

# Corporate Banking Outlook 2025

## A seismic shift in corporate banking

Transitioning to digitally powered, end-to-end, platform-driven corporate banking

### Key digital tools that banks, globally, require access to amid COVID-19



Cloud technology



Digital signature



E-documentation



Cybersecurity



Machine learning

### In recent years, banking has undergone a digital and technological transformation

A shift that has increased access to banking services for all and driven the effectiveness and efficiency of banking processes.



E-documentation and cybersecurity are particularly necessary in lending



Artificial intelligence is mostly pertinent in cash management



Notably, 16.8% of banks in trade finance do not require any digital tools that they do not already have access to

### Top three digital transformation obstacles for banks globally



Corporate's priorities	Today's priority rating	2025 priority rating
Online banking portals	1	1
Range of products & services	2	4
Account/relationship management	3	5
Value add services	4	2
Real time access & execution	5	3

1 = highest priority, 5 = lowest priority

### A digitally powered transition

New technologies, such as AI and machine learning, voice recognition, mobile banking and the smart use of data are redefining how financial services are managed and offered. The evolving regulatory landscape and the hyper-personalisation of banking has rewritten banks' business models.

Key drivers behind banks digital transformation



Automation



Real time access



Cost efficiency

Over the next five years, digital transformation annual budgets within corporate banks are expected to increase by:



**"All of these factors are fuelling the need for corporate banks to deliver fast, flexible and dynamic solutions and services – whether that be via automation or real-time analysis and reporting – and open banking and platforms will play a pivotal role."**

Torsten Pull - Senior Vice President and General Manager, Finastra

Percentage of banks surveyed who are already engaged with or planning to engage fintech partners:



Whether to support the complexities of large corporates, or the automation and self-service demanded by SMEs, our digital enablement can help you reach your digital transformation objectives, [contact us today](#).

To explore how Finastra can help you reach your digital transformation objectives, [contact us today](#).

**"Partnering with fintechs can help banks manage the regulatory and data security pressures they face, as they manage integration with existing systems and ensure standardization across the whole business."**

Veena Rao  
VP and Business Head – Connected Corporate Banking and Corporate Channels, at Finastra

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