ASSESSING GERMANY'S GAP:

A 2025 BENCHMARK OF DIGITAL CREDIT CARDS ONBOARDING

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Arkwright

Table of contents

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1 Executive Summary

In 2023, Arkwright examined nearly two hundred onboarding journeys across European financial institutions and found that Germany ranked below the European average in critical aspects of digital onboarding. Over the same period, neobanks have been aggressively expanding their digital offerings and customer demand for modern, seamless online banking experiences continues to rise, creating mounting pressure for traditional issuers to improve. This benchmarking analysis focuses on how to optimise digital onboarding journeys for the financial services organisations in the German market, drawing on Arkwright's experience across more than 25 countries. The study assesses the progress made since 2023, identifies current gaps and outlines priority areas for banks and specialised credit card issuers seeking to remain competitive in an increasingly digitised environment.

The results show that Germany has inched ahead of the European benchmark with an average overall score of around 60% yet still trails the Nordic digital leaders by almost five percentage points. The biggest gap lies in the Degree of Digitalisation: while Nordic providers routinely employ API-based data extraction, real-time identity checks and address lookup services, many German flows still rely on manual inputs and post-hoc verification. Across all categories, inconsistency across the scores can be seen. Website-performance scores range from below 40% to above 95%, exposing fragile tech stacks and uneven optimisation efforts.

A closer look at provider segments reveals diverging trajectories. Specialised credit-card issuers outperform universal banks on Trust and Website Performance, benefiting from single-product focus and crystal-clear brand promises. Banking institutions, by contrast, have made the largest leap in Digitalisation, after investing in API integrations and additional identification options. Yet their user journeys remain complex, signalling that technology upgrades have not yet translated into friction-free flows.

There are several clear opportunities for improvement. German institutions need to commit to an API-first architecture that unifies data services, embed trust signals throughout the journey and design processes that tolerate user interruption. Session persistence, save-and-resume capability and proactive support is still absent in more than 70% of German journeys, representing low-effort, high-impact fixes that could boost conversion quickly. Implementing key enhancements is crucial to improving the performance and usability of onboarding journeys.

KEY INSIGHTS
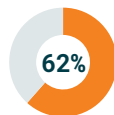
GERMANY'S OVERALL SCORE 2024
62%
Above last year's performance but still behind European peers

FOCUS AREAS

API-first architecture and advanced automations — High Potential

Adding support and session persistence — Immediate Impact

Performance optimisation through lean engineering — Hygiene-Factor

5-10%
Possible Conversion Rate Uplift
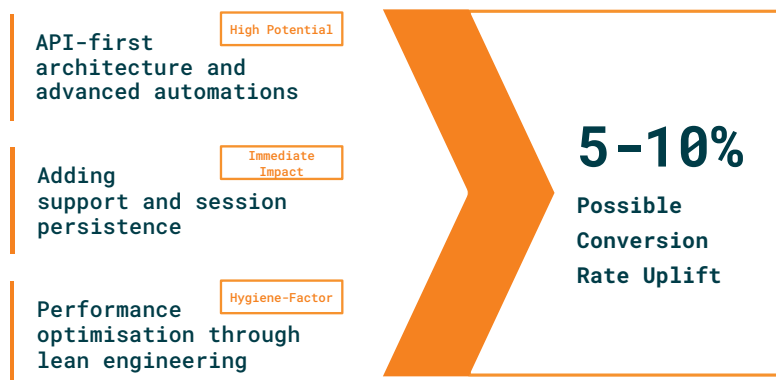
Fig. 1 – Key insights: Focus areas for enhancements in the German onboarding market and their impact on conversion rate.

By implementing those measures, Arkwright project experience proves that an uplift of five to ten percent in credit card onboarding is attainable. Banking institutions and credit-card specialists can diminish the digitalisation deficit and lift customer conversion and readiness for forthcoming regulatory waves, while delivering the frictionless experiences that modern consumers now expect.

2 Introduction

Building on Arkwright's 2024 European Digital Onboarding Benchmarking Report, this analysis turns its focus to Germany, one of Europe's largest banking markets, to understand how local institutions are addressing critical gaps in digital onboarding. As illustrated in Figure 2, Germany remains notably behind the Nordics as forerunner of the European countries in terms of digitalisation - a gap that underscores critical shortcomings and signals substantial room for improvement in digital onboarding processes.

Fig. 2 — Degree of country digitalisation and digital onboarding score (Arkwright Research, Benchmarking Data 2023 (Europe) and 2024 (Germany)).

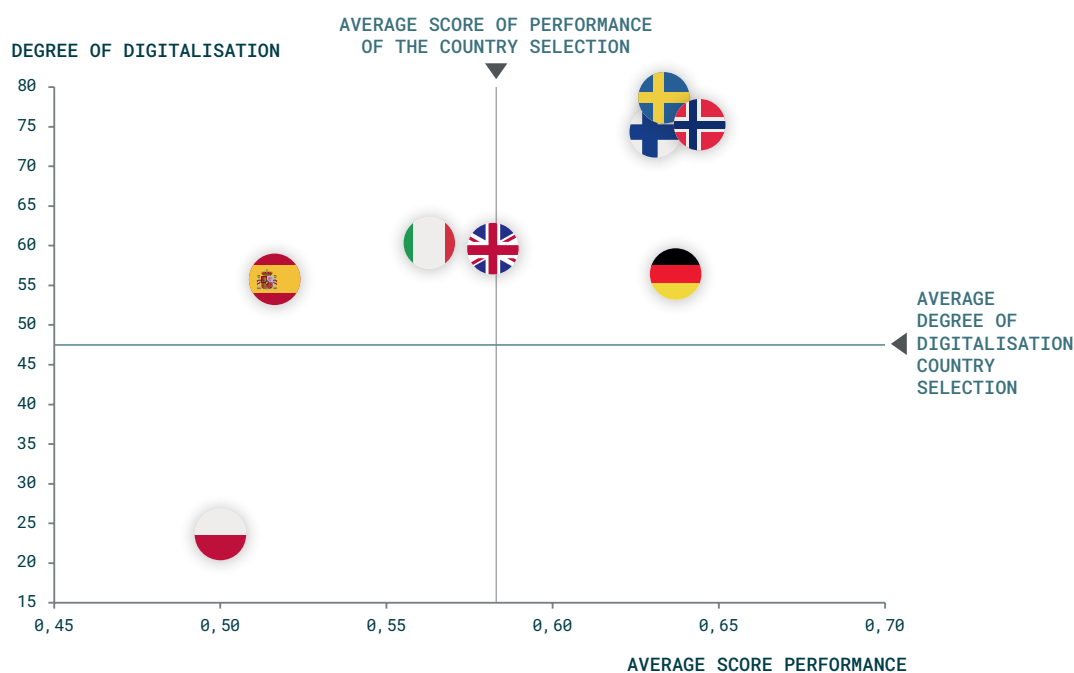Source: Arkwright Research — Benchmarking Scores Data 2023 (European countries) and 2024 (Germany)

While showing improvement, German banks and credit card specialists (GCS) remain average in key onboarding metrics when compared to the standards and progress made across other European countries, highlighting a pressing need for more integrated, end-to-end solutions that reduce abandonment rates and meet rapidly evolving customer expectations. This urgency is magnified by the rapid rise of neobanking in Germany, where active user numbers grew from 0.26 million in 2017 to 3.5 million in 2023, underscoring the intensifying competitive threat from neobank challengers.
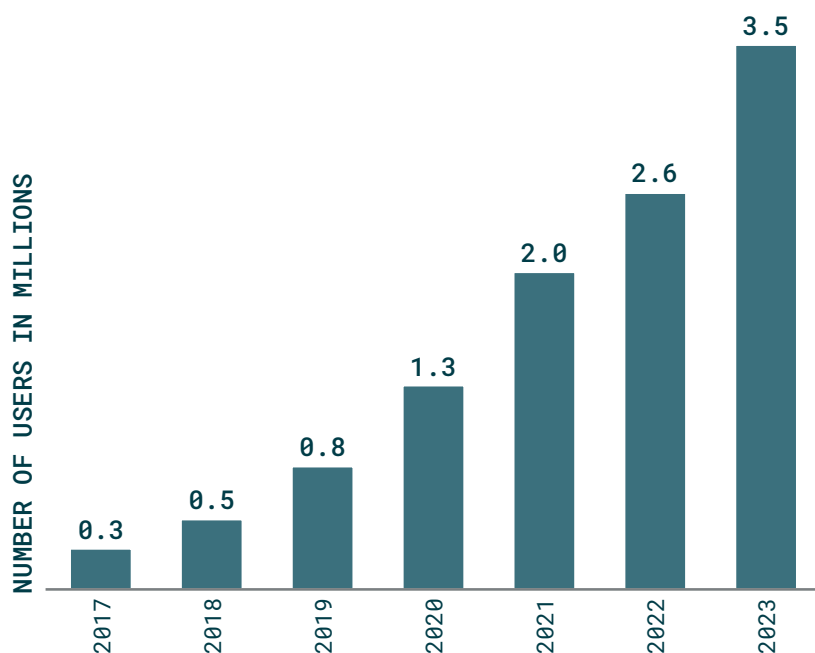
Fig 3. – Number of neobanking users in Germany from 2017 to 2023.[1]

Leveraging Arkwright's global track record - comprising over 60 digital onboarding implementations across 25 countries - this benchmarking narrows its focus to 16 distinct onboarding journeys that represent both, universal banking institutions and specialised credit card issuers. The distinction between these two segments is material: banks typically embed credit card applications within broader multi-product ecosystems, whereas specialised issuers focus exclusively on delivering a single product, resulting in divergent IT architectures, back-end workflows and resource allocation toward user experience.

[1] Statista Research Department, 2024, Number of neobanking users in Germany 2017-2023, with forecasts to 2028

ANALYZED APPLICATION PROCESSES:
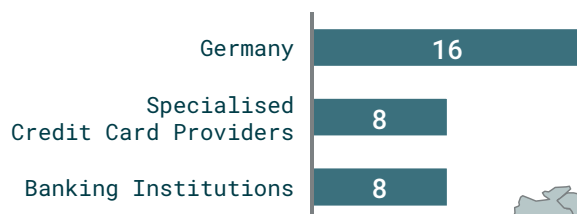
Fig 4. – Distribution of application processes analysed by banking institutions and credit card specialists, namely: Barclays Bank, Hanseatic Bank, Deutsche Bank, Volkswagen Bank, Targobank, Postbank, Consors Finanz BNP Paribas, Santander Consumer Bank, Advanzia Bank, American Express, TF Bank, Miles & More Kreditkarte, Hilton Honors Kreditkarte, Deutschland Kreditkarte, Norwegian Bank and NetKredit24.

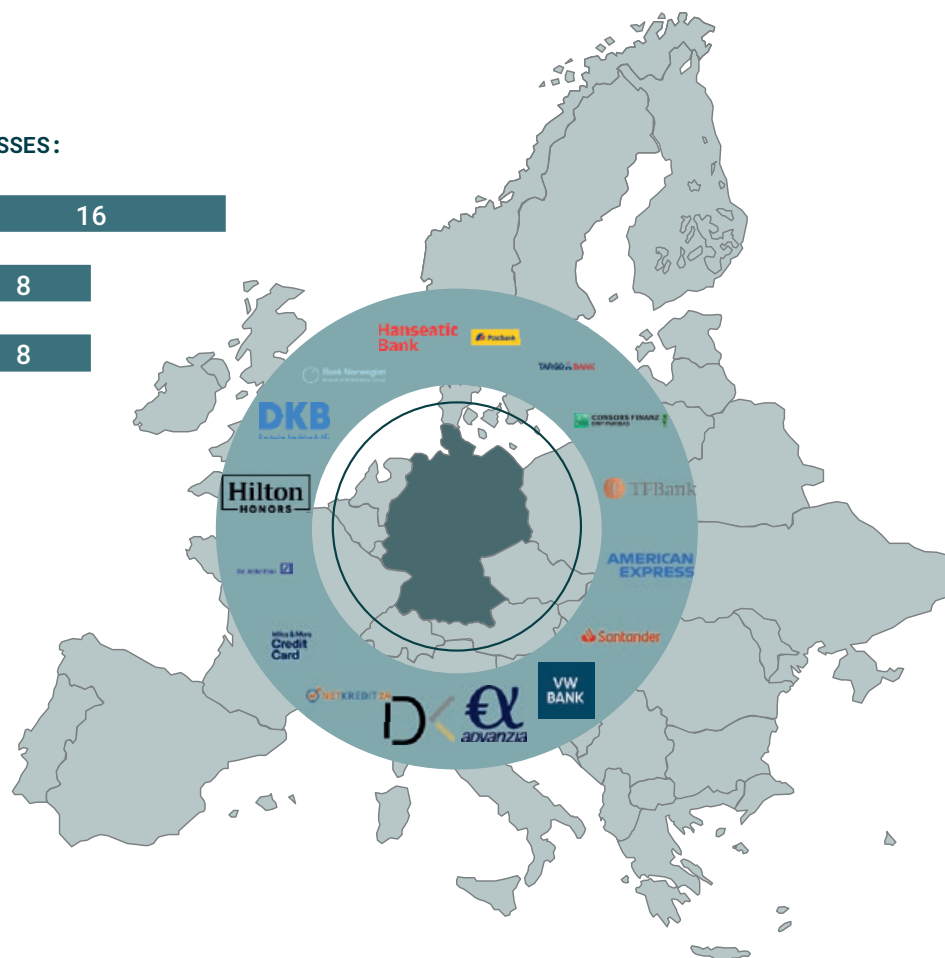Each onboarding journey was analysed across five core dimensions- Website Performance, Degree of Digitalisation, Trust, User Journey and User Experience - mirroring the assessment framework used in Arkwright's 2024 report. Evaluators deployed a consistent reference guide and performed end-to-end application simulations, observing in real time how users navigate various interfaces, handle identity verification steps and finalize registration. To ensure a more consistent reference point for comparison, the 2023 report data set was normalised prior to analysis and comparison with the newly gathered 2024 data.

By capturing both front-end usability and process inefficiencies, this approach provides an in-depth understanding of how banks and specialised credit card issuers differ in meeting consumer expectations for speed, simplicity and compliance.

The focus on specific criteria such as a save-and-resume functionality, video identification service and cross-channel alignment allowed evaluators to pinpoint exactly where drop-

The evaluation and comparison have been based on more than 62 criteria across five main digital onboarding features:

FEATURES	DESCRIPTION
Website performance	• Product pages and associated links are optimised for search engines. This ensures high visibility and ease of discovery • High performance website with clean architecture and webpage "frontloading", proper use of trackers for optimisation purposes
Degree of Digita-lisation	• Cross-channel end-to-end process alignment (avoiding UX interruptions whenever steps are occurring cross-channel) • Use of modern identification procedures and integration of third-party services and credit agencies
Trust	• Consistent communication and clear data protection measures foster a sense of security and trust throughout the onboarding journey • Fostering trust through consistent use of branding and data protection queries
User journey	• Fast and easy application with a clear and transparent process flow • Progress and outstanding steps can be identified, including various support options
User experience	• The design is "responsive", consistent and supports the user in easily understanding and fulfilling the requirements, including checks and error messages • Enticement of positive emotions and "feeling good" factor throughout the journey

Table 1. — explanation of the five featured criteria.

offs are most likely to occur. To ensure comparability with previous findings, the core scoring methodology remained largely unchanged. As a result, the data not only reveals key strengths and weaknesses in the current German market but also illuminates whether banks or specialised credit card issuers are better positioned to adapt to emerging regulatory demands and shifting customer preferences for digital services.

To ensure consistency and minimize discretionary bias, assessments were carried out by dedicated scoring teams using a standardised evaluation framework. The process combined direct user experience with a technical analysis of the bank's website architecture and onboarding flow. The structure of the research was intentionally configured to promote methodological rigor and interpretative alignment across all assessed institutions.

3 Onboarding experience results

Overall, the 2025 benchmarking study revealed persistent inconsistencies across all evaluated onboarding categories, with notable differences in fulfilment levels between countries and issuer types. The Arkwright team identified relative best-practice benchmarks by feature category, offering a clear direction for banks and credit card specialists aiming to enhance their digital onboarding performance and move closer to international standards.
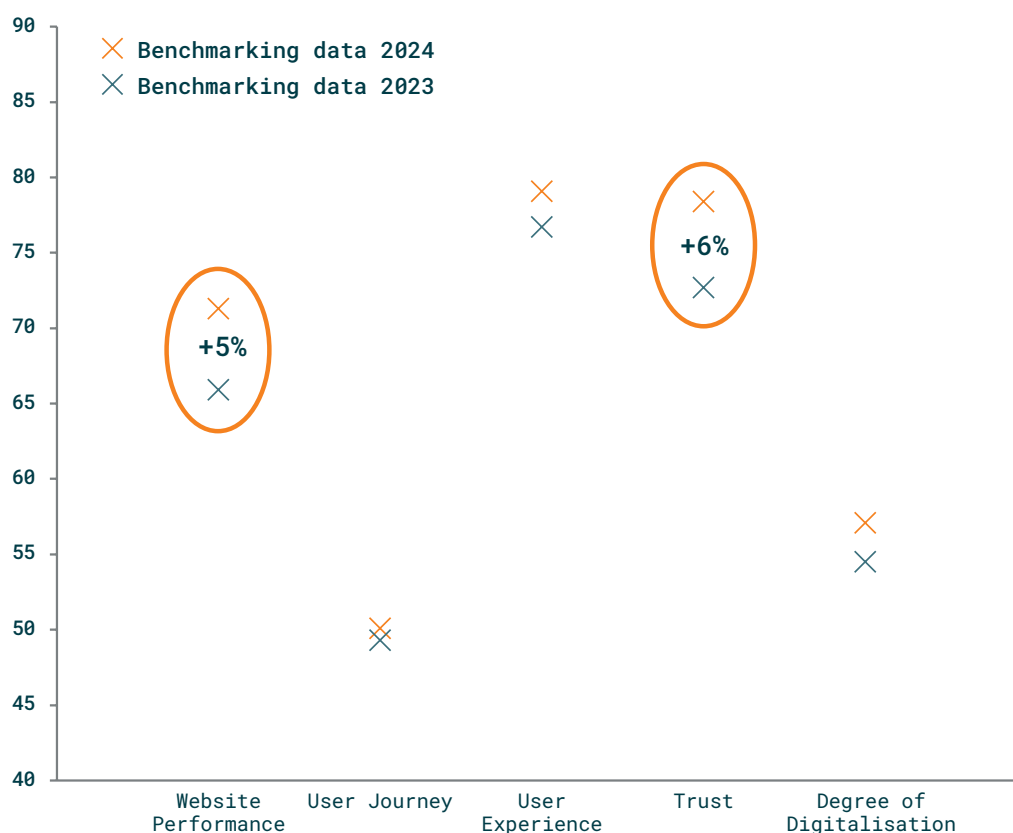
3.1 Germany year-on-year comparison

Fig. 5 — Score development in Germany from 8 benchmarked onboarding journeys in 2023 to 2024.

This year-on-year benchmarking comparison was conducted using the same sample as last year, comprising the four largest credit card providers and four major retail banks in the German market. This consistency in the sample set allows for a direct comparison of progress and performance across key dimensions of the digital credit card journey. Overall, Arkwright has identified two categories with a significant deviation from the previous analysis.

One of the most notable improvements across the board was in Website Performance, where a total of four banks from last year's sample were able to achieve significant performance optimisations. This category showed the largest year-on-year gains, likely driven by targeted technical optimisations implemented by several of the providers. Faster loading times, improved responsiveness and more efficient page structures contributed significantly to this positive development, indicating a stronger emphasis on foundational digital performance.

Trust scores also saw a modest uplift this year. This improvement can be attributed to a successful card issuer transition executed by one of the key players in the sample, as well as a redesigned onboarding journey in another case that introduced a more streamlined application flow and reinforced brand consistency throughout the digital touchpoints. These efforts have likely contributed to increased user confidence and perceived professionalism.

User Journey as well as Degree of Digitalisation are still the most challenging and to be improved categories in the German market.

Despite improvements, the user journey continues to represent a critical bottleneck. While some incremental enhancements were observed, this area remains the single largest opportunity for improvement. Complicated application processes, inconsistent navigation and lack of real-time support during key stages of the journey continue to hinder the overall user experience.

In contrast, the user experience - specifically within the realm of user interface and input - remained stable with a consistently high average score. This reflects a sustained focus on intuitive design, accessibility and visual clarity, ensuring that once users are engaged, their experience remains relatively seamless and satisfying.

However, the area of Digitalisation continues to lag. While there has been a slight improvement in the availability and integration of digital features, the overall pace of technical advancement remains limited. Legacy processes, lack of

automation and insufficient use of data persist, suggesting
that most players have yet to fully capitalize on the poten-
tial of end-to-end digital transformation.

In summary, the past year was marked by noticeable improve-
ments in performance metrics and strategic brand and partner
transitions. Nevertheless, foundational areas such as the
User Journey and broader digitalisation require more focused
investment and innovation. Addressing these process-related
shortcomings will be critical for raising the overall com-
petitiveness and maturity of digital credit card offerings in
the German market.

3.2   An extensive look into the German market

The increased sample size of a total of four major retail
banks and four credit card issuers – double that of the pre-
vious year – was expanded to allow for a more intensive ex-
amination into the German market. This broader perspective
incorporates not only the largest credit card issuers and
banks but also a wider range of smaller and emerging provid-
ers. Despite this expansion, overall performance scores have
remained consistent, underscoring the structural nature of
certain bottlenecks that appear to affect the entire market.
Even when taking the German market in its entirety into ac-
count, including a diverse set of smaller players, the aver-
age scores across key categories remain largely unchanged.
This consistency suggests that the most prominent challeng-
es—particularly around user experience and process design—
are not limited to a few individual providers but are
instead reflective of systemic issues within the broader
credit card ecosystem.

Minimal variance was observed between the different sample
compositions, including last year's benchmarking sample
(Germany, 2024), a year-on-year comparison of the same sample
(Germany, 2025) and the newly added journeys for a broader
market view. Across all evaluated categories, performance
levels remained remarkably similar. This lack of deviation
reinforces the notion that including a broader range of pro-
viders, even those with fewer resources or smaller market
share, does not significantly alter the overall performance
landscape.

A closer look at category-specific trends reveals that Web-
site Performance and Trust are consistently among the high-
est-scoring dimensions across all samples. These strengths
suggest that the German credit card market has made solid

progress in ensuring brand consistency and technical relia-
bility, regardless of provider size.

Conversely, the User Journey continues to stand out as the
weakest-performing category across all groupings. The persis-
tent underperformance in this area highlights a widespread
issue with the overall flow and intuitiveness of the digital
application process. This remains a critical pain point that
has yet to be meaningfully addressed, even as other areas
have seen gradual improvement.

One notable distinction emerged in the Degree of Digitalisa-
tion category. When including the additional journeys—repre-
senting a larger share of smaller or newer market entrants—a
visible decline in digitalisation scores was observed. This
trend suggests that while leading players may have made pro-
gress, less established providers are struggling to keep
pace with the demands of a fully digital experience.

Ultimately, the stability of results across different samples
points to structural bottlenecks within the German credit
card market. The consistency of performance - regardless of
sample size or provider type - indicates that the challenges
are embedded at a market-wide level, requiring industry-wide
strategies and innovation to drive meaningful improvement.

3.3 Segment comparison: banks vs. credit card specialists

The study analysis further compares GCSs regarding their
digital onboarding capabilities.

2024

German Banks 2024

German Credit Card
Issuers 2024

Category Best-in-Class 2024
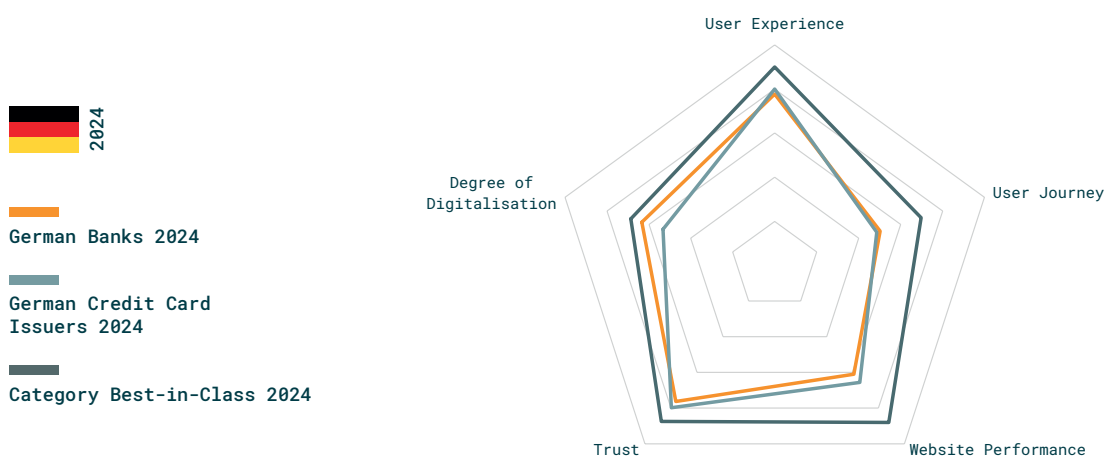
Fig 6. — Comparison of relative average performance by credit card specialists
and banks in 2024.

GCSs slightly outperform banks in the areas of Trust and Website Performance, indicative of their focused product stra- -tegy and emphasis on reliable, optimised digital channels.

Conversely, traditional banks lead marginally in User Experience and User Journey, reflecting stronger user interface consistency, despite challenges with overall process complexity.

Both sectors lag behind the category Best-in-Class, which represents the top-performing onboarding journey in each category. The biggest gaps are in Website Performance, User Journey and Degree of Digitalisation: The Best-in-Class scores 73%, whereas banks reach 55% and GCSs just 51%.

2024

German Credit Card Issuers 2024

German Credit Card Issuers 2023

Category Best-in-Class 2024

2024

German Banks 2024

German Banks 2023

Category Best-in-Class 2024

Fig 7. — Comparison of the relative average performance of credit card specialists and banks from 2023 to 2024.

The comparative analysis of digital onboarding performance for German credit card specialists and banking institutions from 2023 to 2024 highlights distinct trajectories of improvement and challenge areas for each sector.

Credit card specialists notably enhanced their position in terms of trust, experiencing a significant increase from almost 20%, indicating successful improvements in data transparency and secure application processes. Additionally, they recorded modest gains in User Expierence, while progress in digitalisation remained largely stagnant. However, the decline in User Journey performance reveals increased friction and complexity within the application processes, potentially impacting conversion rates negatively.

Conversely, German banking institutions demonstrated substantial progress in digital maturity, driven by better technology integration and streamlined identification methods. Website performance also moderately improved, reflecting efforts in enhancing overall website usability. Nevertheless, banks faced challenges in maintaining trust and user experience, suggesting that while they have prioritised technological upgrades, further attention is required to maintain high standards of customer trust and interface consistency.

3.4 Germany's standing in a European benchmark

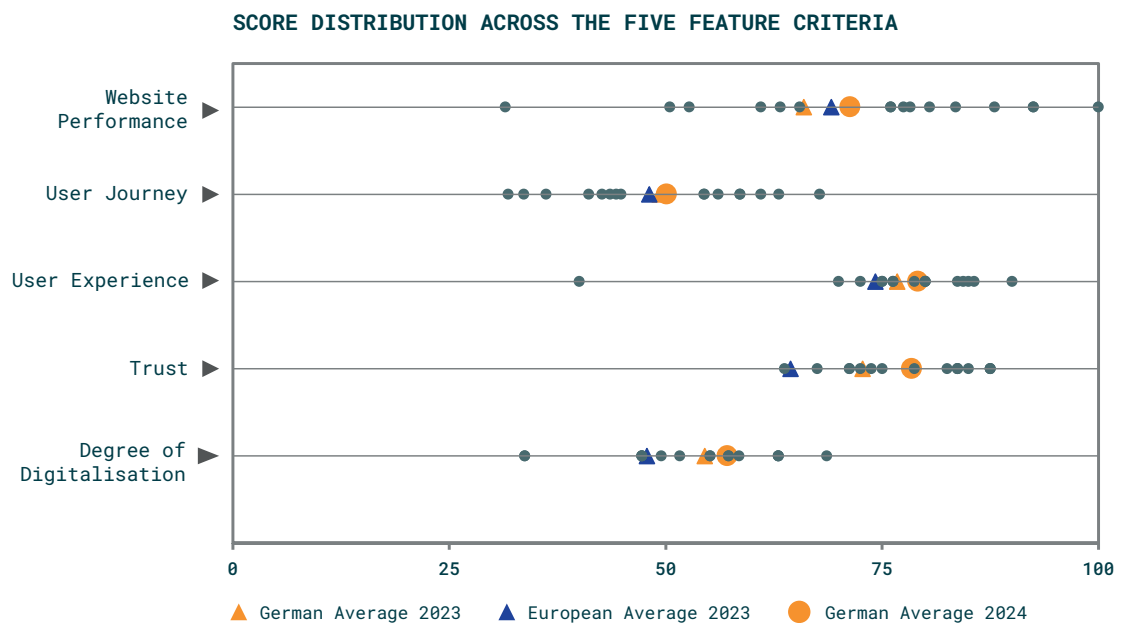**SCORE DISTRIBUTION ACROSS THE FIVE FEATURE CRITERIA**

Fig 8. — Score distribution across the five featured criteria.

Figure 8 compares five key categories of digital onboarding - Website Performance, User Journey, User Experience, Trust and Degree of Digitalisation - across German institutions and a broader European sample, reflecting both 2023 and 2024 data.

Our analysis of the five evaluated criteria indicates a pronounced degree of variability. User Journey, User Experience, Trust and Degree of Digitalisation appear more closely aligned. In contrast, Website Performance demonstrates notably higher volatility, with protracted loading times and slow responsiveness continuing to undermine user satisfaction.

Notably, trust has experienced the most significant uptick: recent enhancements - such as greater transparency in terms, conditions and fee structures - have elevated trust scores above Arkwright's 2024 benchmark.

3.5   Country comparison: Germany vs. Europe

With an overall benchmarking score of German credit card onboarding in 2024 data of 64%, Germany is still slightly surpassing the 2023 European average. While Website performance and Trust slightly improved in Germany, all other three categories show no significant changes. However, the findings show that three factors have the greatest impact: Trust, User Journey and Degree of Digitalisation.
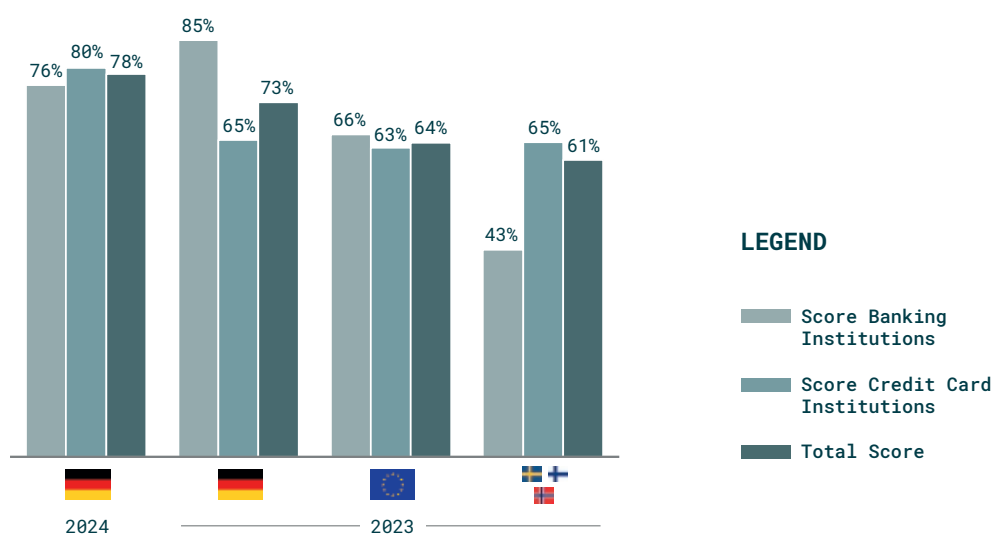
TRUST

Fig 9.1 – Average scores across the feature criterion: Trust

Trust, already a relative strength in 2023, consistently scores at around 80% and is significantly surpassing the European average of around 60%. This uptick likely reflects stronger data transparency and more consistent branding across providers. Also looking at the total new German sample size of 16 journeys, this observation is reinforced.

In contrast, User Journey still scores on an average level compared to the European competitors with a relative low score of around 50% this category still leaves a lot of room for improvements and a persistent need to simplify application steps, reduce confusion and allow applicants to save their progress and pick up where they left off.

Finally, the gap in digital maturity remains a pressing concern. Despite Germany's slight progress in narrowing the distance to Scandinavian peers, the top Nordic markets still exceed Germany by up to 25 percentage points. Germany continues to trail advanced European markets particularly in Scandinavia - where automated workflows, real-time checks and sophisticated identity solutions have become the norm.

LEGEND

- Score Banking Institutions
- Score Credit Card Institutions
- Total Score
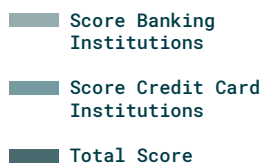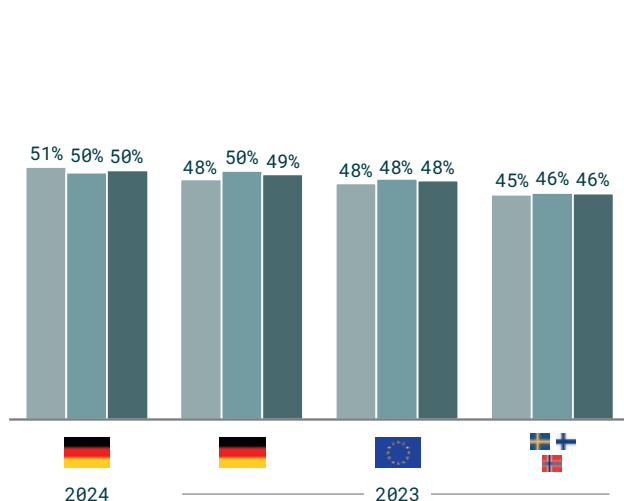
USER JOURNEY

DEGREE OF DIGITALISATION

Fig 9.2 — Average scores across the two feature criteria: User Journey and Degree of Digitalisation.

3.6   Important identified gaps per category

When comparing the performance and characteristics of onboarding journeys across different providers, the research identified significant variations among the different categories. Whereas the variance in the User Experience and Tr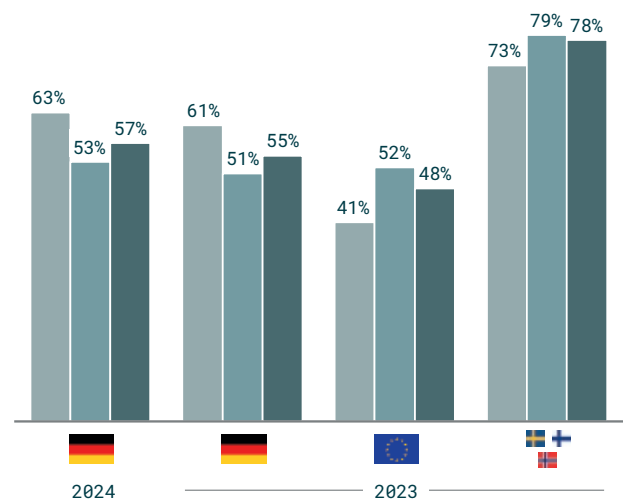ust category is rather small, Website Performance, User Journey and Degree of Digitalisation leave room for improvements for most of the analysed journeys. Figures 11 to 13 illustrate the range (minimum to maximum) and average values for both credit card specialists and banking insti- tutions, comparing current findings with last year's results from Germany, the EU and the leading region, the Nordics. Additionally, best practices identified among the top organ- isations within each respective category are summarised to highlight effective strategies to overcome the existing gap from low scoring benches to the Best-in-Class in the respective categories.
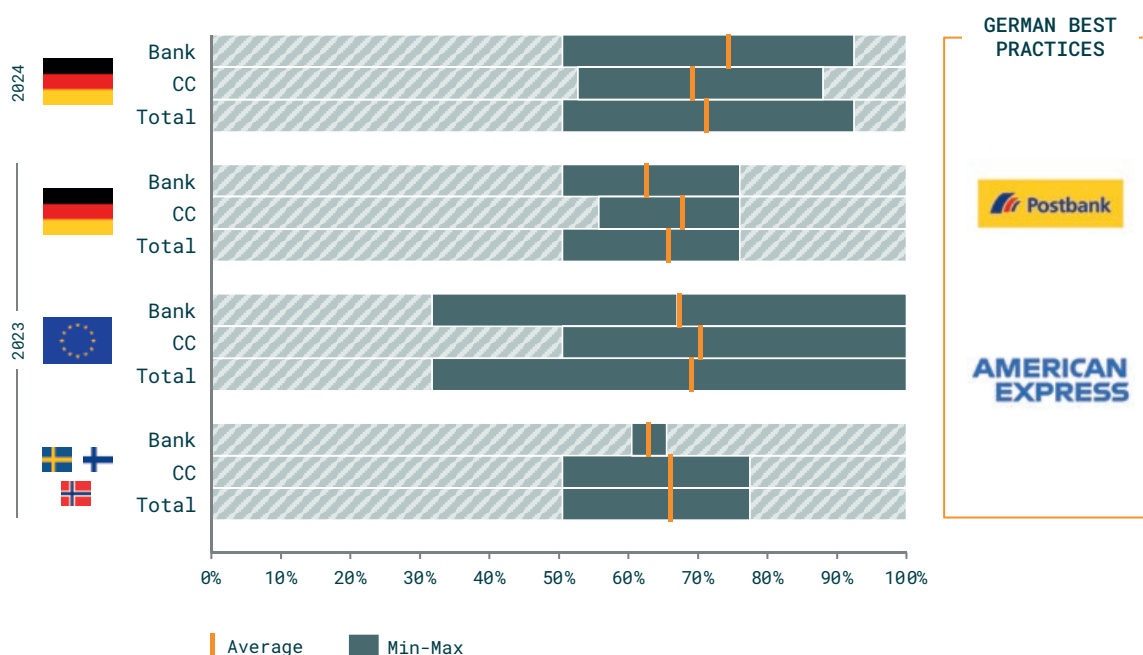
1. WEBSITE PERFORMANCE

Fig 10. — Website Performance (selected best practices from the top performers in this category within the sample).²

² The two companies whose logos are referred to as 'selected best practice' score within the top 10 best performers for the category but should not be assumed to be the top two.
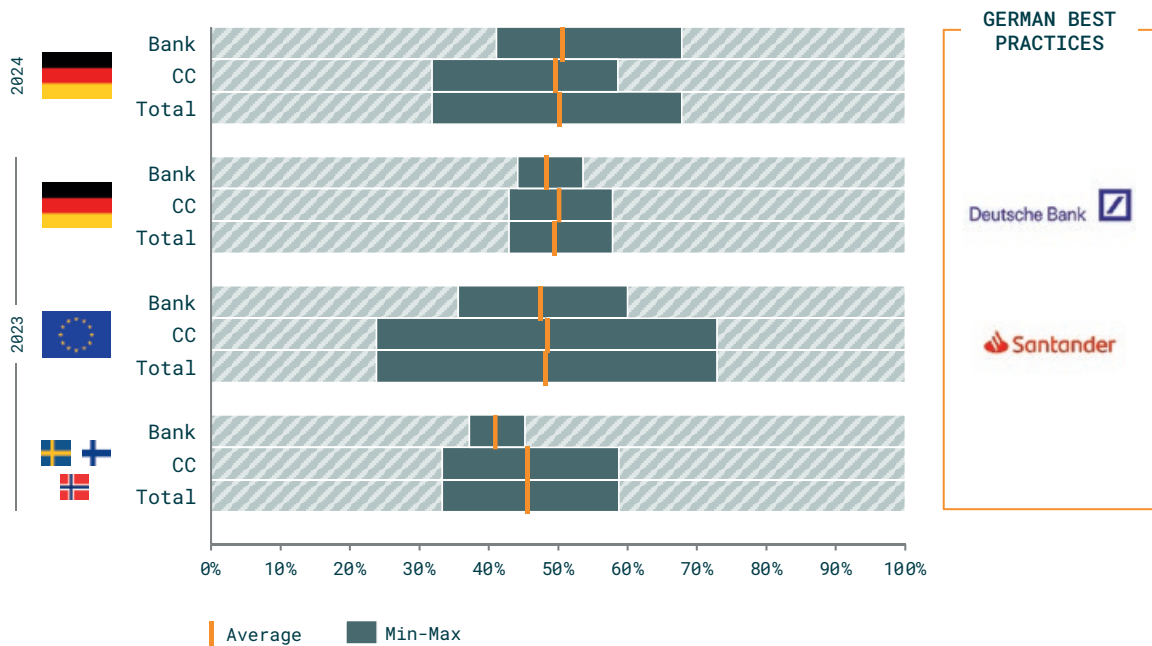
2. USER JOURNEY

Fig 11. — User Journey (selected best practices from the top performers in this category within the sample).[3]

Superior website performance, characterised by rapid loading times and a user-friendly, structured interface, significantly improves the user experience during the online application journey. Efficient navigation and short loading times are critical for reducing abandonment rates and enhancing overall customer satisfaction. Additionally, ensuring cross-browser compatibility remains vital to accessing a diverse user base. Superior website performance underscores the importance of delivering a seamless online experience throughout the customer journey. While several European countries boast individual providers, which achieve perfect scores of 100%, German providers have yet to reach this benchmark. Nonetheless, Germany's leading issuers have shown notable improvement, demonstrating higher performance levels compared to the previous year.

Efficient application process depends critically on a high-quality user journey, characterised by simplicity, intuitive navigation, comprehensive user support and clear communication of requirements and progress. Adopting best practices, such as minimizing unnecessary data requests, clear progress visualization and logical process flows, significantly boosts customer confidence and overall satisfaction. The analysis highlights several key insights: German user journeys show

[3] Ibid.

3. DEGREE OF DIGITALISATION
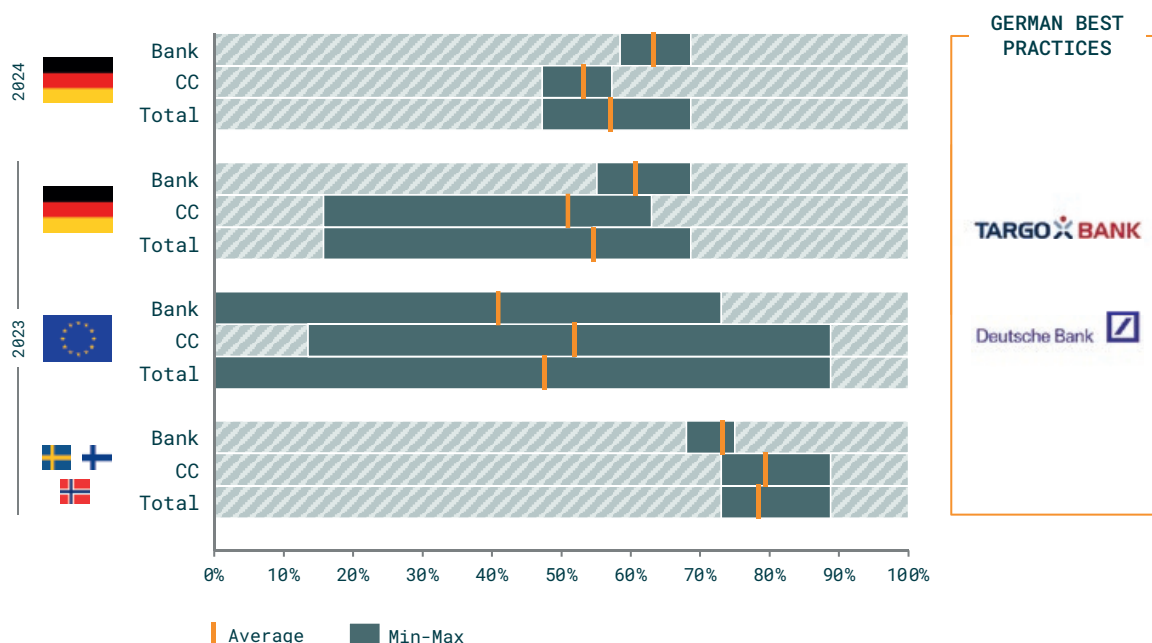
Fig 12. – Degree of Digitalisation (selected best practices from the top performers in this category within the sample).[4]

significantly greater variation than in the previous year, highlighting widening disparities in implementation quality. Meanwhile, average performance across categories and countries remains relatively stable. Notably, even the Nordic institutions fall short of delivering standout results, underscoring the considerable improvement potential that still exists across the entire sector.

Digitalisation in the onboarding process encompasses various key features, including digital identity verification methods such as video identification or electronic identity (eID), document uploads and automated address searches. A significant best practice involves offering multiple online identification methods, catering to diverse customer needs. Additionally, API integrations, such as optical character recognition (OCR), substantially reduce manual data entry, enhancing overall process efficiency.

Our analysis indicates notable variations across regions, with the Nordic institutions achieving consistently high results, reflecting advanced digital integration. Conversely, German banks show broader variation, suggesting uneven implementation levels across institutions.

[4] Ibid.

4 Conclusions and working hypothesis

Building on the quantitative findings and qualitative observations presented in the previous chapters, this section synthesises the overarching insights into a concise set of conclusions and formulates working hypotheses for practitioners and policymakers. It positions Germany's digital-onboarding performance in the wider European context and highlights the levers with the greatest potential to improve conversion, compliance and customer satisfaction.

4.1 Improvement potentials in Germany

The benchmarking results for 2025 indicate several crucial improvement areas within the German digital onboarding landscape, with significant opportunities identified particularly

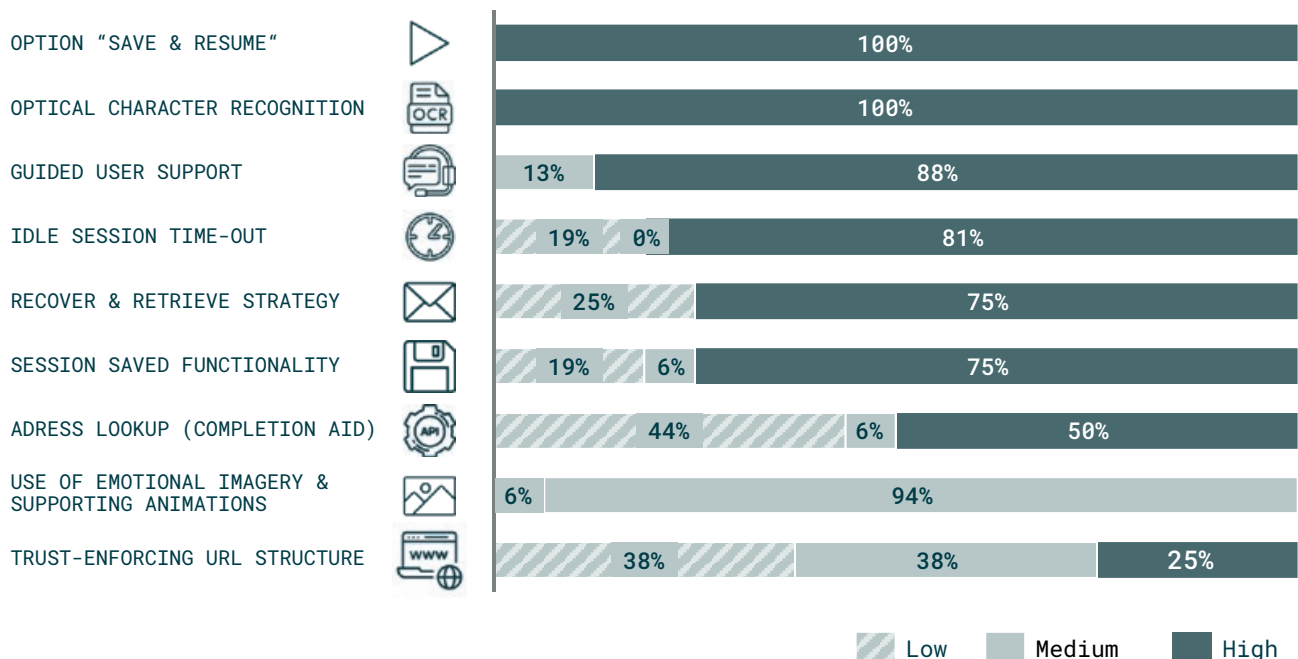|	Low	Medium	High
OPTION "SAVE & RESUME"			100%
OPTICAL CHARACTER RECOGNITION			100%
GUIDED USER SUPPORT		13%	88%
IDLE SESSION TIME-OUT	19%	0%	81%
RECOVER & RETRIEVE STRATEGY	25%		75%
SESSION SAVED FUNCTIONALITY	19%	6%	75%
ADRESS LOOKUP (COMPLETION AID)	44%	6%	50%
USE OF EMOTIONAL IMAGERY & SUPPORTING ANIMATIONS	6%	94%	
TRUST-ENFORCING URL STRUCTURE	38%	38%	25%

Fig 13. — Areas with high potential for improving.

in technological integration and user-centric functionalities. Figure 13 highlights key functional areas within the digital onboarding journey that exhibit the highest potential for improvement, revealing where targeted interventions could significantly enhance conversion rates and user satisfaction.

The study reveals that user support, such as integrated chat assistance, is often lacking in onboarding journeys, highlighting a significant gap in meeting user expectations. Furthermore, "Option Save & Resume" functionalities and Optical Character Recognition (OCR) show exceptionally high improvement potential, as neither functionality is currently implemented by any analysed German institution.

The "Save & Resume" feature allows users to pause and return to their application without losing progress, which is crucial for reducing abandonment in longer or more complex processes. OCR technology automates data entry by extracting information from uploaded documents, minimizing manual input errors and accelerating identity verification.

For example, documents required as proof of identity or residence can be requested early in the process and OCR can then prefill key applicant details such as name, address, or date of birth. This reduces friction, shortens completion time and significantly improves the overall onboarding experience.

Comparing these insights to the previous year's analysis reveals persistent gaps: "User Support" and "Option Save & Resume" continue to be critical unmet needs. However, notable progress has been observed in implementing "Trust-enforcing URL structure" and the "use of emotional imagery and supporting animations", suggesting gradual improvements in some user experience components.

To remain competitive, German financial institutions must urgently prioritise full technological integration, seamless digital identity verification and continuous optimisation of user journeys. Rapidly addressing these high-potential areas will significantly enhance conversion rates, improve user satisfaction and position German banks closer to European best practices.

Though still uncommon today, technically improved functionalities will soon be standard across most credit card providers.
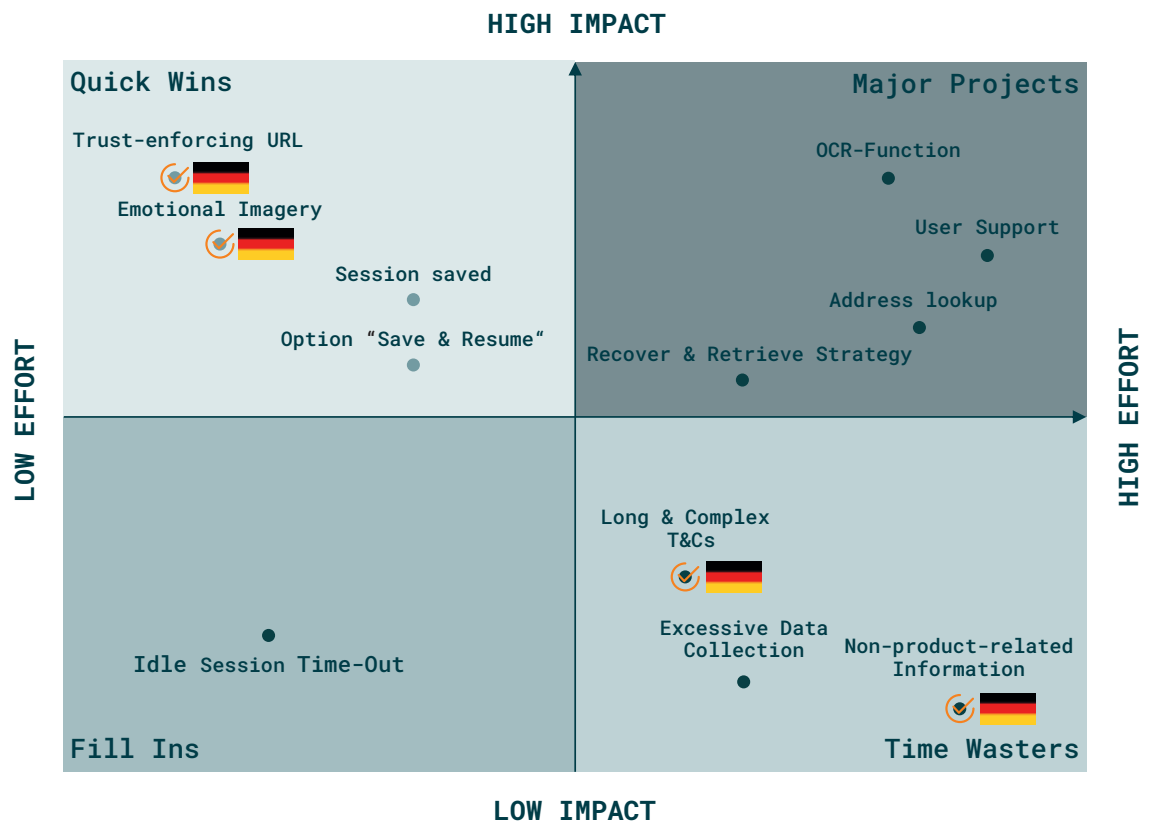
HIGH IMPACT

Fig 14. – Ranking areas according to their impact on conversion and implementation effort.

Figure 14 positions each digital onboarding enhancement along two dimensions - implementation effort on the vertical axis and expected uplift in conversion on the horizontal axis - creating four strategic quadrants (Quick Wins, Major Projects, Fill-Ins and Time Wasters). In the German sample, most institutions have already adopted trust-enforcing URLs, emotional imagery - both low-effort, high-impact Quick Wins - and reduced long, complex terms and conditions and non-product-related content, which sit squarely in the high-effort, low-impact Time Wasters quadrant.

Market actors typically prioritize Quick Wins - features like session persistence and "Save & Resume" that deliver immedi-ate benefits. However, the credit card specialists and banks should consider shifting their focus to major projects, such as OCR-driven data extraction, proactive address lookup services, a unified recover-and-retrieve communication strat-

egy and enhanced real-time user support. These initiatives are more expensive and time-consuming, but each delivers standalone value. By tackling these frictions, credit card onboarding can vastly improve the customer experience and attract a significantly larger consumer base.

Throughout this transformation, continuous improvements to website performance - while often treated as a hygiene factor - remain essential for a smooth onboarding journey and should be optimised in parallel to ensure fast load times and reliable interactions.

Implementing these improvements would significantly elevate German credit card onboarding journeys in the three critical areas of Website Performance, User Experience and Degree of Digitalisation.

4.2 Outlook: best-practice solutions deep dive – address lookup

A robust address-lookup feature can dramatically speed up and simplify the onboarding process. In our benchmark, the top two providers in the "User Journey" category - Targobank (69%) and Deutsche Bank (63%) - outperform the bottom performers, which score below 50 percentage points.
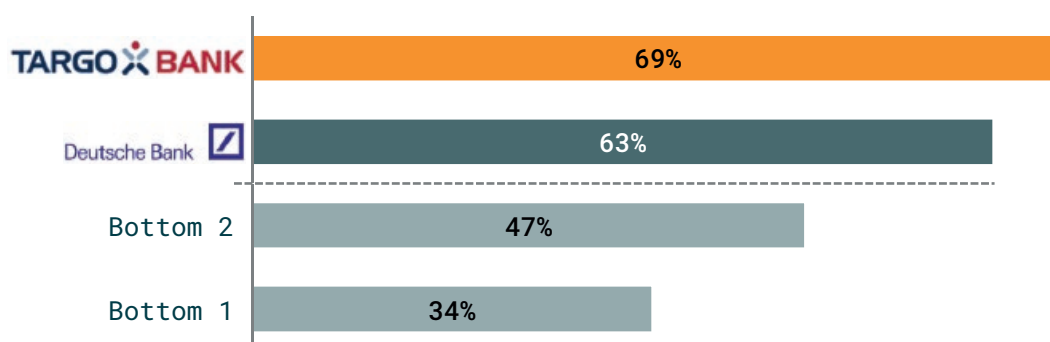

Fig 15. — User Journey top 3 vs bottom 3 (selected best practices from the top performers in this category within the sample).

Arkwright project experience proves that by offering real-time suggestions and automatically populating street and house-number fields, form conversion rates can increase by three to seven percent, while typo and formatting errors drop sharply.

The resulting boost in data quality also has a positive impact on streamlines downstream KYC checks, fraud detection and compliance processes - making them faster, more reliable and far less labour-intensive. In short, an effective address lookup turns a tedious data-entry task into a seamless, intuitive interaction that measurably increases conversion rates and operational efficiency.

3-7%

Possible Conversion Rate Uplift

Fig 16. — Possible Conversion Rate Uplift for Address Lookup based on Arkwright experience when implemented in a manual journey.

4.3 Conclusion

Germany's 2025 onboarding landscape is marked less by out-
liers than by persistent imbalances across the five measured
dimensions. German customers already experience solid
website performance when it comes to loading times, polished
interfaces and high levels of trust. Yet, many journeys
still break down where it matters most: session interrup-
tions trigger a restart, manual data entry slows momentum
and unclear progress indicators erode patience. The result
is a 47 percent user-journey score that pulls total perfor-
mance down despite otherwise strong fundamentals.

The strategic imperative is clear. Winners will keep appli-
cants in flow, not by adding yet another feature, but by
eliminating every needless action. Based on Arkwright's
experience in building onboarding journeys, the following
three focus areas are the highest priority:

1. API-first architecture and advanced automations

High-performing onboarding flows are increasingly built
on modular, API-first architectures that enable seamless
integration of third-party services. By embedding external
providers for address validation, digital identification and
document verification, institutions can dramatically reduce
the number of manual inputs required from the applicant.
Automated data capture and validation workflows not only
remove friction but also enhance accuracy, security and com-
pliance. The result is a smoother, faster and more scalable
onboarding experience.

2. Adding support and session persistence

In a digital environment where customer attention is
fragmented, maintaining application continuity is critical.
Too many credit card application flows still fail to preserve
session data, forcing users to start over after disruptions -
a key contributor to drop-offs. Leading institutions are
investing in persistent sessions, smart autosave functional-
ity and contextual support mechanisms such as live chat
or guided assistance. These tools reduce abandonment rates
and empower users to complete their application at their
own pace.

3. Performance optimisation through lean engineering

Beyond visual design, the underlying engineering quality - minimal load times, reduced server latency and optimised front-end code - plays a crucial role in keeping applicants engaged. Streamlined architectures, clean codebases and disciplined asset management translate directly into faster interactions and higher user satisfaction. In a competitive landscape, lean engineering is not just a technical priority - it's a commercial advantage.

Institutions that implement these capabilities can expect up to double-digit gains in conversion rates while future-proofing against new regulatory demands. This benchmark report maps the path: quantified gaps, proven exemplars and a sequenced playbook of quick wins and major projects.

Arkwright stands ready to translate those insights into impact. We invite you to identify where your greatest leverage lies and partner with us to chart the next stage of your digital onboarding journey - before your customers chart it for you.

When onboarding feels effortless, customers feel understood.
Let sessions resume where they paused, let data fill the blanks,
and let every screen speak trust - that's how the first click
becomes a lasting relationship.

Arkwright

5 About Arkwright

AUTHORS

Steven Jacob
Partner

Francesco Burelli
Partner

Arkwright is a management consulting firm offering strategy advisory services to private corporations, NGOs, investors and start-up companies. Amongst a number of different industry-dedicated teams, our Digital, Payments, and Digital Banking practice is one of the most experienced globally, positioning Arkwright as a high-end digital financial services and payments specialist strategy boutique.

With clients that include major financial institutions, central banks, technology providers and institutional investors as well as internet market places and media organisations, Arkwright has hands-on experience in leading and supporting the development of digital strategies and digital transformation.

Our knowledge of global cases and best practices, proprie-tary ideation methodologies and the hands-on experience of our management consultants and industry experts is able to support throughout the strategy and implementation phases.

We believe in pragmatism, meticulousness and deep knowledge of the industries in which we operate

We believe in pragmatism, meticulousness and deep knowledge of the industries in which we operate. At the heart of our mission is the development and implementation of enduring performance improvements and growth strategies, in partner-ship with our clients.

When we founded Arkwright in 1987, we did so with a strong belief that clients' sustained success requires deeper col-laboration and a different working model than what we expe-rienced at the time. Since then, our focus on deep-rooted, long-term partnerships with selective clients has formed the basis of our approach and helped us grow to what we are to-day: an international consultancy with Nordic roots, operat-ing truly globally, from our offices in Hamburg, Oslo, Stockholm, and London.
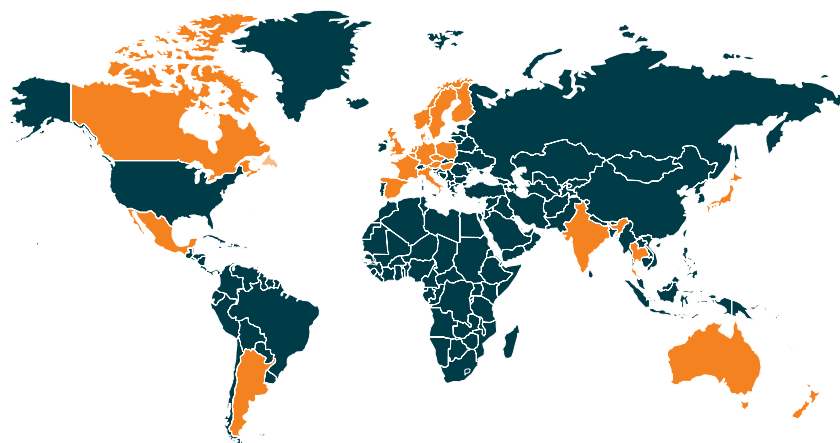
6 About Arkwright Digital

Arkwright Digital is a fully owned, but fully independent, subsidiary of Arkwright Consulting. As a digital agency, it specializes in high-end IT consulting solutions, implementation, and technology development, with a global thought leadership track record with the customer onboarding, know your customer and know your business, and compliance platforms and service integration. While we work across all sectors, Arkwright Digital has a predominant share of engagements within the financial services industry.

With a successful track record of having implemented onboarding solutions in over 25 countries globally, Arkwright Digital has a deep process digitization expertise.

With Arkwright Consulting as a strategy consulting partner, Arkwright Digital focus on digital transformation consulting, implementation, and project management. This enables Arkwright Digital to support with a full digital transformation lifecycle, from strategy design to implementation. Arkwright Digital complements the strategic offering of Arkwright Consulting, with full lifecycle capabilities.

Arkwright Digital has implemented onboarding solutions in over 25 countries, special focus on service integrations and platforms.

AUTHORS

Felix Bausch
Managing
Director

Frank Wunderlich
Partner

Jonathan Rottsieper
Project Manager

Christos Christodoulos
Project Manager

Kolja Plaumann
Project Manager

■ ARKWRIGHT DIGITAL'S FOOTPRINT

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