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The Top Trends Shaping Business and Commercial Banking in 2026

Commercial Banking Has Entered Its Make-or-Break Moment

2026 is a turning point. Commercial banking is being redefined by rising client expectations, faster technology cycles, and growing pressure from fintechs and megabanks. Regional and community financial institutions that have long been trusted advisors to businesses now face a critical question: *Are we keeping up?*

This report goes beyond trendspotting; it's a roadmap to relevance and growth based on a study of digital banking platform decision-makers across banks and credit unions. Whether you're focused on deepening relationships, acquiring new commercial clients, or driving revenue, these insights help you prioritize what matters most in the year ahead.

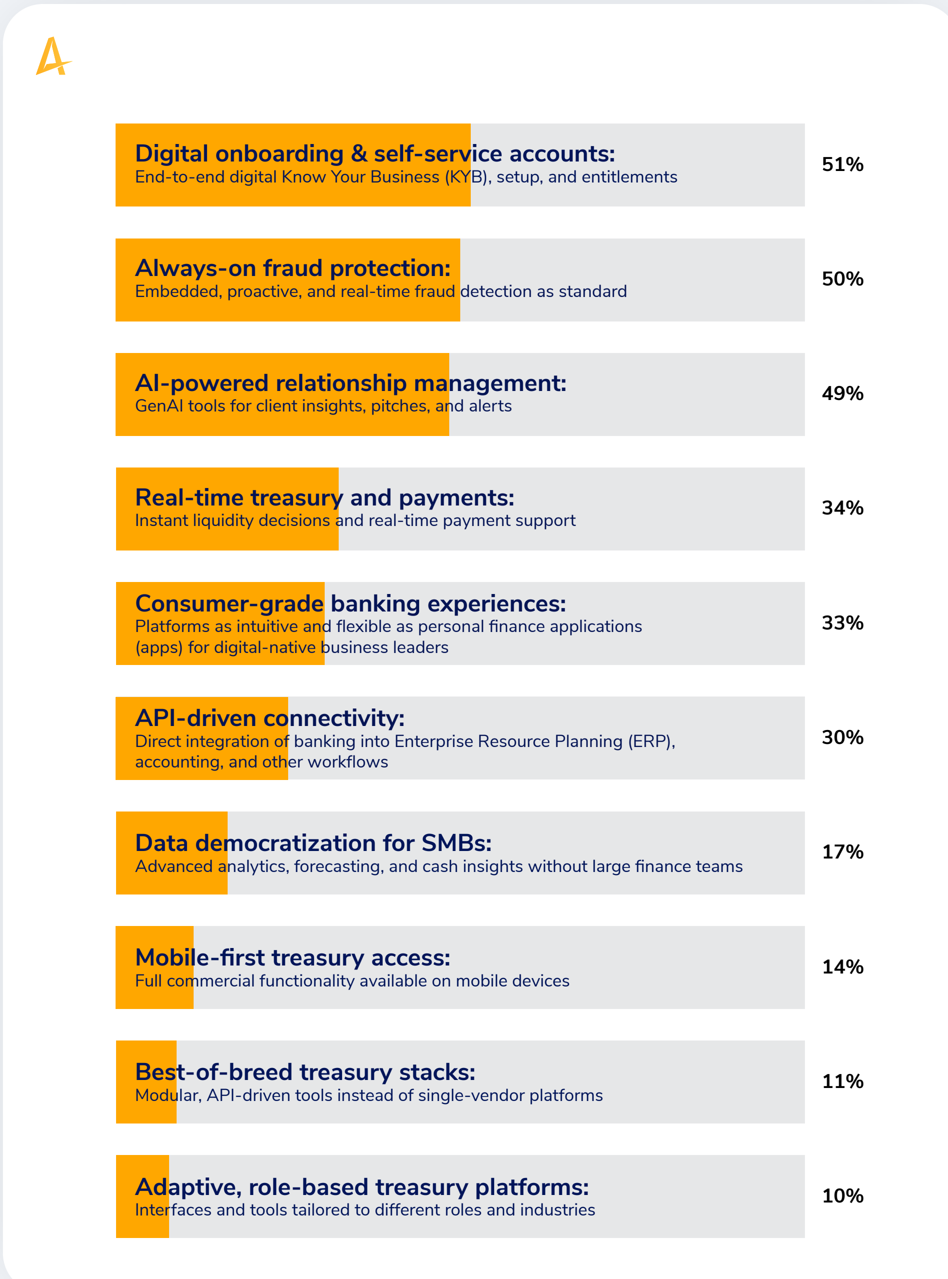
What You'll Gain:

- **Retention through relevance:** Learn how to meet rising expectations for digital onboarding and account opening, real-time payments, and fraud protection — before clients look elsewhere.
- **Smarter growth:** Discover how generative artificial intelligence (Gen AI) and embedded banking can help you expand wallet share and win over tech-savvy businesses without expanding headcount.
- **Revenue opportunities:** See how tools like Application Programming Interface (API)-driven integrations and mobile-first platforms open the door to new fee income and scalable support models.
- **Operational efficiency:** Understand how leading institutions are reducing manual workloads and accelerating time-to-value through automation and modular tech stacks.

The trends highlighted in this report are based on a research study that incorporated direct input from financial institution digital banking decision-makers. These are the strategies real institutions are planning, building, and funding today to stay competitive.

Trends expected to impact commercial banking most in 2026

(% selected within top 3)



TREND 1:

Digital Onboarding & Self-Service Accelerate Commercial Growth

End-to-end digital KYB, setup, and entitlements

For years, commercial onboarding has been synonymous with paperwork, back-and-forth emails, and long in-branch visits. However, expectations are changing quickly.

Commercial clients expect to:

- Open accounts digitally
- Reduce manual steps
- Manage users and permissions without calling support
- Move money confidently from day one

Financial institutions that streamline onboarding are seeing three big wins:

1. **Faster revenue realization** — shortening the time from interest to funded account.
2. **Less staff fatigue** — freeing teams from repetitive KYB checks and document tasks.
3. **Higher digital engagement** — onboarding becomes the gateway to cross-sell.

TREND 2:

Fraud Protection Moves from Cost Center to Competitive Advantage

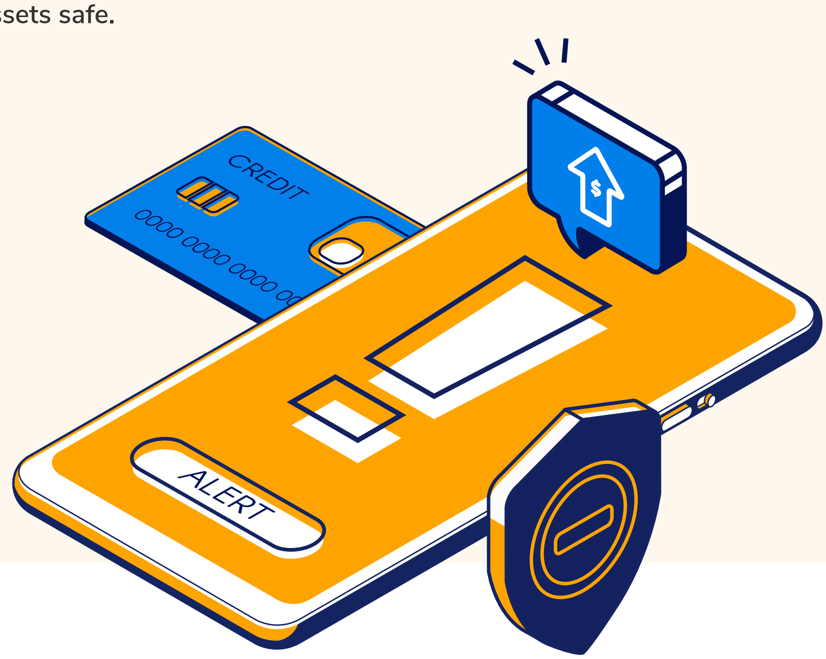
Embedded, proactive, and real-time fraud detection as standard

Commercial accounts remain prime targets for increasingly sophisticated attacks. The pressure on financial institutions is mounting, not only to protect commercial clients but to restore confidence when fraud events feel constant.

Commercial teams want solutions that:

- **Surface suspicious behavior** in real-time and take preventive measures
- **Apply risk-based controls** automatically
- **Adapt dynamically** as patterns change

Security sets the foundation for trust and untapped revenue potential from clients who know the value of paying an insurance premium to keep their assets safe.



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TREND 3:

AI-Powered Relationship Management Becomes the Commercial Differentiator

GenAI tools for client insights, pitches, and alerts

Commercial banking is evolving from reactive problem-solving to proactive opportunity creation. AI takes on the heavy lift — analyzing signals, surfacing predictions, and helping staff stay prepared for every client interaction. AI will not replace the relationship manager. Instead, it equips them to walk into every conversation as the most informed person in the room.

Commercial teams are hungry for intelligence that helps them:

- **Spot growth opportunities earlier** by identifying emerging needs, expansion signals, and cross-sell potential before competitors do
- **Understand business cash flow patterns** to support smarter conversations around liquidity, credit, and timing
- **Anticipate churn** by detecting early warning signs and enabling proactive retention strategies
- **Personalize outreach** with messages and offers tailored to each business's behavior and lifecycle stage
- **Strengthen commercial relationships at scale** by delivering consistent, high-value engagement without adding operational burden

AI becomes the force multiplier that helps client-facing teams lead with insight. Financial institutions that empower their relationship managers with AI will be better positioned to deepen trust, expand relationships, and compete with confidence in 2026 and beyond.

TREND 4:

Real-Time Treasury and Payments Power Instant Cash Decisions

Instant liquidity decisions and real-time payment support

Clients are done waiting for end-of-day reports and batch files. They want to see their cash position in the moment and act on it just as fast. Instant payments turn what used to be a backward-looking function into a live decision engine.

For regional and community financial institutions, that means:

- **Instant visibility into cash** across accounts, currencies, and payment rails
- **Real-time risk assessment** before high-value transfers leave the institution
- **Proactive alerts** when balances, inflows, or outflows cross key thresholds

Real-time capabilities not only protect account holders; they give treasury teams the confidence to move faster without sacrificing control.

TREND 5:

Consumer-Grade Banking Experiences Meet Businesses Where Digital Life Already Is

Platforms as intuitive and flexible as personal finance apps for digital-native business leaders

The commercial experience can no longer lag behind the personal one. Digital-native business owners live in a world of simple, swipe-friendly experiences, yet many still log into commercial portals that feel a decade behind.

The bar has been raised:

- **Simple, self-guided workflows** for onboarding, entitlements, and payments
- **Clear language and guided help** that reduce training time for staff
- **Personalized dashboards** that surface what matters most to each user

Time to make things simple. A consumer-grade experience cuts friction for commercial accounts, reduces support burden for employees, and signals that the financial institution is a true digital leader and can handle the needs of any business.

TREND 6:

API-Driven Connectivity Brings Banking Directly Into the Fold

Direct integration of banking into ERP systems, accounting, and other workflows

Commercial clients increasingly expect their financial institution to "meet them where work happens" inside ERP systems, accounting tools, and vertical software platforms.

API-driven connectivity makes that possible by:

- **Embedding banking functions** like balance checks, payment initiation, and reconciliation directly into line-of-business apps
- **Reducing swivel-chair operations**, manual file uploads, and error-prone rekeying
- **Creating new revenue opportunities** through partnerships and embedded finance models

A modern, well-documented API-layer gives regional and community financial institutions the ability to plug into their clients' ecosystems just as effectively as any megabank.

TREND 7:

Data Democratization for SMBs Puts Financial Insights into Fingertips

Advanced analytics, forecasting, and cash insights without large finance teams

Small and midsize businesses (SMBs) are hungry for better financial insight, but most don't have dedicated treasury staff or data scientists. They're looking to their financial institution to fill that gap with practical, accessible intelligence.

Data democratization for SMBs means:

- **Plain-language dashboards** that answer, "How healthy is my cash position?"
- **Scenario modeling and forecasting** that help owners plan payroll, inventory, and capital investments
- **Actionable prompts** that recommend to sweep excess cash, adjust terms, or explore new credit

Equipping SMBs with intelligence previously reserved for large enterprises lets financial institutions deliver exactly that – meaningful, visible impact in the communities they serve.

TREND 8:

Mobile-First Treasury Access Enables Commercial Control from Anywhere

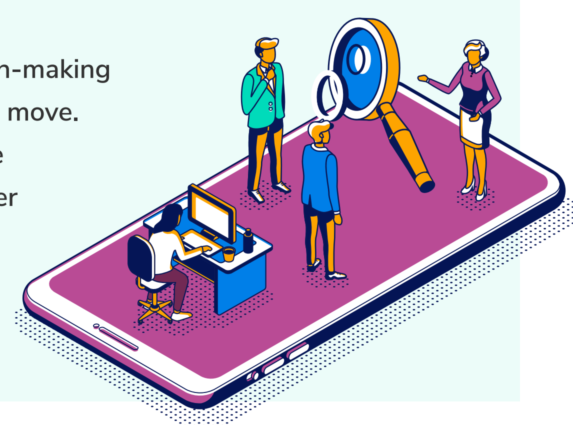
Full commercial functionality available on mobile devices

Mobile is more than the companion app — it's quickly becoming the remote workspace for busy commercial leaders. Business owners can approve ACH files from the airport. Controllers can check liquidity between meetings. Treasury analysts can monitor exceptions and alerts without being tethered to a desk.

Mobile-first treasury access sets a new standard from the "view-only" apps of the past to full-featured commercial tools on smaller screens, including:

- **Approvals for ACH, wires, and internal transfers** with strong authentication
- **Role-aware dashboards** showing only the most relevant accounts and actions
- **Real-time notifications** for fraud alerts, cutoff times, and large-balance changes

Mobile-first treasury access puts decision-making where business actually happens: on the move. Delivering commercial capabilities on the mobile device earns daily relevance, faster action, and deeper trust.



TREND 9:

Best-of-Breed Treasury Stacks Built for Unique Needs

Modular, API-driven tools instead of single-vendor platforms

Innovative financial institutions are assembling best-of-breed treasury stacks — carefully chosen, API-driven components that work together to serve different segments and strategies.

A best-of-breed approach allows institutions to:

- **Move faster** by swapping or upgrading components without a full core replacement
- **Tailor solutions** for specific industries, sizes, or complexity levels
- **Negotiate value** by pairing high-impact tools with existing investments

Imagine what's possible with a tech stack that gives financial institutions the freedom to adapt, specialize, and evolve without being constrained by a single vendor's roadmap. This modular approach creates a foundation for innovation that keeps pace with changing client needs and market demands.

TREND 10:

Adaptive, Role-Based Treasury Platforms Tailor Experiences to Each User

Interfaces and tools tailored to different roles and industries

Commercial banking doesn't cater to a single persona. Why should the experience? There's a network of roles: owners, chief financial officers, controllers, accounts payable/accounts receivable managers, treasury teams, external accountants, and more behind the scenes turning the wheels on the operation. Each has different goals, permissions, and comfort levels with technology.

Adaptive, role-based platforms respond to this complexity by:

- **Tailoring interfaces** to match responsibilities (e.g., approvals vs. reporting vs. setup)
- **Applying granular entitlements** without complicating the user experience
- **Adjusting workflows** based on risk profiles, segments, or industry patterns

When the platform adapts to each role, surfacing the right tasks and hiding unnecessary complexity, it gives every business user the confidence to act quickly and accurately.

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2026 Belongs to Those Ready to Lead

Regional and community financial institutions are steady yet disruptive, friendly yet fierce, humble yet determined. Their business or commercial teams want more influence, more impact, and more opportunities to reshape financial services.

Alkami has built **The Digital Sales & Service Platform** that unifies business digital account opening and onboarding, digital banking, data intelligence, and automated marketing — giving financial institutions everything they need to grow relationships, compete boldly, and deliver experiences rooted in **Anticipatory Banking.**

Take the next step in your commercial banking journey.

Contact us

Source:
Alkami Proprietary Research - 150 digital banking decision makers were surveyed across banks and credit unions. Data collected October 3 – 30, 2025.