

where community banks are investing and what's at stake

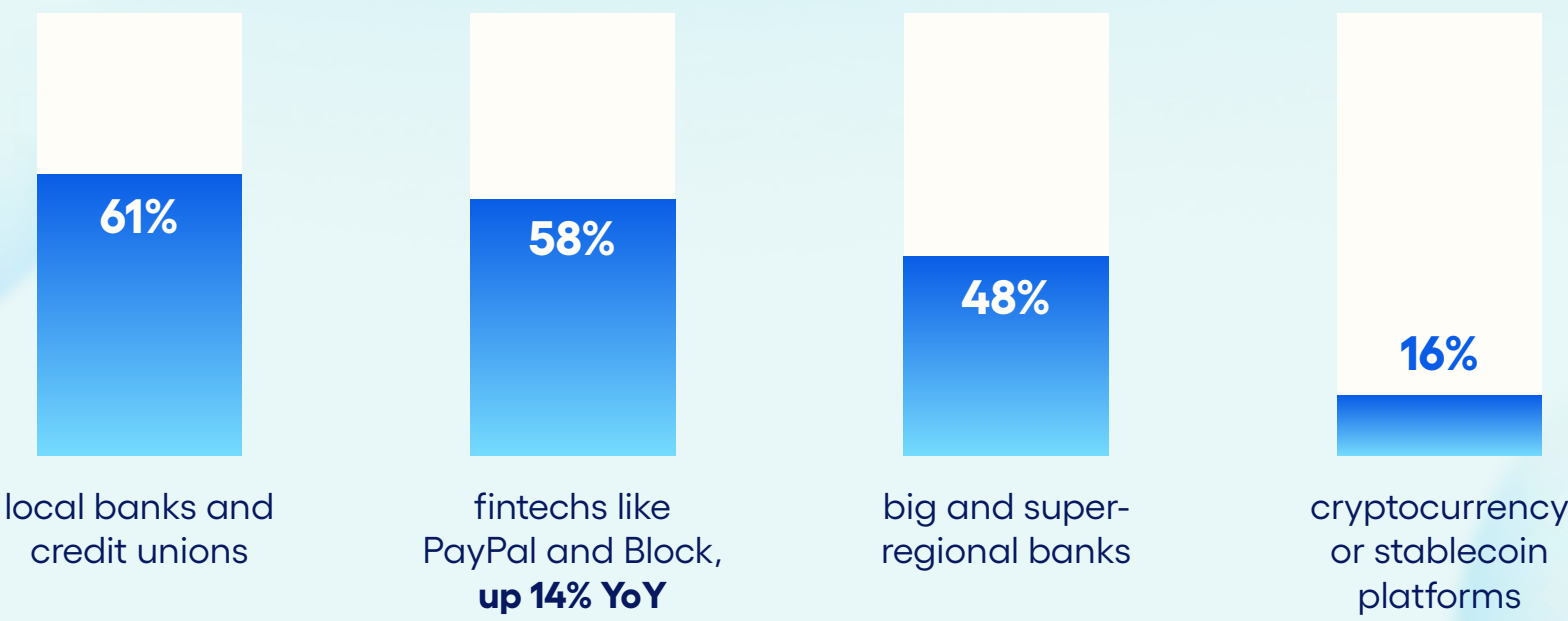
jh

Banks Are Investing More in Technology, but Strategic Gaps Remain

As fintechs continue expanding their reach, community banks face increasing pressure to differentiate and compete but many are overlooking one of the biggest growth opportunities: **attracting the next generation of customers.**

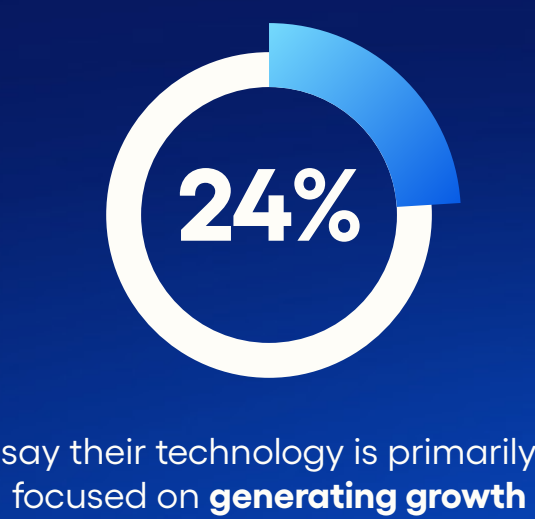
competitive pressure from fintechs is rising

Who's the number one competitive threat?



technology is focused on efficiency

Strategies play defense, prioritize operational performance over growth-oriented innovation.



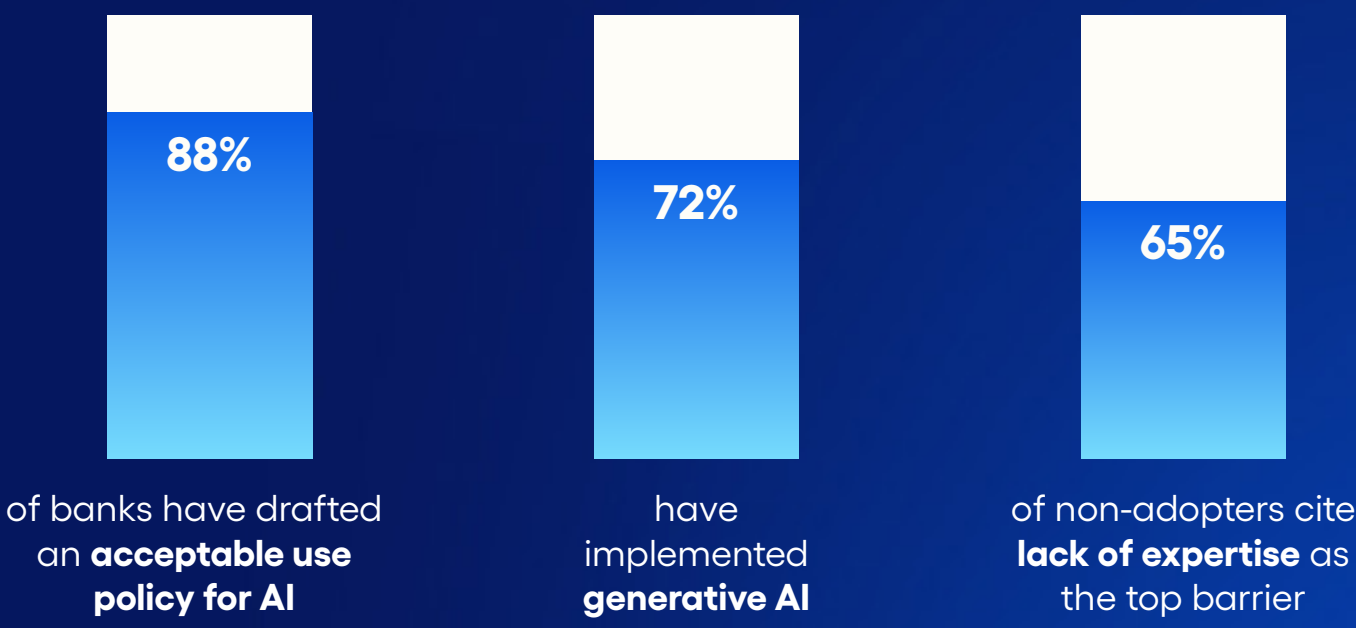
the next generation opportunity is wide open

Who's strategizing to win tomorrow's customers?



AI adoption and governance lead to operational benefits

AI adoption is accelerating, driven primarily by Microsoft Copilot



grow your market share

As fintechs continue to target your customers and local communities, a formal strategy with a dedicated tech budget and measurable goals **built to attract younger generations** can help you deliver growth with this crucial segment.

don't miss your next growth opportunity

Gain offensive strategies from our [FinTalk blog](#) and explore deeper benchmarking data in the complete [Bank Director 2026 Technology Survey](#).

For more information about Jack Henry, visit [jackhenry.com](#).

jack henry

© 2026 Jack Henry & Associates, Inc.® | Public – For external distribution.