

EBOOK

GenAI use cases in financial services

Personalizing experiences and enabling
data-driven decision-making



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Use a strategic approach with GenAI



Generative AI (GenAI) has tremendous potential for reshaping industries. And organizations in many fields are already deploying GenAI in some capacity — whether they are automating repetitive tasks, producing marketing content, or generating code. In fact, in early 2025, 71% of organizations reported they were already using GenAI regularly.¹

But to make the most of GenAI and reduce potential risks, you need a strategic approach that focuses on maximizing use cases rather than implementing GenAI haphazardly. In many industries, waiting too long could mean losing significant ground to competitors.

Leadership teams need to understand the challenges a particular use case addresses and the benefits it can deliver before committing resources to a new initiative. At the same time, they should plan for not only implementing AI models but also managing and securing those models — and associated technologies — going forward. With the right framework and strategy in place, organizations can maximize the transformative power of GenAI.

1. McKinsey, “The state of AI: How organizations are rewiring to capture value,” March 12, 2025, <https://www.mckinsey.com/capabilities/quantumblack/our-insights/the-state-of-ai>.



Why implement GenAI now?



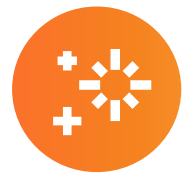
Advances in AI

Multimodal AI, which processes text, images, audio, and video, is helping improve experiences and simplify workflows.



Faster decision-making

AI agents accelerate decision-making by analyzing data in real time and automating key processes.



Cost reductions

AI adoption has become more affordable due to scalable cloud computing and pre-trained models.



Growing AI divide

Early adopters are using GenAI to automate and personalize — outpacing many non-adopters in innovation.



Meeting market demands

GenAI enables hyper-personalized content and real-time responses, helping businesses deliver on customer expectations.



Talent and efficiency

Adopting AI attracts top talent. It also reduces burnout by automating repetitive work and allows employees to focus on strategic tasks.



Future-proofing

Companies that adopt it now can scale and adapt as the technology rapidly advances, while laggards struggle to catch up.

In short, GenAI offers unmatched opportunities for innovation and efficiency. With costs decreasing and technology advancing, the time to act is now.

For every \$1 a company invests in GenAI, the return on investment (ROI) is 3.7x.²

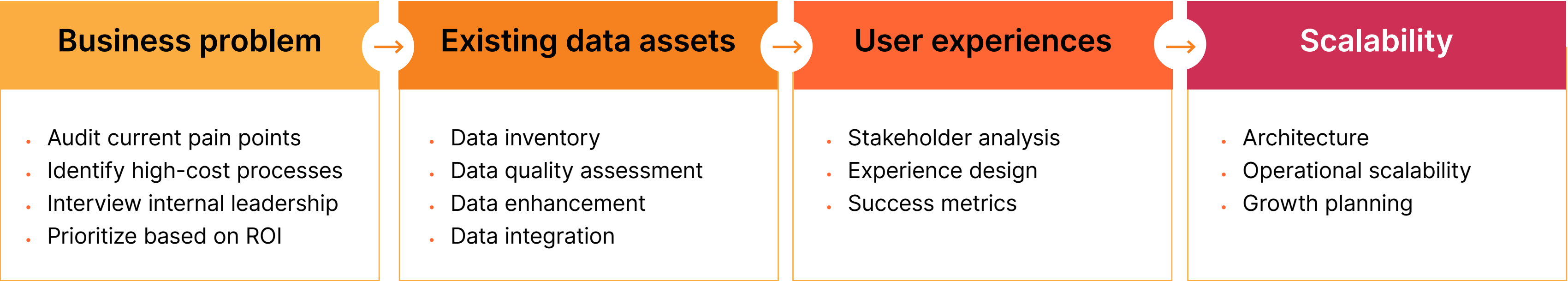
2. IDC for Microsoft, "2024 Business Opportunity of AI," November 2024, <https://info.microsoft.com/ww-landing-business-opportunity-of-ai.html>.

Adopting an AI implementation framework



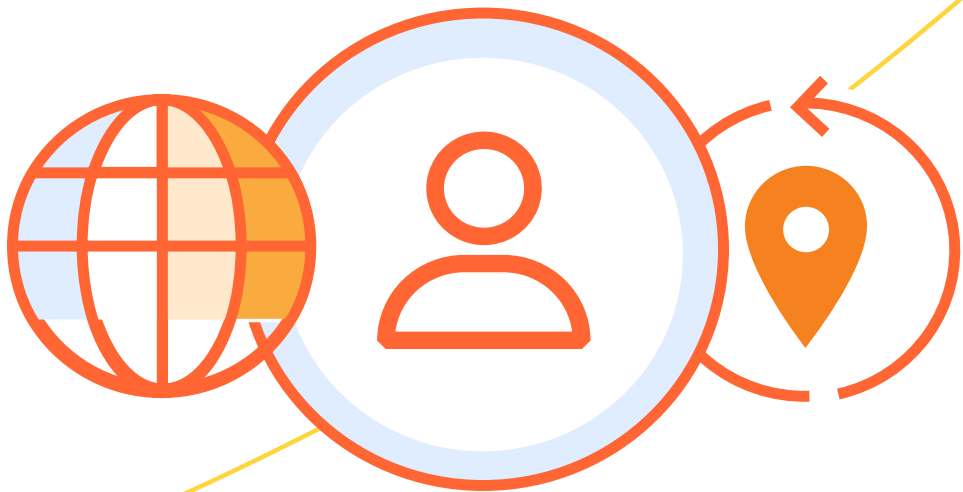
An AI implementation framework enables teams to address potential challenges, and then identify and prioritize high-impact GenAI projects.

Critical frameworks include examining the:



The right software tools or cloud-based services can help teams apply the framework to their AI implementation process. For example, teams need ways to store existing and newly created data assets to feed their AI application. They also need the ability to deploy the latest front-end frameworks. And they require monitoring capabilities, so they can track success metrics for AI applications.

Any solutions or cloud-based services they adopt must be scalable. Teams implementing AI will need resources that scale automatically, without requiring engineers to manage their own infrastructure.



AI in financial services



Automating market research and providing tailored financial recommendations



GenAI is rapidly becoming a cornerstone of innovation in the financial services industry. Organizations are already exploring how to use GenAI to adapt how they operate, interact with customers, and manage risk. From automating routine tasks to enabling data-driven decision-making, GenAI could positively impact nearly every aspect of finance.

Improving customer experiences with GenAI

[Cyndx](#), an AI-powered deal-sourcing platform, serves investment banks, private equity, corporate development, and other business-to-business (B2B) financial services, and lets users search data and discover companies for acquisitions, investments, and other financial deals. Cloudflare helped Cyndx run AI models for text summarization (Llama models) and saved them 95% in AI inference costs through AI Gateway caching.³



Watch the [Cyndx story](#).

3. Cloudflare Developers, "AI Economics: How Cyndx Kept 3B Requests in Budget." May 16, 2025, <https://www.youtube.com/watch?v=WaejAe6zvJQ>.



Automating market research and providing tailored financial recommendations



Automated market research and company insights

Manual company research is time-consuming, prone to human error, and often outdated, making it difficult for venture capital, private equity, and banking professionals to stay informed on the latest developments to help inform investments.

GenAI scans and aggregates vast amounts of data from diverse sources (e.g., news, financial reports, industry trends) to provide up-to-date information on companies. It automates the process of gathering, summarizing, and analyzing company data, delivering real-time insights and reports tailored to specific industries or investment criteria.

Business benefits



Faster decision-making

Real-time, accurate data allows investors to identify opportunities and risks quickly.



Enhanced efficiency

Automating research frees up time for analysts to focus on strategic decision-making rather than data collection.



Competitive edge

Access to the most current and comprehensive company insights helps firms stay ahead in fast-moving markets.

Example

A venture capital firm uses GenAI to monitor startups in the tech sector. The AI continuously scans for updates on funding rounds, product launches, and market positioning, providing instant summaries and alerts to the investment team.

Automating market research and providing tailored financial recommendations



Personalized financial advice with AI agents

Customers expect personalized financial advice, but providing it manually is time-consuming and costly. Traditional systems often offer generic advice or a range of financial options that do not meet individual needs.

GenAI tools can analyze customer data (e.g., income, spending habits, risk tolerance) and use AI agents to provide tailored investment insights. It automates the creation of custom reports and financial summaries, offering personalized recommendations in real time.

Business benefits



Increased customer satisfaction

Personalized advice makes customers feel valued and understood.



Improved retention

Tailored recommendations lead to better financial outcomes, encouraging customers to stay loyal.



What is an AI agent?

An AI agent is a program or system that can perform tasks autonomously by perceiving its environment, making decisions, and taking actions to achieve specific goals. It is often connected to other systems, such as scheduling systems that can automatically create appointments with investment advisors on behalf of individual customers.

Example

A wealth management firm uses a secure AI agent to analyze a client's financial profile, including existing financials, and generate a personalized investment plan. The AI agent suggests a mix of low-risk bonds and high-growth stocks based on the client's risk tolerance, current financial situation, and goals, delivered in an easy-to-understand report without the client needing to answer any survey questions. With the client's permission, the AI agent can then purchase the investments on the client's behalf.

Automating market research and providing tailored financial recommendations

Automated document processing

Financial institutions handle massive volumes of documents, which are often processed manually. This leads to delays, errors, and high operational costs.

GenAI automates the generation and review of contracts, loan applications, and regulatory documents. Natural language processing (NLP) helps ensure compliance checks and error detection, reducing manual oversight.

Business benefits



Reduced processing time

Documents are processed in minutes instead of days.



Lower operational costs

Automation reduces the need for manual labor and minimizes errors.

Example

A mortgage lender uses GenAI to automatically review loan applications. The AI checks for missing information, verifies income documents, and ensures compliance with regulations, approving applications in hours instead of weeks. It will surface any anomalies to the mortgage lender for further review (human in the loop).





How Cloudflare helps



Build, manage, and secure AI applications with Cloudflare



Cloudflare offers multiple services that can help your organization implement impactful GenAI use cases. With Cloudflare, you can build AI-based applications, manage AI applications and models, and tighten security.

Build



[Workers](#)

Develop serverless applications that run on Cloudflare's globally distributed infrastructure to take advantage of low-latency and scalable performance.



[AI agents](#)

Build AI-powered agents that can autonomously perform tasks, persist states, browse the web, and communicate back to users in real time.



[Workers AI](#)

Run models directly at the edge without managing infrastructure, leveraging a curated set of open-source models for tasks like image classification and text generation.



[R2 storage](#)

Store large datasets, including AI training data, cost-effectively with zero egress fees, facilitating seamless integration with AI workflows.



[AutoRAG](#)

Build self-managing retrieval-augmented generation (RAG) applications in four simple steps. Automatically scale and update to deliver lightning-fast, context-aware searches tailored to the business.



Manage



[MCP servers](#)

Create your MCP servers to enable agents, customers, partners, and internal employees to take automated actions within your applications.



[AI Gateway](#)

Monitor AI applications with features like guardrails, analytics, logging, caching, request retries, and model fallback mechanisms.



[Integration with AI providers](#)

Seamlessly connect and gain visibility into your AI applications that use OpenAI, Hugging Face, DeepSeek, and many more models.

Secure



[AI Gateway](#)

Use rate limiting for AI model requests to prevent usage abuse and cost overruns. Guardrails monitor and block prompt inputs and responses that may be harmful (such as those related to violence, hate, or sexual content).



[Bot management](#)

Protect your application from unwanted bots and data scraping by monitoring and blocking unauthorized AI crawlers.



[Firewall for AI](#)

Enhance security by configuring rules to manage traffic, allowing or blocking requests based on defined parameters.

Partner with Cloudflare



GenAI is transforming industries by solving critical challenges and unlocking new opportunities. Finding the right use cases for the financial services industry can help maximize the impact of AI for conducting research, delivering personalized experiences, and automating processing, all while reducing costs and improving outcomes.

However, to make the most of GenAI, organizations must adopt GenAI strategically. Applying an AI implementation framework enables organizations to find the highest priority use case — such as one that can deliver the greatest ROI or the best user experiences.

If your organization is looking for help on implementing these types of use cases, or if you have a different use case you want to explore, contact developers@cloudflare.com.



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