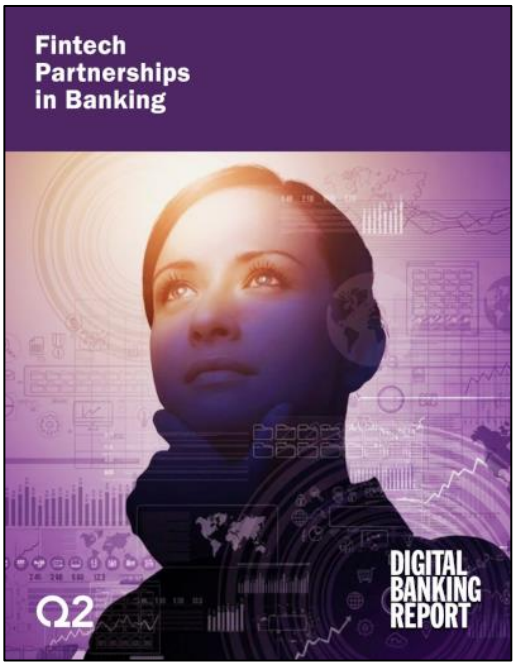
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**Abstract**
Fintech partnering has become the norm in banking, but commitment has not caught up with belief. In this Q2-sponsored Digital Banking Report study of 245 banks and credit unions, 71% rate fintech partners as extremely or very important to their transformation goals, yet only 7% say those partners are central to their digital roadmap. That gap is the central finding.

Adoption follows risk. 83% use a partner for fraud and risk management, while only 23% do for financial wellness, where 43% have no plans to start. One in five has no plans for a partner in account opening and onboarding, the area where digital-first competitors win the primary relationship.

Discovery and selection both lean defensive. Institutions find partners primarily through their core provider (68%) and peer referrals (65%), a recipe for parity rather than differentiation. Security and compliance top the evaluation criteria at 82%, while revenue potential matters to only 24%. Meanwhile, 78% see value in a curated, pre-integrated marketplace, yet only 23% use one today.

Speed is the sharpest contradiction. 53% rate their own ability to deploy new solutions as fair or poor, yet 56% say speed to deployment is extremely important when choosing a partner. Some 61% of deployments take six months or longer, and none take under a month.

The barriers that remain are largely internal: limited resources, executive buy-in, budget, and change management now outrank security and compliance concerns.

The outlook is encouraging, with 54% expecting to increase partner use and AI and automation adoption nearly doubling. But the conclusion is clear: a great fintech partner can help institutions move faster, yet it cannot decide where they are going or own the outcome.