



# 2025 Global state of digital business banking

Executive insights on scaling smarter, faster and more connected banking experiences



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## Executive summary

As a modern banking era emerges, new research confirms two trends reshaping the financial services landscape for business banking customers: all surveyed banks have initiated cloud operations, with varying degrees of implementation, and a majority plan to increase their technology infrastructure investment this year. The opportunity for banks to accelerate innovation, scale intelligently, and lead in real-time, digital-first services is clear.

Against this backdrop, today's business banking customers expect more than basic functionality. They want seamless, mobile-first experiences that combine the ease of consumer apps with the depth and control their operations require. From fast, fully digital onboarding to personalized cash management and ERP-integrated platforms, leading institutions are rethinking how to deliver scalable, tailored services that drive strong relationships and long-term value.

The [2025 Global state of business banking survey](#)<sup>1</sup> was conducted in April 2025 by TechStudio™, an Energize Marketing® company, in partnership with FIS®. The study gathered insights from 300 banking executives across North America (75%) and Asia (25%), all from institutions with more than \$1 billion in assets under management (AUM).

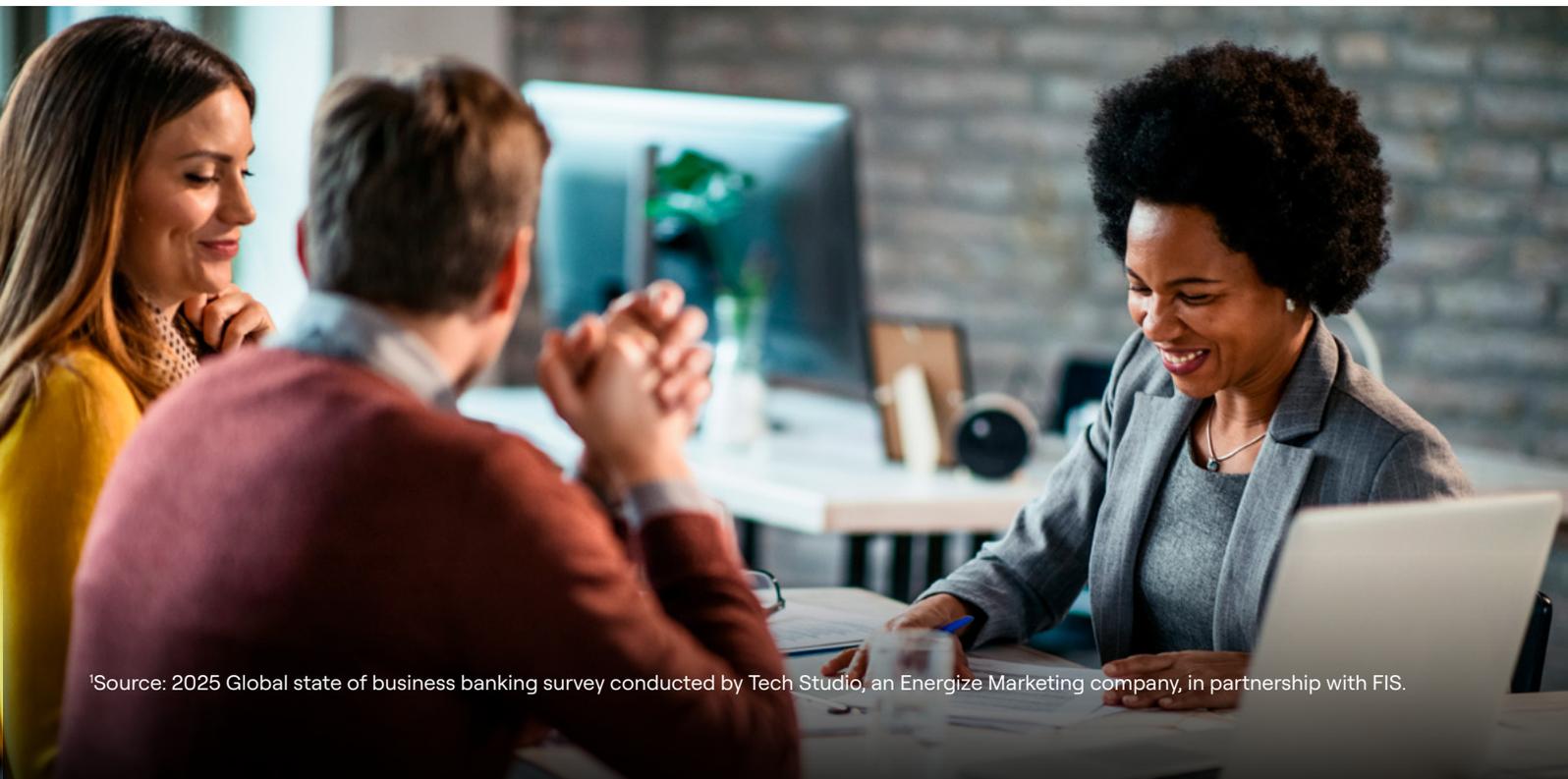
Respondents spanned a broad range of senior leaders, from CEOs, COOs, and CIOs to heads of digital, product, marketing, strategy, and commercial banking. The group also included executive vice presidents, relationship managers, and business bankers responsible for transformation at large financial institutions.

When asked which innovation or technology trend will have the greatest impact on business banking over the next 12 to 24 months, several clear priorities emerged: user convenience, improved compliance reporting, artificial intelligence (AI), and modernization. These responses reinforce the industry's shift toward delivering personalized, accessible experiences through modular digital platforms. As explored throughout this report, these shifts are already influencing how banks prioritize investments and redefine value for their business customers.

At the same time, concern over legacy infrastructure remains high. Business banking leaders recognize that outdated systems can slow progress, driving strong demand for modular, plug-and-play solutions that scale quickly, integrate seamlessly, and reduce implementation risk.

These executives represent some of the world's largest and most influential financial institutions. Their strategies are setting the pace for modernization and reshaping expectations across the industry by delivering smarter outcomes for business banking customers. Rather than viewing transformation as a complete overhaul, many are pursuing modular approaches that build on what already works — accelerating delivery while minimizing disruption.

<sup>1</sup>Source: 2025 Global state of business banking survey conducted by Tech Studio, an Energize Marketing company, in partnership with FIS.



# Key findings

100%

All surveyed banking leaders agreed: cloud is now foundational, generative AI is firmly on the agenda for 2025, and ISO 20022 compliance is a universal concern.

92%

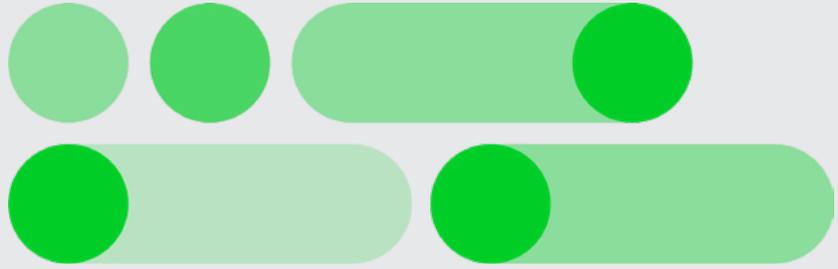
are concerned about their current level of legacy systems and technical debt.

60%

cite lack of technology resources as the primary obstacle to moving business customers to a digital platform.

48%

say they are very likely to implement real-time payments in 2025, yet none have deployed a solution to date.



# Technology investment outlook

Business banking leaders are making decisive investments to stay competitive in a digital first economy.

Nearly 58% of respondents say they plan to increase their technology infrastructure spending in 2025, while 42% will maintain current budgets.<sup>2</sup> Not a single respondent expects to reduce their technology infrastructure investment.

This signals continued momentum toward digital transformation, even amid cost pressures, regulatory shifts, and ongoing economic uncertainty. The focus is on building resilient, scalable systems that unlock long-term value.

## Will you increase your tech infrastructure spend this year?

Yes, we will increase our budget

58%

Our budget will stay the same

42%

<sup>2</sup>Source: 2025 Global state of business banking survey conducted by Tech Studio, an Energize Marketing company, in partnership with FIS.

# Cloud maturity and optimization

With every banking executive acknowledging that they have at least some operations in the cloud, digital transformation within business banking is recognized as an essential strategy to meet the growing expectations of business customers seeking more tailored, agile solutions.<sup>3</sup>

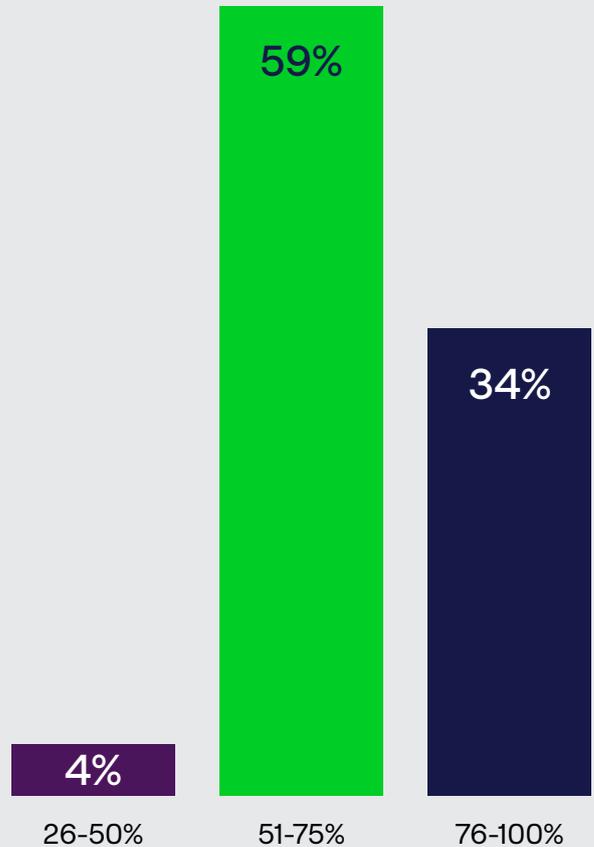
Globally, the research shows that 59% of banks run a majority of their operations and technology in the cloud (51–75%), while 37% are even further along, running three-quarters or more. Only a small minority, 4%, still operate below the halfway mark.

Breaking this down regionally, that data highlights that North American banks are further ahead, with 63% operating in the 51–75% range and 34% at 76–100%. By comparison, International banks show stronger adoption at the high end, with 44% already running more than three-quarters of their operations in the cloud, alongside 51% in the 51–75% band. The survey results suggest that the business banking industry is quickly moving toward becoming cloud-driven.

Do you currently have any operations/technology in the cloud?



What percentage of operations/technology are currently running in the cloud? (Global)



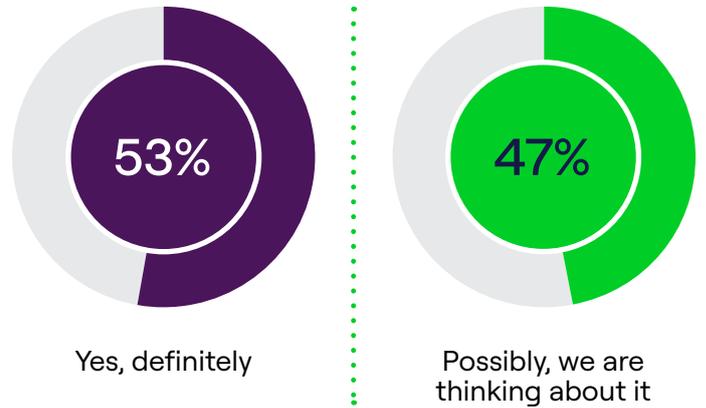
<sup>3</sup>Source: 2025 Global State of Business Banking Survey conducted by TechStudio, an Energize Marketing company, in partnership with FIS.

# AI as a strategic priority

Generative AI for digital banking is rapidly moving from exploration to execution. Among the survey respondents, over half (54%) of banking leaders in North America report plans to implement GenAI solutions in 2025,<sup>4</sup> while 49% of international respondents say the same. The remainder indicate adoption is possible in the near term, and none plan to opt out. This signals a strong consensus that AI will play a central role in the future of business banking.

From enhancing fraud detection to enabling more intelligent onboarding and customer education, banks are actively exploring a broad range of AI use cases.

## Do you plan to incorporate any generative AI solutions in 2025? (Global)

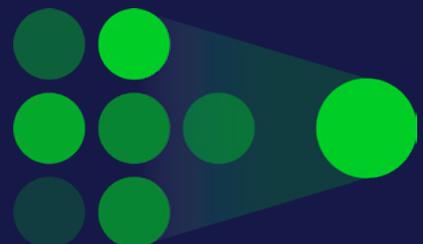


<sup>4</sup>Source: 2025 Global state of business banking survey conducted by Tech Studio, an Energize Marketing company, in partnership with FIS.



AI systems will proactively monitor transactions, identifying and blocking suspicious activity before it can impact customers or financial institutions.

– Commercial Banking Relationship Manager, Commercial Bank, Indonesia



## Modernization is a journey, not a quick fix

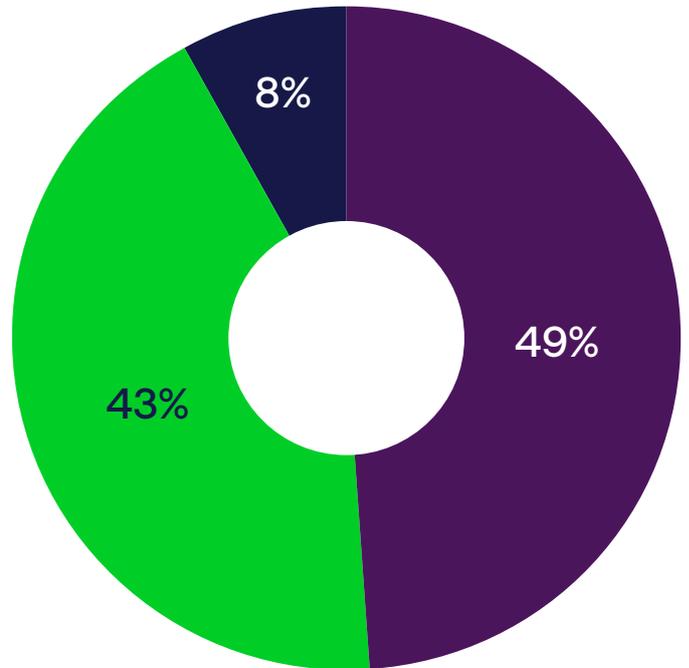
Tech debt remains the biggest anchor to progress. A full 92% of surveyed business banking leaders say they are concerned about their current level of legacy systems,<sup>5</sup> with 43% reporting they are very concerned.

This reinforces the need for modernization strategies that deliver agility without disruption. Rather than pursuing costly overhauls, many institutions are evolving their infrastructure through modular, cloud-ready components. Often this includes a sidecar approach that works alongside legacy systems, enabling banks to modernize on their own terms.

The survey responses indicate that business banking leaders also view modernization as a multi-year journey that demands sustained investment, organizational alignment, and a clear focus on long-term value.

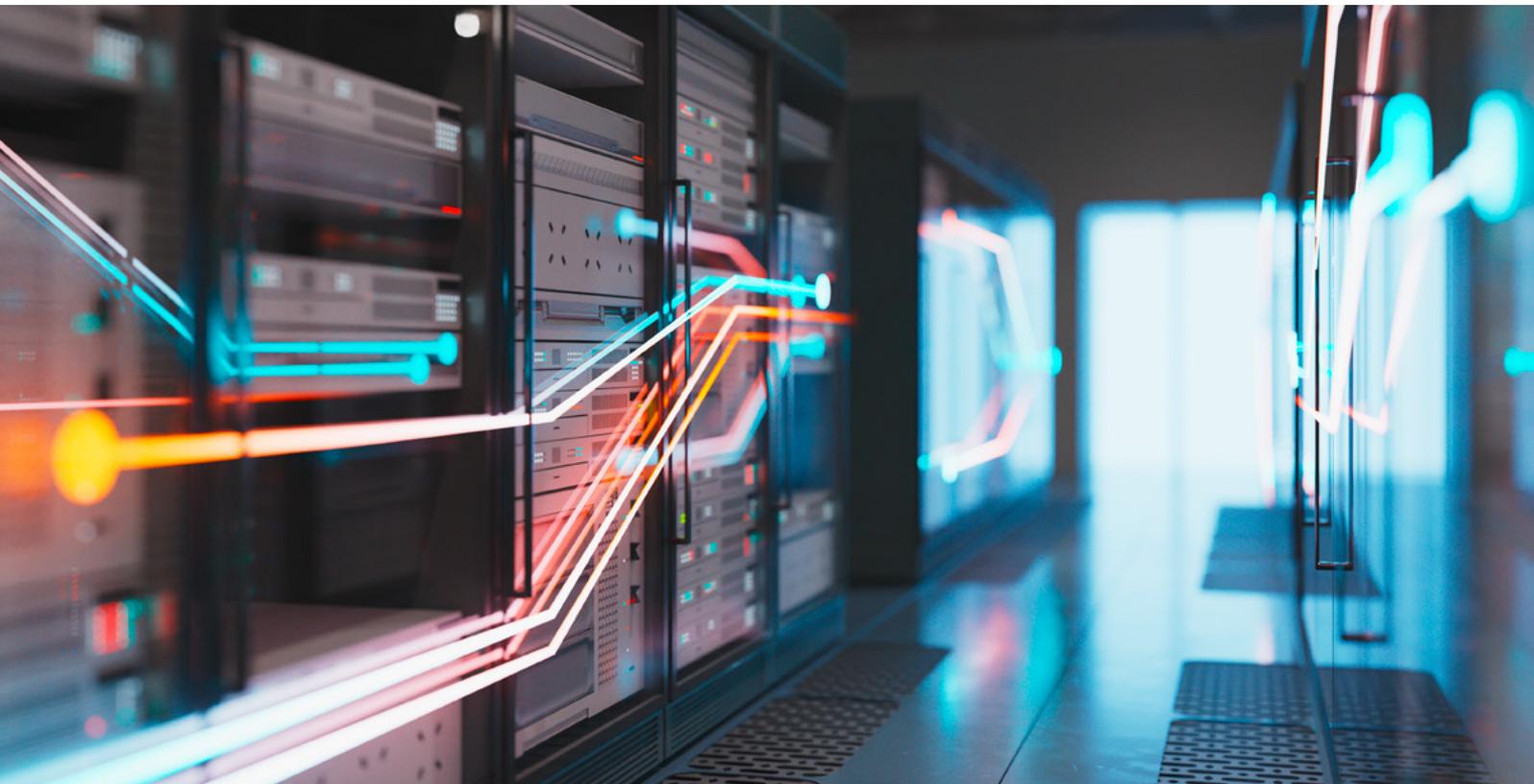
The shift is clear: modernization is not a finish line. It is a framework for continuous transformation that integrates innovation with reliability and enables banks to remain scalable, secure, and compliant.

Are you concerned with your current level of legacy systems/technical debt?



- Concerned
- Very concerned
- Somewhat concerned

<sup>5</sup>Source: 2025 Global state of business banking survey conducted by Tech Studio, an Energize Marketing company, in partnership with FIS.



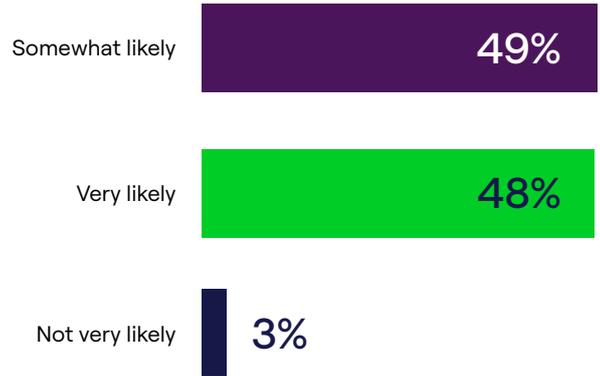
# Real-time payments on the rise

Real-time payment momentum is accelerating across global business banking. Nearly half of surveyed banking leaders (48%) say they are very likely to introduce real-time payment solutions in 2025,<sup>6</sup> while another 49% indicate they are somewhat likely to do so. Not a single respondent ruled out adoption, signaling near universal intent to modernize payment infrastructure.

This surge reflects growing momentum around domestic and cross-border payment systems such as FedNow (U.S.), Real-Time Rail (Canada), FPS (Hong Kong), PromptPay (Thailand), and others. Real-time capabilities are moving from optional to expected.

<sup>6</sup>Source: 2025 Global state of business banking survey conducted by Tech Studio, an Energize Marketing company, in partnership with FIS.

## Will you incorporate a real-time payments solution into your banking portfolio in 2025?



# Internal barriers to digital business banking success

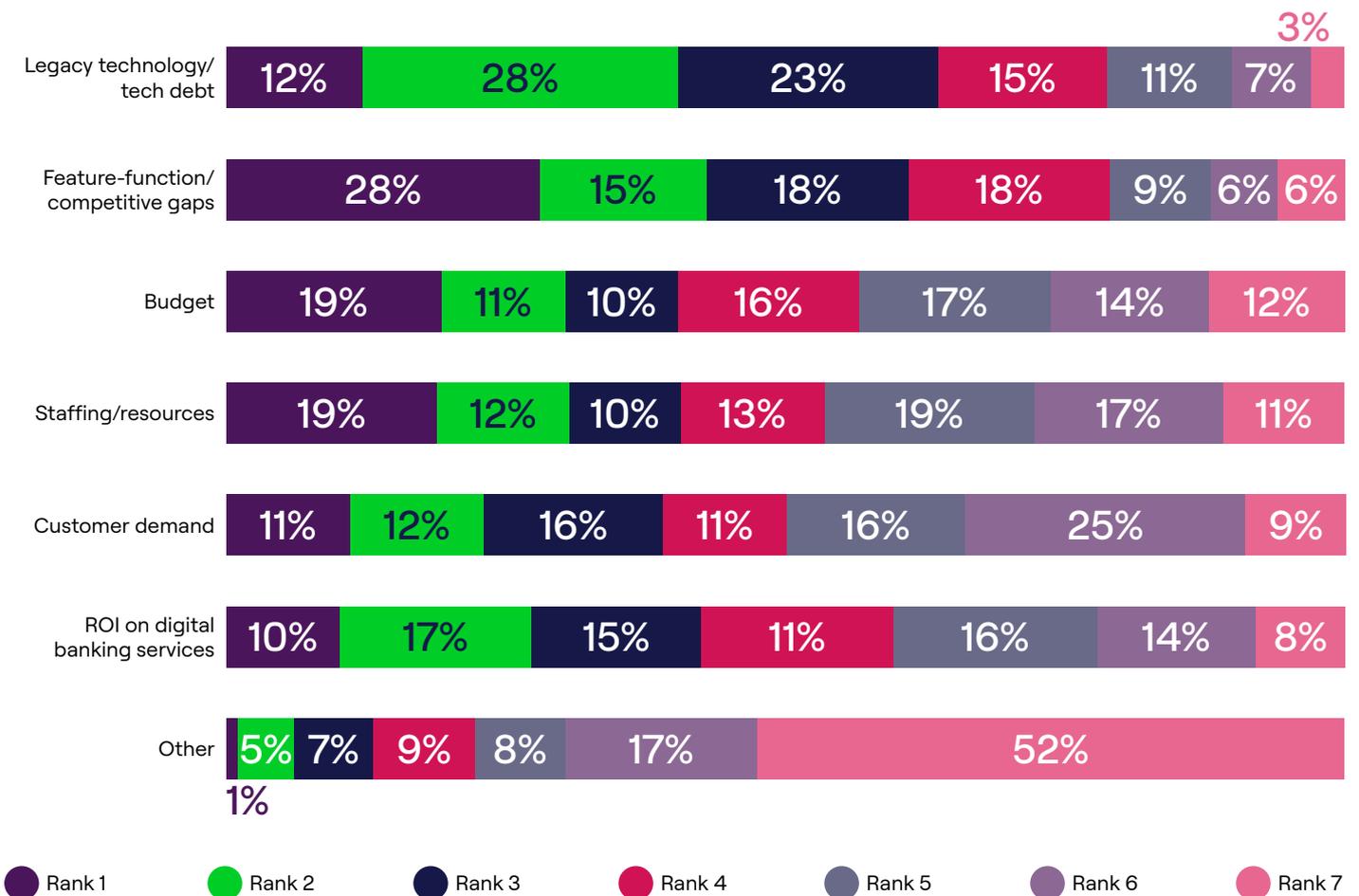
A critical element of any modernization strategy is confronting the internal obstacles that slow progress. When asked to rank their top hurdles to digital business banking success, banking leaders pointed most urgently to feature-functionality and infrastructure gaps.

Feature-function and competitive gaps emerged as the most pressing challenge, with 43% of respondents placing it in their top two hurdles and 28% ranking it first.<sup>7</sup> Legacy systems and technical debt followed closely, with 40% of banking leaders citing it in their top two — highlighting persistent infrastructure limitations. Budget and staffing constraints were each selected by 31% of respondents,

reflecting the operational pressures many institutions are navigating. Meanwhile, 27% pointed to ROI on digital banking services as a top concern, signaling an ongoing need to prove the financial value of transformation initiatives.

Taken together, these findings reveal a tight balance: banks are pushing forward with transformation efforts while contending with internal headwinds that strain speed, staffing, and cost justification. Solutions that reduce implementation burden and show clear business value will be critical to overcoming these constraints.

## What are your biggest hurdles to digital business banking success?



<sup>7</sup>Source: 2025 Global state of business banking survey conducted by Tech Studio, an Energize Marketing company, in partnership with FIS.

## Regulatory readiness and risk oversight

As banks and financial services firms accelerate their digital transformation efforts, regulatory scrutiny is intensifying. This shift is driven in part by the growing threat landscape and the increasing sensitivity of data held by financial institutions. In a fully digital ecosystem, compliance expectations are not just expanding; they are evolving in real time.

Every survey respondent expressed concern about meeting ISO 20022 migration and compliance deadlines,<sup>8</sup> emphasizing the urgency of aligning systems with new financial messaging standards. This reflects an industry-wide recognition of the critical need for operational and compliance transformation.

Beyond ISO compliance, banking leaders also highlighted the importance of proactive risk mitigation and advanced fraud detection strategies. These insights point to an industry that is not only responding to regulatory demands but also embracing intelligent technologies that deliver seamless, secure, and proactive oversight across increasingly complex banking environments.

Are you concerned about meeting ISO 20022 migration or compliance deadlines in your region?



<sup>8</sup>Source: 2025 Global state of business banking survey conducted by Tech Studio, an Energize Marketing company, in partnership with FIS.

"AML alerts update banks instantly on suspicious activity, ensuring security."

– Head of Analytics, Product & CCaaS Technology, Commercial Bank, U.S.



# Business banking priorities in 2025

As banks modernize to improve the user experience and sharpen their competitive edge, they face mounting pressure across key performance areas.

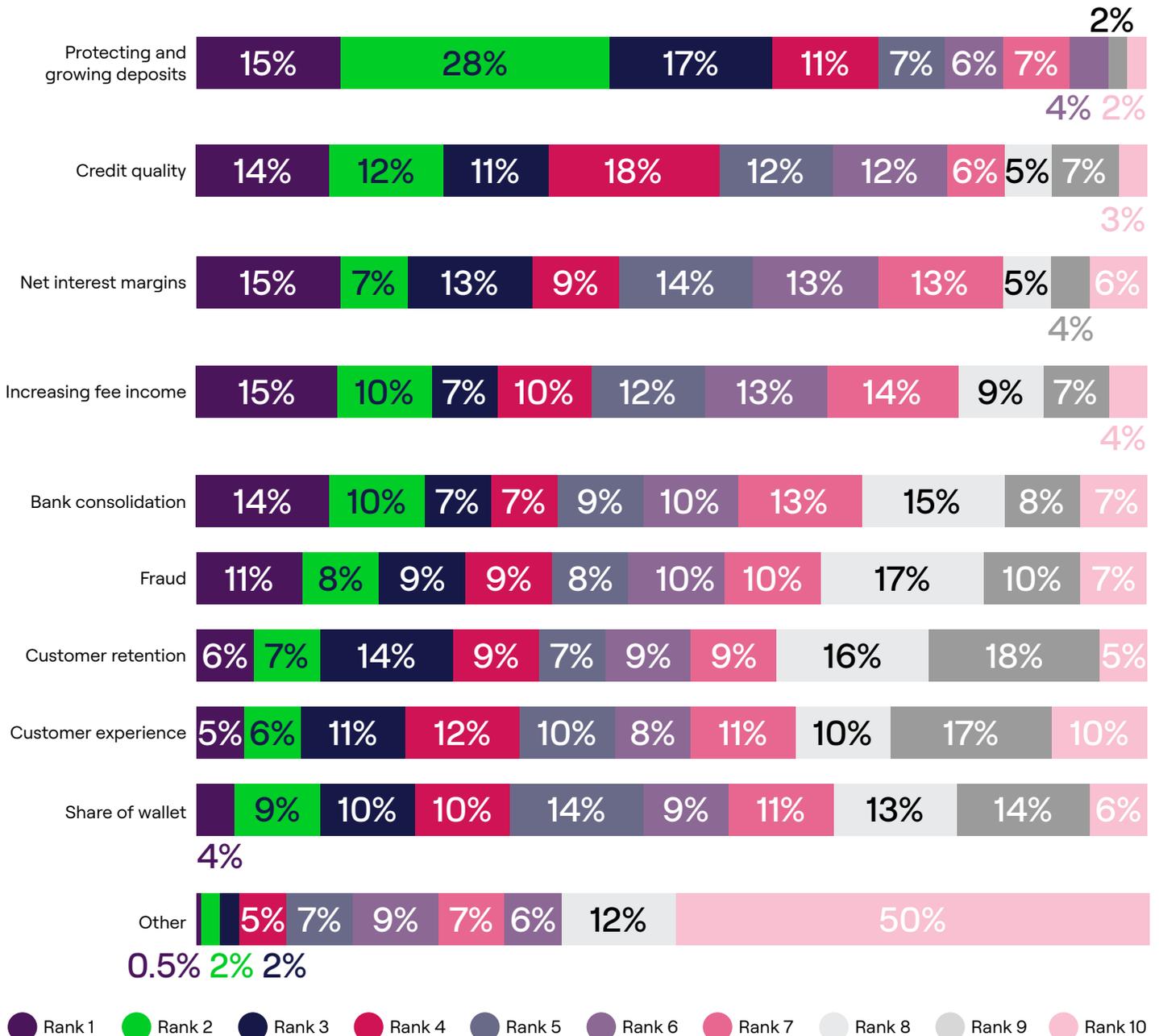
Protecting and growing deposits ranked as the most urgent challenge, placed in the top two by 43% of respondents and earning the highest average priority score.<sup>9</sup> Credit quality followed, cited in the top two by 26% of leaders and reflecting growing concern over SMB portfolio risk. Net interest margins tied for the most first-place votes (15%) and continued to be a core pressure point, with 22% placing it in their top two.

Increasing fee income and bank consolidation were also named as leading concerns, cited in the top two by 24% and 25% of respondents, respectively.

These priorities underscore the need for tools that protect core balance sheets while opening new revenue opportunities.

<sup>9</sup>Source: 2025 Global state of business banking survey conducted by Tech Studio™, an Energize Marketing® company, in partnership with FIS.

## What are your bank's biggest challenges/pain points related to business banking in 2025?



## Internal obstacles to digital transformation

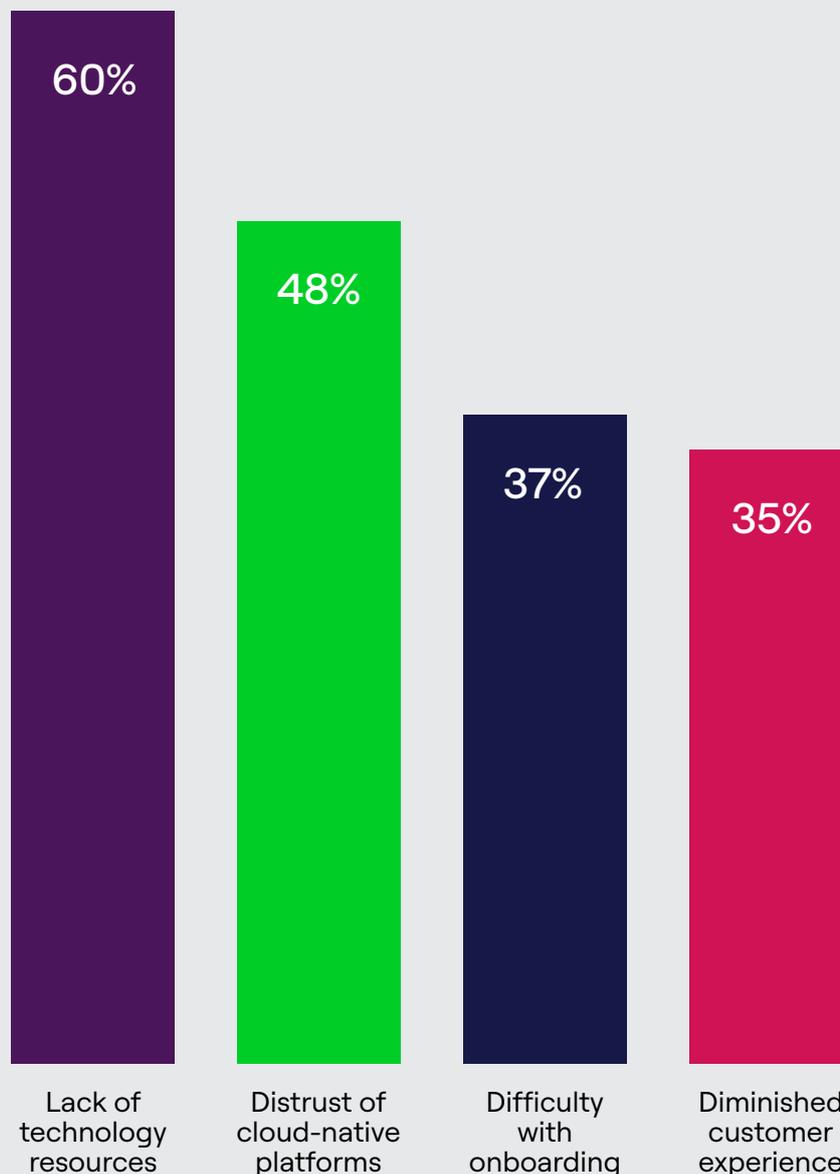
As banks work to transition business customers to fully digital platforms, internal limitations are creating headwinds.

The most frequently cited challenge was lack of technology resources, selected by 60% of respondents.<sup>10</sup> Nearly half (48%) pointed to ongoing distrust of cloud-native platforms. Additional concerns included onboarding difficulty (37%) and diminished customer experience (35%). These constraints underscore the need for trusted

partners who can provide secure, scalable digital solutions while supporting internal teams with expertise, infrastructure, and a validated track record.

Many of these issues stem from perception rather than technical feasibility. Building trust in cloud-native solutions and demonstrating seamless, user-centric experiences will be critical to accelerating adoption and overcoming resistance.

What are the primary obstacles to moving business customers to a digital banking platform?



<sup>10</sup>Source: 2025 Global state of business banking survey conducted by Tech Studio™, an Energize Marketing® company, in partnership with FIS.

# Serving the evolving needs of commercial and small business customers

Commercial and small business banking customers are placing increasing importance on speed, integration, and real-time insights.

When asked which services their commercial and SMB customers require most, real-time payments ranked highest overall by average rank (3.61) and received the strongest Top 2 placement (39%). Zelle for business and fintech app integrations (such as QuickBooks or NetSuite) followed closely, with 19% and 20% of respondents respectively ranking them as the most critical service.

Improved onboarding and real-time cash forecasting were also prominent priorities, with each cited in the Top 3 by 36% of respondents. These findings point to a shared demand for smoother user journeys and sharper liquidity visibility across client segments.

As digital business banking expectations evolve, the data reveals a consistent push toward speed, automation, and seamless platform connectivity.

## Of the following banking services, which are your commercial and small business customers interested in?



# What banking leaders are saying

From scaling secure infrastructure to accelerating onboarding and real-time payments, the surveyed banking and financial institution leaders shared a clear outlook: modernization is no longer optional.

Their comments reflect pressing priorities across AI, cloud infrastructure, risk, and customer experience, underscoring the demand for solutions that are fast, secure, and built for real-time performance.

What innovation or technology trend do you believe will have the greatest impact on business banking over the next 12–24 months?

## Cloud infrastructure & open banking

“Open banking will enable personalized services by securely sharing financial data across platforms.”

– Business Banker, U.S.

“Cloud platforms can scale banking operations. It is also good for the environment by saving paper.”

– COO, Hong Kong

“API hubs quickly connect banks to wallets and other solutions. It increases the efficiency of the process.”

– Banking Relationship Manager, U.S.

## Customer experience & onboarding

“Digital know your customer (KYC) will streamline onboarding and meet compliance standards instantly.”

– VP, Commercial Banking, U.S. Officer, Community Bank

“Account opening automation lets us start banking in minutes.”

– SVP, Commercial Banking, U.S.

## Real-time payments

“Payments will speed up transactions, improving cash flow and customer satisfaction.”

– Retail Banking Business Manager, U.S.

“Instant settlement systems will clear payments in seconds, so there will be no extra work.”

– SVP, Commercial Banking, U.S.

## Risk, compliance & cybersecurity

“Automated compliance tools will detect and regulate errors seamlessly.”

– CEO & President, U.S.

“Cloud security will safeguard financial data from breaches.”

– Market Vice President, Personal and Business Banking, Canada



# Conclusion: What's next in business banking modernization

The data is clear: modernization is no longer optional. Whether advancing cloud maturity, enabling real-time payments, or preparing for AI-powered services, banks are under mounting pressure to deliver faster, smarter, and more connected experiences to their business customers.

What separates leaders is not vision but execution. As expectations rise and the competitive landscape evolves, institutions that invest now in flexible, intelligent platforms are likely to be best positioned to attract business customers, strengthen relationships, and lead in a real-time, digital-first economy.

The future of business banking is built on action. FIS combines decades of financial expertise with modern, purpose-built technology for business banking. Digital One™ empowers banks to deliver smarter infrastructure, AI-driven insights, and more seamless experiences — without the need to start from scratch.

By combining trust, technology, and progress, we can turn today's systems into tomorrow's advantage.

[DISCOVER WHATS NEXT IN DIGITAL BANKING](#)



## Survey methodology

The [2025 Global state of business banking survey](#) was conducted by TechStudio™, an Energize Marketing® company, in partnership with FIS®. The study gathered insights from 300 qualified banking executives across North America and Asia. Respondents included C-level leaders such as CIOs, CTOs, COOs, CMOs, and Chief Transformation Officers, along with senior executives in technology, operations, risk, compliance, and product roles.

The geographic breakdown included 75% of responses from North America (U.S. and Canada) and 25% from markets across Asia, including Hong Kong, Indonesia, and Thailand. North American participants included leaders from large retail and commercial banks with over \$25 billion in assets, as well as growth-stage fintechs specializing in digital banking, embedded finance, and SMB platforms. Respondents from Asia represented executives from both top-tier institutions and leading regional banks across these key markets.

The survey was fielded in April 2025 and is statistically valid at a 95% confidence level with a ±5.6% margin of error.

UNLOCK MODERNIZATION

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