Capgemini × aws

TechnoVision 2025

Financial services playbook

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Foreword

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Financial services stands at a pivotal moment, where infrastructure, data, and AI converge. Institutions are expected to deliver personalized experiences and real-time decisions – while scaling growth, meeting evolving regulations, and advancing sustainability goals. The challenge is complex, but the opportunity is significant.

Every year, the pace of innovation accelerates. New capabilities – from generative AI and advanced analytics to automation – move from pilot to production faster than ever, touching onboarding, servicing, risk, finance, and operations. To turn this momentum into durable advantage, collaboration is critical. A cohesive, joint approach helps us align vision, architecture, controls, and outcomes – so we take a clear, compelling story to our clients and deliver at enterprise scale.

AWS and Capgemini bring a cohesive approach to solving challenges in financial services by combining AWS' scalable, secure cloud infrastructure with Capgemini's deep industry expertise and innovative consulting capabilities. Together, our industry-led, AI-driven strategy places enterprise needs at the core of our solutions.

Capgemini's focus is to be the end-to-end, AI-powered, business and technology transformation partner for financial services: renewing core platforms, modernizing mainframes, advancing payments, enabling open finance ecosystems, and elevating customer engagement with data-driven personalization. We help institutions establish governed data estates, embed responsible AI practices, and adopt sovereign cloud constructs that respect data residency and local requirements.

Beyond operational efficiency, we help firms scale with responsible AI, hyper-personalization, and sustainable strategies. From agentic workflows to quantum-safe preparedness, our joint approach lets businesses anticipate change and act decisively – so they don't just keep up: they set the pace.

This TechnoVision framework distils what we've learned, including patterns that work, pitfalls to avoid, and blueprints you can adapt. Each chapter offers something actionable – an insight, a design, a checklist – that helps you turn strategy into value, at speed.

Better together: Capgemini and AWS

A partnership in motion

Capgemini and AWS have built a strong, trusted partnership over the past 15 years, helping organizations across industries accelerate their transformation journeys. As an AWS Premier Consulting Partner, Capgemini combines deep financial services (FS) expertise with AWS's cutting-edge infrastructure and advanced capabilities to deliver secure, scalable, and future-ready solutions. This collaboration empowers enterprises to innovate faster, optimize costs, and achieve sustainable business outcomes.

Our partnership is anchored in a shared commitment to engineering excellence and innovation. Capgemini brings a global team of over 3,500 AWS-skilled professionals, including more than 1,000 specialists in financial services, supported by a robust portfolio of AWS competencies such as Mainframe Modernization, Migration Consulting, SAP Consulting, and a Managed Security Service Provider (MSSP). Together, we've developed proven frameworks like Mistral and Clear Sight IT Decision Maker, designed to help enterprises adopt modern architectures at scale with speed and consistency, while leveraging AWS's advanced capabilities in AI/ML, analytics, and security.

The story so far

The results speak for themselves: with more than 10,000 successful migrations, a 97% success rate, and significant cost savings for clients worldwide. We share a strong ecosystem of partners, and leverage our unified network to jointly drive business growth and deliver greater value to our clients. Our combined track record includes modernizing core banking systems, enabling open finance ecosystems, and supporting sovereign cloud strategies to meet regulatory and data residency requirements. Recognized as AWS GSI Partner of the Year across multiple regions and industries, Capgemini continues to lead in delivering transformation programs that combine business value with operational resilience. We've also achieved AWS Generative AI Services and AWS Digital Sovereignty Services competencies, which marks a pivotal milestone on our decade-long journey with AWS.

Capgemini also leverages AWS's generative AI (GenAI) capabilities through its unique AI orchestration plaform and a dedicated Center of Excellence to provide responsible, scalable AI solutions. Our joint expertise lets enterprises accelerate innovation, enhance customer engagement, and unlock new efficiencies across financial services.

Working together for a smarter tomorrow

Together, AWS and Capgemini are redefining what's possible for financial services – shaping the future of intelligent operations by embedding AI-driven insights and automation into every stage of the transformation journey. From mainframe modernization and payments transformation, to intelligent operations and sustainability-driven initiatives, our partnership is designed to help organizations move beyond incremental change and unlock the full potential of next-generation infrastructure for growth, compliance, and competitive advantage.

> " *With this joint vision we bring the deep synergy between AWS and Capgemini, showcasing how our TechnoVision framework aligns with AWS's cloud innovation to deliver real business impact. With our industry-first, agentic AI orchestrator solution, we're taking this further – activating domain-aligned agents that orchestrate intelligent workflows and accelerate value creation. Together, we're empowering enterprises to navigate complexity, innovate with purpose, and transform at scale. This partnership isn't just about technology – it's about co-creating outcomes that matter, bringing agility, intelligence, and measurable value back to the customer."*
>
> **Chirag Thakral,** *Global AWS Alliance Leader, Capgemini Financial Services*

Reimagine financial services transformation with Capgemini's TechnoVision and AWS
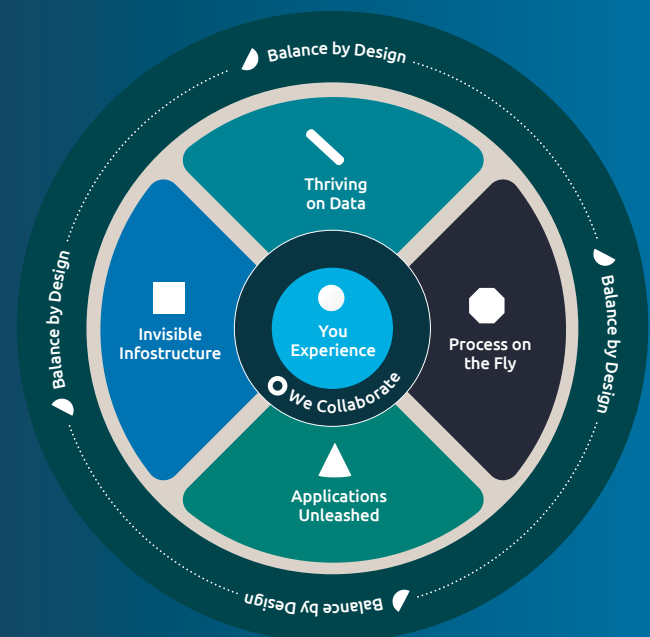
- User experience: You experience
- Collaboration: We collaborate
- Data and AI: Thriving on data
- Automation: Process on the fly
- Infrastructure: Invisible infostructure
- Applications: Applications unleashed
- Design principles: Balance by design

By combining the power of TechnoVision with insights from AWS, this playbook presents a powerful blueprint for financial institutions. It brings together real-world success stories, actionable takeaways, and practical guidance to help accelerate digital transformation. Together, we explore how emerging technologies – from cloud-native architectures to GenAI – can drive agility, resilience, and sustainable growth.

As financial institutions embrace this transformative era, the convergence of cloud-native platforms, AI-driven insights, and advanced automation is reshaping how services are delivered and consumed. AWS offers unmatched scalability, resilience, and innovation capabilities, empowering organizations to modernize legacy systems, unlock real-time data intelligence, and deliver hyper-personalized customer experiences (CX).

When combined with Capgemini's deep industry expertise and TechnoVision's structured approach, these technologies become catalysts for sustainable growth and competitive differentiation. In today's dynamic environment, technology is no longer just an enabler – it's a strategic differentiator.

Innovations like GenAI have captured the imagination of enterprises, offering new possibilities across customer engagement and operations, while generating new revenue streams and enabling better decision making. However, success lies in applying these technologies with clarity, governance, and purpose – making sure innovation isn't just bold, but also responsible and aligned with long-term business goals. Capgemini's unified AI orchestration platform is built specifically for FS and leverages cloud, AI, and data capabilities.
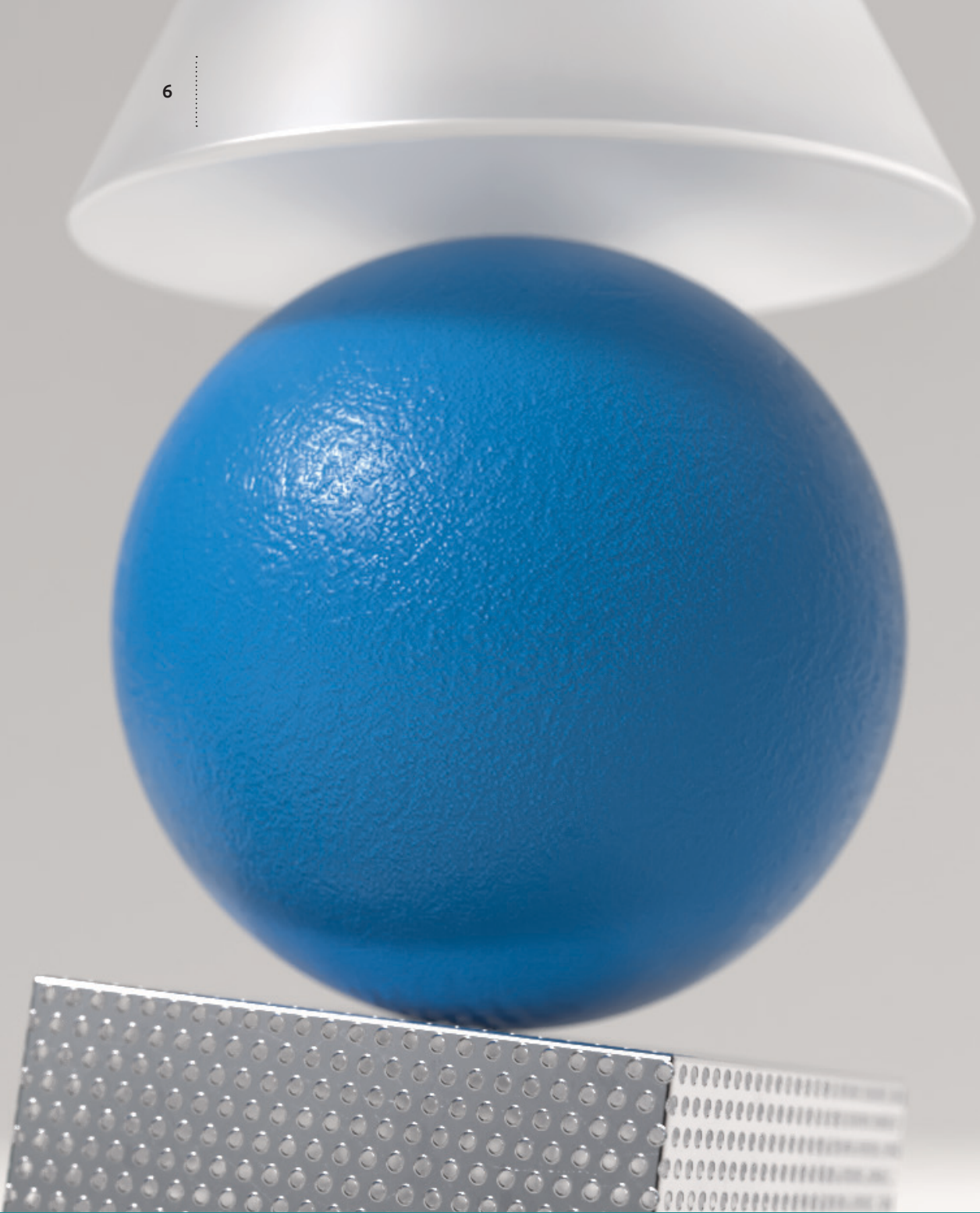
You experience

The era of the true 'You experience' has arrived: one where digital interactions don't just respond, they anticipate and adapt seamlessly to meet individual needs. This is more than personalization – it's the convergence of physical and digital worlds, powered by AI, natural interfaces, advanced visualization, and digital twins. Imagine experiences so intuitive they feel human – whether for customers seeking financial advice, employees collaborating across borders, or systems optimizing in real time. With AWS's scalable cloud infrastructure and agentic AI capabilities, alongside Capgemini's deep expertise in financial services, organizations can deliver these hyper-personalized, secure, and compliant experiences at enterprise scale.

The result? Financial institutions that operate faster, smarter, and greener – delivering services so attuned they seem almost prescient.

Key trends to watch

Humanizing digital interactions:
While technology remains central to digital financial interactions, the emphasis is on making these exchanges more human. AI-powered tools are being developed to recognize and respond to customer emotions, for more empathetic, engaging experiences.

Transparency and explainability in AI-driven recommendations are becoming paramount, helping firms foster trust. Balancing automation with human expertise, the integration of AI, and machine learning enhances efficiency while preserving human judgment and creativity. For complex financial decisions, a hybrid approach – combining human expertise with AI capabilities – is key for optimal customer outcomes.

From services to agents:
We're witnessing a fascinating inflection point in software architecture. Traditional automation gave us modularity, scalability, and speed – but at the cost of orchestration complexity and rigid logic. Enter multi-agent AI systems: dynamic, context-aware, and capable of reasoning beyond static rules.

This isn't just automation: it's adaptive intelligence that learns, collaborates, and evolves in real time.

While traditional automation will remain critical for deterministic, high-throughput tasks, the future of complex decision making lies in agentic architectures that turn workflows into conversations and systems into problem-solvers.

The ubiquity of embedded finance:
Embedded finance is integrating FS into everyday CX. Customers will encounter contextual financial products in their day-to-day apps, such as point-of-sale financing or integrated insurance. As embedded finance becomes ubiquitous, institutions are prioritizing seamless, integrated CX, offering features like one-click checkouts, in-app payments, and embedded lending within physical and digital – or "phygital" – environments. These innovations can boost omnichannel capabilities, ensuring seamless experiences across digital platforms, contact centers, and branches.

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 boost customer confidence and promote financial well-being.
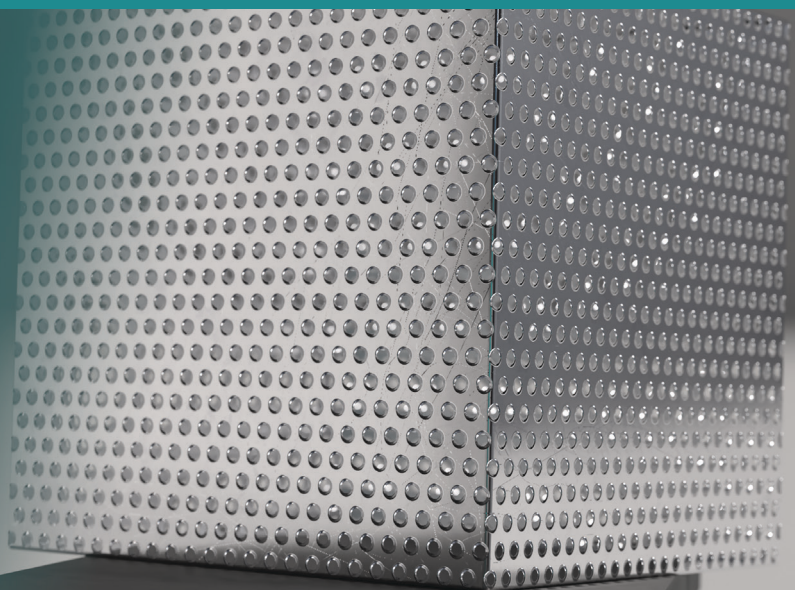
Face to interface

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

Capgemini's offer

In today's rapidly evolving digital landscape, the integration of agentic AI and cloud modernization isn't just a trend – it's a necessity for businesses who want to stay competitive. By leveraging intelligent agents, companies can achieve unprecedented levels of automation, efficiency, and scalability, transforming legacy systems into agile, future-ready infrastructures.

Capgemini's next-generation, unified, agentic AI orchestration platform leverages cloud, data, and AI to deliver value across all stages of agent adoption.

AWS's service

AWS is committed to being the best place to build the world's most useful AI agents, empowering organizations to deploy reliable, secure agents at scale. Through Amazon Bedrock, AWS provides access to premier foundation models and powerful customization tools, while ensuring enterprise-grade security and reliability. Amazon Bedrock AgentCore services enable scalable agent operations across any framework, optimized for cost and performance.

The impact

During the client onboarding process for structured product investments, the agreement phase is crucial. It involves clearly outlining the investment strategy, risk profile, and product structure. Clients review and sign detailed documentation, including risk disclosures, product terms, and suitability of the investment – all aligning the client's goals with the structured product's design.

The agreement is then reviewed by a licensed reviewer of the bank before being executed. This ensures transparency and regulatory compliance. The agreement confirms mutual understanding and consent, forming the foundation for a trusted advisory relationship. Introducing agentic AI across the structured product lifecycle through multi-agent orchestration reduces costs and increases efficiency.
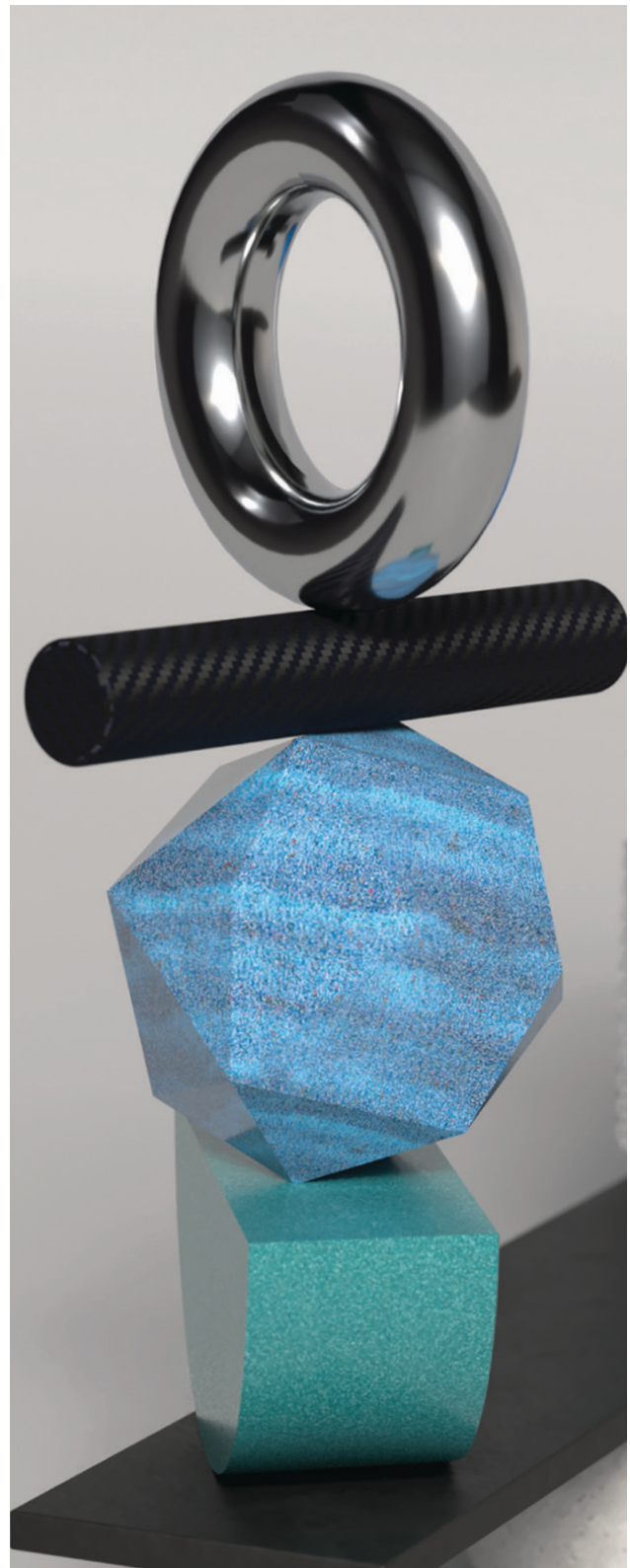
I feel for you

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

Capgemini's offer

Capgemini Contact center as a Service creates emotionally intelligent, AI-powered contact centers that deliver seamless, human-like interactions across customers, agents, and partners. With over 500 consultants driving transformation on AWS platforms, it blends human-centric design with scalable AI.

Pre-built flows like FNOL (First Notice of Loss), fraud detection, and customer origination – plus integrations with Customer Relationship Management (CRM), Work Force Management (WFM), and analytics tools – ensure personalized, empathetic experiences that bridge technology and emotion to build trust and drive innovation.

AWS's service

Ready to turn every customer touchpoint into a deeper relationship and better outcome? Amazon Connect delivers personalized CX across preferred channels, while reducing costs and improving satisfaction. With Amazon Q in Connect, Amazon's GenAI assistant empowers both customers and agents with real-time information and actions, for faster issue resolution and enhanced customer satisfaction. Capgemini's industry capabilities together with Amazon Connect provide a superior omni-channel experience.

The impact

Capgemini has successfully implemented Salesforce's Contact Center with Amazon Connect to deliver a seamless, AI powered customer engagement experience. The solution brings telephony directly into the Salesforce platform, letting agents access customer data, interaction history, and AI-driven insights – all in a unified interface.

This integration has driven measurable improvements in customer satisfaction, accelerated issue resolution, and enabled highly personalized interactions. By combining emotional AI with advanced telephony and CRM capabilities, Capgemini has transformed traditional contact centers into strategic engagement hubs –strengthening customer relationships and fostering loyalty in an increasingly digital environment.

No experience

As physical and virtual worlds collide, AI and immersive tech come together to drive controller-less interactions – delighting users with a natural, intuitive, and stress-free experience.

Capgemini's offer

Capgemini and AWS are revolutionizing customer interactions in FS with GenAI-powered chatbots and virtual assistants, powered by Capgemini's Gen AI Factory. These tools deliver personalized advice, automate portfolio recommendations, and handle routine queries through natural language – making banking intuitive and touchless. Beyond engagement, they streamline policy updates, claims processing, and legacy migrations, boosting compliance, speed, and operational efficiency.

AWS's service

Revolutionize customer engagement with intelligent, automated banking experiences that eliminate friction while delivering personalized, human-like interactions. Amazon Bedrock, Amazon Q, and Amazon Lex enable Capgemini to create sophisticated GenAI chatbots and virtual assistants that transform digital banking. These powerful AWS solutions streamline operations, automate customer touchpoints, and deliver smarter, faster banking experiences – without the need for human hands.

The impact

Capgemini and AWS have created GenAI-infused chatbots, enabling one-on-one digital interactions that go beyond simple automation. These platforms provide seamless, interactive engagement, ensuring customers have 24/7 access to information and support. By automating routine queries and tasks, they improve operational efficiency, freeing human experts to focus on complex issues. The rapid adoption of these sorts of solutions underscores how touchless, AI-driven interactions are redefining digital banking – making them smarter, faster, and more human-like, without physical touchpoints.

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In the next few years, business logic will no longer reside in static software systems. Agentic AI will redefine how financial institutions interact with data and processes, fundamentally changing the software landscape."

Scott Mullins
Managing Director, AWS Financial Services.
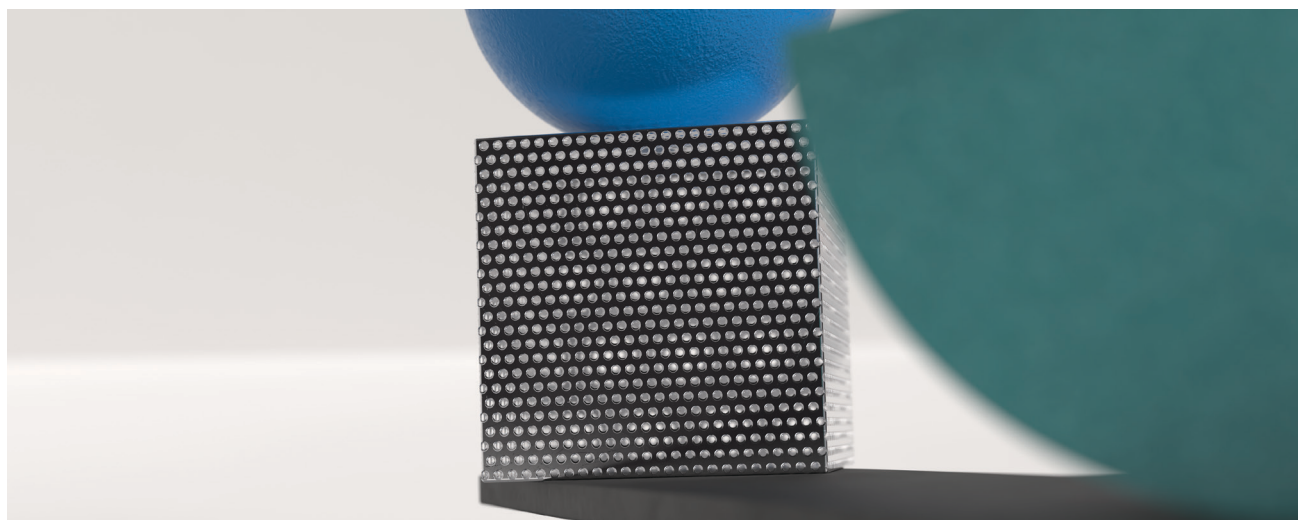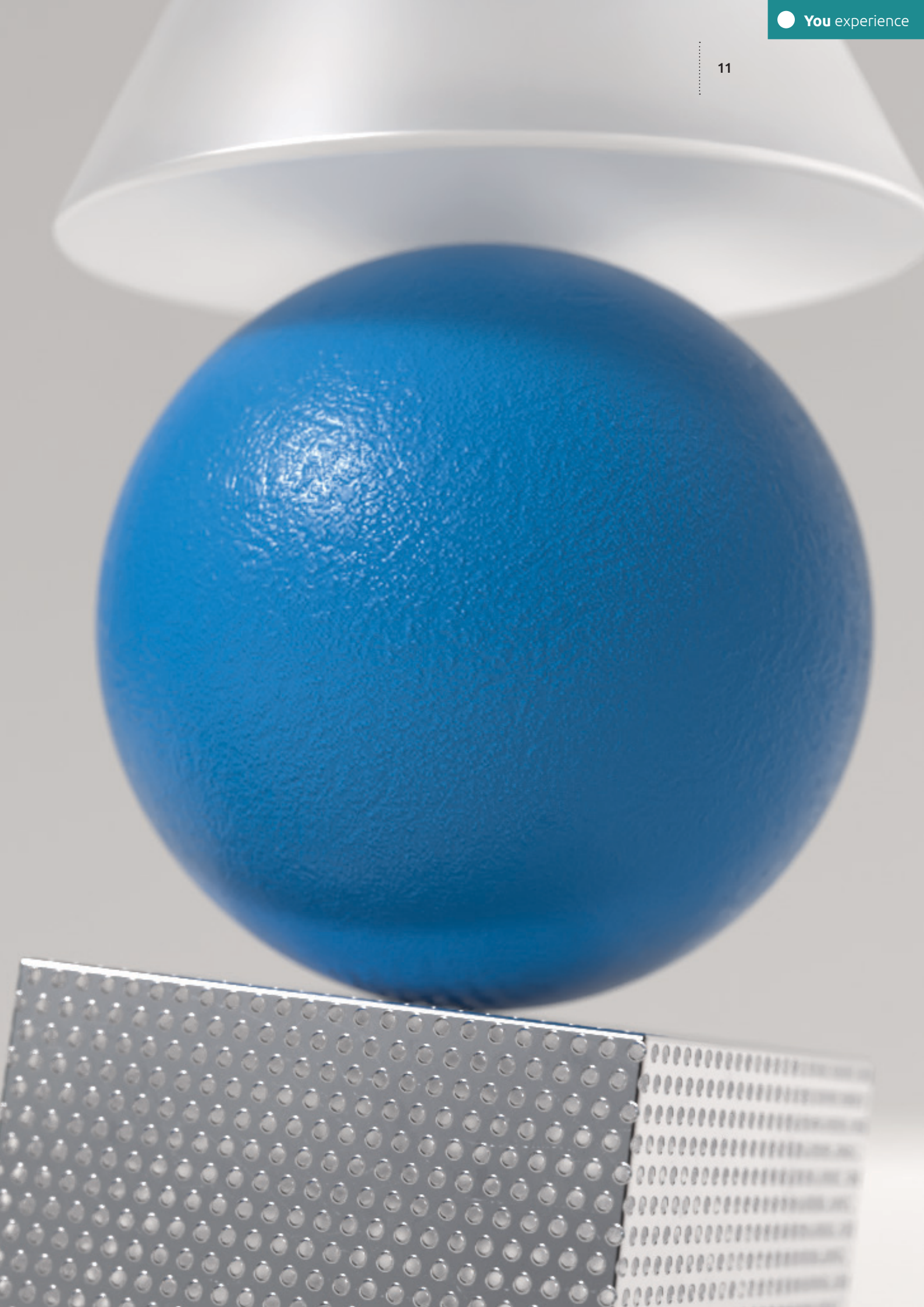
We collaborate

Collaboration is evolving from rigid structures to flexible, connected ways of working. With hybrid work now the norm, digital workplaces have become essential – but many employees still struggle with current tools. AI agents are stepping in to enhance teamwork, reduce manual effort, and improve CX by enabling smarter, more intuitive collaboration.

Digital identity, interoperability, and agile platforms are key enablers of this shift. Standards like verifiable credentials are building trust across borders, while global initiatives such as SWIFT and Project Agora are making seamless value exchange possible. Agile platforms provide the flexibility needed to adapt quickly, helping organizations collaborate securely and effectively in a fast-changing world.

Key trends to watch

Unlocking the future of finance with tokenized assets:

The shift to real-world asset (RWA) tokenization enhances liquidity and access, moving beyond traditional, fragmented systems. Adoption by institutions and governments signals a transformative change in capital markets. Initiatives like tokenizing gold and bonds are paving the way for a more interconnected, 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 – like those by Bank of International Settlements and SWIFT – show promising results.

AI-enhanced orchestrated intelligence:

GenAI and intelligent assistants 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 GenAI, AI in banking is now advancing toward controlled, autonomous systems that act independently to achieve the firm's goals. 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):

FS firms are prioritizing unifying user identities and access rights across platforms, strengthening security and streamlining collaboration. IAM is evolving to incorporate digital identity solutions, enhancing user experience (UX) 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 openings. This creates a more secure, user-friendly environment for users.

Secure, seamless data sharing:

Secure data sharing is a critical foundation for effective collaboration, particularly in the highly regulated FS industry. Modern core systems with advanced encryption and automated compliance further enhance trust and regulatory adherence, ensuring secure, efficient data utilization. Expect to see advancements in technologies like confidential computing, homomorphic encryption, and federated learning, which let organizations share and analyze data collaboratively – without compromising privacy or security.
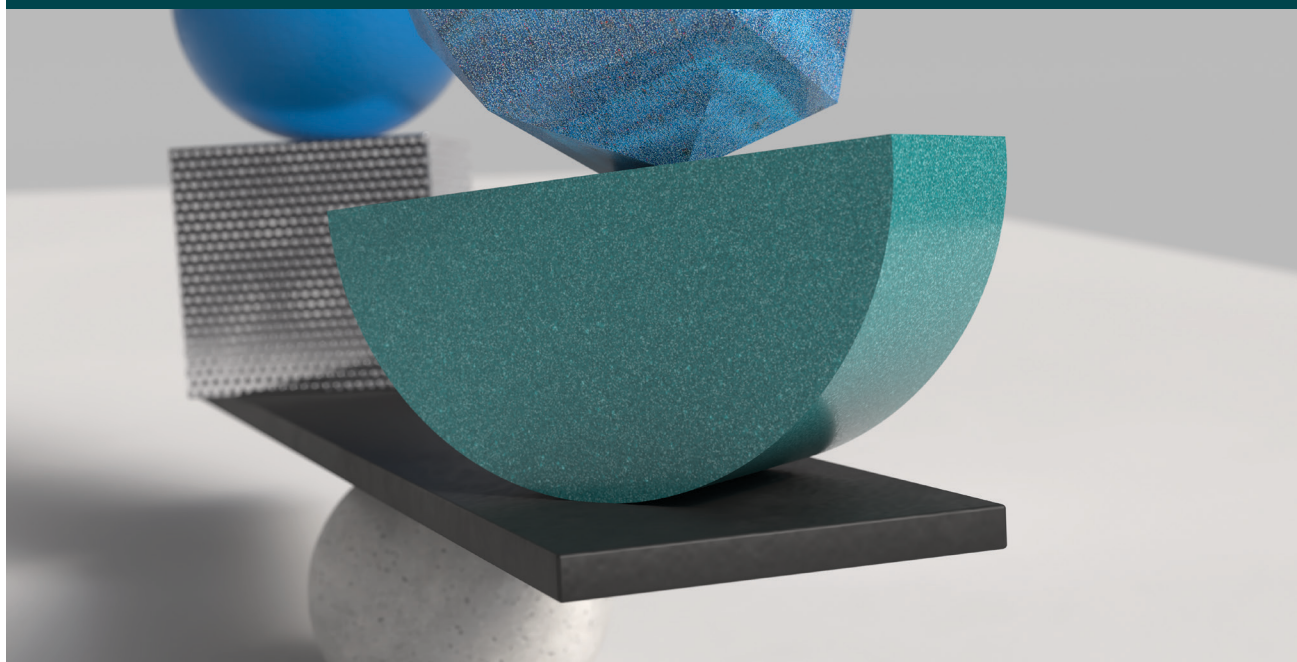
My identity, my business

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

Capgemini's offer

Capgemini's AI-powered KYC solution, built on AWS services like Amazon SageMaker and Amazon Textract, automates identity document validation and forgery detection for financial institutions. This approach significantly reduces onboarding time, minimizes manual effort, and strengthens fraud detection capabilities – ensuring compliance while delivering a faster, more seamless CX.

AWS's service

Amazon Bedrock Data Automation is a GenAI-powered capability of Bedrock, which streamlines the development of GenAI applications and automates workflows involving documents, images, audio, and videos. This lets firms unlock the value of unstructured data multimodal content, by transforming unstructured data into actionable insights. By leveraging Bedrock Data Automation, developers can reduce development time and effort, making it easier to build intelligent document processing, media analysis, and other multimodal data-centric automation solutions

The impact

Capgemini is well positioned to deploy its AI-powered KYC automation solution for leading financial institutions, leveraging AWS partnerships to streamline customer onboarding and improve fraud detection. By integrating machine learning models for document verification and anomaly detection, our solution replaces manual checks with automated, intelligent workflows.

The results are transformative: onboarding times are reduced dramatically, operational costs decreased, and compliance accuracy improved. This solution demonstrates how decentralized, AI-driven information management can modernize critical processes in financial services, delivering both efficiency and trust in a highly regulated environment.

Synergy[2]

The new workplace combines human creativity with technology, for a powerful balance of virtual and physical insights.

Capgemini's offer

Capgemini, AWS, and Databricks have formed a strategic alliance to help FS firms modernize operations, enhance customer insights, and accelerate innovation. This synergy combines Capgemini's industry expertise, AWS's secure cloud infrastructure and GenAI capabilities, and Databricks' platform to deliver faster cloud migrations, AI-driven analytics, and real-time data processing. Banks and insurers can improve risk modeling, personalize services, and ensure regulatory compliance, driving measurable business value and sustainable, data-driven transformation across their ecosystems.

AWS's service

To produce the high-quality data that firms need for a GenAI application, they need a strong data foundation: that's where Amazon SageMaker Lakehouse comes in. It enables a unified, open, and secure lakehouse platform on existing data lakes, warehouses, and third-party data sources. Capgemini can now leverage this unified data architecture together with their industry expertise to support data analysis, business intelligence, machine learning, and GenAI applications for customers.

The impact

Banks can encounter significant challenges when it comes to managing fragmented data systems – all while facing increasing regulatory demands. To modernize their credit analytics infrastructure, banks can strategically partner with Capgemini to implement an advanced Databricks Platform on AWS. Capgemini's expertise proves to be instrumental in transforming banks' siloed data systems into a unified, governed architecture with robust cataloging capabilities, ensuring secure, audit-ready data access across all departments.

The strategic collaboration between Capgemini, AWS, and Databricks demonstrates our exceptional proficiency in rapid prototyping and developing proofs-of-concept using cutting-edge foundational models. Our comprehensive transformation yields remarkable results: enhanced operational efficiency, strengthened regulatory compliance, and enabling banks to be pioneers in data-driven banking innovation.
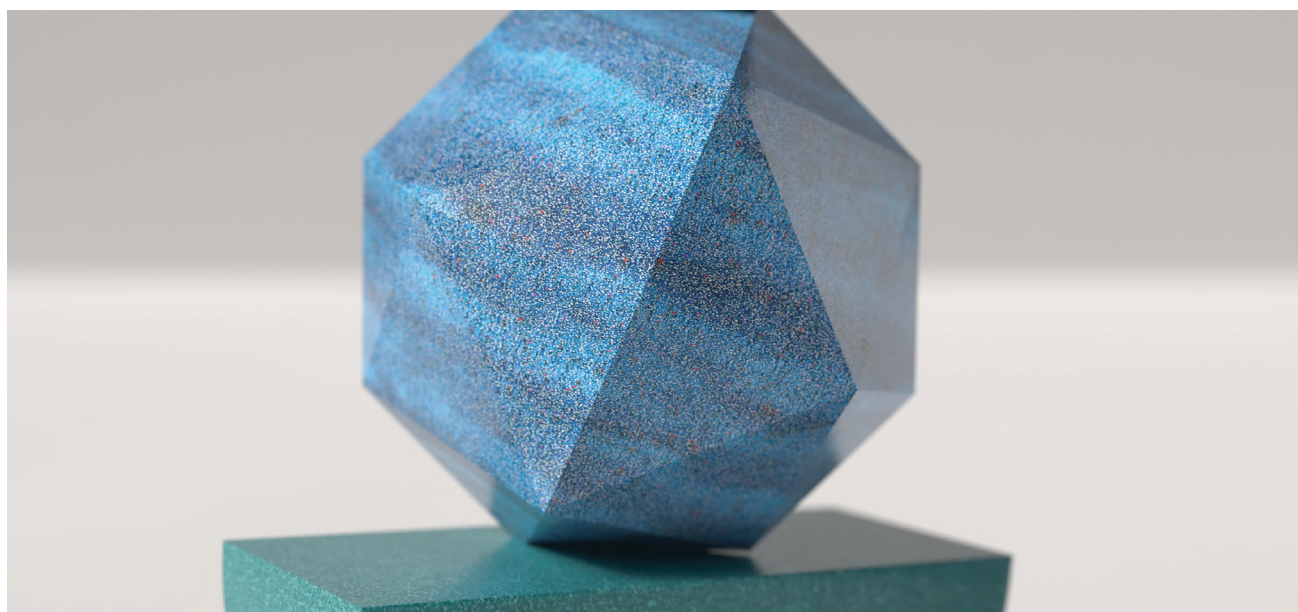
Your business is a mesh

Enabled by efficient, decentral 'mesh' technology, organizations can join forces – even if it's on the fly, for one day, one occasion, or one customer. Mesh architectures allow secure, flexible, and temporary collaboration across organizational boundaries, unlocking new business models and rapid innovation.

Capgemini's offer

With MongoDB: Capgemini, MongoDB, and AWS joined forces to combine Capgemini's industry expertise, MongoDB's scalable database, and AWS's secure, scalable infrastructure and AI/ML capabilities. This synergy enabled real-time analytics, fraud detection, and personalized CX. For example, one global bank reduced loan processing time by 60%, while another scaled to millions of transactions seamlessly. Together, these technologies empower financial institutions to innovate faster, stay compliant, and lead in a digital-first economy – turning data into decisions and agility into advantage.

With Guidewire: Capgemini's GenAI-powered BA Assist for Guidewire streamlines insurance operations by automating the creation of structured epics, features, and user stories from documentation. This reduced manual effort for business analysts, accelerated backlog creation, and ensured consistency – helping insurers scale efficiently while maintaining quality and compliance.

AWS's service

With MongoDB: Amazon's customer obsession drove them to continuously innovate and find new ways to deliver exceptional value. Its AWS Partner network empowers customers with expanded opportunities and enhanced solutions. AWS Marketplace helps customers discover software, data, and services from thousands of AWS Partners, like MongoDB, to speed up product evaluation, improve governance, enhance cost transparency, and provide centralized billing and management on AWS – accelerating clients' innovation in the cloud.

With Guidewire: Clients can accelerate their insurance transformation with enterprise-grade cloud infrastructure that ensures seamless modernization, rapid deployment, and global compliance. AWS provides the scalable foundation that powers Guidewire modernization initiatives, enabling Capgemini to leverage specialized compute and storage capabilities alongside AWS Managed Services (AMS) to host critical Guidewire applications and migration tools. Through AMS, Capgemini efficiently scaled the AWS adoption while ensuring secure operations, seamless third-party and governmental system integration, high availability, regulatory compliance, and rapid multi-region deployment.

The impact

With MongoDB: A leading bank partnered with Capgemini to modernize its payments infrastructure using cloud-native technologies. By integrating real-time processing and leveraging scalable platforms like MongoDB and AWS, the bank achieved a 90% surge in instant payments, significantly improving speed, reliability, and CX. This transformation not only enhanced operational efficiency – it positioned the bank as a digital-first leader in the payments space. By combining integrated business software solutions with cloud scalability, the bank unlocked new opportunities for innovation and growth – demonstrating the power of strategic technology partnerships in FS.

With Guidewire: In the US, an insurer underwent a modernization of its payments and billing systems, processes, and corresponding impacts to other systems – all covering the customer, agent, and employee experience. As part of its Billing Modernization Program, the insurer sought to migrate personal insurance billing data from its legacy systems with Guidewire BillingCenter. We successfully processed the entire set of policy data using ETL (Ab initio) and Amazon RDS for PostgreSQL, and hosted the Guidewire billing migration tool on AWS EC2.

" *Through the AWS Partner Network, we're bringing together AWS's cloud infrastructure and AI capabilities, with specialized partner offerings available on AWS Marketplace, and the deep industry expertise of Global Systems Integrators like Capgemini. Together, we're able to deliver innovation for our customers at scale, rapidly advancing their GenAI and agentic AI transformation and driving measurable business outcomes."*

Antonio Alonso Lopez, *Director, AWS EMEA Partner Management*
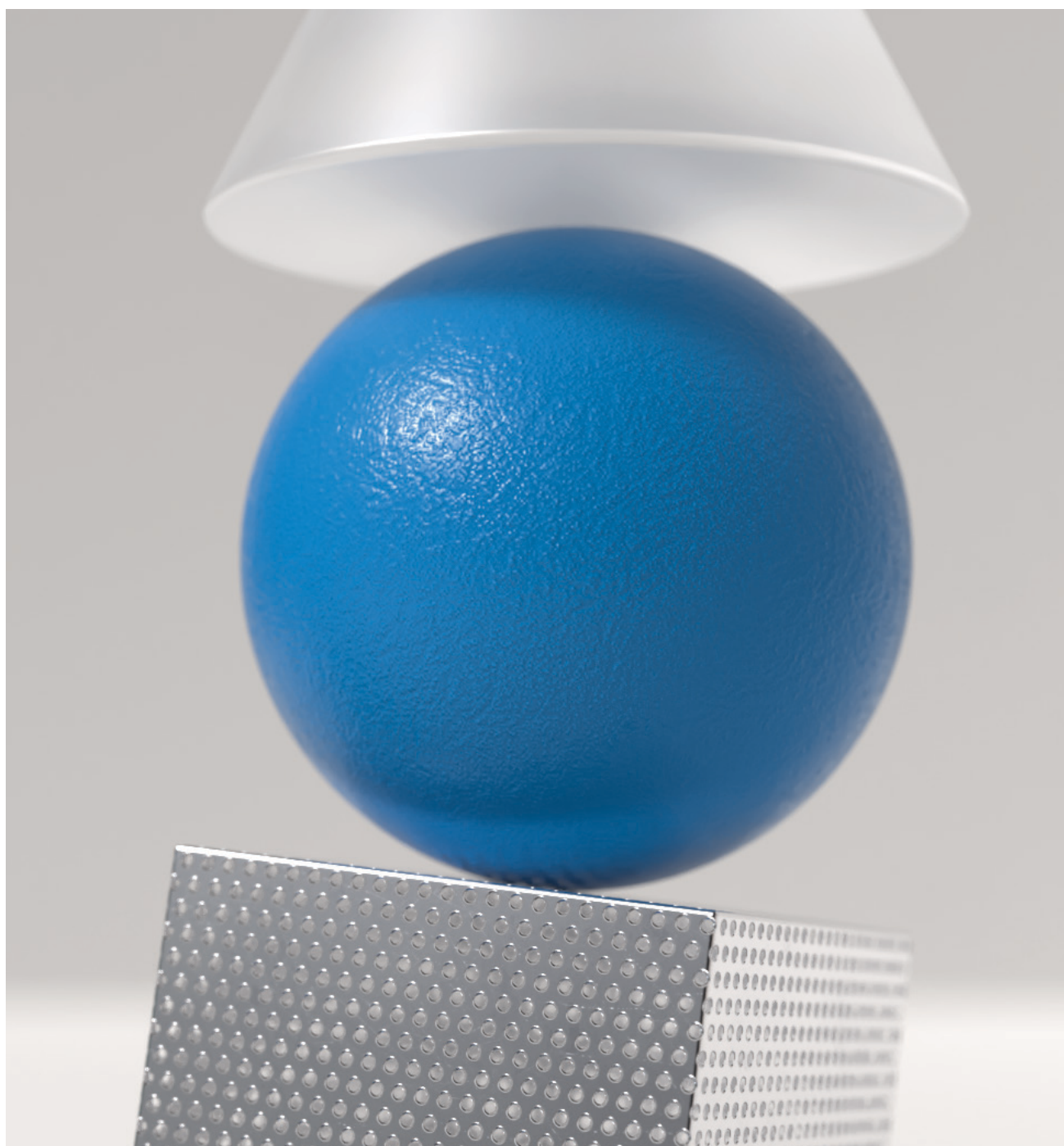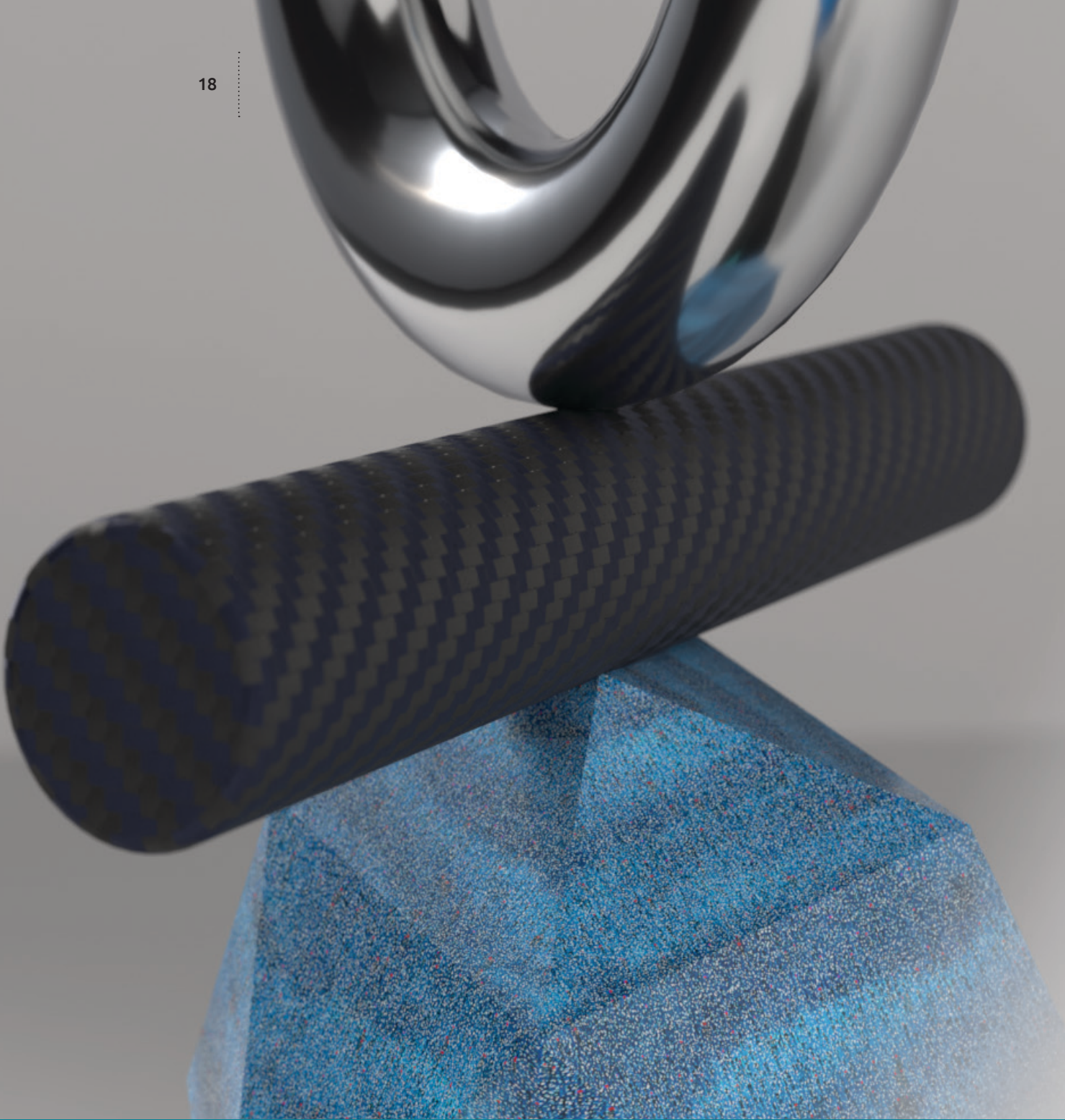
Thriving on data

Data and AI are catalysts for innovation, efficiency, and resilience. They enable smarter decisions, seamless operations, and personalized experiences. But to truly thrive on data, organizations must treat data and models as first-class products – easy to find, share, use, and trust.

While many firms invest in governance, quality, and technology, the real challenge lies in activating data at the core of strategy. Thriving on data means embedding it into everyday operations, fostering trust, and driving adoption across the enterprise. It's about building a culture where data isn't just available – it's indispensable, continuously fueling growth, agility, and competitive advantage.

Trends to watch

AI-driven data intelligence:
The rapid rise of GenAI is reshaping how FS firms use data. For instance, AI-driven recommendation tools will integrate data, letting insurance agents and brokers personalize policyholder financial wellness solutions. 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. GenAI can accelerate this process by automating data product creation, improving consistency, and enhancing data accessibility, making data more reliable and actionable.

Real-time data dominance:
The demand for real-time data and analytics will continue to surge. FS firms will invest in streaming data platforms and event-driven architectures to enable instant insights and actions, supporting use cases like 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 ESC data collection, reducing errors, enhancing efficiency, and improving accuracy.

Enhanced data security, privacy, and governance:
As data volume and sensitivity grow, robust security, privacy, and governance are critical. FS firms will invest in advanced technologies like homomorphic encryption and confidential computing to protect data throughout its lifecycle. Additionally, Automated data and AI governance will also ensure consistent management, 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.
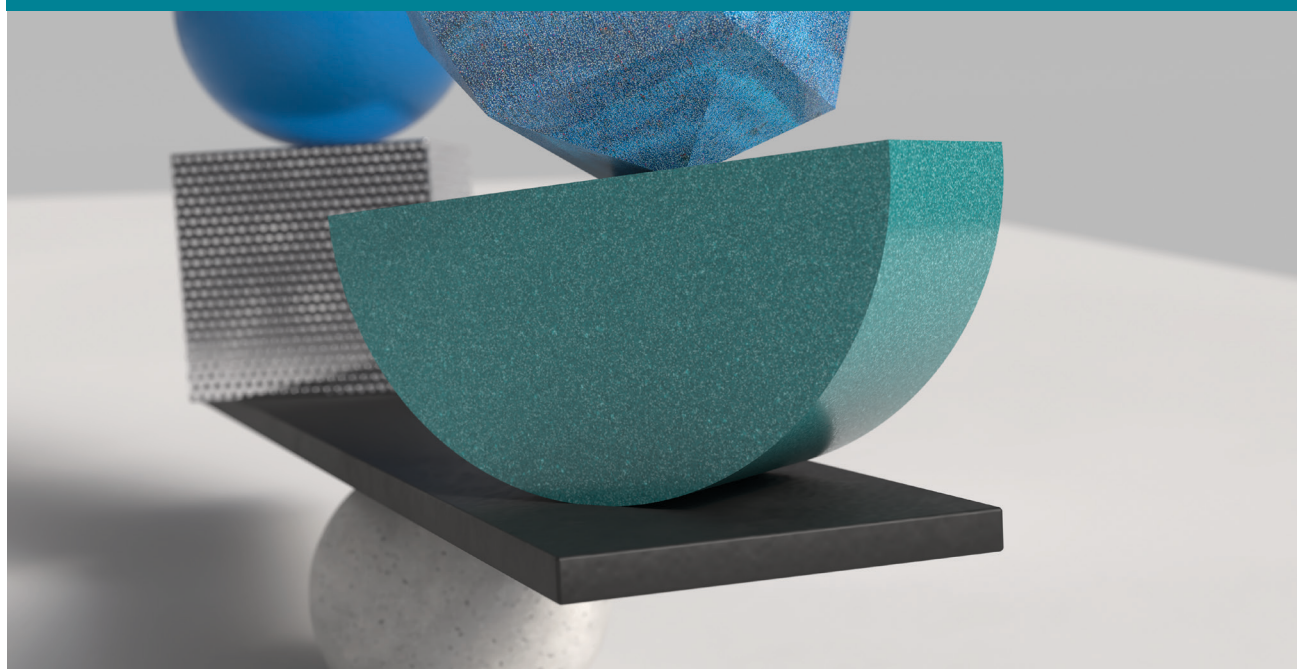
Power to the people

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.

Capgemini's offer

Capgemini and AWS co-invested in Detective+, a machine learning-based anomaly detection solution designed for CXOs of financial institutions. Detective+ delivers faster insights and reduces the need for time-consuming, resource-intensive analysis. It cuts root cause analysis for key indicators by 93% and flexes to multiple business scenarios – like detecting errors in regulatory reporting, identifying drivers of adverse cashflow trends, and recommending corrective actions.

AWS's service

AWS empowers organizations to lead in AI by providing comprehensive solutions for AI model development at scale. In today's landscape where AI models are becoming increasingly sophisticated, the speed of training and customization can determine market leadership. That's why hundreds of thousands of customer trust Amazon SageMaker AI's fully managed infrastructure and tools to accelerate their AI development journey. By streamlining complexity while maximizing performance, the platform enables Capgemini to deliver faster, high-performing solutions.

The impact

Enterprises aiming to strengthen their sustainability initiatives can benefit from building a centralized ESG data store that aggregates diverse data sources – spanning facilities, philanthropy, investments, and HR. By organizing this data into raw and curated zones, firms can streamline ESG reporting and analytics.

To ensure data integrity across such complex datasets, AI-driven solutions like Detective+ on AWS can be leveraged by Capgemini to automate anomaly detection and root cause analysis. This reduces manual validation efforts, enhances data quality, and accelerates reporting timelines. With improved transparency and compliance, business leaders are empowered to make informed, data-driven sustainability decisions – democratizing ESG data across the enterprise.

AI meshed up

A diverse mesh of different AI components, each with unique capabilities, gives clients better solutions while boosting their confidence.

Capgemini's offer

Capgemini's AI orchestration solution empowers FS firms to scale GenAI securely and cost-effectively, using agentic AI capabilities. With several reusable agent builders, the platform accelerates AI adoption by automating deployment, ensuring trust, and optimizing costs. Capgemini's AI experts industrialize GenAI use cases with AWS tools like Amazon Bedrock and Amazon SageMaker AI, enabling rapid transformation across banking and insurance.

AWS's service

Building an agent is the start: production scale is the goal. While building AI agents for complex tasks has become more accessible, scaling from proof-of-concept to production is still challenging. Amazon Bedrock AgentCore addresses this by providing enterprise-grade services that let developers deploy and operate AI agents quickly and at scale. The service supports any framework and model, whether hosted on Amazon Bedrock or somewhere else, making production-scale AI deployment seamless and secure.

The impact

Capgemini's AI orchestration platform, in partnership with AWS, is accelerating AI-driven transformation in FS and insurance. By combining advanced GenAI, automation, and secure cloud platforms, the solution helps clients achieve faster innovation, lower costs, and better CX. Real-world results include agile mainframe modernization, touchless claims, core banking transformation, and rapid financial insights with Detective+. Together, Capgemini and AWS enable secure, responsible, and scalable business transformation.

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The rise of agentic AI enables financial institutions to move beyond efficiency gains and focus on business outcomes – whether improving underwriting, accelerating credit decisioning, or enhancing developer productivity."

Scott Mullins, Managing Director, AWS Financial Services.
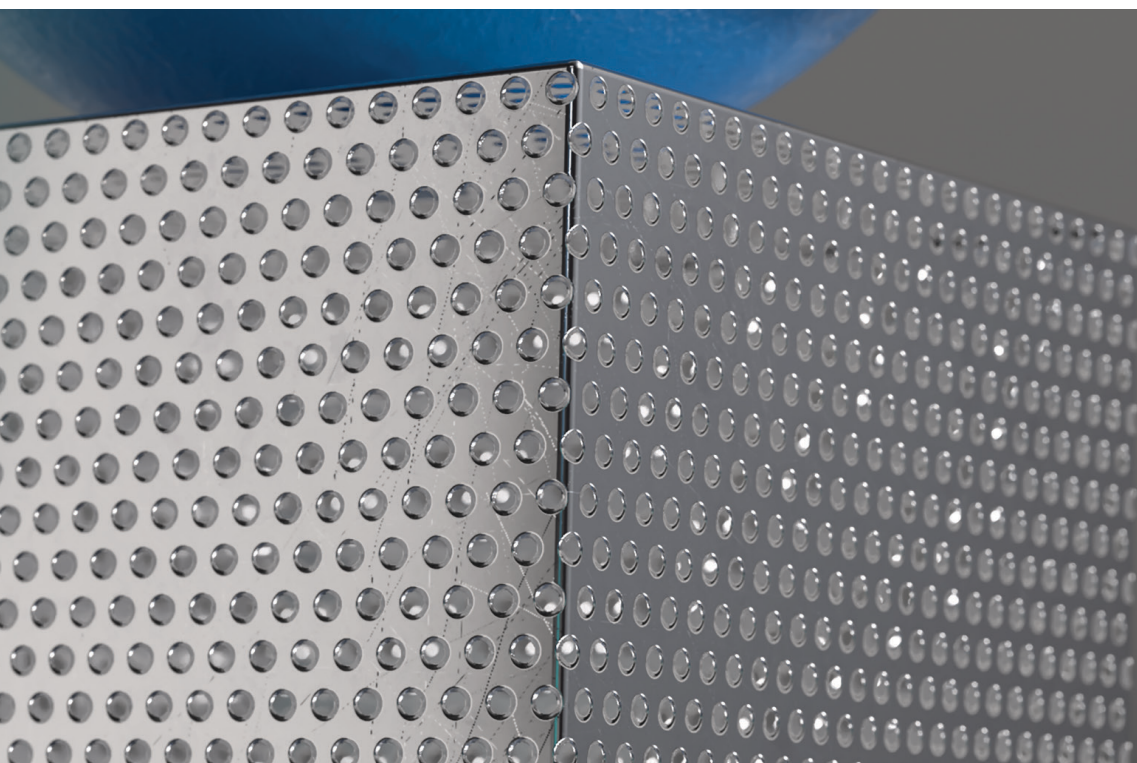
Data sharing is caring (but watch your step!)

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

Capgemini's offer

Capgemini's IDEA (Industrialized Data & AI Engineering Acceleration) solution helps businesses modernize their data estate and accelerate their journey toward becoming data-driven. By combining Capgemini's expertise in data engineering, analytics, and AI with AWS's data and analytics services, IDEA simplifies and streamlines data management. This approach enables faster time to value and improved business outcomes, all while helping organizations unlock insights, enhance decision making, and drive innovation at scale.

AWS's service

The data landscape is experiencing a fundamental shift as AI takes center stage in enterprise data strategy. Amazon SageMaker delivers an integrated experience for analytics and AI, with unified data access. It provides enterprise security with built-in governance throughout the entire data and AI lifecycle, letting organizations control access to the right data, models, and development artifacts, by the right user, and for the right purpose. Firms can safeguard their AI models with data classification, toxicity detection, guardrails, and responsible AI policies to build trust and stability.

The impact

Capgemini has helped FS firms unlock new levels of speed, scalability, and resilience by modernizing their digital payments infrastructure using cloud-native technologies and scalable data platforms. By re-architecting core systems on AWS, organizations enable real-time transaction processing, strengthen fraud detection capabilities, and ensure seamless regulatory compliance.

This transformation addresses challenges like high transaction volumes and system interoperability, while significantly reducing downtime. The pay-off? Firms achieve dramatic improvements in instant payment capabilities – boosting transaction speed, reliability, and customer satisfaction. The modern architecture also lays the foundation for future innovations, including AI-driven analytics and hyper-personalized FS.

Net Ø data

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

Capgemini's offer

Capgemini and AWS have co-developed GenAI-powered solutions that automate ESG data collection, anomaly detection, and emissions tracking for FS firms. These capabilities streamline ingestion from multiple internal and external sources, standardize data quality checks, and surface outliers early so teams can act before reporting deadlines. The result is fewer manual touchpoints, faster close cycles, and greater confidence in disclosures – helping organizations meet regulatory requirements and advance their sustainability goals. These solutions are designed to scale across business units and markets, providing a common foundation for consistent metrics, transparent audit trails, and repeatable reporting.

AWS's service

AWS's infrastructure is up to 4.1 times more energy efficient than on-premises infrastructures, and can reduce workloads' carbon footprint by up to 99%. AWS is responsible for optimizing the sustainability of the cloud – building efficient infrastructure, enough options to meet every customer's needs, and the tools to manage it all effectively. Meanwhile, AWS customers are responsible for sustainability in the cloud – building workloads in a way that minimizes resources and makes the most of what must be consumed. By using AWS Graviton-based Amazon EC2 instances, firms can use up to 60% less energy than comparable EC2 instances for the same performance.

The impact

Capgemini and AWS empower global financial clients to achieve sustainability goals through advanced data hubs, ESG solutions, climate risk tools, and green IT. Our collaboration enables net zero strategies, robust ESG reporting, and resilience against climate risks.

Capgemini's platforms help clients track, reduce, and report carbon emissions, while predictive models improve risk management and transparency. Recognized as a leader in sustainability enablement, our solutions drive financial, operational, and environmental impact. Through its collaboration with AWS, Capgemini can help clients integrate emissions tracking into their core business processes, leveraging AI and cloud-native technologies for real-time insights.
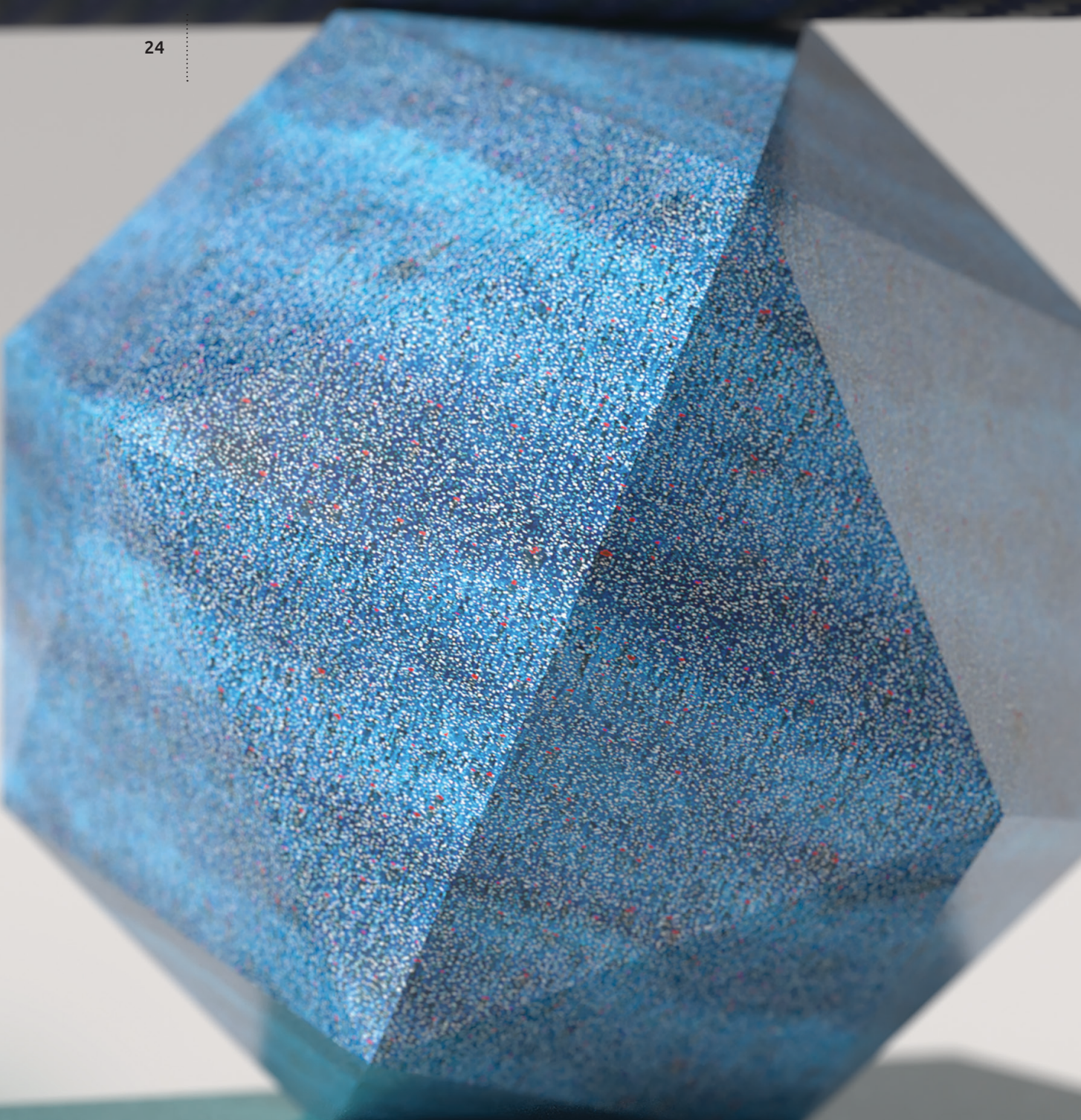
Process on the fly

The age of real-time reinvention is here: welcome to 'process on the fly.' In a world where agility is the new currency, FS firms must move beyond static workflows and embrace dynamic, intelligent operations that evolve in the moment. This trend is about more than automation – it's about systems that sense, decide, and act instantly, adapting to context, data, and user intent without pause. Imagine processes that reconfigure themselves on the fly – whether it's onboarding a customer in seconds, adjusting compliance checks in real time, or optimizing trade flows as market conditions shift. Powered by AI, event-driven architectures, and cloud-native platforms, these living processes are designed to be fluid, responsive, and resilient.

With Capgemini's deep industry expertise and AWS's scalable, secure infrastructure, organizations can unlock this next frontier: one where operations aren't just efficient, but intelligent by design. The result? Financial services that are faster, leaner, and smarter – built to thrive in a world that never stands still.

Trends to watch

Make processes more efficient with agentic AI:
As agentic AI is 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.

Link processes across enterprise and industry borders through APIs:
Open finance gives FS firms a lever to gain a comprehensive view of a customer's financial footprint. With that in mind, adoption of APIs lets both fintech and legacy institutions mutualize information to deliver better value to their end customers. Avenues for cross-industry collaboration also open up: for example, telecom providers can offer "Network APIs" for financial institutions like banks, so they can detect fraud on the fly.

Implement AI to streamline business processes:
Simplifying business processes is set to get a huge boost with the increasing advent of AI and ML tools. Reporting frameworks will see these tools being used to improve fincrime compliance by assisting in the KYC and anti-money laundering (AML) workflows. The impact of AI is soon to be felt across the entire insurance value chain as well, with customer onboarding, underwriting, and claims processing set to be augmented.

Transition from silos to microprocesses:
Breaking down organizational silos and adopting microprocesses can help firms foster seamless collaboration and accelerate innovation. Businesses can respond swiftly to market changes, enhance CX, and drive faster product development while reducing operational redundancies.

Human-in-the-loop is non-negotiable:
While it's enticing to integrate AI into all aspects of an enterprise's business operations, it's critical that humans stay in control and leverage AI (rather than the other way around). The advent of agentic AI systems is set to take over complex actions and processes – but humans need to be the last line of confirmation to make sure even the smallest chance of hallucinations and false positives is avoided.
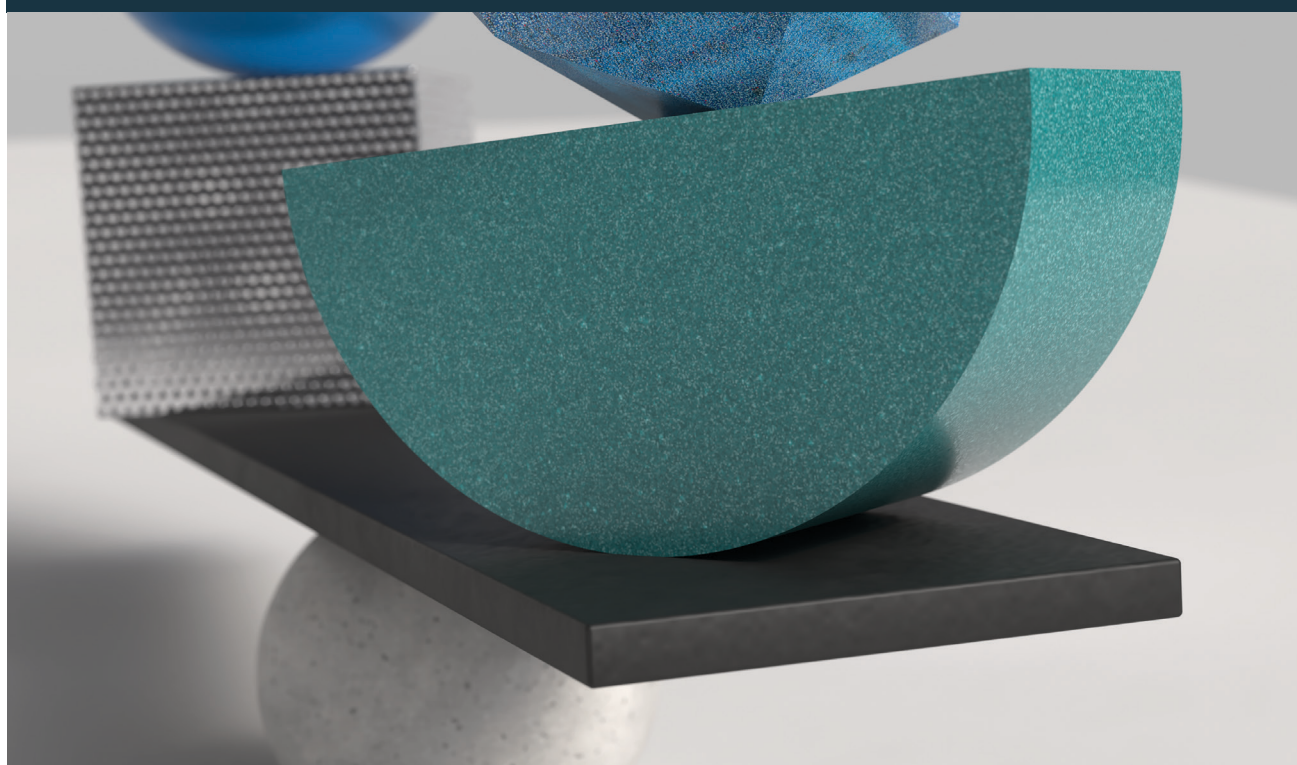
Microprocess magic

Miniaturizing processes into micro formats achieves greater speed, agility, and efficiency – while learning more about daily operations.

Capgemini's offer

Enterprises looking to modernize compliance operations are embracing intelligent automation to replace static workflows with adaptive, data-driven processes. Capgemini has applied agentic AI and modular orchestration to streamline complex regulatory tasks like KYC, reducing manual intervention and accelerating decision making. By embedding reasoning-driven agents into key workflows, Capgemini enables dynamic checklist generation, contextual analysis, and perpetual compliance updates without code changes. Capgemini leads strategy, design, and execution, while AWS offers the scalable cloud foundation and AI services – for agility, transparency, and cost efficiency at scale.

AWS's service

Until recently, building AI agents needed complex orchestration frameworks with elaborate state machines and extensive error-handling code. AWS has introduced Strands Agents, an open-source SDK that miniaturizes agent development into lightweight, micro-components – transforming thousands of lines of code into streamlined building blocks. By leveraging state-of-the-art models for planning and tool integration, Strands Agents delivers micro-sized efficiency gains that accelerate development cycles. Combined with Amazon Bedrock AgentCore, it lets firms rapidly deploy sophisticated multi-agent workflows at scale, achieving greater operational agility while providing insights into agent performance patterns.

The impact

Capgemini, in partnership with AWS, has transformed KYC processes by deploying dynamic, agentic architectures that deliver high accuracy in extracting KYC requirements. Intelligent agents autonomously handle complex scenarios, enabling faster and more reliable compliance checks.

Operational efficiency also improves significantly – manual effort is reduced by half, while auditability and traceability meet the highest compliance standards. The system introduces adaptability, allowing workflows to evolve without code changes and accelerating time to market for regulatory updates.

By shifting from static microservices to dynamic, agentic architectures, Capgemini has set a new benchmark for innovation in FS automation – optimizing processes while enabling continuous evolution.

Can't touch this

A process that seamlessly adapts to its environment and delivers optimal performance – all remotely managed, without human intervention.

Capgemini's offer

Insurers are moving to touchless claims to boost efficiency and meet rising customer expectations – and Capgemini's partnership with AWS makes this real FNOL through investigation, adjudication, and settlement. Capgemini brings deep insurance domain, accelerator, and change management expertise to reimagine the claims value chain, while AWS provides the scalable AI, data, and automation backbone to power straight-through processing. Together, they apply advanced data ingestion and AI-driven triage, automate coverage checks and document handling, streamline fraud detection and subrogation, and simplify payments. This reduces manual effort, cycle time, and leakage while delivering faster, more transparent experiences that build trust and loyalty.

AWS's service

Responsible AI is a longstanding commitment at Amazon. From the outset, they've prioritized responsible AI innovation by embedding safety, fairness, robustness, security, and privacy – pivotal to guarantee the security of automated processes. Amazon follows a practical approach to transform responsible AI from theory into practice, coupled with tools and expertise, enabling AWS customers to implement responsible AI practices effectively in their organizations. Amazon Bedrock Guardrails provides configurable safeguards to help firms safely build GenAI applications at scale, with industry-leading protections.

The impact

Capgemini, in partnership with AWS, has delivered a touchless claims solution that drives a step-change in performance for insurance carriers. Automated intake, AI-led triage, and straight-through decisioning reduce loss adjustment expenses, while faster cycle times and clearer communications improve customer retention and satisfaction.

At the same time, embedded analytics enhance leakage control and subrogation outcomes, while proactive alerts minimize rework across adjusters and partners. At the portfolio level, smarter decisioning improves loss ratios by up to 3 points through consistent application of underwriting and claims rules, earlier fraud detection, and better vendor management.

Beyond operational gains, the solution establishes a repeatable, scalable operating model – grounded in Capgemini's accelerators and AWS's elastic, secure services – ready to extend across lines of business and adapt to evolving market needs.

Applications unleashed

After riding the GenAI hype train, it's time to put the spotlight back on applications – the workhorses of enterprise innovation. Agile, lightweight apps are taking center stage alongside the next wave of modernized enterprise software, both custom-built and packaged. But the canvas is shifting. Today's applications might not just live in the cloud: they could reside on edge devices, or even within robots.

Of course, GenAI hasn't left the stage – it's now a must-have in every software engineer's toolkit, boosting productivity and adding that 'AI cherry on top.' The challenge? Building smarter, greener, and resource-savvy applications ready to thrive in a tech landscape that's anything but static. Time to unleash the apps and break the mold.

Trends to watch

Leveraging agentic architectures to transform application development:
Ready-to-use blueprints and architectures are set to give enterprises a launchpad to develop AI-infused applications at a moment's notice. AI agents are also poised 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 operations, while insurers will leverage AI to optimize their value chain.

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 from "Software-as-a-Service" to "Service-as-a-Software".

Unifying applications and leveraging AI for streamlined customer service:
Customers of FS providers will be expecting a seamless, unified experience with as little friction as possible. As "super apps" act as the fulcrum around which this unification is happening, wealth management and insurance players are working to consolidate various services and applications. To address the calls from high-net-worth individuals (HNWIs) who are demanding more personalized services, AI is being leveraged for better portfolio optimization.

Unlocking cloud-native efficiency to optimise performance and costs:
Applications are getting the cloud treatment with the intention of improving performance and scalability. Wealth management players are leveraging cloud to enable more cost-effective workflows. Meanwhile, payments providers are looking to cloud to centralize their payments services, allowing for cost savings, regulatory compliance, and future scalability. Elsewhere, the insurance industry is seeing cloud-based platforms being used for collaborating between underwriters, actuaries, and data scientists.

Honey, I shrunk the applications

Next-gen agile applications, built on the concepts of microservices, API-first, cloud-native, and headless (MACH), make up an applications portfolio that's cradled by AI and delivered via developer platforms.

Capgemini's offer

Capgemini's Clear Sight IT Decision Maker helps organizations cut through complexity by delivering a data-driven roadmap for modernization on AWS. The platform aggregates application, infrastructure, and financial insights into a single view, so CIOs can prioritize migration waves, rationalize portfolios, and model cost scenarios with confidence. Combined with AWS's elastic infrastructure and programs like Migration Acceleration Program (MAP), this approach transforms cloud strategy into executable plans – removing guesswork, avoiding overprovisioning, and unlocking measurable savings while maintaining momentum.

AWS's service

The easiest server to manage is no server at all. AWS provides serverless technologies for running code, managing data, and integrating applications – all without managing infrastructure. By eliminating infrastructure management tasks like capacity provisioning and patching, your teams can focus on writing code that serves customers. This reduced operational overhead enables faster releases, quicker feedback cycles, and accelerated time to market.

The impact

Capgemini has modernized core mainframe systems using a phased migration strategy powered by AWS. These systems, often critical for processing high transaction volumes, can become barriers to innovation due to their rigidity. By rehosting workloads to the cloud and introducing API-driven architectures, Capgemini enabled seamless interoperability and unlocks agility.

This transformation delivered measurable benefits: reduced operational costs, improved system performance, and faster time to market for new products and services. By eliminating mainframe constraints and adopting a cloud-first operating model, organizations can gain the flexibility to innovate rapidly, enhance CX, and stay compliant in a fast-evolving financial landscape.

When code goes know

Pairing programming with an AI assistant can boost coding productivity, quality, and accelerate learning curves – but only if you know what you're doing.

Capgemini's offer

Capgemini helps financial institutions modernize their core systems and accelerate digital transformation by leveraging no-code and low-code platforms on AWS. This approach enabled rapid application development without deep coding expertise, reducing time to market for new products and services. By combining Capgemini's expertise in FS and insurance with AWS's scalable infrastructure, organizations can replatform legacy systems, automate workflows, and deliver customer-centric solutions more quickly and cost-effectively. This empowers teams to innovate independently while maintaining governance and compliance, ensuring agility without sacrificing control.

AWS's service

Ready to boost development velocity and reduce time to market? That's where AI-powered assistance comes in, empowering developers and business users to deliver enterprise-grade solutions faster. Amazon Q Developer and Kiro provide intelligent, real-time guidance for building, testing, and deploying applications through automated code generation, documentation creation, and contextual support. This powerful AWS service enables teams to deliver production-ready solutions at scale while safeguarding quality and security.

The impact

Capgemini, in collaboration with AWS, has empowered financial institutions to modernize their core banking and payments infrastructure through cloud-native and no-code solutions. By adopting a modular, API-driven architecture and leveraging low-code platforms, banks have been able to speed up the migration of critical workloads while ensuring compliance with stringent regulatory standards.

This transformation has dramatically shortened development cycles – from months to weeks – enabling rapid deployment of innovative products and services. The result? Improved operational agility, enhanced CX, and significant cost savings thanks to reduced dependence on legacy systems.

By combining Capgemini's deep modernization expertise, AWS's robust cloud ecosystem, and the flexibility of no-code development tools, FS firms can position themselves as digital-first leaders – ready to respond swiftly to market shifts and evolving customer expectations.
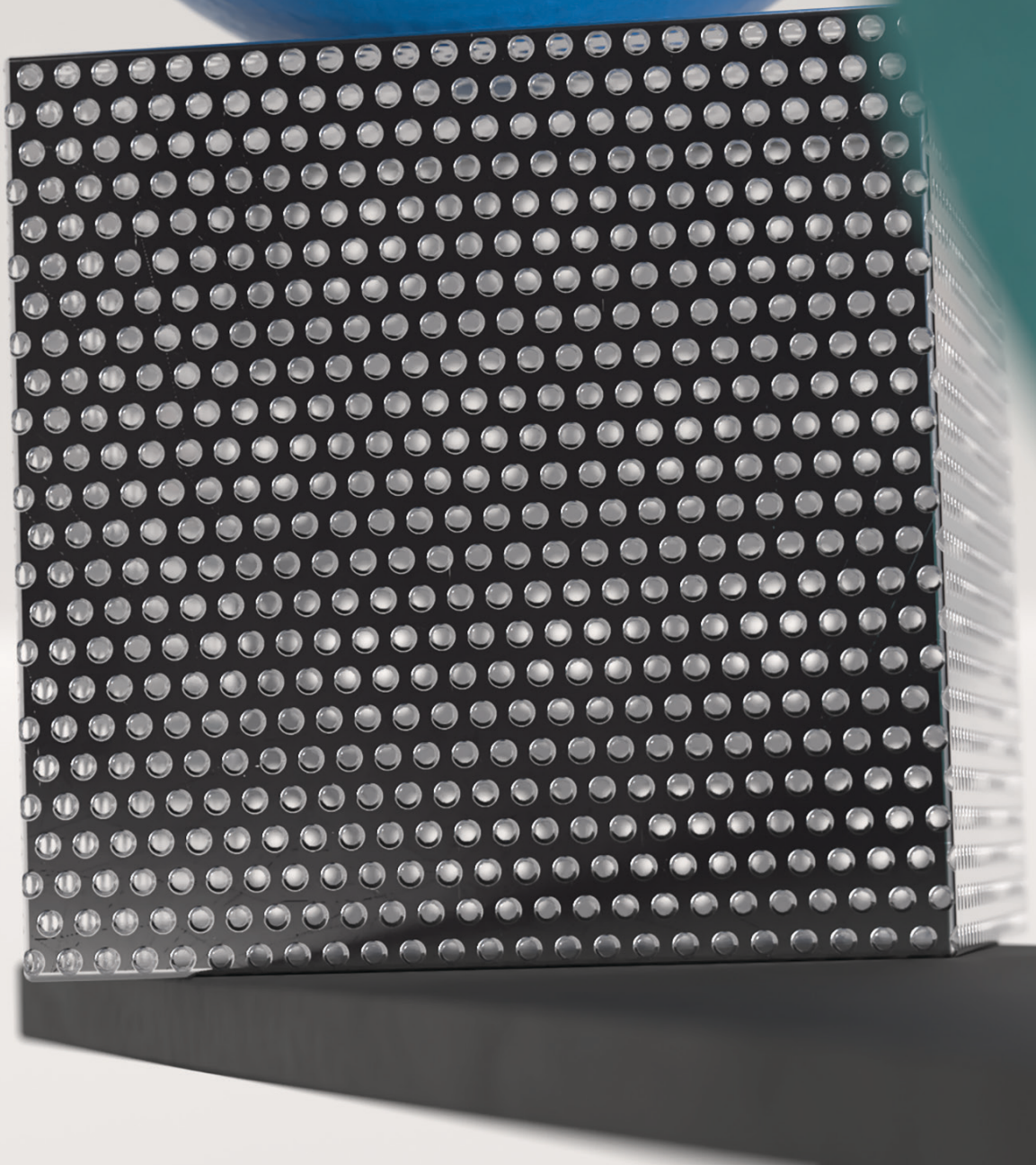
Invisible infostructure

The era of 'invisible infostructure' is becoming real: a digital foundation that's both virtual and indispensable. Autonomous, self-learning, self-healing, and powered by AI, it quietly enables the modern enterprise, connecting everything, including 'things' and edge devices. But don't let its subtlety fool you. With quantum and neuromorphic computing, and next-gen connectivity stretching to non-terrestrial networks, it's reshaping what infrastructure can do.

As specialized high-performance computing evolves to meet AI's relentless demands, delivering leaps in capability, it's a backbone that must scale effortlessly while staying energy-conscious. This isn't just IT infrastructure – it's the force keeping businesses adaptive, innovative, and ready for whatever comes next. Quiet, yes. Invisible, maybe. Essential? Absolutely.

Trends to watch

Advancements in core computing infrastructure:
The continuous progress in computational power is fueled by 4 key pillars: speed, scale, efficiency, and innovation. Cutting-edge processors including Central Processing Units (CPUs), Graphics Processing Units (GPUs), and specialized chips, complemented by comprehensive cloud software suites, give enterprises the foundation they need for rapid AI model development, training, and deployment.

Cloud as the foundation for transformation:
Cloud is becoming the fundamental platform for FS firms. It provides the scalable infrastructure for developing, training, and deploying new AI-powered applications and services, all while driving agility and innovation. 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 various assets to be universally viewed and managed. Elsewhere, 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

As the cloud evolves and matures, it's time to create a new, smart mix of sovereignty, sustainability, agility, deployment options, and specialized capabilities.

Capgemini's offer

Enterprises in regulated sectors are accelerating the move to sovereign cloud to regain control over data, operations, and compliance – addressing risks tied to foreign dependencies and evolving regulations like GDPR and DORA. Capgemini enables this transformation through sovereign-by-design frameworks, embedding controls for data residency, encryption key ownership, and operational autonomy. Our approach combines landing zone blueprints, policy-as-code governance, and migration factories to deliver secure, compliant environments at scale. By leveraging AWS European Sovereign Cloud, we ensure that sensitive workloads remain within jurisdictional boundaries, while enabling innovation through cloud-native architectures and AI-driven automation.

AWS's service

AWS believes customers should have control over how they secure and manage their data in the cloud, which is why AWS's approach has always been to make the firm sovereign-by-design. Since day one, their global infrastructure has been designed to provide exceptionally high resilience, security, and availability. The AWS European Sovereign Cloud is a new, independent cloud for Europe, designed to help customers meet their evolving sovereignty needs, including stringent data residency, operational autonomy, and resiliency requirements. Leveraging the AWS Digital Sovereignty Competency, Capgemini empowers customers to safeguard their data amid constantly changing regulations, technological advances, and emerging risks.

The impact

Capgemini and AWS are well positioned to enable major organizational transformation with AWS European Sovereign Cloud. Together, we have delivered several large-scale cloud migration projects. For a leading UK bank, Capgemini led a global migration for a seamless data center exit. In APAC, migrating 33% of a top bank's applications to AWS drove significant cost savings and flexibility. For a French energy client, Capgemini orchestrated the migration of most on-premise applications to AWS, accelerating their cloud journey. These successes show how AWS European Sovereign Cloud and Capgemini have delivered scalable, resilient, and compliant solutions for digital transformation.

"

The AWS Cloud is built sovereign by design. We give customers like financial institutions the strongest sovereignty controls on data residency, operator access, resilience, survivability, and transparency. Together with our partners like Capgemini, we're supporting complete regulatory compliance. The European Sovereign Cloud will give customers even more choice. We deliver the full power of the AWS cloud with a legal structure ensuring operations and support by EU residents, with indefinite operations even if global connectivity is disrupted."

Axel Clauberg
Director, AWS Partner Solutions Architects, EMEA

Ops, AI did it again

IT operations that are proactive, adaptive, self-learning, and action-oriented are evolving towards seamless 'NoOps' autonomy, thanks to agentic AI.

Capgemini's offer

Capgemini leverages Amazon Bedrock Agents and AgentCore to orchestrate self-learning, adaptive IT workflows, creating 'NoOps' environments where systems manage themselves and escalate only exceptional cases to humans. This approach eliminates repetitive manual tasks, accelerates incident resolution, and ensures continuous optimization of IT operations – delivering higher resilience, lower costs, and improved service quality for enterprises.

AWS's service

Organizations across industries are revolutionizing their DevOps with GenAI automation, unlocking operational efficiency and business value. Amazon Q and Amazon Quick Suite are GenAI and agentic AI assistants that transform how work gets done. With specialized capabilities for software developers, business intelligence analysts, contact center employees, supply chain analysts, and anyone building with AWS, Amazon Q helps every employee get insights on their data and accelerate their tasks. Amazon Q works seamlessly with custom agents from Capgemini, leveraging their vertical expertise to streamline processes, accelerate decision making, and enhance employee productivity.

The impact

Capgemini deployed IntelliFixer, an agentic AI-powered solution for major UK government departments. By automating incident resolution and enabling proactive, self-learning IT operations, IntelliFixer delivered significant cost reductions, productivity gains, and a sizable reduction in Mean Time to Repair (MTTR). This significantly improved service continuity for critical public sector systems, ensuring citizens experienced minimal disruption during peak demand periods.

The solution's adaptive nature allowed it to learn from historical incidents, predict potential failures, and resolve issues autonomously – escalating only complex cases to human operators. Over time, the system became smarter and more efficient, reducing operational risk and freeing IT teams to focus on strategic innovation rather than routine firefighting.

Everything, everywhere, all at once

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

Capgemini's offer

Capgemini has been a launch partner for AWS Transform, collaborating from the beta testing phase to co-develop innovative solutions that accelerate enterprise cloud adoption. This partnership focuses on VMware exit and mainframe modernization, letting organizations transition from traditional infrastructure to cloud-native environments with confidence. Leveraging proprietary tools like CAP360, Capgemini helps clients assess, rehost, or rearchitect legacy systems efficiently, reducing costs and enhancing agility. Together, Capgemini and AWS empower enterprises to innovate faster, scale seamlessly, and lead in a cloud-first world.

AWS's service

Organizations face the challenge of modernizing hundreds of applications simultaneously, all while managing limited resources and maintaining operational consistency. AWS Transform addresses this challenge by harnessing agentic AI capabilities to accelerate migration and modernization initiatives. Working with leading partners, AWS Transform enables faster, smarter, and more cost-effective modernization of legacy workloads – including .NET, VMware, and mainframe applications. This solution reduces manual effort, streamlines assessments, and helps firms modernize in a way that was previously out of reach, all without expanding headcount or extending project timelines.

The impact

Capgemini, in collaboration with AWS, has enabled organizations to modernize legacy systems by breaking up monolithic mainframe and Java applications. Through targeted migration of critical workloads to AWS, teams can perform deep code analysis and impact assessments that accelerate innovation and improve system resilience.

This transformation has laid the foundation for ongoing digital evolution – empowering enterprises to respond faster to market demands, reduce technical debt, and unlock scalable, cloud-native capabilities.
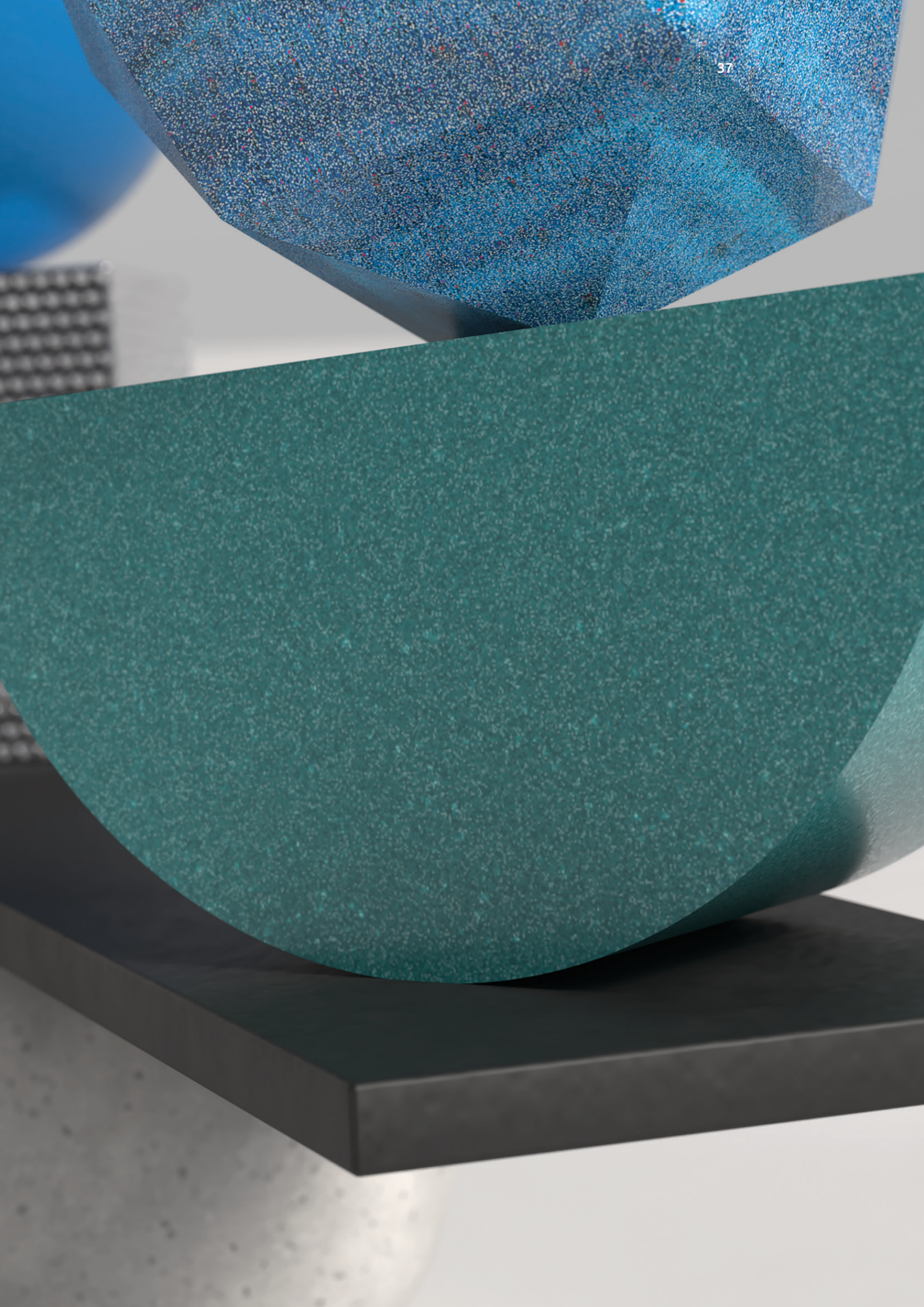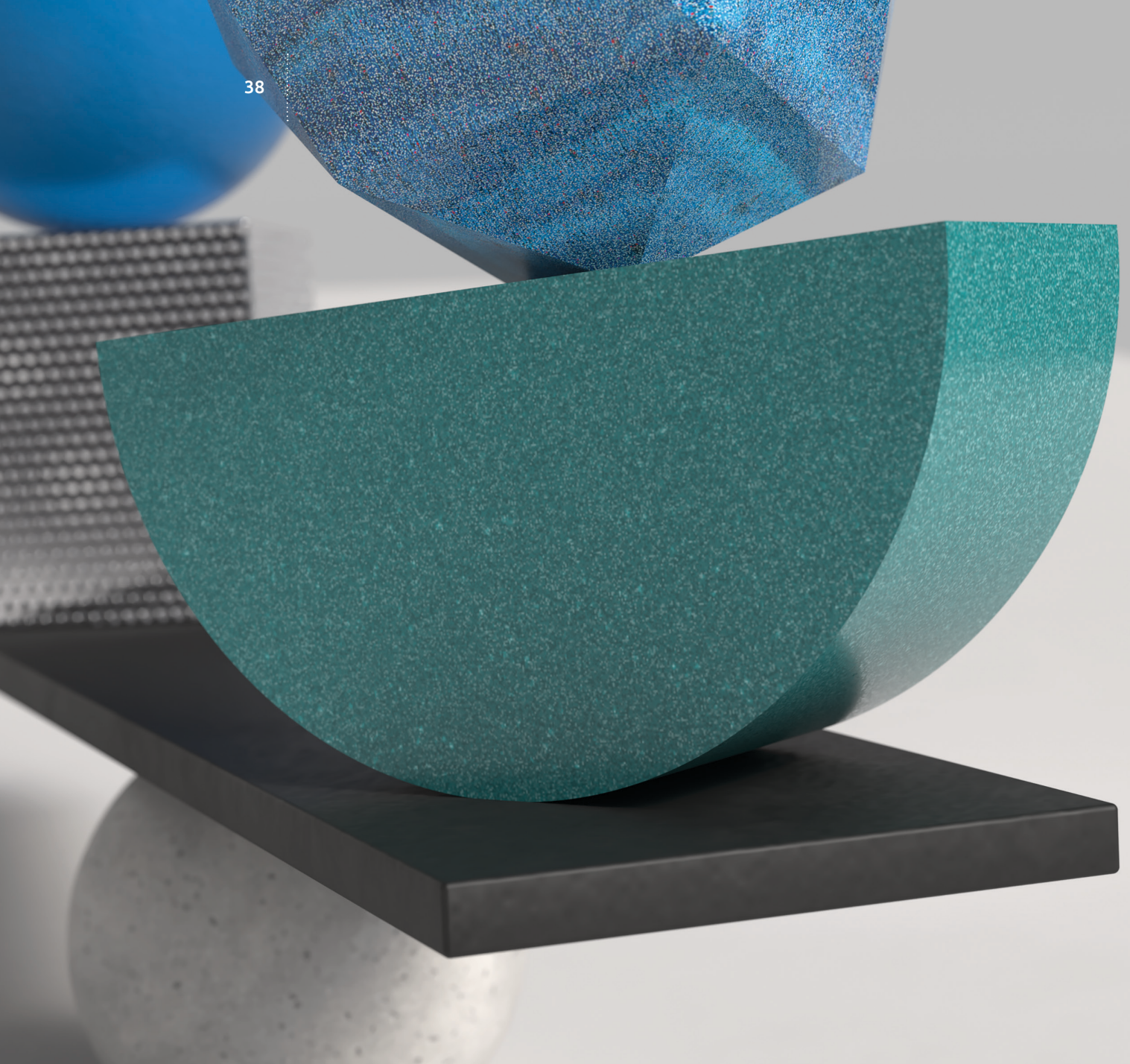
Balance by design

Breakthrough technologies like AI, edge computing, and mixed realities have shifted from distant promises to everyday catalysts of enterprise transformation. But navigating this terrain is less a straight road and more like a tightrope walk – balancing short-term wins with long-term vision, centralized control with decentralized agility, and relentless innovation with sustainability. Organizations must embrace dynamic balance, adapting continuously like a body in motion, to innovate at the speed of technological change. TechnoVision's *Balance by design* framework offers this roadmap, guiding leaders to harmonize competing forces and embed purposeful, human-centered technology into every initiative.

Here, the AWS Well-Architected Framework adds another layer of rigor, with its six pillars: operational excellence, security, reliability, performance efficiency, cost optimization, and sustainability – ensuring that every architectural decision is grounded in best practices. Partnerships are also pivotal in this journey. Together, we enable enterprises to modernize core systems, migrate at scale with a 97% success rate, and unlock AI-driven insights – all while embedding sustainability and security into every layer of design. This alliance turns the tightrope into a runway – propelling businesses toward bold ambitions with speed, resilience, and balance.

Trends to watch

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 lifecycle 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.

Securing enterprise data and systems for trustworthiness:
Customers' trust can be fully met by enterprises who ensure their data is safe and secure. Robust guardrails and cybersecurity measures continue to be an important area of investment – especially in the life insurance segment. Advancements towards artificial general intelligence and quantum technologies open up new threats that put customer data and IT systems at risk. These technologies mean enterprises need to bolster their cybersecurity measures, to withstand potential attacks 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 don't tip too much towards our digital peers. From an enterprise lens, humans must continue to keep playing a role in both the development and running of 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 shouldn't just be a tick in the box – they need to be embedded across all aspects of the enterprise. ESG parameters must be a key part of operations as well as customer-facing services, 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, sustainable products from their advisors.

Agile and resilient to the core:
Technological advancements made by FS firms 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 able to withstand shocks to the system as well as prepare for fast-paced advancements. An agile mindset is essential – not only in development teams, but in the boardroom too – ensuring that firms aren't caught flat-footed when responding to crucial industry and technology triggers.

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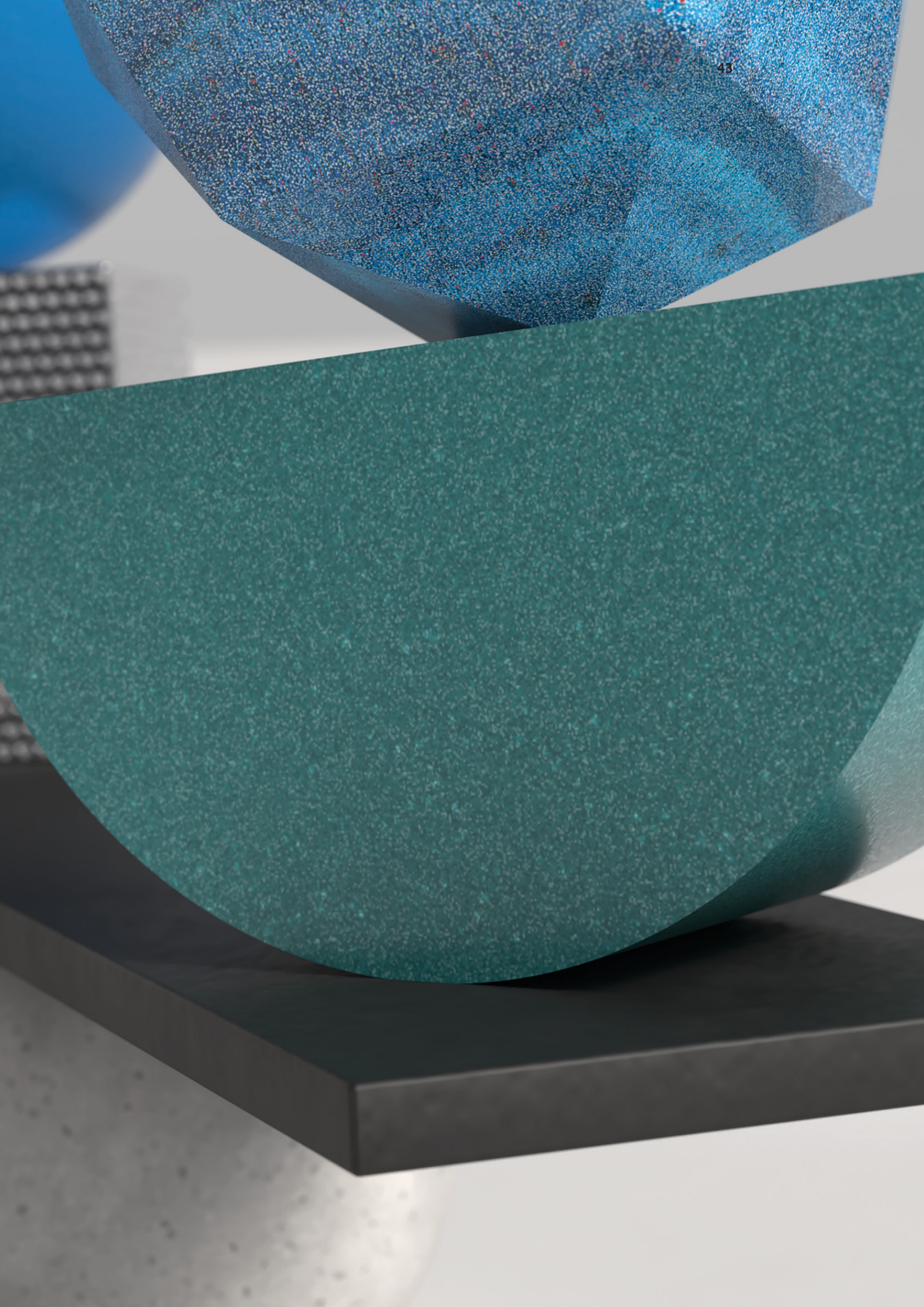
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