

# Future-Proofing Treasury: Where Banks Will Win in 2026

Signals and spending priorities from  
Celent's latest research

## The state of banking

**54%**

say competitive intensity is rising

**64%**

see increasing threat from fintechs

**+6.1%**

average IT budget increase expected in 2026

**1 in 3**

cite innovation/product development as the top investment driver

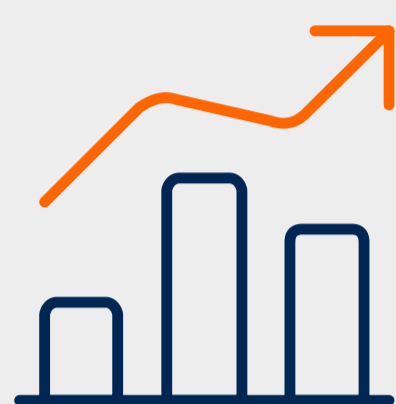
## Where the money is going

Payments technology:

~\$20B today

→

~\$27B by 2030



Core and deposits:

~\$17B today

→

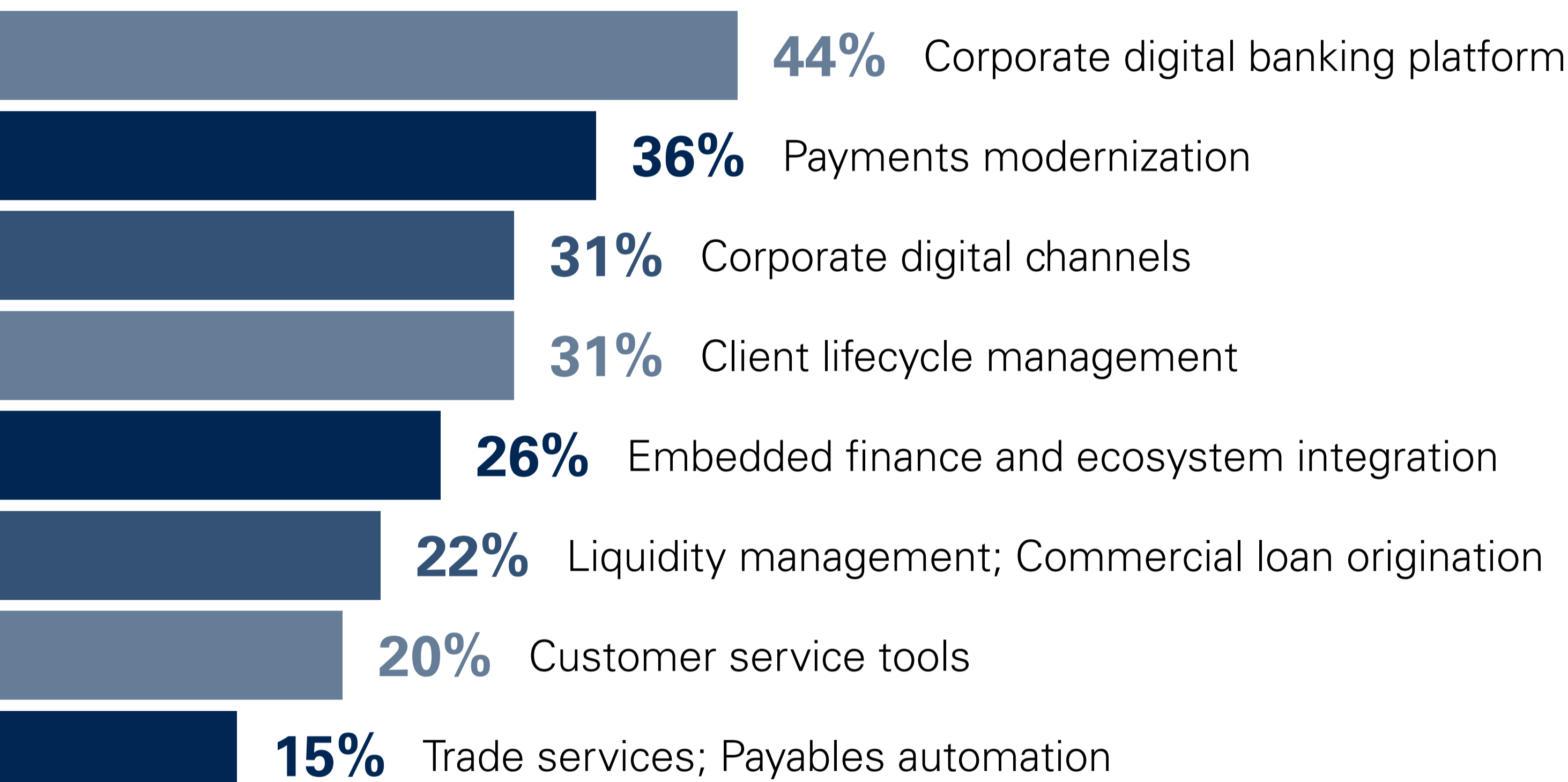
~\$23B by 2030

Digital platforms/channels:

~\$16B today, on pace to become the #2 spend area by decade end;

~7.5-8% YoY growth

## Top product investment priorities



## What "great" looks like in digital channels



AI implementation and self-service help



Corporate banking chatbot/assistants



Identity, security and fraud prevention



Self-service admin/entitlements



Personalized views/workflows and working capital insights

## Payments modernization: No standing still

**>50%** of banks plan major changes or full replacement across key payments domains.

### ISO 20022 ROI Tip

Don't stop at "send." Capturing and operationalizing richer receivables data unlocks better cash reporting, forecasting and working capital insights.

## AI leaps to #1 tech priority

**47%** AI and advanced analytics lead tech priorities

**64%** say data architecture hinders AI-data platforms must catch up

## Open ecosystems = Growth

Leaders are moving from basic APIs to developer portals, ERP accelerators (SAP, Oracle, Dynamics, NetSuite), and partner marketplaces – widening the gap.

## Stablecoins and tokenized money: Pragmatic path

Expect **<0.1%** of global payments value via stablecoins over next two years; adoption will lag hype.

**Guidance:** Assess use-case fit, partner models, and integration-FOMO ≠ strategy.

Sources: Celent Dimensions Survey 2025; Treasury Tech Talk (Feb 18, 2026) with Fiserv + Celent

Watch the on-demand session and subscribe to Treasury Tech Talk

<https://www.fiserv.com/en/lp/treasury-tech-talk.html>

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