

KIN + CARTA

Flexing the Future

How consumers are driving change in next-generation banking

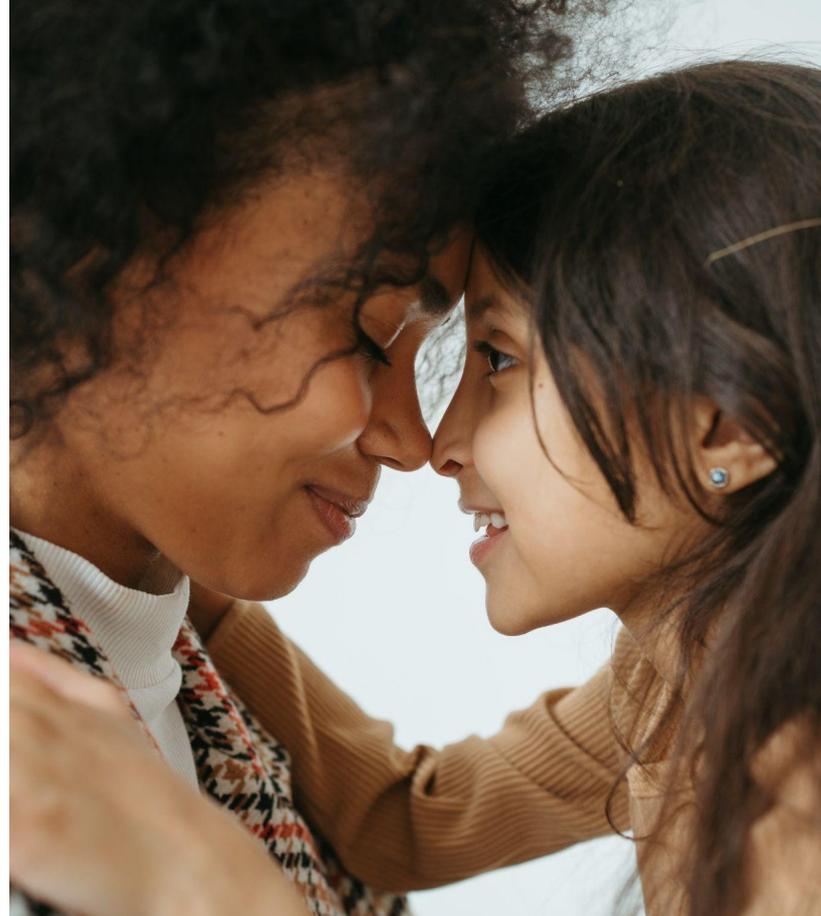


 Microsoft
Solutions Partner
Digital & App Innovation
Azure

Specialist
Modernization of Web
Applications
DevOps with GitHub

A landscape fraught with **uncertainty**

In today's economic landscape, **consumers are feeling the pressure, with many finding it increasingly difficult to get a grasp on their finances.** Consumers want to approach their finances in a more sustainable way; get more savvy about insurance, save for retirement, explore alternative investments and access wealth management. However, despite a cost of living crisis, many still want to splurge. This blend of desires, wants and needs is putting a lot of pressure on banks, but it also offers **an exciting opportunity to align behind customer intent over custom journeys and products, and to take a supportive role not just in the lives of consumers but the communities and societies they exist in.**



Inflation is making consumers reassess their **loyalty**

With interest rates rising at historic rates, what it means to be a loyal customer is changing. In the UK, around 1.4 million households will face interest rate rises when they renew their fixed rate mortgage this year.¹ This will disrupt the industry as consumers wish to see their loyalty rewarded during the times they're most in need.

Banks will be expected to increase their focus on the total value of the consumer and their importance. This has been neglected in the past decade for a focus on products that make a higher revenue during a low interest era.

¹ [Office for National Statistics, 2022](#)



Finding **firmer** ground

Nine million people across the UK have no savings, and another five million have less than £100 while four in five people still struggle to talk about money.² In this unstable climate, financial service brands have an opportunity to step up and help people feel firmer on their feet through digital tools that meet consumers where they are.

Overall, consumers are searching for more empathetic financial support from banks. They are seeking out ways to improve their financial literacy from online educators, but they also want the brands and banks they engage with to display heightened levels of awareness and demonstrate their values by offering additional support.

² [Money and Pensions Service, 2022](#)



The **key shifts** to know about

In this expert-led report, we have identified 4 key shifts that we believe will change the future trajectory of banking, and identified the consumer behaviours that are driving these shifts, as well as the organisations that are building solutions. With these insights, we can show you the data-driven and tech-enabled tools for how you can integrate these solutions into your business.

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**Safe
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**Always-on
Credit**

A secure, regulated, bank account is a cornerstone of civilisation. Having control over your money is power; it powers your personal life, it powers industry...that's how important banks are to society. A lot of people are starting to realise that banks have a big role to play in society.”

— Elizabeth Lumley

Deputy Editor - The Banker, Financial Times

A grayscale background image showing a group of women wearing hijabs, engaged in conversation. The image is slightly faded to allow text to be overlaid.

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Safe Spending

In a cost of living crisis, people often turn to 'revenge spending' or choosing to buy-now-pay-later, but that's not to say they don't worry about their financial future. Through education, better use of data and seamless planning tools, tech can help consumers take care of their future finances so they still enjoy spending in the present.

WHAT'S HAPPENING?

Consumers are struggling with short term pleasures versus long term safety

As the cost of living crisis bites, consumers are struggling with polarising approaches to their financial futures. With British households £1,000 worse off in 2022³, many are turning to buy now pay later formats where usage has soared.⁴ Statistics suggest that Britons are turning to BNPL services quicker than ever before, with £5.6 billion spent through BNPL from January to June 2022⁵, a sum to almost double that of 2021.



³ [Resolution Foundation, 2021](#)

⁴ [Forbes Advisor, 2022](#)

⁵ [Credit Karma, 2022](#)

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WHAT'S HAPPENING?

Consumers want to feel **more empowered** about their financial futures

From simplifying debt to establishing savings buckets, consumers want to feel empowered in their financial decisions, particularly those who have often been left without financial future planning by uncompromising banking services. With 38% of people in the UK⁶ aged between 58 and 75 set to work later than the state pension age of 66,⁶ there is an increased interest in legacy planning, insurance and long term investments to secure their futures. Brands like Bestow and YuLife are entering the digital landscape, making it simpler than ever to access and understand insurance.

⁶ [Dunstan Thomas, 2022](#)



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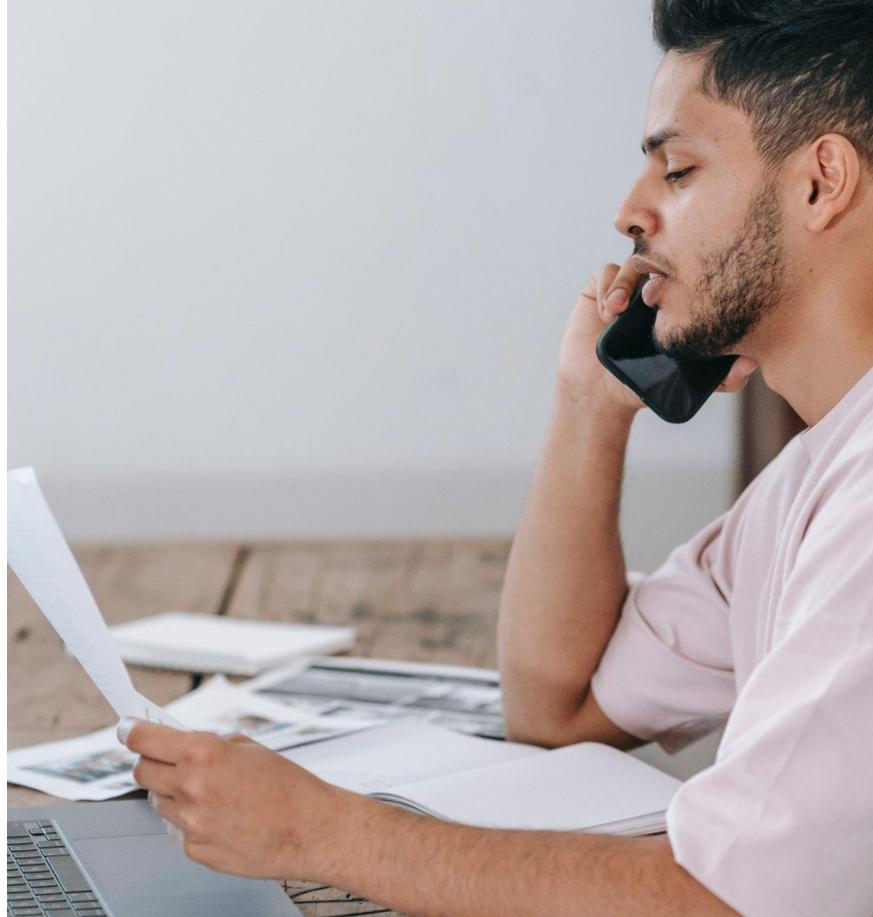
WHAT'S HAPPENING?

There are huge generational gaps in how people approach their money

Despite 61% of Gen Yers and 68% of Gen Zers⁷ in the UK saving more responsibly than their older counterparts, 47% of young people⁸ are unable to or are only just making ends meet each month. 57% are already considered to be in a precarious financial situation. Considering this precarity, combined with the fact that Gen Zers will have more money than any other generation before them, banks will play a key role for Gen Z, who are looking for innovative solutions on how to manage their money.

⁷ [ClearPay 2021](#)

⁸ [Royal Society for Arts, Manufactures and Commerce \(RSA\), 2021](#)



WHAT'S HAPPENING?

However, across the board, **people want to learn more about their finances**

People are seeking more ways to learn about money, investments and how to manage their finances. They are turning to social media for fuss-free advice. 74% of people⁹ aged 18 to 29 say they trust the advice they get from social media and 'finfluencers', and 70% of people globally say they would be more likely to invest with an expanded financial education.¹⁰

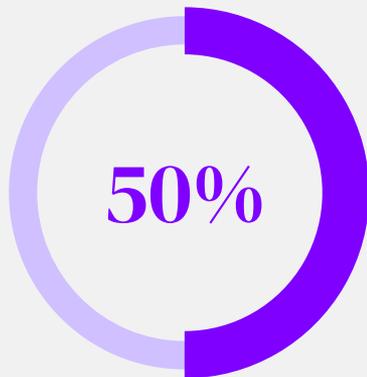
With only 10% of Britons favouring brands offering affordable customer finance options,¹¹ financial services brands and banks have a big opportunity to capture the hearts and minds of consumers through educational approaches.

⁹ [MRM, 2022](#)

¹⁰ [IPA, 2022](#)

¹¹ [WEF, 2022](#)





Post-pandemic, half of prospective first time buyers said they'd rather go on holiday than buy a home.¹²

“The products that worked 30 years ago aren't working now. People want to buy a house, not take out a mortgage, and banks need to offer personalised services for people with different needs and life circumstances.”

— Elizabeth Lumley

Deputy Editor - The Banker, Financial Times

¹² [YOPA, 2021](#)

How can financial services help consumers seamlessly plan their financial futures, whilst giving them the confidence to spend in the present?

How can banks build emotionally engaging digital experiences powered by data?



Opportunities

#1

People want to spend money (even if they don't have it), but they also want to know their financial future will be secure.

Whilst consumers enjoy spending, they're less keen on planning for the future. This creates an opportunity for financial institutions to take care of the planning, which can be done through digital-first automated approaches, freeing up customer headspace for spending in the present. Banks who build innovations around rewarding safe spending will help cultivate loyalty amongst their customers.

#2

Banking promiscuity will be rife, so long-term wealth management will mitigate the risk of customers switching.

Banks will need to begin engaging customers in long-term financial planning to mitigate the risk of them switching to a competitor. Banks have a key opportunity to offer wealth management for the masses through digital, app-based experiences, but in order to capture consumers, they need to align around customer intent.

#3

Empowering staff to become local experts will aid consumer appetite to learn about their finances through digital experiences.

A bank's branch network is a key resource, and as consumers flock to YouTube tutorials, StockTok and 'finfluencers' to learn more about finance, banks need to be thinking about how to engage their consumers in accessible ways. Currently, influencers are leading the narrative. Banks need to be thinking about how to blend human and emotional digital experiences to engage consumers better.

[Find out more](#)

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Who's already doing this?

Plum's 'Naughty Rule' encourages consumers to indulge responsibly



Plum is a European smart money app which recently added a new smart saving feature, labelled the 'Naughty Rule', to its app. The feature is designed to help consumers in 2023 better manage their spending but still allow for treats, helping to find a comfortable middle ground between sacrifice and indulgence. By setting cash aside for saving after guilty pleasure purchases, consumers are able to positively reimagine their cash splurges. This reassures consumers, knowing that their non-essential purchases will contribute towards long-term saving goals.

Fairview's new Save to Buy scheme offers an escape for 'generation rent'



Fairview New Homes' Save to Buy scheme allows consumers trapped in rental agreements a new, affordable way to homeownership by helping them set aside payments towards a deposit on a home. Rather than pay exorbitant rent to landlords, first-time buyers will be able to move into the home they plan to buy, and pay rent at a fixed cost for a fixed period, with these payments being set aside for a deposit. Amid a cost of living crisis, the scheme hopes to attract rent-burdened people who are looking to invest in their futures.

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AI Assured

Consumers want financial products to be as flexible as the changes in their lives. AI technology has the potential to make financial services more inclusive, personalised and better tailored to the people that use and work with them.

WHAT'S HAPPENING?

Consumers want a more data-powered approach to their finances

Higher interest rates are causing banks to focus on hyper personalised experiences, powered by data. For example, when shopping for car and home insurance, three fifths of UK consumers¹³ want new types of financial products that are easier to understand, more flexible, and non-invasive, while 23% of UK consumers surveyed in February 2021¹⁴ said they'd switched car insurance over the previous year to save money. Longer term approaches to personalisation offer consumers a more attractive and holistic approach to financial planning and help banks build more consumer-centric products and innovations.

¹³ [Deloitte, 2021](#)

¹⁴ [OnePoll, 2021](#)



WHAT'S HAPPENING?

Younger generations are seeking greater flexibility

Younger generations expect diversity, agency and personality in their financial services. They want to engage with banks the way they engage with other consumer-focused services. With financial savviness becoming increasingly vital, people are seeking flexible money management services that meet their specific needs. Among Gen Zers, 63% want more insight into their spending so that they can budget better.¹⁵ Personalised and autonomous banking and investment options are key to offering a more proactive approach to banking, rather than a passive one.

¹⁵ [Marqueta, 2022](#)



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WHAT'S HAPPENING?

AI-powered experiences will offer consumers a more intelligent experience

With 80% of young people¹⁶ wanting insurance agents to help them understand insurance products, AI-powered solutions can help to educate consumers about their finances. Microsoft's recent acquisition of ChatGPT is one example of AI offering consumers a more enriching approach to search and chat experiences. Its Azure Bot Service allows consumers to interact with the brand through mobile channels, helping to answer questions in a friendly and accessible way.

¹⁶ [MacNeil Group, 2021](#)



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WHAT'S HAPPENING?

Consumers want banks to be more approachable

Consumer brands today are focused on offering a human-first experience, but the banks are lagging behind. This is impacting consumer expectations of financial institutions, leading them to pursue more approachable 'brands' rather than traditional 'banks', which are often seen as formal, out of touch, and intimidating. Banks should not underestimate the power their social values have on consumers, 28% of Britons would tell friends and family to stop using a brand that went against their social values.¹⁷

¹⁷ [Canvas8_2022](#)



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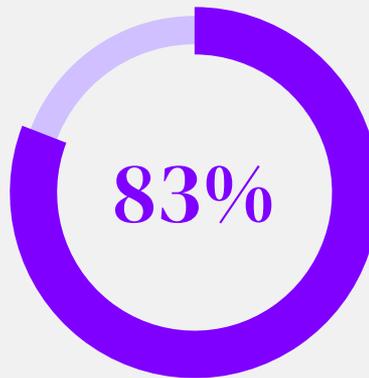
WHAT ARE THE EXPERTS SAYING?

Only a small percentage of the population switch their bank accounts. However, this will change with the next generation who will switch services like they switch apps, and increased competition will see legacy banks start to think more proactively about the services they offer.”

— Elizabeth Lumley

Deputy Editor – The Banker, Financial Times

¹⁸ [Digital Banking Report Research, 2022](#)



By 2025, 83% of financial institution executives believe personalised recommendations and advice will be commonplace across all customers.¹⁸

What new customer data sources can institutions use to help qualify them for financial products offered to consumers?

And how can institutions better utilise consumer data without compromising privacy?



Opportunities

#1

Use AI to automate new forms of personalisation.

Providers can leverage the wealth of real-time data made available through smartphones, sensors, and telematics devices to provide pre-approved products and offers, and help reduce the friction to buy. Azure Machine Learning and Azure Synapse will be your pipeline for analyzing that data and creating predictive models that will allow you to more effectively deliver your services.

#2

Approach data-as-a-product.

Traditional banks seeking to switch from transactional relationships to personalised engagements will need to approach data as a product in its own right. Current products often use a one size fits all approach, but data-driven products can offer personalisation at scale to deliver a visually enriching experience. An additional benefit is that multiple streams of data can help banks improve fraud detection. Data Governance with Azure Purview is the first critical step to understand what data you have, who can access it, and where it came from. The embedded Data Catalog will allow you to create a searchable, human-friendly interface for your data.

#3

Incorporate NLP to be more approachable.

Consumers often report that ‘fear’ prevents them from checking their bank accounts, and that traditional banks feel intimidating to them. Using an AI-powered approach, banks can help their services to feel more personable and, in turn, consumers will be more likely to engage with them. New Generative AI tools such as ChatGPT, can be trained on your own assets to create brand specific, easily understandable messaging.

[Find out more](#)

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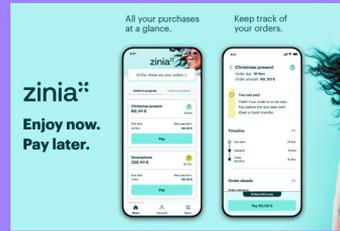
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Who's already doing this?

Santander's AI automated credit assessments



Santander's Zinia is a BNPL platform created to simplify shopping. Artificial intelligence based credit assessment technology, developed by OpenBank (Santander's digital bank), makes real-time credit decisions with the standards expected from a regulated bank. This allows masses of consumers to access instant credit that is appropriate for their financial situation.

Cuvva's paid per mile automated car insurance



Cuvva, a challenger insurance provider for short haul journeys, allows Britons to insure themselves for an hour at a time, providing full flexibility, competitive pricing and an easy to use app. The app tracks how safely its users drive and provides a score after they have driven 125 miles. The higher the score, the lower the premium. These kinds of jargon-free and digital-first approaches to insurance are appealing to wider audiences and align with ever-changing modern lifestyles.

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Supporting Society

Financial services have the power to change not just individual lives, but also wider society and the planet. Banks that play their part in relieving economic burdens, and help nudge people towards taking actions of their own, not only benefit society but are likely to win mass favour.



WHAT'S HAPPENING?

Consumers want banks and financial services to offer sustainability as standard, and they're willing to pay for it

65% of customers surveyed want their banks to reduce their carbon footprint and share these approaches with them through the use of paperless processes, renewable energy and other kinds of climate-friendly solutions.¹⁹ By sharing their efforts, banks can attract new consumers, not least because a third of consumers are willing to pay extra for green banking products, or shift to a green provider.

¹⁹ Capgemini, 2021



WHAT'S HAPPENING?

Banks are under pressure to hit **net zero targets** and consumers want to be clued in

The proportion of Britons who said they were 'very' or 'fairly' worried about climate change jumped from 59% in April 2022 to 67% by July 2022²⁰. Consumers want to know that where they bank is offering a positive contribution to the planet, not a negative one.

Several banks are now offering carbon neutral products that allow consumers to be part of the journey and bank towards a better future.

²⁰ [YouGov 2022](#)



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WHAT'S HAPPENING?

More education is needed around sustainable approaches to investing

48% of people say that more education around investing sustainably would be a driving factor towards engaging in the practice; across all knowledge levels, people are unclear how to invest sustainably.²¹ Both professionals and consumers want banks to help bridge the education gap and lead people towards greener assets and eco-investments.

²¹ [Schroders, 2022](#)



WHAT'S HAPPENING?

Consumers want the agency to **make better decisions** with their bank accounts

60% of Britons want to do more for, and be more mindful of, the environment, but feel that the cost of living prevents them from doing so.²² Challenger banks are already offering consumers ways to spend and save more sustainably, while others such as FutureCard Visa Debit Card²³ ('more cash less carbon') offers customers 6% cashback on 16% discounts on climate-friendly purchases. Helping nudge consumers to better purchases allows them to feel they have agency over their purchasing decisions.

²² [Kantar, 2022](#)

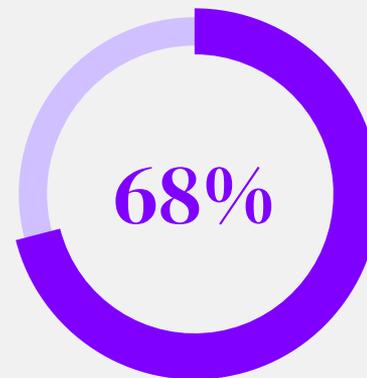
²³ [Future, homepage](#)



There is a lot of PR goodwill around ESG right now but in terms of innovation at banks, it is seen as another compliance barrier to getting the work they want to do done. But ESG is not going to go away.”

— Elizabeth Lumley

Deputy Editor – The Banker, Financial Times



of those who identify as having 'expert/advanced' investment knowledge believe sustainable investments are a surefire way to secure long-term profitability.²⁴

²⁴ [2022 Schroders' Global Investor Study](#)

**How is your business supporting
the climate?**

**How can technology help
automate better actions and
better impact on society?**



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Opportunities

#1

Consumers want banking apps to nudge them to spend better.

Banks should help their customers achieve a positive impact with their financial decisions by helping build incentives and nudging them towards actions that support the greater good. For example, Klarna's launch of Sustainable Collections in collaboration with Good on You, the world's leading sustainability rating platform for fashion brands, helps bring transparency to customers when making purchases.

#2

Build data-driven programmes to become more sustainable.

Consumers want banks to have a positive impact on society. They don't just want to be held accountable as an individual, they want to know that their bank is also taking steps forward and will nudge them in the right direction. Offering programmes and options up front will help engage consumers to build their financial futures more mindfully with you. Microsoft Cloud for Sustainability is your platform for managing the data and accelerates your sustainability journey with pre-built, reports, models, and standards that you can adapt and extend.

#3

Make your plans towards net zero explicit by publishing them online.

Banks are being measured on their path to net zero, but consumers also want to know where you're at. Take them with you on your journey to offer transparency and accountability. For example, banks and insurance companies help accelerate to carbon neutral through products, such as insurance of carbon credits, or helping manufacturing reduce their use of non-environmental forms of fuel.

[Find out more](#)

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Who's already doing this?

Intuit's global platform helps small businesses to solve big issues



Since 2021, Intuit Inc, the global technology platform that makes TurboTax, QuickBooks, Mint and Credit Karma, has been helping 1 million US small businesses cut their carbon emissions by 50% by 2030. Small business owners in the US and UK can go to the Intuit Climate Action Marketplace, an online destination that provides resources to small businesses, to reduce their carbon emissions at scale, while also helping them save money and grow their business.

Transforming local sustainability through global partnerships



Rabobank, a Dutch multinational banking and financial services company, and Solidaridad, an international civil society organization, have collaborated on a project to connect farmers to large corporations to capture carbon dioxide by planting trees and other sustainable agricultural practices. Using an Azure Cloud-based platform developed in collaboration with Microsoft, the initiative aims to compensate the carbon dioxide sequestered by farmers by selling carbon through its platform. The scalable AI and machine-learning based platform will empower farmers whilst addressing the urgency of climate change.

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Always-on Credit

There is a growing appetite amongst consumers to explore credit and finance from the brands they know and love the most, as and when they need it. The next generation of embedded finance will force banks to get creative about where they offer their services.

WHAT'S HAPPENING?

Consumers want to be able to access financial services that are **context-relevant**

Embedded finance use has picked up in recent years, and is expected to rise exponentially as consumers continue to seek frictionless finance experiences.

With two thirds of consumers saying they would happily invest or save money through a company that isn't a bank, the retail banking revenue pool is decreasing and reliance on 3rd party partnerships will be key.²⁵

²⁵ [Additiv, 2022](#)



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WHAT'S HAPPENING?

Utilising credit will become a widespread, **daily** **occurrence** for consumers

A Citizens Advice survey found that 42% of Brits had used another form of borrowing to pay off their BNPL debt between 2021 and 2022.²⁶ As people struggle to make ends meet, they want financial literacy tools to be embedded within credit experiences and personalised to them. Financial brands that offer transparent credit, such as Affirm, could win the trust of a notoriously transient generation, who are already putting off major milestones in life, such as getting a mortgage or setting up their pension.²⁷

²⁶ [Citizens Advice, 2022](#)

²⁷ [Canvas8, 2022](#)



WHAT'S HAPPENING?

However, despite increased use, many consumers still struggle to understand credit

In the UK, 70% of adults don't know their credit score, with many claiming that they don't have the knowledge or the time to monitor their financial health, or they're scared of what they might find.²⁸ Education to help break the money taboo surrounding credit scores will be key to offering a more seamless experience.

²⁸ [YouGov, 2021](#)



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WHAT'S HAPPENING?

Financial services are already being offered by the brands consumers love and trust

With many of the brands that consumers interact with each day offering financing options, consumers will begin to have very little reason to turn to their banks. For example, PayPal's super-app²⁹ allows users to: shop directly from the app, access discounts and a loyalty programme, combine payments, savings, bill pay, crypto, shopping and more.

Though innovation in super-apps is slow, building out financial services through the brands that consumers already know is proving successful in attracting new customers and retaining existing ones.

²⁹ [PayPal_2021](#)



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Finance is already embedded in our lives and we now have the technology that allows those financial services to be truly embedded into other areas of our lives where banks weren't traditionally there.”

— Elizabeth Lumley

Deputy Editor - The Banker, Financial Times

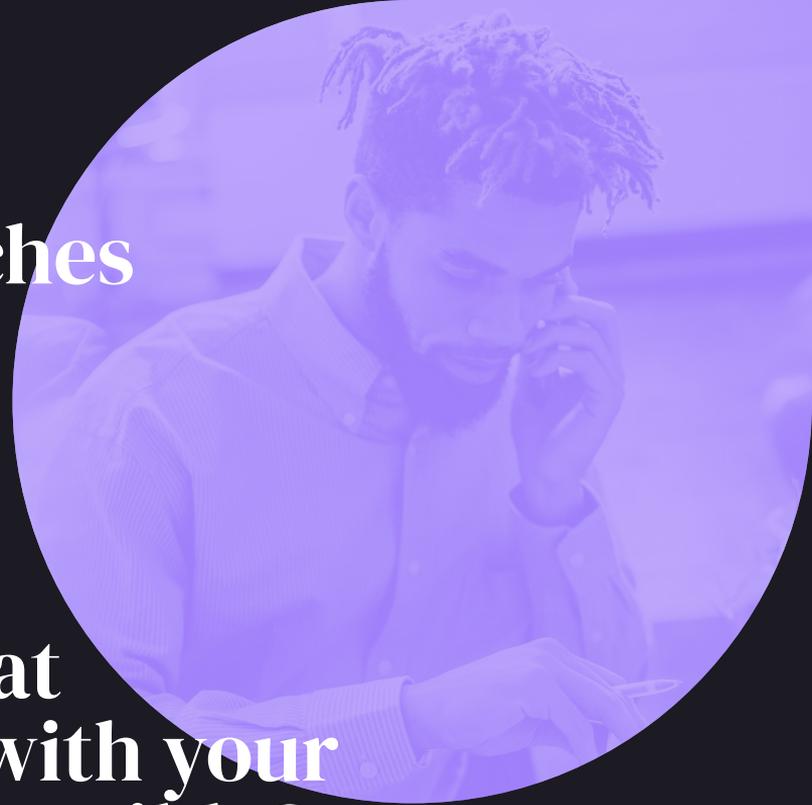
10x

It's estimated that embedded financial services will produce \$230B in revenues in 2025, a 10-fold increase over the \$22.5B in revenues in 2020.³⁰

³⁰ [Plaid, 2022](#)

How are you offering your customers flexible approaches to finance, and embedding your products where your customers need them?

What safeguards ensure that customers are interacting with your products and services responsibly?



Opportunities

#1

Offer data-driven ways for consumers to understand credit.

With new opportunities emerging, banks need to adopt a data-driven approach to educating consumers, particularly digital natives who are coming of age and will look to switch services based on product features. Open-banking innovation and embedded finance will unlock a myriad of opportunities that will enable third party fintech players to offer a wider range of financing at different consumer touchpoints.

#2

Consumers want flexibility, and they want to be able to access this flexibility through the ease of their smartphones.

Gen Zers will demand flexible financing options from a range of lifestyle touchpoints, and will offer their loyalty to the brands and banks that offer immediate access to seamless credit in the context of their purchasing. Other generations, such as Millennials and Gen X, will look for more flexible products around home ownership and insurance. Banks will need to manage and mitigate the risk; pre-approved credit based on data like Liberis are one such opportunity.

#3

Embrace technological partnerships.

As big tech muscles in, banks will need to be able to initiate and negotiate strong partnerships. Banks that form strong partnerships with consumer brands will be able to find a bigger presence in the everyday touchpoints of consumers, while offering an opportunity to streamline services and incentives for new and existing customers. Integrating with third parties will need an API strategy implemented via Azure API Management a secure, scalable and highly available API management that integrates with your authentication.

[Find out more](#)

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Who's already doing this?

Lyft pays drivers in real time



Ride-sharing app Lyft offers a checking account and associated debit card exclusively to its drivers. Using this account, drivers get paid immediately after every ride rather than having to wait weeks for a lump sum payment of many rides combined. They can then spend those funds from their Lyft debit card, and get cash back and rewards not offered anywhere else.

Shopify helps store owners to 'skip the bank'



Shopify Balance allows Shopify store owners to 'skip the bank' by getting paid faster and eliminating the need to open a separate business bank account. It also offers a debit card with exclusive rewards for purchases made towards growing a Shopify business. Describing the product as 'Not a bank account. Better' it leans into the business-first features – such as simplifying taxes, transferring money and keeping track of store performance – that make it attractive to small business owners. Cash back rewards encourage users to top up their Spotify Balance for further spending.

Featured expert in this report



Elizabeth Lumley

Deputy Editor - The Banker, Financial Times

Elizabeth has been a global specialist commentator on services, regulations, risk, data and technology in investment, retail, and global transaction banking for over 20 years. She is internationally recognised as one of the leading voices in FinTech and banking technology innovation.

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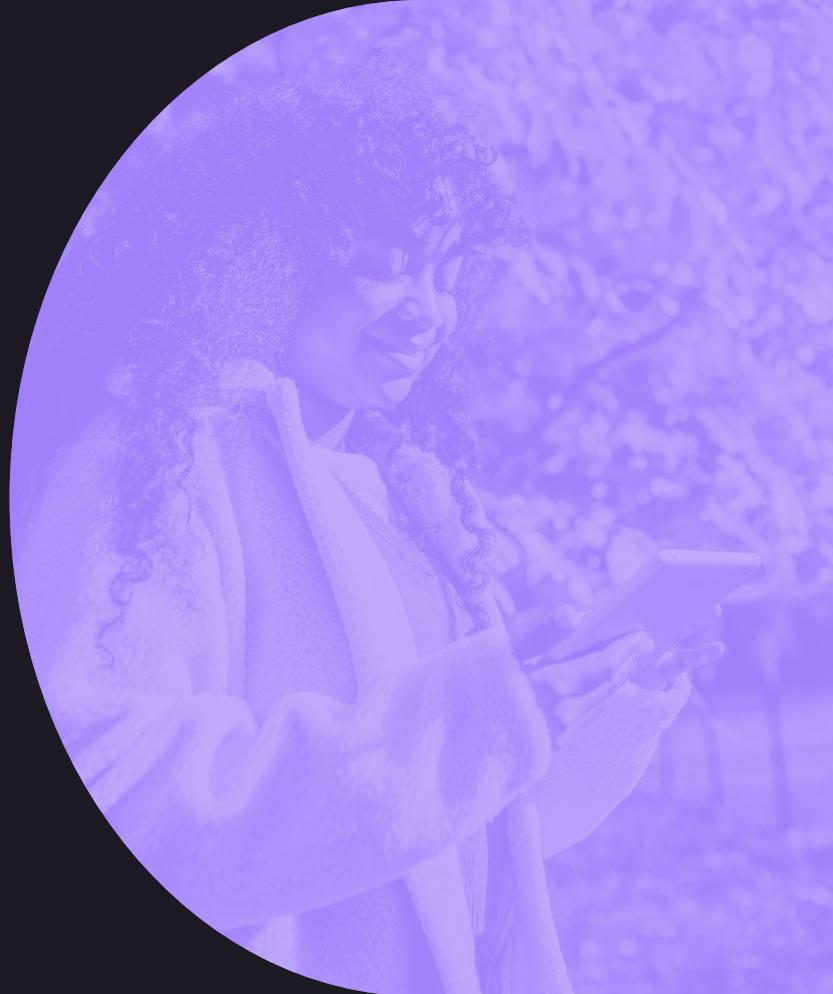
If you're interested in exploring any of the opportunities outlined in this report, please get in touch with Kin + Carta to chat more.

Kin + Carta is a global digital transformation consultancy committed to working alongside our clients to build a world that works better for everyone. If you'd like to know more about data-powered innovation or find out how Kin + Carta can help you to reach your customers, please get in touch with:

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