

Banking Reinvented: Winning the Digital Transformation Race

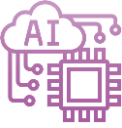
Leading banks turning digital ambition into measurable impact

In an era where digital technologies redefine the financial landscape, banks are no longer simply adapting — they are reimagining what banking can be. **Cloud computing**, **artificial intelligence**, and **blockchain** are no longer emerging tools, but decisive factors in shaping customer experiences, **operational efficiency**, and **long-term resilience**.

A market analysis carried out by Be Shaping the Future reveals how leading financial institutions in the DACH region are turning transformation into tangible results. From scalable, cloud-based infrastructures and AI-powered automation to customer-centric digital platforms and strategic partnerships with fintechs and hyperscalers — the strategies are diverse, but the goal is clear: **staying relevant in a digital-first world**.

Digital Trends

Cloud- and AI driven transformation



Leading banks are leveraging multi-cloud environments and generative AI to boost scalability, automate processes, and enhance decision-making.

Customer-centric digital platform strategists



Agile product development, intuitive mobile apps, and AI-powered chatbots deliver faster onboarding, personalized services, and improved satisfaction.

Blockchain emerges as a future enabler



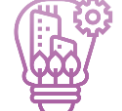
Use cases around digital assets, tokenization, and smart contracts signal a growing strategic focus beyond traditional services.

Strategic ecosystem partnerships



Collaborations with tech giants, fintechs, and consultancies accelerate cloud migrations, AI adoption, and product innovation.

Innovation hubs institutionalize change



In-house labs, incubators, and cross-functional teams are key to scaling digital innovation and building future-proof capabilities.

Security & trust remain foundational



Zero-trust architectures, digital identity, and privacy-first design are essential for resilience and regulatory alignment.

Digital Facts

32% of budgets are invested in AI

71% of the banks operating AI use cases

39% sees Cloud infrastructure or migration as priority for the next 3 years

42% of the banks are focused on personalized customer journeys

68% of managers see data security as an obstacle to the introduction of cloud solutions

HOW IT WORKS

- > **Define a Clear Digital Vision**
Set measurable goals and establish governance frameworks aligned with business strategy.
- > **Modernize Core Systems with Cloud & Zero Trust**
Adopt a cloud-first approach, integrate security by design, and enable agile scalability.
- > **Build a Data-Driven Foundation**
Centralize data, enable 360° customer insights, and empower teams with self-service analytics.
- > **Prioritize AI Use Cases**
Focus on high-impact applications like chatbots, generative AI, and intelligent automation.
- > **Create Seamless Omnichannel Experiences**
Deliver consistent, personalized services across all digital touchpoints.
- > **Foster a Culture of Innovation**
Launch innovation labs, apply agile methods, and encourage cross-functional collaboration.

KEY BENEFITS

- + **Accelerated Time-to-Market**
Faster deployment of new digital products & services through agile methodologies, modular platforms and technology partnerships.
- + **Increased Efficiency and Cost Reduction**
Automation via AI and cloud significantly reduces manual effort and operating costs.
- + **Technological Sovereignty**
Building a modern IT architecture and in-house AI competence centers ensures long-term innovation capability.
- + **Competitive Advantage through Partner Ecosystems**
Access to proven solutions, expert networks, and innovative FinTech partners strengthens market position.
- + **Improved Decision-Making through Data**
Establishing data-driven processes via central platforms, analytics tools, and a 360° customer view.
- + **Enhanced Customer Experiences**
Developing personalized, seamless omnichannel experiences increases customer loyalty and satisfaction.
- + **Compliance & Security**
Integrating Zero Trust architectures and GDPR-compliant cloud infrastructures builds trust and protects sensitive data.

Our Toolbox



Our approach

We accelerate digital transformation to shape the future of banking. Combining deep expertise in banking operations with advanced technology know-how, we empower financial institutions to modernize core systems, harness data and AI, and deliver next-generation customer experiences — enabling smarter operations, stronger customer engagement, and long-term competitive advantage — from strategy to execution.

Shaping the future. Together. Digitally.