GlobalLogic®
A Hitachi Group Company

Code, Capital, and Change

The Engineering Behind Financial Services Transformation

A GlobalLogic Thought Leadership Perspective

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Engineering the Future of Financial Services

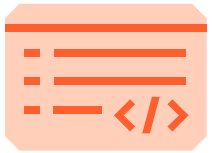
For financial services organizations, success no longer depends on digital adoption alone. Today, organizations must integrate intelligence, trust, and adaptability so they can stay ahead of market shifts. Indeed, leaders will be distinguished by their ability to strategically architect these capabilities into their digital infrastructure. And while technology remains vitally important, it's only part of the equation. Organizations also need new models of value and adaptive regulation to achieve lasting advantage in highly dynamic environments.

Amid fast-changing customer, market, regulatory, and other external forces, financial services leaders cannot afford to evolve slowly. They must proactively engineer the future — harnessing code, capital, and change as they prepare to forge the future of financial services.

This paper explores opportunities to forge the future by managing these three converging forces:

Institutions that thrive

will align technology, business models, and regulation into a unified strategy built not just to respond, but to outpace. We're long past the point of reacting to disruption. Financial services industry leaders are focused on engineering what's next with precision, speed, and scale.

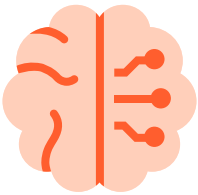


01

Code is the foundation, with cloud-native platforms, artificial intelligence (AI) and generative AI (GenAI), and intelligent automation revolutionizing business processes.

02

Capital is the opportunity, with tokenized assets, embedded finance, and AI-powered financial products unlocking new models of value creation.



03

Change is the reality, with complex regulatory and market dynamics fueling demand for proactive compliance, ethical AI, and operational resilience.

Code Is the Foundation: Unleashing the Power of AI, Automation, Data, and Digital Engineering

In financial services, technology is no longer a support function. Today, it is the business. Competing successfully requires organizations to move at the speed of data — delivering intelligence at scale and engineering for continuous change.

As leading institutions rebuild around code, they're using AI to rethink lending and risk, automating at scale, and moving to cloud-native platforms that adapt in real time. In short, they're reengineering for a digital, data-driven future. Here are a few ways that's playing out in real terms.

GlobalLogic VelocityAI at Work: GenAI for Financial Data Classification[1]

A leading provider of accounting and auditing solutions partnered with GlobalLogic to automate financial data classification. Using GenAI, the solution maps report columns, categorizes financial data into appropriate account groups, and continuously improves through a built-in feedback loop.

The results:

90%+

accuracy in expense account mapping

70–80%

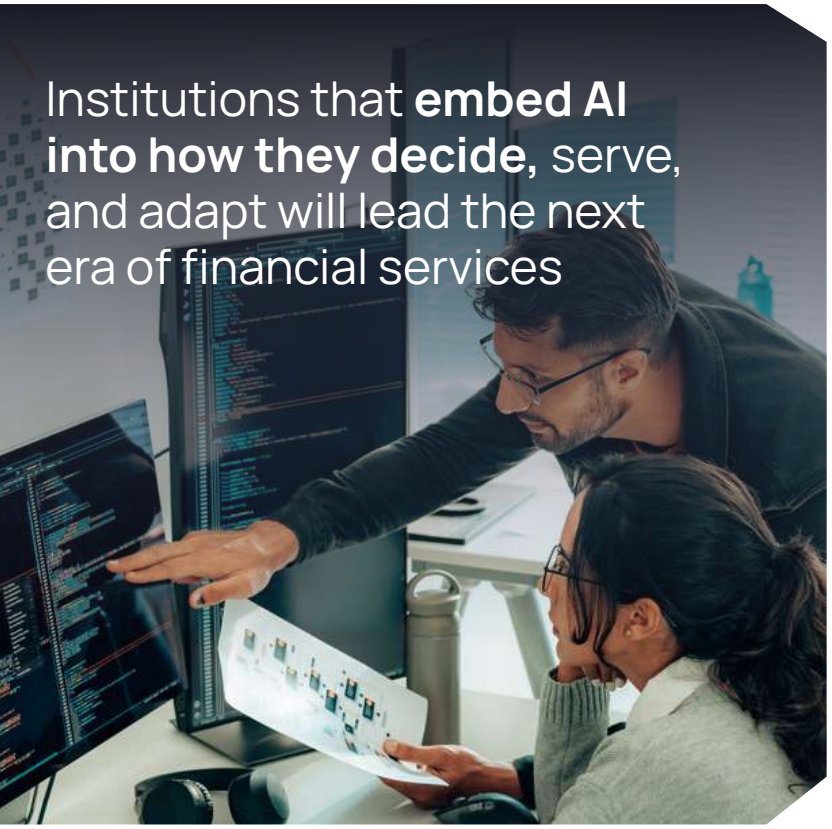
increase in analyst productivity

Dramatically

reduced turnaround time for reporting cycles

This is GenAI applied where it counts—reducing risk, increasing speed, and delivering consistent, enterprise-grade accuracy in financial reporting.

[1] GlobalLogic, Enhancing Financial Data Accuracy with GenAI Automation Case Study, accessed April 2025.



This shift is about more than achieving higher efficiency. It's critical to staying relevant in a market where intelligence is the new competitive edge. Institutions that embed AI into how they decide, serve, and adapt will lead the next era of financial services. A suite of capabilities like GlobalLogic VelocityAI makes this shift actionable, enabling scalable AI integration across risk, personalization, and operations.

AI-Driven Decision-Making and Personalization

AI is becoming the core of decision-making. In lending and operations, AI models are replacing rigid rule-based systems with dynamic, data-rich assessments.

Four Examples of AI-Powered Decision-Making

01

Banks now evaluate creditworthiness using alternative data — from transaction patterns to behavioral signals. This approach broadens access and reduces manual effort. In fact, a Deloitte study found that document management automation alone can reduce processing times by up to 60%, accelerating approvals and lowering operational cost.[2]

02

AI is transforming risk decisioning at scale. HSBC uses AI to screen more than 1.35 billion transactions each month for financial crime. This approach surfaces threats two to four times more effectively and cuts false positives by 60%.[3]

03

Customer engagement is evolving rapidly. AI enables real-time personalization not just by segment, but also by individual. JPMorgan Chase uses Iris, an AI-powered virtual assistant to handle basic inquiries and resolve 40% of issues without human involvement. For customers, Iris has cut average wait times from five minutes to fewer than 30 seconds. That has driven a 15-point year-over-year increase in Net Promoter Score (NPS), a key metric of customer satisfaction.[4]

04

Conversational AI is helping banks close the gap between digital efficiency and emotional connection. Nearly 75% of retail banking customers now engage with at least one competing bank, according to Accenture. AI-powered chatbots enable personalized, real-time service that drives advocacy — and banks with the highest advocacy scores grow revenue 1.7 times faster.[5]

[2] Deloitte, Automation with intelligence, June 30, 2022.
[3] HSBC, Harnessing the power of AI to fight financial crime, June 10, 2024.
[4] IJSRET, Transforming Financial Services, 2024.
[5] Accenture, Banking Consumer Study 2025, 2025.

Cloud and Data Modernization:
Reducing Tech Debt and Unlocking Scalability

Modernizing data and cloud architecture is the foundation of AI-first financial services. More than 80% of banks now plan to reshape their data environments to support scalable AI, according to Bain.[6] Cloud-first platforms and enterprise data architectures are critical to reducing tech debt, unlocking real-time insights, and staying ahead of compliance mandates.

To meet these demands, leading financial institutions are moving away from brittle legacy stacks and toward modular, cloud-native platforms built for intelligence and agility. Early adopters of cloud-based systems and API-driven architectures are already seeing advantages — not only in performance and scale, but also in regulatory alignment.

Strategic cloud partnerships are accelerating this shift, helping banks move faster while de-risking migration. The goal goes beyond modernization to building an infrastructure capable of supporting AI at scale.

Financial institutions working with partners like GlobalLogic are designing cloud-native data platforms that support AI at scale. These initiatives combine deep domain expertise with proven cloud architectures and regulatory-grade controls. For example, using the GlobalLogic ImpactIQ methodology, financial services organizations are working to identify, plan, and pursue opportunities to unify real-time data intelligence across the enterprise.

More than

80%

of banks now plan to reshape their data environments to support scalable AI, according to Bain.[6]

[6] Bain, AI in Financial Services Survey Shows Productivity Gains Across the Board, accessed April 2025.

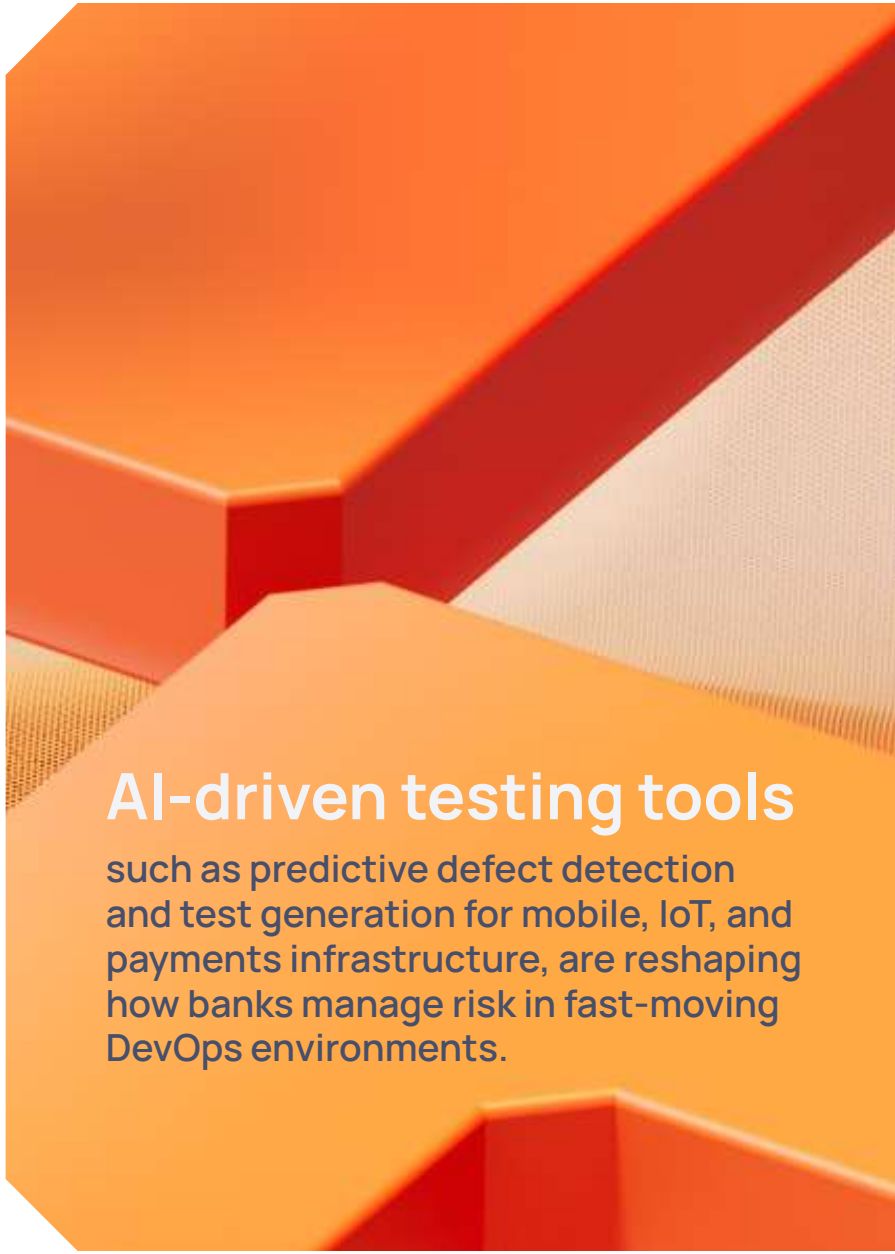
Testing-as-a-Service (TaaS) and Automation in Financial Services Operations

As institutions modernize data platforms and deploy AI-driven services, testing automation becomes critical to sustaining quality and speed at enterprise scale. Modern financial institutions can't afford slow release cycles or undetected risks. That means testing must become faster, smarter, and deeply embedded in the development process. Fortunately, Testing-as-a-Service (TaaS) and AI-driven automation are changing the game by transforming software validation from bottleneck to competitive advantage.

Cloud-based testing platforms now enable rapid provisioning of test environments that scale with demand and integrate seamlessly into continuous delivery pipelines. This approach supports real-time quality assurance across dynamic, cloud-native systems, dramatically reducing both time and cost. According to the World Quality Report by OpenText, Capgemini, and Sogeti, companies using automated testing have cut development costs by 23% and reduced operational risk by 86%.[7]

AI is also pushing quality engineering forward. AI-driven testing tools, such as predictive defect detection and test generation for mobile, IoT, and payments infrastructure, are reshaping how banks manage risk in fast-moving DevOps environments. Financial institutions have already replaced a great deal of manual testing efforts, and many are accelerating time to market for AI-enabled products by 30–40%. In areas like payment compliance, web-based testing platforms help ensure speed and reliability while meeting regulatory requirements.

What was once a quality checkpoint is now a strategic enabler. Automation, continuous testing, and cloud-based platforms are giving financial services firms the confidence to scale innovation without sacrificing control. With comprehensive capabilities like GlobalLogic VelocityAI, AI-driven automation becomes both scalable and governed — accelerating delivery while maintaining trust.



[7] PR Newswire, World Quality Report 2024 shows 68% of Organizations Now Utilizing Gen AI to Advance Quality Engineering, October 22, 2024.

Code at the Core:
Transforming How Finance Competes and Grows

Leading financial institutions are rebuilding their business around AI. Cloud-native infrastructure, intelligent automation, and modern data platforms are becoming the structural core of how financial services operate and grow. Competing in this environment calls for systems engineered for scale, adaptability, and intelligence.

Firms that delay modernization risk shrinking margins, customer attrition, and declining relevance in a market shaped by AI-native challengers. The potential upside, however, is enormous. McKinsey projects that GenAI could unlock $200 to $340 billion in annual value for the global banking sector, with gains concentrated in productivity, service, and software development.[8]

Capturing that value depends on moving from experimentation to execution — aligning technology with business strategy and treating code not as a toolset, but as a foundation.

GlobalLogic helps financial institutions build that foundation. Our engineering-led approach, powered by capabilities like VelocityAI and ImpactIQ, enables banks and insurers to operationalize AI faster, scale with confidence, and unlock real-time data intelligence across the enterprise.

Connecting Code, Capital, and Change

Code defines how financial institutions operate, innovate, and scale. To fully realize its impact, it must be aligned with the evolving economics of financial services — that is, how value is created, distributed, and monetized in a digital-first world. That's where capital comes in.

[8] McKinsey Digital, The economic potential of generative AI, June 14, 2023.

Capital Is the Opportunity: Rethinking Value in the Age of Intelligent Finance

The business model of financial services is being rewritten. Revenue now flows through embedded ecosystems, AI-personalized products, and decentralized platforms. And financial institutions are no longer defined by what they sell but rather how and where value is created, shared, and monetized.

Financial institutions must go **beyond digital transformation** and actively rewire their economic engines.

This shift is not theoretical. AI is already generating dynamic credit offers, automated financial advice, and risk-adjusted pricing on demand. Tokenization is making assets more liquid and programmable. Embedded finance is turning every consumer interaction into a potential transaction.

To lead in this new landscape, financial institutions must go beyond digital transformation and actively rewire their economic engines. That means building business models designed for intelligence, adaptability, and continuous value creation, unconstrained by legacy processes or outdated product structures.

The Rise of Embedded Finance and Banking-as-a-Service (BaaS)

The next wave of financial innovation is taking shape within the consumer platforms people use every day. Uber, Shopify, and Amazon started as digital marketplaces but are becoming financial providers in their own right. With embedded finance, the where, when, and how of financial services are seamlessly woven into moments of commerce, mobility, and engagement.

This shift is about more than convenience. It marks a redefinition of financial distribution, where value is delivered at the point of need rather than behind a login screen. Whether it's embedded payments during checkout, on-demand lending at the point of purchase, or real-time account creation within a marketplace, financial products are becoming invisible, intelligent, and ubiquitous.

BNPL (buy now, pay later) is one of the clearest signals of this evolution. According to a 2024 PYMNTS and Splitit report, nearly half of Gen Z and Millennials have used BNPL in the past year, with more than 20% increasing their usage. J.D. Power also reports a 16-point rise in customer satisfaction with BNPL year-over-year.[9] This demand is fueled by real-time credit decisions, flexible repayment, and user experiences designed for simplicity and trust.

Behind these experiences is a powerful core of code: AI-driven underwriting, seamless API integrations, and cloud-native scalability. With these capabilities, embedded lending shifts from a niche feature to a high-velocity distribution model for personalized credit products.

But the opportunity isn't limited to BNPL. Embedded finance now encompasses a range of services: payments, insurance, savings tools, and financial insights, all integrated directly into digital ecosystems.[10] Forward-thinking incumbents and FinTechs alike are leveraging BaaS platforms to expand reach and monetize financial services in new ways.

A long with our design innovation partner Method, GlobalLogic helps financial institutions view these integrations not just as technical deployments, but also as digital products. Our teams apply a design-led approach to ensure that embedded financial experiences create measurable value — balancing user experience, business viability, and regulatory compliance from day one.

Embedded finance succeeds when treated as a product discipline rather than a pipeline of partnerships. Institutions that master this shift increase customer engagement, open new revenue channels, and future-proof their position in a rapidly connected ecosystem.

Recommended reading:

Integrations as a Product, Method[11]

[9] PYMNTS, 79% of US Consumers Are Highly Satisfied With BNPL, April 25, 2024.
[10] Method, What Is Embedded Finance?, December 9, 2024.
[11] Method, Integrations as a Product, July 15, 2024.

Tokenization of Assets and Digital Wealth Platforms

Tokenization is redefining financial ownership. Converting real-world and financial assets into blockchain-based tokens enables institutions to unlock fractional investing, improve liquidity, and deliver greater transparency. That, in turn, makes traditionally exclusive asset classes accessible to a broader range of investors.

According to Bain & Company, this shift could create a $400 billion opportunity by transforming how alternative investments are distributed to individuals.[12] For asset managers and wealth platforms, tokenization enables new revenue streams, facilitates personalized investment strategies, and lowers barriers for portfolio diversification — especially for high-net-worth clients.

Digital wealth platforms are evolving in response. Tokenization allows them to deliver tailored, compliant investment products aligned to individual goals and risk profiles while reducing operational complexity through smart contracts and automation. As such, these platforms are quickly becoming intelligent engines of digital wealth creation.

GlobalLogic helps financial institutions build the infrastructure to power such transformations. From digital onboarding and compliance automation to tokenized investment workflows, our platform engineering expertise enables clients to scale innovation while meeting the demands of regulators, investors, and modern markets.

Of course, challenges remain. These include cybersecurity risks, regulatory uncertainty, and infrastructure gaps, such as the need for licensed custodians and regulated exchanges. But as standards mature and systems interconnect, tokenized assets will move from experimentation to essential infrastructure, unlocking capital, expanding access, and reshaping digital finance.

GlobalLogic VelocityAI at Work:

AIOps at Scale for a Multi-Brand Retail Bank[13]

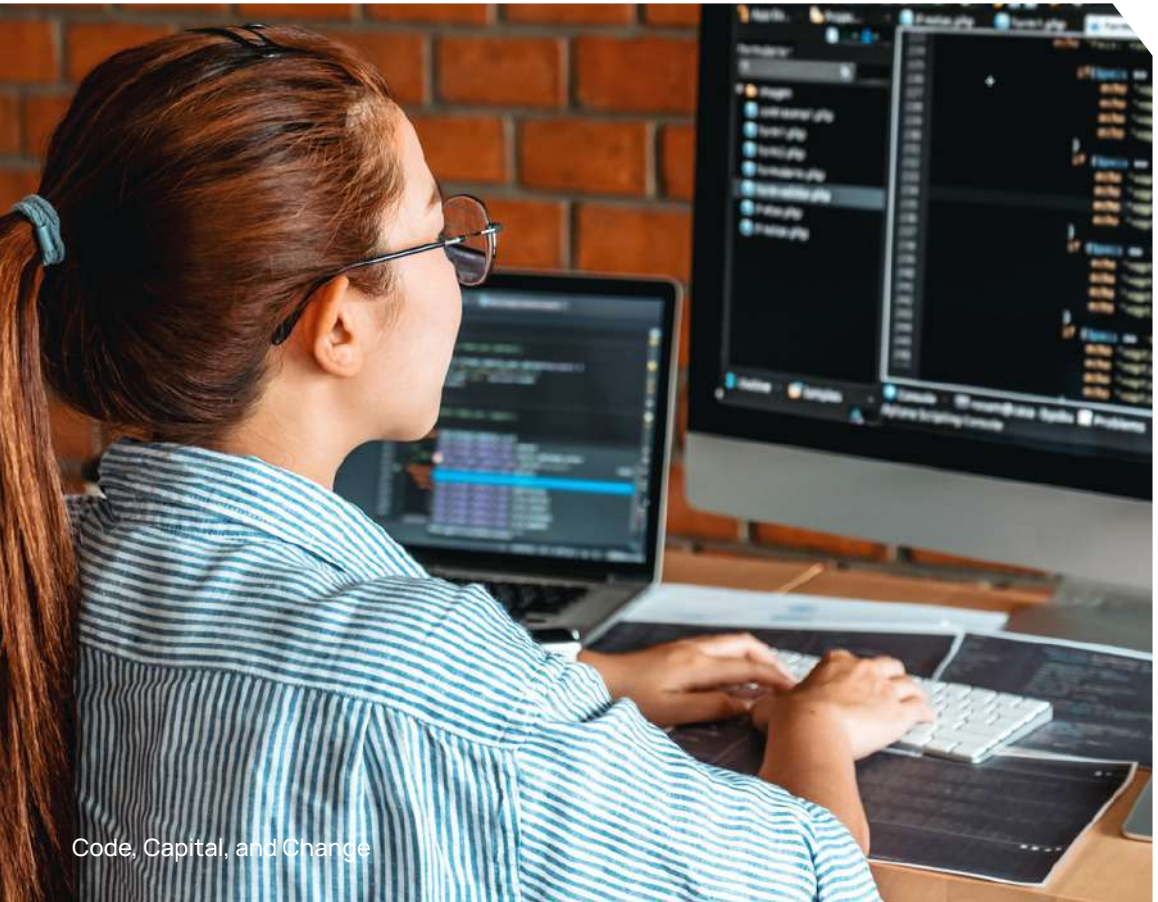
A leading UK retail bank with more than 14 million customers needed to optimize digital performance across its brand portfolio. It partnered with GlobalLogic to implement an AIOps-based solution that unified monitoring, automation, and real-time insight across mobile and desktop channels.

The result: improved availability, a five-point increase in NPS, and £1–£3 million in annual savings through smarter monitoring and license optimization. With mean time to resolution reduced by 50% and streamlined release cycles, the bank moved from reactive operations to a proactive, insight-driven model—ready to scale embedded and omnichannel offerings with confidence.

[12] Bain & Company, How Tokenization Can Fuel a $400 Billion Opportunity in Distributing Alternative Investments to Individuals, December 2023.
[13] GlobalLogic, Multi-Brand Retail Bank Case Study, accessed April 2025.

Cyber Insurance and Data Protection

As digital threats grow in scale and complexity, cyber insurance has become a critical part of enterprise risk management. It offers essential financial protection against data breaches, business interruptions, and cyber extortion. Yet insurance alone is just a backstop, not a defense strategy. Over-reliance can create false confidence, especially if not paired with strong preventive controls and response capabilities.



The most resilient institutions are reducing their exposure (and their premiums) by investing in proactive data protection. This includes deploying secure architectures, enforcing regulatory-grade security standards, and maintaining intelligent backup and recovery systems. In many cases, hardening systems also directly influences underwriting terms and cyber liability pricing.

The global cyber insurance market is projected to reach $16.3 billion by 2025, according to Munich Re.[14] Amid a sharp rise in threats and regulatory complexity, the market continues to expand, led by North America, which accounted for 69% of global premiums in 2024. As cyber risk becomes a board-level concern, insurance is evolving from a niche product into a financial control tightly linked with security posture.

GlobalLogic supports this evolution by helping financial institutions engineer cybersecurity into every layer of their operations. From application security to infrastructure hardening, we apply AI-driven threat detection, secure-by-design principles, and deep domain expertise to protect data at scale. Our newly launched Security Operations Center in Poland, developed in partnership with Hitachi Systems Trusted Cyber Management, enhances regional threat visibility and delivers 24/7 incident response across Europe's financial ecosystem.[15]

As financial institutions digitize faster, the ability to anticipate, contain, and recover from cyberattacks will directly impact trust, continuity, and bottom-line performance. In other words, cyber resilience is now a strategic imperative.

[14] Munich Re, Cyber Insurance Risks and Trends 2025, April 3, 2025

[15] GlobalLogic, GlobalLogic and Hitachi Systems Trusted Cyber Management Open Cutting-Edge Security Operations Center in Poland, January 7, 2025.

Capital Reimagined:
Unlocking New Engines of Growth

Static product models and siloed distribution aren't just outdated — they're liabilities in today's embedded, intelligent financial ecosystem. Value now flows through intelligent ecosystems, where lending is embedded, investments are personalized, and revenue is created not just through transactions, but also through seamless, data-driven engagement.

Institutions that cling to legacy business models face margin pressure and risk irrelevance amid embedded finance, decentralized platforms, and real-time personalization. Leaders are rapidly creating monetization strategies, embracing platform thinking, and creating flexible architectures that support innovation at scale.

GlobalLogic helps financial institutions rethink how value is created and delivered. Through platform engineering, deep financial services expertise, and a design-led approach powered by Method, we help clients launch next-generation wealth platforms, embedded services, and tokenized products. And as part of Hitachi, we bring the strength of an integrated global ecosystem — combining engineering, infrastructure, and data intelligence to accelerate transformation with trust.

Connecting Code, Capital, and Change

Capital is no longer confined to the balance sheet. It's now dynamic, distributed, and digital by design — and it's reshaping how financial institutions create value. As value creation becomes less centralized, institutions face more complexity around control. They must find ways to scale innovation within a rapidly tightening web of regulations, security threats, and ethical scrutiny.

That's where the next challenge begins. **Let's talk about change.**

Change Is the Reality: Navigating Regulation and Market Forces

The future of financial services will be defined by how fast institutions innovate and how well they adapt. As regulation intensifies, risk becomes more dynamic, and trust becomes more fragile. Change used to be episodic. Now it's perpetual — requiring financial organizations to transform how they govern, comply, and protect.

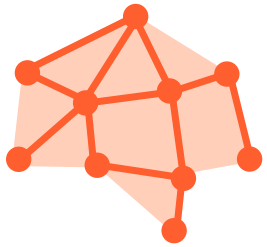
According to PwC's 2025 Global Compliance Survey, 85% of financial services leaders say compliance has become more complex over the past three years, triggering significant investments in technology, data, and talent.[16] More than ever, managing this complexity is a boardroom priority, and managing compliance is a core capability. The ability to do so at scale — across jurisdictions, data systems, and operating models — defines competitive resilience. Financial institutions are under pressure to automate controls, modernize risk platforms, and embed regulatory intelligence into how they operate.

At GlobalLogic, we help clients turn that pressure into progress. Through AI-driven RegTech, modern platform engineering, and a design-led approach with Method, we help institutions create systems that are secure, scalable, and compliant by design. And as part of Hitachi, we bring cybersecurity, infrastructure, and governance expertise to help clients lead through uncertainty, with trust built in.

[16] PwC, Global Compliance Survey 2025, February 26, 2025.

AI and Compliance Automation

No longer a downstream reporting function, compliance has matured into a real-time, data-driven discipline. Financial institutions are embracing AI to automate controls, monitor transactions, and proactively detect risk across complex systems. It's about driving speed and precision at scale.

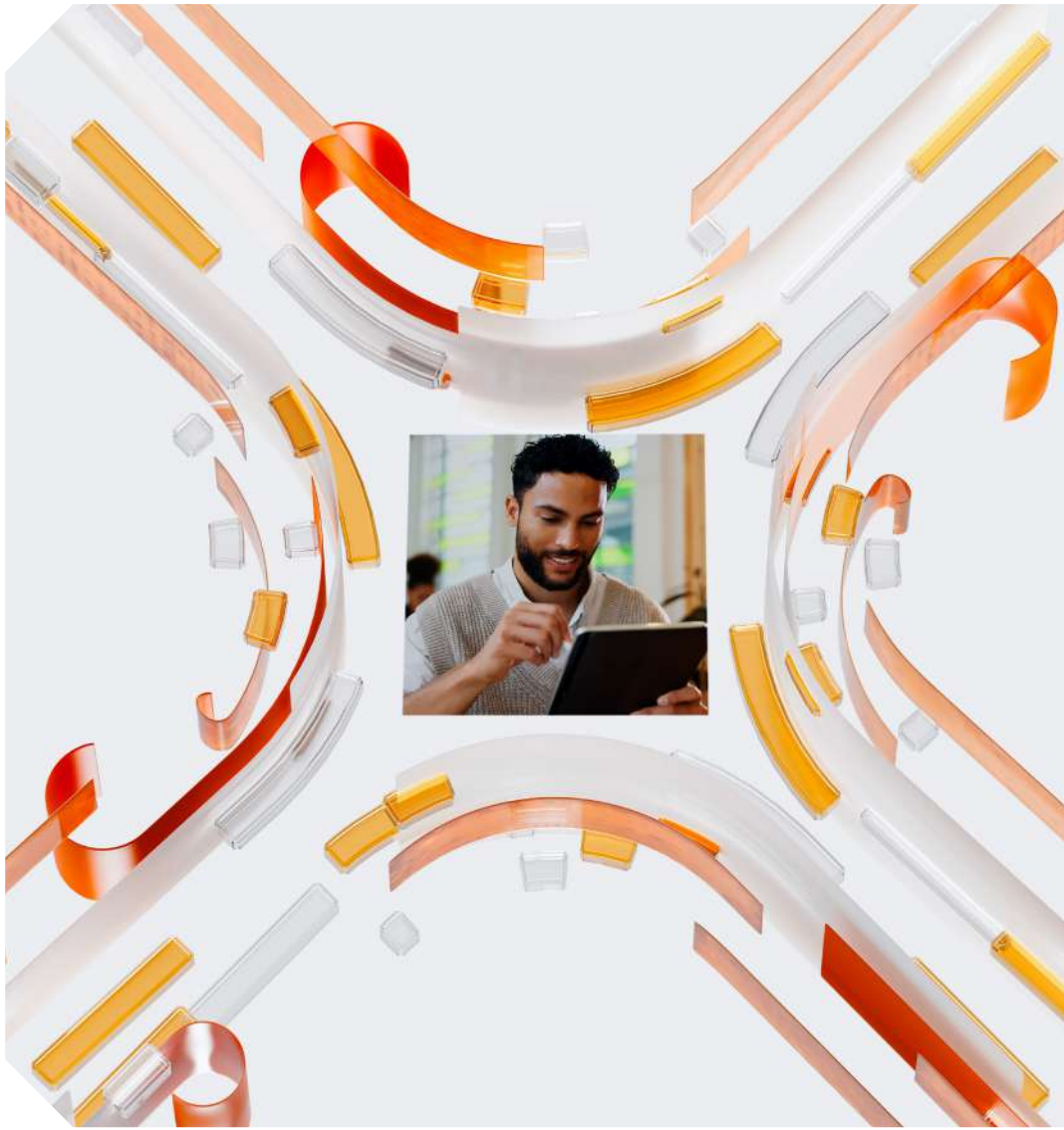


AI-driven monitoring is already delivering measurable impact. Advanced anti-money laundering systems are reducing false positives by up to 40%, allowing institutions to focus on real threats while minimizing disruption to legitimate customers. Meanwhile, intelligent document processing accelerates regulatory reporting, and predictive analytics are helping banks stay ahead of evolving risk scenarios.

Citi's modernization strategy highlights the stakes and the scale: GenAI tools now support 30,000 developers, while 143,000 employees use AI-driven productivity platforms to streamline operations and automate compliance.[17]

At GlobalLogic, we make this shift real through VelocityAI, including our AI Platform-of-Platforms architecture that enables secure, scalable, and governed AI deployment across financial institutions. We embed intelligence directly into compliance workflows, including real-time transaction monitoring, policy automation, risk scoring, and intelligent document review. Designed to unify and industrialize AI adoption, VelocityAI helps financial firms build with confidence — ensuring that regulatory trust is built into every model and system.

The result? Faster regulatory response times. Lower operational risk. Greater resilience in a world where regulation never stops changing. With the right architecture, compliance evolves from a cost of doing business into a distinct competitive edge.



[17] Banking Dive, Citi deploys AI coding tools to 30K developers in modernization push, January 16, 2025.

GlobalLogic VelocityAI at Work:

Embedded Finance as a Strategic Product[19]

A leading U.S. bank turned to GlobalLogic to refine its embedded finance strategy and scale integrations that deliver measurable business value. The engagement focused on identifying high-impact partnerships, consolidating API capabilities, and improving readiness for enterprise-scale adoption.

GlobalLogic helped the bank establish an API Center of Excellence, streamline integration documentation, and clarify operational roles across marketing, sales, and support. The result: faster time to revenue, reduced downtime, and improved decision-making across the embedded ecosystem.

Embedded finance isn't just an integration; it's a product. And when treated that way, it becomes a true growth engine.

Rewiring Payments for the AI-Driven Economy

Payments are the connective tissue of global finance — and in today's real-time economy, financial institutions must move beyond static infrastructure and reengineer cross-border transactions as intelligent, adaptive services. What was once delayed and opaque must now be instant, transparent, and secure by design.

This shift is accelerating. Banks are integrating real-time rails, automating compliance at the edge, and embedding AI into every layer of the payment lifecycle. Blockchain is reducing reliance on intermediaries. Digital wallets enable seamless multi-currency flows. APIs are turning fragmented foreign exchange and settlement processes into unified, programmable services.

India's Unified Payments Interface (UPI) offers a powerful benchmark. In Q3 2022 alone, merchants processed nearly 20 billion UPI transactions, with adoption spanning digital-native apps and local market vendors alike.[18] Payments are instant, ubiquitous, and deeply embedded in daily life. As such, the infrastructure supports interoperability, financial inclusion, and rapid fintech innovation.

The U.S. is making progress, with more than 400 institutions adopting real-time rails via TCH and FedNow. However, challenges remain around fragmentation, user experience, and scalability. The lesson is clear: real-time payments don't scale through infrastructure alone. They demand platform thinking, open ecosystems, and smart integration that makes payments disappear into the journey.

GlobalLogic helps financial institutions engineer that future. We modernize legacy systems, design open banking APIs, and build future-ready platforms that scale globally while adapting locally. From ISO 20022 integration to SWIFT GPI and blockchain-based architecture, we help banks deliver real-time currency conversion, automated compliance, and enterprise-grade payment visibility.

What's emerging is more impactful than a faster transaction. It's a new model for value exchange: frictionless, intelligent, and deeply embedded.

[18] GlobalLogic, Real-Time Payments Lessons from India's Wildy Successful UPI, April 18, 2023.
[19] GlobalLogic, Defining the opportunity and roadmap to success: a US bank success story case study, accessed April 2025.

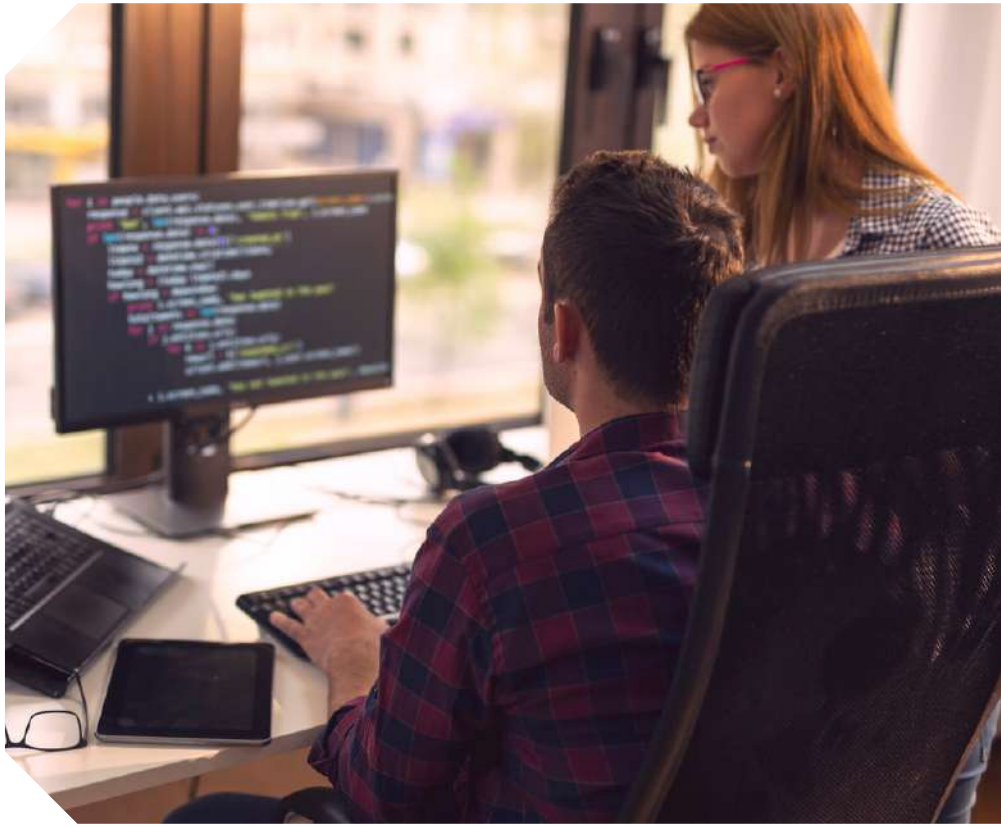
Designing for Change:
Engineering for Human + AI Transformation

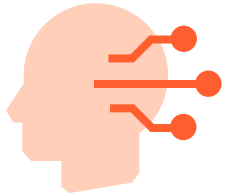
Regulatory pressure is real and rising. But it's only one dimension of the disruption reshaping financial services. Today, the bigger challenge is structural: How do institutions design for a world where AI, data, and digital systems continuously reshape how work gets done, decisions are made, and services are delivered?

As AI becomes embedded in every enterprise layer, from fraud detection to portfolio management to client onboarding, the real work lies in orchestrating change across people, processes, and platforms.

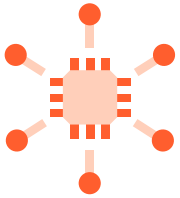
That's where traditional change management falls short. Integrating AI isn't about adding tools to existing workflows; it's about designing entirely new workflows that make room for intelligent systems and the humans they serve. The goal isn't to automate employees out of the picture but to elevate their impact in a hybrid human-AI environment. This shift may require upskilling and reskilling as people are asked to make different contributions: greater creativity, deeper analysis, more sophisticated problem solving, and more nuanced decision-making.

We help financial institutions prepare for this future by designing for change from the inside out. This means applying service design principles to AI transformation, ensuring systems are technically sound, as well as usable, adoptable, and aligned with how real people work. We do this with:

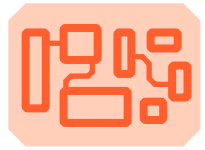




Human-centered AI.
We rethink employee journeys to identity where AI can reduce friction and enhance decision-making, rather than just replacing tasks.



AI-native workflows.
We redesign business processes so they can evolve dynamically, incorporating intelligent automation, feedback loops, and probabilistic thinking.



Modular architecture.
We build adaptable systems that allow clients to respond in real time to market shifts, compliance and regulatory changes, and customer needs.

We've seen firsthand how designing AI-powered workflows around real user needs creates lasting impact. In one engagement, a global enterprise used GlobalLogic VelocityAI to modernize its fragmented knowledge management systems.[20] Embedding AI into everyday processes — like documentation and information retrieval — improved speed and accuracy. It also helped the organization to reimagine how employees interact with information. AI-driven outputs became explainable, personalized, and easier to trust. For our client, this meant faster decisions, stronger collaboration, and a platform built to evolve with the business.

Change at this scale takes more than new tools. It demands a cultural shift, where employees trust in the systems they use. They must understand how AI reaches the conclusions it does and feel empowered — not threatened — by intelligent automation. That's why the most successful AI strategies emphasize:

01

Change communication. Frame AI as a partner, not a threat. Emphasize how it reduces complexity, not control.

02

Progressive rollouts. Test AI in specific contexts. Gather user feedback and iterate before scaling across the enterprise.

03

Governance and training. Give employees the knowledge and guardrails to use AI responsibly and effectively.

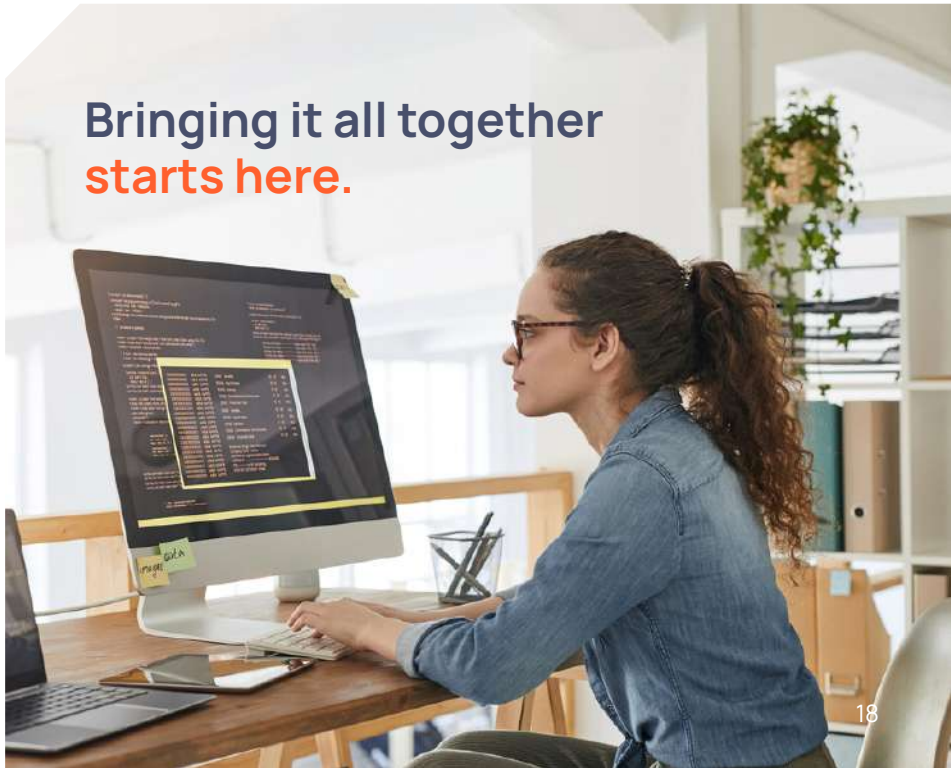
And because AI models are never "complete," institutions must treat them like employees: hiring, training, managing, and regularly reviewing their performance to ensure ongoing business value. Want to learn more? Keep reading about Method's approach to AI and change management.

[20] GlobalLogic, Enhancing Knowledge Management with AI-powered Automation case study, accessed April 2025.

Financial services leaders don't need another point solution; they need systems designed for continuous evolution. That's what Method designs and GlobalLogic delivers — combining engineering ingenuity with human-centered design, all powered by VelocityAI.

When financial institutions design for change from the start, they do more than adapt — they create the conditions to lead. Aligning people, processes, and intelligent systems around continuous evolution unlocks new potential across the enterprise. This is how transformation becomes sustainable, strategic, and human.

Bringing it all together starts here.



Bringing It All Together: Where Code, Capital, and Change Converge, Transformation Takes Hold

The future of financial services won't be won through incremental improvements. It will be engineered at the intersection of code, capital, and change.

The institutions that lead the next era will build a unified, resilient, and intelligent ecosystem that transforms how value is created, delivered, and governed. In this ecosystem:

- **AI is embedded** across every decision and workflow.
- **Finance is invisible**, personalized, and integrated.
- Compliance moves at the **speed of innovation.**

And who will drive those institutions forward? The next generation of leaders will be those who don't just invest in modernization but strategically architect and manage automation, innovation, and regulation.

AI-Driven Automation and Cloud-Based Transformation

AI is redefining what financial institutions can build and how fast they can move. Fast-moving firms aren't dabbling in AI pilots, they're rebuilding the core.

Goldman Sachs is a clear example. With more than 12,000 developers — 25% of its workforce — the bank is scaling AI across the enterprise with an eye on competitive advantage. It built the GS AI Platform in-house to support secure, compliant AI deployment across use cases, from trading desks to risk management. Its GenAI assistant is already in the hands of 10,000 employees and counting.[21]

To accelerate adoption, Goldman Sachs established an "AI champion" network to identify high-value use cases across business units. Developer productivity is a major target: AI code generation tools are already streamlining workflows across engineering teams. Governance is embedded at every step, with security, risk controls, and human review baked into the deployment model.

This is what transformation at scale looks like: platform-led, governed, and built for real impact.

At GlobalLogic, this is where we operate. Through VelocityAI, including our AI Platform-of-Platforms architecture, we help financial institutions embed AI across their cloud ecosystems to power intelligent automation,[20] compliance monitoring, document analysis, and scalable risk controls. And because cloud is the foundation for agility, our engineering teams design cloud-native platforms with the flexibility and performance to meet enterprise needs—without adding complexity.

When the future demands speed, precision, and adaptability, legacy systems can't compete. Intelligent infrastructure wins.

[21] PYMNTS, Inside Goldman Sachs' Big Bet on AI at Scale, March 20, 2025.

Embedded finance is the new standard, not a feature.

New Embedded Finance and Alternative Payment Models

Once separate experiences, financial services interactions and transactions are now embedded into Uber, Amazon, Shopify, and other platforms people already use. This shift has redefined distribution — turning payments, lending, and insurance into seamless touchpoints within everyday journeys. It's also eroding traditional channels. Embedded finance is the new standard, not a feature. And with BaaS and DeFi accelerating, institutions must integrate or risk irrelevance.

Winning in this space requires platform thinking, real-time intelligence, and resilient architecture that scales with demand and regulation.

GlobalLogic helps financial institutions turn embedded finance into a growth strategy, engineering modular platforms, designing intuitive experiences with Method, and enabling AI-powered personalization, risk scoring, and onboarding at speed. Institutions that embed will own the next wave of financial engagement.

Method at Work:

Engineering a Digital Bank from the Ground Up[22]

Jenius Bank, a new digital division of SMBC MANUBANK, partnered with Method, GlobalLogic's design and strategy arm, to reimagine banking from first principles. From day one, the focus was clear: build a platform-native, customer-led bank that could compete on intelligence, scale, and experience.

Code: Method laid the strategic and experience foundations to ensure the architecture, APIs, and interfaces aligned to a scalable, secure digital platform.

Capital: With a differentiated product vision co-created with real customers, Jenius Bank launched with embedded financial services designed around life moments, not legacy products.

Change: Method introduced agile product rituals, built a culture of continuous research, and operationalized discovery to drive long-term adaptability and innovation.

The result: A bank purpose-built for success in the embedded, intelligent, and regulated future of finance.

[22] Method, Building a new digital bank from the beginning, accessed April 2025.

Platformization:
Where Code, Capital, and Change Converge

The next generation of financial institutions will operate as AI-driven technology platforms –– modular, intelligent, and adaptive by design.

This is where code, capital, and change converge:

Code becomes composable and intelligent, engineered for reuse, governed by design, and accelerated through AI, GenAI, and cloud-native automation.

Capital flows through programmable ecosystems, unlocked by tokenization, embedded finance, and open API strategies that meet customers where they are.

Change is no longer disruptive; it's absorbed into platform governance, with built-in compliance, explainable AI, and scalable resilience.

These aren't individual trends. Together, they define a new operating model: platform-native financial services with product, compliance, and intelligence engineered into the core.

At GlobalLogic, this is the blueprint we bring to life.

We help financial institutions **architect platform ecosystems that scale globally**, adapt in real time, and embed trust from the ground up — powered by cloud, AI, and intelligent design.

Through Method, our design innovation partner, we humanize complexity and accelerate adoption with intuitive experiences and product strategies built for continuous change.

And with the global infrastructure and cybersecurity strength of Hitachi, we enable **scale, resilience, and trust at every level.**

Engineering Impact

The future of financial services won't be delivered by legacy thinking or siloed innovation. It will be built — intelligently, securely, and at scale — by those who engineer the **convergence of code, capital, and change.**

At GlobalLogic, we help our clients re-architect platforms, reinvent business models, and embed trust and intelligence into every transaction, workflow, and decision.

Because the next era of financial services isn't just being imagined.

It's being engineered. Right now.

Visit globallogic.com/3Cs-financial-services to delve further into the future of financial services with GlobalLogic.

GlobalLogic®
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GlobalLogic, a Hitachi company, is a trusted digital engineering partner to the world's largest and most forward-thinking companies. Since 2000, we've been at the forefront of the digital revolution — helping create some of the most innovative and widely used digital products and experiences. Today we continue to collaborate with clients in transforming businesses and redefining industries through intelligent products, platforms, and services.

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