

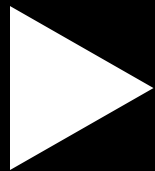
# Strategy<sup>₿</sup>

## The Data Landscape

AI & Analytics Challenges  
in Financial Services

2025 Global Survey

Start



# Executive Summary

Banks, insurers, and financial services firms are entering a new phase in data and analytics. While AI adoption is accelerating, many organizations are discovering that scale, trust, and consistency remain difficult to achieve.

The pressure is growing—from regulators, executives, and customers alike—to deliver accurate, auditable, and real-time insights across the business. But as adoption expands, so do the challenges: fragmented data, inconsistent definitions, and complex governance requirements are limiting the ability to scale confidently.

This research explores how financial services organizations are evolving their data foundations to:

- Establish consistent, governed data across systems and business units
- Enable secure, compliant access to trusted data for both technical and business users
- Operationalize data as a product, embedded directly into workflows and applications
- Deliver reliable, real-time insights at scale—without compromising control



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



**55%** report positive ROI on their data investment, 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 treat data as a governed, shared asset, one that supports compliance, and decision-making at scale. By investing in data management, governance, and portability, they create the conditions for AI and analytics to deliver consistent, reliable outcomes across the enterprise.

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# Key Takeaways from the 2025 Survey

Across 35 surveyed banks, insurers, and financial services firms, momentum is building. As access expands, the need for consistent, governed data is becoming more critical.

## Access is expanding quickly

31% of companies want to give 1 in 5 employees access to data within a year—5x today's levels.



## Positive outcomes depend on trusted data

Positive outcomes depend on trusted data  
Over half of surveyed firms report moderate or significant business outcomes from analytics.

## Real-time insight requires reliable data

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



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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**, often due to a lack of a unified semantic layer.

**40%**

noted **the absence of internal centers of excellence** as a major obstacle to scaling access to data.

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# The Foundation: Governance and Data Consistency

Financial services firms are advancing their data and analytics capabilities, but progress depends on the strength of their data foundations. Organizations that scale successfully are those that standardize data, centralize business logic, and enforce governance across systems.

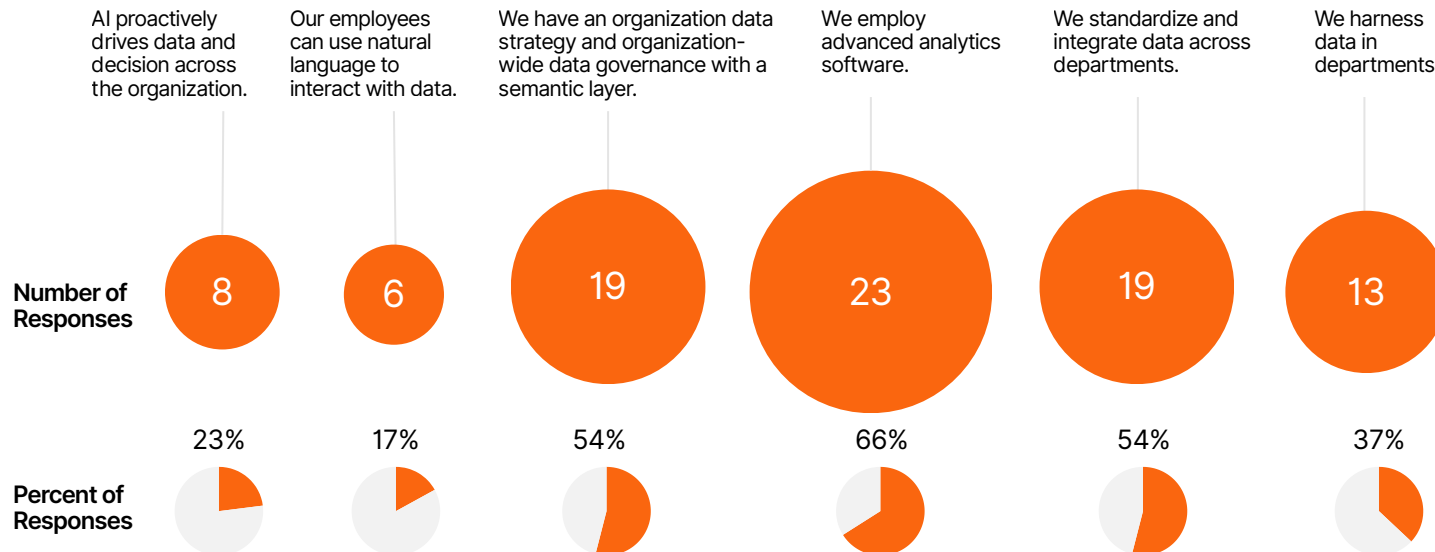
- **66%** are using advanced analytics across departments
- **54%** have adopted a semantic layer for organization-wide data governance
- **23%** use AI to proactively drive decisions

## Adoption Is Gaining Depth

Many organizations now manage cross-departmental data and apply governance at scale. This foundation supports consistent definitions, improves data quality, and enables trusted decision-making across both technical and business teams.

## Data Maturity Snapshot

FSI firms lead in advanced analytics adoption and the use of semantic layers to unify data across the enterprise.



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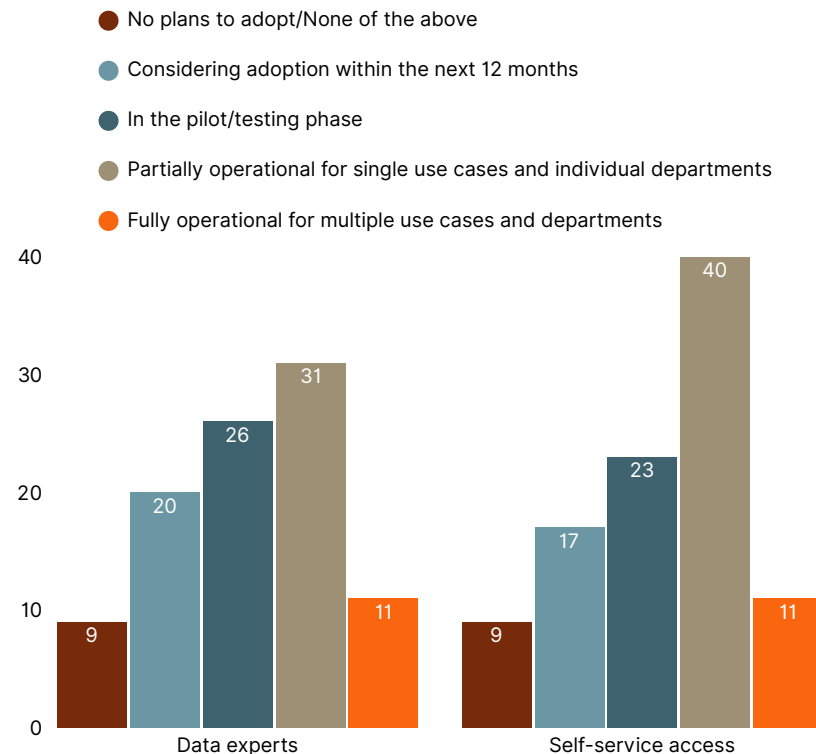
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# From Data to Decisions: What Becomes Possible

Data and analytics in FSI are evolving along two key paths: automation for technical users and intuitive access for business users. Together, these capabilities depend on consistent, governed data to deliver reliable outcomes at scale.

## Pilots and adopters

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



## Automation for Data Experts

Automation streamlines repetitive work, allowing data teams to shift focus from dashboard creation to high-value analysis.

- **42%** of firms are already using automation to automate tasks for data teams,
- while another **26%** are piloting these capabilities.



## Self-Service Access

Self-service tools enable business users to ask questions and explore data using natural language and guided visualizations.

- **51%** of firms provide frontline teams with tools to interact with data directly, however,
- only **11%** are fully operational across multiple use cases and departments.

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# Real-Time, Embedded, and Portable Data Experiences

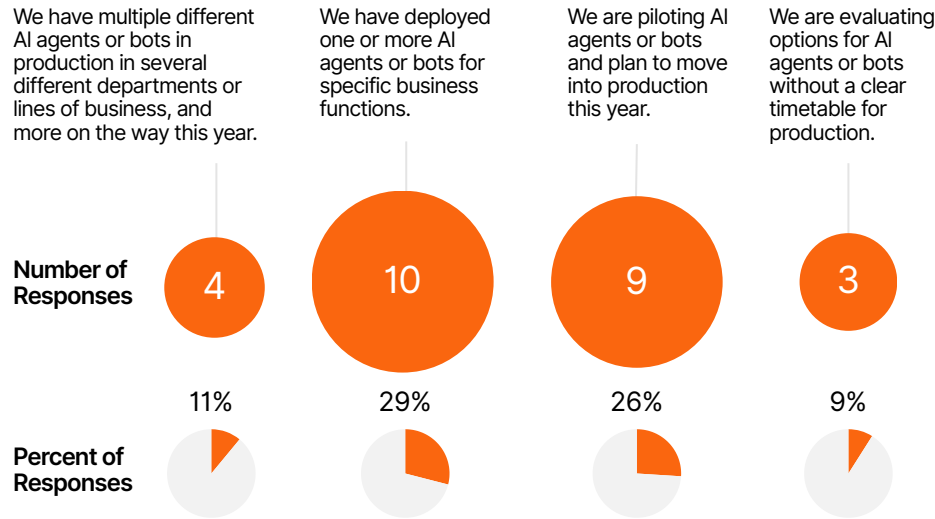
Real-time insight is becoming essential in financial services—but it depends on delivering consistent, governed data directly within workflows. Embedded analytics, bots, and agents extend access while maintaining control.

## AI Agents and Real-Time Insight

From customer service to fraud detection, bots and agents support faster decisions and reduce time-to-insight. In FSI, 40% of companies have agents in production, with another 26% in pilot phases.

## AI Agents in Banking, Insurance & Finance

FSI companies lead in proactive agent and bot adoption.



## Embedded Data Experiences

Organizations are embedding data directly into everyday tools, enabling users to act without switching systems or duplicating work.

## Portable, Consistent Data

By centralizing definitions and applying governance, firms ensure that data remains consistent across applications, teams, and environments—supporting reliable decisions wherever data is used.

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# Scaling Access and Impact

Data and analytics are shifting from specialist tools to enterprise-wide capabilities. In FSI, the focus is now on expanding access to trusted, governed data across roles and functions.

- **Today:** Only 3% of FSI firms provide broad access to data across employees.
- **Next 12 Months:** 31% expect to reach this level—an over 4x expansion.

## Maintaining Trust at Scale

As access grows, organizations must ensure consistency, governance, and control—so that more users can rely on accurate, trusted data without increasing risk.

## Expected Outcomes

Top expected outcomes from expanding access to data:



Cost savings

54%



Employee productivity

51%

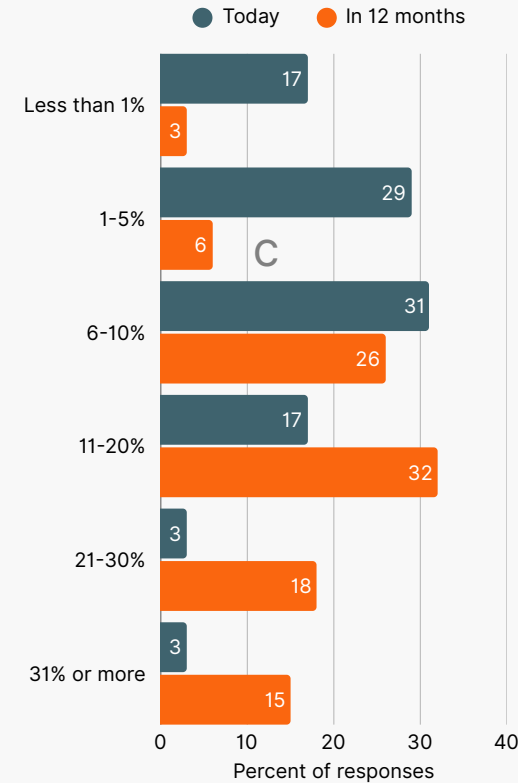


Operational efficiency

51%

## 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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# Data as a Product: Governance at Scale

To scale data and analytics effectively, leading financial services organizations are treating data as a product—standardized, governed, and accessible across systems and teams. FSI firms increasingly opt for a shared semantic layer that defines business logic once and applies it everywhere.



## Centralized Business Logic

A universal semantic layer centralizes business logic for core metrics like revenue and churn, which are defined once and reused across tools, AI agents, and reports—eliminating redundant models, reducing rework, and ensuring that every team is working from the same numbers.



## Governance and Compliance

By combining governed metrics, APIs, and role-based access controls, organizations distribute data products where they're needed while maintaining consistent definitions, lineage, and auditability. Regulators, risk teams, and internal audit can all trace how key metrics are defined and how they flow into dashboards and models.



## Real-time, Trusted Access

Decoupling business logic from underlying storage enables consistent metrics across warehouses, lakehouses, and streaming systems. Teams can deliver real-time or near-real-time analytics without redefining logic for each environment, preventing “multiple versions of the truth.”



## Portability and Cost Arbitrage

When business definitions live in an independent semantic layer rather than inside specific tools, the cost of change drops sharply. Organizations can modernize warehouses, introduce new analytics platforms, or retire legacy systems without rewriting metrics—capturing cost savings while preserving consistency and trust.

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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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# Goeasy: 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 firms have long relied on data—but now the ability to manage, govern, and scale that data is becoming the defining factor for success. As access expands and use cases grow, consistency, trust, and control are more critical than ever.

What distinguishes the leaders?

- They **standardize and govern data** across departments and systems.
- They **embed trusted data** directly into workflows and applications.
- They ensure **consistent definitions** through semantic layers.
- They invest in enabling both technical and business users with **reliable data**.

## What to Expect Next

Over the next 12 months, expect:

- A sharp increase in access to governed data across the organization
- More widespread use of embedded data and real-time delivery across tools
- Continued emphasis on governance, driven by compliance and risk requirements
- Greater focus on consistency and portability across systems and environments

Data and analytics are no longer just a capability.

They are the foundation for trusted, scalable decision-making in financial services.

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# Research Methodology

This report is based on the 1H 2025 global survey on data and 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 data 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](https://strategysoftware.com/survey).



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