

Growth starts with elevated customer experiences

Temenos Solution Brief



Key messages

The best journeys feel effortless – in the air or in a banking app. As customer mobility accelerates¹, offering smooth onboarding and elevated banking experiences is essential to earning trust and loyalty. Financial institutions that prioritize speed and personalization are better equipped to retain existing clients and attract new ones by establishing a reputation for excellence.

With a seamless ecosystem and continuous innovation, the right technology partner empowers financial services firms to align their offer with shifting customer demands quickly and confidently.

A foundation for digital agility

Customers benchmark their banking experiences against the convenient digital services they are offered in other industries such as retail, travel and entertainment². This entails that capabilities like instant checkout payments and in-app banking services are no longer differentiators but essentials.

To attract and retain customers, banks, credit unions and fintechs must deliver cohesive, user-centric digital experiences that go beyond convenience to anticipate new needs.

Customer engagement drives growth

Meaningful, personalized banking experiences are key to both acquiring new customers and deepening relationships with existing ones. With unified data and AI-driven customer intelligence, an agile banking platform enables financial institutions to accelerate time-to-market, enhance tailored cross-sell opportunities and reduce churn – laying the groundwork for long-term revenue growth.

Built for loyalty, ready for change

Faster time-to-market, more responsive service and seamless, high-quality customer experiences represent the short-term gains of the broader value that the right banking platform can unlock. This is why most banks seek sustained growth and long-term customer loyalty by prioritizing investments in technology and innovation. Scalable, SaaS-ready banking systems, in particular, give financial institutions the flexibility to innovate continuously by providing built-in adaptability, efficient automation and API-driven integration across internal components and third-party systems.

REPUTATION & REFERRAL BENEFITS

63%

Higher customer loyalty¹

58%

Improved customer trust¹

RETENTION AND RETURN BENEFITS

67%

Higher revenue from existing customers²

15%

Lower attrition rate

STRATEGIC ADVANTAGES

79%

Banks invest in tech to improve customer experience¹

58%

Banks invest in product/services innovation¹

¹ Source: Temenos Research

² Source: Forbes

¹ J.D. Power - 2024 U.S. Retail Banking Satisfaction Study

² Deloitte Research

Our solution

Temenos enables financial institutions to move faster, launch smarter, and scale with confidence. Our end-to-end platform elevates customer experiences with seamless core and digital banking services. It drives customer value by combining AI-powered customer intelligence with tailored offerings. Also, it drives quick innovation through low-code design tools and strategic fintech partnerships. Temenos keeps your bank agile, competitive and future-ready.



Instant onboarding, seamless journeys, adaptive scalability

- Provide smooth and fast self-service onboarding with **Temenos Digital** banking services
- Deliver seamless customer journeys thanks to an **end-to-end banking platform** with unified data and the straight-through processing of **Temenos Core**
- Enhance reliability and scalability with **Temenos SaaS and Cloud** solutions

Quick launches, instant value, tailored cross-sell:

- Launch new products in weeks, not months, with a low-code, AI-powered Product Designer tool offered as part of **Temenos Core** banking
- Slash time-to-value with self-service origination of **Temenos Digital**
- Boost cross-sell opportunities with the personalized product recommendations of real-time campaigns handled by **Temenos Digital**, combined with the 360° customer view, AI-driven intelligence and embedded analytics of **Temenos Core**

Open, agile, future-ready banking

- Accelerate adoption of new features without disrupting operations, slashes innovation costs and enhances scalability with a robust API-driven integration layer
- Ensure long-term agility to access diverse, next-gen solutions, robust expert support and smooth third-party systems integration with **Temenos Exchange**, a plug-and-play fintech partners marketplace
- Offer continuous access to innovation and decreased maintenance costs with regular, easy-to-deploy updates and upgrades across the whole platform

Let's continue your journey

For more information [speak to an expert](#)

Or visit us at [temenos.com/elevate](https://www.temenos.com/elevate)

About Temenos

Temenos (SIX: TEMN) is a global leader in banking technology. Through our market-leading core banking suite and best-in-class modular solutions, we are modernizing the banking industry. Banks of all sizes utilize our adaptable technology – on-premises, in the cloud, or as SaaS – to deliver next-generation services and AI-enhanced experiences that elevate banking for their customers. Our mission is to create a world where people can live their best financial lives.

For more information, visit www.temenos.com

temenos



Accelerate Customer Acquisition

57%

Faster digital onboarding time¹

24%

Faster time-to-market¹



Drive Customer Value

57%

Higher cross-sell rate⁵

30%

Higher customer satisfaction¹



Future-proof Banking

24%

Higher budget for growth & innovation¹

200+

Fintech partners for deployments & integrations

¹ Source: Temenos Research