

FROST & SULLIVAN
BEST PRACTICES



2026

GLOBAL EMBEDDED API-DRIVEN
FINANCIAL SERVICES

PRODUCT LEADERSHIP



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Best Practices Criteria for World-Class Performance

Frost & Sullivan applies a rigorous analytical process to evaluate multiple nominees for each recognition category before determining the final recognition recipient. The process involves a detailed evaluation of best practices criteria across two dimensions for each nominated company. Marqeta excels in many of the criteria in the embedded API-driven financial services space.

RECOGNITION CRITERIA	
<i>New Product Attributes</i>	<i>Customer Impact</i>
Match to Needs	Price/Performance Value
Reliability	Customer Purchase Experience
Quality	Customer Ownership Experience
Positioning	Customer Service Experience
Design	Brand Equity

The Transformation of the Embedded API-Driven Financial Services Industry

The global business-to-business (B2B) payments market reached an estimated value of \$11.69 trillion in 2024 and should grow to approximately \$15.88 trillion by 2030, reflecting a compound annual growth rate of 5.2%.¹ Enterprises continue to modernize financial operations, which drives demand for digital payment infrastructure, real-time processing capabilities, and automated workflows. Organizations increasingly replace paper-based and manual processes with integrated, Application Programming Interface (API)-enabled platforms that streamline accounts payable, accounts receivable, and cross-border transactions. This transition supports greater efficiency, faster settlement, and improved visibility into cash positions.

North America and Europe led global transaction value in 2024 due to advanced banking systems and widespread adoption of digital payment technologies across enterprises.² Asia-Pacific and Latin America show the strongest growth momentum, supported by expanding financial infrastructure and increasing participation from small and medium-sized businesses. Subject matter experts (SMEs) play an increasingly important role in market expansion as they adopt formal payment systems and seek scalable, cost-effective solutions.

Enterprises continue to embed payment functionality directly into enterprise resource planning, procurement, and accounting platforms, which simplifies workflows and reduces reconciliation

¹ *B2B Payments Market, Global, 2024–2030* (Frost & Sullivan, December 2025)

² *Ibid.*

challenges. Real-time payments adoption, virtual cards, and embedded finance solutions continue to accelerate as organizations prioritize speed, transparency, and improved cash-flow management. In parallel, companies place greater emphasis on security, regulatory compliance, and fraud prevention, which drives ongoing innovation and differentiation among solution providers.

The market also reflects a broader structural shift toward fully digitized financial ecosystems. Businesses increasingly adopt platforms that unify invoicing, payment execution, reconciliation, and reporting within a single environment. Advanced analytics powered by artificial intelligence (AI) and machine learning support more accurate forecasting, risk management, and working capital optimization. Additionally, regulatory initiatives such as International Organization for Standardization 20022 standards, real-time payment frameworks, and open banking policies promote interoperability and data transparency across domestic and international transactions.

“Innovative business models further reinforce the value of embedded payments by enabling organizations to streamline operations while enhancing customer engagement. Companies leverage integrated payment capabilities to reduce reliance on external systems and minimize administrative complexity, which allows greater focus on service delivery and experience optimization.”

**- Debashrita Tripathy,
Senior Consulting Analyst**

Overall, the B2B payments landscape continues to move toward high-volume, technology-driven operating models that rely on automation, scalability, and ecosystem integration.³

Transformative megatrends continue to accelerate the adoption of embedded payments across the global digital economy.⁴ As commerce increasingly takes place within online platforms and applications, businesses prioritize seamless transaction experiences that integrate directly into user journeys. Embedded payment functionality enables organizations to simplify checkout processes, reduce

friction, and enhance overall usability for both consumers and enterprise customers. This capability also allows companies to unlock new revenue opportunities by incorporating financial services into their core digital offerings. Software-as-a-service providers, financial institutions, and financial technology (fintech) firms increasingly position embedded payments as a competitive differentiator, which drives deeper collaboration across these ecosystems to expand service portfolios beyond core transaction processing.

Innovative business models further reinforce the value of embedded payments by enabling organizations to streamline operations while enhancing customer engagement. Companies leverage integrated payment capabilities to reduce reliance on external systems and minimize administrative complexity, which allows greater focus on service delivery and experience optimization. Simultaneously, embedded solutions generate valuable transaction-level data that supports more informed decision-making. Organizations increasingly use these insights to refine offerings, tailor customer interactions, and develop more personalized products. This shift extends embedded payments beyond traditional retail environments, enabling adoption across a wide range of industries that seek to integrate financial functionality into existing services while introducing new monetization pathways.

³ Ibid.

⁴ *Growth Opportunities in Embedded Payments, Global, 2024-2029* (Frost & Sullivan, July 2024)

Disruptive technologies underpin the continued evolution of embedded payments by enabling seamless integration within non-financial platforms. Core components such as payment gateways, tokenization frameworks, and integrated payment methods support secure and efficient transaction processing, while advanced data analytics capabilities enhance visibility and control. Businesses apply these technologies across a growing set of use cases, including consumer credit, point-of-sale financing, and wealth management services. Organizations that deploy embedded payment solutions strengthen their ability to respond to changing economic conditions, optimize cost structures, and diversify revenue streams. In addition, they can rapidly adopt emerging payment innovations such as buy now, pay later models and one-click checkout experiences, which support long-term adaptability and sustained growth.

“Marqeta’s product strategy has translated into strong commercial adoption across a diverse set of use cases, driven by the platform’s ability to support scalable, secure, and configurable payment programs. The company empowers a wide range of clients to launch and grow card-based solutions, including large-scale fintech applications and digital platforms. Its work with partners in areas such as peer-to-peer payments and expense management highlights the platform’s ability to handle significant transaction volumes while maintaining performance and reliability.”

**- Marcos Ainchil,
BPR Analyst**

Marqeta: API-Driven Card Issuing Platform Enabling Modern Payment Innovation

Founded in 2010, Marqeta is a global fintech company that provides an API-driven card issuing and payment processing platform. The company enables businesses to create, manage, and scale customized payment card programs, including debit, prepaid, and credit solutions. Marqeta’s cloud-native infrastructure allows clients to embed financial services directly into their applications, supporting use cases in Buy Now, Pay Later (BNPL), digital banking, expense management, and on-demand payments for both consumer and commercial programs. Its platform offers advanced capabilities such as

real-time transaction controls, tokenization, and virtual card issuance, which enhance security, flexibility, and operational efficiency. Serving fintechs, enterprises, and financial institutions, Marqeta is certified to operate in over 40 countries, supporting customers across multiple regions and helping them deliver modern, scalable, and user-centric payment experiences.

Driving Product Innovation and Delivering High-Performance Solutions Aligned with Market Needs

The embedded finance and broader fintech landscape continue to evolve rapidly, shaped by ongoing regulatory and technological dynamics. Organizations operating in this space must continuously adapt to shifting legal and compliance requirements, which often change across jurisdictions and require timely adjustments to operational and product strategies.

The expanding opportunity within embedded finance introduces the need for an adoption strategy, particularly among brands that lack prior experience in financial services. Many organizations recognize the strategic value of integrating financial capabilities into their offerings but face a steep learning curve in understanding implementation requirements, regulatory considerations, and operational implications. Without the help of an experienced technology partner already operating a scale, the complexity of embedded financial products requires a high level of engagement, education, and long-term commitment compared to more straightforward solutions.

With its modern card issuing platform, Marqeta offers an integrated continuum of products spanning debit and credit, enabling customers to meet the needs of consumers and SMBs throughout their financial journey. The company concentrates on solutions that allow businesses to embed financial capabilities directly into their products, with a primary focus on card issuance and transaction enablement across a variety of use cases.

Marqeta has built a strong foundation in debit and prepaid programs, which represent some of its most established and widely adopted offerings. The platform supports digital banking providers, fintech applications, and on-demand service platforms by enabling account creation and real-time money movement. These capabilities allow clients to serve end users in scenarios such as worker payouts, peer-to-peer transactions, and installment and incentive-based payments. Prepaid and debit solutions' flexibility enables Marqeta to address a broad range of client requirements over time, reinforcing their role as core components of its product portfolio.

The company has expanded its capabilities into credit solutions, particularly within co-branded card programs. Marqeta enables clients to launch and manage end-to-end credit offerings that include user-facing applications, card issuance, transaction processing, and servicing functions such as underwriting, collections, and dispute handling. These programs support a wide spectrum of partners, including large enterprise brands and retailers that seek to integrate financial products into their customer engagement strategies. Marqeta has also been a pioneer in the BNPL industry, powering the top 3 global BNPL providers (Affirm, Afterpay, Klarna). While BNPL started with Marqeta enabling virtual cards for seamless payment experiences without costly backend integrations, the category continues to evolve with new card functionality that allows end users to pay anywhere that cards are accepted with the flexibility to split a purchase over time. Marqeta recognizes the growing demand for small business-focused credit solutions and continues to align its platform capabilities with this segment.

In the commercial space, Marqeta provides credit-based solutions that support expense management platforms and business payment workflows. Its infrastructure enables high-volume transaction processing and supports use cases such as corporate spend management and supplier payments. The platform includes virtual card capabilities, including single-use and tokenized payment credentials, which enhance security and control while enabling more efficient payment execution. These features have become important for businesses that require scalable and automated payment processes.

Marqeta invests in emerging innovation areas, including solutions that integrate digital assets into traditional payment frameworks. The platform supports the development of stablecoin-backed card programs and settlement mechanisms, positioning the company to address evolving client demand.

Marqeta operates across multiple international markets, with processing capabilities in numerous countries and issuing licenses in regions such as the United Kingdom (UK) and the European Economic Area. Marqeta's 2025 acquisition of Transactpay, a BIN Sponsorship provider that is licensed as an E-Money Institution (EMI), strengthened Marqeta's card program management capabilities in Europe and enabled its customers to expand more easily in European markets. This global infrastructure allows the company to support clients with multinational operations and respond to demand for cross-border and multi-region payment solutions.

Marqeta's product strategy has translated into strong commercial adoption across a diverse set of use cases, driven by the platform's ability to support scalable, secure, and configurable payment programs. The company empowers a wide range of clients to launch and grow card-based solutions, including large-scale fintech applications and digital platforms. Its work with partners in areas such as peer-to-peer payments as BNPL, on-demand delivery, and expense management highlights the platform's ability to handle significant transaction volumes while maintaining performance and reliability.

Marqeta's investment in tokenization and virtual card capabilities has played a critical role in driving adoption within corporate and business payment environments. The company enables clients to issue single-use virtual cards that enhance control and security, which proves essential for use cases such as expense management and supplier payments. These capabilities allow businesses to streamline payment workflows while reducing exposure to fraud. Marqeta has developed advanced card control features that give clients greater flexibility in managing transactions, further strengthening program integrity and operational efficiency.

Maximizing Value Through Efficient Customer Onboarding and Implementation

Beyond product performance, Marqeta places strong emphasis on the customer onboarding and implementation experience. The company leverages its track record of launching payment programs to guide clients through the onboarding process, helping them identify optimal approaches for deployment based on specific use cases. Its technology architecture supports efficient scaling, which ensures that clients can grow their programs without compromising performance.

The company incorporates input from existing and prospective clients, which offers visibility into shifting market expectations and unmet needs. This perspective helps Marqeta identify opportunities to enhance its product portfolio and further differentiate its offerings. The company monitors broader industry developments through collaboration with payment networks and banking partners, which provide visibility into regulatory trends, compliance expectations, and operational challenges that influence product design.

Klarna

Marqeta supported Klarna in executing a large-scale migration of its card issuing infrastructure, demonstrating the platform's ability to operate on a global scale while enabling continued product innovation. Klarna, which serves more than 114 million active users and partners with over 850,000 merchants across 26 countries, required an issuing processor that could match its pace of growth and support increasingly complex, multi-market operations.⁵ Marqeta's cloud-native, API-first architecture aligned with these requirements by providing the flexibility, resilience, and configurability needed to manage large, dynamic payment programs.

The migration represented Klarna's first end-to-end transition of a major card program and spanned multiple regions, currencies, and regulatory environments, including Sweden, Germany, and the UK. The company structured the migration through a phased approach that included Bank Identification Number

⁵ *Klarna Card Migration Case Study* (Marqeta, shared April 2026)

(BIN) segmentation, staged rollouts, and a pilot program to validate execution. This method reduced operational risk and ensured continuity throughout the transition.

Marqeta empowered the rapid adoption and scaling of Klarna's flexible card program by leveraging its API-driven infrastructure and support for advanced network capabilities such as Visa Flexible Credential. The platform facilitated the launch and expansion of a unified payment credential that integrates multiple funding options within a single card experience, aligning with evolving consumer expectations for flexibility and control.

The program achieved significant early traction, with approximately two million accounts opened within weeks of launch.⁶ This rapid uptake reflects both the strength of Klarna's customer base and Marqeta's ability to support high-volume onboarding and transaction processing at scale. In addition, the flexible credential now accounts for around 15% of Klarna's global payment volume, demonstrating meaningful integration into core user activity.⁷ Marqeta enabled accelerated geographic expansion, supporting a rollout across 15 European markets within a compressed timeframe. Its scalable architecture and configurable APIs allowed Klarna to deploy the program in multiple countries in a matter of months.

Marqeta complemented its technology capabilities with hands-on operational support, including on-site engagement and continuous collaboration throughout the migration process. Its teams worked closely with Klarna to address challenges in real time and maintain alignment across all stages of the rollout. This level of coordination allowed the program to proceed without disruption, achieving zero downtime for end users.

"The Marqeta team was always hands-on. Always available, even during weekends and late nights. It was clear they had just as much skin in the game. This wasn't just another client migration for them. It was a large-scale one too, and we were learning together. This spirit of shared ownership and real-time collaboration became a critical ingredient for the project's success."

Guillermo Barredo García, Senior Engineering Manager, Card and Banking

Capital on Tap

Marqeta supported Capital on Tap in advancing its card program capabilities, enabling the company to scale its lending and payment solutions for small and medium-sized enterprises across the UK. Capital on Tap, which has provided more than £1.5 billion in funding to over 75,000 SMEs since its founding in 2012, sought to enhance an already successful card program with greater speed, flexibility, and innovation capacity.⁸ Marqeta aligned with these objectives by delivering a modern, API-driven issuing platform designed to accelerate product development and support evolving business requirements.

Marqeta complemented its technical infrastructure with a collaborative and solution-oriented engagement model. The company worked closely with Capital on Tap to support the development of new ideas and respond effectively to complex requirements, reinforcing a partnership approach that extended

⁶ Ibid.

⁷ Ibid.

⁸ *Capital On Tap Case Study* (Marqeta, shared April 2026)

beyond standard service delivery. This alignment enabled Capital on Tap to enhance its customer proposition and continue evolving its financial products in line with market needs.

“Working with Marqeta has empowered us to build a great customer proposition. From the user-friendly technology that allowed us to develop Capital on Tap at a very high speed to their response to complex new ideas, the attitude is very much one of enablement and support.”

Liam Flanagan – Technical Architect, Capital on Tap

Marqeta’s technology enabled Capital on Tap to expand its product capabilities while maintaining rapid development cycles. The platform’s open API framework, which includes hundreds of available endpoints, allowed developers to design, build, and refine card-based solutions with a high degree of control and customization. The availability of an instant-issue sandbox environment supported rapid prototyping, testing, and deployment, which reduced time to market for new features and enhancements.

The platform also provided real-time transaction data and reporting capabilities, strengthening Capital on Tap’s ability to monitor performance, generate insights, and optimize its offerings. A single integration approach simplified scalability, allowing the company to expand its operations and adapt its solutions across different markets without requiring redevelopment. These capabilities supported Capital on Tap’s broader mission to improve access to working capital for underserved SMEs, including businesses in both urban and rural areas that traditional financial institutions often overlook.

“The customer experience with Marqeta is second to none- they care passionately about harnessing ideas and turning them into innovation. Having searched the market, it’s very obvious to us that Marqeta is not just another processor. They go way beyond expectations.”

Claire Bennett – Project Manager, Capital on Tap

Enhancing Customer Outcomes Through Expert Support and Seamless Operational Execution

Marqeta complements its technological capabilities with deep SME across its teams. The company brings experienced professionals into the implementation process to provide practical guidance and industry insight, even in cases where a specific program type represents a new use case for the platform. This combination helps clients navigate the complexity of highly regulated financial products and reduces the risk associated with program deployment.

Marqeta’s global infrastructure supports the expansion of its clients into new markets. The company enables international program launches by aligning its products with local regulatory and operational requirements, which allows clients to scale their offerings across regions. This capability has proven valuable for global platforms that require consistent payment experiences while operating in diverse regulatory environments.

Marqeta follows a multi-dimensional approach to product innovation that combines customer engagement, market intelligence, and internal expertise. The company maintains continuous dialogue with its clients through account management structures, which enables it to capture real-time feedback on product performance, emerging needs, and evolving use cases.

Marqeta complements these inputs with structured research initiatives, including end-user surveys that capture preferences, behaviors, and adoption patterns across financial products and services. These insights inform decisions related to areas such as credit usage, digital banking experiences, and emerging payment models.

Internal expertise strengthens this process. Marqeta leverages industry experience across its teams to interpret market signals, evaluate potential solutions, and anticipate future requirements. This knowledge allows the company to assess both current opportunities and adjacent use cases that show potential for adoption.

By combining feedback, ecosystem collaboration, research insights, and an experience-driven perspective, Marqeta develops and prioritizes product innovations that align with client demands and market evolution.

By integrating scalable technology, advanced security features, global reach, and experienced support teams, Marqeta delivers a customer experience that emphasizes reliability and operational confidence. This approach enables clients to launch financial products while managing regulatory requirements, fraud risks, and program performance.

Strengthening Brand Leadership and Expanding Market Presence Through Strategic Growth Initiatives

Marqeta positions its brand across use cases and vertical segments, with a focus on enabling payment possibilities and customer innovation. The company operates as an infrastructure provider that powers financial experiences behind the scenes, allowing its customers to maintain front-facing brand ownership. This approach aligns with Marqeta's role as a technology and issuing platform partner, where its value centers on performance and innovation.

Within the fintech and payments ecosystem, Marqeta establishes strong brand recognition among industry participants such as financial institutions, networks, and technology providers. Its reputation as a leading processor and issuer platform contributes to visibility in industry discussions, partnerships, and program implementations. The company invests in targeted marketing and positioning initiatives that communicate its role, capabilities, and value proposition.

As the company pursues growth into new segments and enterprise opportunities, it places emphasis on articulating its differentiation, demonstrating impact through client success, and ensuring that prospective customers understand the scope of its platform.

Marqeta positions itself as a leading modern issuer processor within a market that includes both legacy providers and technology-driven platforms. The company differentiates through its API-first architecture, flexibility, and ability to support evolving use cases, which places it at the forefront of next-generation payment infrastructure. Its growth reflects demand for these capabilities, supported by increasing transaction volumes and expansion of client programs.

The company's performance benefits from the success of its clients, many of whom operate high-growth business models in areas such as digital banking, embedded finance, and commercial payments. As these clients scale their offerings, they drive increased usage of Marqeta's platform, reinforcing a growth model tied to customer success and transaction activity.

Marqeta focuses on expanding its capabilities within the card issuing and processing domain rather than diversifying into unrelated areas. This strategy emphasizes depth within its core market, where opportunities remain across adjacent use cases and product extensions. The company continues to invest in solutions and features that enhance platform flexibility and configurability.

Innovation remains a key driver of differentiation, particularly in areas where traditional processors face limitations due to legacy infrastructure. Marqeta demonstrates its ability to bring capabilities to market quickly, including support for advanced features such as flexible credential solutions, which enable users to access multiple funding sources, debit, credit, BNPL or rewards, from a single payment card. Marqeta was the first U.S. and European processor certified for Visa Flexible Credential (VFC) and it supports Mastercard One Credential. These innovations highlight the platform's ability to adapt to evolving network standards and deliver functionality that enables clients to create customizable payment experiences.

Looking ahead, Marqeta expects continued growth driven by fintech adoption and increasing engagement from financial institutions. As banks face competition from digital-native providers, many seek more agile and scalable technology partners to modernize their offerings. Marqeta's platform provides the infrastructure required to compete in areas such as digital banking, consumer payments, and commercial finance.

Demographic shifts and changing consumer expectations support this trend, as newer generations show greater willingness to adopt digital-first financial solutions. This evolution increases demand for embedded, flexible, and user-centric payment experiences, which aligns with Marqeta's capabilities.

Conclusion

Marqeta delivers a highly flexible Application Programming Interface (API)-driven issuing platform that enables clients to build, scale, and optimize modern payment solutions. The company combines strong product innovation with reliable, high-performance infrastructure that supports diverse use cases across consumer and commercial segments. Its ability to accelerate onboarding, streamline implementation, and support rapid global expansion drives significant value for customers. Marqeta further differentiates through deep collaboration, hands-on support, and extensive industry expertise that help clients navigate complex, regulated environments. Proven success in large-scale programs and strong commercial adoption highlight the platform's impact. Together, these strengths position Marqeta as a leader in enabling next-generation financial services and sustaining long-term growth.

With its strong overall performance, Marqeta earns Frost & Sullivan's 2026 Global Product Leadership Recognition in the embedded API-driven financial services industry.

What You Need to Know about the New Product Innovation Recognition

Frost & Sullivan's New Product Innovation Recognition identifies the company that offers a new product or solution that uniquely addresses key customer challenges.

Best Practices Recognition Analysis

For the New Product Innovation Recognition, Frost & Sullivan analysts independently evaluated the criteria listed below.

New Product Attributes

Match to Needs: Customer needs directly influence and inspire the product portfolio's design and positioning

Reliability: Product consistently meets or exceeds customer performance expectations

Quality: Product offers best-in-class quality with a full complement of features and functionality

Positioning: Product serves a unique, unmet need that competitors cannot easily replicate

Design: Product features an innovative design that enhances both visual appeal and ease of use

Customer Impact

Price/Performance Value: Products or services offer the best ROI and superior value compared to similar market offerings

Customer Purchase Experience: Purchase experience with minimal friction and high transparency assures customers that they are buying the optimal solution to address both their needs and constraints

Customer Ownership Excellence: Products and solutions evolve continuously in sync with the customers' own growth journeys, engendering pride of ownership and enhanced customer experience

Customer Service Experience: Customer service is readily accessible and stress-free, and delivered with high quality, high availability, and fast response time

Brand Equity: Customers perceive the brand positively and exhibit high brand loyalty, which is regularly measured and confirmed through a high Net Promoter Score®

Best Practices Recognition Analytics Methodology

Inspire the World to Support True Leaders

This long-term process spans 12 months, beginning with the prioritization of the sector. It involves a rigorous approach that includes comprehensive scanning and analytics to identify key best practice trends. A dedicated team of analysts, advisors, coaches, and experts collaborates closely, ensuring thorough review and input. The goal is to maximize the company’s long-term value by leveraging unique perspectives to support each Best Practice Recognition and identify meaningful transformation and impact.

STEP		VALUE IMPACT	
		WHAT	WHY
1	Opportunity Universe	Identify Sectors with the Greatest Impact on the Global Economy	Value to Economic Development
2	Transformational Model	Analyze Strategic Imperatives That Drive Transformation	Understand and Create a Winning Strategy
3	Ecosystem	Map Critical Value Chains	Comprehensive Community that Shapes the Sector
4	Growth Generator	Data Foundation That Provides Decision Support System	Spark Opportunities and Accelerate Decision-making
5	Growth Opportunities	Identify Opportunities Generated by Companies	Drive the Transformation of the Industry
6	Frost Radar	Benchmark Companies on Future Growth Potential	Identify Most Powerful Companies to Action
7	Best Practices	Identify Companies Achieving Best Practices in All Critical Perspectives	Inspire the World
8	Companies to Action	Tell Your Story to the World (BICEP*)	Ecosystem Community Supporting Future Success

*Board of Directors, Investors, Customers, Employees, Partners

About Frost & Sullivan

Frost & Sullivan is the Growth Pipeline Company™. We power our clients to a future shaped by growth. Our Growth Pipeline as a Service™ provides the CEO and the CEO's growth team with a continuous and rigorous platform of growth opportunities, ensuring long-term success. To achieve positive outcomes, our team leverages over 60 years of experience, coaching organizations of all types and sizes across 6 continents with our proven best practices. To power your Growth Pipeline future, visit Frost & Sullivan at <http://www.frost.com>.

The Growth Pipeline Generator™

Frost & Sullivan’s proprietary model to systematically create ongoing growth opportunities and strategies for our clients is fueled by the Innovation Generator™.

[Learn more.](#)

Key Impacts:

- **Growth Pipeline:** Continuous Flow of Growth Opportunities
- **Growth Strategies:** Proven Best Practices
- **Innovation Culture:** Optimized Customer Experience
- **ROI & Margin:** Implementation Excellence
- **Transformational Growth:** Industry Leadership



The Innovation Generator™

Our 6 analytical perspectives are crucial in capturing the broadest range of innovative growth opportunities, most of which occur at the points of these perspectives.

Analytical Perspectives:

- **Megatrend (MT)**
- **Business Model (BM)**
- **Technology (TE)**
- **Industries (IN)**
- **Customer (CU)**
- **Geographies (GE)**

