

# BMC HELIX HELPS FINANCIAL ENTERPRISES THRIVE AMID INCREASING COMPETITION AND REGULATION



The financial sector is at a crossroads. Financial enterprises must balance the need for innovation with increasing regulatory scrutiny. New entrants are redefining customer expectations, while government regulators strengthen compliance requirements in response to past financial crises. Navigating this evolving landscape requires a strategic approach that combines agility, resilience, and insight into every operational corner.

To thrive, banking, financial services, and insurance (BFSI) organizations must harness the power of AI-powered automation and insights. Using advanced service and operations management (ServiceOps) solutions such as BMC Helix, BFSI IT executives can better understand and modernize their environments, drive innovations, and meet growing regulatory requirements with confidence.

## Digital disruption is reshaping financial services

In 2025, the job of a finance industry CIO is not easy. A wave of digital-era startups has usurped the old order and directly attacked the hegemony of incumbent banking, insurance, and financial services. Their new wave of digital-first products has made a rapid and profound impact.

The new pressures on such a storied and traditional market sector have been intense. Customer expectations have changed. Many transactions that previously took days, such as money transfers, stock purchases, or insurance claims, are now expected to be rapid or even instant. Markets have shifted: one digital-only bank in the USA founded in 2012 now has well over 20 million customers in

2025.

With such rapid disruption impacting their market share, CIOs have come under extreme pressure to modernize quickly. The threat of being outflanked by digital services has forced the rapid adoption of newer infrastructures, such as public cloud, and rapid innovation methodologies, such as DevOps, which conservative financial IT strategies previously discouraged.

This speedy digital transformation has largely been additional to rather than in replacement of legacy infrastructure. Even where financial institutions hoped to replace older technologies, the pace of change has prevented it. As a result, many financial interactions now traverse multiple layers of technology. A simple transaction fulfilled in an instant for the consumer may touch multiple subsystems across multiple geographies. Even the latest AI-driven mobile consumer experiences may result in COBOL code executing on mainframes at the backend.

Innovation at this pace and scale is impossible without a solid understanding of an organization's infrastructure. However, the pace of change has left many enterprises stuck in the old world of IT management, reliant on isolated legacy tools and even spreadsheets. For CIOs, this poses a substantial personal and organizational threat. Furthermore, this situation is increasingly compounded by another growing challenge: regulation.

## **Regulatory pressures complicate modernization**

In the wake of successive incidents of global financial turmoil and high-profile technology failures impacting major organizations, government regulators have increasingly focused on the digital resilience of BFSI companies. Financial sector companies are being held to ever-escalating standards of robustness, transparency, and accountability.

There are many global examples, but two recent high-profile ones are the USA's significantly updated [Federal Financial Institutions Examination Council \(FFIEC\) IT handbook](#), published in August 2024, and the European Union's [Digital Operational Resilience Act \(DORA\)](#), enacted in early 2025. These regulatory reinforcements impose very stringent technology accountability requirements—and severe potential penalties—on BFSI companies and even the IT service providers who work with them.

How does a CIO ensure that their organization can maintain “an enterprise-wide understanding of the architecture and interoperability of systems and components” and the “products, processes, applications, infrastructure, and interconnectivity” supported by them, as defined by the FFIEC handbook? How can they meet the stringent operational resilience goals of DORA? And how can they maintain such knowledge and capability even through rapid ongoing transformation?

## **How BMC Helix powers innovation and compliance in BFSI organizations**

In January 2025, a bank listed in Global Finance's top 50 banks worldwide by size stated that it had—in partnership with BMC—achieved 100 percent compliance with its primary digital operational resilience regulations. To deliver this objective, the bank unified IT processes across eight separate regions, and transitioned from 16 fragmented systems to a global, unified ITSM and ITOM framework built on BMC Helix. In addition to its compliance achievements, the bank has seen further operational improvements, such as a 56 percent reduction in incidents caused by changes.

For executives seeking to establish greater digital agility without compromising operational resilience and compliance, the discovery, AIOps, capacity optimization, and service management solutions of BMC Helix are the best answer. Using state-of-the-art agentic generative AI, BMC Helix bridges the gap between innovation and regulatory compliance.

BMC's solutions provide BFSI organizations with service visibility, operational resilience, capacity optimization, and service management excellence in a number of ways, including:

- **AI-powered visibility and resilience:** BMC Helix AIOps delivers discovery, mapping, and optimization of complex financial services. By proactively identifying and resolving operational issues, it enhances operational resilience and system performance. It also supports system evolution by enabling agile risk management for existing systems and proposed changes, enabling innovation and increased confidence in agile DevOps practices.
- **Optimized resource management:** BMC Helix Continuous Optimization enables large financial organizations to optimize the capacity and utilization of their digital resources. Proactively modeling resource requirements for growth, innovation, and cloud transformation elevates operational resilience and optimizes the allocation of financial resources to services.
- **Intelligent service management:** BMC Helix ITSM provides highly automated, AI-driven service management for IT and non-IT business lines. A set of agentic AI trained bots work with human experts, identifying underlying problems, detecting major incidents early, monitoring CMDB data for accuracy and completeness, and optimizing workflows. This enables faster and more accurate resolutions to issues.
- **Deployment flexibility:** The BMC Helix solution is available not just as a SaaS offering, but also as a containerized option that can be deployed and run on your chosen infrastructure. This provides additional flexibility for BFSI companies with stringent requirements for on-premises or isolated cloud operations.

As financial institutions continue to evolve, AI-driven ServiceOps solutions will be critical for staying competitive and compliant. Solutions such as BMC Helix enable BFSI enterprises to drive innovation while maintaining high levels of resilience and governance.

## Next Steps

To learn more about the importance of BMC Helix to banking, financial services and insurance enterprises, [contact BMC for a conversation with our specialists.](#)