



CREDIT UNION INNOVATION READINESS:

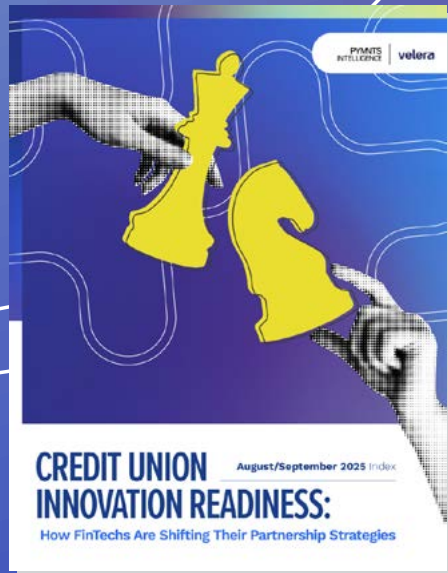
January 2026 Index

How Credit Unions and FinTechs
Are Innovating Together

CREDIT UNION INNOVATION READINESS:

How Credit Unions and FinTechs Are Innovating Together

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■ August/September 2025

Credit Union Innovation Readiness:

How FinTechs Are Shifting Their Partnership Strategies

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EXECUTIVE SUMMARY

From the vantage point of credit unions, partnerships work—and they’re becoming an essential part of the innovation playbook.

Most credit unions point to tangible upside: faster innovation, greater competitiveness and stronger operational performance. Nearly two-thirds say partnerships accelerate innovation, and among what we call Early Launchers—organizations that compete by moving first—that figure climbs even higher. For smaller credit unions, collaboration is often the only viable path to speed and scale, helping them access capabilities they couldn’t build alone. In short, that optimism shows up in how credit unions judge outcomes. Early Launchers are already seeing returns, with a meaningful share saying the return on investment (ROI) from their latest collaboration with a FinTech is fully achieved. Even when projects take longer than planned, credit unions tend to view delays as manageable trade-offs, often tied to internal governance, integration complexity or the realities of operating in a highly regulated environment. Progress, not perfection, defines success.

56.2%

of credit unions say that **external partners help them innovate at a much faster pace or bigger scale** than what they could have done internally—more than double March 2025’s level.

FinTechs experience the same collaborations differently. Their view is shaped by delivery cadence, resource intensity and repeatability across clients. From their perspective, timelines in their latest collaboration with a credit unions are less likely to feel like wins, ROI often feels unfinished and friction accumulates in approval cycles, responsiveness gaps and inconsistencies from one financial institution to the next. What a credit union may see as prudent pacing, a FinTech experiences as drag.

This tension doesn’t signal failure—it signals misalignment. Credit unions and FinTechs are solving different problems, measuring success through different lenses and declaring “victory” at different moments. Understanding where those perspectives diverge—and why—is essential to closing the gap between collaboration that merely feels productive and collaboration that truly performs.

KEY FINDINGS

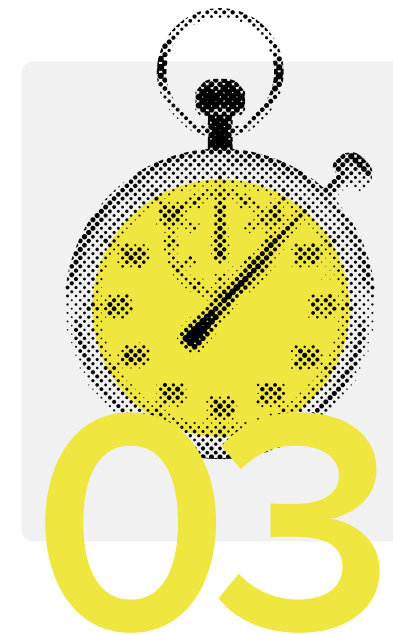
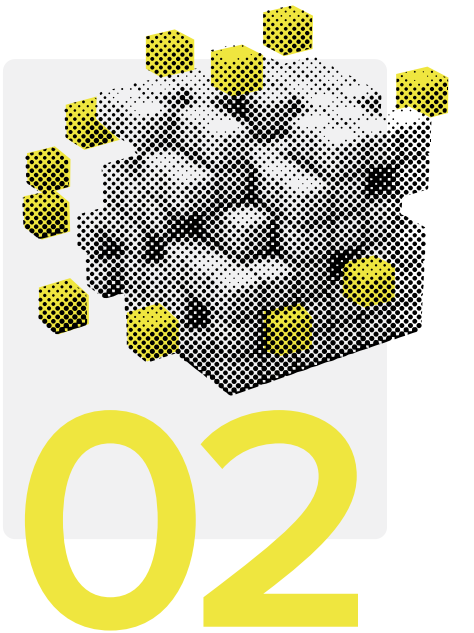


PARTNERS AREN'T JUST ADD-ONS—THEY'RE PART AND PARCEL OF THE INNOVATION ROADMAP.

Over half of credit unions cite external partners as the key to faster innovation and market competitiveness, almost twice Q1 2025's levels.

BUILDING ON WHAT EXISTS.

Today's credit union–FinTech collaborations focus on enhancing capabilities rather than adding new products—leveraging networks for smaller financial institutions and bespoke builds for those with scale.

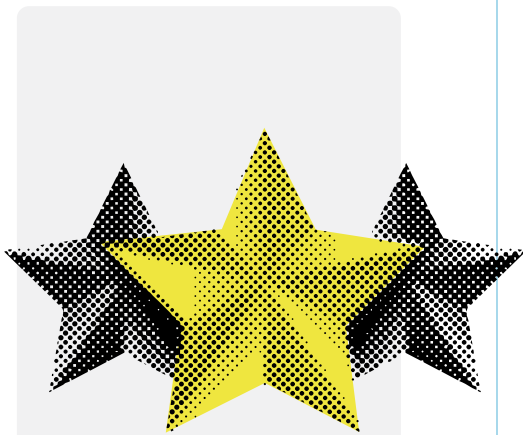


WHAT CREDIT UNIONS SEE AS EXECUTION REALITY, FINTECHS VIEW AS SIGNIFICANT DELAY.

Early Launchers plan for rapid execution, while Laggards normalize multiyear timelines. A quarter of the largest FinTechs say timelines ran significantly longer than planned.

ONE PARTNERSHIP, TWO ROI EXPECTATIONS.

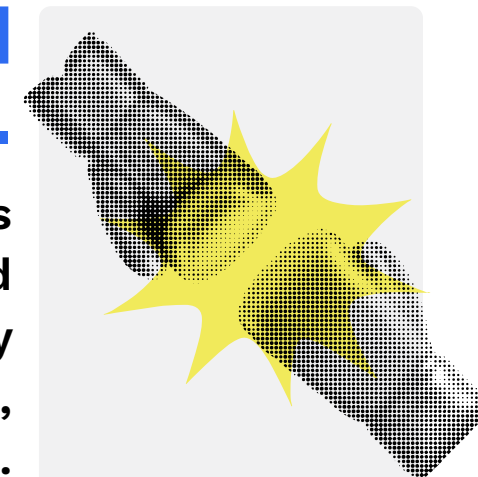
Early-Launching credit unions are twice as likely as FinTechs to say that ROI from latest collaboration has already materialized.



04

A CREDIT UNION-FINTECH CULTURE CLASH.

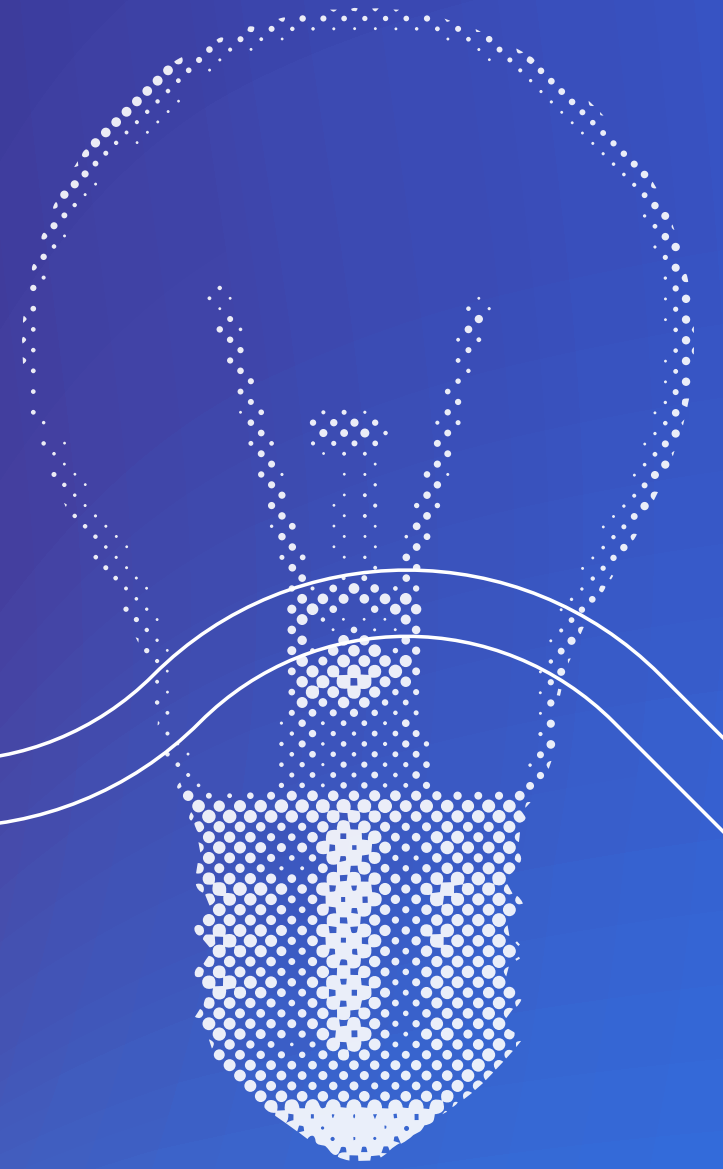
Credit unions see collaboration hurdles as a mix of internal processes and partner limitations, while FinTechs largely attribute friction to responsiveness, approvals and lack of standardization.



05

01

**PARTNERS AREN'T JUST
ADD-ONS—THEY'RE PART
AND PARCEL OF THE
INNOVATION ROADMAP.**



**Two-thirds of Early Launchers
now say external partners deliver
significantly greater speed and
scale—nearly double the share in Q1.**

Credit unions have long acknowledged that external partners can support innovation, but the latest shift shows they are now essential to the innovation playbook. In just eight months, the share of credit unions saying partners help them innovate much faster and at much bigger scale than they could have on their own has doubled. That jump signals a growing recognition that partnerships are becoming a core mechanism for compressing timelines and overcoming internal constraints.

0.6%
of credit unions say they
can innovate internally
without the support of a partner.

“

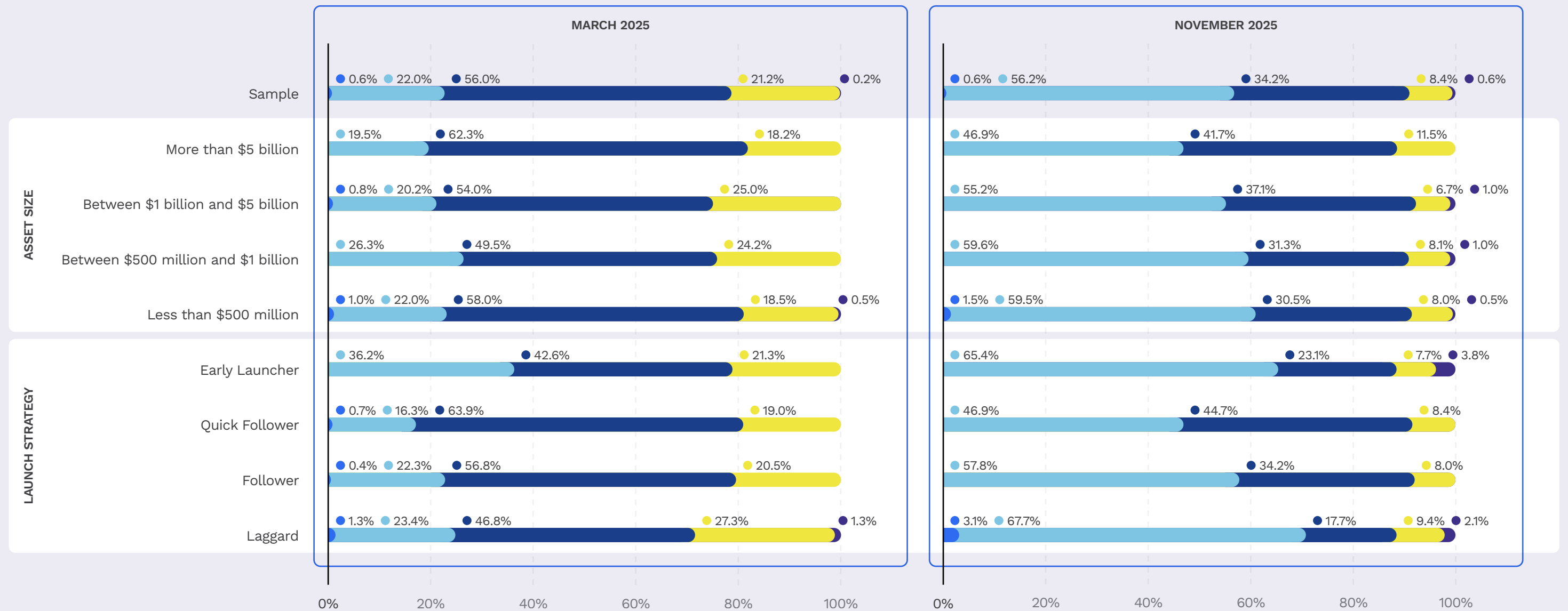
In just eight months, the share of credit unions saying **partners help them innovate much faster and at much bigger scale** than they could have on their own has doubled.

”

The pattern is clearest among Early Launchers and smaller credit unions (under \$500 million in assets). For Early Launchers, faster execution is the strategy itself. When two-thirds say partners meaningfully increase innovation speed, it suggests that being “first” is increasingly enabled by ecosystem leverage, not just internal capability.

For smaller credit unions, the implication is equally important but driven by different realities: limited budgets, lean teams and fewer specialized resources make it hard to build, integrate and maintain new capabilities alone. External partners effectively provide technology, expertise and implementation capacity, without requiring the same fixed investment.

FIGURE 1:
Role of external partners in innovation



- We could not innovate without their support
- They help us innovate at a much faster pace or bigger scale than what we could have done solely internally
- They help us innovate at a somewhat faster pace or bigger scale than what we could have done solely internally
- They help us innovate at a slightly faster pace or bigger scale than what we could have done solely internally
- We are perfectly capable of innovating solely internally without their support

Source: PYMNTS Intelligence
 Credit Union Innovation Readiness: How Credit Unions and FinTechs Are Innovating Together, January 2026
 N= 500: Complete responses (credit unions)

Credit union–FinTech partnerships are evolving from security to user experience—powered by data-driven insights and mobile capabilities.

66%

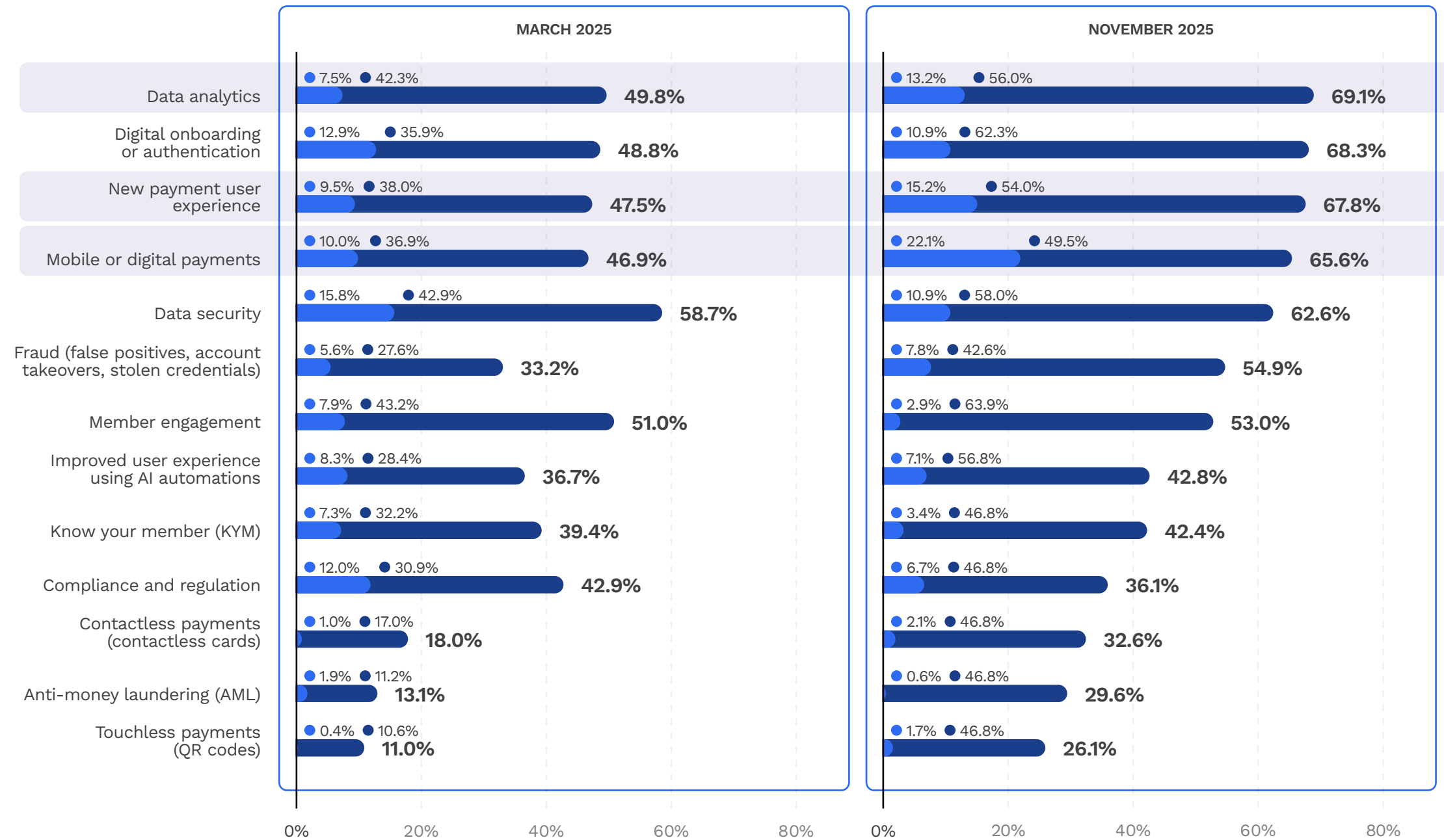
of credit unions say **external partners will provide support for mobile and digital payments** within the next three years.

Credit unions are increasingly looking outward for capabilities that directly shape member experience and decision-making speed.

Two-thirds (66%) say external partners will provide support for mobile and digital payments in the next three years. More telling, however, is the shift in perceived importance: More than one in five credit unions now identify mobile and digital payments as the single most significant area of partner support, double the share reported just eight months ago. This change signals a clear reprioritization toward real-time, mobile-first payment experiences as member expectations continue to evolve.

A similar dynamic is unfolding in data analytics. Nearly seven in 10 credit unions (69%) say partners either already provide or will provide analytics support, underscoring how essential data capabilities have become. At the same time, the share of credit unions calling analytics the most significant area of partner support has nearly doubled, climbing from 8% to 13% in eight months.

FIGURE 2:
Areas where external partners support innovation now or in near future



- Area of innovation receiving or expecting to receive the most significant support from external partners
- Area of innovation which external partners currently support and/or are likely to support in the next three years

Source: PYMNTS Intelligence
Credit Union Innovation Readiness: How Credit Unions and FinTechs Are Innovating Together, January 2026
N= 479: Credit unions receiving/likely to receive support from external partners

Over half of credit unions cite external partners as **key to faster innovation and market competitiveness.**

61%

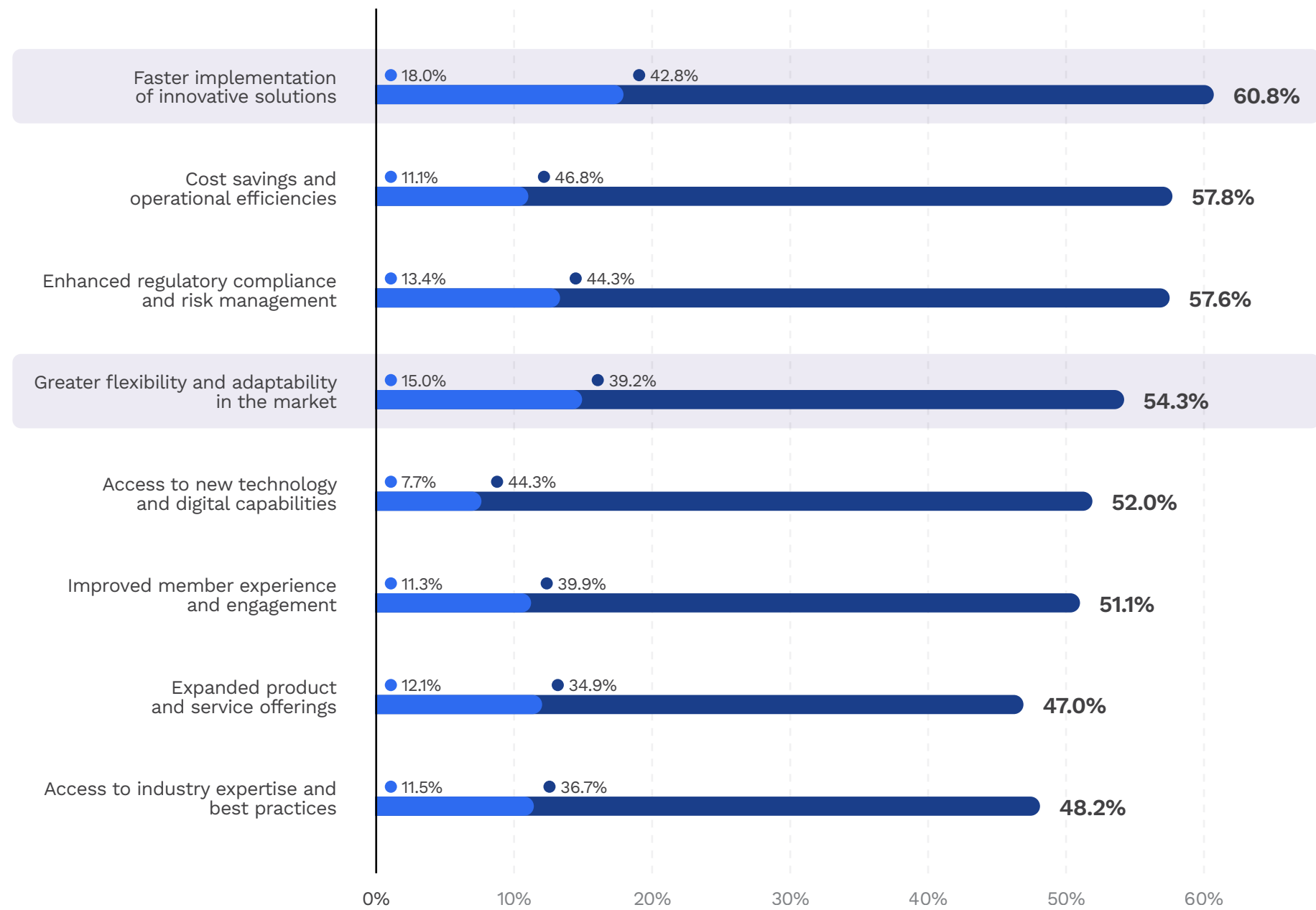
of credit unions say that **faster implementation of innovative solutions is a major benefit to using external partners**—the most-cited advantage.

The most widely cited advantage is faster implementation of innovative solutions: 61% say this is a benefit, and nearly one in five (18%) call it the single biggest benefit. That's a meaningful split. Speed is broadly valued across the market, but for a significant minority it's the defining reason to partner—suggesting a group of credit unions that view time-to-market as existential, not incremental.

Right behind speed is the ability to stay agile in a changing market. More than half (54%) point to greater flexibility and adaptability, indicating that partners are seen as a way to pivot more quickly as member expectations shift and new payment and digital experiences become table stakes.

At the same time, the data shows partnerships are not only about growth—they’re also about operational performance and risk posture. A majority of credit unions cite cost savings and operational efficiencies and enhanced risk management (58%), and 52% highlight access to new technology. Taken together, this points to a pragmatic partnership model: Credit unions want partners to compress implementation timelines, expand capability without heavy fixed investment and strengthen compliance and risk management as complexity rises.

FIGURE 3:
Benefits obtained from collaborating with external partners

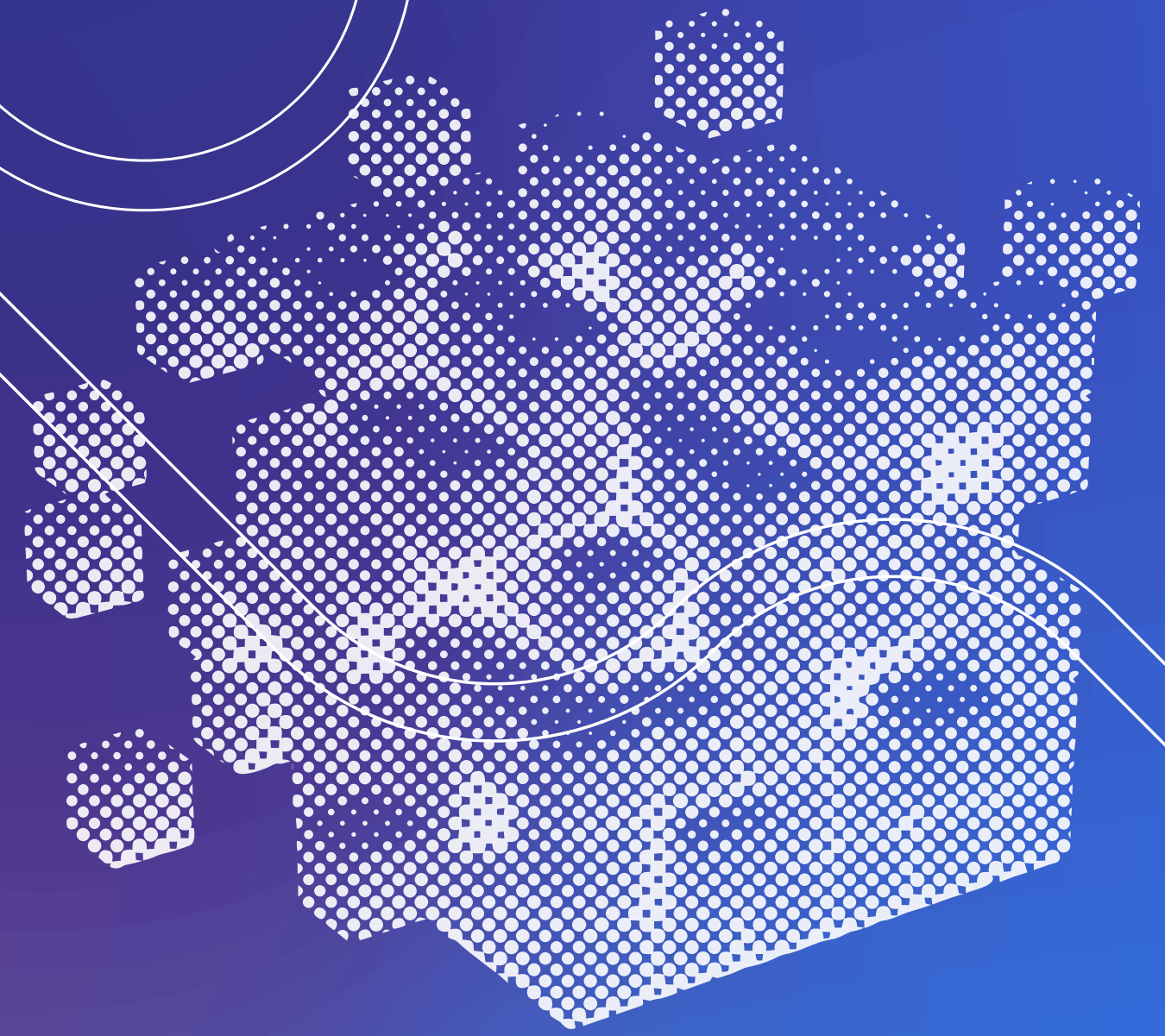


- Biggest benefit obtained or likely to be obtained from working with external partners
- Benefits obtained or likely to be obtained from working with external partners

Source: PYMNTS Intelligence
Credit Union Innovation Readiness: How Credit Unions and FinTechs Are Innovating Together, January 2026
N= 479: Credit unions receiving/likely to receive support from external partners

02

BUILDING ON WHAT EXISTS.



Today's credit union–FinTech collaborations are about **enhancing what already exists rather than launching from scratch.**

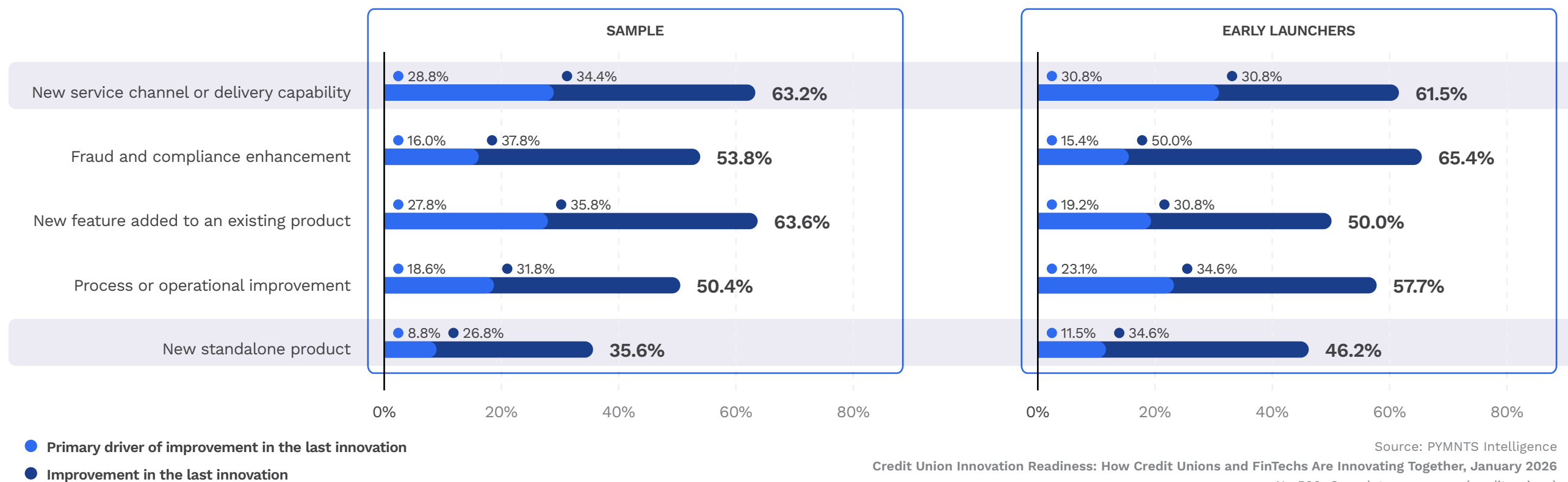
The most recent credit union–FinTech collaborations are largely incremental, execution-oriented and tightly linked to existing operations, rather than bold greenfield innovation.

The most common focus of the latest collaborations is adding new features to existing products (64%) and introducing new service channels or delivery capabilities (63%). These areas also show a relatively high share identifying them as the primary driver of collaboration (roughly 28–29%), indicating that many partnerships are designed to enhance what credit unions already offer by making it

faster and more seamless or through new digital touchpoints—rather than to reinvent the product set entirely.

Fraud and compliance enhancements (54%) stand out for a different reason: While slightly fewer credit unions cite them overall, a much larger share (38%) say this was the primary driver of their latest collaboration. This suggests that when partnerships center on risk, compliance or fraud, they tend to be more focused and purpose-built—often responding to regulatory pressure or rising fraud complexity rather than to optional innovation.

FIGURE 4:
Improvements to latest collaboration with a FinTech








Source: PYMNTS Intelligence
Credit Union Innovation Readiness: How Credit Unions and FinTechs Are Innovating Together, January 2026
N= 500: Complete responses (credit unions)

Innovation Launch Strategy Persona

 <h3>EARLY LAUNCHERS</h3> <p>Launch new products and services before others</p>	 <h3>QUICK FOLLOWERS</h3> <p>Observe emerging trends and are quick to roll out innovative solutions when evidence supports doing so</p>
 <h3>FOLLOWERS</h3> <p>Wait until products are developed and launch those used by banks</p>	 <h3>LAGGARDS</h3> <p>Wait until new products are well developed and understood, then integrate the most accepted ones</p>

The Collaboration Profile of Early Launchers

 WHO THEY ARE	 THEIR LATEST INNOVATION	 WHO THEY PARTNER WITH	 THEIR COLLABORATION TIMELINES	 ROI IN LATEST COLLABORATION
<p>5.2% of credit unions have an Early Launcher innovation strategy, while 36% are Quick Followers.</p> <p>Few credit unions lead from the front, but many more are moving forward—Laggards have declined by half since February 2023.</p> <p>50% of credit unions with at least 100 branches are Early Launchers and most have \$1 billion or more in assets.</p>	<p>More than six in 10 collaborated to add to existing features and capabilities.</p> <p>46% collaborated with an external partner on a new product.</p> <p>30% are more likely to build a new product than average credit union.</p>	<p>73% of Early Launchers built a bespoke solution for their credit union.</p> <p>42% partnered with consultants or advisors.</p>	<p>One-third of Early Launchers have a timeline of a year or less for adding new products.</p> <p>When collaborating with consultants and other credit unions, they tend to have timelines of six months or less.</p>	<p>69% consider faster delivery of products and services a measurable impact they assess.</p> <p>19% cite member growth as the most important impact they are looking for.</p> <p>31% consider ROI fully achieved; only 15% consider it not yet achieved.</p>

Smaller credit unions innovate through shared networks, while scale enables larger institutions to build their own.

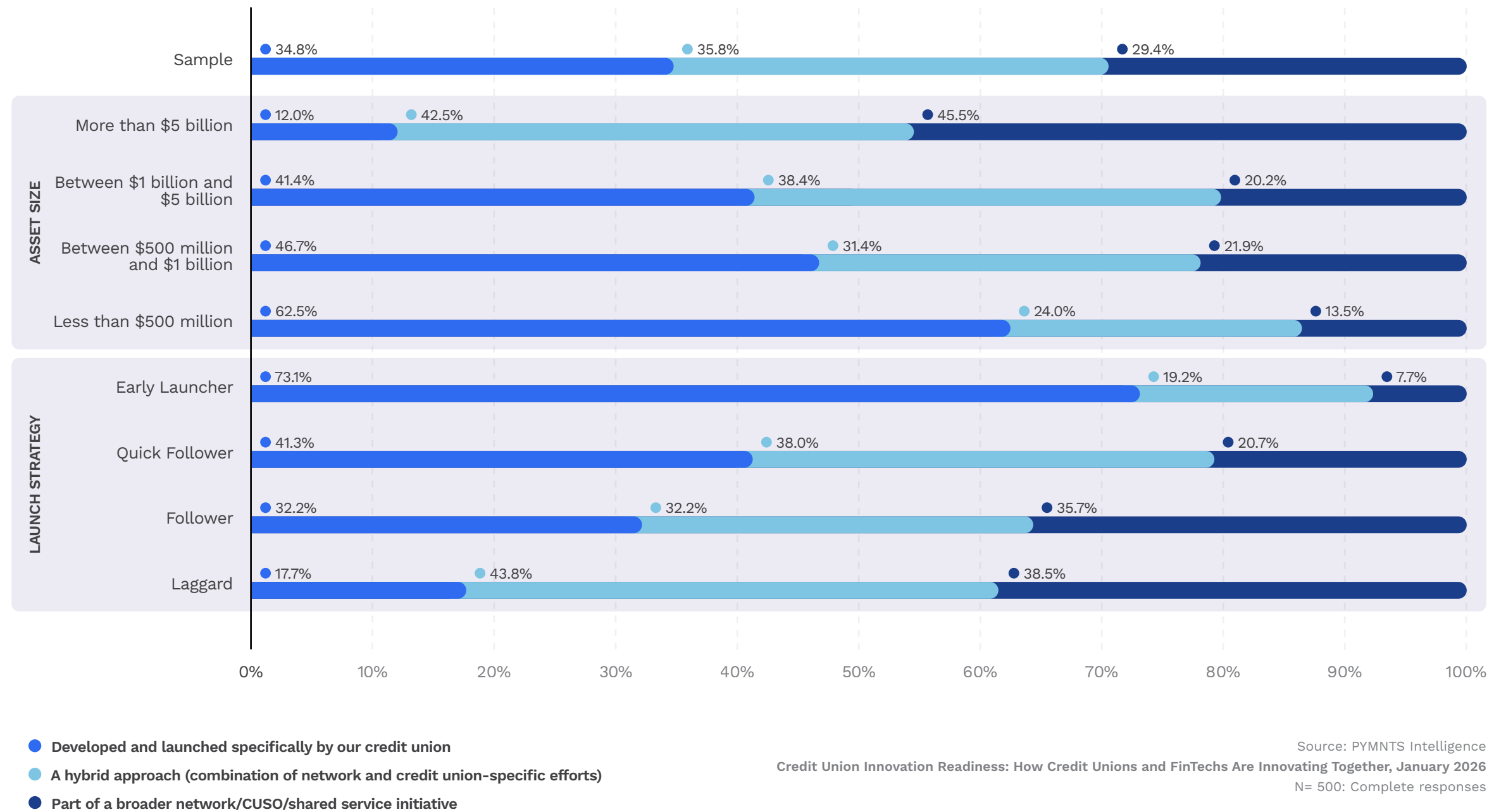
The larger a credit union by assets, the more it **seeks bespoke development of solutions from third-party partners.**

Asset size strongly shapes how credit unions tap into innovation. Among credit unions with less than \$500 million in assets, network and hybrid approaches dominate: 46% say their latest innovation was part of a broader network or shared-services initiative, and another 43% describe a hybrid effort. Just 12% report credit union-specific development.

This underscores how smaller institutions rely on bundled, shared solutions to spread costs and operational complexity. As asset size increases, the model shifts toward bespoke development. Credit union-specific builds rise to 41% among \$500 million to \$1 billion institutions, to 47% for those with \$1 billion to \$5 billion and 63% among the largest institutions, while network-led initiatives steadily decline.

This suggests that partnership-driven innovation is stratified by capacity. Smaller credit unions are gaining leverage from ecosystem scale (networks/credit union service organizations [CUSOs]), while larger institutions have the resources—and strategic incentive—to pursue more bespoke, differentiated builds with FinTech partners.

FIGURE 5:
Most recent collaboration approach



Early Launchers scout the next big innovation with advisors, while most credit unions opt for standardized and vetted integrations with established networks.

42%

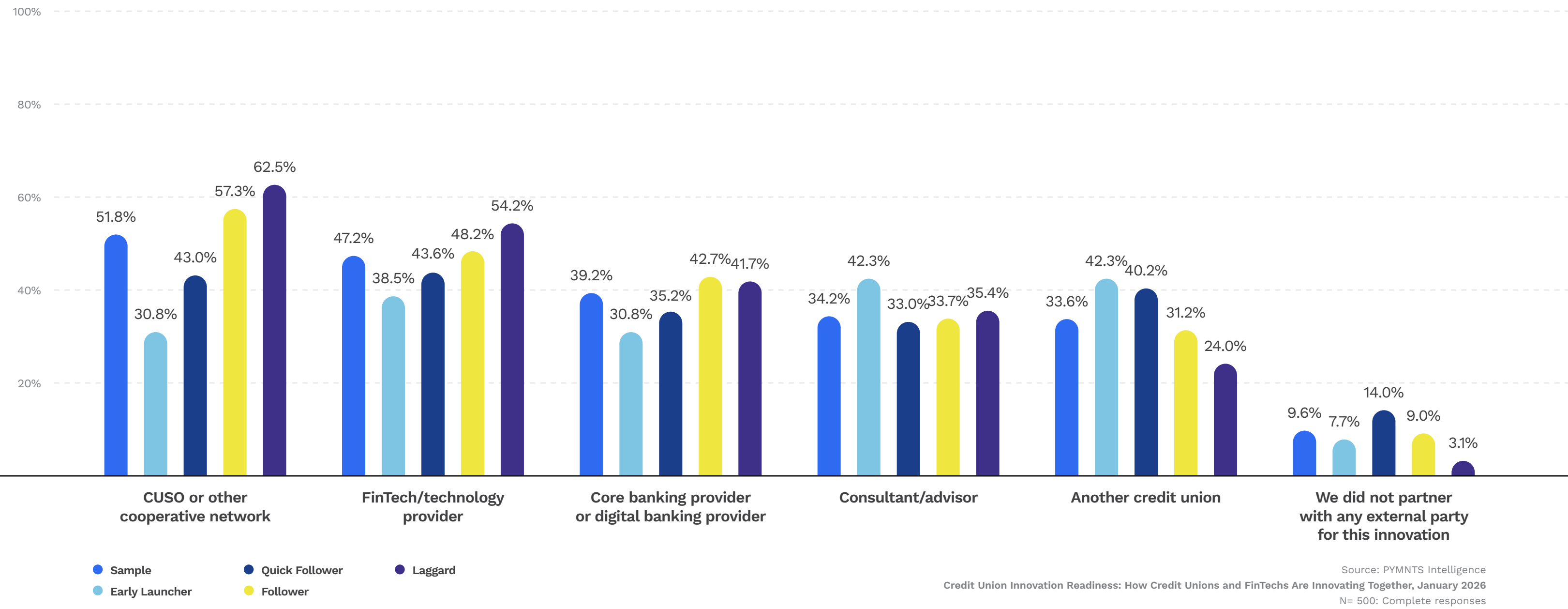
of Early Launchers **bring in consultants and advisors to help with innovative solutions.**

This split by launch strategy shows that “who you partner with” matches “how you innovate.” Early Launchers behave like scouts, but most credit unions are adopters.

Early Launchers lean into expertise and peer learning. They’re the most likely to bring in consultants or advisors (42%) and to collaborate with another credit union (also 42%). That mix makes sense: If your goal is to be first, you need help spotting what’s coming next and de-risking through real-world peer insight.

Laggards, by contrast, lean on scale and proven rails. Their most common partners are CUSOs/cooperative networks (63%) and FinTech/technology providers (54%), with substantial reliance on core/digital banking providers (42%). That’s a “standardized and safe” partner stack—shared services, established vendors and platforms that are already integrated and vetted.

FIGURE 6:
Types of external partners involved in the latest collaboration



03

WHAT CREDIT UNIONS
SEE AS EXECUTION
REALITY, FINTECHS VIEW
AS SIGNIFICANT DELAY.



Speed is as much a strategic choice as it is a capability.

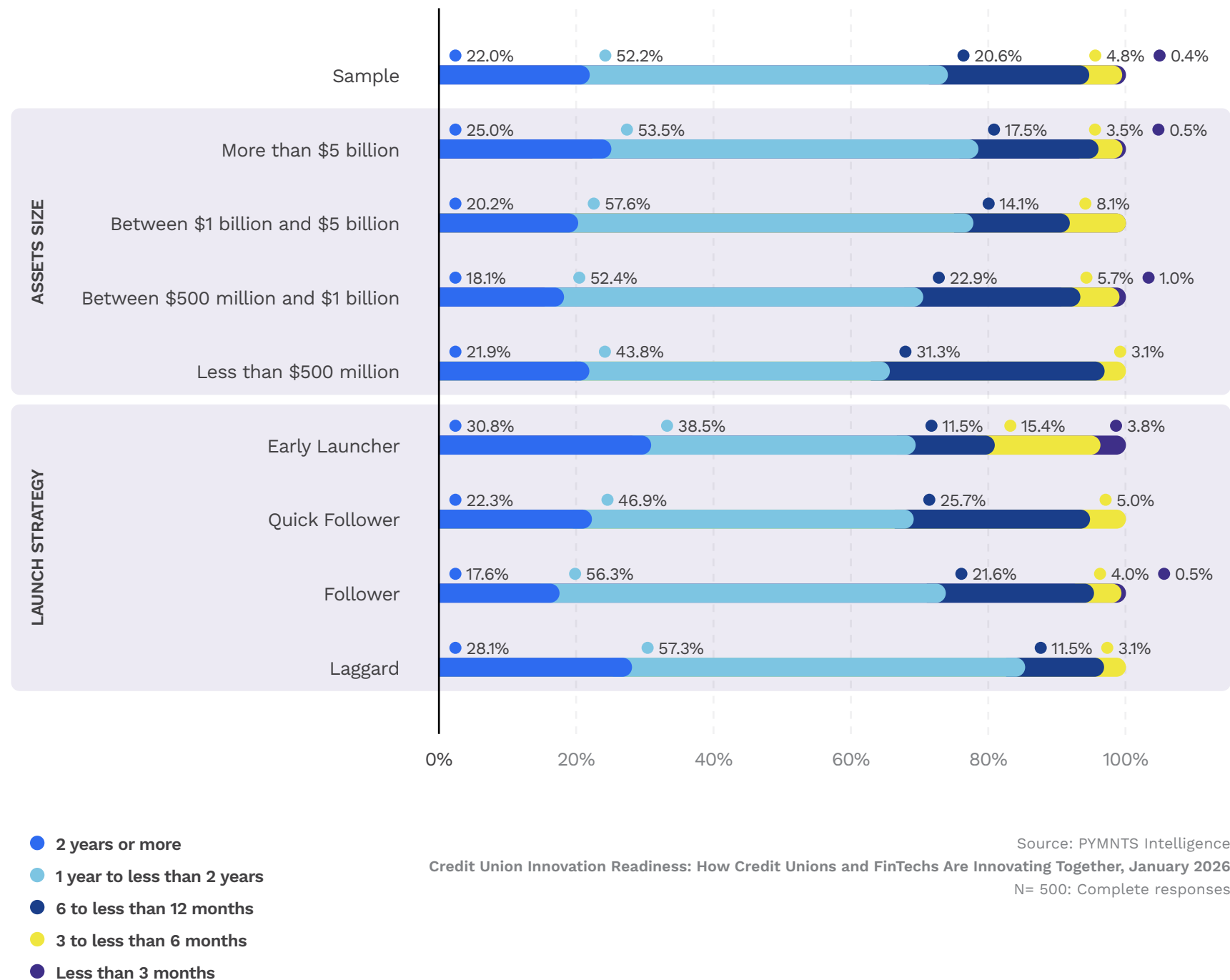
Early Launchers design for rapid execution, while Laggards expect innovation to take years.

Findings underscore a sharp divide in innovation timelines driven by launch strategy, not just institutional size. Early Launchers consistently plan for much faster implementation than Laggards reflecting fundamentally different approaches to innovation urgency and execution.

Among Early Launchers, a sizable share expect to implement innovations within six months or less, signaling aggressive timelines and a bias toward rapid deployment. Their timelines cluster heavily in the sub-one-year range, with comparatively fewer expecting implementations to stretch beyond 12 months.

For Laggards, 57% anticipate implementation timelines of one to two years, and another 28% expect projects to take two years or more. In other words, more than four in five Laggards begin innovation efforts expecting them to take at least a year, if not far longer. This extended planning horizon likely reflects more cautious governance, heavier internal dependencies, and lower tolerance for execution risk.

FIGURE 7:
Initial implementation timeline in latest collaboration



Source: PYMNTS Intelligence
Credit Union Innovation Readiness: How Credit Unions and FinTechs Are Innovating Together, January 2026
N= 500: Complete responses

More than three-quarters of credit unions say innovation takes longer than planned, but conservative expectations make Laggards more likely to feel ahead of schedule.

77%

of credit unions say that **innovation took longer than expected.**

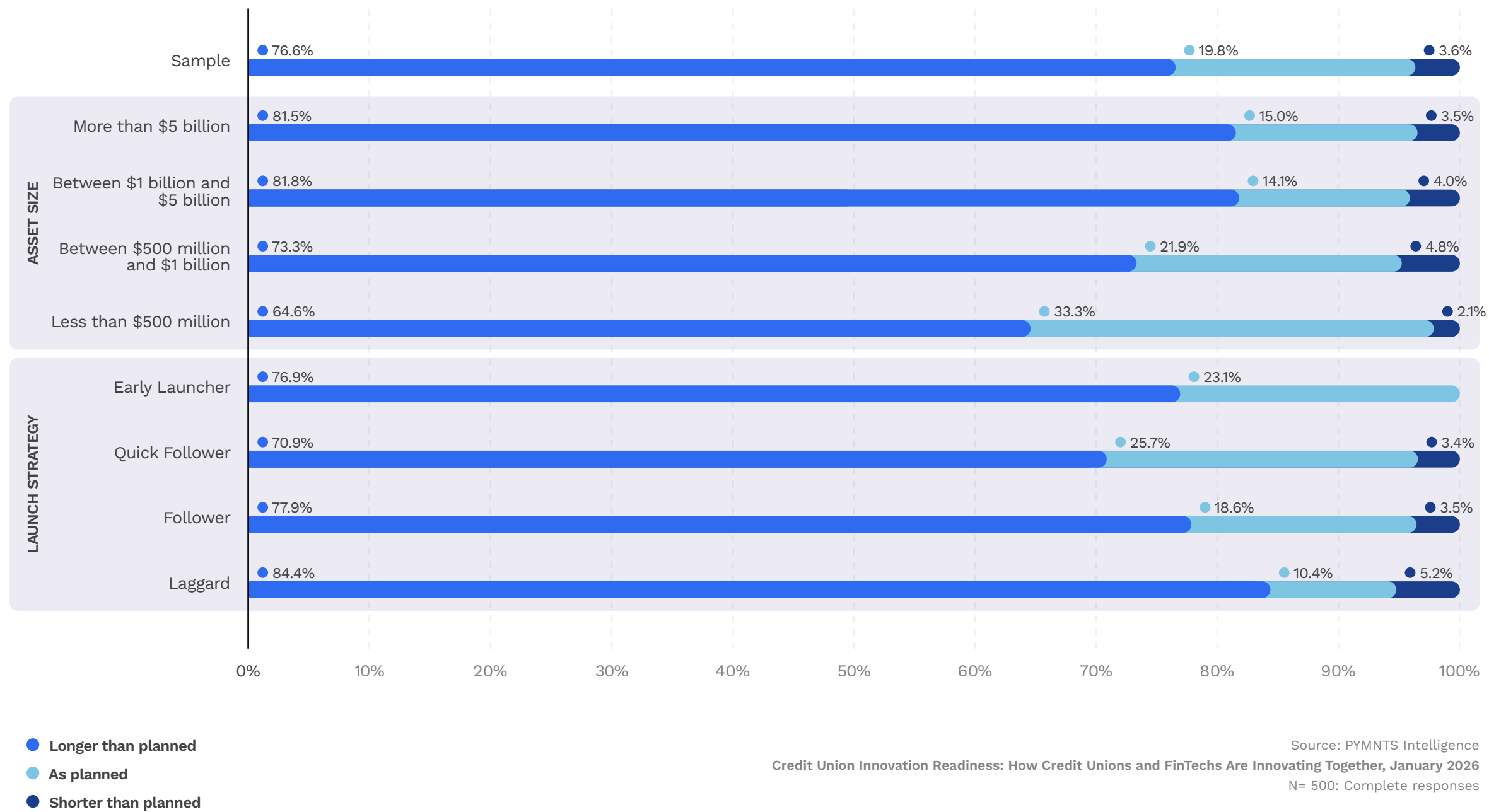
In hindsight, most credit unions feel their last innovation took longer than expected, revealing how much that judgment depends on what “expected” looked like in the first place.

Across the sample, 77% say their implementation timeline took longer than planned, while only 20% say it landed on schedule. That “overrun” perception is even stronger among smaller institutions: 82% of credit unions under \$500 million and between \$500 million to \$1 billion in assets say it ran longer than expected—consistent with limited bandwidth, heavier vendor dependency and fewer parallel workstreams to absorb surprises.

Launch strategy adds an important nuance. Early Launchers—who we just saw tend to set more aggressive initial timelines—still mostly report overruns, suggesting that faster planned timelines may be inherently harder to hit, making even modest slippage feel like a miss.

Perceived success on timelines is partly operational—but it’s also psychological and strategic. Aggressive planners feel delays more sharply.

FIGURE 8:
Actual implementation timeline in latest collaboration



Source: PYMNTS Intelligence
 Credit Union Innovation Readiness: How Credit Unions and FinTechs Are Innovating Together, January 2026
 N= 500: Complete responses

What credit unions see as execution reality, FinTechs experience as significant delay. A quarter of the largest FinTechs see the timeline in latest innovation with a credit union as significantly longer than planned.

22%

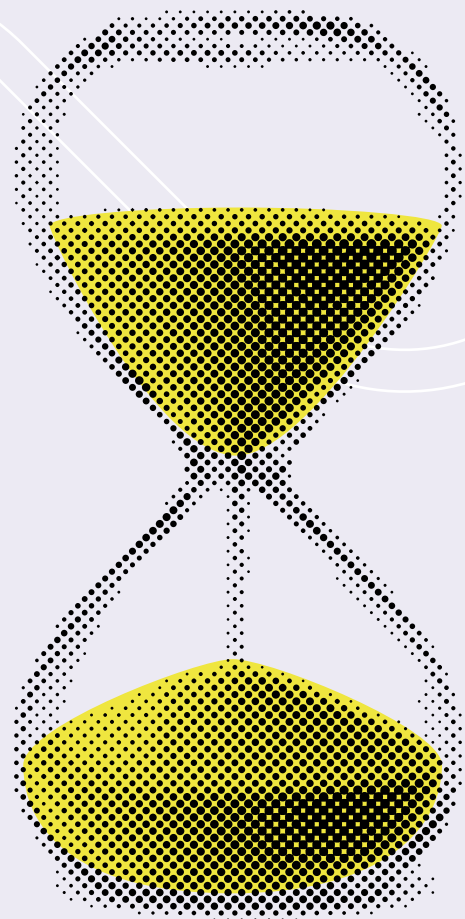
of Fintechs say their **innovation projects** for credit unions **go according to timeline.**

FinTechs are more likely to judge timelines as significantly delayed and to characterize overruns as meaningful, not marginal. Only 22% say the project met the planned timeline, while the vast majority say it ran long. Notably, no FinTechs report implementation finishing faster than planned, which suggests a consistently one-directional experience: Timelines either hit plan or slip, but they don't "make up time" on the back end.

What's especially telling is the intensity of the overrun. Credit unions often describe timelines as "longer than planned," but this chart shows that FinTechs are more likely to call out significant slippage—particularly among larger-revenue providers, where 25% report timelines going significantly longer than planned (vs. 4% in the \$25 million to \$500 million asset size group).

Why the perception gap matters:

FinTechs operate on product and delivery cadence, so delays translate into resource drag, pipeline disruption and opportunity cost. Credit unions, meanwhile, may benchmark success against governance constraints and risk tolerance—making “longer than planned” feel normal.

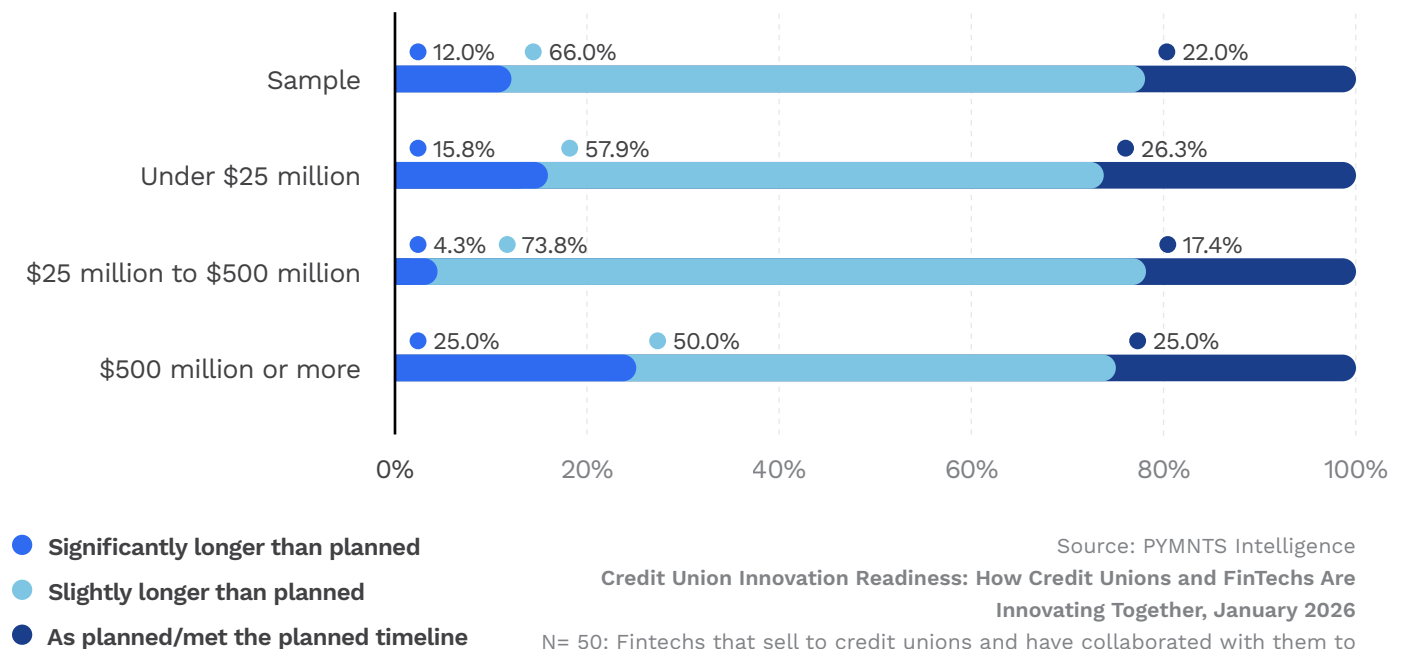


“

In just eight months, the share of credit unions saying **that partners help them innovate much faster and at much bigger scale** than they could have on their own has doubled.

”

FIGURE 9:
FinTech: Actual implementation timeline in latest collaboration



- Significantly longer than planned
- Slightly longer than planned
- As planned/met the planned timeline

Source: PYMNTS Intelligence
Credit Union Innovation Readiness: How Credit Unions and FinTechs Are Innovating Together, January 2026
N= 50: Fintechs that sell to credit unions and have collaborated with them to implement their last innovation

04

ONE PARTNERSHIP, TWO
ROI EXPECTATIONS.



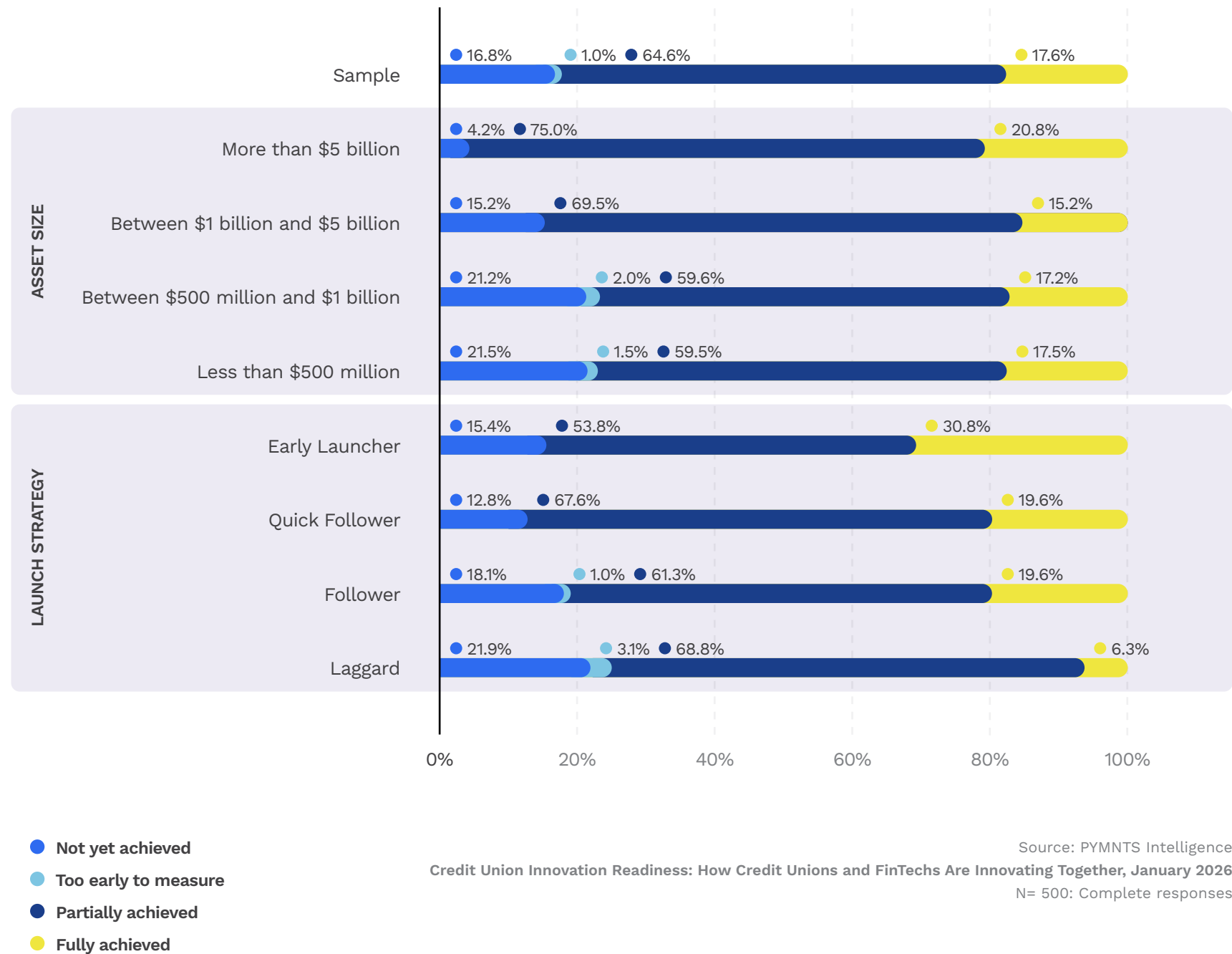
Early-Launching credit unions are twice as likely as FinTechs to say that ROI from their latest collaboration has already materialized.

Credit unions aren't just experiencing collaboration differently. They're seeing materially different payoff profiles depending on whether they launch early or lag.

Early Launchers are far more likely to say their most recent FinTech-enabled innovation has already delivered. Some 31% report ROI as fully achieved, and only 15% say it has not yet been achieved. That balance suggests that Early Launchers are not only moving faster, but also translating speed into measurable returns—either because they pick initiatives with clearer monetization paths, execute with tighter program management or have stronger internal readiness.

Laggards show the opposite pattern. Only 6% say ROI is fully achieved, while 22% report it has not yet been reached. This aligns with the earlier timeline findings: When implementation is planned (and perceived) to take years, ROI is pushed further out, leaving more projects stuck in a “still waiting” state. Longer timelines also raise the risk that requirements shift midstream, costs accumulate and the original business case gets diluted before the solution is fully embedded in member behavior.

FIGURE 10:
Credit unions: ROI outcomes of latest collaboration



Source: PYMNTS Intelligence
Credit Union Innovation Readiness: How Credit Unions and FinTechs Are Innovating Together, January 2026
N= 500: Complete responses

Credit unions are prioritizing faster delivery, higher service quality and better member experiences over headcount growth or internal overhead.

44%

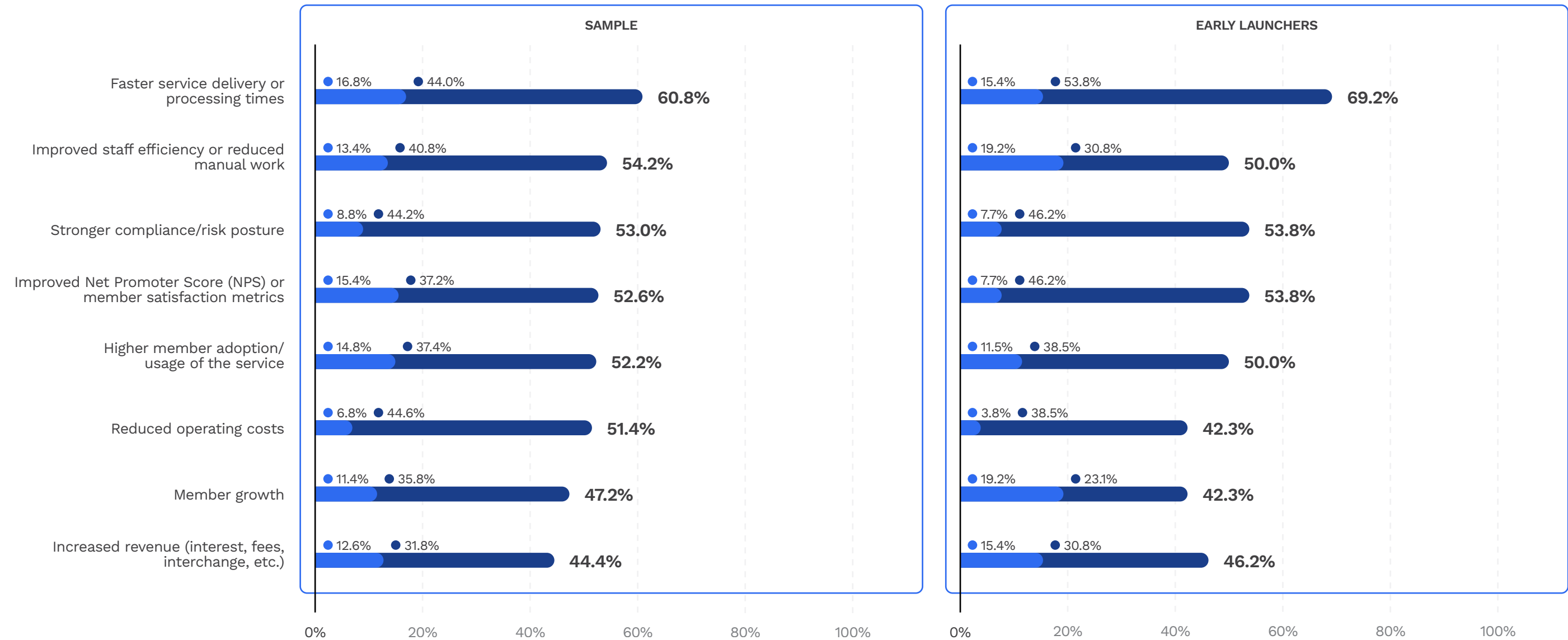
of credit unions expect **increased revenue from their FinTech collaborations.**

ROI from the latest collaboration with a FinTech is less about top-line expansion and more about doing things better, faster and more safely.

For the average credit union, the most commonly expected outcomes from the latest collaboration are faster service delivery or processing times (61%), followed by improved staff efficiency/reduced manual work (54%), stronger compliance and risk (53%) and improvements in net promoter score or member satisfaction (53%). Revenue-linked outcomes rank lower: Increased revenue (44%) and member growth (47%) trail efficiency, risk and experience metrics.

Among Early Launchers, expectations skew even more strongly toward speed and experience. Nearly seven in 10 (69%) expect faster service delivery—the highest figure on the chart and meaningfully above the sample average. Early Launchers are also more likely to expect gains in member satisfaction (54%) and compliance/risk (54%), signaling that being first to market is as much about trust and experience as it is about novelty.

FIGURE 11:
Measurable impacts considered in latest collaboration (expected ROI)



- Most significant impacts of the last innovation
- Impacts of the last innovation

Source: PYMNTS Intelligence
 Credit Union Innovation Readiness: How Credit Unions and FinTechs Are Innovating Together, January 2026
 N= 500: Complete responses

Fewer than 2 in 10 FinTechs see ROI fully achieved from their latest collaboration with a credit union.

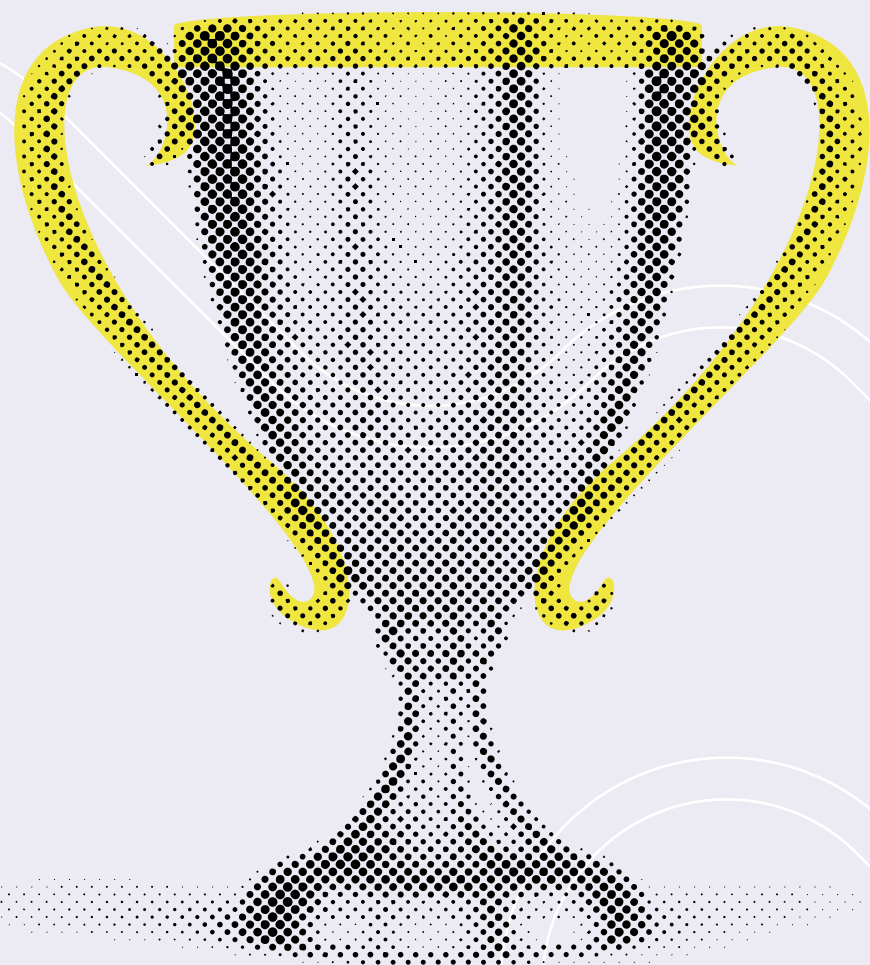
16%

of credit unions say their ROI **objectives of FinTech collaborations have been achieved.**

This FinTech-side view reinforces the perception gap seen earlier between the two sides of the collaboration. While credit unions increasingly frame ROI in terms of institutional outcomes and long-term impact, FinTechs evaluate ROI through a narrower, more execution-driven lens, leading to a more conservative assessment of achievement.

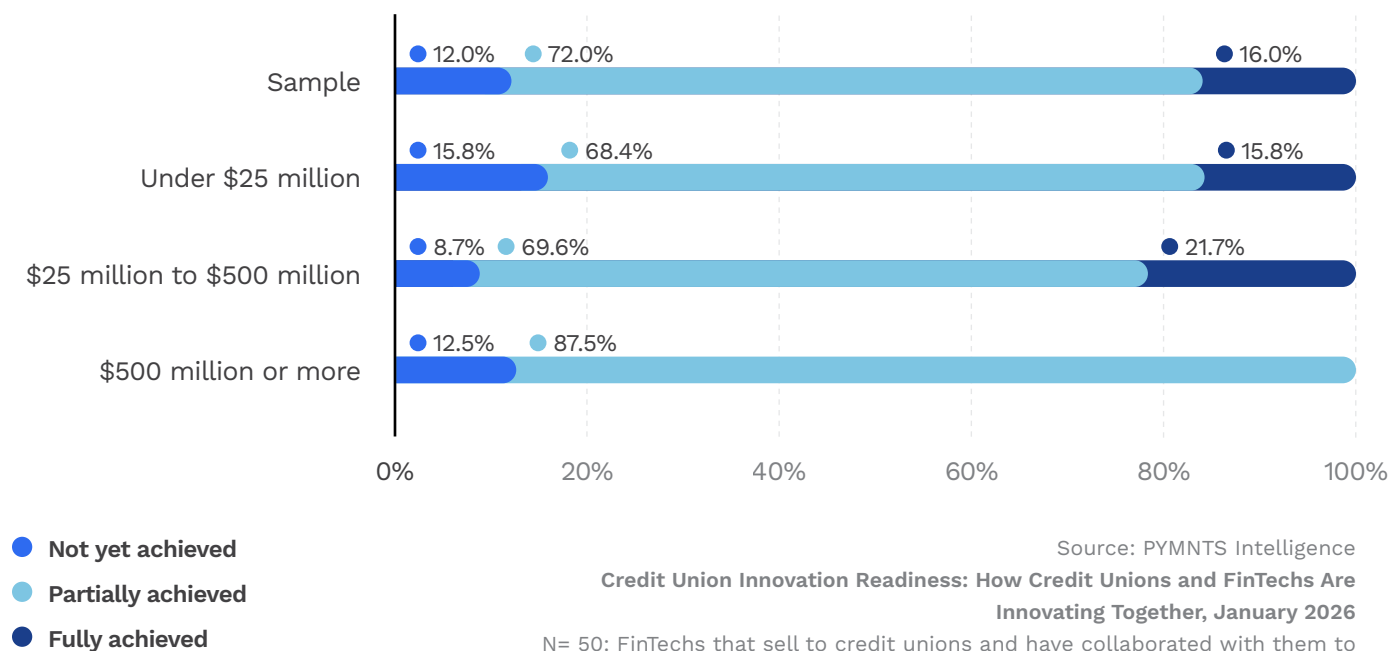
Across the FinTech sample, only 16% say ROI objectives have been fully achieved, while the majority (72%) say results have been only partially achieved. Another 12% say ROI has not yet been achieved at all. This contrasts with the credit union side, where Early Launchers in particular are far more likely to report ROI as fully achieved and less likely to say it has not yet materialized.

The difference may reflect how each side defines “return.” For credit unions, ROI may include softer gains—member experience improvements, risk reduction and strategic readiness, all of which can be judged positively even if financial returns are still accruing. FinTechs, by contrast, may tend to assess ROI against delivery timelines, resource utilization, revenue realization and scalability, making partial progress feel incomplete rather than successful.



72%
of credit unions say their ROI objectives of collaborations have been partially achieved.

FIGURE 12:
FinTech: ROI outcomes of latest collaboration with a credit union, by asset size



Source: PYMNTS Intelligence
Credit Union Innovation Readiness: How Credit Unions and FinTechs Are Innovating Together, January 2026
N= 50: FinTechs that sell to credit unions and have collaborated with them to implement their last innovation

05

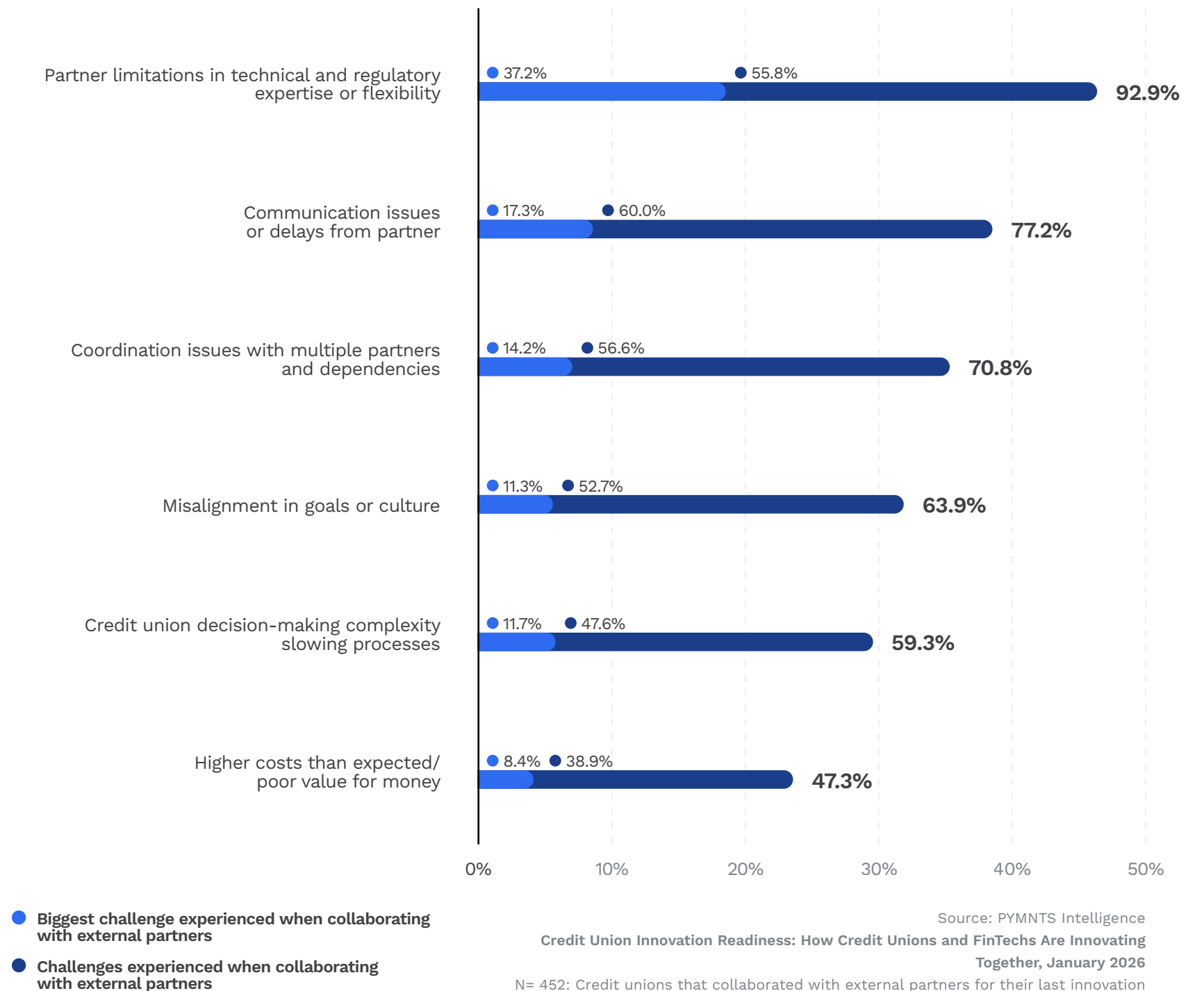
A CREDIT UNION-FINTECH CULTURE CLASH.

Half of credit unions say partner limitations to catering solutions to their needs is a key collaboration hurdle. Yet over half also point inward, citing their own internal processes as part of the slowdown.

Credit unions’ challenges with external-partner collaboration cluster around a consistent, practical theme: fit, clarity and follow-through. The most pervasive issue is partner limitations in technical or regulatory expertise or flexibility, cited by a 93% of credit unions—and 37% identify that as the single biggest challenge. This highlights a fundamental tension: While partners bring speed and capability, many credit unions still struggle to find solutions that fully align with their regulatory context and operational realities.

Cultural and organizational alignment also matters. Nearly 64% report misalignment in goals or culture, reinforcing earlier findings of an expectations gap between credit unions and FinTechs around pace, priorities and definitions of success. At the same time, credit union decision-making complexity that slows processes is cited by 59%, indicating that these financial institutions recognize internal governance and approval structures as part of the friction.

FIGURE 13:
Credit unions: Challenges of latest collaboration



FinTechs experience collaboration with credit unions as a cadence problem

(responsiveness + approvals) and a standardization problem (integration + inconsistent requirements)—both of which help explain their view of projects as running long and of ROI as only partially achieved.

88%

of FinTechs say that the **complexity of decision-making at credit unions slows processes.**

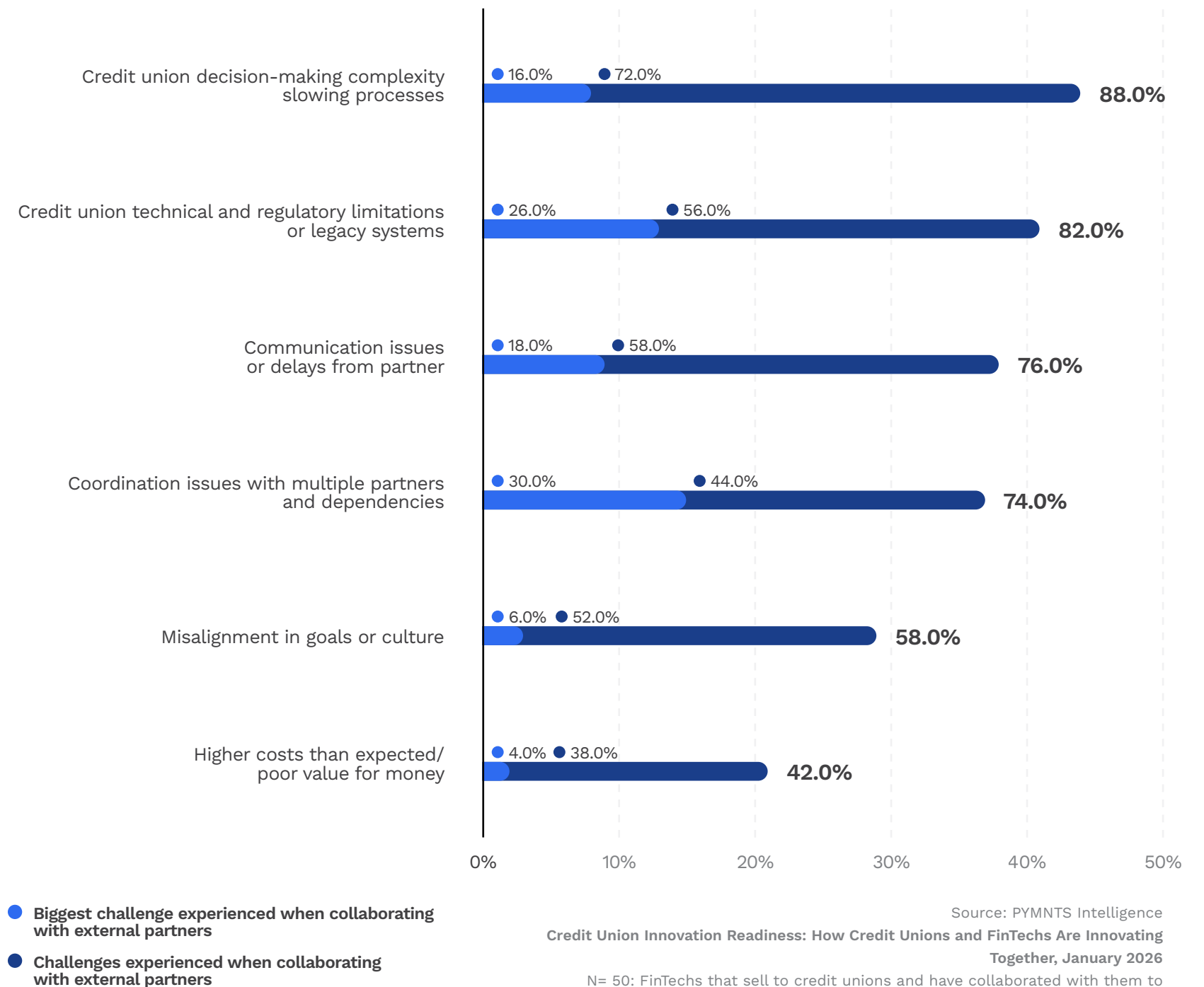
From the FinTech perspective, the biggest collaboration frictions are credit union-side responsiveness, governance drag and variability across institutions—issues that directly disrupt delivery cadence and resource planning.

The most pervasive challenge for them is credit union decision-making complexity that slows processes—cited by 88% of FinTechs, with 16% identifying it as the single biggest challenge.

What’s especially interesting is the attribution gap between FinTechs and credit unions. Alongside partner-related issues, many of the member-owned financial institutions cite internal process frictions or misalignment of goals and priorities. This contrasts with the FinTech narrative, which more often frames difficulties as being driven by the partner organization or their legacy systems.

Credit unions see collaboration challenges as shared—and often internal—while FinTechs tend to see them as external.

FIGURE 14:
FinTechs: Challenges of latest collaboration



Source: PYMNTS Intelligence
 Credit Union Innovation Readiness: How Credit Unions and FinTechs Are Innovating Together, January 2026
 N= 50: FinTechs that sell to credit unions and have collaborated with them to implement their last innovation

CONCLUSION

Credit union–FinTech collaboration is no longer experimental—it is foundational. Across the findings in this latest PYMNTS Intelligence study, credit unions clearly recognize the benefits partnerships deliver: faster innovation, better member experiences and enhanced competitiveness. That confidence has grown meaningfully over time, especially among Early Launchers and smaller institutions that rely on partners to move quickly and compete at scale.

At the same time, collaboration success is being measured through different lenses. Credit unions tend to assess progress through strategic advancement and operational improvement, even when timelines stretch. FinTechs, by contrast, experience the same projects through the realities of delivery cadence, governance friction and repeatability—leading them to see longer timelines, partial ROI and execution drag.

This perception gap does not signal failure. It points to an opportunity. The strongest partnerships will be those that align expectations upfront—on speed, governance, customization and what “ROI achieved” actually means. The path forward is where both sides design not just the solution, but the process, pace and definition of success together.

METHODOLOGY

Credit Union Innovation Readiness: How Credit Unions and FinTechs Are Innovating Together, a PYMNTS Intelligence and Velera collaboration, examines how credit unions and FinTechs collaborate to deliver innovation—highlighting where partnerships accelerate speed and returns, and where differences in expectations around timelines, execution and ROI create friction. The report is based on two surveys. One is of 500 credit union executives and was conducted from October 22, 2025, to November 21, 2025. The second, of 100 FinTechs, was conducted from October 21, 2025, to November 6, 2025.

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ABOUT

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