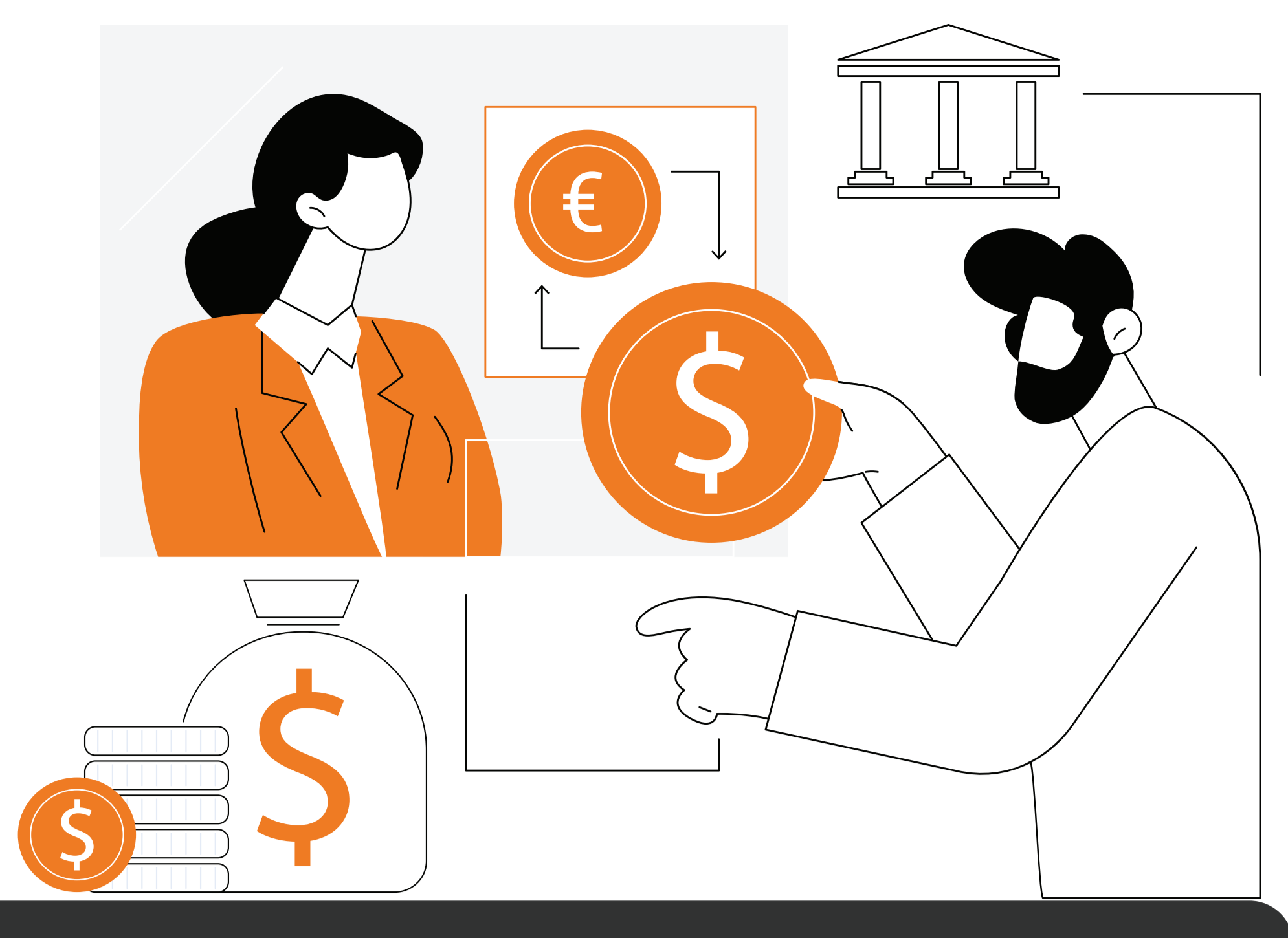


# Digital Banking UAE 2026

- Beyond Transformation



## UAE banks are rapidly moving toward autonomous banking models

- Traditional Banking → Branch-dependent operations
- Digital Banking → Online + mobile services
- Smart Banking → AI-driven personalization
- Autonomous Banking → Self-operating, decision-driven systems

## What Customers Expect in 2026

24/7 instant banking services

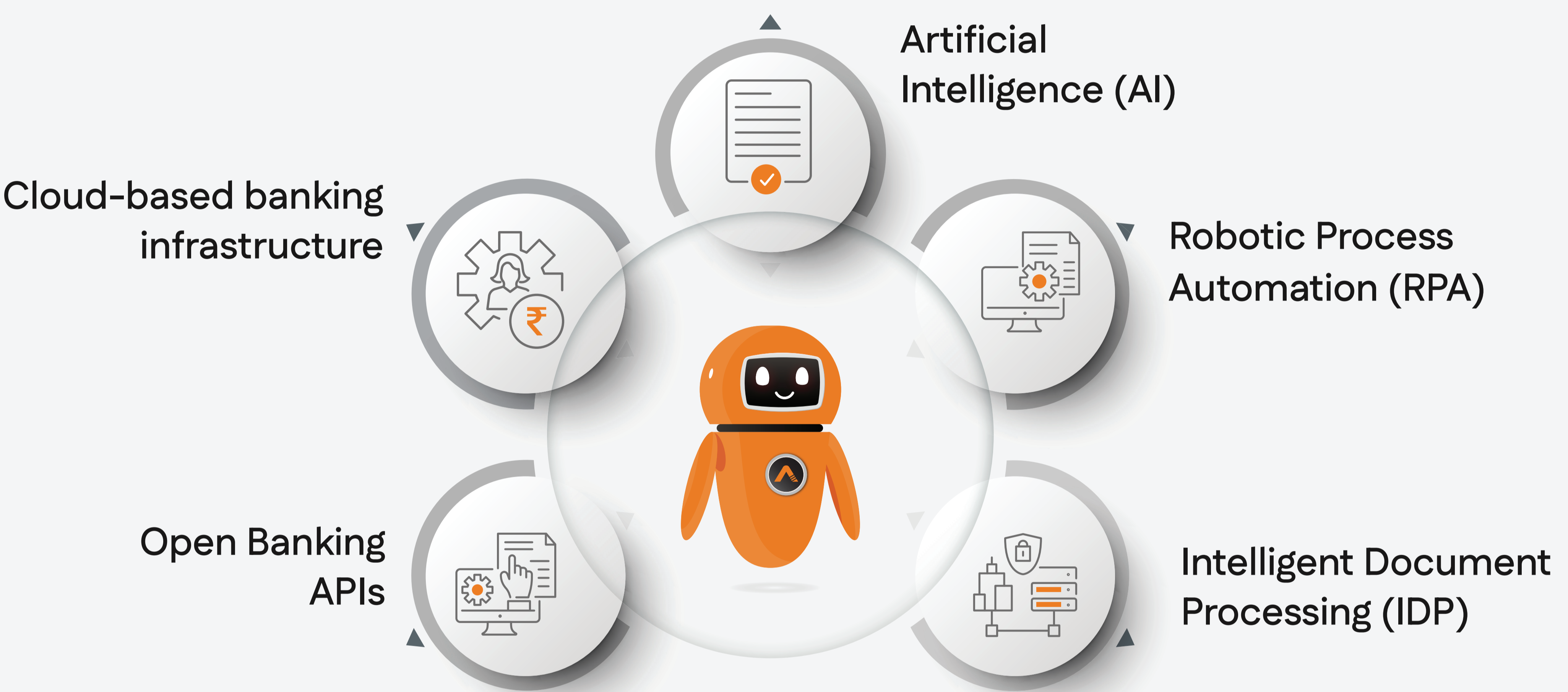


Customer experience is becoming the biggest differentiator

## UAE 2026 Banking Snapshot

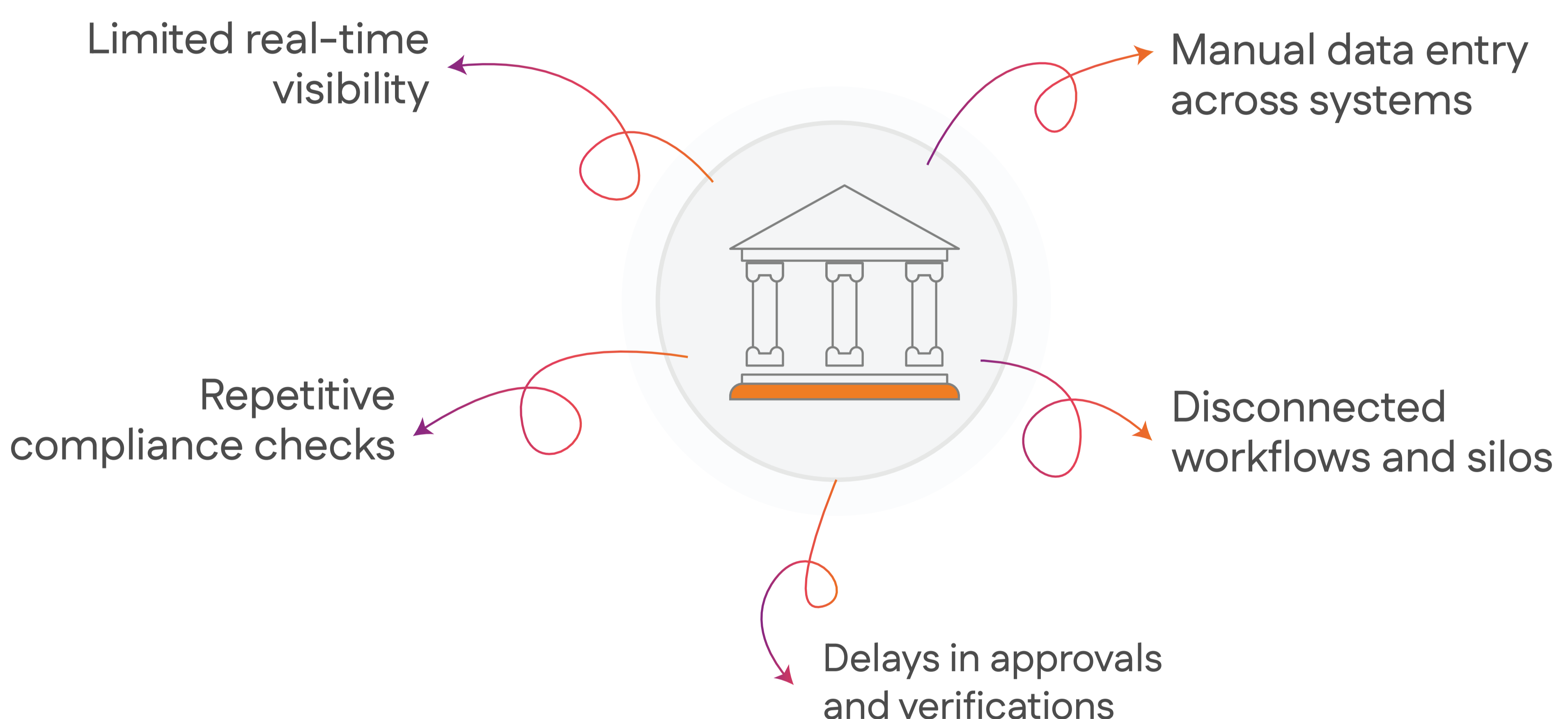
- » 78% of UAE customers demand instant, personalized services (PwC 2025 FinTech Survey).
- » Digital payments hit AED 1.2 trillion in 2025 (Central Bank of UAE).
- » 92% of UAE banks adopt cloud infrastructure by 2026 (McKinsey).
- » Agentic AI to drive \$2.5B in efficiency gains by 2027 (Deloitte).
- » Silos cause 25% of operational delays in UAE banks (KPMG 2025 Efficiency Study).
- » Top performers achieve 40% cost savings via RPA + Agentic AI (Gartner 2026).
- » 65% of UAE banks piloting agentic AI for autonomous loan approvals, cutting processing time by 70% (Deloitte 2026 UAE Banking Report).

## Core Technologies Powering UAE Banking



Technology stack defines the speed of digital transformation

## Where Banks Lose Efficiency (Hidden Gaps)



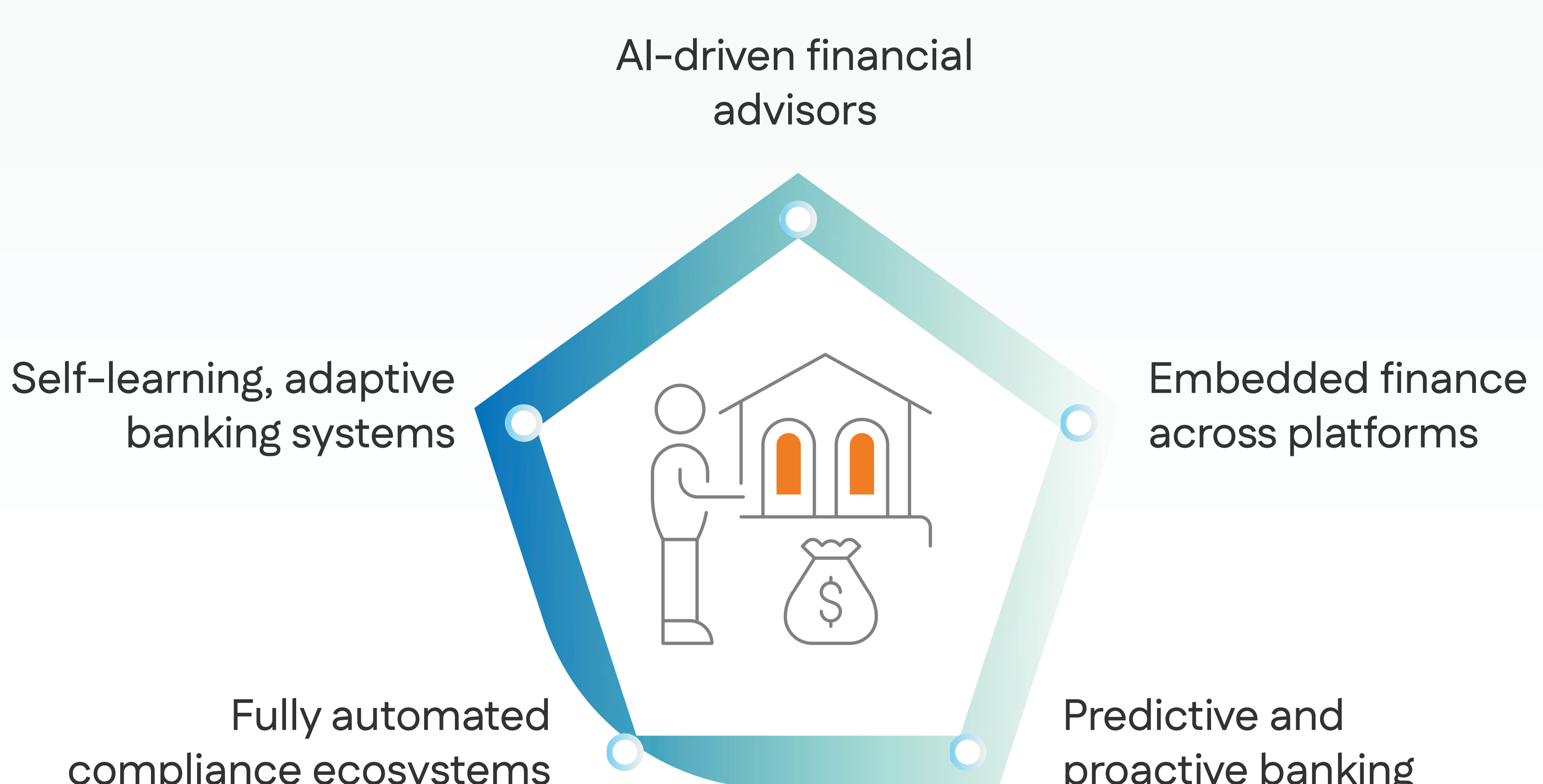
These gaps directly impact cost, speed, and customer experience

## What High-Performing Digital Banks Do Differently



Leaders focus on automation + intelligence, not just digitization

## The Next Big Shift in UAE Banking



The future is not just digital, it's intelligent and autonomous