

# From AI Adoption to Enterprise Assurance



## Making Intelligence Work Across Capital Markets, Banking, and Insurance

AI is now embedded across the financial services ecosystem.

Across capital markets, banking, and insurance, AI is embedded in core workflows, from research and trading to credit, fraud, underwriting, and claims. As adoption deepens, the focus is shifting from experimentation to assurance.

### How Financial Services Is Rebalancing Intelligence



#### Human Judgment in AI-Driven Decisions

Across financial services, AI supports high-impact decisions. Yet human review remains central, especially in credit, fraud, compliance, underwriting, and claims.

Research shows that 86% of financial services AI adopters view AI as critical to near-term success, but effective use focuses on augmenting, rather than replacing, human judgment. As a result, institutions are adopting human-in-the-loop and explainable decision models.

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#### Designing AI for Measurable Value

AI investment in financial services is growing, but ROI remains uneven. A 2025 survey found that only 6% of initiatives deliver payback within a year. Institutions seeing results focus on early metrics, workflow redesign, and secure, scalable data and AI platforms.

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#### Application Foundations That Enable AI at Scale

AI is increasing pressure on financial services application environments, where brief disruptions can cascade across markets and customer channels. With industry estimates placing outage-related losses above US\$200 million annually, organizations are turning to AI to improve detection and response, provided it is built on unified, well-controlled platforms.

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## Looking Ahead

Across financial services, the focus is narrowing toward human judgment, measurable outcomes, and well-governed platforms.

As AI becomes part of everyday operations, trust and consistency increasingly shape how value is realized.

