

The NextGen Leadership Report



HCLI Faculty of AI for Strategic Foresight

In partnership with ananki.ai

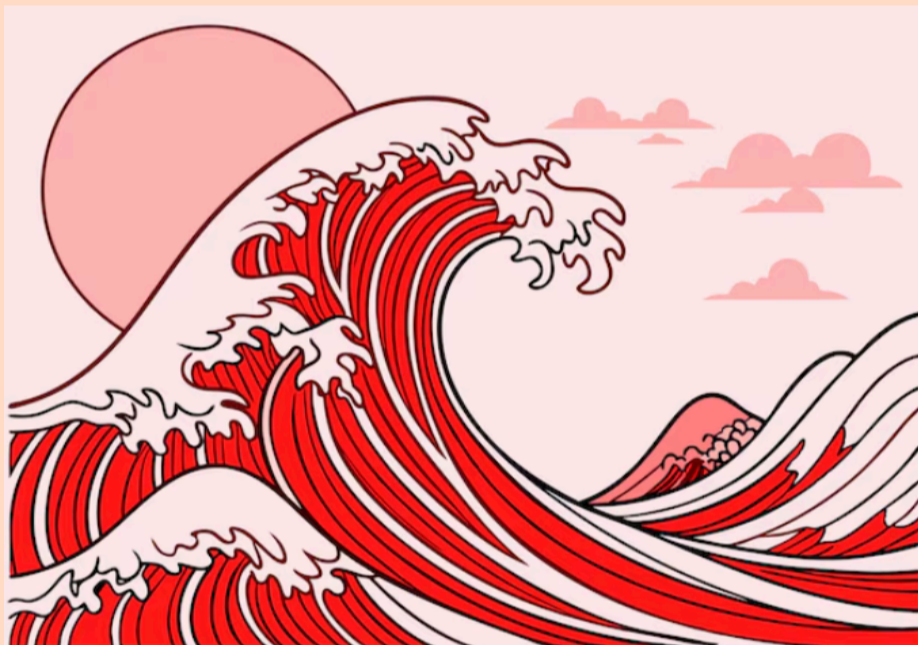
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Human Capital Leadership Institute

The Future of Banking

Asia Edition

The institute for
Asian Financial
Leaders Programme
and Asia Board
Leaders Summit



The Next Big Waves for Banks in Asia: Surf, Swim or Sink

Banking's future in Asia is being written now, in technology shifts, geopolitical realignments and competitive disruptions. This report decodes twelve of the most consequential signals through an AI-powered strategic foresight framework. Think of it as a chart of the sea drawn before the tide turns.

12 Future-changing Insights

Demand for Bifocal Bankers: When East Meets West

The Dragon's Footprint: Banking the New China-ASEAN Industrial Order

Old Money, New Address: Family Offices' Next Moves

Fork in the Tech Stack

Platform Economics for Banks

The Rise of the Shadow Bank — Private Credit Is Asia's Fastest Growing Corporate Capital

The Inheritance Economy: Asia's Wealth Transfer – Bigger and Faster Than Ever

The New Map of Money — Asia's private wealth is redrawing boundaries

The Yuan That Binds — Growth in yuan-denominated trade settlement within ASEAN

The New Silk Road Needs Financing — ASEAN's most valuable trade finance corridors

Follow the Green — The \$1.5 trillion green transition financing opportunity banks cannot ignore

Predictive Is the New Loyal — How banks are using analytics to keep customers, by going from reactive to prescient

The Future of Banking: Asia Edition



A Strategic Foresight Report Powered by Ananki

The world's best-run banks have always invested in intelligence – in understanding where markets are heading before competitors do, in seeing structural shifts before they become obvious and in making strategic choices early enough to matter. What has changed is the quality and scale of intelligence now available. Ananki's AI-powered foresight engine, built on the most advanced AI infrastructure, represents a step change in what strategic foresight can deliver – sweeping wider, going deeper and moving faster than any conventional research methodology can match. This report is its application to the future of banking across Southeast Asia and the implications it surfaces are consequential for every board and C-suite in the region.

Where traditional strategic research tracks trends that are already visible, Ananki tracks signals – the early, often nascent indicators of forces that are still forming. It draws on a continuously updated corpus spanning academic research, regulatory publications, central bank communications, earnings calls, practitioner interviews and expert commentary across all major markets, extracting signals through machine learning algorithms calibrated not to what is generating the most noise but to what is strategically most significant. From this landscape it identifies 100 of the most consequential signals shaping the future of banking, assessing each for impact and certainty and surfacing the forces that matter most before they reach the mainstream agenda of the industry they are about to reshape.

From these 100 signals, human experts – drawing on decades of practitioner experience and strategic foresight expertise – identify the 12 most powerful forces shaping Asian banking over the next decade. This is where AI-powered breadth paves the way for human judgment: experts select, interpret and interrogate the signals that matter most given the specific competitive context, the decisions facing leadership teams and the compounding interactions between forces that create the most significant strategic consequences. The 12 insights in this report range from the China-ASEAN industrial order and the \$1.5 trillion green transition financing gap to the fork in the technology stack, the \$5.8 trillion generational wealth transfer and the rise of platform economics as banking's most consequential competitive threat.

But the report does not stop at insights. Across the 12 forces, five dominant structural drivers emerge – each carrying a fundamental bipolar tension whose resolution will determine which future materialises. These tensions are then combined into multipolar scenarios: distinct, plausible alternative futures constructed around the two dominant drivers whose resolution creates the widest divergence in strategic outcomes. Four scenario spaces – Continuation, Acceleration, Disruption and Reversal – give banks a framework for stress-testing their strategic assumptions and identifying the decisions that are robust across multiple futures rather than optimised for a single one.

This is what makes Ananki's approach to strategic foresight genuinely different. It is not a forecast. It is not a trend report. It is a living, continuously updated intelligence system that combines the analytical breadth and speed of AI with the contextual judgment and strategic experience that only human experts can provide – producing a quality of foresight that neither could achieve alone. For the boards and C-suites of Asian banking, the question it poses is not whether these forces will reshape the competitive landscape. It already is. The question is whether the strategic response will be deliberate enough, early enough and differentiated enough to occupy defensible ground when the reshaping is complete.

The Future of Banking: Asia Edition is produced by the HCLI Faculty of AI for Strategic Foresight in partnership with ananki.ai.

12 Insights

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3. Fork in the Tech Stack
4. The Inheritance Economy: Asia's Wealth Transfer, Bigger and Faster Than Ever
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