

Payments Modernisation: Gap Between Confidence and Readiness Among Industry Leaders Widens, ACI Worldwide Study Finds

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69% of payments executives see their organisations as leaders, yet fewer than half prioritise innovation as legacy systems and internal resistance slow progress

OMAHA, Neb.--(BUSINESS WIRE)--Dec. 2, 2025-- Payments leaders remain confident about the pace of industry innovation, but many risk falling behind as expectations accelerate. New global research from [ACI Worldwide](#) (NASDAQ: ACIW) and [Globant](#) reveals a widening gap between confidence and readiness that could define industry leadership in 2026 and beyond.

The report [Payments in Transition: Leadership in an era of transformation](#), based on a survey of 500 industry leaders across North America, Europe, Latin America, Middle East & Africa, and Asia Pacific, shows that while 69% of executives consider their organisations to be payments leaders, fewer than half (44%) say payments innovation is a C-suite priority.

This disconnect is driven by barriers that will become increasingly costly in the year ahead. More than half (55%) of executives admit they are not fully using the technology already available, and 44% cite legacy platforms as the biggest obstacle to innovation. Internal resistance compounds the challenge, with 53% pointing to cultural hurdles as a key factor slowing transformation.

The result is a modernisation gap, where ambition outpaces execution and organisations risk falling behind as technological and regulatory demands accelerate. By 2026, secure, instant, and seamless transactions will be the baseline, as rising customer and consumer expectations add even more pressure. In fact, 79% of respondents cite customer demand as the top catalyst for change, with payments expected to be instant, secure, and reliable.

Key findings at a glance:

- **Modernisation roadmaps lag behind:** Only 36% of payments executives say their organisation has a clear long-term roadmap for payments and investment modernisation, leaving many without a strategic vision for transformation.
- **Legacy infrastructure slows progress:** Just 25% of organisations are actively phasing out ageing payments platforms, despite widespread recognition that outdated systems limit agility and delay new product rollouts.
- **Fraud and cybersecurity concerns dominate:** 77% of executives cite fraud and cybersecurity risks as the top barriers to innovation.
- **Regulatory complexity adds pressure:** 63% point to regulatory requirements as slowing progress, creating additional hurdles for organisations seeking to modernise quickly.
- **Talent and cost challenges persist:** 14% cite cost pressures as a barrier, while another 14% highlight talent shortages. Only 25% believe their organisation attracts, develops, and retains top payments and technology talent.
- **AI-driven automation will redefine performance:** By 2026, AI will move beyond fraud detection to power dynamic routing, real-time anomaly detection, and self-improving models. Agentic commerce and AI-driven payment orchestration will dominate, requiring businesses to embed intelligence into every transaction to remain competitive.

The research highlights an urgent need for payments leaders to align ambition with action, modernising infrastructure, embedding intelligence and preparing for regulatory changes in 2026, such as ISO 20022 migration and open banking compliance. Platforms that offer scalable, real-time solutions will help organisations modernise legacy systems, improve agility, and accelerate innovation, without compromising on security or compliance.

"It's time for payments leaders to turn confidence into action," said Philip Bruno, chief strategy and growth officer, ACI Worldwide. "Modernisation is no longer a long-term goal. It's an immediate need. Those who retire legacy systems and embed intelligence and agility into their platforms now will set the standard for 2026 and beyond."

You can access the full report here: [Payments in transition: Leadership in an era of transformation](#).

Methodology

The analysis drew on survey data from 500 executives across financial institutions, merchants, and service providers using three primary approaches:

- Borda count ranking to weight responses on barriers, drivers, and priorities.
- Agree - disagree scales (1–7) for attitudes, with Top 2 Box ratings used for clarity in charts.
- Principal component regression (PCR) to link organisational attributes - such as modernisation roadmaps and real-time payment investments to leadership outcomes, identifying eight key predictors grouped into three pillars.

About ACI Worldwide

[ACI Worldwide](#), an original innovator in global payments technology, delivers transformative software solutions that power intelligent payments orchestration in real time so [banks](#), [billers](#), and [retailers](#) can drive growth, while continuously modernizing their payment infrastructures, simply and [securely](#). With 50 years of trusted payments expertise, we combine our global footprint with a local presence to offer enhanced payment experiences to stay ahead of constantly changing payment challenges and opportunities.

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