

UN EVENTO DI

**TIG** | THE  
INNOVATION  
GROUP

**23-24** settembre

GRAND HOTEL DINO  
**Baveno**

# **BANKING** **summit** 2025

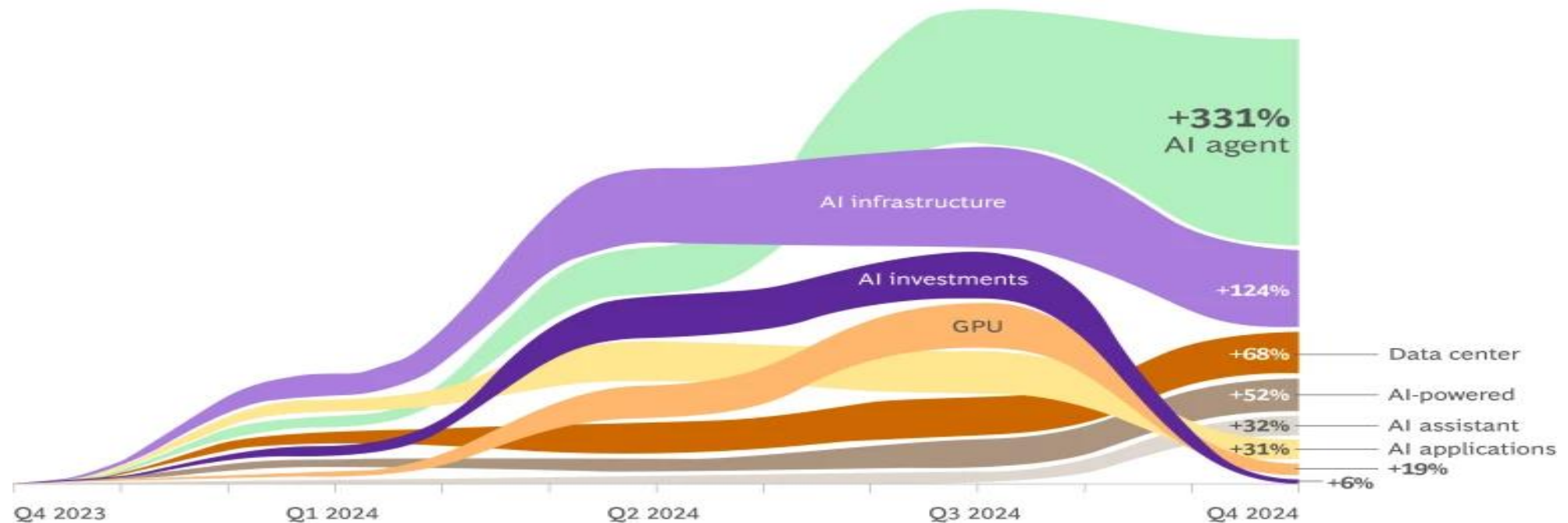
24 Settembre



## AI: E' L'ORA DELL'AI AGENTICA ANCHE NELLE BANCHE ?

### AI Agents Enter the Conversation

% change in AI topics mentioned on company earnings calls

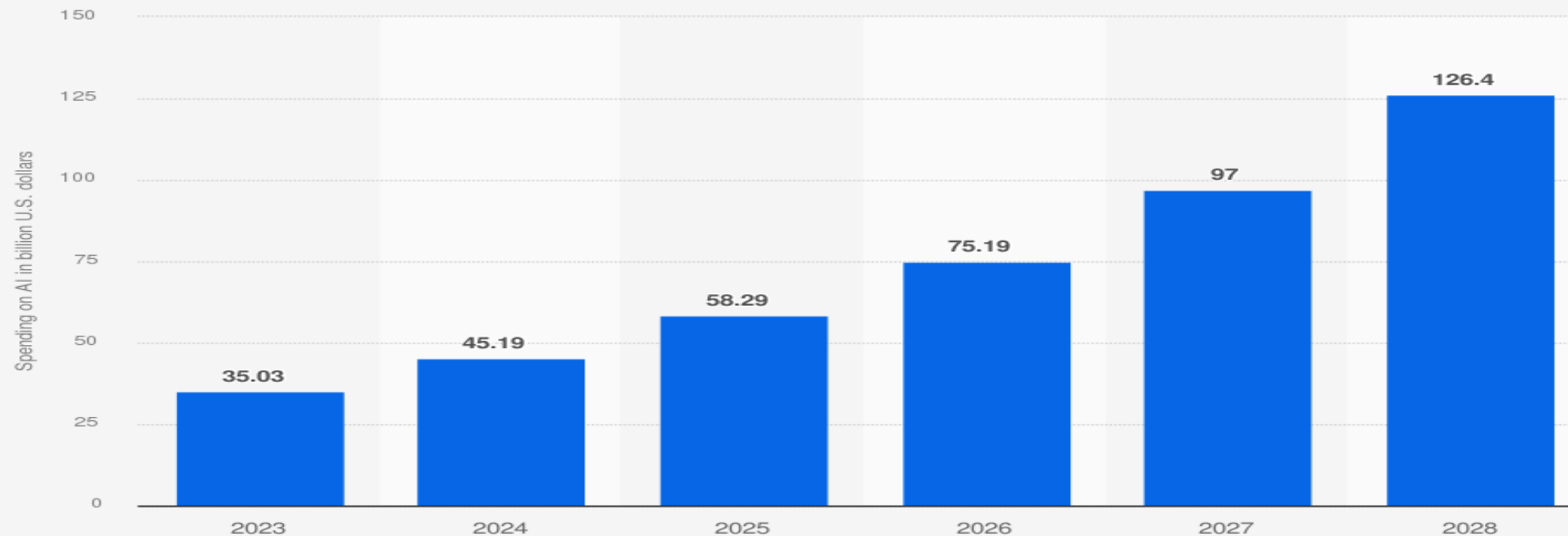


Source: IoT Analytics.

Note: Excludes topics with a negative change in proportion of mentions.

## CRESCITA DELLA SPESA GLOBALE IN AI NEL SETTORE FINANZIARIO (PREVISIONE AL 2028)

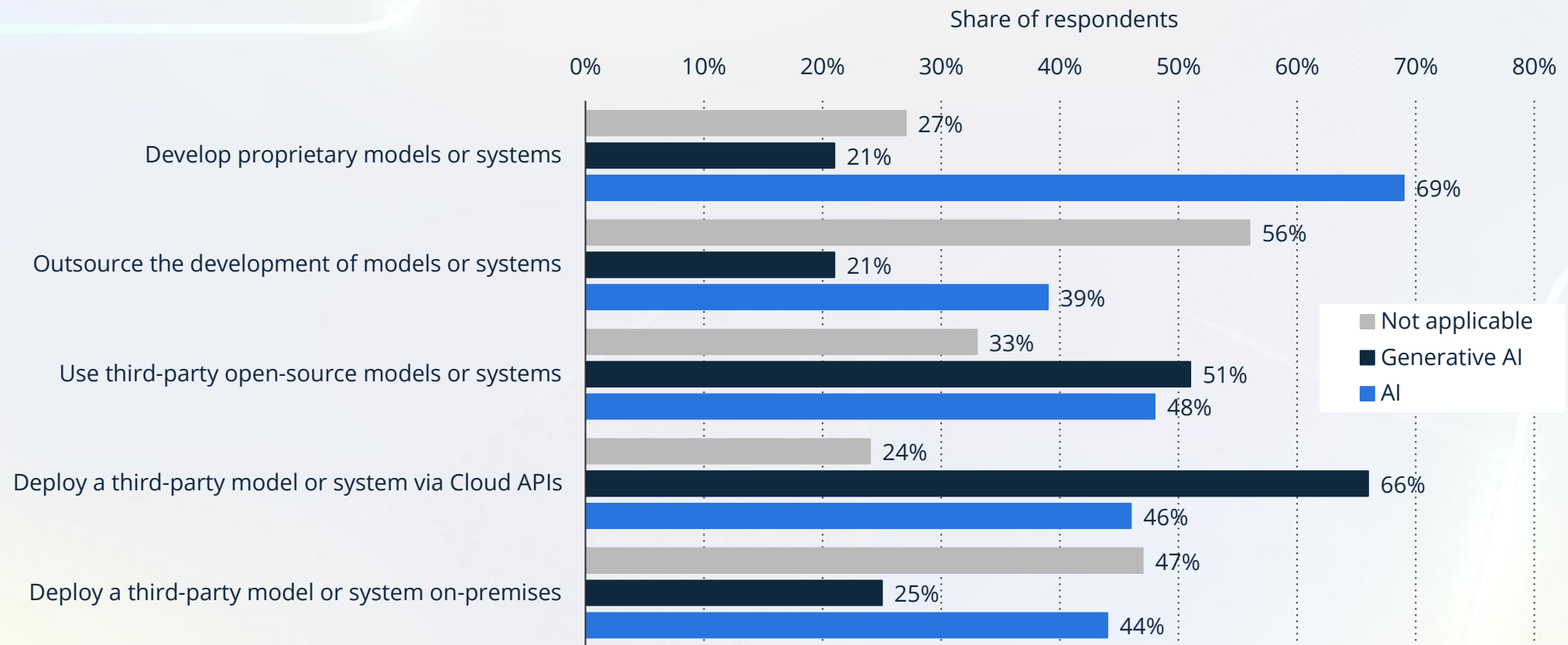
Estimated value of the financial sector's artificial intelligence (AI) spending worldwide from 2023 to 2024, with forecasts from 2025 to 2028 (in billion U.S. dollars)



**Sources**  
IMF; IDC; Statista  
© Statista 2025

**Additional Information:**  
Worldwide; IMF; IDC; Statista; 2024

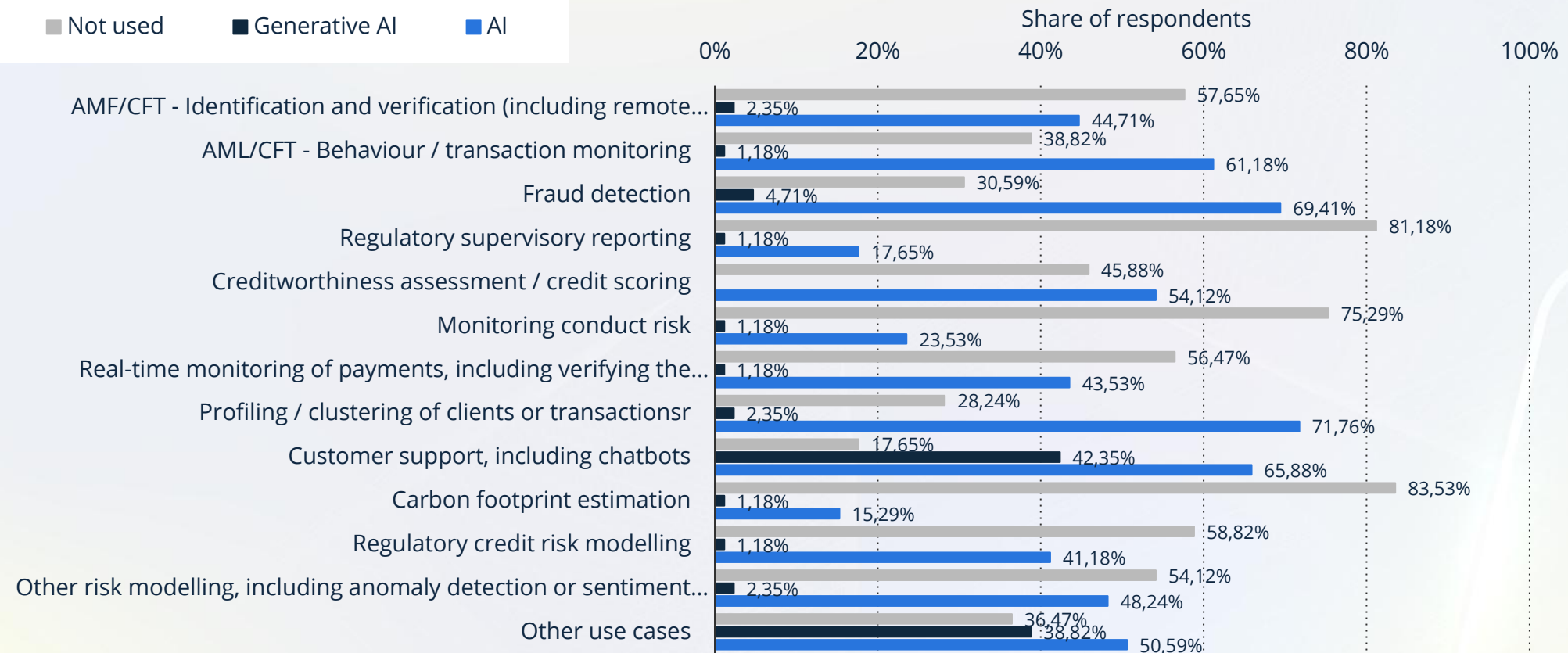
## APPROACHES OF ARTIFICIAL INTELLIGENCE (AI) AND GENERATIVE AI DEPLOYMENT IN THE BANKING SECTOR IN EUROPE IN 2024



**Description:** Developing proprietary models or systems was the most common approach to deploying artificial intelligence (AI) in the European banking sector in 2024. According to a 2024 survey, 69 percent of respondents indicated using this approach. For generative AI specifically, the most common deployment method was utilizing third-party models or systems via Cloud APIs. [Read more](#)  
**Note(s):** Europe; September 2024; 85 banks **Source(s):** EBA



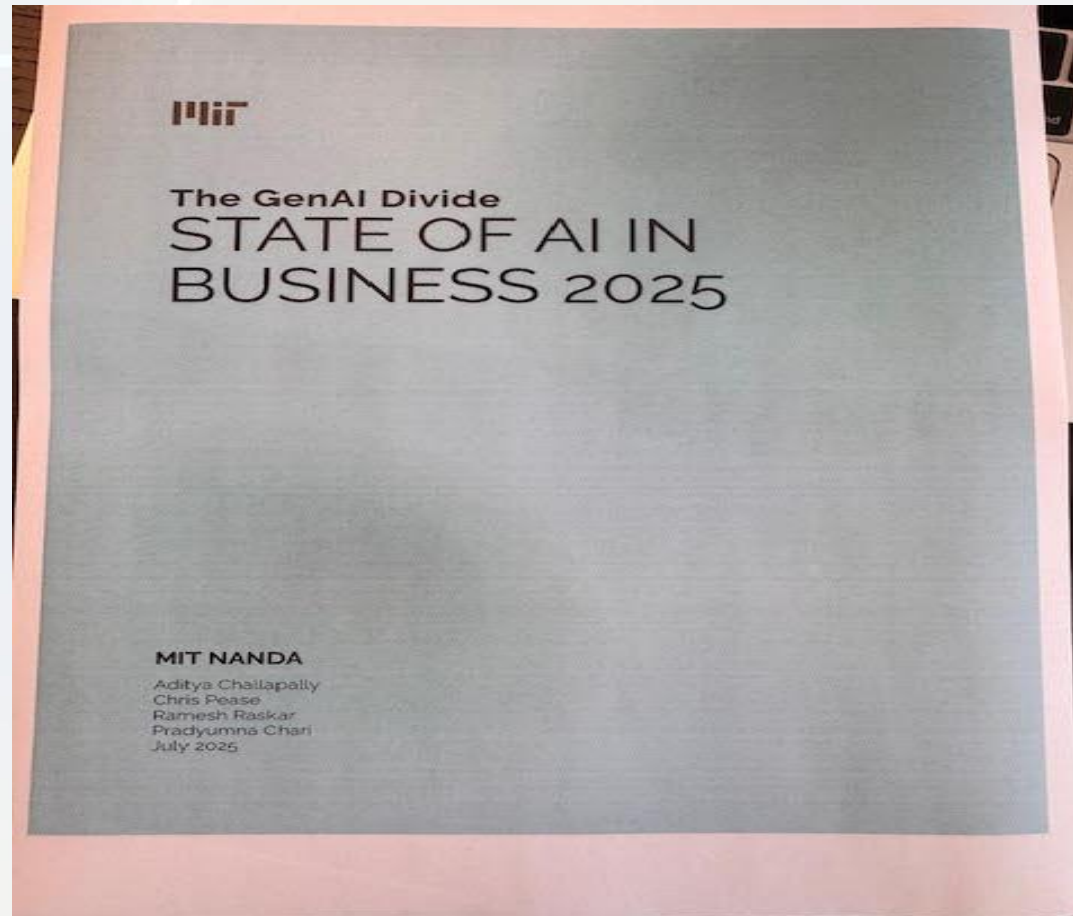
## APPLICATIONS OF ARTIFICIAL INTELLIGENCE (AI) AND GENERATIVE AI IN THE BANKING SECTOR IN EUROPE IN 2024



**Description:** In 2024, user support applications like chatbots emerged as the dominant use of generative AI within European banking, with over 42 percent of AI-implementing banks deploying the technology in this area. However, artificial intelligence more broadly permeated the sector, with its most significant applications including client and transaction profiling and clustering, fraud detection, customer support, and monitoring of behavior and transactions. [Read more](#)

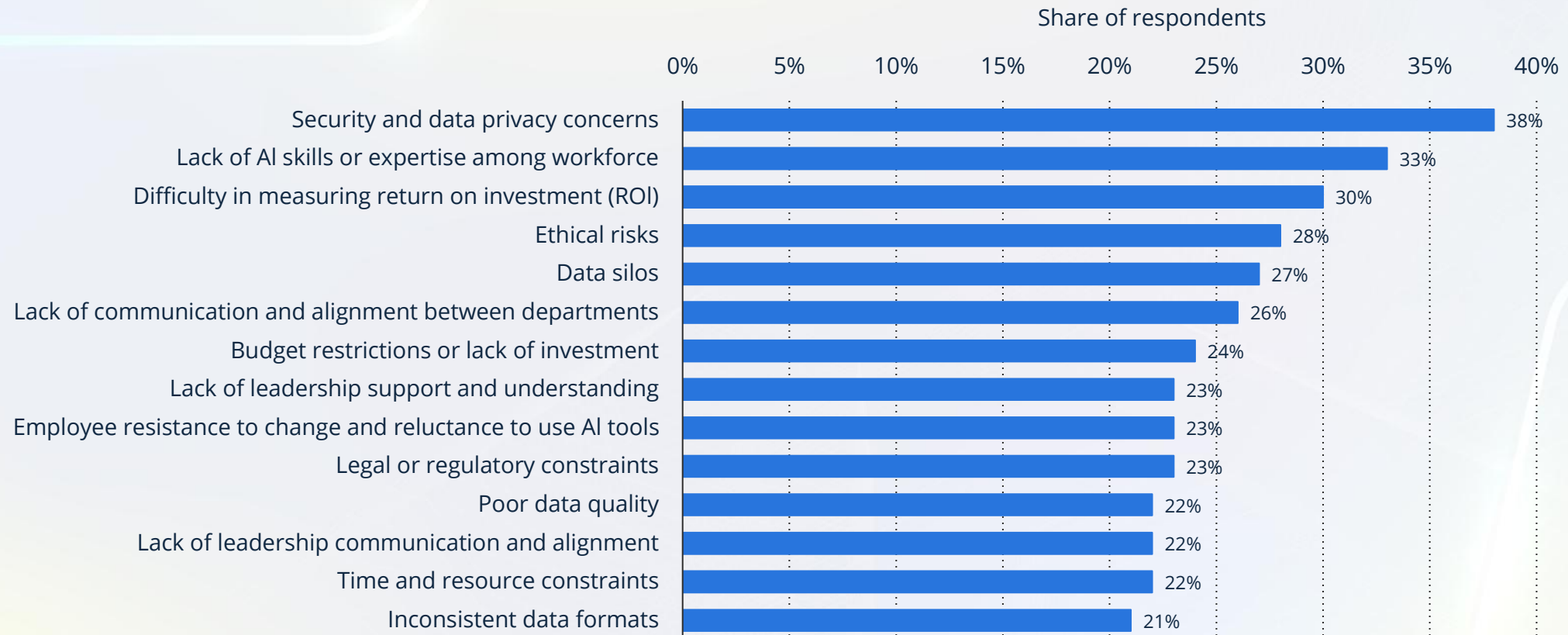
**Note(s):** Europe; September 2024; 85 banks **Source(s):** EBA

....ma L'AI nelle organizzazioni è più complicato avere ritorni





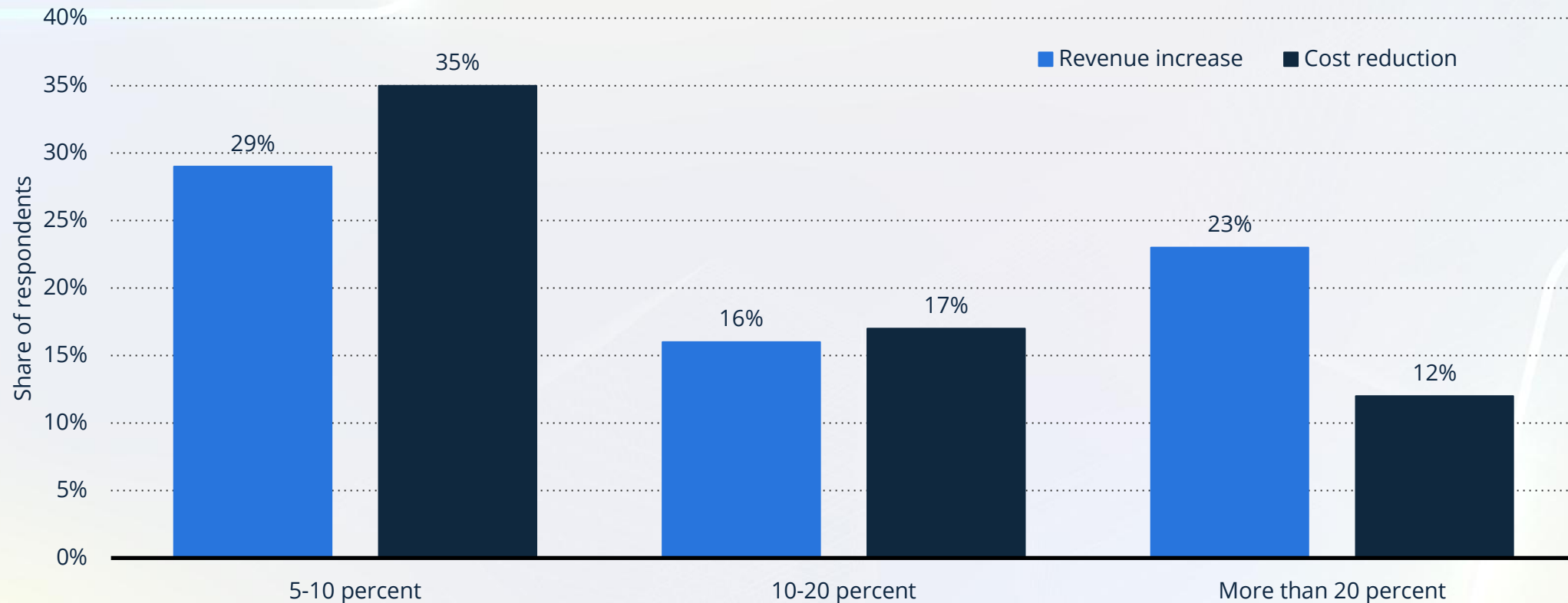
## MAIN CHALLENGES WHEN INTEGRATING ARTIFICIAL INTELLIGENCE (AI) IN BANKING INSTITUTIONS WORLDWIDE IN 2024



**Description:** In 2024, security and data privacy concerns emerged as the leading challenges for banks adopting artificial intelligence. Almost 40 percent of respondents identified security and data privacy as the primary AI obstacle in their businesses. Closely following this concern, 33 percent of survey participants highlighted the lack of AI skills or expertise among the workforce as another critical impediment to AI implementation, and 30 percent cited the difficulty in measuring return on investment. [Read more](#)

**Note(s):** Worldwide; 2024; 183 respondents **Source(s):** KPMG

## IMPACT OF ARTIFICIAL INTELLIGENCE (AI) ON REVENUE AND COST OF FINANCIAL SERVICES COMPANIES WORLDWIDE IN 2024



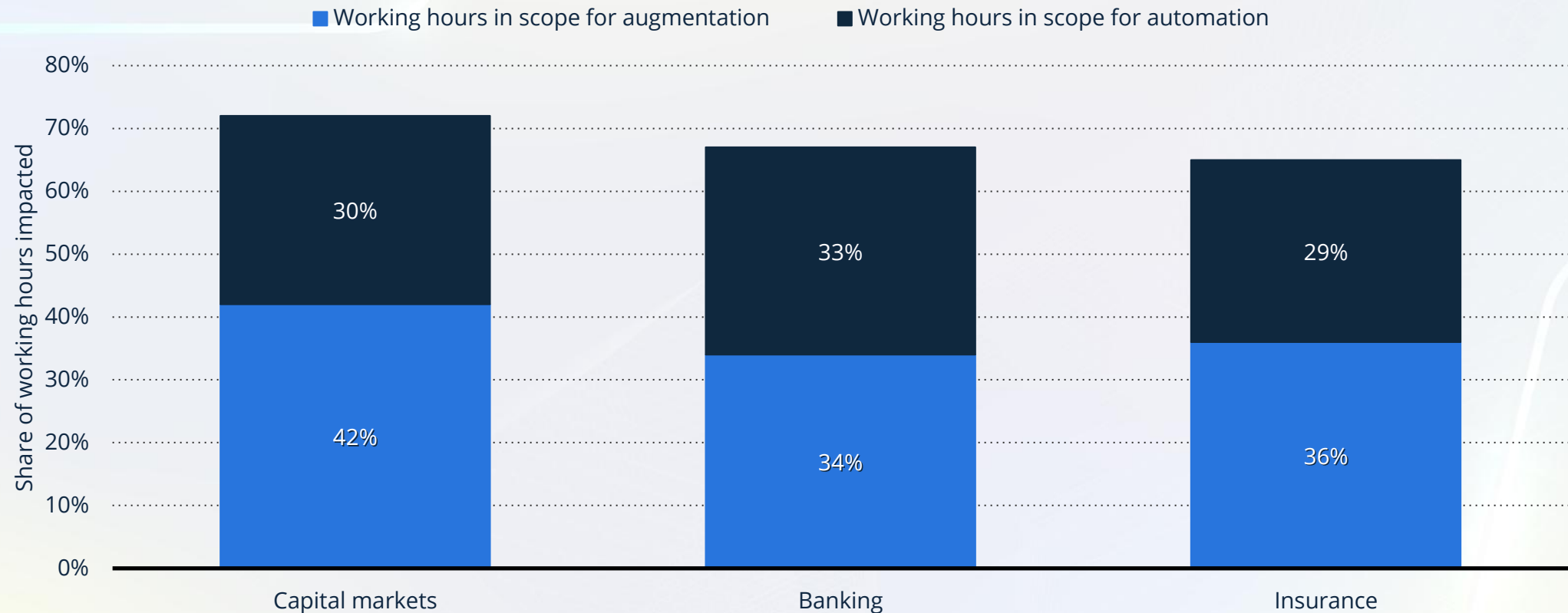
**Description:** A 2024 survey highlighted the financial impact of AI across financial services companies. Nearly 30 percent of firms reported a five to 10 percent revenue increase attributed to AI, while 35 percent experienced a comparable level of cost reduction. Sixteen percent of respondents indicated a 10 to 20 percent revenue boost, and 17 percent noted similar cost reductions. Notably, 23 percent of companies reported a substantial revenue increase exceeding 20 percent through AI implementation. [Read more](#)

**Note(s):** Worldwide; 2024; 600 respondents

**Source(s):** Nvidia



## ESTIMATED SHARE OF WORKING HOURS IMPACTED BY GENERATIVE ARTIFICIAL INTELLIGENCE (AI) IN FINANCIAL SERVICES WORLDWIDE IN 2024, BY SECTOR



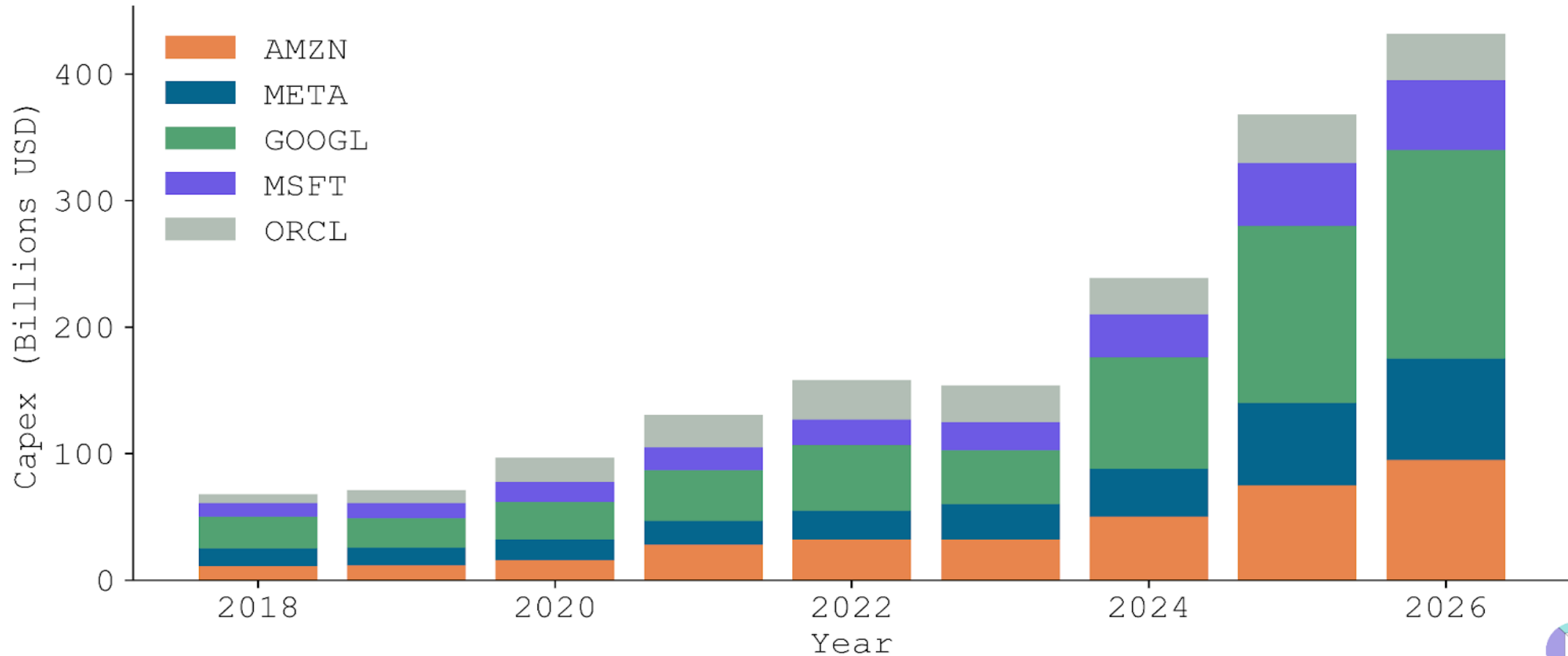
**Description:** In 2024, generative AI had significant potential to transform working hours in the financial services sector through automation and augmentation. The capital markets sector showed the highest potential impact, with an estimated 72 percent of working hours affected by generative AI - 42 percent through augmentation and 30 percent through automation. The banking sector followed closely, with 67 percent of working hours identified as potentially impacted. Among all financial services [...] [Read more](#)

**Note(s):** Worldwide; January 2024

**Source(s):** Accenture; O\*NET; Various sources (National Statistical Institutes)

## Hyperscalers' annual capex has more than doubled since ChatGPT's release

Hyperscaler annual capex (2025 and 2026 reflect estimates)



Exponential View. Source: Citi Research





## **..MA IL BELLO DEVE ANCORA ARRIVARE ? SAN FRANCISCO CONSENSUS**





## I «TEMPI» DELL'AI IN AZIENDA





## **Siamo The Innovation Group.**

Progettiamo, raccontiamo e governiamo il cambiamento.



**www.tig.it**  
info@tig.it  
+39 02.49988.1

Via Ettore Romagnoli, 6  
20146, Milano