

Commercial Banking Trends

Trends shaping commercial banking in 2025 and beyond

Over the next five years, commercial banks have the potential to achieve accelerated growth, even in the face of geopolitical and economic uncertainties. Success in this dynamic landscape will require rethinking of how banks go to market and create value for clients, employees, and shareholders alike.

Banks are under increasing pressure to deliver personalized services at scale, modernize their infrastructure, navigate complex regulations, and identify new growth opportunities. This pressure is particularly intense in the corporate and small to medium-sized business (SMB) segments, where banks must meet heightened client expectations, manage squeezed margins, and compete with disruptors.

Leading banks are reimagining their operating models and integrating artificial intelligence (AI) to boost productivity, streamline technology stacks, and foster innovation through strategic partnerships and managed services. By acting with focus and urgency today, these banks will not only navigate the challenges but also shape the future of commercial banking by 2030.

The following trends highlight what we expect to shape commercial banking in 2025 and beyond and what commercial banks should consider now to stay ahead and build a resilient enterprise for the future. These insights are drawn from working with over a hundred commercial banks worldwide and from the input of commercial banking leaders across the globe.

Our Commercial Banking Top Trends

What's the trend?	What do we expect by 2030?
<div>01</div> <div>Powering the front-office with AI</div> <p>After years of significant investment in SaaS-led transformation programs that built foundational sales platforms, many banks are still waiting to see a full return on investment. Rather than making additional foundational investments, banks are now focused on activating the value of what's already in place — by simplifying the employee experience, introducing value-adding tools and upskilling teams to use AI as a productivity partner.</p>	<ul style="list-style-type: none">Technology will play a more active role in supporting relationship managers, as discrete insights and tools become integrated into digital assistants—accessible on the go, in the car, and within desktop platforms at the office.Relationship managers and sales support teams will shift to a more proactive approach, using generative AI (gen AI) and emerging technologies to prioritize high-value clients and focus on their most critical tasks.Gen AI will deepen client intimacy and enable personalized engagement at scale, allowing relationship managers to manage larger portfolios and continue to capture cross-sell and up-sell opportunities.Routine support activities—like meeting preparation and follow-up—will be significantly automated, streamlining workflows and freeing up time for higher-impact work.
<div>02</div> <div>Reimagining lending with agentic AI</div> <p>Banks are deploying capital to pursue gen AI experiments to improve loan origination and underwriting, in some cases building on their recently implemented SaaS-based LOS platforms. The real differentiator will be turning AI pilots into production. Industry leaders will move to scale AI in commercial lending—accelerating underwriting, enhancing portfolio insights, and driving a distinct competitive advantage.</p>	<ul style="list-style-type: none">Gen AI and agentic AI tools will shift underwriting and portfolio management roles from number-crunching to review and validation, reducing reliance on expensive resources for low-risk credit assessments.Increased use of AI for credit decisions and alternative lending models will allow credit professions to focus on handling the highest-risk cases, enhancing efficiency and accuracy.Many lending operation functions can be automated, prompting banks to reassess their talent strategies for supporting credit processes.Systematic risk management will enable banks to make credit decisions closer to the customer, simplifying and expediting the lending process and improving customer satisfaction.
<div>03</div> <div>Transaction banking: a new growth engine</div> <p>Banks are repositioning transaction banking around growth opportunities—reimagining onboarding, servicing, and value-added solutions across payments, cash management, trade finance, and treasury services. Transaction banking is evolving into an embedded, real-time solutions integrated directly into clients' daily workflows. With tools like cash flow forecasting, analytics driven insights, and automated treasury functions, banks are positioning themselves not just as transaction processors, but as indispensable operating partners.</p>	<ul style="list-style-type: none">Transaction banking will shift from a product-focused approach to a data-driven growth enabler. By providing intelligent insights and seamless onboarding experiences, banks can increase fee revenue and grow deposits.Leading banks have invested billions in payments, foreign exchange, and liquidity platforms—far beyond what smaller players can match. They can leverage these investments to explore new revenue streams by licensing their infrastructure to others, which may represent a low-risk, high-margin opportunity.Smaller banks will need to choose whether to invest heavily in building their own capabilities or partner with providers to stay competitive.
<div>04</div> <div>Risk management as a competitive differentiator</div> <p>With rising fraud, sophisticated cyber threats, and mounting regulatory scrutiny, managing risk and compliance is no longer just about protection—it's about enabling responsible growth through loan and portfolio monitoring, dynamic scenario simulation, and smarter stress testing. While quick wins may lead to more scalable and efficient operations, the real value of these AI-native capabilities lies in improving balance sheet management and enabling growth opportunities in a competitive and increasingly volatile market.</p>	<ul style="list-style-type: none">Self-learning fraud prevention models and real-time transaction monitoring will become standard, significantly reducing latency and improving accuracy of risk detection.Regulatory AI tools will automate reporting and predict regulatory changes, reducing manual work and oversight.Entity resolution will transform KYC/AML processes by providing a single, comprehensive view of each customer, using AI to automate document verification and prioritize alerts.Systematic and automated risk management will enable faster credit decisions, enhancing customer experience and scalability of operations.
<div>05</div> <div>Beyond cost takeout: Operations as a means to modernize</div> <p>Rising pressure on operating margins is pushing commercial banks from tactical expense cuts to strategic cost transformation. Banks are increasingly turning to their managed services partners to streamline non-differentiating functions, reducing complexity, accelerating deployment, and allowing internal teams to focus on high-value areas. This is not just about efficiency; it is about accelerating capabilities, with speed to scale providing enhanced customer experience and business flexibility.</p>	<ul style="list-style-type: none">Cost transformation will shift from tactical expense reduction to strategic reinvention, enabled by new capabilities such as leveraging AI and composable services to enhance business capabilities.Business process outsourcing (BPO) will evolve into outcome-based partnerships, where vendors are not only responsible for tasks but also achieving specific business outcomes.AI agents will be integrated into middle and back-office workflows, expanding per-FTE throughput and allowing banks to scale operations without additional cost.
<div>06</div> <div>Market consolidation through M&A</div> <p>Macroeconomic pressures, geopolitical tailwinds in North America and rising competition will drive market consolidation, as banks seek to grow their client bases and expand product offerings. The commercial banking line of business represents valuable assets that will pique the interest of acquirers. Most banks will focus on consolidation, but some will selectively accelerate acquisitions of fintechs—particularly in commercial banking, lending and embedded finance. This will allow them to enhance digital capabilities and diversify revenue streams to meet rising customer expectations.</p>	<ul style="list-style-type: none">Regulation will drive M&A, as compliance demands and uncertainty push smaller players to merge or seek shelter within larger, better-capitalized institutions.Platform convergence will accelerate. Banks will acquire fintechs to integrate advanced capabilities, particularly in commercial payments, embedded finance, and digital onboarding.Banks will target fintechs that serve niche client segments, including the gig economy, vertical SaaS solutions and cross-border businesses to expand their market reach and service offerings.
<div>07</div> <div>The SMB growth renaissance</div> <p>Banks are refocusing on the small and medium business (SMB) sector, recognizing it as a strategic source of stable deposits and scalable, tech-driven lending growth. Advances in digital engagement models allow banks to serve this high-volume segment efficiently and profitably. At the same time, automated underwriting and real-time credit decisioning are making it faster and more cost-effective to extend capital to SMBs. In 2025, banks will stop using a combination of retail and scaled-down commercial banking capabilities to serve SMBs. Instead, they will start building AI-enabled, personalized, and sector-specific offerings to pursue growth.</p>	<ul style="list-style-type: none">Increasingly scalable and personalized solutions, enabled by gen AI, will allow banks to reposition SMBs from high-risk clients to a profitable business segment.Banks will leverage advanced data and analytics for personalized marketing and tailored solutions to small business customers, enabling them to target SMB clients more effectively with less effort.Partnerships with fintechs and niche providers will help banks reach new markets and offer innovative products, such as those focused on sustainability or specific industries.There will be a shift to digital-first customer servicing platforms, creating comprehensive ecosystems that integrate banking, payments, lending and reporting. This will enable expanded self-service and smarter new product adjudication, further reducing the cost to service.

Continue the conversation

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