



BANKING, PARTNER

How Temenos is leading banking forward through customer and partner insight

- Chief Marketing Officer Isabelle Guis says customer centricity and innovation are at the heart of Temenos' philosophy.
- Guis also discusses how global market changes are impacting technology investments, strategies for addressing the limitations of legacy systems, and what it really means to lead banking forward.

TEARSHEET EDITORS | AUGUST 06, 2025



Isabelle Guis understands the need for marketing to speak technology's language. With an engineering background, Guis sees her strength as Temenos' Chief Marketing Officer in bridging the communication gap between technology innovation and the value it brings to customers.

In a conversation at the Temenos Regional Forum Americas 2025 held May 28-30 in Miami, Guis explained that Temenos values customer centricity above all else. "There is this reliability, this expertise that's needed to make sure you deliver," she said. "And you innovate without compromising what you already have."

Guis also discussed how banks are investing in technology to stay competitive amid economic uncertainty, and why legacy systems can hinder that progress. She outlined paths that banks can take to modernize their core infrastructure,

How Temenos is leading banking forward through customer and partner insight - Tearsheet offering alternatives like the choice between cloud or on-premise solutions — or even module-specific upgrades.

Guis also shared how Temenos' new motto "Leading Banking Forward" captures the company's vision for collective progress in the banking industry.

Today's podcast episode explores Temenos' customer-centered perspective, the need for digital transformation in banking through modern infrastructure, and the company's strategic vision of how it can emulate industry-wide progress and leadership.

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Industry leaders are going all in on tech

Temenos' customer-first mindset is reflected in its internal culture and outreach. The company surveyed over 400 banking leaders in February and April of this year to gauge how the industry was responding to global economic and geopolitical changes. Guis noted industries typically contract and pull back on investments to limit their risks in a changing market, but the survey's results were telling.

"They were all investing in tech as a way to get ahead of the market changes and to monitor the customer," she shared. "They see this as an opportunity, not just as a challenge."

The survey also revealed that customer experience, staying innovative, providing new offerings, and maintaining growth and operational efficiency continued to be top of mind. Guis said Temenos' customer messaging is built on customer needs.

"Marketing is all about creating content that's appealing and relevant to our customers, and making sure that we understand their problems so we can help them find the solution," she said. "We use this data to make sure we're on target and also to guide some of the product and some of our sales organization when they need it."

She added that partners and customers respond well to Temenos' studies because it gives them a point of reference on where they are and how Temenos could help them get to where they need to be.

Navigating core banking transformation together

Speaking of strategic technology investments, Guis discussed the need to modernize legacy infrastructure and why relying on outdated tech can significantly limit innovation, degrade the customer experience, and reduce a company's competitiveness.

“When you have a mainframe and you code in COBOL, it’s a bit hard to have the latest application or even just deploying Gen AI,” she said. Moreover, replacing core systems can be rewarding, but it’s a complicated, long-term investment that is “not for the faint of heart.”

Temenos is focused on developing meaningful solutions to these issues. This year, the company partnered with Microsoft to develop a generative AI copilot that helps banks deliver better products faster to their customers. With core modernization there is no one size fits all, as Guis suggested banks can also invest in module-specific upgrades, decide what to develop in-house as their core competence, what to pass off to a vendor, or build on top of their traditional systems.

“Some customers decide to go with a vendor for the core but develop all the digital infrastructure and the last touch with their customer, because that’s their differentiator,” she explained. “Others decide to do the opposite. It really depends on which market they play in and where their skillset in-house is.”

Leading banking forward

In May, the company unveiled a new visual identity and a tagline to guide its ethos: Leading Banking Forward. Guis shared that the slogan emphasizes customer centricity — delivering reliable, trustworthy services — while also embracing change and progress through technology and new ideas.

True to its collaborative spirit, Temenos workshopped the tagline with its customers and partners, allowing them to vote on its selection. Guis said the phrase and the process of involving its community underscores the company’s collaborative and future-focused vision for itself and the banking industry.

“It reflects the culture and the mindset of this community and our customer,” Guis said. “We all have to move forward together. You cannot just have one piece of the puzzle moving forward alone. That’s why they were involved in choosing the tagline, because it’s *our* tagline. It’s not just about Temenos.”

PARTNER

Why record keepers are becoming workplace financial wellness firms, ft. FIS

- Record keepers are evolving into comprehensive financial wellness platforms, moving beyond traditional 401(k) services to address participants' complete financial lives including debt, banking, and cash flow.
- FIS executives Will Hicks, Sherry Baker, and Deloitte's Scott Parker discuss leveraging technology, data integration, and personalized advice to transform retirement services.

INNOVATION, PARTNER

Trust as the cornerstone: A quick guide to open banking and open finance adoption

- 92% of businesses report that open banking is essential for future-proofing their organization, according to research from Mastercard.
- As the financial services ecosystem, including banks, credit unions, and fintechs, build deeper expertise in serving customers digitally and more intuitively, open banking becomes an essential innovation driver.

Rabab Ahsan | September 17, 2025

INNOVATION, PARTNER

How to turn AI ambition into business results

- AI is everywhere — but it's not a shortcut to success. As organizations race to embed it across operations, it's clear that ambition alone won't deliver impact.
- Organizations must establish a framework that harmonizes risk management and innovation through aligned objectives, measurements, and execution strategies.

Rabab Ahsan | September 09, 2025

BANKING, PARTNER

How cloud-native core banking helped EQ Bank grow through improved customer experience

- EQ Bank's early move to a cloud-native core with Temenos positioned it to lead in digital transformation, leveraging real-time data and AI to deliver personalized customer experiences.
- Temenos' Will Moroney and EQ Bank's Geoff Vona talk about how co-building solutions has propelled both the company and the bank forward.

Tearsheet Editors | September 02, 2025

PARTNER, PAYMENTS

How Citi is helping insurers compete in an always on digital payments landscape

- Traditional insurance faces mounting pressures from new technologies and market entrants, making digital adoption an imperative for efficiency and customer-centricity.
- Kamil Bouw, Global Head of Insurance for Citi Treasury and Trade Solutions, discusses how Treasury functions must evolve beyond settlement roles.

Rabab Ahsan | August 19, 2025

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