



# MANTL 2026

## Banking Predictions

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## 1. Community banks and credit unions will double down on modernizing account opening to stem deposit outflow to fintechs.

A massive deposit migration is underway. Cornerstone Advisors reports that more than [\\$2.15 trillion in deposits](#) have already left megabanks, regional banks, and community institutions for fintechs, and [44% of new checking accounts](#) last year were opened at digital banks and fintech companies. To compete, every financial institution needs a well-rounded, modern deposit growth strategy. At its core, that strategy should rest on three pillars: acquiring new deposits, retaining existing deposits, and growing deposits with current account holders. If any one of these pillars is weak, the foundation of the deposit strategy is unstable. Given the massive deposit outflow in the market today, deposit retention and growth among existing account holders are more critical than ever. In 2026, community banks and credit unions will fight back by delivering frictionless digital account opening experiences, supercharged by technologies like [Plaid Layer](#), that rival the best fintechs, with an enhanced focus on [deepening relationships with existing customers and members](#).

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## **2. A unified approach to deposits and lending will emerge as a core balance-sheet optimization strategy.**

Forward-thinking financial institutions will recognize that deposit and loan origination are two sides of the same coin in 2026. By unifying their deposit and loan origination systems, banks and credit unions gain holistic control over both sides of the balance sheet, allowing them to see capital inflows and outflows in real-time. Many change-sensitive institutions will take a phased approach, beginning with modernizing their point-of-sale systems before fully transitioning their loan origination stack. Those that succeed will achieve a unified infrastructure, greater data transparency, and better balance-sheet agility.

### 3. Seamless integration of account opening, onboarding, and digital banking will define success.

In 2026, the dividing lines between origination, onboarding, and ongoing account maintenance will become increasingly blurred. Institutions will focus on the 'moment after opening,' ensuring that new account holders are instantly provisioned into online and mobile banking, greeted with contextual onboarding, and nurtured through automated engagement. Success will hinge on how well institutions connect the dots between these systems. Banks and credit unions that anticipate needs and deliver connected, personalized experiences will win loyalty early, earning primacy through proactive digital engagement rather than reactive service in the year ahead.

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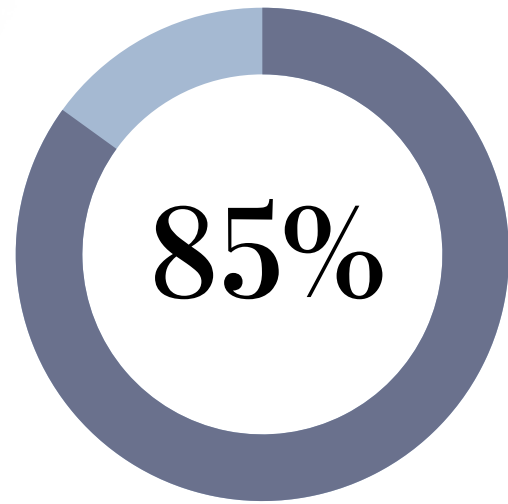
## **4. Branch digitization will transform branches into relationship-driven profit centers.**

2026 will be a turning point in branch evolution, as banks and credit unions embrace new models of connection, efficiency, and growth. Smaller footprints, interactive teller machines, and universal bankers will begin to replace traditional brick-and-mortar locations and physical expansion strategies. The modern branch will be powered by the same technology stack that drives digital channels, enabling bankers to open accounts, process loans, and deliver personalized service from a single platform. Institutions like [Dupaco Credit Union](#) have already demonstrated how consolidating in-branch systems can significantly increase efficiency, enabling them to transition from seven different screens and three separate systems to just one when opening accounts in-branch. The result will be branches that perform less like cost centers and more like high-touch engagement hubs, driving both deposit and loan growth while deepening customer and member relationships.

## 5. Digital account maintenance will become a critical lever for loyalty and efficiency.

The expectation for instant, intuitive experiences no longer stops at account opening. Account holders now demand the same ease when updating account details, changing ownership, or modifying services. In 2026, digital account maintenance will evolve into a new battleground for customer satisfaction. Institutions that treat every interaction, from updates to inquiries, as an opportunity to reinforce trust and convenience will see stronger engagement and lower servicing costs across an account holder's entire digital banking journey.





In 2026, **85% of financial institutions** are prioritizing businesses as their primary growth demographic.

(source: Jack Henry)

## 6. Business account opening will finally go digital at scale.

After years of lagging behind consumer banking, small business, and commercial banking are poised for their digital transformation moment. In 2026, 85% of financial institutions are prioritizing businesses as their primary growth demographic. To stand out in an increasingly competitive market, more institutions are expected to roll out digital business onboarding and account opening solutions that match the simplicity of retail experiences. Automated document collection, dynamic entity verification, and integrated Know Your Business (KYB) will enable faster approvals for LLCs and partnerships. For credit unions especially, offering seamless business banking will be a major growth lever and a way to deepen relationships with entrepreneurial members.



### **65% of digital banking Americans**

say that in 5 years, AI will have dramatically changed how they do business with their bank or credit union.

(source: Alkami Technology)

## **7. Artificial intelligence will shift from hype to practical deployment, supercharging bankers, applications, and account holders alike.**

Artificial intelligence (AI) will transition from experimentation to execution. Rather than replacing bankers, AI will make them smarter, augmenting manual review, enhancing Know Your Customer (KYC) accuracy, and surfacing data insights during live customer and member conversations. According to proprietary Alkami research\*, 65% of digital banking Americans say that in five years, AI will have dramatically changed how they do business with their bank or credit union. Leading institutions will begin deploying high-context, agentic workflows powered by large language models both internally and externally. Employees will increasingly use AI copilots to automate complex tasks, while customers and members will benefit from personalized interactions and proactive recommendations. In 2026, the winners will be those who apply AI with precision, knowing where automation drives value and where the human touch still matters most.

## 8. Vendor consolidation will define the next era of competitive advantage.

After years of layering point solutions, financial institutions are finally streamlining their technology ecosystems. The shift toward unified platforms is no longer a convenience; it's a necessity. Institutions will increasingly expect a single partner to manage origination, onboarding, maintenance, analytics, and engagement within a single, integrated experience. Vendor consolidation will lower costs, reduce friction, and create the foundation for cohesive applicant, account holder, and employee journeys, from onboarding and account opening through digital banking. Banks and credit unions that succeed in unifying their stack will not only improve operational efficiency but also unlock powerful new cross-sell and up-sell capabilities, strengthening account holder relationships and financial performance.



## About MANTL

MANTL is an Alkami solution team that offers unified account origination technology, empowering banks and credit unions to open loan and deposit accounts seamlessly on any banking channel in real time. MANTL Deposit Origination is among the fastest and most performant solutions on the market; consumers can open a new deposit account in under five minutes, businesses can open a new deposit account in under 10 minutes, and MANTL customers raise billions in core deposits. MANTL Loan Origination simplifies each step in the loan process, automating up to 100% of loan application decisions to ensure an intuitive, feature-rich experience from personal loans to business financing. Founded in 2016, MANTL was acquired in March 2025 by Alkami Technology, Inc. (Nasdaq: ALKT), a [digital sales and service platform provider](#) for financial institutions in the U.S. For more information, visit [mantl.com](https://mantl.com) or follow MANTL on [LinkedIn](#).

