



ProSight Banking Outlook: 2026 consumer and banking trends

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Our Purpose:



Empowering financial services leaders to strengthen and advance our industry.

Our Values:



Trust

Our foundation of strong relationships built on integrity, confidence and leadership.



Collaboration

Our commitment to foster a diverse, inclusive environment as we work together toward shared goals.



Innovation

Our desire to create unique solutions and resources for the industry.



Impact

Our motivation to go above and beyond and make a difference.

ProSight Helps You Act with Confidence



Connecting Leaders

To Share Experiences & Address Industry Challenges & Opportunities

Executive Roundtables, Forums, Conferences, Councils, Committees, and Local Chapters



Providing Training & Insights

To Build Your Knowledge & Skills

Compliance & Risk Training, Professional Development, Industry Research, and Thought Leadership



Delivering Tools & Resources

To Help Strengthen & Advance Your Organization

Data, Analytics, Benchmarking, Enterprise Risk & Compliance Management, Fraud Management, and Policy Management

ProSight Financial Association is a **leading, non-lobbying industry organization** and **trusted connector** of people, information, and insights with **deep expertise** in risk, compliance, fraud, and business growth.

ProSight delivers **unique, financial services industry-specific solutions** to address **unmet needs**, creating **positive ripple effects** across organizations and the industry more broadly.

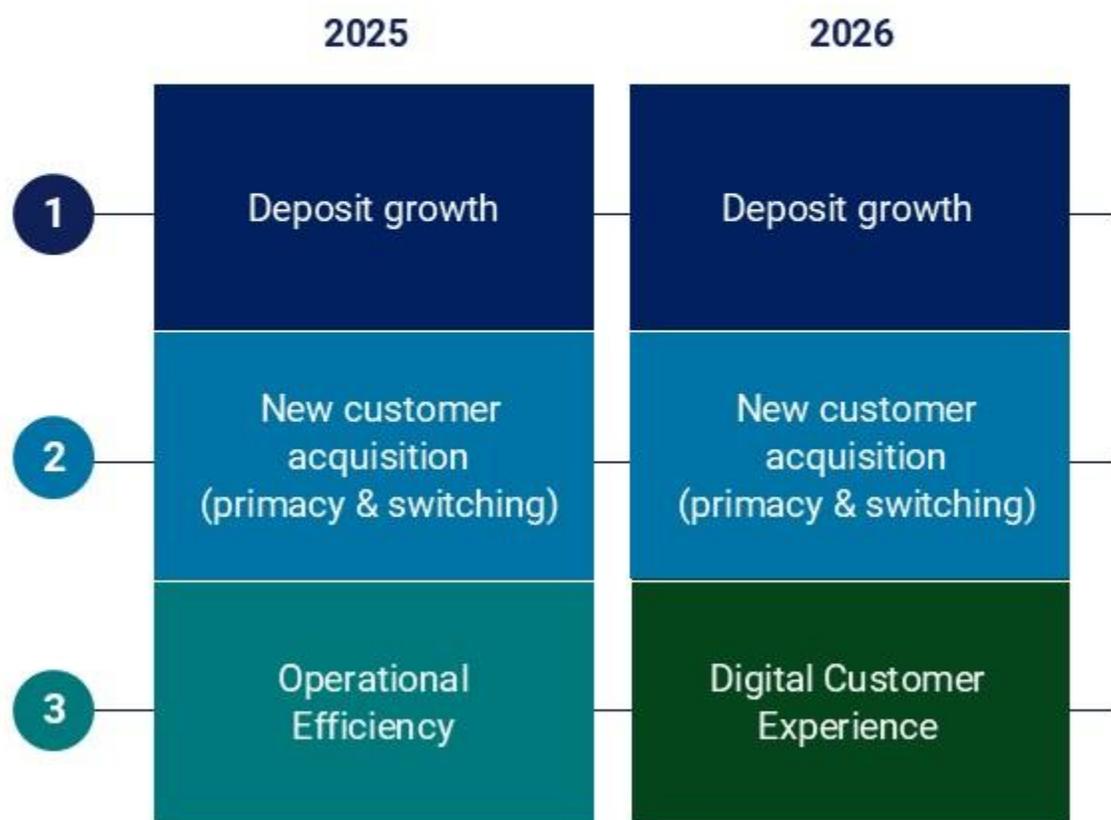
Learn more at ProSightFA.org



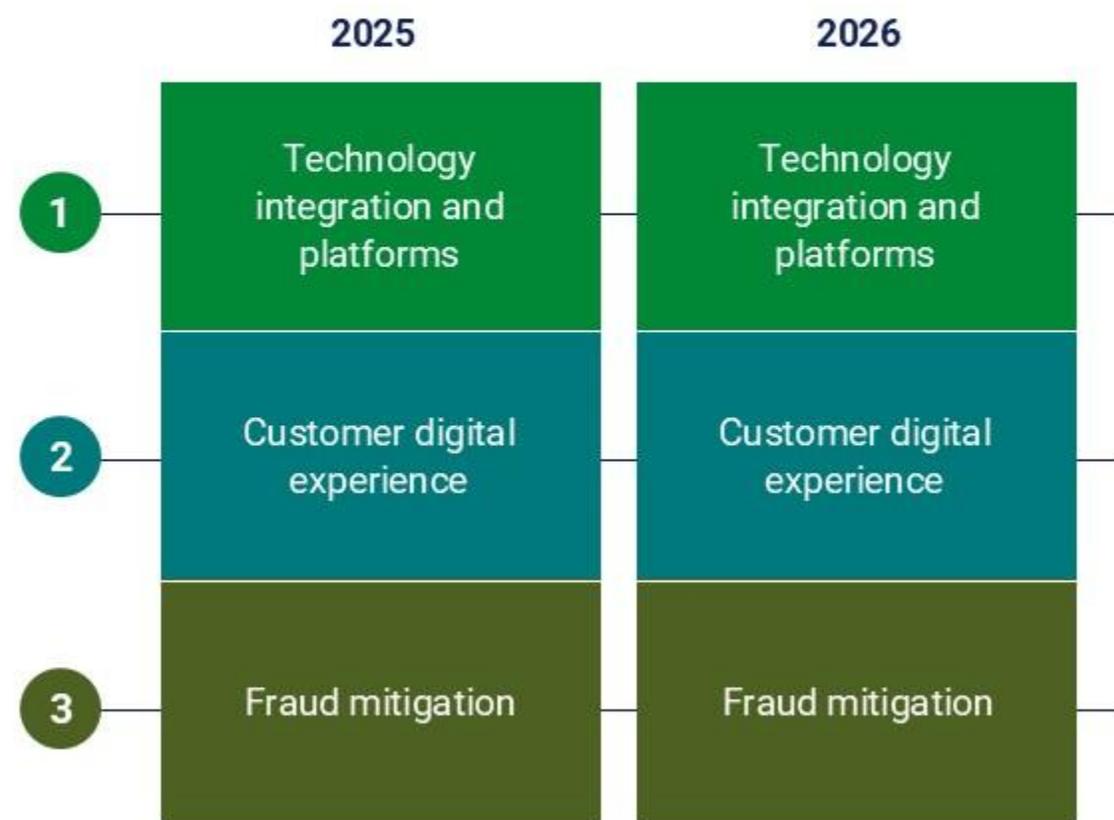
Surveys fielded 9/25

- **Consumer survey**
 - (equal sampling by generational segment)
- **Banker survey**
 - (76% banks, 24% CUs, 62% < \$5B in assets)

Deposit growth & new customer acquisition remain the top business challenges



Top investment priorities remain the same

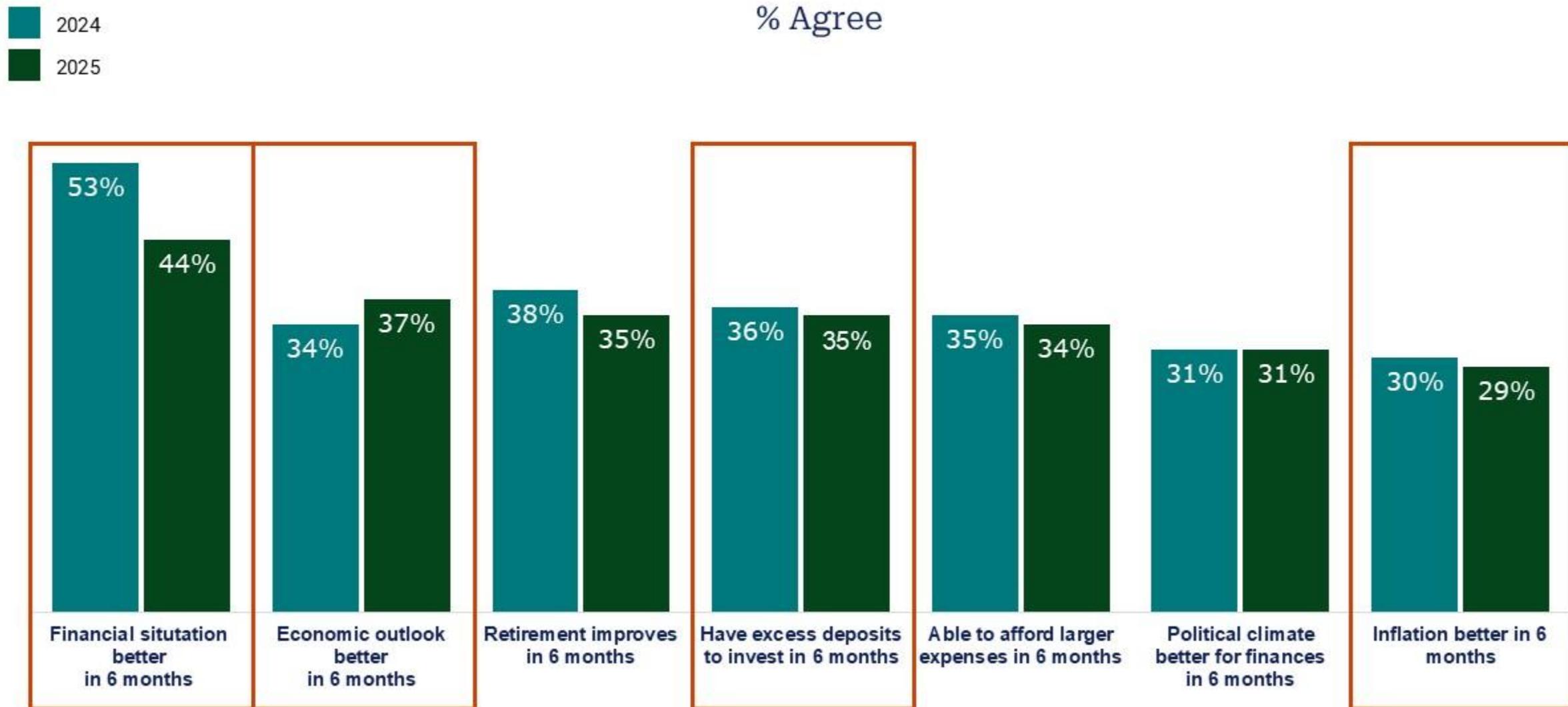


Source: ProSight Banking Outlook, banker survey

An aerial, high-angle photograph of a dense urban skyline, likely New York City, showing numerous skyscrapers and buildings. The image is split vertically by a glowing green line that curves from the top left towards the bottom right. The left side of the image is in deep shadow, while the right side is brightly lit, creating a strong contrast. The text 'Deposit Growth' is overlaid on the dark, shadowed portion of the city.

Deposit Growth

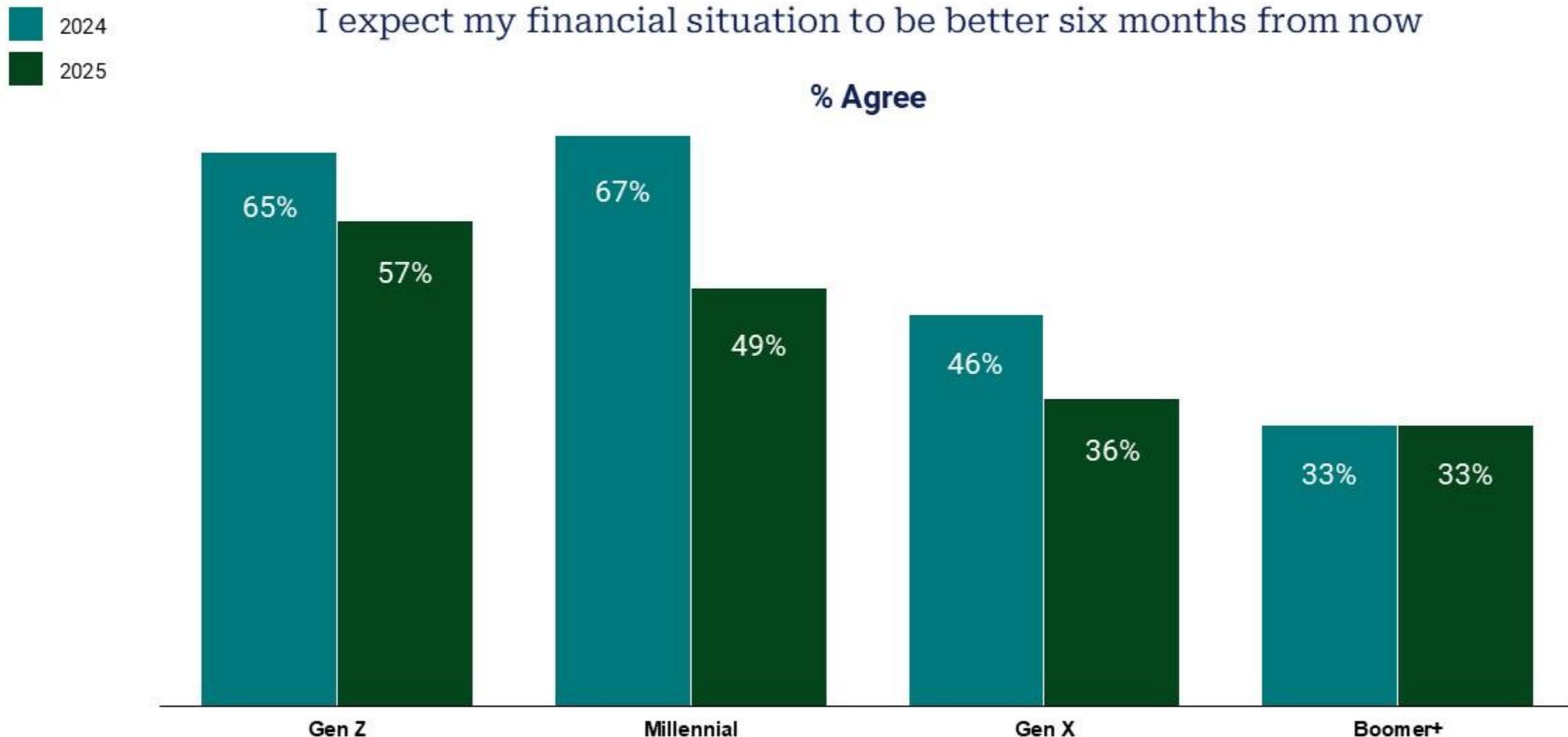
Consumers are less optimistic about personal finances improving in 6 months



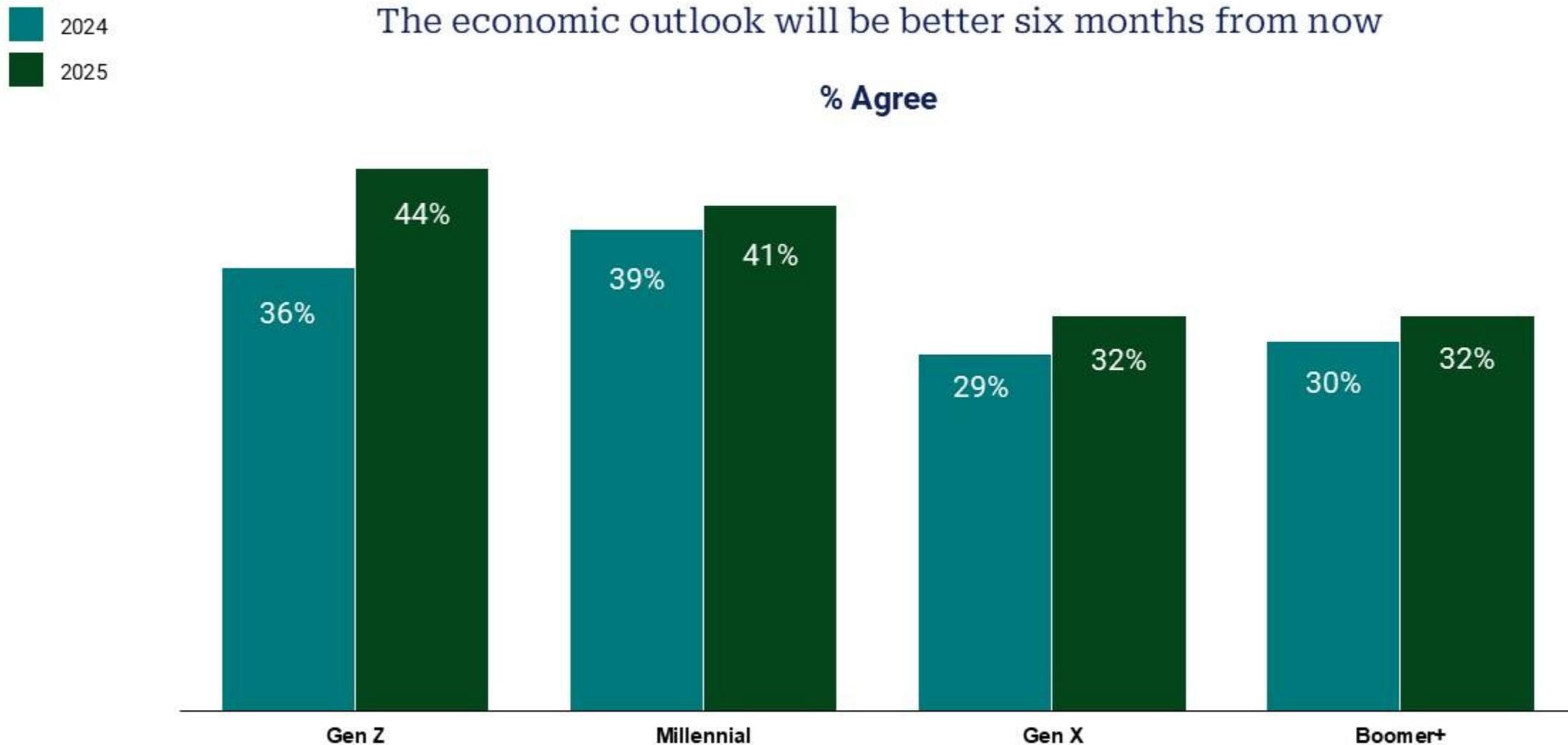
Source: ProSight Banking Outlook, Consumer Survey

Across generations, consumers don't expect their finances to improve in six months

I expect my financial situation to be better six months from now

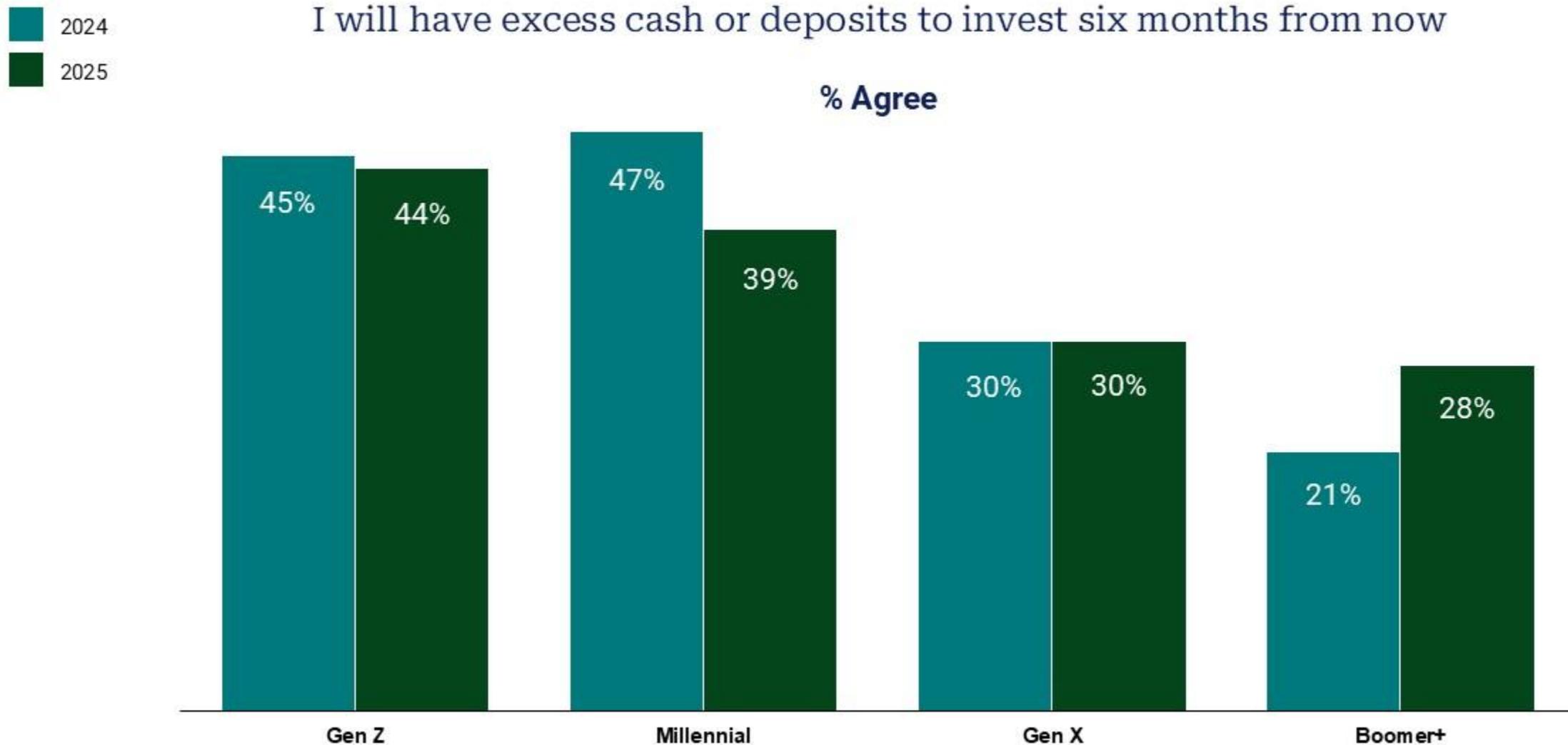


Source: ProSight Banking Outlook, Consumer Survey

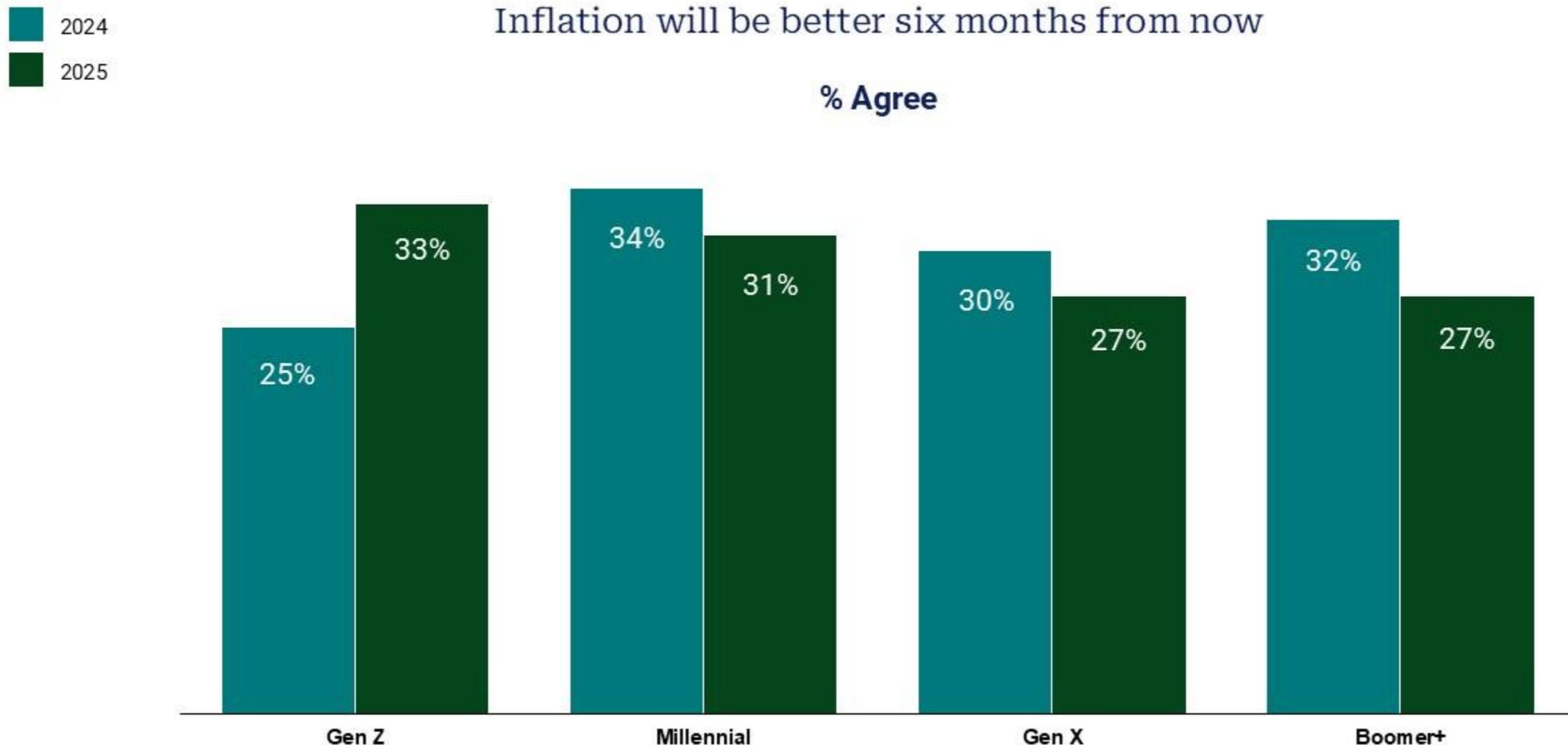


Source: ProSight Banking Outlook, Consumer Survey

I will have excess cash or deposits to invest six months from now

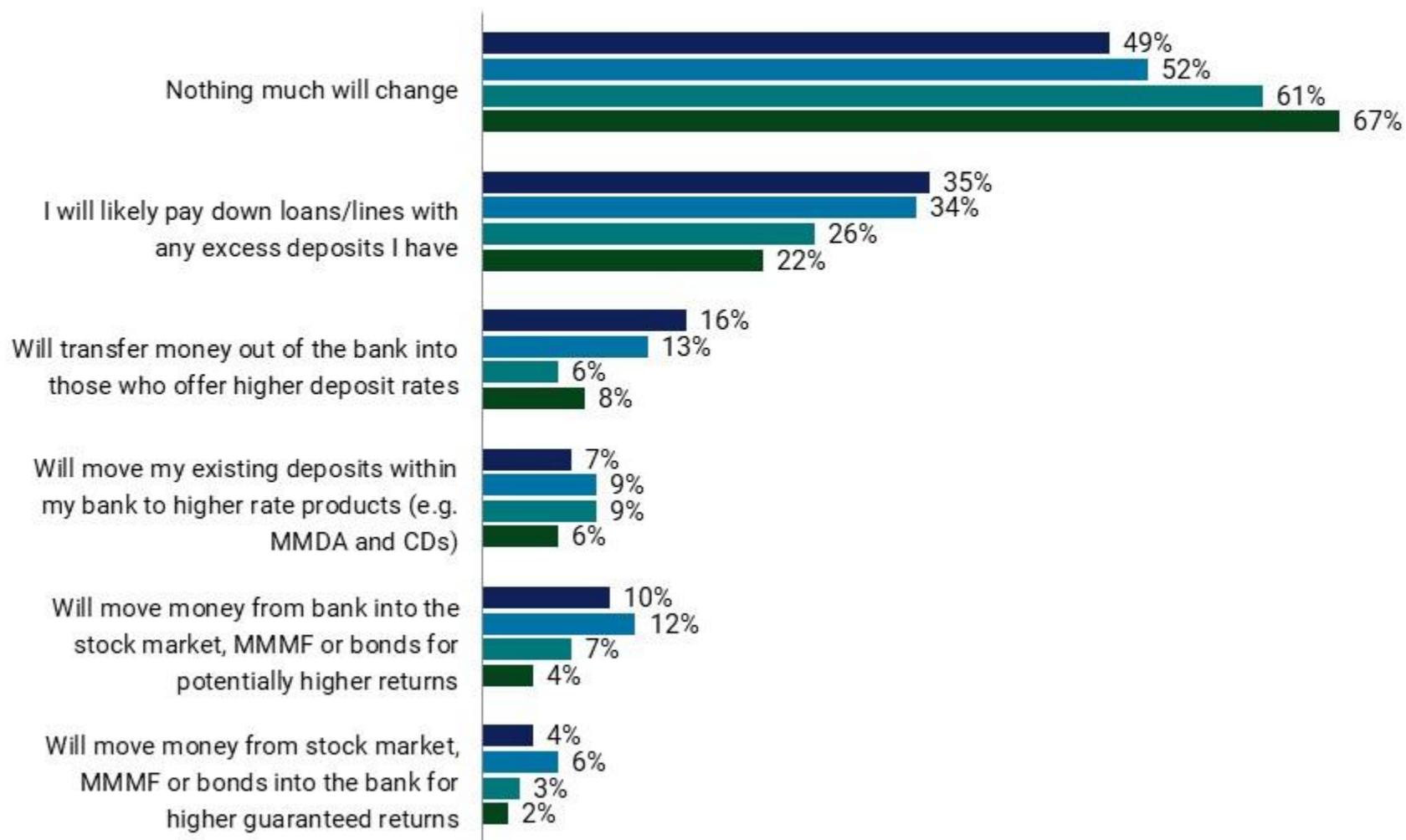


Source: ProSight Banking Outlook, Consumer Survey



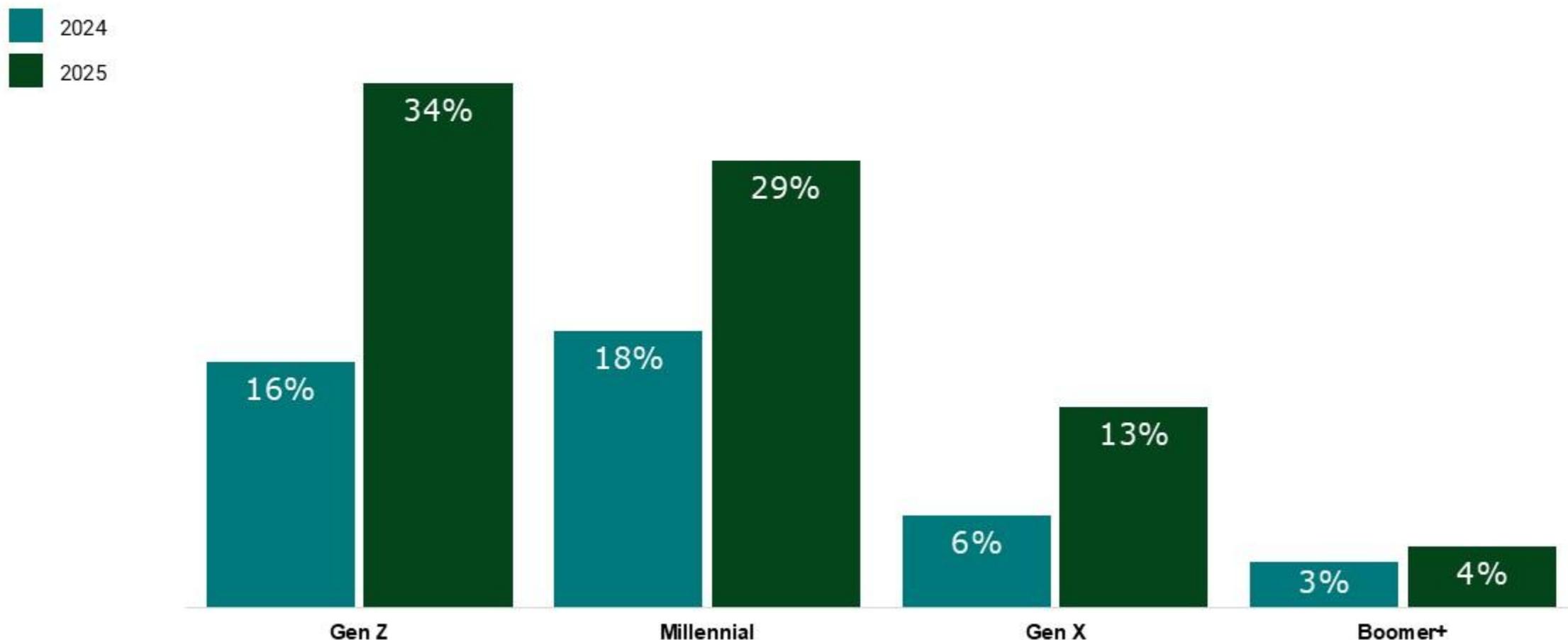
Source: ProSight Banking Outlook, Consumer Survey

Anticipated change in next 6 months



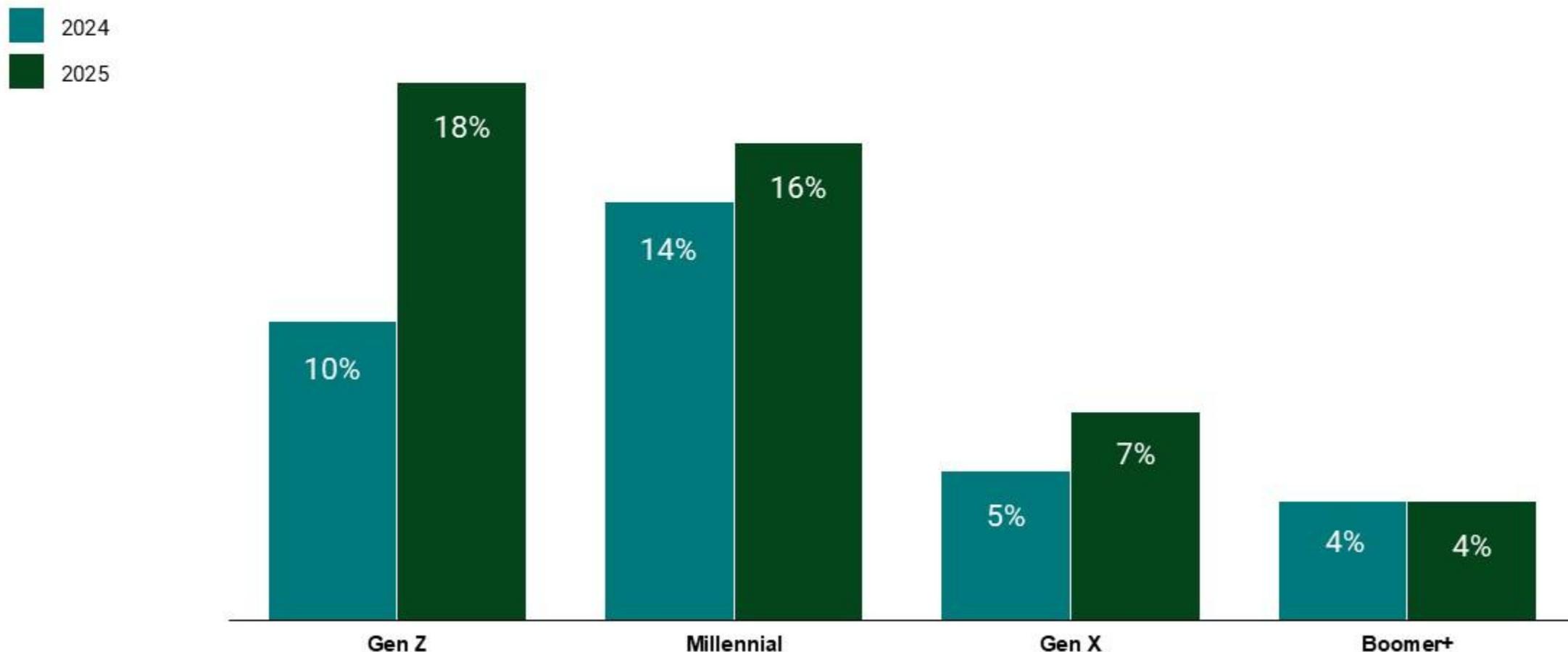
Source: ProSight Banking Outlook, consumer survey

% “Yes” to receiving a cash incentive for opening a deposit account



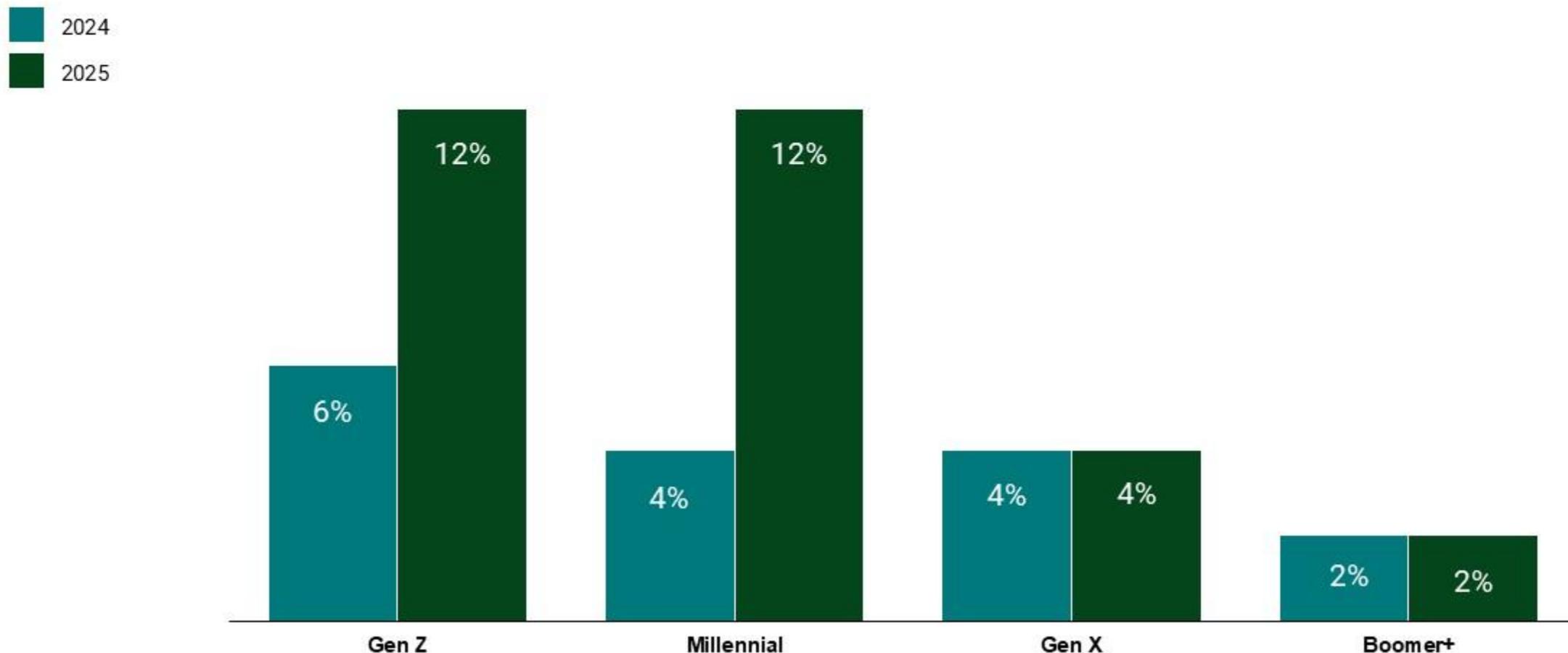
Source: ProSight Banking Outlook, Consumer Survey

% who have opened a promotional (higher than normal) rate savings account in last 6 months

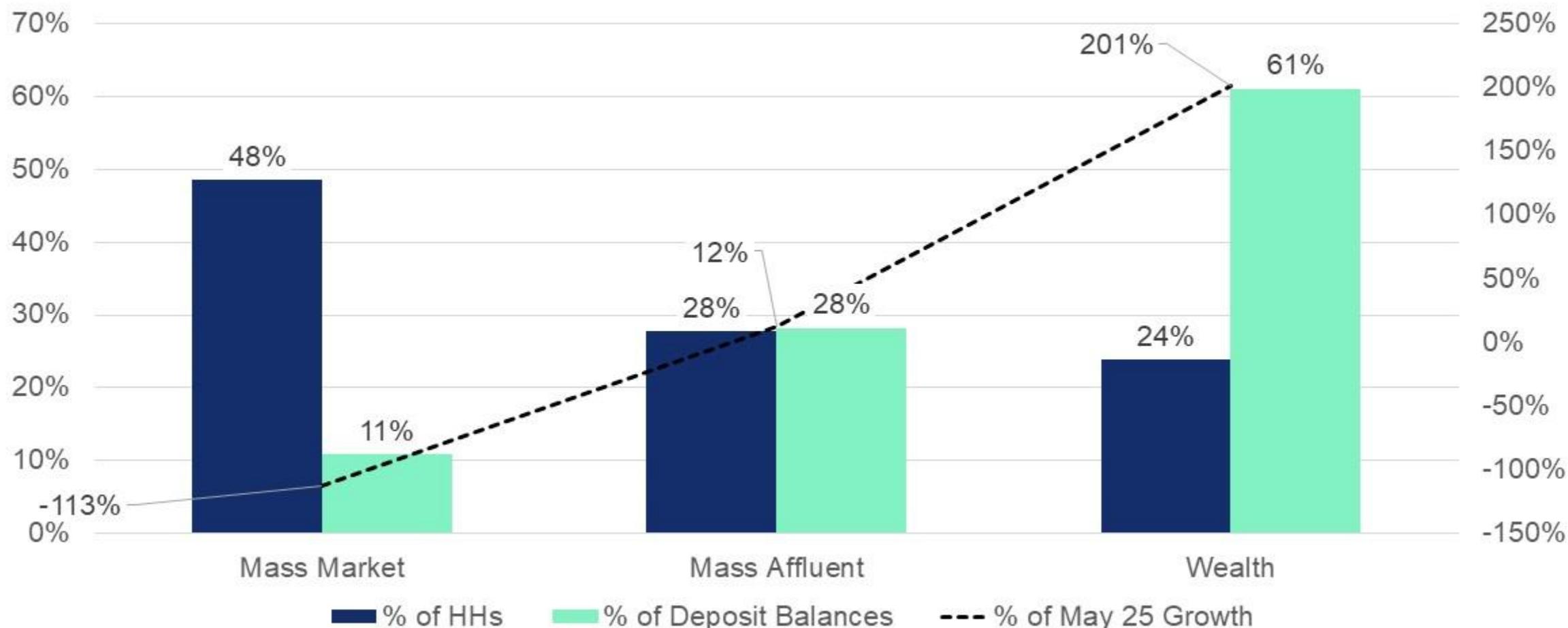


Source: ProSight Banking Outlook, Consumer Survey

% who have opened a promotional (higher than normal) rate MMDA in last 6 months



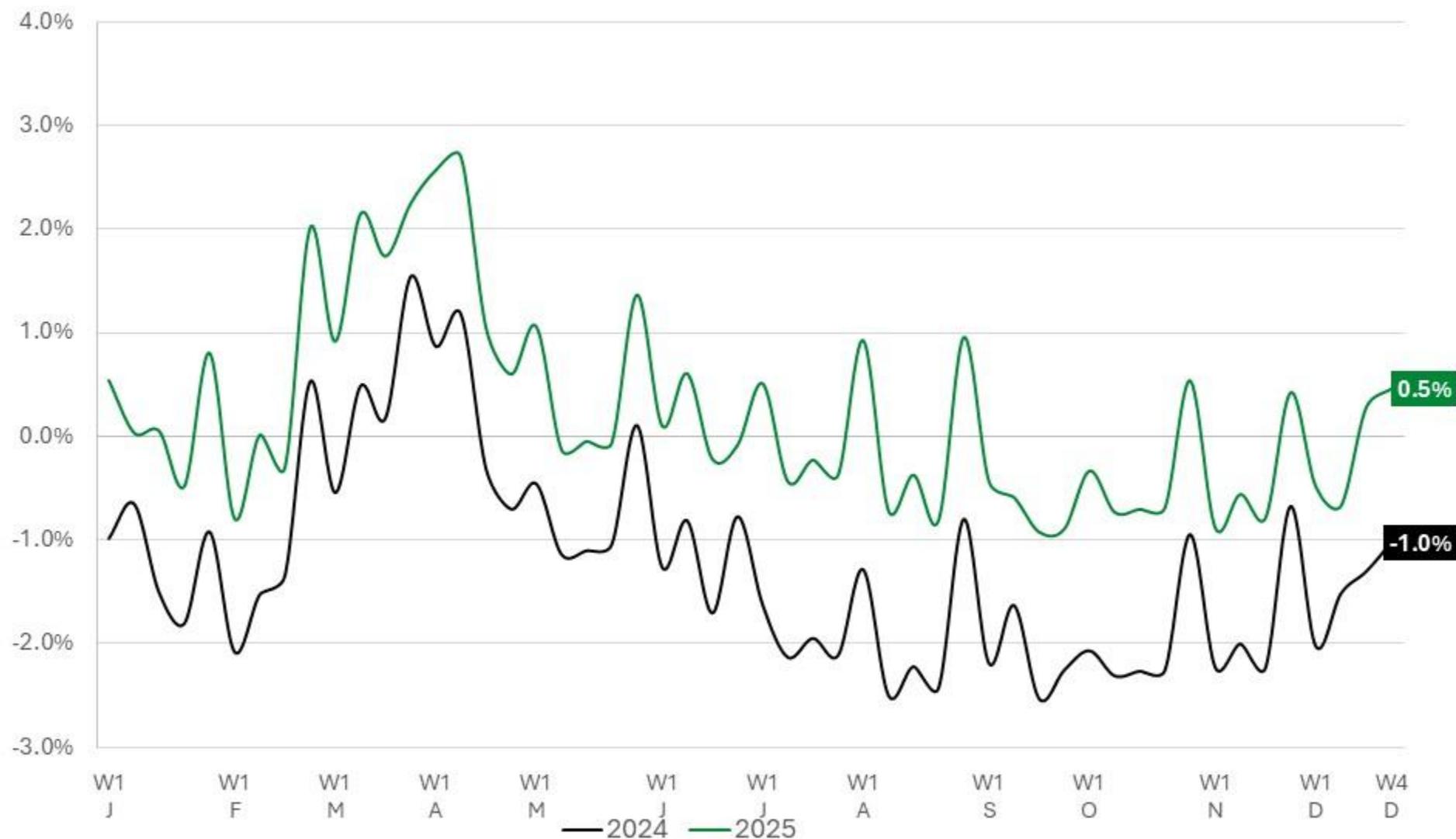
Source: ProSight Banking Outlook, Consumer Survey



Data Source: IXI Wealth Complete Premier. Mass Market = investable assets under \$100,000, Mass Affluent = investable assets \$100,000 - \$500,000, Wealth = investable assets > \$500,000

Source: ProSight Consumer Benchmarking

Weekly Cumulative Deposit Balance Growth

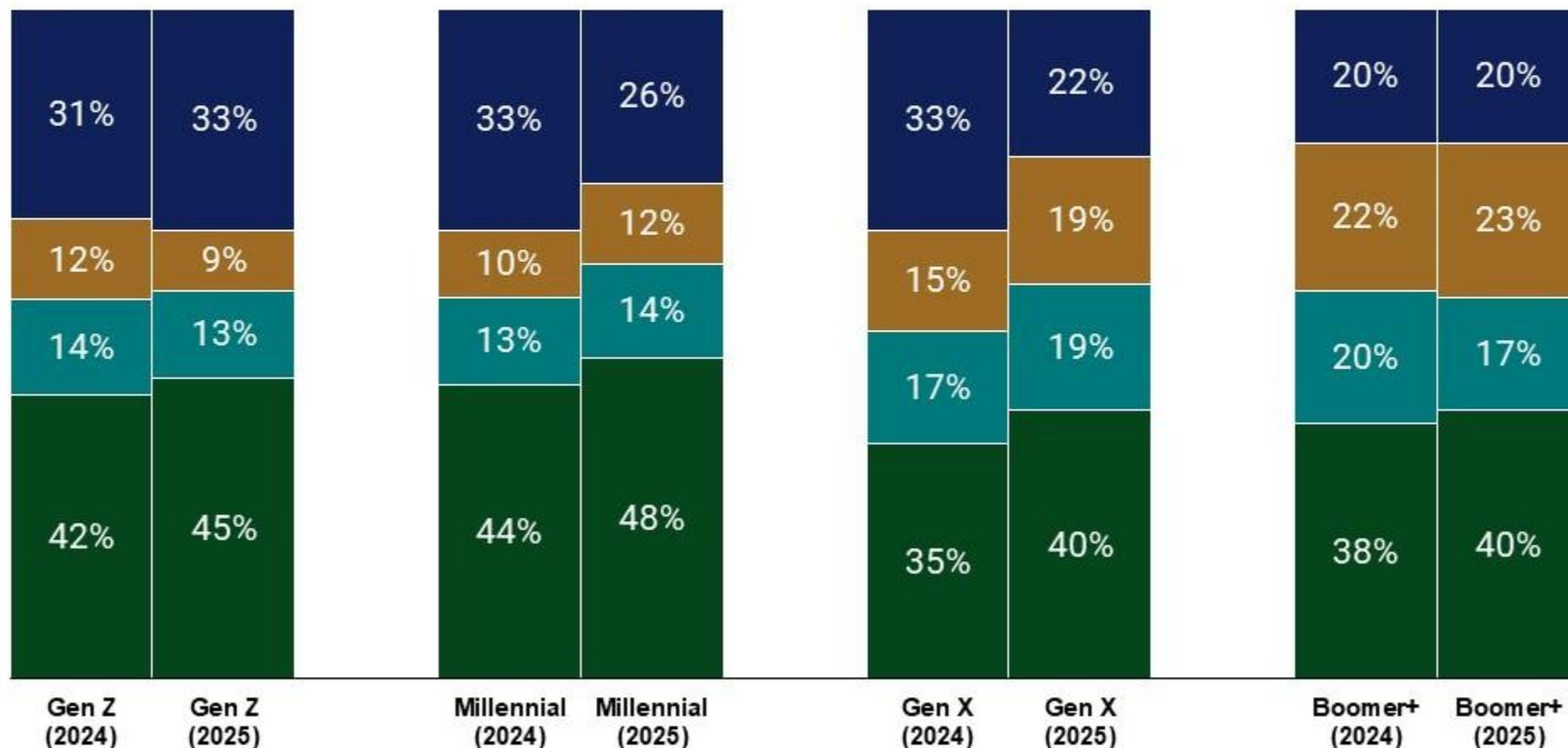


Source: ProSight Consumer Pulse

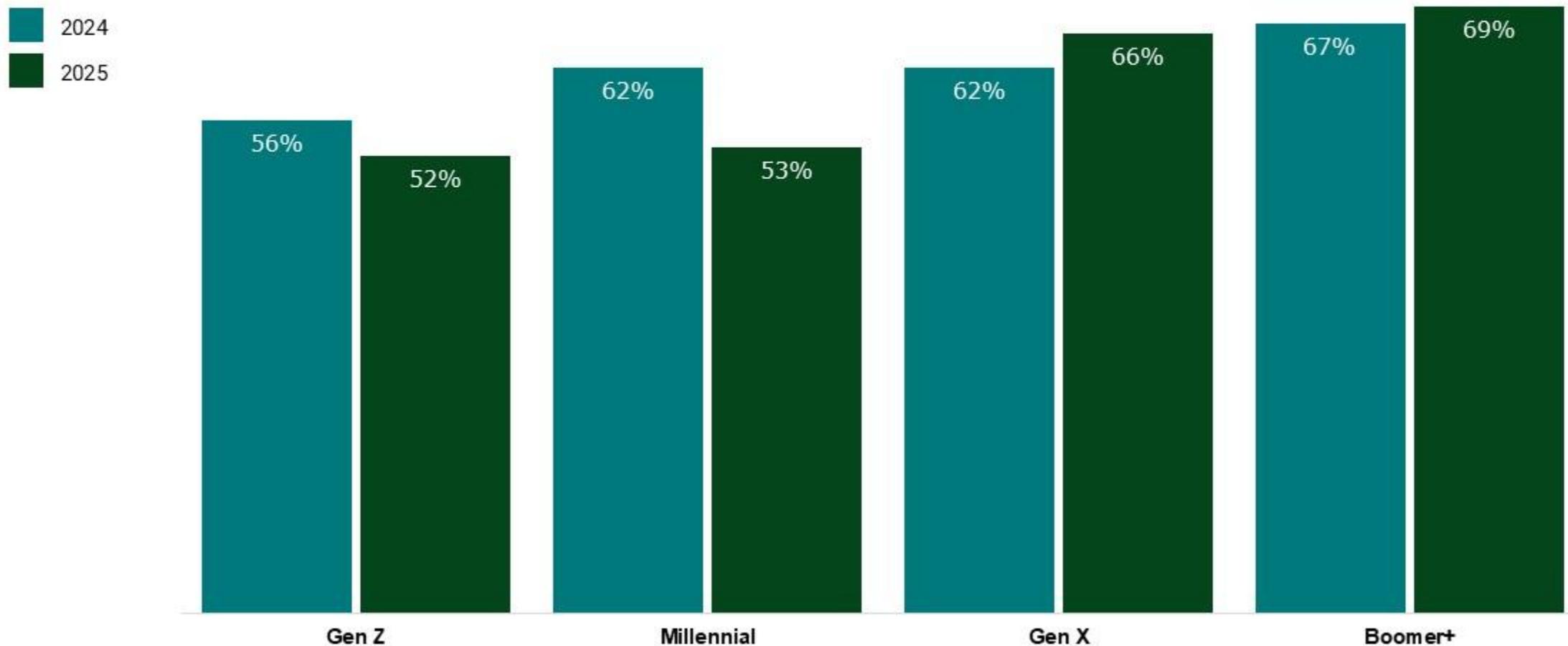
Customer Primacy and Switching



Who is your primary financial service organization?

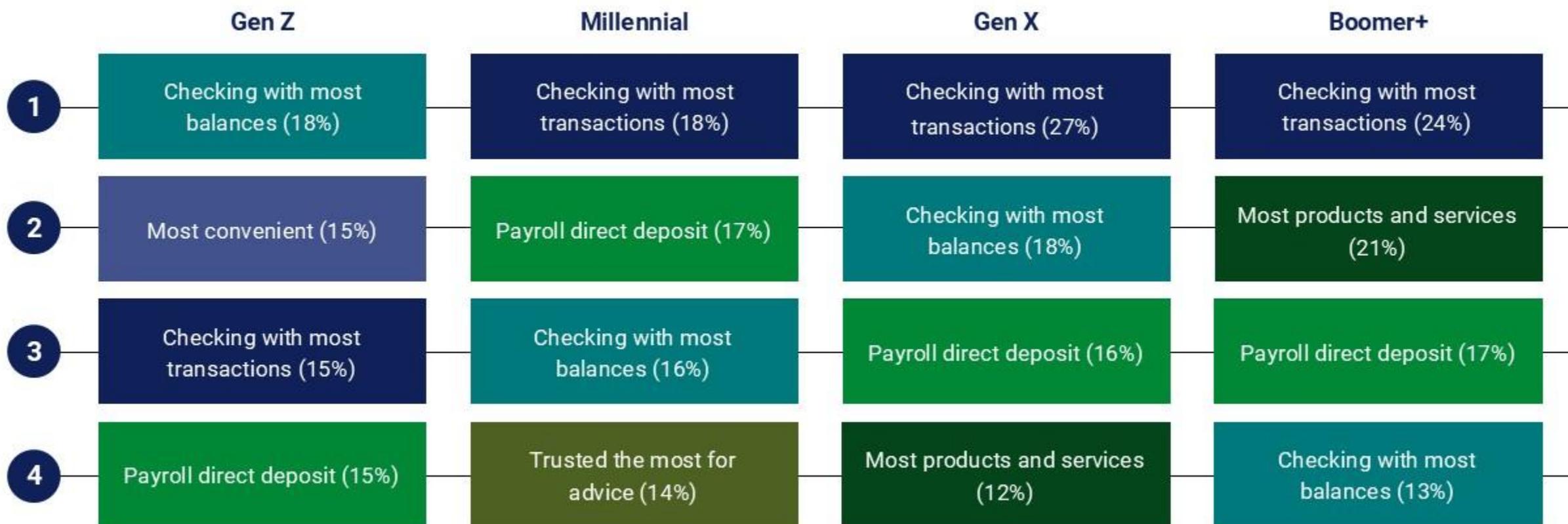


Source: ProSight Banking Outlook, Consumer Survey



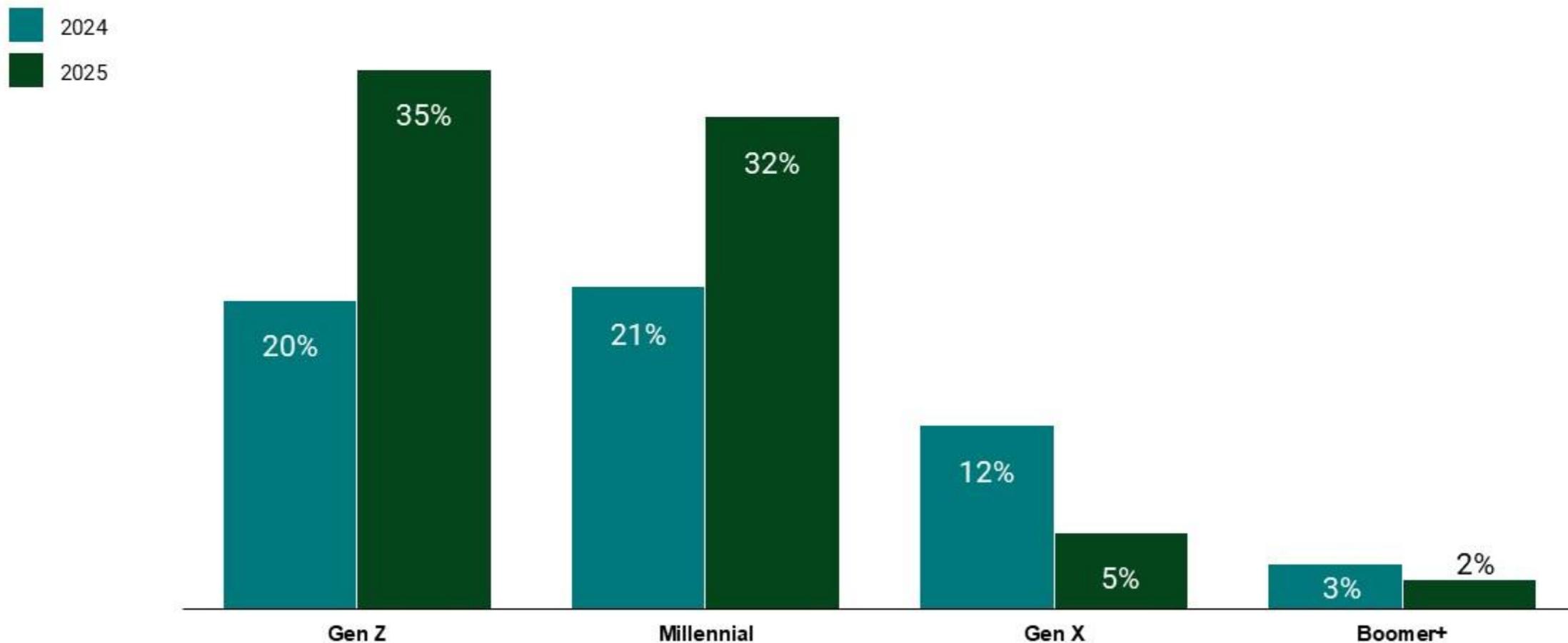
Source: ProSight Banking Outlook; consumer survey

Top reasons consumers considered primary financial institution

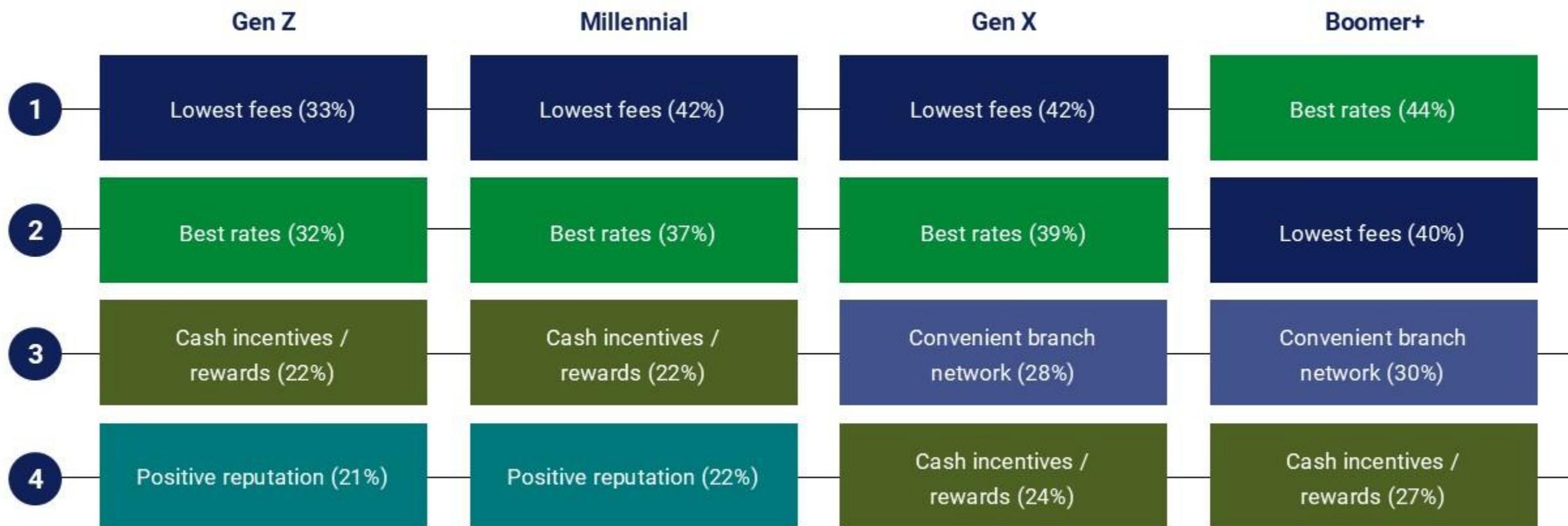


Source: ProSight Banking Outlook, Consumer Survey

% Definitely / Probably

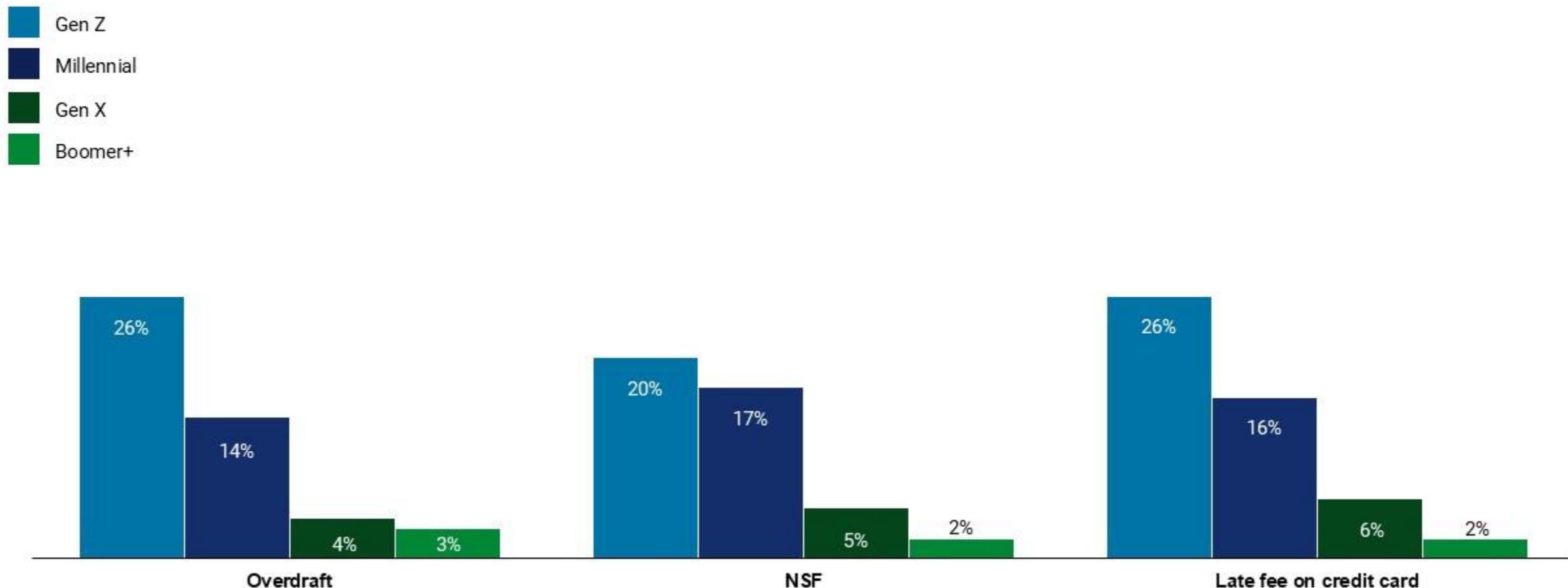


Source: ProSight Banking Outlook, Consumer Survey



Source: ProSight Banking Outlook, Consumer Survey

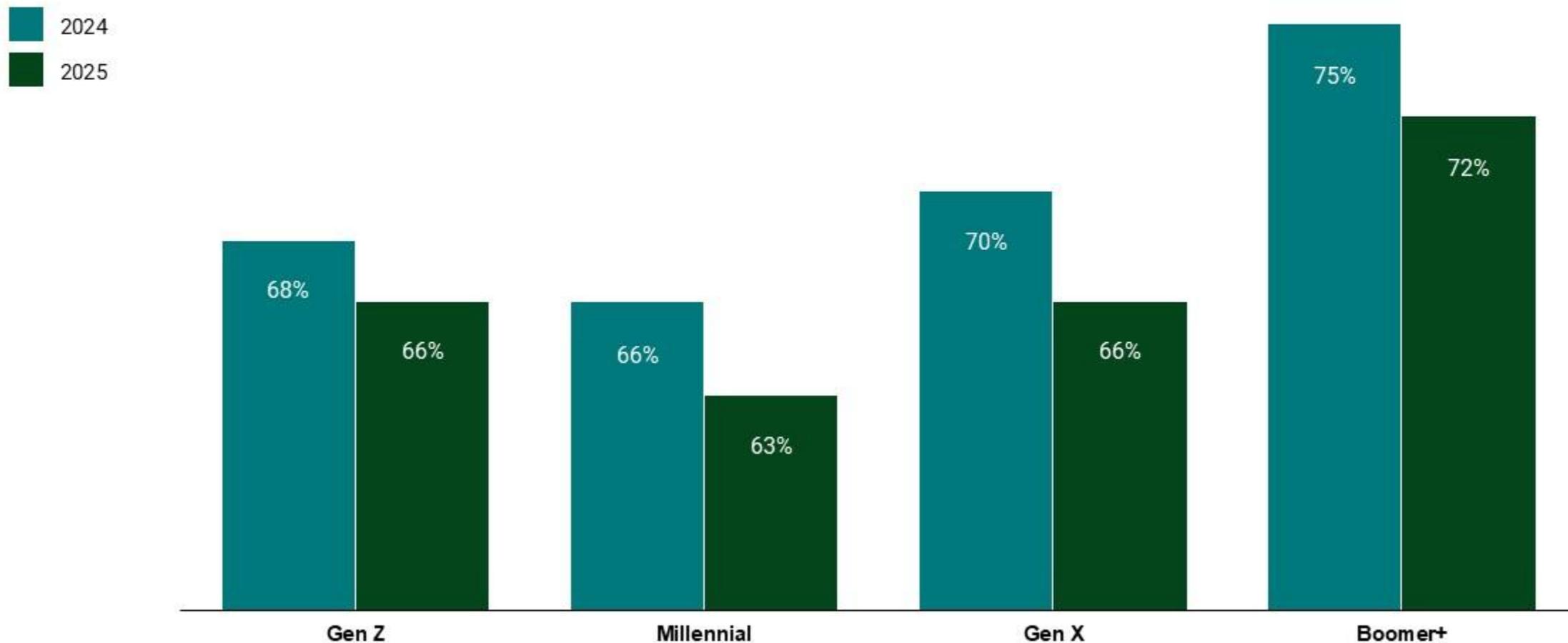
Fees incurred over the last 6 months with primary financial service organization



Source: ProSight Banking Outlook, consumer survey

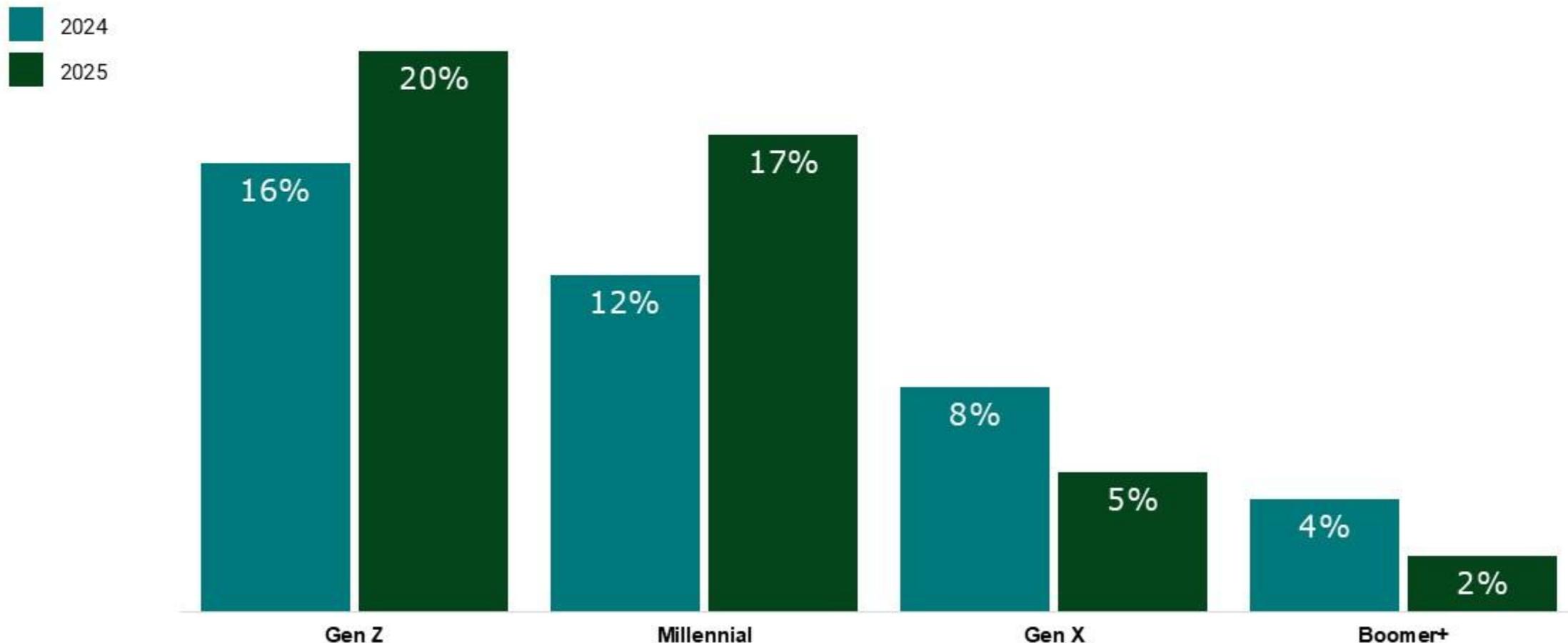
The fees my primary charges are fair, reasonable and transparent

% Agree



Source: ProSight Banking Outlook, consumer survey

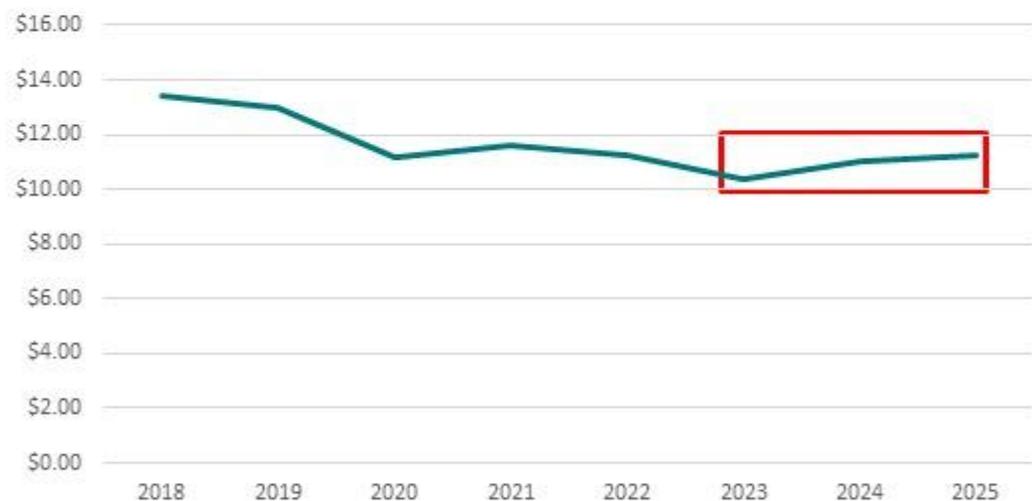
Non-Sufficient Funds (NSF) in the last 6 months by generation



Source: ProSight Banking Outlook, Consumer Survey

NSF/OD fees have increased as a higher percentage of younger consumers are incurring fees: one in four Gen Z, one in five Millennials

Non Interest Income Checking Account



Non Interest Income Checking Account

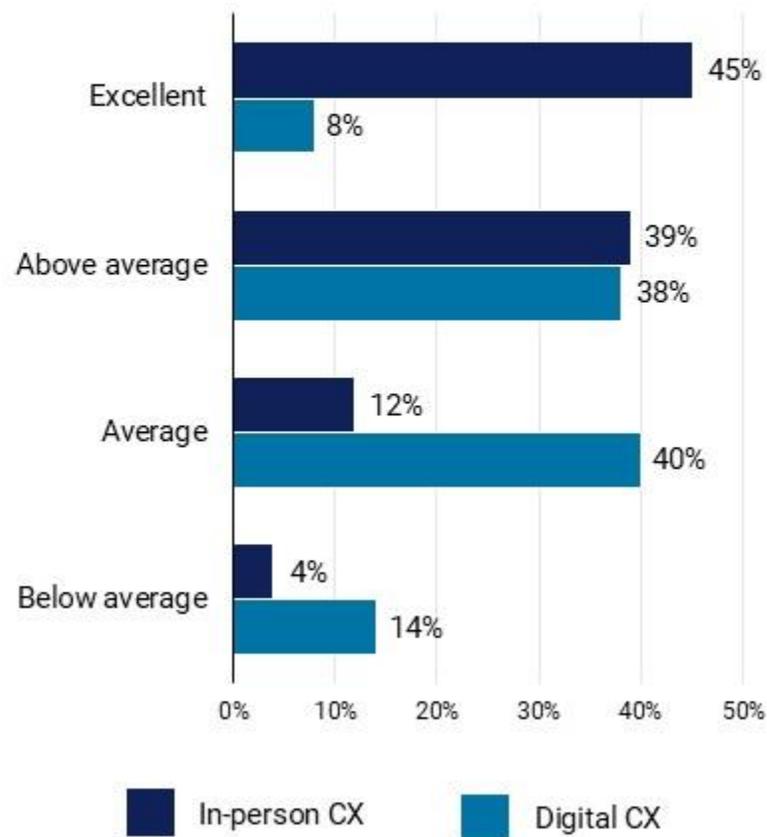


Source: ProSight Consumer Non-Interest Pulse

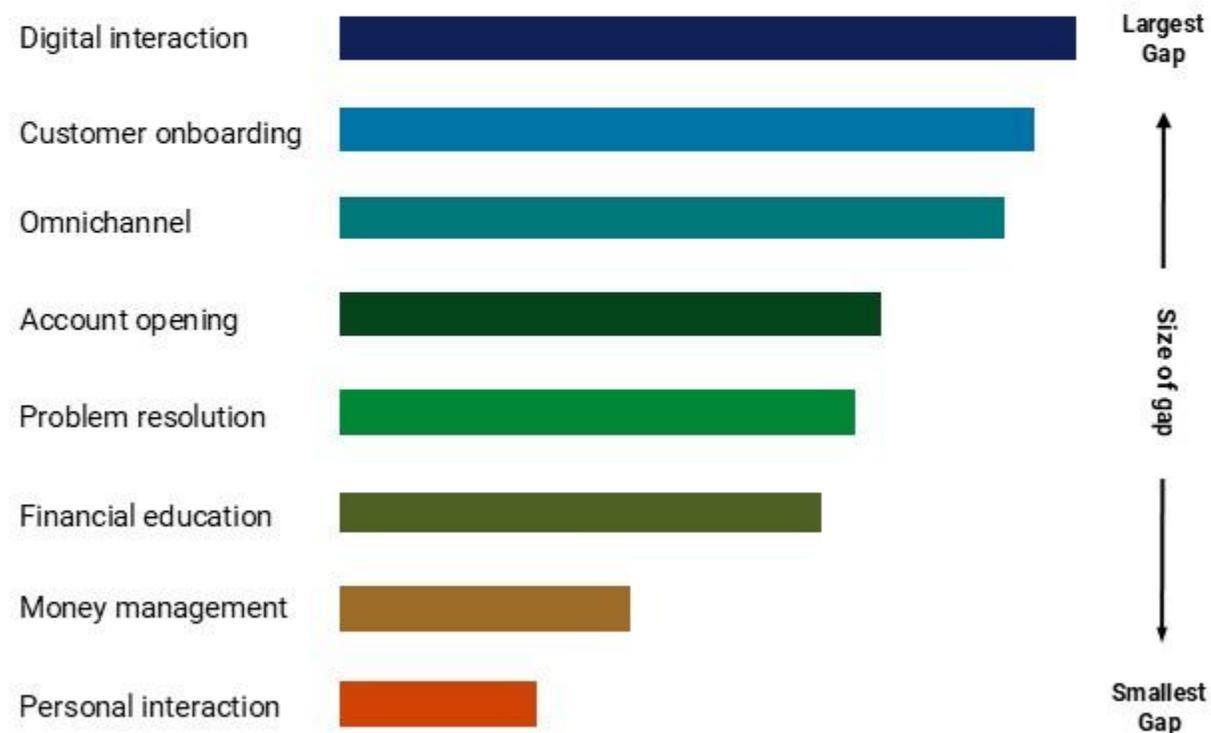
Digital Customer Experience



How would you describe the customer experience (CX) your organization delivers?

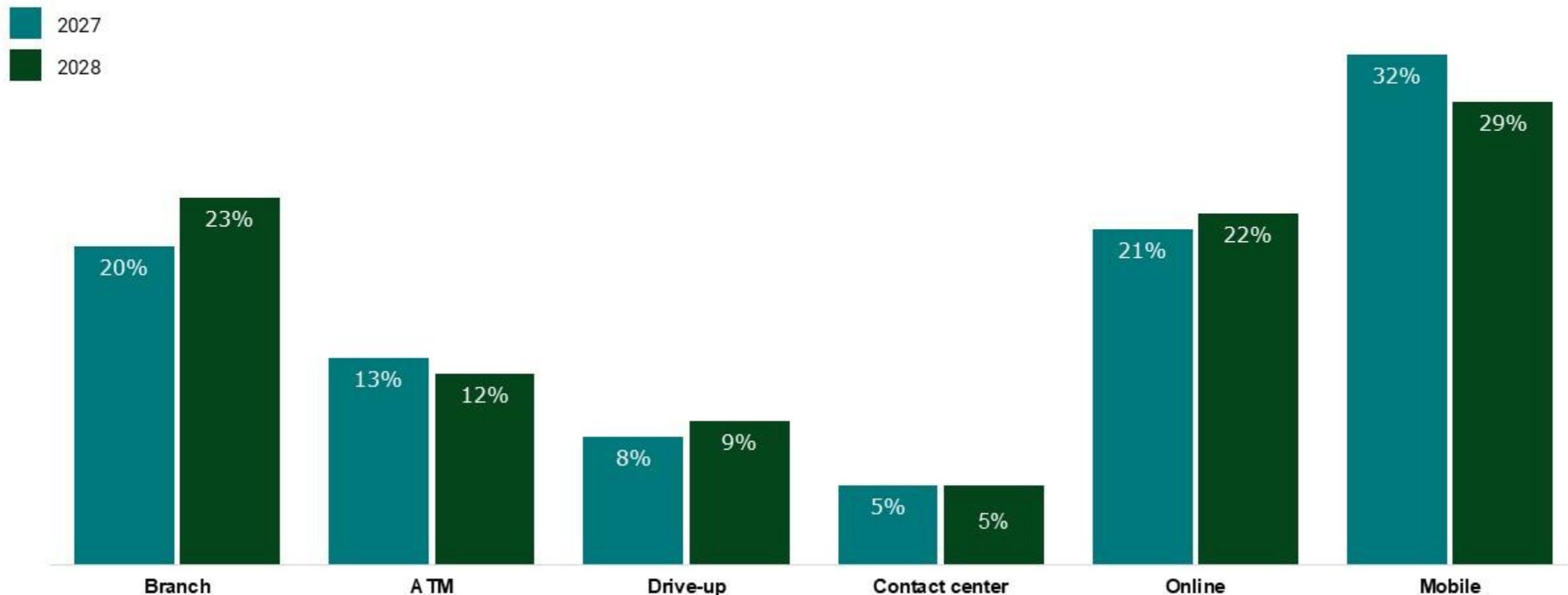


Where do you feel you have the biggest gaps in customer experience?



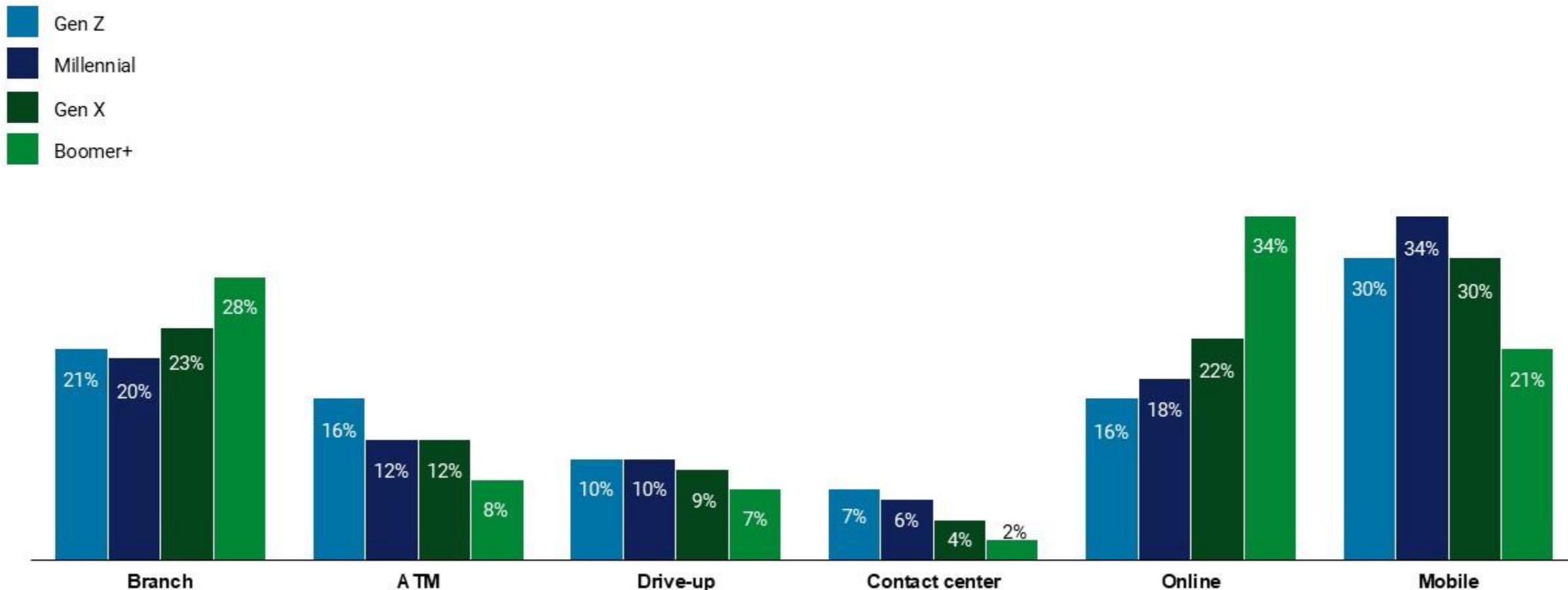
Source: ProSight Banking Outlook, banker survey

Mobile is the highest projected channel but has dropped



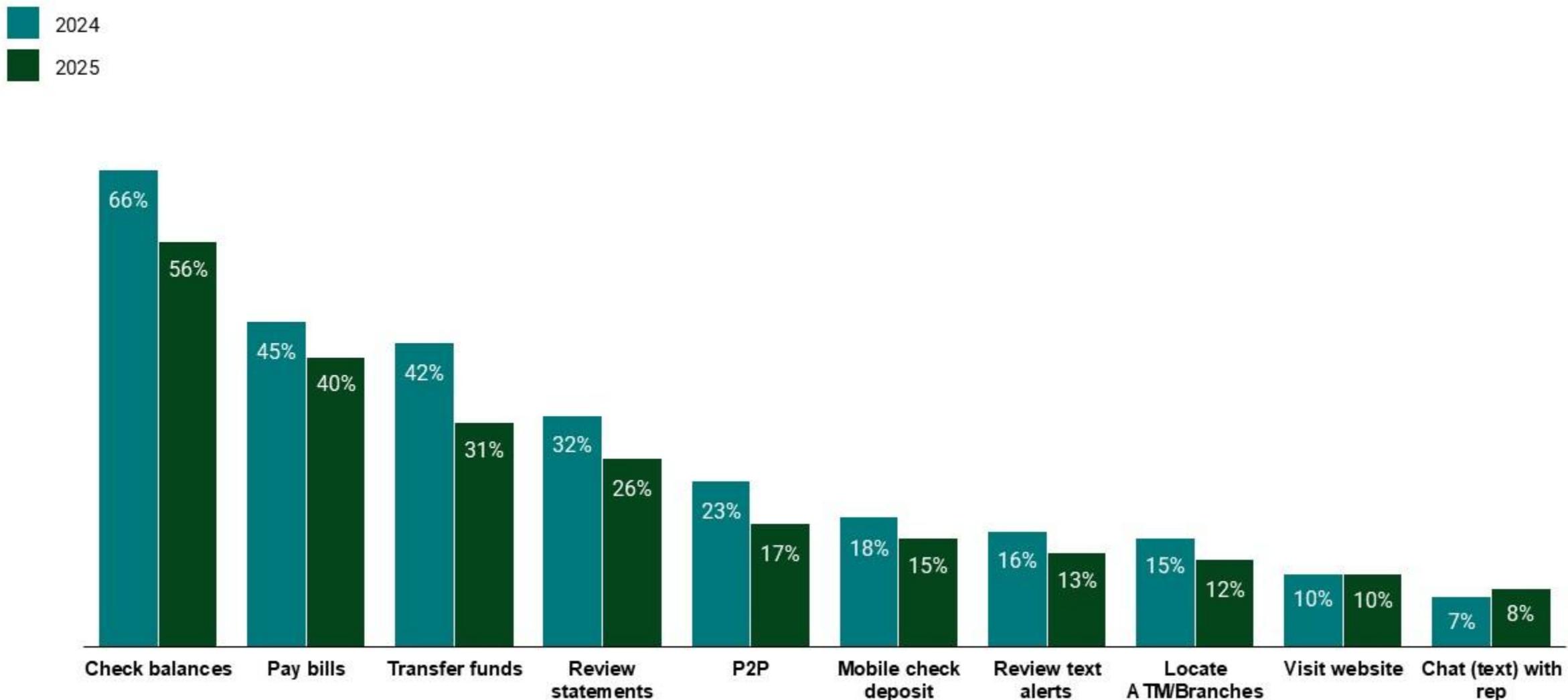
Source: ProSight Banking Outlook, consumer survey

Channel usage projections (3 years from now)



Source: ProSight Banking Outlook, consumer survey

Which of the following activities completed on smartphone last week?



Source: ProSight Banking Outlook, consumer survey

Improving apps and digital capabilities varies across the generational segments

Gen Z

Millennial

Gen X

Boomer+

1

24/7 customer service

24/7 customer service

24/7 customer service

24/7 customer service

2

Faster payments

Faster payments

Texting a live person

Texting a live person

3

Texting a live person

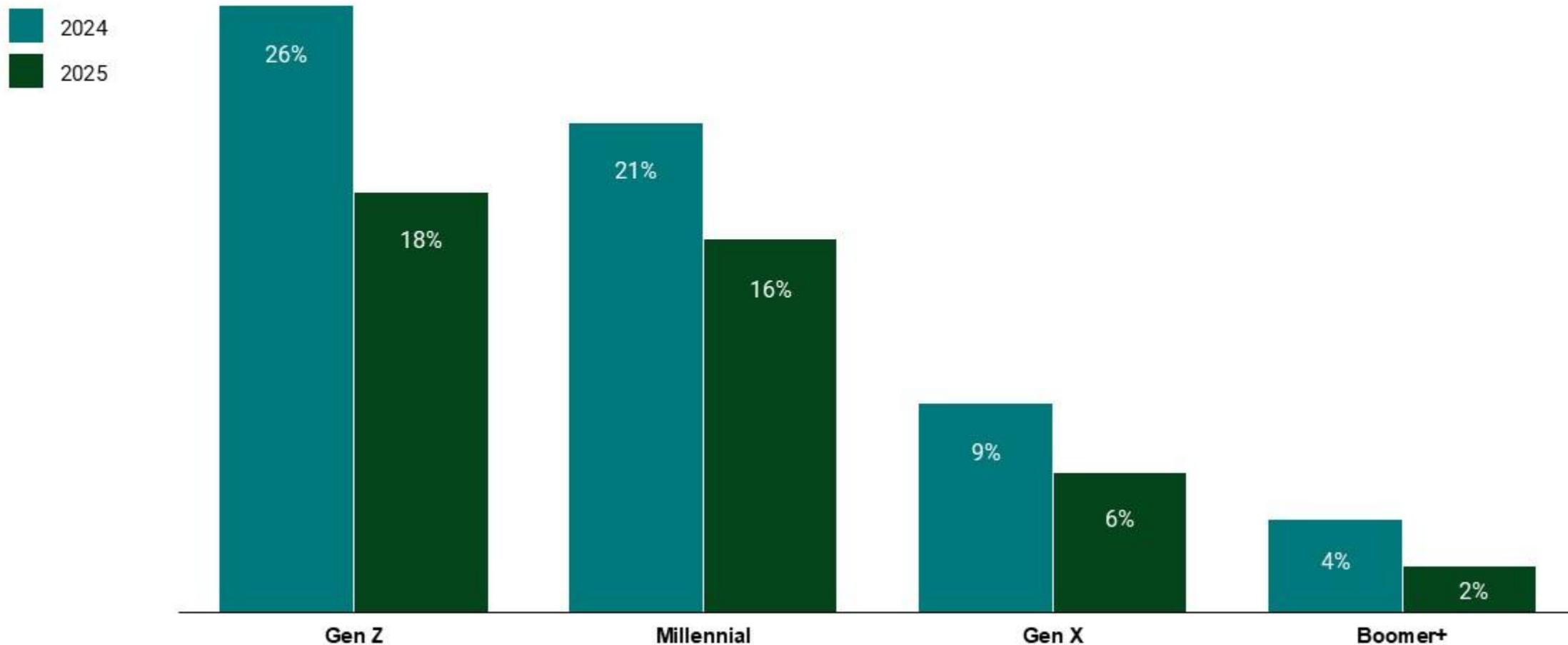
Clear easy to use app
(deposit checks and
bill pay)

Clear easy to use app
(deposit checks and bill
pay)

Ability to turn on and
off debit / credit usage

Source: ProSight Banking Outlook, consumer survey

Opened a deposit online in the last 6 months



Source: ProSight Banking Outlook, consumer survey

What is your biggest frustration with digital banking?



Source: ProSight Banking Outlook, business owner survey

An aerial photograph of a large, open public square, likely Times Square in New York City, showing a dense crowd of people walking. The square is divided into sections of different colors: light tan, light green, and dark grey. A large, dark blue, semi-transparent overlay with a rounded bottom edge covers the left side of the image. The text "Branch Experience" is written in white serif font on this overlay.

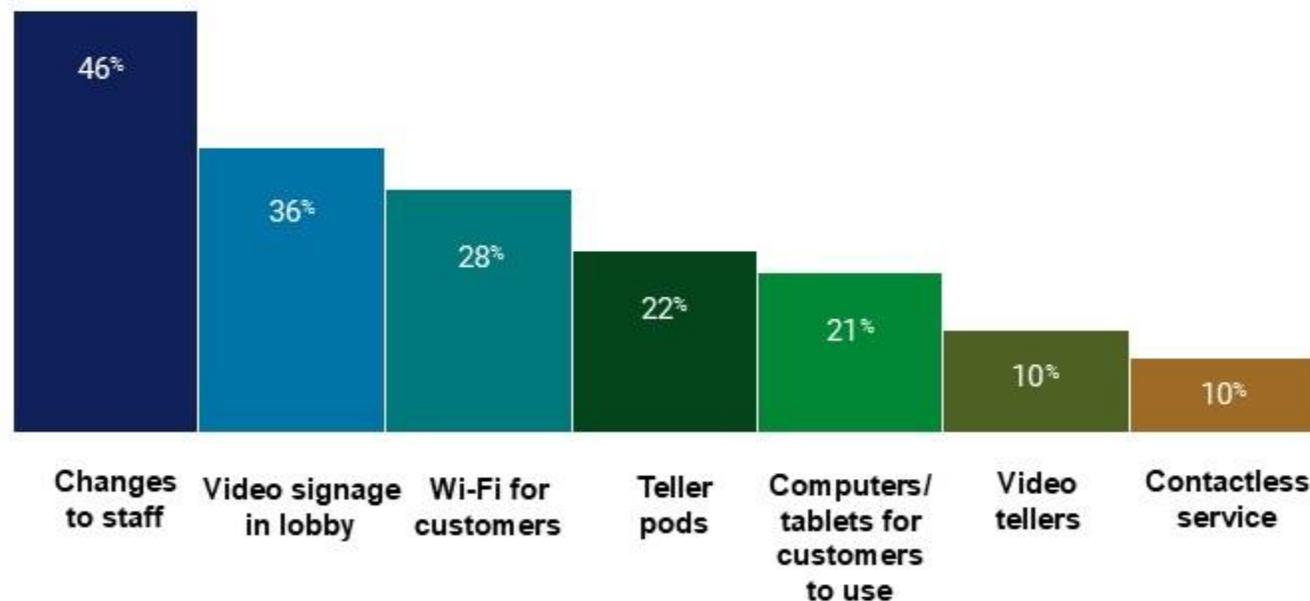
Branch Experience

How do your customers utilize your branch network?

Ranked from most utilized to least utilized

- 1 Open or close an account
- 2 Transact (deposit, withdraw or transfer funds) on an account
- 3 Resolve an account problem
- 4 Make account changes
- 5 Discuss new banking products

Which of the following changes have been made in your branches?



Source: ProSight Banking Outlook, banker survey

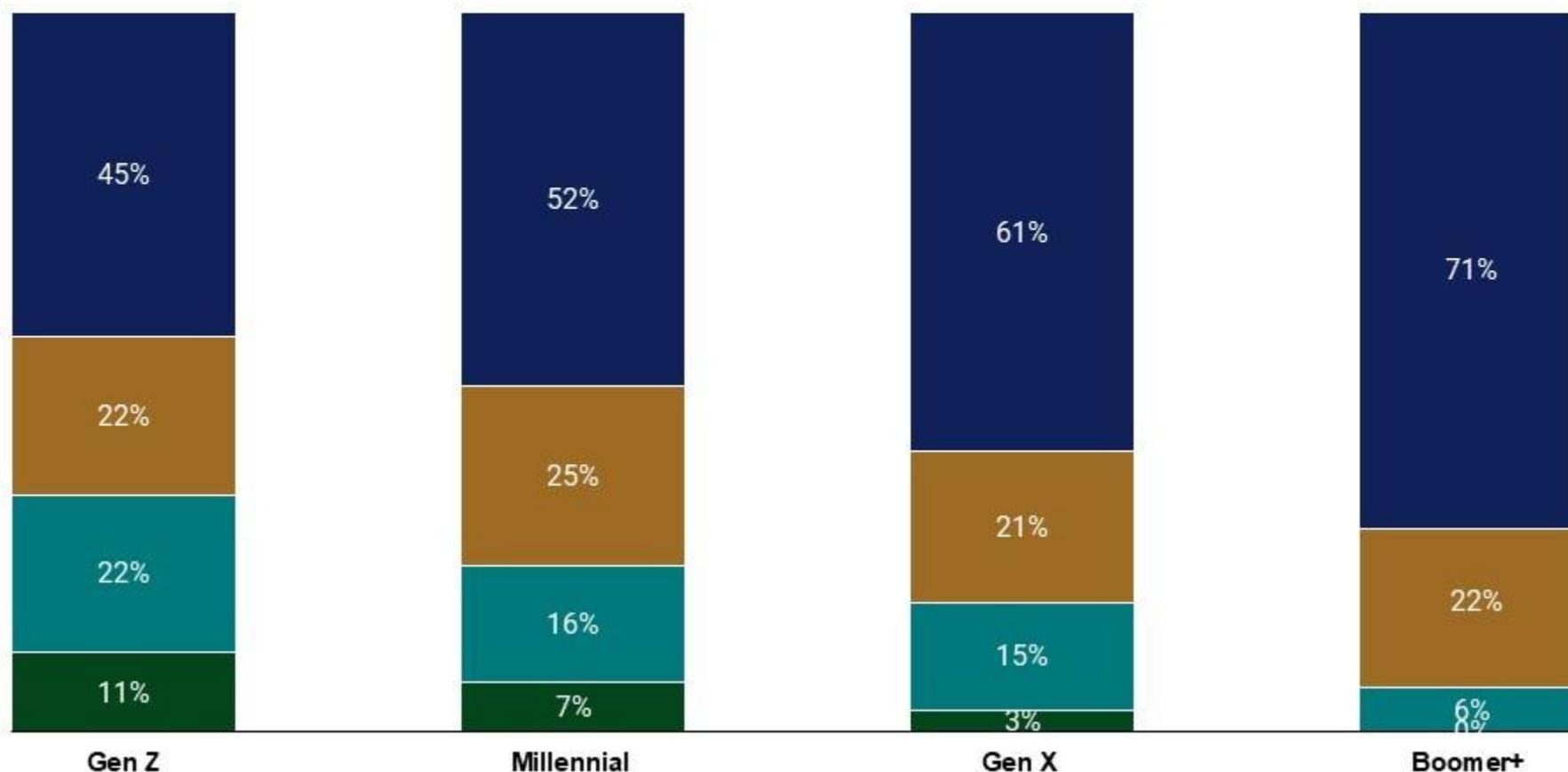
Top 3 channel preferences by financial activity (customer journey)

	Branch	Video	Phone	Text	ATM	Online	Mobile
More difficult ↑	1		2			3	
Getting advice on complex problem	1		2			3	
Applying for a consumer loan	1					3	2
Opening deposit/investment account	1					3	2
Closing an account	1					3	2
Solving a problem without an account	2		1				3
Withdrawing funds	3				1		2
Making a deposit	2					3	1
Transferring funds	3					2	1
Applying for credit card	3					2	1
Learning about simple product	3					2	1
Less difficult ↓			3			2	1
Checking balances			3			2	1

Source: ProSight Banking Outlook, consumer survey

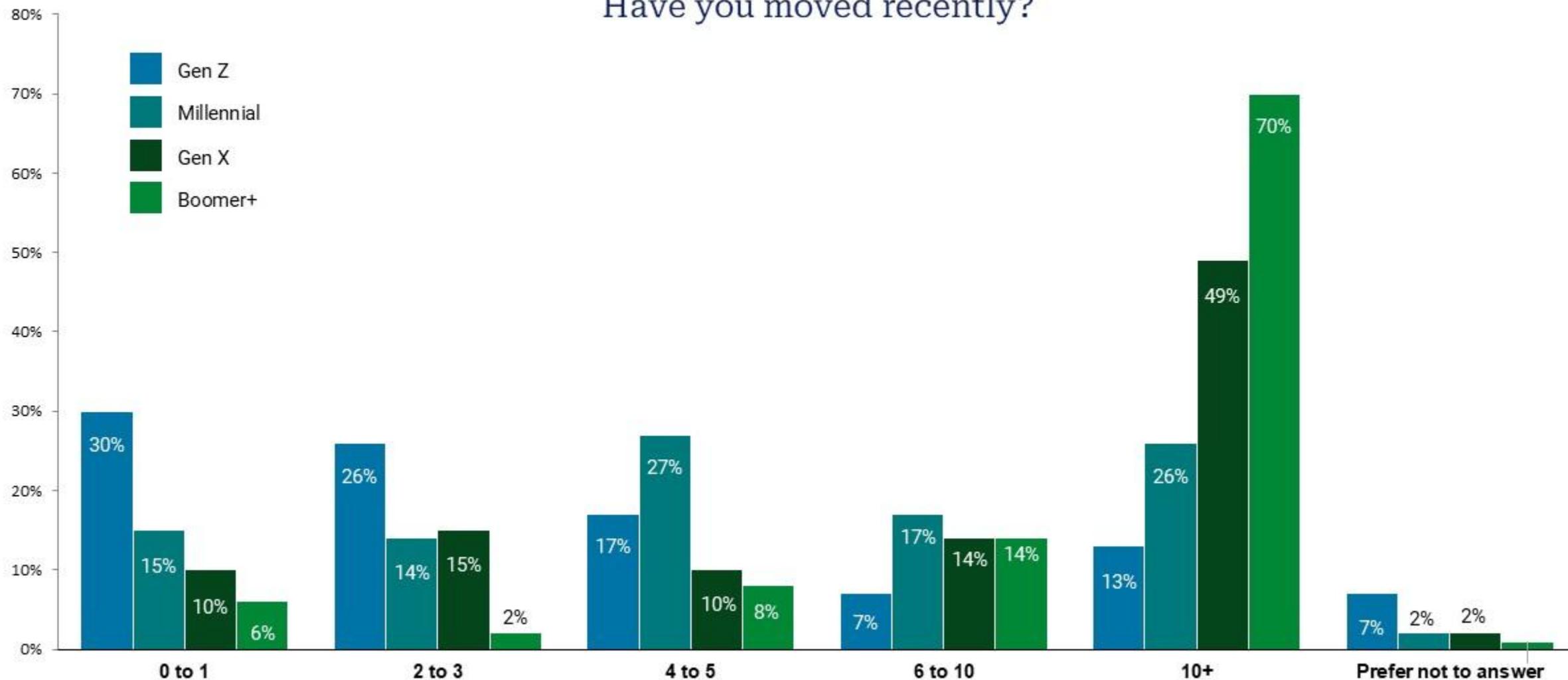
What is most important to you for branch proximity?

- Branch close to home
- Branch proximity not important
- Branch close to home and work
- Branch close to work



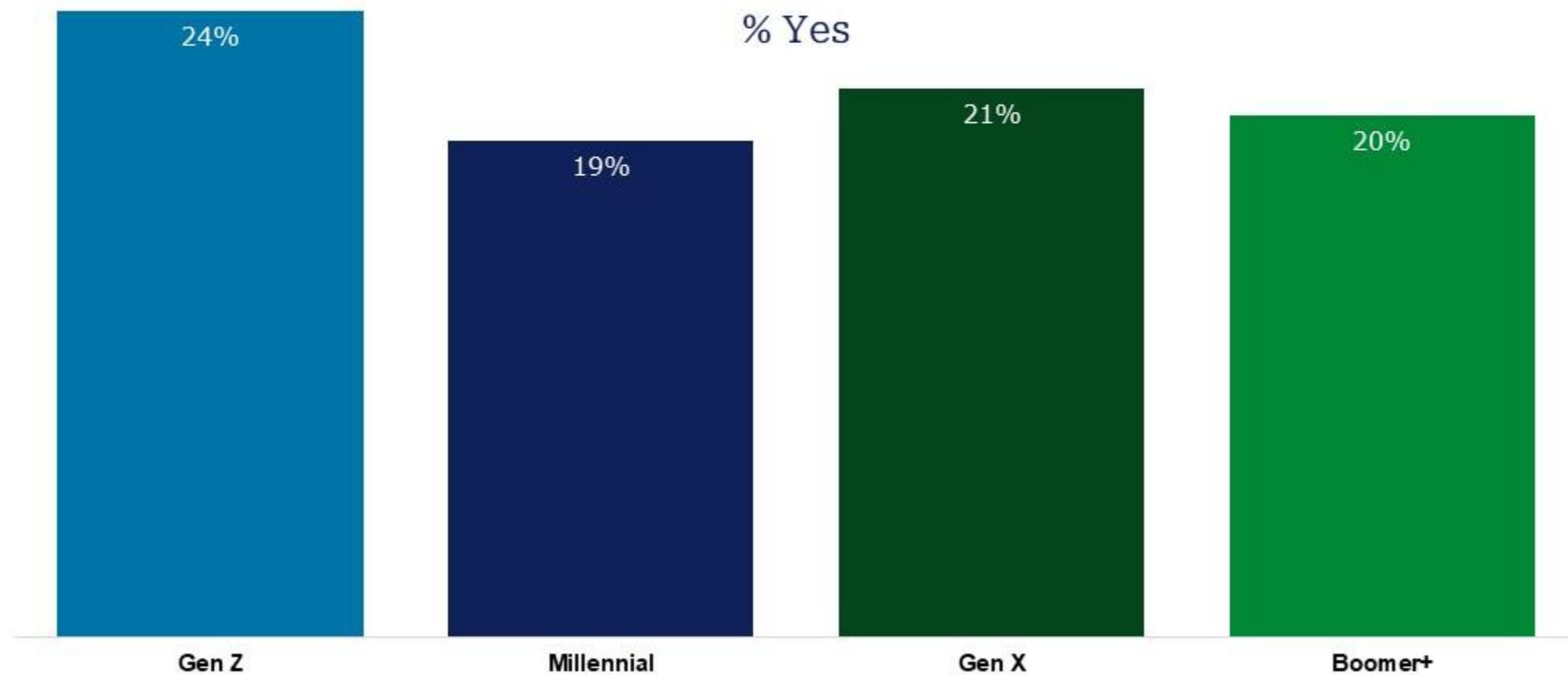
Source: ProSight Banking Outlook, consumer survey

Have you moved recently?



Source: ProSight Banking Outlook, consumer survey

Did you change your primary financial service organization after you moved?





Deposit Growth

- Most bankers predict positive deposit growth in 2026
- As interest rates drop, balance growth for direct banks declines and traditional banks improve
- GenX and Boomer+ are more optimistic about deposit growth in 2026 but face inflation head-winds



Customer Primacy and Switching

- Primary FI's win more deposit share of wallet
- Primacy driven by checking with most transactions, payroll direct deposit, or checking account with most balances
- Customers want lowest fees, best rates, and cash incentives to switch



Digital and Branch Experience

- Fraud/security concerns are frustrations with digital
- Customers want 24/7 digital support
- Quality of digitally acquired accounts are a challenge
- Branch used for highest value interactions and nearly 8 in 10 customers want a branch close-by

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For more information visit
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