

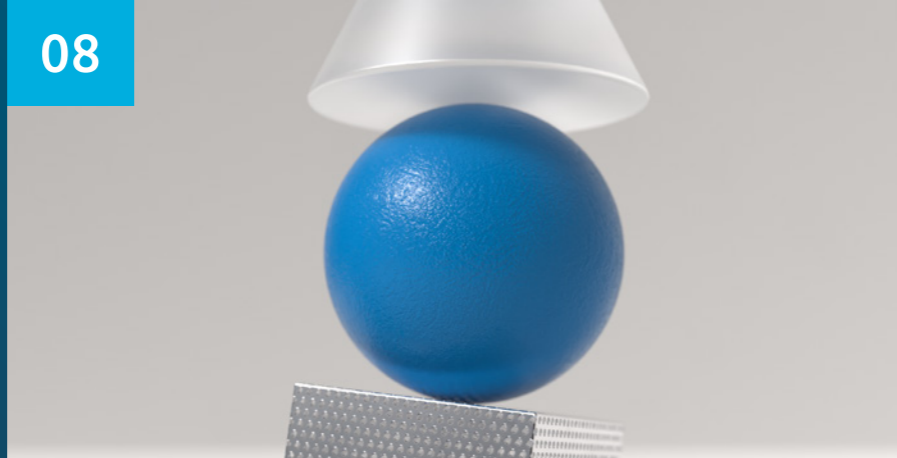
Techno Vision 2025

Financial Services





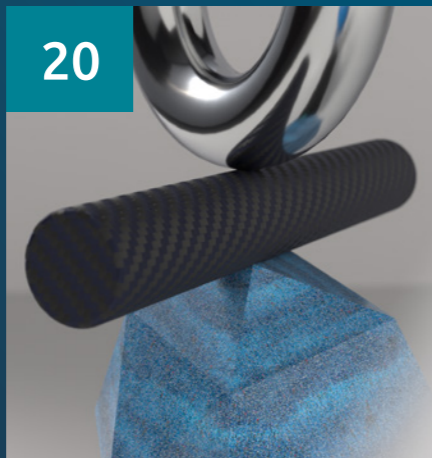
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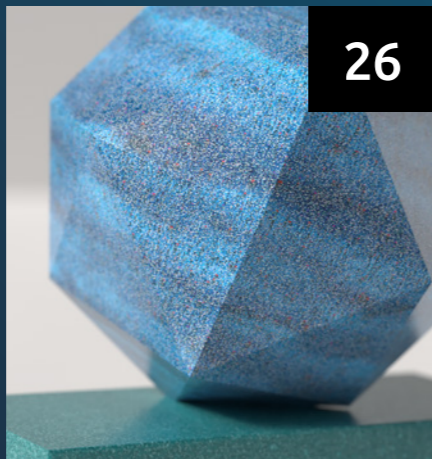
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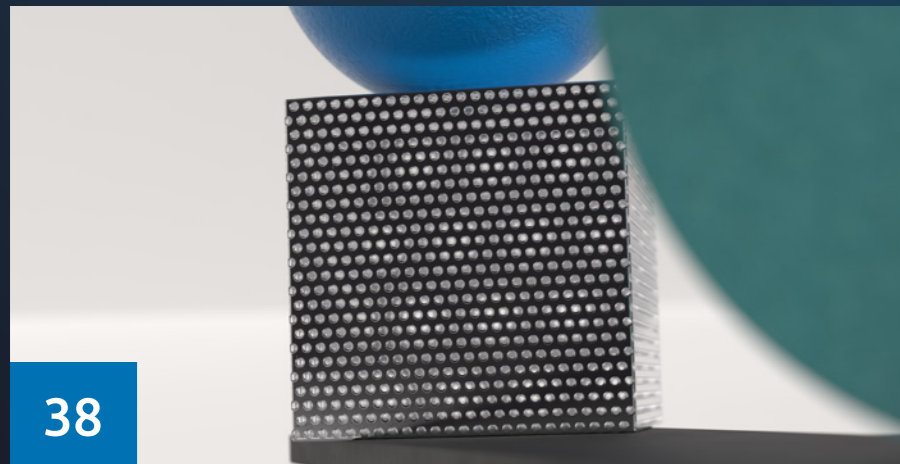
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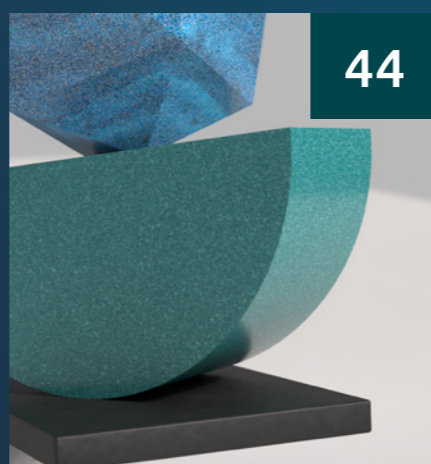
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Kartik Ramakrishnan
CEO, Financial Services Member
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Foreword

The financial services industry globally is transforming rapidly. Shifting customer needs, disruptive technologies, and the increasing democratization of finance are making financial services institutions a ubiquitous part of the lives of people. Banks and insurers are investing heavily in innovative technologies to boost efficiency and growth, making strong engineering capabilities a key differentiator to thrive in a dynamic, yet optimistic market.

Banks and wealth managers must seize the opportunities presented by an evolving macroeconomic and regulatory environment, as well as the steady growth of interest in alternative asset classes. This will necessitate designing new products to attract and retain ultra-high-net worth clients. Insurers, meanwhile, must leverage advanced data capabilities and climate-risk modelling to adapt to the new risk landscape.

The rapid advancements in AI, including generative and agentic technologies, present financial institutions with a significant opportunity to reimagine the future. AI Agents in particular have the potential to revolutionize complex financial processes, making them more personalized, efficient, and autonomous. At the heart of financial services is trust. To maintain this trust, we must develop AI responsibly, navigating the complexities of security, ethics, regulation, and ensuring sustainable technology choices.

My conversations with clients and partners paint a clear picture: technology's transformative power hinges on responsible innovation. In today's complex world, collaboration plays a vital role in technological advancements. The industry needs new playbooks to adapt and thrive in this new environment.

In this context, Capgemini TechnoVision 2025: Financial Services provides a valuable framework for businesses to navigate this evolving technological terrain. This expert-curated handbook offers a comprehensive, industry-focused perspective on enterprise technology, empowering organizations to make informed decisions and successfully transform their operations.

We trust this year's TechnoVision will be a valuable resource in your transformation journey.

Introduction

Technological advancements are accelerating at an unprecedented pace, driving daily innovation. Rapid progress in both hardware and software has unlocked previously unimaginable possibilities. However, while innovation may be swift, its adoption requires careful consideration. Businesses must strategically balance factors like AI autonomy and human oversight, innovation speed and security, personalized experiences and privacy, and technology consumption and sustainability. These competing priorities are equally critical, especially as AI expands into areas like agentic use cases, robotics, and supply chains, while simultaneously creating new cybersecurity threats and defenses.

Capgemini's TechnoVision framework helps business and technology leaders navigate this complex future and capitalize on emerging opportunities. This year's theme, 'The Pendulum Swing', emphasizes the importance of balance in the constantly shifting business-technology landscape.

We are pleased to present the 7th edition of TechnoVision: Financial Services. Building upon the broader Capgemini Group publication, this playbook specifically analyzes global technology trends within the financial services context. Featuring 37 cutting-edge trends and over 70 industry-specific examples across banking and insurance, it provides a practical framework for guiding technology strategy in this dynamic environment.

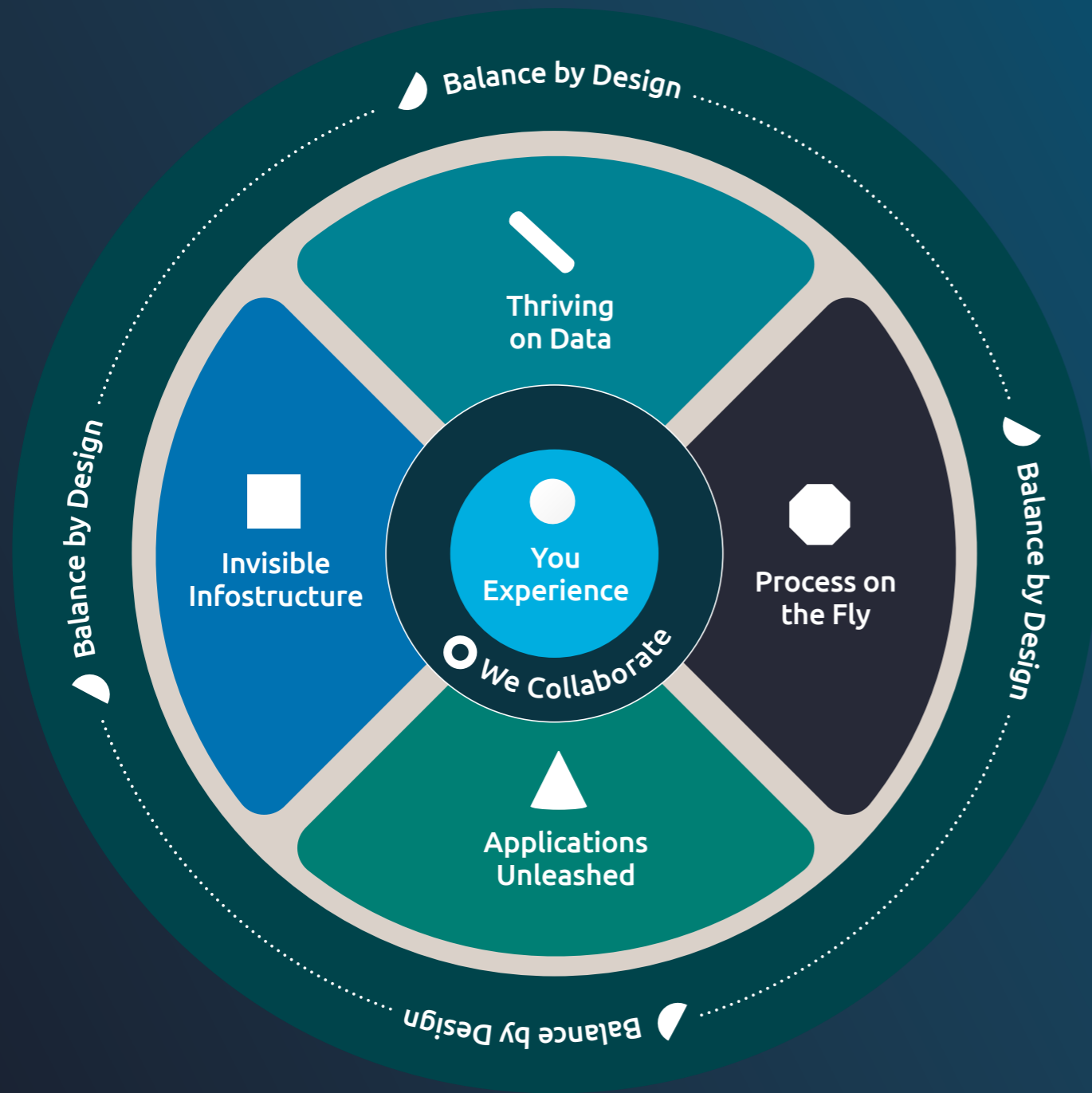
From the rise of autonomous finance through agentic AI to the urgent need for quantum-safe solutions, this playbook offers actionable insights into the convergence of technology and industry dynamics, empowering stakeholders to drive business & technology transformation. We believe *TechnoVision 2025: Financial Services* will be an invaluable resource for organizations seeking to thrive in the evolving digital ecosystem.



Pascal Brier
Group Chief Innovation Officer
Member of the Group
Executive Committee
Capgemini



Sudhir Pai
CTIO, Financial Services
Capgemini



Overview of TechnoVision 2025: Financial Services

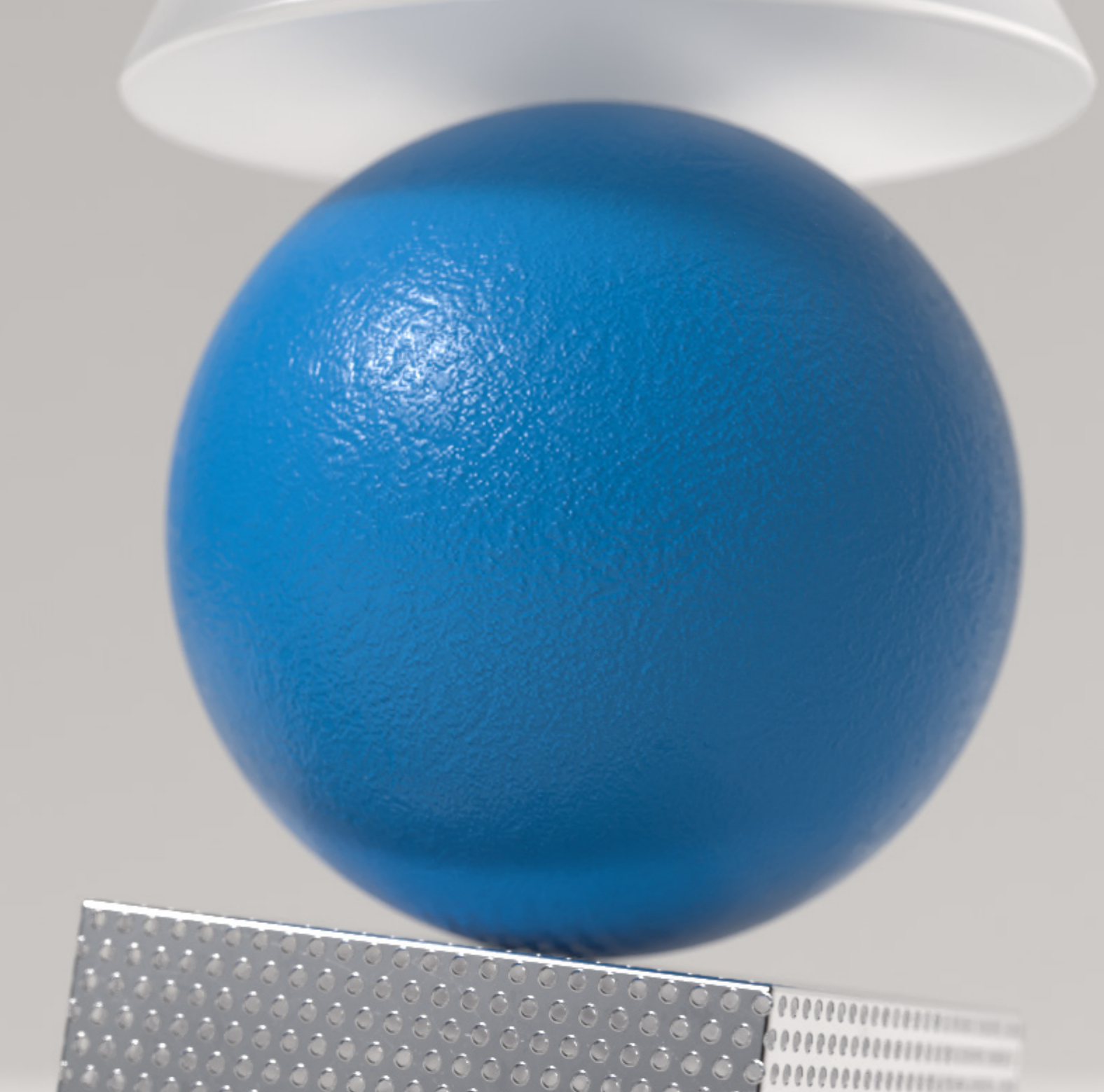
TechnoVision categorizes technology trends into six 'containers', providing individual snapshots of innovation from different perspectives (or the 'what') – ranging from user experience and collaboration, via data and process automation, all the way to infrastructure and applications. A seventh container offers a series of overarching design principles to successfully apply the trends and create transformational impact (the 'how'). These principles will help you to develop an agile mindset prepared for any portfolio, program, project, architecture, innovation initiative, or idea.

The past year has seen technological advancements in many forms entrench itself in the imagination of enterprises, artificial intelligence being just one among them. While it might be enticing to take a big bite out of the cherry, this year's theme of 'The Pendulum Swing' emphasizes how we need to master the art of maintaining balance in a constantly evolving technology landscape.

In keeping with this theme, TechnoVision 2025: Financial Services contextualizes the latest technology trends with respect to the financial services industry. With a

holistic view of the impact of technology on all aspects of enterprise, TechnoVision is a time-tested framework which continues to be applied for shaping and validating technology strategies, as well as for driving technology transformation programs. Its comprehensiveness provides C-suite executives a robust framework with which they can dig into the details as they strive to elevate their enterprise.

This industry playbook offers comprehensive insights organized across seven distinct containers of the TechnoVision framework. Each container begins by explaining its impact on financial services and highlighting relevant market trends. To demonstrate these trends, real-world examples are provided from both banking and insurance sectors. Each container then follows with insights on the ecosystems that enterprises can tap into to advance their cause. We conclude by sharing a glimpse of select Capgemini offerings designed to accelerate enterprise adoption and deliver value to your business.



You Experience

Financial services are no longer standalone, but seamlessly embedded across industries, shaping customer journeys beyond traditional finance. In today's hyperconnected world, an omnichannel experience is essential, requiring financial institutions to balance zero-touch efficiency with human guidance for complex needs, finding the 'right friction'. Success hinges on seamlessly integrating and enhancing value-added services within an interconnected ecosystem where industry boundaries are increasingly blurred. The goal is shifting from reactive service to proactive, personalizing experiences that feel intuitive and naturally integrated into daily life.

Here are key trends to monitor:

- Humanizing Digital Interactions:** While technology remains central, the emphasis is on making digital financial interactions more human. AI-powered tools are being developed to recognize and respond to customer emotions, creating more empathetic and engaging experiences. Transparency and explainability in AI-driven recommendations are becoming paramount, fostering trust. Balancing automation with human expertise, the integration of AI and Machine Learning enhances efficiency while preserving human judgment and creativity¹. For complex financial decisions, a hybrid approach, combining human expertise with AI capabilities, will ensure optimal customer outcomes.
- Highly Tailored Experiences:** Financial services are embracing hyper-personalization, powered by advanced analytics, privacy-preserving data practices, and AI, particularly generative AI. Institutions deliver tailored financial planning, investment recommendations, and proactive risk management. Platform enhancements, like centralized tools and AI-driven services, simplify money management and enhance personalization². This shift, reinforced by strong data privacy and security, is transforming the customer-institution relationship—moving from mass-market approaches to individualized experiences.
- The Ubiquity of Embedded Finance:** Embedded finance is integrating financial services into everyday customer experiences. Customers will encounter contextual financial products within the apps they use daily, such as point-of-sale financing or integrated insurance. As embedded finance becomes ubiquitous, institutions are prioritizing seamless and integrated customer experiences, offering features like one-click checkout, in-app payments, and embedded lending within phygital environments. These innovations can boost omnichannel capabilities, ensuring seamless experiences across digital platforms, contact centers, and branches.³
- Democratization of Financial Services:** Micro-investment platforms are making investing more inclusive, while AI-powered credit scoring models, leveraging alternative data, are extending credit to underserved populations. Personalized financial education initiatives, including financial literacy programs and personal budget apps, help bridge the financial literacy gap, boosting customer confidence and promoting financial well-being.⁴

Face to Interface

When AI agents look, sound, and act like us, interaction feels as natural as human-to-human.

Banking

Société Générale

Société Générale has developed Eliott, a chatbot enhanced with voice processing, that uses Natural Language Understanding (NLU) to provide a more intuitive customer experience. The chatbot can fully and accurately interpret client requests and understand the intention behind a sentence even before it is completed, providing customers with a much faster and smoother experience in handling their queries. The bot has been able to handle 4 million client conversations annually and more than half of the correspondence between the bank's subsidiary, and their 7 million+ customers.

Insurance

KB Insurance Group

KB Insurance Group leveraged Dream Avatar's hyper-personalized virtual human technology to enhance customer engagement through AI avatars, significantly boosting client engagement and response rates. Using a single photo and 10 seconds of audio, the system creates lifelike avatars that mimic real employees. The AI business card service features a virtual agent with the employee's appearance, delivering personalized video messages up to one minute long. The service includes self-PR, greetings, customer information, and contract management. The technology allows for easy customization and video production for training, product details, and internal communications, leading to a more engaging and relatable communication experience with potential clients.

¹Top Payments Trends 2025, Capgemini

²Top Wealth Management Trends 2025, Capgemini

³Top Retail Banking Trends 2025, Capgemini

⁴Top Sustainability Trends 2025, Capgemini

You're Something Spatial

The convergence of spatial computing, digital twins, and real-time 3D is transforming industries with immersive, personalized, and sustainable experiences.

Banking

Fidelity

Fidelity Investments has expanded its financial education efforts by launching Bloom-o-rama in Decentraland, an interactive metaverse experience aimed at helping young investors build healthier money habits, designed to engage with financial literacy. Bloom-o-rama features quests, quizzes, and mindfulness exercises to provide a more interactive learning experience. Users navigate a hedge maze to collect tips on saving and investing, unlock exclusive wearables, and earn a chance to win a \$25,000 sweepstakes. Fidelity also introduced Money Melodies, an audio-visual experience that interprets market data in a unique fashion, further augmenting the virtual environmental experience.

Insurance

AIA Group

AIA Group forayed into the metaverse by launching AIA Arena on Roblox, an online gaming platform to engage younger audiences through awareness building and education to make healthier lifestyle choices. The virtual game features two key play zones: AIA Vitality Park, which emphasizes physical and nutritional health through a dynamic Super Marathon game, and The Retreat, focused on mental well-being with activities encouraging calm, concentration, and gratitude. Players subconsciously learn the difference between healthy and unhealthy lifestyle choices, as unhealthy options become obstacles in the game. AIA Arena leverages metaverse technologies to digitally engage with future customers in innovative ways.

Internet of Twins

Digital twins, virtual representations of real-world entities and processes, deliver better mastery of real-world challenges, with less strain on resources and energy.

Banking

BMO

BMO, a prominent North American bank enhanced sustainability and efficiency using Matterport's digital twin platform. Post acquisition of multiple Bank of the West branches, BMO utilized Matterport's Capture Services to generate accurate 3D digital twins of each space, letting them create comprehensive schematic floor plans much faster. This approach saved over \$500,000 in travel costs and recovered 6,000 hours of required survey work. After the successful rebranding, the solution has seen increased demand across departmental teams for their own use cases.

Insurance

AXA

AXA XL, in partnership with AXA's Digital Commercial Platform and AXA Next, developed a digital twin platform to create virtual models of industrial sites and manufacturing plants. This helps visualize potential risks and explore loss prevention and mitigation strategies. Additionally, AXA XL launched AXA Immersive Solutions, which offers 3D factory models for training risk managers, plant managers, and site operators using VR experiences. The platform can also develop customized models of clients' sites, providing more realistic training and addressing specific risk prevention needs, enhancing the effectiveness of the training program.

I Feel for You

Enabling and empowering individuals, teams and organizations by creating a more effective, meaningful, and impactful integration between people, their emotions, and technology enablers.

Banking

Wells Fargo

Fargo™ is a virtual assistant that provides customers with a personalized, helpful, and simplified banking experience. It leverages Dialogflow, Google's conversational AI, to comprehend the customer's intent by comparing the input to data from innumerable customer encounters. Fargo's AI driven insights provide spending forecasts, analyze cash flows and suggest smart money moves. This virtual assistant has been developed with the intention to reduce stress and financial anxiety especially in the next generation of the bank's customers.

Insurance

MetLife

MetLife integrated Cogito AI, an AI-powered platform, to enhance customer interactions in its contact centers. Using real-time emotion and sentiment analysis, Cogito analyzes conversations in real time, detects customer frustration and emotional cues during calls, offering instant feedback and suggestions to agents on adjusting tone and approach for more empathetic communication. Leveraging advanced natural language processing, machine learning, and behavioral science principles to analyze human emotions, it provides real time feedback to agents. This resulted in a 3.5% increase in first-call resolutions, a 13% increase in customer satisfaction, a 7-point increase in Net Promoter Score, and a 15% boost in claimant engagement, while reducing average call time by half and enhancing operational efficiency.

No Experience

AI and immersive tech drive controller-less interactions in a merger of physical and virtual worlds, bringing a natural, intuitive, and stress-free experience of technology; like there is no experience at all.

Banking

ING

ING partnered with QuantumBlack to launch Europe's first real-life, customer-facing generative AI chatbot. The chatbot leverages advanced AI algorithms to provide immediate, tailored responses, enhancing customer service efficiency by reducing wait times and reliance on human agents. The development pipeline saw the chatbot being trained on internal data stores, allowing it to rank multiple answers based on relevance and offer its customer multiple answer options even in case of ambiguous queries. The generative AI chatbot improved resolution rates by 20%, reduced call center traffic, and increased operational efficiency.

Insurance

State Farm

State Farm is making strides in claims processing with patented AI-driven technology. As a leader in smart vehicle damage assessment patents, they enable easier submissions via AI-powered photo evaluation. Their system uses machine learning and deep learning to estimate damage, repair time, and costs from customer photos. This simplifies the process, reducing forms and inspections. The customer takes a photo, and the AI assists with the assessment. However, within the evolving landscape of insurance technology, the 'No Experience' ideal is a journey, and this represents a significant step forward, rather than a complete endpoint.

Ecosystem Chronicles

The financial services industry is rapidly evolving, driven by a wave of advancements in Artificial Intelligence (AI) and immersive technologies, creating a paradigm shift in customer interactions. In 2025, we see a clear trend towards leveraging technology advancements in creating user experiences that are more human-centric, intuitive, and seamlessly integrated with our daily lives.

The lines between human and digital interaction are blurring, with AI agents now capable of looking, sounding, and acting like humans. Companies like [WorkFusion](#) are deploying "digital workers" to automate complex tasks in financial compliance. [Furhat](#) has been pioneering humanoid robots for the next generation of customer interactions.

With the convergence of emotionally aware AI, spatial computing, digital twins, and real-time 3D technologies, our interactions are shaping towards deeper immersion and empathy with technology. [Talespin](#) and [Strivr](#) are creating immersive training simulations for financial advisors and customer service representatives. [Lumitrix](#) is developing immersive technologies to enhance customer engagement and collaboration. [Kairos](#) is developing emotion recognition technology to enhance customer engagement and personalize financial advice. [Soul Machines](#) is developing lifelike digital avatars for customer interaction, enhancing personalization. [Vittra AI](#) is developing AI-powered virtual assistants that can be controlled with voice commands and gestures. [DeepL](#) is using AI to provide real-time translation, breaking down language barriers in financial services.

[Moveworks](#) is using AI to power HR help desks that understand and respond to employee emotions. [Observe.ai](#) is analyzing customer conversations to provide insights into sentiment and identify areas for improvement. [Waylay](#) & Capgemini have come together to develop generative AI based digital twins to improve fraud detection.

To achieve the best results, it's crucial to find the right balance between AI and human based customer interactions. While AI can provide new dimensions of touchpoints for customers when dealing with their financial service providers, it's important to remember that at the end of the day, they will always expect and prefer human judgment and emotional intelligence.

From Aspiration to Execution with Capgemini

Capgemini helps you envision and move to the next level in user experience, delighting both your customers and employees.

Integrated Wealth and Asset Management

Integrated Wealth and Asset Management unites the digital wealth experience for bankers and their clients. Capgemini's digital customer experience and frog's design capabilities are utilized to build enablers for next generation multichannel wealth portals, digital account experiences, and a large variety of communication tools.

Customer First Center of Excellence

The Customer First CoE drives growth, loyalty and brand value by leveraging AI, technology and data through four key areas.

- 1. Marketing:** We help CMOs reimagine customer acquisition with generative AI enhancing engagement and efficiency.
- 2. Sales & distribution:** We support CSOs in optimizing sales efficiency and effectiveness through AI-driven ecosystem.
- 3. Customer Servicing:** We assist COOs in improving NPS and reducing costs with AI-powered automation.
- 4. Immersive Experience:** We guide CxOs in creating cohesive experience strategies and design systems to deliver impactful outcomes across all channels and products.

Omni-channel Insurance Engagement with generative AI

Existing insurance policy servicing mechanisms are limited to contact centers and plenty of manual processes resulting in fractured and inconsistent customer experiences. Our offer provides a generative AI embedded holistic hub for this high touch part of insurance customer engagement. This policy servicing hub empowers agents with flexible workflows, enriched information and provides exemplary self-service options to drive higher NPS.




The era of traditional, siloed finance is fading. Financial organizations are now operating in a dynamic environment of decentralized operations, constant digital exchange, and a deluge of data. This necessitates a strategic shift towards building collaborative ecosystems where participants interact seamlessly and securely. The technology stack is evolving rapidly to support this new reality, enabling deeper connections and interactions than ever before. But the real challenge – and opportunity – lies in leveraging these technologies to foster a new kind of interconnectedness that transcends traditional boundaries – physical locations, enterprise walls, and even the boundaries between industries.

Here are key trends to monitor:

- **Unlocking the Future of Finance with Tokenized Assets:**

The shift to Real-World Asset (RWA) tokenization enhances liquidity and access⁵, moving beyond traditional fragmented systems. Adoption by institutions and governments signal a transformative change in capital markets. Initiatives like tokenizing gold and bonds are paving the way for a more interconnected and efficient financial future, streamlining transactions and unlocking new value. Central banks around the world are advancing Central Bank Digital Currency (CBDC) pilots, while initiatives to enhance interoperability such as those by Bank of International Settlements⁶ and Swift show promising results.

- **AI-Enhanced Orchestrated Intelligence:**

Generative AI and intelligent co-pilots are boosting productivity and efficiency, streamlining workflows, and enabling better decisions. Orchestrated intelligence, where multiple AI agents collaborate, marks a major shift. Evolving from data-driven machine learning to generative AI, banking AI is now advancing toward autonomous systems that act independently to achieve goals⁷. These agents will personalize services, automate operations, and tackle complex challenges, optimizing processes and delivering real-time insights for dynamic collaboration.

- **Integrated Identity and Access Management (IAM):**

Financial institutions are prioritizing to unify user identities and access rights across platforms, strengthening security and streamlining collaboration. IAM is evolving to

incorporate digital identity solutions, enhancing user experience during onboarding. Driven by initiatives like the European Digital Identity Framework and the increasing use of digital wallets for Know-Your-Customer (KYC), these tools will transform onboarding – enabling efficient high-volume processing, improved accuracy, enhanced fraud detection, and 24/7 account openings⁸. This creates a more secure and user-friendly environment for users.

- **Secure and Seamless Data Sharing:**

Secure data sharing is a critical foundation for effective collaboration, particularly in the highly regulated financial services industry. Modern core systems with advanced encryption and automated compliance further enhance trust and regulatory adherence, ensuring secure and efficient data utilization⁹. Expect to see advancements in technologies such as confidential computing, homomorphic encryption, and federated learning, which enable organizations to share and analyze data collaboratively without compromising privacy or security.

- **Cross-Industry and Open Innovation Ecosystems:**

Financial institutions are embracing open innovation ecosystems, collaborating across industries to foster synergies. These partnerships drive secure data exchange and create innovative financial products tailored to evolving customer needs. For example, collaborations across health insurers, hospitals, and healthcare stakeholders are increasingly addressing challenges around sensitive data. By driving innovation, these partnerships accelerate personalized care and streamline service coordination.

⁵Top Capital Market Trends 2025, Capgemini
⁶<https://www.bis.org/press/p240403.htm>

⁷Top Retail Banking Trends 2025, Capgemini
⁸Top Retail Banking Trends 2025, Capgemini

⁹Top Life Insurance Trends 2025, Capgemini

My Identity, My Business

The rise of decentralized identity management, powered by next-gen technologies, will empower individuals to reassert control over their own data in an ever more complex, digital network.

Banking

MUFG

Japan's major banks MUFG, SMBC, and Mizuho, along with Fukuoka Financial and Shizuoka, are developing a digital identity solution using Distributed Ledger Technology (DLT). This technology ensures that personal data stored on mobile phones, such as names, addresses, dates of birth, and driver's licenses, is secure and tamper-proof. DLT provides a decentralized and transparent way to verify the authenticity of the data. The digital certificates created can be used for various purposes, including opening bank accounts, issuing debit or credit cards, and investing in securities. This initiative follows MUFG's involvement in the DVCC decentralized identity consortium.

Insurance

Main Street America

While truly decentralized identity management for insurers remains distant, Main Street America Insurance's partnership with TransUnion and TruEmpower™ CyberScout marks progress. This platform offers businesses strong identity theft and cyber risk protection against data breaches and extortion. TruEmpower™ CyberScout provides fraud prevention, real-time alerts, and incident response, including claims and forensics. By monitoring for suspicious activity, it empowers small businesses to control their cybersecurity, offering robust protection powered by TransUnion.

Autonomous Agent Alliance

Collaborative autonomous AI agents are taking over the heavy lifting in business operations, adapting and learning on the fly.

Banking

Morgan Stanley

Morgan Stanley developed AI @ Morgan Stanley Debrief, in collaboration with OpenAI to address the challenge of seamlessly integrating AI tools into existing workflows. This homegrown solution summarizes video meetings, drafts follow-up emails, and integrates with platforms like Outlook, Zoom, and Salesforce. By customizing the tool to align with user needs, Morgan Stanley enhances workflow integration and demonstrates how building AI tools in-house allows financial institutions to better leverage their internal data, creating seamless, customized applications that align with existing systems and enhance productivity.

Insurance

AAA Washington

AAA Washington utilizes Salesforce Agentforce to deploy an AI-driven assistant that handles customer queries, providing real-time roadside updates and personalized service recommendations. This system aims to boost efficiency by allowing human agents to focus on more complex issues while AI tackles routine tasks. By automating common requests like insurance recommendations, AAA enhances customer service with the seamless integration of AI and human agents, ultimately delivering faster, more responsive support.

Synergy²

The new workplace combines human creativity and insight with technology, balancing virtual and physical means into a powerful mix.

Banking

Nordea

Nordea is leveraging its Nova chatbot to make banking easy & accessible and to provide customers with the freedom to manage their finances. To date, the virtual agent has a 91% in-scope resolution rate for private banking customers and 95% for corporate customers. The usage of this tool has resulted in approximately 50% customer queries being handled by the chatbot with no human assistance, thus allowing bank employees to allocate their time and skills to areas where they can make a significant impact, rather than engaging in repetitive, rudimentary tasks.

Insurance

Tryg

Tryg is enhancing both customer experience and operational efficiency through a powerful blend of human expertise and technology. Their conversational AI, ROSA, acts as an internal support tool, placing all of Tryg's knowledge instantly at the fingertips of their customer service agents. This synergy empowers agents to address customer inquiries immediately, without resorting to placing customers on hold. ROSA supports staff, allowing experienced staff to focus on complex issues requiring human interaction, fostering a balanced human-technology workplace.

Your Business is a Mesh

Enabled by efficient decentral 'mesh' technology, organizations can join forces, even if it's only on the fly, just for one day, for one occasion, or for one customer.

Banking

HSBC

SemFi by HSBC, a joint venture with Tradeshift, delivers Seamless Embedded Finance solutions by integrating HSBC's payment, trade, and financing capabilities into e-commerce and marketplace venues, starting with the UK. Small and Medium Enterprise (SME) suppliers will now be able to access HSBC's digital invoice financing and virtual card solutions, simplifying financial access and enhancing flexibility and security. This is in track with HSBC's strategy to increase its presence in the embedded finance space, especially in e-commerce.

Insurance

Chubb

Chubb and fintech innovator Smartpay are reshaping Japan's digital insurance landscape. This partnership delivers embedded insurance directly within Smartpay's buy-now-pay-later platform, offering seamless coverage for purchases like furniture and travel. This strategic move creates seamless access to insurance within the purchasing journey, reflecting the interconnected nature of today's digital economy. This integration provides a convenient and streamlined experience for consumers in a rapidly transforming and digitally driven market, where financial services are increasingly interwoven.

Economy of Things

When physical assets and 'things' become part of business networks, entirely new economic models are on the horizon.

Banking

Bank for International Settlements

Project Agorá, led by the Bank for International Settlements (BIS) and the Institute of International Finance (IIF), brings together seven central banks and over 40 private sector financial firms. The initiative explores how tokenization can improve wholesale cross-border payments by integrating tokenized commercial bank deposits with tokenized central bank money. The project leverages smart contracts and programmability to address inefficiencies like regulatory challenges and repetitive financial integrity controls, aiming to provide innovative solutions that could benefit businesses and consumers globally.

Insurance

Allstate

Allstate's telematics programs, like Drivewise and Milewise, offer personalized insurance solutions using customer driving data. Customers benefit from lower premiums, crash detection, and rewards for safe driving. Drivewise, for instance, introduced Crash Detection, providing quick emergency assistance via the Allstate app. These programs help Allstate deliver affordable, simple, and connected solutions, offering tailored protection based on individual needs while ensuring a seamless, accessible experience that meets customers' growing expectations for personalized, technology-driven services.

Ecosystem Chronicles

The financial services industry is embracing a new era of collaboration, fostering seamless synergies between humans and machines, and enabling organizations to connect and collaborate in innovative ways.

The rise of decentralized identity management, powered by next-gen technologies, is empowering individuals to reassert control over their own data. [Auth0](#) and [Okta](#) provide identity management platforms that enable secure authentication and authorization for various applications and services. [Truivity](#) and [AffinityQuest](#) make it easy for firms to leverage digital credential solutions to handle customer data securely. [Silverfort](#) and [Stytch](#) Inc. provide advanced authentication and authorization solutions that enhance security and protect against fraud.

Collaborative autonomous AI agents are taking over the heavy lifting in business operations, adapting and learning on the fly. [Wand AI](#) enables organizations to build and deploy AI agents to automate complex tasks and workflows. [Crew AI](#) helps create and manage teams of collaborative AI agents. [Relevance AI](#) can build and deploy AI agents to personalize customer experiences. [Zelros](#) and [Sixfold AI](#) are aiding insurance agents with critical tasks such as underwriting assistance and agent assistance.

The new workplace combines human creativity and insight with technology, balancing virtual and physical means into a powerful mix. [Asana](#) and [Airtable](#) provide a centralized, customizable workspace for teams to collaborate on projects. [Smartsheet](#) helps automate workflows and gain real-time visibility into team projects.

Enabled by efficient decentralized "mesh", it is possible for cooperation to prosper. [Hammerspace](#) provides a decentralized data mesh to share data securely and efficiently. [Vendia](#) helps build and deploy serverless applications to connect various data sources. [Trulioo](#) has identity verification solutions that enable organizations to verify the identities of their customers and partners.

When physical assets and "things" become part of business networks, entirely new economic models take shape. [Sardine](#) provides fraud prevention solutions for

digital asset transactions. [Gemini](#) & [HexTrust](#) offer digital custody solutions to manage digital assets securely. [Centrifuge](#) enables organizations to finance real-world assets on the blockchain. With [Circle](#), organization can issue and manage stablecoins. [Polygon](#) gives a scalable blockchain infrastructure for building and deploying decentralized applications. [ZeroHash](#) is an API-first regulatory infrastructure to launch crypto products.

These interconnected trends highlight the growing importance of human-machine synergy in the financial services industry, heralding new environments and tools for augmented collaboration that expands beyond enterprise boundaries.

From Aspiration to Execution with Capgemini

At Capgemini, we help you establish cross organization and cross-sector partnerships to enable value delivery anytime and anywhere.

Financial Crime and Compliance Center of Excellence

Capgemini has created an end-to-end advisory led technology powered FCC transformation ecosystem with globally scalable managed services expertise. We help financial institutions mitigate financial crime risk and achieve operational efficiencies by evaluating core components of their FCC programs including KYC, transaction monitoring, sanctions screening, risk assessment, anti-fraud processes, and model risk assessment/validation. Our advisory board of ex-regulators helps clients navigate the complex regulatory landscape, enhance compliance operations, and attain significant cost savings in avoided sanctions, fines, enforcement actions, and remediation costs. By partnering with leading RegTechs and hyperscalers, we pioneer innovation including through the industry's first perpetual KYC sandbox, Digital Worker led hybrid workforce and KYC 2.0.

Connected Banking

Connected Banking is a hosted or utility-based ecosystem of banking products and services that enables banks to provide their customers with the best banking experiences regardless of channel. It is a pre integrated, digital ecosystem of best-in-class banking apps, with a highly flexible Application Processing Interface (API) and a fintech-ready ecosystem meant for leveraging collaboration across the value chain.

Digital Asset Custody

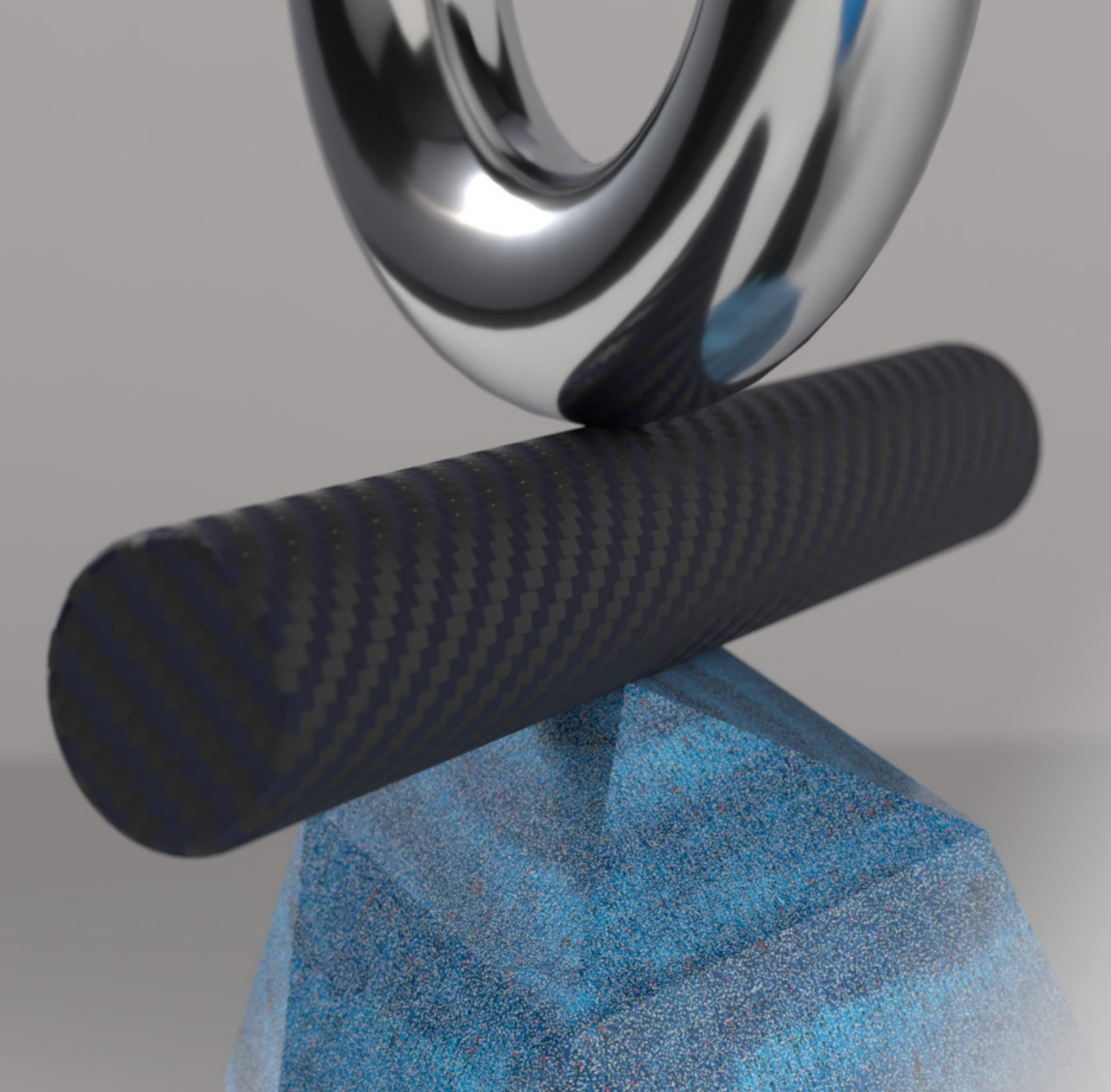
Digital Asset Custody offers financial services firms the opportunity to enhance existing custody solutions incrementally to support digital assets or to co-develop a greenfield setup, partnering with niche platform providers to facilitate a digital asset custody solution. This solution helps financial services institutions unlock the power of digital assets in collaboration with various service providers.

Embedded Insurance

Capgemini's Embedded Insurance allows insurers to effectively build a partner ecosystem, seamlessly embed their products in the buying journey, and provide unmatched customer service. This is made possible through our Open Insurance platform which is a cloud-based, agile platform enabling insurers to seamlessly connect with an ecosystem of partners to create tailored products and services. It enables external and cross-industry collaboration with tight security and authentication, threat protection, and compliance with industry standards and regulations. Early adopters of embedded insurance are already seeing a reduced need for personnel, knowledge dissemination, and an increase in stable revenue.

Digital Agency Experience

Capgemini's Digital Agency Experience offering helps insurers formulate a technology-driven agent/customer experience strategy as a competitive differentiator. This offering solves an insurer's structural IT challenges and builds a blueprint that features all ecosystem capabilities, process transformation, and AI-based enhancements for operational success. A single unified front-end experience for sales across all lines of business will catalyze success with the targeted use of automated workflows, AI, data analytics, and multi-line functionality.




Thriving on Data

Data remains central to technology and business, with its strategic importance in financial services intensifying. Effective data management and analysis are now key to driving innovation, enhancing customer experiences, optimizing operations, and fostering sustainable growth. Success requires evolving data strategies, architectures, and governance to leverage emerging technologies, ensure security and privacy, and meet regulatory demands. Mastering the data lifecycle has shifted from managing information to creating dynamic ecosystems that fuel innovation and competitive advantage.

Here are key trends to monitor:

- AI-Driven Data Intelligence:** The rapid rise of generative AI is reshaping how financial institutions utilize data. For instance, AI-driven recommendation tools will integrate data, enabling insurance agents and brokers to personalize policyholder financial wellness solutions¹⁰. AI will evolve from isolated use cases to enterprise-wide capabilities, embedded across the data lifecycle—from discovery and quality management to advanced analytics and automated decision-making. This shift will drive deeper insights, accelerate innovation, and increase the use of synthetic data, helping overcome privacy and scarcity challenges.
- The Rise of Data Products and Data Mesh:** Financial institutions will increasingly adopt a "data product" mindset, treating data as a valuable asset to be packaged, shared, and monetized. This will drive the adoption of data mesh architectures, decentralizing data ownership and empowering domain teams to manage data as products. Generative AI can accelerate this process by automating data product creation, improving consistency, and enhancing data accessibility, making data more reliable and actionable¹¹.
- Real-Time Data Dominance:** The demand for real-time data and analytics will continue to surge. Financial institutions will invest in streaming data platforms and event-driven architectures to enable instant insights and actions, supporting use cases such as real-time fraud detection, personalized offers, and dynamic risk management. Cloud-based

platforms will support these real-time capabilities, enabling functions like automated Environmental, Social, and Governance (ESG) reporting, while AI and machine learning will automate ESG data collection, reducing errors, enhancing efficiency, and improving accuracy¹².

- Enhanced Data Security, Privacy, and Governance:** As data volume and sensitivity grow, robust security, privacy, and governance are critical. Financial institutions will invest in advanced technologies like homomorphic encryption and confidential computing to protect data throughout its lifecycle. Additionally, automated data and AI governance will ensure consistent management¹³, with AI models and data products automatically catalogued. This integration will simplify compliance, while strengthening governance frameworks to comply with evolving regulations like the Digital Operational Resilience Act (DORA) and ensure responsible AI data use.
- Transforming Data into Revenue:** Data monetization is a strategic imperative, with financial institutions leveraging customer and payment data for innovation. While open banking limits direct monetization, upcoming open finance regulations will enable charging for data access. Combined with ISO 20022's richer payment data, this unlocks value-added services like enhanced reconciliation and real-time payments. For instance, payments data is driving new revenue streams¹⁴, while banks can further capitalize on business insights from alternative data and anonymized data sharing, transforming data into a powerful revenue engine.

¹⁰Top Life Insurance Trends 2025, Capgemini
¹¹Data powered Innovation Review, Capgemini

¹²Top Sustainability Trends 2025, Capgemini
¹³Data powered Innovation Review, Capgemini

¹⁴Top Wealth Management Trends 2025, Capgemini

Data Sharing is Caring (But Take Care!)

Collaborating in data ecosystems gets more value out of data, both internally and externally, as long as it's done with care.

Banking

Euroclear

Euroclear has extended its partnership with Pirum, integrating its collateral management platform with Pirum's data-driven CollateralConnect service. This collaboration allows clients to harness real-time data, streamlining intraday margining and automating collateral coverage. The service also provides comprehensive data that allows for complex optimization outcomes, while mitigating risk as well. This partnership is in line with the firm's D²-FMI strategy to become a digital and data-enabled financial market infrastructure.

Insurance

Swiss Re

Swiss Re's CatNet® APIs enhance underwriting efficiency by automating access to hazard data, including flood zones, tsunamis, and storm surges. The APIs integrate seamlessly with insurers' underwriting systems, pricing models, and policy administration tools, reducing manual effort. They utilize data from leading providers like Fathom, enabling insurers to assess risks more accurately for multiple locations simultaneously. By fostering collaboration within data ecosystems and offering services via a Developer Portal, Swiss Re helps insurers improve risk awareness, refine pricing decisions, and prioritize mitigation efforts, addressing the global Nat Cat protection gap effectively.

Power to the People

A growing scarcity of specialized skills, the need to activate data as close to the business as possible, plus powerful AI and automation tools, are all driving the unstoppable self-service data revolution

Banking

MUFG

MUFG is strengthening its partnership with AWS to drive digital transformation. Its Money Canvas platform, powered by AWS, enables 2.5 million customers to manage finances securely via mobile, accessing stocks, mutual funds, crowdfunding, insurance, and loyalty points. AI-driven insights provide customized financial advice for retirement planning and investment decisions. Leveraging Amazon SageMaker and Bedrock, MUFG automates workflows, increasing productivity by 30% while reducing IT costs by 20%. Its cloud-first approach accelerates innovation, providing secure, data-driven financial solutions that enhance customer experience and promote long-term financial security.

Insurance

Chubb

Chubb has introduced a self-service Flood Insurance System for agents, designed to streamline flood insurance quoting for low-hazard properties. Integrated with the Chubb Agent Portal and Masterpiece EZ Quote platform, the system provides quotes in under two minutes and features an enhanced user interface. Available across the U.S., this platform enables insurance agents to quickly access flood quotes and collaborate with Chubb as a single point of contact. The initiative reflects Chubb's commitment to improving efficiency and delivering comprehensive flood protection coverage for clients.

AI Meshed Up

A diverse mesh of different AI components, all with their own unique capabilities, provide better solution options while boosting the confidence level.

Banking

European Central Bank

European Central Bank (ECB) is leveraging AI in its applications to query supervisory data that backs its supervisory regulations and methodology. In the domain of textual analysis, for example, their Athena application translates and assesses supervisory documents' content. It can combine this content with data from other sources, such as public media, allowing them to improve their understanding of banks and their risks. The bank also uses large-scale regression models for big data analytics, allowing them to make more insightful comparisons. These techniques are backed with the capabilities of their Virtual Lab, an environment that allows the bank to deploy generative AI solutions across their enterprise.

Insurance

The Hartford

The Hartford is expanding its partnership with Workday to integrate AI into its data sharing capabilities for the benefit of both their business customers and their employees. They have jointly developed Workday Wellness, an AI-powered solution that connects businesses and their employees with wellness providers. In conjunction with their Illuminate and Peakon Employee Voice offerings, the solution provides real-time info on benefits and offerings which can be dynamically updated. The continued partnership will enable employer-customers of both companies to benefit from faster data integrations, comprehensive implementation support, and real-time data exchange.

Net Ø Data

Data is key to delivering net-zero ambitions. But data itself needs to be sustainable too. The battle against data waste is on!

Banking

DBS

DBS partnered with Unifers to accelerate digital solutions for carbon measurement and decarbonization in Asia, focusing on Small and Medium Enterprises (SMEs). Unifers' AIoT-powered platform, EnOS™ Ark, tracks and optimizes emissions data from over 220 million smart devices. The partnership will help DBS clients understand their carbon footprints, identify emissions hotspots, and take actionable steps toward achieving net-zero goals. Through this collaboration, DBS will provide sustainable financing options and enable SMEs in sectors like logistics and manufacturing to transition to more sustainable practices, bridging the data gap in carbon measurement and optimization.

Insurance

Allianz

Allianz prioritizes data minimization as a core tenet of its privacy framework. Their privacy principles mandate collecting only essential data for specified purposes, limiting data processing, and adhering to strict storage limitations. By implementing robust data governance, Allianz ensures data is handled responsibly and efficiently. This commitment to data minimization inherently reduces data sprawl and promotes sustainable data practices within their global operations.

The Thing with Data

An abundance of data going around within the Internet of Things — at the edge — turns mundane objects into hyper-intelligent, connected assets near us.

Banking

Mastercard

Mastercard has partnered with Samsung to launch Wallet Express, a program that enables banks and card issuers to quickly expand their digital wallet offerings. This integration allows consumers to use Samsung Wallet across a wide range of devices, including Galaxy wearables, providing faster, more convenient in-store payments. The collaboration enhances the Samsung Pay service, offering consumers an easy-to-use and secure mobile application for organizing digital keys, identification cards, and more. Mastercard will simplify the process for issuers to enable Samsung Pay, empowering consumers with comprehensive payment options on Samsung Wallet.

Insurance

State Farm

Insurance companies often struggle to alert customers about location-based risks that could lead to accidents, thefts, or vehicle damage. State Farm has filed for a patent on a system designed to notify policyholders when their vehicle enters a potentially unsafe zone, such as areas known for high theft or accident rates. The system leverages data from GPS sensors, external sources (e.g., traffic, weather, crime reports), and onboard computers to gauge risks and send alerts to the vehicle operator. Policyholders who heed the system's guidance, like relocating their vehicle, may receive rewards such as discounts on premiums, promoting safety and potentially reducing incidents and claims.

Ecosystem Chronicles

The financial services industry is increasingly reliant on data to drive innovation, improve customer experiences, and achieve sustainability goals. This year, we see a clear trend towards responsible data sharing, democratizing data access, and leveraging AI to unlock the full potential of data, while ensuring data quality.

Collaborating in data ecosystems allows financial institutions to extract more value from data, both internally and externally. Companies like [Hercules AI](#) and [Harbr](#) are facilitating secure and efficient data sharing, enabling organizations to collaborate on data-driven initiatives while ensuring privacy and compliance. [Stedi](#) and [Beyondcivic](#) are streamlining data exchange across different platforms and stakeholders, fostering a more connected and collaborative data ecosystem.

The rise of self-service data solutions is empowering business users with direct access to data and insights. [Toucan Toco](#), [Hex](#) and [Chata](#) are providing natural language driven intuitive tools that enable non-technical users to analyze data, build reports, and generate insights. [Julius AI](#) is leveraging AI to automate data analysis and reporting, freeing up valuable time for business users to focus on strategic decision-making.

AI is playing an increasingly important role in data analysis, enabling financial institutions to extract deeper insights and make more informed decisions. [Cohere](#) and [Quantiphi](#) are developing AI solutions that can analyze complex data sets, identify patterns, and generate predictions, helping organizations better understand risk, optimize investments, and personalize customer experiences. [Opensee](#) helps banks analyze and build a view of their entire risk data in real time.

The abundance of data generated by the Internet of Things (IoT) is creating new opportunities for financial services. [Cato Networks](#) and [Netskope](#) are providing solutions that enable organizations to securely collect, analyze, and manage data at the edge, turning everyday objects into intelligent and connected assets. This trend is driving innovation in areas such as fraud detection, risk management, and personalized customer experiences.

The financial services industry is also recognizing the importance of sustainable data practices. [Accacia AI](#), [Esgpedia](#), and [Sustaira](#) are developing solutions that

help organizations measure and reduce their data footprint, optimize data storage and processing, and promote responsible data governance.

Data will be the new fuel as enterprises embed AI into their businesses. While new forms of control and sharing open, responsible and sustainable data processes continue to be a key focus going forward.

From Aspiration to Execution with Capgemini

At Capgemini, we enable financial services firms to unlock the value of data, making it a strategic asset and a key differentiator.

Generative AI Center of Excellence

The FS SBU Generative AI CoE is dedicated to delivering an end-to-end generative AI portfolio that drives tangible business value for financial services clients. Our offerings span various domain and technology practices, emphasizing use cases such as personalized customer experiences, enhanced fraud detection, streamlined regulatory reporting, and improved operational efficiency. With a team of experienced data scientists, AI engineers, and domain experts, we provide specialized knowledge in generative AI technologies, model development and validation, and implementation. The CoE emphasizes responsible AI practices, helping our clients navigate the evolving landscape of generative AI regulations, ensuring their solutions adhere to industry standards.

Connected Marketing

Financial services firms face multiple issues related to data as they strive to remain competitive with fintechs. These challenges include overcoming data inaccuracies, a siloed outreach, and modernizing legal technology. Connected Marketing leverages advancements in data

and technologies like cloud and AI/ML to ensure banks can switch from product-centric to customer-centric marketing. A key pain point that the solution addresses is siloed data, with benefits and results visible across efficiency numbers, NPS, customer lifetime value, and target state capabilities.

Sustainability Data Hub

Sustainability Data Hub enables data-driven decision making as the ESG intelligence nerve center at the crossroads of all enterprise functions, becoming a foundation for ESG-driven business performance. The Sustainability Data hub is a robust data foundation which supports end-to-end measurement, traceability, and reporting of data by mitigating data challenges like fragmentation, data silos, and accelerating ESG reporting and performance.

Perform AI

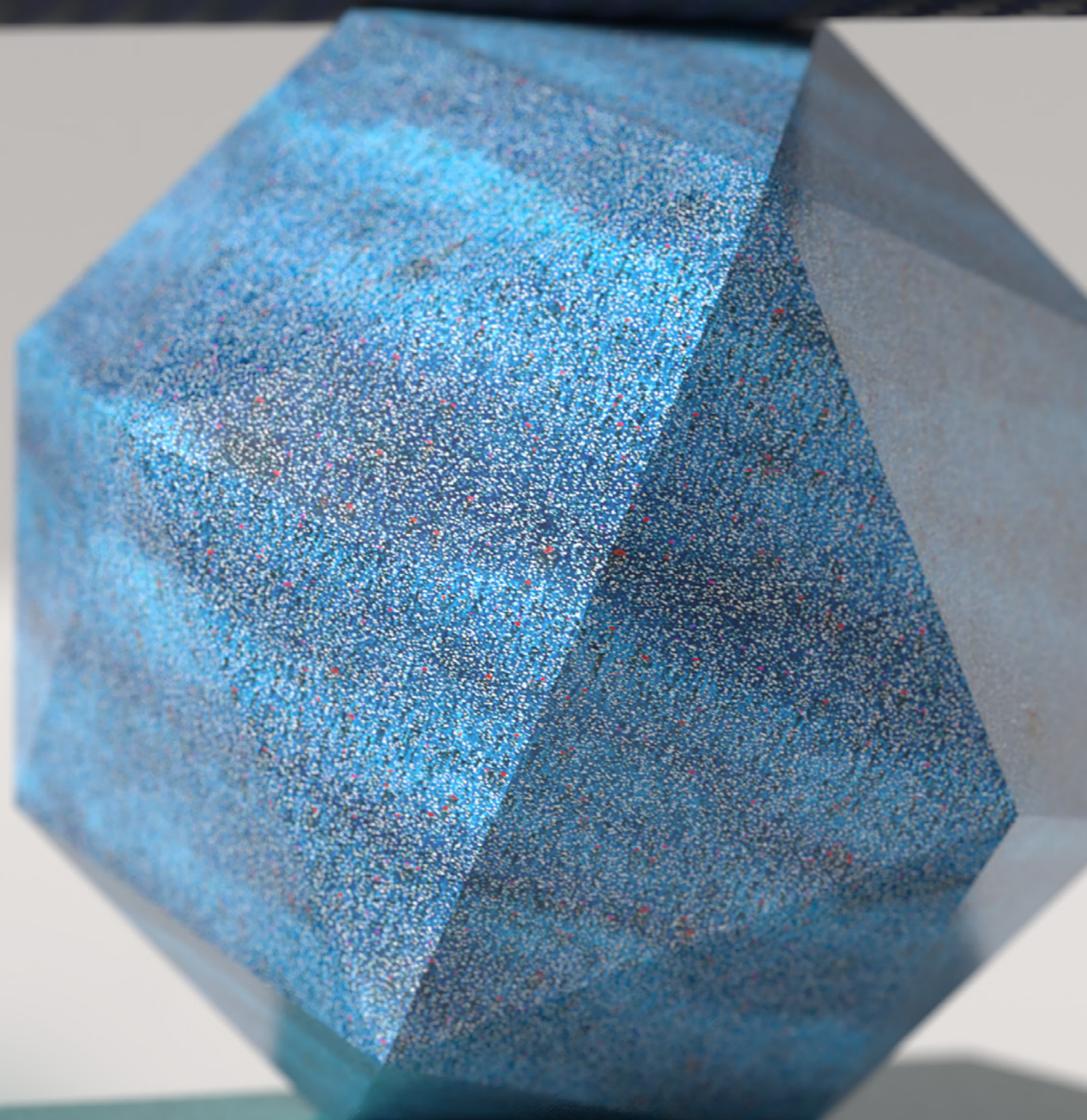
Perform AI, Capgemini's comprehensive portfolio of AI and analytics services, provides the ability to leverage the full transformative power of data and AI at scale. By activating data and insights at the heart of your business in your everyday decisions and actions, you will augment your organization's intelligence and amplify the business outcomes that you expect from data and AI.

Customer 890

As an activator of data analytics, 890 by Capgemini will inform you so you can engage in speedy decision-making, flex and grow at scale, increase efficiency, automate processes, and make products and services that will truly connect with your customers. Being a plug and play solution, 890 is available on any cloud, is ready to go, and assists users of data-powered organizations to make collaborative business decisions faster and more intuitively – all from one single trusted interface.

Location Risk Intelligence

Insurance premiums for motor and property have been constantly rising to account for increasing loss costs. Disparate data sources, lack of new data sources and insufficient risk insight has led to poor risk selection from insurers. Location Risk Intelligence helps insurers to conduct accurate and comprehensive risk evaluation, apply decision support insights and account for climate impacts during the property underwriting process. This offer enables insurers to continuously adapt to the ever-changing risk landscape and underwrite better.




Process on the Fly

Artificial Intelligence is making its presence felt in enterprise business processes. Agentic AI is redefining business processes with enhanced decision making, self-learning and self-adapting capabilities, making IT operations more efficient, reliable, and secure. Automation is being complemented by augmentation, as enterprises strive to meet the perfect balance between AI integration and human judgement in their journey towards optimization and value delivery.

Here are key trends to monitor:

- Make business processes more efficient with agentic AI:** With agentic AI being added to the mix, enterprises can leverage their self-adapting and learning capabilities. Agentic AI can orchestrate complex enterprise workflows by integrating various AI agents that collaborate to achieve specific goals. This involves reasoning, planning, interacting, executing, and using tools autonomously.
- Linking Business Processes across Enterprise and Industry Borders through APIs:** Open finance¹⁵ provides a key lever with which financial institutions can gain a comprehensive view of a customer's financial footprint. As such, adoption of APIs allows both fintech and legacy institutions to mutualize information for delivering better value to their end customers. Avenues for cross-industry collaboration also open up, such as telecom providers offering "Network APIs" for financial institutions like banks for fraud detection on the fly.
- Implement AI to Simplify and Streamline Business Processes:** Simplification and streamlining of business processes is set to get a huge boost with the increasing advent of AI and ML tools. Reporting frameworks will see AI and ML tools be used to improve financial crime compliance by assisting in the know your customer (KYC) and anti money laundering (AML) workflow¹⁶. The impact of AI is set to be felt across the entire insurance value chain as well, with customer onboarding, underwriting and claims processing¹⁷ set to be augmented.
- Transitioning from Silos to Microprocesses:** Breaking down organizational silos and adopting microprocesses can enable financial institutions to foster seamless collaboration and accelerate innovation. Firms can respond swiftly to market changes, enhance customer experiences, and drive faster product development while reducing operational redundancies¹⁸.
- Human-in-the-loop is Non-negotiable:** While it is enticing to integrate AI into all aspects of an enterprise's business operations, it is critical that humans remain in control and leverage AI rather than the other way around. Advent of agentic AI systems is set to take over complex actions and processes and not just generate text. Humans need to be the last line of confirmation to ensure even the smallest chance of hallucinations and false positives is avoided.

¹⁵World Payments Report 2025, Capgemini
¹⁶Top Retail Banking Trends 2025, Capgemini

¹⁷Top Life Insurance Trends 2025, Capgemini

¹⁸Top P&C Insurance Trends 2025, Capgemini

Whole Lotta Fusion

The fusion of physical and digital intelligence — powered by digital twins, robotics, and advanced connectivity — optimizes processes, enhances resilience, and drives scalable innovation.

Banking

Goldman Sachs

Goldman Sachs adopted digital twin technology to address challenges in a volatile financial ecosystem. Digital twins of trading platforms, risk frameworks, and portfolios provided real-time simulations, enabling comprehensive financial system oversight. Integrating client data with digital twins offered personalized financial solutions and deeper insights into client needs. This transformative approach enhanced operational efficiency, risk mitigation, and client satisfaction. By leveraging digital twins, Goldman Sachs set a precedent for fintech businesses to unlock superior risk management and customized financial services, driving industry innovation.

Insurance

Swiss Re

Swiss Re Corporate Solutions' Risk Data & Services (RDS) platform creates digital twins of their physical assets, including facilities and suppliers, to manage property, sustainability, and supply chain resilience. These digital twins allow clients to run stress tests for various scenarios, such as natural disasters, and receive real-time alerts. The platform ensures data security, with clients controlling access. This fusion of physical and digital elements helps clients understand risks, improve decision-making, and adapt to changing conditions in a secure environment.

Micro Process Magic

Miniaturizing processes into micro-sized forms to achieve greater speed, agility, and efficiency — while learning more about daily operations.

Banking

Vanguard

Vanguard has enhanced operational efficiency by adopting event-driven architectures within a multi-region cloud environment. This strategy involves managing business-critical workloads across multiple cloud regions to ensure system reliability, data consistency, and availability. By utilizing this multi-region approach, Vanguard ensures seamless operations, even during high-demand periods, while improving scalability and resilience. This transformation allows teams to respond quickly to changing business needs, optimize performance, and maintain uninterrupted services. Vanguard's cloud solutions underscore their commitment to delivering reliable, efficient, and client-centric technology systems in an increasingly dynamic digital landscape.

Insurance

Norfolk & Dedham Group

Norfolk & Dedham Group updated to a modern process orchestration and automation tool, moving from a tightly coupled architecture to microservices. Their outdated system, no longer adequate, hindered both customer experience and future growth, but the new decoupled architecture ensures seamless interactions and supports expansion. With this solution, claim processing time saw reduction, and costs were lowered, as it provides daily insights for strategic decisions and enhances customer service. Improved efficiency, visibility, compliance, and customization are key benefits of replacing the less adequate legacy platform.

CTRL-ALT-Human

Automation amplifies human potential, blending human intuition with machine efficiency to drive ethical, creative, and innovative outcomes.

Banking

ANZ

ANZ implemented the Home Loan Queue (HLQ) platform, designed to support their Customer Operations team, to enhance its home loan processes by automating tasks such as document ingestion, image processing, categorization, indexing, redaction, and data extraction. This streamlines workflows, reduces manual handling, and speeds up loan approvals, allowing the team to manage more volume without additional resources or overtime. Enabling faster turnaround times, HLQ also improves customer experience by enabling faster decision-making and introducing tools like eSign.

Insurance

Munich Re

Munich Re is advancing AI in the insurance sector with its next-generation AI-augmented underwriting solution, Predictor. This cloud-based platform enhances customer experience, operational efficiency, risk selection, and profitability for life and health insurers. By streamlining underwriting processes and reducing fraud, it provides seamless, personalized, and digitally enabled customer experiences. The platform ensures secure, compliant data flows and offers reinsurance and financing options to mitigate financial strain on insurers. Munich Re's comprehensive approach, including AI risk governance and responsible AI tools, supports insurers in navigating the complexities of AI integration, delivering significant improvements in underwriting and claims processes.

Can't Touch This

A process seamlessly adapting to its environment, delivering optimal performance — all without human intervention on the spot, all remotely managed.

Banking

JPMorgan Chase

JPMorgan Chase's Contract Intelligence (COIN) program uses AI-powered Natural Language Processing (NLP) to automatically review and analyze thousands of contracts. This tool adapts seamlessly to its environment, processing contracts at significant speed and accuracy, reducing chances of human errors and subjectivity. By automating this traditionally manual process, JPMorgan delivers optimal performance remotely, ensuring faster contract-related decisions and minimizing risk, all while boosting efficiency across its legal operations.

Insurance

American Family Insurance

American Family Insurance Group implemented Tractable's AI Subro solution to automate its subrogation process. The AI-powered tool analyzes photographic evidence using computer vision techniques to assess damage, identifies specific areas of concern, and estimates repair costs based on historical data. The system evaluates claims against predefined standards and generates a report with recommended actions, estimated costs, and supporting documentation. This automation streamlines the claims process, reduces processing time, and enhances accuracy, allowing claims adjusters to focus more on customer interactions and improving overall efficiency.

Autonomous Enterprise

Harnessing AI, the autonomous and unattended 'lights out' enterprise continually optimizes itself, bringing harmony and blending capabilities.

Banking

CitiBank

CitiBank is employing advanced machine learning algorithms to continuously monitor transactions, aiding their efforts in tackling fraud. The model is trained on vast datasets that helps it to find suspicious activities and distinguish between legitimate and potentially fraudulent transactions. This real-time monitoring can sift through a large volume of transactions in an autonomous fashion real-time, thereby ensuring the bank meets its compliance and AML obligations.

Insurance

MS Amlin

MS Amlin Marine NV partnered with omni:us to automate specialty claims, focusing on low-complexity cases. The AI-powered solution extracts data from various First Notice of Loss (FNOL) sources, identifies claim details, and recommends handler assignment or direct payout. This reduces triage time and improves data quality. Importantly, claims handlers can further train the algorithm using a feedback loop by handling irregular claims, improving future automation.

Ecosystem Chronicles

The financial services industry is undergoing a dynamic transformation, driven by the convergence of physical and digital intelligence, and AI-augmented automation. The trend is towards creating agile, adaptable, and intelligent processes allowing humans to shift their focus from repetitive, and purely operational tasks to those that are more strategic, and value-driven.

[Cosmotech](#) allows organizations to create and manage digital twins, simulating and optimizing real-world processes for enhanced risk assessment and resilience. [Waylay](#) connects and orchestrates various technologies, including AI, IoT, and cloud services, to optimize complex processes. [Cognite's](#) industrial data platform combines data from various sources to create comprehensive digital twins of industrial assets and processes. [Particle.io](#) connects devices, data, and people, enhancing connectivity and innovation.

[Orkes's](#) platform orchestrates microservices, enabling organizations to break down complex processes for greater agility, efficiency, and scalability. [Ambassador](#) manages and secures microservices ensuring application reliability. [Okteto](#) facilitates the building and deployment of cloud native applications faster and more efficiently. [Kong HQ's](#) platform manages and secures APIs helping monitor traffic and prevent unauthorized use.

Automation is amplifying human potential. [Lucinity](#) and [Symphony AI's](#) AI-powered platform for AML compliance helps detect and prevent financial crime. [Scotty AI](#) automates how recruiting and HR through conversational AI. [Snorkel](#) facilitates faster AI development by creating high quality training data using programmatic data labelling with human in the loop.

[Timeplus](#) and [Redpanda](#) offer a real-time data streaming and analytics platform for proactive monitoring, automated responses, and continuous optimization with high throughput and low latency.

[Voiceflow's](#) platform enables developers to build and deploy their own AI-powered voice assistants.

These interconnected trends highlight the growing importance of redefining business processes to make them more agile, simplified and autonomous to create new levers of business efficiencies and cost-savings.

From Aspiration to Execution with Capgemini

At Capgemini, we pioneer real-time process optimization, agility, and automation, setting us apart as a key differentiator in delivering unparalleled operational excellence.

Enterprise Services Center of Excellence

FS Enterprise Services CoE is a team of experts that helps financial institutions transform into the 'Digital Enterprise of the Future'. We simplify and modernize IT estates, unlocking benefits like process efficiency, cost optimization, data-driven decisions, improved user experience, and timely compliance reporting. Leveraging partnerships with SAP, Oracle, and Workday, and collaborating with Capgemini's various business lines, we work with CXOs to deliver end-to-end services for impactful transformation programs and Next-Gen Managed Services in Finance and HR.

Instant (Real-Time) Payments

Capgemini offers an end-to-end payment-hub-based transformation framework including advisory services, implementation, and support for product solutions from vendor partners. This solution enables a highly flexible, adaptive, and swift payments system with the ability to interface easily with a multitude of businesses.

T+1 Accelerated Settlement

Capgemini combines capital markets domain expertise and large-scale global business and technology transformation capabilities to support firms in their journey towards T+1. Our expertise in capital markets enables the assessment of client's gap to T+1 compliance and our experience in large scale transformation supports effective execution. To further support accelerated settlement, Capgemini can assist with optimization of data management, comprehensive T+1 testing capabilities and the ability to provide operational managed services.

Underwriting Workbench

Insurers' underwriting processes are spread over multiple systems and are highly manual, resulting in slow response to a swiftly changing risk and customer landscape and leading to high operating costs. Underwriting Workbench is a single pane of glass for all underwriting processes, on top of insurance core systems. This allows underwriters to focus their energies on better risk evaluation and adequate pricing.

Insurance Payments Transformation

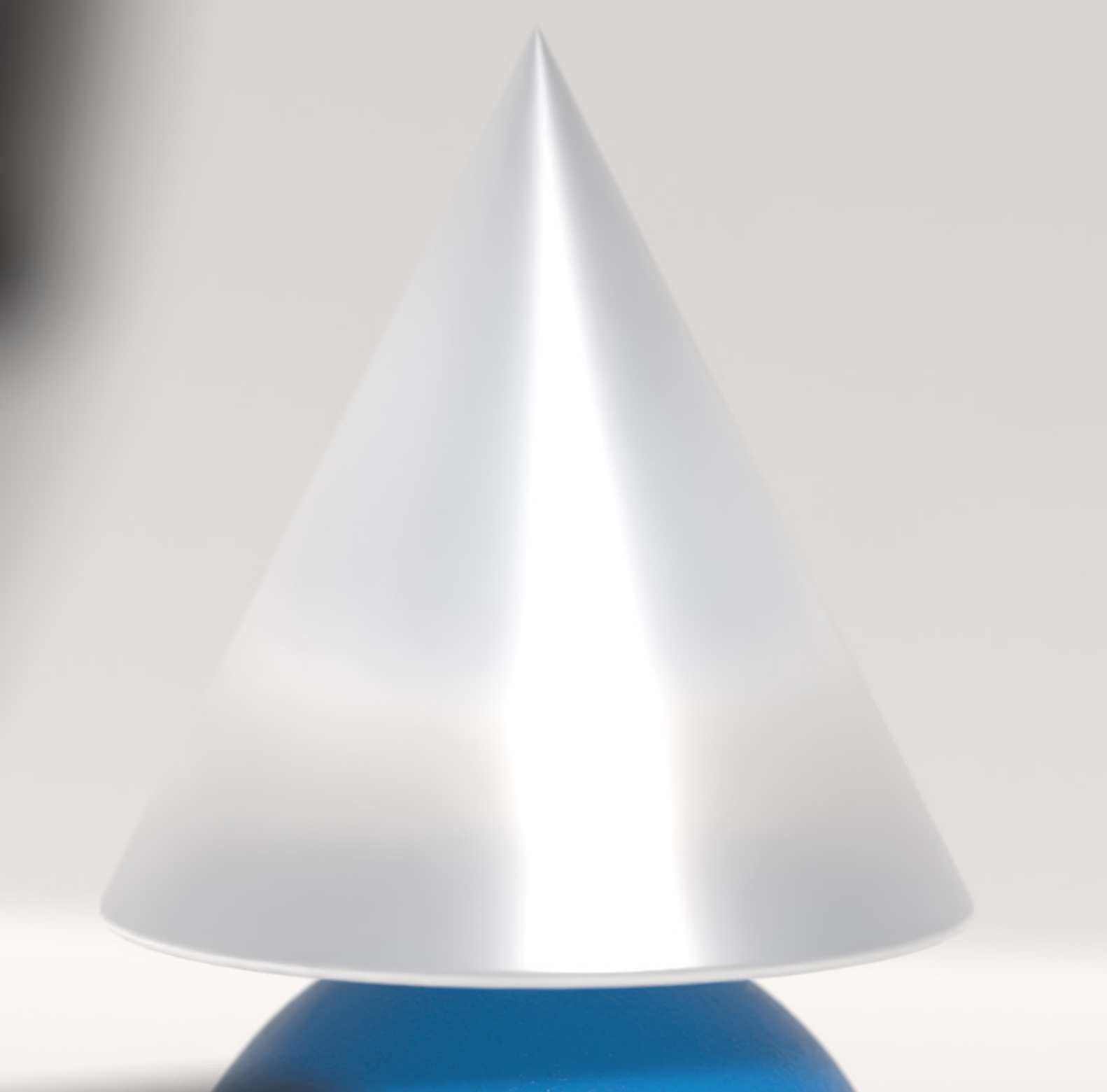
Capgemini offers an end-to-end payment transformation driving efficiency and experience. Emerging payments technology can enable insurers to streamline processes across the payment life cycle, reduce delays in payment processing and improve cashflow management. The solution aims to modernize insurers' payment infrastructure and build an ecosystem aligned to insurance business.

Touchless Claims for Insurers

Touchless Claims transforms the end-to-end claims value chain by creating the foundation for frictionless claims through process engineering. Streamlining, automating and applying innovation on top of claims processes – along with the right-touch by leveraging technologies such as AI/ML, RPA, and supported by a rich ecosystem of partners can enhance operational efficiency and improve claims accuracy.

Intelligent Process Automation

Intelligent Process Automation empowers you to plan and start on your automation journey, scale up operations, enjoy the advantages of sustainable automation, and pursue capability, growth and innovation. The solution is infused with RPA, AI, and process analytics to deliver an unprecedented level of process intelligence and automation to your organization.



▲ Applications Unleashed

Application development is set to witness a tonal shift with enterprises introducing AI agents into the mix. The upcoming agentic future is prompting enterprises to relook at their applications stack, with new methods of development, deployment and access within reach. While the benefits are many, care must be taken such that AI peers are made to share the burden rather than take over development, so that humans and bots unlock never-before seen dimensions of development together, allowing enterprises to reach new frontiers in innovation.

Here are key trends to monitor:

- Leveraging Agentic Architectures to Transform Application Development:** Ready to use blueprints and architectures are set to provide enterprises with a launchpad to develop AI infused applications at a moment's notice. AI agents are also set to enable faster code generation, automated testing, and intelligent debugging. Working in tandem with their human counterparts, AI agents will act as collaborative partners for developers, handling routine tasks while identifying security vulnerabilities. In the banking space, agents will be used to automate operations¹⁹ while insurers will leverage AI to optimize their value chain²⁰.
- AI Transforming the Future of the Application Cycle:** The integration of Agentic AI architectures is set to transform the way applications are deployed and managed by enterprises. With AI interfaces increasingly being used to access underlying applications, firms will look to develop "Headless" apps that are driven by conversational AI. Agentic AI will herald a fundamental shift in the applications landscape, transitioning the shift from "Software-as-a-Service" to "Service-as-a-Software".
- Unifying Applications and Leveraging AI for Streamlined Customer Service:** Customers of financial services providers will be expecting a seamless, unified experience with as minimum friction as possible. As "Super Apps" act as the fulcrum around which this unification is happening, wealth management²¹ and insurance players²² are working to consolidate various services and applications. To address the calls from High-net-worth Individuals (HNWIs) who are demanding more personalized services²³, AI is being leveraged for better portfolio optimization.
- Unlocking Cloud-Native Efficiency for Performance and Cost Optimization:** Applications are getting the cloud treatment with the intention of improving performance and scalability. Wealth management players are especially working to leverage the cloud to enable more cost-effective workflows. Payments providers are leveraging cloud to centralize all payments services, allowing for cost savings, regulatory compliance and future scalability²⁴. The insurance industry is seeing cloud-based platforms being used for collaborating between underwriters, actuaries, and data scientists.

¹⁹ Top Retail Banking Trends 2025, Capgemini
²⁰ Top Life Insurance Trends 2025, Capgemini

²¹ Top Wealth Management Trends 2025, Capgemini
²² Top P&C Insurance Trends 2025, Capgemini

²³ Top Wealth Management Trends 2025, Capgemini
²⁴ Top Payments Trends 2025, Capgemini

Honey, I Shrunk the Applications

Next-generation agile applications, built on the concepts of Microservices, API-first, Cloud-native, and Headless (MACH), make up an applications portfolio that is cradled by AI and delivered via developer platforms

Banking

J.P. Morgan Payments

J.P. Morgan Payments uses MACH principles to build resilient, scalable applications for omnichannel payments, fraud protection, and personalized banking experiences. The firm has followed an API first approach to automate multiple business processes. The modular approach has been reflected in its commerce capabilities due to the adoption of component based microservices. All in all, this has helped the firm digitize its experience while streamlining and simplifying its back-office functions.

Insurance

Canara HSBC Life Insurance

Canara HSBC Life Insurance partnered with MongoDB to transition from monolithic systems to a microservices architecture. MongoDB's flexible data model facilitated the development of independent services, communicating via APIs. This API-centric approach enhanced integration across their operations. As a result, Canara HSBC Life Insurance streamlined processes, like claims handling, reduced costs, and boosted efficiency, showcasing a modern application strategy focused on modularity and interconnectivity.

When Code Goes Know

Pair programming with an AI assistant boosts coding productivity and quality; it also accelerates learning curves — if you know what you're doing.

Banking

National Australia Bank

National Australia Bank (NAB) is addressing the need to modernize applications, improve coding productivity, and ensure consistent code quality across its cloud-based operations by leveraging Amazon Q Developer. With tailored customizations aligned to NAB's internal libraries, frameworks, and coding styles, the tool has supported software development, Java upgrades, and broader application modernization efforts. Starting with a pilot phase, NAB scaled the tool to 1000 engineers in production and plans to expand to 3000 engineers in FY25. This AI-powered pair-programming approach has enhanced coding quality, streamlined processes, and bolstered NAB's cloud-first strategy.

Insurance

Westfield Insurance

Westfield Insurance leveraged IBM watsonx™ Code Assistant for Z, achieving significant gains in application development. Developers experienced an 80% acceleration in understanding applications and a 30% speed increase in documentation. This AI-powered coding assistance streamlined onboarding for new developers and optimized test case creation for experienced teams. Enhanced documentation accuracy also mitigated regulatory risks.

App = A Robot

Robots are no longer just machines — they're programmable, intelligent agents, adding new dimensions and opportunities to the craft of software engineering.

Banking

Commonwealth Bank of Australia

Commonwealth Bank of Australia (CBA) has been leveraging generative AI to develop "custobots". The bank is creating customer personas or "synthetic agents" for the purposes of understanding customer behavior. The bank plans to conduct research to eventually develop what products and services their customers might need in times of distress, by having their custobots respond to queries that might prove challenging to actual human customers.

Insurance

Farmers Insurance

Farmers Insurance integrates Boston Dynamics' Spot robot into its catastrophe claims operations to enhance efficiency and safety. Spot's ability to navigate and assess damage in environments too hazardous for humans, such as areas affected by floods or wildfires, provides Farmers with a crucial advantage. By deploying Spot, Farmers gathers safely gathers critical data, expediting the claims process and providing more convenient and timely support to policyholders during challenging situations.

Little Green App

Applications engineered to be less demanding in terms of resources and energy with superior performance are more sustainable, but also are of higher quality.

Banking

Rabobank

Rabobank has created a sustainable IT environment impacting people, processes, and technology by leveraging tools and training to reduce environmental impact. They have developed EcoSonar, a tool that analyzes code, provides feedback on environmental impact, and recommends optimizations to reduce resource usage. The open-source tool scans source code for sustainability issues and reports on the application's carbon footprint. Another tool is the Carbon Insights Tool, which offers a detailed analysis of CO2 emissions for specific features, measuring terminal, network, and infrastructure, implementing energy mix of location of users and servers and converting energy use to CO2, providing a bottom-up understanding of the carbon footprint.

Insurance

Munich Re

Munich Re HealthTech rebuilt their SMAART application using Oracle APEX's low-code platform, delivering a cloud-native SaaS solution in a mere four months. This strategic shift drastically reduced their reliance on expensive software licenses and simplified ongoing maintenance. Furthermore, the streamlined application significantly optimized processing times, suggesting reduced energy consumption, as tasks previously requiring days were reduced to minutes. This exemplifies a broader trend of developing powerful, high-performing software while prioritizing resource efficiency and sustainability, creating applications that are both impactful and environmentally conscious.

Chat is the New Super App

AI-augmented chatting and talking in plain, natural language becomes the new app to rule them all!

Banking

ABN AMRO

ABN AMRO upgraded its customer interaction capabilities by migrating to Microsoft's Copilot Studio, replacing its chatbots with AI-driven agents to enhance customer and employee support. The transition covered both the bank's customer-facing "Anna" chatbot — operating across text and voice channels — and the "Abby" chatbot, which provides support to the bank's employees. The "Anna" agent handles over 2 million text and 1.5 million voice conversations annually, assisting customers with banking services, and has consistently delivered high customer satisfaction, while the "Abby" agent supports internal IT and facilities queries, and became a more effective and dependable tool, contributing to an overall streamlined user experience. The migration improved user experiences, reduced latency, and enhanced dialogue management.

Insurance

Generali

Generali Switzerland launched Chatty, an AI-powered chatbot developed with Enterprise Bot using generative AI technologies like ChatGPT and DocBrain. It connects data sources from various databases, integrates process automation, and uses natural language processing to enhance customer interactions. Available in four languages, Chatty enhances customer communication with human-like interactions, assisting with policy selection, coverage inquiries, and initial claim support. Future upgrades will enable it to directly record vehicle damage claims, while a voice bot is in development for omnichannel communication. This innovation addresses fragmented customer support, offering a seamless, efficient, and user-friendly service, positioning Generali as a pioneer in AI-driven insurance customer interactions.

Ecosystem Chronicles

Fintech applications are growing in intelligence, agility, and scope. Applications based on microservices, AI-powered development tools, and sustainable engineering techniques are clearly in style this year.

Applications of the next generation are being developed with efficiency and agility in mind. AI is being used by businesses like [Langchain](#), [Llamaindex](#), and [Savvi AI](#) to expedite the development of applications, producing more compact, flexible solutions that are simple to scale and deploy rapidly.

AI is changing how programmers write code. AI-powered solutions that help developers with code generation, testing, and debugging are being developed by [Poolside](#), [Cognition](#), and [Codeium](#). These tools increase productivity and speed up learning curves. Poolside's assistant is completely customized thanks to its fine-tuning based on company data.

The distinction between robots and applications is becoming increasingly hazy as AI develops, with robots today functioning as programmable agents. To free up human workers to concentrate on higher-value jobs, [Amelia](#), [Arya AI](#), [Kyp AI](#), and [Ema](#) are creating intelligent automation solutions that automate repetitive and difficult operations.

AI-augmented chat, which offers a single interface for accessing a variety of services and information, is becoming the next super app as AI becomes more widely used. Financial services companies can now use AI to create content, access enterprise information, and automate operations thanks to [Typeface](#), [Glean](#), and [Azara AI's](#) chat solutions. [Rasa](#), [Cognigy](#) and [Poly AI](#) bring the power of conversational AI to enterprises. They enable organizations to deploy pre-trained chatbots and voice agents to create more engaging and human-like conversational experiences, transforming customer support.

When developing applications, sustainability is increasingly becoming a crucial factor. [Aguaro](#) and [Esgplaybook](#) are creating frameworks and tools to assist engineers in creating applications that use less energy and resources, leading to more sustainable and effective solutions.

These patterns demonstrate how crucial agility, intelligence, and sustainability are becoming to the creation of financial applications. Businesses are developing apps that are not only more effective and flexible but also more user-friendly and ecologically conscious by utilizing AI, microservices, and sustainable engineering techniques.

From Aspiration to Execution with Capgemini

Capgemini can help you unleash the power of your application portfolio with speed and quality.

Open Banking Platform and APIs

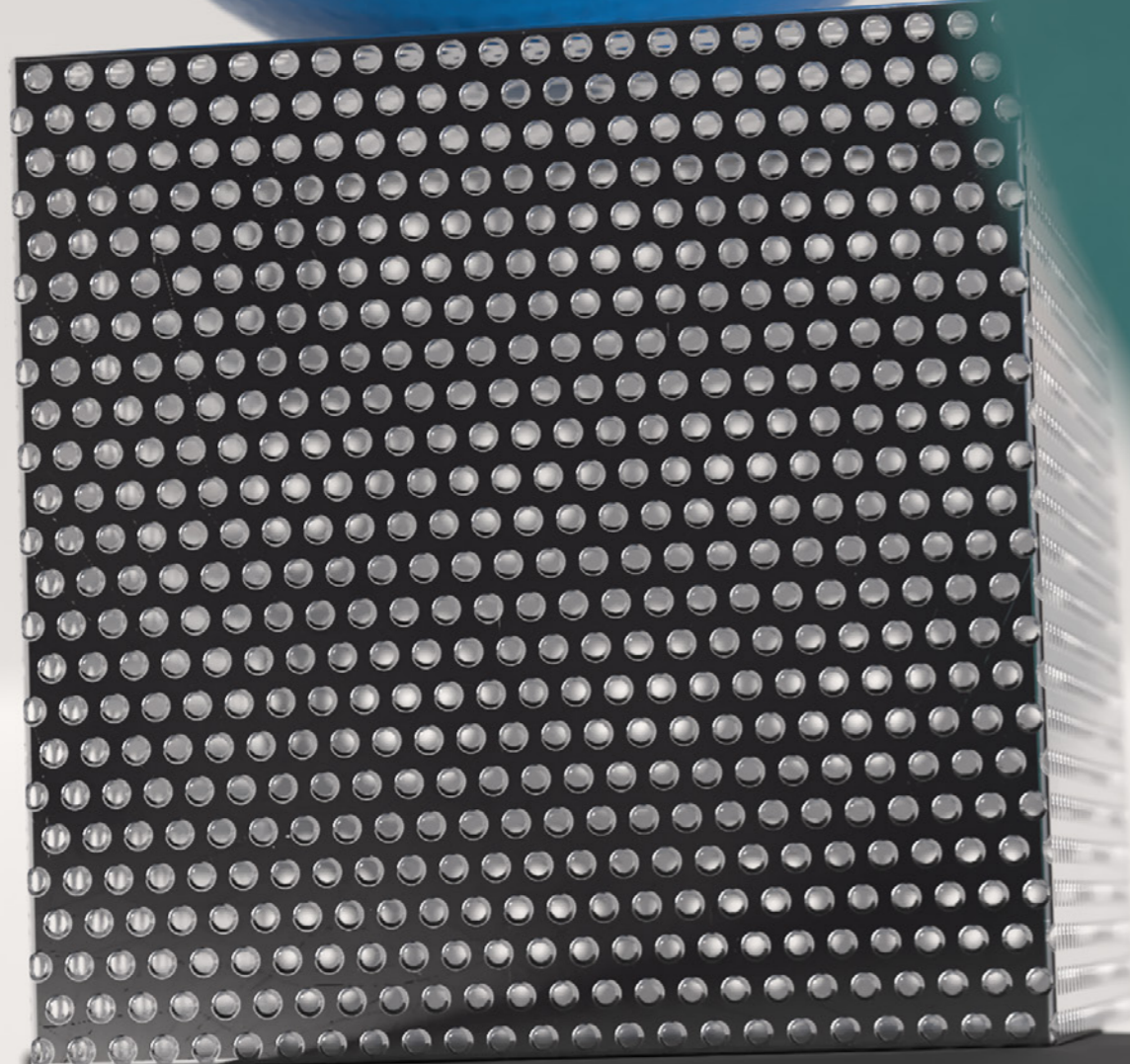
Open Banking Platform and APIs enable banks to open their ecosystems and data to third parties and bring a multitude of benefits – new revenue channels, differentiation through unique partnerships and customer experiences, seamless compliance with local regulations, and continuing relevance in an increasingly digital economy. All these benefits come in the form of a mesh of microservices that enable flexibility and continuous adaptability to evolving business needs.

Connected Payments

Connected Payments is an umbrella payments transformation offer that improves payments operational efficiency by modernizing the payments technology landscape while streamlining operations, thereby helping our clients maximize their ROI while helping their payments positioning. This integrated solution helps banks take a 'service' view of their payments capability.

ADMNext for Insurance – Speed to Market

Despite investing in modern platforms for sales, underwriting and policy administration, insurers are not able to capture the full value of these core platforms due to slow and manually intensive platform operations. This offer leverages AIOps, our proprietary accelerators and our insurance platform expertise to provide agile & cost-efficient platform operations for better sales and servicing experiences.



Invisible Infostructure

The financial services industry is undergoing a period of unprecedented transformation, driven by a confluence of powerful technological forces. Rapid advancements in core computing infrastructure, coupled with the pervasive adoption of cloud technologies, are fundamentally reshaping how financial institutions operate and innovate. This synergistic combination of powerful hardware and flexible, scalable cloud platforms enables the development and deployment of sophisticated AI models, driving new levels of efficiency, personalization, and security. While this rapid expansion offers immense opportunities, it also necessitates a proactive approach to long-term value creation and the mitigation of emerging risks.

Here are key trends to monitor:

- Advancements in Core Computing Infrastructure:** The continuous advancement in computational power is fueled by 4 key pillars: speed, scale, efficiency, and innovation. Cutting-edge processors including CPUs, GPUs and specialized chips, complemented by comprehensive cloud software suites, enable enterprises with the foundation necessary for rapid AI model development, training and deployment. This silicon-driven momentum redefines industry possibilities, yet amid limitless expansion, sustainability becomes paramount.
- Cloud as the Foundation for Transformation:** Cloud is becoming the fundamental platform for financial services, enabling agility and innovation. It provides the scalable infrastructure for developing, training, and deploying new AI-powered applications and services. Building modular architectures with cloud-based APIs is essential for achieving key business objectives. Industry-specific cloud solutions foster seamless collaboration between different teams, such as underwriters, actuaries, and data scientists, enabling real-time, adaptable service delivery.
- Cloud-based App Consolidation:** Enterprises are working towards consolidating multiple apps and services into a single unified platform leveraging cloud. In the wealth management industry, cloud is assisting in seamless data integration and workflows, allowing for universal view and management of various assets. Insurers are enabling cloud in their CRM platform for data consolidation.
- Transitioning to a Quantum-Safe Future:** As financial institutions rely more on cloud infrastructure, securing sensitive data is paramount. Emerging quantum computing threats, like "harvest now, decrypt later" attacks, pose significant risks to encrypted data. The National Institute of Standards and Technologies' (NIST) approval of quantum-resistant algorithms highlights the urgency. Financial institutions must prioritize developing and deploying quantum-resistant solutions within their cloud environments to ensure long-term data protection.

Cloud Encounters of the Third Kind

With the cloud evolving and maturing, it's time to create a new, smart mix of sovereignty, sustainability, agility, deployment options and specialized capabilities.

Banking

Barclays

Barclays has expanded its partnership with HPE, doubling its commitment to the HPE GreenLake Cloud. This private cloud infrastructure has already migrated over 50,000 workloads, with plans to double that in three years, enabling significant energy savings and technical debt reduction. By leveraging HPE's platform, Barclays is poised to harness AI and data-driven innovation, enhancing customer convenience and personalization. The hybrid cloud approach ensures regulatory compliance, agility, and scalability, empowering Barclays to modernize operations and deliver seamless, innovative banking experiences.

Insurance

USAA

USAA has embarked on a three-year journey to modernize its data estate. The company is migrating its data to a unified, cloud-based environment using Snowflake, which enables seamless analytics without duplicating data. By setting firm migration deadlines and centralizing engineering processes, USAA aims to improve data security, governance, and analytics capabilities. The \$35.5 million investment in data transformation reflects a strong commitment to cloud innovation, positioning USAA to leverage the full potential of generative AI while ensuring a streamlined and efficient data management process.

Everything, Everywhere, All At Once Connected

Connectivity has become the foundation of a hyper-connected world, seamlessly linking devices, industries, and ecosystems to drive unprecedented innovation.

Banking

DBS

DBS Bank in Singapore is transforming its branches with the help of 5G technology, launching Augmented Reality (AR) services that enable customers to complete complex financial transactions under the guidance of virtual banking advisors. By leveraging 5G networks, the bank can offer immersive banking experiences, which significantly boost customer satisfaction and enhance service quality. Operational efficiency is projected to improve by over 30%. This use of 5G technology ensures that DBS stays at the forefront of digital banking innovation, improving both customer engagement and operational effectiveness.

Insurance

Bupa

Bupa leverages IoT and AI to drive healthcare innovation through diverse applications. These include app-based patient monitoring for mental health, at-home melanoma tests using smartphones, and post-operative joint recovery tracking via wearables and AI. Its AI-powered mental health service combines questionnaires with wearable data (exercise, sleep) to detect patterns, offering personalized support. This integrated approach, uniting IoT and AI, emphasizes preventative care and aims to boost patient satisfaction, connecting devices and ecosystems for enhanced healthcare delivery.

Ops, AI Did it Again

IT operations that are proactive, adaptive, self-learning and action-oriented, now evolve towards seamless 'NoOps' autonomy, complements of agentic AI.

Banking

Crédit Agricole

Crédit Agricole's AI platform, CEOS, designed for business specialities, deploys machine learning models to optimize client value by targeting the best offers. Hosted on AWS cloud with Kubernetes for secure and efficient orchestration, it is self-adaptive to changing market demands and autonomously manages resources. It supports an MLOps approach across the stack, with the Architecture and Innovation team, the Data Tools team, and the CA GIP team working in conjunction. The platform's successful test opens new AI possibilities, benefiting departments like Credit France, Data Management, and Group Compliance.

Insurance

TIAA

TIAA has launched a Journey and Service Operations Center (JSOC) initiative which utilizes machine learning models to guide investors through financial decisions like 401(k) rebalancing and retirement planning. JSOC integrates across TIAA's digital infrastructure, featuring a user-friendly UI resembling a subway map, which aids customers in navigating their financial journeys. Equipped with AIOps, JSOC proactively detects anomalies, manages incidents, and performs root cause analysis. It includes an incident recommendation engine, anomaly detection engine, and an aged customer incidents dashboard, helping call center representatives troubleshoot and predict customer challenges, thereby ensuring smoother customer experiences.

Simply the Edge

Core edge technologies like 5G, system-on-a-chip, and embedded AI have advanced, bringing the power of IT infrastructure close to real-world operations and people.

Banking

Mastercard

Mastercard has strengthened its partnership with Paymentology, utilizing Mastercard's Cloud Edge to enhance its cloud-first strategy and provide next-generation payment solutions. It allows clients to connect to Mastercard via their chosen cloud providers, supporting multiple hybrid connectivity patterns. The collaboration addresses challenges in global operations, such as hardware requirements, physical connections, and regional compliance delays that hinder customer adoption. As a result, service deployment is accelerated, customer adoption delays are minimized, and a more reliable, scalable, and secure platform is delivered.

Insurance

Aetna

Aetna's collaboration with Apple, providing subsidized Apple Watches, showcases the power of intelligent edge devices in insurance. These devices merge the virtual and physical worlds by collecting and processing health data directly on the user's wrist. This localized processing, a hallmark of edge computing, enhances real-time health monitoring and minimizes latency, leading to more dynamic insurance models. As the trend of integrating intelligent devices into operations grows, Aetna's initiative exemplifies how insurers can leverage edge technology to improve risk assessment, personalize services, and ultimately empower individuals to proactively manage their health.

Ok Qompute

New computing architectures are emerging, such as in Quantum, AI and neuromorphic chips — rewriting the rules and possibilities of innovation.

Banking

HSBC

HSBC has successfully piloted quantum-safe technology for digital gold, becoming the first global bank to apply Post-quantum Cryptography (PQC) to tokenized physical gold transactions. Collaborating with Quantinuum, HSBC used Quantum Origin randomness technology to safeguard digital assets from future cyber threats like "Store Now, Decrypt Later" (SNDL) attacks. The bank tested interoperability between distributed ledgers, enabling gold tokens to convert into ERC-20 fungible tokens for broader accessibility. HSBC has also explored quantum key encryption for FX trading and joined BT and Toshiba's quantum-secured network. With partnerships like PayPal and IBM, HSBC continues advancing quantum-safe cryptography for financial security.

Insurance

Aon

Aon's Life Risk Modeling Suite, powered by the PathWise® High-Performance Modeling (HPM) engine, tackles the intense computational demands of IFRS 17 and GAAP LDTI. These regulations impose complex calculations, particularly for participating and indexing insurance products, straining legacy systems. Aon leverages the power of GPU-based computing to drastically accelerate these calculations, including scenario generation and sensitivity analysis. This modern solution offers an intuitive interface, robust automation, and strong governance features. By addressing the limitations of outdated systems, Aon empowers actuarial teams with increased efficiency, productivity, and the capacity for innovation in a rapidly evolving regulatory landscape.

Ecosystem Chronicles

The financial services industry is poised to take advantage of new forms of cloud infrastructure, backed by an increasing network of devices powered by 5G. This year, we see a clear trend towards optimizing cloud deployments, embracing edge computing, and harnessing the power of AI for enhanced IT operations.

Cloud computing is maturing, with a focus on sovereignty, sustainability, and specialized capabilities. [Truefoundry](#) and [Arthur AI](#) offer an AI-powered platform for cloud optimization, helping organizations to identify and eliminate underutilized resources, optimize their cloud costs, and improve their overall cloud efficiency. [Cycloid](#) and [Cast AI](#) offer cloud-native application delivery platforms enabling organizations to deploy and manage applications across multiple clouds, consolidate workloads, and right-size deployment instances.

[AgentOps.ai](#) offers an AI-powered platform using machine learning and natural language processing to identify and resolve IT issues.

[Akamai](#) offers a global edge computing platform that reduces latency, improves performance, and enhances security at the edge. [Liquid AI](#) is developing a new frontier of foundational models which could bring the power of LLMs at the edge.

New computing architectures are also emerging, rewriting the rules of innovation. [Together AI](#) enables organizations to train, finetune and run inference on AI models at scale faster and in a cost-effective manner. [Groq](#) develops AI-specific computing chips that offer significant performance improvements to accelerate AI workloads.

Quantum computing, while in its nascency is poised to have big implications in Financial Services. [Pasqal](#) offers a high-performance quantum computing platform for developing and running quantum applications. [Classiq](#) offers a quantum computing software platform to develop and run quantum algorithms.

Financial services enterprises will need to keep pace with evolutions of high-performance computing and connectivity solutions in tandem, ensuring that they stay at the forefront of bolstering their infrastructure for future horizons.

From Aspiration to Execution with Capgemini

Capgemini can help you realize an omnipresent yet truly invisible IT infrastructure.

Connected Banking

Connected Banking provides a complete end-to-end solution to bring together all elements for implementing a connected banking solution for clients, fast-tracking their implementation journeys. The solution offers a compliant and modern architecture with built-in integrations, allowing clients to move to a componentized banking structure to meet everchanging digital needs.

Resilience by Design

Resilience by Design helps financial services organizations mitigate enterprise IT risks that have arisen from the current crisis, ensuring future readiness. We use a four-phased approach – Re-Assess, Re-Imagine, Remediate, and Revitalize – to balance near-term response with long-term preparedness. This solves key

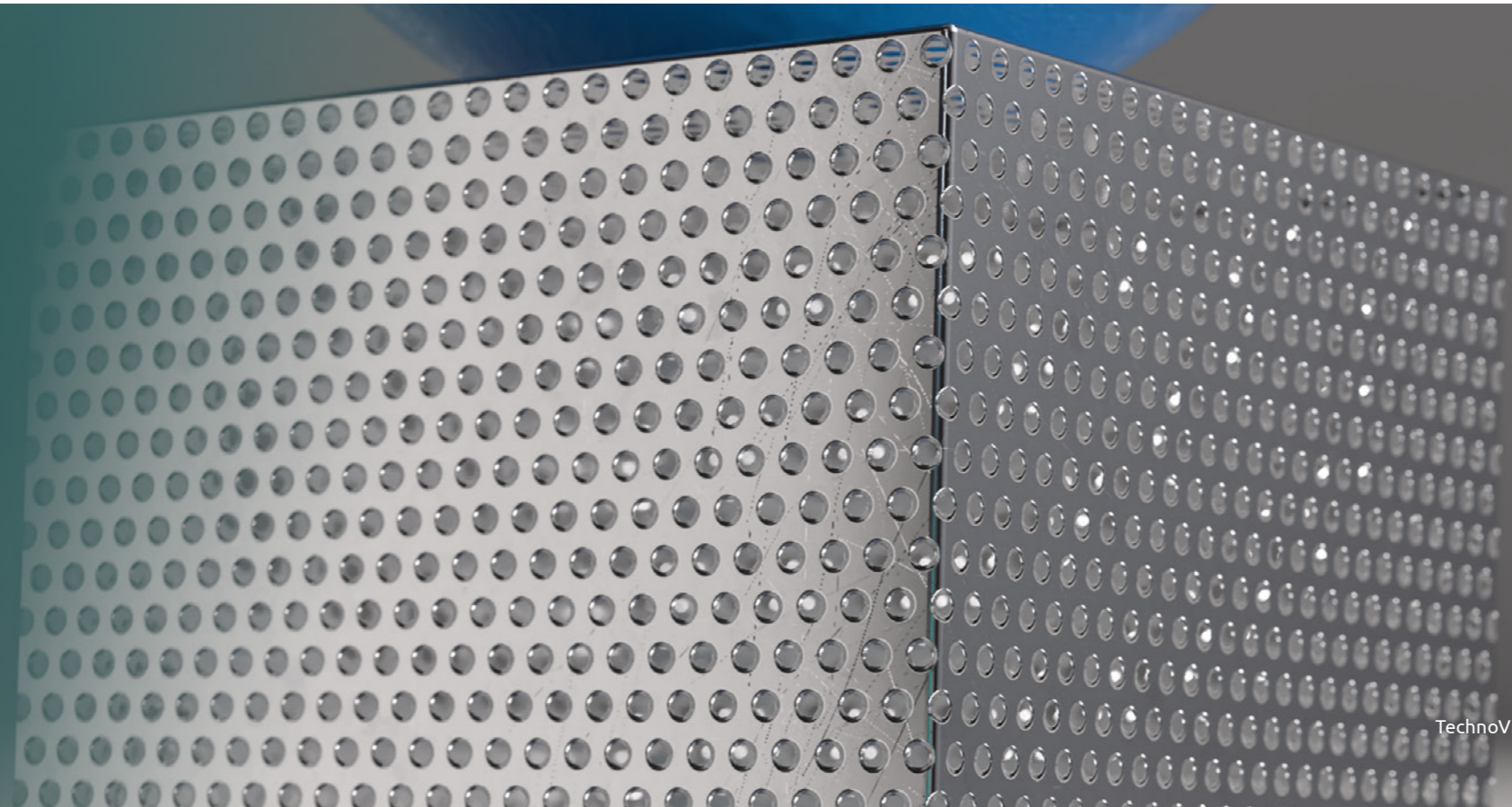
issues related to infrastructure and connectivity, data privacy and security, communication and collaboration, ways of working and process excellence, and people management by making the enterprise IT infrastructure invisible but effective.

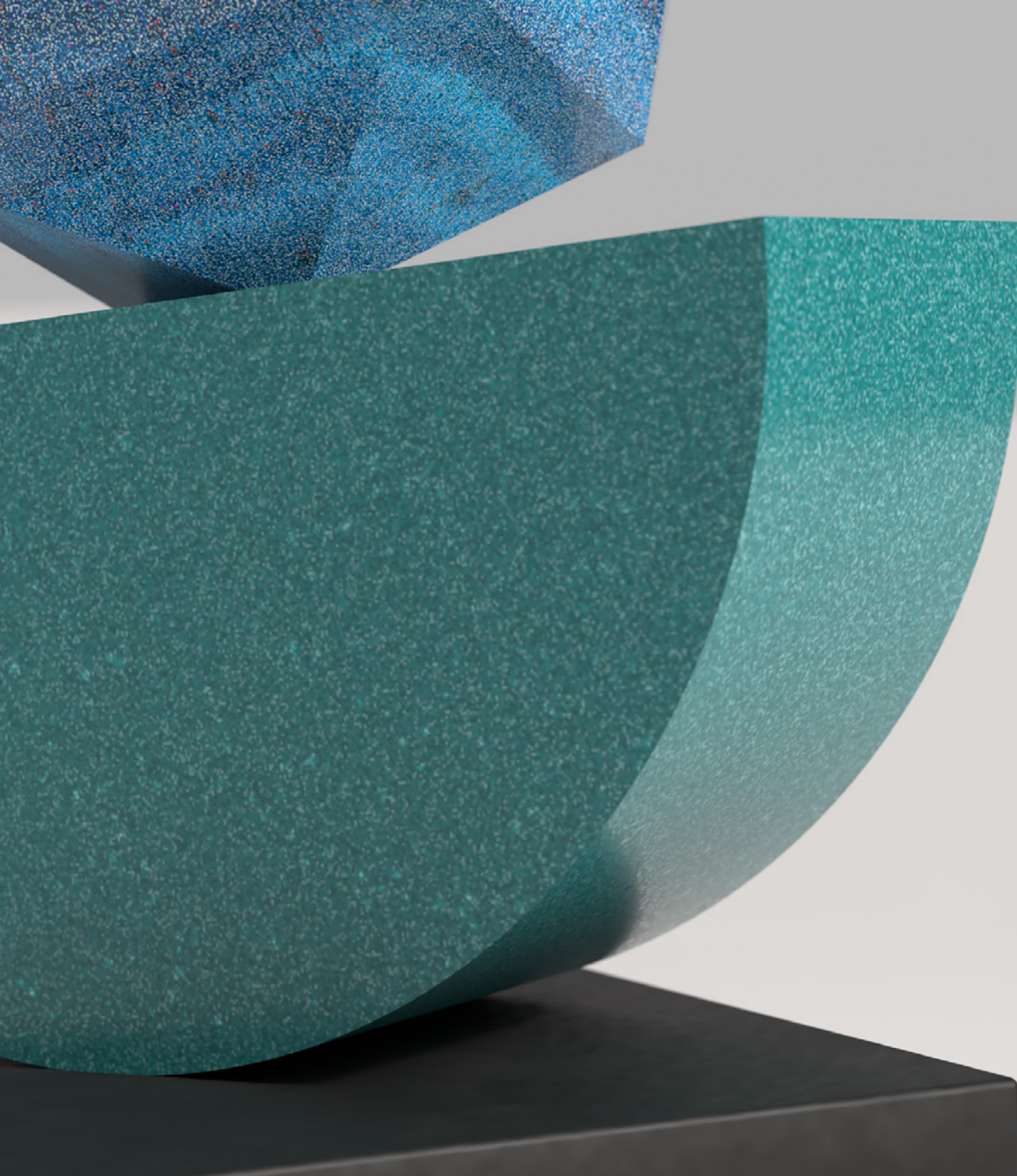
Enterprise Cloud Transformation

Through our Enterprise Cloud Transformation offering, we help financial services firms develop a cloud vision and strategy, a cloud journey roadmap with a target operating model, and full implementation, including moving their IT, data, and the whole business to cloud. As a cloud-based enterprise, a firm can attain desired speed and flexibility while not being concerned with managing the underlying infrastructure.

Mainframe Modernization

Financial services firms are currently grappling with a muted economic growth outlook, supply chain challenges, and an increased need for optimal resource utilization. Cost optimization and business agility will be key going ahead. Capgemini's proven Mainframe Revitalization approach with Cap360 tool suite helps firms retool their mainframe to bring in business agility and innovation while optimizing costs. Besides enabling firms to achieve these business goals this offering takes care of the firm's business context, maturity and future plan.






Balance by Design

Balance is the name of the game as the pendulum swings between technological innovation and human oversight. While new and intelligent tools are enticing and promise new levels of efficiency and insights, responsibility lies on humans to maintain an optimum balance as enterprises navigate the ever-shifting sands of technology safely and securely.

Here are key trends to monitor:

- **Innovation with Responsible AI:** Financial institutions must balance AI innovation with ethical responsibility. When training new AI tools, model proofing must be carried out across the life cycle to maintain transparency and control over data, vendors, and training methods. Risk assessment models must be regularly tested for bias and should be explainable to both regulators and customers, ensuring trust in automated financial decisions. This becomes doubly crucial in industries like health insurance that deal with sensitive patient information²⁵.
- **Securing Enterprise Data and Systems for Trustworthiness:** Customers' trust can be fully met by enterprises by ensuring the data that they entrust with enterprises is safe and secure. Robust guardrails and cybersecurity measures continue to be an important area of investment especially in the life insurance segment²⁶. Advancements towards artificial general intelligence and quantum technologies open up new threats that put customer data and IT systems at risk. These technologies mean that enterprises need to bolster their cybersecurity measures to face potential attacks to their systems in the future from much more potent and powerful technologies.
- **AI Augmentation with a Human Touch:** Enterprises and business are quickly shifting towards becoming AI centric. But as excitement grows, care must be taken that the scales do

not tip too much towards our digital peers. From an enterprise lens, humans must continue to play a role in both development as well as running business operations in conjunction with incoming AI tools. For customers, efforts will be underway to make AI assistants more capable of reading, understanding, and acting on human emotions implicitly.

- **Grow Sustainably:** Responsible and sustainable practices should not just be a tick in the box, rather it needs to be embedded across all aspects of the enterprise. Environmental, Social, and Governance (ESG) parameters must be a key part of operations as well as customer facing services²⁷ as investors see better returns in green investments. Regulators and governments are also tightening laws to prevent greenwashing and greenhushing, as customers demand more responsible and sustainable products from their advisors²⁸.
- **Agile and Resilient to the Core:** Technological advancements made by financial services institutions must be done with secure guardrails in place. In a fast-paced environment where enterprise-wide events, both good and bad, can rapidly change fortunes, architectures must be malleable to withstand shocks to the system as well as prepare for advancements that can come thick and fast. An agile mindset is essential not only in development teams but in the boardroom as well, ensuring that firms are not caught flatfooted when responding to crucial industry and technology triggers.

²⁵Top Health Insurance Trends 2025, Capgemini
²⁶Top Life Insurance Trends 2025, Capgemini

²⁷Top Capital Market Trends 2025, Capgemini

²⁸Top Sustainability Trends 2025, Capgemini

Technology ↔ Business

Move from alignment to unity of business and IT, creating a seamless technology business of strategy and operations, compliant with the new now

Banking

Bank of America

Bank of America has unified its mobile apps to offer banking, investing, and retirement services in one place. The app offers a streamlined financial overview, providing clients with a clear summary of their accounts across all financial services. It serves as a one-stop shop for Bank of America's digital tools, with services tailored to individual financial goals. Additionally, the app features an enhanced Payments and Transfer hub, simplifying transactions. With a customer-centric approach being a key part of its strategy, the unification is in line with the bank's goals to constantly innovate its tech and continuously provide next-age tech for its customers.

Insurance

Generali

Generali's "Lifetime Partner 27: Driving Excellence" strategy aims to build upon their foundation as a leading global insurer by pursuing excellence across all operations. Their plan focuses on AI & Data driven excellence to enhance customer and distributor experiences, improve operational efficiency, and boost technical capabilities. By combining new technologies with a human touch, Generali seeks to create value for stakeholders and reaffirm market leadership. This strategy highlights a unified approach where technology is integral to achieving business objectives and adapting to evolving customer needs.

augment ME!

Leverage rapidly emerging forms of AI-generated knowledge and insights, even in the absence of complete understanding and transparency ultimately applying a complementary, symbiotic form of judgment between humans and AI

Banking

Royal Bank of Canada

Royal Bank of Canada (RBC) has partnered with TIFIN AG to provide AI-powered tools for its wealth management advisors. These tools help advisors identify high-priority clients by analyzing financial events and behavior, such as money-in-motion or inheritance. By building "ideal client profiles," the AI generates insights to improve client outreach and generate leads. This partnership enhances advisors' decision-making and boosts client relationships, demonstrating RBC's commitment to integrating AI as an enhancer, not a replacement, for human financial expertise.

Insurance

American Family Insurance

American Family Insurance Group is using AI and computer vision to streamline subrogation claims through a partnership with Tractable. The AI-powered solution automates the damage assessment process, enhancing efficiency, accuracy, and customer experience. By analyzing photographic evidence, the system quickly evaluates claims and identifies subrogation opportunities. This AI-driven automation allows adjusters to focus on more complex tasks, improving the speed and effectiveness of the claims process. The initiative demonstrates a symbiotic relationship between human judgment and AI insights.

Do Good, Do Less, Do Well

Make your organization thrive by embracing initiatives that create a positive social and environmental value alongside economic value, while rejecting activities that damage the biosphere or destabilize society and compromise humanity

Banking

BNP Paribas

BNP Paribas and Blue Alliance have launched the Blue Finance facility to provide early-stage impact financing to reef-positive businesses in Marine Protected Areas (MPA) in the global south. This initiative aims to regenerate 1.8 million hectares of coral reefs and improve the livelihoods of 110,000 people. By using a blended finance approach, the facility supports sustainable businesses such as ecotourism, community-based aquaculture, blue carbon credits, and sustainable fisheries. These efforts address coral reef degradation, alleviate poverty and food insecurity, and contribute financially to MPA management through dividends or revenue sharing, fostering long-term environmental and social impact.

Insurance

AIA

AIA is leading the Asian insurance market in sustainability, becoming the first to have Greenhouse Gas (GHG) emission reduction targets validated by SBTi. This commitment underscores their dedication to environmental responsibility, aiming for carbon neutrality by 2050. Through initiatives like "AIA Sehat Untuk Negeri" in Indonesia, sustainability is integrated into every business decision, balancing ecological care with societal progress and strong governance. AIA is actively demonstrating its purpose to improve lives while safeguarding the planet for the long term.

Be Like Water

Ensure the built-in 'water-like' capabilities of agility, flexibility, responsiveness, resilience, and openness

Banking

Discover

Discover Financial Services has taken significant steps towards cloud adoption in 2024, implementing a migration strategy that emphasizes maintaining hybrid flexibility while maximizing the benefits of cloud elasticity by using Red Hat OpenShift on AWS. Moving containerized workloads to AWS provides Discover with enhanced flexibility and agility, enabling the company to manage fluctuations in seasonal consumer spending more effectively. The OpenShift hybrid approach provides Discover with the flexibility to operate workloads on either private or public clouds. This capability enhances its ability to manage and transition workloads across various cloud environments, thereby mitigating the risk of vendor lock-in.

Insurance

AXA

AXA faced challenges managing customer inquiries through email, letter, and fax due to unstructured processes and outdated legacy systems. Clerks manually extracted and entered information into nine separate applications, increasing errors, IT workload, and training time. AXA aimed to simplify workflows using Camunda, consolidating these applications into one automated system. This transformation reduced complexity, provided clerks with clear data and guidance, and allowed for 50% process automation, including 100% automation for travel proposals. Clerks now focus on non-routine queries, with manual work minimized to one click. This initiative demonstrably improves operational efficiency, underscoring AXA's commitment to ongoing process optimization and leveraging technology to elevate customer experience while continuously adapting to evolving needs.

No Hands on Deck

Assume full, hands-free, zero-touch automation as the default for all new technology business processes

Banking

ING

ING is enhancing operational efficiency through AI-driven solutions. Its AI-powered instant loan processing automates lending decisions, reducing wait times for customers and improving resource use for the bank. AI also personalizes customer communications, particularly catering to younger clients. The bank's Know-Your-Customer (KYC) process utilizes AI to automate document verification, flag compliance issues, and maintain accuracy across jurisdictions, reducing manual labor. This transformation includes full automation of back-office tasks like data extraction, allowing staff to focus on more complex tasks. ING also ensures regulatory compliance and high accuracy with continuous monitoring systems, further optimizing operational efficiency.

Insurance

The Hartford

The Hartford has introduced new digital submission capabilities for agents and brokers handling midsize and large accounts, significantly reducing manual labor. These features include APIs and a portal for easier submission of data and quicker quotes for general liability, auto, property, and workers' compensation accounts. By automating data sharing and pre-populating submission details, the platform increases speed, accuracy, and workflow efficiency. The solution offers faster market access, better data management, and enhanced transparency, while also integrating with Highwing for seamless communication between agents, brokers, and The Hartford. This initiative underscores The Hartford's dedication to leveraging technology to empower its partners, elevate the customer experience, and continuously adapt its processes.

Trust Thrust

Power up the entire trust ecosystem, from the organization's core to its edges, securing your existing business and pushing forward to its next permutation

Banking

Fidelity

Fidelity is enhancing customer data security by restricting third-party platforms to access employer-sponsored retirement accounts. Fidelity aims to prevent malicious actors from entering clients' accounts, thereby minimizing risk of breaches. This upgrade builds on Fidelity's efforts to eliminate unsafe data practices, with nearly 100% of data sharing now occurring through secure APIs. These steps highlight Fidelity's long-standing commitment towards safeguarding American customers' retirement savings and keeping their data secure.

Insurance

USAA

USAA has patents in cybersecurity which leverages distributed ledger technology (blockchain) to streamline subrogation settlements. By leveraging smart contracts, parties provide cryptographic hashes to confirm settlement terms. These hashes are compared to ensure agreement, enabling net settlement amounts and reducing the need for multiple payments. The system improves settlement verification by using cryptographic hashes for accuracy and transparency, while the smart contract ensures consensus. This blockchain-based solution enhances the efficiency and security, benefiting all parties involved by reducing administrative complexity and transaction costs.

Real <-> Smart

Get real about being smart. To strike the perfect balance between genuine human ingenuity and shiny artificial brilliance, organizations need to think less about a quick fix, and more about the long game

Banking

Standard Chartered

Standard Chartered is deploying AI to combat financial crime, utilizing AI tools for Name and Transaction Screening to enhance compliance and reduce manual interventions. AI's ability to process large datasets allows the bank to detect anomalies and identify patterns in criminal behavior, particularly in areas like Sanctions Compliance. However, the bank ensures that AI deployment adheres to strict ethical standards through its Responsible AI Framework, prioritizing fairness, transparency, and accountability. Continuous monitoring, human oversight, and collaboration with regulators help ensure AI tools remain effective, ethical, and aligned with evolving risks in the financial landscape.

Insurance

TIAA

TIAA has launched TIAA gAI, a proprietary generative AI platform, to combat the U.S. retirement crisis and enhance lifetime income solutions. Built by TIAA Client Tech Labs, gAI leverages generative AI and large language models to improve client experiences, simplify complex topics, and enhance cybersecurity trainings. Since 2022, TIAA has partnered with Google Cloud's AI to optimize services, while a Responsible AI Policy ensures ethical use. Through initiatives like "Achieve in AI," TIAA focuses on long-term innovation and associate upskilling.

Ecosystem Chronicles

In the age of AI, there is a need to balance technological innovation with ethical considerations and social responsibility. This year, we see a clear trend towards leveraging AI for enhanced decision-making, promoting sustainable practices, and building trust through robust security measures.

Companies like [Anch AI](#), [Suzan AI](#), and [Glean](#) are developing AI-powered tools that enhance human decision-making by providing insights and generating knowledge, even in the absence of complete transparency. [Privasapien](#) and [Saidot](#) are focusing on privacy-preserving AI solutions, ensuring that data is used responsibly and ethically.

The industry is increasingly focused on incorporating sustainable and ethical practices into its core operations. [Greenly](#), [Doconomy](#), and [Measurabl](#) are developing solutions that help companies measure and reduce their environmental impact, while [Enfuze](#) is enabling sustainable payment solutions. [Climate-X](#) empowers lenders to assess the impact of climate factors on a physical asset, helping them underwrite better.

The ability to adapt quickly and respond to change is crucial today. [Alation](#), [Meshcloud.io](#), [Konfer AI](#), and [Letsbloom](#) are providing solutions that enhance agility, flexibility, and resilience, enabling companies to navigate uncertainty and thrive in a constantly evolving market.

Building trust is essential for the long-term success of any financial institution. [Fiddler AI](#) and [Patronus AI](#) enable organizations to observe & monitor their ML models & LLMs. [Credo AI](#) helps streamline AI adoption by operationalizing AI governance at scale. Startups like [HiddenLayer](#) and [Giskard](#) help secure the models, enhancing trust.

These trends highlight the growing importance of balancing innovation with responsibility in the financial industry. By leveraging AI for good, promoting sustainable practices, and building trust through robust security measures, companies are creating a more ethical, resilient, and sustainable future for financial services.

From Aspiration to Execution with Capgemini

Capgemini can help you balance your strategy, technology, and operations to always be ready for tomorrow.

Custom Generative AI for Enterprise

With Custom Generative AI for Enterprise, we help clients move from a standard risk-averse use of publicly available large models – which are too generic, uncontrollable, and risky for data and privacy – to a trusted solution with reliable outputs creating tangible business outcomes. By combining the client's own knowledge and data with open pre-trained models, we help organizations build generative AI capabilities across their business and help make it available for the entire enterprise at scale. With Capgemini's proven framework to build secure, privacy-protecting, and reliable high-scale trusted AI solutions, we address each organization's business and technology needs and help them to kick-start their business DNA transformation through a company-approved generative AI toolkit and relevant use cases.

Sustainable IT

We want to help organizations seize the opportunity of sustainable IT by infusing a lifecycle thought process while mitigating the risks associated with operationalizing impactful actions. The initiative is based on four pillars – Sustainable Strategy, Sustainable IT Transformation, Sustainable Employees, and IT for Sustainable Business. We help financial services firms reduce the carbon footprint of their digital technology and support sustainable business models of tomorrow, while balancing these changes with other business and technology priorities.

Inventive IT

Inventive IT is the simultaneous transformation of the technology and the operating model that enables business results through three pillars – agile transformation, innovation and competencies, and transformation catalysts. We help financial services organizations frame their transformation, solve business issues and unlock value, scale progressively, and build technology and operating models from the ground up.

Digital Core for P&C Insurance

The insurance industry struggles to address the unprecedented level of change in risk, customer expectations and competition, that demands evolution of the existing business models. Insurers who are not able to respond with speed and operate with low cost are falling behind in market share growth and profitability. Capgemini's Digital Core transformation facilitates insurer's evolution and future relevance through a composable ecosystem of best of breed technology components interoperable to deliver the market agility and operational efficiency.

TechnoVision Financial Services Experts

Akshat Prakash Verma

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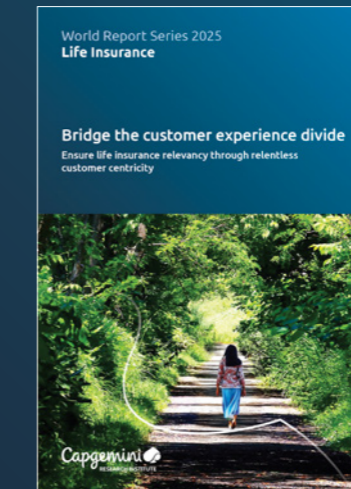
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