

EXECUTIVE SUMMARY

Breaking Barriers

How AI is Transforming Bank Operations

Presented by

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Introduction

Banking is undergoing a dramatic transformation in nearly every aspect of the business, from creating more pleasing customer experiences to getting previously unimagined insights from the mountain of data in their systems. A key driver in enabling this transformation is artificial intelligence (AI), which is taking banks' previous efforts in data mining, big data analytics and business process automation to new heights for vastly improved outcomes.

To explore the opportunities, challenges and best practices in using AI to transform bank operations, American Banker hosted a webinar sponsored by Hyland. Three experienced executives — Patrick Zientara and Tom Davis of Hyland, joined by Sumit Uppal of Capgemini — provided perspectives and actionable insights to banks and financial institutions in order to help them refine their AI strategies and optimize their banks' AI investments.

Understanding and Leveraging Three Priorities

Given AI's highly disruptive impact on how banks do business, it is easy to get lost in the maze of technical overload. But according to Patrick Zientara, Vice President of Financial Services at Hyland, it comes down to staying focused on three key priorities.

"Number one, it's always about security," stressed Zientara, adding that demonstrating compliance, ensuring good governance and limiting legal exposure are important byproducts of a robust cybersecurity foundation. "Number two, all of your organizations need to adapt your strategies and your priorities to maintain a competitive edge in the marketplace and continue to grow. And number three, banks must understand that as things continually evolve, so must technology and business strategies evolve."



In most organizations, there are an average of 21 platforms¹ that are independent and siloed sitting across the organization, which means that it's hard to find information."

— Patrick Zientara
Vice-President for Financial Services
Hyland

¹ Source: "The Rise Of Content Intelligence: A New Era Of Innovation In ECM", a commissioned study conducted by Forrester Consulting on behalf of Hyland, February 2025.

Maintaining a tight focus on those priorities is essential when banks have more data than ever at their disposal. Getting to that data, however, remains a major stumbling block for many banks. “We know that 80% of the world’s data is currently unstructured; it’s everywhere, and it’s not structured in a way that’s easily findable,” according to Zientara. This means that banks must find a way to make that data more accessible. Since so much of that data is largely untapped by banks, technologies such as AI must be part of the toolkit to find, analyze, understand and act upon that data hidden in a myriad of databases, devices and applications.

Revolutionizing Bank Operations

AI already is making a big difference in bank operations, pointed out Sumit Uppal, Head of Digital Practice for Financial Services at Capgemini. “AI is already in the house,” he noted. “It’s modernizing banks from the front office to the back office.” But, he added, the real excitement is what’s ahead, when banks accelerate their AI initiatives. “We’ve researched that there is about \$170 billion or more in economic value that will be unlocked over the next several years,” he stated.



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According to what Capgemini has learned in working with banks already putting AI to work, there are three main pillars to where that heightened impact will come from. “One, how can you change the experience for people,” such as providing conversational capabilities or having to sort through millions of documents and product information. “Two is decisioning,” Uppal added, leaving behind monolithic decision engines and replacing those with ways of supporting many times more variables on the fly to get true insight. “And the third big area is automation,” going far beyond legacy robotic process automation in favor of agentic AI, freeing up bank employees to work on higher value-added activities with customers or colleagues.

Hyland’s Approach to AI-Driven Operational Transformation

Tom Davis, Director of Financial Services at Hyland, noted that his company helps enable bank operations transformation with the Hyland Content Innovation Cloud™. “We know that organizations have multiple repositories and multiple systems where content is laid out across the enterprise, and we know we need to help them harness all that data and provide value in all those downstream use cases,” he commented.

Hyland’s major value-add for banking organizations looking to leverage AI to transform their operations is laying the foundation, starting with AI readiness. Hyland can help banks transform their unstructured data – and act with confidence.

“You eliminate the manual search and manual evaluation, so you can present new insights to management to do the final review and act upon the recommendations,” added Davis. “The enrichment component represents a ton of potential, using automation to get content ready for AI and take full advantage of what the technology has to offer.”

Conclusion

There’s little debate that most banks have only scratched the surface when it comes to using AI to modernize and streamline their bank operations. AI has proven its value in helping banks break down silos and get out previously locked — and often unknown — data in siloed systems.

Working with Hyland and its partner, Capgemini, is a great way to extend and expand a bank’s often-stretched, in-house resources with proven expertise in putting AI to work for financial institutions of all sizes and across a wide range of use cases.

About Hyland

Hyland empowers financial firms with unified content, process and application intelligence solutions, unlocking profound insights that fuel innovations. Trusted by thousands of organizations worldwide, including more than half of the Fortune 100, Hyland’s solutions fundamentally redefine how teams operate and engage with those they serve.

For more information, please visit hyland.com.

About Capgemini

Capgemini is a global business and technology transformation partner, helping organizations to accelerate their dual transition to a digital and sustainable world, while creating tangible impact for enterprises and society. It is a responsible and diverse group of 340,000 team members in more than 50 countries. With its strong over 55-year heritage, Capgemini is trusted by its clients to unlock the value of technology to address the entire breadth of their business needs. It delivers end-to-end services and solutions leveraging strengths from strategy and design to engineering, all fueled by its market-leading capabilities in AI, cloud and data, combined with its deep industry expertise and partner ecosystem.

For more information, please visit capgemini.com.