



Paweł Jakubik

Technology Executive,
Polish Banking Technology Forum Chairman

EY Consulting - Partner
Technology & Consulting



Alexandra Gren

FSI Technology executive, leader, expert
Independent non-executive mBank Supervisory
Board Member, Sarantis Group

What does the future hold for Financial Services in the age of technological disruption?

Navigating tomorrow's challenges
today



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Navigating tomorrow's challenges today

June 12th, 2025



The better the question. The better the answer. The better the world works.



Shape the future
with confidence



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ALEXANDRA GREN

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01

Uncertain and volatile environment

Global Megatrends

01

P E L

Opportunistic geopolitics

Global portfolio of crises, deglobalization, national centrism, evolving China issues, strengthening of the EU, election outcomes, destabilization of the Middle East, stability assumptions in outsourcing, nearshoring and offshoring deals, technological war, regional alliances, cultural diplomacy

02

E S T

Contagious ecosystem

Expanding threat surface, contagion through weakest links, concentrated digital service providers, embedded finance, open banking, trust x innovation, consumer centricity and experience, service provider walled garden

03

P E T

Digital reckoning

Artificial intelligence (AI) quest for use cases, cyber risk, resilience regulation, modernization of payment systems, increased automation, AI democratization and empathy demand, digitalization of fiat currencies, CBDC, technological debt, quantum computing, Information and trust war

04

P E S

De-westernization

Percentage of population with Western mindset shrinking, cross-cultural collaboration, Gen Z and aging population, consumer preference, new approach to working, re-skilling instead of unemployment

05

E S L

Parallel world of NBFIs

Strong growth in lending and AUM (assets under management) products and services, rising competition, regulating only indirectly, strong contagion potential to the regulated financial system

06

P S L

Regulatory agenda

Fragmentation, nationalization, different regulatory regimes, barrier to entry, consumer protection — equality of outcome, value for money products, enhanced resilience, increased indirect regulation

07

E T

Instantization

Speed of information flows and payments, digital bank runs, expectation of real-time service delivery and compliance, technological development, when fast is too fast?

08

P S E

Beyond ESG

Standards have significantly evolved but are still divergent, climate risk increasingly materializing, transition financing, global coordination improving, expectations on positive contribution, growing populations, immigration, energy accessibility, greenwashing

P

Political

E

Economical

S

Social

T

Technology

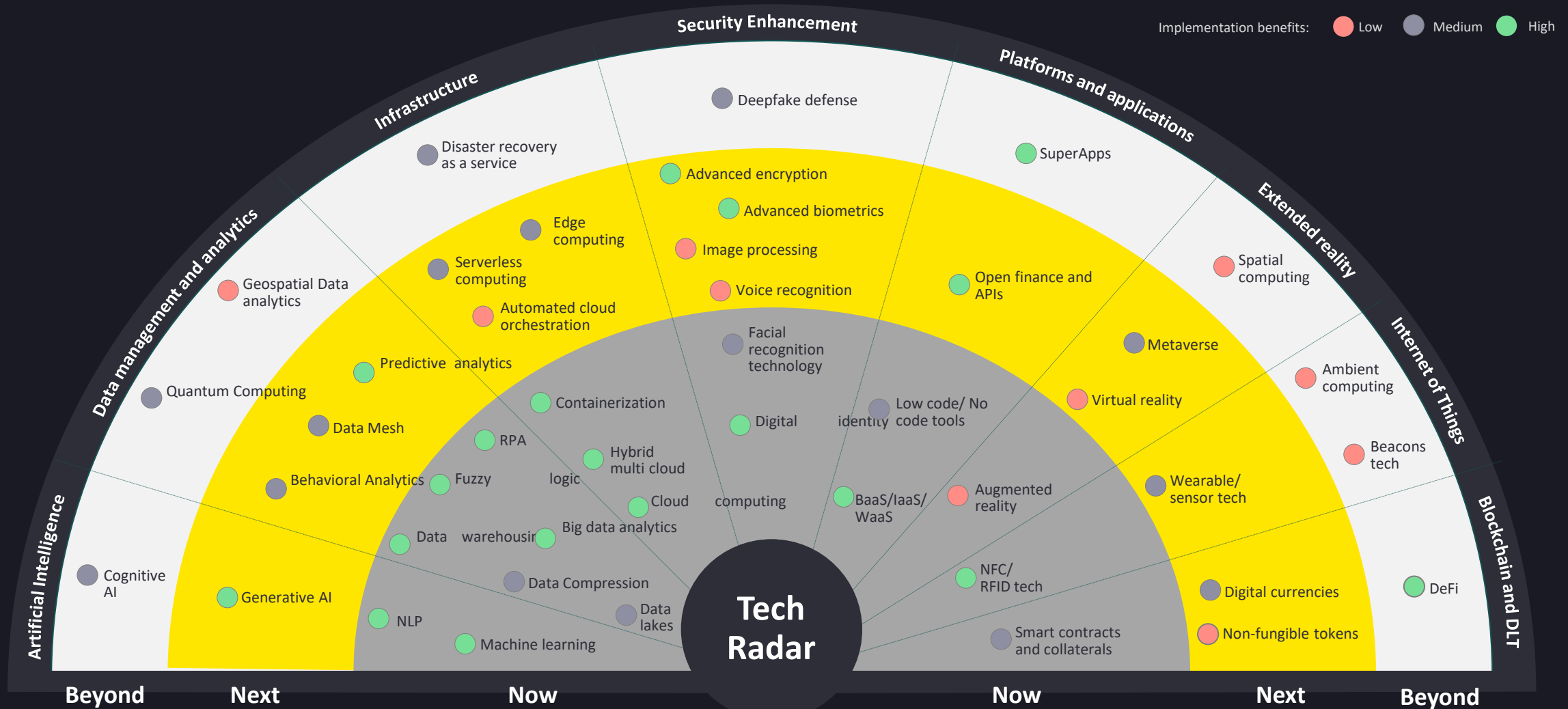
E

Environmental

L

Legal

FS Technology Radar



Methodology: 1- Compiled a comprehensive technology list for the FS sector from various sources, 2- Created a framework to assess technology maturity and benefits, 3- Analyzed secondary data for framework parameters and 4 - Plotted technologies on the radar according to analysis

Emerging Priorities: What is on FS Stakeholders' Minds

Investments in Common Tech Ecosystem



Focus on standing up a robust enterprise-wide technology infrastructure both on preferred cloud providers as well as on-prem to accommodate for scalability, vendor and home-grown tool mix, appropriate controls, data sensitivity.

Only 8% of banks are developing Gen AI with an enterprise-wide approach by implementing use cases across different parts of the business.¹

AI Governance and Transparency



Governance and risk management continue to be a recurring theme amid evolving regulations. Strong push and prioritization from the top, tied to responsible innovation.

The percentage of companies launching pilot systems for AI/ML governance frameworks rose from 21 percent to 36 percent.²

ROI and Impact Quantification



Value generated through AI enablement is a key topic - ROI related questions are becoming more prominent. Major focus on impact estimation though current state v/s enhanced state differentiation on top line or bottom line.

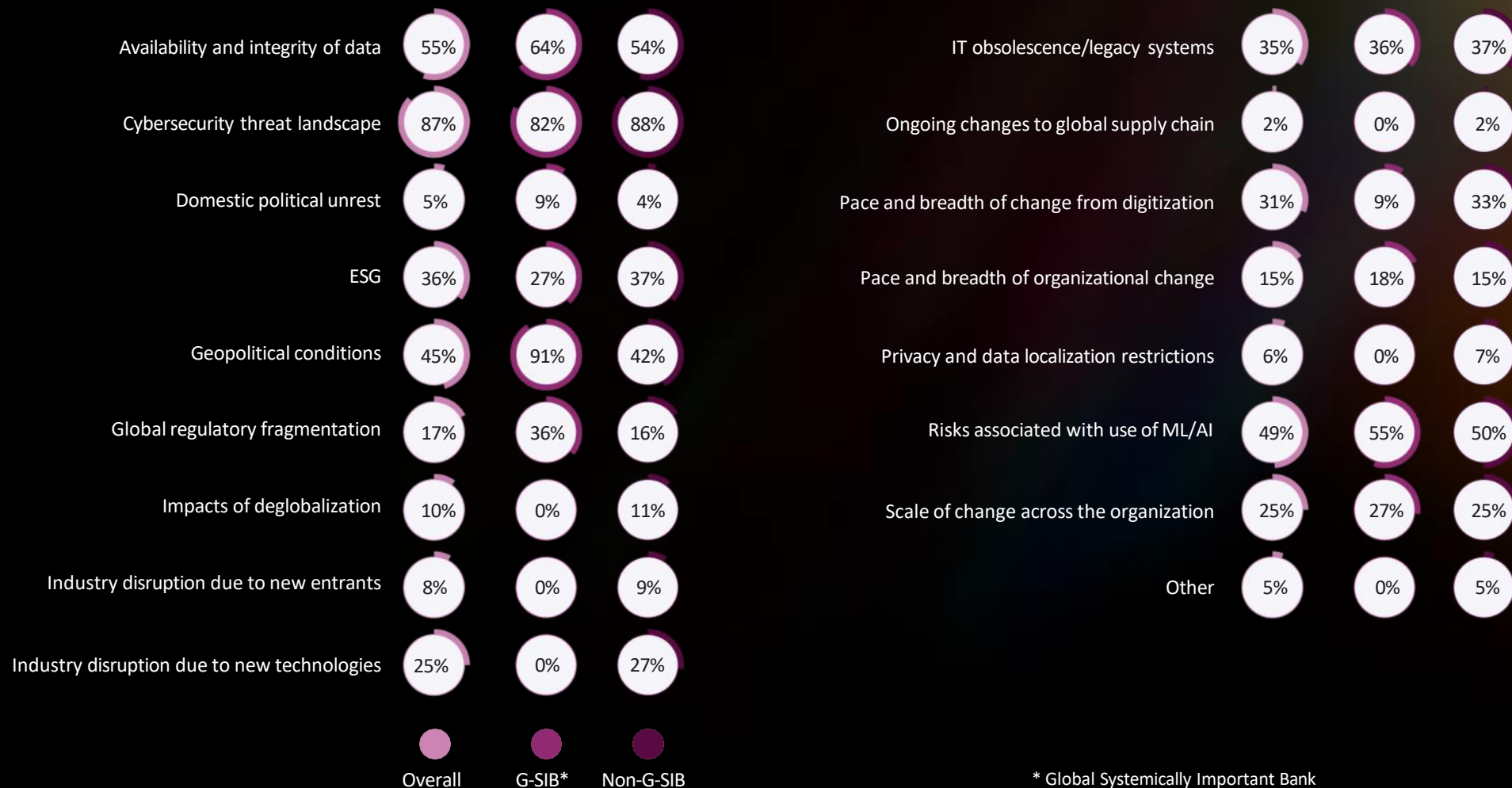
Only 6 out of the 26 banks who disclosed use case outcomes to Evident AI reported financial outcomes from their AI use cases; of those six, only two shared an estimated total realized number.³

¹ IBM 2025 Global Outlook for Banking and Financial Markets

² NVIDIA State of AI in Financial Services: 2025 Trends

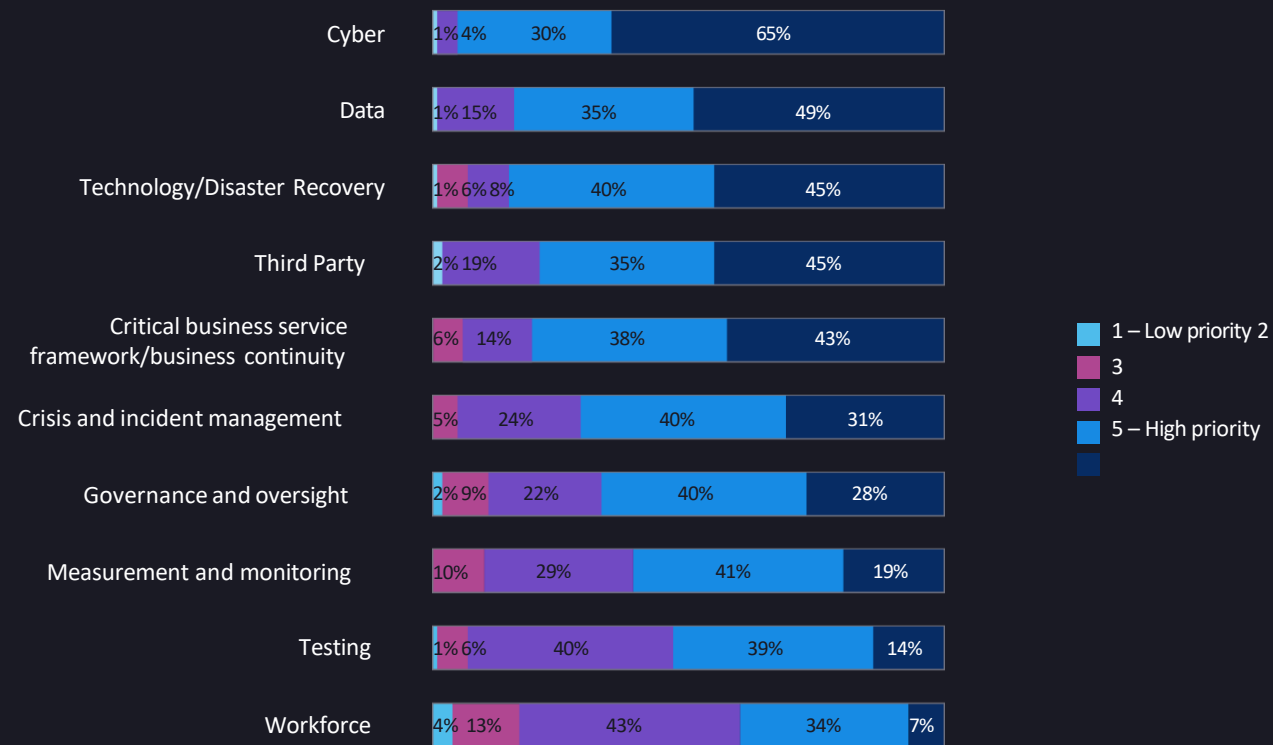
³ Evident AI Index Key Findings Report, October 2024

Most important evolving priorities over the next three years



CROs say their top priorities for enhancing operational resilience for the next three years involve cyber, data, and technology risk

What level of priority would you assign to each of the following areas of operational resilience for enhancements over the next three years?



02

Curent state of digital finance

What are we experiencing now and what obstacles must we overcome to secure the future?

Existing digital finance solutions



Online Banking

Online banking allows users to manage their finances remotely, making transactions and account management more convenient and accessible.



Mobile Payment Apps

Mobile payment apps have revolutionized how people make transactions, providing a fast and secure way to pay for goods and services.



Digital Wallets

Digital wallets enable users to store payment information securely and make transactions quickly, enhancing shopping experiences worldwide.

Challenges in traditional financial systems

Inefficiency in operations

Traditional financial systems often operate with inefficiencies, leading to delays in transactions and services.

High transaction costs

High fees associated with traditional financial transactions create barriers for consumers and businesses alike.

Limited accessibility

Many individuals face difficulties accessing traditional financial services, particularly in rural or underserved areas.

Scalability

Lack of scalability restricts innovation and growth opportunities, hindering the adoption of new technologies and reducing competitiveness.

Adoption trends & statistics

Increase in Digital Finance Adoption

Recent statistics show a significant rise in the adoption of digital finance solutions among users worldwide.

Anticipating Future Developments

Understanding current trends enables stakeholders to anticipate future developments in digital finance and adjust their strategies accordingly.

Impact on Stakeholders

The rise in digital finance adoption significantly impacts stakeholders, influencing market strategies and operational approaches.

03
















































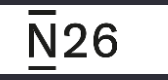










Defining future – ready financial infrastructure

We are already experiencing the disruptive technologies, while regulatory landscape is volatile



Core Vendor Landscape Snapshot

The pandemic was the tectonic shift toward purely digital interactions, creating challenges for incumbents with legacy cores. The vendor landscape is still fractured, with increasing activity around gen 3 vendors

	Gen 2			Gen 2.5			Gen 3		
Relevance	 <p>Many legacy installations at community banks and credit unions.</p>	 <p>On many US short lists, but limited penetration. Solid 'bank in box' with extensive capabilities and strong global presence</p>	 <p>Significant global presence; some 'core' traction in US plus traction w/Avoka & Kony acquisitions</p>	 <p>Significant US presence with many challenging installs in process</p>	 <p>UK based; limited US traction, but both are working on US entry</p>	 <p>Originally, LATAM based; acquired by SoFi and integrated into Galileo</p>	 <p>Gaining traction in US and globally; requires commitment to in-house engineering and development</p>	 <p>Gaining US traction with install base ramp up accelerating</p>	 <p>Gaining US traction with install base ramp up accelerating</p>
Incumbents	 <p>Many Community Banks</p>	 	 	    	  	 	  	   	  
Digital Only			 	    	    	   		 	   

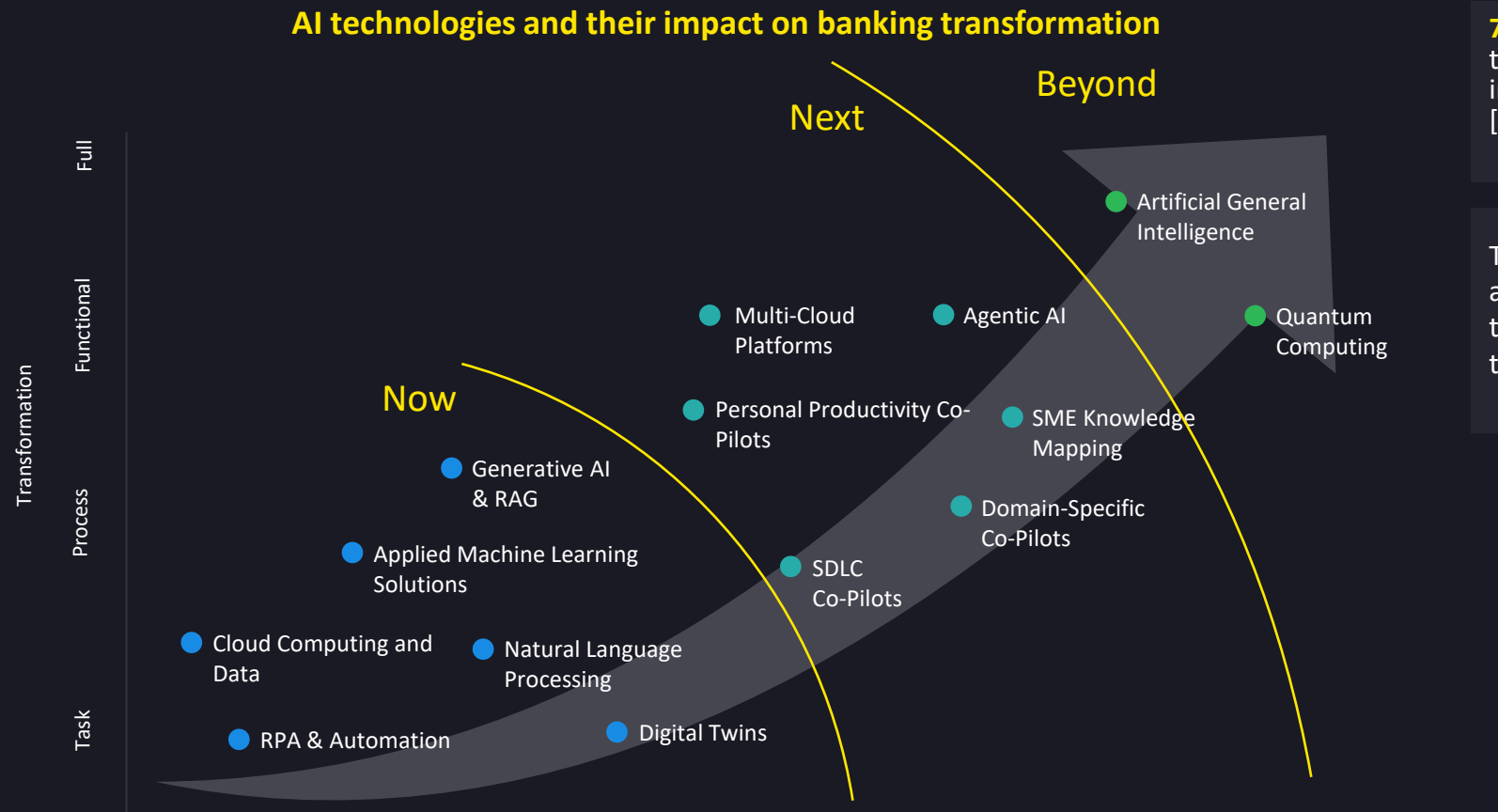
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Disruptive technologies of the future

The AI landscape is evolving rapidly, presenting many opportunities to banks

Deciding where to invest to maximize value remains challenging

- A wealth of AI powered platforms, tools and capabilities are presenting fresh opportunities to transform the banking industry.
- Bank investments in AI are growing significantly. However deciding where to invest to maximize value remains a challenge, with various approaches emerging.
- To leverage the fast-paced AI developments, banks should focus on:
 - A cohesive AI strategy
 - Disciplined use case identification and prioritization
 - Building an ecosystem of tools and talent
 - Empowering teams with the right AI resources
 - Securing business support to maximize value.



72% of leaders plan to include annual investment in GenAI [in 2025]¹

The Top **10** banks are adopting AI at twice the rate of the next **40**²

Implications:

The AI Landscape is developing rapidly and continues to offer many potential sources of value to banks but it is important to cut through the noise and identify where and how it can offer the greatest uplift to your business

¹Source: EMEA FSO AI Survey (December 2024)

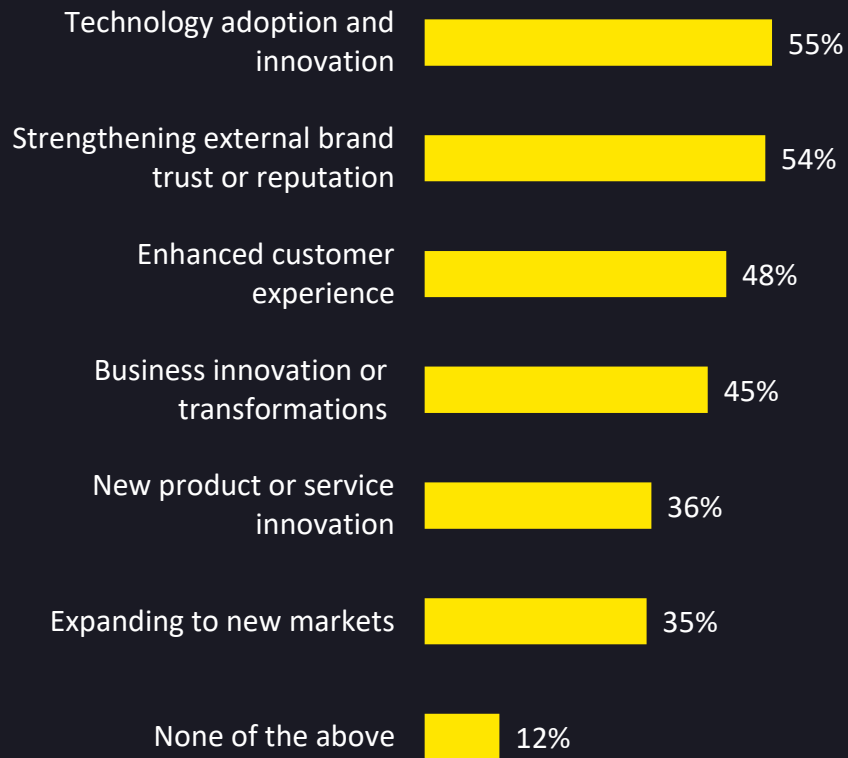
²Source: Evident AI Banking Index

Benefits of AI Enablement Go Beyond Productivity & Cost Savings



What does cybersecurity's involvement in enterprise value creation look like?

Cybersecurity's involvement across the organization



Secure Creators are adding value to key strategic initiatives

Secure Creators are more likely to:

- Assist the business in **AI implementation** (48% vs. 31% of Prone Enterprises)
- Enhance **brand perception**, with 72% positively impacting external stakeholder views (vs. 56%)
- Improve **customer experience** (53% vs. 42%)
- Positively impact pace of **transformation and innovation** (81% vs. 63%)

Disruption on the horizon: how non-bank financial institutions are leveraging regulatory advantages to challenge traditional institutions



The future is now

Conclusion

Digital transformation in finance

The future of finance is digital, requiring adaptation to new technologies and methods for transactions and services.

Innovative technology adoption

Embracing innovative technologies is essential for creating an efficient and effective financial ecosystem.

Infrastructure development

Robust infrastructure is necessary for supporting digital finance, ensuring security and reliability in transactions.

Regulatory considerations

Understanding regulatory impacts is crucial in shaping a compliant and future-ready financial landscape.

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All in to shape the future with confidence.

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