Oracle Playbook

FINANCIAL SERVICES

Unlock Endless Possibilities

Enabling a resilient and modern organization for the journey ahead.

Financial services

Financial services institutions increasingly are operating like technology companies, managing vast amounts of data. However, data silos, poor quality data, ever-changing regulations, and other challenges hinder their ability to turn data into actionable insights that drive decision-making and revenue growth. A new data-driven business model—integrating cloud computing, machine learning, and AI—is reshaping the industry. This shift paves the way for a fully digital financial services ecosystem, where data, not money, drives operations.

Forces shaping the banking and credit services industry

INDUSTRY CHALLENGES

Risk management and regulatory compliance
Banks struggle with real-time risk assessment across financial and operational areas and increasing regulatory burdens, such as those in Basel III Endgame, that raise costs and limit profitability.

Customer retention
Banks face challenges in delivering seamless digital experiences to their customers, which can hurt brand, growth, and profits.

Business model disruption
Traditional banks need to compete with innovative fintechs and other alternative financial services organizations.

Operational inhibitors
Outdated, siloed systems and manual processes create inefficiencies, increase costs, and limit agility in adapting to market demands.

Tech modernization
Siloed transactional and analytical platforms, technology debt, and legacy systems create challenges and hinder AI usage.

Talent acquisition and workforce transformation
High employee turnover, rising competition for tech and other talent, and back-to-office policies require continuous investment in upskilling and workplace modernization.

VISION OF SUCCESS

Click on a section to learn more.

1. Build a resilient institution
2. Compete on customer experience
3. Grow with business model innovation
4. Rewire for operational efficiency
5. Industrialize AI delivery
6. Transform the workforce
7. Starting your journey

1: Build a resilient institution

Develop a resilient bank with enhanced cyber defenses, streamlined regulatory compliance, and proactive financial risk management amid a volatile economic environment.

Recommended actions:

- Transform the finance function to make it data-driven.
- Improve scenario modeling.
- Create a resilient balance sheet.
- Improve compliance.

How to get started:

- Streamline finance back office with an integrated finance and risk platform.
- Fortify your balance sheet to address operational risks.
- Run risk simulations on-demand to manage and mitigate risks.
- Improve your risk and capital management practices.
- Protect systems with an infrastructure to help defend the bank's systems.

Business capabilities enabling strategic goals

Data-driven finance modernization	Insights-driven risk management	Fortify balance sheet management	Always-on financial crime prevention and compliance innovation	Connected planning	Enterprise risk and capital management

2: Compete on customer experience

Prioritize your customers' experience with hyper-personalization, integrating AI-driven interactions and ensuring seamless banking experiences.
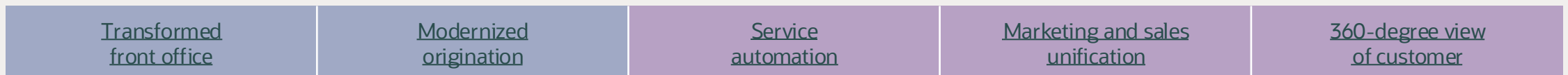
Recommended actions:

- Modernize front-office function to make it customer-centric.
- Provide 360-degree view of customer interactions.
- Personalize experiences to increase primacy.
- Offer seamless origination.
- Use generative AI to improve personalization with less effort.

How to get started:

- Apply AI to data from within and outside your bank to become more integral to customers' life journey.
- Identify areas where you can improve the degree of personalization to customers.
- Leverage open APIs to encourage interbank collaboration to create frictionless customer experiences.

Business capabilities enabling strategic goals

Transformed front office	Modernized origination	Service automation	Marketing and sales unification	360-degree view of customer

3: Grow with business model innovation

Diversify revenue, foster partnerships, align with the subscription economy, and innovate in product and pricing.

Recommended actions:

- Connect with B2B and B2C customers in non-traditional ways.
- Create new customer experiences.
- Modernize to a modular and open architecture.
- Continue enhancing basic value proposition (credit, transactions).
- Grow new and existing revenue streams.

How to get started:

- Diversify revenue streams.
- Deliver on ecosystem partnerships with API banking.
- Enable distribution model innovation via solutions like embedded finance.
- Optimize revenue management while engaging in new business models with unique bundling and optimized pricing models.

Business capabilities enabling strategic goals

Evolved embedded finance	Reengineered payments	Intelligent revenue optimization	API connectivity for ecosystem

4: Rewire for operational efficiency

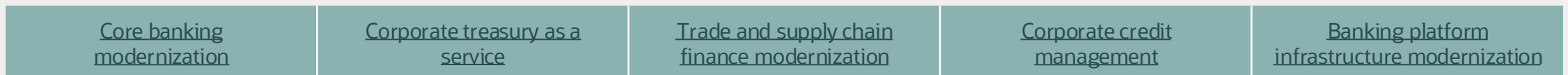Make agile, real-time processes a priority. Modernize payments and core systems. Adopt cloud-based solutions.

Recommended actions:

- Consolidate and rationalize technology platform.
- Increase organizational agility with platform modernization.
- Automate and digitize (Treasury/Trade/Limits/Core).
- Put a cloud infrastructure at the heart.

How to get started:

- Implement cloud solutions for seamless, cost-effective banking operations.
- Modernize legacy systems to enhance reliability and customer service.
- Digitize trade and treasury functions to address efficiency and compliance
- Use data and intelligence to transform key areas, aiming for profitability.

Business capabilities enabling strategic goals

Core banking modernization	Corporate treasury as a service	Trade and supply chain finance modernization	Corporate credit management	Banking platform infrastructure modernization

5: Industrialize AI delivery
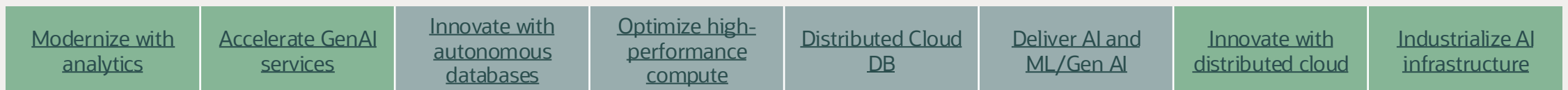
Transform data from stored treasure to shared wealth.

Recommended actions:

- Become AI first.
- Transform operations with scale in mind.
- Industrialize data gathering, analytics, and decision making.

How to get started:

- Implement scalable and efficient AI platforms and tools.
- Deliver continuous learning and model monitoring.
- Deploy GenAI in front-, middle-, and back-office processes.
- Aspire to monetize data.

Business capabilities enabling strategic goals

Modernize with analytics	Accelerate GenAI services	Innovate with autonomous databases	Optimize high-performance compute	Distributed Cloud DB	Deliver AI and ML/Gen AI	Innovate with distributed cloud	Industrialize AI infrastructure

6: Transform the workforce

Cultivate bank culture with new talent, better training, and AI-driven workforce.

Recommended actions:

- Build global consistency at every stage of the employee lifecycle.
- Enhance employee experience.
- Use data to identify critical roles to drive business value.
- Position HR as a strategic partner rather than as a transactional function.
- Use agentic AI to automate routine HR tasks.

How to get started:

- Identify ways to reduce employee turnover, which may include adding technology to make employees' jobs easier.
- Leverage data analytics for informed human capital decision-making, aligning HR support with broader business goals.
- Prioritize employee retention by fostering a corporate culture that aligns with your workforce's values and work-life balance needs.

Business capabilities enabling strategic goals

Workforce modernization	Manage seller incentives	Talent management	HCM platform optimization

Internal questions to get going

Risk and sustainability

Are you able to respond quickly to changing risk, ESG, and regulatory compliance demands?

Customer experience

Are your consumers demanding the same experience as provided by digital natives and big tech competitors?

Profitability growth

Are you able to adapt to the threats from fintechs, highly capitalized tech giants, and other innovators as they disrupt the banking value chain?

Cost and efficiency

Are your core systems able to support the digital features and capabilities required by today's marketplace?

Tech acceleration

Are you able to leverage the latest advances in AI for improving business performance and unlocking new market opportunities?

Employee experience

Do you face turnover among younger employees looking for workplace technology that will make their jobs easier and provide career upskilling?

Oracle Financial Services
Comprehensive solutions for financial services innovation
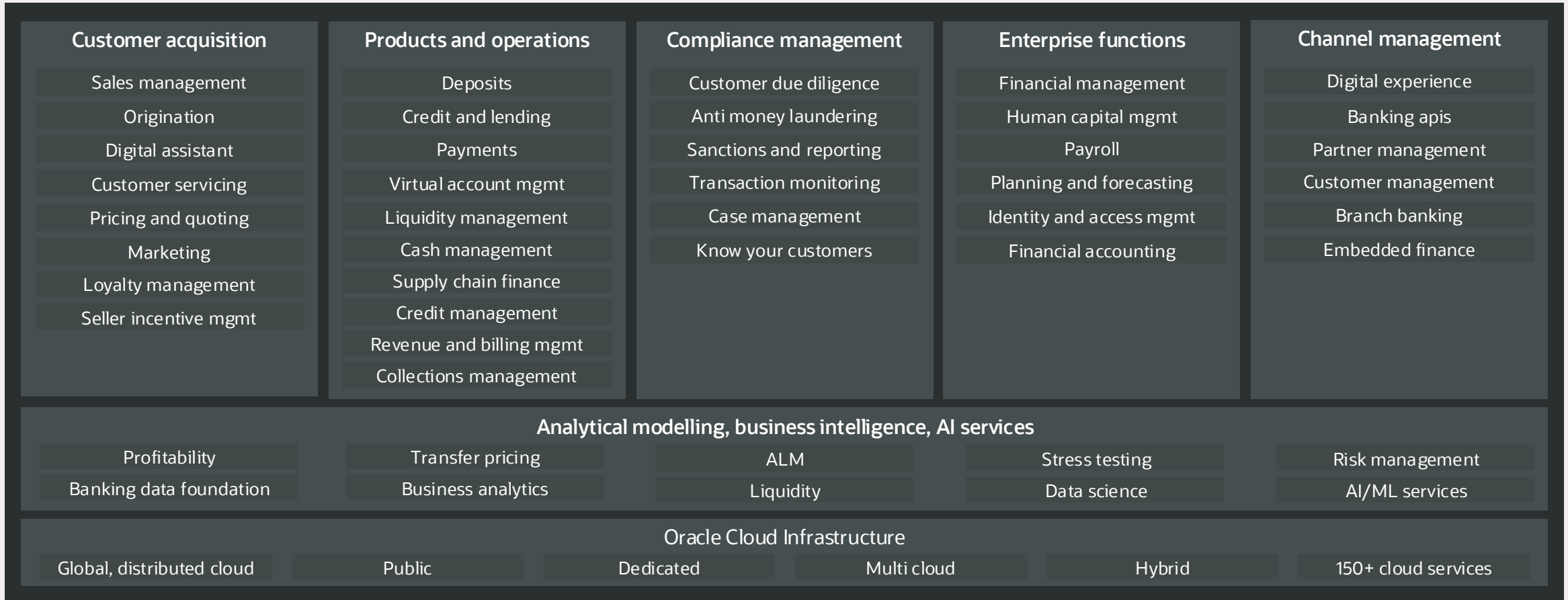
Customer acquisition	Products and operations	Compliance management	Enterprise functions	Channel management
Sales management	Deposits	Customer due diligence	Financial management	Digital experience
Origination	Credit and lending	Anti money laundering	Human capital mgmt	Banking apis
Digital assistant	Payments	Sanctions and reporting	Payroll	Partner management
Customer servicing	Virtual account mgmt	Transaction monitoring	Planning and forecasting	Customer management
Pricing and quoting	Liquidity management	Case management	Identity and access mgmt	Branch banking
Marketing	Cash management	Know your customers	Financial accounting	Embedded finance
Loyalty management	Supply chain finance			
Seller incentive mgmt	Credit management			
	Revenue and billing mgmt			
	Collections management			

Analytical modelling, business intelligence, AI services

Profitability	Transfer pricing	ALM	Stress testing	Risk management
Banking data foundation	Business analytics	Liquidity	Data science	AI/ML services

Oracle Cloud Infrastructure

Global, distributed cloud	Public	Dedicated	Multi cloud	Hybrid	150+ cloud services

Why Oracle?

Complete Suite

Best-of-breed apps designed and built based on customer needs—with AI throughout.

Industry-specific apps, finance, HR, supply chain, manufacturing, marketing, sales, service, and analytics built to work together.
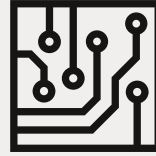
Best Cloud Technology

Next-generation Oracle Cloud Infrastructure (OCI) with the performance, security, and availability to run your mission-critical operations.

Cloud regions worldwide for commercial and government needs.

Award-Winning Design

Award-winning consumer-grade+ user experience built with Redwood Design System.

The same tools for all developers to easily personalize, extend, and build applications.

Self-learning and self-improving applications.

Committed to Your Success

Oracle Customer Success Services helps you maximize your cloud investment with proactive support, expert guidance, and comprehensive tools and best practices.

Committed to your success
Oracle Cloud Success Navigator: An interactive digital platform to help guide you

Get your bearings

Understand what's possible with your cloud solution using preconfigured starter environments to support your design decisions.

Chart a proven course

Access Oracle expertise, reference Oracle Modern Best Practice, and use Cloud Quality Standards to inform your implementation approach.

Find value at every turn

Get more from your quarterly releases using AI assistance and preview environments to experience and adopt the latest features that matter to you.

Blaze new trails

Build your own cloud roadmap based on your organization's goals keeping you focused on the capability you need for today and the road ahead.

Extensive partner ecosystem

+20,000

Partners and ISVs

accenture

cognizant

Deloitte.

IBM

pwc

argano

cohere

DXC TECHNOLOGY

HURON

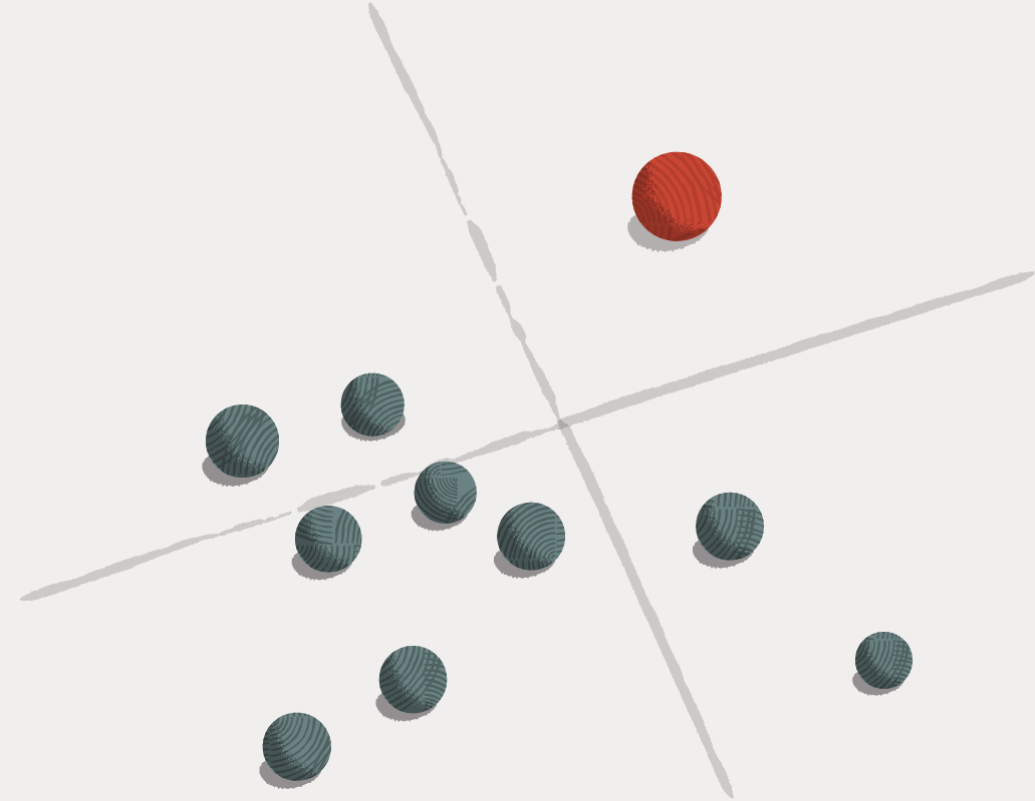Peloton CONSULTING GROUP | Digital Transformation Realized.

VERTEX

aws

Google Cloud

Azure

nVIDIA

Oracle **Playbook**

Consistently recognized leader in industry analyst reports

https://www.oracle.com/corporate/analyst-reports/

Take the next steps to move forward

—

To learn more, please visit:

oracle.com/financial-services/