

AI IN BANKING: THE TRUST IMPERATIVE

Banking insights from the IDC report:
*The Data & AI Impact Report –
The Trust Imperative*

AI adoption has entered a new era. Generative AI has surpassed traditional AI, agentic AI is emerging as the next wave and quantum AI is on the horizon. For banks, the AI stakes are even higher as regulatory scrutiny, customer trust and risk sensitivity are paramount.

01

BANKS ARE ACCELERATING AI INVESTMENT

AI investment is increasing across banking — raising the stakes for trusted AI execution.



11.5%

11.5% of banks expect more than **20% growth** in AI spending

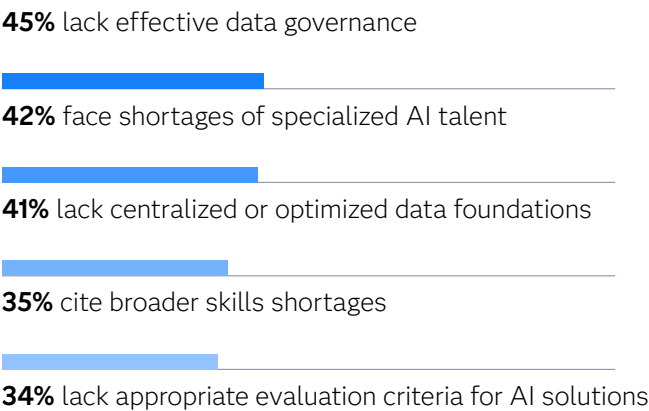
60%

Nearly 60% expect **4–20% growth** in AI spending

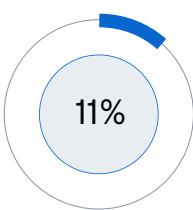
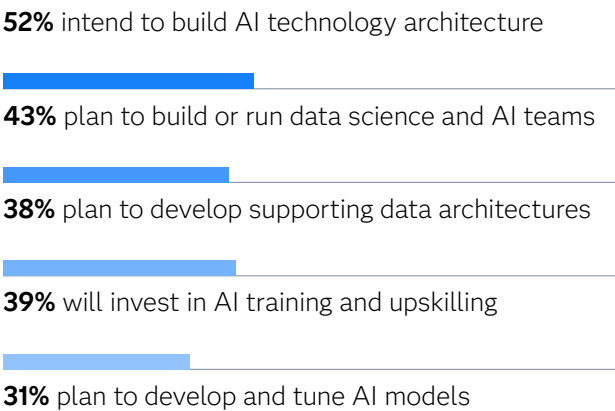
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WHAT’S HOLDING BANKING AI BACK?

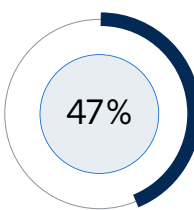
CURRENT CHALLENGES



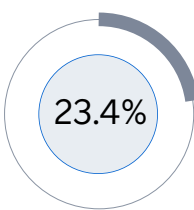
EXECUTION PRIORITIES



Only 11% of banks operate in the ideal state – combining high trust with trustworthy AI



47% fall into underutilization (low trust in reliable AI) or overreliance (high trust in unproven AI)



Just 23.4% of banks operate at the highest level of the Trustworthy AI Index

03

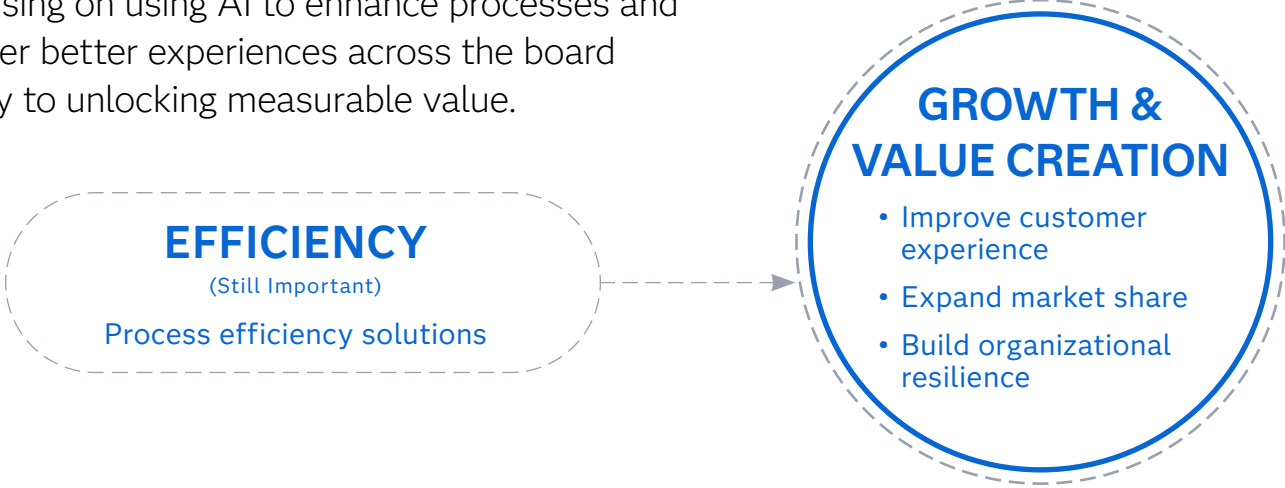
THE TRUST DILEMMA IN BANKING

In banking, trust is both a regulatory mandate and a customer expectation. Governance, explainability and responsible AI are non-negotiable – and direct drivers of ROI.

04

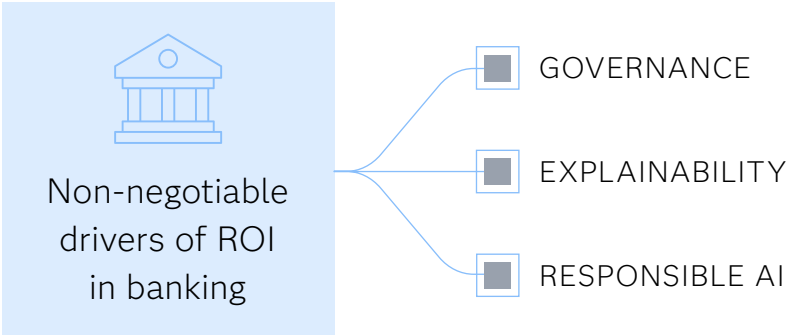
FROM EFFICIENCY TO GROWTH

Focusing on using AI to enhance processes and deliver better experiences across the board is key to unlocking measurable value.



05

TRUST IS THE DIFFERENTIATOR



AI will not transform banking through cost savings alone. Its impact lies in earning trust and scaling responsibly to unlock growth and resilience.

Learn more and download the full IDC report at sas.com/ai-impact