

SWOT ANALYSIS

Core Digital Transformation for Retail Banking

Enterprise Architecture & Regulatory Compliance Initiative

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STRENGTHS	WEAKNESSES
<ul style="list-style-type: none">• Experienced DevOps team with CI/CD expertise• Strong CTO/CIO sponsorship ensuring executive alignment• Secured cloud partnerships with established vendors (AWS/Azure/GCP)• Existing regulatory compliance knowledge within the CCO team• Active stakeholder engagement across all business units	<ul style="list-style-type: none">• Legacy system integration risk with siloed databases• Skill silos across teams — limited cross-functional cloud expertise• Compliance complexity across KYC, AML, PCI-DSS, and GDPR simultaneously• Batch-processing architecture causing real-time data gaps• Potential resource constraints during peak business periods
OPPORTUNITIES	THREATS
<ul style="list-style-type: none">• Real-time banking capabilities to improve customer experience and NPS• Advanced fraud detection using AI/ML to reduce fraud losses• Regulatory technology (regtech) adoption to streamline compliance reporting• Competitive differentiation through faster onboarding and loan processing• Data-driven decision-making via centralized analytics dashboards	<ul style="list-style-type: none">• Third-party API dependencies creating SLA and integration risks• Fintech competition offering faster digital banking alternatives• Audit nonconformance risk during active system transition phases• Cybersecurity threats during cloud migration windows• Regulatory mandate changes that could invalidate compliance designs

SWOT Analysis Summary

Strategic Implications

Strengths → Opportunities (SO Strategy): Leverage the experienced DevOps team and cloud partnerships to accelerate real-time banking capabilities and fraud detection deployment, capitalising on the competitive advantage of faster time-to-market.

Strengths → Threats (ST Strategy): Utilise strong executive sponsorship and compliance expertise to proactively manage audit non-conformance risk and cybersecurity threats during migration, ensuring zero critical compliance findings.

Weaknesses → Opportunities (WO Strategy): Address skill silos through targeted training and regtech adoption to streamline compliance complexity, turning current weaknesses into operational efficiency gains post-transformation.

Weaknesses → Threats (WT Strategy): Implement phased migration with parallel-run validation and rigorous API dependency monitoring to mitigate the combined risk of legacy integration failures and third-party API outages.