

American Banker's Most Innovative People in Finance 2026

Call for Nominations

The Most Innovative People in Finance is American Banker's newest annual ranking of 50 executives in financial services whose vision, execution and measurable results are redefining what's possible in financial services. From modernizing customer experiences to driving operational excellence, these leaders exemplify innovation in action — turning emerging technologies into meaningful business outcomes.

Who Should Apply

The ranking is open to senior executives whose work is directly influencing digital transformation within a regulated bank or financial services company. Ideal candidates include CEOs, Presidents, CFOs, COOs, CTOs, CIOs, CISOs, CDOs, CAIOs, Managing Directors, business unit leaders and other members of the executive leadership team responsible for technology and product innovation.

Honorees will be announced in May and recognized in person at Digital Banking, our live event in Orlando, FL, June 15-17, 2026.

Eligibility

Nominees must be employed by a private-sector financial services firm, or by a business unit or division engaged in nonbank financial activities such as securities exchanges, asset management, card networks, hedge funds, investment banking, or private equity. Organizations that own or operate regulated banks may also qualify under this category.

Eligible candidates must work in — or represent firms headquartered in — the United States, Canada, or Western Europe.

Individuals whose primary employment is with trade associations, regulatory agencies, technology vendors, or professional services firms (including law, accounting, or consulting organizations) are not eligible for consideration.

Methodology

Selections are made by American Banker's editorial team, drawing on nominations, proprietary research, and quantitative analysis. Candidates are evaluated across several dimensions of innovation leadership, including:

- Leadership & Delivery: influence, roadmap execution, and ability to translate strategy into measurable outcomes
- Investment Stewardship: resource allocation, innovation budgets, and ROI delivery
- Ecosystems & Partnerships: collaborations driving acceleration or market differentiation
- Impact of Digital Transformation Initiatives: contribution to revenue growth, operational efficiency, and customer acquisition or retention
- Career Impact & Innovation Legacy: industry impact, patents and awards/recognition

Final selections emphasize tangible business results, span of leadership, and the individual's broader impact on the digital evolution of financial services.

Submit Nomination

Nominations are now open and may be submitted by colleagues, partners, or the candidates themselves. Honorees will be announced in conjunction with American Banker's Digital Banking conference, taking place June 16-17, 2026, in Orlando, FL.

All information provided will be kept strictly confidential. Questions can be sent to awards@arizent.com.

Application deadline: Friday, December 5, 2025, at 5:00 PM EST

Background

Nominee

Name

Job Title

Company

Email

Direct Phone

About the Nominee: Briefly describe the nominee's role and contribution in driving technological innovation in their organization over the past year and three-year time horizon. (3600 max characters)

Assistant/Contact Information (optional)

Name

Email

Phone

Nominator Information (if different from above)

Name

Job Title

Company

Email

Phone

Qualifications

How long have you been employed at your current company?

(Must be at the company for at least 1 year.)

What year was your company founded?

(Must be in business for at least 3 years.)

Which of the following best describes your organization? (select one)

- Bank
- Online-only unit of a traditional bank
- Neobank without a banking charter (e.g., challenger bank)
- Credit union
- Payments processor, facilitator, network
- Tech vendor/fintech
- Other

Based on your current-year innovation budget, please indicate on a scale of 1 to 10, the priority level for each area of innovation. 1=lowest priority. 10=highest priority.

- Digital + Mobile-First Banking
- Open Banking + Open Finance
- Regulation + Compliance + Risk Management
- Artificial Intelligence
- Embedded Finance
- Payments
- Banking-as-a-Service
- Cybersecurity + Fraud
- On-Chain Finance (Crypto + Blockchain)
- Customer Experience
- Other

Nomination Details

While it's not required to answer every question, providing more complete information will give our editorial team a greater ability to evaluate your impact and accurately assess your ranking on the list. All information you provide is strictly confidential.

Leadership & Delivery

How have you identified and driven transformative technology initiatives in your role? Please share any specific examples. (4800 max characters)

How many new digital transformation initiatives, including major projects or pilots, have you launched in the past 12 months? (Please enter a number from 1 to 99.)

Including both direct and indirect reports, approximately how many employees are in your span of responsibility? (Please enter a number from 1 to 99.)

Thinking broadly, of the staff under your responsibility, how would you estimate their time is divided between maintaining business-as-usual operations versus contributing to new initiatives (such as digital transformation)? (Please write in percentages below, total must equal 100%)

- Maintaining business-as-usual operations
- Contributing to new initiatives (such as digital transformation)

Who is directly impacted by the digital transformation initiatives you lead at your organization? (Select all that apply.)

- My immediate team
- Other teams/departments in my function
- Multiple functions/business units
- The enterprise as a whole
- External partners/customers/ecosystem

Investment Stewardship

Of the technology budget you are responsible for, approximately what percentage is dedicated to new initiatives such as digital transformation versus maintaining business-as-usual operations? (Please write in percentages below, total must equal 100%)

- Business-as-usual operations
- New initiatives (such as digital transformation)

Approximately how much funding (in USD) is allocated annually to the digital transformation initiatives you lead? Please include all relevant expenditures (capital, operational, people, partners and other resources beyond business-as-usual operations)

Compared with the previous 12 months, how has the funding for the digital transformation initiatives you lead changed?

- Increased by 25% or more
- Increased by 10%-24%
- Increased by 1%-9%
- Remained the same
- Decreased by 1%-9%
- Decreased by 10%-24%
- Decreased by 25% or more

Ecosystem & Partnerships

Please list and briefly describe the acquisitions or partnerships that you have initiated that have contributed to the success of the digital transformation efforts you lead? (4800 max characters)

Impact of Digital Transformation Initiatives

Please describe the impact on your organization of one or two of the most significant technology innovations you have led? (4800 max characters)

Approximately how much cost savings (in USD) have the digital transformation initiatives you lead generated over the past 12 months? Include savings from efficiency improvements, process automation, or other operational gains.

Approximately how much additional revenue (in USD) have the digital transformation initiatives you lead generated over the past 12 months? Include revenue from new products, services, or improved customer outcomes.

Career Impact & Innovation Legacy

Describe how specific digital transformation efforts you've led over the course of your career have impacted the industry or society writ large? (4800 max characters)

How many patents list you as a named inventor for innovation efforts you have directly led or significantly contributed to during your career at your current company or previous companies?

Over the course of your career, what awards or industry recognition have you or your team received related to transformative technology innovations?

Referral

If you know of any other executive leaders of digital transformation that should be considered for this ranking, please list them below.

Name, Job Title, Company (add as many as you like)