

Adobe

Research Report

State of Transformation in Financial Services:

Navigating the Path to Digital Excellence

RESEARCH PARTNER



Foreword



For almost all global financial institutions I talk to daily, improving the customer experience is the #1 priority. As the industry faces increasing pressure from evolving expectations, FinTech disruptors and a shifting global regulatory landscape, firms are focused on transforming their operations to remain competitive.

For some, that includes experimenting with Generative AI to deliver 1:1 personalization at scale for millions of customers. There's also an economic push for leaner operations and process efficiency- both necessary to fully leverage AI. This report examines how leaders approach these challenges differently from the rest- uncovering strategies that can guide other financial services companies in their transformation efforts.

We hope to provide a roadmap for embracing new technologies and remaining customer-centric while managing risks and complexities. I hope you enjoy it.

— **Christopher Young, Senior Director, Global Industry Strategy, Adobe**

The report is organized into three distinct sections, each of which can be explored independently.

Section 1

State of Transformation

This section focuses on understanding the key drivers of business transformation, uncovering where the firms we surveyed have focused efforts, and highlighting the roadblocks they faced.

Section 2

Generative AI: Adoption and Impact

This section looks beyond the hype surrounding Generative AI. It examines firms' perceptions, adoption, focus areas for use cases, and the impact it has delivered.

Section 3

Lessons from Leaders

This section examines what leaders did differently in their approach to transformation. It distills our findings into key frameworks and insights you can apply.

526

Global respondents

53%

Respondents VP or above

65%

of respondents have a revenue of >\$10 billion

About this survey:

This report results from a double-blind survey that was conducted using CATI (Computer-Assisted Telephone Interviewing), following the ESOMAR guidelines and ADM for Germany. Data collection adhered to GDPR standards, and respondents were informed about the purpose of the survey, how their data would be used, and that their responses would be anonymized. They also had the option to withdraw consent at any time during the interview. No personally identifiable information was captured or noted.

KEY TAKEAWAYS

Firms need a digital-first operating model to unlock agility, efficiency, and the ability to deliver personalized experiences at scale



Personalization and lean ops. drive transformation

Firms want to move away from their legacy cost model and processes. Personalizing customer experiences is seen as a key differentiator in this digital age.

91% of firms said that increasing operational efficiency is a core driver of their transformation

75% of firms said that improving customer experience is a core driver of their transformation



Gen AI has huge potential but adoption is cautious

Gen AI promises cost reduction and faster speed to market. However, firms are cautious about investing without clear use cases, infrastructure, and risk mitigation strategies.

93% of firms said that adopting Gen AI can help them reduce their costs

31% reduction in marketing costs observed by firms that have tested Gen AI use cases



Content supply chain & service are the top Gen AI use cases

Firms are focused on use cases that deliver immediate value, pose low risk, and reduce manual processes. Scaling content and improving customer service are top priorities.

65% of firms said that they are using Gen AI to create chatbots and virtual agents

62% of firms said that they are using Gen AI to increase their content creation



Leaders focus on the organization to improve their odds of success

Leaders prioritize organizational alignment, talent, and active experimentation to stay ahead of the curve. They recognize that incremental wins are key to long-term success.

100% of leaders established clear leadership and governance for their transformation

97% of leaders are experimenting with Gen AI

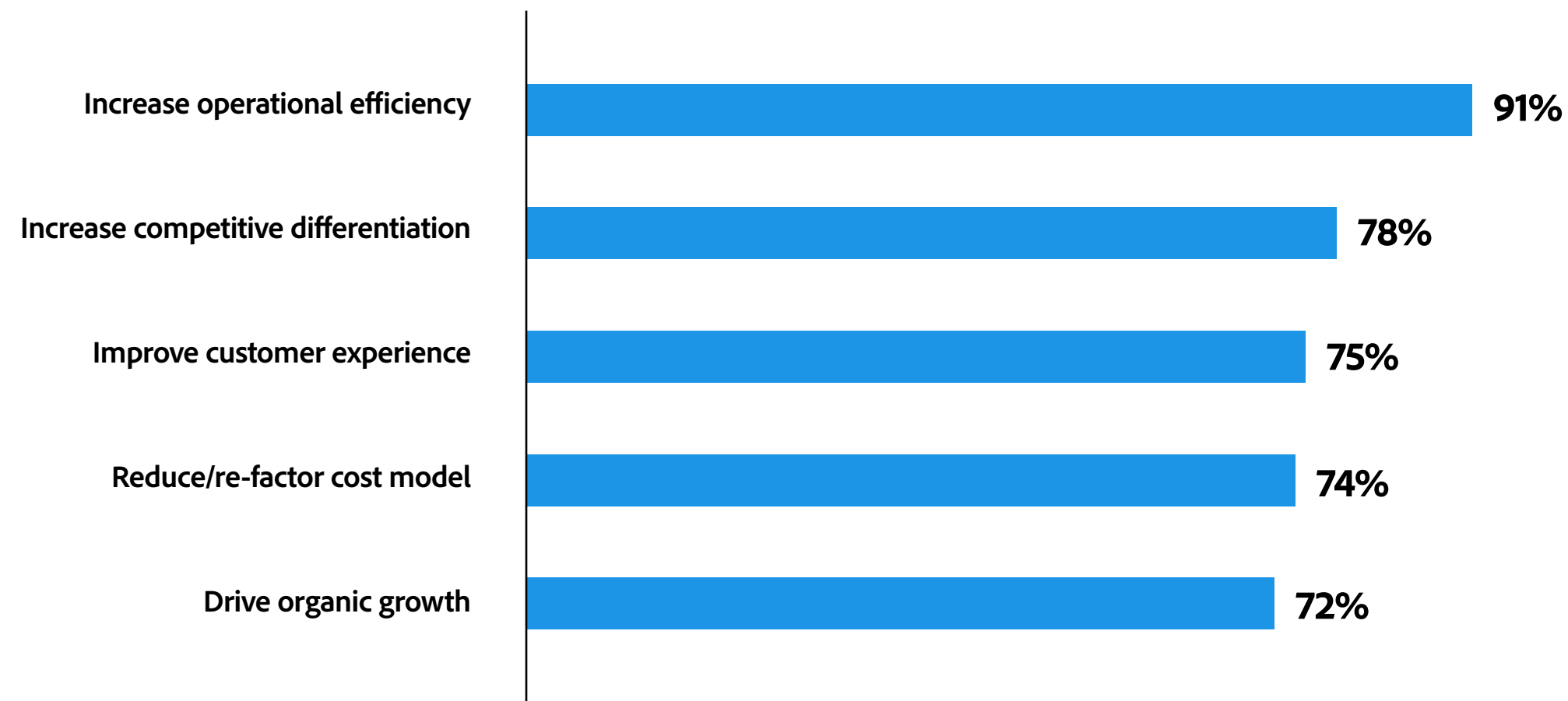
Section 1:

State of Transformation



Leaner operations & personalized experiences are the core drivers of transformation

Top 5 Transformation Drivers



How to read this chart:

This chart shows the % of firms that rated the objective as a core driver of their transformational efforts (e.g 91% of firms said that improving operational efficiency is a core driver of their transformation efforts)

Financial services firms are under pressure to future-proof their organizations in a rapidly evolving and competitive landscape. The urgency stems from rising customer expectations, the emergence of fintech disruptors, and the ever-changing regulatory landscape.

Core Transformation Drivers:

Leaner Operations

Firms acknowledge that legacy cost structures and outdated processes are incompatible with the demands of the digital age.

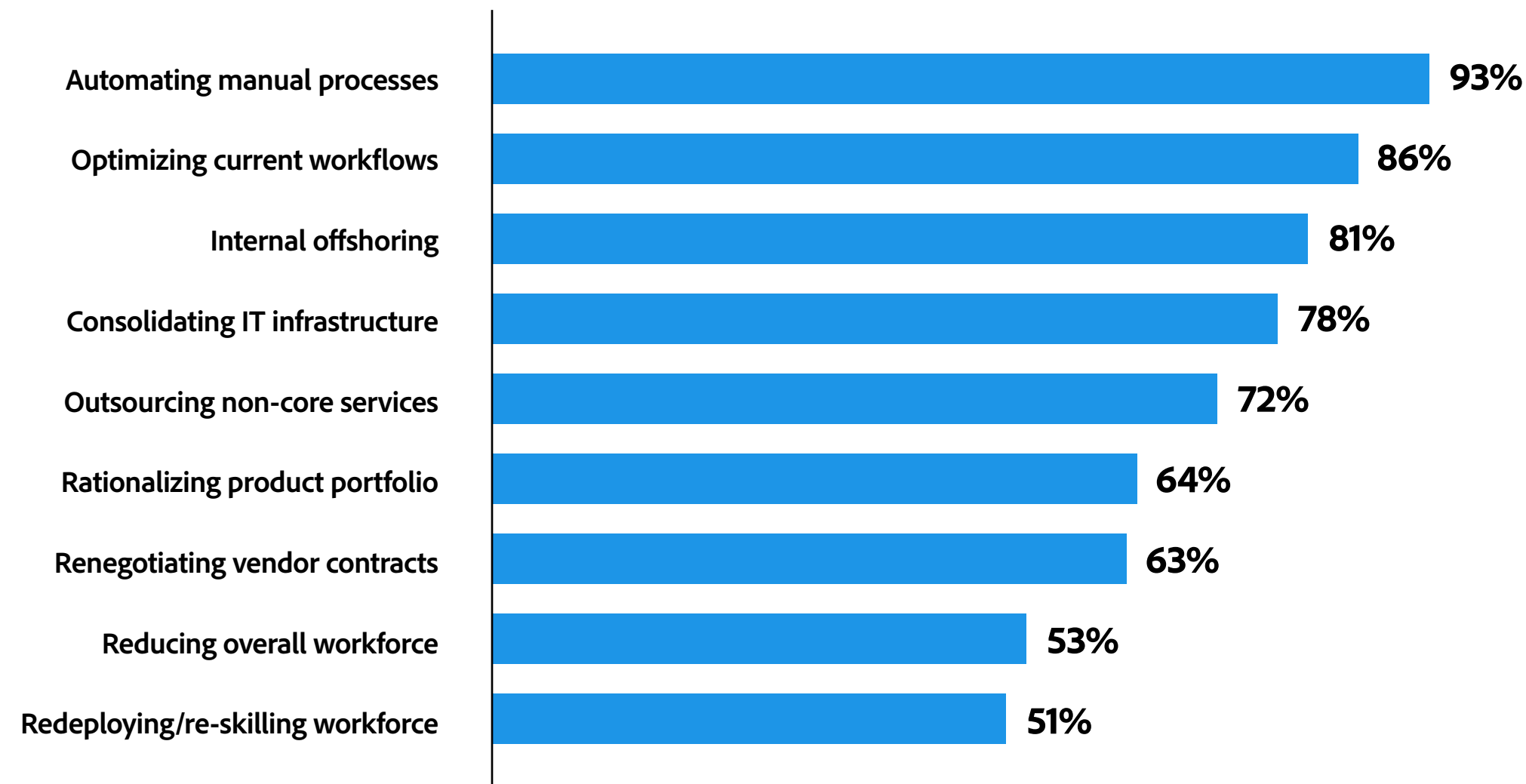
As technology enables organizations to do more with less, companies are exploring ways to scale operations more efficiently. Refactoring costs build a leaner foundation, and operational efficiency is the muscle that keeps them fit — ensuring streamlined, precise operations. Automation and AI reduce manual tasks and enhance accuracy and agility.

Personalized Products and Experiences

In an increasingly crowded market, simply offering services isn't enough—firms must provide seamless, personalized experiences at scale. Transformation efforts leverage data and technology to deliver tailored financial advice, real-time transaction insights, and seamless digital experiences. By enhancing customer engagement through mobile apps, chatbots, and self-service platforms, firms are meeting the growing demand for 24/7 access and personalization.

Leaner operations: automation and consolidation drive efficiency

Transformation Initiatives Being Taken To Refactor Cost and Increase Efficiency



How to read this chart:

This chart shows the % of firms that focused on a particulate initiative to improve their operational efficiency (e.g 93% of firms said they focused on automating manual processes to improve their operational efficiency)

Financial services firms are increasingly focused on becoming leaner and more efficient in response to competitive pressures and shifting market dynamics. To achieve this, they are prioritizing automation, offshoring, and technology consolidation.

Automating for Efficiency

Automation is a key focus for firms looking to eliminate manual, time-consuming processes. Implementing technologies like AI and machine learning can speed up operations, reduce human error, and increase accuracy. This shift allows companies to scale more efficiently while freeing resources to focus on higher-value tasks.

Leveraging Offshoring for Cost Optimization

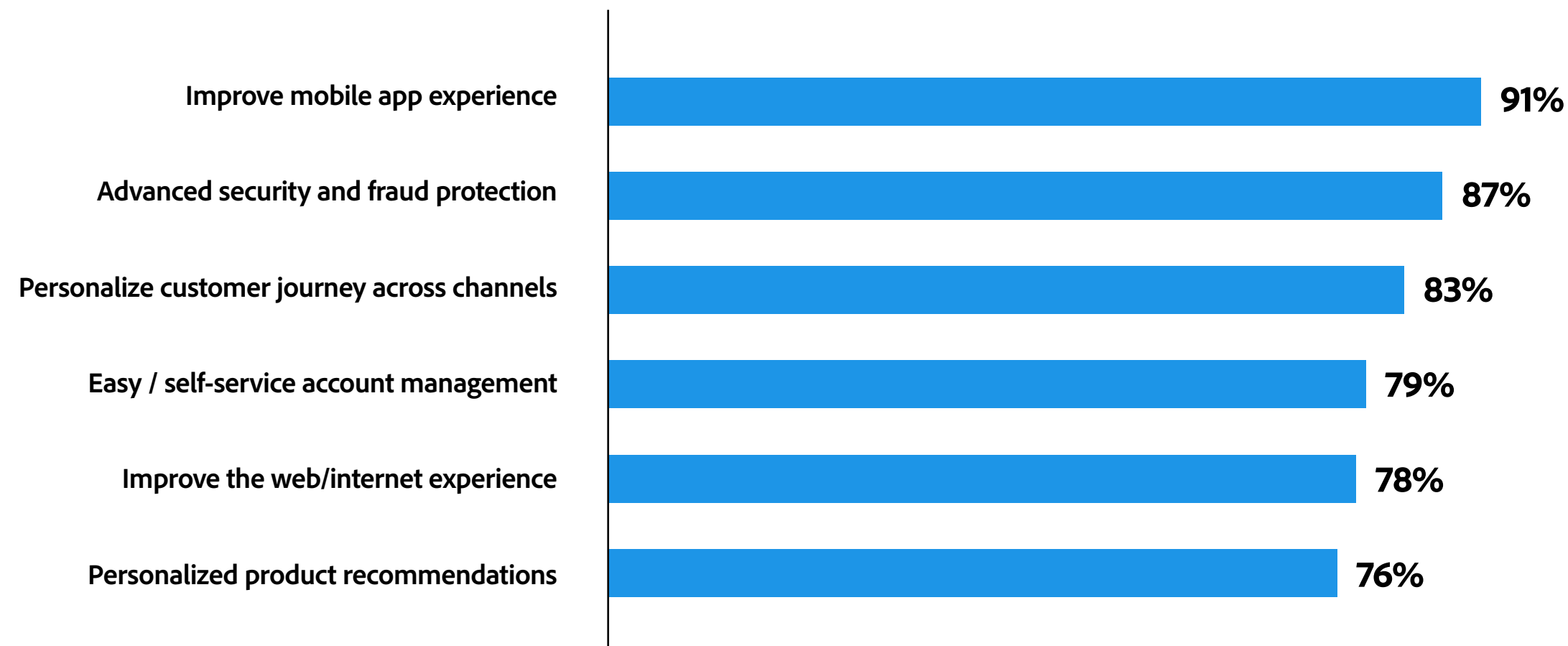
Offshoring (internal and external) remains a crucial strategy for cost reduction and efficiency gains. By shifting certain operational tasks to lower-cost regions, firms can maintain high-quality service delivery at a reduced expense. This allows them to optimize their internal resources while maintaining or even improving service quality and speed.

Consolidating Technology for Agility

Firms also focus on consolidating IT infrastructure to eliminate redundancy and simplify their technology landscape. By streamlining systems and platforms, they reduce maintenance costs, improve interoperability, and enhance the speed of decision-making, ultimately making the organization more agile and responsive to change.

Personalizing experiences: enabling frictionless and secure customer journeys

Importance In Improving the Customer Experience



How to read this chart:

This chart shows the % of firms that rated an initiative as extremely important or important in improving the customer experience (e.g 91% of firms said that improving the mobile app experience is important to improve their customer experience)

Firms must enhance their digital customer experience as customers increasingly demand seamless, personalized, and secure interactions.

To remain competitive and meet these expectations, firms are concentrating on three key areas:

Personalization at Scale

Firms are investing in personalized experiences that cater to individual customer needs. By leveraging data analytics and AI, they can offer tailored product recommendations and create unique customer journeys across multiple channels. Personalization boosts customer satisfaction and strengthens long-term loyalty by making each interaction more relevant and valuable.

Frictionless Experiences

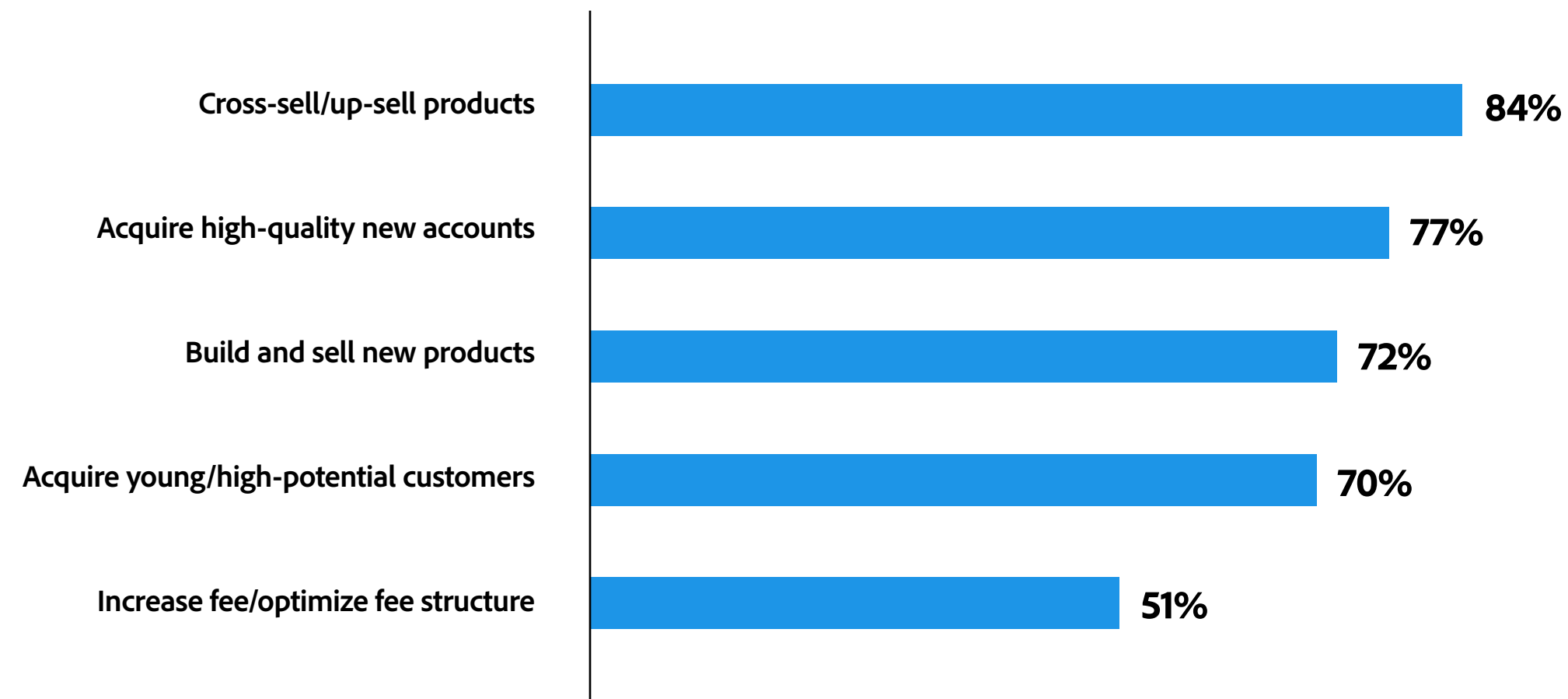
Customers today expect easy, self-service options and seamless interactions across digital platforms - and mobile is key. Firms are focused on creating frictionless experiences by enhancing mobile apps and web interfaces. Simplified account management, streamlined interfaces, and intuitive design help reduce customer effort, leading to faster resolutions and higher satisfaction.

Advanced Security

Security remains a top priority as customers demand protection for their sensitive data. Financial institutions are investing heavily in advanced security and fraud prevention technologies to safeguard customer information. By ensuring robust security, firms build trust, reassuring customers that their digital interactions are safe and secure.

Driving organic growth: prioritizing quality of revenue and profitability

Top 5 Organic Growth Drivers That Firms Are Focused On



How to read this chart:

This chart shows the % of firms that are focused on a particulate initiative to drive their organic growth (e.g 84% of firms said they are focused on cross-selling/up-selling products to drive their organic growth)

Financial services firms are focused on achieving profitable growth by improving the quality of their revenue. Rather than simply increasing top-line figures, they are prioritizing high-quality, sustainable revenue streams.

This focus on quality ensures long-term profitability and stability, which is more valuable than growth for growth's sake.

Production Penetration and Innovation

Firms are concentrating on building new products and driving cross-sell/up-sell opportunities within their existing customer base. By creating tailored offerings and deepening product penetration, they can extract more value from their current relationships.

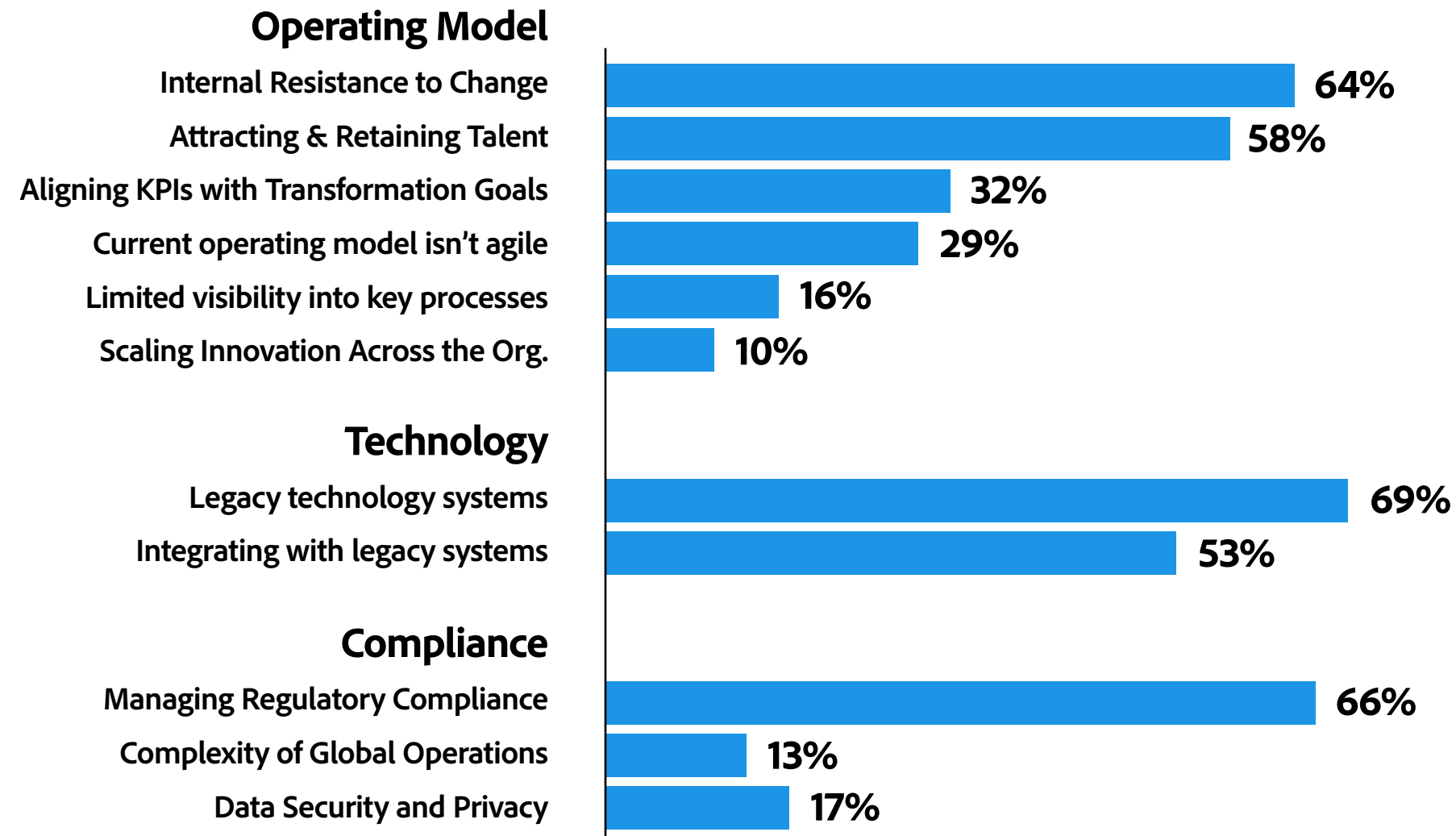
This approach strengthens customer loyalty and maximizes the lifetime value of each client, ensuring that revenue is not only growing but also more certain and resilient.

Profitable Customer Acquisition

Additionally, firms are targeting the right kind of customers—those who are profitable and have long-term potential, especially younger, high-potential clients. These customers provide lifetime value and align with the firm's profitability goals.

Transformation hurdles: legacy operating model, legacy tech and compliance

Top Challenges In Executing Transformation



How to read this chart:

This chart shows the % of firms that rated an initiative as one of their Top 3 challenges in driving transformation)
 (e.g The #1 challenge faced by firms during their transformation is legacy technology systems. 69% of firms rates it as a Top 3 challenge for them)

The operating model is the biggest drag on transformation.

Outdated processes, internal resistance, and a lack of agility hinder firms from adapting quickly to new demands.

In addition, firms must confront the burdens of legacy technology and the complexities of navigating compliance requirements.

Operating Model and Processes

Resistance to change and lack of agility within existing operating models create major obstacles to transformation. Firms struggle to align people, incentives, and processes with transformation goals. This results in internal friction that slows progress and impedes innovation.

Legacy Technology and Integration

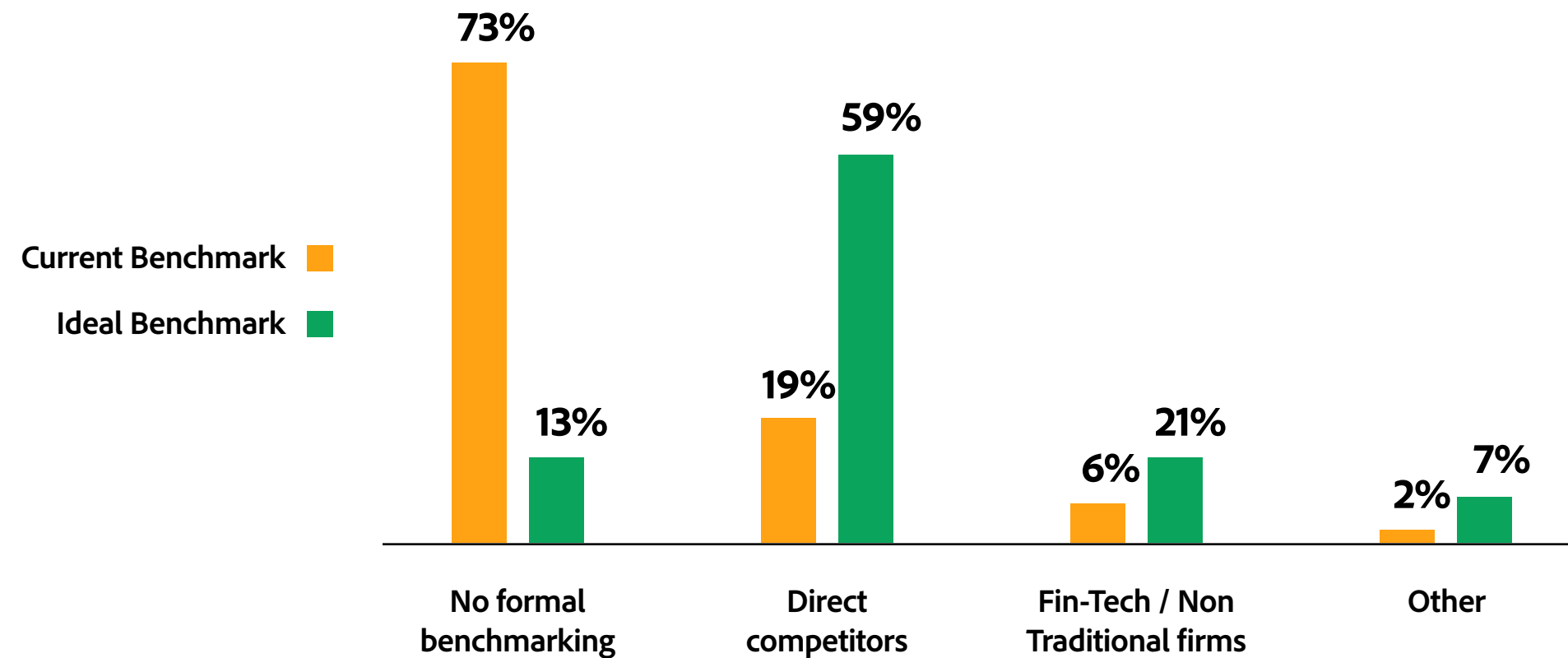
Legacy systems remain a major burden, as outdated technology limits the ability to innovate and scale. Integrating new solutions with these old systems is costly, risky and time-consuming, often delaying transformation efforts. Firms need to modernize their technology infrastructure to remain competitive.

Compliance and Security

Regulatory compliance adds another layer of complexity to transformation. Firms must carefully balance the type and timing of initiatives to adhere to evolving regulations, particularly around data privacy and security. The growing complexity of global operations further complicates compliance, making it harder for firms to maintain legal and regulatory standards.

Most firms do no formal benchmarking of their customer experience

Current vs Ideal Customer Experience Benchmarks



How to read this chart:

This chart compares the current and ideal customer experience benchmarks rated by firms (e.g 19% of firms said they benchmark their customer experience against direct competitors, 59% of firms said their ideal customer benchmark is their direct competitor)

Even though financial services firms recognize customer experience as a key driver of transformation, most still do not formally benchmark their performance.

A structured feedback mechanism needs to be improved, as it hinders their ability to gauge performance and make informed improvements.

Firms may not benchmark due to various issues, such as lack of resources, insufficient data, lack of credible third-party data, and resistance to change. Additionally, some firms may not fully understand the value of benchmarking or feel they have a unique market position that doesn't require comparison.

Shifting Focus to Fintech Benchmarks

Firms are increasingly looking beyond traditional competitors and focusing on fintech and non-traditional financial services firms for benchmarking.

Fintech companies often lead in delivering innovative, customer-centric solutions, making them an attractive benchmark for traditional firms seeking to stay competitive. As customer expectations evolve, firms recognize the need to align their customer experience with the seamless, tech-driven interactions offered by fintech leaders.

This shift indicates a growing understanding that traditional benchmarks may not fully capture the level of service customers now expect in the digital age.

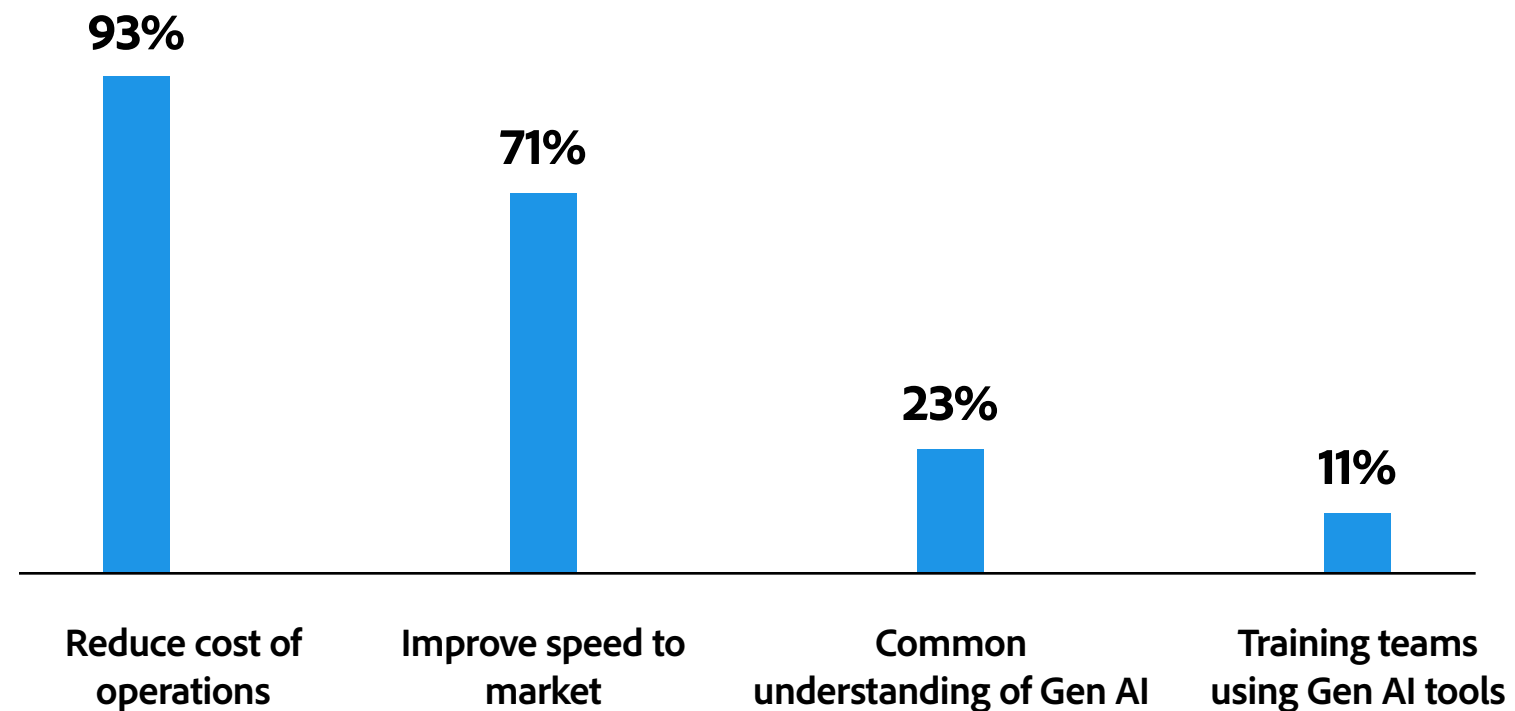
Section 2:

Generative AI: Adoption and Impact



Gen AI is viewed as transformational, but few understand what it is

Perception and Understanding of Generative AI



How to read this chart:

This chart shows the % of firms that agree with the statements listed on the X axis (e.g 93% of firms agree that adopting Generative AI will reduce their cost of operations)

As generative AI (Gen AI) continues to gain momentum, financial services firms are eager to capitalize on its potential to reshape their business.

Leaders see AI as a game-changer that could streamline efficiency, reduce costs, and enhance agility.

Great Expectations: Perceived Impact of Gen AI

Financial services firms widely recognize the transformative potential of Gen AI, particularly in reducing operational costs and improving speed to market.

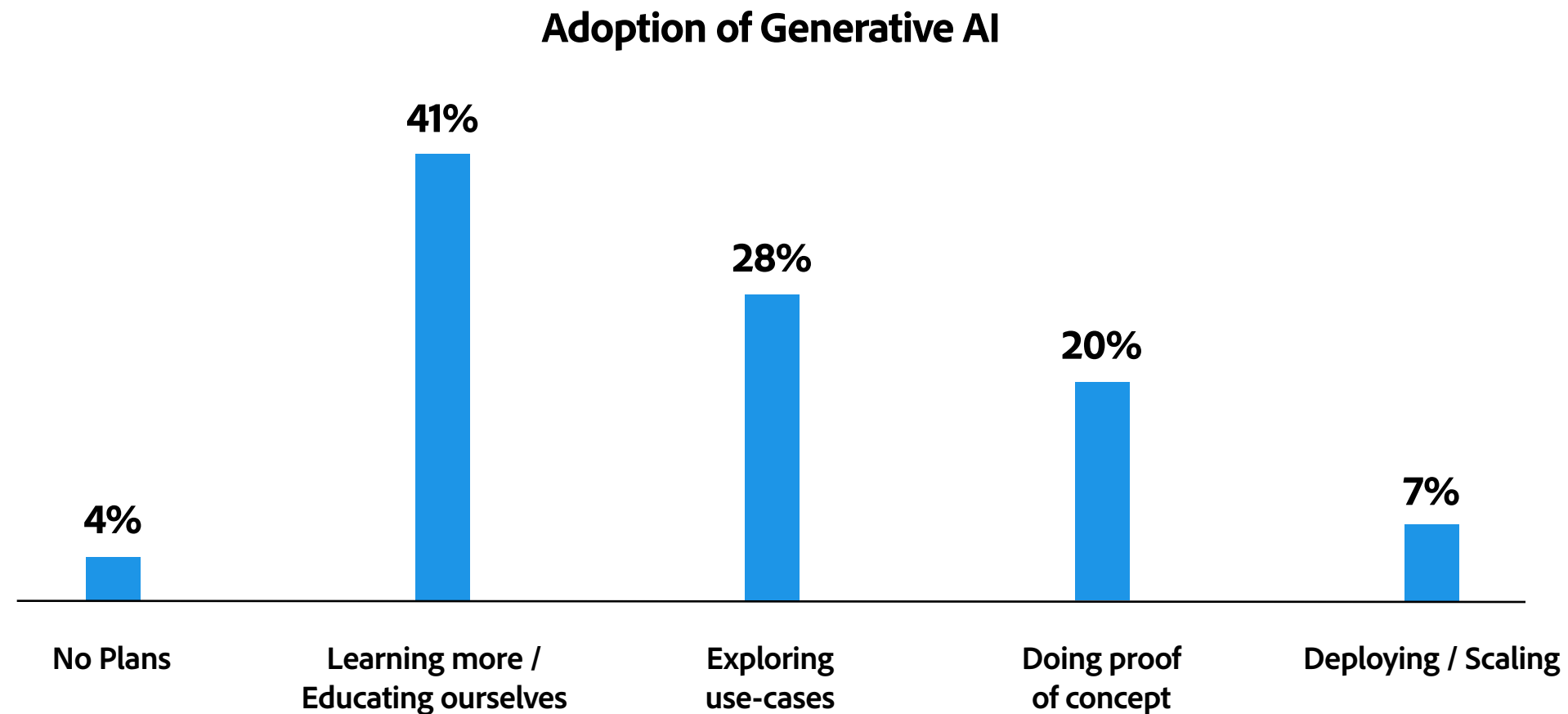
Many expect AI to automate processes, streamline workflows, and drive efficiency, enabling them to operate more effectively and respond to market demands faster.

Cautious Approach: Reduce Risk

Despite this confidence, there is a clear gap in understanding and implementation. Few firms have a comprehensive grasp of Gen AI, and even fewer are actively training their teams to use it.

This points to a cautious approach driven by uncertainty and a lower risk appetite. Firms are hesitant to invest in upskilling, delaying broader adoption. This hesitance suggests they await more clarity, proven use cases, and risk guardrails before fully committing to AI-driven transformation.

Hype-reality gap: most firms are still testing the waters with Gen AI, and few are scaling projects



How to read this chart:

This chart shows the % of firms that have adopted Gen AI capabilities by maturity stage (e.g Only 7% of firms are deploying or scaling Gen AI projects in the enterprise)

The adoption of Gen AI in financial services is progressing, but only a few firms have moved beyond the exploratory phase to scale AI across their operations. While most organizations are engaging with AI in some capacity, the majority remain in the early stages of learning, experimenting, and testing use cases, highlighting the significant challenges of scaling AI.

Widespread Interest but Limited Action

Nearly all firms show interest in Gen AI, with most focusing on educating themselves or exploring potential use cases. This reflects recognition of AI's importance but also a cautious approach. Many firms are still determining how AI fits into their operations and are not yet ready to commit to large-scale deployments.

Barriers to Scaling AI

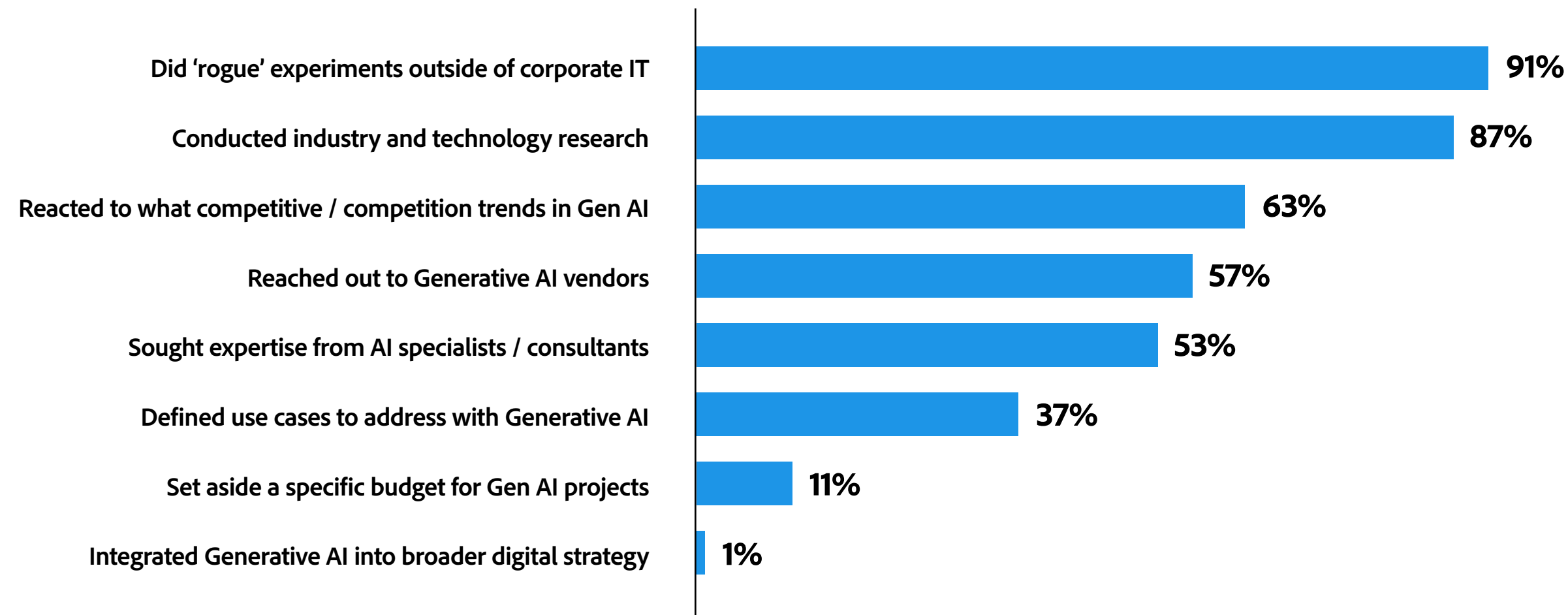
Despite the enthusiasm, only a small fraction of firms have progressed to scaling AI. The challenges include the need for clean, large data sets, clear use cases, and significant investment. These barriers require a well-developed infrastructure and a strong commitment to transforming existing processes.

The Road Ahead

While adoption is slow, firms are steadily building their understanding of Gen AI's potential. As more proof of concepts succeed and as firms gain clarity on AI's value, broader deployments are expected. However, scaling will remain a challenge until these foundational issues are addressed.

Going rogue and learning while doing so helped get Gen AI off the ground

Steps Taken To Adopt/Test Generative AI



How to read this chart:

This chart shows the % of firms that took a particular step in when testing/adopting Generative AI capabilities (e.g Only 11% of firms set aside a specific budget for Gen AI projects)

Financial services firms that have experimented with or scaled Gen AI have adopted a “progress over perfection” mindset, prioritizing experimentation and rapid learning over waiting for a perfect strategy.

Going Rogue

Many firms bypass traditional corporate IT frameworks to run rogue experiments with Gen AI. By doing so, they avoid the delays with formalized approval processes and instead focus on quickly testing new ideas. This agility allows firms to stay ahead in a fast-evolving space, learning through hands-on experimentation rather than waiting for a fully developed roadmap.

Learning from Experts

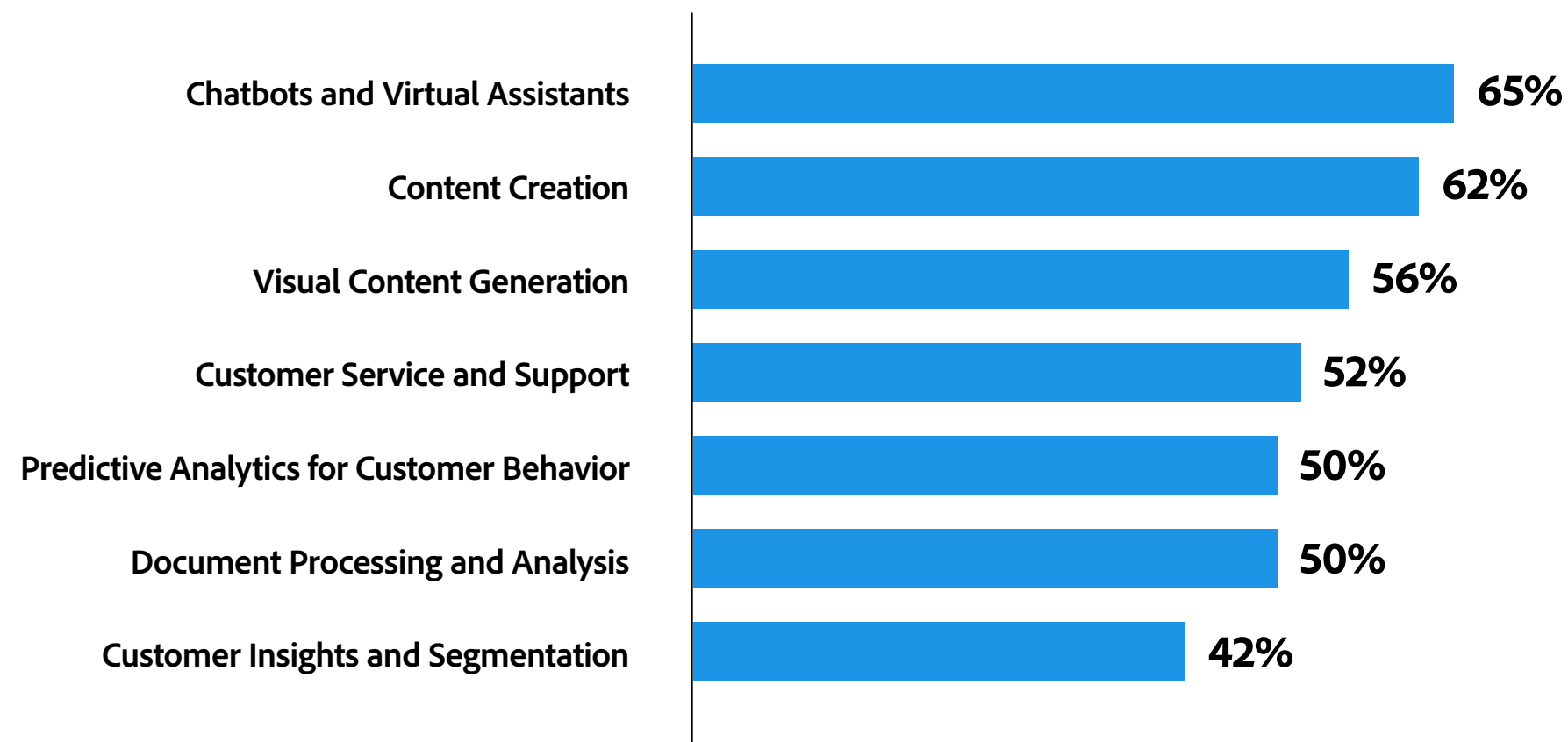
Firms closely watched industry trends and reacted to what their competitors were doing. Additionally, they sought out external expertise from AI specialists and vendors. They understood that they don't need to reinvent the wheel and can benefit from learning from the successes and failures of others.

Focus on Clear Use Cases

Rather than chasing the hype, they sought targeted use cases where AI could deliver value. They prioritized efforts where Gen AI can have a clear and measurable impact, such as automating processes, content supply chain or enhancing customer experiences. By clearly defining these use cases, firms avoid wasting resources on generalized AI projects and instead concentrate on initiatives that align with their strategic goals.

Content supply chain and customer service are the top focus areas for Gen AI

Top Use Cases Being Explored



How to read this chart:

This chart shows the % of firms that are exploring a particular use case using Gen AI capabilities (e.g 62% of firms are using Gen AI to assist in content creation)

Financial services firms are leveraging Gen AI to transform key operational areas, with a strong focus on automating content creation, enhancing customer service, and streamlining document processing.

Content Supply Chain

AI is playing a crucial role in transforming the content supply chain. Firms are focusing on automating the creation of text, visual, and video content to scale their content production efforts more efficiently. This reduces the manual labor involved in content generation, enabling firms to produce high-quality materials faster and in larger volumes, ultimately enhancing marketing, customer communication, and engagement.

Customer Service and Chatbots

Gen AI is also making a significant impact on customer service. Chatbots and virtual assistants can handle routine customer inquiries, providing quick responses and access to frequently asked questions. This reduces the load on human agents and improves customer satisfaction by offering immediate support, making service more efficient and accessible 24/7.

Document Processing

Firms are utilizing Gen AI for document processing and analysis, automating the review of large volumes of data. This use case allows for faster, more accurate extraction of insights from documents, improving decision-making and freeing up employees to focus on higher-value tasks. By streamlining document workflows, firms can significantly increase operational efficiency.

Gen AI reduced marketing costs by a third, though few can currently measure its impact



9 in 10

financial services firm believe Gen AI will be transformative



1 in 2

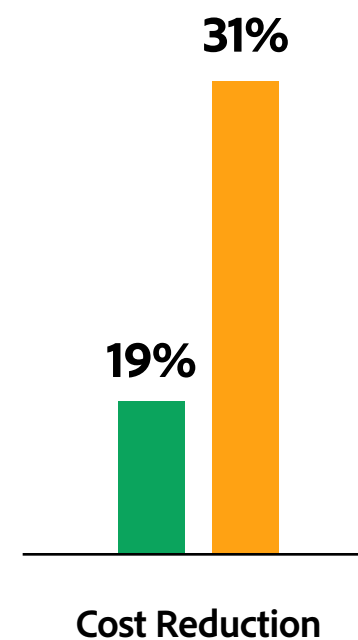
financial services firm have experimented with Gen AI



1 in 6

financial services firm were able to measure the impact of Gen AI on their marketing cost

■ Expected Impact ■ Actual Impact



How to read this chart:

This chart compares the executed % reduction in marketing costs to the actual % reduction in cost (e.g Firms saw a 31% reduction in marketing costs by using Gen AI)

Firms that have implemented Gen AI have achieved significant cost savings.

While the actual impact was greater than anticipated, many firms still struggle to measure these benefits, limiting their ability to quantify the value of Gen AI-driven transformation.

Limited Measurement Capabilities

Despite the clear potential for cost reduction, only a small percentage of firms have been able to measure the financial impact of Gen AI effectively.

This indicates that many organizations lack the necessary tools, processes, or data visibility to track and assess AI outcomes. Without proper measurement, firms risk missing opportunities to fine-tune their strategies and fully capitalize on the cost-saving potential of AI.

Greater Impact Than Anticipated

While companies anticipated a 19% reduction in operational costs, they achieved a 31% decrease.

While this demonstrates the significant efficiency gains Gen AI can deliver, we must take this with a grain of salt. Many Gen AI projects are still at a smaller scale and haven't faced the complexities of enterprise-wide deployment, so the impact may not be as significant as a controlled experiment.

Section 3:

Lessons from leaders

Leaders: 6.3% of our respondents (n=33) were categorized as leaders in our analysis. Leaders exhibited the following characteristics: Their revenue growth is higher than their peers, they have experimented with Gen AI and they benchmark their customer experience.

LESSON 1

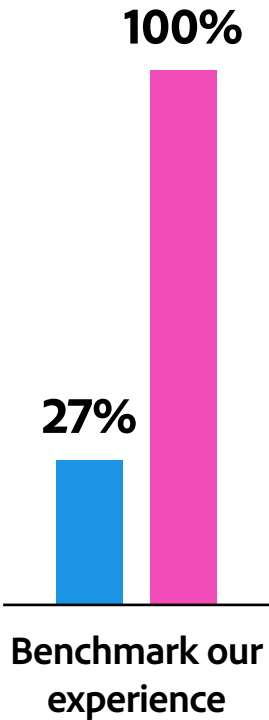
Benchmarking over complacency

Leaders continuously benchmark and improve their end-to-end customer experience.

“Experiences can't stay static, our consumers aren't! It took a lot of blood and tears getting our digital experience to what I think is above par. But, we can't sit still we have to constantly look at what the startups are doing, what kind of experiences young people want.”
SVP, Experience

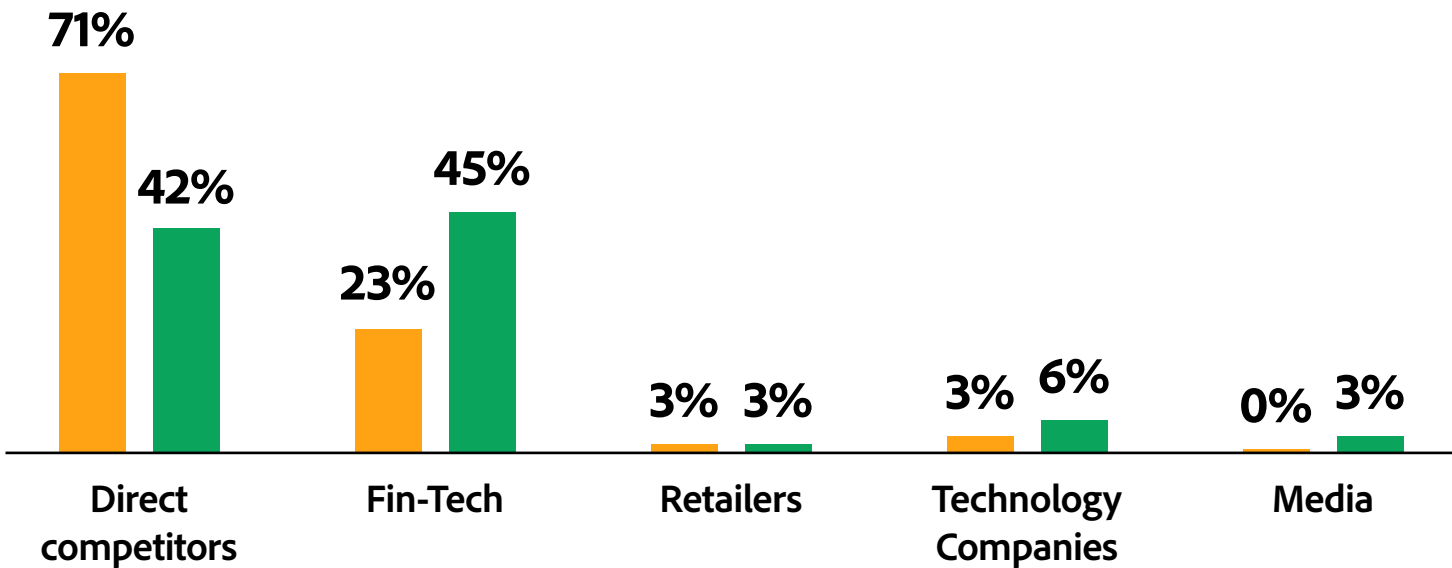
Only 27% of the industry benchmark their CX compared to 100% of leaders

■ Industry ■ Leaders



Industry leaders are looking at non direct competitors to improve their CX

■ Current Benchmark ■ Ideal Benchmark



While only a third of the industry benchmarks its customer experience, all leaders do. There is a growing shift among leaders toward benchmarking against non-traditional players, such as fintech firms and technology companies.

This shift reflects an evolving understanding of what defines exceptional customer experience in the financial services industry.

Looking Beyond Direct Competitors

Currently, most firms focus on benchmarking their customer experience against direct competitors, but the ideal state shows a desire to move beyond this traditional approach.

As firms strive for a competitive edge, the ideal benchmarking target is shifting toward technology companies and fintech firms.

These industries have set the bar for digital experiences, driving firms to look outside traditional financial services for inspiration on enhancing personalization, convenience, and efficiency in their customer experience strategies.

LESSON 2

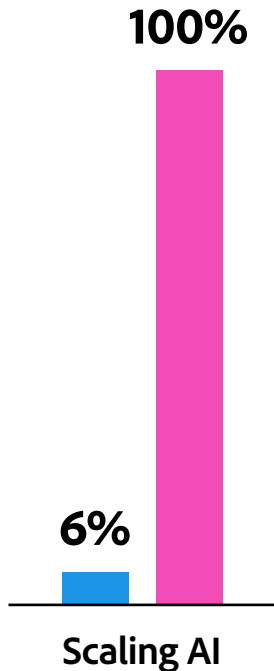
Progress over perfection

Leaders tinker and try; they don't wait for the perfect strategy.

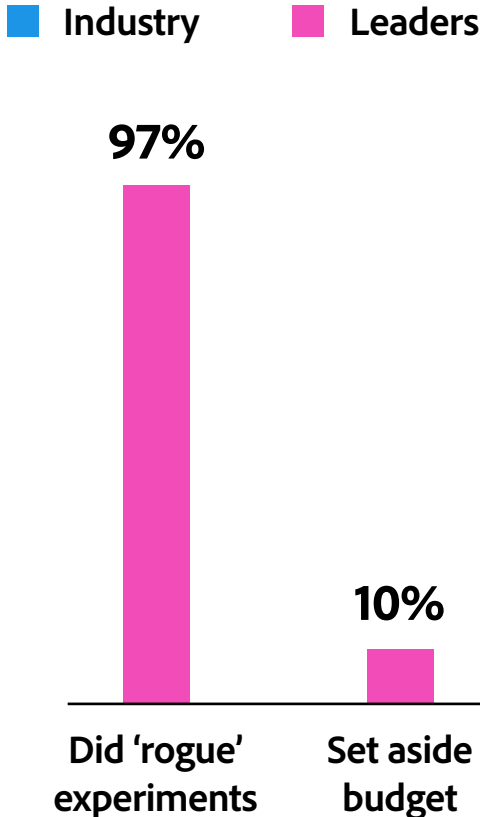
“It's been a cultural change. We now play and experiment with new technology, we have the charter to do so. Some of our strategic partners play a key role in this too; they come to us with new ideas that we can try and test with low or little cost.

Global CIO/CTO

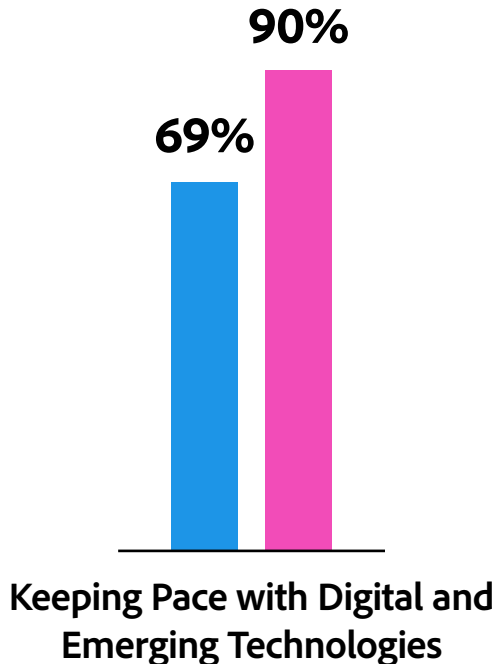
Industry leaders scale
100% of leaders are scaling their Gen AI programs



Industry leaders experiment
45% used Gen AI with NO expectation or RoI case



Industry leaders worry
about keeping pace with new technologies



Leaders are more proactive in experimenting with new technologies and are less focused on perfection, preferring to test and learn rapidly to stay ahead in a competitive landscape.

Prioritize Experimentation
Industry leaders are not waiting for flawless strategies to deploy Gen AI—they are actively experimenting, often running rogue projects outside of formalized processes.

This approach allows them to quickly understand the potential of new technologies without being bogged down by bureaucracy or rigid planning.

Track Future Tech
Leaders not only experiment more but also maintain a stronger focus on how emerging technologies will reshape their businesses and customer experiences.

They track and think strategically about new technologies and how to integrate them to gain a competitive edge.

LESSON 3

Talent over tradition

Leaders believe talent needs to be upgraded to make transformation work.

“Our biggest challenge is people, I don't think we become leaders in this new digital age with the same kind of talent that got us here. It's not that our teams and people aren't good, they are great, but I don't know if we have the right mix of skills for the future.”

VP Strategy



100%

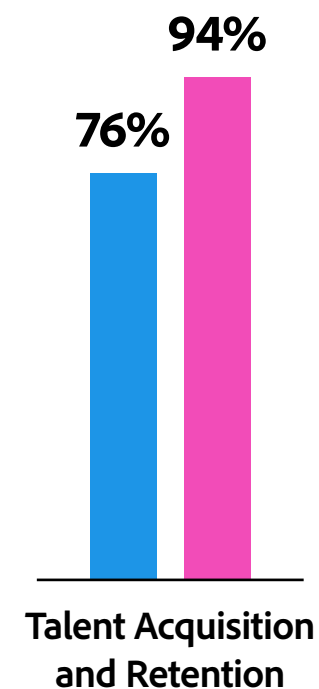
of leaders hired external talent during their transformation



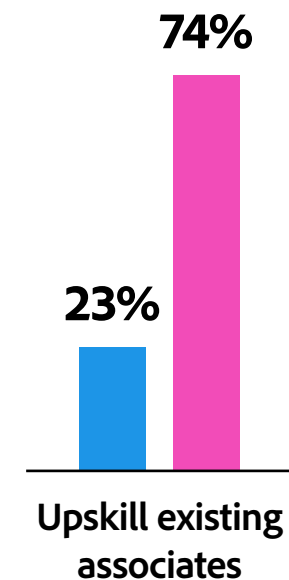
#1 challenge

faced by leaders during their transformation was attracting and retaining talent

Leaders say Talent Acquisition and Retention is significant challenge



Leaders invested in upskilling their associates during their transformation



The data highlights the critical importance of talent in driving successful transformation. Attracting, retaining, and upskilling talent has become a top priority, with leaders significantly outpacing the broader industry in addressing these challenges through both external hires and internal development.

Talent Drives Transformation

For leaders, talent acquisition and retention are core to their transformation strategies. The ability to bring in external expertise and address skill gaps quickly has been crucial for staying competitive in a rapidly evolving landscape.

Leaders recognize that having the right people in place is essential for implementing new technologies and driving change effectively.

Leaders Invest in Upskilling

While talent retention is a challenge across the industry, leaders are more proactive in addressing it through upskilling initiatives. This forward-thinking approach allows them to build a more agile, future-ready team capable of navigating change.

LESSON 4

Alignment over ambiguity

Leaders believe aligning the organization is the most important factor during transformation.

“Having been at the business end of many transformation efforts, I can say with some confidence that having the right leader is the most important thing for success. The leader needs to have the authority to butt heads together and get shit done. It's the only way.

EVP Digital



#1 Leadership and Governance

Leaders rate leadership as the most important thing to get right in a transformation



100%

of leaders established clear leadership and governance for their transformation efforts



#2 Aligning objectives and KPIs

Leaders rate alignment as the second most important thing to get right in a transformation



90%

of leaders aligned objectives and KPIs during their transformation

Successful transformation is deeply rooted in strong leadership and a well-aligned operating model.

Leadership is the Foundation

Leaders recognize that strong leadership is the most critical element in any transformation effort. Effective leadership provides direction, fosters a culture of accountability, and ensures that teams are motivated and equipped to navigate complex changes.

Without strong governance and decisive leadership, transformations are likely to stall or fall short of their potential.

Alignment of KPIs is Key

Beyond leadership, aligning team objectives and KPIs is viewed as essential for maintaining focus and cohesion during a transformation. Leaders create a unified effort that keeps the transformation on track by ensuring that every team is working toward clearly defined goals.

This alignment helps bridge operational silos and ensures that progress is measurable and tied to overarching business objectives.

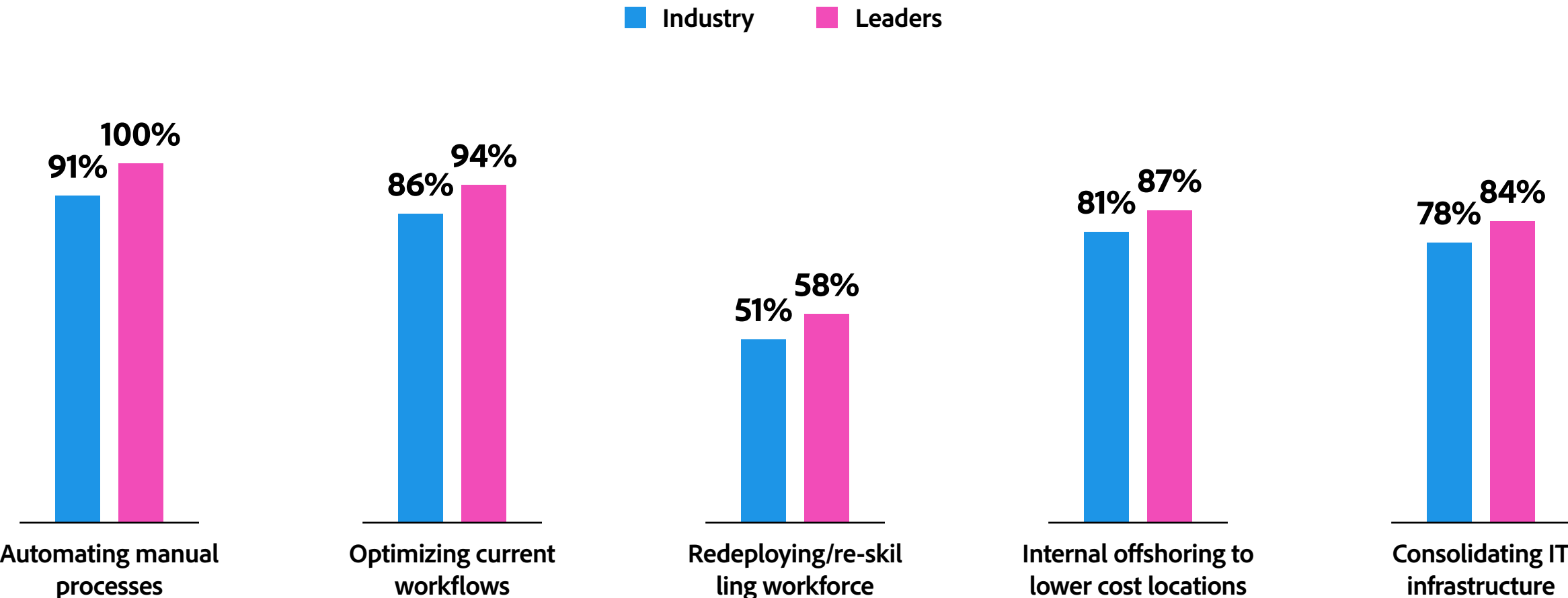
LESSON 5

Moneyball over home runs

Leaders are focused on extracting efficiency and delivering results.

“ We actively look for (internal) offshoring opportunities because it helps us meet budget, but it also helps get us closer to codifying and finally automating these processes.

VP, Operations



Leaders are highly focused on operational efficiency. They take a "Moneyball" approach by optimizing existing processes and resources rather than seeking large-scale, transformative breakthroughs.

They focus on incremental, measurable improvements that drive efficiency and reduce costs.

Incremental Efficiency as a Priority

Leaders prioritize automating manual processes and optimizing workflows at higher rates than the broader industry.

This reflects a deliberate focus on extracting value from existing operations rather than chasing high-risk, high-reward initiatives.

Targeted Resource Allocation

In addition to process optimization, leaders are focused on reskilling their workforce and offshoring to lower-cost locations, both aimed at maximizing resource efficiency. Redeploying talent and consolidating IT infrastructure allows for greater flexibility and cost control.



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Incisiv offers curated executive learning, digital maturity benchmarks, and prescriptive transformation insights to clients across the consumer and technology industry spectrum.

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We empower everyone to create impactful digital experiences. For decades, our creative products have helped our customers build the world's best brands. But there's more to customer experience than a well-designed app, ad, or webpage.

Our comprehensive portfolio of customer experience products and services helps businesses put every customer interaction in context, understand what each customer needs right now, and then quickly design and deliver digital experiences that build customer loyalty and drive business success.

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Personalization at Scale

Want to learn how your business can achieve personalization at scale? Discover the tools you need to succeed at every step of the customer journey:

Adobe Customer Journey Analytics

Quickly understand your customers' journeys — online and offline — giving you the insights to meet them with incredible real-time experiences at scale.

[Learn more](#)

Adobe Real-Time CDP

A complete customer data management solution — from acquisition through loyalty — with customer data capabilities and advanced tools built in.

[Learn more](#)

Adobe Journey Optimizer

Manage inbound customer engagement and outbound omnichannel campaigns using real-time insights and AI-driven workflows so you can engage one customer or millions anytime, anywhere.

[Learn more](#)