



Why Banking Networks Will Define Global Growth in the 2020s



Manoj Mistry
Managing Director
IBOS Association

September 6, 2025

In today's economy, no single bank can be everywhere. International clients expect seamless service across jurisdictions, yet even the largest institutions face gaps when it comes to coverage, compliance, or specialised expertise.

The solution is not going it alone; it is collaboration. Banking networks are becoming the engines of global growth, giving clients access to a truly borderless financial experience while allowing banks to stay competitive in an interconnected world.

We see daily how cooperation between banks creates value that no institution could deliver on its own. Here is why networks will shape the future of global banking in the 2020s.

Expanding Reach Without Adding Complexity

Clients want global coverage, but they also want simplicity. Networks enable banks to extend their reach into new markets without forcing clients to manage multiple providers or repeat onboarding processes.

Through IBOS, member banks can deliver local services in over 50 countries, while giving clients a single, trusted relationship. The result is an expanded reach without additional layers of complexity.

Collective Market Intelligence

International growth requires insight, not just infrastructure. Clients rely on banks for guidance on regulations, market entry, and risk management. When banks operate within a network, they can pool local expertise and deliver far richer advice than they could in isolation.

IBOS member banks share knowledge across jurisdictions, meaning clients benefit from real-time intelligence and a consistent advisory experience, wherever they do business.

Shared Innovation and Infrastructure

The pace of technological change is accelerating, but innovation can be expensive and resource-heavy. Networks allow banks to share knowledge on digital solutions, from APIs to treasury platforms, ensuring clients receive the benefits of cutting-edge tools without delays.

Instead of each institution reinventing the wheel, networks accelerate adoption and create interoperable systems that work across borders.

Compliance Strength Through Collaboration

Regulation is a major challenge for clients operating globally. Networks give banks the ability to share compliance frameworks, anticipate local changes, and support clients in navigating complex requirements.

For clients, this means fewer surprises, less risk, and greater confidence when entering new markets.

Final Thought

The next phase of global banking will not be defined by size or scale; it will be defined by networks. By working together, banks can expand their reach, pool intelligence, and deliver seamless experiences for clients that go far beyond traditional models.

At IBOS Association, we believe the future belongs to those who collaborate. Our network is proof that when banks unite, global clients thrive.

About the Author



Manoj Mistry
Managing Director
IBOS Association

Manoj Mistry is the Managing Director of IBOS Association. With over 35 years of work experience in financial services across Europe, North America and APAC, he has developed strategic business models for Regional Financial Institution Coverage, Global Custody Product Development and Strategic Relationship Management.

Manoj has created holistic commercial strategies shaped by effective risk management, together with a deep understanding of income, cost control and governance imperatives – thereby enabling growth while overcoming potential regulatory roadblocks.

He builds and retains strong, collaborative business relationships; is a trusted partner to highly demanding global C-level leadership, and enjoys an extensive network with a broad spectrum of financial services industry professionals.

Leading from the front, Manoj has developed high-performing teams; putting colleagues and customers first to drive long-term strategic business goals while displaying integrity, creativity, and actively up-skilling and mentoring of junior colleagues.