



AI in Banking Benchmark

SURVEY FINDINGS

May 2026

Table of Contents

1 Objectives and Methodology

2 Executive Summary

3 Detailed Findings

4 Demographics

Objectives and Methodology

Objectives and Methodology

Objective: The survey examines how financial institutions are adopting and operationalizing AI, where strategy and execution challenges persist and how banks are measuring success.



Audience Sample

n=150 Senior Banking Executives

Audience Criteria:

- Banking executives defined as senior banking technology executives
- Example roles: VP, MD, CEOs, CTOs, etc.
- Type of business: Credit unions, community banks, regional/super regional banks and global banking institutions



Method

10-minute online survey

The margin of error for survey results, at the 95% Confidence Level is +/- 9.8%



Timing

Survey fielded from March 28, 2026 to April 8, 2026

Executive Summary

Key Insights

1 Banking Today

Banking executives see the value of AI and are deploying it enterprise-wide

Nearly all (91%) say AI allows employees to focus more on higher-value or customer-facing work, and the majority (84%) use AI at an enterprise level. They leverage all types of AI – Generative (91%), Predictive (87%) and Agentic (81%), and they are investing in reskilling employees to use it (55%).

2 AI in the Workforce

AI has already changed the banking workforce – and many see a future where humans and technology work together

Banking executives believe that Agentic AI has already significantly changed how most banking roles operate (84%), and they expect to be working alongside AI agents within the next five years (89%).

3 Data Quality & Access

Data governance, accessibility and inconsistency are challenges to overcome

Despite high confidence in access to quality data (87%), executives cite siloed data (52%) and lack of benchmarking data (30%) as data governance challenges, and nearly all (94%) say an end-to-end AI solution would deliver value to their organization.

4 The Challenges Ahead

Many banking executives have put in place a strategy and set KPIs, but believe AI adoption is prioritized over ROI

Nine in ten banking executives have an AI strategy in place (91%), with top priorities including increased efficiency (64%), data quality (55%), and regulation and fraud detection (54%). Seven in ten (71%) have clear, consistent AI KPIs in place, however KPIs tied to ROI remain low on the list, with four in five prioritizing adoption over ROI (81%).

Banks Are Moving to a Dual Workforce Model

However, barriers remain to turn AI momentum into measurable ROI

The survey reveals that as AI adoption accelerates, the banking industry is at a pivotal stage. While institutions have made meaningful progress in deploying AI, many are still working to translate that activity into measurable business outcomes.

The coming shift in banking is characterized by moves from:

Human-AI experimentation to a dual workforce

Banks are increasingly moving toward a model where AI agents and humans work alongside each other

AI adoption to business impact

While investment and strategy are in place, relatively few institutions are tying AI initiatives to revenue, efficiency or other KPIs

Data confidence to data challenges

Despite strong confidence in data, issues with fragmentation, silos and governance continue to limit AI's effectiveness

Detailed Findings

Banking Today

Banking executives see the value of AI and are scaling it enterprise-wide

Banking executives see the value of AI

Q17. Please indicate how much you agree or disagree with the following statements, with 1 meaning "Strongly disagree" and 4 meaning "Strongly agree." Base: Senior Banking Executives n=150, Shown Top 2 Box "Agree" and "Strongly agree"

91%

91% Agree AI allows **employees to focus more on higher-value or customer-facing work**

Majority heavily use AI at an enterprise level, 15% of organizations are in the exploratory phase

Where their organization is on their AI journey

Shown: Percent selected

84% Active users

45%

Using AI across select products, departments or operations

39%

Scaling AI widely across the organization

15% Still in the testing phase

13%

Testing or experimenting with AI

1%

Exploring or researching AI

1%

Not currently exploring AI

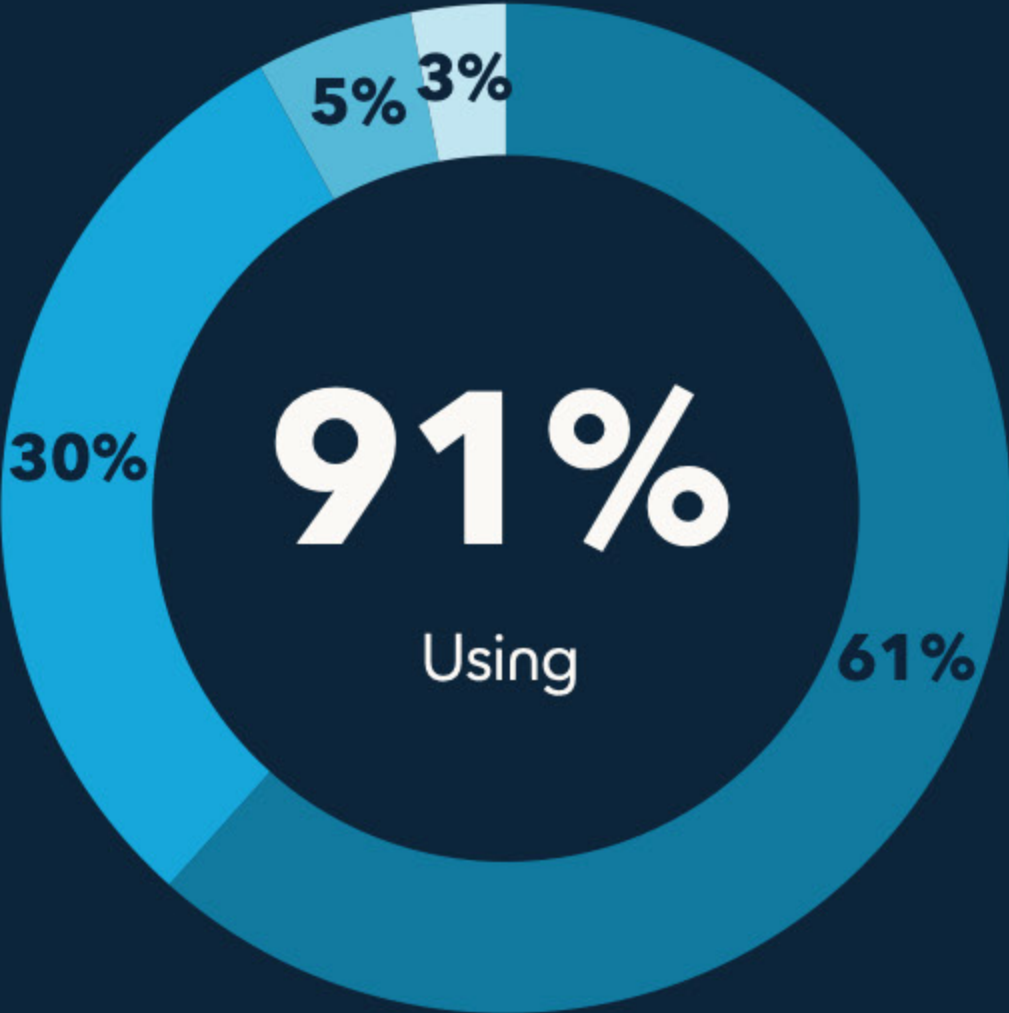
Banking executives widely use different forms of AI

Generative AI is the most used enterprise wide (61%) significantly more than Agentic AI (44%).

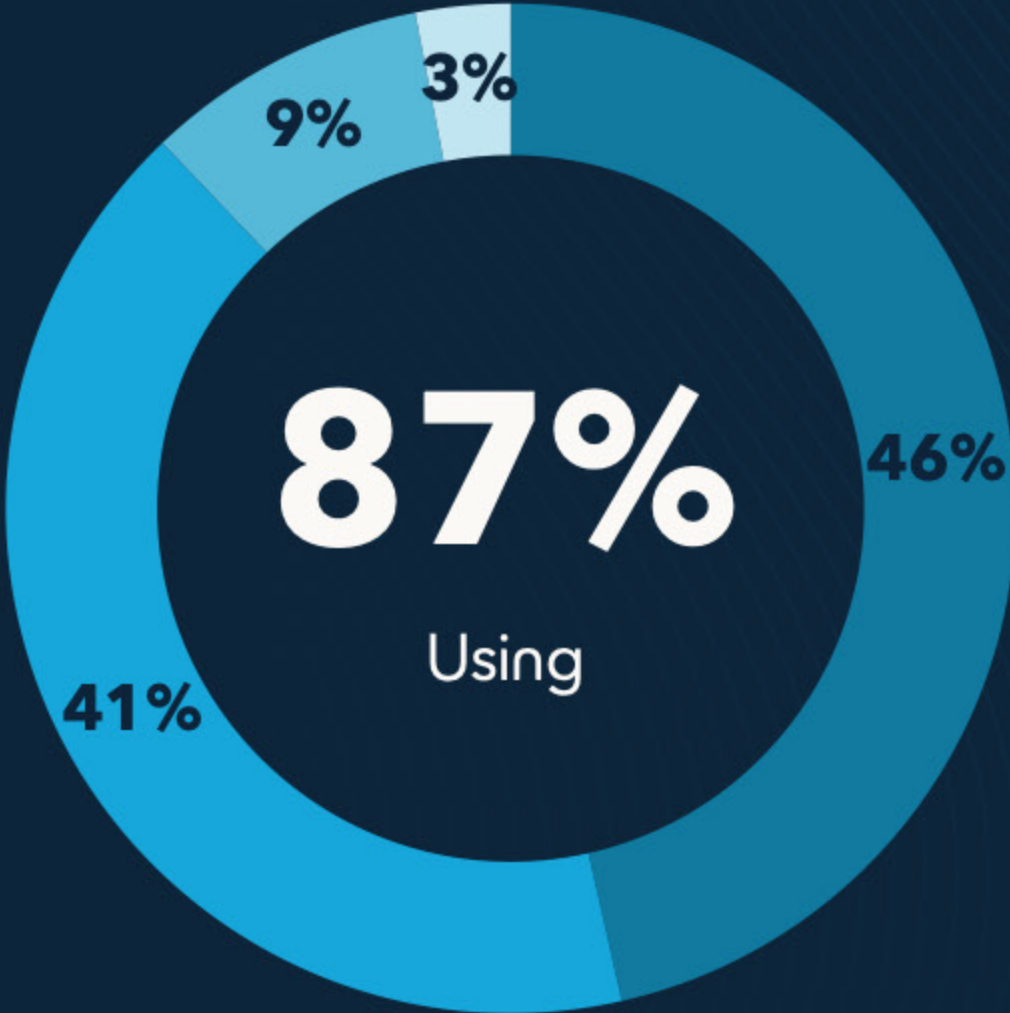
Current use of the types of AI

Shown: Percent selected, Top 2 Box

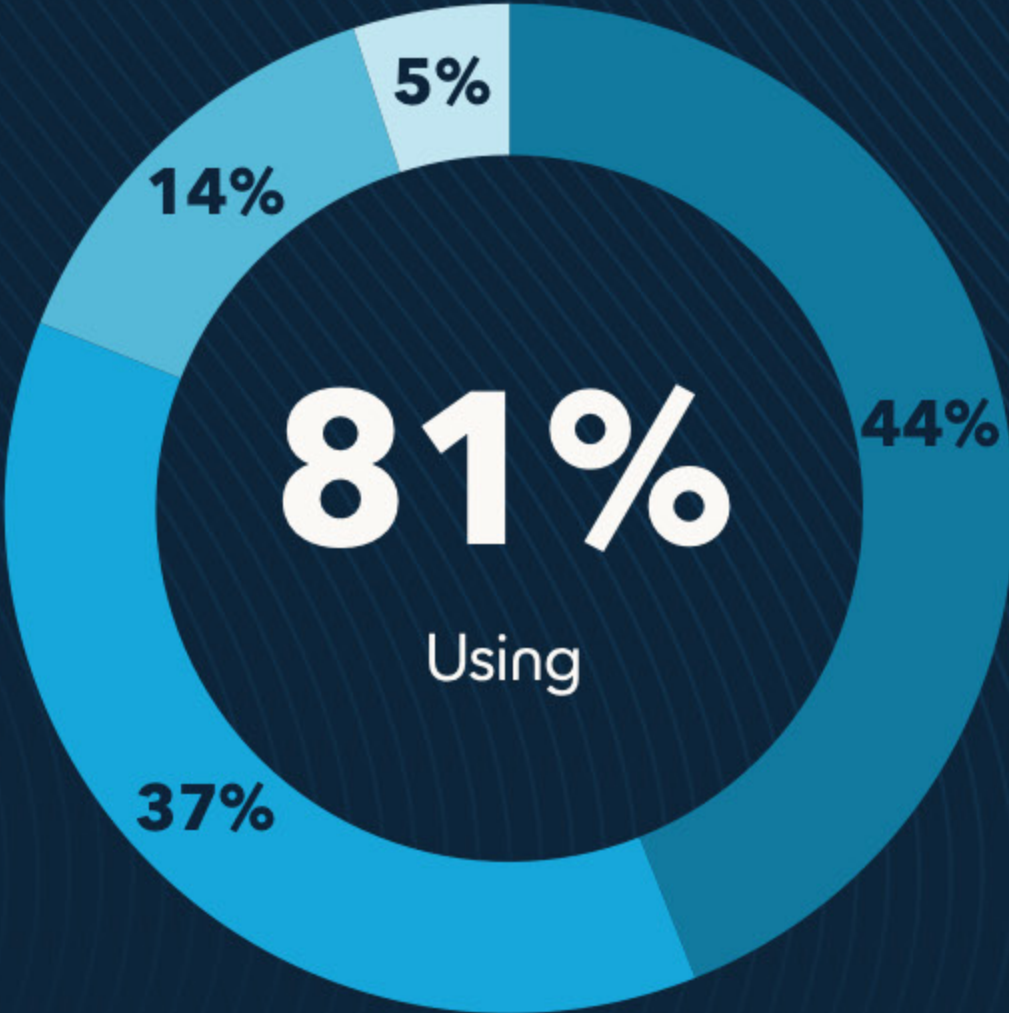
Generative AI



Predictive AI



Agentic AI



Currently using enterprise-wide

Currently using but access is limited to certain teams and roles

Do not currently use, but are interested in using

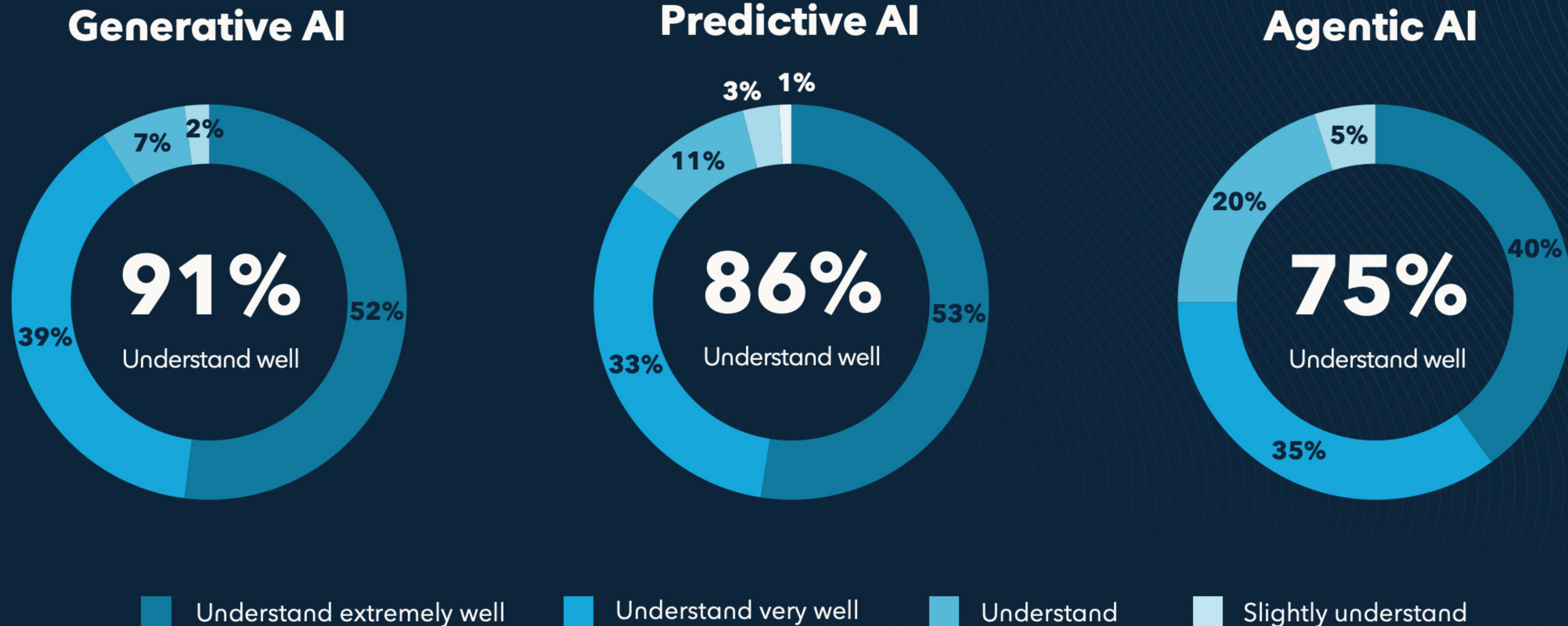
Do not currently use

Q2. Is your organization currently using the following types of approved, secure AI? Base: Senior Banking Executives n=150

The most used AI tools are the most understood

Current understanding of the types of AI

Shown: Percent selected, Top 2 Box



Q3. How well do you understand each of the following types of AI? Please rank your understanding of the below types of AI, with 1 meaning "Do not understand" and 5 meaning "Understand extremely well." Base: Senior Banking Executives n=150

They are investing in a workforce that knows how to use AI

What are you doing to prepare your workforce for the AI era?

Shown: Percent selected, Select up to three

Q16. What is your organization doing to prepare its workforce for the AI era? Base: Senior Banking Executives n=150

33%

Partnering with external vendors or consultants for AI capabilities

33%

Prioritizing candidates with AI or data experience

34%

Redeploying employees into higher value or customer-facing roles

42%

Creating new job roles related to AI skillsets

48%

Investing in expanded digital and technology roles

55%

Investing in reskilling or AI training programs for employees

AI in the Workforce

AI has already changed the banking workforce – and many see a future **where** humans and technology work together

Dual workforce in banking is on the rise

Nine in ten (89%) say that in five years their organization will be humans and AI agents.



84%

Agree **Agentic AI has already significantly changed how most banking roles operate**



89%

Agree their organization will be a **combination of AI agents and humans** within the next five years

They are currently using AI to summarize documents, search for information and analyze data

Current use of AI in daily tasks

Shown: Percent selected



And in the next two years they use it for research, continuous monitoring and discrete tasks even more

Expectation to use AI more for in the next 2 years

Shown: Percent selected

+11%

Researching
regulatory
developments

+9%

Continuous credit and
portfolio monitoring

+7%

Researching
prospective clients

+5%

AI agents for
discrete tasks

+5%

Automating
workflows

Data Quality & Access

Data accessibility and inconsistency are challenges still to overcome

**Majority are
confident in their
ability to access
good, quality data**

Q6. How confident are you that your organization has accessible, quality data needed to fully realize the value of AI? Base: Senior Banking Executives n=150, Shown Top 2 Box "Very confident" and "Extremely confident"

87%

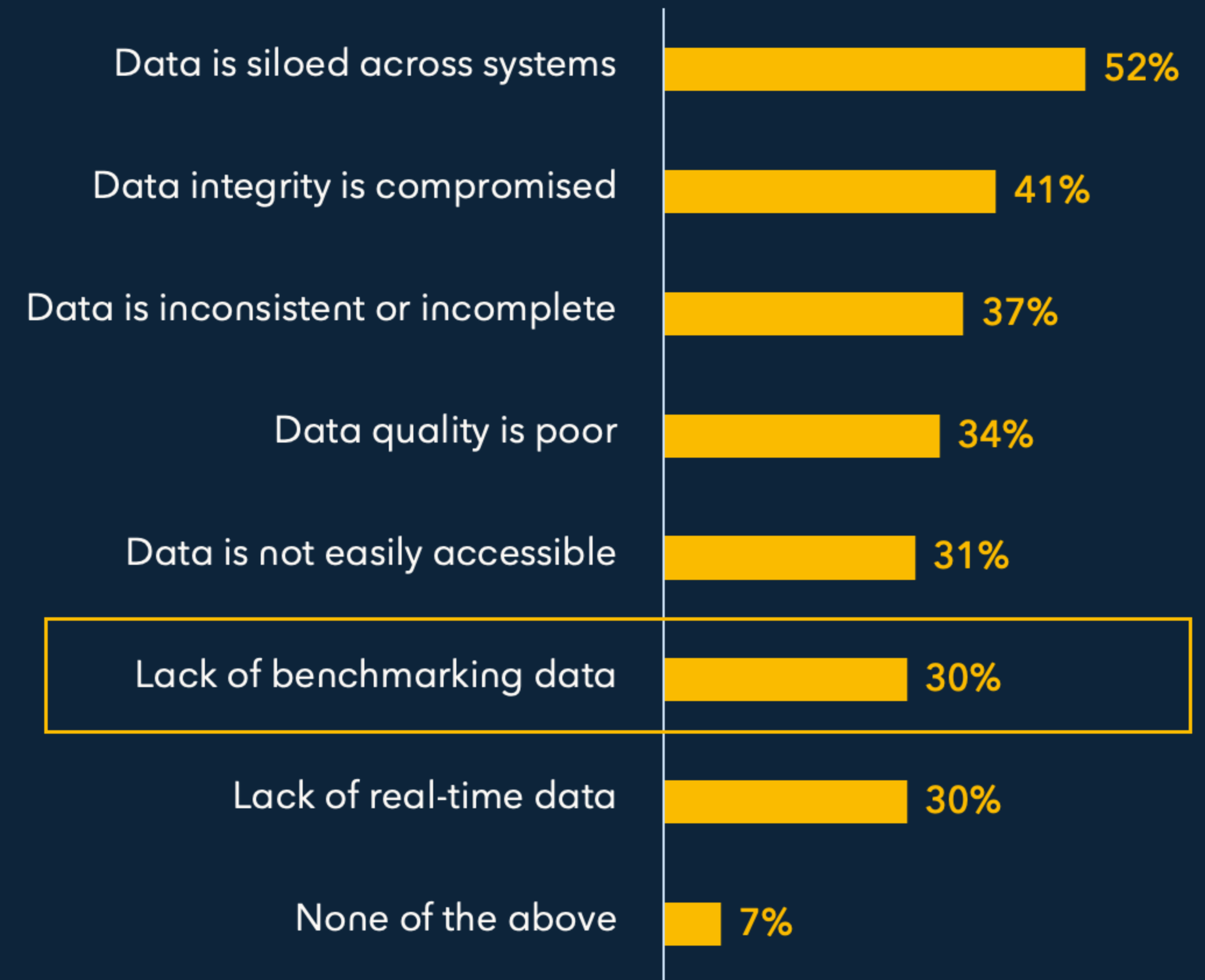
Of banking executives are confident that their organization has **accessible, quality data needed to fully realize the value of AI**

→ 36% are Extremely confident

However, 93% cite at least one data governance challenge

Top data challenges related to data governance

Shown: Percent selected



An end-to-end solution would be valuable

Q13. Please indicate how much you agree or disagree with the following statement. A fully integrated, end-to-end AI solution would deliver more value to my organization than deploying AI in isolated use cases across different systems. Base: Senior Banking Executives n=150, Shown Top 2 Box "Agree" and "Strongly agree"

94%

Agree a fully integrated, **end-to-end AI solution would deliver more value to their organization** than deploying AI in isolated use cases across different systems

The Challenge Ahead

Many banking executives have put in place a strategy and set KPIs, but believe AI adoption is prioritized over ROI

Nearly all have a defined AI strategy in place and believe it is critical to have one

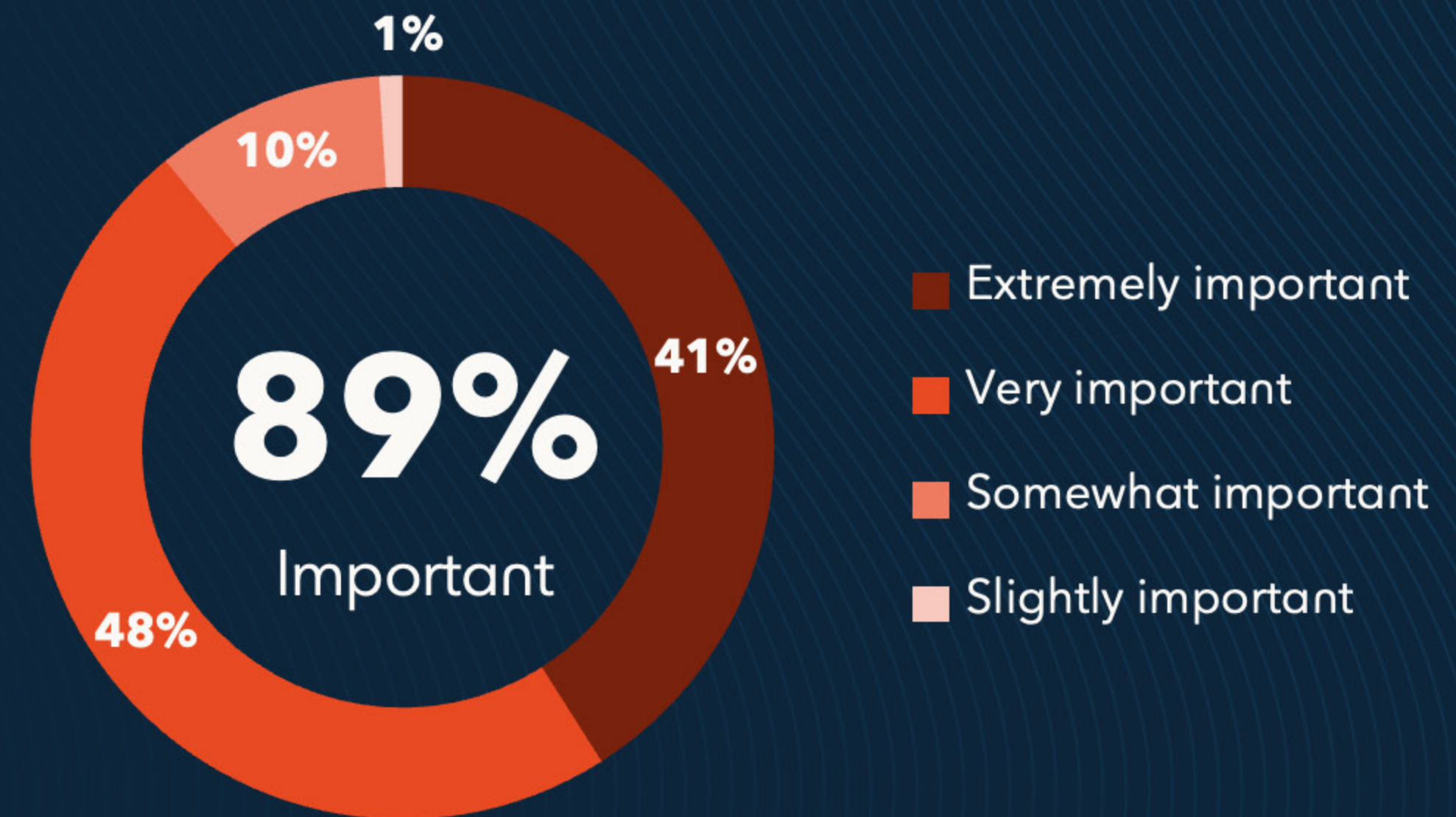
How important is it to have an AI strategy?

Shown: Percent selected, Top 2 Box



Have an AI strategy in place (91%)

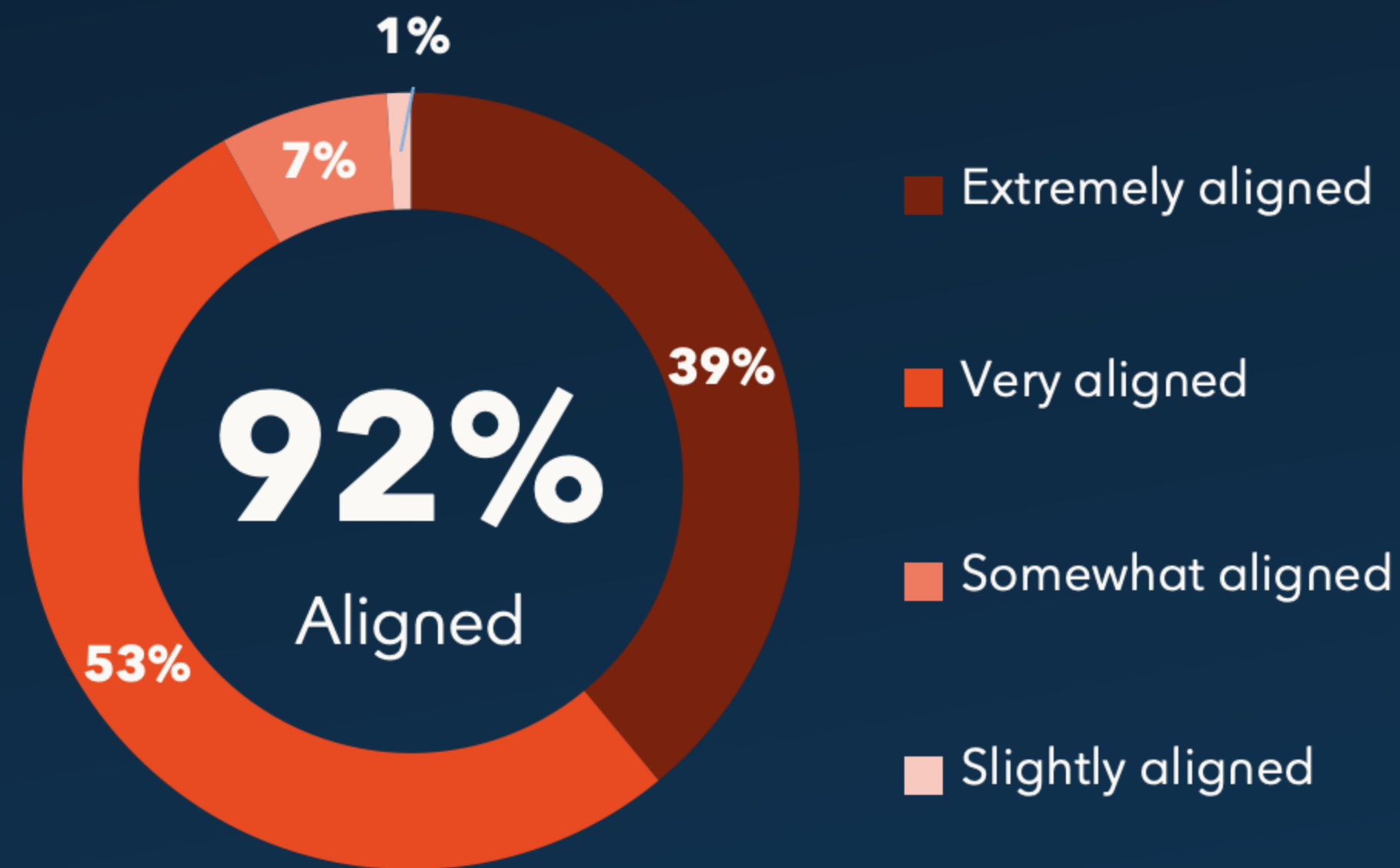
9 in 10



Leadership and employees are aligned on AI - internal tech C-suite is most credible source for guidance

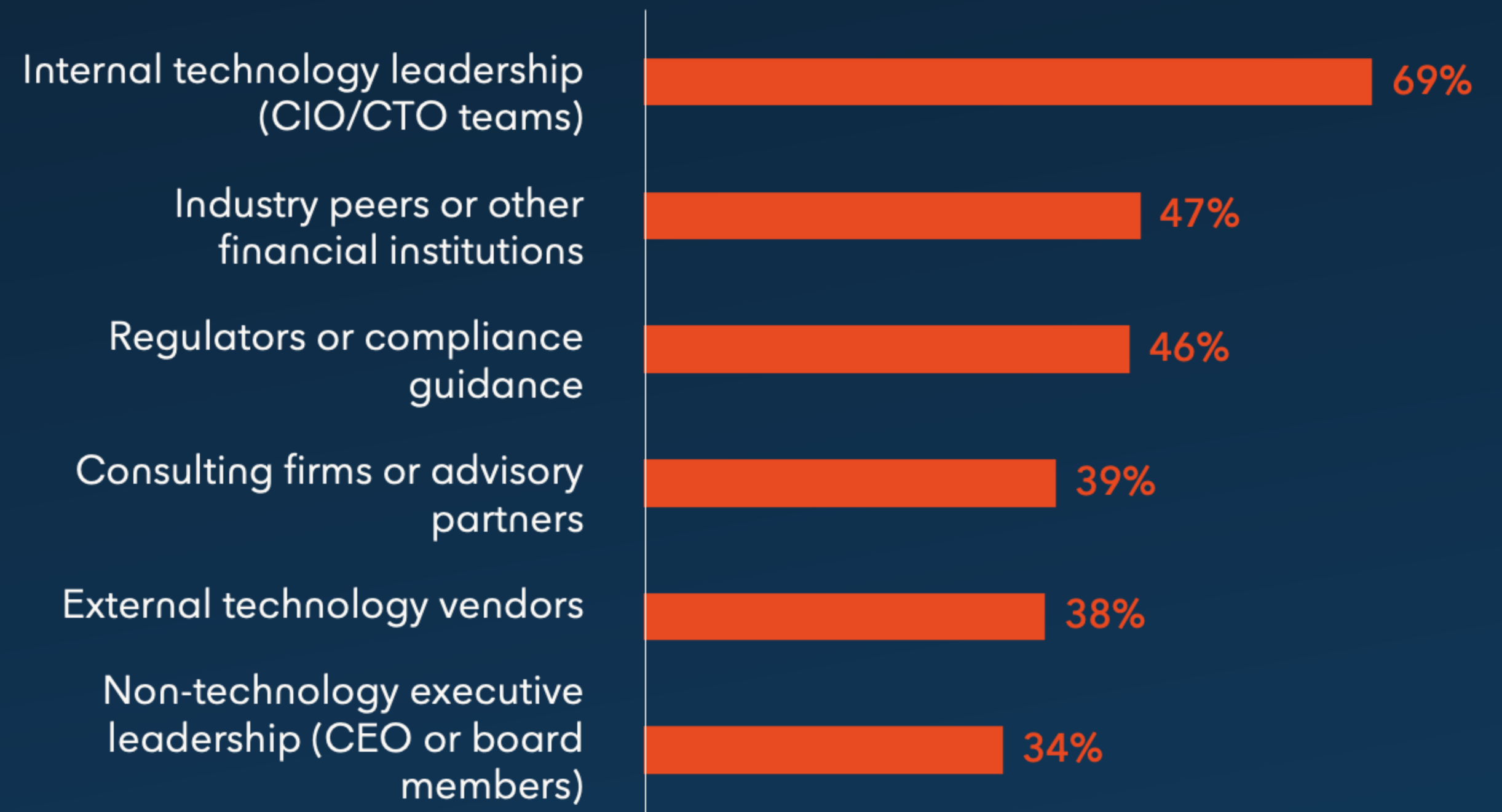
How aligned are leadership and employees on the AI strategy?

Shown: Percent selected, Top 2 Box, Among those who have an AI Strategy



Most credible sources for informing AI strategy

Shown: Percent selected, Among those who have an AI Strategy



Q10. How aligned do you believe leadership (e.g., C-suite) and employees are around your organization's AI strategy? Q12. Who do you consider the most credible sources for informing your AI strategy? Base: Senior Banking Executives Who Have A Strategy In Place n=137

Improving efficiency and data quality are the top priorities for AI strategies

Top priorities for AI strategy

Shown: Percent selected, Among those who have an AI Strategy

64%

Increased efficiency

- Improving operational efficiency (42%)
- Scaling AI deployments across the organization (33%)

55%

Data quality

- Improving data quality (28%)
- Increasing data integrity (23%)
- Maintaining human-centered oversight (16%)

54%

Regulation

- Improving fraud detection and risk management (36%)
- Regulating AI governance and compliance (25%)

41%

Cost value

- Reducing costs (15%)
- Proving measurable return on investment from AI initiatives (29%)

41%

Customer value

- Enhancing customer experience (23%)
- Transparency around decision-making (19%)

Banking executives believe AI adoption is prioritized over return on investment

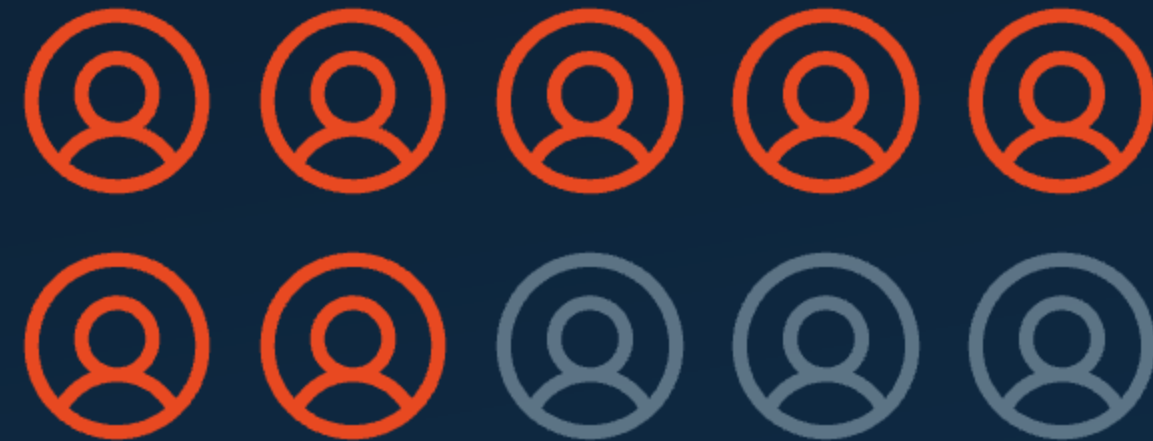


Agree their organization **prioritizes AI adoption over return on AI investment** (81%)

4 in 5

The majority have AI KPIs in place

KPIs tied to return on investment are least common.



7 in 10

Have clear, consistent KPIs (71%)

What KPIs has your organization set?

Shown: Percent selected, Among those that have KPIs



However, over one quarter say KPIs are inconsistent – which can be costly



Say they have KPIs that are **inconsistent** across the organization (28%)

1 in 4



Agree internal misalignment on AI strategy costs the company time and money

81%

Q18. Has your organization defined measurable outcomes or KPIs for evaluating the success of AI initiatives? Q17. Please indicate how much you agree or disagree with the following statements, with 1 meaning "Strongly disagree" and 4 meaning "Strongly agree." Base: Senior Banking Executives n=150, Shown Top 2 Box "Agree" and "Strongly agree"

APPENDIX

Demographics

Demographics

Race	Total
White or Caucasian	92%
Black or African American	5%
Asian	1%
Mixed Race	1%
Pacific Islander	0%
Native American or Alaskan Native	0%

Ethnicity	Total
Hispanic	10%
Not Hispanic	90%

Education	Total
Not college educated	19%
College educated	81%

Gender	Total
Male	86%
Female	14%

Generations	Total
Gen Z (18-28)	4%
Millennial (29-44)	57%
Gen X (45-60)	36%
Boomer	3%

Region	Total
Northeast	23%
Midwest	16%
South	35%
West	26%

Community type	Total
Urban/city	23%
Suburban	16%
Rural	35%

Demographics

Company size	Total
Small	2%
Medium	31%
Large	67%

Industry	Total
Banking	62%
Financial/Investing	38%

Institution type	Total
National bank	31%
Regional bank	28%
Global bank	25%
Community bank	8%
Credit union	8%

Position	Total
CEO	29%
CTO	8%
CFO	33%
CIO	3%
EVP	5%
SVP	5%
VP	17%

Years experience in industry	Total
5 - less than 10 years	27%
10 - less than 30 years	69%
30+ years	4%

Decision maker status	Total
Primary decision maker	91%
Part of decision-making team	9%



For press inquiries, contact press@ncino.com.