SUTHERLAND®

The $31B AI Opportunity for Banks - Only If They Get It Right

What is Composable + AI Banking?

Composable banking provides a flexible, API-first foundation that allows AI to power every banking function—from hyper- personalized services to automated risk management. Banks without composable architecture struggle to deploy AI at scale.

The AI Banking Revolution

$31B
in projected cost savings by 2030 from AI-driven automation, lending, and fraud detection[1]

80%
of customer interactions can be handled by AI, cutting service costs[2]

3-5%
revenue uplift from hyper-personalized banking recommendations[3]

45%
fewer false positives in fraud detection with AI-powered risk analysis[4]

What's Holding Banks Back?

- 90% of legacy systems aren't AI-ready, leading to poor insights & inefficiency[5]

- Siloed data prevents real-time AI decision-making, delaying innovation[6]

- Regulatory complexity makes AI adoption risky without explainability[7]

Composable AI Banking Unlocks the Opportunity

Real-time fraud detection
AI blocks threats before they escalate[8]

Hyper-personalized services
AI-powered recommendations boost retention[9]

API-first architecture
Seamless AI integration with fintech partners[10]

References

[1] McKinsey, The AI Advantage in Financial Services 2024 [2] Forrester, The Future of AI in Digital Banking 2023 [3] Gartner, AI & Personalization in Banking 2024 [4] Celent, AI-Powered Fraud Detection Study [5] Everest Group, AI Readiness in Banking Report 2024 [6] HFS Research, Open Data & AI Integration in Financial Services [7] Deloitte, AI Compliance & Risk Management Trends 2023 [8] Accenture, Future of Financial Crime Prevention with AI [9] BCG, The Power of AI-Personalization in Financial Services [10] Gartner, Banking API Economy and AI Adoption

Harness AI to Transform Banking

Learn More

Artificial Intelligence. Automation. Cloud Engineering. Advanced Analytics. For Enterprises, these are key factors of success. For us, they're our core expertise.

We work with global iconic brands. We bring them a unique value proposition through market-leading technologies and business process excellence. At the heart of it all is Digital Engineering – the foundation that powers rapid innovation and scalable business transformation.

We've created over 200 unique inventions under several patents across AI and other emerging technologies. Leveraging our advanced products and platforms, we drive digital transformation at scale, optimize critical business operations, reinvent experiences and pioneer new solutions, all provided through a seamless "as-a-service" model.

For each company, we provide new keys for their businesses, the people they work with, and the customers they serve. With proven strategies and agile execution, we don't just enable change – we engineer digital outcomes.

SUTHERLAND®
Digital Outcomes.

sutherlandglobal.com