



## AI and analytics: the key duo to enhance profitability and experience in banking, insurance and healthcare

**DES 2026 will explore how critical sectors are adopting exponential technologies to maximize return on investment and ensure reliable, efficient and personalized service**

**Leaders from American Express, BBVA, Bayer and Takeda, among other companies, will share their success stories regarding the integration of AI into key processes**

**Madrid, April 30, 2026.** – The rise of AI is driving major advancements in the banking, insurance, and healthcare sectors: from streamlining processes to personalizing experiences and enhancing data protection. However, these industries are still scaling up the integration of AI solutions to ensure they deliver a return on investment and improve profitability. In this regard, market reports indicate that, although 65% of organizations report that AI deployment is already generating business value, only 23% achieve a return on investment across multiple use cases.

In this context, [DES – Digital Enterprise Show 2026](#), Europe's largest event dedicated to exponential technologies and AI, will host sessions in **Malaga, Spain, from June 9 to 11** focused on examining the transformation of the insurance, healthcare and banking sectors to enhance the quality, reliability, efficiency and return on investment of their services. In the financial sector, and in partnership with MAISA, the event will feature prominent global figures such as **Julia López**, Vice President and General Manager of **American Express's** Merchant Services division for Continental Europe, who will discuss the potential of AI in the evolution of payment systems and in creating more personalized and secure experiences.

### **Service optimization**

One of the major advancements driven by AI is its ability to generate predictive models and advanced analytics that help anticipate user needs, make more informed decisions and design more innovative products. In this field, **Víctor Sánchez**, Director of IT Strategy at **BBVA**; **Maribel de la Vega**, Independent Director at **Nationale-Nederlanden**; **Ricardo Wehrhahn**, Senior Advisor at **Additiv**; and **Nacho Morande**, Director of Digital Transformation at **RGA Seguros**, will explore ways to build proactive, data-driven organizations that can adapt to demand, manage risks and deliver value.

Additionally, as part of DES, successful projects will be shared regarding the emergence of exponential technologies, such as AI and digital platforms, in the banking and insurance sectors. In this sense, **Víctor Cuervo**, Head of Architecture at **Banco Sabadell**, will delve into the challenges and lessons learned in using technological tools to build a competitive advantage in a constantly evolving financial ecosystem. Along the same lines, **Esther Félix**, CTO at **Mutua Universal**, will discuss the combination of AI and data to make real-time decisions and ensure competitiveness.

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The event will also feature a presentation on a notable initiative by **Santalucía Seguros**. This project focuses on the company's use of AI, which has yielded a tangible return on investment and improved operational efficiency and customer engagement. Led by **Néstor Álvaro**, the company's Director of AI and Advanced Analytics, the session will explore the scalability options offered by artificial intelligence.

### **The threat of cyberattacks**

In an international landscape marked by geopolitical tension, DES 2026 will also focus on the threats facing the most critical economic sectors, such as healthcare, finance and insurance. To address this situation, boards of directors are taking on new strategic and regulatory responsibilities. **Laura del Pino**, Head of Information Security at **BBVA** Spain, will speak on this topic, among other leaders, who will discuss what governing bodies need to know about digital attacks, ranging from the EU Cybersecurity Directive to the responsible use of AI.

### **Improving diagnosis and patient care with AI**

In healthcare, the emergence of artificial intelligence, combined with changing user habits, is transforming the sector's models. In this context, the solution is enabling more accurate diagnoses, better risk prediction, and the development of telemedicine. Leaders from **Bayer**, **Lumbo Labs**, **Top Doctors Group**, **Takeda Iberia** and **Grupostop** will reveal at the event the new opportunities that exponential technologies are bringing to the medical field.

This topic will also be addressed by **Elena Torrente**, Director of Digital Health at **DKV**, and **Ramón Puigoriol**, Head of Health at **T-Systems**, who will discuss the role of artificial intelligence in today's healthcare landscape, which is characterized by the rise of virtual care.

Furthermore, in the healthcare and pharmaceutical sectors, technology has driven pioneering external communication strategies with various stakeholders, including the media and patients. **Nuria Plaza**, Finance Director for Iberia at **Boston Scientific**, and **Antonio Medina**, Director of Transformation for Iberia at the Japanese company **Takeda**, will share insights on innovation in this area to build trust, ensure transparency and strengthen credibility.

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**[About DES | Digital Enterprise Show \(June 9-11, 2026, FYCMA, Malaga\)](#)**: DES – Digital Enterprise Show is an event organized by Nebext – Next Business Exhibitions in collaboration with Malaga City Council and the Regional Government of Andalusia. Over nine editions, it has become the largest European professional event on exponential technologies and one of the world's leading events, offering senior management the latest solutions and products to accompany large corporations, SMEs, and European public administrations towards digital transformation. Over three days, we combine technology and innovation with digital leadership, technological solutions to improve customer and employee experience, optimization of operational processes and the identification of new business models, services and products from all industries.

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