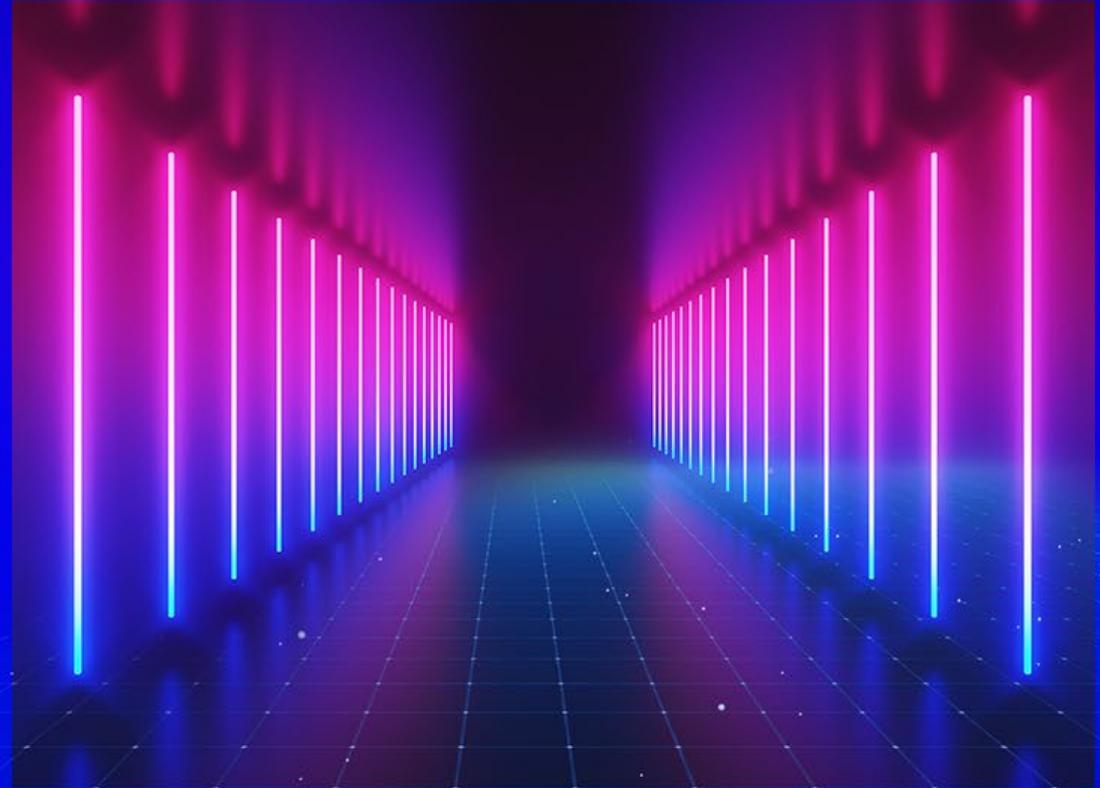




The KPMG AI Quarterly Pulse Survey Banking Q4 2025



February 2026

AI investment becomes recession-proof



are confident in their organization's current ability to measure the ROI of improved analytics used by their C-suite in business decision-making, as it relates to AI integration.



say AI will continue to be a top investment priority even if a recession hits - **13 ppt** higher than the cross-industry findings.



say they will continue investing regardless of their ability to measure immediate ROI -

25 ppt higher than the cross-industry findings.



agree that new AI natives are beginning to earn clients and take market share in the banking industry -

18 ppt lower than the cross-industry findings.

Banking respondents plan to invest an average of

\$133 million

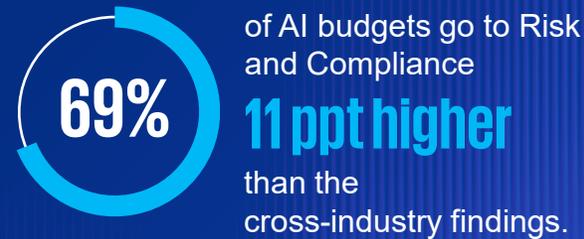
in AI over the next 12 months.

1. Broader findings refers to the KPMG AI Quarterly Pulse Survey Q4 2025 that captures perspectives from 130 U.S.-based C-suite and business leaders representing organizations with annual revenue of \$1 billion or more.

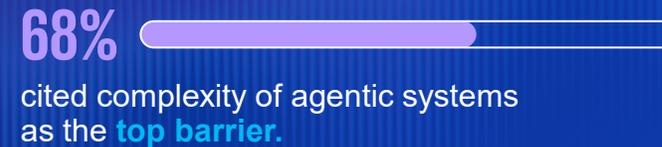
Leaders are professionalizing agents



Banking leaders list fairness of outputs



Challenges to deploying agents:



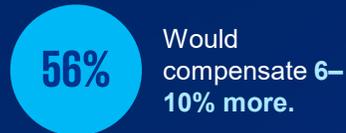
Leaders list the following attributes as important when considering the deployment of AI agents:



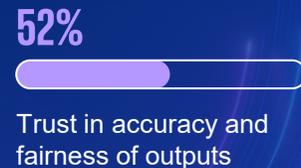
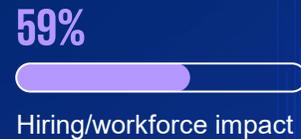
The great skills reset



Banks are willing to compensate more for AI skilled talent:



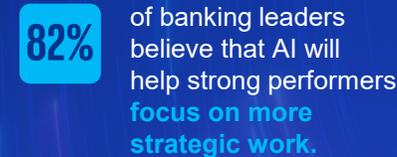
On a **quarterly basis**, corporate boards are covering these topics as they relate to AI:



New roles are **emerging, and skills** are evolving, the most anticipated emerging roles are:



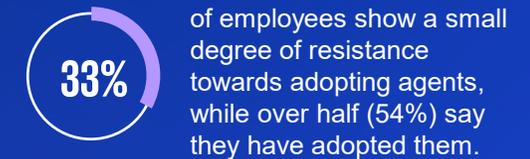
In the next 12 months,



For entry level employees, the most sought-after skills due to AI agents are:

64% critical thinking and problem solving

63% adaptability and continuous learning



In terms of expectations for AI agent-human collaboration, 40% of banking leaders anticipate that **AI agents will take lead roles** in managing specific projects with human team members over **the next 2-3 years.**



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