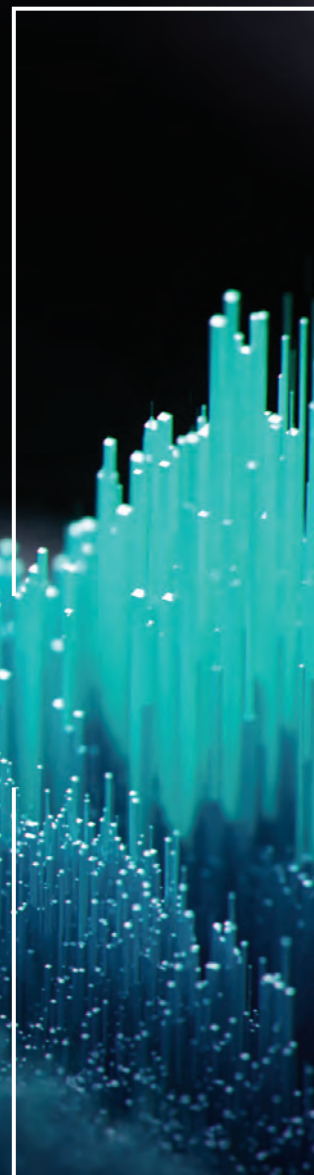


INFOSYS BANK TECH INDEX

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Volume 6 – July 2026



Infosys | Knowledge Institute

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Executive overview



Puneet Mody

*Senior vice president, regional head,
global banking*

Most commercial banks still rely on [multiple legacy trade finance platforms](#), many exceeding a decade in age. This patchwork of aging systems creates fragmentation, manual workarounds, and operational risk. It slows client onboarding, complicates compliance, and makes the launch of new products harder. Over time, this accumulated complexity becomes expensive and increasingly risky.

Generative AI, real-time payments, and the emergence of stablecoins have turned modernization into an immediate business imperative. At the same time, AI helps banks modernize core systems

and digitize trade processes faster than was previously possible. AI has emerged as the most critical capability in trade and supply-chain finance. Banks are deploying it across customer service, automated case creation, liquidity forecasting, and intelligent payment routing. When applied with discipline, AI improves credit decisions, flags anomalies earlier, and reduces losses without slowing the business down. For customers, the impact is tangible: faster approvals, smarter risk decisions, and solutions that reflect the real dynamics of their supply chains.

Commercial payments are in the midst of a structural transformation, driven by the growing demand for more connected, intelligent, and client-centered financial ecosystems. The traditional transaction model is giving way to a solution-based approach where payments are increasingly embedded within business operating workflows. APIs and fintech SaaS platforms are gaining traction as well, especially in payment execution, where speed, resilience, and integration matter most. With TCH RTP and FedNow now established in the US, instant settlement is

becoming the baseline expectation, not a premium differentiator. The convergence of real-time rails, APIs, and data-driven insights is redefining differentiation, making transparency, intelligent routing, and embedded payment solutions critical competitive levers.

Customer onboarding remains a major pressure point, with banks ranking onboarding simplification as their top priority. Clients expect speed, transparency, and predictability, particularly in a business where delays can disrupt supply chains and working capital.

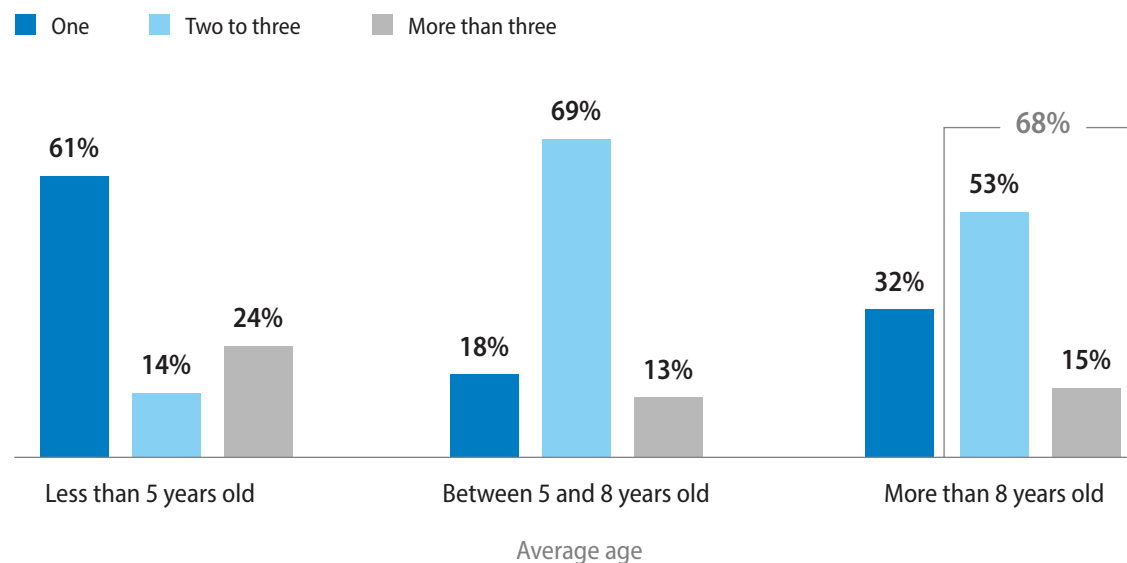
Yet technology alone will not resolve the underlying challenges. Talent has become a big constraint in trade finance, surpassing even fraud and legacy systems. People who understand trade products, risk, and modern technology are scarce, and retaining them is increasingly difficult.

To move forward, commercial banks must modernize trade finance, embed AI and data into operations, and simplify client onboarding to strengthen resilience and support trade more efficiently.

Key corporate and commercial banking findings

Commercial banks continue to rely on legacy systems

Number of trade finance systems and their age by percentage of banks



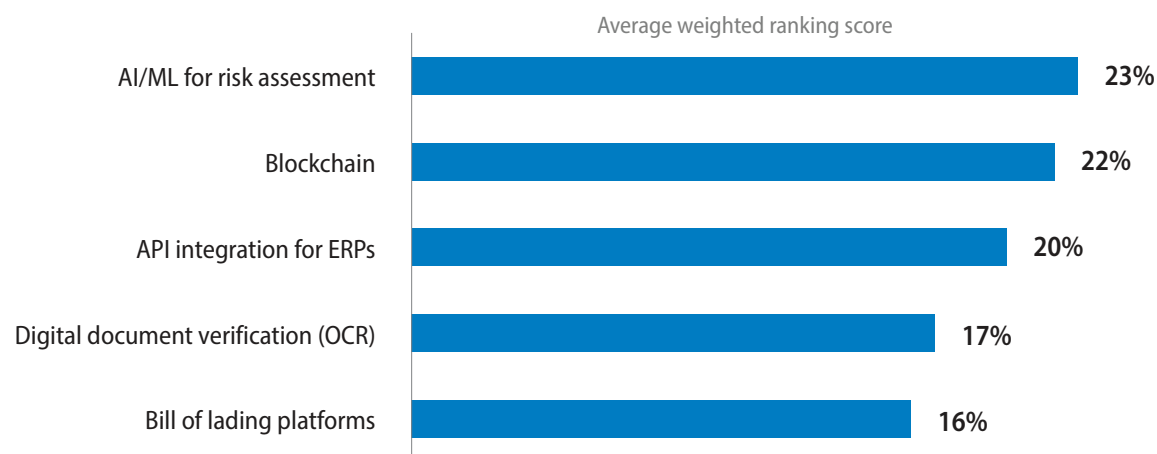
$N = 141$, where N is the number of banks that responded to corporate and commercial banking questions in Volume 6 (Dec 2025). Values do not total to 100 due to rounding.

Legacy systems widely used at commercial banks:

68% of trade finance systems in banks have two or more legacy systems that are over eight years old. Such fragmented systems increase integration costs, operational risks, and change friction. These are the top use cases for modernization and rationalization.

AI is critical to trade and supply chain finance for commercial banks

Technologies for trade and supply chain finance operations



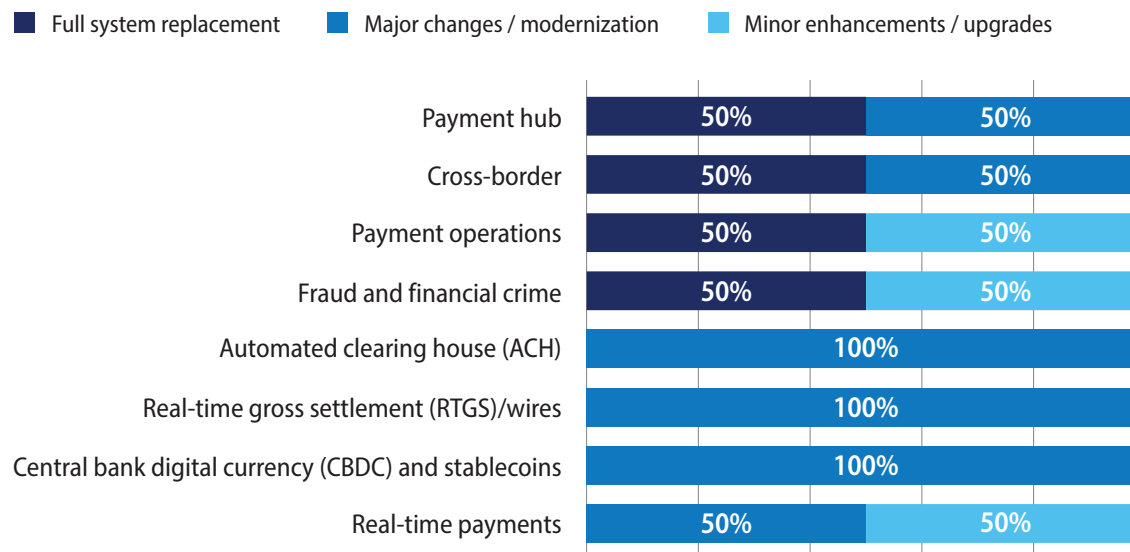
Banks see AI as most critical to their operations:

The key area for banks is the use of AI and machine learning (ML) for risk assessment. The technology is used for enhancing credit and counterparty risk, detecting fraud, AML screening, etc. This was closely followed by blockchain. Blockchain supports invoice financing while providing traceability and transparency.

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Commercial payments modernization drives strategic differentiation

Expected changes across payment capabilities



Base: All corporate banking respondents in North America (N = 65). Source: [Celent Dimensions Survey 2025](#)

Client-centric payments models:

The modernization of payment hubs and cross-border platforms is enabling banks to deliver integrated payment solutions that are embedded within client workflows.

Technology enabling differentiation:

Investments across real-time payments, ACH, RTGS, stablecoins, and CBDCs highlight the growing role of modern infrastructure in supporting differentiated client experiences.

Payments as a strategic asset: Upgrades to payment operations and fraud management are helping banks turn payment data and insights into sources of business value and client engagement.

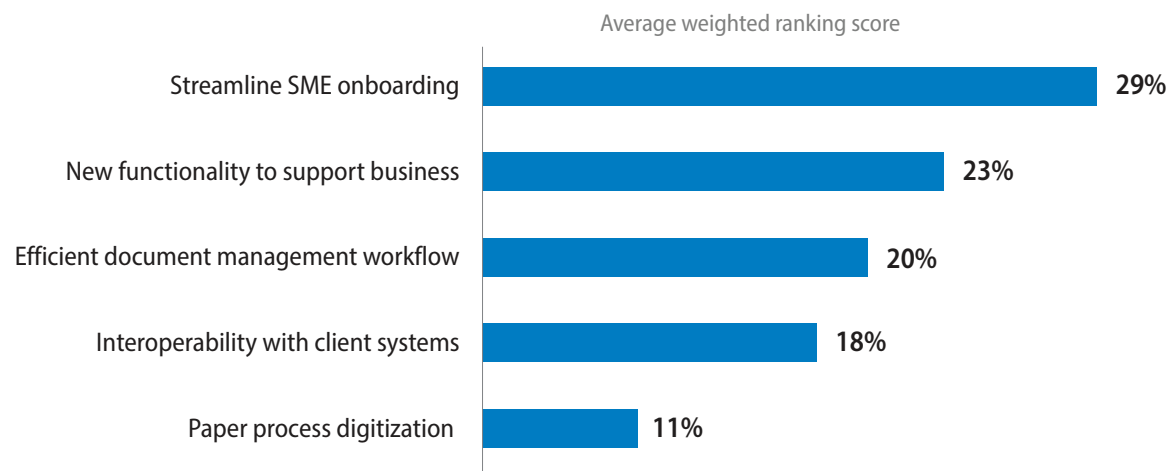
Growing need for orchestration: As payment rails and regulatory requirements expand, banks are investing in automation, intelligent routing, and unified payment ecosystems.

Digital experience as a baseline:

Modernization of payment infrastructure creates the foundation for seamless onboarding, transparency, and end-to-end payment visibility.

Simplifying onboarding is a top priority

Top technology priorities for corporate and commercial banks



$N = 141$, where N is the number of banks that responded to corporate and commercial banking questions in Volume 6 (Dec 2025). Values do not total to 100 due to rounding.

Onboarding simplicity is priority

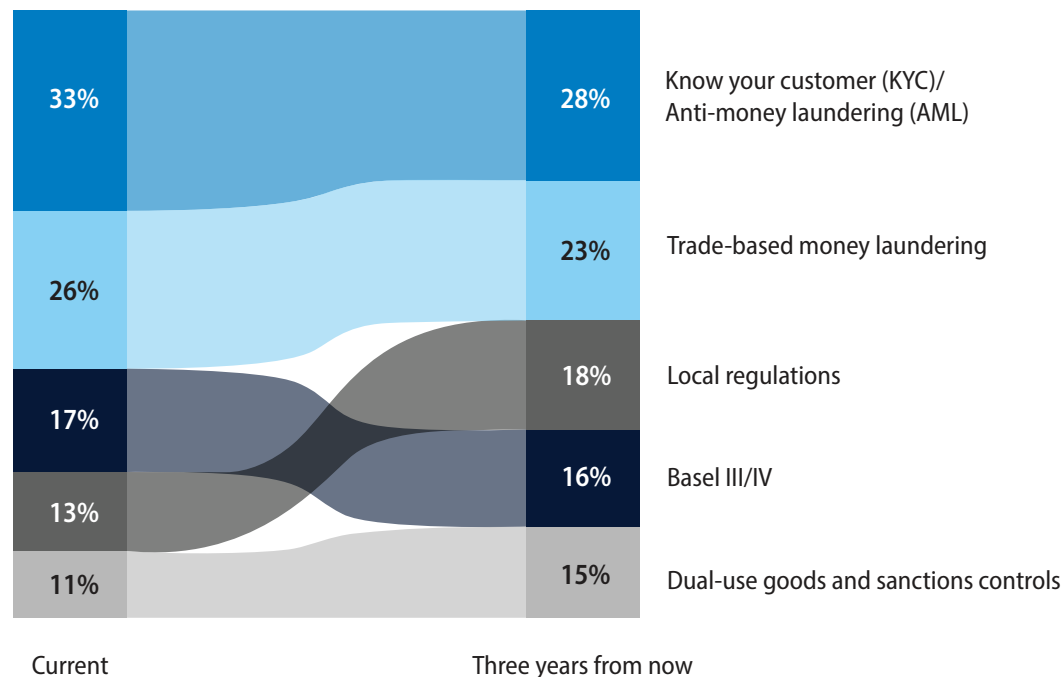
number one: Nearly 30% indicated that making onboarding simpler was a key priority. Banks are prioritizing speed, simplicity, and conversion for clients.

Differentiation and workflow efficiency shape investment focus:

This was followed by new functionality. Competitive pressure is most likely pushing them to differentiate. Efficient document management is another key area. Banks want to reduce cycle time, errors, and operational costs via better workflow control and automation.

Spend on local regulation to increase

Distribution of regulatory investment on key areas



$N = 141$, where N is the number of banks that responded to corporate and commercial banking questions in Volume 6 (Dec 2025).

Local regulations diverge: Current investment in local regulations (13%) is likely to grow to 18% in three years as banks expect more country-by-country variance. Trade finance, sanctions, data localization, and capital rules increasingly differ by country, driving higher investment in jurisdiction-specific compliance rather than global regulatory programs.

Current focus is on financial crime: 59% of investments are in financial crime controls tied to identity and monitoring (KYC/AML and trade-based money laundering). This spend is likely to fall in three years as these domains move from transformation spend to continuous improvement spend.

Increasing trade complexity to have an impact: Dual-use goods and sanctions control (11%) is likely to grow over the next three years to 15% as trade corridor complexity rises.

Banks to focus on alliances to address risk capacity constraints

Most important SCF partnership models for banks by average score out of 100



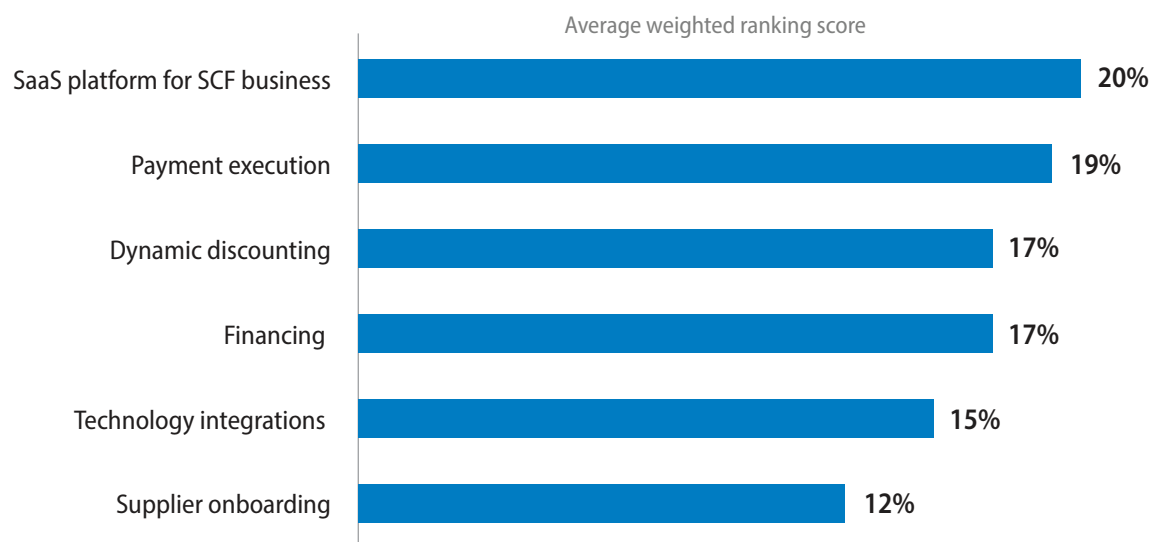
$N = 141$, where N is the number of banks that responded to corporate and commercial banking questions in Volume 6 (Dec 2025). Values do not total to 100 due to rounding.

Banks prioritize ecosystem-driven partnerships over standalone capabilities:

Banks identified multilateral banks and development finance institutions as their most important strategic partnership models, closely followed by trade finance consortia. These alliances enable banks to address constraints around risk capacity and geographic corridor coverage. The outcome is more effective supply chain financing (SCF) scale across markets and supplier tiers.

Banks look to fintechs for platform services

Top-ranked fintech service areas used in SCF business



$N = 141$, where N is the number of banks that responded to corporate and commercial banking questions in Volume 6 (Dec 2025).

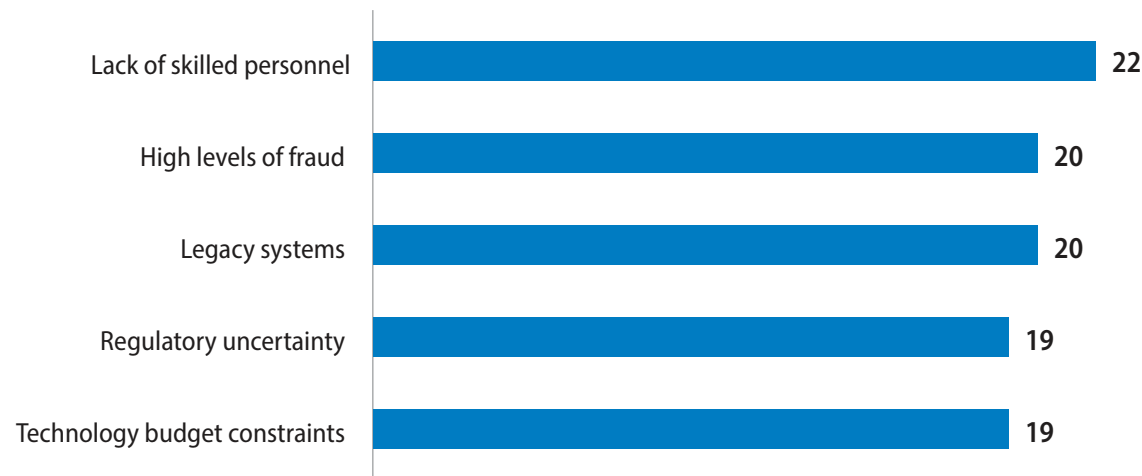
Fintech enables platform and payment

execution: SaaS platform and payment execution are the top ranked technologies for supply chain finance operations. Banks most commonly look to fintechs to provide ready-to-run platforms and reliable transaction execution because these are high-volume, integration-heavy capabilities where fintechs can accelerate time to market.

Banks likely prefer to keep onboarding closer to the bank because of KYC/AML accountability, client ownership, and data control.

Lack of talent is a key challenge

Biggest impediments in running trade and SCF businesses by average score out of 100

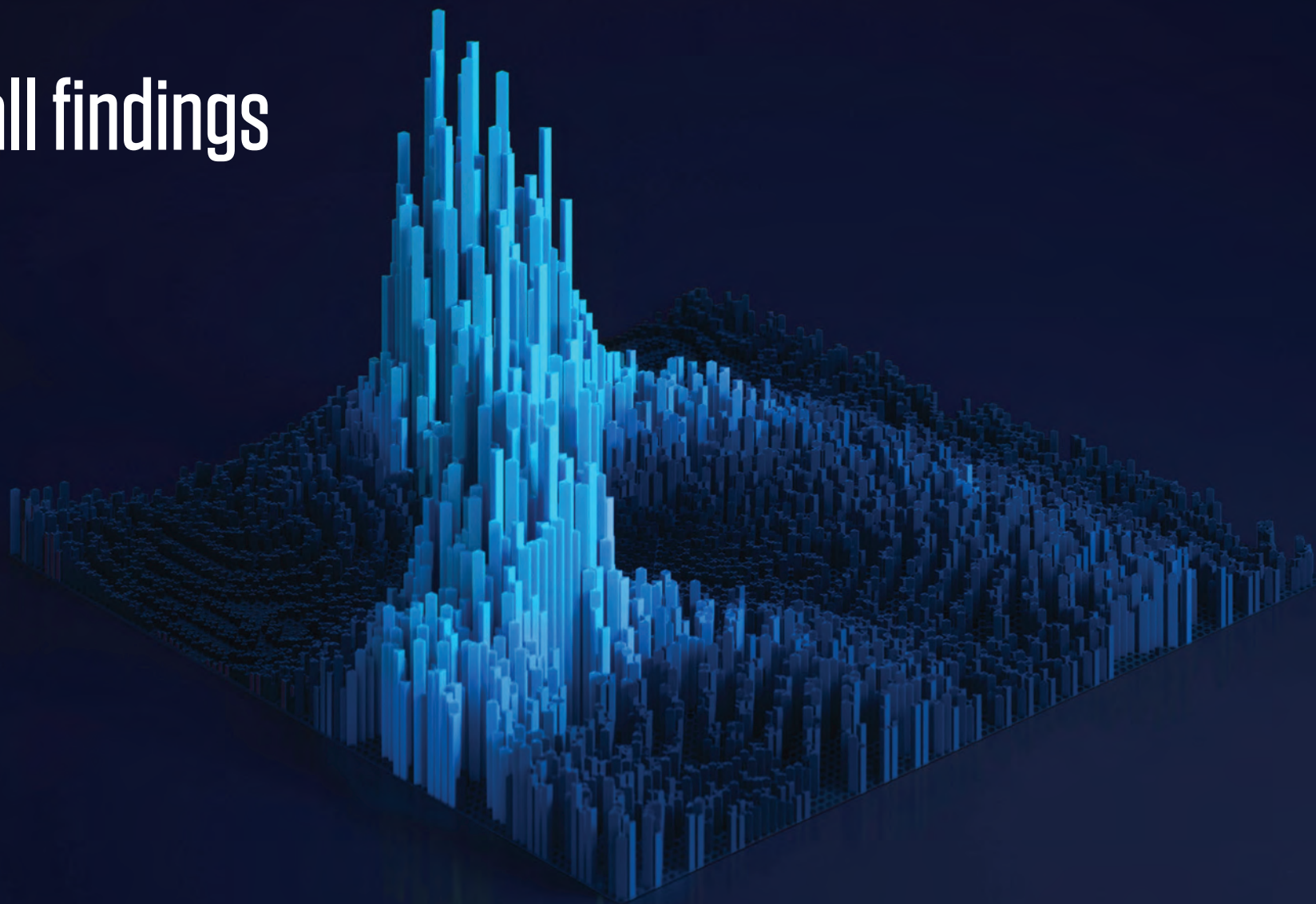


$N = 141$, where N is the number of banks that responded to corporate and commercial banking questions in Volume 6 (Dec 2025).

No single challenge dominates:

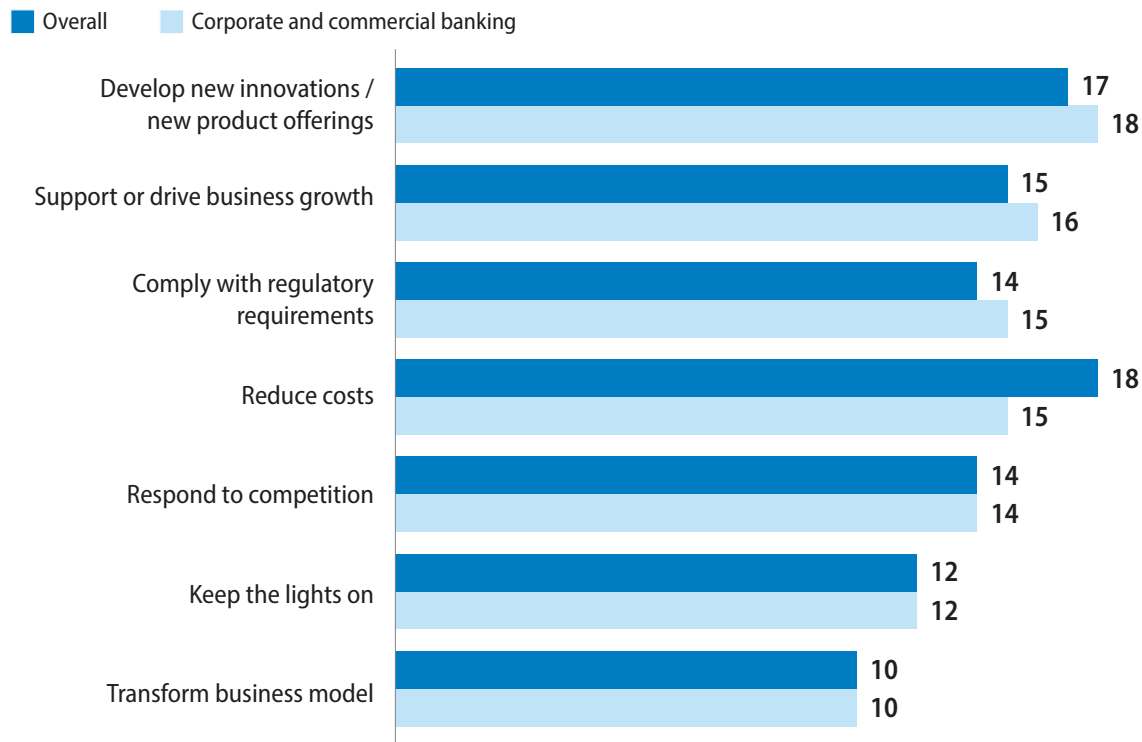
Corporate banks don't see a leading challenge in running their trade and SCF businesses. With challenges overlapping, banks seem to face constraints across the board. A shortage of skilled talent limits banks' ability to modernize platforms, redesign processes, or deploy advanced fraud and compliance controls, exacerbating the drag from legacy systems.

Overall findings



Innovation fuels corporate and commercial banks' strategic priorities

Comparison of strategic priorities



$N = 400$, where N is the number of banks surveyed in Volume 6 (Dec 2025), of which 141 banks responded to corporate and commercial banking questions.

Innovation is the top focus: AI innovation is fueling the growth mindset in corporate and commercial banks as the technology has become the central driver of trade and supply-chain transformation, accelerating core modernization while enabling faster approvals, smarter risk decisions, and more personalized, real-time client engagement.

Broad strategic alignment, except on cost reduction: Most of the strategic priorities of corporate and commercial banks are in line with the overall sample, except for reducing costs.

Cost reduction is less of a concern: Corporate and commercial banks do not view reducing cost as a priority, a clear divergence from the overall sample of banks.

Technology budget analysis

AI remains a top tech spending area

Spending on core technologies expected to rise the fastest

Spending as a percentage of technology budget

	Overall	Corporate and commercial banking			growth 1H2026 (%)
Platforms	Real-time payments 5	Portfolio management 4	Open banking and APIs 4	Banking as a service platform 7	1.8
	Real-time payments 5	Portfolio management 4	Open banking and APIs 4	Banking as a service platform 7	1.7
Cloud	Software as a service 8	Infrastructure 8			2.4
	Software as a service 8	Infrastructure 9			2.4
Cybersecurity	Cybersecurity 16				3.1
	Cybersecurity 16				3.3
AI and automation	Cognitive automation 6	Artificial intelligence 9			2.7
	Cognitive automation 6	Artificial intelligence 10			2.8
Core technologies	Trading or accounting systems 5	Core technologies or run the bank 8			3.6
	Trading or accounting systems 6	Core technologies or run the bank 8			3.9
Channels	Customer experience 8	Communication technologies 6			2.1
	Customer experience 8	Communication technologies 6			2.7
Innovation	VR/AR 3	Quantum computing 4	Blockchain 3		1.1
	VR/AR 3	Quantum computing 4	Blockchain 3		1.1

N = 400, where N is the number of banks surveyed in Volume 6 (Dec 2025), of which 141 banks responded to corporate and commercial banking questions.

Volatility and macroeconomic trends

impact priorities: Corporate and commercial banking spend on core

technologies is expected to increase by 3.9% between January 2026 and June 2026 from December 2025. Volatile markets

and macroeconomic trends such as increased commodities trading are shaking things up. Banks need stronger trading infrastructure to price products accurately, manage real-time risks, and handle larger transaction volumes.

Spend on cybersecurity expected to rise:

Corporate and commercial banks will increase spend on cybersecurity by 3.3%, higher than the spend by the overall group. Escalation in ransomware, AI-enabled fraud, and tighter compliance requirements (data protection, resilience, payments security) are forcing banks to strengthen core defenses.

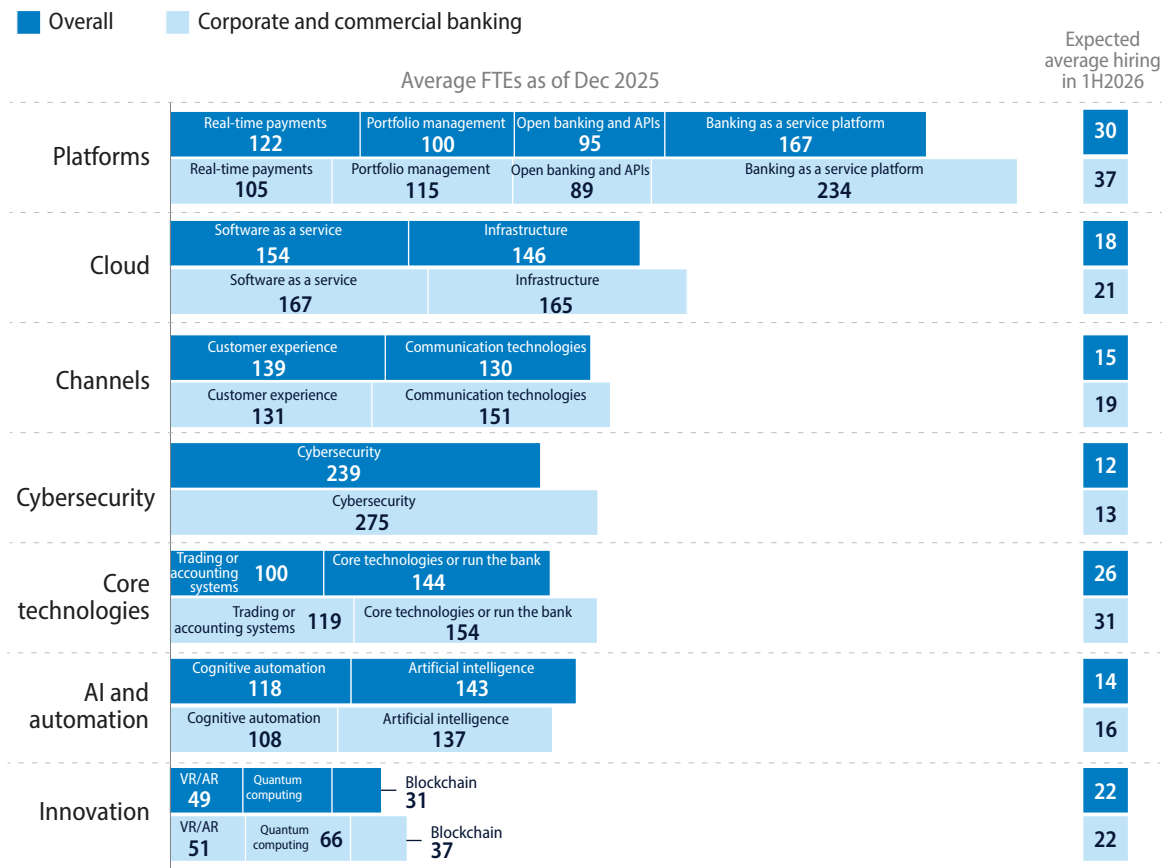
AI and automation spend likely to rise:

AI spend is increasing as banks move from pilots to scaled deployments.

Spending growth in the top three areas expected to outpace inflation:

IMF forecasts global inflation to moderate at 4.4% for 2026 and inflation in the US at 3.2% for the year.

Corporate and commercial banking hiring to outstrip overall group



Hiring in corporate and commercial banking expected to be higher than the broader respondent group: Higher relative hiring is concentrated in platforms, cybersecurity, core technologies, and cloud infrastructure, reflecting the scale and complexity of running trade-heavy, cross-border, and high-risk businesses.

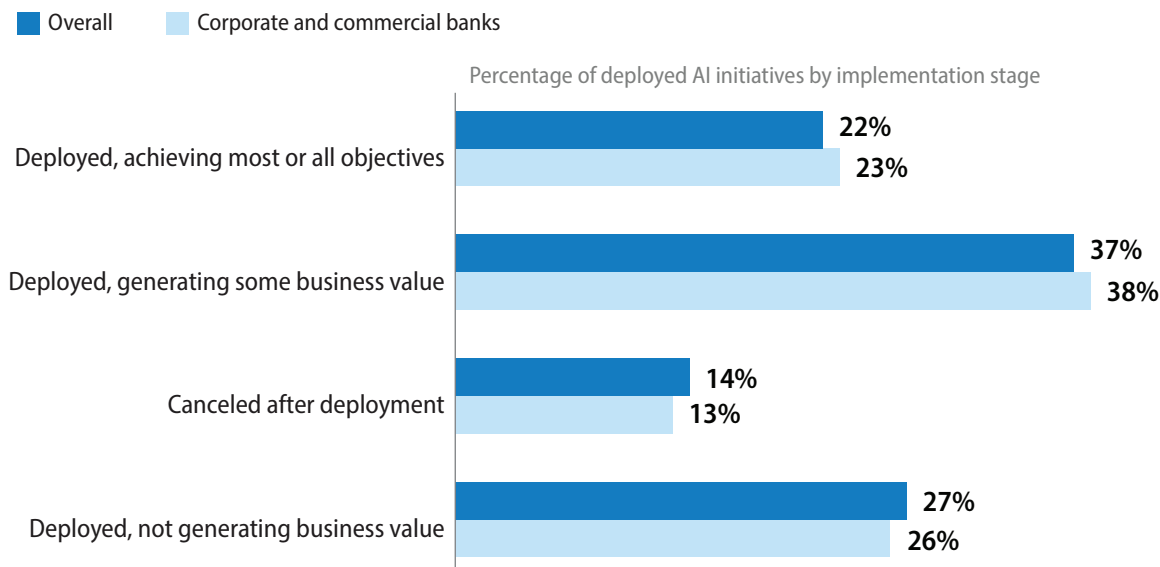
AI and automation hiring are broadly in line with or slightly below the overall sample, signaling a measured, use-case-led approach rather than aggressive expansion.

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AI insights

Outcomes prompt scrutiny

AI outcomes perform in line with overall banks



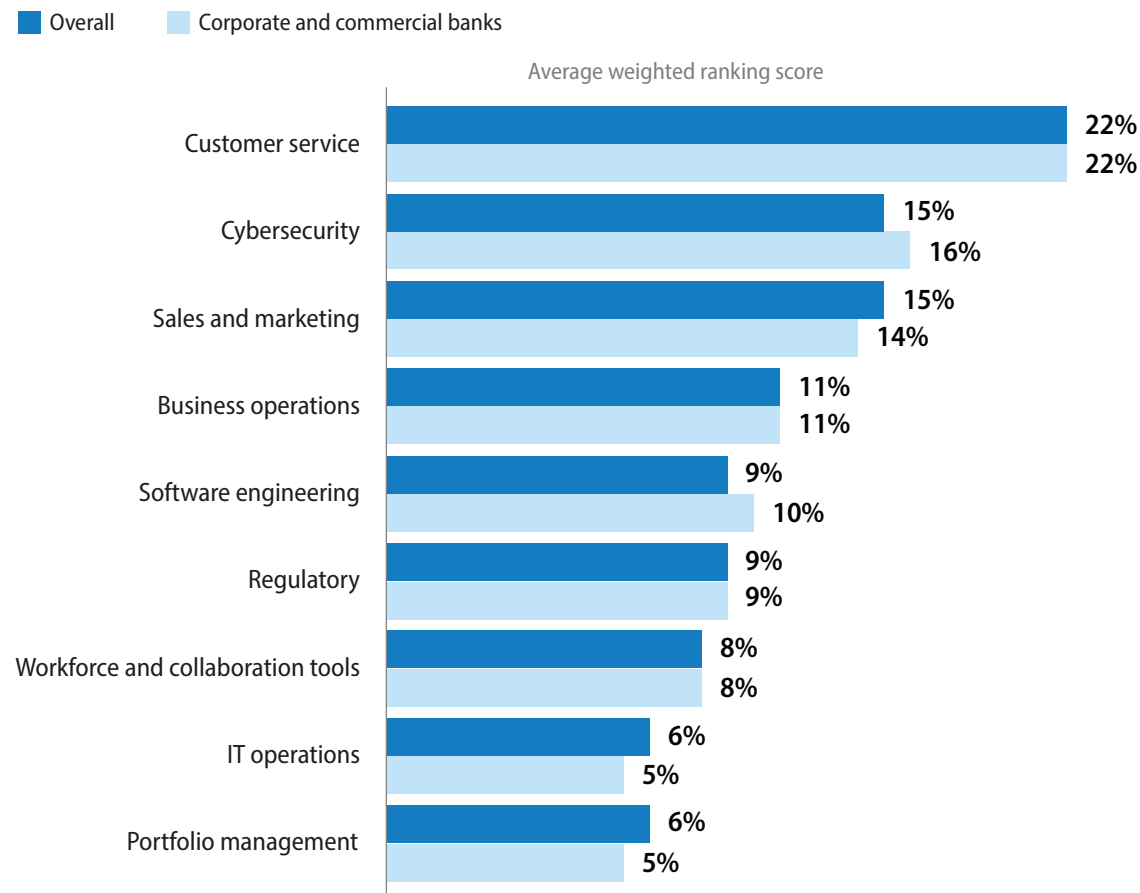
Corporate and commercial banks realize slightly more business value from deployed AI initiatives: Nearly 61% of deployed AI initiatives in corporate and commercial banks generate measurable business value, compared with 59% across the overall banking sample.

AI initiatives generating business value across the overall banking sample have improved year-on-year. However, comparable historical data for corporate and commercial banks is unavailable.

$N = 400$, where N is the number of banks surveyed in Volume 6 (Dec 2025), of which 141 banks responded to corporate and commercial banking questions.
The total number of deployed AI initiatives was 25,289 for overall and 9,359 for corporate and commercial banks.

Customer service is the most valuable AI use case

Business functions ranked by where banks see AI generating most business value



$N = 400$, where N is the number of banks surveyed in Volume 6 (Dec 2025), of which 141 banks responded to corporate and commercial banking questions.

Customer service generates the most business value:

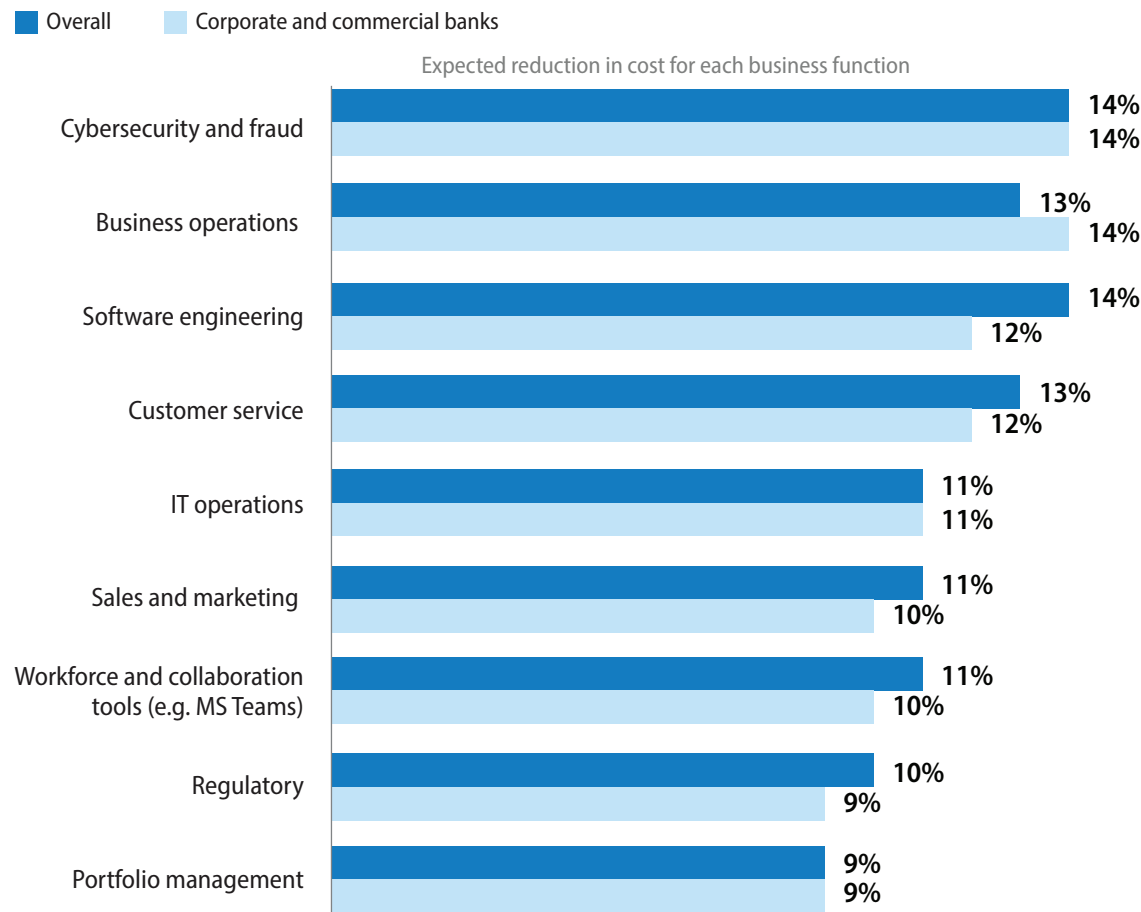
AI improves client servicing by automating routine queries and equips relationship managers with real-time context to resolve issues faster.

In sales and marketing, the technology enables more targeted and personalized engagement by identifying cross-sell opportunities and prioritizing leads based on client behavior and data.

AI also strengthens security by detecting anomalies and threats in real time, reducing fraud risk while improving response speed and accuracy.

These help improve client experience, drive revenue growth, and reduce operational and risk exposure at scale.

Cybersecurity and business operations lead AI-driven cost savings



$N = 400$, where N is the number of banks surveyed in Volume 6 (Dec 2025), of which 141 banks responded to corporate and commercial banking questions.

Corporate and commercial banks largely align with the overall sample:

But they show a clear tilt toward AI-driven savings in cybersecurity and business operations. Corporate and commercial banks see slightly higher savings from applying AI to operational workflows such as document handling, exception management, servicing operations, and process automation in middle-and back-office functions.

Slightly lower savings expectations for customer service: This likely reflects that servicing in corporate and commercial is more complex and relationship-led, so AI is seen as an augments rather than a pure cost control engine.

Data privacy or security dominates challenges for wider AI adoption

Weighted average ranking of AI challenges

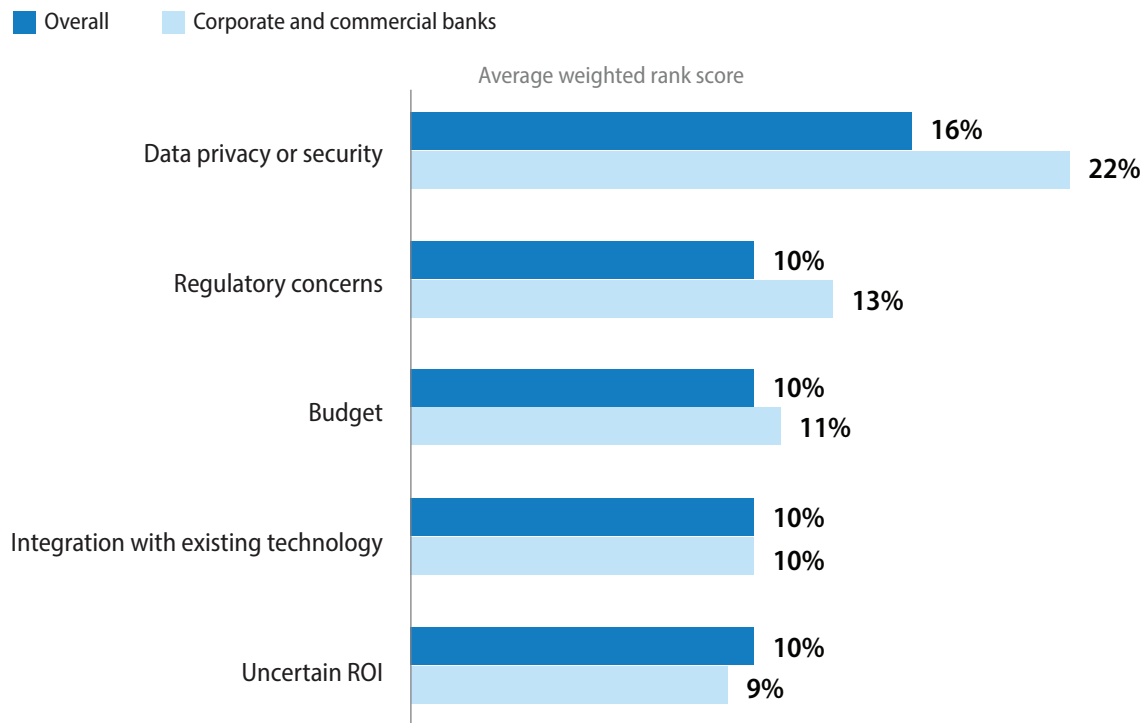


Chart shows only top five of 12 challenges. The values show the average weighted score of each challenge ranked top three. $N = 400$, where N is the number of banks surveyed in Volume 6 (Dec 2025), of which 141 banks responded to corporate and commercial banking questions.

Corporate and commercial banks view data privacy or security as more of a challenge:

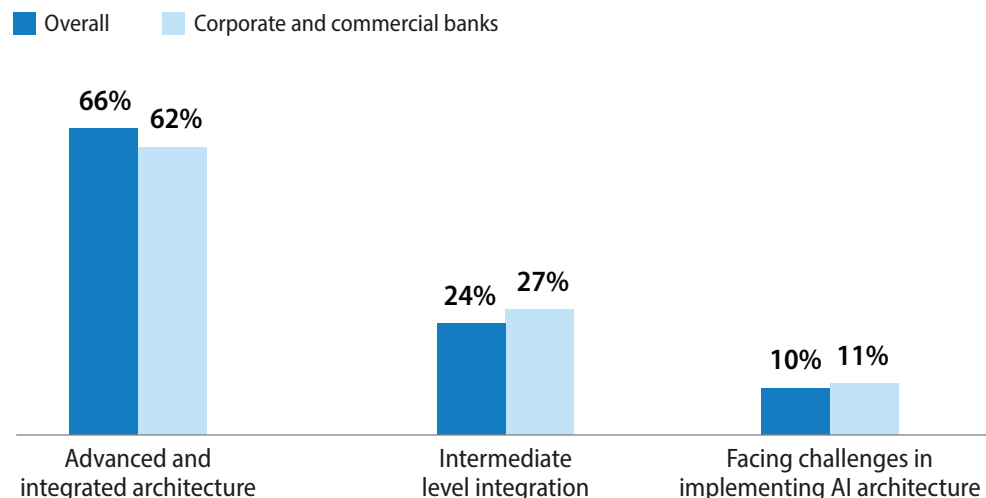
Issues around data, including privacy and security, outweigh other barriers, including regulatory and financial concerns. This reinforces the need for robust data protection frameworks, stronger governance, and trustworthy data handling practices to enable responsible AI adoption at scale.

Regulatory concerns are a stronger constraint for corporate banks:

Regulatory concerns are more pronounced for corporate and commercial banks (13%) than the overall group (10%). AI adoption decisions in these banks are more tightly coupled with compliance, model risk management, and supervisory expectations.

Data readiness is not a perceived constraint to implement AI

Data architecture maturity by proportion of banks



$N = 400$, where N is the number of banks surveyed in Volume 6 (Dec 2025), of which 141 banks responded to corporate and commercial banking questions.

Advanced and integrated architecture means having a unified data platform with a high-quality and robust data governance framework, real-time data access, and advanced centralized data platform optimized for AI or generative AI-based banking use cases (e.g., fraud detection).

Intermediate level integration means having a centralized data storage (e.g., data warehouses for analytics), with limited data governance, enabling support for a limited range of AI or generative AI-based banking use cases (e.g., AI chatbots).

Facing challenges in implementing AI architecture means having fragmented data sources with minimal integration, making it challenging to support any AI or generative AI-based banking use cases effectively.

Two-thirds of banks believe their data architecture is already equipped to scale AI:

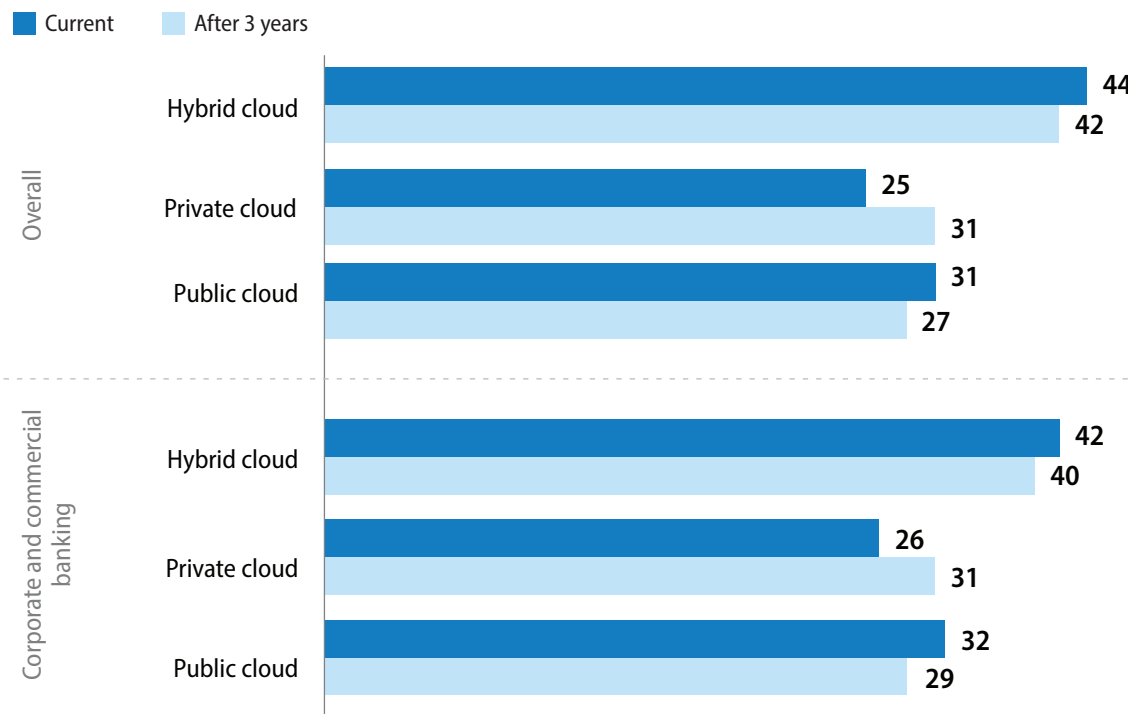
This sentiment aligns with the broader trend that data maturity and integration are no longer seen as the primary barriers to AI adoption. However, questions remain around the ability to scale AI simultaneously across multiple business lines.

Cloud insights

Cost, data sovereignty, and security
push private cloud preference

Corporate and commercial banking cloud strategies in line with the overall group

Current and expected cloud service distribution



N = 400, where N is the number of banks surveyed in Volume 6 (Dec 2025), of which 141 banks responded to corporate and commercial banking questions.

Balance swings toward private cloud:

Usage of private cloud is expected to grow from 26% today to 31% over the next three years, reflecting the need to balance scalability and flexibility with control, resilience, and regulatory compliance.

Public cloud cost is rising: AI and ML compute demand, data-transfer fees, vendor pricing complexity, and unoptimized modernization increase costs. Waste from idle or overprovisioned resources further amplifies cost escalation in pay-as-you-go models, especially in North America and Europe.

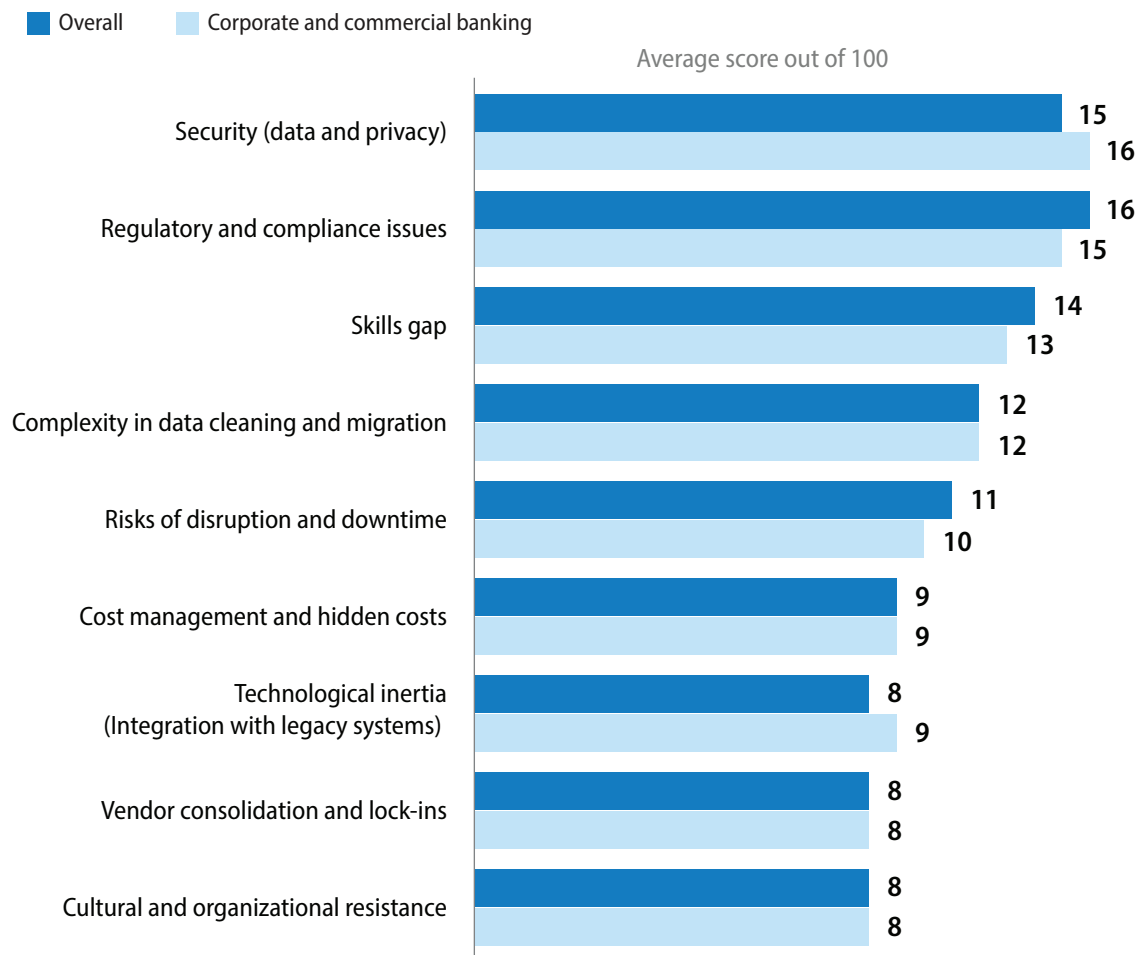
Heightened data sovereignty concerns:

Banks across Europe and APAC must keep data within required jurisdictions, avoid foreign access risks, and manage complex multicountry regulations.

AI use in private cloud and SLMs: Banks train on small language models (SLMs) in private environments, where data remains controlled and security risks are reduced.

Data security and privacy fears slow cloud migration

Average score of cloud migration challenges



$N = 400$, where N is the number of banks surveyed in Volume 6 (Dec 2025), of which 141 banks responded to corporate and commercial banking questions. Security challenges refer to data protection and privacy risks. Technological inertia refers to difficulties in integrating AI with existing legacy systems.

Security challenges are a key concern:

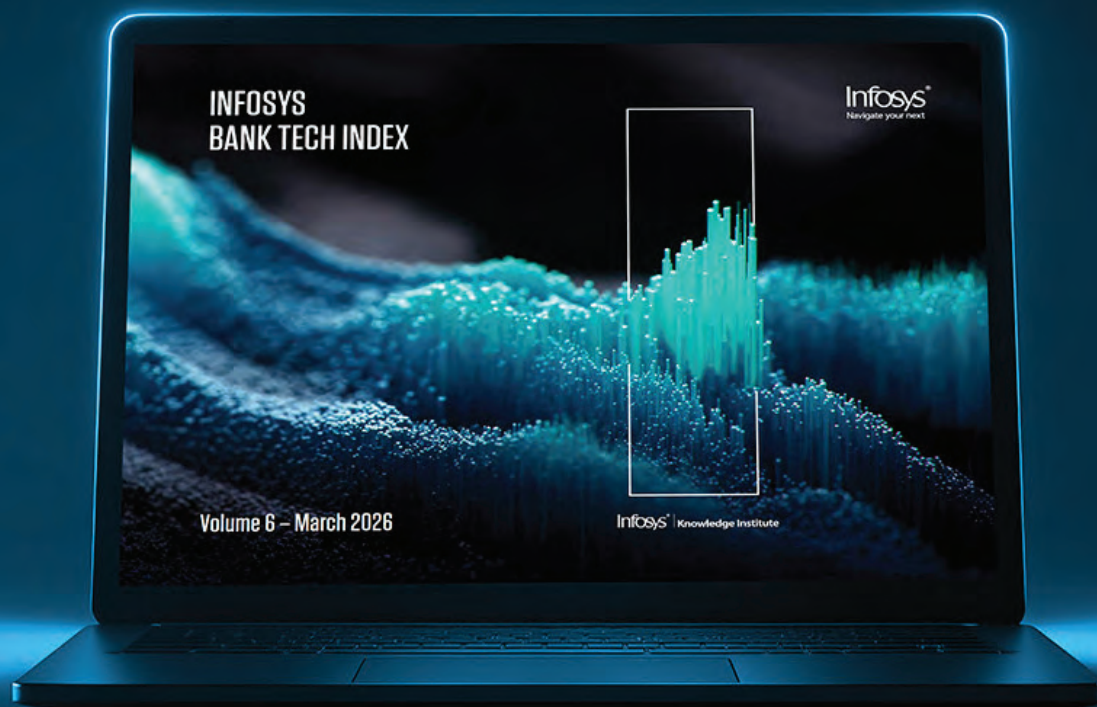
Strict compliance standards for sensitive customer data make security the top priority. This underscores the critical need for robust governance frameworks and encryption protocols during migration efforts.

Regulation hinders cloud migration:

Regulatory requirements around data residency, client confidentiality, and third-party risk make corporate and commercial banks more cautious in moving sensitive workloads to the cloud.



Explore all findings from the Infosys Bank Tech Index now



Appendix

Appendix A: Methodology

The Infosys Bank Tech Index is a semiannual survey-based research report that indexes technology investment and talent trends across the banking industry.

The sixth edition gathers quantitative data from 400 of the largest banks by total assets in Asia Pacific, Europe, Latin America, the Middle East and Africa, and North America. Our survey, exclusive to banks with assets surpassing \$10 billion, represents 96%* of this asset pool. This semiannual research gathers insights on technology spending, staffing, and performance from a panel of leading banks.

Our executive panelists are key decision-makers for their respective banks' technology investments and talent strategies. Panel respondents will remain confidential to maintain data privacy and ethical considerations.

* Based on 750 banks and assets, as of December 2024

The research delves into the following areas:

1. **Corporate and commercial bank insights:** Current priorities, challenges and technology spend.
2. **Technology strategic priorities:** Current priorities of banks related to growth, operational efficiency, and transformation.
3. **Technology talent:** Current technology workforce and expected recruitment for technology roles.
4. **Technology budget analysis:** Current technology budget distribution and expected technology budget distribution.
5. **AI insights:** Percentage of initiatives in each stage of deployment, functions where AI generates the most value, functions where AI reduces costs the most, and improves

productivity the most, areas where AI has the most positive impact, business lines where AI is used the most, and challenges to AI adoption.

6. **Cloud insights:** Current cloud strategy and expected cloud strategy, plans to migrate to cloud or use a cloud service platform, and challenges to cloud migration.

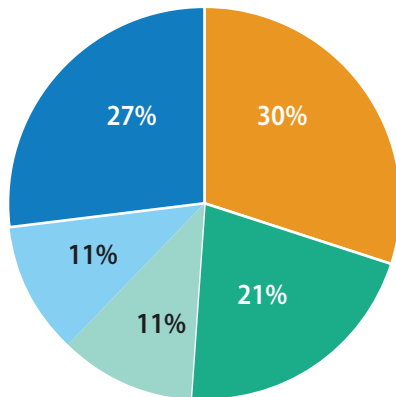
As data is gathered in subsequent quarters, this research will provide a dynamic view of the trends, track evolving patterns and help decision-makers at banks make informed decisions about technology and talent.

In Volume 6, we asked our panel to provide the expected total spending (including capital expenditure and operational expenditure), expected technology spending change, and expected technology recruitment for January to the end of June 2026.

Appendix B: Panel distribution

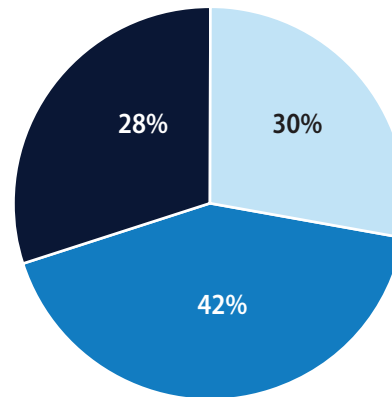
Corporate and commercial banks
by region (141 banks)

APAC Europe Latin America
Middle East and Africa North America



Corporate and commercial banks
by total assets (141 banks)

\$10bn-\$50bn \$50bn-\$250bn
More than \$250bn



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