

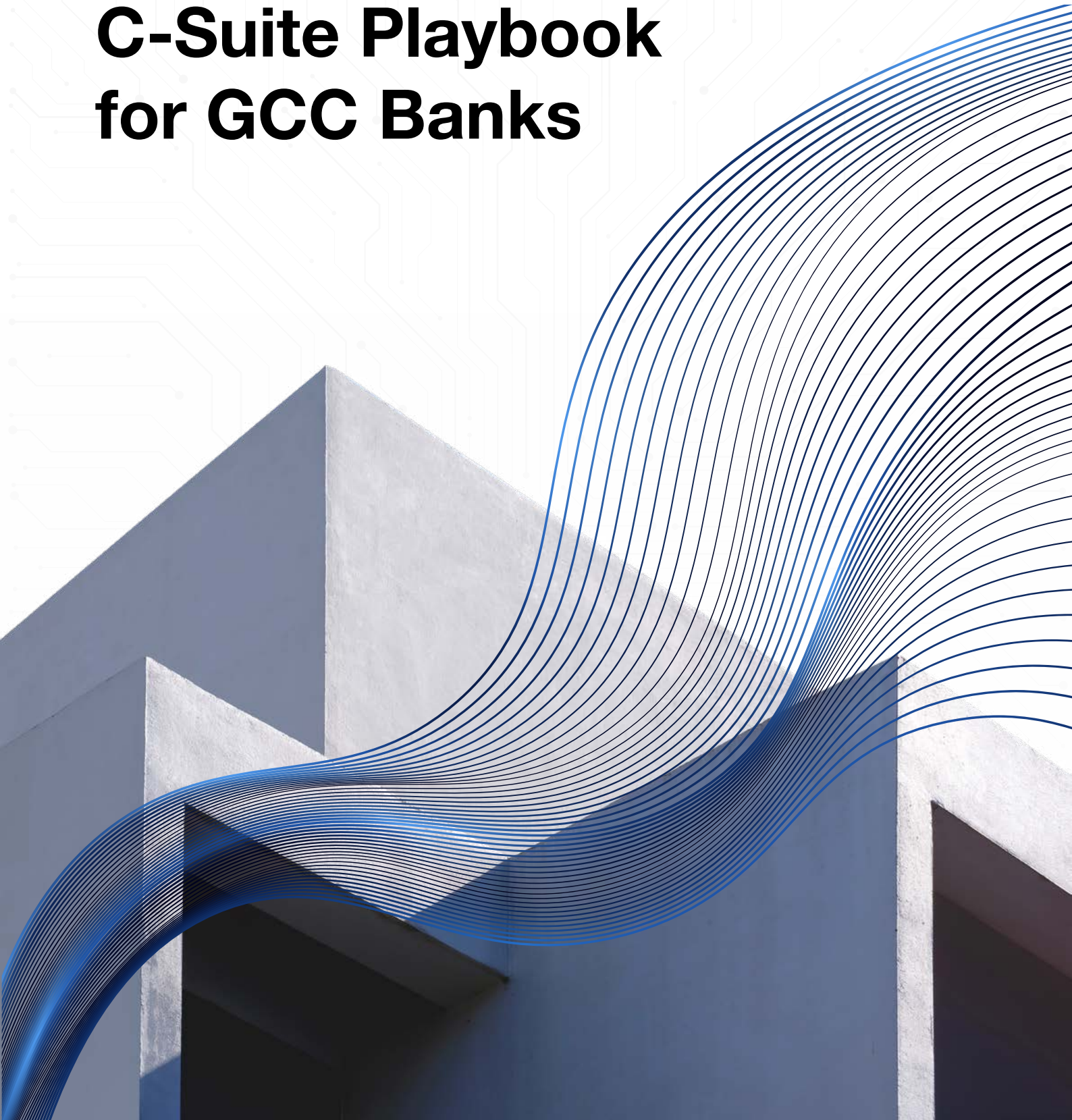
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AI Journey: C-Suite Playbook for GCC Banks

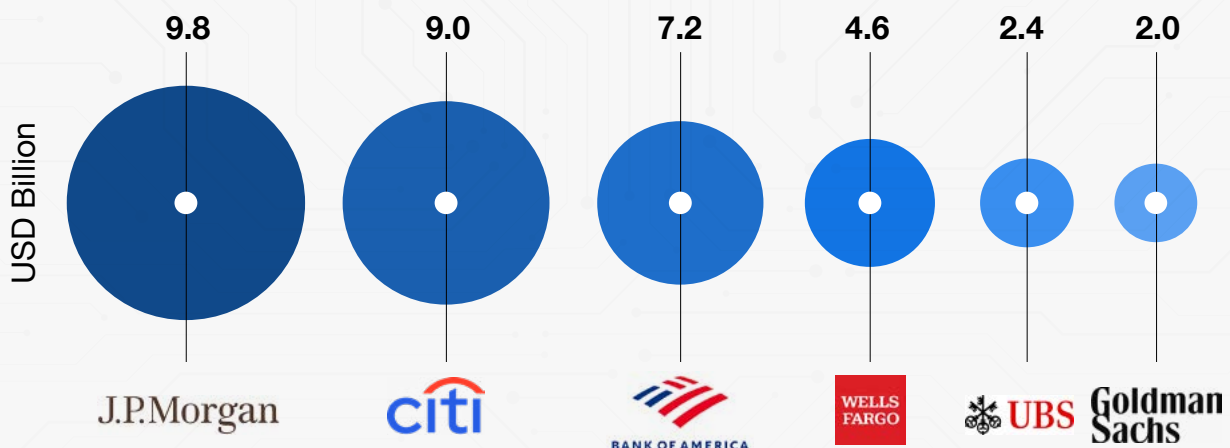


AI Journey: C-Suite Playbook for GCC Banks

The global banking industry has undergone waves of technological development and constructive disruptions, that have led to meaningful upgrades in their existing business processes and systems. The late 80's was marked by computerization, early 2000's witnessed the development of core banking solutions and since 2015, a digitization wave has transformed the banking sector in various forms – fully digital banking, digitization of existing services and collaboration with fintechs. At every point of

this journey, C-suite executives of the banks have had to make path breaking decisions for futureproofing their organizations. Today, they have a similar situation but with a different technology - Artificial Intelligence (AI). AI integration is no longer an elective upgrade but the core of investment strategy for banks seeking to remain future-ready. Banks are spending billions of dollars on technology, especially AI, to enhance both internal and customer facing functions.

2024 Technology & Communication Expense of Global Banks



Source: Respective Bank Annual Report

As technology continues to increase transparency and lower entry barriers, banks today find themselves competing not just with incumbent financial institutions, but also with a growing universe of non-traditional players—private credit firms, fintechs, neobanks, payment platforms, and other non-bank providers. Rising competitive pressures and shrinking margins have made operational efficiency a strategic imperative, and banks are increasingly turning to AI to streamline processes and contain costs.

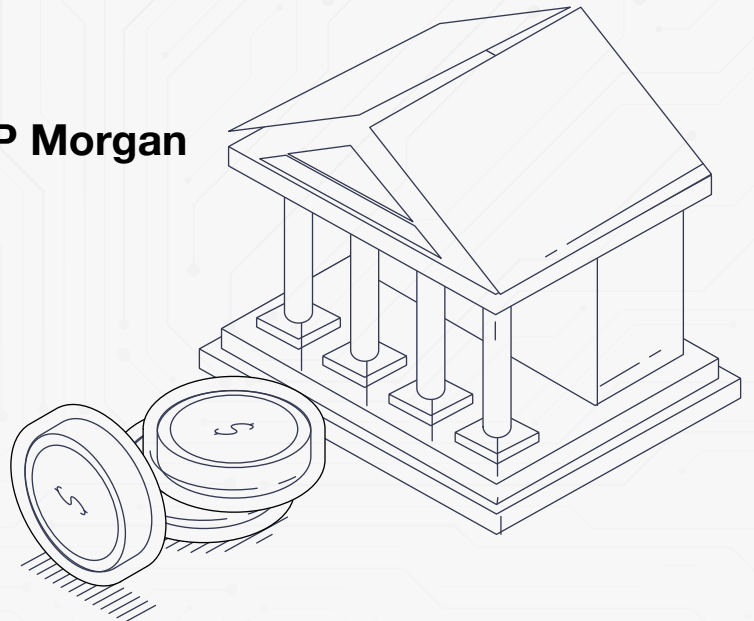
In this report, we try to identify some of the key themes that connect AI with banking, identify some adopters of AI and their use cases both globally and in the GCC region, identify challenges through case studies of certain failures and try to provide a playbook for banks that aim to jump start their AI journey or already progressing with their investments in AI.

AI Adoption in Banking: Industry Leaders Leading the Change

Globally, banks have started to adopt AI across different segments. The pace of adoption varies from pilot projects to large scale implementations involving in-house AI models. Facilitated by financial might and a firm belief in the utility value of AI, banking majors such as JP Morgan, HSBC, Bank of America and Citigroup are some examples that are powering through the AI maze, investing billions of dollars and reporting quantifiable benefits.

For context, JP Morgan invests USD 2 billion per annum in AI¹. The bank has implemented AI across functions from personalization of customer experiences to analysing commercial credit agreements and fraud detection. The bank has also reported quantifiable benefits, highlighting both the possible value-add AI could have in banking and the company's commitment to implementing AI.

Select Gains Reported by JP Morgan



25%
Increase in customer engagement rate

40%
Decline in client verification costs

360,000
Legal hours saved annually by using AI to analyze commercial agreements

Source: Various

¹ Bloomberg

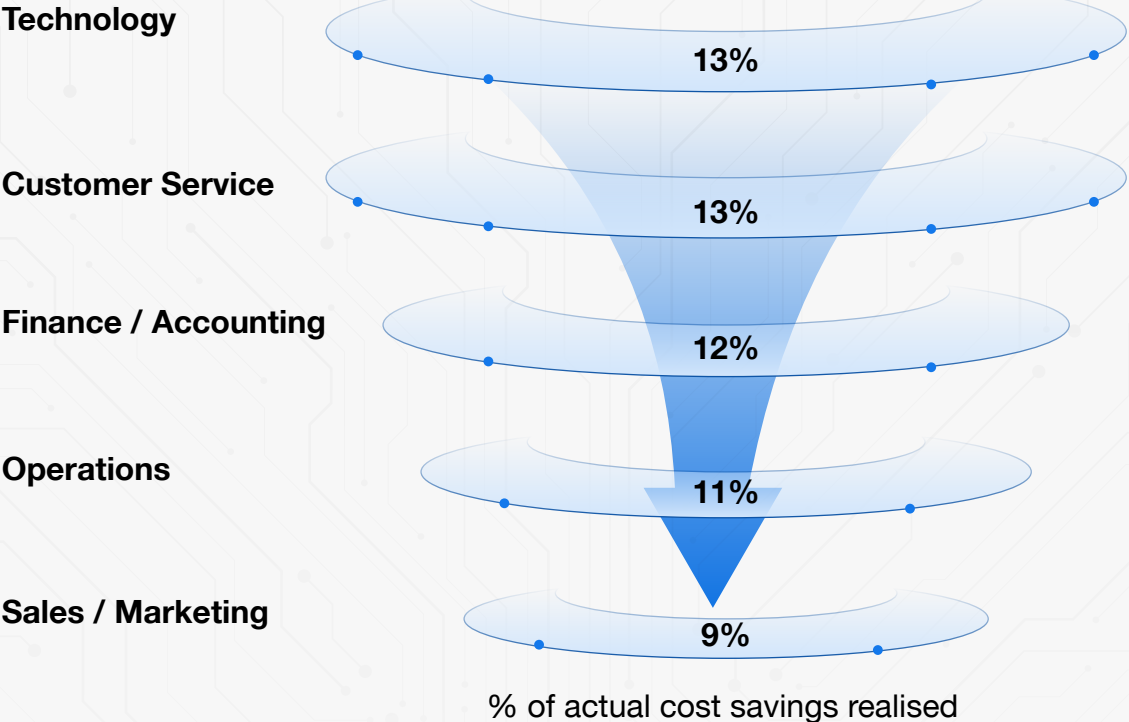
Major AI implementation use-cases by global banks

Bank	Function	AI Solution	Business Impact
J.P.Morgan	Risk Management	COiN (Contract Intelligence): Analyses payment documents like invoices to detect fraudulent or inaccurate information before funds are released.	In its first year of implementation, COiN saved JPMorgan USD 150 million by identifying inaccuracies in invoices.
 HSBC	Fraud & Financial Crime	Dynamic Risk Assessment: Partnered with Google to train AI to analyse nearly 1 billion monthly transactions to find signs of financial crime.	4x increase in financial crime detection and 60% reduction in “false positive” alarms for customers.
 BANK OF AMERICA	Customer Experience	Erica (Virtual Assistant): A sophisticated AI assistant using predictive analytics to help clients manage debt and track spending.	2 billion+ client interactions handled and the tool is serving over 42 million active users.
 DBS	Wealth Management	Intelligent Banking Nudges: AI/ML models that analyse millions of customer data points to guide them with hyper-personalized investment and financial “nudges.”	In the year it was implemented, three million customers in Singapore engaged with these nudges, saved 83% more, were investing 4x more and were 2x more likely to be insured than non-users.

Source: Various

A 2025 EY survey of global banks (primarily U.S. banks) revealed that Technology, Customer Service and Finance/Accounting functions have achieved the highest cost savings over the past 2 years due to generative AI application.

Functions achieving AI-related cost savings

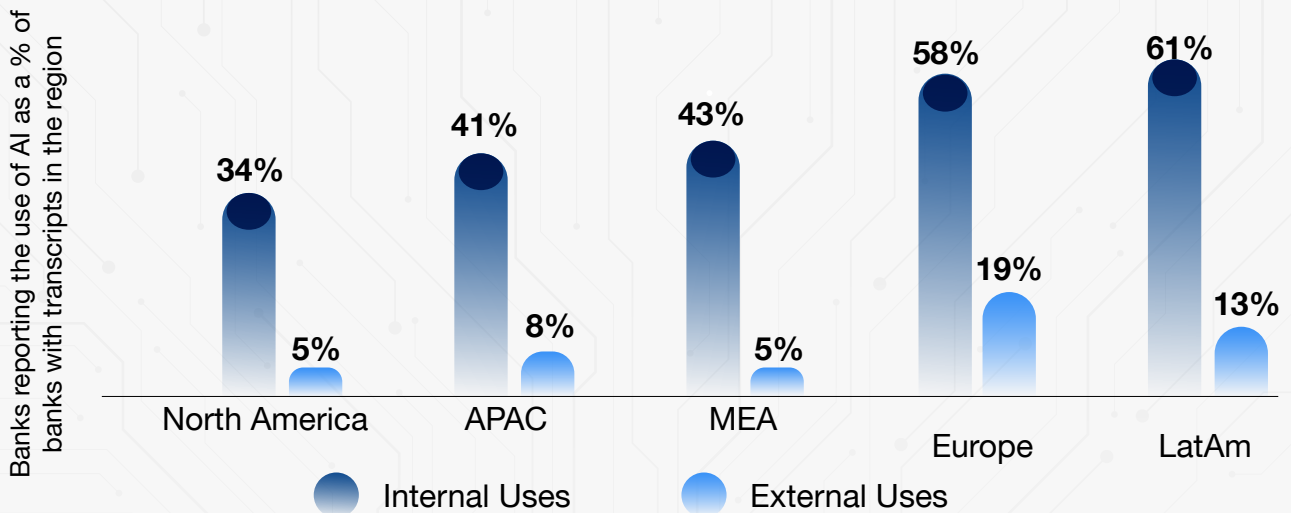


Source: EY Parthenon Retail and Commercial Banking Generative AI Survey March 2025 (n=100)



An analysis of banking sector transcripts (including earnings calls, investor presentations, and conferences), conducted by S&P Global revealed that as of Q3 2025, 43% of global banks reported internal AI deployment, while only 9% reported its use in external-facing systems. In terms of geographic deployment, European banks led AI adoption globally.

Adoption of AI by banks based on Transcript sentiment analysis



Source: S&P Global. Note: Based on a sample of transcripts from October 2022 to October 2025, collected and analysed from 550 banks by S&P Global.

In GCC, the region’s young population is a key driver of AI adoption, as banks seek to meet evolving customer expectations. GCC banks have started to implement AI in different capacities – starting from implementing customer centric solutions like chatbots to handling internal processes like risk management. There are multiple ways in which a bank embraces and

implements AI. Some banks collaborate with experts/companies in the field of AI through partnerships, few banks work with vendors and few banks follow a hybrid approach – have vendors and partners and internalize few solutions by developing an AI team. Banks also have MoUs with technology companies to expand usage of AI.









Case Study: Emirates NBD’s AI transformation by partnering with McKinsey

Emirates NBD transitioned from a traditional IT framework to an “AI-first” organization by combining strategic partnerships with aggressive internal talent building. While collaborating with QuantumBlack - AI by McKinsey to establish an AI infrastructure, the bank simultaneously built a team of 70 in-house analytics experts. This hybrid model allowed them to produce 100+ AI models in just two years. The bank is now targeting hyper-personalized retail banking and AI-equipped relationship management tools.

Source: McKinsey

AI implementation in GCC banks focus on streamlining operations, improving business productivity and also enhance risk management. AI implementation is gravitating towards these functions as they are data-heavy and process-driven, offering the most measurable success in the short term.

Select AI Implementation in GCC Banks

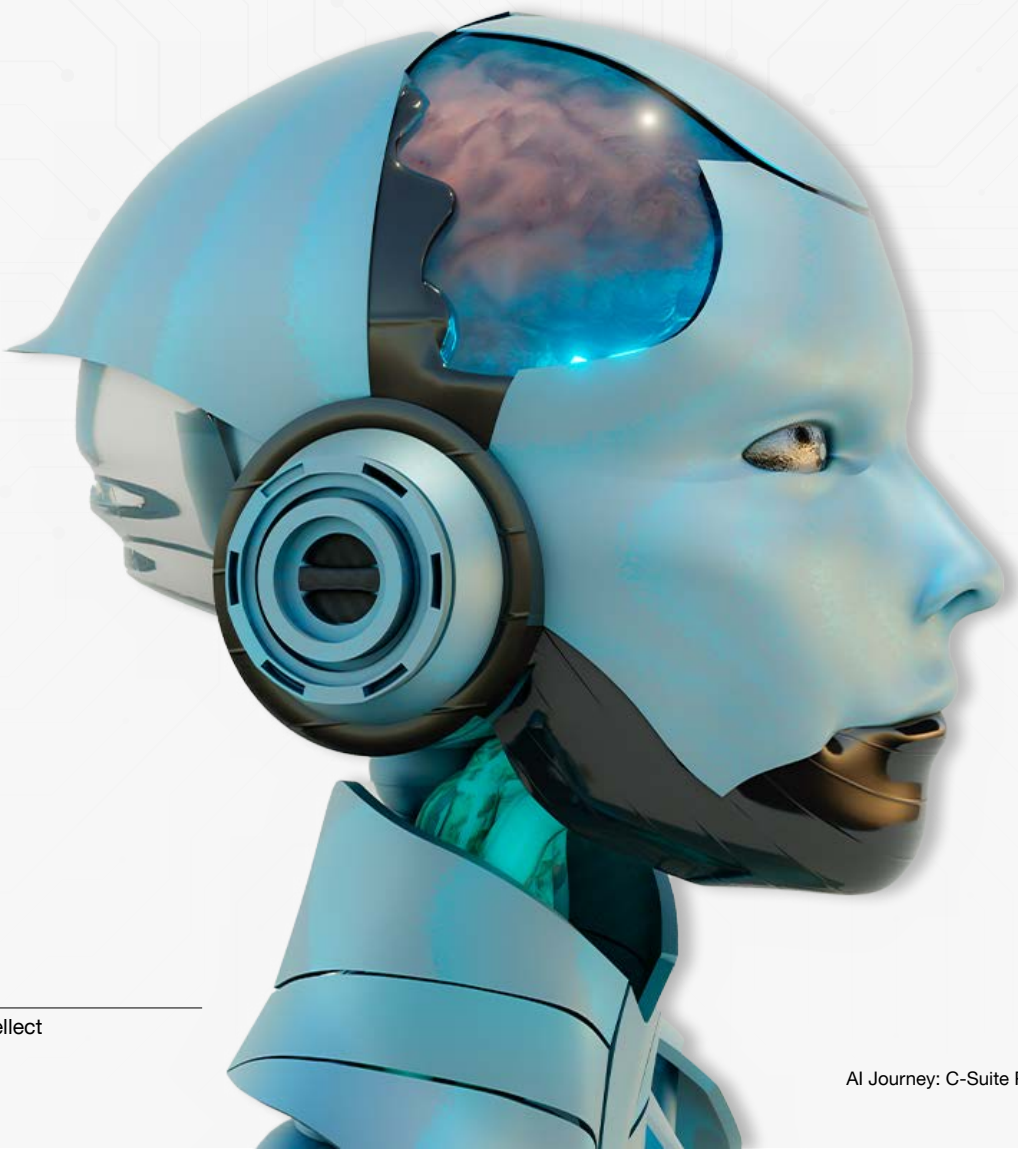
Function	Department	Bank	AI Initiative	Impact
Operations	Corporate Onboarding	Mashreq (UAE) 	AI engine to extract data and auto-fill fields for corporate onboarding (2024)	Reduced manual input by up to 70% in corporate onboarding
Risk Management	Fraud Management	Bank Albilad (KSA) 	AI-powered real time fraud management solution	70% increase in prevention of losses due to fraud and 50% reduction in false positives
	Compliance	RAK Bank (UAE) 	Microsoft Azure Open AI to index and digitize over 2 million documents into digital records (2024)	Compliance team to close cases in 20 minutes, down from earlier 80 minutes
	Risk Assessment	KFH (Kuwait) 	Developed RiskGPT in collaboration with Microsoft AI solutions for risk analytics. (2024)	Credit evaluation time declined from 3 days to 1 hour
Human Resources	Recruitment	Emirates NBD (UAE) 	Use AI-powered interview tool to conduct virtual, asynchronous assessments (January 2025)	Saved 8,000 hours and USD 400,000 in interviews and 80% decline in the time to offer over January-November 2025.
	Employee Efficiency	NBK (Kuwait) 	Rolled out Microsoft Copilot to all employees (2025)	-

Source: Various

Challenges with AI implementation in banks

The challenge for decision makers is to compare from their peers if the investments yielded results. While there are some disclosures on initiatives, there are limited reports on the benefits reaped so far. Disclosures on initiatives undertaken are also sometimes incomplete in terms of details like the expenditure incurred. Hence, data driven decision making for mid-tier and small-tier banks is a challenge. Nonetheless, there are some cases where the banks have invested heavily in AI, turned the process tide overnight and have burnt investments in turn. Klarna, a Swedish fintech company,

laid off 700 people in 2022 replacing them with AI. Klarna made major announcements about how their customer service team had boosted productivity by 25% using AI. However, what resulted was not just reduction in staff count and cost but was also a drastic dip in customer satisfaction. Klarna in 2025 was forced to rejig its strategy and start again with hiring people. Klarna is not the only company to have rolled back its AI implementation. Globally, 80% of AI initiatives in finance fail to deliver organizational value².



² Fintellect

Ineffective AI Implementation

Bank	What happened?	What went wrong?	What were the repercussions?
 <p>Commonwealth Bank</p>	<p>Announced 45 job cuts in July 2025, as it introduced an AI powered chatbot. The bank expected call volumes to decline by 2,000 a week. But within weeks of layoff, call volumes rose causing remaining staff to work overtime. This made the bank reverse its decision a month later.</p>	<p>Treating AI as a human replacement tool instead of an augmentation tool, incorrect framing of return on investment, inadequate change management and HR management are some reasons for the failure.</p>	<p>The incident resulted in significant reputational loss for the bank as it became a major talking point for future of work and created issues with employee unions. The incident also created trust gaps with employees as they felt that they helped train the AI models which eventually replaced them.</p>
	<p>In 2020-21, Chime's fraud detection AI mistakenly flagged and froze thousands of legitimate accounts. Customers were locked out of their accounts without quick resolution.</p>	<p>The AI's fraud detection thresholds were too low, leading to a high rate of false positives. Chime did not have the option for quick human review, causing significant difficulties to customers.</p>	<p>While Chime took corrective action post the incident, it did result in poor customer experience and impacted the company's brand image negatively.</p>
	<p>Apple's credit card issued by the bank in 2019 offered higher credit limits to men than women.</p>	<p>Discrepancies in the historical data that was used to train the model.</p>	<p>This incident highlighted how technological errors can lead to serious reputational loss for companies. However, this issue was overshadowed by other scandals involving Apple cards where both the companies were fined by the U.S. Consumer Financial Protection Bureau for USD 89 million due to mishandling of consumer disputes.</p>

Source: Aidetic, Reuters, CNBC

Some of the common challenges and errors in AI implementation in banks are worthy to take note of before any organization invests and start with new ventures with AI. Few of the common themes revolve around high investments and costs before careful ROI consideration, employee disengagement from the implementation, implementation of AI without rectification of the legacy system problems and data security.

1 High Costs

As with earlier waves of technology adoption, AI requires substantial upfront investment. For many banks—particularly mid-sized and smaller institutions—the scale of spending becomes a major entry barrier. Depending on the complexity of the use case, AI implementation costs can range from a few hundred thousand dollars to several millions, before any measurable return is realised.

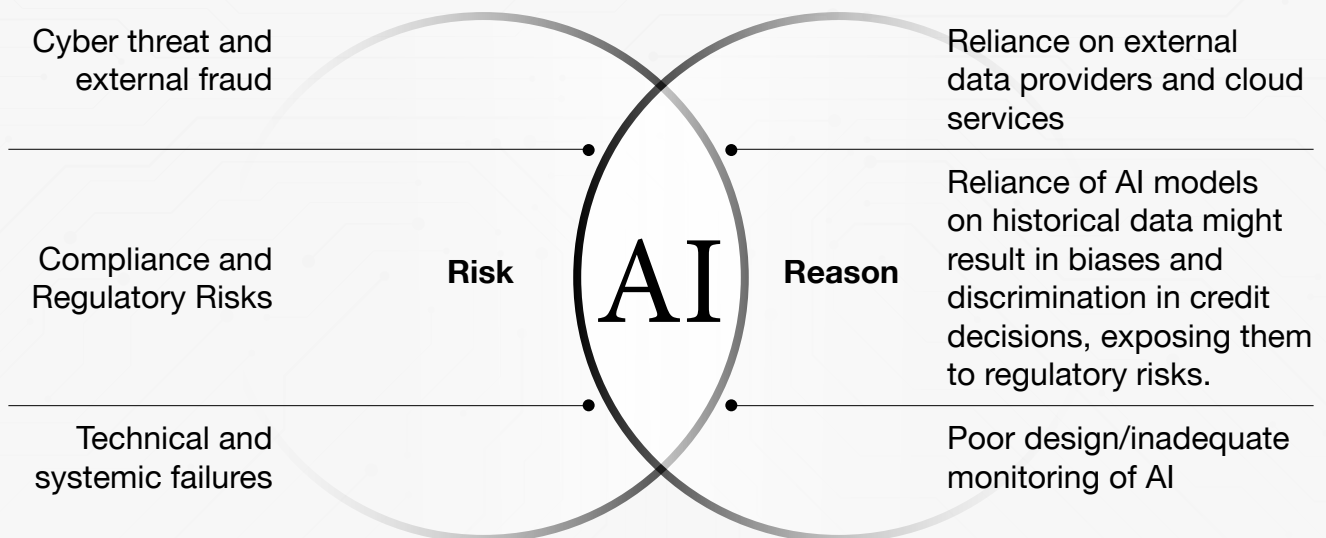
A scenario analysis performed by S&P in 2025 based on data from top 200 global banks, showed that high AI investments of 2.5%-3.5% of non-interest expense could result in significant efficiency gains of 15%-25% from greater integration into the broader banking operations.

In the GCC context, these costs are often amplified. Banks may need to invest in local cloud and on-premises data infrastructure to comply with data-sovereignty requirements,

and allocate resources for Arabic language fine-tuning, model customisation, and explainability features—especially where Shariah-compliance must be demonstrated. Moreover, AI investment is rarely a one-off expense. Banks must absorb sunk costs from pilot projects that might not scale, and ongoing operational expenses such as data usage, storage, model retraining and governance. AI-enabled environments can also introduce new categories of operational risk—including model failures, erroneous decisions, fraud-detection gaps and cybersecurity vulnerabilities—which themselves may translate into financial losses.



Increase in Operational Losses Due to AI Adoption

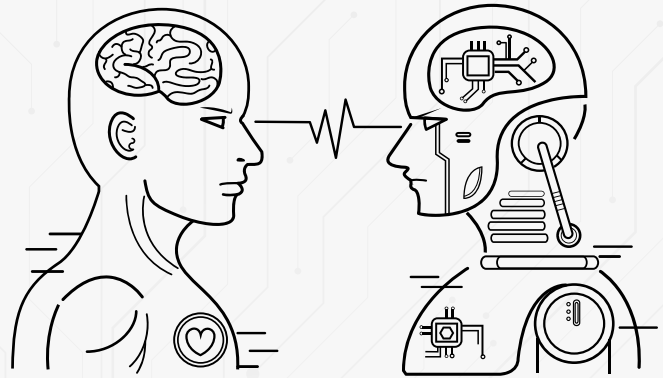


Source: Federal Bank of Richmond

In this sense, the real cost of AI for banks is not limited to the technology acquisition or vendor costs alone; it includes continuous expenditure on data, talent, and governance, all of which must be balanced against uncertain returns in a rapidly evolving technological landscape.

2 Employee displacement

Since process automation is a major use case of AI, one key ROI of an AI implementation is the man-hours saved. In-turn, this is bound to lead to staff reduction or redeployment of employees through upskilling. The staff reduction strategies target low-skill, repetitive tasks typically held by contractual or outsourced workers. If such tasks in an organization are performed in-house, then cost savings through staff reduction creates challenges around preserving employee morale and potential reputational risks for banks.



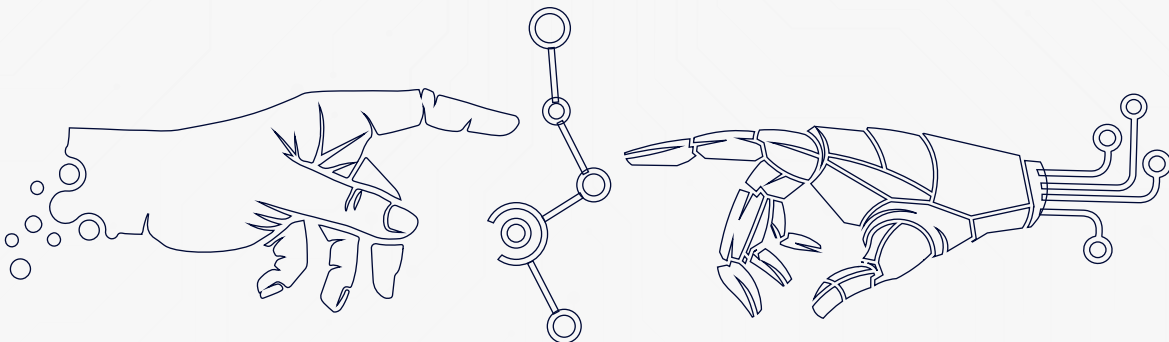
Case Study: FAB's intelligent automation by partnering with UiPath

First Abu Dhabi Bank (FAB) implemented an Intelligent Automation (IA) program using UiPath to streamline back-end operations and regulatory compliance. The process integrates robotic process automation (RPA) with AI, ML and Natural Language Processing (NLP). Since its 2019 pilot, the bank has deployed over 110 software robots across 285+ projects, resulting in 1.3 million hours saved and over AED 210 million in staffing and operational cost savings. Key successes include reducing passport/ID verification labour by 80,000 hours, ensuring regulatory compliance more efficiently.

Source: UiPath

Not all AI solutions are pure play efficiency enhancers. Banks must categorize the AI implementation among client interfaced solutions, process enhancers and new service implementation and adopt different strategies for their implementation. Often, client interfaced solutions and new service

implementations would require involvement of the existing product and business teams. It would also require re-skilling and upskilling of some of the employees to handle the AI solutions as not all AI solutions are designed to replace human interventions.



3 Poor Infrastructure and Quality of Data

AI models are ultimately only as powerful as the data they consume and the underlying digital infrastructure. Hence, lack of digital readiness has quietly become one of the biggest reasons behind failed AI projects in banks³.

Many GCC banks are operating within technology environments shaped by old system architectures, fragmented data sources, manual workarounds, accumulated technology debt, legacy integrations and limited data governance. Models trained on incomplete or siloed information produce weak insights. Legacy systems create processing delays that make predictive intelligence feel outdated the moment a customer interacts with it.

For example, if the bank's core system uses batch processing where records are updated on a certain hourly or daily basis, then AI systems that require real-time information to catch fraudulent activities or provide instant customer insights will not be able to function effectively.

Additionally, if customer data is stored across different databases (for example, deposit account information in one database and credit card information in another), and if these databases are not linked properly, then hyper-personalization of banking services through AI will also not work well.

4 Data Privacy Concerns and Ethical Considerations

AI models are trained on highly sensitive customer data, which naturally increases cyber-risk. Beyond external attacks, AI also introduces new internal privacy risks: employees could unintentionally feed confidential information into third-party AI systems, or sensitive data may need to be moved into external cloud environments, raising further compliance concerns.

Bias is another challenge. When AI models used for lending or recruitment are trained on historic bank data, they can inherit and amplify existing biases as in the case of Apple's credit card, where the AI algorithm gave lower credit limit to women than men with similar financials due to bias in the data used to train the model. For banks, such issues do not just undermine trust—they also carry serious legal and reputational consequences.

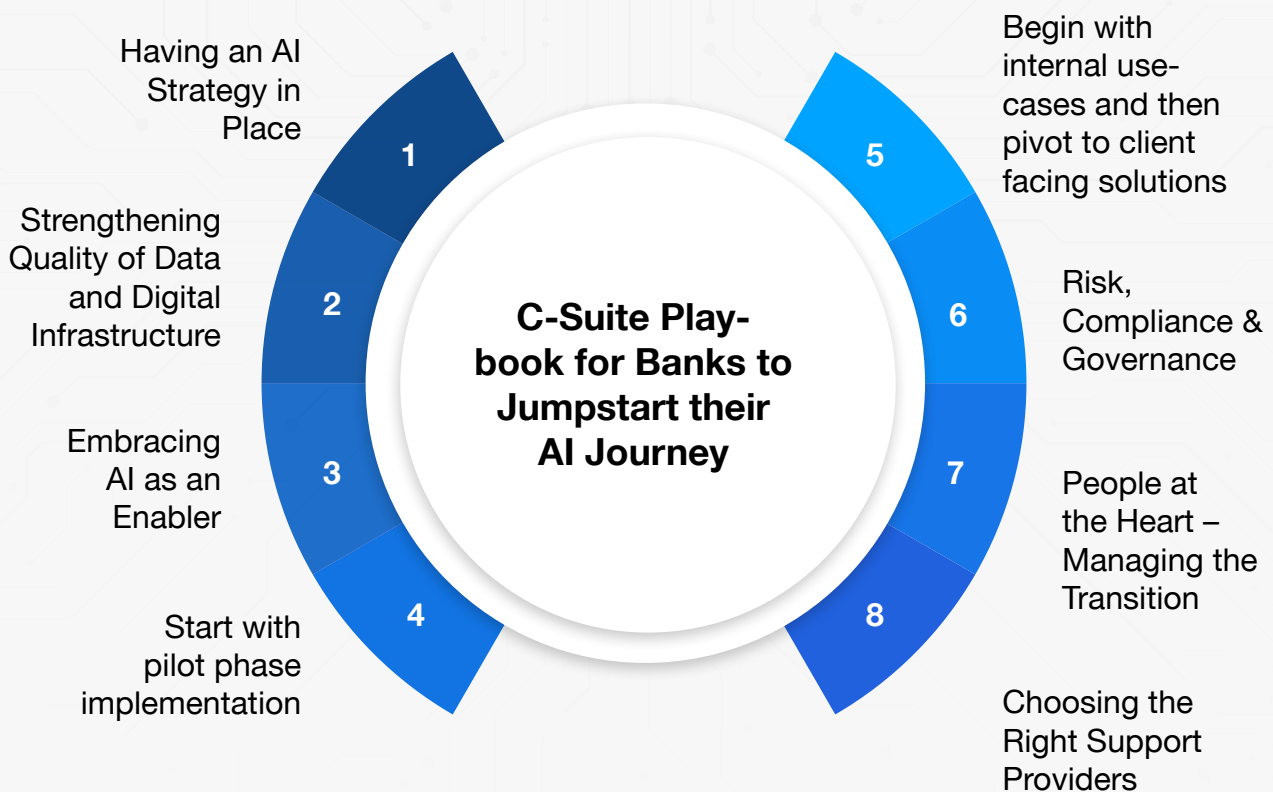


³ McKinsey & Company

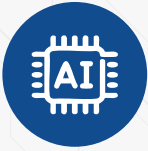
Recommendations: AI Journey: C-Suite Playbook for GCC Banks

It's a natural temptation for organizations to try out the latest technology that has created a buzz in the industry, as the fear of missing out and later playing catch-up might be difficult. In the case of AI, it has provided a possible avenue that will aim to replace humans with technology as executives are under pressure to deliver results, to make quarterly reports look better, to chase growth. There are other instances where organizations are conservative by their culture and philosophy, they investigate some of the risks and challenges and stop investing and innovating. Organizations that do not invest in technologies such

as AI run a very high risk of becoming outdated quickly as the technology is fast evolving into Generative AI and is expected to move into Operational Intelligence (OI) in the next 2-3 decades. Hence, banks must start embracing AI, but decisions on where to invest, how much to invest and how to implement must be based on data driven market intelligence, internal assessments of the banks' processes and not based on external pressures and institutions. Hence, we have summarized some aspects which we believe will provide insights into few aspects that can be considered before making decisions related to AI.



Source: Various, Marmore Analysis



Big Picture View - Having AI Strategy in Place

While it is advisable to start out with pilot projects, having a broader AI strategy in place would give more direction to the implementation plans and an idea of the investment required. SNB Capital, for example, plans to increase its AI use cases from 3 in 2024 to over 30 by 2027. Bank of America is registering AI patents, reflecting their view of AI as a long-term strategic differentiator. Lack of integration of AI into the long-term strategy and siloed implementation of AI projects in few departments will not suffice and will potentially result in poor results and deterioration in customer satisfaction as seen in some of the case studies.



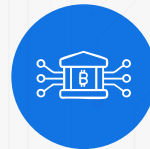
Perception Matters - Embracing AI as an Enabler

Rather than viewing AI as a tool to reduce costs, the starting point is to view AI as a broader enabler of value creation. When approached strategically, AI can enhance customer experience, improve risk management, unlock new revenue streams, and strengthen competitive positioning. While banks like Commonwealth Bank of Australia have faced setbacks while pursuing AI simply as a cost-cutting measure, many banking majors like DBS Bank (Singapore), Bank of America (U.S), Emirates NBD and Mashreq Bank (UAE) have been successful in their AI implementation, having ventured into it with the idea of using AI as a means to enhance value for their customers.



Setting the Right Foundation – Strengthening Quality of Data & Digital Infrastructure

Modernization of their underlying digital infrastructure is a sine-qua-non for a successful AI implementation. For example, Emirates NBD had layered its AI implementation on top of multi-year digital transformation which simplified its IT landscape, digitized its core processes, and had developed a bank wide data lake. Commercial Bank of Qatar (CBQ) had defined a broader Data Strategy in 2022. While this had included improving its AI capabilities, it had broader agenda of investing in new technologies and data architecture.



Start with pilot phase implementation

Globally, more than 50% of the banks are implementing solutions using Agentic AI in a piloted phase while only 16% are implementing AI for full-fledged use cases. In most of the cases, the impact so far is reported to have been underwhelming⁴. However, it is important to note that the financial impact for banks that started with the pilot phase approach is limited compared banks that started with a full-fledged implementation. Since, ROI for AI solutions remains largely unmeasurable in financial terms, it is important for banks not to make huge investments until certain tangible KPIs are established after the pilot phase implementation.

⁴ Ernst and Young



Begin with internal use-cases and later pivot to client facing solutions

In case the AI implementation fails, banks must ensure that clients do not face the negative impact of the failure. Hence, it is important that banks start the implementation of AI solutions for internal processes in the pilot phase while retaining the legacy processes to ensure business continuity. After successful implementation of AI for internal use cases such as KYC, credit appraising, middle office and operations, banks must move toward client facing functions such as customer support and hybrid advisory. While implementing AI solutions for customer facing functions, it is important to have the engagement and involvement of the business teams to ensure smooth transition and better experience for customers. Obtaining customer feedback and making corrective measures to the AI implementation are mandatory to ensure continued customer satisfaction⁵. For example, before launching the AI-powered virtual employee Fahad in 2025 to answer customer queries, KFH first implemented AI solutions in risk management internally in 2024.



Risk, Compliance and Governance

As with any technology that is in an evolutionary phase, AI comes with risks pertaining data security, accuracy of information given to clients and mixing up of proprietary data with other external data. 48% CEOs of banks surveyed by Ernst & Young reveal that one of the major concerns that hinders implementation of AI currently is hallucination to client responses. If there is false information disseminated to clients, it could have repercussions from compliance and governance angle which might also attract regulatory scrutiny on the processes followed by the institution. Generative AI is expected to have more dimensions relating to the risk, data privacy and security. Nevertheless, AI implementations require the involvement of risk & compliance departments with not just an audit of the risks but also have mitigation strategies in place. Risk assessment should not just be done from an internal standpoint. Market intelligence on similar implementations, failures and risks that have emanated from such activities must be carefully studied.



⁵ Euromoney



People at the Heart – Managing the Transition

Three key people-related aspects are to be considered in any implementation – smoothening the change for employees, ensuring customer adoption and having the right talent.



Employees

For process enhancements, setting up the right attitude among employees towards adopting AI through awareness sessions/workshops is extremely important. In cases where AI would be replacing humans, upskilling, and redeploying them in some other role should be actively considered.



Customers

In the case of customer facing AI projects, getting user feedback, and building customer awareness are important. When Bank of America was designing its chatbot in 2017, it had assumed that people would text 50% of the time and use voice 50% of the time. But interestingly when they tested the system for a small group of customers, they were interacting with the system through text 90% of the time.



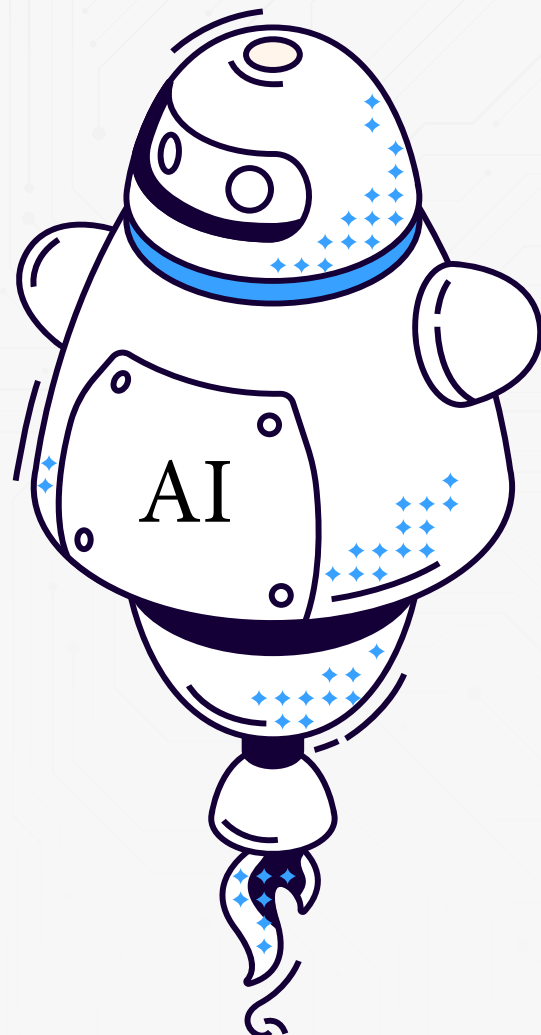
Talent

Having the right talent to bridge the gap between the business use cases and technology's capability is vital. Emirates NBD hired over 70 analytics and strategy professionals, reskilled existing staff into techno-functional roles (data engineers, delivery leads), and ran internal upskilling events like generative-AI hackathons to build a broader AI-capable culture. CBQ had also built internal teams across Data Science, Data Engineering, and Data Governance functions.



Partnering for Strength – Choosing the Right Support Providers

As AI is not within a bank's traditional area of expertise, it is important to hire the right technology and solution provider. Key points to look for while choosing a vendor are compliance with local regulatory requirements, multi-lingual support, seamless integration capabilities, and domain expertise and partnership models that allows banks to operate seamlessly without business continuity disruptions becoming the central risk as control of processes move from the bank to AI solution providers. Instead of adopting plain vanilla AI solutions, banks can consider customized solutions from the partners that can also be maintained internally to mitigate risks that emanate from third party dependencies.



Conclusion

In essence, we know that major global and few regional banks are already reporting tangible benefits from AI adoption. It is difficult to ignore the technology—yet it remains far from a plug-and-play panacea. There are many factors that differentiate between a successful technology adoption versus those that have become cost incurrence for banks.

Banks need to look beyond the hype and take a strategic view of AI adoption. Asking the right questions before getting started can save significant time, effort and cost along the way. Resorting to data driven decisions based on market and business intelligence with an objective view is crucial.

Technological disruptions are also not new to banks. Every decade in the last 50 years have passed by with some new tech related change being adopted. AI will be one among them. However, in today's situation, for C-suite members and other decision makers, it is important to evaluate the cost benefit analysis, follow processes and tread a careful path as the AI technology is still maturing with cracks developing at each stage of its evolution.

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