

FSR OUTLOOK 2022: ANTICIPATING CHANGE, BEING PREPARED

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Our Financial Services Regulatory (FSR) team surveys the regulatory landscape for 2022 and identifies themes that we expect to be at the core of regulatory priorities globally over the next 12 months.

Covid-19 and the repercussions of the UK's exit from the EU continued to impact regulatory responses this year. But 2021 was also shaped by governments' desire for financial services to support sustainable economic growth and foster innovation, by the increasing adoption of new technologies by both firms and regulators, and by some rapid and significant changes in social attitudes. These will all continue to cast their shadow on the regulatory landscape in the next 12 months.

Our Global Outlook for 2022 considers nine different areas of focus. Improving outcomes for consumers is always high on the priority list, but we are also seeing signs of regulatory appetite to intervene in the pricing of financial products. The operations of the debt capital markets are increasingly coming under scrutiny. We look at regulators embarking on a journey to enhance diversity and inclusion, striking a balance between post-pandemic forbearance and the need to enforce regulatory priorities, tackling systemic and consumer risks in cryptocurrency markets, and weighing the benefits and potential for detriment posed by the increasing adoption of artificial intelligence in the delivery of financial services. While wholesale central bank digital currencies seem likely to transform payment services, the case in the retail sector seems less clear. Finally we also consider the impact of changes in the ransomware business model.

In addition, our [2021 Global Bank Review](#) looks at how all things ESG are helping to create a purposeful future.

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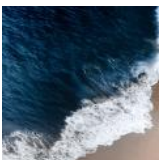
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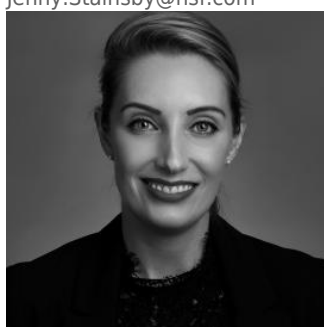
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