



AI Quarterly Pulse Survey

Banking Q1 2026

April 2026



Executive summary

Investment projections continue to increase quarter over quarter

Banking organizations are moving decisively into an AI-enabled enterprise, with average projected AI spend reaching \$177M in Q1 2026 up from \$133M in Q4 2025. Leaders remain disciplined in how they assess returns, AI is increasingly viewed as a strategic necessity—particularly across cyber and data security, operational efficiency, and customer experience. ROI measurement and execution challenges are shaping how progress is defined, but the commitment is sustained and growing.

AI agent deployment reaches new levels

AI agent piloting in banking is maturing across organizations. Agents are facilitating cross functional collaboration by automating and coordinating workflows, enabling information flow between teams, and supporting shared decision making. Nearly half of organizations are now piloting agents, while a growing share are moving beyond experimentation into scaling and deployment. This shift reflects a clear inflection point, with agent use cases transitioning from isolated pilots to more embedded, operational roles.

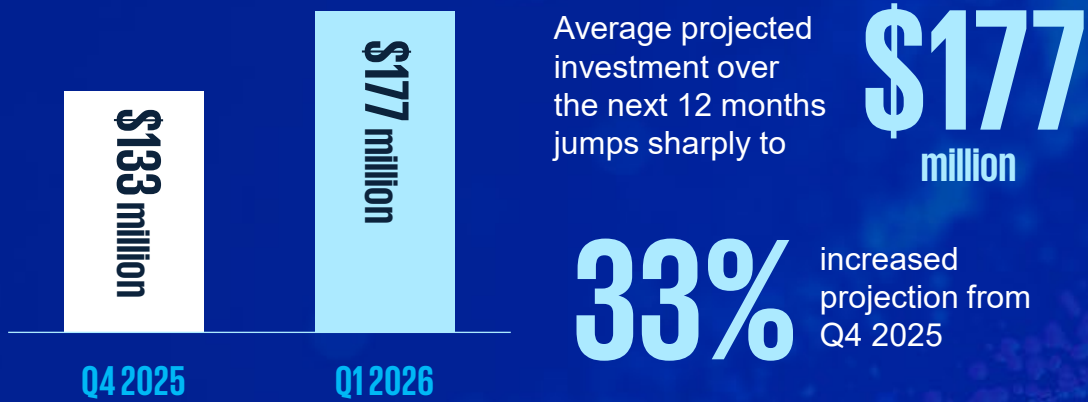
The great skills reset

As AI adoption accelerates, banks are recalibrating workforce strategies toward human-led oversight of AI agents. Leaders report slight adoption or mixed employee responses to AI adoption, with resistance correlated to skill and capability gaps, and concerns of job security. Expectations are rising for humans to manage and direct AI agents over the next two to three years, alongside evolving hiring and compensation strategies that place a premium on strong AI capabilities.

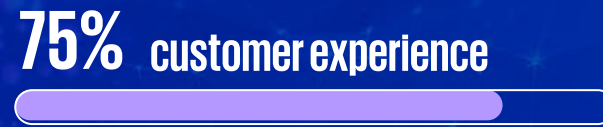
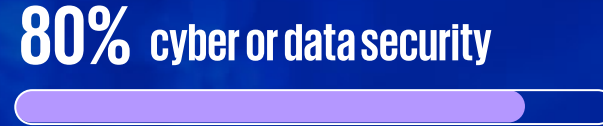
Governance is a prerequisite for scale

Leaders cite misuse by bad actors—alongside data security, privacy, and regulatory risk—as the defining constraints on scale. Over the next 6–12 months, banks are prioritizing human oversight, identifying controls, and tighter guardrails, particularly for high-risk and customer-facing use cases, as the foundation for responsible expansion.

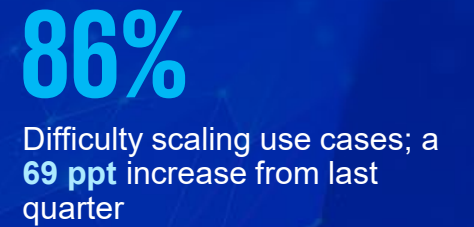
ROI and investment



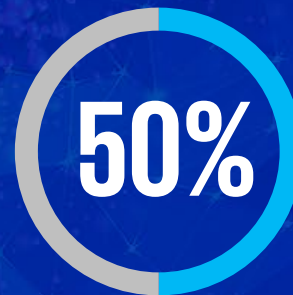
Top AI budget allocations for banking organizations include:



Employee skill gaps and difficulty scaling use cases are **top barriers to demonstrating ROI.**



say AI will continue to be a **top investment priority, even if a recession occurs in the next 12 months.**



Agree new AI natives are already beginning to earn clients and take market share in their industry.

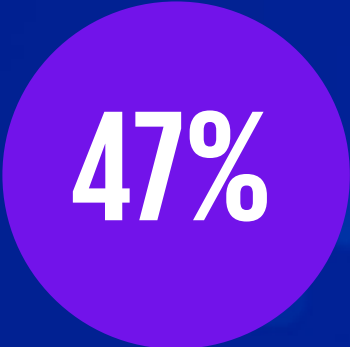


Data privacy concern is the greatest barrier to successfully meeting the AI strategy goals.

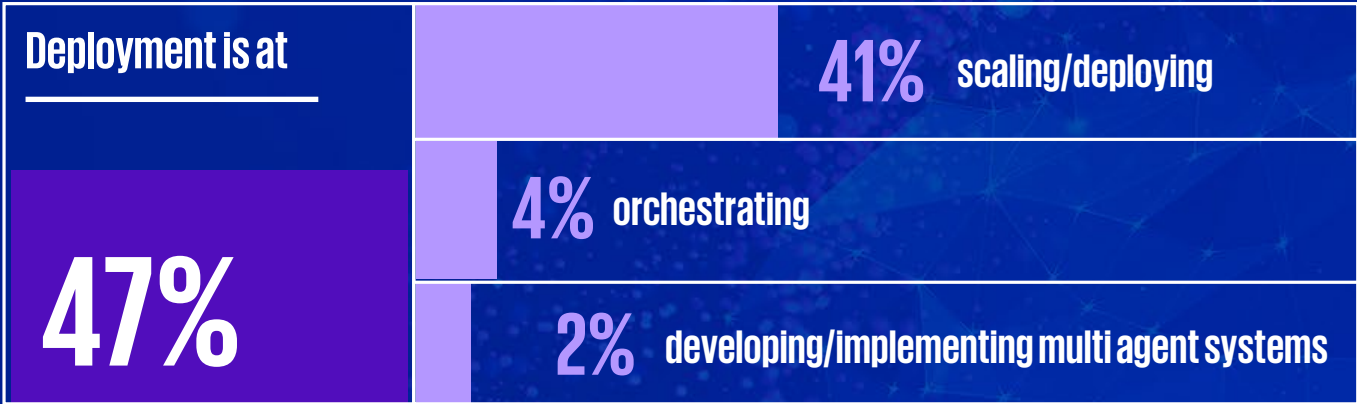
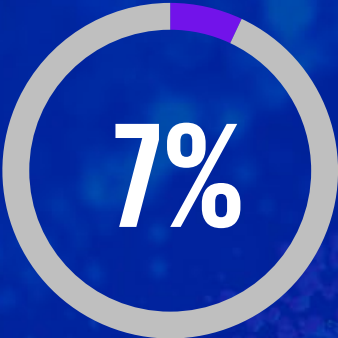


AI Agent deployment crosses the tipping point

Piloting at



Experimenting at



AI agents are facilitating collaboration across functions:

83% Automating workflows that span multiple functions



66% Routing information or decisions between teams



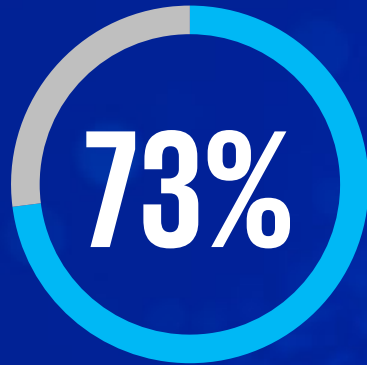
65% Supporting joint decision-making (e.g., shared insights, recommendations)



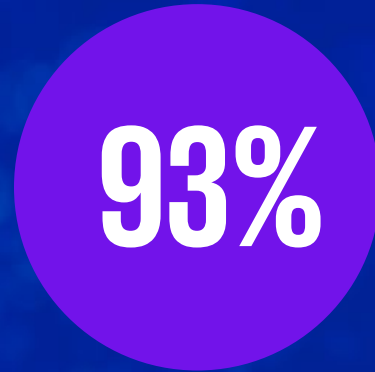
63% Coordinating hand-offs or transitioning work between functions



The great skill reset



expect humans to primarily manage and direct AI agents in the next two to three years.



of Banking leaders report slight adoption or mixed response (employee response varies) from how AI agents have been received by employees. Meanwhile, resistance has dropped quarter over quarter.



of leaders are willing to compensate 11% to 15% more for strong AI skills



in Q4 2025

AI agent resistance from employees is largely due to

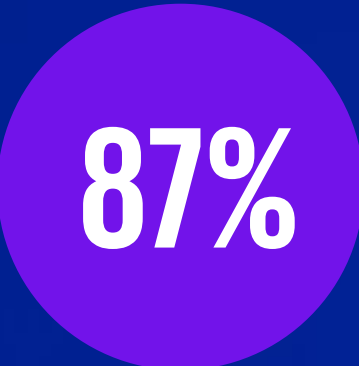


skill and capability gaps



concerns about job security

Governance becomes a prerequisite for scale



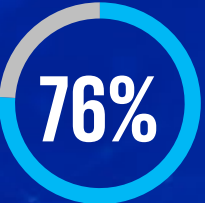
Leaders cite misuse of AI by bad actors as the most difficult society-wide challenge with AI between now and 2030.

Data security, privacy, and risk concerns

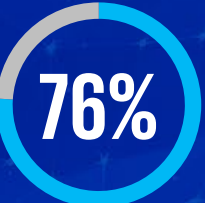
is the top factor influencing AI strategy in the next 6 months for 99% of Banking leaders.

Pressures to demonstrate value to investors or boards is also a top factor for 98% of Banking leaders

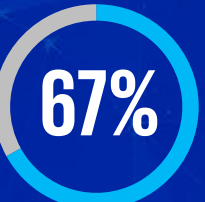
When it comes to managing agent risk in the next 6-12 months:



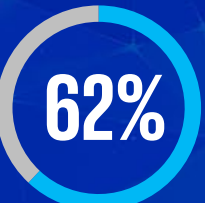
are taking a "human-in-the-loop" approach where a human validates outputs but does not oversee each agentic action or decision.



are looking to deploy AI agents developed by trusted tech providers or have identified high-risk use cases where autonomous agent decision-making is not allowed.



have identified high-risk use-cases where autonomous agent decision-making is not allowed.



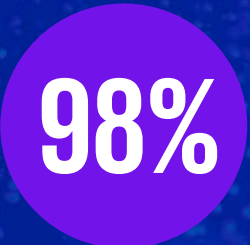
are not allowing AI agents access to sensitive data without human oversight.

When it comes to how often boards cover AI-related topics quarterly:

Cybersecurity



Risk management processes or governance



Data privacy concerns





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