



# What today's customers want — and how digital-ready banks deliver

Unlock innovation to deliver personalized experiences that grow with your customers

UNLOCK THE E-BOOK



# Content

“The desire to create consistency between the digital and physical world remains a constant balancing act as customer expectations change and technology evolves.”

— **Marc DeCastro,**  
**Research Director,**  
**Consumer Banking, IDC**

## Retail banking at a crossroads

Digital transformation is no longer optional. It's the price of relevance. Banks face growing pressure to modernize, deliver seamless digital experiences, and keep pace with technology.

The industry has reached an inflection point. As technology expands what's possible, customer expectations grow accordingly. Customers want digital-first convenience while still valuing the human service they have come to associate with banking.

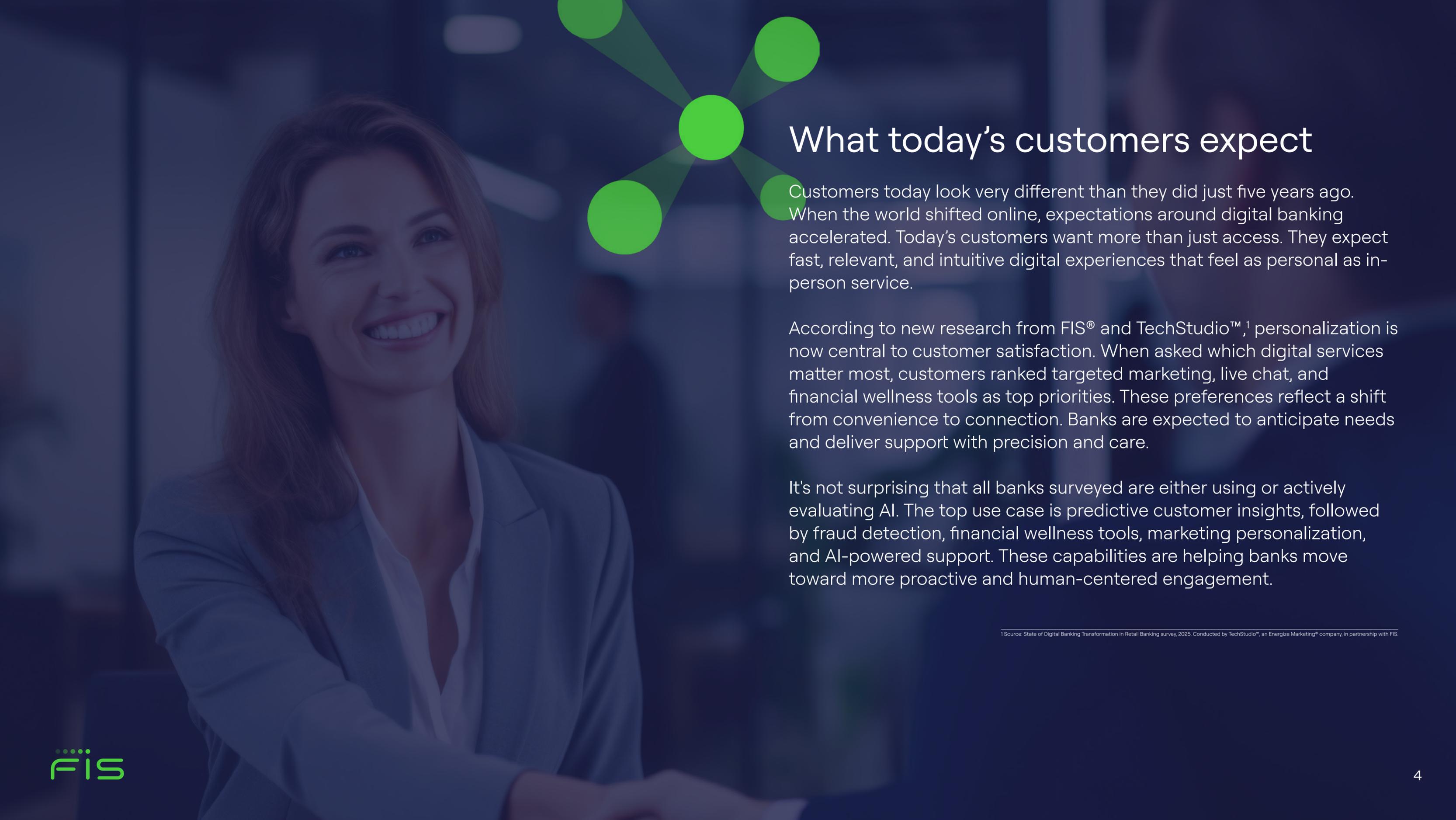
### **Welcome to the era of “the total experience” in banking.**

This e-book explores the trends reshaping retail banking in 2025 and beyond. Banks that rise to the occasion

with connected, human-centric experiences are more likely to earn customer loyalty.

Banks that delay modernization risk falling behind, not just to peers but to institutions that embrace innovation and can deliver customer-first experiences across various channels.

Those that move forward with purpose, grounded in customer needs and business goals, tend to be well positioned to build loyalty and drive growth. But success takes more than new features. It requires a trusted partner, a flexible platform, and a long-term strategy rooted in cloud readiness, AI-driven personalization, and intuitive design.



## What today's customers expect

Customers today look very different than they did just five years ago. When the world shifted online, expectations around digital banking accelerated. Today's customers want more than just access. They expect fast, relevant, and intuitive digital experiences that feel as personal as in-person service.

According to new research from FIS® and TechStudio™,<sup>1</sup> personalization is now central to customer satisfaction. When asked which digital services matter most, customers ranked targeted marketing, live chat, and financial wellness tools as top priorities. These preferences reflect a shift from convenience to connection. Banks are expected to anticipate needs and deliver support with precision and care.

It's not surprising that all banks surveyed are either using or actively evaluating AI. The top use case is predictive customer insights, followed by fraud detection, financial wellness tools, marketing personalization, and AI-powered support. These capabilities are helping banks move toward more proactive and human-centered engagement.

<sup>1</sup>Source: State of Digital Banking Transformation in Retail Banking survey, 2025. Conducted by TechStudio™, an Energize Marketing® company, in partnership with FIS.

## Rising expectations, higher stakes

To meet rising expectations, banks need the right foundation. According to the same 2025 survey, nearly all banks now run operations or technology in the cloud, with **42%** operating more than three-quarters of their infrastructure there. This widespread adoption reflects a shift toward a desire for greater scalability, speed, and innovation.

As banks modernize, customers demand more than just feature-rich apps. They want real-time payments, fast resolutions, and more seamless experiences across touchpoints. Digital convenience alone is no longer enough. What truly matters is speed, simplicity, and personalization that feels consistent whether online or in person.

The message is clear. Banks that modernize with purpose, guided by real customer needs, can improve their ability to build loyalty, unlock new value, and lead the next chapter of retail banking.





# Where banks are prioritizing investment

Rising customer expectations are driving how banks invest in technology, and many institutions are responding. The survey shows that **70%** of banking executives plan to increase tech infrastructure spend in 2025.

That's encouraging, especially considering how much banks still rely on systems that were never designed to support open banking, real-time data, or the agile delivery of features. Many institutions are navigating a clear gap between legacy infrastructure and the capabilities they need to compete. Yet when paired with modular, API-driven platforms, these systems can still unlock meaningful value. By pairing existing and new technologies, banks can begin to fuse reliability with innovation, making it possible to move forward with greater speed and confidence.

For perspective, IDC projects that North American banks will spend more than \$10 billion on digital self-service solutions by 2027, with investment growing nearly **12%** annually.<sup>2</sup>

<sup>2</sup> Source: IDC, Customers Expect Modern Digital Solutions and Personalized Experiences at Every Touch Point, sponsored by FIS, March 2024.



Cloud transformation remains foundational to digital agility. While many banks, both large and small, have formal cloud strategies in place, few have made significant progress in transformation. In fact, many are still in the early phases. Continued cloud investment is key to unlocking innovation, scalability, seamless data flow, and the ability to more rapidly deliver new capabilities.

Banks are also placing growing importance on seamless integration with ERP and accounting platforms.<sup>3</sup> This focus enables more connected, end-to-end digital experiences while leveraging the value of existing systems. In parallel, interest in embedded marketplace capabilities is rising. Many institutions are exploring ways to expand offerings through fintech integrations, reflecting a broader shift toward composable, extensible platforms. Banks have an opportunity to turn this momentum into meaningful progress by integrating existing systems with modern platforms and building more connected, adaptable experiences.

<sup>1</sup> Source: State of Digital Banking Transformation in Retail Banking survey, 2025. Conducted by TechStudio™, an Energize Marketing® company, in partnership with FIS.





## From digital-first to human-centric

Simply investing in technology is not enough to maintain relevance in an ever-shifting banking landscape. To stay competitive and build customer loyalty, institutions must "humanize" banking, an aspect that can often be lost when banks are preoccupied with getting the tech right as they modernize. While it may seem counterintuitive, digitization can play a major role in human-centric banking if institutions can bridge digital capabilities with empathetic, personalized experiences.

In that regard, human-centric does not mean less digital. It simply means smarter digital.

## Customer spotlight: Driving digital transformation with Digital One

### How a regional bank expanded reach and personalized customer experiences

A regional commercial bank with over 200 branches sought to differentiate its digital banking experience as part of a core renewal initiative. By adopting FIS® Digital One™ Consumer Studio, the bank placed innovation at the center of its strategy, leveraging open technology to build profitable fintech partnerships.

The result was a highly personalized, more seamless digital experience that reflects the bank's brand values while helping to meet evolving customer expectations. With Digital One, the bank expanded its reach beyond physical branches by delivering mobile-first onboarding and live chat support, leading to measurable improvements in customer satisfaction and retention.





## Customer spotlight: Empowering user experience control

### How a \$36.5 billion asset bank modernized channels and improved agility

A privately owned bank with \$36.5 billion in assets sought to upgrade its legacy assisted and unassisted channel solutions to stay ahead of competition and deliver a superior user experience. After a thorough evaluation, the bank consolidated its entire consumer base onto Digital One. The phased implementation helped to minimize risk while automating manual processes.

The bank now has greater control over its user experience and can fine-tune it to meet customers' individualized needs. With FIS as a strategic technology partner, the platform can be continually updated to keep pace with evolving technology and market demands.

## Delivering digital experiences for banks of various sizes

Retail banks are under pressure to deliver meaningful digital experiences across a broadening customer base, from individual consumers to small businesses and large institutions. Each group brings its own expectations, technology requirements, and service priorities.

For small businesses, the focus tends to be on speed, personalization, and seamless access to tools that support day-to-day operations. From onboarding to bill pay, SMBs expect experiences that rival those offered by fintechs, while continuing to rely on the trust and stability of traditional banks.

Many large financial institutions face a different challenge: scaling innovation

across complex, often fragmented infrastructure. Integrating AI, enabling real-time services, and delivering consistent omni-channel experiences requires adaptable systems that can work across business units and legacy environments.

Understanding and addressing customer needs is essential to delivering meaningful, human-centered digital experiences. As highlighted in recent survey findings from FIS and TechStudio, banks across various sizes are prioritizing investments in cloud infrastructure, modular platforms, and AI-driven personalization to help close these gaps. Each institution is building on its unique foundation to fuse existing capabilities with future-ready innovation.

# A path forward: Modernization with a purpose

Retail banks are under growing pressure from rising customer expectations. To stay relevant, they must go beyond technical upgrades and deliver more personalized digital experiences.

Forward-thinking banks can distinguish themselves by their ability to modernize with purpose, using agility, intelligence, and unified platforms to create value at every touchpoint.

Understanding customer needs and aligning them with business objectives is an essential first step. But banks cannot do it alone. They need a partner with the right mix of technical depth, business insight, and financial services expertise to support timely and economical modernization.

FIS is that partner. As a trusted provider of financial technology to banks of various sizes, FIS delivers human-centric solutions built for scale. Digital

One, with its modular, API-first architecture, gives institutions the flexibility to modernize at their own pace and meet evolving customer demands without compromise.

It's time to turn financial technology investments into lasting business value. Closing the gap between existing systems and future-ready capabilities requires agility, strategic partnership, and human-first innovation. For institutions managing complex roadmaps, success means being able to make legacy and modern systems work together in harmony.

FIS can help you bridge today's needs with tomorrow's opportunities, fusing reliability with innovation to shape the future of banking.

**Deliver connected, human-centered experiences that drive growth.**



UNLOCK YOUR MODERNIZATION JOURNEY

# Money at rest Money in motion Money at work™

Make your digital transformation a success with FIS.  
Our **technology** powers the global economy across the money lifecycle.



Money  
at rest

Unlock seamless integration and human-centric digital experiences while ensuring efficiency, stability, and compliance as your business grows.



Money  
in motion

Unlock liquidity and flow funds by synchronizing transactions, payment systems, and financial networks without compromising speed or security.



Money  
at work

Unlock a cohesive financial ecosystem and insights for strategic decisions to expand operations while optimizing performance.

## About FIS

FIS is a financial technology company providing solutions to financial institutions, businesses and developers. We unlock financial technology that underpins the world's financial system. Our people are dedicated to advancing the way the world pays, banks and invests, by helping our clients confidently run, grow and protect their businesses. Our expertise comes from decades of experience helping financial institutions and businesses adapt to meet the needs of their customers by harnessing the power that comes when reliability meets innovation in financial technology. Headquartered in Jacksonville, Florida, FIS is a member of the Fortune 500® and the Standard and Poor's 500® Index. To learn more, visit [FISglobal.com](https://www.fisglobal.com). Follow FIS on KinkedIn, Facebook and X (@FISglobal).

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