

# Inside nCino's AI in Banking Benchmark



A look at how 150 senior banking executives are navigating AI adoption, workforce transformation and accountability.

## AI is Everywhere in Banking

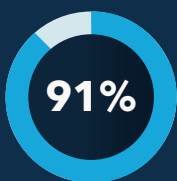
**91%**

say AI allows employees to focus on higher-value, customer-facing work

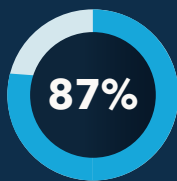
**84%**

are active AI users at the enterprise level

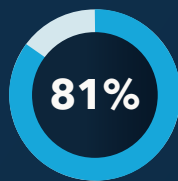
And they're using all types:



Generative AI



Predictive AI



Agentic AI

Across every type of AI, banking has gone all in.

## The Workforce is Changing – Fast

**84%**

say Agentic AI has already significantly changed how most banking roles operate

**89%**

expect their organization to operate as a combination of humans and AI agents within the next five years

Today, bankers are using AI to:

Summarize documents

Search for information

Analyze data

In the next two years, they'll lean on it for:

- Researching regulatory developments **+11%**
- Credit and portfolio monitoring **+9%**
- Researching prospective clients **+7%**

The dual workforce is already here.

## Data Confidence is High – But Cracks Are Showing

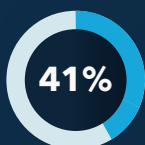
**87%**

are confident that their organization has accessible, quality data needed to fully realize the value of AI

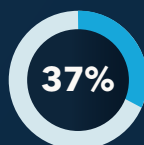
But 93% cite at least one data governance challenge:



say data is siloed across systems



say data integrity is compromised



say data is inconsistent or incomplete

94% agree a fully integrated, end-to-end AI solution would deliver more value than isolated deployments

Confidence and readiness aren't the same thing.

## The Tension – Strategy Without Accountability

**91%**

have a formal AI strategy in place

Top priorities:



Increased efficiency



Data quality



Fraud detection & regulatory compliance

But here's the gap:

**4 in 5**

banking executives say their organization prioritizes AI adoption over return on AI investment

**26%** set reduction in operational costs as an AI KPI

**1 in 4** say their AI KPIs are inconsistent across the organization

**21%** set increased revenue as an AI KPI

**81%** agree that internal misalignment on AI strategy costs their company time and money

Banks have built the engine. Now they need a destination.