



How banks can prepare for a future with AI

July 8, 2025

In recent years, client satisfaction scores in commercial banking have diverged between the U.S. national banks and regional/super-regional banks, with scores holding steady for the former and falling for the latter. We believe one driver of this divergence is the fact that huge investments in technology among the biggest U.S. banks are starting to pay off, eroding regional banks' ability to differentiate on the white glove "high-touch" service model alone. Digital capabilities including AI are becoming increasingly expected by bank clients.



Among national banks' technology investments, artificial intelligence (AI) is impossible to ignore. AI was one of the topics for which banks nominated a record number of capabilities to our Digital Transformation Benchmarking Study, indicating a renewed industry focus and investment in this area across leading global banks.



The AI-enhanced banker

To paraphrase Amazon CEO Andy Jassy, bankers will not be replaced with AI, they will be replaced with other bankers who learn to effectively harness the power of AI.

We strongly believe that the human banker will remain the cornerstone of commercial and corporate banking relationships. Corporate executives value the advice and perspective of experienced bankers with whom they have a real-life relationship—especially in times of stress.

But the human banker of the future will have capabilities significantly enhanced by AI. AI solutions are already serving as digital personal assistants to bankers, taking on routine tasks and freeing up bankers to spend more time with clients and respond more quickly to client inquiries, while also covering more clients. Going forward, AI will make bankers more effective in their client interactions by customizing presentations, generating personalized insights and recommendations, and contributing to solutions tailored to individual clients.

The ROI of AI investment

Corporate and commercial banking clients will feel the benefits of those investments in the form of improved customer service, enhanced analytics and insights, stronger fraud prevention, and a host of additional areas. As those benefits unfold, AI will become a powerful driver of both bank revenue growth and profitability, thanks to its ability to automate routine tasks, create efficiencies and reduce operational costs.

Banks that take the lead in applying AI and generating those enhancements for their clients will find themselves in a strong position. As this technology is new and quickly accelerating, it's important to stay ahead of competitors in this rapidly changing space. Our Digital Transformation Benchmarking Study is particularly useful for understanding how your bank compares to its peers, as well as acknowledging your bank's competitive strengths and opportunities for further investment.

Amos Welder, Relationship Director—Corporate Commercial Banking, and Kassie Krivo, Senior Relationship Manager—Corporate Banking, are the authors of this publication.

www.greenwich.com | ContactUs@greenwich.com

Coalition Greenwich, a division of CRISIL, an S&P Global Company, is a leading global provider of strategic benchmarking, analytics and insights to the financial services industry.

We specialize in providing unique, high-value and actionable information to help our clients improve their business performance.

Our suite of analytics and insights encompass all key performance metrics and drivers: market share, revenue performance, client relationship share and quality, operational excellence, return on equity, behavioral drivers, and industry evolution.

About CRISIL

CRISIL is a leading, agile and innovative global analytics company driven by its mission of making markets function better. It is majority owned by S&P Global Inc., a leading provider of transparent and independent ratings, benchmarks, analytics, and data to the capital and commodity markets worldwide.

CRISIL is India's foremost provider of ratings, data, research, analytics, and solutions with a strong record of growth, culture of innovation, and global footprint.

It has delivered independent opinions, actionable insights and efficient solutions to over 100,000 customers through businesses that operate from India, the U.S., the U.K., Argentina, Poland, China, Hong Kong, and Singapore.

For more information, visit www.crisil.com

Disclaimer and Copyright

This Document is prepared by Crisil Coalition Greenwich, which is a part of Crisil Ltd, a company of S&P Global. All rights reserved. This Document may contain analysis of commercial data relating to revenues, productivity and headcount of financial services organisations (together with any other commercial information set out in the Document). The Document may also include statements, estimates and projections with respect to the anticipated future performance of certain companies and as to the market for those companies' products and services.

The Document does not constitute (or purport to constitute) an accurate or complete representation of past or

future activities of the businesses or companies considered in it but rather is designed to only highlight the trends. This Document is not (and does not purport to be) a comprehensive Document on the financial state of any business or company. The Document represents the views of Crisil Coalition Greenwich as on the date of the Document and Crisil Coalition Greenwich has no obligation to update or change it in the light of new or additional information or changed circumstances after submission of the Document.

This Document is not (and does not purport to be) a credit assessment or investment advice and should not form basis of any lending, investment or credit decision. This Document does not constitute nor form part of an offer or invitation to subscribe for, underwrite or purchase securities in any company. Nor should this Document, or any part of it, form the basis to be relied upon in any way in connection with any contract relating to any securities. The Document is not an investment analysis or research and is not subject to regulatory or legal obligations on the production of, or content of, investment analysis or research.

The data contained in the Document is based upon a particular bank's scope, which reflects a bank's data submission, business structure, and sales revenue Reporting methodology. As a result, any data contained in the Document may not be directly comparable to data presented to another bank. For franchise benchmarking, Crisil Coalition Greenwich has implemented equal ranking logic on aggregate results i.e., when sales revenues are within 5% of at least one competitor ahead, a tie is shown and designated by = (where actual ranks are shown). Entity level data has no equal ranking logic implemented and therefore, on occasion, the differences between rank bands can be very close mathematically.

The data in this Document may reflect the views reported to Crisil Coalition Greenwich by the research participants. Interviewees may be asked about their use of and demand for financial products and services and about investment practices in relevant financial markets. Crisil Coalition Greenwich compiles the data received, conducts statistical analysis and reviews for presentation purposes to produce the final results.

THE DOCUMENT IS COMPILED FROM SOURCES CRISIL COALITION GREENWICH BELIEVES TO BE RELIABLE. CRISIL COALITION GREENWICH DISCLAIMS ALL REPRESENTATIONS OR WARRANTIES, EXPRESSED OR IMPLIED, WITH RESPECT TO THIS DOCUMENT, INCLUDING AS TO THE VALIDITY, ACCURACY, REASONABLENESS OR COMPLETENESS OF THE INFORMATION, STATEMENTS, ASSESSMENTS, ESTIMATES AND PROJECTIONS, ANY WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE ARISING OUT OF THE USE OF ALL OR ANY OF THIS DOCUMENT. CRISIL COALITION GREENWICH ACCEPTS NO LIABILITY WHATSOEVER FOR ANY DIRECT, INDIRECT OR CONSEQUENTIAL LOSS OR DAMAGE OF ANY KIND ARISING OUT OF THE USE OF ALL OR ANY OF THIS DOCUMENT.

Crisil Coalition Greenwich is a part of Crisil Ltd., an S&P Global company. ©2025 Crisil Ltd. All rights reserved.