



# The path to a Zero-Ops future

Transforming GCC banking through  
intelligent automation



**As banks confront the pressures of rising costs, legacy systems and manual processes, Zero Ops offers a powerful framework to drive productivity, agility and long-term resilience.**

In today's rapidly evolving financial landscape, banks are facing unprecedented challenges in maintaining operational efficiency while meeting escalating customer expectations. The concept of Zero Operations (or Zero Ops) is gaining renewed momentum as a transformative approach to address these challenges, leveraging cutting-edge technologies to streamline processes, reduce costs and enhance customer experiences.

This thought leadership explores the critical importance of Zero Ops in banking, its key drivers and its potential to reshape financial institutions in the GCC region. As technological innovations continue to redefine industry paradigms, Zero Ops stands out as a strategic framework for operational excellence, offering a pathway to sustainable growth and competitive advantage in a digital-first era.

## **The back-office challenge**

Financial institutions are grappling with numerous operational hurdles that impede efficiency and scalability. Legacy systems, manual processes and siloed workflows contribute to higher error rates, slower execution times and resource-intensive exception management.

**Additionally, the complexity of regulatory compliance further compounds these challenges, stretching resources, increasing operational risks and increased risk exposure.**



# 93%

Intend to embed GenAI into their technology platforms.

# 87%

Intend to embed GenAI into business processes.

# 81%

Intend to embed GenAI into their workforce and skills strategy.

## The promise of emerging technologies

With AI and Generative AI (GenAI) transforming the financial services sector, banks in the region now have access to innovative solutions that enhance efficiency, strengthen security and elevate the customer experience.

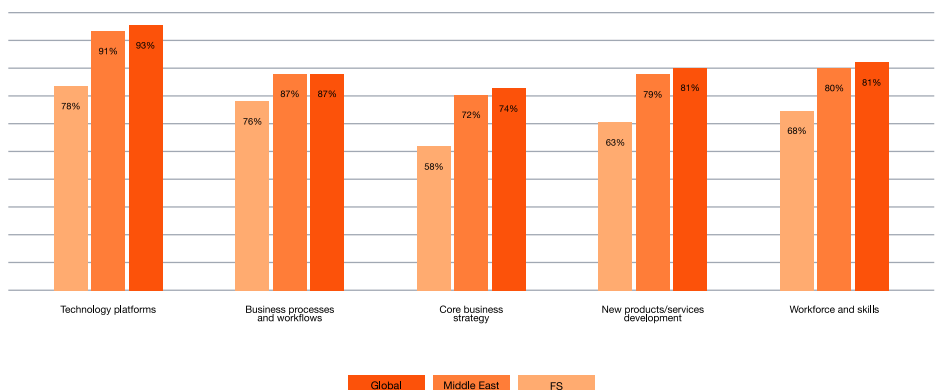
To stay competitive, it is crucial for financial institutions to fully harness the potential of these advanced technologies. According to our report, [Leveraging GenAI in banking](#), organisations need to establish customised strategies to become GenAI-ready.<sup>1</sup> This will require proper integration and alignment with existing business, digital transformation and cybersecurity strategies to bring the utmost value to the business, avoid operational disruption, and minimise risk. Findings from our latest Financial Services in the Middle East report,<sup>2</sup> based on PwC's 28th Annual Global CEO Survey, have indicated that 88% of financial services CEOs in the region have adopted GenAI in the past

12 months, with many planning to expand its integration over the next three years. Notably, 93% intend to embed GenAI into their technology platforms, 87% into business processes and 81% into their workforce and skills strategy. This widespread adoption indicates the growing recognition of AI's transformative impact on the industry and the strategic imperative for banks in the region to lead in its implementation.

To harness the full potential of intelligent automation solutions, banks must first embark on the foundational step of automating and digitising their processes. This transformation is the critical starting point for achieving Zero Ops, aligning with the reinvention agenda of financial services CEOs in the region. Over half of those we surveyed in our latest Financial Services report believe their company will not be economically viable within the next 10 years if it stays on its current path - higher than the global average of 42%.<sup>3</sup>

This highlights the urgent need for banks to embrace digital transformation and operational reinvention to secure long-term sustainability.

### Share of CEOs who plan to systematically integrate AI into their company to a large or very large extent in the next three years



## Making sense of Zero Ops

Zero Ops emerges as a powerful solution, promising to automate up to 90% of routine tasks.<sup>4</sup>

It enables straight-through processing (STP), improving data accuracy, reducing manual interventions and errors. This approach not only transforms operations into efficient, digital-first workflows but also enhances productivity and customer experience while ensuring compliance with evolving regulatory standards.

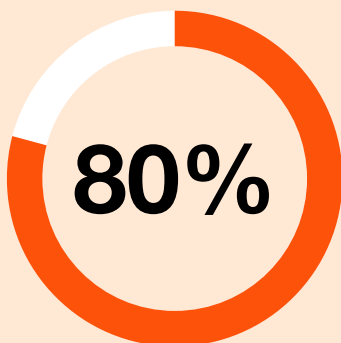
This concept goes beyond mere process improvement, envisioning a future where routine banking operations require minimal human intervention. By leveraging advanced technologies such as Robotic Process Automation (RPA), Artificial Intelligence (AI), and Machine Learning (ML), Zero Ops seeks to create a seamless, error-free operational environment.

In mature markets like the US and Europe, significant strides have been made towards this goal, with 80% of financial institutions already implementing RPA and 58% using AI technologies intelligent automation solutions in some capacity.<sup>5</sup>

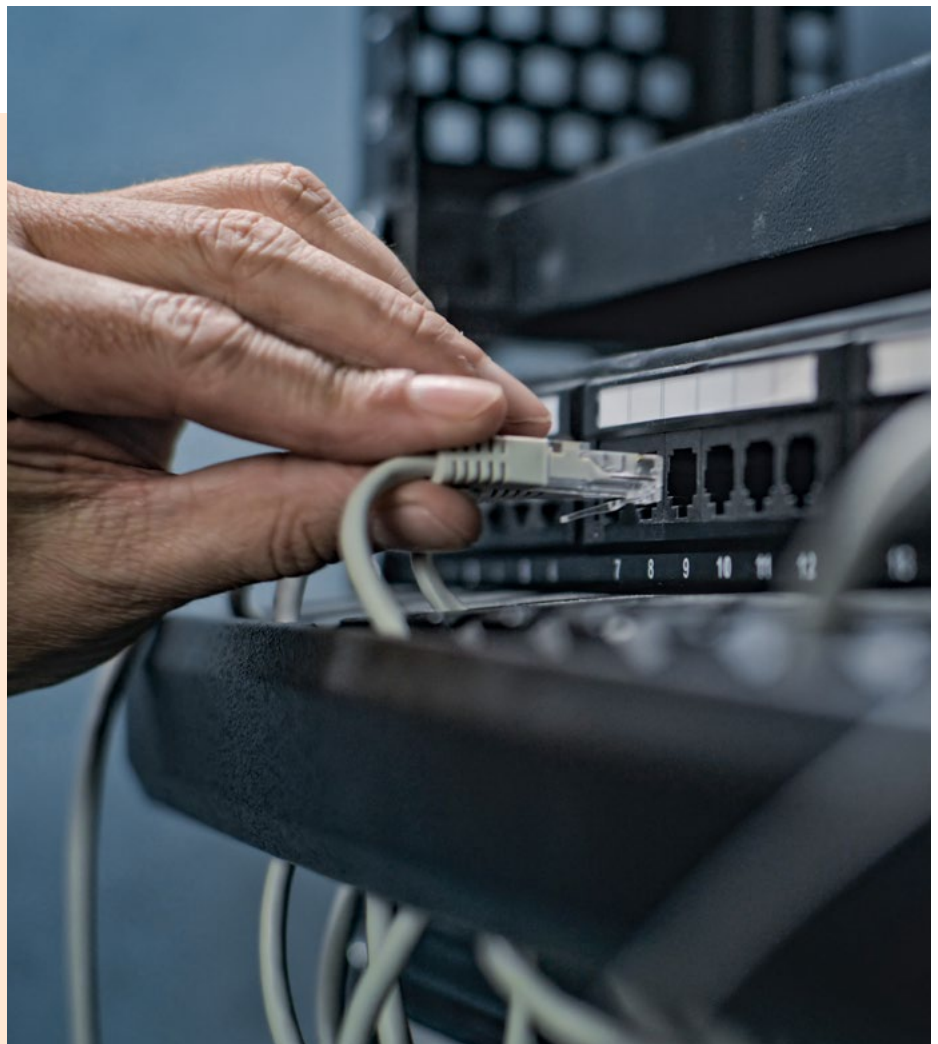
The Middle East is rapidly catching up, with over 60% of banks in the early stages of deploying automation tools.<sup>6</sup> This transition not only promises substantial cost reductions but also ensures enhanced compliance, reduced errors, and improved customer experiences through faster processing and decision-making.



of routine tasks are expected to be automated.



of financial institutions are already implementing RPA.





## Key drivers of change

The shift towards Zero Ops in GCC banking is driven by several factors.

### 1. Economic diversification

As GCC nations work to reduce oil dependence, efficient financial services are essential for economic growth, driven by strong government support. Initiatives like the UAE's National AI Strategy 2031 are accelerating this shift, fostering the adoption of emerging technologies and reinforcing the government's role as a key enabler in the region.

### 2. Global competitiveness

To attract international business and investment, GCC banks need to match global standards in operational efficiency.

### 3. Customer expectations

Tech-savvy customers demand faster, more personalised banking services.

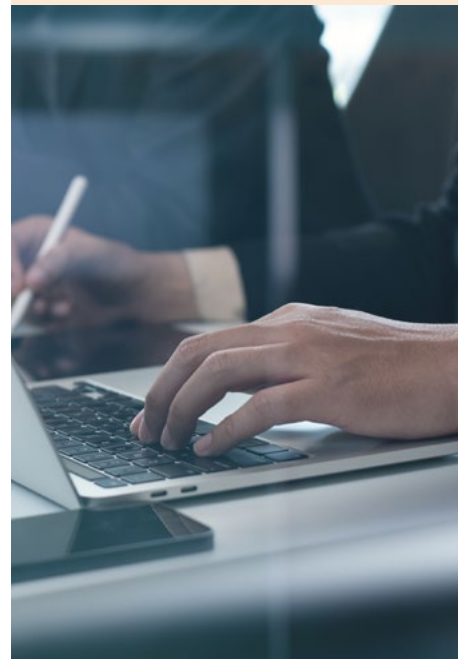


### 4. Cost pressures

In a dynamic interest rate environment, operational efficiency becomes key to maintaining profitability.

### 5. Regulatory compliance

Increasing regulatory scrutiny (for example, with more frequent updates to global and local regulations concerning data privacy, anti-money laundering (AML), know-your-customer (KYC), ESG disclosures, operational resilience) is leading to more sophisticated and automated compliance mechanisms directly into front- and mid-office systems.



### 6. Technological advancements

The maturation of AI, Machine Learning (ML), and cloud technologies make Zero Ops more achievable than ever.

### 7. Cultural shift

Employees are moving away from routine tasks and focusing more on high-value activities and problem-solving that drive innovation, as well as enhancing both employee and customer engagement.

## Benefits of Zero Ops

Implementing Zero Ops offers key enablers for Chief Operating Officers (COOs) in GCC banks to achieve their strategic targets. By leveraging automation and advanced technologies, Zero Ops creates significant operational efficiencies and positions banks to meet key performance metrics effectively.

### Operational efficiency

**1****Operational cost per transaction**

Automation reduces the need for manual labour and increases process efficiency, significantly lowering the cost of processing transactions and reducing operational overhead.

**2****Automation percentage**

Enables high levels of automation through technologies like Robotic Process Automation (RPA), AI, and ML, reducing manual intervention across various processes.

### Cost management

**1****Full-Time Equivalent (FTE) optimisation**

By eliminating repetitive manual tasks, Zero Ops allows employees to focus on strategic, value-added tasks such as innovation, customer experience, and business development.

**2****Cost-to-Income Ratio (CIR)**

Reduces manual, error-prone tasks through automation (RPA, AI, etc.), streamlining processes and cutting operational costs. By reducing inefficiencies and enhancing automation, the bank's operating expenses decrease while revenue remains steady or increases, improving the CIR.

**3****Future Proof growth**

Future-proof scalability is about building the capacity to grow without a matching increase in cost or complexity. It means putting the right foundations in place, automating repetitive tasks, improving how decisions are made, and designing processes that can evolve. For banks, this allows operations to expand and adapt without the need for constant reinvention or major cost increases.

## Service quality and customer experience

**1**

### Time-to-Resolution (TTR) for customer issues

Automation improves the speed at which customer issues are addressed by reducing manual hand-offs and enabling faster, AI-driven resolutions, improving TTR.

**2**

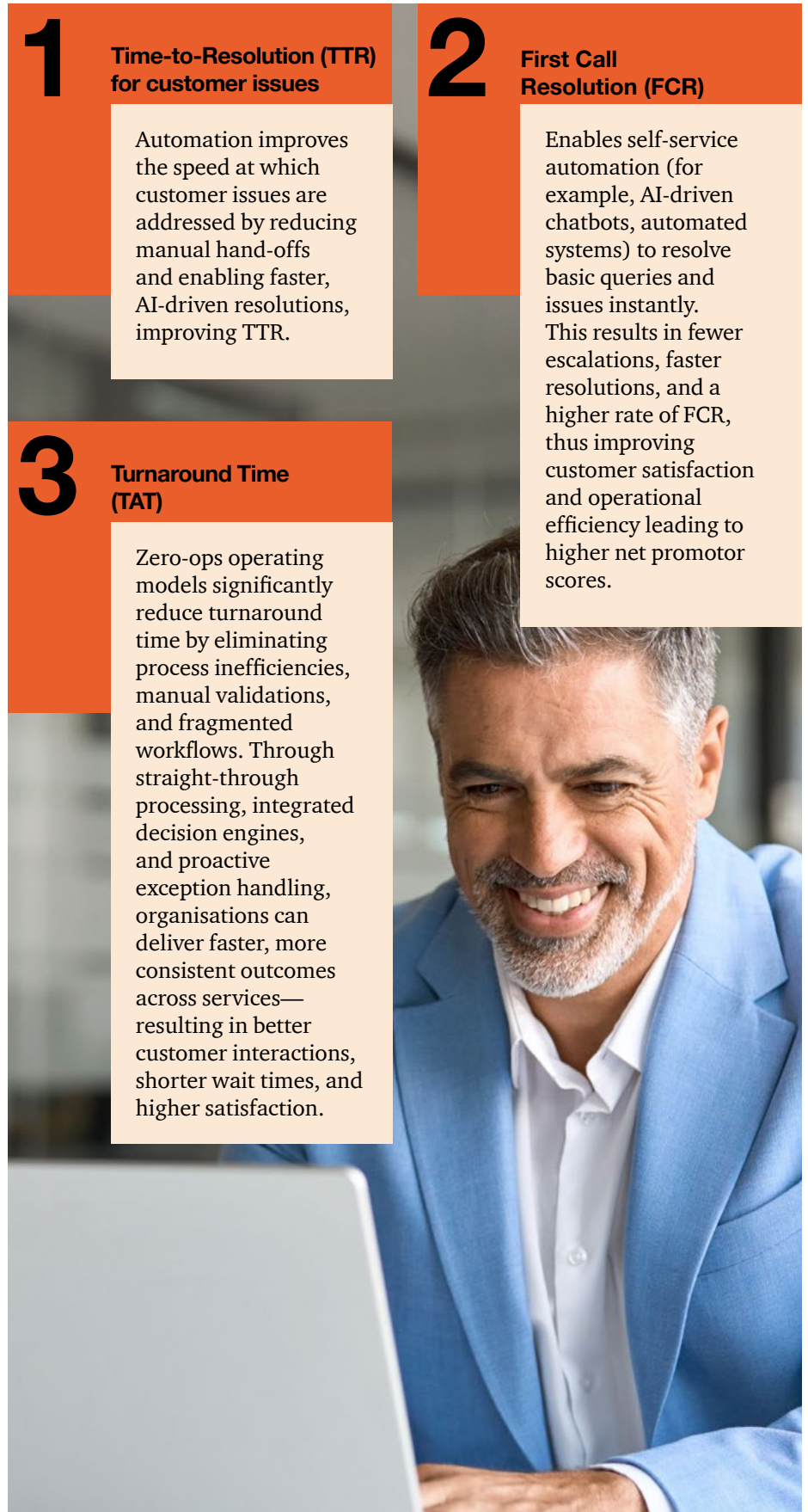
### First Call Resolution (FCR)

Enables self-service automation (for example, AI-driven chatbots, automated systems) to resolve basic queries and issues instantly. This results in fewer escalations, faster resolutions, and a higher rate of FCR, thus improving customer satisfaction and operational efficiency leading to higher net promoter scores.

**3**

### Turnaround Time (TAT)

Zero-ops operating models significantly reduce turnaround time by eliminating process inefficiencies, manual validations, and fragmented workflows. Through straight-through processing, integrated decision engines, and proactive exception handling, organisations can deliver faster, more consistent outcomes across services—resulting in better customer interactions, shorter wait times, and higher satisfaction.



## Key technologies enabling Zero Ops

The Zero Ops vision in GCC banking is powered by a suite of advanced technologies.

### Robotic Process Automation (RPA)

**1**

Automates repetitive, rule-based tasks across various banking operations.

### Intelligent Document Processing (IDP)

**2**

Allows for seamless processing of unstructured data, improving compliance, operational speed.

### Artificial Intelligence (AI) and Machine Learning (ML)

**3**

Enable cognitive capabilities for complex decision-making, fraud detection and predictive analytics.

### Natural Language Processing (NLP)

**4**

NLP in customer service applications (e.g., chatbots, virtual assistants) improves efficiency in handling customer queries, reducing the need for human agents.

### Digital Workflow Automation (DWA)

**5**

DWA integrates different processes across departments, ensuring smooth hand-offs between automated tasks and human intervention when necessary.

These technologies power Zero Ops by automating customer interactions and delivering effortless, 24/7 support. More than just automation, they ensure back-office operations run smoothly and in perfect sync - making Zero Ops a reality.



## Case study

**Re-engineering an efficient, future-ready operations model**

A leading financial institution faced operational inefficiencies, slow turnaround times and low straight-through processing (STP) rates, creating bottlenecks across key functions. The objective was clear - streamline operations, enhance efficiency and reduce manual intervention to optimise overall performance.

PwC Middle East partnered with the client to deploy intelligent automation solutions across their operations, implementing both internal and external integrations while optimising workflows through process mining and re-engineering.

By embracing strategic initiatives, the client achieved significant efficiency gains:

**Increase in automation levels across retail lending, corporate operations, and trade, reducing manual effort and improving process efficiency.**

**~60%**

**Boost in STP rates, enabling faster, more seamless processing for key products like personal finance and credit cards.**

**~40%**

**Full Time Equivalent optimisation, allowing the client to reallocate resources to higher-value initiatives while maintaining operational effectiveness.**

**~40%**

This transformation not only enhanced speed and accuracy but also elevated employee and customer experiences, creating a more efficient, engaging and responsive environment. As a result, the client is now positioned for long-term scalability and innovation, reinforcing a future-ready operations model.

## The roadmap to operations enabled by intelligent automation

Implementing a fit-for-purpose Zero-Operations model will drive end-to-end automation, reduce costs, enhance service quality, and ensure long-term sustainability.

### Future of Operations

Re-imagining the operating model with core principles enables seamless scalability, efficiency, and agility. Financial institutions can optimise costs, enhance service delivery, and stay competitive in an increasingly digital landscape.

## Core principles shaping Operations of Future Design Principles

### Platform Based Operating Model

Operations are built on a digital ecosystem that integrates technology, data, and processes to drive efficiency, agility, and scalability.

### Zero-Ops Approach

A next-gen operating model that eliminates manual effort through AI, automation, and self-optimising processes, creating a frictionless, autonomous operation with minimal human.

### Strategic Partnerships

Focus on outsourcing non-core functions to specialised providers, enhancing efficiency, scalability and cost optimisation.

### AI Driven Automation

Enables intelligent, self-optimising processes by leveraging AI, machine learning, and advanced analytics. This minimises manual intervention, enhances efficiency, reduces costs, and drives faster, data-driven decision-making.

### Integrated Ecosystems

Integrated ecosystems in future operations connect banks, fintechs, regulators, and service providers through seamless digital platforms.

## Technologies that augment human capabilities to enhance the organisation's overall operational excellence

	Overview	Business Value
<b>RPA</b>	Virtual workers for the bank that helps to automate rule-based repetitive tasks.	Save manual processing time and reduce errors.
<b>IDP</b>	Convert printed or handwritten text into digital format so that RPA can process it.	Digitisation of high and low quality structured document.
<b>NLP</b>	Natural language processing (NLP) to understand / analyse text or speech, enabling IDP solution to extract unstructured data.	Digitalisation of unstructured documents.
<b>Process Mining</b>	Identify inefficiencies, bottlenecks, and areas for improvement.	Continuous monitoring, cost saving and enhanced CX.
<b>GenAI</b>	Understand the context and meaning and generate summaries/ synthesise new content based on the user's requirements.	Advanced AI, faster document processing & lower operational cost.
<b>AgenticAI</b>	Enables autonomous decision-making, problem-solving, and task execution with minimal human input.	Automation of complex decision-making.

# Looking ahead

**The transition to Zero Operations represents a critical inflection point for GCC banks. As the region positions itself as a global financial hub, the adoption of Zero Ops is not merely an operational enhancement but a strategic imperative. The substantial benefits of increased efficiency, cost reduction, enhanced customer experience and amplified innovation potential significantly outweigh the implementation challenges. To maintain competitiveness in the rapidly evolving financial landscape, GCC banks must take immediate action:**

## Strategic imperatives

1. Formulate a comprehensive Zero Ops strategy that aligns seamlessly with overarching business objectives.
2. Allocate resources towards cutting-edge technologies and top-tier talent to drive this transformative initiative.
3. Cultivate an organisational culture that prioritises innovation and continuous improvement.
4. Proactively engage with regulatory bodies to foster an environment conducive to technological advancement.

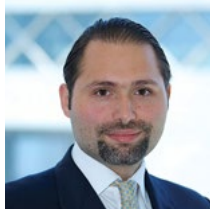
## Activities

1. Conduct a thorough assessment of current operational processes and identify areas prime for Zero Ops implementation.
2. Develop a detailed roadmap for Zero Ops transformation, complete with quarterly milestones and key performance indicators.
3. Initiate pilot programmes in high-impact areas to demonstrate the value of Zero Ops and build organisational momentum.
4. Invest in comprehensive training programmes to equip staff with the necessary skills for a Zero Ops environment.
5. Invest in reskilling, retooling, and repurposing talent around new ways of working. This goes beyond functional training, it requires a cultural shift that encourages strategic thinking, continuous improvement, and a mindset focused on value creation over task execution. The goal is to transform teams from process operators into problem solvers, innovators, and enablers of long-term impact.
6. Establish partnerships with fintech companies and technology providers to accelerate the adoption of advanced automation and AI solutions.
7. Create cross-functional teams dedicated to driving the Zero Ops initiative across all levels of the organisation.

**The implementation of Zero Ops is poised to define the future of banking in the GCC. Financial institutions that embrace this paradigm shift will not only ensure their survival but will thrive in the dynamic era of digital finance.**



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# Thank you