

Navigating change without losing control

How tech decisions shape long-term resilience, not just short-term capability for FSI.

In Financial Services and Insurance, technology leaders are operating in a narrowing corridor between innovation, regulation and operational resilience. Rising expectations, escalating costs and shrinking tolerance for error are intensifying pressure on technology – and on the people using it.

Three signals reshaping the tech landscape:

Technology spend keeps rising



Australian cloud spend is up **20% year on year**¹, yet rising investment has not translated into proportional returns for many organisations.



KPMG reports that **53% of business leaders now cite digital optimisation as their number-one challenge**².



This challenge is compounded by a projected **61,000-worker technology skills shortfall by 2030**³.



What it means: Value erosion through overlap and under-utilisation.



Industry response: Focus shifting to cost transparency, platform rationalisation and lifecycle optimisation.

Regulation is becoming operational

RA expectations now extend beyond policy into continuous, provable operational control.



What it means: Risk is harder to govern in fragmented environments.



Industry response: Single-point accountability replaces fragmented oversight.

Uptime is no longer a differentiator



99.99% availability is now treated as a baseline, not a benchmark.



What it means: Reliability must be engineered across the entire ecosystem – not system by system.



Industry response: Infrastructure, security and operations managed as a single, optimised service.

How the FSI tech model is changing

As pressure builds, leaders are reassessing how technology is managed – not just what they invest in.

From: Fragmented management

Multiple vendors and handovers

Siloed infrastructure, security and operations

Reactive incident and risk response

Governance applied after the fact

To: End-to-end accountability

Clear ownership across the full environment

Integrated oversight of risk, performance and cost

Proactive monitoring and optimisation

Governance embedded into day-to-day operations

Why this shift is happening

What's changing isn't the technology stack – it's the tolerance for fragmentation. In regulated, always-on environments, complexity without clear accountability increases operational and reputational risk. As a result, leading organisations are reframing technology management as:

- an operational resilience function
- a long-term service model, not a series of projects



What changes when technology is managed end-to-end

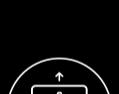
The shift isn't about new platforms but about governing and optimising environments end-to-end.



Visibility becomes continuous

What changes
Technology, security and operations are viewed as a single environment.

Why it matters
Risk, performance and cost are easier to act on – before issues escalate.



Cost becomes predictable

What changes
Cloud usage and support models are consolidated and reviewed continuously.

Why it matters
Investment is guided by value and demand, not short-term fixes.



Expertise becomes embedded

What changes
Specialist capability on demand, without added headcount.

Why it matters
Reduced reliance on scarce internal resources while maintaining control and continuity.



Improvement becomes ongoing

What changes
Monitoring, optimisation and governance are built into everyday operations.

Why it matters
Resilience improves steadily without repeated transformation programs.



Where responsibility becomes real

When technology underpins continuity, compliance and trust, there's no margin for error. Nexon partners with organisations to manage and evolve their technology environments, leveraging its Microsoft expertise to deliver secure, AI-ready platforms and predictable, controlled change.

To find out how other FSI organisations are navigating the new tech reality – download the eBook

[Download our latest ebook](#)

[Click here](#) to see how Nexon helped Ord Minnett navigate the tech changes

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References:
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