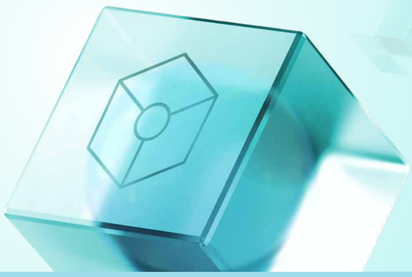
temenos

Future-proof banking starts with the core

Consumers expect personalized, seamless banking experiences. Yet many financial institutions remain constrained by legacy technology that slows innovation and change. A modern core helps banks close this gap and compete more effectively.



Customer expectations are outpacing legacy capabilities

Banks need a core built for modern customer expectations.

73%
of customers are moderately satisfied or less with their primary bank

50%+
say their bank doesn't personalize enough

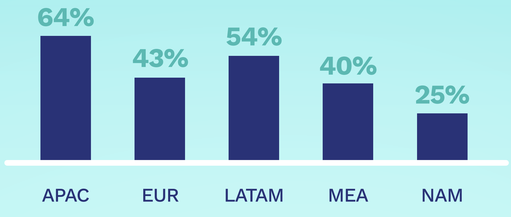
25%
have considered switching their primary bank

Innovation starts with the right banking foundation

Banks need adaptable foundations to keep pace with regulation, innovation and changing customer needs.

32%
of banks are investing in core modernization to incorporate regulatory change more easily

46%
of banks expect to develop more innovative products



are naming 'product proposition innovation or enhancements' within their top 3 technology investment priorities

Modernizing the core creates competitive advantage

Modern core foundations empowers the experiences that earn customer loyalty.

46%
plan major core banking changes or replacements by 2027

40%
are enabling quicker product creation and launch

41%
Creating a consolidated customer view

Continuous innovation without disruption

Temenos delivers a new annual release across the Temenos platform, bringing together advances in banking functionality and platform technology. This allows banks to move from earlier versions to the latest release through a clear upgrade path, helping them stay current with market, regulatory and technology change while reducing technical debt and enabling continuous innovation.

New Celent research connects changing customer expectations across global markets with the technology priorities banks must address.

Learn More

Source: Celent report - The Banking Expectation Gap: Global Consumer Edition