NTT DATA

2026 Global AI Report: A playbook for banking and financial services

Embedding AI into the core of banking to scale performance, strengthen governance and earn trust

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Contents

Who is leading in AI?

For organizations in the banking and financial services sector, AI leadership is no longer measured by the number of pilots launched or proofs of concept completed. It is measured by whether AI is reshaping how the institution generates revenue, manages risk, serves clients and satisfies regulators. In banking and financial services, AI is not simply an efficiency lever. It is emerging as a structural advantage. Organizations that are still experimenting with AI at the edges are feeling competitive pressure from those that have operationalized AI at the core.

As highlighted in the broader **NTT DATA Global AI Report: A Playbook for AI Leaders**, organizations progress along a maturity curve from exploration to enterprise-wide integration. In banking and financial services, however, that progression carries higher stakes. The divide between leaders and laggards is accelerating — not only in financial outcomes but in strategic positioning, regulatory readiness and client relevance.

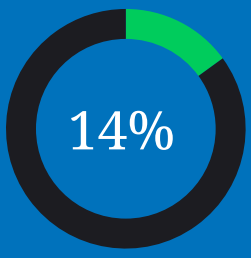
Banking and financial services AI leaders are more likely to:

- Fully align AI strategy with business and profit pools
- Move decisively in growth and client-facing domains
- Redesign core workflows to capture measurable cost and productivity gains
- Institutionalize governance and risk ownership early
- Embed AI within regulatory-grade platforms

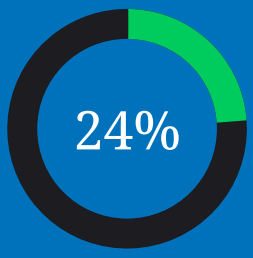
Laggards, by contrast, remain constrained by fragmented pilots, partial alignment or overly cautious governance that slows execution. In banking and financial services, leadership is defined by disciplined speed under regulatory constraints — not by reckless experimentation, but by moving faster with control.

Definition of AI leaders and laggards

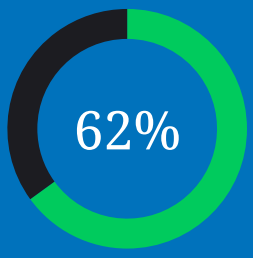
From our **296 banking and financial services respondents**, we identified:



40 as AI leaders



72 as AI laggards



184 as unclassified in the "middle of the bunch"

When we compare AI leaders in this playbook with all other organizations, "all other organizations" includes both the AI laggards and the unclassified organizations — **256 respondents (86%).**

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Levels of AI maturity defined

- **No plans:** Have not yet explored usage in our organization
- **Explorer:** Strategies and plans under consideration, but no adoption or capability
- **Novice:** Starting out; limited experience and/or use cases
- **Enabled:** Use is sporadic and somewhat siloed; feasibility pilots and limited adoption by individual business units in mostly noncore functions
- **Mature:** Use is broad and strategic across business units and functions, with strong governance, best practices and scalable workloads
- **Evolved:** Incorporated into core and noncore business functions as well as continuous service delivery; AI-led innovation accelerates business transformation and advances business outcomes

How AI leaders stand out

Using the same cohort definitions as the **2026 Global AI Report**, banking and financial services respondents were analyzed by AI maturity and realized value. Organizations were classified as AI leaders, laggards or all other respondents, based on their reported AI strategy, level of adoption and outcomes achieved.

Compared with banking and financial services laggards and all other banking organizations, AI leaders:

- **Move faster — but with guardrails: 52.5%** of banking and financial services leaders say they "move fast and lead the market," compared with **23.6%** of laggards and **34.8%** of all others. Speed in these organizations is not reckless. Leaders embed governance early, enabling faster scaling later. They are more willing to advance in client-facing and growth domains while maintaining tighter controls in regulated core functions.
- **Tie investment to measurable returns: 65.0%** of banking and financial services leaders describe current AI investment as very significant, compared with **51.4%** of laggards and **43.0%** of all others. Importantly, leaders convert alignment into profit. Among respondents, **84.1%** of organizations that have fully aligned their AI and business strategies report at least a 5% profit uplift from AI, compared with only **58.3%** of organizations that currently have no plans in place to align these strategies. In banking and financial services, sustained advantage depends on not only initial investment but also disciplined reinvestment tied to proven impact.

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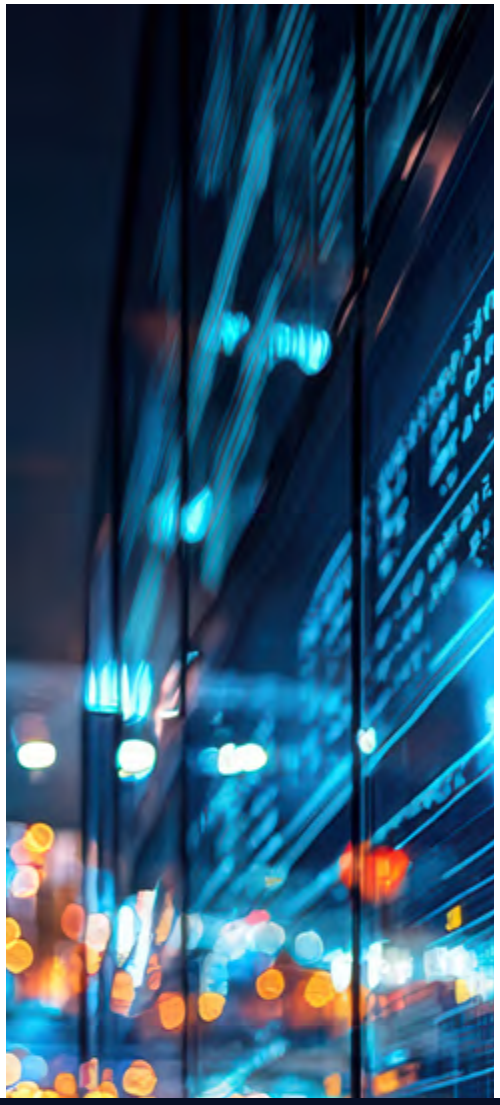

- **Prioritize growth and workflow transformation: 75.0%** of banking and financial services leaders prioritize front-office AI use cases (marketing, client engagement, advisory), compared with **40.3%** of laggards. At the same time, **85.0%** of these leaders support back- and mid-office transformation through intelligent workflow redesign, compared with **65.3%** of laggards. This dual emphasis (growth and operational redesign) enables leaders to expand revenue while strengthening efficiency and resilience.
- **Modernize selectively under regulatory realities:** Unlike some other industries, banking and financial services AI leaders pursue balanced modernization strategies — **27.6%** rebuild applications with embedded AI while **34.5%** augment existing systems. This reflects regulatory complexity, legacy core systems and risk considerations. Leaders modernize with precision; they embed AI where risk and compliance profiles permit, rather than pursuing wholesale reinvention.
- **Build regulatory-grade platforms: 30.0%** of banking and financial services leaders prioritize scalable, secure technology stacks, compared with **19.4%** of laggards. For **62.5%** of these leaders, cross-geography data privacy and sovereignty are noted as top governance concerns. Additionally, infrastructure decisions are inseparable from compliance strategies. Platforms must support explainability, auditability, model governance and jurisdictional controls.

> “The technology is ready. The ambition is real. What’s missing is the modern stack, governance and human adoption to make AI strategic infrastructure.”
>
> **Niraj Singhal,** Group Senior Vice President, NTT DATA, Inc.

How banking and financial services leaders focus AI on high value revenue and risk workflows

Banking and financial services AI leaders do not spread AI thinly across dozens of disconnected experiments. They concentrate investment in high-impact domains where value is measurable, defensible and strategically significant. In these organizations, those domains sit at the intersection of growth, risk and regulatory performance.

Rather than layering AI on top of existing processes, leaders redesign these workflows end-to-end. AI insights are embedded directly into decision loops, influencing pricing, approval decisions, fraud alerts, regulatory reporting and customer interactions in near-real time. The result is not simply automation, but intelligent orchestration across revenue, operations and risk functions.

The stack: GenAI, agentic AI and enterprise guardrails

In banking and financial services, enterprise AI success depends on more than models. It requires a technology and governance stack capable of operating under regulatory scrutiny while sustaining competitive speed. The foundations are familiar (high-quality data, disciplined data engineering, scalable infrastructure and strong model governance). However, in banking and financial services, these must be built to regulatory standards from day one.

GenAI (the creator): In these organizations, GenAI systems interpret structured and unstructured data across documents, communications, transaction records and regulatory texts. GenAI accelerates analysis, improves personalization and reduces manual review burdens — raising productivity across both growth and control functions. These systems support:

- Client-facing advisors — with real-time insights
- Underwriters who analyze credit documentation
- Compliance teams that review regulatory obligations
- Operations teams that handle complex case management

Agentic AI (the doer): Agentic AI extends beyond analysis into coordinated execution. Banking and financial services agentic systems respond to risk signals, behavioral patterns and regulatory triggers. Their value lies in improving decision speed without compromising accountability. In these environments, agentic systems:

- Trigger fraud investigations based on anomaly detection
- Orchestrate document collection in loan origination
- Escalate suspicious transactions
- Route compliance reviews
- Optimize pricing or cross-sell recommendations

Private, sovereign and sustainable AI (the protector): Banking and financial services AI operates under heightened scrutiny. As innovation expands both personalization and automation, regulatory exposure increases in parallel. Private AI protects sensitive financial data, customer identities, transaction histories and proprietary risk models. Sovereign AI ensures compliance with jurisdictional data residency requirements and supervisory oversight expectations.

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9 key characteristics of AI leaders

This playbook highlights nine defining characteristics of AI leaders in banking and financial services. Together, they illustrate how these organizations convert AI ambition into enterprise-scale impact.

Strategy: Leaders treat AI as a core growth engine and rewire their strategies accordingly.

01 Strategic alignment and speed

Leaders tightly align AI with business, profit and risk priorities, and they move decisively as disciplined first movers within regulated environments.

02 Focused end-to-end approach

Leaders embed AI into revenue-driving, front-office and risk-critical workflows, redesigning high-value banking processes end-to-end rather than automating isolated tasks.

03 Flywheel effect

Leaders convert measurable profit and risk impact into disciplined reinvestment, creating a compounding cycle where early AI gains fund deeper capability and sustained advantage.

04 Core reinvention

Leaders embed and augment AI within regulated core systems using risk-weighted modernization. They combine plug-and-play platforms with selective co-innovation to accelerate scale without compromising compliance.

05 Secure at scale

Leaders design AI platforms for regulatory-grade security, privacy and jurisdictional control, embedding sovereignty and compliance into architecture from the outset to enable safe, cross-border scale.

Execution: AI leaders differentiate through resilient foundations, empowered humans, hardwired adoption and governance, and expert partners.

06 Expert-first AI

Leaders design AI to help experienced bankers, as well as risk and compliance professionals. AI empowers them with decision-support tools and agentic systems while preserving human oversight and accountability.

07 Change that sticks

They treat AI as an organizational change, and they maintain a confident, constructive posture in this regard.

08 Governed for scale

These organizations centralize decisions about AI and have review boards, steering committees, and safety and operational teams. Dedicated CAIOs own AI-related risk.

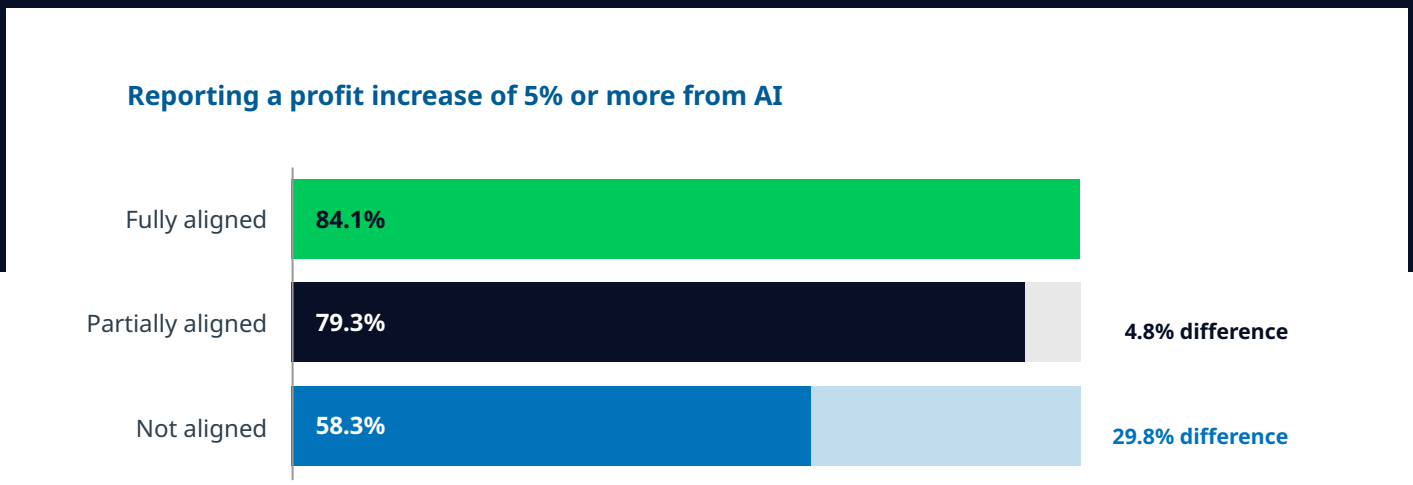
09 Partner-powered growth

Leaders use external partners to augment capability and accelerate delivery. However, strong internal governance, controlled integration and measured monetization before commercial experimentation drive competitive advantage.

1. Strategic alignment and speed

Banking and financial services AI leaders differentiate themselves first and foremost through strategic alignment. In a highly regulated, capital-constrained industry, AI only generates meaningful value when tightly linked to business strategy, profit pools and risk priorities.

Our data shows that alignment between AI strategy and business strategy is the strongest predictor of financial return in banking and financial services. Among respondents, **84.1%** of organizations that have fully aligned their AI and business strategies report at least a 5% profit increase from AI, compared with **79.3%** of partially aligned institutions and just **58.3%** of those that are not aligned (a **25.8** percentage-point gap between fully aligned and non-aligned organizations).



Unlike industries where AI may first show as operational efficiency, in banking and financial services, AI leadership starts with careful capital allocation. Leaders do not treat AI as an innovation lab initiative. They treat it as a strategic investment portfolio with expected returns. Cross-industry data reinforces this pattern. However, in banking and financial services, the deltas are particularly telling. The profit gap between aligned and non-aligned organizations demonstrates that alignment accelerates both execution speed and financial realization.

Strategic alignment: What it means for banking and financial services

In this sector, strategic alignment is the gateway to measurable AI value. With a 25.8 percentage-point profit gap between fully aligned and non-aligned organizations, the data is unambiguous: AI only generates meaningful returns when tightly linked to business strategy, profit pools and risk priorities. Organizations that fail to anchor AI initiatives to specific business outcomes risk remaining in pilot cycles without delivering financial impact. Fragmented experimentation, even when technically successful, rarely compounds into enterprise-wide gains. AI leaders treat alignment as a capital discipline, not a planning exercise.

AI leaders are more likely to:

- Tie each major AI initiative to defined revenue, margin or risk objectives
- Assign accountable business owners, not only technology sponsors
- Treat AI funding decisions with the same rigor as credit or capital allocation decisions
- Measure success in financial terms, not deployment metrics

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Banking and financial services AI leaders distinguish themselves not only by what they deploy, but by how decisively they move. In a sector defined by regulatory scrutiny and risk management discipline, the willingness to move first, with control, becomes a structural competitive advantage.

Our data shows that **52.5%** of banking and financial services AI leaders say they "move fast and lead the market," compared with just **23.6%** of banking and financial services laggards and **34.8%** of all others in the sector. This **28.9** percentage-point gap between leaders and laggards highlights how strongly speed correlates with AI maturity in banking.

Aiming to "move fast and lead the market" with AI

At the same time, leaders are less likely to adopt a "wait and see" posture. Only **22.5%** of banking and financial services AI leaders report "letting others take the risks first," compared with **30.6%** of laggards. This reinforces a critical distinction: Leaders are not reckless, but they are deliberate first movers.

Willing to "let others take the risks first" with AI

Speed as a competitive advantage: What it means for banking and financial services

In this sector, speed compounds. The 28.9 percentage-point gap between leaders and laggards in willingness to move fast and lead the market shows that decisiveness is a structural differentiator, not a cultural trait. Early deployment generates learning, data and client experience advantages that slower-moving competitors struggle to replicate. Yet speed without regulatory discipline is its own risk. The leaders most likely to sustain advantage are deliberate first movers — not reckless, but unwilling to default to caution when the cost of waiting is competitive ground lost.

AI leaders are more likely to:

- Prioritize first-mover deployment in high-value, well-governed domains
- Distinguish between domains that require caution and those where speed creates advantage
- Build regulatory confidence as an enabler of faster, safer deployment
- Treat "wait and see" as a deliberate choice with a measurable competitive cost
- Establish deployment velocity as a tracked performance metric alongside financial outcomes

2. High-value, growth-oriented AI use cases

Banking and financial services AI leaders differentiate themselves by where they deploy AI first.

Rather than focusing primarily on cost efficiency or internal productivity, leaders prioritize front-office growth domains where revenue impact is immediate and measurable.

Our data shows that **75.0%** of banking and financial services AI leaders support AI in front-office interactions (including marketing, client and partner experiences), compared with just **40.3%** of banking and financial services laggards and **53.5%** of all other in the sector. The **34.7** percentage-point gap between leaders and laggards is one of the largest deltas across this dataset. It signals a structural difference in strategic intent.

Banking and financial services AI leaders distinguish themselves not simply by adopting AI but by redesigning entire workflows around it. Rather than automating isolated tasks, they rearchitect high-value processes end-to-end, particularly across risk, operations and compliance domains.

Using AI to support front-office interactions

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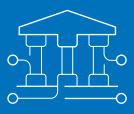
Our data shows that **85.0%** of banking and financial services AI leaders support AI in back- and mid-office workflows, including automation and optimization, compared with **65.3%** of banking and financial services laggards and **71.5%** of all others in the sector. The nearly **20** percentage-point gap between leaders and laggards demonstrates that leaders move beyond experimentation into systemic transformation.

Using AI to support back-office and mid-office interactions

Cross-industry data shows a similar pattern. However, banking and financial services AI leaders display an especially pronounced orientation toward growth use cases. In this sector, where competition is increasingly digital and customer switching costs are falling, personalization and advisory augmentation have an outsized impact on market share and wallet share. This shift represents a move from efficiency-first AI to revenue-first AI.



A focused end-to-end approach: What it means for banking and financial services

For this sector, AI advantage is defined by where and how it is embedded — not how many models are deployed. Organizations that confine AI to back-office automation may gain efficiency, but they risk losing ground in revenue, client engagement and pricing precision. Sustainable impact comes from positioning AI at the point of client interaction and redesigning high-value workflows end-to-end, under strong governance. Growth-focused deployment combined with workflow reinvention separates leaders from incremental adopters.

AI leaders are more likely to:

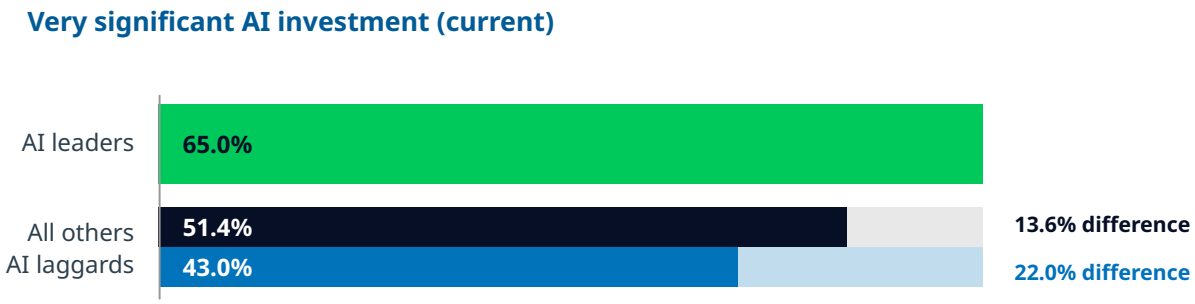
- Prioritize revenue-driving front-office domains
- Target high-value, risk-sensitive workflows
- Redesign processes end-to-end — not in isolated steps
- Integrate AI directly into advisory and underwriting workflows
- Combine predictive, generative and agentic AI within governed flows
- Embed human oversight and regulatory guardrails
- Measure impact in revenue, cycle time, loss reduction and compliance quality

3. Embrace the flywheel effect

Banking and financial services AI leaders commit meaningful capital to AI.

However, what differentiates sustained leaders from incremental adopters is not initial spending alone. It is how quickly they convert results into reinvestment.

Our data shows that **65.0%** of banking and financial services AI leaders describe their current AI investment as very significant, compared with **51.4%** of banking and financial services laggards and **43.0%** of all others in the sector. This **22** percentage-point gap between leaders and the broader population signals that meaningful upfront commitment distinguishes serious AI programs from exploratory efforts.



However, the reinvestment pattern tells a more nuanced story. Only **55.0%** of banking and financial services AI leaders plan a significant increase in AI investment over the next two years, compared with **65.6%** of cross-industry leaders. While these leaders match cross-industry peers in current spending intensity (**65.0%** vs. **68.6%**), they accelerate future investment more cautiously.

Planning a significant increase in AI investment in the next two years

The banking and financial services organizations that widen the gap convert early AI proof points into scaled funding, particularly when those proof points demonstrate measurable profit impact. As previously shown, **84.1%** of banking and financial services organizations that have fully aligned AI and business strategies report at least a 5% profit uplift from AI. Leaders who capture and systematically reinvest this uplift create a reinforcing cycle of advantage. Early gains, when reinvested, accelerate capability, data advantage and organizational confidence. Organizations that hesitate after early wins risk losing their momentum. This could allow competitors to overtake them in digital sophistication and client engagement.

The flywheel effect: What it means for banking and financial services

In this sector, sustainable AI advantage is built through a reinvestment flywheel: Measurable results drive additional funding, which drives deeper capability, which drives further results. For banking and financial services organizations, disciplined investment must be paired with disciplined reinvestment. Initial funding signals intent. Reinvestment signals conviction.

AI leaders are more likely to:

- Commit meaningful upfront capital to priority domains
- Tie investment decisions to measurable financial outcomes
- Use early profit uplift to justify accelerated scaling
- Establish funding mechanisms that reward proven AI value creation
- Avoid treating AI as a fixed innovation budget line item

4. Rebuilding at the core

Banking and financial services AI leaders modernize differently than many cross-industry peers.

Rather than pursuing wholesale system rebuilds, they take a more calibrated approach. These organizations embed AI selectively within legacy environments while modernizing core platforms over time. Our data shows that **27.6%** of banking and financial services AI leaders report rebuilding applications with embedded AI capabilities, compared with **18.9%** of banking and financial services laggards and **23.2%** of all others in the sector.

Rebuilding core applications with embedded AI (not bolted on)

At the same time, **34.5%** of banking and financial services AI leaders augment existing applications with AI add-ons rebuilt aggressively with fewer compliance implications. These organizations must manage modernization without disrupting regulated core functions such as payments processing, credit adjudication or capital markets operations.

Cross-industry data highlights the contrast: **35.7%** of cross-industry AI leaders rebuild applications with embedded AI — a materially higher share than in banking and financial services. Leaders in this sector are therefore less aggressive in wholesale reinvention and more pragmatic in modernization sequencing. This is not hesitation; it is risk-weighted execution.

Augmenting existing applications with AI add-ons or APIs

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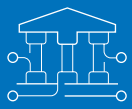
Our data also shows that **62.5%** of banking and financial services AI leaders use hybrid deployment models — combining plug-and-play solutions with selective co-innovation — compared with just **29.2%** of banking and financial services laggards and **47.3%** of all others in the sector. The 33.3 percentage-point gap between leaders and laggards underscores how strongly hybrid deployment correlates with AI maturity in banking and financial services.

Cross-industry comparison reinforces this point. Only **48.7%** of cross-industry leaders use hybrid deployment models. Banking and financial services AI leaders rely on hybrid approaches even more heavily, reflecting the sector's integration complexity and regulatory requirements.

Using hybrid AI deployment (plug and play with co-innovation)

By contrast, purely bespoke co-innovation strategies are less differentiating in banking and financial services. Among respondents, **37.5%** of banking and financial services AI leaders pursue bespoke co-innovation solutions with a strategic IT partner — roughly in line with laggards (**38.9%**) and all others in the sector (**41.8%**). This suggests that customization alone does not separate leaders from followers.

Pursuing bespoke co-innovation with a strategic IT partner



Rebuilding core applications and co-innovation: What it means for banking and financial services

In this sector, hybrid deployment is not a compromise. It is a deliberate strategy that balances speed, flexibility and regulatory-grade control — enabling AI to scale without sacrificing compliance confidence. Organizations that rely exclusively on plug-and-play tools may struggle with integration and control. Those that default to bespoke builds may move too slowly to capture competitive advantage.

AI leaders are more likely to:

- Use standardized platforms to accelerate early scaling
- Combine them with targeted co-innovation where differentiation is strategic
- Maintain centralized governance over models, data and controls
- Design deployment architectures that accommodate supervisory scrutiny

5. Scalable and secure: Sovereign and private AI

Banking and financial services AI leaders understand that platform architecture is not a downstream technical decision.

It is foundational for regulatory credibility, operational resilience and scalable deployment. Our data shows that **30.0%** of banking and financial services AI leaders prioritize scalable and secure technology stacks, compared with **19.4%** of banking and financial services laggards. While the absolute percentage may appear modest, the **10.6** percentage-point gap signals a strategic divide in infrastructure thinking.

Cross-industry comparison reinforces that scalable, secure foundations are a leadership trait. However, in banking and financial services, the consequences of weak architecture are more immediate. Organizations in this sector with some level of maturity and alignment (leaders, all others) understand this point. Supervisory expectations, model risk management requirements, data residency laws and operational resilience mandates make platform robustness a prerequisite for AI scale. In banking and financial services, architecture is not an optimization layer. It is a regulatory requirement.

Prioritizing scalable, secure technology stacks

Scalable and secure AI: What it means for banking and financial services

In this sector, scalable AI depends on architectural maturity. With a 10.6 percentage-point gap between leaders and laggards in prioritizing scalable and secure technology stacks, platform architecture is not a downstream technical decision — it is foundational for regulatory credibility and operational resilience. Organizations that prioritize use-case development without platform readiness often encounter compliance bottlenecks, delayed approvals or costly rework. In banking and financial services, infrastructure weaknesses, not model limitations, become the primary constraint on scale. AI leaders treat compliance-grade architecture as the baseline, not the upgrade.

AI leaders are more likely to:

- Invest early in secure, observable and explainable platforms
- Build governance controls directly into model deployment pipelines
- Design architectures that satisfy supervisory expectations before scaling
- Treat compliance-grade infrastructure as the baseline, not the upgrade

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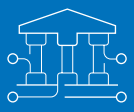
Banking and financial services AI leaders recognize that geographic scale introduces regulatory complexity.

As AI becomes embedded in client engagement, credit decisions, fraud detection and compliance workflows, data movement and model deployment become matters of supervisory scrutiny.

Our data shows that **62.5%** of banking and financial services AI leaders flag cross-geography data privacy and sovereignty as a top governance concern, compared with **41.7%** of banking and financial services laggards and **50.4%** of all others in the sector. The **20.8** percentage-point gap between leaders and laggards highlights a defining maturity difference: Leaders anticipate regulatory exposure before it becomes a deployment barrier.

Flagging cross-geography data privacy or sovereignty as a top governance concern



Cross-geography data privacy and sovereignty: What it means for banking and financial services

In this sector, geographic scale introduces regulatory complexity that leaders cannot afford to underestimate. With a 20.8 percentage-point gap between leaders and laggards in flagging cross-geography data privacy and sovereignty as a top governance concern, this is a clear leadership differentiator. As AI becomes embedded in client engagement, credit decisions, fraud detection and compliance workflows, data movement and model deployment become matters of direct supervisory scrutiny. Organizations that treat data sovereignty as a secondary consideration risk regulatory exposure across every market they operate in.

AI leaders are more likely to:

- Map data residency and sovereignty requirements before deploying across geographies
- Build jurisdiction-specific compliance controls into platform architecture
- Treat cross-border data governance as a prerequisite for international AI scaling
- Elevate data privacy risk to board-level visibility alongside model and operational risk

6. Expert-first: How AI leaders augment, not replace, experienced talent

Banking and financial services AI leaders recognize that AI transformation is as much a workforce shift as a technology shift.

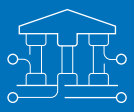
In a regulated, expertise-driven industry, sustainable AI advantage depends on augmenting experienced professionals rather than replacing them.

Agentic AI is accelerating this shift. Roles are increasingly defined by decision loops — data intake, interpretation, action and evaluation — rather than static job descriptions. Some loops will be automated, but many will remain hybrid, with human oversight embedded by design. In banking and financial services, where accountability, judgment and regulatory scrutiny are constant, augmentation becomes the dominant strategy.

Our data shows that **36.4%** of banking and financial services AI leaders empower experienced employees with AI tools while junior staff handles AI-augmented tasks, compared with **21.1%** of banking and financial services laggards and **23.9%** of all others in the sector. The **15.3** percentage-point gap between leaders and laggards signals a clear maturity distinction: Leaders design workforce models intentionally around AI-enabled expertise.

Empowering experienced employees with AI tools

Without a deliberate augmentation strategy, organizations risk either over-automation (triggering compliance and reputational risk) or under-utilization (limiting productivity gains). Leaders strike a balance by embedding AI into expert workflows while preserving accountability.



Augmenting experienced employees: What it means for banking and financial services

In this sector, AI maturity is reflected in how organizations redesign roles, not just how they deploy models. Workforce architecture must evolve alongside technology architecture. Organizations that treat AI primarily as a cost-reduction lever may struggle to maintain trust, regulatory confidence and knowledge continuity. Leaders instead build collaborative ecosystems where humans define parameters and agents execute within governed boundaries.

AI leaders are more likely to:

- Redesign roles around AI-supported decision loops
- Empower experienced professionals with AI-enabled tools
- Preserve human accountability in regulated decisions
- Invest in targeted reskilling and AI fluency
- Build supervisory oversight into agentic systems
- Align workforce planning with long-term capability strategy

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Rebalancing talent portfolios

Banking and financial services workforce planning must now evolve to reflect AI-enabled operating models. Over time, three distinct talent categories will increasingly define internal hierarchies, accountability structures and career paths in regulated banking and financial services organizations.

01 **Augmented financial professionals:** Relationship managers, credit officers, risk analysts, compliance specialists and operations leaders whose judgment is improved by AI-driven insights, decision support and workflow automation — enabling step changes in productivity, precision and client responsiveness

02 **Supervisory AI operators:** Oversee agentic systems and are responsible for monitoring, escalation and ethical compliance

03 **AI-native specialists:** Experts in model risk management, prompt engineering, data governance, validation, explainability and economic optimization — ensuring AI systems operate within supervisory expectations while delivering measurable financial impact

7. Change management to make AI adoption stick

Banking and financial services AI leaders understand that technical capability alone does not determine AI success.

Organizational adoption (particularly in regulated environments) is often the decisive constraint.

Our data shows that **50.0%** of banking and financial services AI leaders prioritize effective change management to scope, scale and embed AI in workflows, compared with just **23.6%** of banking and financial services laggards and **35.5%** of all others in the sector. The **26.4** percentage-point gap between leaders and laggards is one of the largest differentials in this dataset, reinforcing that change leadership is a defining maturity marker in the industry.

Cross-industry comparison also highlights the sector's distinct challenge. While **44.8%** of cross-industry leaders emphasize change management, banking and financial services leaders place even greater emphasis on structured transformation, reflecting the industry's cultural and regulatory complexity.

Using effective change management to scope, scale and embed AI in workflows

Without deliberate change leadership, AI initiatives remain confined to controlled pilots, never fully embedded into revenue, risk or compliance workflows. Leaders address this proactively. They treat AI adoption not as a technology rollout but as a formal transformation program with structured enablement, communication plans, incentive alignment and executive sponsorship.

Change management for AI: What it means for banking and financial services

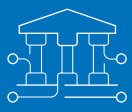
In this sector, sustainable AI scaling depends on organizational readiness as much as technical capability. The 26.4 percentage-point gap between leaders and laggards in prioritizing change management is one of the largest differentials in the dataset — and reflects a deliberate choice. Change leadership is not a support function; it is a primary driver of AI maturity and competitive advantage. Organizations that treat AI as a technical deployment effort often encounter stalled adoption, compliance hesitation and workflow resistance, even when models perform effectively. AI leaders treat adoption as a formal transformation program, not a technology rollout.

AI leaders are more likely to:

- Fund change management alongside technology development
- Clarify accountability for AI-augmented decisions
- Invest in workforce enablement and AI fluency
- Align incentives with adoption outcomes
- Foster transparency to build organizational confidence

Feeling positive sentiment toward AI (confident, excited, amazed)

Importantly, positive sentiment among leaders often correlates with demonstrated outcomes. Organizations that have achieved measurable profit uplift through alignment are more likely to exhibit confidence. That confidence further fuels reinvestment and adoption. In banking and financial services, cultural posture becomes a force multiplier and confidence compounds just as investment and data do.



Positive sentiment as a competitive force: What it means for banking and financial services

In this sector, cultural posture is a force multiplier. With 67.5% of banking and financial services AI leaders reporting positive sentiment toward AI — compared with just 44.5% of laggards — confidence is not incidental to leadership; it is characteristic of it. Crucially, that confidence is grounded in demonstrated outcomes: organizations that have achieved measurable profit uplift are more likely to reinvest, scale and sustain momentum. In banking and financial services, where hesitation can become a structural bottleneck, leaders understand that constructive posture does not mean underestimating risk — it means balancing prudence with progress.

AI leaders are more likely to:

- Demonstrate visible executive confidence grounded in governance and results
- Communicate progress transparently across the organization
- Reinforce that AI is a strategic capability, not an experimental risk
- Align risk management messaging with innovation goals

8. Governed for scale: Centralized, formalized governance with dedicated CAIOs

Banking and financial services AI leaders recognize that governance is not a constraint on innovation; it is an enabler of scale.

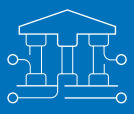
In a regulated industry where AI increasingly influences credit decisions, fraud detection, compliance monitoring and client engagement, fragmented oversight quickly becomes a bottleneck.

Our data shows that **65.0%** of banking and financial services AI leaders follow a centralized AI governance model, compared with just **36.1%** of banking and financial services laggards and **41.0%** of all others in the sector. The nearly **29** percentage-point gap between leaders and laggards is one of the clearest structural differences in the banking and financial services dataset. It demonstrates that governance maturity correlates directly with AI maturity.

Cross-industry comparison further reinforces the point. While **54.9%** of cross-industry leaders adopt centralized governance, banking and financial services leaders exceed that level. This reflects the sector's heightened regulatory and supervisory exposure.

Following a centralized AI governance model

Decentralized approaches may appear flexible in early experimentation phases. However, as AI expands into core banking and financial services functions, fragmented governance structures introduce duplication, uneven controls and inconsistent risk posture. In regulated industries, decentralization does not accelerate scale; it often slows it.



Centralized AI governance: What it means for banking and financial services

In this sector, governance maturity determines scaling velocity. The nearly 29 percentage-point gap between leaders and laggards in following a centralized governance model is one of the clearest structural differences in the dataset. Centralization reduces friction, shortens decision cycles and builds supervisory confidence — enabling AI to expand safely across revenue, risk and operational domains. Decentralized approaches may appear flexible in early experimentation, but as AI expands into core banking functions, fragmented oversight introduces duplication, uneven controls and inconsistent risk posture.

AI leaders are more likely to:

- Establish centralized governance bodies early
- Define enterprise-wide model risk and compliance standards
- Standardize review and approval workflows
- Clarify accountability across business, technology and risk functions

As AI adoption matures in banking and financial services, governance structures are becoming more standardized across the industry. The presence of steering committees or review bodies alone no longer differentiates leaders. Rather, it is how clearly authority, funding and accountability are defined within those structures.

Our data shows that **55.0%** of banking and financial services AI leaders have an AI steering committee with an executive sponsor and cross-functional representation, compared with **54.2%** of banking and financial services laggards and **51.2%** of all others in the sector.

Have an AI steering committee

The narrow delta among banking and financial services AI leaders, laggards and all others in the sector indicates that most organizations now recognize the need for formal oversight structures. Governance bodies themselves are becoming table stakes. Where differentiation emerges is in execution clarity and risk ownership.

AI steering committees: What it means for banking and financial services

In this sector, steering committees are now table stakes — with adoption rates of 55.0% among leaders, 54.2% among laggards and 51.2% among all others, their presence alone no longer differentiates. What separates leaders is how clearly those structures translate into decisions, accountability and execution speed. When authority is unclear, friction builds: funding stalls, risk ownership blurs and approvals drag. In regulated environments, even minor ambiguity can delay deployment. AI leaders treat the operating model as a strategic enabler, recognizing that execution velocity depends less on the number of committees and more on whether they have the clarity and mandate to act decisively.

AI leaders are more likely to:

- Codify roles, responsibilities and decision rights within governance structures
- Align funding authority with business outcomes
- Centralize enterprise AI risk accountability
- Ensure escalation and compliance protocols are explicit and repeatable

As AI becomes embedded in credit decisioning, fraud detection, compliance monitoring and client engagement, banking and financial services organizations are formalizing executive accountability for AI risk. Our data shows that **77.5%** of banking and financial services AI leaders have a dedicated Chief AI Officer (CAIO), compared with **72.2%** of banking and financial services laggards and **70.3%** of all others in the sector.

Have a dedicated CAIO

The CAIO Mandate

The emergence of the CAIO marks a turning point in enterprise leadership. As a board-level strategist charged with fusing business and technology agendas, the CAIO adds real value to change management.

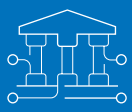
The 3 mandates of the CAIO

1. **Strategic orchestration**
   Align AI investments with business outcomes and risk appetite.
2. **Operational integration**
   Embed AI safely into production systems, with observability and cost discipline.
3. **Cultural translation**
   Demystify AI for the board and educate technical teams on economic implications.

While CAIO adoption is increasingly common across this sector, differentiation emerges in risk ownership. Among respondents, **32.5%** of banking and financial services leaders assign enterprise AI risk directly to the CAIO, compared with **25.0%** of banking and financial services laggards and **26.6%** of all others in the sector. The **7.5** percentage-point gap between leaders and laggards reflects a meaningful structural shift: Leaders consolidate accountability rather than diffusing it across functions.

Have a dedicated CAIO who owns enterprise AI risk

In banking and financial services, AI risk must be treated with the same rigor as credit risk, liquidity risk or operational risk. It requires formal ownership, standardized controls and board-level visibility. Where AI risk ownership remains ambiguous, organizations often encounter slower approvals, inconsistent standards or heightened regulatory scrutiny.



Dedicated CAIOs and enterprise AI risk ownership: What it means for banking and financial services

In this sector, the CAIO is becoming a standard appointment, but risk ownership remains the true differentiator. While 77.5% of banking and financial services leaders have a dedicated CAIO, only 32.5% assign enterprise AI risk directly to that role, compared with 25.0% of laggards. That 7.5 percentage-point gap reflects a meaningful structural shift: leaders consolidate accountability rather than diffusing it across technology, compliance and business units. In banking and financial services, AI risk must be treated with the same rigor as credit, liquidity or operational risk — requiring formal ownership, standardized controls and board-level visibility.

AI leaders are more likely to:

- Formalize the CAIO role with defined authority over enterprise AI risk
- Align AI governance with enterprise risk management frameworks
- Elevate AI risk oversight to board-level visibility
- Consolidate accountability rather than distributing it across functions

9. Co-creating value with partners

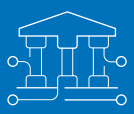
Compared to their cross-industry peers, banking and financial services AI leaders differentiate themselves less by how heavily they rely on external partners and more by how rigorously they govern and execute internally.

Our data shows that **32.5%** of banking and financial services AI leaders focus on external collaborations, such as partnerships with industry experts, service providers and advisors, compared with **29.2%** of banking and financial services laggards and **34.4%** of all others in the sector (signaling little difference among leaders, laggards and others).

By contrast, cross-industry AI leaders lean more heavily on external collaboration. Among respondents, **40.1%** of cross-industry leaders prioritize external partnerships, compared with **27.0%** of cross-industry laggards. This suggests a structural difference in how competitive advantage is built.

Focusing on external collaborations

In many industries, ecosystem leverage is a primary scaling driver. In banking and financial services, partnership alone is not the differentiator. Governance maturity, centralized oversight and disciplined change management play a larger role in separating leaders from laggards.



External collaboration: What it means for banking and financial services

In this sector, the role of external partnerships is more selective than in other industries. While 40.1% of cross-industry leaders prioritize external collaboration, only 32.5% of banking and financial services leaders do — suggesting that competitive advantage here is built differently. Partnerships amplify capability, but internal governance maturity is what determines whether that capability scales. Organizations that expand partnership complexity before strengthening internal controls risk accelerating experimentation while undermining the consistency and compliance discipline required for enterprise-wide deployment. AI leaders use external collaboration as a precision tool, not a primary growth strategy.

AI leaders are more likely to:

- Build strong centralized governance before expanding partnership complexity
- Use partners to augment capability, not outsource accountability
- Integrate external solutions within disciplined risk and compliance frameworks
- Focus on internal operating maturity as the foundation for external leverage

Banking and financial services AI leaders differentiate themselves not through aggressive experimentation with commercial models but through disciplined monetization of operational results.

Our data shows that **35.0%** of banking and financial services AI leaders prefer revenue- or gain-sharing commercial models, compared with **37.5%** of banking and financial services laggards and **37.9%** of all others in the sector. In other words, banking and financial services leaders are slightly less focused on partnership-centric procurement structures than both laggards and the broader industry.

By contrast, **47.6%** of cross-industry AI leaders favor gain-sharing models — a materially higher proportion than in financial services.

Open to partnership-centric procurement such as revenue sharing or gainsharing

This divergence reflects a structural industry difference. These figures suggest that banking and financial services AI leaders focus first on generating measurable operational and financial returns within existing business models. Commercial innovation with partners becomes secondary to demonstrating internal economic impact.

Partnership-centric procurement: What it means for banking and financial services

In this sector, openness to revenue- or gain-sharing models reflects a notably different calculus than the broader market. While 47.6% of cross-industry leaders favor gain-sharing structures, only 35.0% of banking and financial services leaders do — actually slightly below both laggards and all others in the sector. This is not a gap in sophistication; it is a deliberate prioritization. Banking and financial services leaders focus first on generating measurable operational and financial returns within existing business models, treating commercial model innovation as a second-order consideration. Partnership structures follow proven impact; they do not precede it.

AI leaders are more likely to:

- Focus first on margin, cost, risk and client growth outcomes
- Monetize AI within existing product and service structures
- Tie procurement decisions to proven business cases
- Introduce partnership-based commercial innovation only after operational impact is established

A checklist for finding an expert partner for well-governed AI

Most organizations understand that navigating AI's complexity requires expert guidance.

Scaling AI in banking and financial services requires more than technical capability. As AI moves into credit, fraud, compliance, advisory and capital decisions, the focus shifts from experimentation to building regulator-ready infrastructure. In this sector, AI operates under constant scrutiny from boards, regulators, auditors and clients. Tolerance for opacity or weak controls is low. Organizations therefore seek partners who combine innovation with governance, risk management and operational resilience.

An effective AI partner brings models, platforms and supervisory-grade governance into a cohesive program built for regulated scale, embedding responsible AI across data, validation and production monitoring.

Selection criteria for service providers that prioritize responsible AI should include:

- **Lessons learned** from testing and applying AI strategies in their own organization
- **Security and safety,** including red teaming, continuous validation and incident-response strength
- **Multi-LLM and multicloud architecture,** to avoid vendor or geographical lock-in
- **Regulatory knowledge** to translate directives into enforceable internal standards
- **Systems integration expertise,** because AI does not thrive in isolation
- **Practical sustainability playbooks** that focus on both energy efficiency and human empowerment (so AI augments talent rather than replaces it)
- **ROI and cost calculators** to reduce complexity in AI cost management
- **Partnerships** that create an ecosystem of technology providers and hyperscalers
- **Transparent governance of data and models,** including contracts, lineage, retrieval scoping and privacy by design
- **Local expertise** that complements global know-how
- **Clear frameworks** for fairness, accountability and human oversight

AI leadership is now synonymous with banking and financial services leadership

Our global AI research, based on the experience of more than 2,500 senior leaders (including 296 banking and financial services respondents), confirms what many executives already recognize: AI has moved from the periphery of innovation labs to the center of value creation.

In banking and financial services, AI is no longer simply an enabler of strategy. It is increasingly embedded within the strategy itself. Banks and financial institutions that treat AI as a core operating capability — aligning it to profit pools, embedding it within risk disciplines and scaling it through centralized governance — are pulling decisively ahead. These organizations move beyond pilots, tie AI directly to financial outcomes and redesign workflows end-to-end across growth, operations and compliance.

Early profit impact fuels reinvestment. Reinvestment strengthens infrastructure and governance. Governance enables faster scaling. A reinforcing cycle emerges, widening the gap between leaders and incremental adopters.

One of the most striking differences among banking and financial services AI leaders is structural. They increasingly operate as AI-native financial organizations, where decisioning is augmented, workflows are redesigned, governance is centralized and AI risk is treated with the same rigor as credit or liquidity risk.

Banking and financial services AI leaders build platforms. They embed AI into underwriting, fraud detection, advisory, compliance and capital management systems rather than layering it superficially onto legacy processes. They govern rigorously, invest deliberately and scale responsibly — balancing innovation with supervisory confidence.

Looking ahead, AI is becoming a foundational capability for banking and financial services. Revenue growth, margin resilience, capital efficiency, operational stability and regulatory credibility will increasingly depend on how effectively organizations harness GenAI, agentic AI and sovereign-aware architectures within secure, scalable platforms.

At the same time, the emergence of a hybrid workforce — where bankers, risk professionals and AI systems operate side by side — is no longer theoretical. Banking and financial services organizations must now consider how to recruit, train, govern and oversee not only people but also AI systems that participate directly in decision-making.

Visit our website to see how NTT DATA can help you chart a path forward with AI.

> “Scaling AI in banking and financial services requires governance, capital discipline and innovation to advance together. Progress in isolation rarely withstands regulatory scrutiny.”
>
> **Niraj Singhal,** Group Senior Vice President, NTT DATA, Inc.

Explore our research data in detail

Our **2026 Global AI Report** is another milestone of primary research and thought leadership from NTT DATA. Additional expert and executive insights will follow. Ask us how our comprehensive global research data, coupled with our consulting and services expertise, can support your organization's success, and look out for more soon.

About the research

Our primary research spans 3 markets in 5 regions, across 15 industries

A balanced sample of 2,567 global respondents (including 296 from the banking and financial services sector), comprising key decision-makers from large IT (53%) and non-IT (47%) enterprises — mostly in C-suite roles.

North America 575

Canada: **75**

US: **500**

Latin America 300

Argentina: **50**

Brazil: **50**

Chile: **50**

Columbia: **50**

Mexico: **50**

Peru: **50**

Europe 745

Austria: **30**

Belgium: **75**

France: **75**

Germany: **115**

Italy: **75**

Luxembourg: **30**

Netherlands: **75**

Portugal: **50**

Spain: **75**

Switzerland: **30**

UK and Ireland: **115**

Africa 75

South Africa: **75**

Asia Pacific 872

Australia: **112**

China: **50**

Hong Kong: **50**

India: **115**

Indonesia: **50**

Japan: **110**

Malaysia: **50**

New Zealand: **30**

Philippines: **50**

Singapore: **75**

South Korea: **30**

Taiwan: **50**

Thailand: **50**

Vietnam: **50**

The research in numbers

Business functions

CEO | **10%**

CAIO | **4%**

IT | **31%**
(5% software engineers)

IT security | **11%**

Digital | **6%**

Operations | **21%**

Non-IT support | **17%**
(legal/compliance, risk, finance, HR, etc.)

Expertise

IT: **31%**

Operations: **21%**

CEO and/or CAIO: **14%**

IT security: **11%**

Digital: **6%**

Legal, risk and compliance: **6%**

Finance: **5%**

HR: **3%**

Marketing: **3%**

Includes:

Principal decision-maker/part of decision-making team: **94%**

Decision or budget influencer: **6%**

Organization size

2,501 to 5,000: **5%**

5,001 to 10,000: **11%**

10,001 to 15,000: **33%**

15,001 to 50,000: **34%**

50,001+: **17%**

Role levels

C-suite: **79%**

VP/Head of/Director: **15%**

Senior Manager: **6%**

The C-suite includes:

CIO or CTO: **16%**

CEO: **10%**

COO: **8%**

CCO or CXO: **8%**

CDO: **6%**

CISO: **6%**

Chief Risk/Compliance/ Legal Officer: **6%**

CFO: **5%**

CAIO: **4%**

CHRO: **3%**

CMO: **3%**

Chief Software Engineer: **2%**

Other C-suite: **2%**

15 industries

Automotive: **11%**

Banking and financial services: **12%**

Consumer packaged goods: **7%**

Energy and utilities: **4%**

Healthcare: **5%**

Higher education and research: **5%**

Insurance: **11%**

Life sciences and pharmaceuticals: **4%**

Logistics, travel and transportation: **5%**

Manufacturing: **11%**

Mining and natural resources (including oil and gas): **7%**

Public sector: **4%**

Retail and ecommerce: **5%**

Supply chain: **4%**

Telco, media and technology: **5%**

Research methodology

All content in our 2026 Global AI Report series is based on independently sourced research data.

Participants were selected via random sampling on the basis that they had a direct or indirect influence on their organization's AI requirements or decision-making authority in that regard.

The research data was gathered via an online questionnaire that ran in September and October 2025.

Research was conducted for NTT DATA by STRAT 7, Jigsaw Research, an international strategic-insight agency with an exclusively senior team.

Data integrity, validation and analysis were performed by NTT DATA's specialist in-house Primary Research and Benchmarking Team in conjunction with Jigsaw Research. Data and outliers were validated in accordance with standard research-industry rules, disciplines and best-practice approaches. The global data is presented at a 99% confidence level with a 3% margin of error.

Meet the AI mandate head-on

NTT DATA is one of the world's leading AI and digital infrastructure providers, with unmatched capabilities in enterprise-scale AI, cloud, security, connectivity, data centers and application services.

We are committed to accelerating client success and positively impacting society through responsible innovation. Our full-stack, end-to-end portfolio of AI services and solutions incorporates models, data and platforms, secure ecosystems, and governance, compliance and ethics frameworks.

We curate AI ecosystems for organizations in every industry, and our Smart AI Agent™ Ecosystem matches industry-specific agents to business processes.

With our local expertise and global reach, we are the smart choice for helping you make AI strategy your business strategy and accelerate toward an AI-native state.

Visit nttdata.com to learn more.

NTT DATA is a $30+ billion business and technology services leader in AI and digital infrastructure. We accelerate client success and positively impact society through responsible innovation. As a Global Top Employer, we have experts in more than 70 countries. NTT DATA is part of NTT Group.

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