

Press Release

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Commerzbank's 10th "Unternehmerperspektiven" Switzerland Study, Reveals Optimistic Sentiment Among Companies: Germany Remains the Most Important Sales Market; Challenges Through Digitalisation and Increased Focus on AI

- 76% of the surveyed companies rate the economic conditions in Switzerland as "very good" or "good"
- For around half of Swiss companies, Germany remains a key sales market
- Swiss firms are increasingly focusing on innovation and artificial intelligence (AI) to stay future-ready
- The vast majority view internationalisation as critical to maintaining competitiveness

Commerzbank's latest "Unternehmerperspektiven" study highlights an inspiring sense of optimism among Swiss companies. Under the banner "Economic Hub Switzerland – Time to Take Action!", the Bank presents insights from a survey of over 100 senior executives across the industrial, trade, and service sectors. The findings reveal that Swiss companies exhibit optimism and strong confidence in their own competitiveness compared to international peers.

Optimism in the Corporate Landscape

The study demonstrates that, despite the growing challenges posed by global trade conflicts, Swiss companies view their location positively, approach the future with optimism and embrace proactive responsibility. Conducted in February 2025, the survey found that 76% of the surveyed firms consider Switzerland's business conditions highly favourable for entrepreneurial success.

"I am convinced that, despite ongoing international shifts, export-oriented companies are actively shaping their future and identifying opportunities, particularly in the areas of digitalisation and artificial intelligence. Germany continues to be the most vital export market for Swiss companies abroad, which closely aligns with our own experience, especially in services such as trade finance and currency hedging," says Marc Steinkat, CEO of Commerzbank Switzerland.

The importance of internationalisation was also highlighted, with over 80% of surveyed businesses considering it essential to maintaining competitiveness amid intensifying market pressures. Simultaneously, firms have been monitoring developments in the banking sector. The closure of Credit Suisse has had only marginal effects on the terms offered by financial institutions – testament to the resilience and stability of Switzerland's financial sector.

Digitalisation and AI as Key Drivers with Significant Potential for Companies

AI is recognised by companies as a decisive factor for increasing efficiency and driving innovation. Businesses are utilising AI particularly for cognitive routine tasks, process optimization and market analysis. However, the study indicates that significant potential remains untapped: while 77% of surveyed firms already employ AI in select applications, there is further need for greater adoption along the entire value chain.

"Self-reliance and innovation are essential pillars for Swiss companies as they navigate current and future challenges in the international marketplace. The willingness to embrace transformation is not only present in Switzerland but is actively pursued. Companies are strategically investing in artificial intelligence and process optimisation to remain competitive," adds Marc Steinkat.

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A Call for Bold Decisions

The study paints a distinctly positive picture of Switzerland's economic prospects, highlighting the readiness of local firms to take responsibility and play an active role in shaping an innovative future. "Now is the time for bold decisions and fresh ideas – time to take action!" concludes Steinkat.

For more information about "Unternehmerperspektiven" Switzerland, please visit (German only):
www.commerzbank.com/firmenkunden/unternehmerperspektiven/

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About Commerzbank

With its two business segments – Corporate Clients and Private and Small-Business Customers –, Commerzbank, as a full-service bank, offers a comprehensive portfolio of financial services. It is the leading bank in the Corporate Clients Business in Germany and for the German Mittelstand and a strong partner for around 24,000 corporate client groups. Commerzbank transacts approximately 30% of Germany's foreign trade financing. The Bank is present internationally in more than 40 countries in the corporate clients' business – wherever its Mittelstand clients, large corporates, and institutional clients need it. In addition, Commerzbank supports its international clients with a business relationship to Germany, Austria, or Switzerland and companies operating in selected future-oriented industries. With more than €400bn assets under management, Commerzbank is also one of the leading banks for private and small-business customers in Germany. Under the brand Commerzbank, it offers a wide range of products and services with an omni-channel approach: online and mobile, via phone or video in the remote advisory centre, and personally in its around 400 branches. Under the brand comdirect, it offers all core services as a digital primary bank 24/7 and, as a performance broker, solutions for saving, investing, and securities trading. Its Polish subsidiary mBank S.A. is an innovative digital bank that serves approximately 5.8 million private and corporate customers, predominantly in Poland, as well as in the Czech Republic and Slovakia.

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