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2026

The State of ARTIFICIAL INTELLIGENCE

U.S. BANK & CREDIT UNION SURVEY

ABOUT US

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Total funding of our client base exceeds \$2 billion and represents over 10,000 financial institutions.

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A WORD FROM OUR **FOUNDER & CEO**

Welcome to The State of AI, a survey commissioned by Agent IQ and designed to give banks, credit unions, and fintechs a clear, data-driven picture of where our industry stands on artificial intelligence today.

We hear the questions financial institutions are asking, the pressures they're navigating, and the opportunities they're trying to seize. AI is critical to financial institution operations. And across the institutions we surveyed, one theme emerged with particular clarity: the expectation is augmentation, not replacement. Eight in ten respondents anticipate AI will increase productivity, automate portions of work, or shift bankers toward more advisory roles. The question now is how institutions are approaching that transition.

This report is our answer to that.

We surveyed 103 executives and senior leaders at banks and credit unions across the United States, asking them directly about their current AI use, investment priorities, goals, and the barriers standing in their way.

Most financial institutions are still in early stages, exploring or piloting AI rather than scaling it. And when institutions do move forward, the data reveals that trust in AI outputs and accuracy ranks as a more significant barrier than regulatory and compliance concerns — a finding that challenges one of the most common assumptions in our industry. Yet nearly every respondent believes AI will materially change how bankers work within three years. That gap between where institutions are and where they expect to be is what this report examines.

We are grateful for the time and insights every survey participant contributed. We hope this report gives you clarity, context, and confidence as you chart your own path forward with AI.

MARY YORK
FOUNDER & CEO
YORK PUBLIC RELATIONS



Table of Contents



Survey Methodology	5
State of AI Adoption	6
AI Investment Priorities	8
Goals Driving AI Investment	10
Barriers to AI Adoption	12
Impact on the Role of Bankers	14
Operationalizing AI	16
From Curiosity to Commitment	18
About Agent IQ.....	21

SURVEY METHODOLOGY

The survey was commissioned by Agent IQ and conducted by York Public Relations from May 14-29, 2026, targeting executives and senior leaders at U.S. banks and credit unions. A total of 103 respondents participated, providing insights into their current AI adoption, investment priorities, and implementation strategies.

The survey aimed to gather information on several key aspects:

- Current state of AI use across the institution
- Priority areas for AI investment over the next 12 to 24 months
- Goals driving AI investment decisions
- Barriers to expanding AI adoption
- Expected impact of AI on banker roles
- Planned approaches to operationalizing AI

Respondents represent a range of institutional types and asset sizes, capturing perspectives from community banks and credit unions to larger regional institutions across the United States.

The survey utilized multiple-choice and ranked-priority questions to collect quantitative data across six key topic areas. For questions allowing multiple selections, respondents were asked to select up to three responses; percentages reflect the share of total respondents selecting each option.

103

total respondents

C-suite

all respondents were senior level

51

bank executives

53

credit union executives

STATE OF AI ADOPTION

Knowing where an industry stands on a transformative technology requires more than headlines. It requires data.

Across the 103 executives surveyed, the data reveals an industry in motion but not yet in stride. The largest share of respondents (36%) describe their institutions as exploring or piloting AI use cases, making early-stage experimentation the single most common posture across the field.

Another 32% report actively using AI internally for staff productivity and knowledge access — a meaningful step forward.

Only 6% report using AI in customer-facing interactions, and just 2% have scaled AI across multiple functions. Meanwhile, 24% of institutions are not yet using AI at all.

Where the Industry Actually Stands

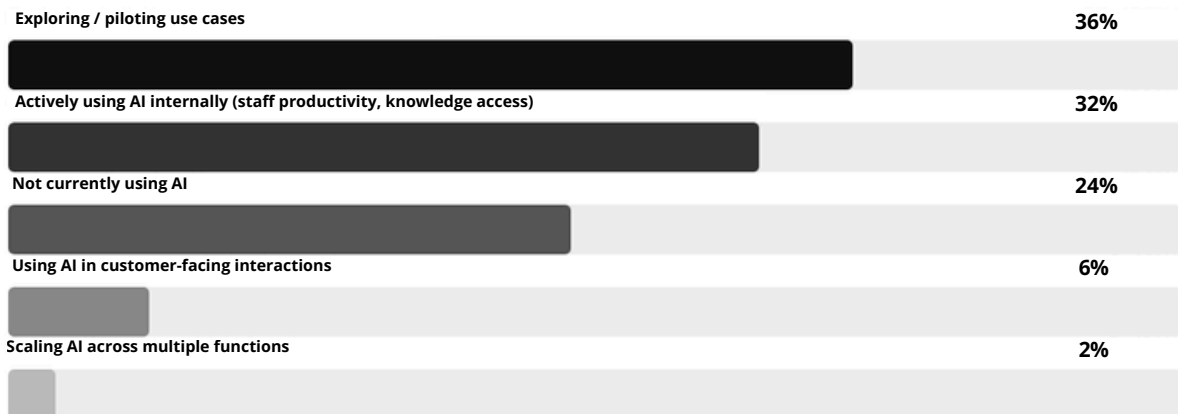
The industry is in the middle of an adoption curve, not at its peak. The majority of institutions are still testing, learning, and building internal confidence with AI rather than deploying it broadly.

This measured approach is consistent with broader market trends. According to recent research from [McKinsey & Company](#), organizations across industries continue to accelerate AI experimentation, but enterprise-wide deployment remains far less common.

Financial institutions face additional complexity stemming from regulatory oversight, model governance requirements, data security concerns, and risk management obligations, making large-scale implementation inherently more challenging than in many industries.

State of AI Adoption

Current use of AI across financial institutions



That is not a failure of ambition. For many community banks and credit unions operating with lean teams, limited technology budgets, and heightened regulatory expectations, deliberate and staged adoption is often the most responsible path.

What is notable, however, is the gap between the 68% of respondents still in the early stages of adoption (either exploring or piloting at 36% or using AI internally at 32%) and the 35% who believe AI will significantly increase banker productivity within three years. At some point, institutions must move from experimentation to implementation if they hope to realize those gains. Pilots create insight, but they rarely create meaningful business impact on their own.

What This Means for Fintechs

For fintech and AI companies selling into financial institutions, this data reinforces a familiar but important truth: the market is large, but the majority of buyers are still building the case internally.

Sales cycles will reflect that. Education, proof of concept support, and clear ROI frameworks are not optional. They are what moves institutions from pilot to production. The 6% using AI in customer-facing interactions today represents a preview of where the broader market is headed, and the providers already embedded in those deployments will have a significant head start.

62%

expect AI to increase productivity or automate portions of existing work

AI is changing the role of the banker, not eliminating it.

*"Pilots create insight, but they rarely create **meaningful business impact** on their own."*



AI INVESTMENT PRIORITIES

Respondents ranked seven functional areas by priority for AI investment over the next 12 to 24 months using a scale of 1 (highest priority) to 7 (lowest priority). Fraud detection, risk management, and compliance emerged as the top-ranked area with an average rank of 3.12, followed closely by back office automation at 3.15. Customer service and lending rounded out the top four, while sales and digital self-service ranked as lower near-term priorities.

Risk and Efficiency Lead, Revenue Follows

The concentration of investment intent around fraud, operations, and customer service reflects the economic reality most financial institutions are navigating. These are high-volume, high-cost functions where errors are expensive, staffing is stretched, and the ROI on automation is relatively straightforward to quantify.

Fraud detection in particular sits at the intersection of regulatory obligation and bottom-line impact, making it a natural first destination for AI investment regardless of institutional size.

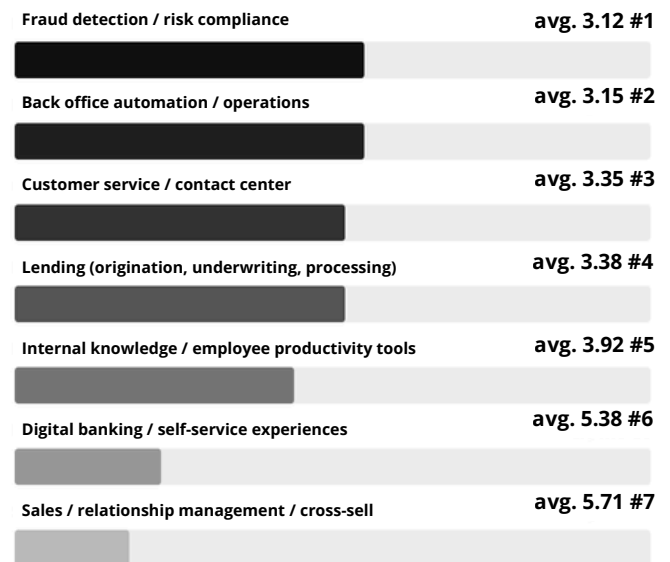
The emphasis on fraud is unsurprising. Fraud prevention remains one of the most resource-intensive responsibilities facing financial institutions, requiring continuous monitoring, investigation, reporting, and adaptation as threats evolve.

AI is particularly well-suited to this environment because it can analyze large volumes of transactions and behavioral data in real time, helping institutions identify suspicious activity faster and at greater scale than traditional rules-based approaches alone.

Taken together, the rankings suggest that financial institutions are prioritizing AI use cases that solve existing operational challenges before pursuing more transformative opportunities. In other words, institutions are looking for AI to improve how they operate today before reimagining how they compete tomorrow.

AI Investment Priorities

Average priority rank - lower score = high priority



The Lower Rankings Are Just as Telling

Sales and relationship management ranked last among the seven areas, with an average rank of 5.71. Digital banking and self-service experiences ranked sixth at 5.38. These are not areas institutions are ignoring. Rather, they appear to be areas where institutions are taking a more measured approach to AI deployment.

Many institutions have already invested heavily in digital banking infrastructure over the past five years. As a result, the next wave of AI-driven personalization and engagement tools is often viewed as an enhancement to existing capabilities rather than an urgent operational requirement.

AI-driven personalization and cross-sell capabilities are on the roadmap, but for most institutions, they come after the foundational efficiency and risk use cases are addressed.

AI Investment Priority Tiers

Investment areas grouped by priority level

TOP PRIORITY		
1	Fraud detection / risk / compliance	avg. 3.12
2	Back office automation / operations	avg. 3.15
<i>Risk and efficiency lead - high volume, high cost, clear ROI.</i>		
HIGHER PRIORITY		
3	Customer service / contact center	avg. 3.35
4	Lending (origination, underwriting, processing)	avg. 3.38
5	Internal knowledge / employee productivity tools	avg. 3.92
<i>Customer-facing applications entering the priority queue.</i>		
LOWER PRIORITY		
6	Digital banking / self-service experiences	avg. 5.38
7	Sales / relationship management / cross-sell	avg. 5.71
<i>Revenue applications follow once foundational use cases are addressed.</i>		

Back-office automation ranking second is equally unsurprising. Manual processes in loan operations, compliance workflows, data reconciliation, and reporting consume enormous amounts of staff time at institutions of every size. AI-driven automation in these areas does not require customer-facing deployment or cultural change management. It delivers results internally, which lowers the risk profile and accelerates the business case.

Institutions are looking for AI to improve how they operate today before reimagining how they compete tomorrow.

Fraud detection, back office automation, and customer service lead investment priorities – all efficiency-first use cases. Revenue-generating applications rank last.

For fintech providers focused on revenue-generating AI applications, such as personalization engines, next-best-offer tools, and relationship intelligence platforms, this data suggests a timing challenge. The buyer appetite is there, but it trails demand for efficiency, risk, and operational use cases.

Positioning those solutions as efficiency and relationship-enhancement tools rather than purely growth initiatives may help accelerate adoption. In the current environment, institutions appear far more willing to fund solutions tied to operational performance, risk reduction, or employee productivity than those tied solely to revenue generation.

GOALS DRIVING AI INVESTMENT

Respondents were asked to select their top three goals driving AI investment. Operational efficiency dominated by a wide margin, with 82% of respondents identifying it as a primary objective. Support for employee productivity and satisfaction ranked second at 58%, followed by enhancing customer experience at 50%, strengthening risk management at 42%, and increasing revenue at just 16%.

Efficiency Is the Mandate

The 82% figure for operational efficiency is not simply a plurality; it is a near-consensus. Institutions of every size and type are looking to AI primarily as a tool for doing more with less. That reflects the operating environment most financial institutions face today: margin pressure, rising compliance costs, workforce constraints, increased fraud threats, and growing customer expectations that cannot be met simply by adding headcount.

Financial institutions continue to operate in an environment defined by technology modernization efforts, cybersecurity demands, regulatory requirements, workforce constraints, and rising customer expectations. Against that backdrop, AI's ability to automate repetitive work, streamline processes, and increase employee capacity creates a business case that is often easier to justify than longer-term growth-oriented applications.

This efficiency mandate shapes everything downstream, including which vendors get budget, which use cases get approved, and which AI initiatives get prioritized for implementation.

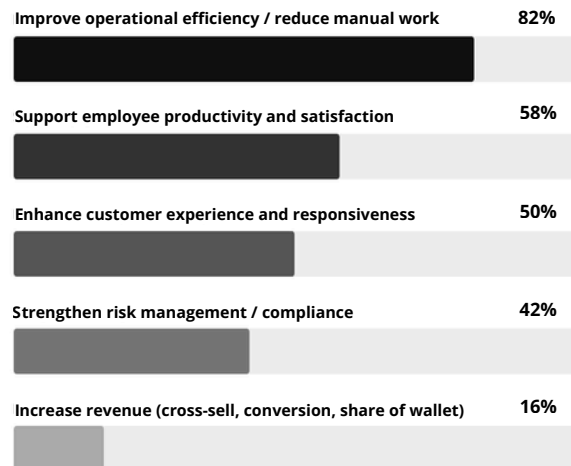
Fintechs and AI providers that lead with efficiency gains, quantified and specific, will consistently find a more receptive audience than those leading with innovation narratives.

The Workforce Angle Is Underappreciated

The second-place ranking of employee productivity and satisfaction at 58% deserves more attention than it typically receives in AI conversations. Institutions are not simply trying to reduce costs. They are trying to make their existing teams more productive, more capable, and ultimately more satisfied with their work.

Goals Driving AI Investments

Respondents selected up to three goals.



Workforce dynamics may become an even more important factor over the next decade. Many institutions continue to face talent acquisition and retention challenges across operations, compliance, lending, and technology functions. AI is increasingly being viewed not only as a productivity tool, but also as a mechanism for preserving institutional knowledge, accelerating onboarding, and helping less-experienced employees become productive more quickly.

That framing matters for how AI gets introduced internally. Institutions that position AI as a tool that elevates bankers rather than replaces them will have a far easier time with internal adoption and change management.

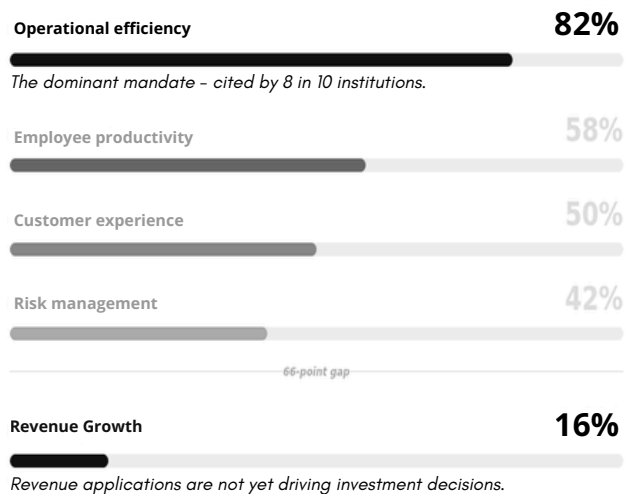
Revenue Remains a Future Ambition

The 16% figure for revenue-focused goals is the most strategically significant data point in this section. It suggests that the overwhelming majority of financial institutions are not yet approaching AI as a growth lever. Cross-sell, conversion, and share of wallet improvements are acknowledged benefits of AI, but they are not what is driving the investment conversation today. Institutions are building the operational and workforce foundation first. Revenue applications will follow, but the industry is not there yet at scale.

Put differently, most institutions are currently asking how AI can help them operate more efficiently, not how AI can help them grow faster.

The Efficiency-to-Revenue Gap

Where institutions are directing AI investment



GOALS DRIVING AI INVESTMENT

The contrast between what institutions are funding today versus what AI could deliver tomorrow.

82%

Operational Efficiency

Doing more with less. The dominant AI mandate across banks and credit unions of every size.

16%

Revenue Growth

Cross-sell, conversion, share of wallet. Acknowledged but not yet driving investment decisions.

BARRIERS TO AI ADOPTION

Respondents were asked to select their top three barriers to expanding AI adoption. A lack of internal expertise or resources led the field at 62%, followed by data privacy and security concerns at 58%, trust in AI outputs and accuracy at 44%, regulatory and compliance risk at 32%, data quality and integration challenges at 30%, and unclear ROI at 30%.

The Talent Gap Is the Defining Constraint

The 62% figure for lack of internal expertise may be the most actionable finding in this report. Technology platforms, vendor partnerships, and executive buy-in are all achievable, but none of them deliver results without people who understand how to implement, govern, and iterate on AI within a regulated financial institution. That skillset is in short supply industry-wide, and community banks and credit unions face an especially steep challenge competing for it against larger institutions and technology companies.

The challenge extends well beyond financial services. Industry research consistently identifies talent and expertise gaps as among the most significant barriers to AI adoption. IBM's Global AI Adoption Index, for example, has found that many organizations continue to face challenges related to AI skills, implementation, governance, and change management. For community banks and credit unions operating with smaller technology teams and more limited resources, those challenges can be even more pronounced.

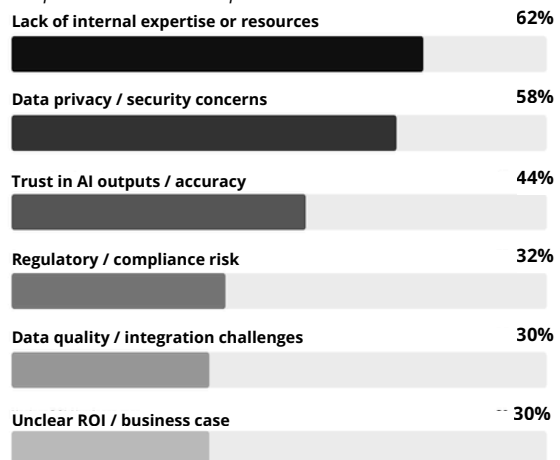
This is not a problem that resolves itself over time. Institutions that are serious about AI adoption need to invest in training existing staff, building partnerships with vendors who provide implementation support, and developing governance frameworks that do not require deep technical expertise to execute. The talent gap is a solvable problem, but it is unlikely to be solved through technology investments alone.

Trust Is a Bigger Issue Than Regulation

One of the most revealing findings in this survey is that trust in AI outputs and accuracy (44%) ranks significantly higher than regulatory and compliance risk (32%).

Barriers to AI Adoption

Respondents selected up to three barriers.



Much of the public conversation surrounding AI in financial services focuses on regulation. Yet respondents appear more concerned about whether AI systems will consistently produce accurate, explainable, and reliable results. This suggests many institutions are moving beyond the question of whether AI can be used and increasingly focusing on whether it can be trusted at scale.

That points to a credibility gap the AI industry has not yet fully closed, particularly in high-stakes domains such as credit decisioning, fraud detection, and compliance monitoring, where errors carry significant consequences.

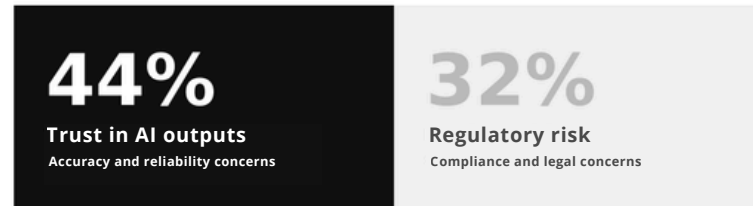
For AI providers, this is a product and communication challenge as much as a technology challenge. Explainability, auditability, and demonstrated accuracy in production environments are not just regulatory requirements. They are what earns the institutional trust needed to expand AI from pilot to enterprise deployment.

Barrier Categories

AI adoption barriers grouped by type.

PEOPLE & CAPABILITY
<ul style="list-style-type: none"> ● Lack of internal expertise or resources (62%) <p><i>The single biggest obstacle across all institutions types - technology investment alone cannot close this gap.</i></p>
TRUST & SECURITY
<ul style="list-style-type: none"> ● Data privacy / security concerns (58%) ● Trust in AI outputs / accuracy (44%) <p><i>Combined, cited by the majority of respondents. A credibility challenge as much as a technical one.</i></p>
STRUCTURAL & STRATEGIC
<ul style="list-style-type: none"> ● Regulatory / compliance (32%) ● Data quality / integration challenges (30%) ● Unclear ROI / business case (30%) <p><i>Foundational issues that compound over time and block deployment before it begins.</i></p>

BARRIERS TO AI ADOPTION



Financial institutions appear less concerned about whether AI **can be used** and more concerned about whether it **can be trusted**.

Notably, data quality and integration challenges may be underrepresented in the rankings because institutions often discover the full extent of those challenges only after implementation efforts begin.

Data Quality Quietly Undermines Everything

Data quality and integration challenges at 30% may appear lower on the list, but they are often the hidden barrier behind several of the others. Institutions that struggle with data quality cannot build reliable AI models, cannot trust AI outputs, and cannot demonstrate ROI. Many financial institutions are sitting on years of fragmented, siloed, or inconsistently formatted data across core banking systems, loan origination platforms, and CRM tools.

Solving the data foundation problem is a prerequisite for meaningful AI adoption. It also requires time and investment long before any AI model goes live.

IMPACT ON THE ROLE OF BANKERS

When asked how AI will affect bankers over the next three years, respondents expressed cautious but clear optimism. The largest share, 35%, believe AI will significantly increase productivity while keeping humans central to the work. Another 27% expect AI to automate a meaningful portion of current tasks, and 18% anticipate a shift toward more advisory and relationship-focused roles. Only 6% expect minimal impact on day-to-day roles, and 14% are unsure.

Augmentation, Not Replacement

Taken together, the survey findings suggest that financial institutions overwhelmingly expect AI to augment employees rather than replace them. The 35% who anticipate significantly increased productivity with humans remaining central, the 27% expecting meaningful task automation, and the 18% anticipating a shift toward advisory roles collectively represent 80% of respondents who see AI reshaping banker work rather than eliminating it.

Despite widespread concerns about AI-driven job displacement, most respondents envision a future in which technology enhances the role of bankers rather than replaces it. This perspective is consistent with [Accenture's Banking Technology Vision](#) research, which emphasizes the growing importance of human-AI collaboration and the use of AI to augment employee capabilities. While automation is expected to reduce time spent on repetitive and administrative tasks, relationship management, advisory services, complex decision-making, and customer engagement are likely to remain areas where human judgment plays a central role.

This reflects the nature of financial services as a relationship-driven business. Lending

decisions, complex customer situations, business development, and community presence all require human discernment, empathy, and accountability in ways that AI cannot replicate in the near term.

The Advisory Shift Is Already Underway

The 18% of respondents anticipating a shift toward advisory and relationship-focused roles may offer a glimpse into how institutions expect banker roles to evolve as AI adoption matures. As routine administrative work becomes more automated, bankers have greater capacity to focus on consultative conversations, relationship building, and customer guidance.

Impact on the Role of Bankers

Expected AI impact on banker roles over the next three years.



Preparing People Is the Work

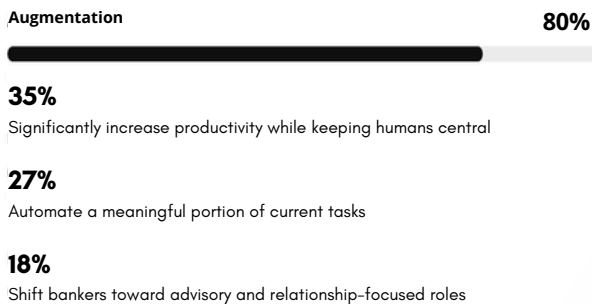
The 14% who are unsure about AI's impact on banker roles highlight the uncertainty that still exists across the industry regarding how AI will ultimately reshape day-to-day work. That uncertainty is not a problem in itself, but it does point to a gap in internal communication and change management.

Institutions that are actively implementing AI have a responsibility to bring their teams along, not just technically, but in terms of understanding how their roles are evolving and what new skills will matter.

The institutions that manage that transition well will retain their best people. Those that do not will lose them to institutions that do.

Banker Impact - Sentiment Breakdown

How institutions expect AI to reshape banking roles.



80% of respondents expect meaningful change to banker roles within three years. The industry has moved well past skepticism - the question now is how institutions prepare their people for that shift.

IMPACT ON BANKERS

62%

expect AI to increase productivity or automate portions of existing work

AI is changing the role of bankers, not eliminating it.

The prevailing expectation is augmentation. Institutions see AI handling routine tasks while bankers shift toward higher-value, relationship-driven work.

OPERATIONALIZING AI

Respondents were asked to identify the approach that best describes how their institution plans to operationalize AI over the next 12 to 24 months. The most common approach, selected by 29%, combines internal AI strategy with outsourced technology partners. Another 20% plan to rely primarily on AI capabilities embedded within existing banking platforms and vendors. Together these two groups represent nearly half of all respondents. A combined 36% are still evaluating implementation models or have no formal plans, 8% are leveraging third-party fintech and AI providers, and just 6% are building capabilities primarily in-house.

Partnership Is the Dominant Model

The preference for hybrid and embedded models over pure in-house development is not surprising given the talent and resource constraints identified earlier in this report. However, it carries significant strategic implications.

It means that for most financial institutions, AI adoption will be shaped primarily by the capabilities, roadmaps, and integrations of their existing technology vendors. Core banking providers, loan origination platforms, digital banking vendors, and fraud solution providers are likely to play a meaningful role in shaping how AI is adopted and deployed across much of the market.

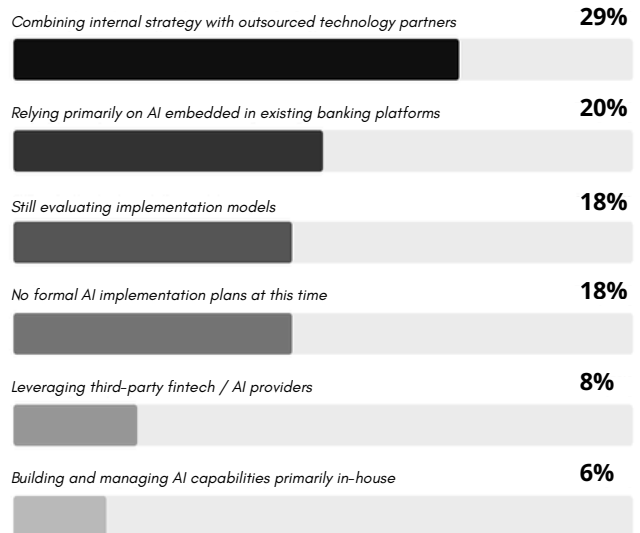
This places significant influence in the hands of a relatively small number of technology partners. Institutions that are comfortable relying on those partners will move faster. Institutions that want more control over their AI strategy or that have use cases their existing vendors do not support will need to build internal capability or bring in specialized fintech partners alongside their core systems.

The Undecided Majority Is the Real Story

The 36% of respondents still evaluating implementation models or operating without formal AI plans may represent the largest opportunity in this data set, and one of its most important unanswered questions. These institutions are not opposed to AI. Virtually none selected that they had no interest in AI adoption. They are stuck between recognizing AI's importance and committing to a path forward.

Operationalizing AI

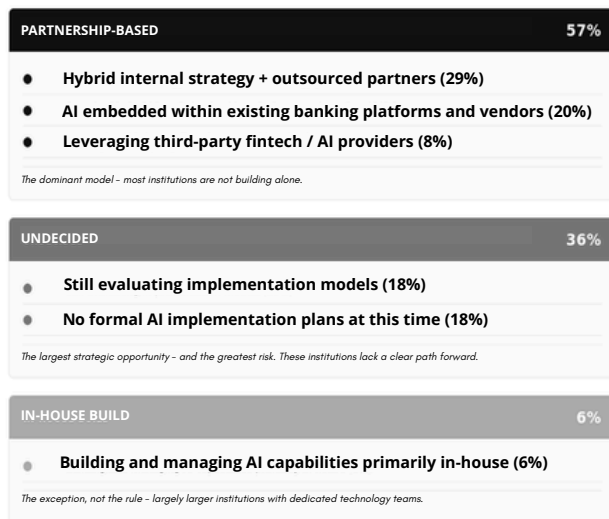
How institutions plan to implement AI over the next 12-24 months.



For many, the barrier is not budget or executive support. It is clarity. They do not know which model fits their size, their team, their risk tolerance, and their existing vendor relationships. That uncertainty creates an opportunity for technology providers, consultants, industry associations, and peer networks to play a larger advisory role in helping institutions evaluate their options. Institutions that find a trusted guide for that decision in the next 12 to 24 months will pull ahead. Those that remain in evaluation mode will find the gap between themselves and early movers widening.

Three Strategic Clusters

Implementation approaches grouped by strategic posture.



In-House Builds Are the Exception

The 6% building primarily in-house serves as a useful benchmark. These are likely institutions with greater technology resources, more specialized expertise, and the capacity to support custom model development over time.

For the other 94%, the question is not whether to build or buy. It is which partners to trust and how to govern what gets built on their behalf. That governance question is one the industry has not yet fully answered, and it will become increasingly important as AI moves from pilot to production at scale.

OPERATIONALIZING AI

6%

plan to build AI primarily in-house

The future of AI adoption in financial services is partner-led

57% are pursuing partnership-based models. Most institutions will deploy AI through existing vendors and technology partners - not by building from scratch.

THE INDUSTRY IS MOVING FROM CURIOSITY TO COMMITMENT

The survey findings reveal an industry that is no longer asking whether AI matters. That question has largely been answered. Instead, financial institutions are working through the practical realities of how AI should be implemented, governed, and integrated into existing operations.

The data points to several clear themes. First, AI adoption remains in its early stages, with most institutions still piloting use cases, evaluating vendors, and building internal confidence. Second, operational efficiency is overwhelmingly driving investment decisions. Institutions are looking to AI primarily as a tool for increasing productivity, streamlining workflows, and helping employees manage growing workloads.

The findings also reinforce that financial institutions expect AI to augment their people, not replace them. Eight in ten respondents anticipate meaningful change to banker roles within three years, and the overwhelming expectation is that AI will make bankers more productive and more focused on relationship-driven work rather than rendering them unnecessary. That finding carries significant implications for how institutions communicate AI initiatives internally and how technology providers position their solutions.

The findings also suggest that the biggest barriers to adoption are organizational rather than technological. Lack of internal expertise, concerns about trust and accuracy, and data quality challenges all ranked ahead of regulatory concerns. Financial institutions appear less worried about whether AI can be used and more focused on whether it can be deployed responsibly and effectively.



Notably, trust in AI outputs and accuracy ranked higher as a barrier than regulatory and compliance risk — a finding that points to a credibility gap the industry has not yet closed.

Finally, the survey reinforces that AI adoption in financial services is likely to be partner-led. Most institutions are not building AI capabilities from scratch. Instead, they are relying on existing technology providers, embedded solutions, and strategic partners to help operationalize AI across the organization.

Taken together, the findings suggest that the next phase of AI adoption in financial services will be defined less by experimentation and more by execution. The institutions that successfully navigate the talent, governance, and implementation challenges ahead will be best positioned to translate AI's promise into measurable business outcomes.

The Industry Is Moving From Curiosity to Commitment

01

AI adoption remains early

Most institutions are still piloting and evaluating. The window for early-mover advantage is open - but closing

02

Efficiency is driving investment

AI is being funded to improve operations, not primarily to generate revenue. The efficiency mandate is near-universal.

03

Trust matters more than regulation

Institutions are less concerned about whether AI can be approved and more focused on whether it can be trusted to produce accurate, reliable results at scale.

WHAT SURPRISED US

Three findings that challenge conventional wisdom about AI in banking

Trust outranks regulation.

Much of the public conversation around AI in financial services centers on compliance and regulatory risk. The data tells a different story. Trust in AI outputs and accuracy ranked as a more significant barrier to adoption than regulatory and compliance concerns, cited by 44% of respondents versus 32%. Institutions appear less focused on whether AI can be approved and more focused on whether it can be relied upon to produce accurate, explainable, and consistent results in high-stakes environments. For AI providers, that gap represents a product and communication challenge as much as a technology one.

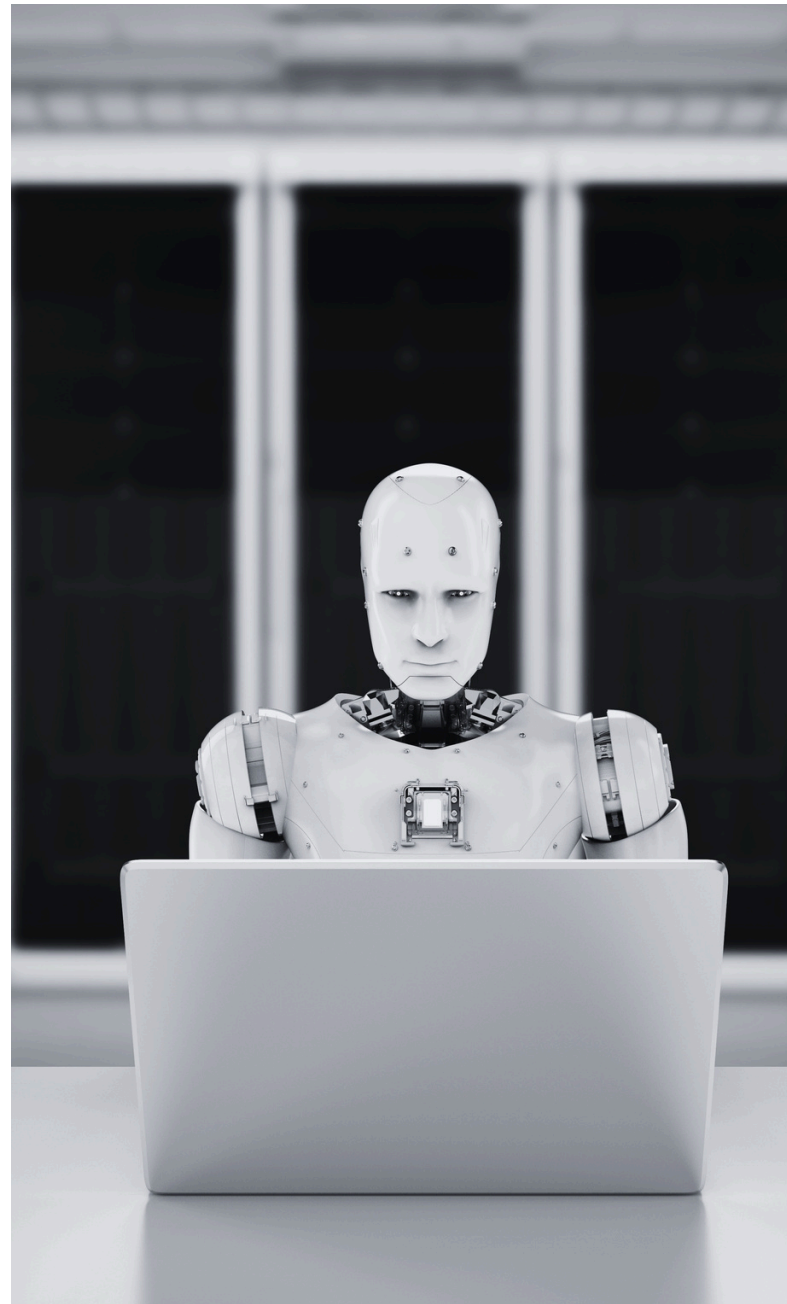
AI is expected to augment bankers, not replace them.

Despite widespread industry anxiety about AI-driven job displacement, the survey findings point in a different direction. Eight in ten respondents expect AI to meaningfully change banker roles within three years, and the overwhelming expectation is augmentation rather than elimination.

Thirty-five percent anticipate significantly increased productivity with humans remaining central to the work, 27% expect AI to automate meaningful portions of current tasks, and 18% anticipate a shift toward more advisory and relationship-focused roles. The debate over replacement has largely been answered by the people closest to the work.

Institutions want partners, not DIY AI.

Only 6% of respondents plan to build and manage AI capabilities primarily in-house. The vast majority are pursuing partnership-based models, relying on existing technology vendors, outsourced partners, or embedded platform capabilities to operationalize AI. That finding has significant implications for how technology providers position their role in the market. Institutions are not looking for tools to build with. They are looking for trusted partners to build alongside.





At Agent IQ, we believe strong relationships remain the foundation of every successful financial institution. As AI reshapes banking, the opportunity is not to replace people, but to help them deliver more value. Our mission is to help financial institutions use AI to strengthen relationships, operate more efficiently, and drive growth.

This survey found that financial institutions expect AI to increase employee productivity while keeping humans at the center of banking. Eighty percent of respondents anticipate AI augmenting banker roles rather than replacing them, and 58% cite employee productivity and satisfaction as a primary driver of AI investment. Agent IQ's approach is built around that same principle, using AI to empower staff, strengthen relationships, and deliver trusted experiences that scale without sacrificing human connection.

With Lynq and our Smart solutions, financial institutions can strengthen relationships, improve operational efficiency, and responsibly scale AI across the organization. Account holders can receive fast, convenient support through AI-powered self-service while staff gain tools that help them work more efficiently, access knowledge more quickly, and deliver more consistent service. At the same time, institutions can create personalized digital experiences that reflect their unique operating model, account holder segments, and relationship strategy.

Our approach combines the best of both worlds: powerful AI that helps automate routine tasks, streamline workflows, and improve operational efficiency, while allowing bankers and staff to focus on what they do best: building relationships, providing guidance, and delivering personal service. That balance between automation and human judgment is precisely what the institutions in this survey told us they are looking for. This fusion of technology and human engagement enables financial institutions to scale their operations without losing the personal connection that sets them apart.

At Agent IQ, we are passionate about helping financial institutions turn everyday digital interactions into stronger relationships. By combining intelligent engagement, internal efficiency, and responsible AI, we help banks and credit unions create experiences that are personal, trusted, convenient, and growth-oriented.

Want to learn more about AI-powered relationship banking?

We understand that every financial institution has unique operations, priorities, and strategic initiatives. Request a demo to learn how Agent IQ can help your organization strengthen relationships, improve efficiency, and responsibly scale AI across the enterprise.

Talk with our team



YORK PUBLIC RELATIONS

Atlanta Financial Center
3343 Peachtree Rd NE
Suite 145-168
Atlanta, GA 30326

Southwest Florida Office
3501 Del Prado Blvd S
Suite 306
Cape Coral, FL 33904

1-800-683-7685
www.yorkpublicrelations.com