



NEWS RELEASE

Q2 Releases New Report on Retail Banking Trends and Priorities

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Global report reveals financial institutions are focused on improving digital experiences, effective AI utilization, and adding strategic fintech partnerships

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 **2025 Retail Banking Trends and Priorities report**, authored by Jim Marous and published by Digital Banking Report. This report details the most important retail banking trends and priorities, providing a roadmap for financial institutions as they navigate the evolving landscape. The Digital Banking Report commissioned a survey sponsored by Q2 of banks and credit unions across the globe, asking respondents to share their perspectives on retail banking trends and their organizations' priorities for the coming year.

The report identified key areas of focus for financial institutions in 2025, including:

- **Improving the digital experience:** 52% of financial institutions listed improving the digital experience for consumers as their top priority.
- **Improving data and analytics capabilities and using insights:** Utilizing data and analytics for personalized engagement saw an 8% increase from 27% in 2024 to 35% in 2025.
- **Increasing fintech partnerships:** 64% of organizations have already established partnerships with fintechs. An additional 17% plan to do so by 2025.

"The 2025 Retail Banking Trends and Priorities report highlights an industry at an inflection point," said Jim Marous, Owner and CEO of Digital Banking Report. "While 52% of institutions prioritize enhancing digital experiences, only a quarter concentrate on modernizing their legacy systems, resulting in a significant gap in transformation efforts. We hope this year's report helps financial institutions navigate their digital transformation initiatives in 2025."

Unique in this year's report is a section dedicated to credit unions, with commentary from Mark Sievwright, SRM's Chief Strategy Officer. In 2025, credit unions are placing an increased focus on updating legacy operating systems (46%), improving the digital experience (42%), and reducing operating costs (42%).

"This report provides a roadmap for banks and credit unions to innovate, collaborate, and adopt an account holder-centric approach," said Q2 President Kirk Coleman. "By prioritizing personalization, strategically adopting AI, and forming innovative partnerships, financial institutions can transform routine banking transactions into meaningful customer engagement. Ultimately, this strategy will increase account holder satisfaction, foster loyalty, and help these institutions differentiate themselves in the marketplace."

To read the full report, please visit [this link](#).

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 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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