

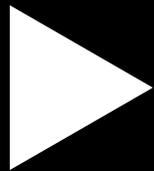


Strategy₿

The State of AI+BI Analytics Global 2025 Survey

Banking, Insurance, and Financial
Services in Focus

Start



Executive Summary

Banks, insurers, and financial services firms are entering a new phase in AI-powered analytics adoption. With decades of experience in BI and a strong appetite for data-driven operations, this sector is moving faster than others to scale AI+BI solutions that drive real business outcomes.

The rapid shift is fueled by mounting pressure to streamline compliance, meet board-level mandates, and deliver real-time insights to data experts and frontline workers alike.

This research brief explores how banks, insurers, and financial services companies are deploying AI+BI to:

- Automate workflows for data professionals
- Enable non-technical staff to ask and answer data questions
- Scale adoption beyond the data team—with embedded, self-service tools
- Deliver measurable business outcomes—faster, and at scale



40% are already using bots and agents in production, with another 26% piloting them.



55% report positive ROI, with 1 in 4 seeing significant impact.



5x growth is expected in how many employees get access to AI-powered analytics in the next 12 months.



Top challenge: Compliance and regulation, cited by **80%** of FSI firms, far surpassing all other barriers.

What sets leaders apart?

The most mature FSI organizations stand out by fully operationalizing AI and BI across multiple departments and use cases, adopting semantic layers to govern data at scale, embedding insights directly into tools like Salesforce and Microsoft 365, and making investments that empower both technical and frontline teams.

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Key Takeaways from the 2025 Survey

Across 35 surveyed banks, insurers, and financial services firms, momentum is building fast. Leaders are focused on scaling impact and closing the last-mile adoption gap.

Bots are going mainstream

40% already use AI-powered bots or agents in production; another 26% are in pilots.



Access is expanding quickly

31% of companies want to give 1 in 5 employees AI+BI access within a year—5x today's numbers.

Positive ROI is becoming common

Over half of surveyed firms see moderate or significant business outcomes from AI-powered analytics.



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What's Driving Adoption

FSI organizations are uniquely attuned to the risks and rewards of data. With high-stakes decisions happening every minute—whether in credit approval, fraud detection, or claims processing—there's little room for guesswork or delay. AI-powered BI helps reduce both, surfacing relevant insights precisely when and where they're needed.

At the same time, board-level mandates and investor expectations are pushing firms to modernize. Many leaders now see AI+BI not just as a way to gain competitive advantage, but as essential infrastructure for complying with evolving regulations, proving auditability, and unlocking new efficiencies across digital workflows.

Between legacy BI systems, strict compliance mandates, and a competitive landscape defined by speed and service, financial institutions are primed for transformation.

Top Motivators to Adopt AI-powered Analytics

What FSI companies expect to achieve with AI+BI:



Improve operational efficiency

54%



Better decision-making

51%



Board or executive mandate

49%



Cost reduction

40%



Competitive advantage

34%

These drivers reflect both top-down pressure and bottom-up demand for easier, more impactful analytics.

Why it Matters

Modern FSI firms aren't just using AI to replace old workflows—they're redefining how decisions get made.

From executive dashboards to frontline claims adjusters, analytics is no longer reserved for the back office.

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Adoption Gains and Maturity Trends

Financial services, insurance, and banking companies are outpacing many other sectors in AI-powered analytics maturity. These firms are not just experimenting—they're scaling AI+BI across technical and business functions.

- **66%** are using AI+BI alongside advanced analytics.
- **54%** have adopted a semantic layer for organization-wide data governance.
- Almost a quarter (**23%**) use proactive AI that drives decisions across the organization.

Adoption Is Gaining Depth

Many FSI firms now manage cross-departmental data and are layering in semantic governance. This foundation accelerates expansion to frontline teams, enabling trusted AI-driven decisions across the business.

Analytics Maturity Snapshot

FSI firms lead with advanced analytics and adoption of semantic layers for unified data.



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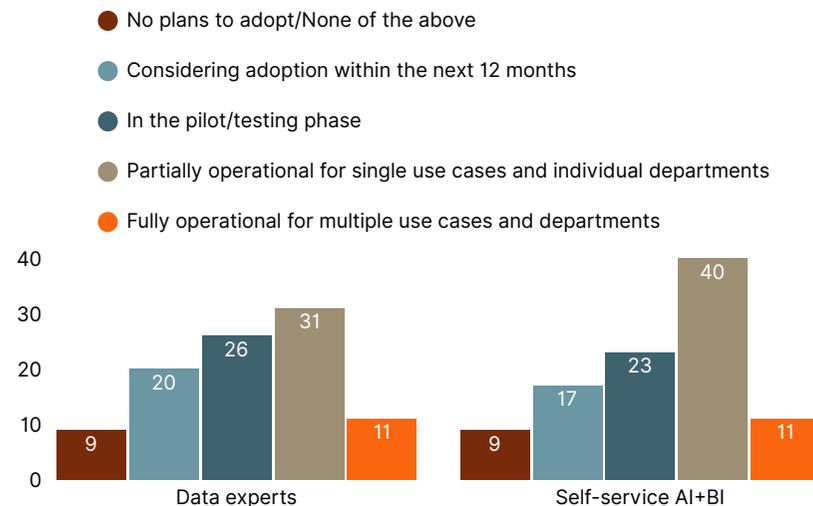
Automation and Access: Twin Use Cases

AI-powered analytics in FSI is evolving along two key paths: automation for technical users and intuitive access for business users. Together, these use cases accelerate time-to-insight, reduce reporting bottlenecks, and increase data adoption across departments.

- **Automation streamlines repetitive work**, allowing data teams to shift focus from dashboard creation to high-value analysis.
- **Self-service tools let business users ask questions directly**, using natural language and auto-generated visuals to explore insights on demand.

Pilots and adopters

Self-service analytics leads charge in FSI (responses in %)



Use Case 1: Data Experts

For technical teams, AI+BI helps eliminate manual steps in the analytics pipeline—from data prep and wrangling to dashboard delivery. In 2025:

- **42%** of firms are already using AI+BI to automate tasks for data teams,
- while another **26%** are piloting AI+BI to automate data expert workflows.



Use Case 2: Self-Service

By enabling natural language queries and guided visualizations, AI-powered analytics empowers frontline users to explore data without needing SQL or training.

- **51%** of firms provide frontline teams with tools to ask questions in plain language,
- **11%** are fully operational across multiple use cases and departments.

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Bots, Agents, and Real-Time Insights

From customer service to fraud detection, AI-powered bots and embedded agents are becoming essential tools in the FSI data stack. These capabilities support real-time decisions, reduce time-to-insight, and eliminate manual steps. In FSI, already 40% of companies have one or more AI agents or bots operational, above the global average of 36% across all industries.

Another way of bringing insights to where they are needed is embedding AI+BI into familiar applications, helping employees act faster without switching systems or filing data requests.

AI Agents in Banking, Insurance & Finance

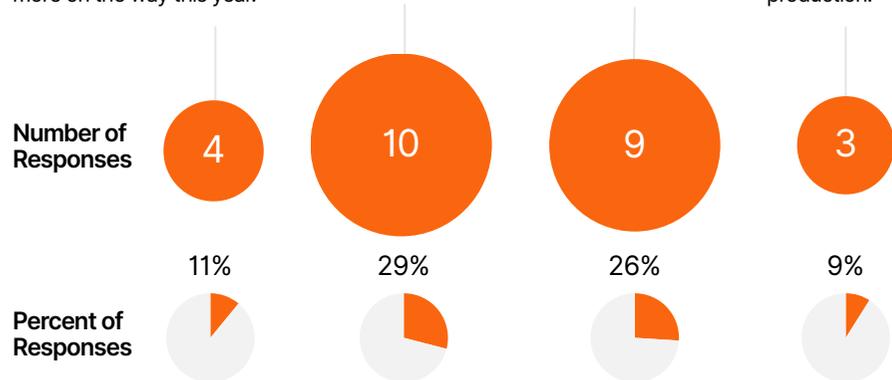
FSI companies lead in proactive agent and bot adoption.

We have multiple different AI agents or bots in production in several different departments or lines of business, and more on the way this year.

We have deployed one or more AI agents or bots for specific business functions.

We are piloting AI agents or bots and plan to move into production this year.

We are evaluating options for AI agents or bots without a clear timetable for production.



In FSI, organizations are increasingly adapting analytics to fit everyday workflows.



Embedded Insights

Salesforce Integration

Embedded AI+BI surfaces client history, deal risk, or next-best actions directly in CRM workflows—helping advisors respond faster and more precisely.

HyperIntelligence for Insurance

When a policyholder's name is mentioned in Office 365 apps, key data such as claim status, policy details, or recent changes appear instantly—no clicks, no context switching.

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Scaling Access and Impact

AI-powered analytics is shifting from a specialist tool to an enterprise-wide capability. In FSI, the focus is now on who can access insights—not just how they’re created. Leaders are moving beyond pilots and toward broad, secure access across roles and functions.

- **Today:** Only 3% of FSI firms offer AI+BI access to 21% or more of employees.
- **Next 12 Months:** 31% expect to reach this level—an over 4x expansion.

Anticipated Wins

Top expected outcomes from AI-powered analytics in FSI:



Cost savings

54%



Employee productivity

51%



Operational efficiency

51%

This access surge reflects efforts to democratize data while maintaining compliance and governance.

Anticipated Expansion

FSI companies are democratizing access for a higher % of their workforces to ask data questions and auto-create data charts.

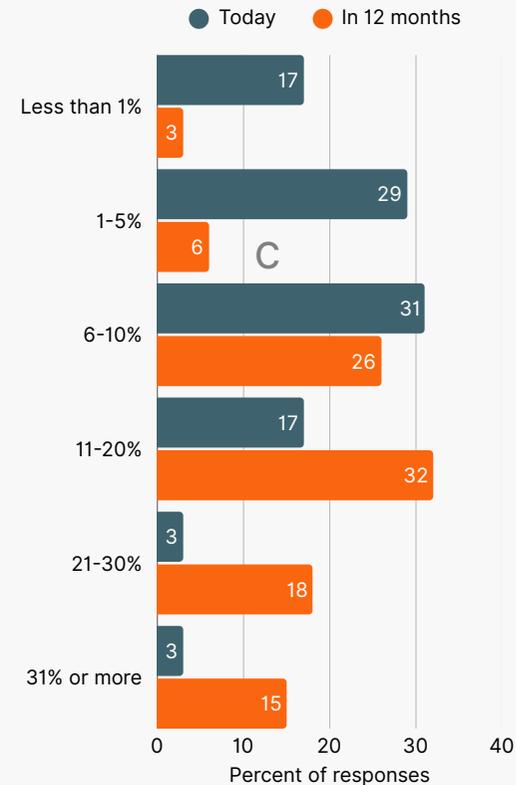


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What's Holding Back Scale

Even with strong momentum, financial services firms still face adoption hurdles—especially around governance, integration, and cost. These challenges are not unique, but they tend to be more acute in regulated industries.



Compliance and Regulation

80% of surveyed firms point to concerns around data privacy, model bias, and shifting regulatory frameworks as major adoption hurdles.



Systems Integration Complexity

More than half (**51%**) report difficulties aligning AI-powered tools with existing systems and siloed data environments across business lines.



High Cost of Implementation

37% of financial services firms, banks, and insurers say the expense of scaling from pilot to production without clear ROI hinders progress.

As AI-powered analytics scales in FSI, the most successful organizations will be those that balance agility with trust—investing in governance, usability, and secure expansion at every layer.



Operational Hurdles

When asked about technical and operational points of friction:

49%

of respondents reported **incorrect or hallucinated answers**, stemming from a lack of a unified semantic layer.

40%

noted **lack of internal AI+BI centers of excellence** as a major obstacle to scaling AI-powered analytics.

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Empowering Treasury Apps with Data-as-a-Product



Fannie Mae is one of the largest providers of mortgage financing in the U.S., backing over 1.5M home loans. To mitigate interest rate and pricing risk, Fannie Mae's Treasury and Risk teams run daily forecasting models to guide high-stakes trading decisions. But these insights were buried in a sprawl of disconnected spreadsheets, macros, and reporting silos, slowing time to action.

Fannie Mae turned to Strategy to modernize reporting and operationalize data sharing. Using **Strategy's semantic layer, REST APIs, and role-based access controls**, they centralized reports across risk and treasury functions and exposed data products directly to trading applications. Now, business users can securely access real-time metrics: without duplication, rework, or manual collation.



“With REST APIs and role-based governance, we can expose data products in real time—without losing control. That means faster access, better decisions, and a single version of the truth across applications.”

Sheel Ratan,
Software Engineering Manager,
Fannie Mae

[Watch the on-demand session to learn more >](#)

Results

- Unified reporting for risk, treasury, and trading teams
- Real-time access to metrics via REST API and data mesh architecture
- Eliminated Excel macros and manual data prep
- Maintained strict security through SSO and role-based access
- Decreased time to insight for pre-trade analysis

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Scaling Insight and Governance

2,200+
active users

332k
dashboard interactions
over 60 days

150k
views on a single KPI
dashboard

40TB
data warehouse,
now under strategic
consolidation to cut
in by half

93%
of business reporting
governed by Center
of Excellence

As a non-prime lender serving over one million Canadians, goeasy's challenge wasn't just volume. It was consistency.



As goeasy scaled, the need for standardized KPIs across business units became clear. To restore order and scale adoption, goeasy built a BI Center of Excellence powered by Strategy. They began with a cross-functional power user group, mapped out actual vs. desired data usage, and launched a multi-year KPI rationalization effort. The result: **one standardized KPI list across all business units, product areas, and functional groups—with each metric certified and governed.**

Strategy Library and web became the default destination for 2,200+ users, each grouped by data maturity: Minimalists, Curious, and Enthusiasts. The minimalist dashboards, including the EasyFinancial Scorecard, deliver intraday KPIs updated five times a day—fueling 150K+ views in two months alone.



“
We have one central definition for the particular KPI—not that the other six aren't required, but they can't all have the same name.”

Jide Adeoye,
Director of Business Intelligence, goeasy

[Watch the on-demand session to learn more >](#)

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Conclusion

Financial services, banking, and insurance firms have long relied on data—but now, AI-powered analytics is transforming who can use it, how fast insights are delivered, and where decisions are made. Adoption is no longer theoretical. It's operational—and expanding.

What distinguishes the leaders?

- They're **fully operational** across multiple departments and use cases.
- They embed insights **in frontline workflows** using tools like Salesforce and Office 365.
- They **govern at scale**, with semantic layers ensuring trusted, consistent answers.
- They **invest in people**, not just platforms—training technical users and enabling non-technical staff.

“*AI+BI is no longer an innovation experiment. It's a core business capability.*”

What to Expect Next

Over the next 12 months, expect:

- A sharp increase in **employee access** to AI-powered analytics
- More widespread use of **bots and agents**, embedded in day-to-day tools
- Continued **emphasis on governance**, driven by compliance and ROI requirements
- Expansion beyond cost and productivity to **real-time responsiveness** across the business.

AI-powered analytics is no longer just a differentiator. In FSI, it's becoming table stakes.

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Research Methodology

This report is based on the 1H 2025 global survey on AI-powered analytics, conducted by an independent research firm, Dúnedain Research.

- **Survey size:** 235 organizations worldwide across 38 countries
- **Banking, Insurance and Financial Services segment:** 35 organizations (17 banks, 9 financial services firms, 9 insurance companies), making up 15% of the global sample
- **Geographic coverage:** Argentina, Australia, Austria, Czech Republic, Ecuador, Germany, Israel, Portugal, South Africa, Spain, Switzerland, UK, and USA
- **Company size:** From under 500 to over 20,000 employees
- **Roles surveyed:** A mix of AI+BI leaders, technical practitioners, and business stakeholders

Each respondent answered on behalf of their organization. Responses were anonymized and analyzed by industry segment to uncover adoption trends, motivators, outcomes, and obstacles unique to banking, insurance and financial services firms.

About the Authors

This report was authored by the research team at Dúnedain Research, specialists in enterprise analytics, AI adoption, and data strategy. The lead analyst, Brett Sheppard, has over two decades of experience in business intelligence—including roles as a Gartner analyst and U.S. military data engineer. The team's work has appeared in publications by Gartner, GigaOM, and O'Reilly, and has been cited by outlets such as Businessweek, Wired, and Computerworld. Their mission is to provide actionable, data-driven insight to help organizations navigate the evolving analytics landscape.

Explore more insights from the Global Survey, including regional findings and industry-specific reports, at: strategysoftware.com/survey.



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