

A stylized, glowing blue profile of a human head facing right, composed of digital lines and patterns, set against a dark blue background with horizontal light streaks.

# From Innovation to Operation-

Realizing the Future  
of AI in FSI

Our Trends 2025 outlook revealed the themes and market forces set to dominate conversations around data and AI this year. Qlik experts and members of our AI Council shared their insights on how authenticity, applied value, and agents are shaping the way businesses generate value from data.

But what do these trends mean for a highly regulated industry like the financial services?

In a recent follow-up webinar, Qlik's Market Intelligence Lead, Dan Sommer and Field CTO for Financial Services, Dan Knight explored how FSIs can translate macro trends into practical strategies for boosting efficiency while maintaining compliance.

[Read on for the specific takeaways for the financial services.](#)



## Data Authenticity is the Foundation of AI Success

Not all AI is created equal. In fact, the rise of AI highlights the correlation between its efficacy and the quality of the information feeding it. This makes data authenticity a major challenge and a major opportunity.

The rise of Generative AI saw large language models (LLMs) very quickly eat up information in the public domain. But its reliability can in some cases be damaged if the ratio of real to synthetic data becomes skewed. If this continues without verification, we could see 'model collapse' in public LLMs – all down to poor data quality. That's why AI pioneers are particularly interested in copyrighted information, without which we cannot improve the quality of public models. Valuable corporate data is a sought-after prize and, in the financial services industry, the challenge is putting it to good use.



## Key Takeaways

- AI adoption is spreading from isolated special projects into core operations, which indicates FSIs are harnessing the power of private data. This widening of AI adoption makes data quality an even greater differentiator, as integrity and governance is mandatory for every process, let alone those touched by AI
- AI has huge potential to support banks with anti-money laundering (AML) and Know Your Customer (KYC) compliance. However, they are struggling to deliver impact due to fragmented data sources
- Regulators demand FSIs provide clear rationale and explainability for the ever-more complex models they deploy, to avoid compliance violations. The innovation gap will require banks to bring regulators on the AI journey with them, which they can't do without showing their working.



## Specificity Rules When Turning AI Experiments into Reality

FSIs remain uncertain about the killer AI use cases that can drive tangible value. At the same time, the price of models is going down and AI is moving up the value chain from hardware, to software and deployment by service providers. So where is this leading? Towards a world where a few frontier models feed smaller models that can be distilled and embedded directly into specific processes.

These approaches are becoming more common as FSIs learn how to implement them. For example, many large banks are replacing static, rule-based fraud detection with AI-driven risk analytics that adapt to emerging fraud patterns.

However, roadblocks remain. Financial organizations have investigated various conversational interfaces, from chatbots, to virtual assistants and even concierge banks for a more tailored experience. But many are turning such features off as they lack sufficient control over sensitive data and decision-making processes. That's often because

banks' technology environments aren't suitable for the current pace of change.



## Key Takeaways

- As the gap between the volume of data feeding very large models and all other models grows, FSIs are being forced to implement AI based on limited information. To fix this, they are looking for new ways to process financial data sets that are often stitched together from hundreds of smaller institutions across the organization
- FSIs face a perennial clash between trying to keep up with AI innovation and following predefined rules. In a world of autonomous decision-making, they are operating as software companies and processing vast data sets
- Rather than be something they are not, banks are placing their bets, casting off technology sets they do not specialize in and focusing more on monetary capabilities where they have better control over risk



## Agentic technologies stay in-house to ensure accountability... for now

Agentic AI is on the minds of almost everyone in the financial services industry. The progress is hard to ignore, with big players from the US and China releasing infrastructure capable of running upwards of 500 tasks simultaneously, enabling everything from simple task automation to full autonomous decision-making. For FSIs, this means improving any data-driven process – from fraud detection and loan assessment to customer onboarding and KYC checks.

The principles of agentic AI, and the ethical issues it raises, also mean FSIs must understand what type of AI they are going to focus on and the implications around accountability and bias. There is systemic risk associated with this type of innovation, enabling explosive growth with one hand and magnifying errors with the other.

**However, adopting agentic AI is not as simple as it sounds. Nor should it be. The changing nature of applications means banks and other FSIs are thinking carefully about where they need to deploy them, when agents can execute those actions anyway.**



## Key Takeaways

- Conversations are emerging around AI-as-a-service, to support implementation and democratize access to various agentic technologies. This also means looking beyond LLMs by harnessing deterministic agents or RPA to achieve similar aims
- Regulators are apprehensive about allowing AI to make critical financial choices without human intervention. To overcome this, FSIs will need to raise the bar for internal AI education, be specific about where they make investments and build security and governance into every new process
- Agentic AI adoption emphasises the gap between innovation and regulation, which will likely restrict uptake in the short term. It's prompted large banks to develop their own AI-powered platforms to manage proprietary agents and ensure compliance, rather than relying on third-party SaaS providers. After all, regulators demand that FSIs use interpretable AI to justify automated decisions with clear audit trails



## Expensive AI workloads need balance between innovation and cost governance

While FSIs manage our money, they are ironically challenged to innovate while controlling AI spend. As increased workloads put additional strain on cloud infrastructure, operational costs are going up. And such is the unpredictability of the AI arms race that it's difficult for banks to plan spending effectively. **If that's the case for compute, what will costs look like with the introduction of advanced agentic technologies?**

As a result, many organizations are opting for hybrid models that balance cloud and on-premise infrastructure. This 'cloud repatriation' sees large banks essentially become their own cloud vendors. However, segmenting AI tools across different environments can make it difficult for them to track datasets. This complicates critical decisions about where to invest – whether cloud, edge or mobile – and inhibits control over the range of technologies being deployed.

### Key Takeaways

- The fundamental challenge is moving operations to new environments without full insight into the types of AI they are harnessing and the data sitting underneath it. After all, their biggest concern is compliance and customer safety, so losing control will remain front of mind as digital footprints grow
- FSIs understand that this does not require moving to the cloud by any means, but putting it where the data and analysis need to sit
- To manage cost governance, many are adopting smaller, distributed models (such as RAGs) or experimenting with open table formats, to achieve the reliability they need when working with new models.

## Defined use cases and regulator dialogue – the keys to winning with AI in FSI

AI has massive potential in the financial services, helping organizations analyze a large volume of data, move money around and assess a customer's risk profile – all faster and more intuitively. But governance rules when it comes to protecting peoples' money and so the sector faces unique regulatory pressure and strict parameters for technology deployment. Seeing AI reach its potential in FSIs will require a constant dialogue with regulators to ensure the rules of engagement evolve with technological advances.

Within financial organizations, the AI race is challenging teams to strike this balance and manage the cost implications of harnessing datasets. Whether validating the authenticity of the information feeding customer-facing applications, shifting leadership of AI initiatives away from top-down structures to decentralized approaches, or focusing on smaller models that address specific issues, FSIs of all sizes are running as fast as they are allowed to.

**The winners will be those who best understand where AI can have the greatest impact—and how to manage the data that powers it. Qlik delivers proven solutions, trusted by leading FSI entities. Let's talk!**





## Leading FinServ Organizations Trust Qlik® to Unlock the Value of Their Data

From improving risk management to enhancing customer experiences, detecting fraud faster, and ensuring regulatory compliance - financial institutions are using Qlik to drive smarter decisions across the business.

**Start unlocking the full potential of your data today.**





## Do Data Differently.

In the age of AI, an organization's ability to seamlessly integrate and analyze quality data can be the difference between surviving and thriving. Exploding cloud costs, vendor sprawl, and poor data quality result in rising costs and sinking productivity. Our platform empowers enterprises to break down silos by connecting data sources in complex and changing environments — on-prem, cloud, or hybrid. With complete freedom of configuration, you can tailor data integration and analytics solutions to align perfectly with your strategic goals or departmental needs, no matter how unique or complex.

The result? Clean data for AI to support real-time decision making, contextual answers to your hardest questions, and governed data pipelines that get your business to improved margins faster. By partnering with us, you're not just investing in a tool — you're gaining a strategic ally dedicated to enabling smarter operations and delivering measurable ROI.

**So let's put your data to work.**

