(expleo)

The Future of Banking

Six top trends shaping
financial services

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The face of banking and financial services has changed, from onboarding to service delivery.

Customers are demanding faster and better services, while organisations are under pressure to improve efficiency. Organisations that adopt a more technology-centric approach to their business are proving to be more successful and competitive in today's market.

What should organisations focus on to remain relevant and successful in today's volatile and fast-moving environment?
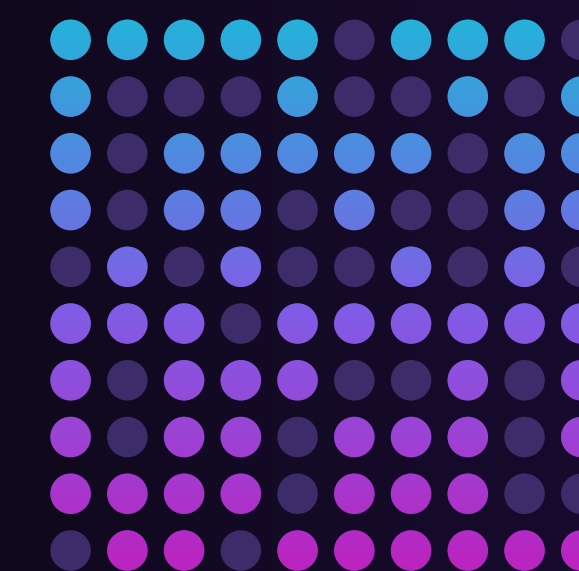
In this report, we explore what will drive the banking and financial services market of the future.

Figures from Expleo's Business Transformation Index 2023 (BTI 2023) show that:
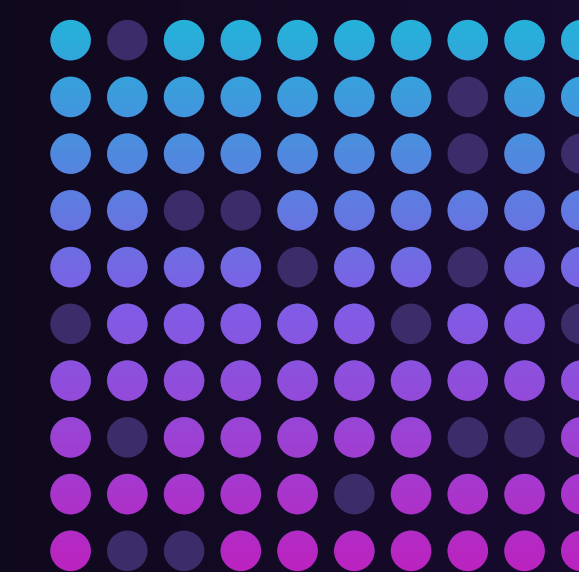
83%

of banks want their organisation to become more like a technology company in its approach to business.

67%

of banks believe that institutions with the greatest digital ambitions will have the best chance of success.

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Legacy Modernisation

From obsolete to agile

The mix of old and new in many institutions leads to a lack of digital consistency and thus to discontinuities in the process chain.

In the banking environment, in particular, it is still common for the entire portfolio to appear fully digital at the front end. However, once processes are initiated and customers start using services or products, legacy systems are often still working in the background, manually operated by bank employees.

Banks and financial services companies are often overburdened by their legacy systems[1]:

46% **of respondents cite outdated technical infrastructure and legacy systems as one of the biggest challenges to their business transformation.**

Modernisation is never complete

Modernising legacy applications or a mainframe is not just about replacing an old system with a new one and ticking off the project as complete.

The pace of software and hardware development is accelerating, so new systems should be designed from the outset as easily scalable and upgradeable components. The financial industry can no longer afford to treat technology infrastructure as a single, self-contained project.

It is time for sustainable, flexible and forward-looking planning to avoid the major drawbacks of legacy environments:

| No significant upgrades | Slow pace of innovation | Less and less skilled staff | Rising maintenance costs |

Thinking that technology alone will solve the modernisation challenge is a utopia. The longer banks wait to migrate to newer technologies, the greater the people, financial and business risks. Investing effort in modernising your mainframe is an intelligent and pressing move to avoid large legacy monoliths accumulating more and more spaghetti code that no specialists can clean up.

Valeria Bonaccorso
Head of Digital Sales, Expleo Belgium

How to turn the old into something new

There is no one-size-fits-all solution.

Every company uses different technologies and has its own processes. That is why customised modernisation plans and timelines are important.

Instead of completely replacing a legacy system in one 'big bang', individual platforms can be operated in parallel in several sub-projects. Regardless of the solution chosen, installing a new technology platform is only part of the project. The underlying processes and workflows also need to be modernised. The renewal of legacy systems is a task for the entire organisation and should be considered holistically.

Expleo's Legacy Modernisation Consulting works closely with all stakeholders across departments and projects to ensure the optimal modernisation path. A flexible and security-conscious approach is taken to implement the new systems, minimising risk while keeping the organisation open to future technological advances.

CASE STUDY

For one of the global fintech players, we supported a modernisation initiative to address core cybersecurity concerns across a portfolio of over 12 products. We successfully delivered this complex initiative with multiple technology stacks across 33 projects.

The results:

96,624 vulnerabilities have been remediated by Expleo throughout 1.5 years, with a team size of 200+

REST API modernisation using the latest technologies such as Spring Boot and associated libraries

Enabled go-/time-to-market by rapidly scaling high performance, high-capacity resources, increasing productivity and eliminating manual consolidation

Improved sustainable protection of core systems

Legacy modernisation opens up new ways and opportunities to deliver omni-channel banking, a better customer experience and greater flexibility, while optimising implementation costs.

Cloud Technology

Banking on the cloud

Banks can only innovate if they allow new thinking in their organisation.

Banks are wary of handing over responsibility. That is why they were initially more reluctant than other industries to adopt cloud infrastructures. However, new cloud technologies make it possible to retain control of data and applications while meeting all security and compliance requirements. Scepticism is misplaced. The cloud has successfully established itself in operational finance, ensuring smoother performance while achieving operational efficiencies.

The question is not if and when we will move to the cloud. The question is whether there will be areas of banking in the future that are not cloud-based.

Dinesh Mohan
Head of Digital Delivery & Operations, Expleo

This is also reflected in the BTI 2023[1]:

Banks consider the adoption of cloud infrastructure and platforms to be a top priority

44% 2022
55% 2023

Banks consider cloud-hosted business applications (SaaS) to be a top priority

40% 2022
50% 2023

Cloud technology gaining ground in banks

Gartner VP analyst Milind Govekar[1] backs up the BTI 2023[2] report with his analysis that there is no business strategy without a cloud strategy.

However, many discussions in boardrooms around the world still revolve around one critical aspect of cloud technology: Can organisations trust their most critical processes and information to remote technology? At Expleo, we have identified these risks and found ways to ensure secure and trusted operations for the banking and financial services industry.

> **New workloads deployed in a cloud-native environment will be ubiquitous, not just popular, and anything that is not cloud will be considered legacy.**
>
> **Milind Govekar, Gartner VP Analyst**

CASE STUDY

We helped one of our largest banking clients successfully migrate its infrastructure, hosted on the IBM Cloud, to the AWS Cloud for cross-functional applications available on mobile and web.

The results:

- Release time in production reduced from months to weeks; transaction load time reduced from **three minutes to milliseconds**

- Reduced time from development to production through automation and **100% test coverage**

- Auto-scaling of infrastructure to handle traffic from **500k to 1M** requests per day

- High infrastructure availability **(99.99%)** with AWS

1. https://www.gartner.com/en/newsroom/press-releases/2021-11-10-gartner-says-cloud-will-be-the-centerpiece-of-new-digital-experiences

2. https://expleo.com/bti-2023/

Why banks especially benefit from cloud technology

Better customer experience
as customers can access banking services anytime anywhere.

Optimised performance and costs
as scalable models help manage applications and can adapt and expand based on requirements. It eases deployments and gives more room for agility.

Faster transaction times
as new technology platforms process large amounts of data faster and reduce latency issues.

Regulatory compliance
as modern cloud platforms operate within the limits set by financial sector regulators.

Greater flexibility and scalability
as cloud platforms can be scaled up or down as needed.

DevOps
becomes part of the delivery process as cloud technology enables seamless deployment and helps organisations rapidly mature the way they bring products to market.

Greater control
as infrastructure investment becomes part of OpEx. Cloud hosting thus changes the total cost of ownership.

Increased security
compared to legacy on-premise systems.

Welcome to the future of your business

Moving to the cloud is essential for banks & financial services organisations.

It provides the ideal environment to respond to customer demands with greater agility, innovation and customisation. However, cloud migration is not without risk. But with good planning and experience, a migration project can be very successful.

Our cloud migration services span from assessment to operating a cloud infrastructure. These services include application portfolio analysis, finalising target operating models and cloud strategy (Rehost, Replatform, Repurpose and Refactor), cloud infrastructure design and support.

THE BEST WAY IS TO:

Prepare your data for migration and for use in new (and previously impossible) processes.

Develop your strategy early and involve an experienced partner with specific knowledge of your industry.

Identify the right applications for your cloud migration, as not all of your portfolio will be suitable.
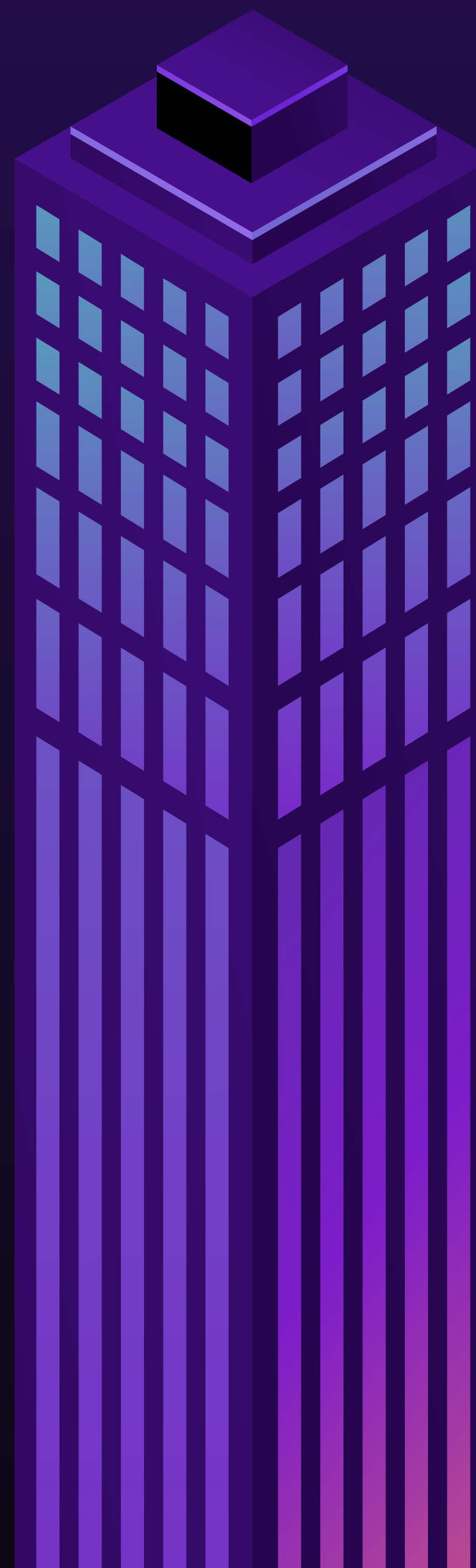
Agree on the resources required and secure the right skills, both internally and externally.

Ensure compliance with all regulatory requirements in all markets in which you operate.

Achieve company-wide understanding and use of a new IT ecosystem.

Security &
# Zero Trust

Better safe than sorry

Banks are under attack more than ever.

The need for robust cybersecurity measures in the banking and financial services sector is growing. This puts organisations under pressure to find the right strategy to protect their customers' sensitive information and financial assets.

Due to the expected number of attacks in this hostile environment and increased regulatory scrutiny, cyber resilience will in future be placed even higher on the agenda.

Large IT systems with globally distributed operations and functions complicate the situation. In addition, many financial institutions are accelerating cloud adoption to compete with fintechs and meet consumer demand for digital banking services. All this adds to the complexity and operational burden.
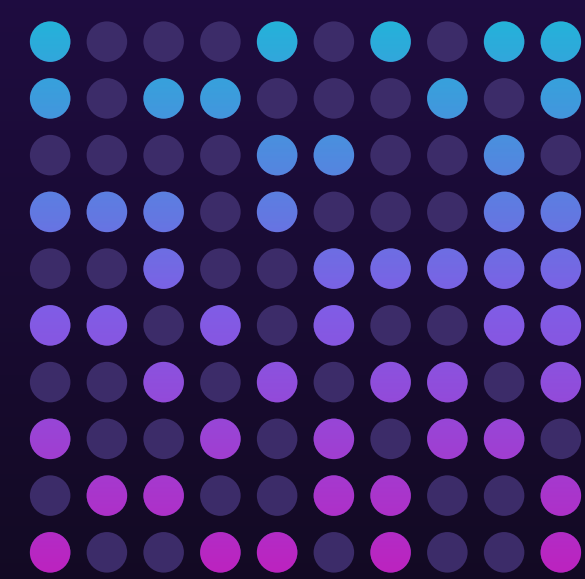
51%
of financial institutions expect their organisation to become the **victim of a cyber-attack** or data breach in the next 12 months.[1]
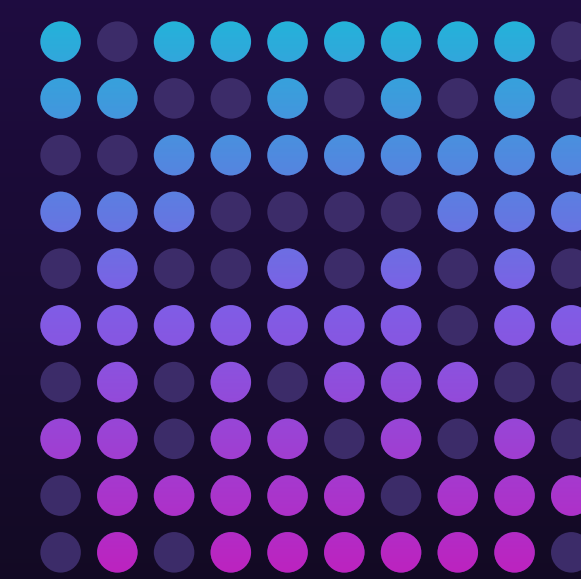
65%
of organisations believe that the hyper-connected and interdependent nature of emerging technologies places their organisation at **greater cybersecurity risk.**

Trust no one

Today's IT systems use a variety of security models. Zero Trust has proven to be particularly effective in the financial environment.

It is a security strategy with three guidelines that cover the key issues of control, access rights and cyber-attacks:

1 **Verify explicitly:** Always authenticate and authorise based on all available data points

2 **Use least privileged access:** Limit user access with Just In Time/Just Enough Access JIT/JEA, risk based adaptive polices, and data protection

3 **Assume breach:** Minimise blast radius for breaches and prevent lateral movement by segmenting access by network, user, devices and application awareness

In a Zero Trust architecture, security is broken down to the level of individual devices, rather than building a wall around the entire system as has been done in the past. In essence, this means that no user can access the data or get into the internal system without the right permissions, and anyone who tries will be detected and locked out.

In a Zero Trust model, access to resources is granted on need and explicit verification, rather than on the trustworthiness of the user or device. In addition, Zero Trust often involves continuous monitoring and verification of users and devices to ensure that they are still authorised to access the resources they are requesting. In this way, the security system meets one of the key requirements of financial institutions.

52% regard **cybersecurity as one of the main challenges** they are facing while **transforming their business.**[1]

How to implement Zero Trust

Implementing Zero Trust in a larger organisation involves a number of steps:

Deploy a Secure Access Service Edge (SASE) to unify the SD-WAN (Software-Defined Wide Area Network) and network security point solutions into a centralised, cloud-native service that integrates seamlessly with the existing network architecture.

Use micro-segmentation to divide security perimeters into smaller zones. This is necessary to define separate access to specific parts of the network, allowing the organisation to allow some users, applications or services access to certain relevant zones while restricting access to others.

Require users to use Multi-Factor Authentication (MFA) by including a knowledge factor (such as a PIN) and a possession factor (such as a card).

Implement the Principle of Least Privelege (PoLP) to limit user access and privileges to the minimum required to do their job. Users who need read-only access to certain documents should not have the right to modify or delete those files.

Do not trust devices that have not been vetted. With Zero Trust, all endpoint devices must be validated.

Zero Trust, with its 'Never Trust, Always Verify' ethos, revolutionises banking security by shifting from outdated perimeter-based models to airtight protections around individual users and transactions. By mitigating traditional security breaches, it enhances trust, confidence, and resilience within the banking ecosystem. Such an approach enables a true sectorial mind-shift for digital finance.

Thibault Griez
Innovation Director, Expleo Belgium

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Creating a safe space for you and your data

Zero Trust is a holistic security approach that encompasses all areas of an organisation.

Implementing a Zero Trust strategy is therefore not based on buying technical solutions. On the contrary, in most cases the necessary tools already exist in the organisation but are not sufficiently coordinated. Implementing a Zero Trust strategy is about aligning and synchronising existing (and, if necessary, new) tools and applications. At Expleo, we understand that the smooth implementation of a good security strategy is a business enabler, not a barrier.

From the start of the planning stage, we always ensure to:

1. Identify and involve all relevant stakeholders and network participants
2. Consider existing legacy applications and anticipate process changes
3. Ask not only "who needs access?" but also "how, when, where and why is access needed?" This may include software applications
4. Continuously monitor and fine-tune the system

CASE STUDY

One of Australia's leading health insurers wanted to ensure that its claims application was free of vulnerabilities and that its cyber security posture was compliant.

The following vulnerabilities were identified:

Cross-site scripting (XSS)
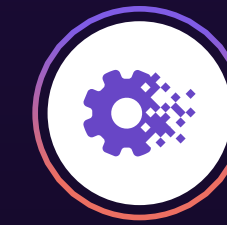
Clickjacking attack (UI redress attack)

Vulnerability in HTTP header (Server Header Information Disclosure)

Browser cache policy issues

Expleo made recommendations to implement proper client-side validation, X-frame option, cache policy in server response, content type in server response and remove server details from the response header to address and resolve the vulnerabilities.

RPA, IPA, Hyperautomation

Automating with intelligence

CASE STUDY

Robotic Process Automation (RPA), Intelligent Process Automation (IPA) and hyperautomation give organisations the ability to free up their employees time from repetitive and routine tasks.

Implementing RPA, IPA and hyperautomation enables you to automate processes from every part of your organisation. By combining your human and digital workforce, you can change how your people work and how you interact with your customers

The result: Streamlined processes, increased efficiency and better use of your data.

40% of companies in the financial services sector expect to rely increasingly on hyperautomation in the next 1-2 years.[1]

We developed an anti-money laundering solution using machine learning and RPA services for one of the largest banks in Southeast Asia. The solution consolidates and identifies Suspicious Transaction Records (STRs) from branch data, feeds the STRs into the various stages of the workflow and notifies risk teams. It also supports AML analytics to identify new patterns.

The results:

- Increased accuracy in identifying suspicious transactions

- Automated pattern analysis – a machine learning technique that uses a specific algorithm to study the pattern from a given data deriving learnings and inference

- Increased productivity due to eliminated manual consolidation

- 24/7 real-time transactions processing with customised summary report

Hyperautomation is a new way of thinking about how businesses deploy digital solutions – an all-encompassing, foundational concept that integrates all the technology solutions and platforms of the business[1].

Simply, it has the ability to change how we operate for the better. While AI, automation and other digital technologies are running, connecting platforms, processes and people across your business, your teams are focused on business-critical tasks or face-to-face meetings with clients. The transformational power of hyperautomation embeds the principle of innovation in your business, ensuring you stay competitive into the future.

Intelligent automation, deployed at scale across your entire organisation, has the ability to transform your operations and ensure you stay competitive and compliant as we move through this time of disruption.

**Rebecca Keenan,
Global Head of Intelligent Automation, Expleo**

An efficiency boost for the industry

What financial organisations say[2]:

83%

81%
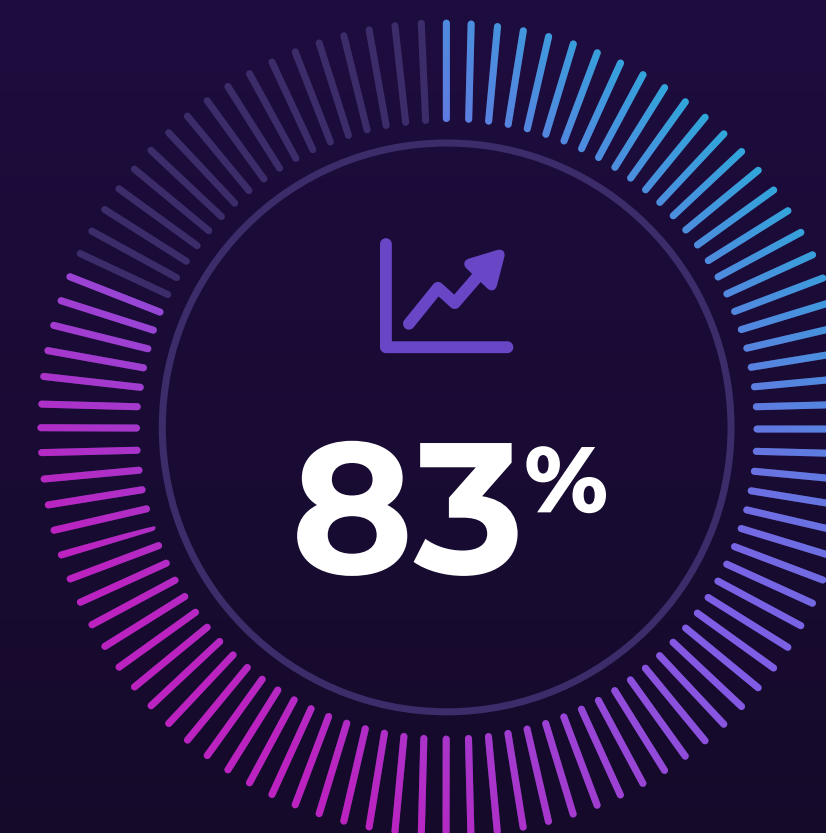
Hyperautomation can help our organisation achieve transformational, not just incremental, efficiencies.
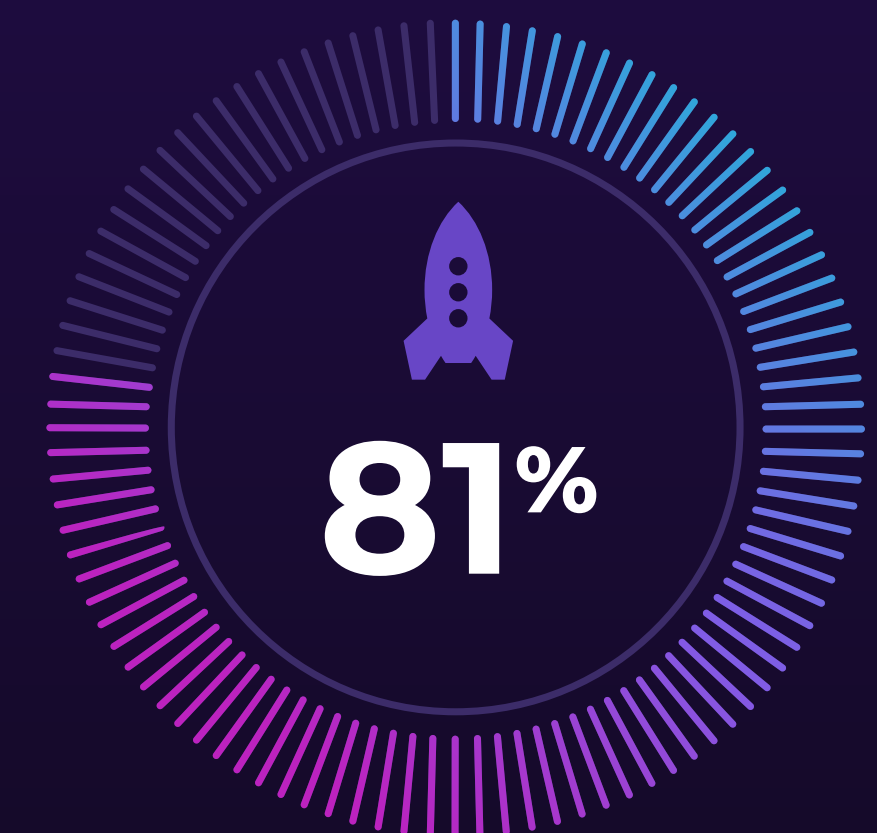
Hyperautomation frees up our people to spend time on value-added activities that require creativity, ingenuity and problem solving.

1. Read our Hyperautomation report for more on this topic: https://expleo.to/3rbeFP5
2. https://expleo.com/bti-2023/

Filling the skills gap with hyperautomation

Hyperautomation is a key solution to tackle one of the biggest challenges the industry is facing: skills shortage.

The absence of well-trained staff within the industry is getting worse. Increasingly, shortages must be filled on an ad hoc basis.

> Embracing automation is non-negotiable in addressing the skills shortage in today's rapidly evolving workforce. By harnessing the power of digital technology, we unlock new possibilities to augment human capabilities, streamline processes, and bridge the gaps created by the shortage of skilled professionals. Automation not only alleviates the burden on limited human resources but also enables organizations to maximise efficiency, innovate faster, and adapt to the ever-changing demands of a dynamic marketplace.
>
> **Rebecca Keenan,**
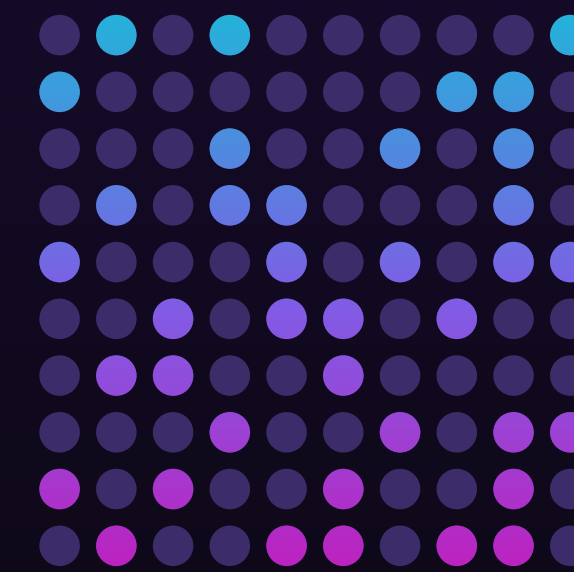> **Global Head of Intelligent Automation, Expleo**

One thing is clear:

in the future, the financial services sector will need to rely more heavily on digital tools to compensate for the shortage of skilled labour:[1]
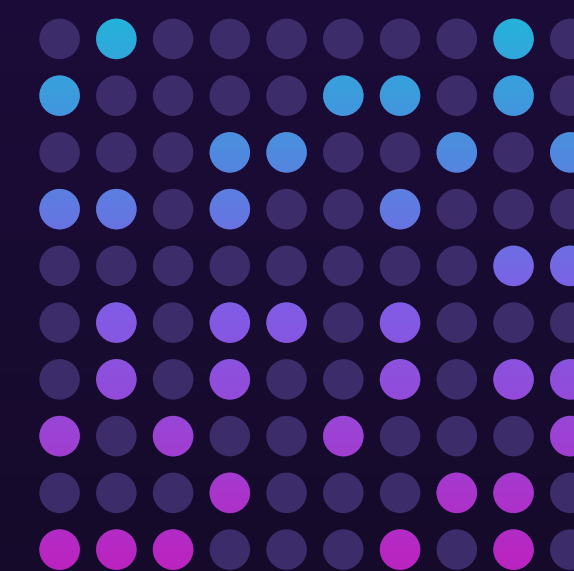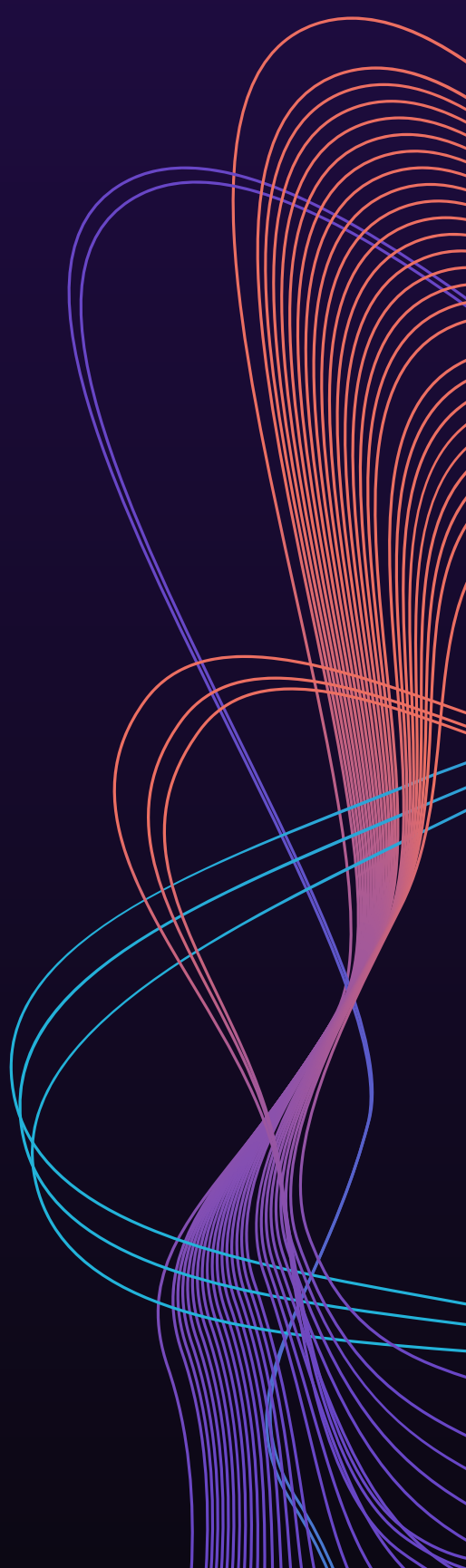
37%
of financial firms are **considering greater use of automation and AI** to reduce staffing requirements.

38%
are considering the use of **hyperautomation to address bottlenecks.**

Solving problems, the smart way

Automation programs are integral to your ability to stay competitive in today's market, while also staying compliant and getting the best out of your people. You must view them as a company wide transformation programme and avoid only having siloed successes.

The core elements for delivering hyperautomation success

Data

Data lies at the root of all automation-driven initiatives.

Hyperautomation delivers the most transformative results with access to complete, current and correct data sets.

Automation Technologies

Data 'feeds' hyperautomation. But automation technologies are the enablers that connect that data with applications to unlock maximum value and scale solutions.

Strategy

Hyperautomation demands an objective re-evaluation of end-to-end processes, business practices and technology investments.

A clear, long-term vision is required for this journey, but obstacles and pain points are to be expected along the way.

Culture

Adoption of hyperautomation must start from the top. The culture should be defined by leaders to encourage employee engagement throughout the process to ensure success.

Ongoing commitment, everyday collaboration and open and honest communication are vital.

Process

Culture may be the foundation of hyperautomation success, but it's little without comprehensive processes and protocols.

These must be tangible and clearly defined with an acceptance that they'll likely evolve over time.

People

Hyperautomation requires employee buy-in and commitment. The transition to full automation needs to happen with the needs and skills of employees in mind.

An informed, engaged and empowered digitally-enabled workforce is paramount to success.
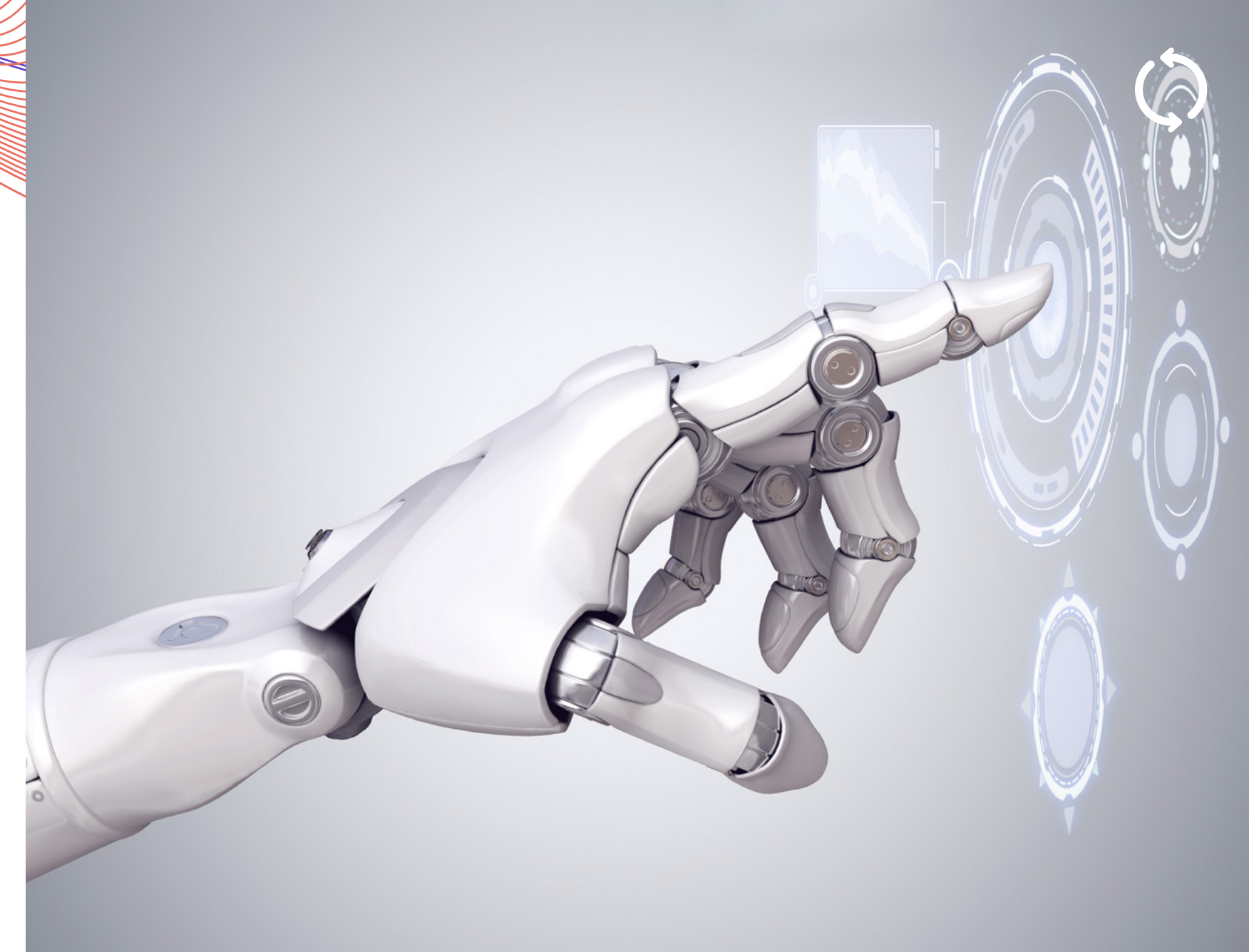
Expleo provides direction and control for both strategic and delivery services, enabling you to make informed decisions about which processes to automate so that the overall solution delivers the best results for the business.

By combining a clearly defined strategy, rich data, the right technology platforms and ensuring engagement across all levels of the organisation, you can intelligently automate at scale – solving today's problems, while creating tomorrow's workplace.
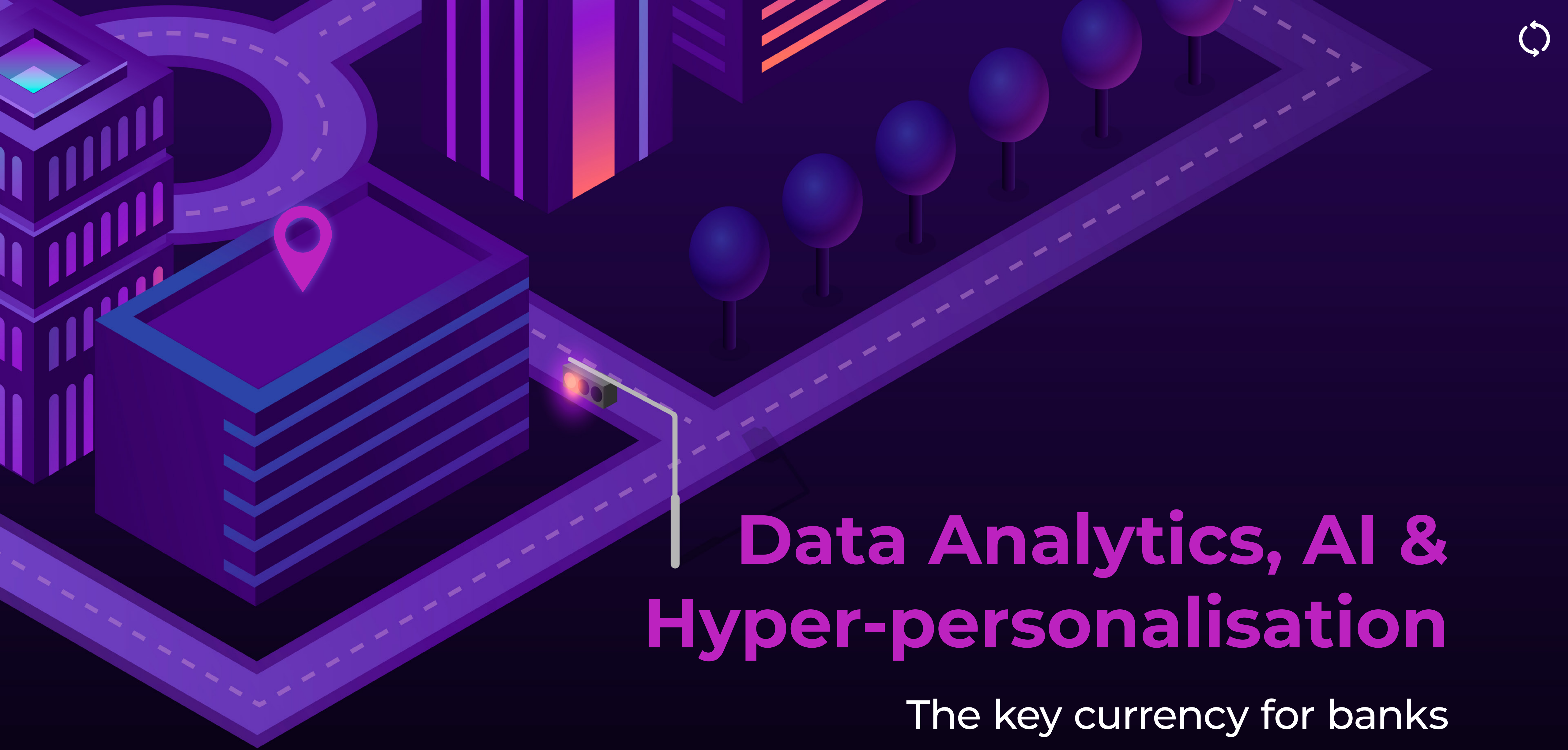
Data Analytics, AI & Hyper-personalisation

The key currency for banks

Data is at the heart of the digital transformation

Recent years have seen a fundamental shift in the way organisations collect, store and process data, and the conclusions they draw from it. This has opened the door to a profound change in the industry:

Automating processes and customer interactions

Reducing operational costs

Meeting regulatory requirements and helping to detect fraud

Introducing digital business models

Enabling greater personalisation of product portfolios

Improving decision support for customers and employees

Automated data analysis and processing is a key focus for banks and financial services companies:

39%

of BTI 2023[1] financial sector respondents expect to add Machine Learning (ML) and Artificial Intelligence (AI) to their organisation's transformation plans over the next 1-2 years.

Using data, not just collecting it

Comprehensive data preparation and processing is fundamental to a business-driven data strategy.

Unlike humans, machines leverage increasing amounts of information. Hence, the greater the information available, the more optimal the results. The data strategy that a bank implements should take this into account, as the BTI 2023[1] shows.

> **Data will drive and control our future business decisions. Transforming data into information and turning information into insight will become the most valuable outcome of future organizations. To get the most value-add from data, we need to decouple the 'I' from the 'T' and manage information and technology as separate assets.**
>
> **Luca Stassar**
> **Head of Banking, Financial Services & Insurance, Expleo Technology Germany**

The **BIGGEST CHALLENGES** for the use of data in financial organisations[1]

- Data governance and control — **59%**
- Keeping data up-to-date — **64%**
- Sharing of data between systems and departments — **63%**
- Data accuracy — **67%**
- Making full use of AI and machine learning — **69%**
- Using data to create new revenue-generating services — **65%**
- Data science / analytics skills — **63%**
- Linking data and insights to business strategy — **62%**

AI and data analytics will fundamentally change the banking world of tomorrow

One of the most important customer interaction points, and where AI becomes truly tangible to the customer, is the chatbot. Modern conversational chatbots will lead to a revolution in communication, as these machines differ from traditional FAQ-based bots in that customers can formulate their questions in descriptive terms. The AI-powered chatbot understands the query and responds accordingly. Thanks to a range of new off-the-shelf products, customised solutions can be developed quickly and efficiently using open-source technologies.

Banking chatbots outperform human operators in terms of speed, precision, and seamless automation, driving enhanced efficiency and cost reduction. A new generation of bots is also capable of providing tailored financial advice.

CASE STUDY

We helped one of the world's largest fintechs build data models to interpret and present to a non-technical audience.

To do this, Expleo built a data pipeline that uses big data systems to prepare, cleanse and transform data. It also enabled the automation of repeatable analysis and the creation of self-service tools for business users.

The results:

Delivery of insights through statistical, algorithmic, mining and visualisation techniques

Innovative ways to solve business problems by leveraging fintech data and analytics through ML and DL techniques

Generated reports and deeper insights at the aggregate level, as well as at model level

Understanding banking is key

The best way to implement an AI strategy is to take a targeted, organisation-specific approach with deep domain understanding, practical solutions across multiple platforms and a network of niche partners.

Working with experienced partners brings many advantages, as AI is a complex technology that touches all processes and departments of a company.

Projects need to be planned to

- **a strict timeline**
- **flexibility and multi-functionality,** so that AI is not deployed in a silo,
- **transparency,** so that the bank can understand the AI's decisions
- **efficiency,** so that the bank reaps the financial benefits

Expleo brings with it a **deep understanding of the technologies, their capabilities and their limitations** within the highly regulated financial services industry to help banks realise the potential of AI.

The benefits:
Your organisation will increase customer satisfaction, improve efficiency, comply with regulatory requirements and become more competitive in a market that is being transformed by fintechs and bigtechs.

Digital Revolution

Join the digital revolution anytime, anywhere
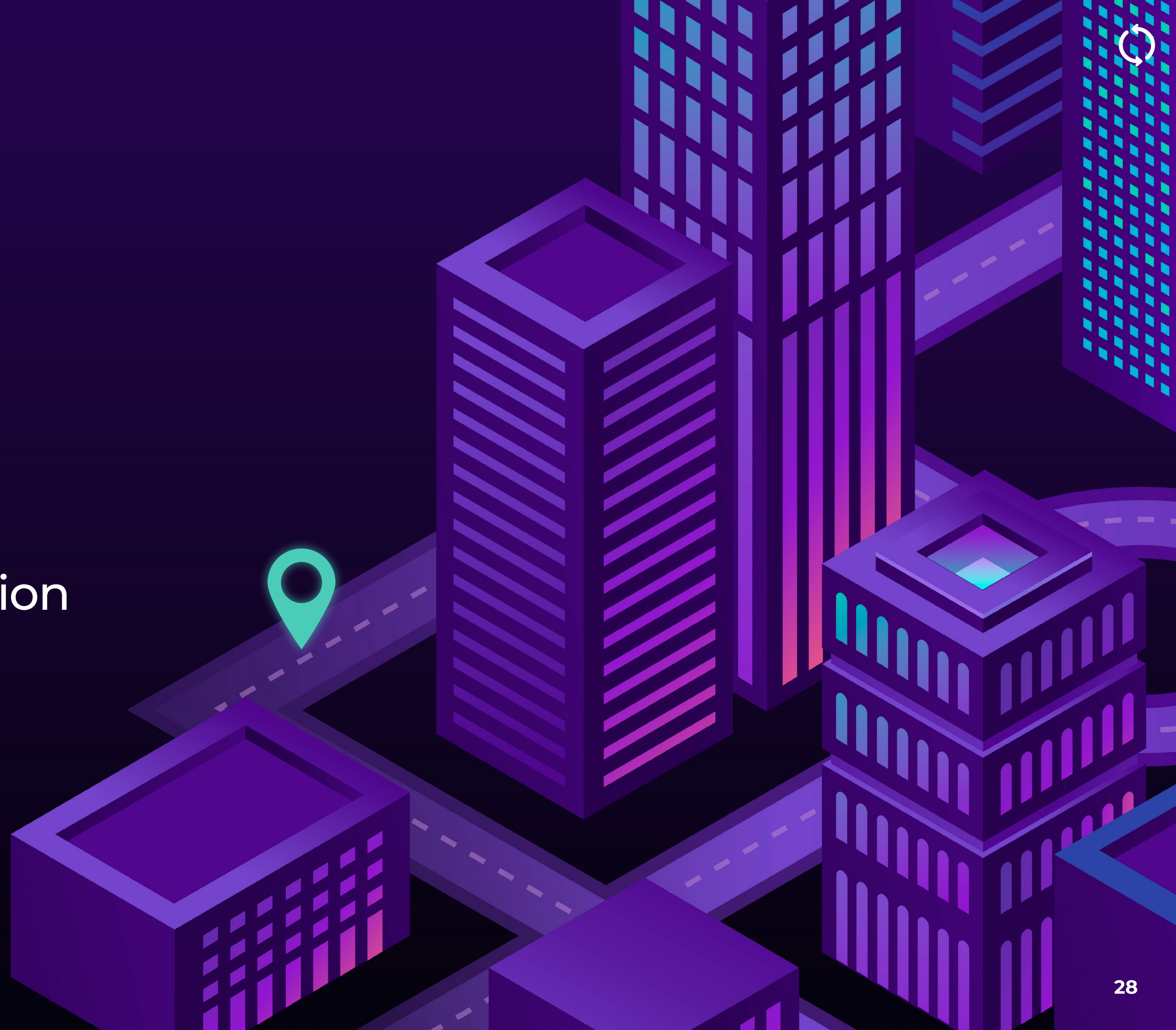
Banking customers increasingly expect services and products that are tailored to their needs, fast and intuitive. They want **anytime, anywhere** services. The key to meeting this challenge is the **digital revolution.**

The BTI 2023[1] shows that organisations need to meet these growing demands:

- Banks and other financial services companies have recognised new customer needs and implemented systems that fit seamlessly into this modern lifestyle.

- Newly designed systems can handle this seamless journey through life and deliver prompt service.

To achieve these goals:

58%

of financial services companies are currently focused on developing their digital strategy.[1]

Designing tomorrow's bank today

For the digital revolution to fully take hold in the world of Financial Services, companies need to be open to innovation. New products like super-apps are leading the way.

A one-stop shop for all financial needs
Super-apps are digital ecosystems of products and services housed under a single application and unified user experience. The direct integration of accounts, deposits and savings schemes with different service offerings and a consistent UX in a single app allows the user to access a wealth of features easily and efficiently.

This marketplace of services and offerings goes beyond the traditional banking product portfolio. Companies benefit from improved customer loyalty and satisfaction, as well as increased brand awareness and visibility.

This is urgently needed because, according to BTI 2023[1], banks are still missing out on too many opportunities:

68%

admit to **insufficient use and adoption** of new digital solutions.

67%

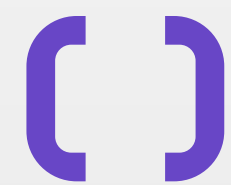**face barriers** to adopting a digital-first mindset internally.

A new mindset for banks

Banks can only innovate if they allow new thinking in their organisation.

This is true at all levels and includes well-known concepts such as the magic triangle from the world of finance (profitability, liquidity and security).

> Digital technology in the financial services industry has transitioned from the backend to the forefront, from being an enabler to driving intelligent customer interactions. Adopting digital tools and means no longer remain an option but have become a must.
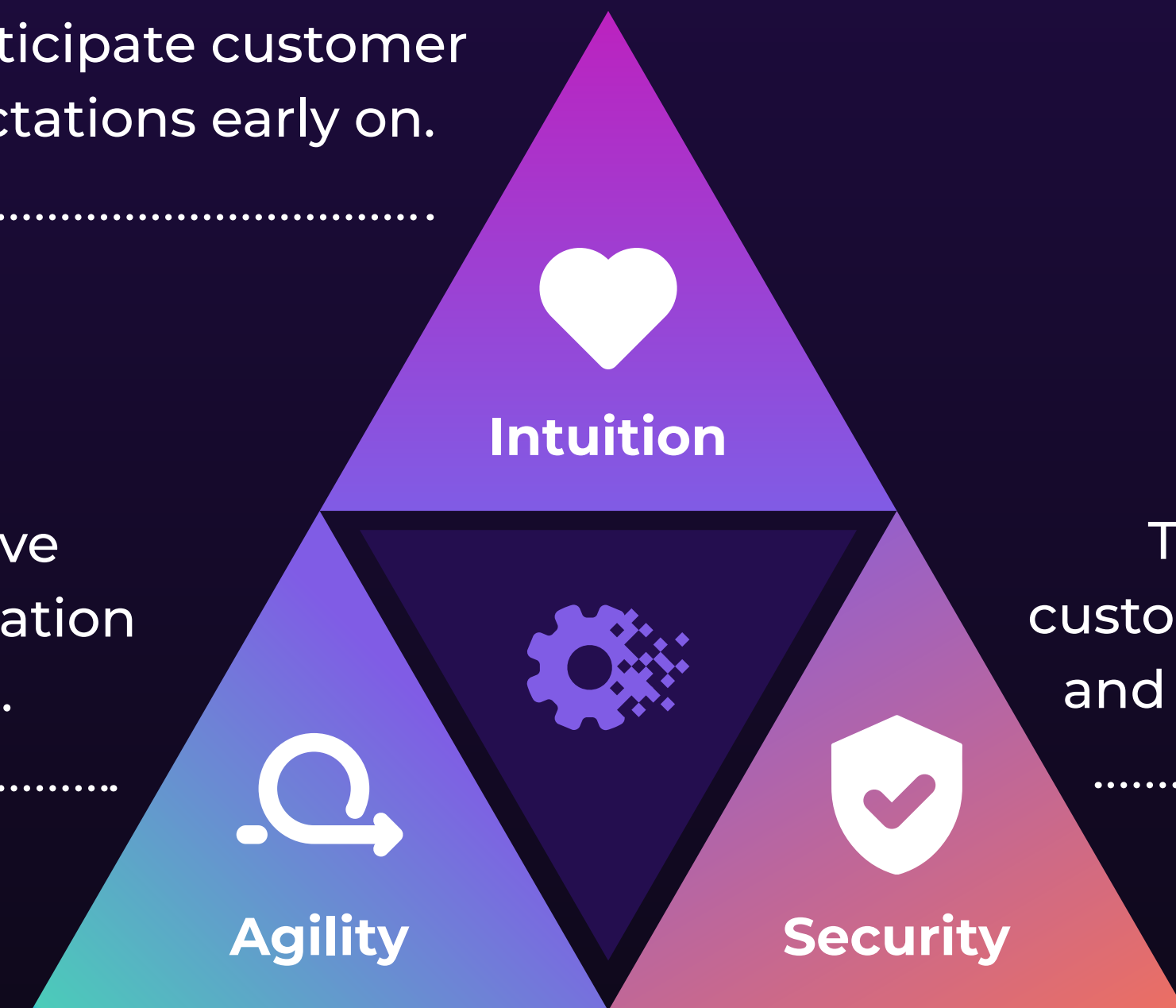>
> **Dinesh Mohan**
> **Head of Digital Delivery & Operations, Expleo**

IN THE FUTURE,
another magic triangle will be crucial for the industry:
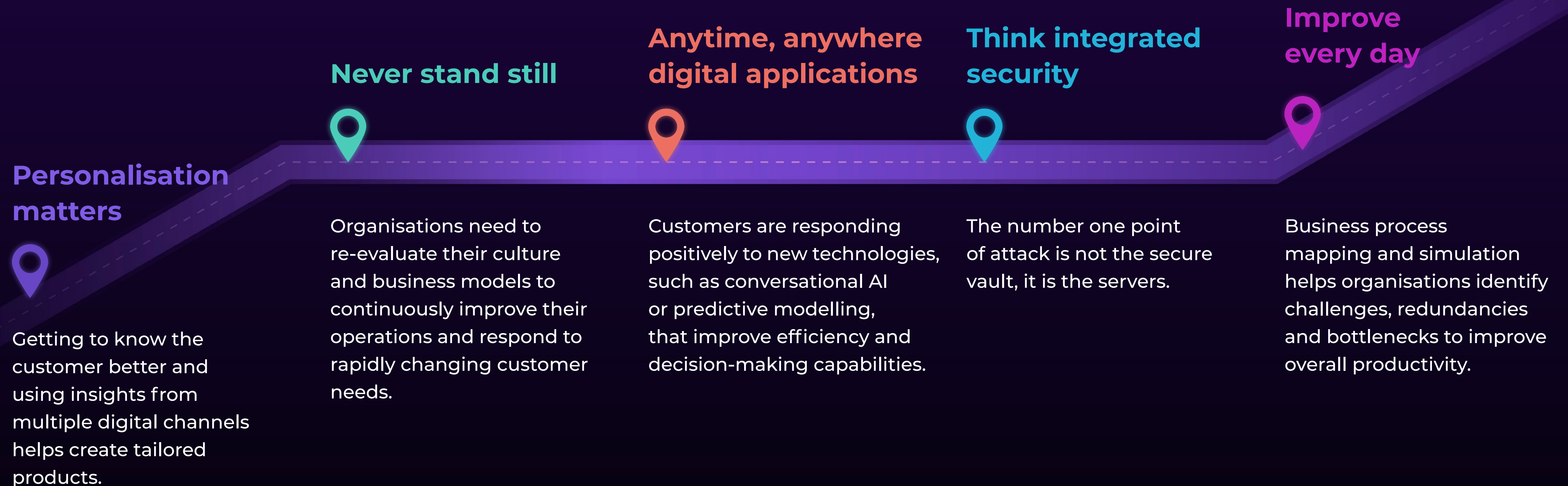
To anticipate customer expectations early on.

Intuition

To drive innovation faster.

To protect customer data and deposits.

Agility

Security

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The roadmap for the digital revolution

Is your organisation on track for this journey of fundamental change, or are there still too many untapped opportunities? Here are some milestones to consider:

Never stand still

Anytime, anywhere digital applications

Think integrated security

Improve every day

Personalisation matters

Getting to know the customer better and using insights from multiple digital channels helps create tailored products.

Organisations need to re-evaluate their culture and business models to continuously improve their operations and respond to rapidly changing customer needs.

Customers are responding positively to new technologies, such as conversational AI or predictive modelling, that improve efficiency and decision-making capabilities.

The number one point of attack is not the secure vault, it is the servers.

Business process mapping and simulation helps organisations identify challenges, redundancies and bottlenecks to improve overall productivity.

You have reached your destination

The best way to embrace the digital revolution is to take a step-by-step approach:

Improve existing ecosystems and redesign processes in a modular way. This ensures that change is continuous and does not disrupt ongoing operations.

The digital revolution is not about building the most complex and high-tech applications to serve niche markets. It is about **using technology to improve efficiency, service and human-machine interaction** – and to help organisations run more smoothly. Customer needs are at the heart of the integration of new technologies.

New technologies, such as hyperautomation methods or intelligent chatbot services, are not an end in themselves, but enhance the customer experience. If used correctly, the benefits of the digital revolution are here and now and can be huge for any organisation.

CASE STUDY

We helped a global leader in payment technology to quickly integrate new partner products and services into its app.

Following the lead of low-code platforms, Expleo developed a new architecture to add new products using configurable forms. These are rendered at runtime on client devices.

The results:

Integration of partner product services in the marketplace with minimal coding

A highly scalable microservice was built along with a modern AWS CI/CD pipeline

Development of an agnostic front-end framework that enabled simple user interface plug-ins for mobile phones, kiosks, websites and micro-ATMS

About the authors

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of Expleo & CEO of Expleo Solutions India

Balaji has been with the banking and payment card industry for over 16 years and with technology and process outsourcing for over a decade. In his current role, he looks after Expleo's expertise in the banking, financial services and insurance sector as well as Expleo's operation in Asia Pacific and MENA.
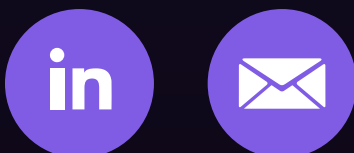
ANIL KHABIYA

Director – Head of Presales, Solutioning & Pricing
at Expleo

Anil has been with the BFSI industry, including banking, consulting and tech outsourcing, for over two decades. In his current role, he looks after Expleo's sales enablement function and is responsible for positioning our BFSI expertise with a compelling value proposition, robust solutions and competitive pricing.

Who we are

A global engineering, technology and consulting service provider, Expleo helps you achieve your ambitions and future-proof your business.
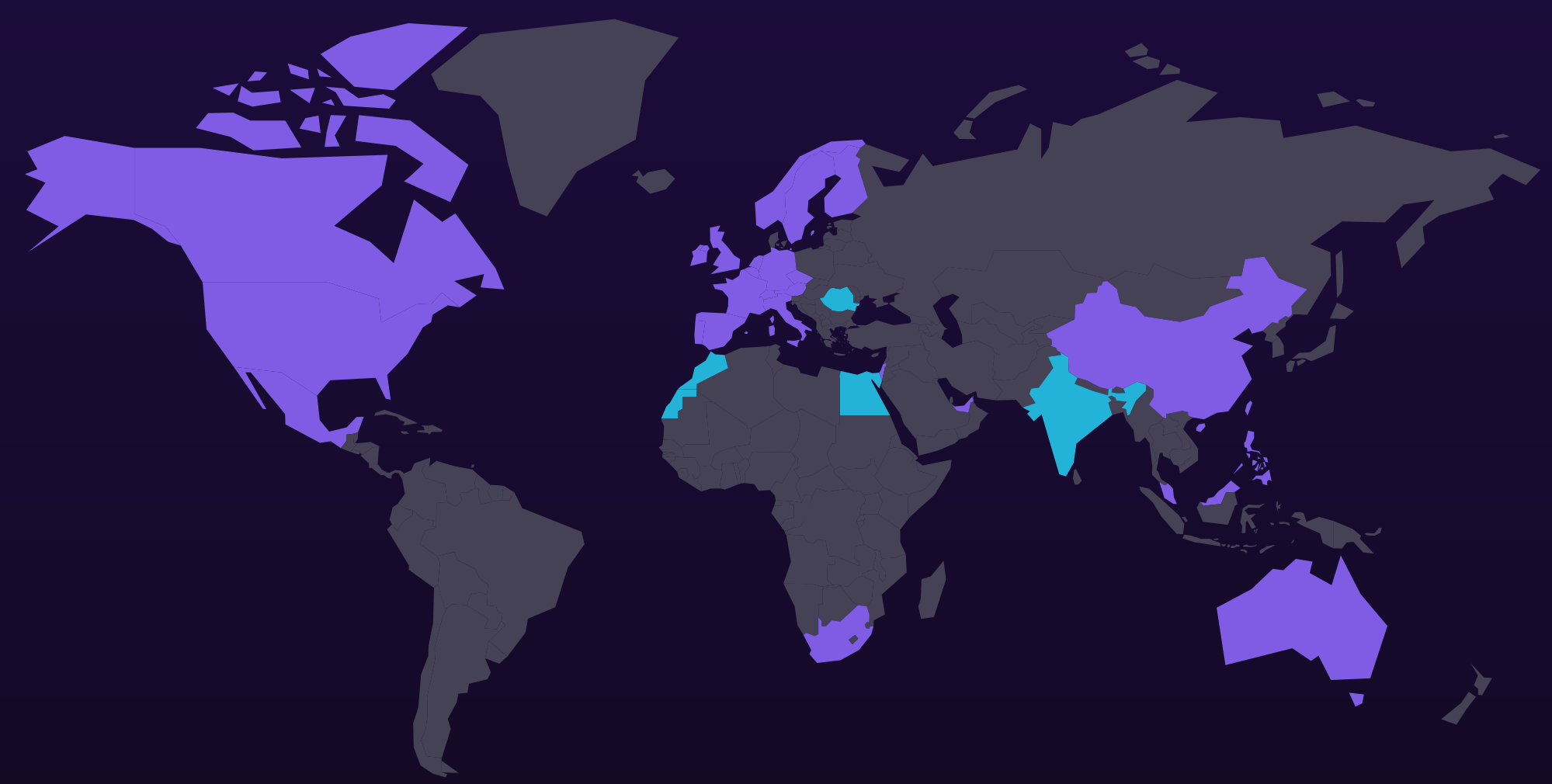
Offering a smart blend of bold thinking and reliable execution, we fast-track innovation through each step of your value chain, providing a wide range of services in Business Transformation, Operational Excellence and Customer Support.

We benefit from more than 40 years of experience developing complex products, optimising manufacturing processes, and ensuring the quality of information systems with leading organisations. Leveraging our deep sector knowledge and wide-ranging expertise in fields including AI engineering, digitalisation, hyperautomation, cybersecurity and data science, we help future-proof your business.

As a responsible and diverse organisation, Expleo is committed to doing business with integrity and working towards a more sustainable and secure society. Expleo boasts an extensive global footprint, powered by 17,000 highly-skilled experts delivering value in 30 countries and generating more than €1.3 billion in revenue.

For more information, visit **expleo.com**

Our global footprint – 30 countries

EUROPE

Austria	Netherlands
Belgium	Norway
Czech Republic	Portugal
Finland	Romania
France	Spain
Germany	Sweden
Ireland	Switzerland
Italy	United Kingdom

ASIA

China
India
Israel
Malaysia
Philippines
Singapore
UAE

NORTH AMERICA

Canada
Mexico
United States

OCEANIA

Australia

AFRICA

Egypt
Morocco
South Africa

10 excellence centres in 4 countries

INDIA

Bangalore
Chennai (2)
Coimbatore
Mumbai
Pune

MOROCCO

Tangier

EGYPT

Cairo

ROMANIA

Bucharest
Iasi

(expleo)

Think bold, act reliable