The Future of Corporate & Commercial Banking: Scaling & Client Service Beyond the Banker

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Executive Summary:

Corporate & commercial banking has long been defined by its reliance on human-driven relationship management and sales processes to drive revenue. This presents a fundamental challenge to scaling – **it's expensive and time consuming** – and **a 'long tail' of clients is left underserved and overlooked**.

Despite promises, tech, data, and analytics have failed to solve this bottleneck. Back and mid-office functions have evolved - CRMs, loan origination, KYC, and credit workflows have improved efficiency. **Yet, where is the innovation that actually drives new business?** The relationship driven nature of commercial banking has resisted automation, while the private nature of clientele has made relevant data inaccessible.

A path through this bottleneck now presents itself through banks unlocking their own internal data and applying emerging AI tech to mimic and scale the commercial banker / client engagement model.

Bankers, servicing many more clients and armed with hyper personalized insight and bank solutions tailored to their needs will become more valuable than ever. Meanwhile, smaller businesses, or those that traditionally fall outside the scope of a dedicated banker relationship, **will be served by personalized AI-driven banking agents**. These agents will provide insights, guide businesses through their financial needs, and seamlessly connect them to the bank's services – improving the client experience immensely.

For banks, this evolution will dramatically reduce dependency on banker headcount when scaling operations. **Banks that adopt this model early will likely dominate**, forcing others to adapt as traditional, banker-heavy approaches struggle to compete. For the tech and data service providers that can enable this evolution, **the opportunity is vast**.

An open question remains – when will this (re)evolution come about? Tech advances and fast changing corporate consumer behavior suggest it will be sooner rather than later.

For a copy of the detailed white paper please contact i2i Logic at info@i2ilogic.com