

TURNING INNOVATION TO YOUR ADVANTAGE

The world's connected, digitalized marketplaces are maturing, unlocking more seamless, omnichannel user experiences, a proliferation of marketing innovations and deeper integration of services. It seems like everything is suddenly in flux. So, how do you find your feet on ground that's constantly shifting?

Based on a survey of 1,125 senior executives from merchants, corporates and

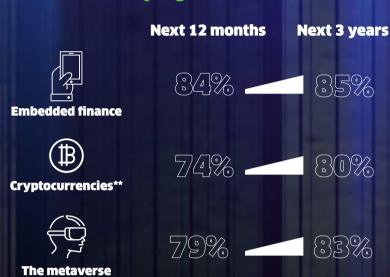
technology firms, The Global Innovation Report pinpoints the innovations you need to watch - and the strategies to help you turn them to your advantage.*



The impact of innovation is widespread and long term.

At least three-quarters of executives say major innovations will affect their business over the next 12 months. Looking three years ahead, this rises above 80% for each. And these aren't passing fads. These are innovations that you need to understand and adapt to – sooner rather than later.

Innovation will affect my organization



Whatever sector you're in, you need a plan to help you turn each innovation into an opportunity to grow. Himal Makwana, Senior Vice President,

Product Strategy, FIS®



Innovation disrupts the status quo.

Each innovation will have a range of effects, according to those who expect an impact on their business.

Today at least, none of these trends are strong drivers of revenue. But once related applications and ecosystems mature, businesses may as well find ways to boost turnover by weaving these new trends into growth strategies. For the time being, there are other reasons driving adoption.

Reduce risk

Change sales and/or distribution models

Increase technology budget

Increase R&D budget

How innovation will affect my organization Increase competition Increase risk Decrease competition

Increase operating costs
Decrease operating costs

Drive revenue	e revenue Strengthen customer relationships Weaken customer relationships									
Embedded finance	29%	27%	18%	15%	15%	15%	14%	13% 13	3%	
Cryptocurrencies**	30%	24%	24%	17%	15%	14	% 12%	11% 10	<mark>%</mark> 9%	
The metaverse	25%	24%	23%	23%	23%		21%	13%	13% 119	3%
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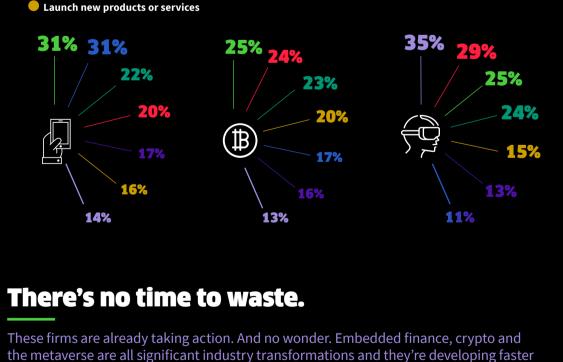
Let's look at those who believe innovation will have a major impact on their organization over the next 12 months.





Most popular strategies Build new technology Hire people to add skills or knowledge

Purchase new technology Seek partners to add technology capabilities



than previous innovations.

To succeed, you need to create greater value for your customers and markets in new, highly contextualized and differentiated ways.

> Taira Hall, Senior Vice President of Embedded Finance, B2B & Strategic Innovation, FIS

Harness these innovations now to strengthen

relationships and drive revenue tomorrow.

You're facing more pressure and uncertainty than ever. But those who make the right choices from the plethora of new technologies, innovations and trends at

their disposal will dominate the markets of the future. Only FIS has the technology and expertise to navigate the entire ecosystem. With open fintech, streamlined solutions and the as-a-service model, we help

you embrace these innovations with confidence and speed. CONTACT US TODAY to learn more about The Global Innovation Report 2023 or

EXPLORE THE FULL FINDINGS to assess your strategy. *All data is based on a survey of 1,125 executives from retailers, gaming firms, restaurants, technology providers, digital content providers and travel businesses in North America, Europe, APAC and Latin America. The survey was conducted by Longitude Partners on

FIS' behalf between June and September 2022. **Includes stablecoins