# Banking Excellence Special Report 2026

## Retail, Digital & SME Banking

Issue 7 | June 2026

# LEADING *the* EXECUTION ERA

How banks are turning connected digital platforms into customer value, SME growth and measurable performance

RETAIL BANKER INTERNATIONAL
Asia Trailblazer Awards 2026

MEED
a GlobalData company

**MEED & Retail Banker International**

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EDITOR'S NOTE

# Banking prevails despite challenging conditions

*Douglas Blakey*
**Group Editor**
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Against the backdrop of challenging business conditions, the awards entries this year bear out that banks in the region are ramping up the drive to win and retain customers via world-class standards of customer service and product innovation.

Notwithstanding events beyond the control of the banking sector, such as tariffs or global conflict, product development remains a priority as does a general rise in technology budgets.

The warmest of congratulations is due to all of the winners. The key takeaway once more is not just the huge number of institutions that participated this year but the calibre of the entries.

These awards serve to showcase the leaders in the Asia Pacific financial services sector and the winners are to be commended for demonstrating not just innovation, but demonstrable successful strategy implementation.

It is relatively easy to set out to offer a best-in-class service, such as digital account opening or modernisation of lending and financing platforms – just two of the key priorities in the region in recent years. It is harder to execute on time and on budget and also demonstrate a clear return on investment.

A massive well done and thank you is also due to the judges and my GlobalData colleagues at MEED. Administering the annual awards, receiving entries and conducting the judging process is a major task and has again been executed with extreme patience, rigour and independence. And on this last point, the awards consistently highlight the importance of MEED's noted reputation for awards recognition being based on editorial and not commercial grounds.

It is, however, I believe, quite appropriate to express some pleasure to see United Overseas Bank (UOB) collect the headline award. As the bank celebrates its 90th anniversary, it is notable that it is winning in a number of areas. It is reshaping its business model and deepening retail relationships across its 8.5 million-customer base. It is pushing further into lifestyle and card spending, and aggressively expanding wealth management, including private banking and digital wealth capabilities.

As for artificial intelligence (AI) investment, it is notable that UOB is investing not just in technology but in a record amount in people. Specifically, it is deploying more than 300 AI and data analytics use cases to keep its workforce competitive in an AI-enabled banking landscape. Moreover, the bank has stepped up its regional community commitments and established the UOB Foundation, positioning itself as both a regional growth play and a long-term steward of social impact.

# Digitalisation moves from ambition to execution

BY SARAH RIZVI • EVENTS & EDITORIAL DIRECTOR–BANKING & FINANCE, MEED

*Retail banks in the Asia-Pacific region have moved from building digital channels to harnessing them to win customers, protect trust and turn investments into measurable performance*

Retail banks in the Asia-Pacific (Apac) region are entering a harder phase of digital transformation. The question is no longer whether they can build digital channels. It is whether those channels can help them win customers, protect trust and turn investments into measurable performance.

The pressure is clear. Research by advisory firm Celent has found that about half of the region's retail banks consider it more difficult to win and retain customers in 2026 than it was in 2025. Close to two-thirds believe the competitive threat from fintechs and other challengers is increasing.

That is now shaping the technology agenda. Product and proposition innovation has become the leading driver of IT investment for Apac retail banks, followed by security and operational resilience, and compliance and regulatory requirements. The priorities are revealing. Banks are not investing in technology for its own sake. They are being pushed to make their propositions sharper, their systems safer and their operating models more accountable.

## Digital relevance

Retail banking is therefore moving from access to relevance. Mobile usage, app launches and faster onboarding still matter, but they are no longer enough to prove progress. The stronger test is whether digital capability is improving acquisition, deepening customer relationships, reducing friction and supporting more consistent service delivery.

The same pressure is visible in small and medium enterprise (SME) and business banking. Banks across the region are trying to make small-business finance more efficient, more data-led and easier to access. The opportunity is significant, but the economics remain difficult. SME banking only works at scale when faster decision-making is matched by stronger risk control, better use of data and propositions that reflect how businesses actually manage cashflow.

**Fraud prevention**

Fraud prevention has also become part of the digital banking story. In Singapore, banks and the Monetary Authority of Singapore are increasing investment in artificial intelligence-driven fraud prevention as scam activity becomes more sophisticated. The move towards shared data analysis and intelligence-led fraud detection points to a wider shift. Digital trust is no longer a support function. It is becoming part of the competitive proposition.

> *The stronger test is whether digital capability is improving acquisition, deepening customer relationships, reducing friction and supporting more consistent service delivery*

That matters because a smooth digital journey is not enough if customers do not feel protected. As banking becomes more mobile, real-time and data-led, resilience sits closer to growth than it once did. The strongest banks are not just asking how quickly they can launch new products or move more customers onto digital channels, but also whether the systems behind those channels can support higher expectations, sharper regulatory scrutiny and more complex risks.

The institutions featured in this report show what that shift looks like in practice. Their stories are different, but the common thread is execution. Some have improved lending and onboarding, while others have strengthened customer engagement, service analytics, payments, rewards, inclusion or regional connectivity.

The strongest examples are not built around ambition alone. They show how strategy has translated into outcomes.

That is the real measure of progress in Apac retail, digital and SME banking in 2026. The market has moved past the first phase of digital transformation. What matters now is whether banks can make it pay back, protect the customer relationship and prove the value of what they have built.

# AWARDS *in* PICTURES











# AWARDS *in* PICTURES










# Standard Chartered Hong Kong builds retail strength

Growth in wealth income, digital sales and affluent clients reflects a retail model built around advice, access and cross-border connectivity

## KEY TAKEAWAYS

- Double-digit growth in assets under management by Q3 2025
- Triple-digit growth in digital wealth sales by September 2025
- High straight-through processing rate in remote onboarding

Standard Chartered Hong Kong strengthened its retail banking franchise in 2025 by linking wealth growth, digital delivery and cross-border access more closely across the client proposition. Retail banking is shaped not only by branch reach or balance-sheet scale, but by a bank's ability to capture wealth flows, serve affluent clients well and connect everyday banking with broader financial needs.

In Standard Chartered Hong Kong's approach, wealth is not positioned as a specialist offer sitting apart from the wider franchise. Digital channels have not been left as a convenience layer. Cross-border banking is not treated as a niche add-on. The bank has tied these elements together in a way that matches the expectations of affluent clients in one of Asia's most competitive banking markets.

**Broadened offering**

Wealth is a central part of the proposition. The bank has broadened its offering across funds, structured investment products and insurance-linked solutions, while using digital tools to make access easier for clients starting their investment journey.

That matters for a retail franchise looking to deepen relationships earlier, not just serve established high-net-worth clients. The approach has widened the bank's ability to engage clients whose needs sit between daily banking and more advanced wealth management.

Standard Chartered Hong Kong has also placed greater emphasis on affluent and high-net-worth clients with cross-border requirements, including entrepreneurs operating across Hong Kong and the Greater Bay Area. That has given the retail proposition added commercial depth.

Daily banking, wealth needs, business interests and international access have been brought closer together, which is particularly relevant in Hong Kong, where clients often expect those needs to connect rather than sit in separate channels.

**Digital excellence**

Digital execution has supported that broader proposition. Standard Chartered Hong Kong has improved remote onboarding, digital wealth sales, online execution of structured products and mobile engagement. These improvements have changed how clients enter the bank, how quickly they can act and how easily they can manage more complex financial activity through digital channels.

Remote onboarding is one of the clearer examples. The bank reports that the process has significantly reduced turnaround time, supported stronger new-client acquisition and achieved a high straight-through processing rate at launch. That is a meaningful retail gain because it supports acquisition, reduces friction and improves the first stage of the client relationship.

**Commercial performance**

The commercial results have been strong. In the first three quarters of 2025, wealth income and assets under management recorded double-digit growth. The new-to-wealth and total affluent client base also expanded during the year. Digital wealth sales recorded triple-digit year-on-year growth by September, indicating that digital channels were contributing directly to revenue as well as service delivery.

Performance across the wider digital franchise also improved. Monthly active mobile app users reached significant scale in May 2025. The bank reported strong year-on-year growth in digital revenue by September and higher digital transaction volumes. Those point to stronger usage as well as stronger monetisation.

What gives this retail story weight is the way the parts connect. Wealth growth, digital execution and cross-border utility are not presented as isolated gains. They have strengthened the same client proposition. In a market where affluent clients expect advice, convenience and international access to work together, Standard Chartered Hong Kong is showing that disciplined execution across the franchise can translate into measurable growth.


*If the pilot proves effective, it could influence how other financial markets approach scam prevention and collaborative cybersecurity frameworks*

# Banks turn to AI as fraud increases

BY PHOEBE HODGSON • ASSOCIATE ANALYST, GLOBALDATA

*A new pilot programme has been designed to use AI and shared data analysis to identify suspicious transactions and fraudulent accounts earlier*

The Monetary Authority of Singapore and the city-state's major banks are increasing investment in fraud prevention driven by artificial intelligence (AI) as scam activity becomes more sophisticated across digital banking channels.

A new pilot programme has been designed to use AI and shared data analysis to identify suspicious transactions and fraudulent accounts earlier, helping banks intervene before funds are transferred. A major development within this initiative is the move toward collaborative intelligence-sharing between institutions. Rather than relying solely on internal fraud monitoring systems, participating banks are testing AI models that can detect behavioural patterns and connections across multiple organisations. This reflects a recognition that financial crime is becoming increasingly networked and difficult to stop through isolated monitoring alone.

**Burgeoning fraud**

According to GlobalData's 2025 financial fraud analytics report, 45% of Singaporeans had experienced fraud over the previous 18 months, which is one of the highest rates globally. Thus, the programme is also responding to the rapid rise and evolution of scam tactics. Criminals are increasingly using advanced technology and AI-generated content to create more convincing phishing attempts, impersonation scams and social engineering attacks. As a result, traditional rule-based fraud systems are struggling to keep pace as modern scams adapt quickly and often appear legitimate to both customers and banks.

For Singapore's banking sector, the pilot programme has broader strategic implications. Stronger fraud detection capabilities can help reinforce customer trust in digital banking at a time when financial services are becoming more mobile and real-time. However, it also increases the importance of data governance, cybersecurity infrastructure and operational resilience, as banks become more dependent on AI-driven systems and shared digital ecosystems.

Moreover, the initiative further strengthens Singapore's positioning as a technology-led financial centre. Regulators are increasingly encouraging banks to treat fraud prevention as a collective responsibility rather than a competitive differentiator. If the pilot proves effective, it could influence how other financial markets approach scam prevention and collaborative cybersecurity frameworks. Overall, the programme reflects a wider shift in banking toward intelligence-led fraud defence, where AI and shared data become central tools in protecting customers and maintaining confidence in digital financial systems.

# UOB Singapore excels in regional retail banking

Digital acquisition, growing affluence, card engagement and cross-border connectivity have helped deepen the bank's retail franchise across Southeast Asia

## METRICS THAT MATTER

**8.5 million+**

Size of the bank's customer base

**14%**

Year-on-year increase in wealth management income

**7%**

Year-on-year increase in gross card fees

**10%**

Year-on-year growth in cross-border billings

Retail banking in Southeast Asia is evolving due to rising affluence, digital adoption and increased cross-border activity. UOB Singapore has responded by integrating its digital, wealth, card and advisory services.

The bank's recognition as Asia Trailblazer of the Year 2026 at the RBI Asia Trailblazer Awards underscores the strength of its retail banking model, which integrates digital onboarding, advisory services, wealth management, payments and cards to build a connected customer franchise.

UOB's strategy combines app-based engagement with a strong physical and advisory presence across the Association of Southeast Asian Nations (ASEAN) region. The bank has invested in digital onboarding and personalised engagement through the UOB TMRW app, while maintaining branches, sales and wealth management centres, private banking locations, and ATMs across the region.

**Balanced approach**

With the integration of US-based Citigroup's consumer banking businesses in Indonesia, Malaysia, Thailand and Vietnam, UOB now serves more than 8.5 million customers, advancing its position as a major bank in the region. Current account and savings account (CASA) penetration has grown to 66% – exceeding the 2025 target of 58% – while wealth penetration has risen to 38%.

> *UOB's retail banking model is most effective as a connected franchise rather than a series of separate initiatives*

UOB continues to scale its franchise by deepening client relationships through a customer-centric approach. Half its customers joined digitally, and 82% are digitally enabled. Leveraging artificial intelligence and machine learning, UOB TMRW remains key to deepening customer engagement through smart insights, personalised rewards and wealth management solutions. Today, one in two customers engages with UOB's customised insights and nudges on the app.

**Solid growth**

By harnessing its connectivity, UOB's solutions make banking seamless for ASEAN customers and enable it to capture cross-border wealth and spending flows.

Rising consumer affluence is driving demand for wealth planning and

protection, with customers preferring digital channels. UOB has differentiated itself through advisory excellence and integrated digital wealth solutions, with wealth income growing 14% year-on-year (YoY).

With the expansion of UOB TMRW into Indonesia and Malaysia, clients can access more than 100 funds and manage their portfolios end-to-end on a single platform. Digital channels account for one in two new-to-wealth clients, while the app has contributed 63% of total wealth transactions.

**Updated offerings**

UOB has enhanced its suite of cross-border capabilities to meet the strong demand for intra-regional travel. This includes travel-centric cards such as the refreshed UOB PRVI Miles credit card and the multi-currency FX+ debit card, to easy payments via DuitNow QR and fee-free overseas withdrawals at UOB ATMs.

As the first local institution to pioneer

> ***The model's strategic value reflects how customers now manage money across Southeast Asia***

borderless redemption of rewards, UOB has enabled Singaporean customers to instantly redeem rewards points (UNI$) when they travel and spend in Johor, Malaysia. Moreover, the Rewards+ feature on UOB TMRW offers more than 1,000 deals based on customers' travel location and preferences. Cross-border billings grew 10% YoY, with 35% growth in transaction volume.

Beyond banking, UOB offers elite lifestyle experiences across travel, dining and entertainment through strategic, first-of-its-kind partnerships, aimed at reinforcing the bank's position as a purveyor of exceptional experiences.

Together, these initiatives demonstrate the resilience and scalability of UOB's franchise – reinforcing its position and commitment in the ASEAN region.

## UOB PRVI MILES CARD

UOB's PRVI Miles credit card has been recognised under the Best Credit Card Initiative at the RBI Asia Trailblazer Awards 2026, driven by its relaunch across five markets – Singapore, Malaysia, Thailand, Indonesia and Vietnam.

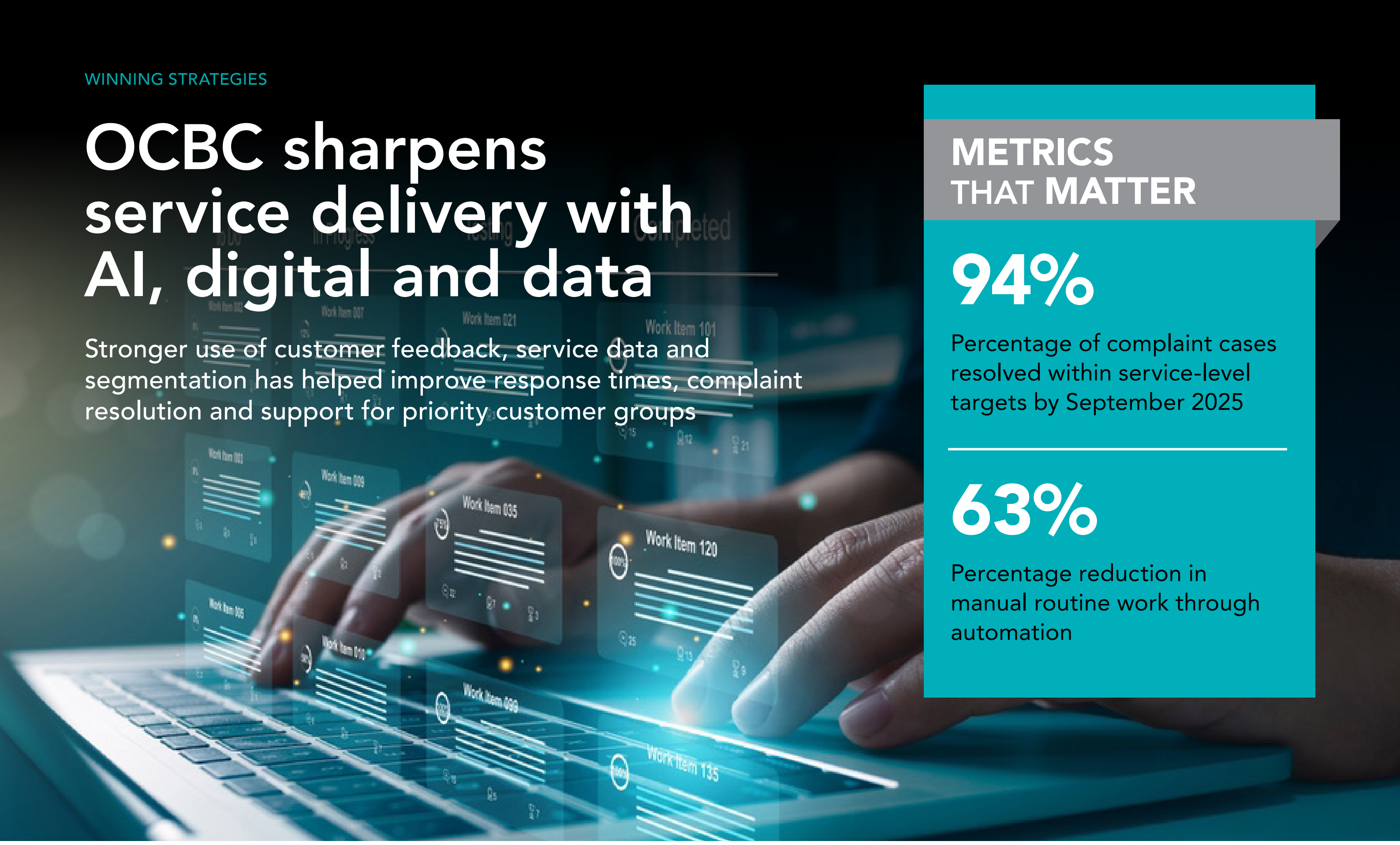
The card's relaunch was inspired by the spirit of modern, experience-driven travel where every journey sparks the desire for the next. The refreshed UOB PRVI Miles card offers enhanced miles rewards, new regional bonus categories, and expanded travel benefits such as airport lounge access

Leveraging UOB's ASEAN presence, the PRVI Miles card offers enhanced earn rates when cardholders spend in key markets. The card includes complimentary airport lounge access for cardholders in the region across more than 1,300 lounges worldwide, as well as duty-free shopping privileges.

With the enhanced propositions, the PRVI Miles card saw higher engagement rates in acquisition and billings, with acquisitions surging up to 70% YoY across markets. This is driven largely by cross-border billings that exceeded market benchmarks.

# OCBC sharpens service delivery with AI, digital and data

Stronger use of customer feedback, service data and segmentation has helped improve response times, complaint resolution and support for priority customer groups




## METRICS THAT MATTER

**94%**

Percentage of complaint cases resolved within service-level targets by September 2025

**63%**

Percentage reduction in manual routine work through automation

Singapore's Oversea-Chinese Banking Corporation (OCBC) is using service analytics to make customer engagement more responsive and operationally useful. In 2024, the bank brought together operational data, customer feedback, demographic information and business data to help teams respond faster and offer direct support more accurately.

In retail banking, customer engagement is often shaped through routine interactions rather than headline moments. It shows up in contact-centre calls, complaint handling, follow-up requests, fulfilment delays and the quality of service recovery. OCBC's programme focuses on using those signals more effectively so teams can act sooner and with better precision.

### Strategic dashboards

One of the clearest changes is displayed in the contact centre and service functions. OCBC has developed dashboards that show shifts in call intent, rising wait times, complaint patterns and repeated requests. That gives teams a better view of where pressure is building and allows them to redeploy resources more quickly, identify weak self-service journeys or poor communications and deal with issues before they escalate further.

The bank has also expanded its use of unsolicited customer feedback by reading it alongside customer and business data. That has helped distinguish one-off complaints from wider process or service-readiness problems. It has also given frontline and service teams a stronger basis for earlier intervention and more targeted recovery.

Analytics is also being used to reduce manual work. OCBC has automated repetitive review and checking processes, cutting routine manual work by 63%, freeing staff to spend more time on investigation, prevention and service improvement.

### Generative AI

Generative AI is being applied to specific service tasks. The bank uses it to identify repeated complaints from the same customer and to improve classification of complaint themes. Human review remains part of the process, but the tools have helped speed up analysis and made recurring patterns easier to detect.

The programme has also had a stronger segmentation element than a standard service improvement effort. OCBC is using service analytics to better understand the needs of higher-net-worth (HNW), elderly and offshore customers. That includes identifying dissatisfaction with relationship managers, finding friction points in premium services and examining complaint patterns among older customers.

### Strong results

The results point to a more responsive service model. OCBC has improved contact-centre performance, complaint handling and operational efficiency, while using customer data to identify recurring issues earlier and support service teams more effectively. The programme has also contributed to a 94% overall customer satisfaction rate, underlining the impact of a more targeted and data-led approach to service delivery.

Overall customer satisfaction has risen to 94% overall customer satisfaction rate. This suggests the bank is using data to make customer engagement more targeted and responsive rather than simply more automated.

OCBC is not using analytics as a reporting layer sitting above the business. It is employing customer signals to shape staffing decisions, improve complaint handling, reduce manual processes and sharpen customer support. That makes the story more credible than a simple claim of better dashboards or more digital channels.

# UOB Thailand redesigns workforce learning

A redesigned learning model has reduced mandatory training time, strengthened understanding of the bank's values and introduced staff to generative AI tools


## METRICS THAT MATTER

**13**
Number of mandatory learning modules consolidated into one programme

**14 hours**
Annual time previously required for mandatory training

**2-3 hours**
Time now required to complete Mission Compliance

**3 months**
Time previously needed to reach full completion on Mission Compliance across the organisation

**1 month**
Time now needed to complete the programme bank-wide

UOB Thailand treats workforce learning as an operating issue, not just an HR responsibility. For its 6,850 employees, the aim is to reduce time lost to repetitive mandatory training, improve how the bank's culture is understood and build early familiarity with generative AI tools.

The strongest case for the programme lies in mandatory learning. Regulatory training had become lengthy and static, spread across 13 courses and taking at least 14 hours a year to complete, which stretched over three months.

**Redesigning compliance**
UOB responded by redesigning this part of the programme into Mission Compliance, a single interactive course that replaced the previous set of modules. Codes of conduct, anti-bribery and information security were delivered through narrative investigations, short videos, decision paths and a final assessment with an 80% pass mark.

The operational gain was substantial. Training that had previously taken three months to complete across the organisation was finished bank-wide in one month. Time required per employee fell from at least 14 hours a year to two to three hours.

The bank applied similar discipline to culture. The UOB Way workshop, a compulsory full-day session for individual contributors, was designed to move the bank's values out of informal manager-led communication into a more direct format. Staff worked through exercises on personal purpose, case studies and the effect of workplace behaviour on colleagues and stakeholders. That matters in any large organisation where messages about culture can easily become uneven as they pass through management layers.

**Encouraging feedback**
The feedback suggests the format landed well. UOB Thailand reported that most employees strongly agreed they had a better understanding of The UOB Way concept. Moreover, they felt confident sharing it with stakeholders. Other parts of the workshop also received strong positive responses.

The third strand focused on generative AI. UOB found that many employees were not aware that they had access to Copilot Chat, and only a group of people were using it regularly. The AI strand broadened the programme beyond compliance and culture. UOB Thailand was not treating learning as a fixed annual requirement; it was also preparing staff for tools that are starting to shape how banking work gets done.

What gives the bank's programme weight is that it is built around practical organisational needs. The strongest impact has come from the redesign of mandatory learning, although the wider programme has also demonstrated that UOB Thailand is trying to make workforce development more useful, direct and easier to apply in practice.

# E.SUN Bank promotes holistic focus

Strong execution across lending, cards, service delivery and risk management has helped deepen the bank's retail franchise in a competitive domestic market

E.SUN Bank's retail banking story in Taiwan is strongest when viewed as an operating model rather than a single initiative. The bank has been building scale across lending and cards, but the more convincing part of the case lies in how that scale is being supported by faster processing, tighter risk control and more consistent service delivery.

Personal lending sits at the centre of that model. E.SUN has redesigned the business around an end-to-end digital process supported by a unified system covering investigation, underwriting, pricing, disbursement and review. By October 2025, more than 98% of personal loan applications were submitted digitally. That figure matters because it signals a process that has moved well beyond the pilot stage and into routine retail banking.

The bank's position in the market also gives the story weight. In the second quarter of 2025, E.SUN ranked among Taiwan's top three in credit loan outstanding balance and market size. It ranked second in circulating credit cards, with 8.75 million cards, and third in annual card spending at NT$498.6bn ($15.7bn). Those are large retail numbers and they show the bank's progress is not confined to one pocket of the franchise.

**Automated services**

Speed and automation add another layer to the case. E.SUN reported that loan income from its AI credit assessment model rose 37% year on year. Fully automated financial verification increased 60%, service application speed improved 50% and customer service waiting times fell 60%. These are the kinds of operational shifts that matter in a mature retail market. Customers notice the difference in how quickly they can complete a task and the bank gains efficiency at the same time.

What strengthens the profile further is that faster service has not been presented as a trade-off against

## AI LENDING WIDENS ACCESS AND SPEEDS DECISIONS

E.SUN Bank's lending innovation is strongest where it addresses the limits of traditional credit assessment. Its proxy income model, approved under Taiwan's Financial Sandbox project, serves customers who cannot provide standard proof of income, including non-traditional earners and others outside conventional underwriting methods. The model estimates monthly income using data analysis and supports lending decisions for customers who might otherwise struggle to access unsecured credit.

This approach sits inside a wider shift in the bank's personal loan business towards end-to-end digital processing. By October 2025, more than 98% of personal loan applications were submitted digitally. E.SUN also expanded its use of intelligent outbound calls, making about 5,000 calls a day and generating 607 successful applications with NT$208m in disbursements.

## FARM-TO-TABLE FINANCE LINKS FUNDING WITH ENVIRONMENTAL IMPACT

E.SUN Bank's environmental impact initiative stands out because it is tied to financing activity rather than broad sustainability language. The farm-to-table financial service links funding to sustainable agriculture, certified production and downstream food businesses, supporting a more traceable food value chain across Taiwan.

The programme combines finance with wider ecosystem support. E.SUN reports supporting 171 producers and retailers, facilitating about NT$2.1bn in development funding and backing 272 hectares of eco-friendly farmland. The bank also estimates carbon reduction of 206.03 metric tonnes, with 93.35% of the programme's farmland located in biodiversity hotspots.

*E.SUN reports supporting 171 producers and retailers, facilitating about NT$2.1bn in development funding and backing 272 hectares of eco-friendly farmland*

control. E.SUN reported a mortgage non-performing loan ratio of 0.08% in the second quarter of 2025, which was 4 basis points below the average for Taiwan's top 10 domestic banks. AI-based fraud alerts also increased the early capture rate from 23% to 38%. That helps make the broader retail story more credible. Growth and speed are easier to talk about than discipline, but they carry more weight when control remains visible.

The retail model also extends beyond lending decisions. E.SUN points to targeted marketing, digital consultation tools for mortgage enquiries and front-end architecture designed to handle surges in activity during volatile periods. These details help show the bank has been working on the wider operating environment around the customer journey and not just on headline products.

**Holistic focus**

The strongest case for E.SUN is that it has been improving several parts of the same retail franchise at once – lending has become more digital and more automated; cards have remained large in scale; service is now faster; and risk and fraud controls have stayed visible. That combination is more persuasive than a story built around one campaign or one specialist product.

The bank's sustainability work also adds support to the wider retail profile, although it sits slightly outside the core banking spine. Its farm-to-table finance programme links funding to sustainable agriculture, traceability, certification and downstream food businesses. E.SUN reports supporting 171 producers and retailers, facilitating about NT$2.1bn in development funding and backing 272 hectares of eco-friendly farmland.

E.SUN has not relied on one standout product or promotional success. It has strengthened lending, cards, service delivery and control at the same time, which is a stronger sign of retail bank quality in a market where customers expect speed, simplicity and reliability as the standard.

# Banks headline product innovation

BY DANIEL MAYO • PRINCIPAL ANALYST, CELENT

*Product innovation dominates as a key priority for banks in 2026 as they look to drive customer acquisition*

Around half of Asia-Pacific (Apac) retail banks consider it more challenging in 2026 to win and retain customers than it was in 2025, while close to two-thirds believe the competitive threat from fintechs and other challengers is increasing. This high level of competitive intensity was seen in advisory firm Celent's 2026 Dimensions programme, which surveyed close to 40 retail banks across the region in the first quarter of the year, as part of a larger study covering more than 200 banks globally.

The business response to this is helping to set the strategic agenda for IT in 2026. The Dimensions program found three drivers were dominant, with all drivers increasing in importance compared to the 2025 survey:

1. **Product/proposition innovation**
This is the clear leading priority across Apac retail banks, driven by competitive pressure and the need to enhance customer value propositions.

2. **IT security and operational resilience**
Improving IT security remains a core driver of the IT agenda in the region, reflecting the increasing operational impact of outages and cyber incidents. Banks are strengthening preventative controls while also investing in detection, response and recovery capabilities to reduce disruption risk and improve continuity.

3. **Compliance and regulatory requirements**
Meeting compliance and regulatory requirements has become a top-three driver in 2026 at the expense of driving for greater speed and agility. This is pushing banks to enhance controls, reporting and governance capabilities, and to ensure technology change programmes are delivered in a way that supports auditability and regulatory readiness.

**Regional variations**
Looking across Apac by country, as shown in the table, product/

**Top three IT spending priorities for 2026 across Asia-Pacific by country**

| | Australia New Zealand | Hong Kong | India | Indonesia | Japan | Singapore |
|---|---|---|---|---|---|---|
| Product / proposition innovation or enhancement | Third priority | Top priority | Top priority | Top priority | Top priority | Top priority |
| Improving IT security and operational resilience | | Third priority | Second priority | Second priority | | Second priority |
| Meeting compliance and regulatory requirements | Second priority | Second priority | | | Second priority | Third priority |
| Greater speed and agility | | | | Third priority | Third priority | |
| Enhancing the customer experience | Top priority | | | | | |
| To replace or modernize legacy / end-of-life systems & platforms | | Third priority | Third priority | | | |
| Exploring new business and operating models | | | | | | |
| Reducing expenses and improving operational efficiency | | | | | | |

TOP PRIORITY   SECOND PRIORITY   THIRD PRIORITY

Source: Asia-Pacific retail banking respondents (sample: 39); Celent Dimensions Survey 2026


proposition innovation dominates as a key priority, being particularly strong as a driver in Indonesia and India as banks look for innovation to drive customer acquisition.

Both improving resilience and meeting compliance are also common drivers across most of the region, although banks in Australia and New Zealand are more focused on broader regulatory aspects (with resilience a strong driver in this market already in recent years). In contrast, security and resilience are the main driver over compliance for India and Indonesia.

Focus on customer experience is particularly strong for Australia, reflecting the higher level of customer competition intensity in this market (more banks here consider 2026 to be more challenging to win and retain customers compared to 2025 than in other markets).

Looking across Apac by bank tier, product/proposition innovation is also a leading priority across bank size segments. While it is a top-three priority for small- and medium-sized banks ($1-$100bn assets), it is notably dominant as a driver for large banks ($100bn+ assets).

The focus on security and resilience is more concentrated by size, being the leading priority for small and medium banks, in contrast to a relatively low prioritisation for large banks. This reflects the maturity of large banks in dealing with this issue in recent years in most markets, given high regulatory scrutiny of the top institutions.

*This article is based on a Celent research report published earlier this year and available to Celent clients: [Celent Dimensions: Retail Banking IT Pressures & Priorities 2026; Asia-Pacific]*

> ***Both improving resilience and meeting compliance are also common drivers across most of the region, although banks in Australia and New Zealand are more focused on broader regulatory aspects***


## 2026 RBI Trailblazer

**Asia Trailblazer of the Year 2026 (Institution)**
**W** United Overseas Bank

## Human Capital

**Best Learning & Development Programme**
**W** United Overseas Bank (Thai)

## People Awards

**Rising Star**
**W** Kiran Khatri, Citibank

## Social Impact

**Best CSR Initiative – Contribution to Local Community**
**W** Maybank Cambodia
**HC** Standard Chartered Bank Taiwan

**Best CSR Initiative – Environmental Impact**
**W** E.SUN Bank

**Best CSR Initiative – Financial Inclusion**
**W** Taishin International Bank
**HC** Rizal Commercial Banking Corporation

**Excellence in Financial Inclusion**
**W** Rizal Commercial Banking Corporation
**HC** BPI Direct BanKo

## Customer Experience and Segmentation

**Best Customer Experience Solution**
**W** Ngern Tid Lor
**HC** International Bank of Azerbaijan

**Best Mobile Wallet Initiative**
**W** Maybank Malaysia

**Excellence in Data-Driven Customer Engagement**
**W** OCBC Bank

**Excellence in Mobile / Superapp Experience**
**W** RHB Bank
**HC** uab bank

*NOTE: W-Winner; HC-Highly Commended*

## Institutional Awards

**Best Retail Bank – India**
**W** HDFC Bank

**Best Retail Bank – Cambodia**
**W** Maybank Cambodia

**Best Retail Bank – Hong Kong**
**W** Standard Chartered Bank Hong Kong

**Best Retail Bank – Malaysia**
**W** RHB Bank

**Best Retail Bank – Philippines**
**W** BDO Unibank

**Best Retail Bank – Thailand**
**W** Siam Commercial Bank

**Best Retail Bank – Sri Lanka**
**W** Commercial Bank of Ceylon

**Best Retail Bank – Taiwan**
**W** E.SUN Bank

**Best Retail Bank – Vietnam**
**W** Standard Chartered Bank Vietnam

**Digital Bank of the Year**
**W** Mox Bank
**HC** UNO Digital Bank

**SME Bank of the Year**
**W** Maybank Singapore
**HC** Alliance Bank

## Product Advances

**Best Consumer Finance Product of the Year**
**W** RCBC Bankard Services Corporation

**Best Credit Card Initiative**
**W** United Overseas Bank Singapore
**HC** General Card Services

**Best Digital Lending / BNPL Innovation**
**W** Alliance Bank

**Best Mortgage Offering**
**W** RHB Bank

**Excellence in Deposit & Savings Products**
**W** United Overseas Bank (Malaysia)

**Excellence in Mass Affluent Banking**
**W** Rizal Commercial Banking Corporation
**HC** HDFC Bank

**Excellence in SME Banking & Services**
**W** Maybank Singapore

## Positioning & Branding

**Best Marketing & Communications Strategy**
**W** CTBC Bank

**Best Marketing Campaign of the Year**
**W** Ayudhya Capital Services

**Best Social Media Campaign**
**W** Emirates NBD

## Next Generation Technology

**Best Application of Data Analytics**
**W** CTBC Bank
**HC** Taishin International Bank

**Best Cloud Transformation Initiative**
**W** Cathay United Bank

**Best GenAI Use Case in Retail Banking**
**W** Axis Bank
**HC** Emirates NBD

**Excellence in AI-Powered Lending Innovation**
**W** E.SUN Bank

## Third Party Partnerships

**Best Advance in Loyalty/ Rewards Programme**
**W** Cathay United Bank

**Best Open Banking Initiative**
**W** CTBC Bank

**Best Strategic Partnership**
**W** Maybank Malaysia

## Governance & Sustainability

**Excellence in Sustainable Retail Finance**
**W** BDO Unibank


*NOTE: W-Winner; HC-Highly Commended*

# Standard Chartered Taiwan champions women-owned firms

A structured programme combines practical business support, employee mentoring and prize funding for women-led microbusinesses in Taiwan


## METRICS THAT MATTER

**180**

Number of participants targeted over 2024-26

**28**

Number of jobs targeted over 2024-26

**NT$2m**

Value of total prize funding

**90%**

Percentage of participants reporting overall satisfaction

Supported by Standard Chartered Foundation, Standard Chartered Taiwan's Women in Entrepreneurship programme focuses on a part of the business community that often struggles to secure the support needed to grow. Women-founded or co-founded microbusinesses can face tighter access to finance, weaker professional networks and fewer opportunities to build commercial skills at an early stage. The bank's programme is designed to respond with more than sponsorship or one-off visibility.

The initiative targets women-founded or co-founded businesses under eight years of age and with fewer than 10 employees. Many of these firms have viable ideas and early customer demand, but still find it hard to move beyond the start-up stage. Growth can be held back by limited mentoring, patchy market access and a lack of structured guidance at the point where the business needs to become more stable and commercially confident.

**Sequence of support**

Standard Chartered Taiwan has built the programme around a clear sequence of support. Recruitment comes first, followed by capability-building through a bootcamp, workshops and one-to-one mentoring with bank employees. The final stage includes a demo day and awards event, with more tailored support for the top three participants. That lends the programme a practical shape and makes it easier to understand what participants are actually receiving.

The 2025 cycle was organised around three phases: inspire, connect and empower. The programme has moved participants through a set of stages intended to build skills, strengthen business planning and widen access to people who could support growth beyond the programme itself.

The initiative goes beyond grant-giving and public recognition. Participants are offered training, professional feedback, direct mentoring and exposure to a wider support network. Finance professionals, public-sector representatives and ecosystem partners are part of the wider programme, which helps extend its reach beyond a classroom setting.

**Evolving model**

The model has also changed over time. In its third cycle, Standard Chartered Taiwan added economic inclusion as an evaluation criterion, increased the prize pool to NT$2m ($63,025) and introduced advanced workshops and smaller-group mentoring for finalists. Those adjustments suggest the bank is trying to improve the quality of support as the programme matures rather than simply repeating the same format each year.

The available proof is mostly operational, but still useful. The 2025 programme received 46 submissions from women-led microbusinesses and involved 30 employee mentors. Standard Chartered Taiwan also reported 90% overall satisfaction and a 100% recommendation rate from participants. These are not end-state business outcomes, but they do show a programme that has attracted strong interest and delivered value that participants recognised.

**Future goals**

Longer-term targets for 2024-26 include supporting 90 women-founded or co-founded businesses, 180 participants and 28 new jobs. Those goals give the programme a clear direction. They also fit the scale of the target group, which is made up of very small firms rather than companies already equipped for rapid expansion.

What makes the programme work as a local-community story is its practical focus. Standard Chartered Taiwan connects community engagement with enterprise support for a group that is often underserved by mainstream funding and growth networks. The programme offers structure, mentoring and targeted financial support in a way that gives women-led microbusinesses a better chance of building something more durable.

# Central The 1 Credit Card reworks loyalty model

A more flexible loyalty model has helped lift card usage in a slower market by matching rewards more closely to how customers spend


## METRICS THAT MATTER

**THB124.84bn**

Total usage volume in FY2024

**13%**

Growth in total usage volume in FY2024

**THB29.5bn**

Net earning assets in FY2024

**1.23 million**

Total accounts as of September 2025

When consumer spending in Thailand softened, Central The 1 Credit Card needed to keep its mature co-branded card relevant at a time when fixed rewards were losing some of their pull. The company responded by updating the Central The1 Credit Card with revised core features, a market-first usage-driven proposition, targeted campaigns and stronger use of customer data.

The card needed to stay relevant inside a large retail ecosystem, where continued relevance depends on keeping pace with how customers actually spend rather than relying on brand recognition alone. The aim was to protect transaction volumes and keep the card top-of-wallet as spending patterns shifted and standard rewards became easier to overlook.

**Shaping rewards**

The main change was in how rewards were used. Central The 1 Credit Card drew on transaction data, market research and customer feedback to track spending behaviour and adjust the proposition more actively. Rewards were no longer treated as a fixed feature attached to the card. They became a more responsive tool shaped around customer demand and category-level momentum.

This core feature change was introduced through the launch of T1 Dynamic Point in July 2025. Rather than offering a static rewards structure, the card rotated bonus points each month across selected categories and brands. That gave the issuer more room to match incentives to seasonal demand, shopping occasions and changes in consumer interest.

The model worked because it stayed close to real purchase behaviour. Instead of relying on one permanent offer, the card used time-based incentives in categories customers were already likely to consider. Campaigns covered luxury and fashion, consumer electronics and grocery spending, before widening into a broader multi-brand push across major retail locations. For a co-branded credit card linked to a large retail ecosystem, this approach enables the card proposition to respond more precisely to actual customer behaviour. It also allows rewards to be tailored at SKU level, moving beyond the fixed-tier rewards structures traditionally used by the sector.

> *Central The 1 Credit Card adjusted the reward model so the proposition could respond more quickly to changing customer behaviour*

**Revamped target market**

The relaunch was supported by changes to the card's design and presentation, with particular attention to younger, lifestyle-led customers and people entering the workforce. That gave the product a fresher look, but the more important shift sat beneath – the rewards mechanics and the messaging were better matched to current behaviour.

The performance figures show the change had substance. Total usage volume reached THB124.84bn ($3.9bn) in FY2024, up 13% year-on-year. The card also outperformed the wider market, where usage volume rose just 2% over the same period. That gap suggests the revised loyalty model helped the card hold attention more effectively in a softer spending environment.

This is what gives the story weight. General Card Services did not simply refresh the branding around an established card. It adjusted the reward model so the proposition could respond more quickly to changing customer behaviour. In a slower market, this approach made the card more relevant and helped translate that relevance into stronger usage.

# Cathay United Bank leverages cloud testing

A hybrid cloud testing model has helped improve coverage, shorten regression cycles and reduce manual effort across a complex development environment

Taiwan's Cathay United Bank has deployed cloud transformation as a way to improve software delivery, not just modernise infrastructure. The bank now uses a hybrid cloud testing model to strengthen control over release quality, increase test automation and shorten the time needed to prepare, execute and review software testing across its development environment.

Faster release cycles matter only when testing keeps pace without weakening control – Cathay focused on that link between speed and quality. The bank's cloud programme is shaped around testing consistency, wider automation and better visibility across environments, rather than cloud migration as an end in itself.

**Automated platform**

The Automated Cloud Platform lies at the centre of that work. Cathay's cloud programme began in 2020, expanded in 2024 and moved into a broader multi-cloud model in 2026. Built on hybrid cloud architecture, the platform connects cloud and on-premises testing environments and gives the bank a staging layer ahead of full migration. That has helped standardise testing and deployment across a more complex technology estate.

*"The achievement is not the number of tools used, but rather the fact that Cathay has created a more controlled and efficient way to test software across different environments and release demands*

The bank uses the platform to improve testing across environments and release cycles. Automated testing was integrated into the software delivery pipeline, while test case and execution management were brought into a more centralised structure. The bank also uses cloud-based tools for performance, compatibility and application programming interface (API) testing, with reporting and monitoring added to improve visibility into test execution and system behaviour. AI-supported functions have been introduced for anomaly detection and API test case generation.

**Controlled testing**

The achievement is not the number of tools used, but rather the fact that Cathay has created a more controlled and efficient way to test software across different environments and release demands. For a bank handling

*What makes the initiative worth noting is its focus on testing as a control point. Cathay United Bank has not presented cloud migration as a standalone infrastructure project*

large volumes of digital services, that matters far more than the underlying stack on its own.

The bank has achieved consistently high levels of automated test coverage across user interface (UI) and API testing. Regression and API testing cycles have been reduced multiplefold, significantly enhancing delivery speed. Test data preparation and execution processes have been substantially streamlined, while issue identification has improved by more than half.

Test environment utilisation has also increased significantly, supporting more efficient resource usage. Furthermore, the bank has delivered meaningful cost savings through a more optimised hardware procurement approach.

**Credible performance**

Taken together, those figures point to a testing operation that has become faster, more automated and easier to manage. Coverage has improved; preparation and execution have become less time-intensive; bottlenecks in issue identification have been reduced; infrastructure use has also become more efficient. That makes Cathay's a credible cloud transformation story because the operational gains are clear and tied to software delivery rather than general claims about modernisation.

What makes the initiative worth noting is its focus on testing as a control point.

Cathay has not presented cloud migration as a standalone infrastructure project. Rather, it has used hybrid cloud architecture, stronger automation and tighter testing management to improve software quality, release efficiency and oversight across the delivery cycle.

## LOYALTY MODEL ADDS DEPTH TO REWARDS

Cathay United Bank's second award – Best Advance in Loyalty Rewards Programme – recognises a loyalty strategy built around customer engagement and relationship depth rather than standard cashback mechanics. The programme, centred on the CUBE card and CUBE Rewards app, groups cardholders into three tiers, with reward rates of 2%, 3% and 3.3%. Points can be earned through spending, app use, account relationships and access to selected benefits and experiences, with redemption value strengthened through merchant partnerships and premium access.

The evidence base here is lighter than in the cloud testing story, but the programme has still achieved notable scale. Cathay reported issuing more than 6 million cards and annual transaction volumes exceeding NT$600bn ($18.9bn). The stronger editorial angle is not the size on its own, but the way the bank has used rewards to build a more differentiated relationship model through access, tiering and wider engagement.

# Taishin Bank caters to migrant workers

A multilingual ATM and remittance model uses the bank's existing network to widen access for migrant workers at lower cost and with greater convenience

## METRICS THAT MATTER

**830,000+**
Number of Southeast Asian migrant workers in Taiwan

**NT$30bn+**
Estimated annual overseas remittance demand

**7**
Number of ATM language interfaces

**4,000+**
Number of Taishin Bank ATMs

**330,000**
Average monthly multilingual ATM users

**80%**
Reduction in remittance fees

Southeast Asian migrant workers in Taiwan often face practical barriers when using formal financial services. Language support can be limited, branch hours do not always fit working schedules and sending money home can be expensive or inconvenient. Taishin Bank has responded by adapting its existing banking infrastructure to make remittance and cash services easier to access through a multilingual ATM network.

The initiative focuses on a large and often underserved customer group. As of April 2025, Taiwan had more than 830,000 Southeast Asian migrant workers, with annual remittance demand exceeding NT$30bn ($945.4m). Traditional branch-based services are often inadequate for workers dealing with long hours, limited flexibility and unfamiliar processes. Many turn instead to informal channels, where cost, timing and risk are often less transparent.

### Targeted solution

Taishin has built its response into the bank's core operating model rather than creating a separate inclusion product. The centre of the initiative is an ATM-based remittance and cash deposit service shaped around how migrant workers actually manage money: outside normal office hours, in cash and often close to where they live or work.

> *Language support reduces confusion. ATM access extends service hours. Lower fees make formal transfers more affordable. Faster settlement improves convenience. Wider placement of machines makes the service easier to use without changing daily routines.*

The bank launched an ATM-based cross-border remittance service in 2021. By March 2025, the model had been extended through a partnership that allows users to begin the remittance through a mobile app, generate a QR code and complete the transfer by scanning the code and depositing cash at a Taishin ATM. That reduces dependence on branch visits and makes formal remittance services easier to use in daily life.

## DATA MODEL SHARPENS PRODUCT MATCHING

Taishin Bank has also been highly commended for Best Application of Data Analytics for its enhanced People Centric Model, a recommendation engine designed to improve how products are matched to customers. The updated model combines relevance and profitability signals across eight banking products for more than 1 million customers. Its main value lies in making product recommendations more targeted and commercially useful across a large retail base.

Language access is central to the service. Taishin's ATMs offer seven interface options: Indonesian, Vietnamese, Thai, English, Chinese, Japanese and Korean. That matters when customers are transferring wages abroad and need confidence that they understand the service properly. It builds trust, accuracy and willingness to use formal channels.

**Importance of location**

Location is equally important. Taishin operates more than 4,000 ATMs, with 70% placed in convenience stores. For this initiative, machines are also located in places used frequently by migrant workers, including railway stations, industrial areas, factories, Southeast Asian supermarkets and dormitories. The bank is not asking customers to adjust to a traditional service model, but is placing access points along existing routines.

Multilingual tutorials and outreach across retail locations in Southeast Asia support the rollout and help users become more familiar with the process. These are useful supporting measures,

> *The strength of the initiative still comes from the service design itself: accessible machines, simpler remittance steps, language support and wider availability*

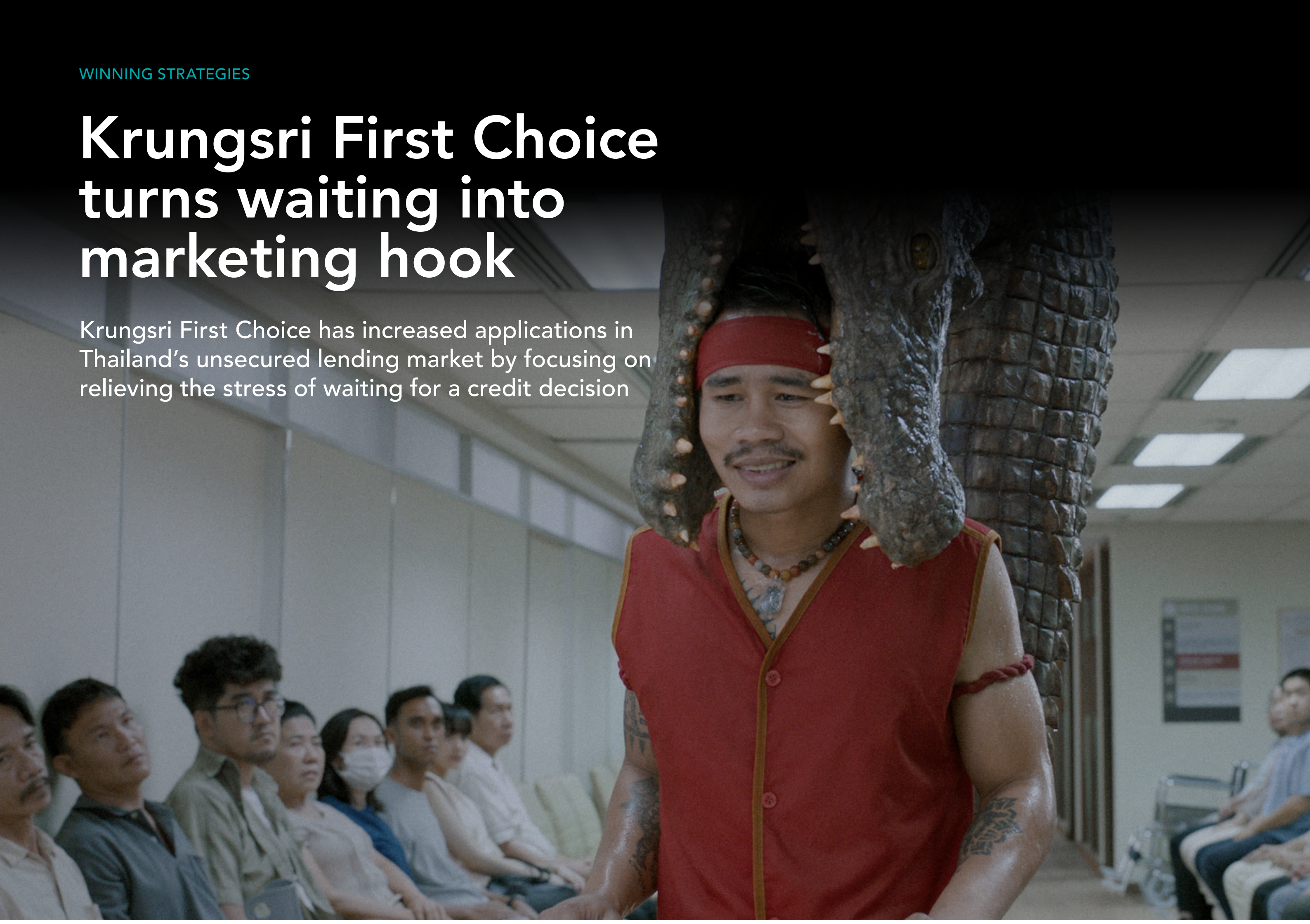
but the strength of the initiative still comes from the service design itself: accessible machines, simpler remittance steps, language support and wider availability.

The results show why the model matters. Taishin reports its multilingual ATM interface serves an average of 330,000 users a month, with more than 10% year-on-year growth. The ATM-based remittance service reduces fees by 80% and can process transactions in as little as 30 minutes. Traditional counter-based services, by comparison, are available only during business hours, cost NT$500-600 and can take two to three days. Informal channels may appear convenient, but they often leave users with less certainty over cost, timing and risk.

**Credible inclusion**

This is a credible form of financial inclusion because it is built around operational improvements that customers can feel directly. Language support reduces confusion. ATM access extends service hours. Lower fees make formal transfers more affordable. Faster settlement improves convenience. Wider placement of machines makes the service easier to use without changing daily routines.

That is what gives Taishin's initiative real weight. The bank has not created a symbolic inclusion offer, hoping customers would avail themselves of it. It has adapted existing infrastructure so an underserved group can access formal financial services more safely, easily and at a lower cost.



# Krungsri First Choice turns waiting into marketing hook

Krungsri First Choice has increased applications in Thailand's unsecured lending market by focusing on relieving the stress of waiting for a credit decision

In Thailand's unsecured lending market, approval speed is a familiar claim. Ayudhya Capital Services has given Krungsri First Choice a sharper angle by focusing on something borrowers feel more directly: the stress of waiting for a decision.

Research and social listening have shown the delay between application and approval is not just a functional step in the process; it is a source of anxiety. That gave the Krungsri First Choice campaign a clearer emotional trigger than just another generic promise of fast service.

The Patient campaign used a Thai cultural reference to make that frustration instantly recognisable. A film scene built around the irritation of being told to wait helped frame the message in a way that felt familiar and locally grounded. The creative idea gave approval speed a more human meaning by presenting it as a relief and not just efficiency.

**Driving acquisition**

The campaign was designed to drive acquisition, not simply awareness. Krungsri First Choice wanted to attract younger applicants, improve brand perception and turn attention into completed applications in a highly competitive market.

Execution followed that commercial goal. A longer online film introduced the idea and built audiences for retargeting. Shorter videos extended reach and frequency, while social content and influencer activity supported consideration. Retargeted promotions then pushed prospective customers towards web leads, app registration and branch referrals. Automation and campaign optimisation were used to improve delivery while performance was tracked.

The results were strong. Krungsri First Choice reported more than 2 million clicks on online ads. From May to July 2025, new account openings rose 51% year-on-year and cash card applications increased 83%.

**Improved efficiency**

Efficiency also improved during the campaign. On Meta, automation and optimisation cut cost per action on web and app channels by 78% and reduced cost per completed app registration by 67%. The company also reported 99% positive social sentiment.

The campaign worked by linking faster approval to a customer frustration that people already understood and the decision to root that claim in a customer frustration that was already clear. In a market where product features are easy to imitate, the campaign has given Krungsri First Choice a more distinctive message and helped turn relevance into growth.

*From May to July 2025, new account openings rose 51% year-on-year and cash card applications increased 83%*

# RETAIL BANKER INTERNATIONAL
## Asia Trailblazer Awards 2026

# 2026 WINNERS

- ABB Azərbaycan Beynəlxalq Bankı
- ALLIANCE BANK THE BANK FOR LIFE
- AXIS BANK
- BanKo A subsidiary of BPI
- BDO Unibank
- 國泰世華銀行 Cathay United Bank
- CENTRAL THE 1
- citi
- COMMERCIAL BANK
- CTBC BANK 中國信託銀行
- بنك الإمارات دبي الوطني Emirates NBD
- 玉山銀行 E.SUN BANK
- First choice
- HDFC BANK
- Maybank
- mox by standard chartered
- Ngern Tidlor
- OCBC
- RCBC
- RHB
- SCB
- standard chartered
- standard chartered 渣打銀行
- Taishin Bank
- uab Connect. Create. Change.
- uno
- UOB