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The State of Enterprise AI Adoption

Financial Services Edition

RESEARCH REPORT OF 190+ BUSINESS AND IT LEADERS

Table of Contents

Foreword 03

Executive Summary 04

01. AI has moved from experimentation to enterprise-scale execution 09

02. Scaling AI means rethinking how people and agents will work together 16

03. Deeper AI adoption is linked to stronger revenue outcomes 20

04. What enterprise AI Adoption Leaders do differently 25

05. How organizations are approaching AI governance 31

06. The challenges slowing AI adoption 36

07. How organizations measure AI value and ROI 42

Conclusion: The next phase of enterprise AI adoption in financial services 47

About the Survey 48

About Creatio 49

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How well people and AI agents work together will shape the next era of financial services

AI is here and now, and it has real traction across financial services. Our survey of 192 IT and business decision-makers in the industry shows that AI ambitions are translating into action, with 80% of financial institutions already moving beyond experimentation.

Achieving the right mix of people, workflows, applications, and AI agents is especially important for financial institutions, where customer trust, security, and regulatory compliance are essential. Achieving that combination will drive AI technology decisions to the forefront of competitive and go-to-market strategy.

On behalf of everyone at Creatio, I hope the insights in this report help your organization to adopt AI in a transformational way and propel your operations into the future with unlimited potential for growth.



John Arnold
Head of Product Marketing and Strategic Advisory, Creatio

Creatio

81%

of organizations are scaling AI agents within twelve months

DON'T WAIT FOR THE FUTURE OF AI

If your AI plan still runs on pilots, you are a year behind the market. Set a new plan to scale AI agents across all departments.

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Executive Summary

Seven findings shaping the next phase of enterprise AI

Enterprise AI adoption is becoming a strategic decision about how financial institutions operate.

The opportunity extends beyond improving individual processes to embedding AI across customer-facing and operational workflows to drive revenue growth, improve customer service, and increase efficiency. Realizing this potential requires executives to rethink how people and AI agents work together, establish clear governance and accountability, and measure AI's impact on business performance.

Creatio's survey of 192 IT and business decision-makers in the financial industry shows that AI is already delivering business benefits. It also reveals a gap between organizations using AI and those adopting it broadly enough to qualify as AI Adoption Leaders. Leaders represent 19% of this sample. Their experience offers a useful benchmark for the other 81%.

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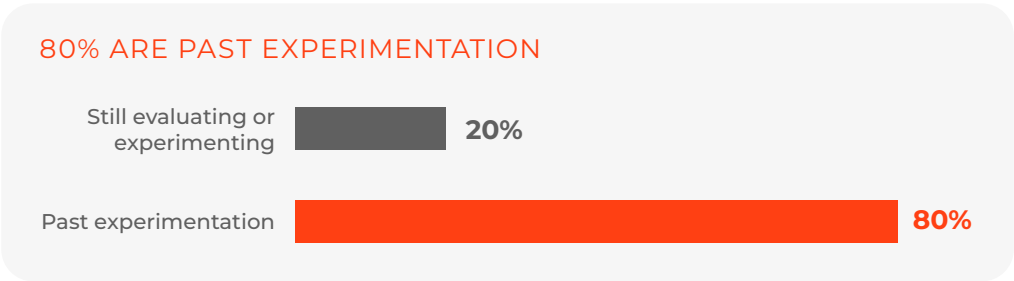
1. AI adoption advances – 80% of financial organizations are already putting it to work

Eight in ten financial services organizations have moved beyond AI experimentation. A third (33%) have deployed AI in selected functions, while nearly half (47%) are already scaling it across the organization or have embedded it throughout the business.

The next wave is already taking shape: 81% of financial institutions expect to be scaling AI agents across departments within the next twelve months, signaling that AI agents are on track to become a standard part of financial services operations.

THE TAKEAWAY

AI is moving beyond isolated deployments to become an integral part of how financial institutions operate. The management challenge is no longer whether to adopt AI, but how to coordinate and scale it across the business.



2. AI is reshaping how people work, not simply replacing them

Only 12% of financial institutions expect AI agents to significantly reduce headcount, while 87% expect them to expand workforce capacity, augment existing teams, or create new roles.

Specifically:

- 33% expect greater capacity and growth for current staff
- 39% expect augmentation without major headcount change
- 15% expect new roles
- 12% expect job cuts
- 2% are unsure

Financial institutions are more likely to expect AI to create new roles than to significantly reduce headcount (15% versus 12%). This suggests that the industry's workforce transformation will extend beyond automation and cost reduction to include new responsibilities, roles, and ways of working.

THE TAKEAWAY

Financial institutions need to plan how people and AI agents will work together: which tasks agents handle, where human judgment matters, and who owns the outcomes.

87% expect AI agents to augment people and create new roles

12% expect headcount reduction

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3. Companies scaling AI are over 3x more likely to report revenue gains

When asked which positive outcomes they had experienced from AI in the past six months, financial institutions with deeper adoption were more likely to select revenue gains.

Among organizations automating more than half of their workflows with AI, 44% report increased revenue from AI in the past six months, compared with 13% among those automating less than 10%.

These findings suggest that deeper integration of AI into business processes is associated with greater revenue impact, extending its value beyond operational improvements.

THE TAKEAWAY

AI is becoming an important part of the growth strategy for financial institutions. As adoption expands, leaders should look beyond cost savings and productivity gains to evaluate how AI contributes to business growth.

REPORTED REVENUE GAINS

13% Under 10% workflows with AI

44% Over 50% workflows with AI

4. What sets AI Adoption Leaders apart: enterprise-wide adoption and measurable business impact

Just 19% of surveyed financial organizations qualify as AI Adoption Leaders, based on the breadth of their AI capabilities and agent adoption across business functions.

Compared with other organizations, Leaders:

- **Automate more workflows with AI:** 43% automate over half their workflows with AI, versus 13%.
- **Scale agents across departments:** 59% of Leaders, versus 21% of others.
- **Embed AI deeply into business operations:** 51% of Leaders report organization-wide integration, versus 9% of others.
- **Measure success more broadly:** 100% of Leaders use at least three measures of AI success, versus 80% of others, with greater emphasis on revenue, employee satisfaction, and innovation, not just time savings.
- **Establish stronger governance:** 54% of Leaders have fully established AI governance, versus 29% of others.

THE TAKEAWAY

Enterprise AI leadership requires adoption depth, broader measures of business value, and the governance to support scale.

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5. Organizations with strong governance are 3x more likely to feel confident scaling AI

Financial institutions are moving quickly toward broader AI adoption, but governance frameworks are still catching up. 81% of organizations are already scaling AI agents across departments or use cases, or expect to do so within a year. Yet only 34% report fully established AI governance.

The importance of governance becomes clear when looking at confidence levels. Financial institutions with established governance are more than three times as likely to feel very confident about scaling AI (72% vs. 23% among those still developing a framework). AI Adoption Leaders are also significantly ahead: 54% have fully established governance, compared with approximately 29% of other organizations.

THE TAKEAWAY

Build governance alongside AI deployment. Clear decision rights, permissions, human oversight, and visibility into AI agent activities are essential to manage regulatory risks, maintain accountability, and build confidence in enterprise-wide AI deployment.

VERY CONFIDENT ABOUT SCALING AI

72% Established governance

23% Developing governance framework

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6. The challenges of scaling AI change as adoption matures

The challenges that slow broader AI adoption change as financial organizations move from early experimentation to enterprise-wide adoption. At the earliest stage of AI adoption, organizations report security and compliance as a significant challenge (45%), alongside AI skills (44%) and organizational readiness (28%).

As adoption matures, AI skills and organizational readiness become less prominent, declining to 27% and 19% among the most advanced adopters. Instead, attention shifts toward the demands of enterprise-wide deployment: security and compliance rises to 57%, while technology capabilities (30%), commercial models and budgets (46%), and change management (35%) become increasingly important.

THE TAKEAWAY

Scaling AI doesn't eliminate barriers — it changes them. As organizations mature, the challenge shifts from building the skills and readiness to adopt AI toward establishing the technology, security, governance, and operating model required to run it at enterprise scale.

BARRIERS SHIFT WITH AI MATURITY

44% → 27%
AI skills

28% → 19%
Readiness

45% → 57%
Security and compliance

7. The business value of AI extends beyond time and cost savings

Efficiency (57%) and productivity (41%) remain the leading reasons financial institutions pursue AI agents, but the value case broadens as adoption matures. Leaders put more emphasis on productivity, clients and members experience, revenue, employee outcomes, and innovation – not just cost and time savings.

Yet measurement practices lag behind these ambitions. Only 62% of organizations seeking better clients and members experience measure customer satisfaction, while 44% focused on employee enablement track employee satisfaction. Among those investing in future capabilities, just 40% measure innovation outcomes.

THE TAKEAWAY

To realize the full value of AI, financial institutions need to connect their adoption goals to measurable business outcomes.

What executives should prioritize next

Creatio believes financial institutions should manage enterprise AI adoption as a continuing business capability. Select workflows with clear commercial value or value for clients and members and design how people and agents will execute them together. Establish governance and outcome measures as part of that design, then expand based on evidence.

By building on proven results, financial institutions can expand AI adoption systematically while maintaining the control, compliance, and accountability essential to their operations.

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01

AI has moved from experimentation to enterprise-scale execution

In just one year, AI agents have moved from a future priority to an operational reality, with 80% of organizations now past AI experimentation.

In 2025, 73% of C-level leaders in financial services expected AI agents to be critical or important to their organizations' goals within two to three years. Today, 80% of financial services organizations have already moved beyond AI experimentation.

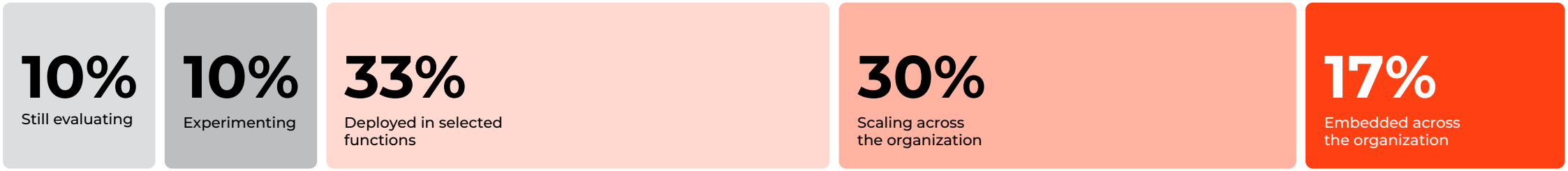
The next stage is already underway. 81% of financial institutions are scaling AI across departments or are expecting to do so within the next 12 months. With adoption also ahead of the global average, where 70% of organizations are past experimentation, the focus in financial services is increasingly shifting from proving individual use cases to expanding AI across the business.

This chapter examines how financial institutions are progressing beyond pilots, expanding adoption across functions, and preparing to make AI part of how they operate.

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Most organizations are running AI, not testing it

80%
are past experimentation



Most surveyed financial organizations have deployed AI, though adoption ranges from selected functions to integration across the enterprise. There are no organizations that do not plan to leverage AI.

Base: 192 FinServ IT and business decision-makers (2026).

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Enterprise AI is entering a new stage of adoption

Eight in ten financial services organizations have moved beyond AI experimentation. A third (**33%**) have deployed AI in selected functions, while nearly half (**47%**) are already scaling it across the organization or have embedded it throughout the business.

AI is now firmly on the agenda across the industry: no surveyed financial services organization reports having no plans to leverage AI. With adoption also further along than the global average (**80%** versus **70%**), financial institutions are focused on expanding AI across the business and embedding it more deeply into their operations.

For financial institutions, this next stage requires leaders to coordinate AI adoption across functions, define how people and AI agents work together, and establish the governance needed to scale AI in a highly regulated environment. These decisions will shape how effectively institutions translate growing adoption into enterprise-wide execution.

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Expert's Perspective

AI is moving faster than human behavior can adapt. While 81% of leaders plan to scale AI agents within a year, technology adoption is only half the equation. The real competitive advantage won't come from deploying agents faster, but from reimagining how humans and AI evolve together.



Dr. Ja-Naé Duane

Futurist, Best-Selling Author and AI Researcher, Brown University School of Engineering and MIT CISR Academic Fellow

BROWN MITCISR

Most financial institutions will be scaling AI agents within a year

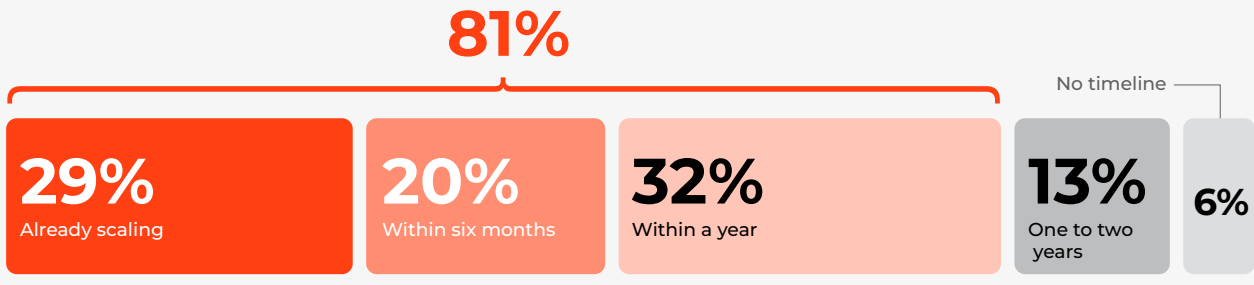
In 2025, **73%** of C-level leaders in financial services expected AI agents to be critical or important to their organizations' goals within two to three years. One year later, financial institutions are beginning to turn that expectation into action.

In 2026, **29%** are already scaling AI agents across departments, while another **20%** plan to do so within six months and **32%** within a year. Together, **81%** expect to be scaling AI agents across their institutions within the next 12 months.

What it means

Financial institutions are increasingly treating AI as a near-term business priority rather than a longer-term technology initiative. With 81% expecting to scale AI agents within the next year, AI-enabled work is on track to become the norm across the industry. As agents spread across functions and workflows, collaboration between people and AI will increasingly become a standard way of working rather than an exception.

WHEN ORGANIZATIONS EXPECT TO SCALE AI AGENTS ACROSS DEPARTMENTS



2025

73%

of C-level leaders said agents critical or important in two-to-three-year goals.

2026

81%

of all decision-makers say they are scaling agents across departments within twelve months.

Base: 192 FinServ IT and business decision-makers (2026). 2025: Creatio Global AI and No-Code Adoption Survey, C-level respondents.
Percentages may not total 100% due to rounding.

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Expert's Perspective

We see AI as a real opportunity to serve our members in a more proactive and personalized way. Whether it's automating routine tasks, supporting better decisions, or anticipating member needs – AI will help us do more for our members while freeing our team to focus on what matters most: the relationships we build in our community.



Garrett Garcia
Marketing Manager,
Jersey Shore Federal Credit Union

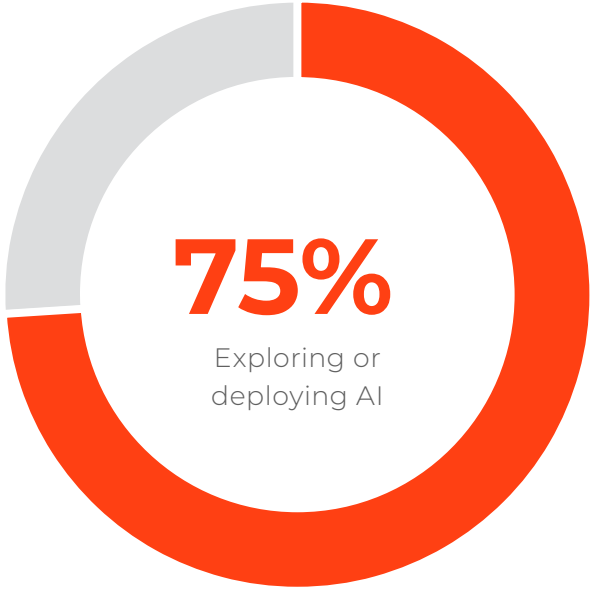
Organizations that successfully scale AI will be the ones that move beyond isolated pilots and make it part of how the business operates. In financial services, that means connecting AI to trusted data, systems, and workflows so it can improve decisions, streamline operations, and deliver measurable business value.



Sebastien Forget
President & Owner,
Solutions Metrix

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AI adoption is advancing across IT and the front office

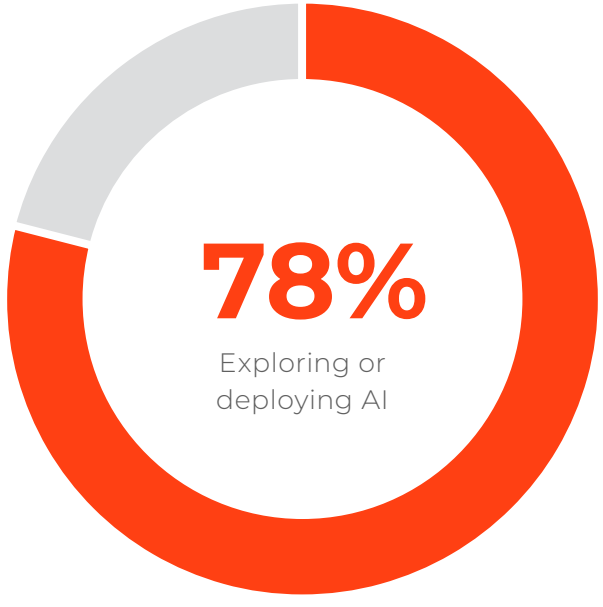


IT AND TECHNICAL

IT operations, software development, R&D

Unified AI strategy and execution required

Disconnected AI strategies across IT and the front office can create significant challenges. Align both teams around a unified strategy and platform to ensure AI agents share data, operate under consistent governance, and contribute to common business goals.



FRONT OFFICE

Sales, marketing, service, customer success

Base: 192 FinServ IT and business decision-makers. Share of organizations exploring or deploying AI agents in each group.

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AI adoption surpassed 70% in both IT and the front office

In 2025, when we asked which single function was primarily exploring or deploying agents, IT and technical functions were named by only **19%** of financial organizations, and front office functions (sales, marketing, service, and customer success) by **59%**.

In 2026, **75%** of organizations report AI agent adoption in IT and technical functions, nearly matching the **78%** reporting adoption in the front office.

The growing presence of AI agents in IT is particularly notable. While front-office functions were the primary focus of early adoption in the financial industry, IT is catching up as an equally important area for AI deployment.

What it means

IT and the front office are currently adopting AI agents at nearly the same pace, and in most organizations, they are doing it side by side. IT and front office leaders need one aligned AI strategy and technology that brings their AI initiatives and activities onto a shared platform to ensure success.

AI AGENT ADOPTION BY FUNCTION GROUP, 2025 TO 2026

IT AND TECHNICAL FUNCTIONS

+56 pts

more organizations exploring or deploying AI agents, 2025 to 2026

19% → 75%

2025 2026

IT operations, software development, and R&D and innovation

FRONT OFFICE FUNCTIONS

+19 pts

more organizations exploring or deploying AI agents, 2025 to 2026

59% → 78%

2025 2026

Sales, marketing, service, and customer success

Base: 192 FinServ IT and business decision-makers (2026, multiple answers; share with agents in at least one function of the group), 108 (2025, single primary function). Point change compares the two years directly, so treat it as directional.

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02

Scaling AI means rethinking how people and agents will work together

AI is changing how work gets done, requiring financial organizations to rethink how they operate as people and AI agents work together.

Expectations for AI's role in the financial services workforce are changing. Compared with 2025, more financial institutions expect AI to create capacity, support growth, and generate new roles. The emphasis is expanding beyond helping employees perform existing tasks toward enabling teams to do more.

For financial institutions, this means balancing greater automation with human judgment, accountability, and oversight. Institutions need to identify where human judgment is essential, where agents can act with oversight, and where routine tasks can run independently.

This chapter explores how workforce expectations are evolving and how financial organizations can design effective collaboration between people and AI agents.

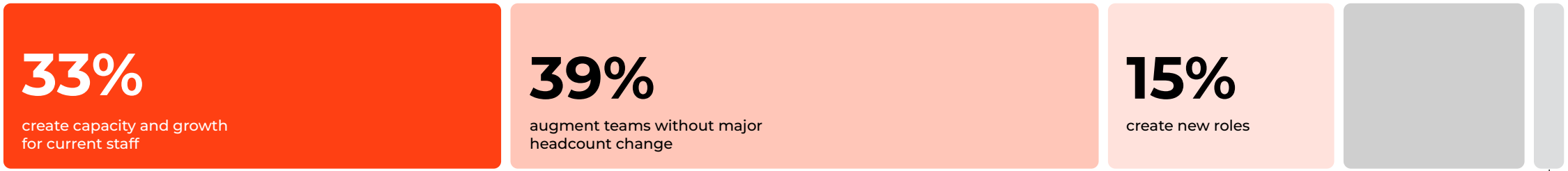
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The AI workforce revolution isn't about replacing people.
It's about people and AI working together

WHAT FINANCIAL INSTITUTIONS EXPECT THE ROLE OF AI AGENTS TO BE

87%
expect AI agents to augment people

12%
expect AI agents to reduce headcount



Base: 192 FinServ IT and business decision-makers. Percentages may not total 100% due to rounding.

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Financial institutions are reimagining AI's role in the workforce

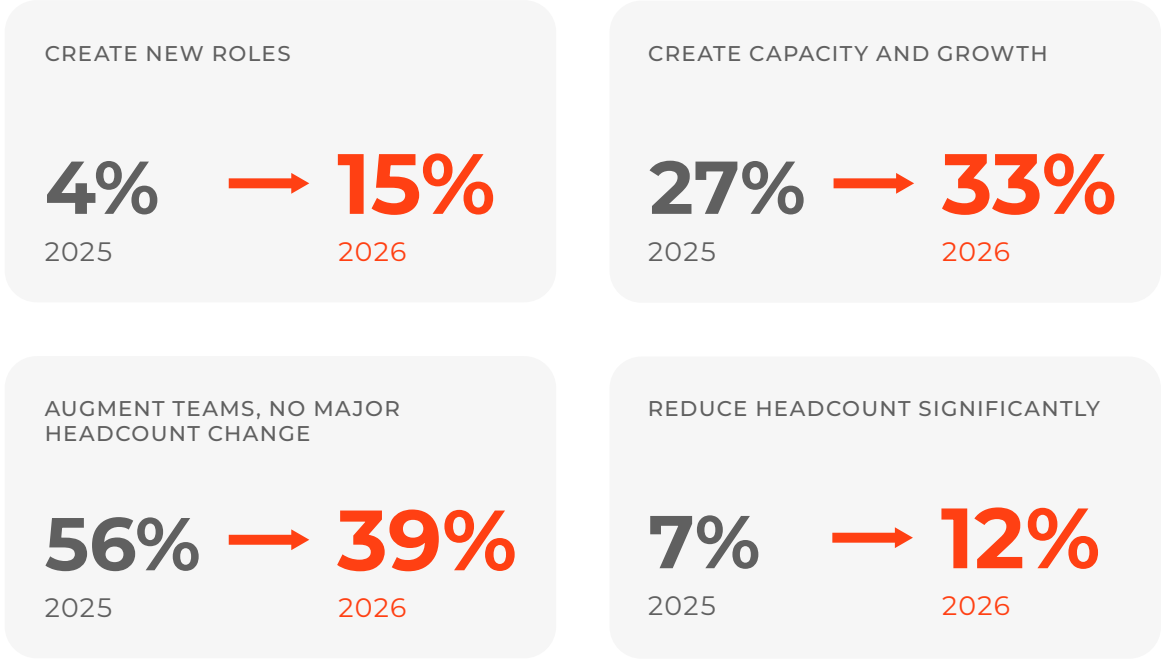
As AI adoption advances, financial institutions are changing how they expect people and AI agents to work together. In 2025, **56%** expected AI agents primarily to augment existing teams, while only **4%** anticipated that adopting AI would lead to creating new roles.

A year later, that picture has shifted. The share expecting AI to create new roles has **nearly quadrupled to 15%**, while **33%** expect it to create additional capacity and support growth. Meanwhile, the share expecting AI primarily to augment existing teams has fallen to **39%**.

What it means

This suggests financial institutions are beginning to see AI as more than a tool for making existing employees more productive. As agents take on a greater share of work, they can change what people spend their time on and create demand for new responsibilities and roles. The workforce of the future will therefore be defined less by employees simply using AI tools and more by people and AI agents working together as part of the same teams and processes.

THE ROLE EXPECTED OF AI AGENTS: 2025 TO 2026



Base: 192 FinServ IT and business decision-makers (2026 Creatio Global Enterprise AI Adoption Survey); 108 FinServ IT and business decision-makers (2025 Creatio Global AI and No-Code Adoption Survey).

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Expert's Perspective

Agentic AI allows for autonomous IT, which means that organizations can now remove human effort from the lion's share of their workflow. Another way to think about this is that rather than having human work augmented by AI, organizations now have AI work that is moderated by human oversight. The net result is that processes that used to take weeks can now be accomplished in just a few hours.



Rob Garmaise
VP of AI Research,
Info-Tech Research Group

Infotech

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03

Deeper AI adoption is linked to stronger revenue outcomes

Financial organizations that use AI across a greater share of their workflows are more likely to report increased revenue.

Financial institutions are already seeing measurable business outcomes from AI, including greater productivity, time savings, and improved customer satisfaction. As AI becomes more deeply embedded across financial services operations, its impact has the potential to extend beyond operational improvements toward revenue growth.

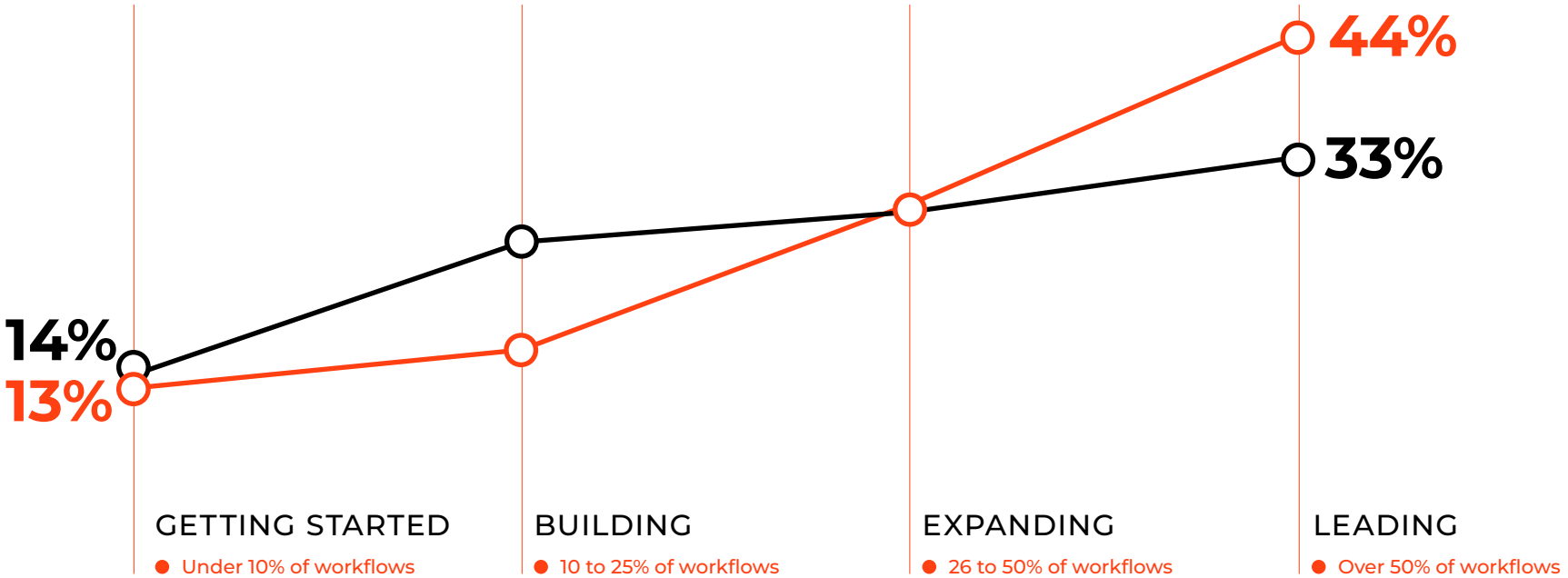
The findings suggest that the value organizations gain from AI evolves as adoption matures. Early deployments can make existing work faster and more efficient, while deeper integration across workflows creates more opportunities for AI to contribute directly to business performance. Among AI Adoption Leaders, 41% report a positive revenue impact, compared with 26% of financial institutions overall.

This chapter examines the business outcomes financial organizations are achieving with AI and how deeper adoption is linked to stronger revenue results.

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With every AI adoption step, revenue results increase

SHARE OF ORGANIZATIONS REPORTING INCREASED REVENUE FROM AI IN THE PAST SIX MONTHS



Financial institutions automating over half their workflows are

over 3x

more likely to see increased revenue than those automating under 10%

Base: 192 FinServ IT and business decision-makers.

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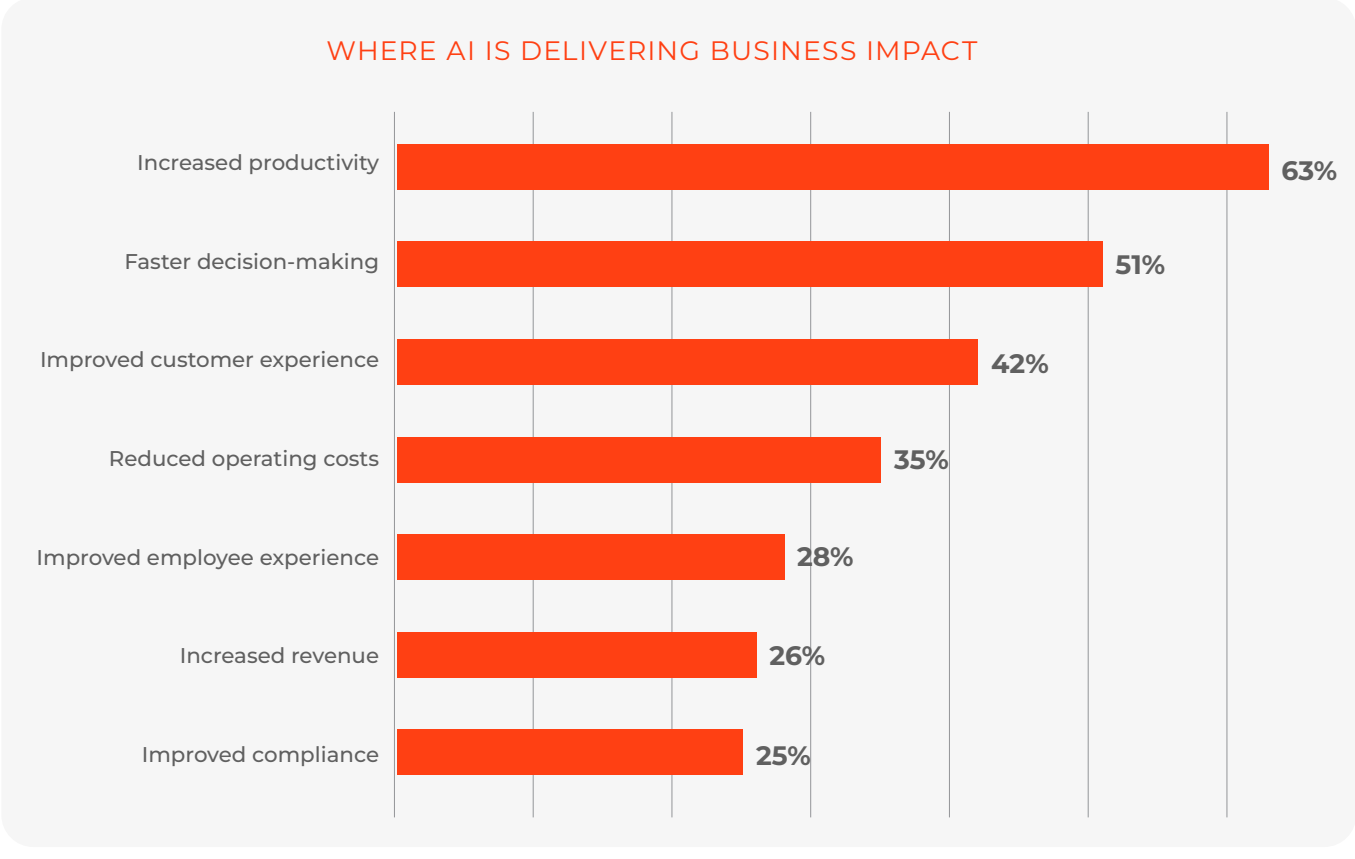
AI delivers productivity early and revenue growth at scale

Financial institutions are seeing measurable benefits from AI. In the past six months, **63%** report increased productivity, **51%** faster decision-making, and **42%** improved customer experience. Reduced operating costs are also a significant outcome, reported by **35%**.

The findings show that AI is already delivering value across both operational efficiency and customer outcomes in financial services. But its contribution appears to extend further as adoption matures. Among AI Adoption Leaders, **41%** report a positive revenue impact, compared with **26%** across financial services organizations overall.

What it means

The value of AI may evolve as organizations move beyond initial deployment. Early gains often appear in how work gets done, through greater productivity, faster decisions, and better customer experiences. At more advanced stages of adoption, AI is increasingly associated with revenue growth. The opportunity is not limited to making existing operations more efficient, but to use AI to contribute more directly to business performance.



Base: 192 FinServ IT and business decision-makers.

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Expert’s Perspective

The operational efficiency impact of AI is clear. But the real prize is what comes next — using AI in the client management environment to truly personalize the customer relationship, to push the right insights to the right relationship manager at the right moment. That is where AI becomes a tool for real business growth.



Gabriel Pralea
Sales and Distribution Director & Transformation Program Business Director, CEC Bank

CEC Bank

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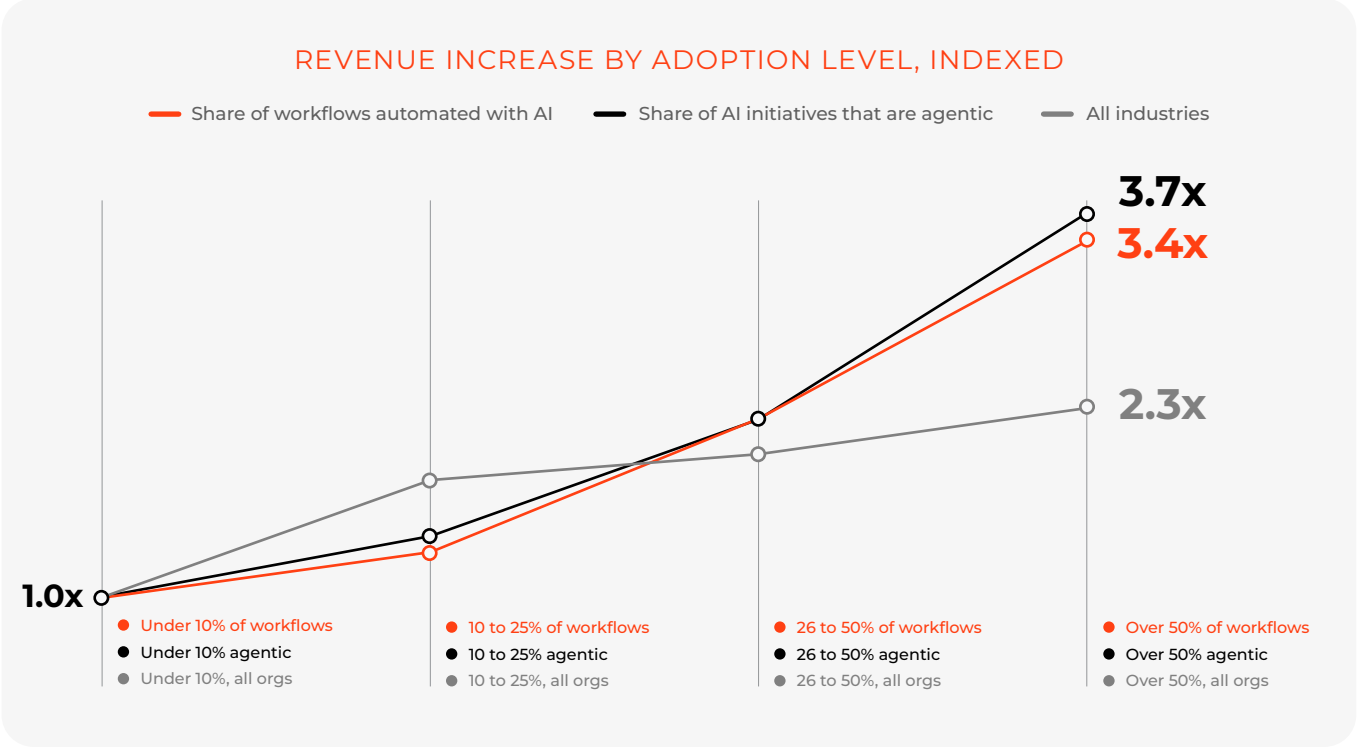
Financial organizations scaling AI are over 3x more likely to see revenue gains as a positive impact of AI

Revenue results track AI adoption depth in financial services, and the curve is steeper than in the full sample. Among institutions automating under **10%** of their workflows with AI, 13% report increased revenue in the past six months. The share rises to **17%** at 10%–25% of workflows, **29%** at 26%–50%, and **44%** above 50%: a **3.4x** lift, against **2.3x** across all industries.

A similar pattern emerges with agentic AI adoption, where the share reporting revenue gains rises from **13%** to **47%** as the proportion of agentic initiatives increases. Governance also appears to play a significant role: **32%** of institutions with fully established AI governance report increased revenue, compared with **17%** of those still developing their frameworks.

What it means

Financial institutions with deeper AI-powered workflow automation, broader agentic AI adoption, and more mature governance are more likely to report revenue gains. Institutions weighing whether to press on past selected functions can expect revenue results to follow adoption depth.



Base: 192 financial institutions grouped by share of workflows automated with AI (23, 48, 79, 36) and share of agentic AI initiatives (32, 46, 58, 45); all organizations 608 (76, 175, 221, 121). Index = share reporting increased revenue in each group relative to the first group (1.0x). Groups under 25 respondents are directional.

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04

What enterprise AI Adoption Leaders do differently

As deeper AI adoption is associated with stronger revenue outcomes, understanding what sets AI Adoption Leaders apart becomes increasingly important.

AI Adoption Leaders have a more comprehensive approach to adopting AI, combining enterprise-wide deployment with established governance and closer alignment between business and IT teams.

Rather than focusing on isolated use cases, leading organizations integrate AI across multiple business functions and automate a larger share of their workflows. They also report greater confidence in scaling AI and achieve more than efficiency gains.

This chapter examines the practices that distinguish AI adoption Leaders from the rest, offering practical priorities for organizations seeking to expand AI adoption and strengthen its contribution to business performance.

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Meet the AI Leaders



AI Leaders account for 19% of surveyed financial institutions. The remaining 81% make up the market mainstream.

1 in 5

institutions qualify as AI Leaders

Base: 192 FinServ IT and business decision-makers.

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How we classified enterprise AI Adoption Leaders

We scored AI adoption maturity on two criteria added together into one AI adoption breadth score from 0 to 16. The two criteria are the number of seven different AI capabilities rated advanced and the number of nine different business functions exploring or deploying AI agents.

AI Adoption Leaders score 10 – 16 points, demonstrating both depth and breadth of adoption. They are advanced across most of the seven AI capabilities assessed and are exploring or deploying AI agents across 6.5 of nine business functions on average, showing that AI is becoming embedded across how their organizations operate.

SEVEN POSSIBLE AI CAPABILITIES

0-7 points

one for each capability the organization rates as advanced on the four-step scale

1 Using AI in daily work
2 Automating core processes with AI
3 AI agents executing tasks
4 AI in standard operations
5 Measuring AI outcomes
6 Building and configuring AI agents
7 Overall breadth of AI adoption across the business

NINE POSSIBLE BUSINESS FUNCTIONS

0-9 points

one for each business function that is exploring or deploying AI agents today

1 Sales
2 Marketing
3 Service
4 Customer success
5 Software development and DevOps
6 IT operations
7 Finance and procurement
8 HR and recruiting
9 R&D and innovation

16 possible points

Base: 192 FinServ IT and business decision-makers.

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Three profiles of AI adoption maturity

AI adoption Leaders make up **19%** of all financial organizations exploring or deploying AI across their organizations. Deployers make up one-third of organizations (**36%**), and Explorers make up the remaining **45%** of organizations.

Leaders

19% of organizations
n = 37

BREADTH SCORE 10 TO 16

Advanced in most of the 7 AI capabilities, exploring or deploying agents in 6.5 of 9 business functions on average.

- **43%** automate over half their workflows with AI
- **41%** make over half their AI initiatives agentic
- **59%** already scaling agents across departments
- **92%** very confident about scaling AI

Deployers

36% of organizations
n = 69

BREADTH SCORE 6 TO 9

Advanced in a few capabilities, with agents in about 4 functions (4.4 on average). AI is in production, not as broadly as the Leaders.

- **16%** automate over half their workflows with AI
- **26%** make over half their AI initiatives agentic
- **29%** already scaling agents across departments
- **48%** very confident about scaling AI

Explorers

45% of organizations
n = 86

BREADTH SCORE 0 TO 5

Advanced in 1 or 2 capabilities at most, with agents in one function or 2. Most AI is still in a pilot stage.

- **10%** automate over half their workflows with AI
- **14%** make over half their AI initiatives agentic
- **15%** already scaling agents across departments
- **29%** very confident about scaling AI

Base: 192 IT and business decision-makers in financial services (Leaders 37, Deployers 69, Explorers 86). Breadth score = capabilities rated Advanced (0-7) + functions with AI agents (0-9). Leaders 10-16, Deployers 6-9, Explorers 0-5.

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Five things the AI Adoption Leaders do differently

6x

Embed AI across the business

51%

of Leaders describe AI as embedded across the organization, against **9%** of others (**14%** of Deployers and **5%** of Explorers). And **59%** are already scaling agents across departments, against **29%** and **15%**.

3x

Deploy AI in more than half of their workflows

43%

of Leaders automate more than half of their workflows with AI, against **13%** of others (**16%** of Deployers and **10%** of Explorers). And **41%** make more than half of their AI initiatives agentic, against **26%** and **14%**.

1.9x

Govern AI before they scale adoption

54%

of Leaders run fully established AI governance, against **29%** of others (**38%** of Deployers and **22%** of Explorers). And **41%** review AI as a formal board agenda item, against **36%** and **22%**.

1.6x

Adopt for customers and measure people outcomes

43%

of Leaders name customer experience as a reason to pursue agents, against **27%** of others (**36%** of Deployers and **20%** of Explorers). And **38%** measure employee satisfaction, against **36%** and **33%**.

2.5x

Scale AI with confidence

92%

of Leaders are very confident they can scale AI, against **37%** of others (**48%** of Deployers and **29%** of Explorers). And **57%** see the pace of AI as a balanced risk, against **29%** and **37%**.

Base: Financial services Leaders 37, Deployers 69, Explorers 86. Leader figures are directional given the sample size.

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Expert's Perspective

AI transformation isn't a single moonshot. It's a Mars Landing, requiring multiple interconnected missions to succeed. The 19% of organizations leading in AI understand that real transformation isn't about deploying more technology. It's about orchestrating people, governance, and AI as one interconnected system.



Dr. Ja-Naé Duane

Futurist, Best-Selling Author and AI Researcher,
Brown University School of Engineering and MIT
CISR Academic Fellow

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05

How organizations are approaching AI governance

Established governance is linked to 3x greater confidence in scaling AI.

Organizations must develop trust between people and AI agents, and much of that trust rests on governance.

More than three quarters (77%) of financial institutions have a fully or partially established AI governance framework, including 34% with a fully established framework. Another 16% are actively developing one, leaving relatively few institutions that have yet to begin putting formal governance in place.

Institutions with a fully established framework are the most likely to see the risks of moving too fast and too slow as balanced (48%, against 38% of financial institutions overall), and fully governed institutions are 3 x more likely to feel very confident about scaling AI (72% versus 23% of those still developing a framework).

Governance is often assumed to slow innovation, but the findings suggest otherwise. This section shows that strong governance comes before the confidence to scale AI, and this relationship is just as pronounced among AI Adoption Leaders as it is across organizations at different stages of adoption.

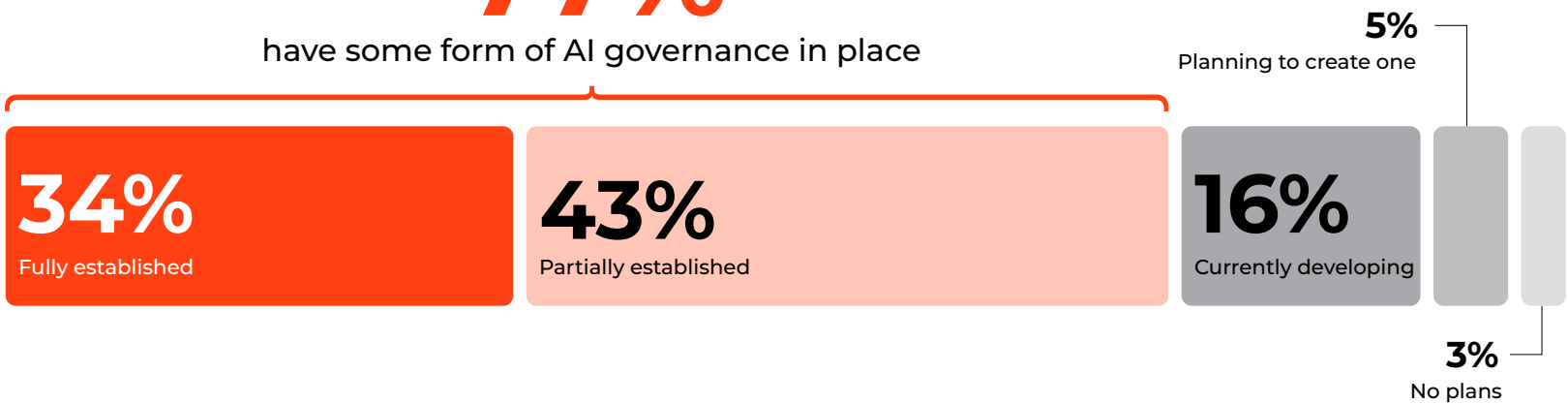
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Governance is key to scaling AI with confidence

ADOPTION OF AI GOVERNANCE FRAMEWORKS

77%

have some form of AI governance in place



3x

More confidence scaling AI

fully governed organizations against those still building a governance framework

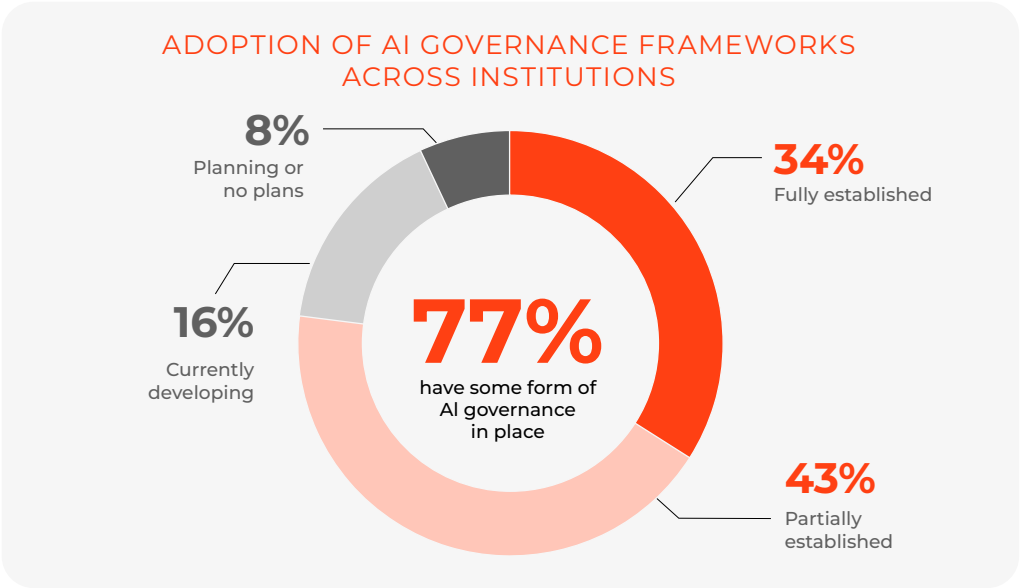
Governance is shifting from guardrail to growth enabler.

Base: 192 FinServ IT and business decision-makers. Percentages may not total 100% due to rounding.

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Strong governance lays the foundation for AI at scale

Most financial institutions have begun establishing AI governance, but relatively few have completed the process. Only **34%** report having a fully established governance framework, while **43%** have a partially established framework and **16%** are still developing one.



Base: 192 FinServ IT and business decision-makers.

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Expert's Perspective

The most important thing to remember about governance is that it needs to be right-sized based upon organizational needs. All too often, we see IT teams that have to peel back previous governance efforts for fear that they have unintentionally become the department of "No."



Rob Garmaise
VP of AI Research,
Info-Tech Research Group

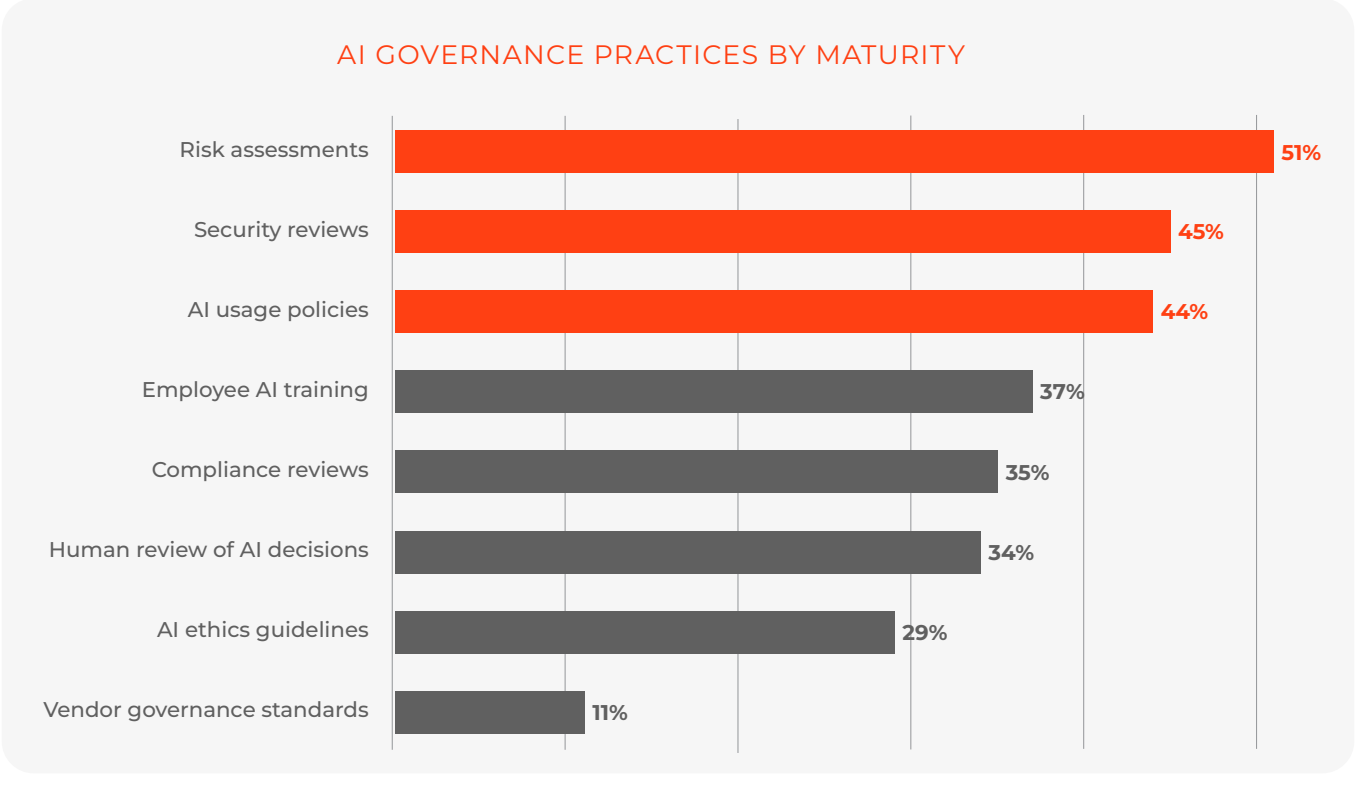
Infotech

AI governance is advancing, but many organizations have yet to reach maturity

Governance maturity is uneven across practices. Financial institutions are furthest along with risk assessments (**51%**), security reviews (**45%**), and AI usage policies (**44%**). However, practices that become increasingly important as AI agents take on more responsibility are less established. Only **34%** have mature human review of AI-generated decisions, **29%** have established AI ethics guidelines, and just **11%** have mature vendor governance standards.

What it means

As agents take on more responsibilities and AI becomes embedded across more workflows, financial organizations need governance that covers the full AI lifecycle – from how AI is selected and used to how its decisions are reviewed, monitored, and held accountable. The next stage of AI governance in financial services is therefore not simply about adding more controls, but adapting governance to a world where AI agents increasingly participate in decisions and execute work. Building these capabilities alongside adoption can help institutions expand AI while maintaining the oversight and accountability expected in financial services.



Base: 192 FinServ IT and business decision-makers. Practices question allowed up to three answers.

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Strong governance goes hand in hand with confidence to scale AI

The maturity of AI governance is closely associated with how confident financial organizations feel about scaling AI. Among institutions with fully established AI governance, **72%** feel very confident about scaling AI. Among those still developing their governance framework, just **23%** say the same.

Mature governance is also more common among AI Adoption Leaders: **54%** of financial services Leaders run a fully established framework, compared with **38%** of Deployers and **22%** of Explorers.

What it means

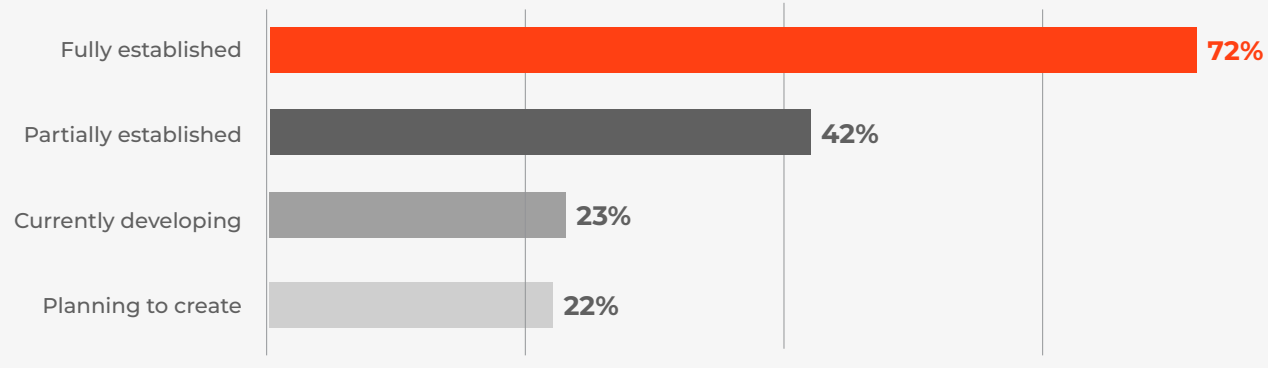
Governance is often assumed to slow innovation, but our findings challenge that idea: organizations with more mature AI governance report greater confidence in scaling AI across the enterprise.

Clear policies, controls, and oversight can give financial organizations the confidence to introduce AI into more workflows and grant AI agents greater autonomy. The goal is therefore not simply to control AI, but to establish the right foundation for scaling it responsibly.

RUN A FULLY ESTABLISHED AI GOVERNANCE FRAMEWORK

54%	38%	22%
Leaders	Deployers	Explorers

HOW CONFIDENT IN SCALING AI COMPANIES ARE, BY GOVERNANCE ESTABLISHMENT PHASE



Base: 192 IT and business decision-makers in financial services. Governance status n = 65 / 83 / 30 / 9 (planning is directional); no plans (n = 5) omitted. Leaders 37, Deployers 69, Explorers 86.

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06

The challenges slowing AI adoption

The challenges that can slow broader AI adoption evolve as organizations move from experimentation to enterprise scale.

At the earliest stages, security and compliance, AI skills, and organizational readiness are significant concerns. As adoption advances, skills gaps and organizational readiness become less prominent, while security and compliance concerns intensify.

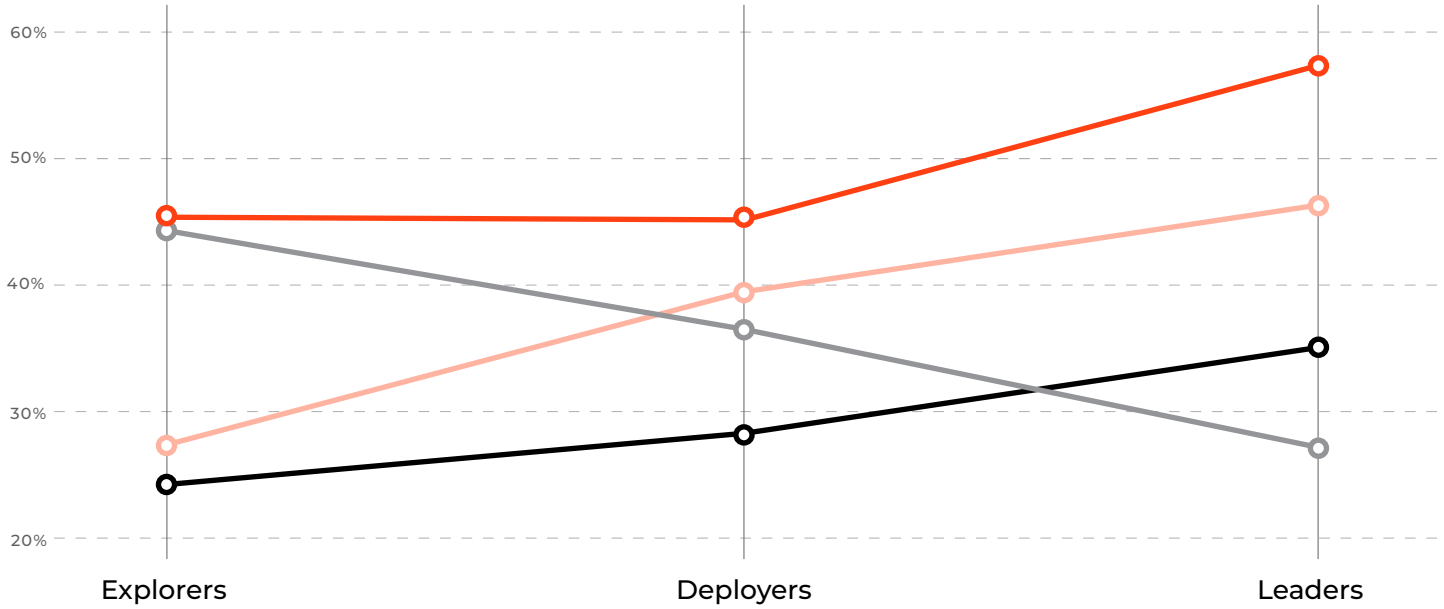
Governance, commercial models and budgets, change management, and technology limitations also become increasingly important.

This chapter examines how these barriers evolve and what financial institutions need to prioritize to build a stronger foundation for scaling AI securely, responsibly, and effectively.

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AI maturity doesn't eliminate barriers, it raises the enterprise bar

BARRIERS THAT SLOW BROADER ADOPTION BY MATURITY



EXPLORERS TO LEADERS

- Security and compliance
  45% → 57%
- Budget
  27% → 46%
- Change management
  24% → 35%
- Lack of AI skills
  44% → 27%

As adoption matures, the challenge shifts from learning how to use AI to building the enterprise foundation required to scale it.

Base: Financial services Explorers 86, Deployers 69, Leaders 37.

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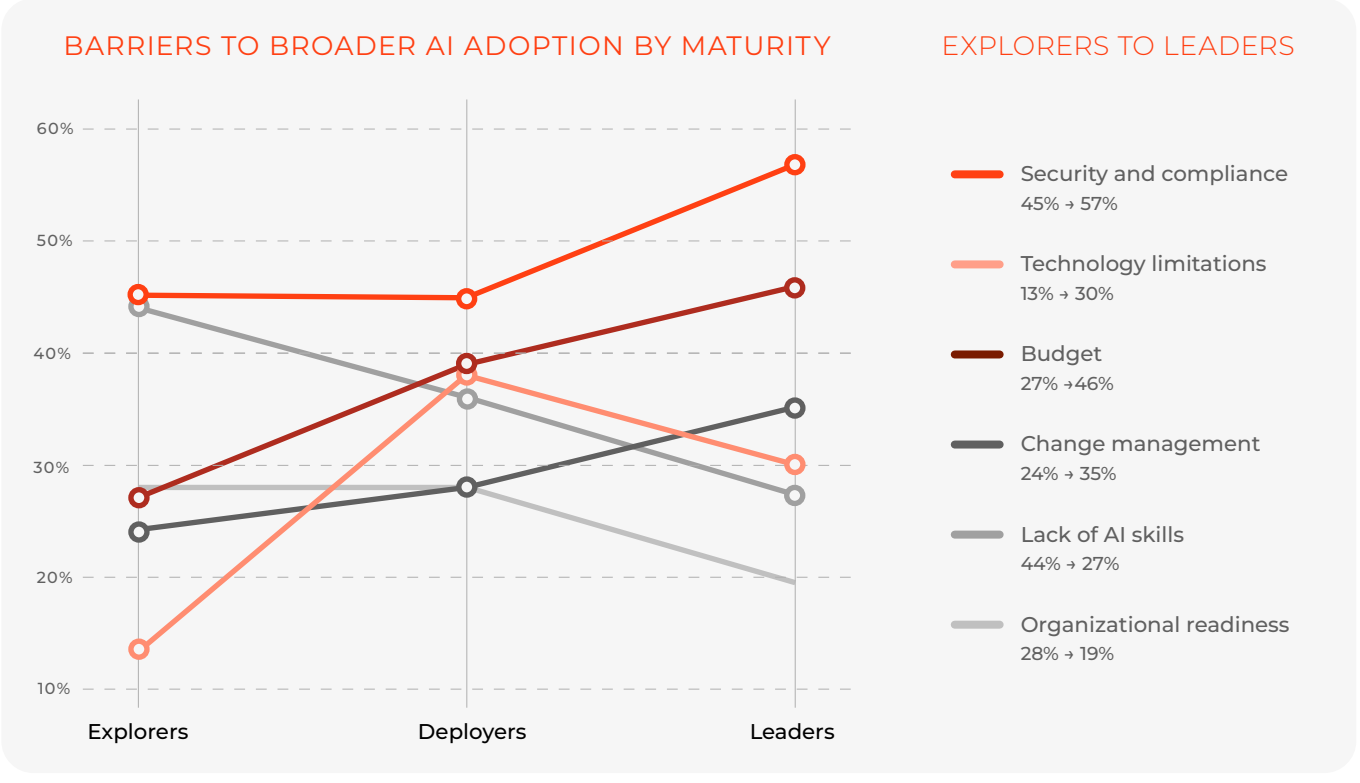
The barriers to broader AI adoption shift as financial institutions mature

The challenges that could slow broader AI adoption in financial services shift as institutions move from experimentation to scale. Among institutions at the earliest stage of adoption, the leading concerns are security and compliance (**45%**) and AI skills (**44%**), followed by organizational readiness (**28%**).

Among the most advanced adopters, AI skills and organizational readiness decline to **27%** and **19%**. In contrast, security and compliance concerns rise to **57%**, becoming even more significant as AI expands across regulated financial operations. Other challenges also gain importance, including commercial models and budgets (**46%**), governance (**41%**), change management (**35%**), and technology limitations (**30%**).

What it means

Scaling AI doesn't eliminate barriers — it changes them. The challenge shifts from building skills and readiness toward establishing the technology, security, governance, and operating model required to run AI at enterprise scale.



Base: Financial services Explorers 86, Deployers 69, Leaders 37 (Leader figures directional).

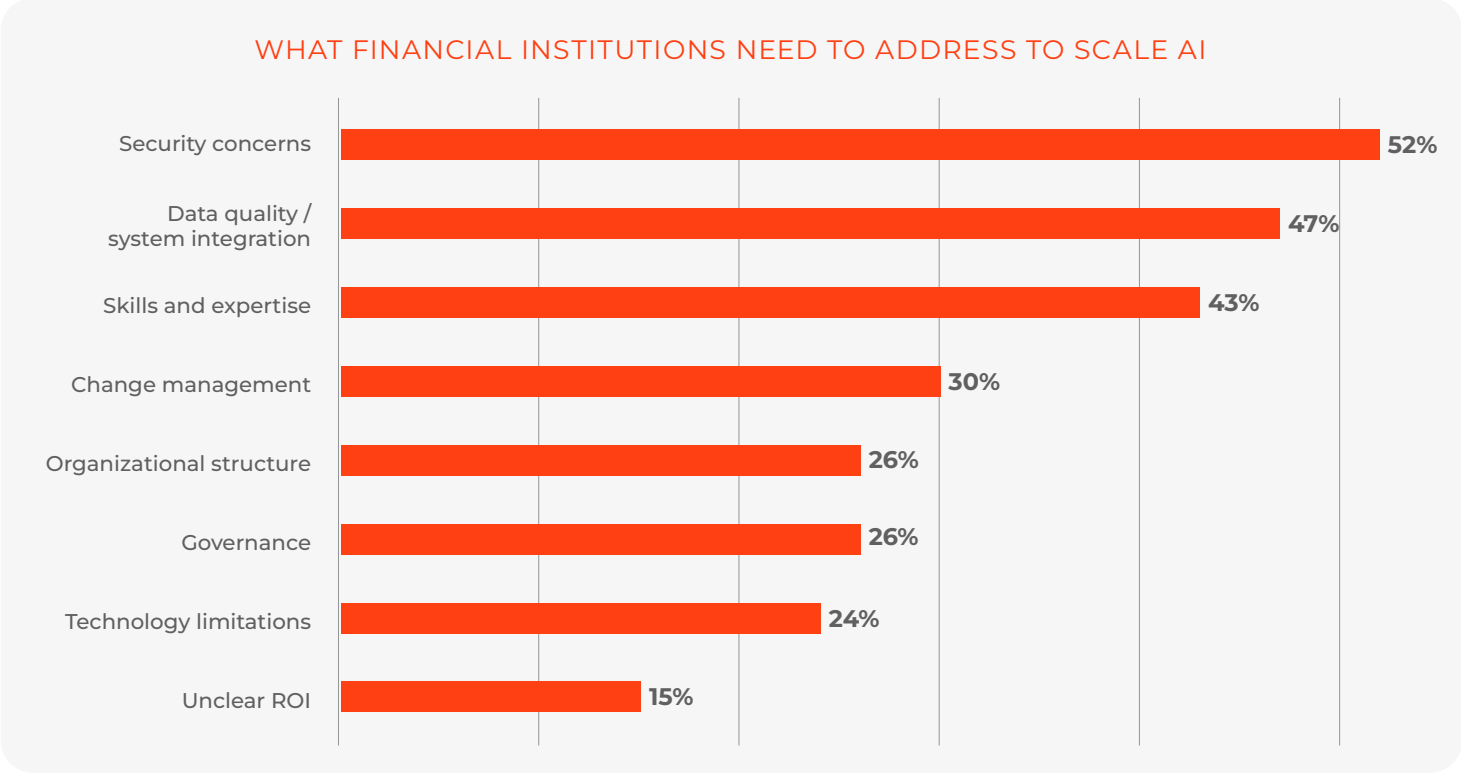
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Scaling AI across an organization requires an enterprise-grade foundation

As AI expands across financial institutions, organizations need more than strong AI capabilities. They need an enterprise-grade foundation that can support AI across data, security, people, technology, and operations while meeting the industry's strict requirements for risk management and regulatory compliance.

When asked about the biggest barriers to scaling AI across their organizations, financial institutions most frequently cite security concerns (**52%**), followed by data quality and system integration (**47%**) and skills and expertise (**43%**). Change management (**30%**), organizational structure (**26%**), and governance (**26%**) also present challenges.

The pattern is clear: successful AI scale depends on the strength of the broader enterprise environment around it – not on AI capabilities alone.



Base: 192 FinServ IT and business decision-makers. Multiple responses allowed.

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Expert's Perspective

AI is only going to take what we have with our current processes. If those are a little discombobulated, a little bit messy for the member, AI only knows and understands what that is. It was incredibly important to ensure we had a very strong foundation before we began our AI journey.



Jennifer Castaneda
Vice President, Banking Platforms,
Everwise Credit Union

everwise
CREDIT UNION

What it means

Financial institutions should select AI platforms based on their long-term ambitions, not just immediate needs. Integration with existing banking systems, data security, regulatory compliance, governance, and workflow adaptability should be priorities from the start. An enterprise-ready AI platform can turn these requirements from barriers to scale into foundations for scale.

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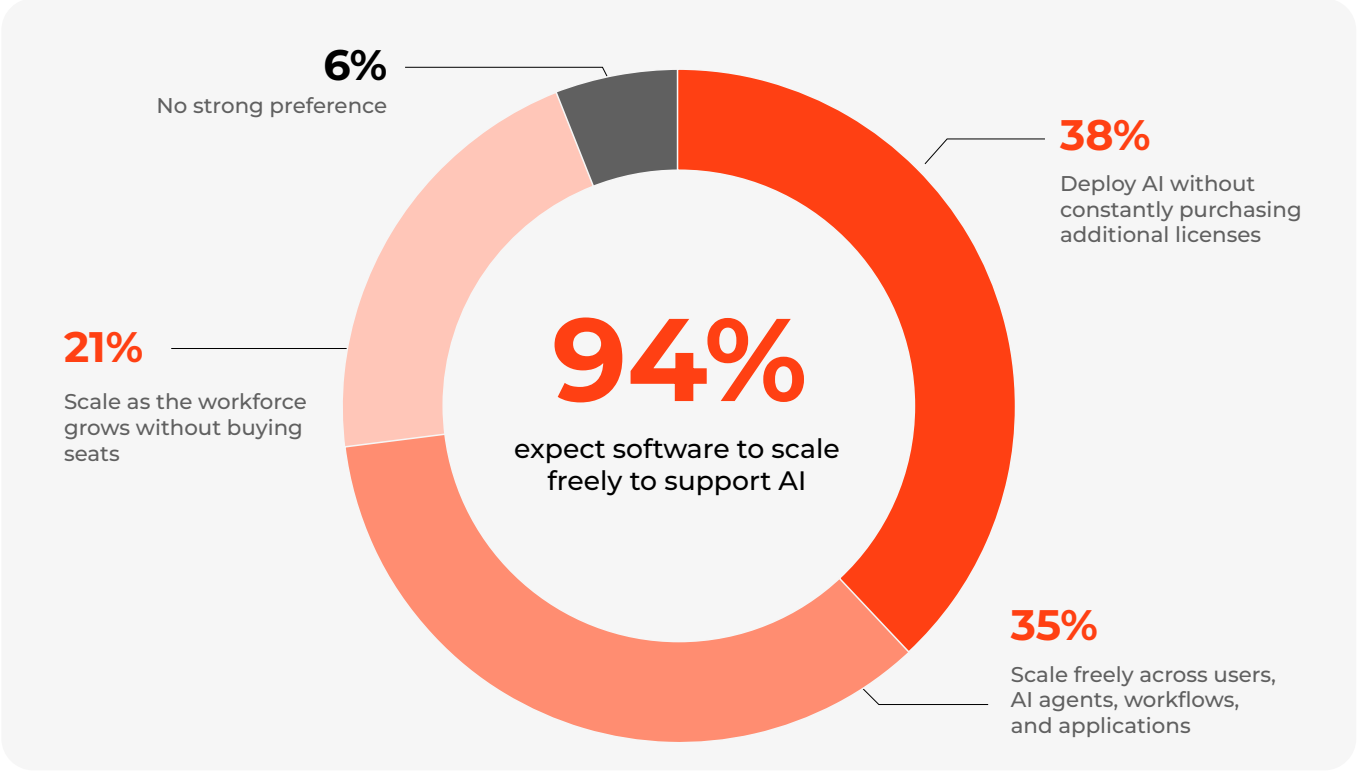
The AI era is reshaping what buyers expect from enterprise software

When asked about their expectations of enterprise software, **94%** of financial institutions prioritized the ability to expand AI adoption, workflows, or workforce capacity without additional commercial barriers.

This signals a broader shift in enterprise software expectations. AI changes the economics of scale: growth is no longer driven primarily by the number of users or licenses, but increasingly by AI consumption, tokens, agent activity, workflows, and applications. As adoption expands, financial organizations need platforms that provide the capacity to scale these dimensions without unpredictable costs or repeated charges that can constrain growth.

What it means

Enterprise buyers should evaluate software not only by its initial price, but by the economics of scaling AI. The critical question is whether the platform can support more AI consumption, agents, workflows, applications, and business functions while keeping costs predictable and removing commercial friction as adoption grows.



Base: 192 FinServ IT and business decision-makers.

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07

How organizations measure AI value and ROI

AI measurement starts with operational gains, but mature programs broaden the scorecard to business outcomes.

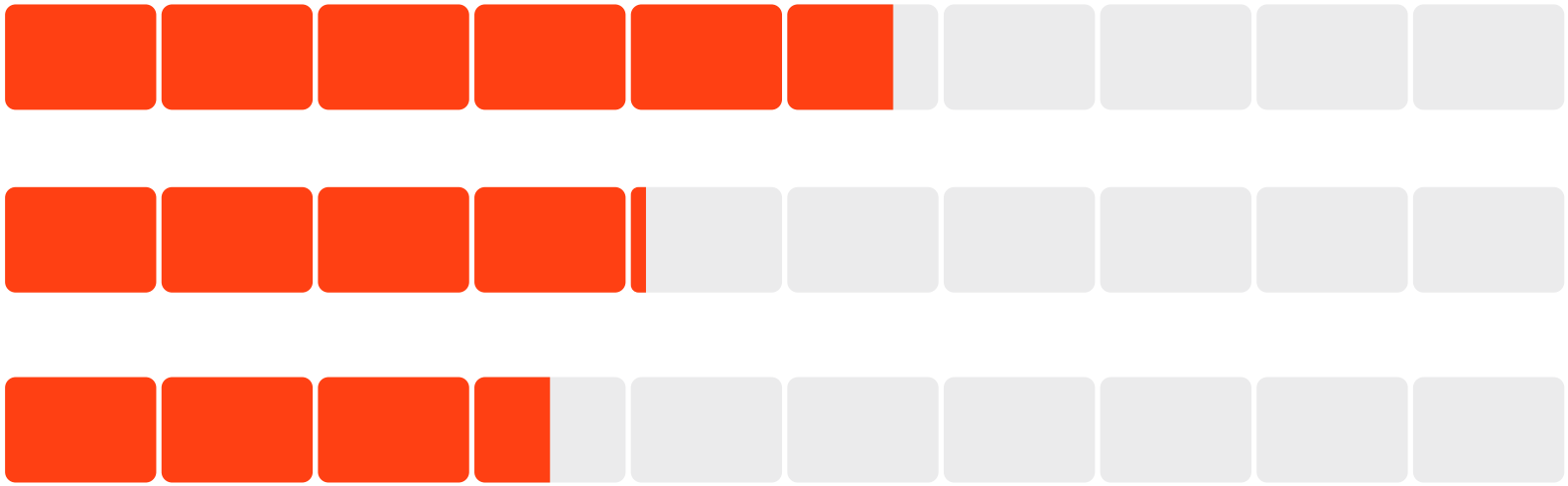
Financial institutions initially pursue AI agents for efficiency and productivity, but more mature adopters increasingly focus on broader business outcomes, including client and member experience and business growth.

However, the outcomes that motivate AI adoption are not always the ones institutions measure. While productivity and efficiency are commonly tracked, significant gaps remain in measuring customer satisfaction, employee experience, and innovation.

This chapter examines why financial institutions invest in AI, how they measure its impact, where measurement falls short, and how priorities evolve as adoption matures.

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AI agent adoption is driven by immediate gains and long-term ambitions



57% AI agents to ensure increased efficiency

41% AI agents to drive productivity gains

35% AI agents to help build for the future

Base: 192 FinServ IT and business decision makers. Share of organizations reporting each result as main reasons why their organization is pursuing an AI agent strategy.

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Financial organizations initially pursue AI for efficiency, but the value broadens with maturity

Increased efficiency (**57%**) and productivity gains (**41%**) are the leading reasons financial institutions initially pursue AI agents, followed by building for the future (**35%**), operational excellence (**34%**), cost savings (**32%**), and improved client and member experience (**30%**).

However, these priorities shift as AI adoption matures. Productivity gains are reported by **60%** of AI Adoption Leaders, compared with **36%** of Explorers, while the importance of client and member experience more than doubles, from **20%** to **43%**. In contrast, efficiency is most frequently cited by Explorers (**64%**).

What it means

Financial institutions' ambitions for AI evolve as adoption deepens. While early-stage adopters focus on improving efficiency, more mature institutions recognize AI's potential to strengthen customer relationships. This can involve using AI to deliver more personalized experiences, identify clients' and members' needs, and support more proactive engagement.

MAIN REASONS FOR PURSUING AI AGENTS, BY PROFILE

	ALL	EXPLORERS	DEPLOYERS	LEADERS
Increased efficiency	57%	64%	46%	60%
Productivity gains	41%	36%	38%	60%
Building for the future	35%	34%	35%	38%
Operational excellence	34%	38%	29%	35%
Cost savings	32%	28%	35%	35%
Improved customer experience	30%	20%	36%	43%
Risk reduction	19%	19%	23%	11%
Employee enablement	17%	13%	26%	8%

Base: Financial services Explorers 86, Deployers 69, Leaders 37 (Leader figures directional). Multiple answers allowed.

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Expert's Perspective

We want them (members) to have a fast, efficient, and really great experience every time they're in the branch or on the phone with us. And so we use cases that solve for that. [...] That's where we're leveraging AI and the members can feel the difference because we're super fast with our responses to them.



Kirsten Sonius
Chief Experience Officer,
Ukrainian Credit Union

Our BDOs need to very quickly see information about a prospect or customer — last deposit, balances, opportunities in flight, last call made. We're creating an AI agent to go grab that information and display it on one page so they can quickly review it, close the phone, and get in and start talking to the person.



Corrinne H Olson
VP Enterprise Applications,
Avidia Bank

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Financial institutions don't always measure the outcomes they pursue with AI

Even when financial institutions name a clear reason for adopting AI, they do not always measure the corresponding outcome. Among those pursuing productivity gains, **72%** track productivity metrics, while only **56%** of those seeking cost savings track the corresponding results.

The gap is larger for broader strategic goals. Only **62%** of institutions pursuing better client and member experience measure customer satisfaction; **44%** pursuing employee enablement measure employee satisfaction; and **40%** building for the future measure innovation outcomes.

What it means

These gaps suggest that AI ambitions are advancing faster than the ability to evaluate their business impact. Measuring success requires financial leaders to look beyond operational efficiency to understand how AI contributes to client and member relationships, employee performance, innovation, and long-term growth. Without clear measures tied to their objectives, institutions risk expanding AI investments without a complete picture of the value they deliver.

WHO MEASURES AI OUTCOMES THAT MATCH THEIR REASONS

REASON FOR ADOPTING	MATCHING METRIC	SHARE THAT MEASURE IT
Productivity gains	Productivity gains	72%
Increased efficiency	Productivity gains	64%
Improved customer experience	Customer satisfaction	62%
Cost savings	Cost savings	56%
Increased efficiency	Time savings	50%
Employee enablement	Employee satisfaction	44%
Building for the future	Innovation outcomes	40%

Base: financial institutions naming each reason (n shown in order: 79, 109, 58, 61, 109, 32, 67). Reading: of the 79 institutions adopting AI for productivity gains, 72% measure productivity gains.

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The next phase of enterprise AI adoption in financial services

The report points to a clear shift. **Enterprise AI is moving beyond experimentation and becoming part of how financial organizations operate.** As adoption deepens, organizations need to think differently about how work is designed, how AI is governed, and whether their technology can support AI at enterprise scale.

At Creatio, we believe the next phase of AI adoption in financial services will be defined by these core principles:

AI should be embedded into workflows, not added as another disconnected tool. People and AI agents need to work across the same end-to-end processes, from customer onboarding and servicing to lending and risk management, with the right level of autonomy and human involvement.

AI needs a unified foundation. As AI expands across customer-facing and operational functions, financial institutions need a common environment to build, manage, and use AI agents. This gives business teams room to innovate while IT maintains enterprise-wide visibility and control.

Governance needs to scale with AI. Usage policies, human oversight, security, auditability, and monitoring should be built into how agents operate. This is essential for maintaining trust, managing risk, and expanding AI into more business-critical processes in a highly regulated financial industry.

Enterprise software needs to be built for AI at scale. Financial organizations need the freedom to expand agents, workflows, applications, integrations, and AI usage without technology or economics becoming a barrier every time adoption grows.

Enterprise AI is entering a new phase. The question is no longer whether organizations will adopt AI, but how they will scale it across the business. That requires a new foundation - one where people and AI agents work together at scale, governance is built in, and technology gives organizations the freedom to expand AI without adding complexity. This is the future of enterprise software we are building at Creatio.



Burley Kawasaki
SVP Industries, Creatio
Creatio

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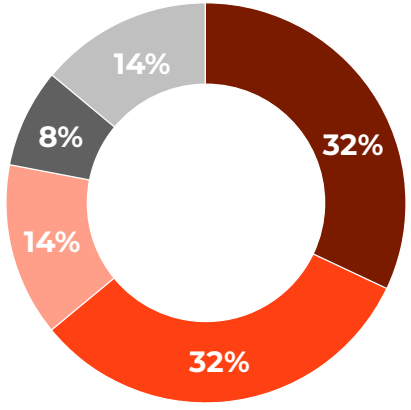
About Creatio's Enterprise AI Adoption Survey

Creatio's State of Enterprise AI Adoption Survey was fielded between August and September 2026 and gathered 608 completed responses, with 192 from FinServ IT and business decision-makers across sales, marketing, customer success, operations, IT, and executive roles in the United States, the United Kingdom, Mexico, and Colombia. Participants received no incentives for participating in the survey.



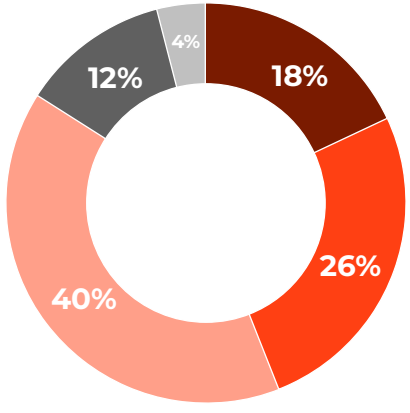
192

FinServ IT and business decision-makers



10+ INDUSTRIES

- Manufacturing and Distribution
- Financial Services
- Technology
- Professional Services
- Other



COMPANY SIZE

- 10,000+ employees
- 2,500–9,999 employees
- 250–2,499 employees
- 50 - 249 employees
- <50 employees

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About Creatio

Creatio is an AI CRM and workflow platform where people and AI agents work together – with no limits on users, agents, or scale. We help midsize and large organizations run customer workflows in the AI era. Headquartered in Boston, MA, with a global team and a large ecosystem of partners, Creatio serves thousands of customers in over 100 countries and automates tens of millions of workflows daily. Genuine care for our clients and partners is at the heart of our DNA.

Bring AI into your everyday workflows

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Get a Free Demo

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