Vega Technology

The Digital Divide is growing

The Fund sector has reached a Digital Inflection Point

Firms that modernise will thrive.
Those that don't, risk being left behind.

We recently revisited RBS International's Pulling Together report, first published in late 2025. It made compelling reading when it was released, but looking back just a few months later, what is striking is how many of its predictions are already becoming reality.

Artificial intelligence has rapidly moved from experimentation to practical implementation. Regulatory expectations continue to increase, cyber threats continue to evolve and investors expect faster, more transparent service. The pace of change has accelerated considerably.

What is equally striking, however, is that many organisations are still facing the same challenges the report highlighted. Legacy systems, fragmented data and disconnected processes continue to slow progress, making it difficult for firms to realise the full benefits of digital transformation.

This is the digital divide. It is no longer simply a difference in technology, but in capability. Organisations with modern digital foundations can innovate, automate and scale. Those without them face rising costs, greater complexity and an increasing struggle to keep pace.

The funds sector has reached a digital inflection point

A digital inflection point is the moment when technology moves from being a competitive advantage for early adopters to becoming an essential part of doing business.

Digital platforms, automation and AI are no longer "nice to have" innovations. They are becoming the standard expected by regulators, clients and employees alike.

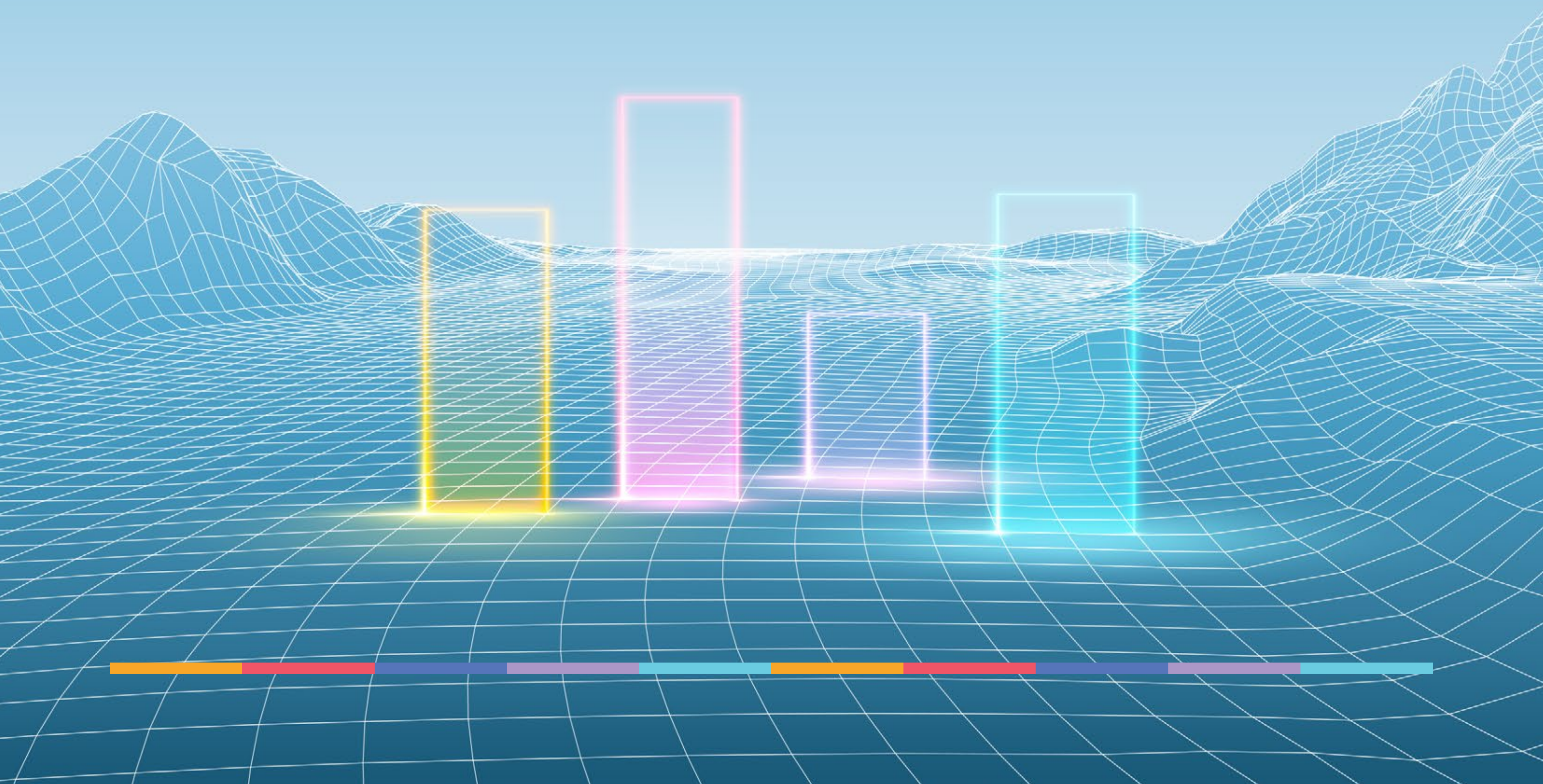
Organisations now need to move beyond isolated digital projects and build the infrastructure that will support the next generation of fund administration.

Funds face rising regulatory pressure, mounting cybersecurity risks, expanding data requirements and a predicted surge in AI-driven operational change.

According to the report:

- 71% of funds say digital transformation is their greatest operational challenge
- 94% feel constrained by legacy IT architecture
- Only 40% believe their data is fit for advanced analytics
- 79% say cybersecurity concerns are slowing innovation

This leaves many firms in an uncomfortable position. The ambition to innovate is there, but the foundations needed to support that innovation are often missing.



Where the bottlenecks really sit

The report identifies several recurring obstacles preventing organisations from moving forward:

- Outdated systems that struggle to scale
- Poor quality or inconsistent data that limits automation
- Fragmented technology ecosystems that create duplication
- A shortage of digital skills and resources
- Growing cybersecurity risks associated with increasingly complex technology

In short, organisations want the benefits that automation, AI and digital workflows promise, but those benefits can only be realised when the underlying infrastructure is robust enough to support them.

The consequences of standing still

- Higher operating costs as manual processes continue
- Slower client onboarding and reduced client experience
- Increased compliance and operational risk
- Limited ability to adopt AI and automation
- Growth that depends on recruiting more people rather than increasing productivity

Building the right foundation

This is where the right technology partner makes the difference.

At Vega, we have spent more than 20 years developing software specifically for the trust, corporate and funds sectors. We understand that successful digital transformation is not about introducing another standalone application. It is about creating a connected ecosystem where data flows securely, processes become more efficient and information is available exactly when it is needed.

AcuFund provides fund administrators with a powerful, purpose-built administration platform that brings together client administration, accounting, workflow management, compliance, reporting and operational oversight into a single, integrated environment.

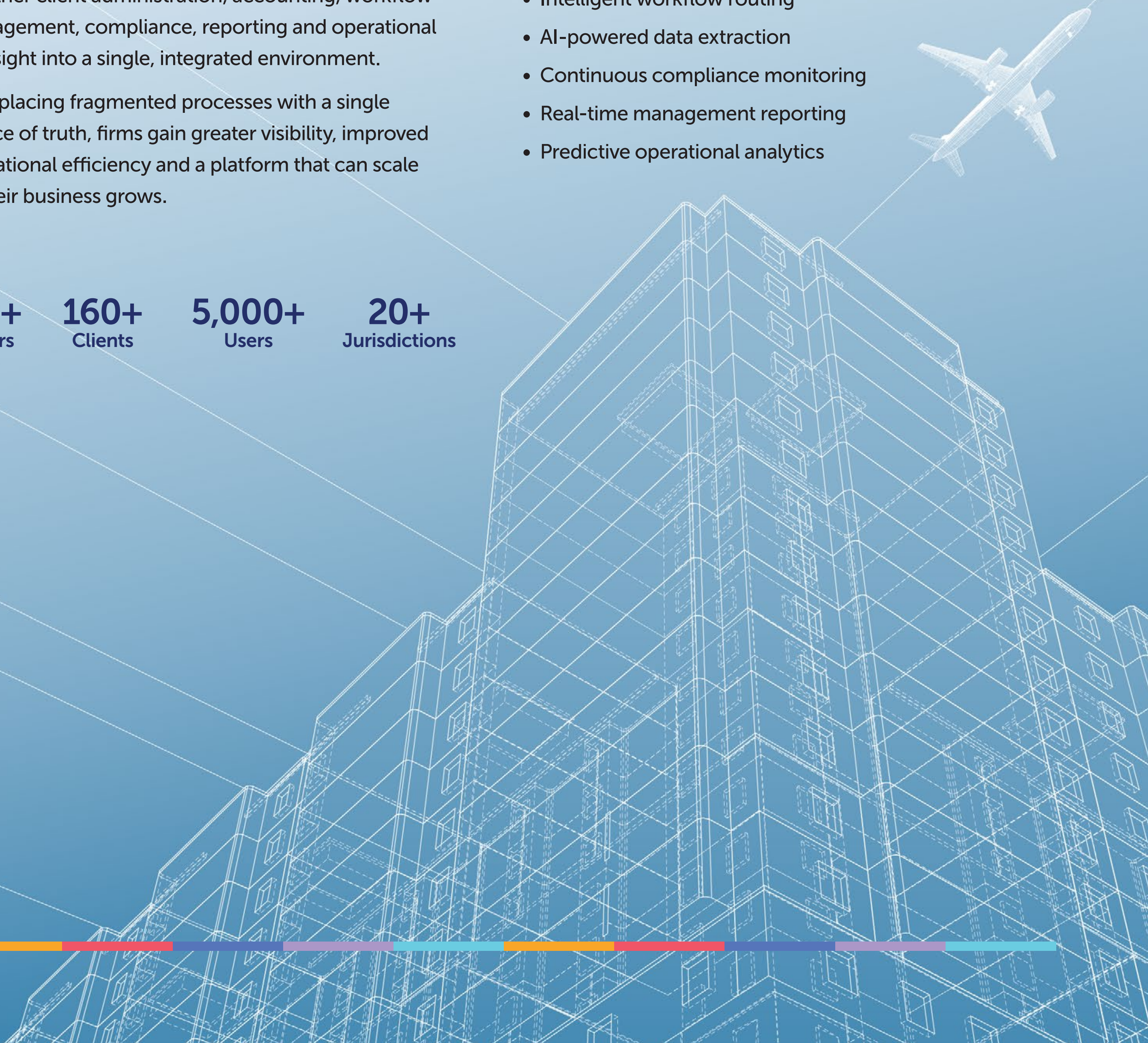
By replacing fragmented processes with a single source of truth, firms gain greater visibility, improved operational efficiency and a platform that can scale as their business grows.

Complementing this, **DigiHub** streamlines onboarding, client communications and secure document exchange. It helps remove many of the manual, paper-based processes that continue to slow administration teams, while improving both the client experience and regulatory compliance.

Together, AcuFund and DigiHub create the digital foundations needed to support the next generation of operational technology. With accurate, connected data and integrated workflows, organisations are better positioned to adopt capabilities such as:

- Automated document processing
- Intelligent workflow routing
- AI-powered data extraction
- Continuous compliance monitoring
- Real-time management reporting
- Predictive operational analytics

20+ Years | **160+** Clients | **5,000+** Users | **20+** Jurisdictions



Which Side of the Digital Divide Will You Be On?

Digital transformation is no longer about keeping pace with technology for its own sake. It is about building a business that is more resilient, more efficient and better equipped to respond to whatever comes next.

The organisations that invest in the right infrastructure today will be better positioned to take advantage of automation, artificial intelligence and emerging technologies tomorrow.

Those that continue to rely on disconnected systems and manual processes may find that catching up becomes increasingly difficult.

The digital divide is already emerging.
The decisions organisations make today will determine which side of it they occupy tomorrow.

Choose your side of the Divide

Every organisation is on a digital transformation journey.
The difference is how well prepared they are for what comes next.

Whether you're looking to replace legacy systems, streamline operations, improve regulatory compliance or build the data foundations needed for AI and automation, Vega has the experience and technology to move you forward with confidence.

For more than 20 years, we've helped organisations across the regulated financial services sector modernise their operations with connected, purpose-built solutions designed for the realities of trust, corporate and fund administration.

Discover how AcuFund and DigiHub can help your organisation bridge the digital divide and build the foundations for the future.

Schedule a 20-minute no obligation call today

Empowering trust and corporate service providers

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