

# New Alkami Report Reveals 5 Trends Driving the Digital Banking Landscape

*Research provides a benchmark for FIs to gauge their digital banking transformation success*

PLANO, Texas, Aug. 25, 2022 /PRNewswire/ -- Alkami Technology, Inc. (Nasdaq: ALKT) ("Alkami"), a leading cloud-based [digital banking solutions](#) provider for banks and credit unions in the U.S., announced the release of its newest research report, "[Five Trends Driving the Digital Banking Landscape](#)." This exclusive report explores how banks and credit unions are leveraging technology to improve the customer experience, increase digital engagement and become true partners when it comes to their customers' financial well-being.

The report draws on Alkami's survey of executives at 152 financial institutions (FIs) to learn about their digital transformation efforts and what trends they were encountering. "FIs are adopting new technologies and processes at breakneck speed," said Allison Cerra, Chief Marketing Officer of Alkami. "This rapid digitization is driving true innovation. Our survey uncovered five main trends that FIs should know as they strive to position themselves and plan for their successful digital future."

- Cashless transactions and contactless payments are becoming the default.
- Cryptocurrency adoption is slow but growing.
- Banks are competing, and partnering, with fintechs.
- There are untapped opportunities in micropersonalization.
- Data can help enhance the customer experience.

## **Additional insights in the full report include:**

- The top three strategic priorities for digital transformation.
- Major challenges FIs are facing—and recommendations on how to overcome them.
- Insights into the features customers and members request most often, like [digital account opening](#) and [digital loan origination](#).

"FIs need to develop a robust end-to-end digital experience to keep pace with advances in technology and from nonbank innovators that are competing for their customers and members," added Cerra. "Those FIs who work to futureproof and evolve their organizations now will be best positioned for growth, engagement and higher return on equity and assets in the long run."

Access the full report [here](#).

## **About Alkami**

[Alkami Technology, Inc.](#) is a leading cloud-based digital banking solutions provider for financial institutions in the United States that enables clients to grow confidently, adapt quickly and build thriving digital communities. Alkami helps clients transform through retail and business banking, digital account opening and digital loan origination, multi-payment fraud prevention, and data analytics and engagement solutions. To learn more, visit [www.alkami.com](http://www.alkami.com).

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