

How to deliver personalized financial services in a digital-first world

Supporting growth with secure, reliable foundations

For financial services providers, including banks and insurers, the shift to digital-first operations is intensifying operational complexity, risk management demands and regulatory scrutiny. As digital apps, customer experiences, and workflows scale, organizations need software and SaaS foundations that help mitigate risk while supporting staff productivity and resilient operations.

92%

of banking leaders say legacy systems and accumulated technical debt are barriers to scaling digital banking operations.¹

83%

of banks report difficulty aligning security controls with the pace of digital and AI-driven change.²

70%

of financial institutions say regulatory and compliance requirements limit how quickly they can scale analytics and AI.³

74%

of banking customers want more personalized experiences from their bank.⁴

Addressing challenges like these requires an integrated approach that simplifies operations, strengthens governance and enables digital scale without adding risk.

What success looks like for digital-first banking

Leading institutions are aligning technology investments around five outcomes that enable organizations to scale with confidence while protecting trust, stability and compliance.

- Deliver consistent digital experiences at scale**
Support rising volumes of digital activity — accounts, payments, data exchanges and customer interactions — while enabling more personalized, context-aware experiences without compromising service availability, system performance or customer trust.
- Protect trust through strong governance and security**
Maintain governance, security and auditability as environments become more distributed and interconnected, without introducing operational friction or obscuring accountability.
- Build resilience into everyday operations**
Treat resilience as a bedrock design principle so systems can adapt to changing loads, isolate issues and recover quickly when disruptions occur.
- Support faster, better-informed decisions**
Let teams act on more timely, contextual insights, supported by analytics or AI, while preserving transparency, auditability and regulatory compliance.
- Amplify the efforts of core IT teams**
Reduce manual activities and interventions, simplify management, and minimize context switching so staff time and expertise are directed toward higher-value work rather than maintaining complexity.



Seamless technology integration simplifies complexities

An integrated technology approach reduces complexity by aligning infrastructure, security, data and operations. Integration simplifies how systems are monitored, governed and scaled — making issues easier to contain and recovery more predictable:

- ✓ Improved resilience and uptime
- ✓ More consistent security and governance
- ✓ Reduced manual effort
- ✓ Clearer operational insight

Embedded AI works best for responsible, accountable deployments

Financial services firms reported that they cut annual costs by 5% after bringing AI on board.⁵ When embedded into existing operations, AI can deliver the most value. It can boost staff productivity while also:

- Monitoring and anomaly detection
- Preventing fraud and security breaches
- Providing operational insights
- Supporting better-informed decisions



Edge infrastructure matters. Processing data closer to where it's generated reduces latency, limits data movement and simplifies security and compliance oversight as AI scales.

How integrated technologies support digital-first banking

Four solution areas play a foundational role in helping banking and financial services organizations modernize with confidence:

Integrated endpoint and workspace environments

Extend reliability and security from the data center to frontline and operations staff

- Dell Pro laptops and desktops support secure, manageable workflows at the edge.
- Dell Pro Precision workstations enable analytics, modeling and AI-assisted workflows at the point of work.
- Dell security and manageability solutions with Microsoft Intune simplifies deployment, security and lifecycle management while passwordless access with Windows Hello and passkeys reduces credential risk and day-to-day support burden.

Powered by Windows 11 and Microsoft integrated identity and device management tools.

AI-enabled end-user devices

Bring intelligent assistance closer to staff and data sources.

Intel-based AI acceleration and Windows 11 and Copilot+ PC experiences enable responsive, secure intelligence at the edge. Dell Pro PCs enable AI-level productivity and use cases based on organizational needs.

Modern core infrastructure for digital operations

Offers a secure resilient foundation for transaction processing, data management and application performance.

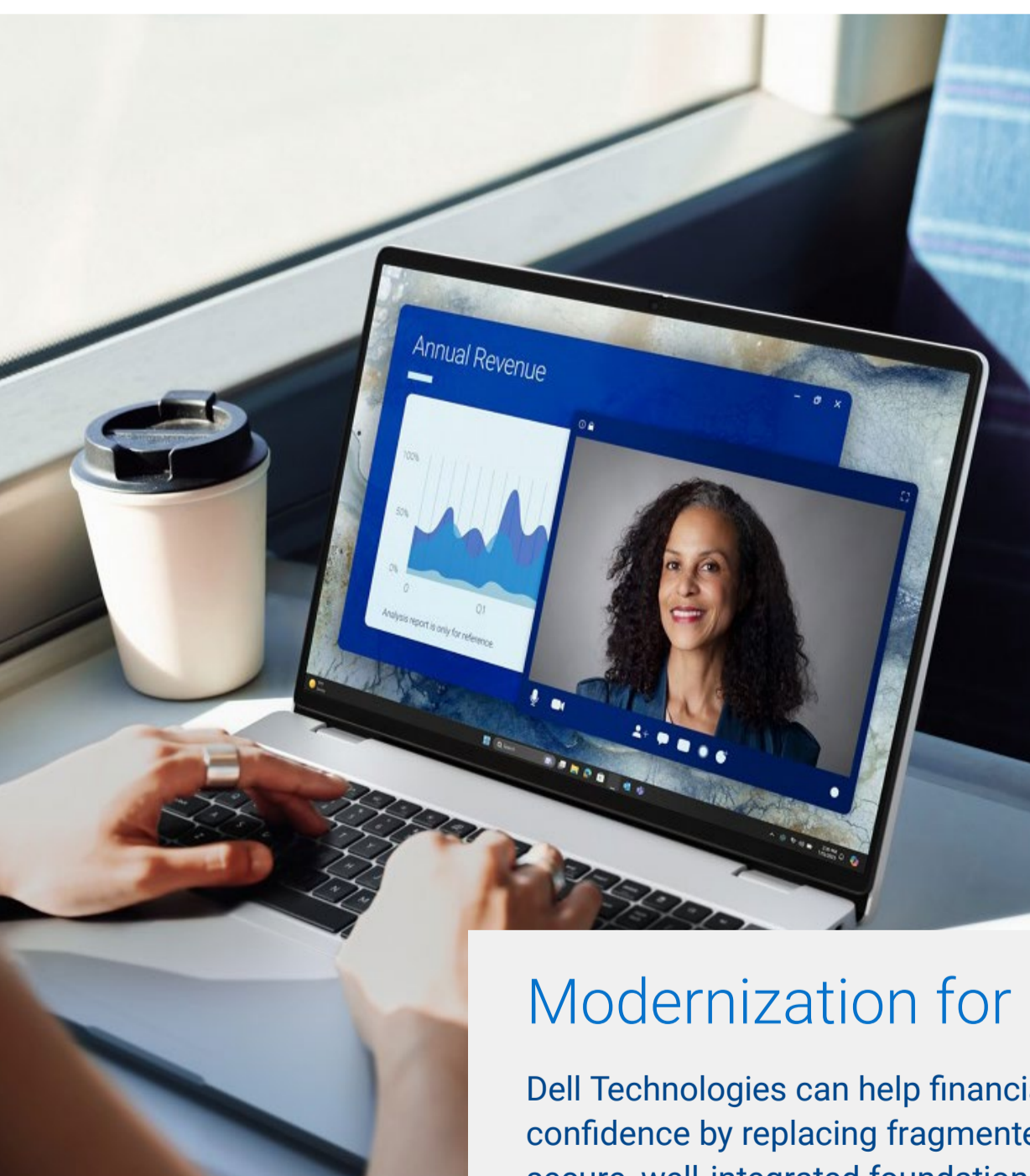
- Dell PowerEdge servers support core banking, virtualization, databases and regulated workloads.
- Dell PowerStore and PowerMax storage provide high-performance, resilient data platforms for payments and data-intensive operations.
- Dell APEX enables incremental modernization through flexible, consumption-based infrastructure.

Built on Intel® processors and integrated with Microsoft's Windows Server and Azure hybrid services.

Applied AI and analytics for operations and decision support

Supports insight, monitoring and accountability across digital environments. Designed to deliver transparency, auditability and scalable intelligence.

- Dell AI Factory provides an integrated approach to governed AI workloads.
- Dell PowerEdge with accelerated compute supports fraud detection, anomaly monitoring and analytics.
- Hybrid AI architectures span on-premises, edge and Microsoft Azure environments.



Flexible acquisition and consumption options from Dell Financial Services enable a consumption-based OpEx modernization that aligns technology investment with business needs while reducing upfront capital requirements.

Modernization for market advantage

Dell Technologies can help financial services providers modernize with confidence by replacing fragmented legacy technology estates with a secure, well-integrated foundation that's future-ready. The result is better performance, scalability, governance and resilience, all while simplifying complexities and reducing risks.



To learn more, visit Dell.com/Industries

1. FIS, 2025 Global state of digital business banking, October 2, 2025.
2. Accenture, Guardians of Trust: Navigating Cybersecurity in Banking, March 2025.
3. Ron Shevlin, Achieving High-Performance Lending: The Impact of AI on Lending Efficiency, Cornerstone Advisors, 2024.
4. Q2's New Consumer Survey Reveals People of All Ages Want Personalized Banking, Q2 Holdings, August 2024.
5. AI Pays Off: Survey Reveals Financial Industry's Latest Technological Trends, NVIDIA, February 2025.

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