The Design Between the Model and the Moment

AI-driven hyper-personalisation in retail banking

Open your banking app and a colleague's: the same tiles, the same buttons, in the same order. Yet each of you now arrives from Netflix, Spotify and Amazon, apps where the screen quietly rearranges itself around the person holding it. That expectation is reaching banking next.

It's tempting to treat this as a technology gap. It isn't. The models that can anticipate what a customer needs already exist, and most banks can reach the same ones. What separates a useful experience from an intrusive one is what happens *after* the prediction, turning many signals into a single, calm moment for the right person. That is design's job, not the model's.

What follows looks at how hyper-personalisation actually works, the levers design pulls (action, product, offer and advice) and why MENA is where the need is sharpest and the ground most ready.

The challenge: why every customer sees the same app

Most banking apps were built around segments, a sound foundation, and one that's now ready for its next step. The home screen is set by segment or role (retail, priority, business), so everyone inside a band gets the same tiles and quick actions, in the same order. The interface already adapts to the *device*; the opportunity now is to adapt to the *person* and the *moment* too.

It helps to see the path as a maturity spectrum:

- **Static**: one layout for everyone.
- **Rules-based**: simple if/then segments ("show this to priority customers").
- **Context-aware**: the screen responds to the situation: time, location, recent behaviour.
- **Predictive**: the app anticipates what the customer needs next and arranges itself around it.

Most banks sit in the first two bands, and moving into the last two is where the terms blur, so it's worth being precise. **Context-awareness** adapts to the situation and can look the same for everyone: a commute-hour home screen, a different evening one. **Hyper-personalisation** adds the individual on top, in real time. So every hyper-personalised experience is context-aware, but not the reverse: the difference is adapting to the person, not just the moment.

Defined that way, hyper-personalisation is less about *what* to show than *when*: the right thing at the right moment. It pulls a few levers: the next **action** (a task to complete), the right **product** (a capability worth holding), the **offer** (the reason to act now), or the **advice** that guides a decision. A model can surface several at once; design decides which earns the moment, and which stay out of the way.

The wider industry is already moving here: adaptive, "generative" interfaces that assemble around context and intent, rather than dozens of hand-built screens. The question is no longer whether this is possible, but whether design is ready to lead it.

Where hyper-personalisation shows up: four pillars

The clearest way to organise this is by the customer's lifecycle, not by screen. You acquire a customer once; you serve them for life, so the routine, the thousand small moments after sign-up, deserves at least as much design attention as the one-off events.

1. Acquisition: onboarding. The risk here is simple: slow onboarding loses customers before the relationship even begins. Fenergo's 2025 survey found 70% of banks lose clients to onboarding delays, 76% in Singapore. Design and AI close that gap two ways.

Reduce the friction: AI for efficiency. A traditional journey stacks step on step (document upload, manual data entry, KYC, income and employment verification, fraud checks), and every added minute raises the chance the customer walks away before finishing. AI takes the drag out.

- **Emirates NBD** uses GenAI document extraction to read the files an applicant uploads and pull the required fields automatically, so an SME owner isn't re-keying details that are already on the page. That removes the slowest, most error-prone step in business onboarding, efficiency as a design outcome: fewer steps, less waiting, fewer drop-offs.
- **Appro** is the platform Emirates NBD uses to onboard new retail customers, built by SC Ventures. It turns a new customer's product application into a single form that runs KYC, customer due diligence, credit assessment and fraud checks at once, cutting onboarding from hours to about three minutes. It attacks acquisition exactly where new customers give

up: a long, repetitive, multi-step application. Collapse that into one short sitting and much of the drop-off disappears.

Verification has gone mainstream industry-wide, too: AI adoption in KYC jumped from 42% in 2024 to 82% in 2025.

Make it relevant from the start: AI for personalisation. New customers arrive with different needs, priorities and levels of financial fluency, yet most first-run experiences show everyone the same screens, guidance and offers, and with little behavioural data yet, it's hard to read early what each person actually needs. Here AI turns a cold start warm.

– **HSBC Hong Kong** treats onboarding as the first 90 days, not a one-off account opening. Its Customer Lifecycle Management engine uses machine learning to read around 1.3 million behavioural signals a day (transactions, card use, digital footprint, app activity) and work out, for each new customer, which needs and habits are emerging. It then picks the most relevant content from a library of 60 modules (feature explainers, timely nudges and tailored offers) and delivers it across those first three months. The payoff: 20% more new customers made HSBC their primary bank. The fit is the reframing: onboarding is the relationship's first 90 days, and personalising them is what turns a sign-up into a primary-bank relationship.

– **Mastercard's Dynamic Yield** shows the cold-start version: even with no history on a new customer, contextual signals (location, channel, device, time) shape the first session, leading with business insurance for a visitor in New York and agribusiness insurance for one in Nebraska. It answers onboarding's hardest problem, the empty profile, by using context to make day one relevant anyway.

Personalising day one is still largely open ground, which is exactly why it's the sharpest acquisition opportunity today.

2. Servicing: the lifetime of routine. This is the relationship's daily texture: the everyday questions and tasks, repeated for years, and where AI is most proven today. It works two ways.

Answer and act in the moment: conversational AI. The assistant reads the customer's intent, then resolves and executes inside the conversation.

– **Commerzbank's Ava** is an avatar with a voice that lets the customer say what they need in plain language and does it inside the chat: ordering or blocking a card, changing a limit, comparing products. It resolves around 90% of activated customers' requests as it rolls out to roughly three million app users. The design shift is the point: servicing becomes a conversation that ends in a completed action, not a menu path the customer has to find.

– **Revolut's AIR** is rolling out to 13 million UK customers in 2026, replacing app navigation with dialogue: a breakdown of last month's coffee spend, cancelling a subscription, freezing a lost card, even a trip budget or an eSIM, all by asking. It reads only the data the customer can already see and answers in context. That is the shift it represents: the whole app as one conversational surface, assembled around spoken intent.

- **Bradesco's BIA** handles everyday banking in Brazil in natural language (balances, transfers, payments, card tasks) at an 87% resolution rate across more than 25 million interactions, for roughly 74 million customers. At that scale, most routine servicing never reaches a human. It matters here as proof that conversational servicing scales to a mass emerging market, not just a boutique app.
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Anticipate the need: proactive AI. The bank reaches out before the customer asks: the next best action at the right moment, not a blast.

- **Bank of America's Erica** doesn't wait to be asked. It has delivered more than 1.7 billion proactive, personalised insights: flagging which way a balance will trend over the next seven days, catching an unusual rise in a recurring subscription or membership fee it has been tracking, surfacing a deal that matches recent spending, nudging eligibility for rewards. Around 60% of its interactions are now proactive. The design decision is timing: the right prompt exactly when it's useful, so the customer acts before a problem forms.
- **Capital One's Eno** watches the account around the clock and speaks up only when something matters: a duplicate charge, a bill higher than usual, a free trial about to convert to a paid plan. Each nudge arrives with a clear next step, so a would-be problem is closed in a tap. Its lesson is restraint: proactive shouldn't mean noisy; it means catching the few things worth a customer's attention.

Across both, the craft is restraint, and knowing when to step back. The best assistants resolve what they can, then hand to a person at the right moment: Ava escalates complex cases to the customer centre, and BofA routes an Erica chat to a live banker with full context and no need to start over. Deciding when a human should take over is itself a design decision.

3. Experience: the interface itself. Here the question shifts from the banking task to the surface that presents it: how does the app adapt to me? AI can reorder the home screen, the quick actions and the navigation so the information hierarchy bends to each customer: one person lands on Pay Bill, Transfer and Savings; another on FX, international transfer and travel, in the same app.

The same components, arranged differently per person (with the one insight that matters now raised to the surface), so the most relevant thing is already in front of you.

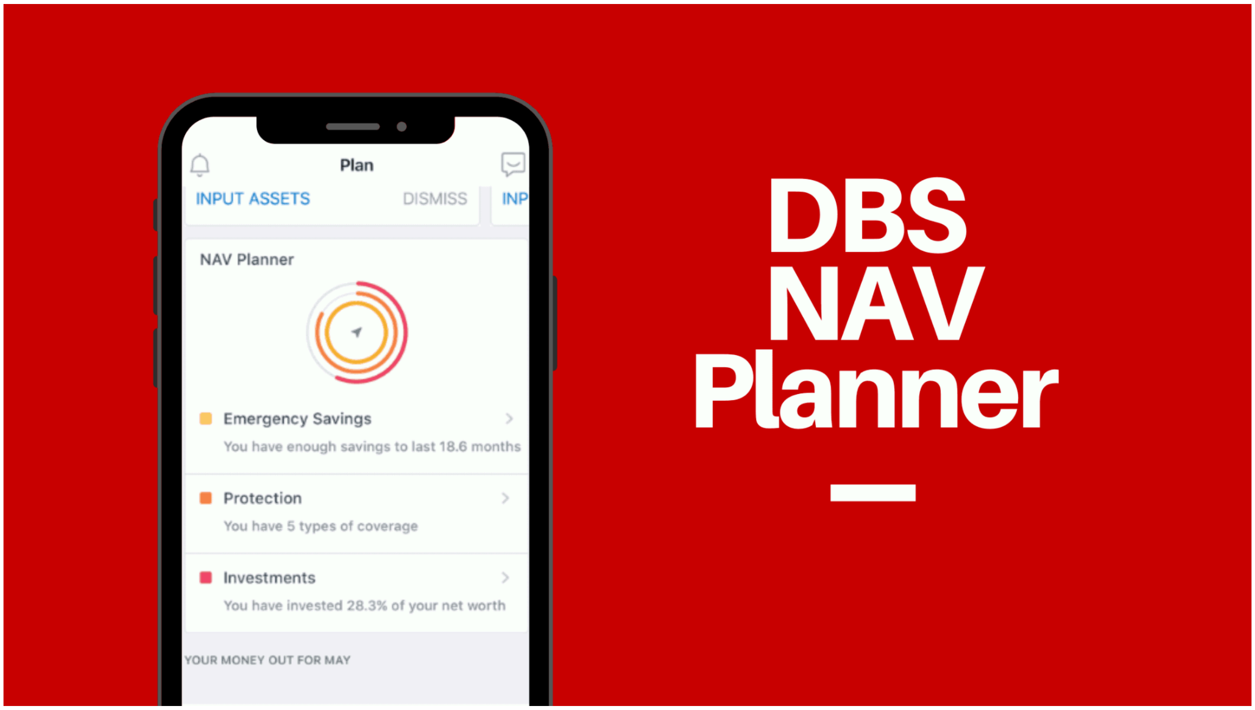
– **Nubank** puts a suggestions section at the top of the home that composes itself to the customer’s current situation: a bill to pay, a goal to fund, a product worth knowing. Its own design rule ranks problem-solving above product promotion, so the hierarchy serves the customer’s need, not the bank’s sales targets.

– **ADCB** in the UAE has rebuilt its app around AI (2026): a conversational assistant, a unified investment view, and an experience it says adapts to each customer over time, “Powered by AI. Shaped by you.” A regional bank designing the adaptive interface into the core product.

– **CommBank** Bill Sense predicts a customer’s upcoming bills up to 12 months ahead on a single timeline, learned from their transaction patterns, so a month heavy with bills never arrives as a shock.

– **TD** predicts a low balance two weeks out and surfaces it on an insight card with concrete next steps: a longer-standing Canadian example of putting a prediction where the customer will see it.

The frontier, an interface that recomposes itself per individual in real time, rather than the same rearrangement for everyone, is still largely unclaimed. That gap is the opportunity.



4. Value proposition: the right product, offer or advice. The question here is the one a customer actually cares about: what should the bank recommend to me? This is personalisation that moves outcomes, not just convenience, and it takes three forms.

Product: the right thing to hold. Matching a customer's real behaviour to the product that fits, with the reasoning shown.

- **DBS NAV Planner** reads a customer's income, spending and holdings to answer "what should you invest in?" and, by weighing dependants, obligations and existing cover, "what you should cover first", flagging protection gaps rather than pushing a policy.

Offer: the right incentive, at the right moment. The incentive that only matters now: a rate, a cashback, a fee waived.

- **DBS** sends remittance FX alerts, notifying a customer when a currency they have sent before is at a favourable rate to send again: an offer timed to a real intention, not a blanket promotion.

Advice: guidance that changes the outcome. Not just showing the data, but interpreting what it means and what to do about it.

- **Plum** analyses income, regular bills, spending and balance to work out how much can be safely set aside today, then moves it to savings automatically: advice that becomes action.
- **Credit Karma** reads credit score, utilisation and spending together to give measurable guidance: flagging a utilisation above the healthy range, or that halving dining spend could

save around USD 1,150 over six months. (A PFM platform rather than a bank, but a clean illustration.)

And the payoff is mutual: DBS reports that customers who engage with NAV Planner save twice as much, invest five times as much and are nearly three times more insured than non-users, while its AI investment advisor drove a four-fold increase in customers completing an investment journey. Personalisation, designed well, creates value for customer and bank at once.

Across all four, the design job is identical: turn many model outputs into one calm, relevant moment, and know what to leave out.

The MENA cut: needed, and ready to be done

Diverse and bold. Within MENA, the Gulf is where the case is sharpest. The GCC is one of the most diverse markets on earth: well over a hundred nationalities live across the region, each with its own expectations of how a bank should serve them. No single screen can be right for all of them, which makes per-person personalisation less a luxury than the only way to stay relevant to everyone. Customers are mobile-first, going cashless fast, and they say they want tailored experiences, provided they stay in control of their data.

Ready for bold design. The region isn't waiting. In 2026, GCC banks are shifting from monolithic systems to cloud-native, microservices platforms, with digital-native Islamic banks launching in six to nine months. Emirates NBD, FAB and ADIB are investing in next-generation platforms and

API ecosystems, while digital-native players like Wio and the newer Islamic bank Ruya onboard customers in under five minutes via UAE Pass. Because the region has largely adopted the cloud (where the newest AI capabilities land first), the barriers to bold design are falling fast. Open banking frameworks are rolling out across the GCC, adding the missing fuel: with consent, banks can now see cross-account context. And regulation here is rails, not roadblock: clear consent and a right to object to automated decisions are exactly the guardrails that make personalisation trustworthy.

Most banks are still at segment level. The opportunity is the move to real-time, per-person journeys. Done well, that means:

- Make diversity the design driver: infer context per person, not per segment.
- Lead with new arrivals: context signals (time, location, transaction type) give even a no-history customer a relevant day one.
- Make control visible: here, transparency *earns* the data; it isn't just compliance.
- Design for MENA's real contexts: remittances, travel and multi-currency, Ramadan/Eid/Hajj, and **Zakat and Waqf**, where calculating obligations across asset types is still tedious and largely manual. Globally, Zakat's potential is estimated by UNDP in 2018 at USD 200 billion to USD 1 trillion, yet collection sits far below that: a clear, underserved gap a well-designed experience could own.

Key takeaways

1. **Personalisation is a journey, not a layout.** The screen isn't the product: the moment is. Real personalisation reshapes the experience around what a customer is living through right now, not the segment they were filed under.
2. **The breakthrough is timing, not volume.** It isn't about showing more; it's about predicting *when* to surface the right thing (the next action, the right product, or the offer that only matters now) and having the discipline to leave the rest out.
3. **The richest data is already in the building.** Banks don't need more data to begin. They already hold the most valuable context there is: time, place, behaviour, life events. What unlocks it is the judgment to read it well.
4. **The model is shared; the experience is yours.** Every bank can reach the same AI. What no competitor can copy is the design judgment that turns a prediction into a moment a customer trusts. That is where the advantage lives.
5. **MENA is where this gets built first.** The most diverse market on earth: mobile-first, cloud-ready, open banking taking hold, and customers asking for it. The need is sharpest and the rails are laid. The question isn't whether, but who leads.

The institutions that win the next decade won’t be the ones with the cleverest models. They’ll be the ones whose customers feel quietly, consistently understood. That is a design problem before it is a technology one, and it’s the one we build for.

Sources

Figures are as reported by the institutions themselves or in the cited coverage; sources include official newsrooms and, in some cases, sponsored or secondary reporting. Links accessed 2026.

1. Acquisition: onboarding

- **Fenergo 2025 KYC survey:** onboarding client-loss & KYC AI data (via Moxo)
- **Emirates NBD × Appro:** Emirates NBD newsroom
- **HSBC Hong Kong (CLCM):** Harvard Business Review (sponsor content)
- **Mastercard Dynamic Yield:** Mastercard insights

2. Servicing: the lifetime of routine

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- **Revolut AIR:** Revolut newsroom
- **Bradesco BIA:** Microsoft customer story
- **Bank of America Erica:** Bank of America newsroom
- **Capital One Eno:** Capital One

3. Experience: the interface itself

- **Nubank home personalisation:** Building Nubank
- **ADCB AI banking app:** Zawya
- **CommBank Bill Sense:** Commonwealth Bank
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4. Value proposition: the right product, offer or advice

- **DBS NAV Planner & nudges:** DBS (AI & machine learning)
- **Credit Karma / Intuit Assist:** The Financial Technology Report
- **Plum (Ask Plum):** Yahoo Finance

The MENA cut

- **GCC digital banking landscape:** Global Finance
- **GCC cloud & digital-native Islamic banks:** Innowise
- **Zakat potential (UNDP, 2018):** World Bank report (PDF)