible credit products, making it attractive to younger consumers and those with low credit scores. As incumbent banks and payment giants increasingly enter

the scene, simplicity, transparency and ethical design remain incredibly important.

We're starting to see BNPL services reaching beyond the youth sector to target and disrupt business payments as well, and look forward to what the year will bring in this space.

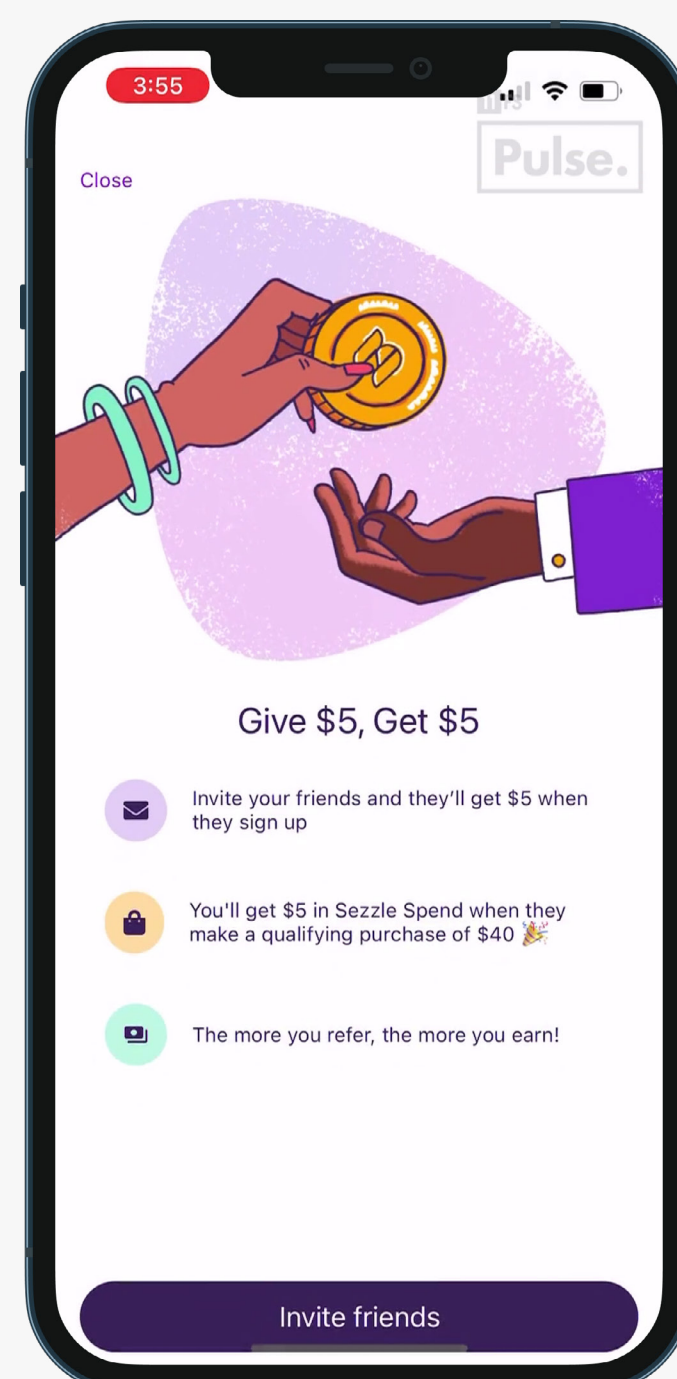
# Our BNPL Stars

## Top pick

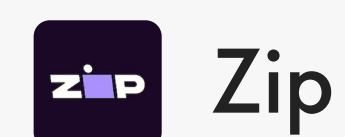


Sezzle is the first pure-play BNPL to make a profit. Boom. It's got an intuitive, well-signposted payment section and a well-thought-out shopping experience, but the function enabling users to build their credit score is what really stands out.

Transparently reporting payment history is great for responsible BNPL users, who can use this to their advantage. We hope to see more BNPL services provide this sort of feature, as it's often a missed opportunity to address an inclusion and credit education gap.

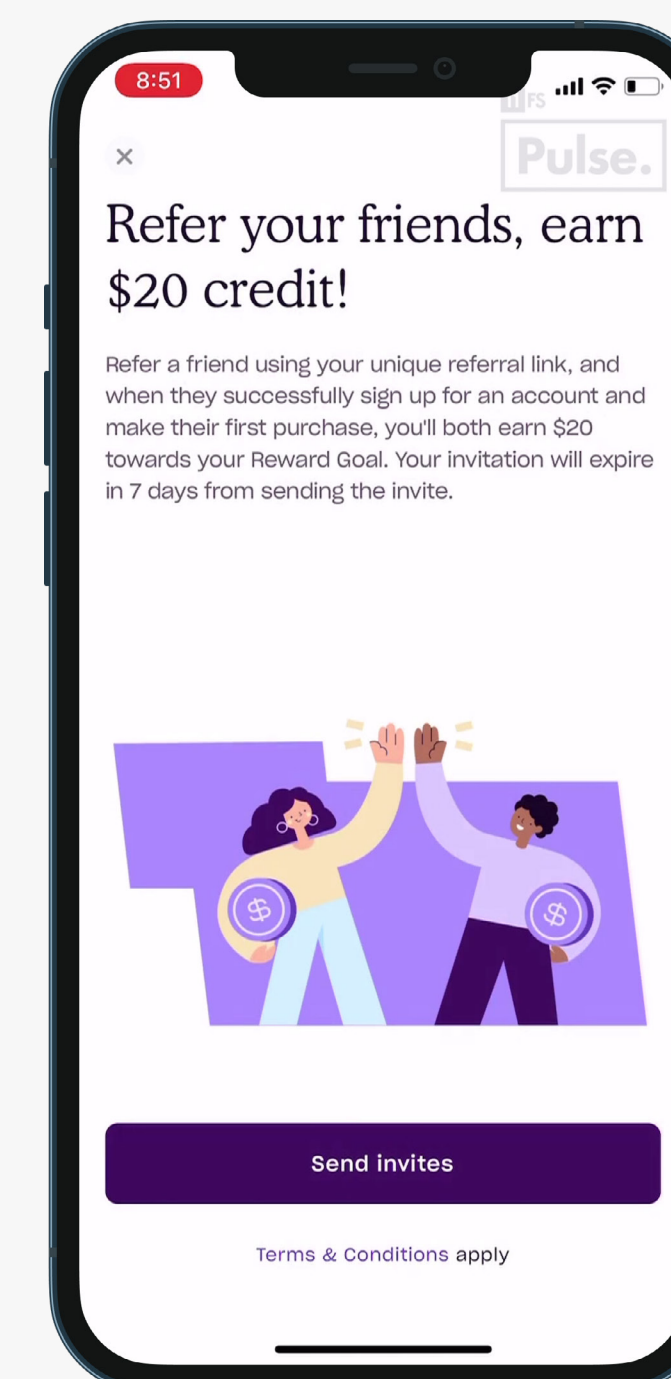


## Big shoutout



It may have pulled out of the UK market, but Zip remains popular worldwide – and for good reason.

The interface is exceptionally transparent and users always know exactly where they stand with upcoming payments. Its in-app shopping experience is both light-hearted and simple to navigate. Zip provides great inspiration for brands looking to nail a clean and straightforward BNPL experience.



# Personal Financial Management

PFM products continue to play a critical role in helping consumers navigate higher costs of living around the world. Apps that alleviate the stress of saving, cost-cutting, and budgeting have become increasingly relevant in a world where financial organisation is a necessity.

# Our PFM Stars

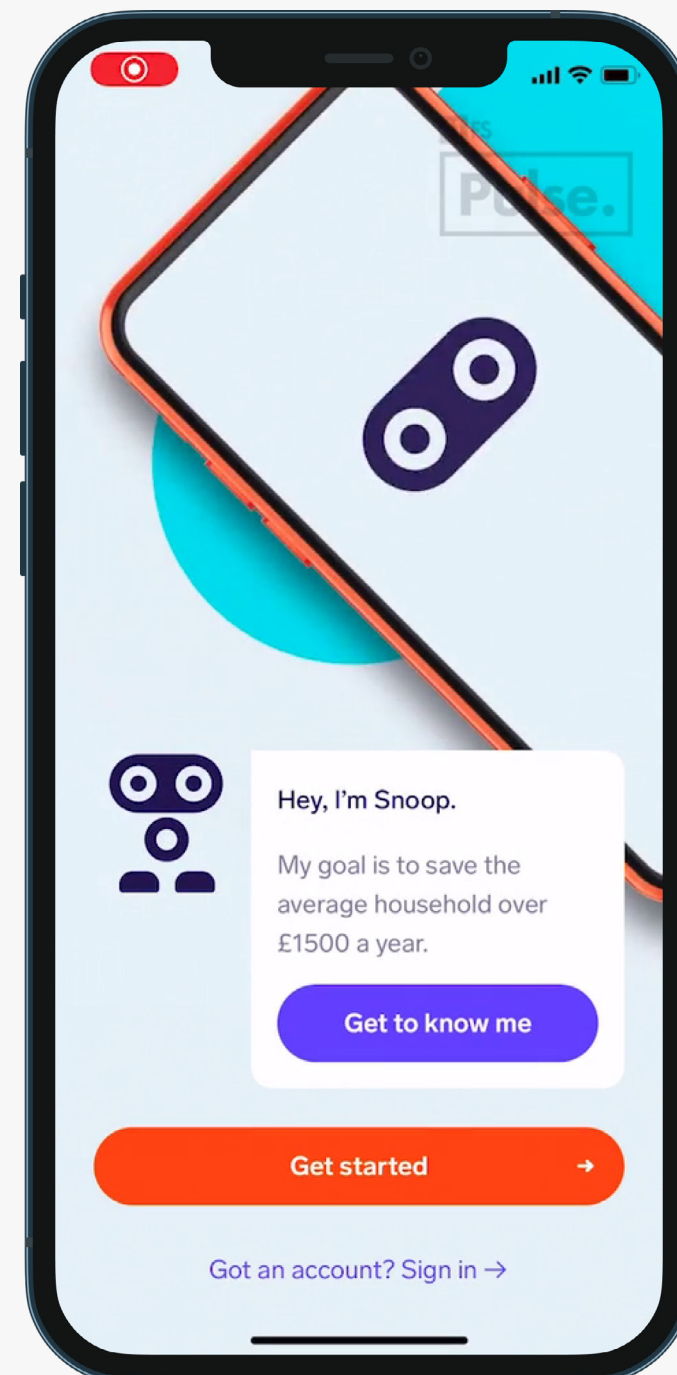
## Top pick



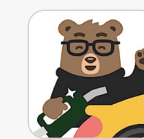
Snoop

Snoop is a Pulse favourite and has been for some time. Here's why we love them: the ease with which users can connect accounts via open banking, scan transactions, and quickly surface ways to get better deals on things like broadband, energy and credit cards. Its financial overview is neat too, with helpful categorisation, spending insights, and spending breakdown by merchant.

An app like this is often the first to let you know how much you've spent on Uber Eats over the past three years. Its desktop experience is also superb, so credit to the team who delivered that.

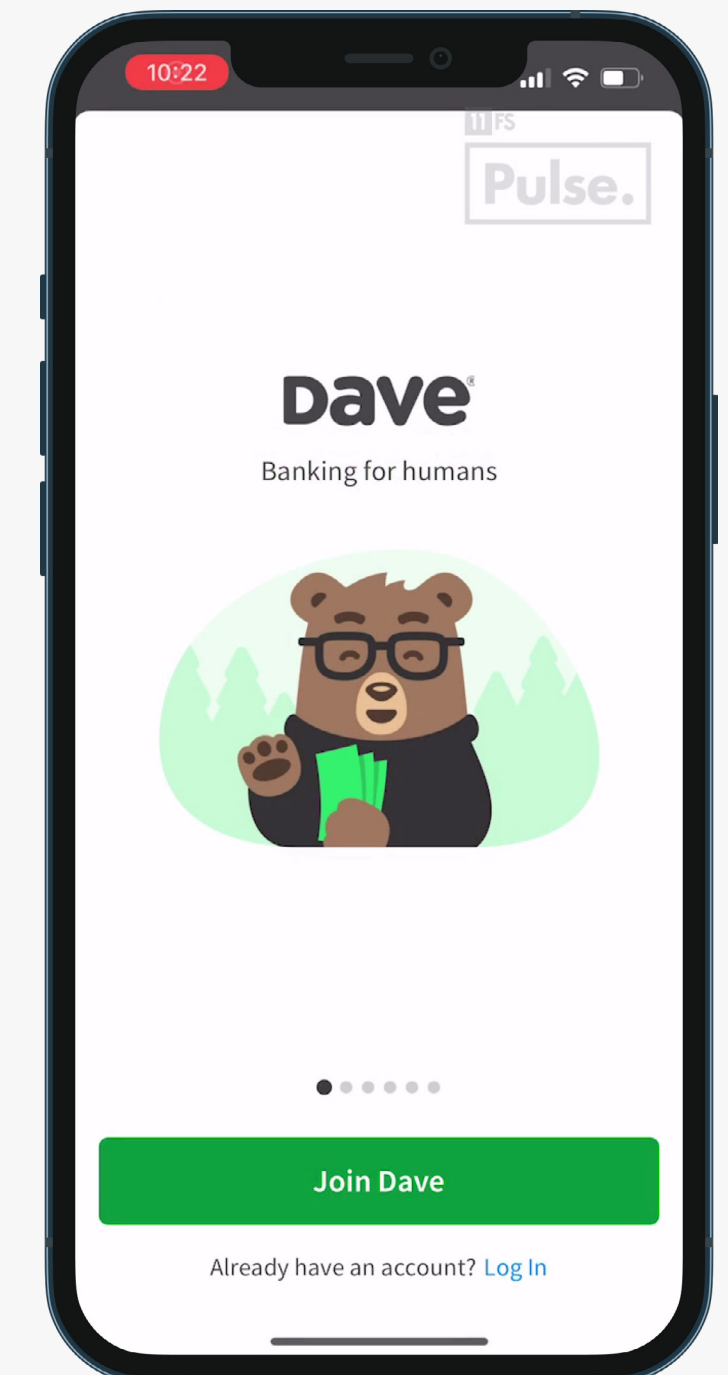


## Big shoutout



Dave

Dave offers free payday cash advances with helpful automated budgeting features, so gets a well deserved mention. The platform goes above and beyond what's expected from this category, and you get the impression Dave is genuinely there to help people with their everyday finances in these difficult times. Nowhere is this more evident than in their 'side hustle' section where users can look for part-time gigs, suited to their skillset, to earn extra cash.



# Business banking

Business banking has played an important role in keeping other businesses afloat and efficient during these turbulent times.

Compared to larger businesses, SMEs were more likely to suffer the hardships of 2022 without the cushion to withstand

drastically rising costs and falling sales of larger organisations. But fintechs continued to support SMEs with cashflow management, spending tools and accounting services – freeing up merchants' time to focus on their products and practices.

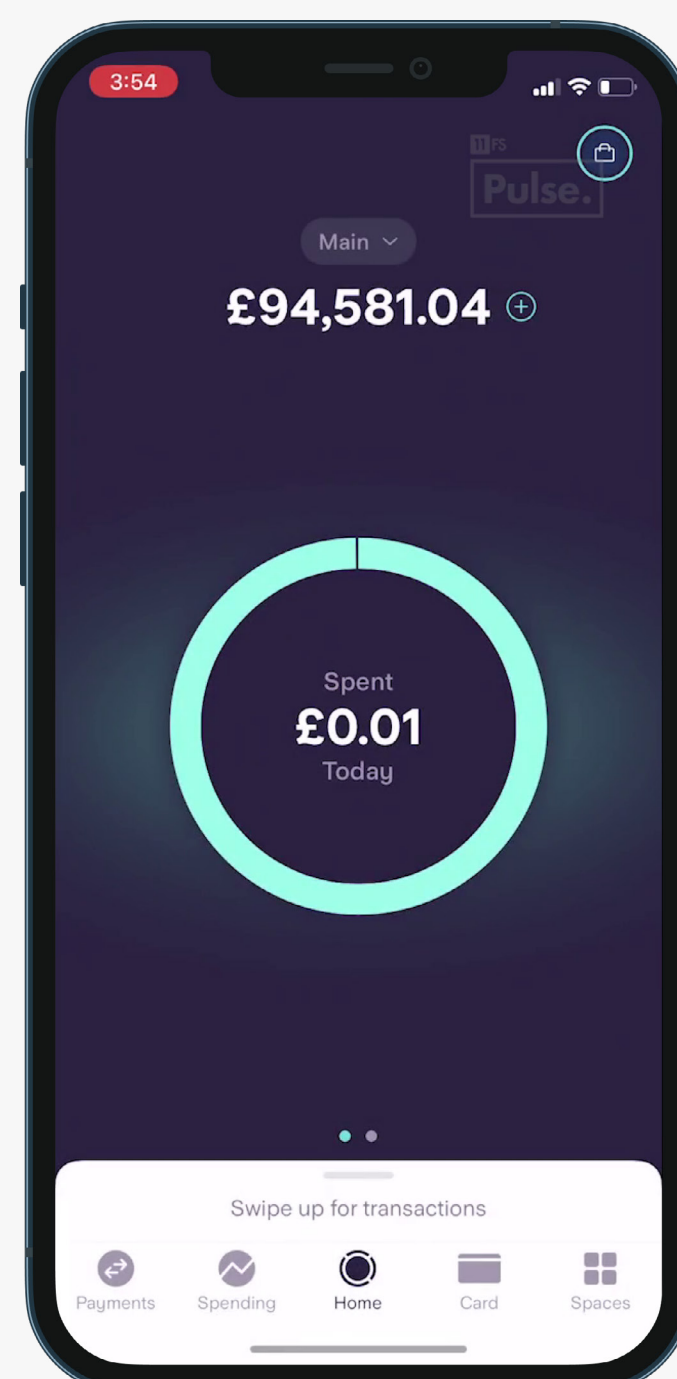


# Our business banking stars

## Top pick

### Starling

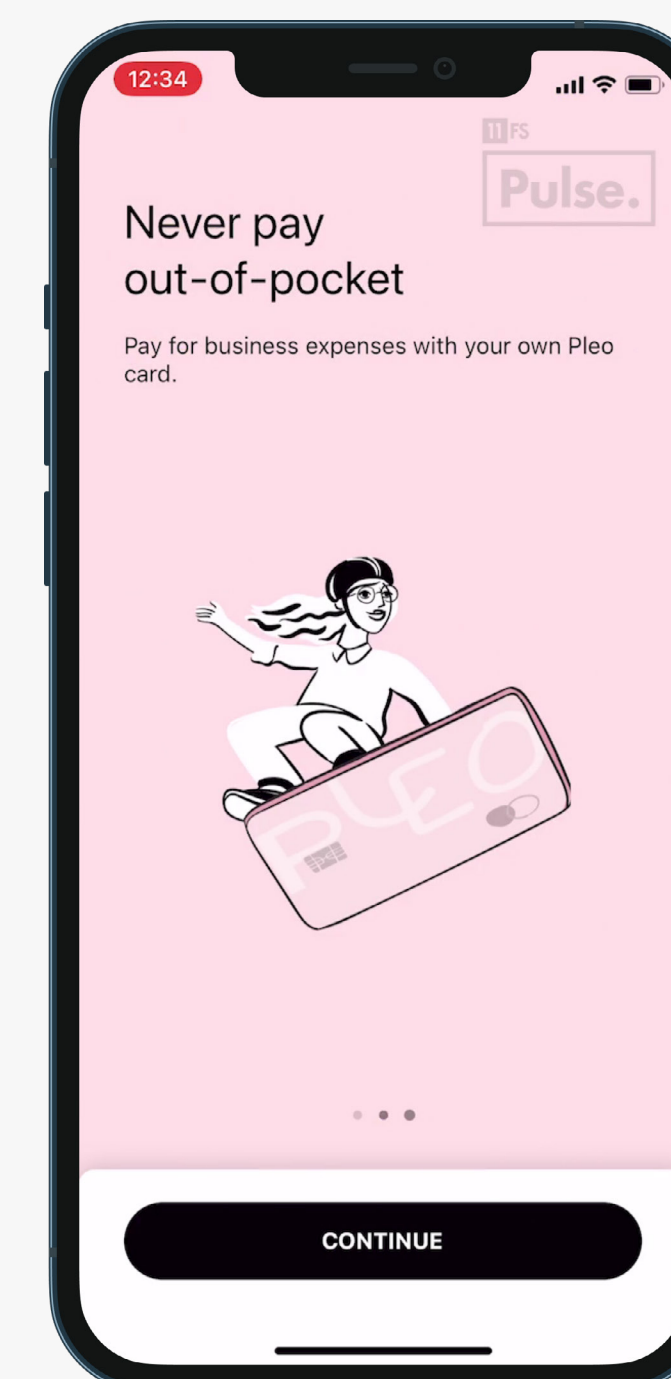
It should come as little surprise that Starling tops our list. It remains the best fintech platform for business banking, UK and worldwide, and sets the bar high for others. Its journeys consistently score highly on Pulse, pairing clear navigation and intuitive actions with great features like credit access, multi-currency accounts, and tax/invoicing tools. It also has a remarkably quick onboarding process (which can be a real hassle in this space) and 24/7 support - an essential ingredient for any business.



## Big shoutout

### Pleo

Pleo is a fine example of how fintechs can make life simpler for businesses. Through a variety of easy-to-grasp tools, the spending solution simplifies expenses, invoices, and reimbursements – reducing tedious admin time for businesses of all sizes while promoting good accounting practices. The experience functions well across desktop and mobile, and doesn't shy away from quirky branding to make the experience more wholesome. We particularly like the 'power ups' feature that identifies and fetches receipts from linked emails and attaches them to the relevant expense.



# Insurance

Insurtech companies have been among the biggest victims of the public market sell-off. While there has been some investor enthusiasm for B2B insurtechs, the insurance industry hasn't escaped the dramatic declines found across the financial and fintech markets.

Something we see across all our favourite insurtechs on Pulse is →

their great customer support.

While chat and contact numbers are important for fintechs, they're essential for insurtechs since people's personal circumstances can significantly impact making a claim or getting a quote. We love seeing a digitised insurance process and its many benefits, but a human has to be on standby for support.

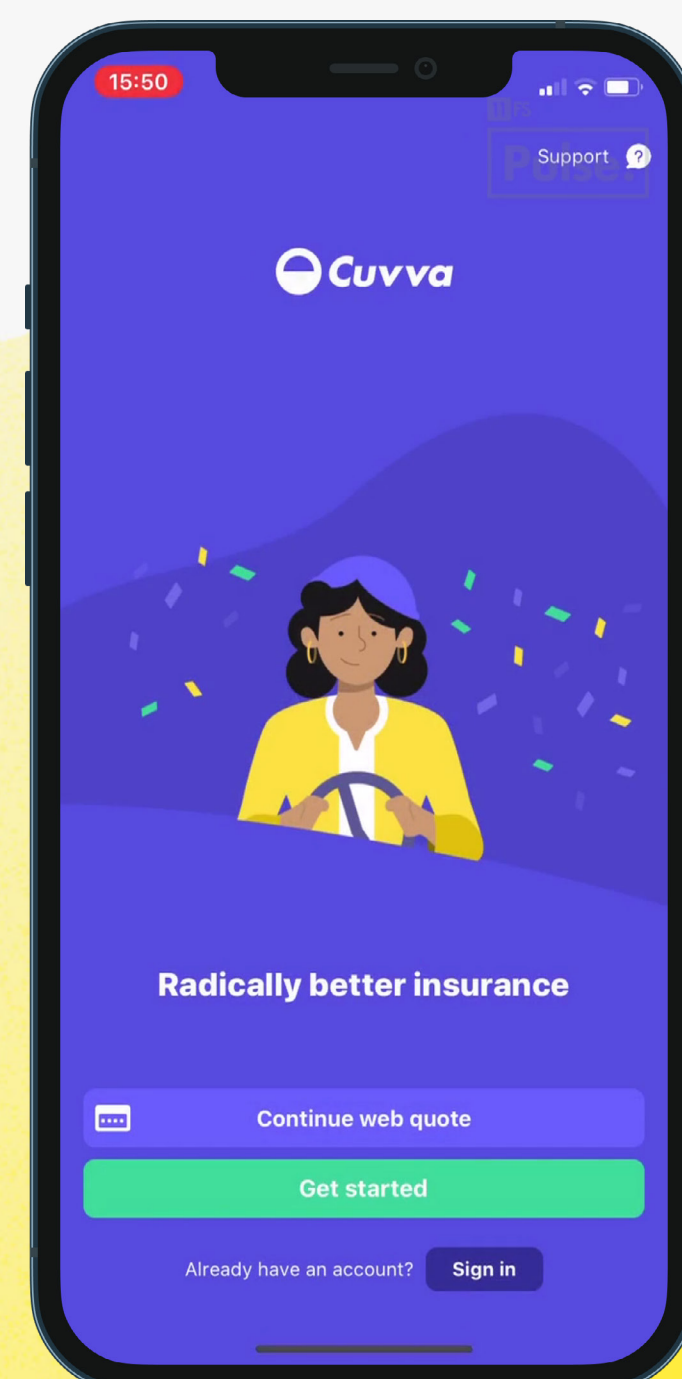
For example, by leveraging smartphone hardware, the likes of AI item scanning have been used for contents insurance and telematics for auto insurance. These remain a key area of growth and one of the most thrilling developments in this market.

# Our insurance stars

## Top pick



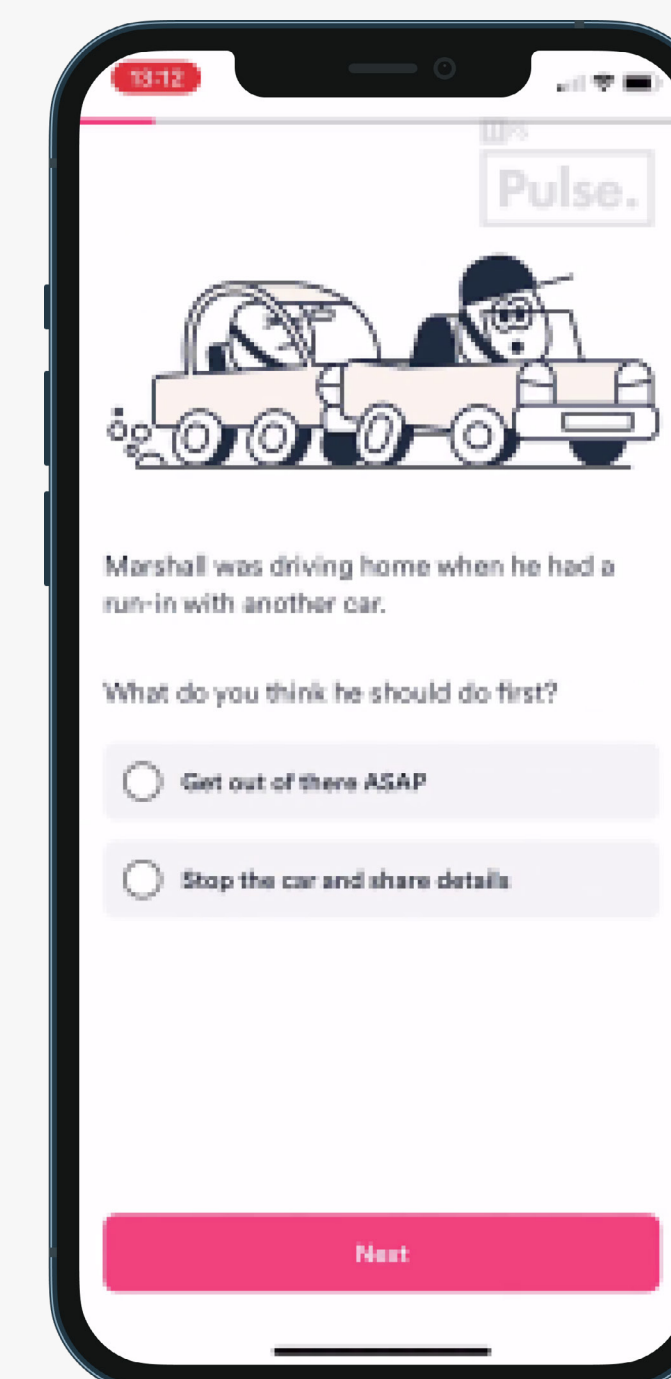
Cuvva rightfully featured heavily in our Homescreen motor insurance [episode](#) as a great example of how to make the 'getting a quote' process quick and easy. It also does a great job of explaining to the user why they ask for certain information and documents, establishing trust and transparency from the get-go.



## Big shoutout



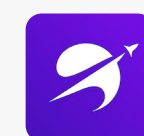
Marshmallow is another motor insurance provider that delivers a high-value, flexible and speedy experience. It has a flexible policy view, with the key points highlighted and more detail available for those who need it. Its claims process, often a cumbersome experience, is well-thought-out and empathetic – prioritising the customer's immediate safety and getting them in touch with the right people at the right time. This is also aided by a 'bump' card that can be added to a digital wallet, allowing crash victims to seamlessly exchange relevant claim information without any stress.



# Pulse Pick of the Week: Best of 2022

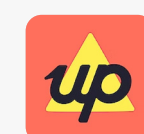
Every week, we celebrate our favourite new journey on the Pulse platform. These come from a range of different brands, industries and geographies and are awarded for a particularly standout feature, strong UX, beautiful visual design or a combination of all three.

Not following us on [Twitter](#) or [LinkedIn](#) yet? Start now and get your Pulse Pick of the Week hit every Thursday.



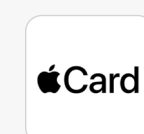
## [Spaceship: Boosts](#)

In first place is Australian investment platform Spaceship and its aptly named 'Boosts' journey. Users can choose from various automated investment options like adding money every time they take an Uber or when it rains in their local area. But what really sets this journey apart is the keyword command functionality, which makes it very simple for users to set up these rules in a clear and original way.



## [Up: Onboarding](#)

Another Australian star here – this time it's from a great challenger bank. Helpful visual cues, clear guidance, and a unique visual language contribute to a fast and enjoyable onboarding experience. When exploring what helpful features are available to them, new users get a sense of the playful branding off the bat. It's no wonder this app is regarded so highly by its users!



## [Apple Card: Repayments](#)

Apple Card's unique 'Repayments' journey sees the credit card platform provide a refreshing, engaging, and easy-to-use payments wheel. By using a simple slider, users can effortlessly increase or decrease their payment amounts. At the same time, the app surfaces information on interest charges to help the user make better and more informed financial decisions. It's great to see an intuitive and modern design that's also easy and enjoyable to use.

# Looking back on 2022

Now we've looked at the top picks and stars of 2022, let's take the pulse (we couldn't resist) of the FS community, what it's been through, and what they see on the horizon. For this year's report, we spoke to these leaders from 11:FS and beyond:



**David M. Brear**  
Group CEO & Co-founder, 11:FS



**Amy Gavin**  
Lead Industry Strategist, 11:FS



**Chris Skinner**  
CEO, the Finanser / NED, 11:FS



**Kate Moody**  
Strategy Director, 11:FS



**Dave Morris**  
VP of Engineering, 11:FS



**Jasper Martens**  
CMO, PensionBee



**Wade Arnold**  
Co-Founder & CEO, Moov



**Ken Serdons**  
CCO, Mollie



**Kristen Anderson**  
Co-Founder & CEO, Catch



**Stephany Kirkpatrick**  
Founder & CEO, Orum



**Louise Hill**  
Co-Founder & COO, GoHenry

Everyone will agree 2022 was a year of change for fintech and financial services - both good and bad. Our surveyed industry leaders gave us their thoughts on the highs and lows.



# 1. Overall market correction and response

The big boom is over - and not just for fintech.

Corrections and big changes in the landscape sounded over much of the year. They were followed by considerable amendments in valuations, painful job cuts, and contractions at big incumbents.

While 2022 started out brimming with optimism, there was a sense that some valuations were overinflated and the hype with it. There was a hope that a tighter capital landscape would force innovation, along with businesses recommitting to solid and sustainable fundamentals.

Strong brands that narrowed down their customer problem space and business model had a genuine window of opportunity during this time. Winners emerged stronger and more resilient. Despite the overall gloom, some beams of light shone through. Investment in Latin America helped nurture a bright and innovative market, and several initiatives came out of Open Banking, creating better regulatory rails for new products. These moves should help foster creative solutions for worthy use cases.



**Stephany Kirkpatrick**

Orum

*"This is a forcing function that's going to require a much more steadfast approach to company building, and it's going to force visibility to the players who are doing real innovation v. those who were sprinting to bring in revenue without real product value."*



**Jasper Martens**

Pensionbee

*"If you haven't figured out your revenue model by now, investors won't pump more money into your company at current valuations. Welcome to the down rounds!"*

## 2. Regulators and the maturation of the battlefield between incumbents and start-ups

Open banking is here to stay. In the UK, the unlamented 90-day rule came to an end, allowing innovators to create more integrated user experiences. At Money20/20 Las Vegas, Rohit Chopra of US-based Consumer Financial Protection Bureau (CFPB) made the boldest public commitment yet on ensuring the progress towards sustainable and safe open banking will continue in the US.

The CFPB commitment to requiring safe and open consumer data standards is expected to massively accelerate the opportunity in the US market, hopefully in a way that's more regulatory-minded from the start.

Also in the US, a real-time payments commitment from the Fed will stir up its innovation landscape, with ripple effects everywhere as the payments ecosystem continues to drive change.



**Rohit Chopra**

Consumer Financial Protection Bureau

*"While not explicitly an open banking or open finance rule, [this change] will move us closer to it, by obligating financial institutions to share consumer data upon consumer request, empowering people to break up with banks that provide bad service, and unleashing more market competition."*



**Wade Arnold**

Moov

*"The Federal Reserve Board's real-time payments announcement brought a lot of optimism to the payments ecosystem, followed by a laundry list of questions. It has the potential to change the US payments landscape as we know it, and it will impact banks, fintechs, merchants, and consumers alike."*

### 3. The crypto winter and retrench

In May, crypto markets went into freefall triggering the crash of stablecoin TerraUSD and its linked cryptocurrency Luna. Within a few weeks, the market as a whole fell again, and brands like Celsius and Three Arrows Capital filed for bankruptcy due to the extreme market fluctuations. FTX's dramatic and unceremonious collapse in November, while complicated by circumstances with its leadership, gave confidence in the industry a further knock.

This gave lawmakers a springboard for the overdue introduction of crypto regulation, aiming to make it safer for users and compliant with other financial industry standards.

Despite the uncertainty, our panel is optimistic that 2023 will bring closure to the hype cycles and a better, more stable framework for innovation.



**David M. Brear**

11:FS

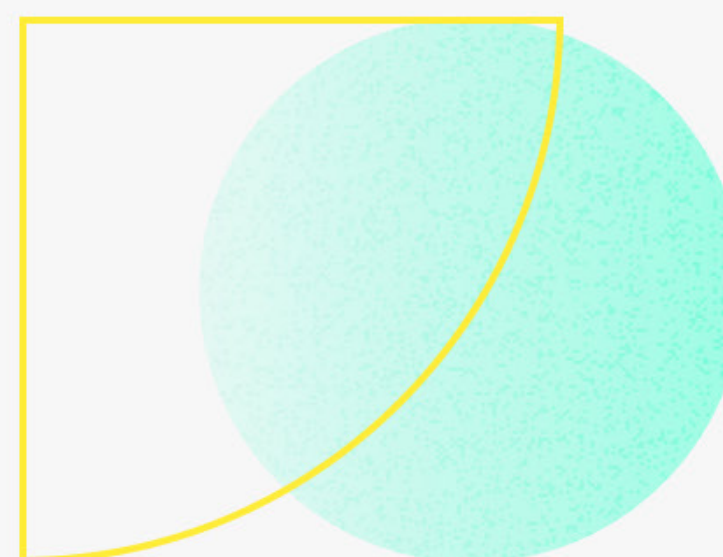
*"If people were sceptical of the volatility of the crypto market, this has just confirmed [it]. This has brought to light what an unregulated Wild West it really is."*



**Wade Arnold**

Moov

*"I'm optimistic 2023 will bring closure to users of those platforms as well as a better framework for future innovation within the crypto landscape."*



## 4. Inflation and the cost-of-living crisis

As the world opened back up after the height of the pandemic, inflation soared. Large economies found themselves in a cost-of-living crisis driven by wage stagnation and rising inflation, against a backdrop of rising interest rates and huge uncertainty about the future of work itself.

All the while, central business districts emptied themselves out in favour of remote and hybrid work, with ripple effects across housing, hospitality, travel, and more. Many innovators are working in the space to bring tools and services to help, but the answer may simply be that there needs to be more intervention and that there are no shortcuts.

The cost-of-living crisis has affected many areas of banking and fintech, especially BNPL and other products separated from interest rates and policy. In the case of BNPL, it gets complicated - it can genuinely be a competitively priced way to borrow on a very short-term basis. But there are real fears that young people in particular are being left vulnerable when they have no formal credit options, or the financial knowledge to tell if something is or isn't a good deal.



**Louise Hill**

GoHenry

*"I like to look at it with a more positive lens and see BNPL as a great way to open the conversation about borrowing money, which is a crucial part of every child's financial education."*



**David M. Brear**

11:FS

*"We talk about existing to help the underserved, overcharged and underwhelmed and this year there's more, not less, people in these categories. We're in a position where we're trying to educate the average person on savings and interest rates when most of the country doesn't have any savings. At this point, savings are a flight of fancy."*

Where we're  
headed in

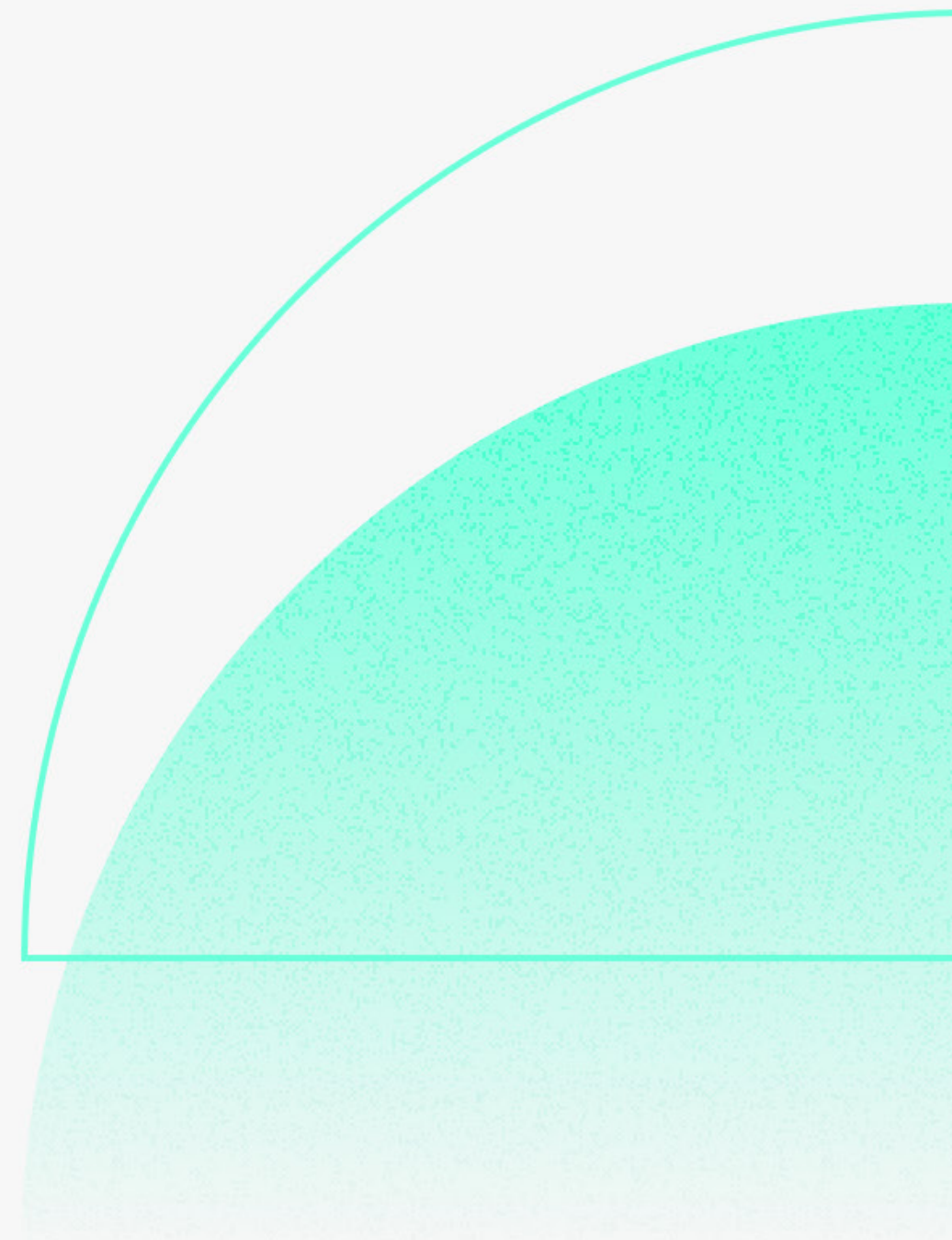
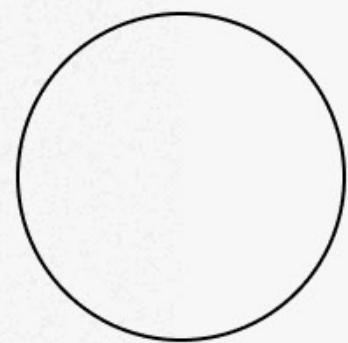
2023

Looking ahead, 2023 feels a lot less rosy than the start of 2022 did. But we all saw how that went, so here's hoping for a strong 12 months! Regardless, innovation continues at a rapid pace, and while a lot is in flux, we hope you're as excited as we are to take a front-row seat on our predictions for the year ahead.

# 1. The ongoing bear market and cost-of-living crisis will continue to dominate

Inflation, rising interest rates, and industrial action have created a toxic mix that's led to deep uncertainty and hardship for many. Governments need to provide leadership and help plot a path through this quandary; we're hoping to see decisive action here.

Business-wise, the downmarket will drive a move toward better fundamentals in companies, big and small. The opportunity for banks and fintechs is huge; an overall correction in pre-IPO valuations serving to help improve products and services, and make the sector more stable in the long run. There are silver linings to be found for those who can weather it.



**Amy Gavin**

11:FS

*"Tools for managing subscriptions, tracking refunds, and switching bills will become commonplace in our finance apps."*



**Kate Moody**

11:FS

*"We're going to see a real need for better digital journeys to help customers track, manage and repay their debts across multiple different creditors."*

## 2. Incumbents will step into the limelight

Established players will have breathing space as their fintech competitors fight for survival in the new climate. They'll have the funds and a few rare moments to grab the initiative and look at funding core infrastructure improvements, strategic partnerships, and acquisitions.

Want proof? HSBC is investing in Monese and JPMC's partnered with Thought Machine - the acceleration of investment into tech changes at the incumbents shows no sign of slowing down.



**David M. Brear**

11:FS

*"This new focus (on incumbents) coupled with the talent leaving tech companies right now means the banks have the advantage in terms of both skills and capital."*



**Kristen Anderson**

Catch

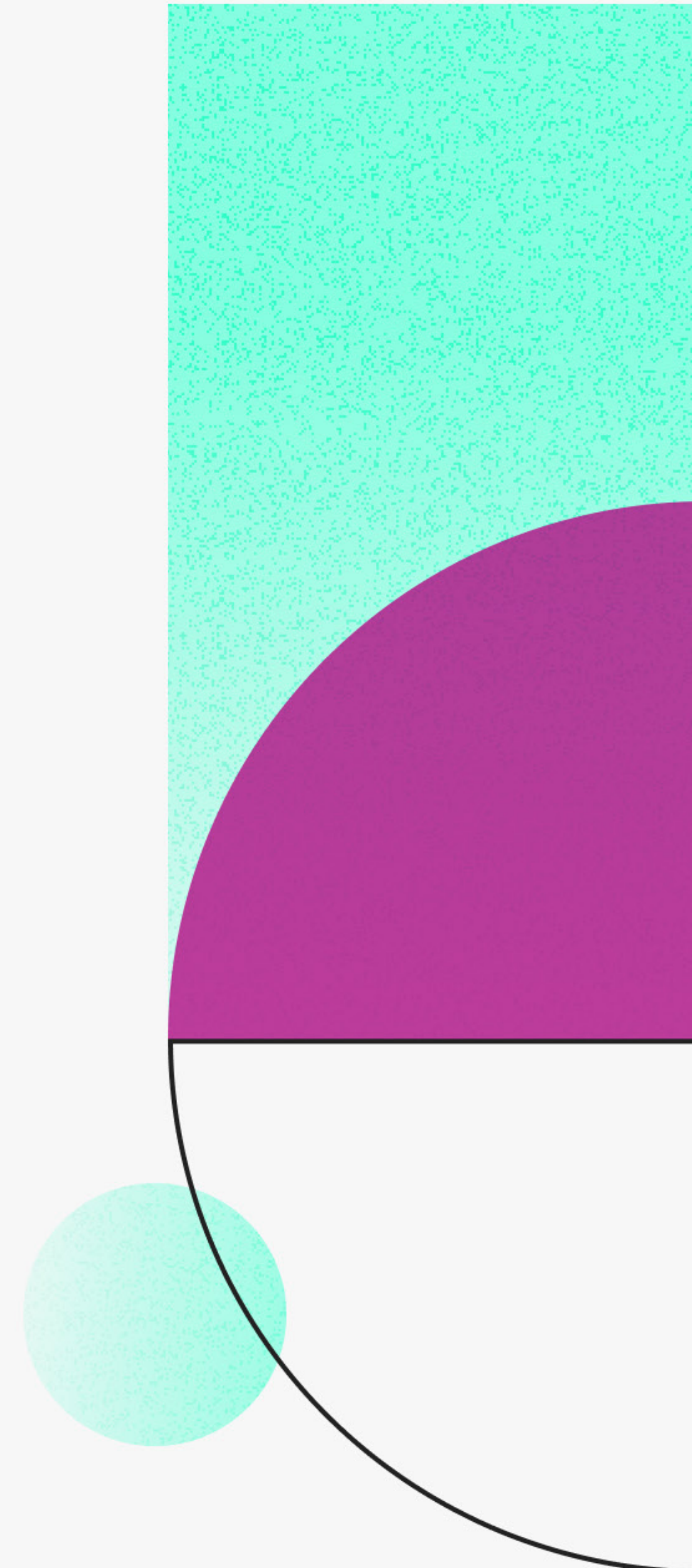
*"Legacy institutions and upstarts alike are about to enter an all-out war to capture the opportunity, but they'll need to be careful as charters and consumer protection have all eyes on fintech innovation."*



### 3. HNW and UHNW offerings will heat up

Innovation in wealth and private banking is an evergreen prediction, but it seems to actually be on the verge of happening at scale in 2023. This may, in part, be driven by the rise of alternative asset classes, where we've seen increasing demand for digital solutions both for HNW and everyday investors.

As the inevitable Great Wealth Transfer continues to materialise, younger generations of HNW individuals, who often rely on and prefer digital wealth management over more traditional channels, will demand to have their needs met. Coutts and Credit Suisse are ahead of the game here in their offerings, and we expect to see more activity here with such high stakes at play.



**Kate Moody**

11:FS

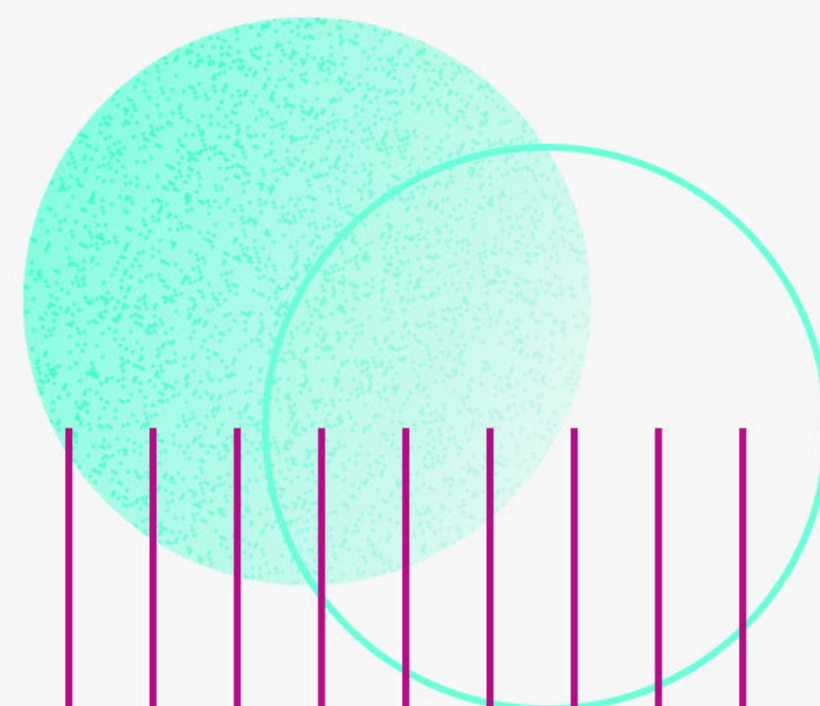
*"Watch out for a wave of innovation in the wealth and private banking space. With the retail space increasingly saturated, people are turning their attention to higher net worth individuals. Hint: the answer is not robo-advisors."*

## 4. Niche banking and products will come to the fore

One way to weather a downturn is to go deep: double down on your core proposition.

Our panellists expect to see more specialist banking offerings, such as SMB products for specific professions, or fintech products focused on specific windows or needs. Specialism allows good product-market fit with your key customers, which in turn should drive loyalty and ARR - and with them comes stability. This also applies to niche products that appeal to a common problem or one with a lot of traditional barriers, like pensions or investing.

Digital services continue to drive the most value when they specialise. Bill oversight and management features were among the most improved and popular functionality developments in many products we looked at, and the ability for PFM apps to not only consolidate bills into a single dashboard, but let users cancel them at any time is particularly useful. Again, it's UX alongside utility that's the name of the game.



**Louise Hill**  
GoHenry

*"It's great to see the emergence of mobile apps that have demystified investing or pensions - it always sounded like something that old men did in stuffy clubrooms. Apps like MoneyBox and Nutmeg for investing, or PensionBee for your pensions have made both of those areas simple and accessible. May the fintech revolution continue into 2023!"*



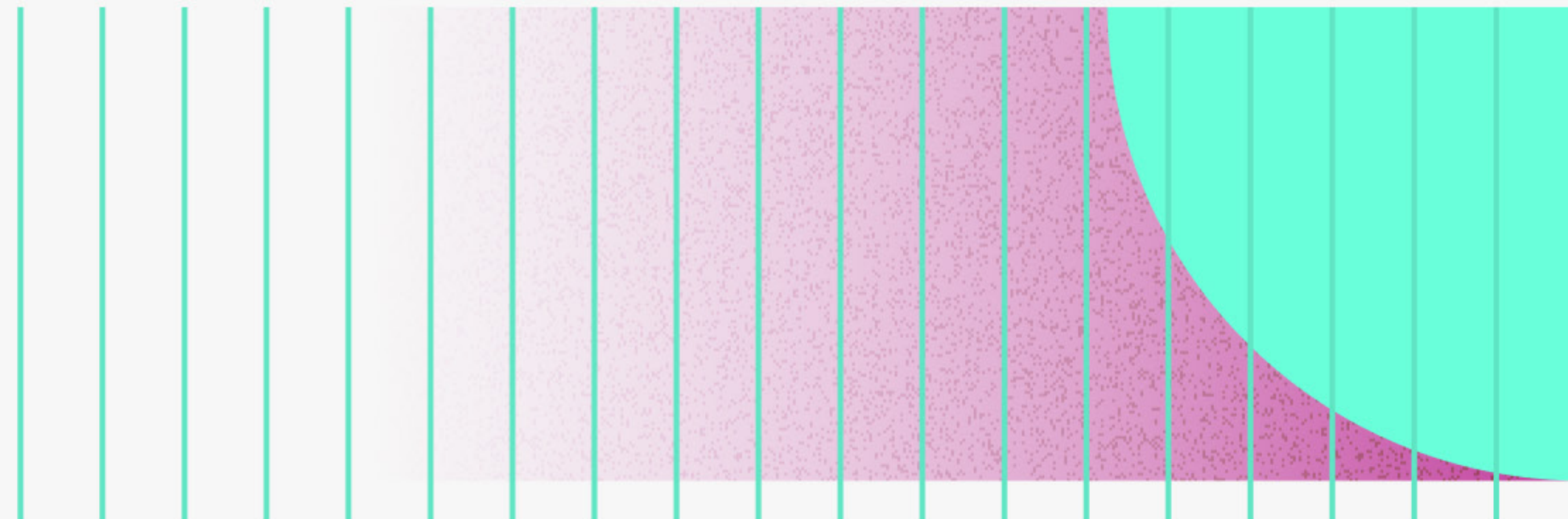
**David Morris**  
11:FS

*"Expect to see increased bank of niche or tribe banking offerings as banks push to offer deeper connections with customers and individuals look to have more and more personalised offerings."*

## 5. Payments will continue to go from strength to strength

Every year feels like a big year for payments, and 2023 shows no signs of stopping this trend.

Payments and core infrastructure remain vital areas of both innovation and efficiency gains, and regulators are stepping in to make sure payments are unfettered and reliable across the globe. In the US, cardless payments look to take centre stage as long overdue technologies in account-to-account payments may finally be on the horizon for the masses.



**David Morris**

11:FS

*“Expect increased movement away from card payments and bank transfers to Payment Initiation Services (PISP) using open banking due to their real-time settlement nature and significantly reduced cost and less fraud / chargebacks.”*



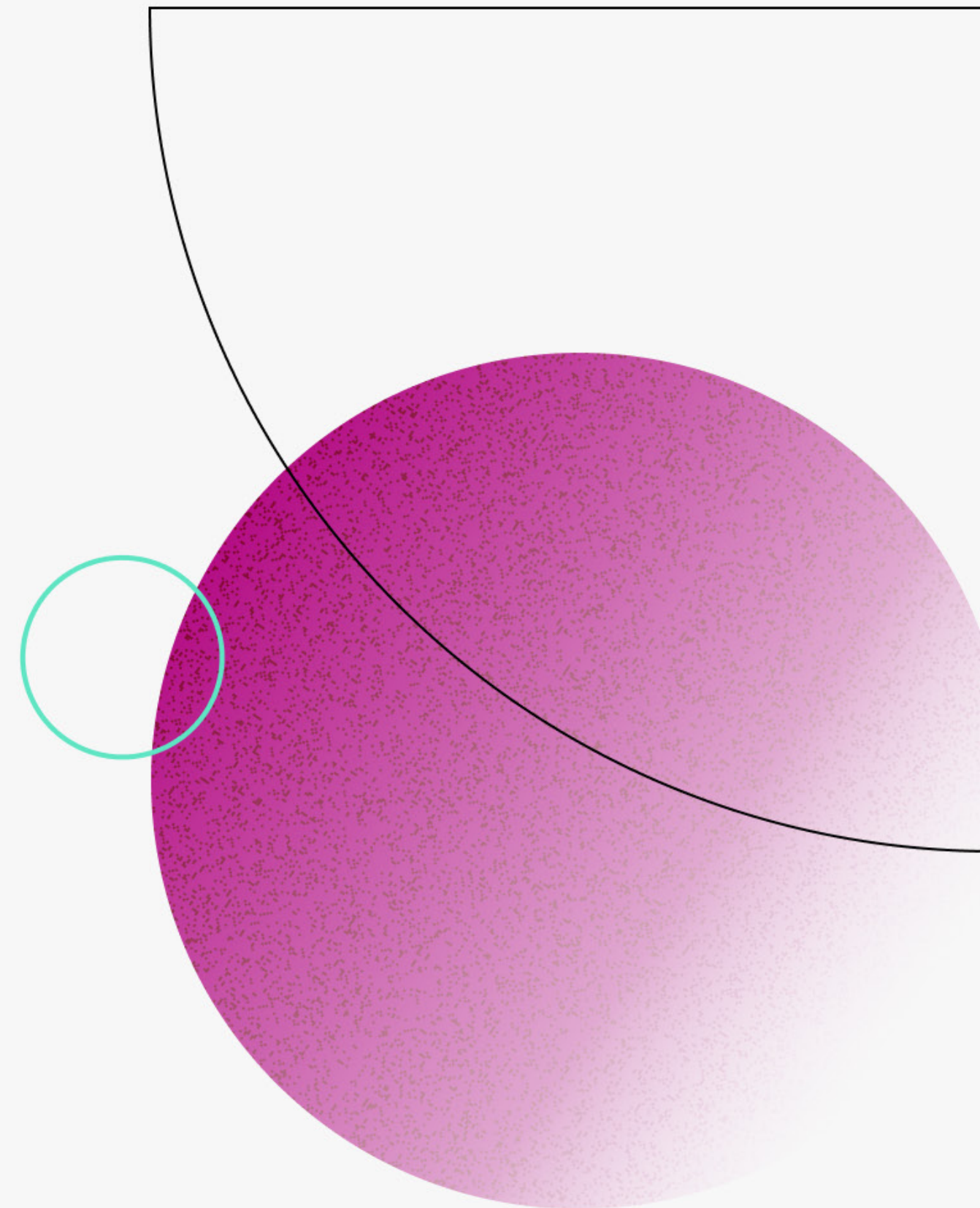
**Kristen Anderson**

Catch

*“Real-time payments is one of the most important financial services technology innovations of the last 10 years. Hopefully, we’re getting close to seeing more real-world applications as RTP alpha and beta testing expands and more different types of companies can build out use cases. RTP is a huge threat to some industries — like Earned Wage Access — but could be a massive opportunity for a dozen nascent ones we haven’t even yet thought of.”*

## 6. Unhappy paths will get happier

Unhappy paths often get left behind when innovation is discussed but we're expecting them to have their moment in the sun - both for user-focused aspects like debt management and account consolidation, and for businesses, like saving money in the back office and streamlining processes. Big banks that still have expensive and cumbersome processes for account closure, trips to branch, and other manual/paper-based processes will want to reduce costs and close these loops where they can.



**Kate Moody**

11:FS

*"I think we're going to see a lot more innovation around the 'unhappy paths' of fintech, particularly around debt management and debt collection."*

## 7. Fintech will make strides toward inclusivity

The relationship between financial inclusion and fintech has always been a sensitive one. At the crux of it lies the question: how do you bang the drum of inclusion while knowing some people will inevitably be left behind? And the overall pace of change means that there's a risk some populations are left vulnerable - not just those marooned on the wrong side of the digital divide, but those who are less digitally-savvy or less aware of financial education.

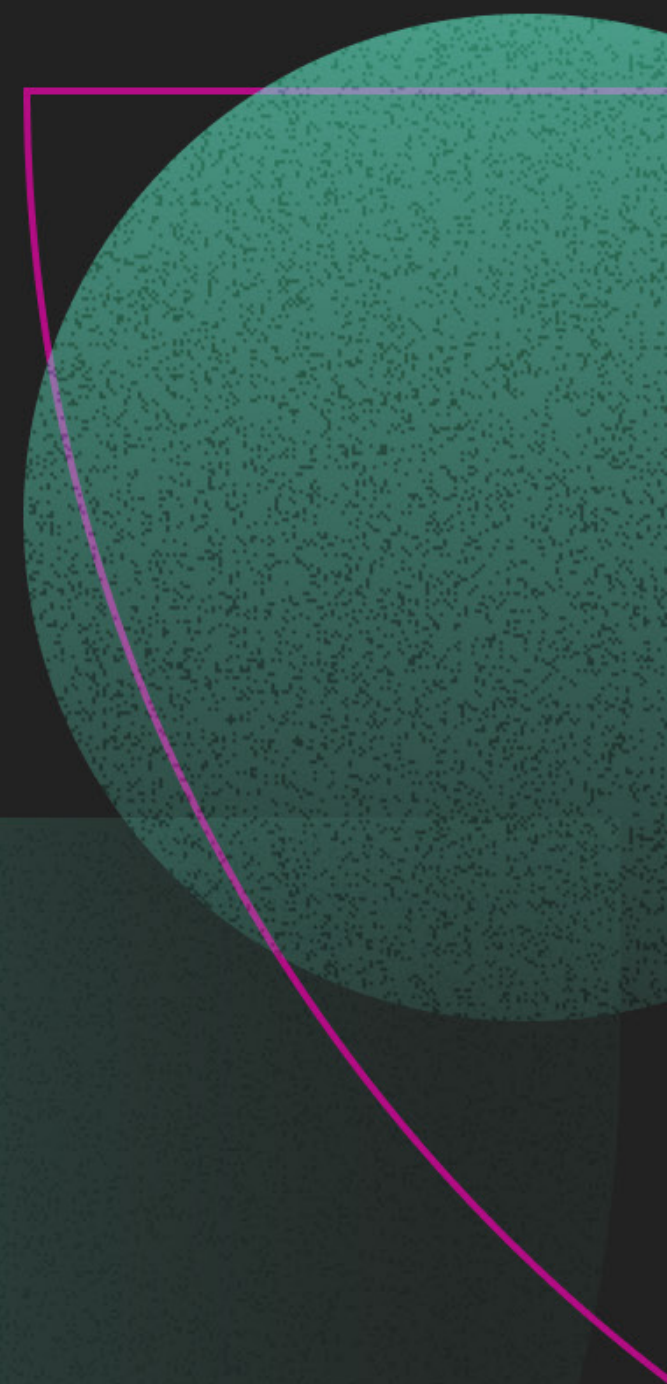
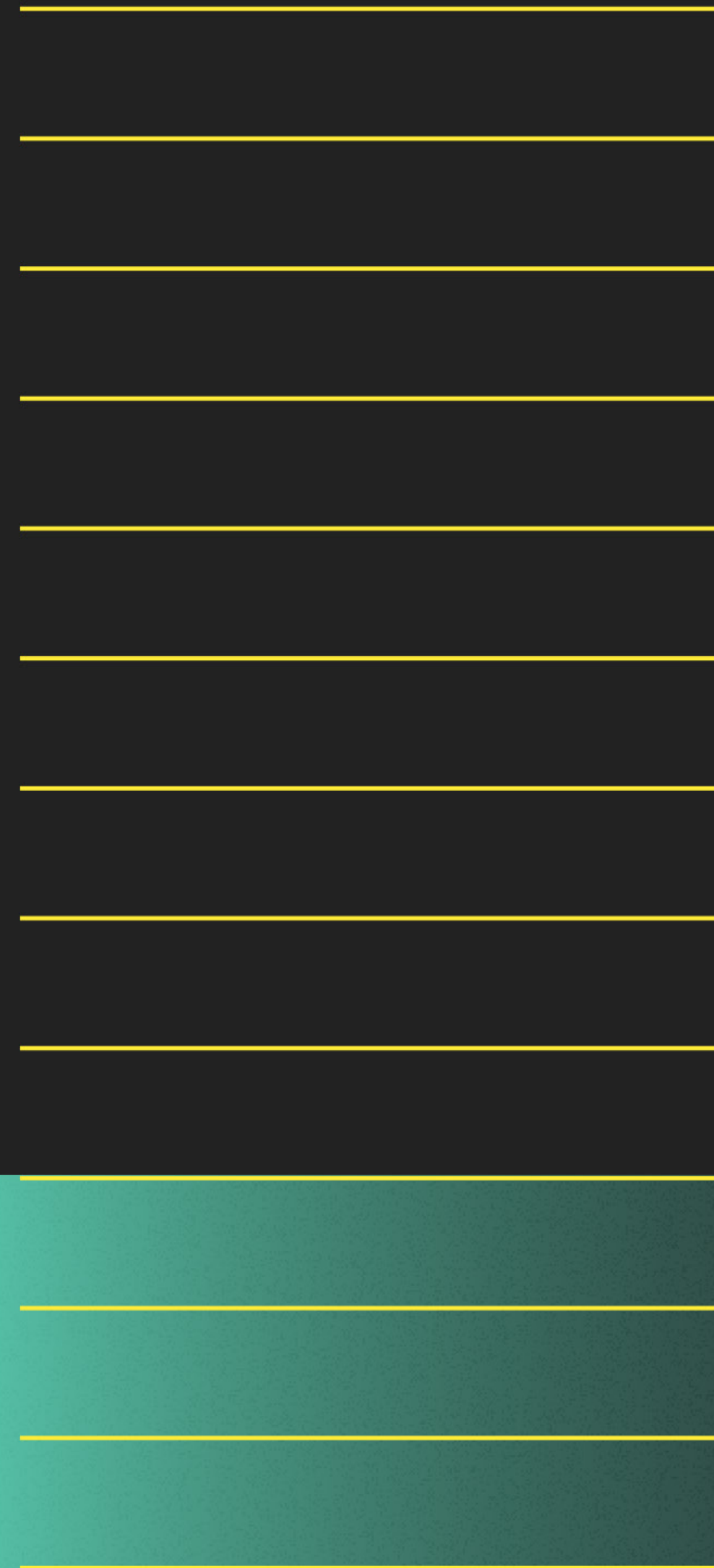


**Louise Hill**

GoHenry

*"Every year we see more apps and technologies offering financial education as a service, demonstrating its demand in today's society. Across Europe, the US, and beyond, the term only seems to be getting more mileage."*

# Gazing into the 2023 crystal ball





**David M. Brear**

11:FS

*"I think there's a chance that traditional core banking vendors like FIS, Teminos etc. will begin to bite back. I can see Amazon, Apple and Google pushing into financial services - Apple in the UK right now is on track for doing something more significant so it's only a matter of time before we see these things getting exciting."*



**Wade Arnold**

Moov

*"There will be a significant reduction in the number of start-ups and fintechs that are too 'R&D or tech-driven' without an ironclad business case. It's disheartening to see start-ups with impressive ideas stifled by either execution, a misunderstanding of customer/consumer needs, or poor business operations."*



**Stephany Kirkpatrick**

Orum

*"GenerativeAI and ChatGPT are poised to transform basically every category but I am especially excited to see the impact of LLMs on financial services and specifically payments. Conversational AI is just the beginning of a broader transformation to use models and machine learning across FinTech."*



**Chris Skinner**

11:FS

*"2023 is the year when a fintech acquires a major bank or maybe it's the year when a major bank acquires a fintech unicorn ... or is it both?"*



**Kate Moody**

11:FS

*"A global cost-of-living crisis running in parallel with an established Buy Now Pay Later sector frightens me."*



**Jasper Martens**

PensionBee

*“True sustainable financial products will come to the market and consumers will increasingly trust them. You can’t just greenwash anymore as consumers are getting more educated.”*



**Ken Serdons**

Mollie

*“Headless commerce will be the way to ensure future-proofing. It allows e-commerce companies to fine-tune the customer experience without the massive costs of a complete platform overhaul.”*



**Amy Gavin**

11:FS

*“The return to form of the savings account! If the last few years have been all about investing, my prediction for 2023 is that saving will get interesting again as rates rise and competition hots up amongst savings providers.”*



**Louise Hill**

GoHenry

*“I think we’ll see the emergence of more ‘super apps’ which consolidate many different services like payments, saving, and investing into one. Customers want ease and as fintechs become more sophisticated, higher customer standards must follow in order to remain competitive.”*

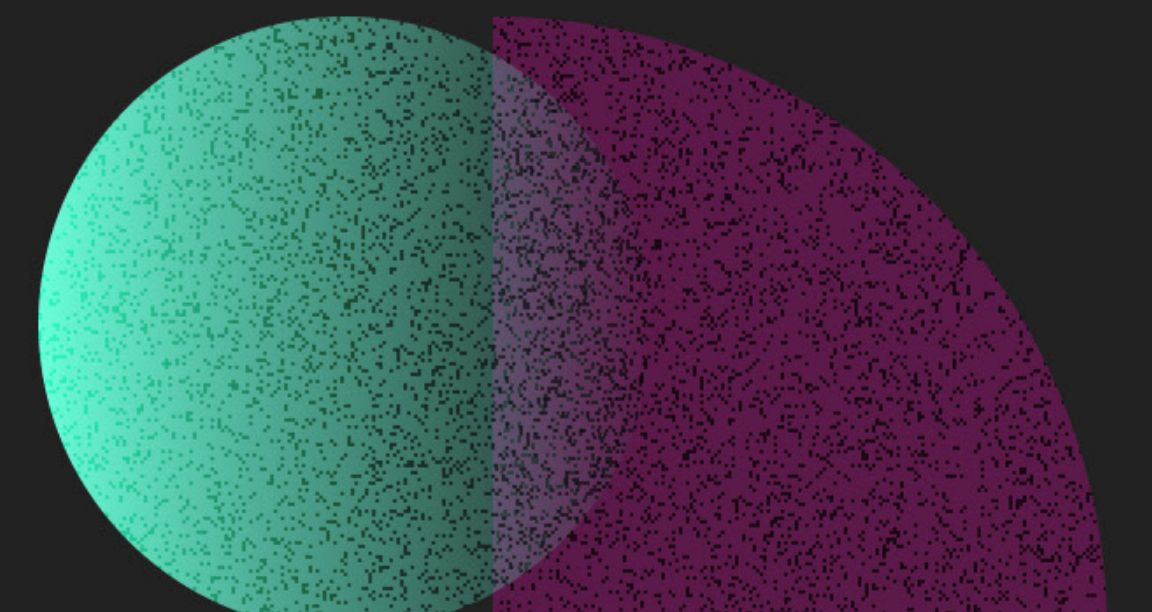
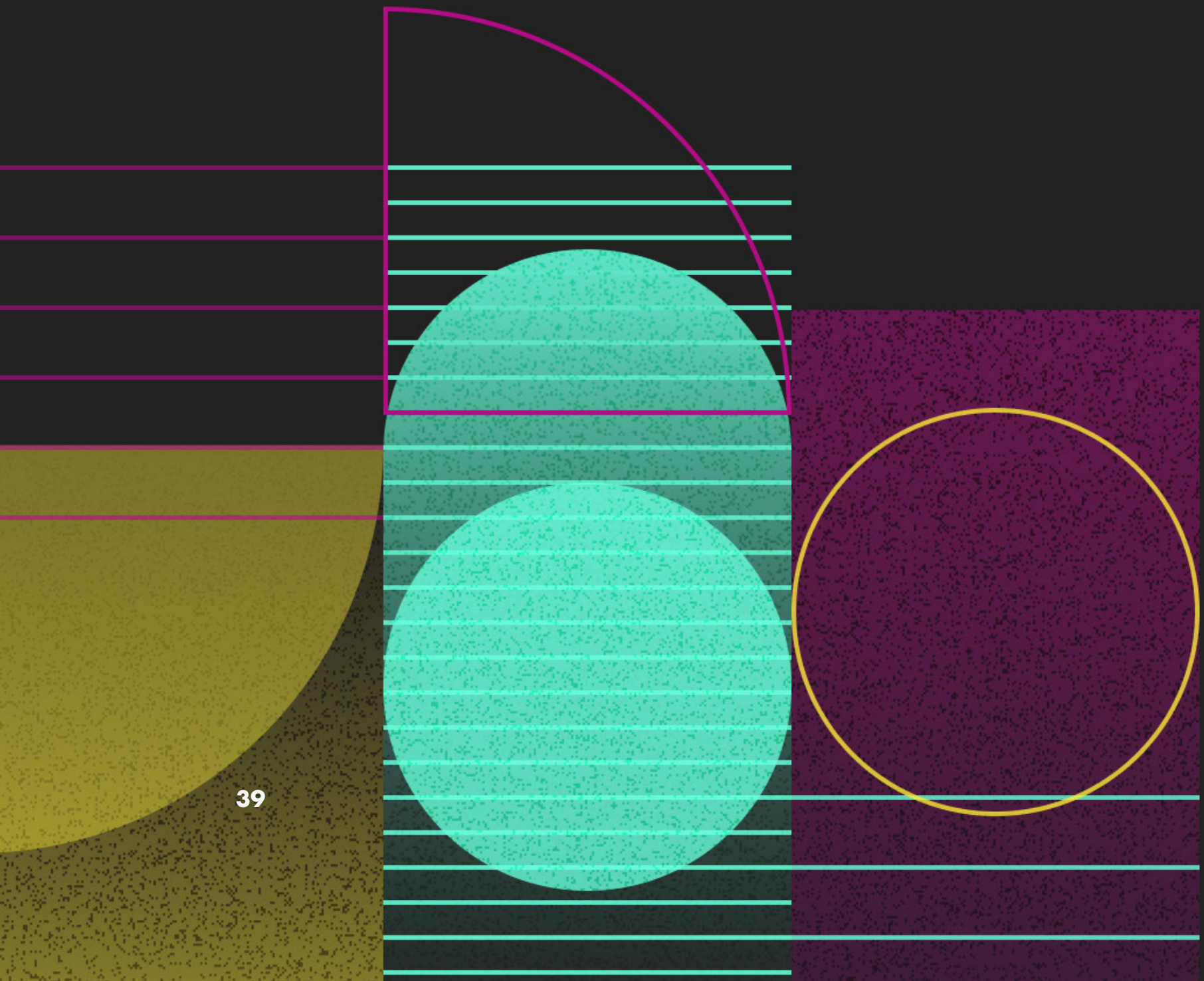




# Let's go, 2023

That's a wrap for our look back over 2022 and ahead to the new year. Thanks for joining us on our second time around, and special thanks to our contributors, the Pulse analysts, and experts who helped compile our views and picks.

We're excited to see what the new year brings and are hopeful for positive change for our community, our sector, and our world. We hope to hear from you soon and stay in touch.





# About 11:FS Pulse

11:FS Pulse lets you see how you stack up against your competitors with its industry-leading library of best-in-class user journeys. It offers up 5,500+ journeys from 600+ brands across 60+ countries. Get insight into the big sectors like everyday banking, consumer saving and investment, credit, and business banking.

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