

Press Coverage | January 31, 2025

Banking Sector Girds for M&A Uptick in 2025

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[James W. Stevens](#)

James Stevens, co-leader of Troutman Pepper Locke's Financial Services Industry Group, was quoted in the January 31, 2025 *Banking Dive* article, "[Banking Sector Girds for M&A Uptick in 2025](#)."

Artificial intelligence is like a "baseline" that banks will implement for back-end operations, customer-facing tools like chatbots and digital banking services, said James Stevens, a partner at Troutman Pepper Locke.

Technology is becoming increasingly important in determining whether a bank becomes an acquirer or acquisition target, Stevens said. Tech-advanced banks are better positioned to acquire less tech-savvy institutions, while banks with limited tech capacity – usually smaller institutions with limited budgets – will more likely merge into tech-providing partners, he said.

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