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## Q2 Releases 2026 Retail Banking Trends and Priorities Report Highlighting New Paths to Competitive Advantage

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Survey data highlights a decisive shift toward advanced technology, persistent execution challenges, and growing reliance on partnerships to accelerate innovation

AUSTIN, Texas--(BUSINESS WIRE)-- **Q2 Holdings, Inc.** (NYSE:QTWO), a leading provider of digital transformation solutions for financial services, today announced the release of the 2026 Retail Banking Trends and Priorities report, offering new data on how banks and credit unions are repositioning for growth and where competitive advantage remains up for grabs. The report, authored by Jim Marous and published by Digital Banking Report, draws on a survey of financial institutions and finds that industry focus has shifted away from external disruption and toward execution, data, and internal modernization. Findings include benchmarks and analysis regarding payments modernization, AI, fraud and deposit growth strategies, highlighting where institutions are making progress, where gaps persist, and which priorities will most directly determine frontrunners and followers in the year ahead.

The report identified key areas of focus, including:

- **Advanced technology is moving from experiment to imperative.** Advanced technologies are now the top priority for retail banks, jumping from 29% in 2025 to 49% in 2026. Focus on innovation also surged, rising from 28% to 40%, signaling a decisive shift from testing emerging tech to using it as a core driver of growth and competitive differentiation.
- **Execution is the industry's biggest gap.** While banks are shifting from reactive postures to proactive leadership, fewer than 10% say they have fully achieved their digital transformation goals. The challenge is no longer identifying what to do but executing quickly and at scale to deliver measurable impact.
- **Partnership becomes essential to innovation.** Collaboration is now standard practice, with 67% of institutions already partnering with fintechs and solution providers, and another 11% planning to do so in 2026. This marks a clear break from the build-everything-in-house mindset and reflects a growing reliance on ecosystem-driven innovation.

"The data shows an industry clear on where value can be created, but still early in realizing it," said Jim Marous, Owner and CEO at Digital Banking Report. "The competitive edge in 2026 will belong to institutions that move beyond prioritization and deliver against their digital and data strategies."

"The findings match what we hear from our customers every day," said Anthony Ianniciello, Vice President of Product Management at Q2. "Banks and credit unions are balancing growth, trust, and efficiency at the same time, and increasingly recognizing that executing quickly and at scale, not always strategy, is the

constraint. Institutions that use partnerships and AI as accelerators are better positioned to modernize faster, improve experiences, and lower the cost to serve.”

To read the full report, please visit **this link**.

To learn more about Q2's suite of consumer digital banking solutions, visit **<https://www.q2.com/solutions/consumer-banking>**.

About Q2 Holdings, Inc.

Q2 is a leading provider of digital transformation solutions for financial services, serving banks, credit unions, alternative finance companies, and fintechs in the U.S. and internationally. Q2 enables its financial institution and fintech customers to provide comprehensive, data-driven digital engagement solutions for consumers, small businesses and corporate clients. Headquartered in Austin, Texas, Q2 has offices worldwide and is publicly traded on the NYSE and NYSE Texas under the stock symbol QTWO. To learn more, please visit **Q2.com**. Follow us on **LinkedIn** and **X** to stay up-to-date.

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