### **Top Five Insights**

2025 Retail Banking Trends and Priorities

The Retail Banking Trends and Priorities report is the annual barometer and strategy guide for bank and credit union leaders. Based on a survey of hundreds of financial institution executives, it includes analysis by one of the industry's most influential experts, Jim Marous of The Financial Brand.

Here are the top five insights from this year's report:



- **Branches Still** Matter Amid Digital Transformation
- Real-Time Payments 3 Adoption Reveals Ongoing Disparity

Al Use Cases Are Expanding

You Can't Do It Alone



### Mind the Experience Gap

Of institutions prioritize digital experience enhancements

Of institutions prioritize modernizing legacy systems or back-office operations

#### Credit Unions lead modernization investment

of credit unions prioritize legacy system updates, demonstrating a more holistic approach to technological advancement.

This disconnect between customer-facing innovation and core infrastructure investment raises long-term

sustainability and scalability questions.

Jim Marous

#### Branches Still Matter Amid **Digital Transformation**

of financial institutions are actively implementing digital transformation initiatives

#### Credit Unions lead branch expansion

network expansion

Of all financial institutions plan branch

Of credit unions plan branch

network expansion

Rather than contradicting digital transformation goals, this hybrid approach may be an attempt to differentiate from digital-first organizations despite the underlying expense. Jim Marous



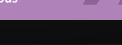
## Real-Time Payments Adoption **Reveals Ongoing Disparity**

Of banks offer real-time payments

Of credit unions offer real-time payments

ongoing challenge implementing advanced payment technologies while maintaining competitive service offerings. Jim Marous

This gap highlights smaller institutions'



# Current Al Use Cases

Al Use Cases Are Expanding

28%

33%

Customer service chatbots

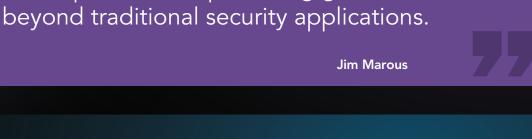
Fraud detection

Content creation

Of financial institutions expect AI to drive personalized marketing by 2030

Al adoption shows promising growth

Jim Marous



You Can't Do It Alone

Of financial institutions are partnering with fintechs

62% Of credit unions prioritize partnerships for digital account opening solutions.

Of all financial institutions prioritize partnerships

for digital account opening solutions

The high adoption rate of third-party

democratizing access to advanced banking capabilities. Jim Marous

solution provider collaboration primarily

benefits smaller and mid-sized institutions,

**Download** the full report for more insights, plus strategies



to help your institution thrive.

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