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CASE STUDY · MARLUC SYNOPSIS

Standard Bank Group generative AI rollout

IMPLEMENTED 2025–2026 · FINANCIAL SERVICES AND INSURANCE · SOUTH AFRICA · BAND D · CLAIMED ONLY

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Standard Bank Group, a South African banking group, reports that 72% of its employees were active users of generative AI tools at 30 June 2026, with 87 use cases approved. Its enterprise AI platform runs on Amazon Bedrock and uses several models. The bank says early coding use cases gave productivity gains of about 20% and that it ranked first in Africa in a June 2026 AI maturity index. Independent press notes that the bank has not said how the 20% was measured and that its technology costs rose.

ABOUT THIS SYNOPSIS

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Facts and figures are as reported by the sources listed below, which may be incomplete, self-reported or out of date. Check the original source before relying on any figure.

The impact band, proof marker and SEAM view are MarLuc's opinion. The organisation is not a MarLuc client and has not reviewed or endorsed this synopsis. Names and trademarks belong to their owners.

NOTICE WORDING LAST UPDATED 16 NOVEMBER 2026

AT A GLANCE

AI used: Generative AI tools for staff, AI coding tools and AI-enabled recommendations, run on an enterprise AI platform built on Amazon Bedrock with several open and closed models.

Implemented: 2025–2026. Grade: band D, Task support, Claimed only.

Headline result, as reported: Standard Bank says 72% of its employees (more than 39,000) were active generative AI users at 30 June 2026 and that AI coding tools gave early productivity gains of about 20%; no cost or revenue effect is reported

1 · The case

The facts, as reported by the 5 sources listed at the end. Where a source is silent, the field says "Not reported".

Organisation

Standard Bank Group. South African banking group, with group headcount of 51,200 at 30 June 2026 (banking headcount 44,764 per TechCentral) and headline earnings of R26.1 billion for the first half of 2026. Canvas block: 5. People and skills. Also 6. Data and technology.

Business challenge

The challenge. By the bank's account, access to leading AI models is becoming widespread, so advantage depends less on the models and more on how they are combined with trusted data, governance, skills and knowledge of clients and markets. It wanted to move from individual tools and experiments to a capability it can reuse across the group.

How it was addressed. The bank built an enterprise AI platform on Amazon Bedrock with a multi-model approach and common controls, approved enterprise tools assessed for security, privacy and responsible use, and specialist tools such as AI coding tools. It chose four first areas: relationship management, servicing, payments and lending. [1] [2] [3] [4] [5]

Who implemented it

Amazon Web Services (Model or cloud provider): Provides Amazon Bedrock, the platform the bank's enterprise AI platform is built on..
In-house (In-house): Built the enterprise AI platform, approved tools and use cases, and the staff skills programme..
Which models run on the platform, and any systems integrator or consultancy, are not reported.

Technology (SEAM pillar E)

SEAM types: T1 Chat assistants, T3 API integrations, T8 Predictive / ML models. Deployment: Cloud APIs. Vendors and products: Amazon Web Services, Amazon Bedrock.

Where it was built in: An enterprise AI platform on Amazon Bedrock that lets the bank evaluate and deploy open and closed models under common security and governance controls, with approved enterprise tools for staff, specialist AI coding tools and AI-enabled recommendations for clients. The models in the portfolio are not disclosed.

What changed

Before: individual tools and use cases. By 30 June 2026, by the bank's account: 72% of employees active generative AI users, 87 use cases approved and a shared platform. Roles, structure and headcount are not reported as changed; group headcount rose 1% and the bank added branches in personal and private banking in South Africa (516 against 491, per TechCentral). [1] [2] [3] [4] [5]

What it cost

AI-specific cost: Not reported. Banking technology costs were R11.83 billion in the half, up 2%. The bank lists expanding AI capabilities among the drivers of higher software and cloud costs, partly offset by licence rationalisation, cloud efficiencies and infrastructure simplification. Cloud costs rose 37%.

What it saved

Coding: early use cases show productivity improvements of about 20% (the bank's figure; method and sample not disclosed). No time, cost or revenue saving is reported for other uses. [1] [2] [3] [4] [5]

Governance and control

The bank says tools are approved after assessment for security, privacy and responsible use, that the platform applies common security and governance standards, and that staff skills programmes run alongside. An external AI maturity ranking is cited. Owner, monitoring and audit: Not reported.

S2 · Accountable owner · Claimed
Group chief operating officer Margaret Nienaber is quoted as the bank's spokesperson on its AI strategy; no formal AI owner or committee is described. [2] [5]

A1 · Safe use · Claimed
The bank says approved enterprise tools have been assessed for security, privacy and responsible use, and that more than 9,000 staff completed a foundational AI pathway (ITWeb, citing 2025 disclosures). [2] [5]

A2 · Human in the loop · Claimed
The bank says AI augments its people rather than simply automating work; no review step is described for specific uses. [2]

A3 · Monitoring and assurance · Not reported
No monitoring or assurance of AI results is reported; TechCentral notes the bank has not disclosed how the 20% productivity figure is measured or over what sample. [4]

A4 · Vendor AI · Claimed
The bank says its multi-model platform on Amazon Bedrock lets it evaluate and govern open and closed models with consistent controls; the models themselves are not named. [2] [4]

A5 · Agent controls · Not reported
The bank says it is preparing for the emergence of AI agents in commerce; no agent controls are described. [2]

A6 · Standards and regulation · Not reported
No regulator review or standards compliance for its AI use is reported in the sources opened.

What worked, what did not, what is unproven

WORKED

– Wide staff adoption by the bank's account: more than 39,000 employees, 72% of the workforce, active users of generative AI.

– AI-enabled recommendation capabilities supported more than 10 million personalised client interactions in the half.

– Banking technology costs grew 2% while the bank scaled AI; the bank cites optimisation initiatives as a partial offset, and TechCentral reads this as the AI build possibly being funded by cuts elsewhere.

– The bank ranked first in Africa and second across the Middle East and Africa in the inaugural Evident AI Index for banks (bank's account).

DID NOT

– The sources report usage and one productivity figure, and no measured effect on cost, revenue, risk or client outcomes.

– The 20% coding figure comes from early use cases, and TechCentral notes the bank has not disclosed how it is measured or over what sample.

– Headcount and branch numbers rose rather than fell in the half, so the sources show no reduction in staff or sites from AI.

– TechCentral notes the bank's disclosure does not address AI cost.

– How 'active user' is defined and how deep the use is: Not reported.

– How many of the 87 approved use cases are live, and what each delivers: Not reported.

– Whether the productivity gain holds beyond early use cases or shows in delivery speed or quality: Not reported.

– Which models run on the platform, and results of any monitoring or assurance: Not reported.

Timeline

2025 Sustainability disclosures report more than 9,000 employees had completed the bank's Foundational AI Pathway (as reported by ITWeb) [5]

Jun 2026 Evident AI Index for Banks, Middle East and Africa, published; the bank is ranked leading in Africa and second overall (bank's account) [1]

Jun 2026 At 30 June, 72% of employees are active generative AI users and 87 use cases are approved [1]

Aug 2026 Interim results published on 13 August; TechCentral reports banking technology costs up 2% and cloud costs up 37% [3]

Aug 2026 Bank names Amazon Bedrock as its enterprise AI platform and states the 20% coding productivity figure [4]

2 · Grade and SEAM assessment

MarLuc's opinion, made on the evidence above. How cases are graded: marluc.co.uk/case-studies/how-we-rate

Level of change and impact

Claimed: Not applicable. Grade: D, Task support. Proof: Claimed only. Level of change: Task support.

Task support (Level 1, band D). The bank describes becoming an AI-enabled organisation, but the sources show staff tool use at scale and no change to roles, process or cost base.

The bank says it is becoming an AI-enabled organisation, but the sources show wide staff use of tools and a headline productivity figure for coding, with no changed roles, structure or cost base. Group headcount rose 1% in the half. This is task support, and the results are the bank's own.

The SEAM view and lessons learnt

Adoption at this scale is real by the bank's account, and it has put a shared platform, approval process and training in place. The sources stop at usage. There is no measured effect on cost, revenue or risk, and the one productivity figure has no disclosed method. For a mid-sized or larger organisation, the transferable point is to publish what an active user is, measure outcomes against a baseline, and show AI cost next to any saving.

1. Define active use and measure outcomes, not logins.
2. Show AI cost beside the savings it is meant to produce.
3. Put the shared platform, controls and training in place before adding use cases.

Evidence

Score 2 of 4. Mixed: the bank's interim results booklet and press statement, plus independent press analysis (TechCentral, ITWeb). The index ranking is cited by the bank and not checked against Evident's own publication. No audit or comparison group.

Evaluation method. Company results and statements read alongside independent press analysis; no comparison group or audit of AI results.

Sources disagree. The bank's press release page is dated 25 August 2026, while TechCentral and ITWeb report the same statement on 17 August 2026. TechCentral's article names a 6% rise in software, cloud and technology costs against a 2% rise in total banking technology costs; the difference is the fall in amortisation and depreciation.

Status. Ongoing. Figures are at 30 June 2026; later results: Not reported.

3 · Original sources

Read these in full. To challenge a fact or a grade, use the contact form at marluc.co.uk or the link on https://marluc.co.uk/case-studies/standard-bank-group-generative-ai-rollout

[1] Standard Bank Group: SBG 2026 Interim Results Booklet
https://www.standardbank.com/file_source/Investor%20Relations/Documents/Financial-results/Interim-Results/SBG-2026-Interim-Results-Booklet.pdf

[2] Standard Bank Group: We've positioned AI as a long-term competitive capability (press release)
https://www.standardbank.com/sbg/standard-bank-group/newsroom/press-releases/weve-positioned-ai-as-long-term-competitive-capability

[3] TechCentral: AI spreads at Standard Bank, but the tech bill barely budges
https://techcentral.co.za/ai-spreads-at-standard-bank-but-the-tech-bill-barely-budges/284802/

[4] TechCentral: Inside Standard Bank's multi-model AI bet
https://techcentral.co.za/inside-standard-banks-multi-model-ai-bet/284924/

[5] ITWeb: Standard Bank transitions to AI-enabled organisation
https://www.itweb.co.za/article/standard-bank-transitions-to-ai-enabled-organisation/8OKdWMDXxw2MbznQ

Standard Bank Group website: https://www.standardbank.com

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