



The State of Process Orchestration in Banking and Insurance (2025)

Core Challenge:

Banking, financial services, and insurance organizations face a trifecta of legacy systems, cybersecurity threats, and regulatory complexity. While AI and automation are critical, **55%** of banks struggle with siloed AI platforms, and **85%** say process orchestration is non-negotiable to manage these risks.

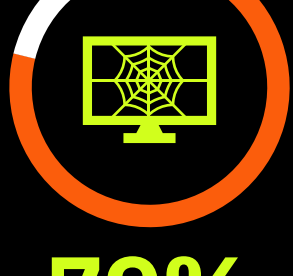
Introduction

Organizations must automate while avoiding complexity traps. AI & automation investments require process orchestration to deliver value.



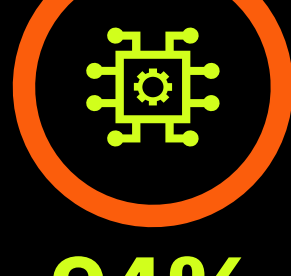
\$6.08M

Avg. cost of a data breach in BFSI.



79%

rely on outdated core systems



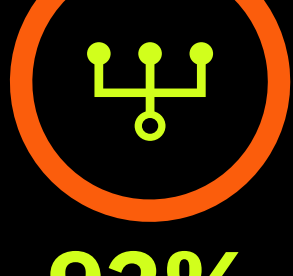
94%

say AI must be orchestrated to prevent chaos.

The Rise of Uncontrolled Complexity

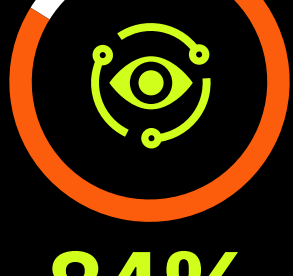
Companies struggle with API expansion, growing endpoints, and fragmented systems. Orchestration is key.

Increased process complexity requires seamless integration across customer journey



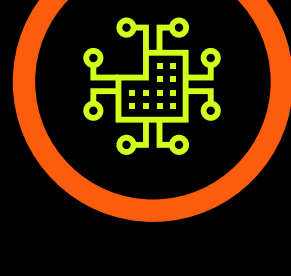
92%

volume and diversity of endpoints increasing exponentially



84%

struggle with endpoint growth, increasing the need for end-to-end visibility



51 components

avg. in banking, up 18%

AI: The Double-Edged Sword

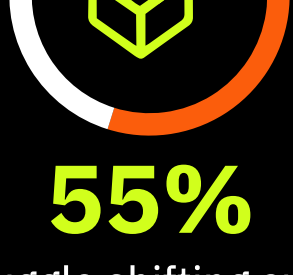
AI enhances operations but introduces compliance risks, complexity, and integration challenges.

Rapid AI adoption in silos increases risk



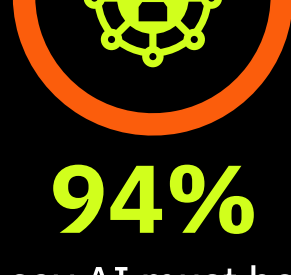
84%

state lack of transparency over AI applications and services increases regulatory risk



55%

struggle shifting away from entrenched monolithic platforms



94%

say AI must be orchestrated like any endpoint to improve customer and employee experiences

The Current State of Process Automation

Most companies have automated under 50% of their operations and struggle to scale.

True transformation requires orchestration for blending deterministic and ad hoc processes



31%

of banking processes are automated to levels between 51% to 75%



72%

plan on increasing automation investment in the coming year



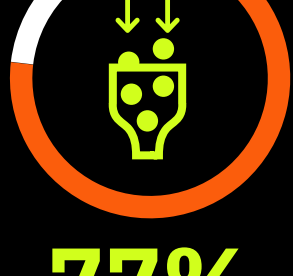
80%

of banks say their automation is becoming outdated

Business-IT Misalignment

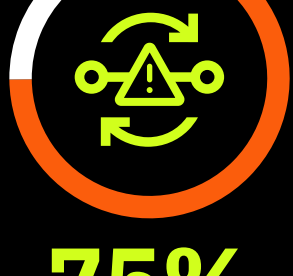
Lack of alignment delays automation efforts and AI integration.

Business and IT alignment is critical to operationalizing AI



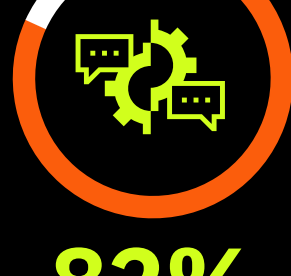
77%

indicate lengthy design and approval processes are major bottlenecks.



75%

of banks stated that legacy tech is keeping them from achieving hyperautomation, making it difficult to implement AI.



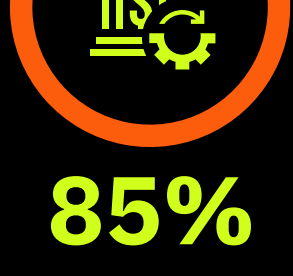
82%

report miscommunication results in incorrect implementations.

Process Orchestration as the Key to Hyperautomation

Companies recognize orchestration as essential for unlocking automation & AI benefits.

De-risk innovation requires a composable platform



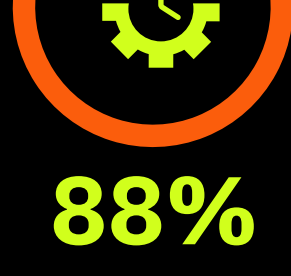
85%

say orchestration is critical for transformation, as AI cannot scale without it.



95%

state composable architecture that allows for flexibility in integrating best-of-breed solutions is very important.



88%

claim that hyperautomation cannot be achieved without process orchestration.

Future-Proof Your organization:

Adopt process orchestration to manage complexity, boost efficiency, and stay competitive in a rapidly evolving landscape.

[Read more](#)

About Camunda

Camunda enables organizations to orchestrate and automate processes across people, systems, and devices to continuously overcome complexity, increase efficiency, and fully operationalize AI. Built for business and IT, Camunda's leading orchestration and automation platform executes any process at the required speed and scale to remain competitive without compromising security, governance, or innovation. Over 700 companies across all industries, including Atlassian, ING, and Vodafone, trust Camunda with the design, orchestration, automation, and improvement of their business-critical processes to accelerate digital transformation.

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