

Horizon 3 Market Leader

Driving growth and unlocking new sources of value through ecosystem transformation

HFS Horizons

The Best Service Providers for Commercial Banks, 2025



Integrated capabilities to transform the end-to-end commercial banking lifecycle



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Value proposition: Accenture leverages its full suite of services—strategy and consulting, technology, operations, and Song—to transform the entire lifecycle of commercial banks.

Growth proof points: The practice is securing a significant share of GenAI investments, utilizing the firm's \$3 billion fund to integrate GenAI into commercial banking, boosting productivity and driving revenue growth. Through its 360-degree partnerships with nCino, Finastra, and Volante among others—which serve as both clients and partners—Accenture maximizes its collaborations. Its partner ecosystem plays an important role in commercial banking deals. Over the past eight years, Accenture has cultivated an end-to-end commercial banking capability, going beyond simply riding the nCino wave for lending.

Key differentiators: The firm has strengthened its commercial banking practice through partnerships globally. It has recruited experienced bankers who act as purveyors of the business to address commercial bank challenges such as deposit retention, loan platform upgrades, payment system cloud migration, and treasury process optimization. Its healthy balance sheet and risk tolerance yield creative commercial models.

Outcomes: Accenture developed and executed a target operating model to standardize, centralize, and automate processes for a major North American commercial bank's wholesale group. Leveraging Song and GenAI with a design-led approach, the relationship manager (RM) experience was transformed, resulting in a 15-20% productivity boost and a 5-10% revenue increase.

Customer kudos: The firm is valued for its collaborative approach, innovation, and responsiveness.