

2025 GenAI Value Report

Banking



56%

say AI is fundamentally reshaping their business.

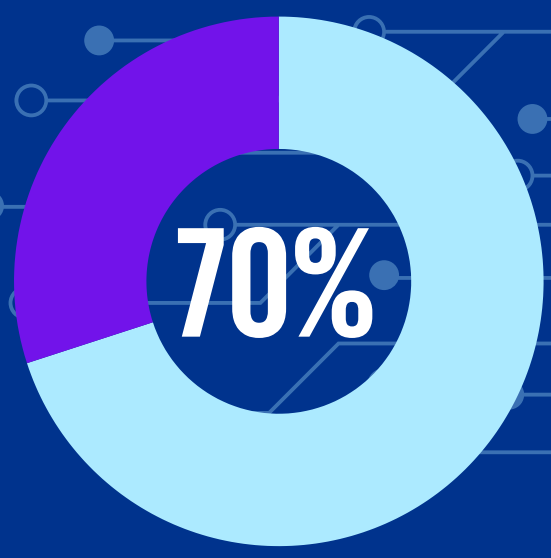
84%

face significant pressure from stakeholder to show immediate ROI on AI investment.

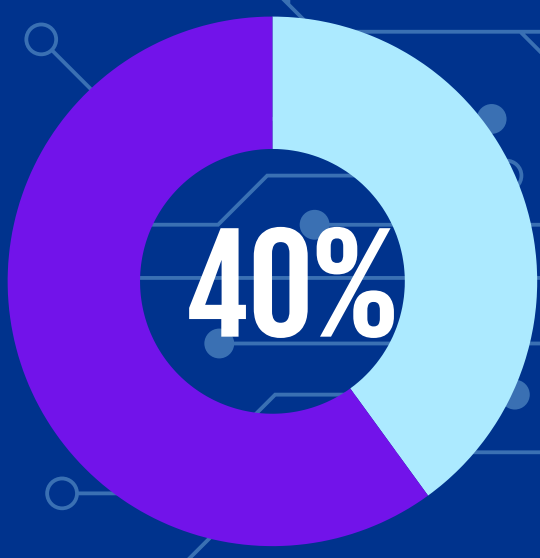
82%

plan to increase their AI spend.

AI goals are clear...



are seeking AI to reduce costs.



are looking to use AI to enhance customer experience.



28%

have experienced revenue growth.

28%

have experienced a high revenue contribution from AI.



70%

have achieved cost savings.



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Key value streams in banking



Loan origination

Onboarding and
account opening



Fraud prevention

Payment processing



Customer retention and growth

Top Challenges Banks Face with AI

1. Security
and data
privacy
concerns

2. Lack of AI skills
or expertise
among
workforce



3. Difficulty in
measuring
ROI

