Putting AI to work in Banking

Kristin Streett
Head of Banking GTM at ServiceNow

servicenow

ServiceNow Public

Agenda

- Introduction
- AI Maturity Index Study overview
- Exploring challenges of AI adoption
- How to become an AI pacesetter
- Discussion, Q&A

ServiceNow Public

Kristin Streett

Head of Banking, Americas

ServiceNow

Jennifer St. John-Foster

Sr. Sales Manager, Financial Services

NVIDIA

Janna Wagoner

Sr. Director, Technology Product Strategy

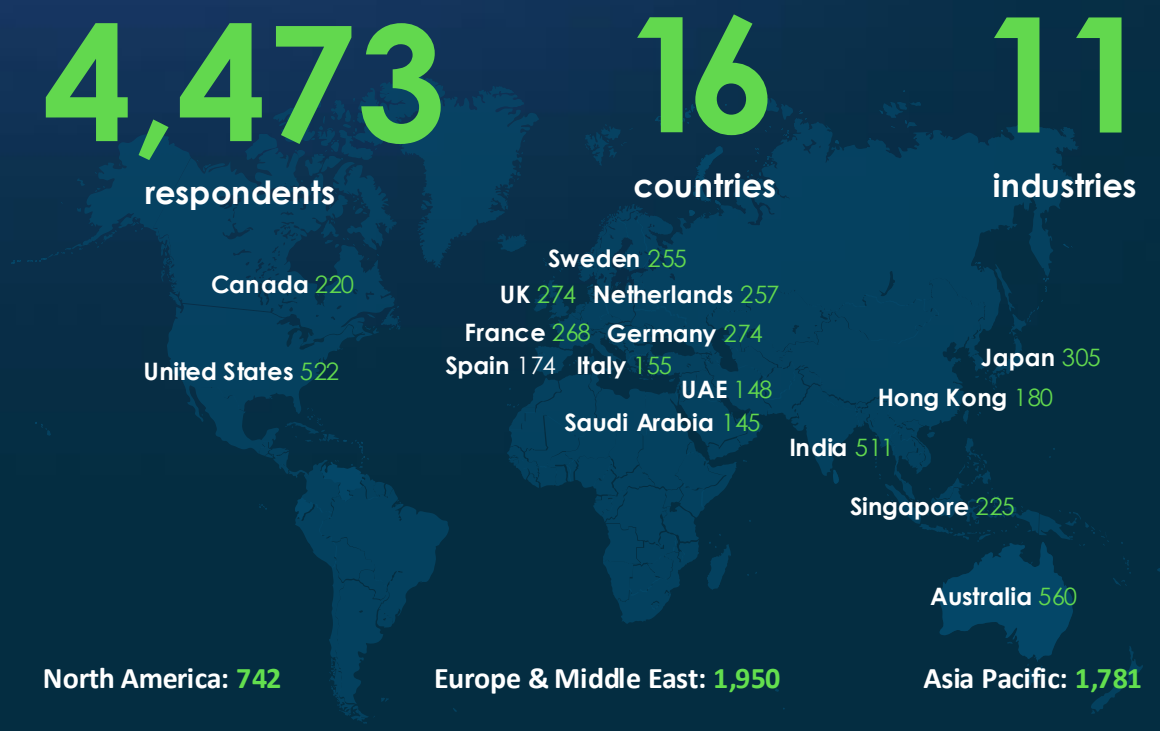
Fifth Third Bank

Who we surveyed in 2025

4,473 respondents

16 countries

11 industries

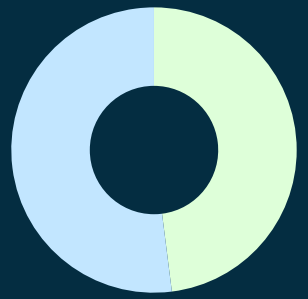


North America: 742

Europe & Middle East: 1,950

Asia Pacific: 1,781

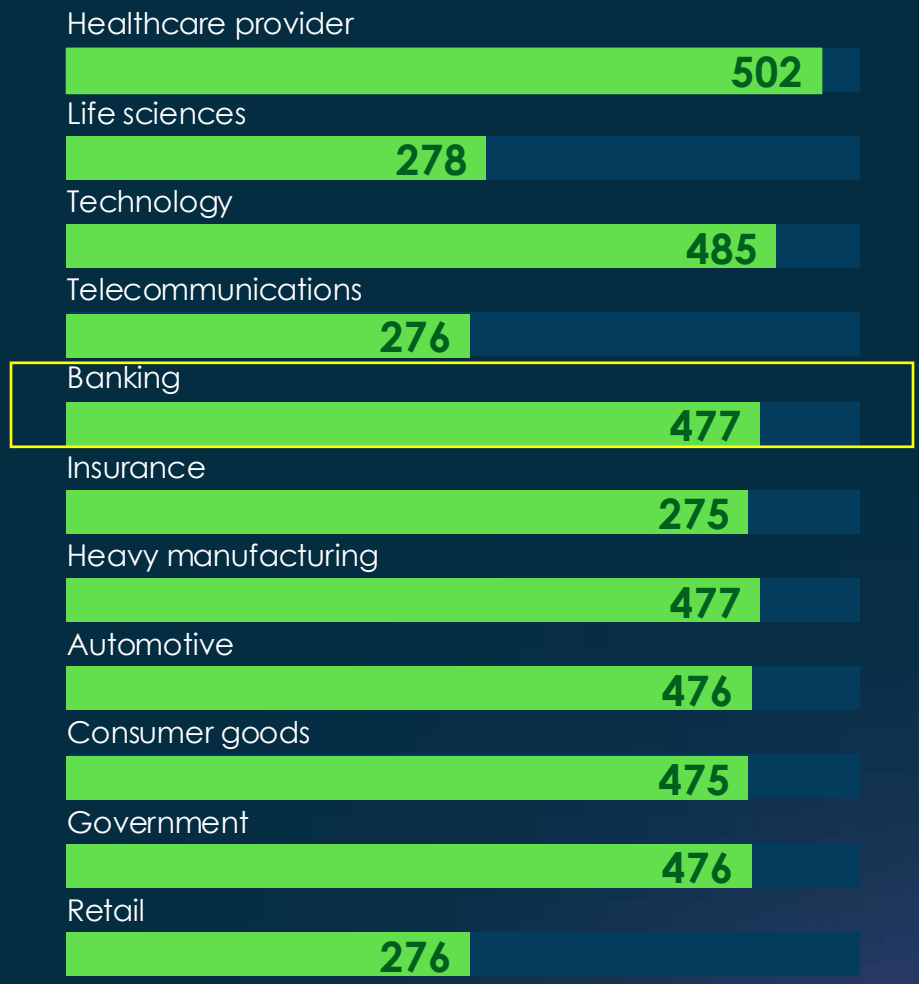
Role



52% SVP/VP/Sr Dir/Dir

48% C-Suite

Industry



servicenow

AI is moving faster than banks can keep up

22%

YOY decline in AI maturity for banks

Only 2 of 10

banks are currently using agentic AI

servicenow

Source: ServiceNow Enterprise AI Maturity Index 2025

Siloed systems are stalling AI adoption

banks have

1000+

different applications

70%

Of banks have reported that they have not successfully implemented a digital strategy

Sources: CDP Institute & BCG

The AI divide is growing

Banking visionary leaders are pulling ahead

97%

Report revenue growth directly tied to AI

65%

Agree they are operating with a clear, shared AI vision

Source: ServiceNow Enterprise AI Maturity Index 2025

What are the biggest issues and obstacles in banking relative to AI adoption?

A roadmap to becoming a Pacesetter in banking

Focus on talent

56% strongly agree **they have the right talent mix**, vs. 30% of others

01

50% globally compared to **29%** others

Move the needle on governance

73% **have addressed evolving data governance and security** and created AI-specific policies vs 43% of others

02

63% globally compared to **42%** others

Embrace the power of agentic AI

41% **are currently using agentic AI**, vs. 18% of others

03

36% globally compared to **19%** others

01
Pacesetters focus on talent

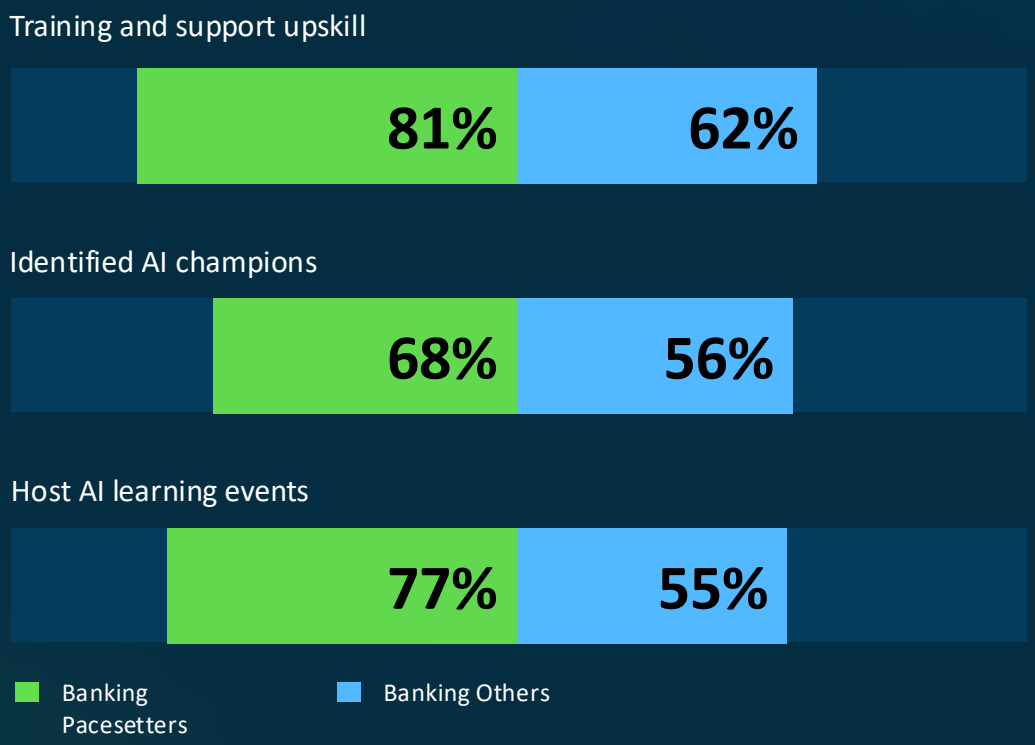
Pacesetters have the talent to execute their AI strategy

56%

strongly agree they have the right mix of talent to execute their AI strategy **compared to 30% of others**

50% globally compared to **29%** others

Pacesetters take a multi-pronged approach to help employees use AI effectively



What's the balance between using AI and human in the loop?

How do you balance employee skill development vis-a-vis the pace of AI innovation? Where are people needed most?

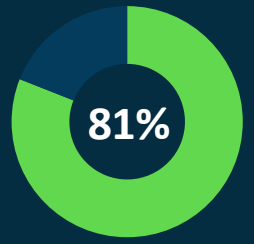
02

Pacesetters are making more progress on governance

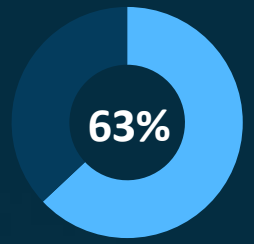
62%

have addressed evolving data governance and security and created AI-specific policies, **compared to 46% of others**

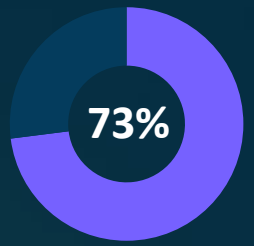
64% globally compared to **42%** others



81% have assessed potential AI applications and understand data requirements, compared to 53% of others



63% have a designated team that drafts AI policies, mitigates AI risks, and prioritizes fair, transparent and responsible AI use, compared to 45% of others



73% have formalized data governance and data privacy, lawfulness, and compliance, compared to 41% of others

How should banks navigate the complex regulatory landscape while still pushing the boundaries of AI and innovation?

03

Pacesetters embrace the power of Agentic AI

Pacesetters are agentic AI ready

Percent very familiar with agentic AI

51% — **49%** globally

26% — **24%** globally

Percent currently using agentic AI

41% — **36%** globally

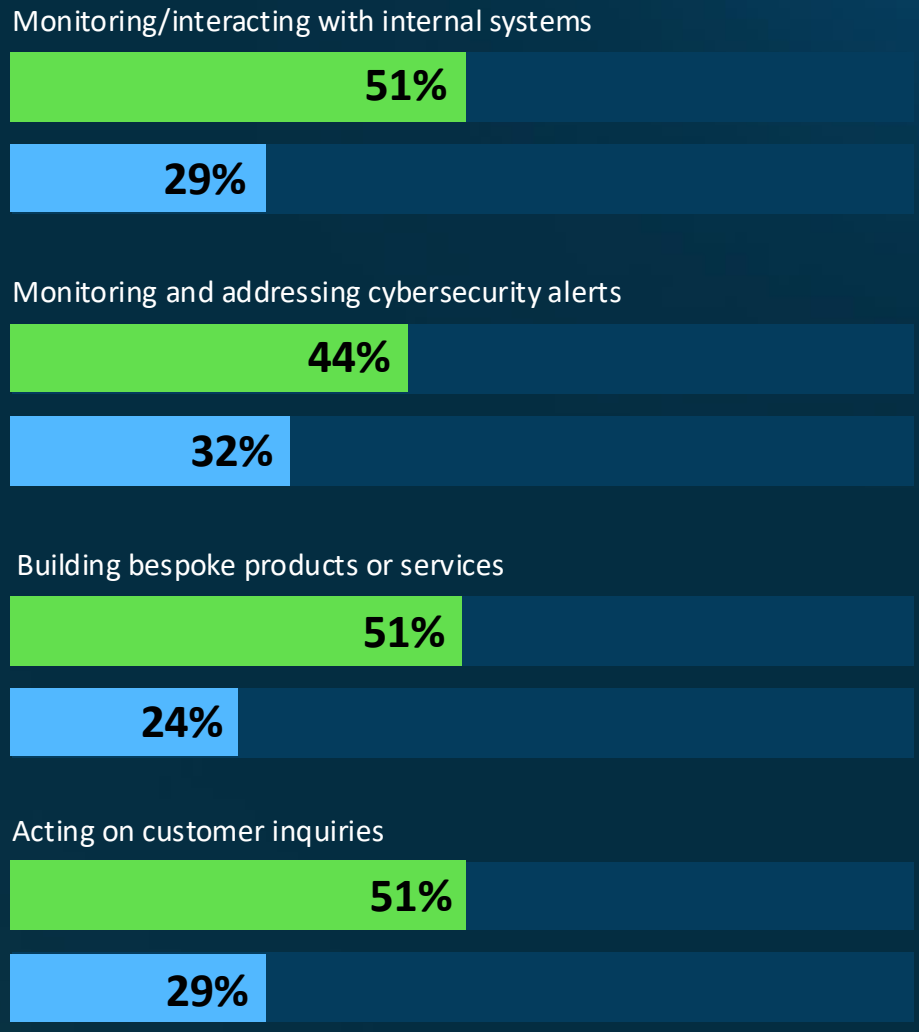
18% — **19%** globally

Banking Pacesetters

Banking Others

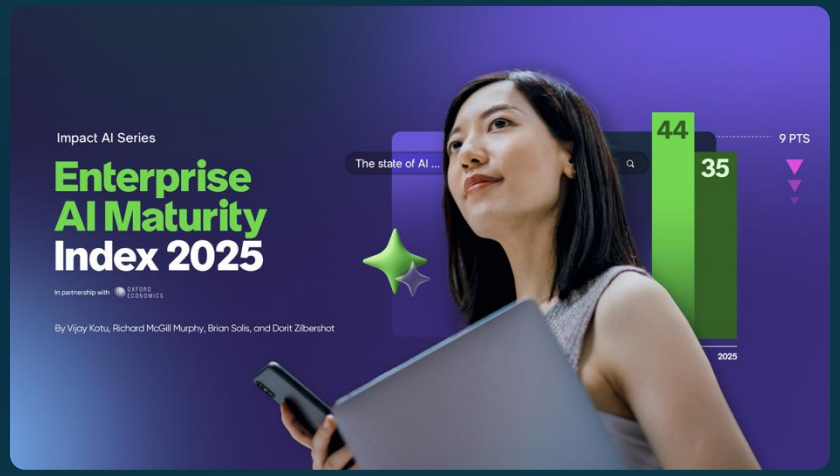
Pacesetters have higher use of agentic AI

% either piloting or having one fully functioning use case



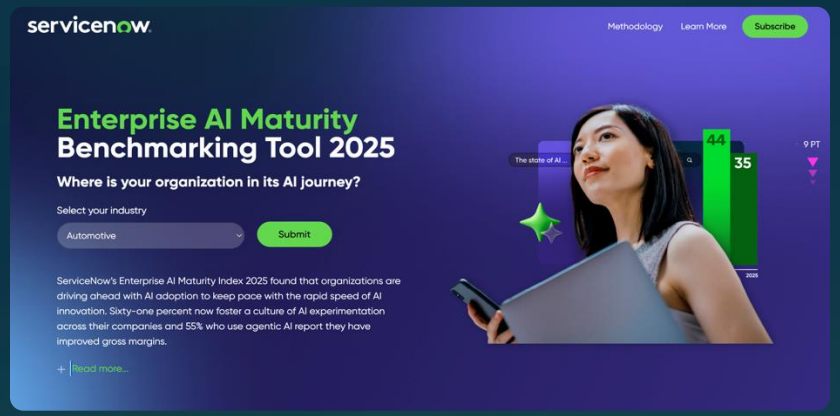
servicenow

Where would you start?



Discover case studies from banks, best practices, and expert insights.

DOWNLOAD THE AI MATURITY IN BANKING REPORT



See how your organization stacks up against others in your industry.

TAKE THE ASSESSMENT

servicenow