

Challenges and priorities for the banking sector in Spain

Scaling up in Europe and responding to global fragmentation are key items on the banking industry's strategic agenda.



June 16, 2025

A survey of 81 banking professionals who attended the [20th IESE Banking event](#), organized by [IESE Industry Meetings](#) in collaboration with the [IESE Center for International Finance \(CIF\)](#) and under the academic direction of [German Lopez Espinosa](#), identifies the main strategic

challenges facing the sector in Spain in a context marked by geoeconomic reconfiguration, the green transition and digitalization.

Scaling up and improving competitiveness at the European level was cited by 38% of respondents as their top priority, aiming to foster “banking champions” that strengthen the continent’s position. This was followed by adapting to the regulatory environment and contributing to its simplification (32%). Meanwhile, 15% highlighted the development of activity at the regional level. A slightly smaller 14% of professionals considered anticipating changes in the geoeconomic environment to be crucial. Lastly, only 1% mentioned aligning with the financing needs of European common security.

Priorities of the Spanish banking sector

Scaling up and competitiveness at the European level

38%

Adaptation and simplification of the regulatory environment

32%

Development of presence and activity at the regional level

15%

Anticipation of changes in the geoeconomic environment

14%

Alignment with the financing needs of common security

1%

Source: 20 IESE Banking Industry Meeting

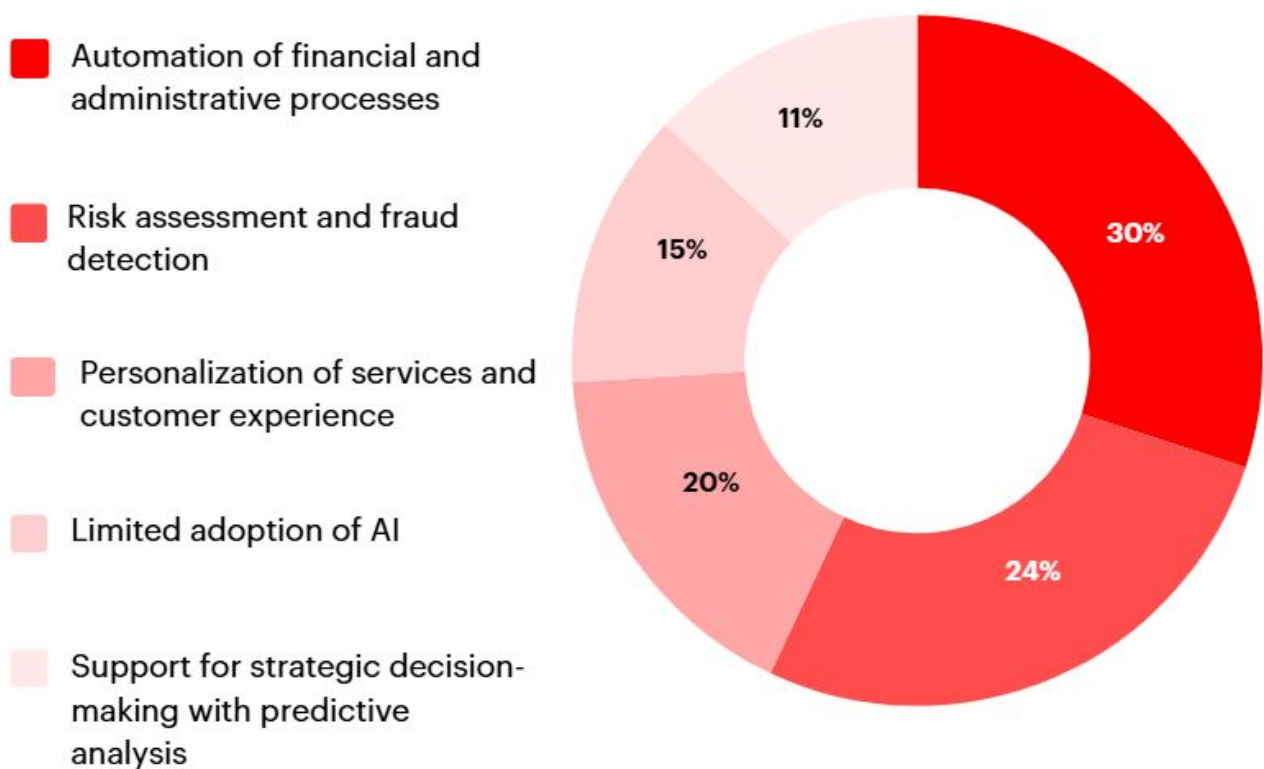
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“These priorities reflect the strategic role that banking can play in Europe’s recovery, in advancing toward greater integration, and in initiatives such as euro-denominated bond

issuance to attract international capital and strengthen the common currency,” says Lopez Espinosa.

The survey also reveals the growing role of artificial intelligence (AI) in transforming banking. Thirty percent of respondents use AI to automate financial and administrative processes, 24% apply it for risk assessment and fraud detection, and 20% use it to personalize services and customer experience. Eleven percent cite its use in supporting strategic decision-making through predictive analytics. Still, 15% acknowledge that AI adoption in their organization remains limited.

Main uses of **AI** in the banking sector



Source: 20 IESE Banking Industry Meeting

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The multiple applications of AI point toward a more efficient, secure and customer-centric banking model. Furthermore, the advancement of the digital euro project “reinforces the

need to reduce fragmentation in payment systems, an area where technology will be key to achieving greater strategic autonomy,” concludes Lopez Espinosa.

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