



AI Quarterly Pulse Survey

Banking Q3 2026

October 2026

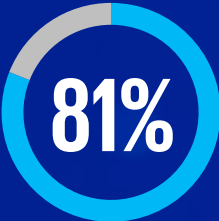


Investment and strategy

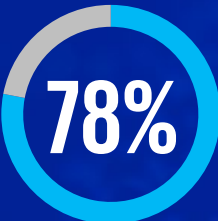
CEOs are actively owning AI as a strategic business priority, with clear accountability for AI-related outcomes across their organization:

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

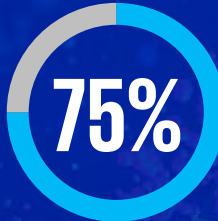
The top areas that banks will allocate their AI budgets to:



Risk & compliance

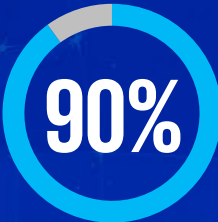


Operations

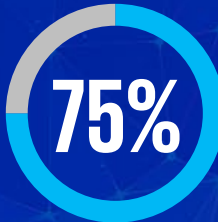


Cyber or data security

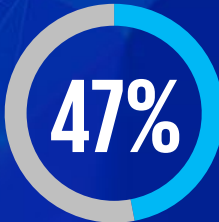
As AI moves deeper into day-to-day operations, organizations are also becoming more disciplined in how they manage AI usage.



Cost reviews in AI approval processes



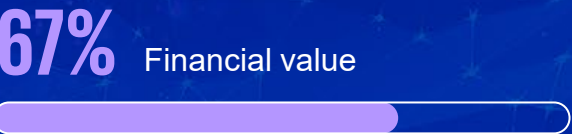
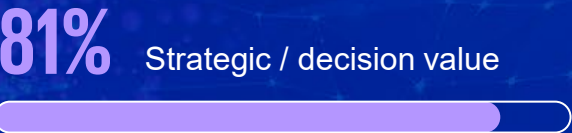
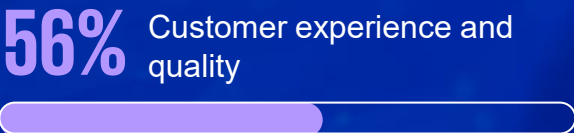
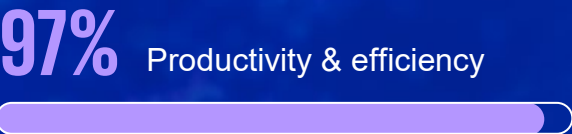
AI cost monitoring dashboards



Architecture or prompt design standards

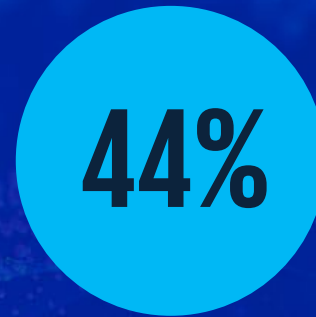
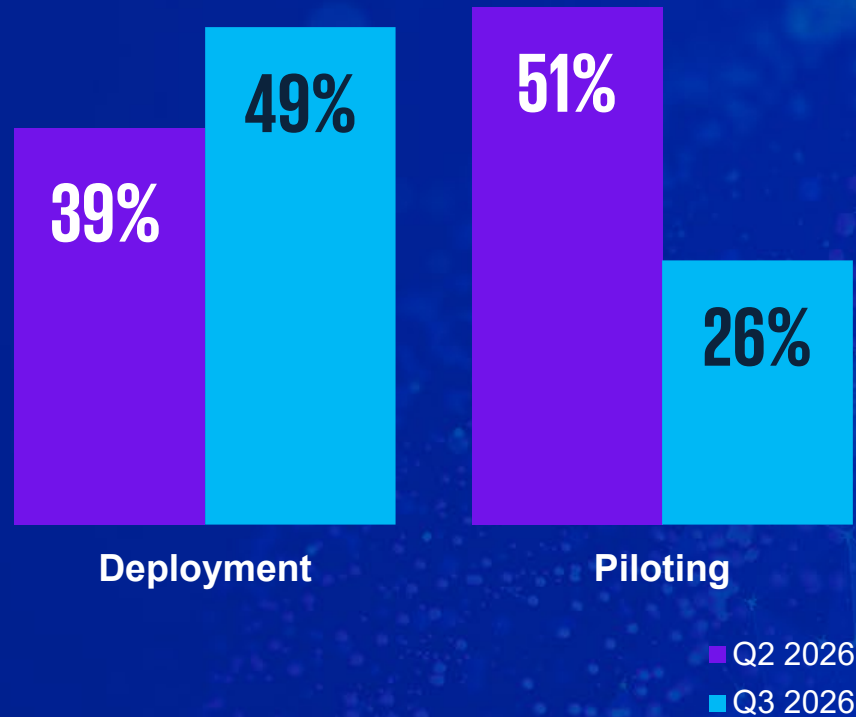
Nearly 7 in 10 leaders (64%) report measurable business value from their AI initiatives.

Those leaders report significant value in the following areas:

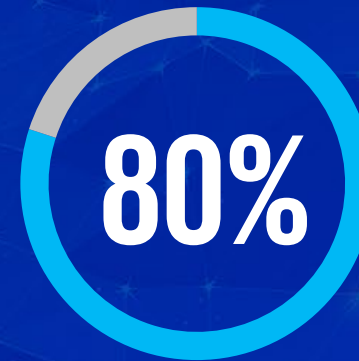


AI agent deployment and trends

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:



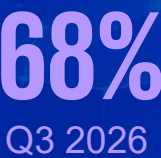
of banking leaders report risk considerations such as data privacy and cybersecurity as the top challenge to their ability to demonstrate AI's value.

77% 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:





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