

# Banking Outlook & Insights (2025–2027)

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## Banking

### **\*\*Outlook:\*\***

The global banking industry is expected to grow at a CAGR of 5.8% from 2025 to 2027. Digital transformation, open banking, and AI adoption will dominate industry agendas. Tier 1 banks will expand automation in compliance and fraud detection.

### **\*\*Key Trends:\*\***

- Open banking APIs projected to serve 80% of consumers by 2027 (Source: Deloitte)
- AI and ML to reduce fraud losses by \$12B globally by 2026 (Source: Juniper Research)
- ESG banking products are forecast to reach \$130B in assets by 2027

### **\*\*Strategic Implications:\*\***

Banks will need to partner with fintechs for digital solutions. Regulatory tech (RegTech) will grow as a necessary investment to maintain compliance and competitive edge.