

Digital Banking 2026: AI Matures, Omnichannel Evolves, and Personalization Becomes Non-Negotiable

New ebankIT report reveals the five strategic shifts redefining digital transformation for retail banks and credit unions worldwide.

PORTO, PORTUGAL, March 24, 2026 /EINPresswire.com/ -- Digital banking has entered a decisive



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Renato Oliveira, CEO at ebankIT

moment. Mounting cost pressures, evolving customer expectations, regulatory scrutiny, and the rapid acceleration of AI are reshaping the competitive landscape. Financial institutions are no longer competing solely on products or pricing; they are competing on speed, intelligence, and the ability to deliver seamless, personalized experiences across every channel. In this environment, incremental upgrades are not enough. Leaders must rethink operating models, modernize legacy systems, and align technology investments with clear

business outcomes or risk falling behind more agile competitors and digital-first challengers.

[ebankIT](#), a global digital banking platform, has released its 2026 Digital Banking Trends report, “The Ultimate C-Level Strategy Playbook” which outlines the critical priorities financial institutions must address to remain competitive in a rapidly transforming sector. It highlights practical strategies, real-world use cases, and measurable impact, demonstrating how modern digital banking initiatives can drive operational efficiency, strengthen customer engagement, and generate sustainable growth.

The report highlights several strategic priorities that will define success for financial institutions in 2026. Commercial banking is facing significant onboarding challenges, with manual, fragmented KYC processes creating major bottlenecks so much so that 67% of banking executives report losing clients due to slow onboarding, which can take up to 100 days. However, institutions that adopt AI-driven digital identity, e-KYC, and automation tools are beginning to transform this landscape, cutting verification costs by up to 40% and reducing onboarding timelines from months to just days.

Artificial intelligence is also entering a new phase. Agentic AI, built around autonomous and

decision-capable systems, is already delivering measurable outcomes. Large institutions are reporting operational cost reductions of 30–40%, compliance error reductions of up to 85%, and significantly faster processing times. Beyond efficiency gains, these capabilities are strengthening resilience and enabling teams to focus on higher-value activities.

Customer acquisition and retention remain equally critical, particularly as competition intensifies. With 40% of small and mid-sized merchants considering switching to PayTech providers in search of faster, smoother onboarding experiences, financial institutions face mounting pressure to simplify and accelerate their digital onboarding journeys. Streamlined processes can reduce churn, improve conversion rates, and reinforce long-term loyalty.

Payment innovation continues to shape competitive advantages. By leveraging intelligent routing across ACH, card networks, and real-time payment rails, institutions can increase payment completion rates while optimizing costs. Selecting the fastest and most efficient path for each transaction not only improves performance but also enhances the overall customer experience.

[Security](#), meanwhile, underpins every digital initiative. As fraud threats grow more sophisticated, institutions must move beyond static defenses toward continuous authentication models that adapt in real time to user behavior. By identifying and blocking anomalies before they escalate into losses, banks can protect both revenue and customer trust in an increasingly complex risk landscape.

“What we are seeing across markets is a clear shift from digital expansion to digital optimization,” said Renato Oliveira, CEO of ebankIT. “Institutions are prioritizing integration, personalization, and security, recognizing that customer expectations continue to evolve. The ability to align innovation with trust and usability will define the next phase of digital banking.”

The report also emphasizes the importance of balancing technological innovation with human-centered design, ensuring that digital transformation initiatives remain accessible, intuitive, and aligned with customer needs. As digital ecosystems grow more complex, clarity of strategy and execution becomes increasingly critical.

The full Digital Banking Trends and Predictions 2026 report is now available for download [here](#).

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