


The Business Playbook

A GUIDE TO NAVIGATING CHANGE AND SUSTAINING GROWTH IN 2025

A photograph of two women, one Black and one white, both with curly hair, smiling and looking at a laptop in a warehouse setting. The woman on the left is wearing a blue polo shirt, and the woman on the right is wearing a grey blazer over a light blue shirt. They are standing in front of a desk with a laptop and some papers. In the background, there are wooden pallets, cardboard boxes, and blue metal shelving units typical of a warehouse.

Member FDIC. Equal Opportunity Lender
©2025 Comerica Bank. All rights reserved

The views expressed are those of the author at the time of writing and are subject to change without notice. We do not assume any liability for losses that may result from the reliance by any person upon any such information or opinions. This material has been distributed for general educational/informational purposes only and should not be considered as investment advice or a recommendation for any particular security, strategy or investment product, or as personalized investment advice.

Comerica Bank and its affiliates do not provide tax or legal advice. Please consult with your tax and legal advisors regarding your specific situation.

In this ever-evolving economic climate, business leaders face an uncertain landscape packed with opportunities and challenges. Market dynamics rank as a top concern for leaders across the G20 as inflation continues to squeeze margins, economic forecasts remain unpredictable and the competition for top talent continues to intensify.

In response, businesses are gearing up for change. 40% of executives¹ are planning a major reorganization of their operating model this year, and 82% of CEOs¹ believe that businesses failing to adapt their models will struggle to survive in the next decade.

Yet, for those prepared for transformation, 2025 offers exciting avenues to leverage new technologies, tap into evolving markets and make bold strategic investments.

For ambitious leaders, the question is clear:

How can we overcome today's obstacles and seize tomorrow's potential?

This guide is designed to help answer that question. We'll explore strategies to tackle 2025's unique business challenges and drive long-term success. Here's what you can expect:

Navigating Economic Uncertainty—Learn how to prepare for unpredictable conditions by building contingency plans, managing risk and maintaining financial flexibility.

Managing Inflationary Pressures—Discover strategies to protect your margins, control costs and adapt pricing without sacrificing competitiveness.

Attracting and Retaining Top Talent—Explore approaches to build a strong workforce with competitive benefits, flexible policies and meaningful pathways for growth.

Harnessing Digital Transformation—Unlock the potential of e-commerce, automation and data analytics to streamline workflows and enhance the customer experience.

Together, these strategies will position your business to thrive in an ever-changing landscape. Let's take a closer look into the four key areas that will shape business success in 2025.

Key Area #1: Navigating Economic Uncertainty

Economic uncertainty remains a defining characteristic of the business landscape in 2025, driven by inflation, global tensions and fluctuating market conditions.

In this environment, businesses that rely on "business as usual" risk being caught off guard. Whether it's a sudden spike in interest rates, the introduction of new unforeseen tariffs or unexpected disruptions to key suppliers, uncertainty creates ripple effects that test even the most resilient organizations.

Leaders must proactively address these risks to safeguard operations and position their businesses for sustainable growth. Here are four key steps in doing so:

1. Build a contingency plan

A robust contingency plan is key to navigating uncertainty and safeguarding your business. It acts as a blueprint for managing disruptions, helping you respond swiftly and strategically to emerging challenges.

Start by identifying **key risks** that could impact your operations, such as inflation, supply chain delays or market volatility. By thoroughly assessing where your business is most vulnerable, you can establish strategies to mitigate impacts.

Next, use **scenario planning** to prepare for best-, worst- and most-likely-case outcomes. For each scenario, outline specific actions your team will take to address challenges, from reallocating resources to adjusting budgets or rethinking supply chain strategies.

¹<https://www.pwc.com/us/en/executive-leadership-hub/ceo.html>, 2025

Not all products/services available in all markets.

The views expressed are those of the author at the time of writing and are subject to change without notice. We do not assume any liability for losses that may result from the reliance by any person upon any such information or opinions. This material has been distributed for general educational/informational purposes only and should not be considered as investment advice or a recommendation for any particular security, strategy or investment product, or as personalized investment advice.

Member FDIC. Equal Opportunity Lender. ©2025 Comerica Bank. All rights reserved

The Business Playbook

A GUIDE TO NAVIGATING CHANGE AND SUSTAINING GROWTH IN 2025



Another important consideration is maintaining a **financial safety net**. Emergency cash reserves provide the liquidity you need to manage short-term disruptions, whether that's covering unexpected expenses or bridging gaps in cash flow.

Finally, treat your contingency plan as a living, **breathing document**. Review and update it regularly to reflect changes in the market or within your business. By staying proactive and adaptable, your organization will be better equipped to face challenges head-on while remaining focused on long-term growth.

2. Manage liquidity

Strong liquidity equips businesses to remain agile and resilient, especially in times of uncertainty. It equips the business with the financial flexibility needed to cover operational costs, capitalize on opportunities and navigate unexpected challenges with confidence.

Optimizing your **accounts receivable** and **payable cycles** is a critical step. Accelerate payment collections from customers and strategically manage supplier payments to free up cash and create a smoother flow of funds.

Also, consider implementing **tools or processes** that simplify invoicing and provide clear visibility into payment timelines. For example, automated billing software can reduce manual errors, accelerate customer payments and provide real-time tracking for outstanding invoices.

Forecasting **future cash flow needs** is another key component of liquidity management. Reliable forecasting tools enable you to anticipate seasonal fluctuations, plan for growth and mitigate potential cash shortfalls. With accurate projections, you can make data-informed decisions that keep your operations running smoothly.

For businesses seeking additional flexibility, [short-term financing solutions](#) — such as lines of credit, working capital loans or asset-based lending — offer powerful tools to bridge cash flow gaps. Secure these resources in advance to respond quickly to sudden expenses or investment opportunities.

Lupe Ramirez, Commercialization Manager for Liquidity and Treasury Services at Comerica Bank, explains Comerica's approach to liquidity: "Our world is always changing, our client's lines of business are changing, our clients, themselves, are changing."

He continues. "What drives us every day is asking ourselves: How can we meet our changing client's needs? How can we help our clients understand their cash? What's strategic cash? What's operational cash? What's reserve cash? How can their cash work for them? And giving them tools to unlock the hidden potential of their money."

3. Strategically manage risk

In an unpredictable business environment, proactive strategies safeguard your operations, control costs and reduce exposure to vulnerabilities. With a comprehensive risk management plan, your business can adapt to challenges and pursue growth without compromising stability.

Interest rate hedging provides a powerful way to stabilize borrowing costs, giving you certainty in financial planning regardless of market fluctuations. Similarly, **comprehensive insurance solutions** protect your assets and operations, shielding your business from potential disruptions like property damage or liability claims.

Not all products/services available in all markets.

The views expressed are those of the author at the time of writing and are subject to change without notice. We do not assume any liability for losses that may result from the reliance by any person upon any such information or opinions. This material has been distributed for general educational/informational purposes only and should not be considered as investment advice or a recommendation for any particular security, strategy or investment product, or as personalized investment advice.

Member FDIC. Equal Opportunity Lender. ©2025 Comerica Bank. All rights reserved

The Business Playbook

A GUIDE TO NAVIGATING CHANGE AND SUSTAINING GROWTH IN 2025



Adam Drapinski, Senior Vice President and Managing Director of [Interest Rate Hedging](#) at Comerica describes it this way. “Rate hedges allow clients to have a level of certainty around future cash flow and interest expenses. They eliminate the risk caused by market volatility, including inflation, and are fully customizable to match any portion of the amount, amortization, or term of a company’s debt.”

Fraud prevention should also be a top priority as threats like phishing schemes and payment fraud continue to evolve. Implement strong security protocols and stay vigilant to protect your business from monetary loss, reputational damage and disruptions to your operations.

Another key risk-mitigation strategy is to **diversify your suppliers**. If one supplier experiences delays, alternative options keep your operations running without significant interruption. By spreading out dependencies, your business becomes more adaptable and resilient.

Lastly, [treasury and cash management products](#) offer a broader range of protections and efficiencies for your financial operations. These tools help you detect and prevent fraud through features like positive pay and secure payment processing while also streamlining your cash flow, enhancing visibility and improving control over your financial transactions.

Scams are becoming increasingly sophisticated, and business owners need to stay vigilant. Fraudsters use various tactics to steal your hard-earned money, often with get-rich-quick schemes that seem too good to be true.

As a proactive business leader, it’s crucial to understand the types of scams targeting businesses and consumers. Educating yourself and your team on fraudulent tactics is the first step in protecting your financial interests. If you suspect you’ve been targeted, it’s important to act quickly

and take the necessary steps to safeguard your assets. To learn more about common scams and how to protect your business, visit [Comerica’s Fraud Center](#).

4. Stay agile in decision-making

In a world where change is the only constant, agility keeps your business one step ahead. It empowers your organization to respond decisively to challenges, capitalize on emerging opportunities and maintain focus on long-term goals.

Equip your teams with a **framework** that emphasizes flexibility and data-driven decision-making. With clear processes and real-time insights, your organization can swiftly evaluate situations and adapt strategies with confidence. Whether you’re reallocating budgets, adjusting supply chains or shifting resources, this proactive approach ensures you can pivot when conditions change.

Further, set a consistent cadence to review your top business priorities. This will keep your teams aligned with current realities and market trends. Remember: Agility is not just about reacting — it’s about anticipating change and positioning your business to thrive no matter the circumstances.

Key Area #2: Managing Inflationary Pressures

This year, inflation continues to tighten profit margins and increase operational costs, making it a persistent challenge for businesses. Rising wages, raw material costs and supply chain disruptions are driving up expenses across industries, putting pressure on pricing strategies and profitability.

If businesses fail to address inflation, they will face shrinking margins, strained customer relationships and increased financial vulnerability. Without strategic adjustments, even strong businesses may find themselves unable to compete or invest in growth opportunities.

Not all products/services available in all markets.

The views expressed are those of the author at the time of writing and are subject to change without notice. We do not assume any liability for losses that may result from the reliance by any person upon any such information or opinions. This material has been distributed for general educational/informational purposes only and should not be considered as investment advice or a recommendation for any particular security, strategy or investment product, or as personalized investment advice.

Member FDIC. Equal Opportunity Lender. ©2025 Comerica Bank. All rights reserved

The Business Playbook

A GUIDE TO NAVIGATING CHANGE AND SUSTAINING GROWTH IN 2025



It's essential to balance immediate cost control with long-term strategic planning to stay one step ahead of inflation. Here are three important strategies:

1. Evaluate and adjust pricing strategies

In an inflationary environment, pricing adjustments are often necessary, but how you execute them can make or break customer trust. Raise prices without a clear strategy, and you risk alienating customers and damaging your brand. By taking a thoughtful and data-driven approach, your business can protect margins while maintaining customer loyalty.

Start by focusing on the value your product or service provides. As you make pricing changes, clearly communicate them to your customers, explaining how your offerings continue to meet their needs and deliver quality. Transparency is key — when customers understand the reasons behind the changes, they are more likely to remain loyal.

Further, leverage data-driven pricing models to make informed adjustments. Analyze costs, market demand and competitor benchmarks to identify the right pricing levels to protect your margins without losing competitiveness. Dynamic pricing strategies, which allow you to adjust prices in real time based on market conditions, can also provide greater flexibility in responding to inflation.

Also, consider creative pricing structures, such as tiered pricing or bundling, to offer customers more options while maintaining profitability. For instance, bundling complementary products or services can increase perceived value and incentivize higher spending, while tiered pricing provides flexibility to cater to a range of customer budgets.

2. Optimize operational efficiency

In a challenging economic climate, executives are responsible for evaluating internal processes with precision and implementing targeted measures that drive measurable improvements. When performed at a high level, operational efficiency mitigates rising expenses and locks in long-term sustainability.

Begin with a comprehensive operational audit to identify inefficiencies across your organization. Look for excessive waste in materials or processes, unnecessary overhead expenses and outdated workflows that hinder productivity. For example, by analyzing your production or service delivery cycles, you may uncover opportunities to consolidate tasks, eliminate redundancies, or improve resource allocation. Address these inefficiencies to reduce costs without compromising quality.

Investing in automation is another key tactic for improved efficiency. Automate repetitive tasks, — including data entry, inventory management or routine financial reporting — to save valuable time and equip employees to focus on higher-value activities. Advanced technologies, such as AI-driven tools, offer scalable solutions that streamline operations and may deliver a strong return on investment.

In addition, take a strategic approach to supplier relationships. Negotiate with suppliers to gain favorable terms, such as bulk pricing, extended payment schedules or long-term contracts that mitigate the impact of inflation. Explore alternative sources, whether local or international, to open new opportunities to control costs and mitigate risks.

3. Diversify revenue streams

Simply put, the fewer revenue sources your business has, the more exposed it becomes to market shifts and inflationary pressures. Diversifying revenue streams is a strategic way to safeguard your organization from volatility and unlock new opportunities for growth.

To start, evaluate how **complementary products or services** can enhance your core offerings and meet emerging customer demands. This strategy strengthens your value proposition and increases wallet share within your existing customer base. For example, a manufacturing company might offer maintenance contracts or consulting services, transforming a one-time transaction into a recurring revenue opportunity.

Not all products/services available in all markets.

The views expressed are those of the author at the time of writing and are subject to change without notice. We do not assume any liability for losses that may result from the reliance by any person upon any such information or opinions. This material has been distributed for general educational/informational purposes only and should not be considered as investment advice or a recommendation for any particular security, strategy or investment product, or as personalized investment advice.

Member FDIC. Equal Opportunity Lender. ©2025 Comerica Bank. All rights reserved

Another proven approach is expanding into **new markets**. Consider both geographic and demographic expansion, identifying regions or customer segments underserved by your current offerings. Conduct market analysis to make sure your entry strategy is backed by demand data, logistical feasibility and cultural alignment.

Lastly, invest in **research and development** to uncover untapped opportunities and strengthen your competitive edge. Focus your R&D efforts on areas where your expertise intersects with growth opportunities, using market research, customer feedback and trend analysis to identify gaps your business is uniquely positioned to address. Consider establishing dedicated teams or partnerships to explore disruptive technologies, pilot initiatives and test market readiness.

Kerman Lau, VP and Head of Finance at Moveworks, a company creating enterprise co-pilot software to enhance business performance, shared how [Comerica has supported the company's strategic planning](#): “Comerica has really created a lot of flexibility in our operating model so that we could make decisions to further our growth.”

Financial flexibility — whether through Comerica or a financial partner you trust — is crucial for discovering new opportunities and driving growth in today's dynamic business environment.

Key Area #3: Attracting and Retaining Top Talent

Competition for skilled employees remains fierce, with talent acquisition and retention critical to business success. In 2025, rising wages, evolving employee expectations and a tightening labor market are driving businesses to rethink their workforce strategies.

If you mishandle talent retention, your business is likely to face costly turnover, diminished morale, and disruptions to productivity. It's been seen time and time again — businesses that fall behind

workforce trends risk losing ground in innovation and customer satisfaction, leaving them vulnerable to competitors who prioritize their people.

To attract and retain essential talent, leaders must create a workplace that aligns with both employee and business needs. Here are four top strategies:

1. Refine Compensation and Benefits

Top talent requires competitive compensation and benefits that demonstrate your commitment to your employees' success and well-being. By refining your approach, you position your business as a leading workplace, ready to attract the best candidates and secure loyalty.

Begin with **data-driven insights**. Conduct comprehensive market research to benchmark your salaries and benefits against industry standards. Use real-time data to confirm your compensation packages align with what top-tier candidates expect.

Next, consider **performance-based incentives, profit-sharing, or equity programs** that align employee success with business outcomes. These strategies motivate teams to excel and reinforce a sense of ownership in your organization's long-term goals.

Finally, modernize your benefits packages to reflect the diverse needs of today's workforce. Consider options like **tuition reimbursement** to support professional growth, **childcare assistance** to ease work-life balance challenges and expanded **health and wellness programs** to address physical and mental well-being. Holistic benefits signal that you care about employees as individuals, not just contributors to the bottom line.

2. Prioritize Career Development and Growth Opportunities

Career development is one of the most effective ways to enhance employee skills, boost productivity and promote long-term loyalty.

The Business Playbook

A GUIDE TO NAVIGATING CHANGE AND SUSTAINING GROWTH IN 2025



Start by creating **clear career paths** for employees. Well-defined advancement opportunities give team members a roadmap for growth within your organization. Structure mentorship programs and training initiatives to help employees build the skills they need for success while reinforcing their commitment to your company.

Upskilling and **reskilling** are equally important in today's rapidly evolving business environment. Whether it's technical training, leadership development or cross-functional education, these initiatives help your organization meet changing demands.

Wendy Bridges, Comerica's Executive Director of Corporate Affairs, highlights the company's commitment to fostering leadership at all levels: "Comerica offers a wide range of programs designed to support women in leadership roles. Our mentorship programs connect experienced professionals with those early in their careers, offering guidance and support. Additionally, our Women's Forums bring together women across markets to network, share insights and learn from one another. These forums host events, including lunch-and-learns, speaker sessions and collaborative opportunities, all designed to foster growth and professional development."

Lastly, solicit **employee feedback** to inform effective career development. Open conversations about professional goals allow you to tailor development plans to individual aspirations. This personalized approach empowers employees and aligns their growth with the strategic objectives of your business.

3. Promote a Positive Work Environment

A strong workplace culture is a key differentiator you can use to attract and retain top talent. Employees who feel valued, heard and connected to your company's mission are more likely to engage and commit to long-term success.

Regular check-ins with employees foster open communication and make sure teams feel supported. Encourage managers to engage in meaningful one-on-one conversations to strengthen relationships and provide employees with a platform to voice concerns, share feedback and discuss career aspirations.

Recognition programs, meanwhile, reinforce positive behaviors and motivate employees. Whether through formal awards, peer recognition or leadership acknowledgment, celebrate achievements to demonstrate a culture of appreciation and performance.

Finally, **team cohesion** is essential for maintaining a collaborative and productive workforce. Create opportunities for employees to connect — through professional development workshops, cross-functional projects or social events — to enhance collaboration.

4. Leverage Technology to Enhance the Employee Experience

Technology provides a competitive advantage in building a high-performing workforce. The right digital solutions simplify workflows, improve transparency and create a seamless experience for employees. When implemented strategically, technology empowers leaders to focus on what matters most: developing talent and driving business success.

To start, **HR software**, **communication platforms**, and **learning management systems** simplify daily operations and enhance connectivity across teams. These tools automate routine administrative tasks, centralize critical information and make it easier for employees to access the resources they need. Whether it's self-service portals for benefits and payroll or internal platforms for collaboration, the right technology drives efficiency and accessibility.

Data analytics provides valuable insights into employee satisfaction, productivity, and turnover

Not all products/services available in all markets.

The views expressed are those of the author at the time of writing and are subject to change without notice. We do not assume any liability for losses that may result from the reliance by any person upon any such information or opinions. This material has been distributed for general educational/informational purposes only and should not be considered as investment advice or a recommendation for any particular security, strategy or investment product, or as personalized investment advice.

Member FDIC. Equal Opportunity Lender. ©2025 Comerica Bank. All rights reserved

trends. Proactively analyze your workforce data to identify patterns, address concerns before they escalate and refine engagement strategies to enhance retention. Predictive analytics can also enable your organization to anticipate workforce needs and improve overall talent management.

Lastly, **AI-driven recruitment tools** are transforming the hiring process, making it faster and more effective. Automated candidate screening, predictive matching and chat-based interview assistants help identify top talent while reducing bias and administrative workload. Consider innovations in your hiring process to attract and hire workers who align with your company culture and long-term objectives.

Callout: Moveworks is redefining how AI supports employees. With Comerica's flexible financing and support, the company has scaled innovation while navigating economic shifts with confidence. [Read the Moveworks story here.](#)

Key Area #4: Harnessing Digital Transformation

In 2025, digital transformation is non-negotiable for businesses looking to lead the market and meet evolving customer expectations. From streamlining operations to enhancing customer experiences, technology allows companies to unlock efficiencies, improve decision-making and drive innovation.

Failure to adopt digital tools and processes can leave businesses vulnerable to inefficiencies, higher costs and poor customer experience. Organizations that hesitate may find themselves falling behind competitors who are using technology to adapt quickly to market demands. This leads to lost market share and missed opportunities.

Businesses must take a strategic approach that aligns technology investments with their overall goals. Here are four key strategies:

1. Automate Processes to Boost Efficiency

Manual processes drain time, increase costs and

introduce avoidable errors. With financial automation and workflow management systems, you can free up resources and enhance overall efficiency.

Start by identifying **high-friction areas** where automation can deliver immediate value. Tasks like invoice processing, expense approvals and financial reporting are prime candidates. For example, automating invoice approvals with an AI-driven system can reduce processing time from days to hours — improving supplier relationships and optimizing cash flow.

Further, **integrated financial systems** help businesses optimize cash flow and gain real-time insights. Solutions that automate payroll, reconciliation and accounts payable and receivable cycles allow your teams to focus on strategic decision-making rather than routine tasks.

And remember: Automation isn't a one-and-done initiative. It requires **continuous refinement**. Regularly evaluate performance, tracking whether automated systems are meeting efficiency targets and adapting as needs evolve.

Callout: McNaughton-McKay is transforming its receivables management with automation. With Comerica's integrated receivables solutions, the company has streamlined operations and freed up resources to focus on growth. [Read the McNaughton-McKay story here.](#)

2. Leverage Data Analytics for Informed Decision-Making

Throughout this guide, we've highlighted ways data analytics can improve operations — whether it's identifying employee satisfaction trends, refining pricing strategies or forecasting cash flow needs. However, the capabilities of data analytics extend far beyond these individual applications. When fully embraced, analytics becomes a powerful decision-making tool that provides visibility across every corner of your business.

The Business Playbook

A GUIDE TO NAVIGATING CHANGE AND SUSTAINING GROWTH IN 2025



For example, by analyzing **real-time sales data**, you can identify which products or services drive revenue and allocate resources accordingly. Similarly, monitoring **supply chain performance** with data dashboards enables your team to make proactive adjustments and avoid delays or cost overruns.

To unlock the full potential of data analytics, embrace a company-wide approach.

Start by empowering your **workforce** to understand and act on data. This is essential for creating a culture of informed decision-making. Provide training that helps employees not only read reports but also interpret insights to make strategic contributions.

The right **technology** is also key to making data accessible and actionable. Invest in analytics platforms that centralize key performance metrics and offer user-friendly interfaces for team members at all levels. Tools like dashboards, visualization software and predictive modeling platforms simplify complex datasets, allowing your teams to identify trends and act quickly.

And, importantly, analytics requires **consistent evaluation** to remain effective. Schedule regular reviews to assess whether your current data strategies align with your business goals and market conditions. Use these sessions to identify gaps, refine processes and promote data-driven decisions that are timely and relevant.

3. Enhance Customer Experiences Through Digital Channels

In today's competitive landscape, customers expect seamless, personalized interactions across all digital touchpoints. Businesses that exceed expectations gain a significant competitive edge. By leveraging customer-focused tools and strategies, you can create experiences that resonate with your customers and drive long-term growth.

A strong **customer relationship management (CRM) system** is the starting point. Whether you're refining an existing system or implementing one for the first time, the right CRM enables your team to effectively manage customer data and build stronger relationships. Leverage insights like preferences, purchase history, and communication records to create targeted campaigns, offer proactive support, and deliver tailored experiences that promote loyalty and satisfaction.

Next, optimize your **website** and **e-commerce platforms** for a superior user experience. Digital channels should be fast, intuitive and mobile-friendly. Streamlined navigation helps your site visitors find what they need quickly, while clear calls to action guide them to the next step — whether that's learning more about your services, submitting an inquiry, or completing a purchase.

Finally, explore the use of chatbots and AI-driven customer support to enhance responsiveness. These tools provide 24/7 assistance, addressing routine inquiries and guiding customers through common processes in real time.

Callout: Comerica's Merchant Services offers dynamic omnichannel payment services. To learn more about payment solutions, [visit our Merchant Services page](#).

4. Embrace Emerging Technologies for Innovation

The speed of technological innovation continues at a blistering pace, reshaping industries and redefining competitive advantages. To stay ahead, evaluate emerging technologies and strategically adopt those that align with their goals.

Start by identifying new technologies that hold the most potential for your industry. For instance, artificial intelligence (AI) offers capabilities like automating complex processes and delivering actionable insights, while the Internet of Things (IoT) connects devices to streamline operations and provide real-time data.

Not all products/services available in all markets.

The views expressed are those of the author at the time of writing and are subject to change without notice. We do not assume any liability for losses that may result from the reliance by any person upon any such information or opinions. This material has been distributed for general educational/informational purposes only and should not be considered as investment advice or a recommendation for any particular security, strategy or investment product, or as personalized investment advice.

Member FDIC. Equal Opportunity Lender. ©2025 Comerica Bank. All rights reserved

The Business Playbook

A GUIDE TO NAVIGATING CHANGE AND SUSTAINING GROWTH IN 2025



Evaluate these advancements through the lens of your strategic goals and prioritize technologies with the potential to deliver measurable outcomes for your business.

Next, allocate resources for **pilot projects** or R&D to test innovative technologies before full-scale implementation. Experiment with novel tools in a controlled environment to measure impact, refine processes, and mitigate risks. Pilot projects also provide an opportunity to gather feedback and optimize adoption strategies to lock in a smooth transition.

Finally, collaborate with **technology partners** to make the most of your innovative resources. The right partnerships provide access to specialized knowledge and support, helping you move quickly toward business improvement and a strong ROI.

Juan Rodriguez, Comerica's Chief Information Security Officer, highlights Comerica's approach to information security: "At Comerica, we prioritize the security of your business with a comprehensive suite of protections, including advanced encryption standards, multi-factor authentication, real-time threat monitoring and regular penetration testing. Our proactive security measures ensure that your financial data is secure today and well into the future."

He continues, "We are aware of exciting breakthroughs in technology, including its potential usage throughout the financial services industry. We remain focused on carefully analyzing how to invest in secure products and establish strong practices that will enable us to continue to provide financial services efficiently and exceed customer expectations."

Thrive with the Right Partner by Your Side

2025 is a year of continued change and innovation. To navigate effectively, leaders must take decisive steps and promote a mindset that sees challenges as opportunities for growth. Inflation, uncertainty, talent gaps, and cash flow hurdles can serve as catalysts for innovation and strategic transformation.

With a proactive approach, your business will thrive no matter what the year brings. And the right banking partner can amplify your efforts.

At Comerica, we go beyond banking to offer trusted advice and deep expertise tailored to your business's unique needs. As the Leading Bank for Business with 175 years of client service and community integration, we help businesses thrive at every stage of the life cycle. Whether you're navigating day-to-day challenges, expanding into new markets or pursuing bold strategic goals, our dedicated One Comerica Team is here to support you every step of the way.

As Marshall Seavers, CFO and co-owner of SUNDEK, put it, "We needed a bank that provided us with all the amenities of a large bank. But was small enough or personable enough to understand the complexities of our business." He continued, "If you want a bank that's willing to get into your business and learn your business, then Comerica is the right bank for you."

Partner with Comerica and experience the difference a trusted advisor can make. Ready to take the next step? [Contact a Comerica Relationship Manager today](#) and see how we can help your business thrive in 2025 and beyond.

Not all products/services available in all markets.

The views expressed are those of the author at the time of writing and are subject to change without notice. We do not assume any liability for losses that may result from the reliance by any person upon any such information or opinions. This material has been distributed for general educational/informational purposes only and should not be considered as investment advice or a recommendation for any particular security, strategy or investment product, or as personalized investment advice.

Member FDIC. Equal Opportunity Lender. ©2025 Comerica Bank. All rights reserved