



AI Quarterly Pulse Survey

Banking Q3 2026

October 2026

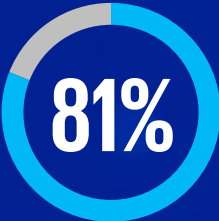


Investment and strategy

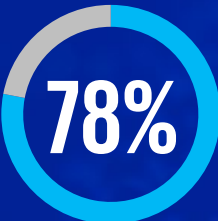
CEOs are actively owning AI as a strategic business priority, with clear accountability for AI-related outcomes across their organization:

68% **>** 70%
quarter-over-quarter

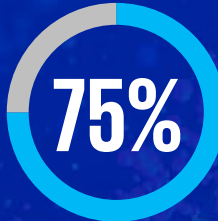
The top areas that banks will allocate their AI budgets to:



Risk & compliance

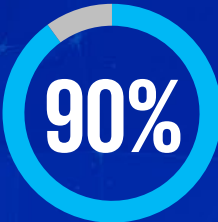


Operations

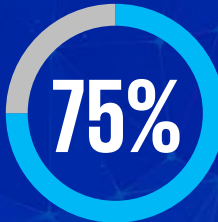


Cyber or data security

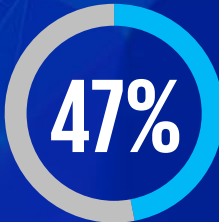
As AI moves deeper into day-to-day operations, organizations are also becoming more **disciplined** in how they **manage AI** usage.



Cost reviews in AI approval processes



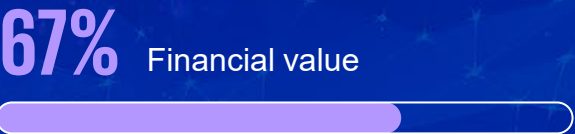
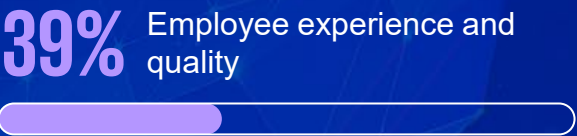
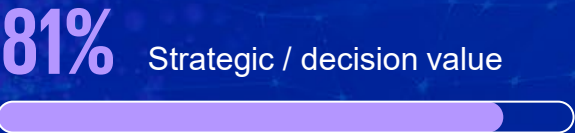
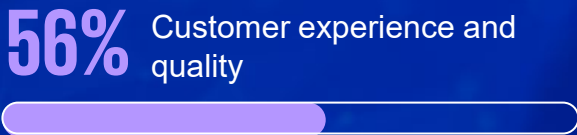
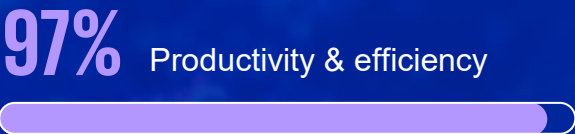
AI cost monitoring dashboards



Architecture or prompt design standards

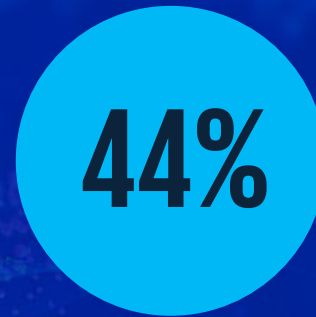
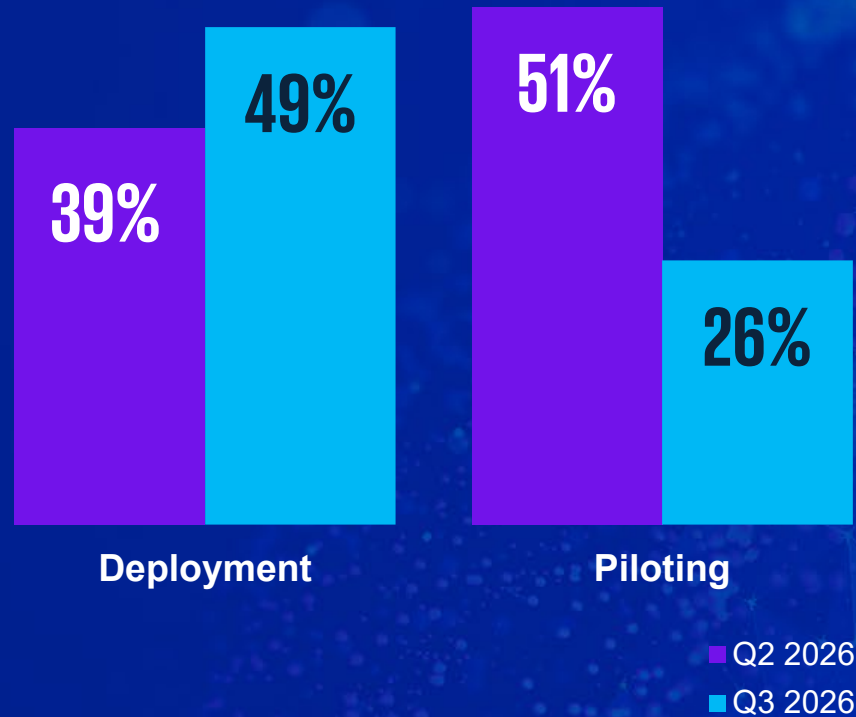
Nearly 7 in 10 leaders (64%) report measurable business value from their AI initiatives.

Those leaders report significant value in the following areas:

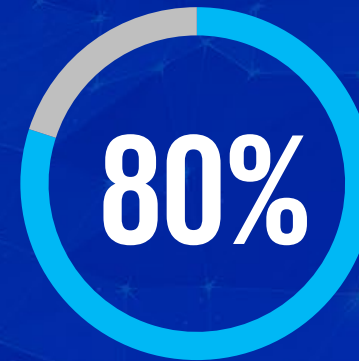


AI agent deployment and trends

AI agents are **increasingly** moving out of the pilot phase and into the enterprise.



of banking leaders report the primary focus of their AI agent strategy is mostly focused on efficiency, with some exploration of new revenue opportunities.



Data readiness and access is the top challenge to AI agent deployment, up from **63% last quarter.**

Workforce

Organizations are formalizing how employees work with AI agents. Efforts to create guidelines, protocols, and AI collaboration skills among employee populations are up sharply.

Employees that make strong and effective use of AI are outperforming others in their organization.

38% to 61%

Q2 2026 ► Q3 2026

81%

AI agents will prompt the integration of AI collaboration skills into existing workflows and therefore role requirements.

AI agents will encourage their organization to evolve performance metrics to emphasize human capabilities like judgment and creativity over tasks now handled by AI.

55%

The share of organizations reporting workforce adoption of AI agents increased to

66%

, up from 56% last quarter.

92%

of leaders are training employees to be ready to work with AI agents by teaching prompt skills to maximize AI agent effectiveness.

Governance and data

As AI agents scale, organizations are drawing sharper lines around autonomy, focusing on trusted data and clearer boundaries for autonomous decisions.

What's included in banks' AI harness layer:



of banking leaders report risk considerations such as data privacy and cybersecurity as the top challenge to their ability to demonstrate AI's value.

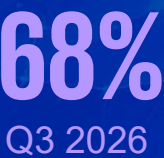


agree their organization has the capabilities and governance in place to manage AI risks at scale, up from **59%** last quarter.

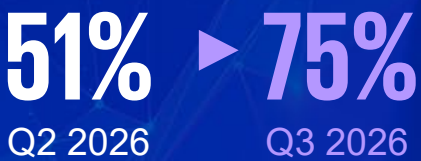
Organizations are anticipating increasing their data & analytics investments in the next 12 months:



Banking leaders are focused on internal data governance and control.



The number of banking leaders not allowing AI agents access to sensitive data without human oversight increased quarter-over-quarter:





Some or all of the services described herein may not be permissible for KPMG audit clients and their affiliates or related entities.

Learn about us:



kpmg.com

The information contained herein is of a general nature and is not intended to address the circumstances of any particular individual or entity. Although we endeavor to provide accurate and timely information, there can be no guarantee that such information is accurate as of the date it is received or that it will continue to be accurate in the future. No one should act upon such information without appropriate professional advice after a thorough examination of the particular situation.

© 2026 KPMG LLP, a Delaware limited liability partnership, and its subsidiaries are part of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee. All rights reserved. USCS044412-2A

The KPMG name and logo are trademarks used under license by the independent member firms of the KPMG global organization.