

Bendigo and Adelaide Bank shifts digital banking system to Google Cloud to supercharge customer experience

With Google Cloud, the Bank is accelerating innovation and strengthening service quality for its growing customer base

Bendigo, Australia, 10 November 2023 — Bendigo and Adelaide Bank, one of the largest retail banks in Australia, today announced it has rebuilt its digital banking system on Google Cloud, paving the way for a more robust and personalized customer experience and faster, more reliable rollout of new features.

Since moving to Google Cloud in May 2023, Bendigo and Adelaide Bank's new, fully automated, consumer facing digital banking application has delivered substantial boosts to performance, slashing deployment times for customer experience upgrades to just 15 minutes and achieving 99.9 percent availability across its underlying cloud infrastructure.

With [Google Kubernetes Engine](#), Bendigo and Adelaide Bank can now scale down digital banking workload in off-peak periods to reduce cost and environmental footprint, and dynamically scale up to meet growing customer needs and demands on systems during peak usage times— reducing time from ideation to production and delivering customers greater reliability and confidence.

The migration of Bendigo's digital banking app to Google Cloud, supported by implementation partner, [Cognizant](#), is a key component of the Bank's wider transformation program to drive simplification, modernization, and consolidation through streamlined service offerings. It also brings Bendigo and Adelaide Bank's digital banking app onto the same infrastructure as Up, Bendigo Bank's next-generation digital bank.

Cognizant, working with Bendigo and Adelaide Bank cloud platform stakeholders, developed the foundational cloud infrastructure components, establishing a landing zone which enabled the migration of Connect Internet Banking and other applications to Google Cloud.

"As the most trusted bank, this milestone is a critical enabler in helping Bendigo and Adelaide Bank deliver a better digital banking experience and meet growing customer preferences to interact with us digitally," said **Andrew Cresp, Chief Information Officer at Bendigo and Adelaide Bank**. "With this foundational work with Google Cloud now complete, we're able to respond to customer needs faster."

Lightning-fast transformation sets the stage for personalization at scale

As part of the digital upgrade, Bendigo and Adelaide Bank has also now migrated 33 percent of its applications to the cloud, minimizing interruptions to customer experience, while simultaneously meeting compliance requirements for moving highly sensitive data to the cloud.

Deployment of the Bank's entire digital banking application stack, culminating in a narrow, six-hour implementation window, was supported by thousands of hours of preparation by Bendigo and Adelaide Bank employees—with support and training from Google Cloud's Learning and Enablement team.

"Google Cloud has a deep understanding of the Australian financial services industry and the regulatory environment in which we operate. That, alongside the invaluable training and certification support we received, and Google's approach to security and customer data protection, has made them a great fit for Bendigo Bank since 2018," said **Cresp**. "Their expert guidance has added significant value that will deliver dividends well beyond this stage of our digital transformation."

Bendigo and Adelaide Bank will also benefit from the integration of [BigQuery](#) and AI platform [Vertex AI](#) within its recently-released open data 'lakehouse,' the use case and development done in partnership with [Accenture](#). This lakehouse will help simplify enterprise data management, which will enable even more customization and personalization for customers as well as richer operational and risk management insights.

"Modernizing one of Australia's largest retail banks takes long-term commitment and vision," said **Alister Dias, Vice President of Google Cloud Australia & New Zealand**. "Building its digital banking system on Google Cloud enables Bendigo and Adelaide Bank to not just radically strengthen its customer value proposition at

scale, but also take even bolder steps into digital experiences with confidence.”

The deployment marks the latest stage in the Bank’s ongoing cloud and data transformation journey with Google Cloud, as it moves towards having 50 percent of its business in the cloud by FY24.

About Google Cloud

Google Cloud accelerates every organization's ability to digitally transform its business and industry. We deliver enterprise-grade solutions that leverage Google's cutting-edge technology, and tools that help developers build more sustainably. Customers in more than 200 countries and territories turn to Google Cloud as their trusted partner to enable growth and solve their most critical business problems.

About Bendigo and Adelaide Bank

Bendigo and Adelaide Bank is Australia’s better big bank, with more than 7,000 staff helping our over 2.4 million customers to achieve their financial goals. Bendigo and Adelaide Bank’s vision is to be Australia’s bank of choice, by feeding into the prosperity of customers and their communities.

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