

Sopra Steria Unveils Financial Well-Being as a Key Differentiator in Banking

- Sopra Steria unveils the latest edition of the Digital Banking Experience Report (DBX)
 - The report highlights financial well-being as a business imperative for the banking industry
 - With deep expertise in payments, AI, cybersecurity, and Open Finance, Sopra Steria affirms itself as a trusted partner for banks and insurers
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Paris, April 8, 2025 – Sopra Steria, a major player in the European tech sector, has released the 2025 issue of the Digital Banking Experience Report (DBX), which sheds light on how financial well-being is emerging as a key differentiator in the banking industry. Amid economic uncertainty, banks are stepping up to provide customers with digital tools and services that enhance financial security, improve trust, and foster long-term engagement.

The report explores five critical areas shaping the financial sector: payments, cryptocurrencies, generative AI, data protection & privacy, and sustainability. It highlights that while digital transformation continues to accelerate, only 7% of banks report being challenge-free in their digital initiatives, with legacy systems, cyber threats, and regulatory complexities remaining hurdles to overcome.

The 6 Key Findings from the DBX 2025 Report

Financial well-being is definitely a competitive advantage – More than half (52%) of banks are increasing their offering of digital tools and services aimed at helping customers better manage their finances. More mature banks place greater emphasis on financial well-being, integrating technology-driven solutions to enhance customer engagement.

Payments innovations are shaping consumer habits – Digital payments are growing across Europe, with 87% adoption in Germany and Italy. Banks are prioritizing investments in areas like modernising payment infrastructure using cloud-native solutions (66% already have, 32% are planning to do so) and expanding offerings like Buy Now, Pay Later (BNPL) and digital wallets. However, fraud and cybersecurity risks remain a concern, prompting a 10%+ budget increase for risk mitigation.

Cryptocurrency adoption is on the rise, but education remains key – Banks are responding by investing in stablecoins and Bitcoin for payments – 64% and 61% are already doing so respectively – and 43% are implementing measures to comply with regulatory frameworks like the European Union's (EU's) Markets in Crypto-Assets Regulation (MiCA).

Generative AI will be reshaping banking experiences

AI is becoming a core component of banking, with 47% of consumers using generative AI tools weekly. Meanwhile, banks are focusing on GenAI, but cautious. They believe the technology can have a big impact on areas like risk management, know-your-customer (KYC) and anti-money laundering (AML) capabilities,

delivering personalised experiences at scale, and fraud management. As a result, 61% expect to increase investment in emerging technologies by 10% or more. However, meaningful concerns exist, including how to avoid bias, ensure compliance and security, and minimise data breach and fraud risks.

Data protection and cybersecurity remain top priorities - Between 66% and 75% of consumers rank data security above convenience and speed. As open banking expands, 72% of banks consider digital identity and security enhancements as critical, while compliance with PSD2 and GDPR presents ongoing challenges.

Sustainability is a growing expectation - With 72% of banks prioritizing emissions reduction, ESG considerations are becoming more integrated into financial products and services. However, consumer trust remains mixed, with 53% believing sustainability efforts are marketing-driven rather than genuinely impactful.

Sopra Steria's Perspective on the Future of Digital Banking

Grégory Wintrebert, CEO Financial Services of Sopra Steria Group, said: "Financial well-being is no longer just a customer aspiration—it's a business imperative. Banks that invest in digital capabilities, security, and sustainability will not only enhance their competitiveness but also build lasting trust with their customers. To navigate this transformation successfully, financial institutions need trusted partners with deep expertise in digital innovation, AI-driven solutions, and secure, customer-centric services. At Sopra Steria, we empower banks and insurers with the right technology, strategic insights, and regulatory expertise to accelerate their digital evolution—helping them build resilience, foster trust, and stay ahead in an ever-changing financial landscape."

As financial well-being, security, and digital innovation become key industry differentiators, Sopra Steria stands out as a trusted partner for banks and insurers. Its deep expertise in payments, AI, cybersecurity, and Open Finance enables institutions to stay ahead of evolving challenges while delivering seamless, secure, and compliant digital experiences.

To access the full 2025 Digital Banking Experience Report, visit [Sopra Steria's website](#).

About Sopra Steria

Sopra Steria, a major Tech player in Europe with 51,000 employees in nearly 30 countries, is recognised for its consulting, digital services and solutions. It helps its clients drive their digital transformation and obtain tangible and sustainable benefits. The Group provides end-to-end solutions to make large companies and organisations more competitive by combining in-depth knowledge of a wide range of business sectors and innovative technologies with a collaborative approach. Sopra Steria places people at the heart of everything it does and is committed to putting digital to work for its clients in order to build a positive future for all. In 2023, the Group generated revenues of €5.8 billion.

The world is how we shape it

Sopra Steria (SOP) is listed on Euronext Paris (Compartment A) – ISIN: FR0000050809 For more information, visit us at www.soprasteria.com

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