

MAKING AI BUSINESS CRITICAL

A data-driven guide to marketing the true value of AI in financial services



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Why should you read this report?

Realizing the true potential of AI means convincing financial services buyers that AI is a viable, business-critical tool.

Accelerating consideration and adoption must start with a new narrative, one rooted in solving the real business problems faced by the financial services industry today.

Using Metia's proprietary data and analysis methodologies, we have uncovered a new narrative that will help fintech marketers to reposition AI as a business-critical tool rather than a concept or promise.

In this report you will discover:

- 1** The top three universal business challenges facing financial services.
- 2** The top three commercial outcomes these challenges impede.
- 3** The top three strategies in place to deliver the primary commercial outcomes together with perceptions of how AI could support.
- 4** The perceived barriers to adopting AI as a key strategic tool together with key messages and proof points that will help to remove them.
- 5** Four data driven story telling pillars that will allow fintech marketers to rewrite the AI narrative to accelerate business critical credibility, trust and adoption.

The future of AI in financial services

AI for financial services continues to attract significant investment

Conversations about the potential of AI continue to dominate industry press, conference stages, and financial services' boardrooms.



[When speaking to senior executives at financial institutions] you can't get through a topic of conversation without GenAI coming up. There's the excitement of what this technology could mean in terms of the ability to actually have LLMs that can be used and interface with natural language and what that can mean for the industry.

Bill Borden

Corporate Vice President, Worldwide Financial Services, Microsoft

Quoted in American Banker, 2023¹

1. Source: [American Banker, 2023](#)

2. Source: [International Data Corporation \(IDC\) Worldwide Artificial Intelligence Spending Guide, 2023](#)

3. Source: [KPMG, Pulse of fintech H2, 2023](#) page 2

4. Source: [McKinsey, Capturing the full value of generative AI in banking, 2023](#)



The International Data Corporation (IDC) projected that sales of software, hardware, and services for AI systems would **climb to \$166 billion** by the end of 2023, and financial services was predicted to be the highest spending vertical.²



By 2027, financial services spend is forecast to reach **more than \$97 billion**, a compound growth rate of 27% annually.²



Investment in fintech ventures also reflected the industry's current interest in AI. In 2023, **10% of global fintech funding** was in early-stage businesses leading with AI-enabled solutions.³



According to McKinsey, generative AI (GenAI) has the potential to deliver new value to banks in the range of \$200 billion to \$340 billion, or the equivalent of up to **15% of operating profits**, through increased productivity and optimized knowledge sharing.⁴

Figure 1. AI investments in the Financial Services Industry

\$154BN

Total investment in AI solutions globally in 2023.²

\$20.6BN

AI-related spending by the banking sector in 2023.³

\$97BN

Predicted banking sector spend in 2027.²

\$11.4BN

Global capital invested in AI-related fintechs in 2023.³

Early AI experiments have largely been limited to process automation

Financial services businesses may be investing heavily while experimenting with AI, but the majority are still reluctant to make extensive, strategic investments, leaving more confident early adopters to shoulder innovation costs and risk.

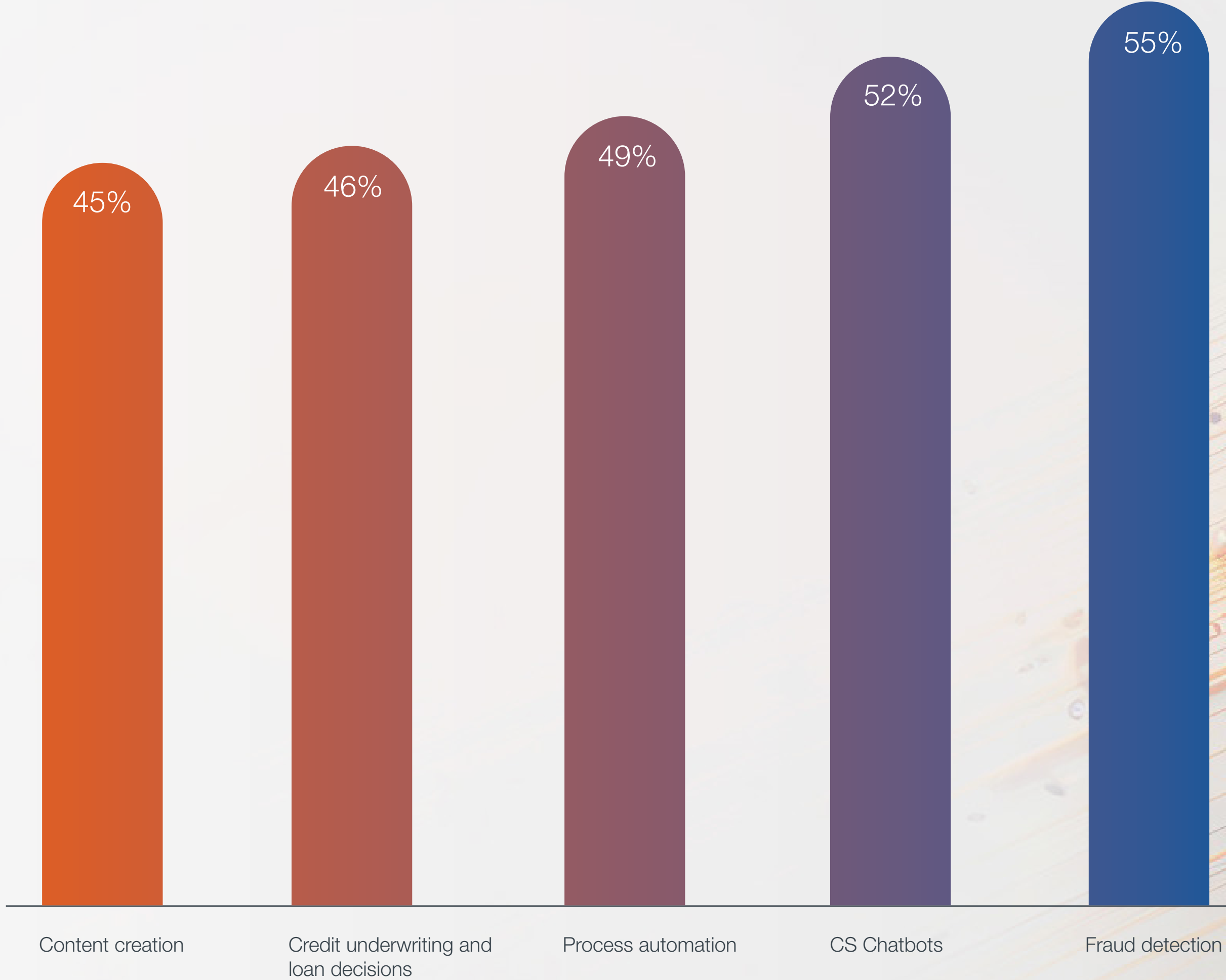
Even the current early adopters remain cautious about the regulatory and ethical complexities related to AI.

They have typically limited experimentation to operational efficiency through process automation of tasks like fraud detection or simple concierge services provided by Chatbot technologies.

The true potential of generative AI in particular will only be realized when it is being fully utilized to ethically and securely deliver revolutionary customer or employee experiences.

Figure 2. Primary financial services AI use cases⁵

Frequency of Mention in Top 2 deployed Use Cases.



5. Source: [Digital Banking Report, 2024](#)

We are at a critical tipping point in the future of AI for financial services

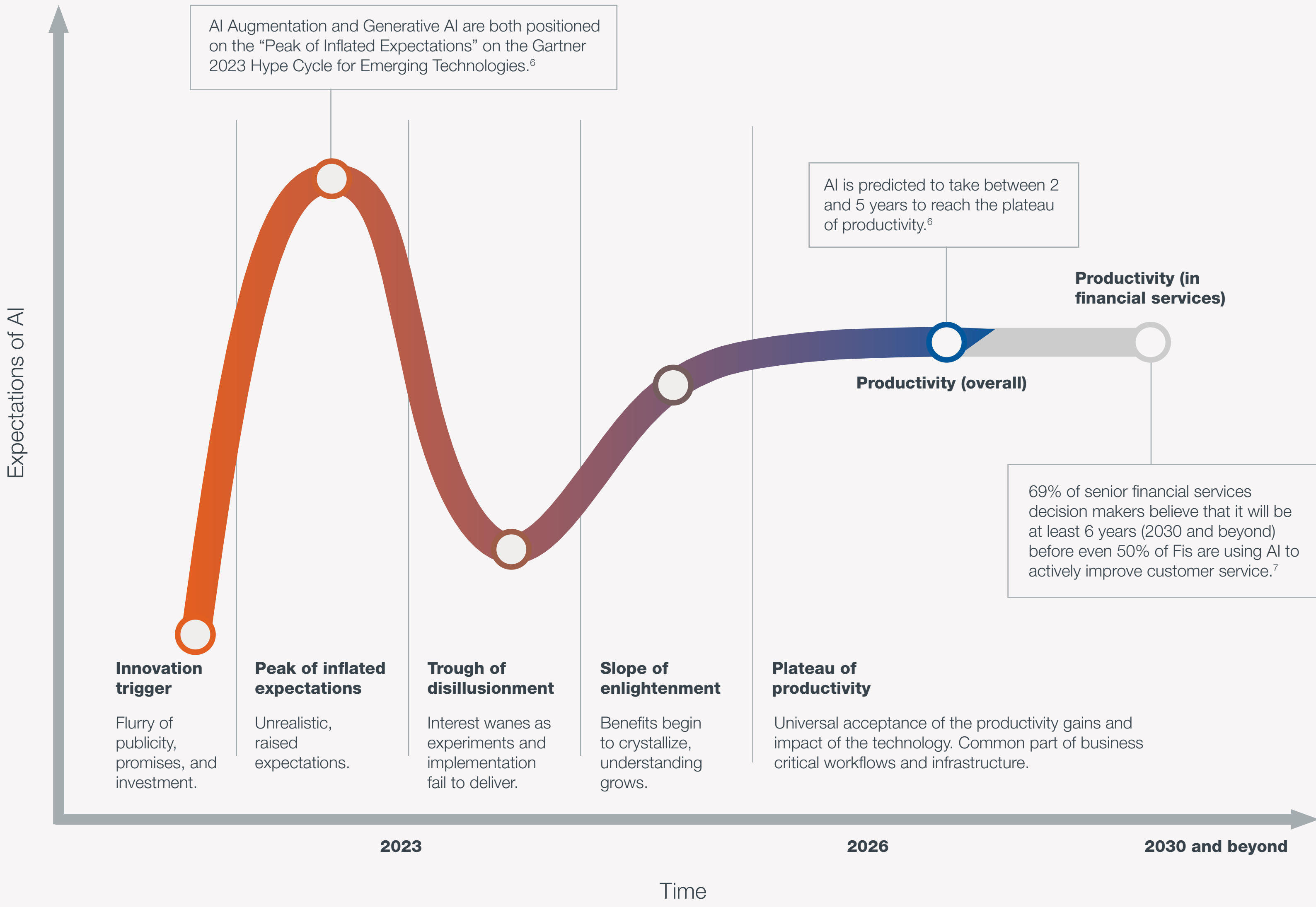
According to Gartner’s 2023 Hype Cycle for Emerging Technologies,⁶ buyer engagement with current AI narratives has reached its “Peak of Inflated Expectations.”

There’s an imminent risk that financial services buyers will become disillusioned if the promises of AI potential and the reality of business benefits do not match.

Realizing the true potential of AI (i.e., more than \$200 billion in productivity gains within 2–5 years rather than the predicted cycle of 6–10 years for financial services)⁷ means convincing buyers that AI is a viable, business-critical tool.

Accelerating consideration and adoption must start with a new narrative, one rooted in solving the real business problems faced by the financial services industry today.

Figure 3. Extrapolating the AI hype cycle for financial services



6. Source: Gartner, [The 2023 Gartner Hype Cycle for Emerging Technologies](#)
 7. Source: [Digital Banking Report, 2024](#)

A new narrative needs new data

Introducing Metia's B2B Perspectives Data Store for financial services

Using the B2B Perspectives data store and deep knowledge of the financial services sector, Metia analysts and data scientists structured and interrogated a dataset containing 720,000 conversations designed to answer the question:

How can the fintech industry market the true value of AI in financial services?

Metia's B2B Perspectives data store is a ready-to-interrogate, always-on data store curating over 10 million digital conversations involving B2B audiences from over 95 million different data sources. The dataset goes back to 2018 and grows daily.


The data store gathers conversations from a variety of decision-makers, key roles, and influencers in 13 vertical sectors, including government, education, retail, manufacturing, entertainment, and financial services.

Through more than 10 years of global research across different industries and commercial contexts, we have identified three universal, higher-order business challenges faced by B2B brands, and the commercial outcomes that these challenges impede.


You can ask and we can answer highly targeted business questions about your markets and buyers through multiple lenses:

Seniority and decision making | Role and line of business | Small, Midmarket, and Enterprise | Buying journey | Channel | Content type

[Learn more about our digital data today](#)

 95M+ Sources

 1.7+ Trillion digital media conversations

 Millions of blogs & forums


 Thousands of news sources

Figure 4. Metia B2B Perspectives at a glance



Introducing Metia's Content Resonance System (CRS™)

CRS™ is a unique, data-driven content performance system which identifies themes, topics and words that align marketing content with audiences' priorities, driving deeper engagement, higher response and accelerated conversion.

CRS™ uses advanced machine learning and generative AI to identify and help write stories that resonate.

The goal of CRS™ is to bring the language of a brand closer to the language of the audience, and to enable marketers to align more closely with what audiences want here.


Learn more: [Explore a CRS™ case study](#)

Figure 5. The concept behind content resonance



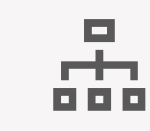
Figure 6. Metia's Content Resonance System™ at a glance


Step 1: Find the right conversations in context


 Collect the right digital conversations.

Choose to use our B2B Perspective data or we can curate a specific data for your brand, your market, or your target audiences.

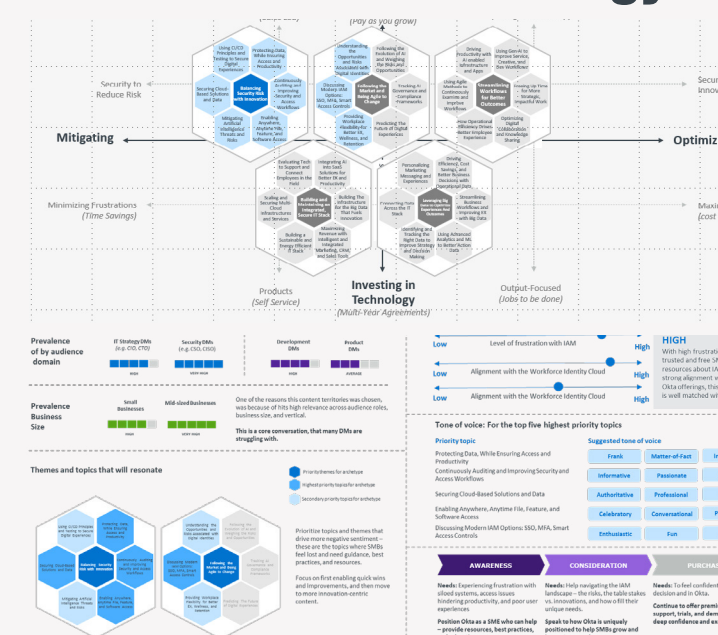
Step 2: Apply AI assisted advanced machine learning

 Break the conversations into words.

 Deploy advanced text analytics.

 Surface AI defined topics that matter.

Step 3: Build a data driven content and ad strategy



Step 4: Create content and campaigns that convert

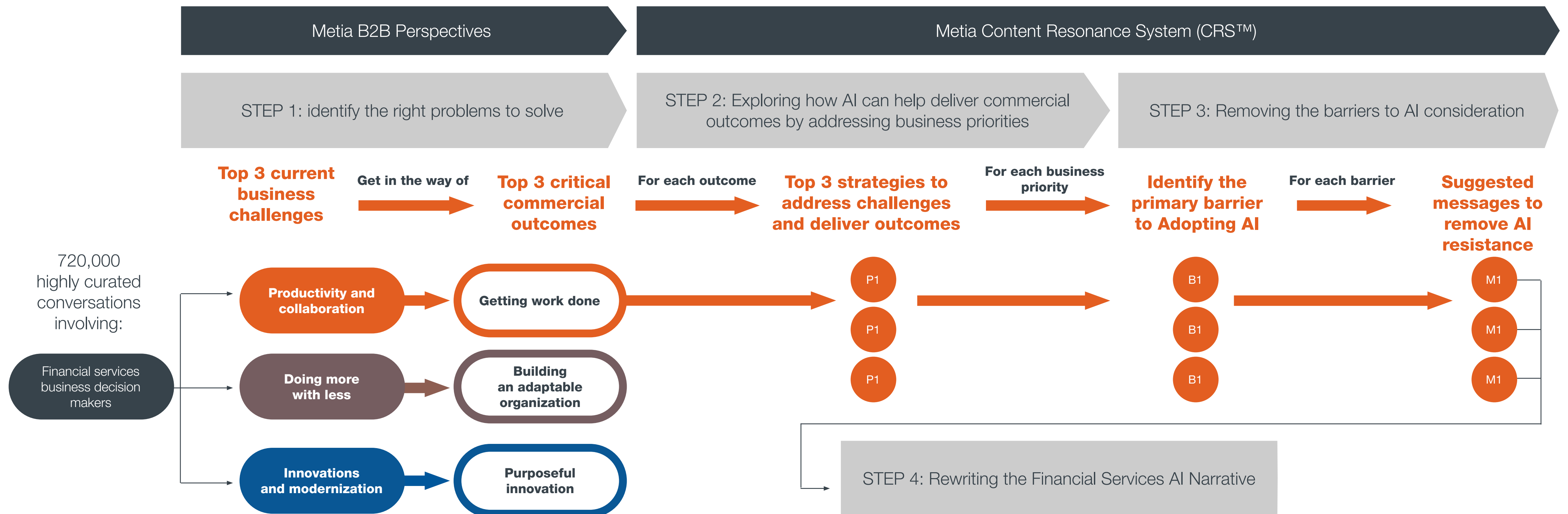
Result for CRS™ optimized strategy vs. non-CRS™ benchmarks [Large Global Technology Business].

Conversion rate	4X
Sales cycle	-15.6%
Deal value	3.5X

A data-driven guide to marketing the true value of AI in Financial Services

Our full end to end insight process follows four steps to unpack the themes, topics and language that will root AI in solving current business challenges within the financial service industry.

Figure 7: How can the fintech industry market the true value of AI in Financial Services?



Key insights and data-driven recommendation that will help to shift industry perceptions and drive consideration of AI as a viable, productive, and business-critical tool.

Identifying the right problems to solve

More than half of the conversations analyzed (54%) were about getting work done through better collaboration, skill sharing, and automation.

As financial services businesses strive to better manage their resources and adapt to changing markets, they are struggling to innovate purposefully and creatively, which creates risk aversion for new technologies like AI.

The future of successful AI in financial services is not the promise of the fully automated bank of the future, nor is it chatbot-led wealth management conversations. Rather, it's the pragmatic demonstration that AI can drive workflow productivity, growth, customer experience, and employee innovation.

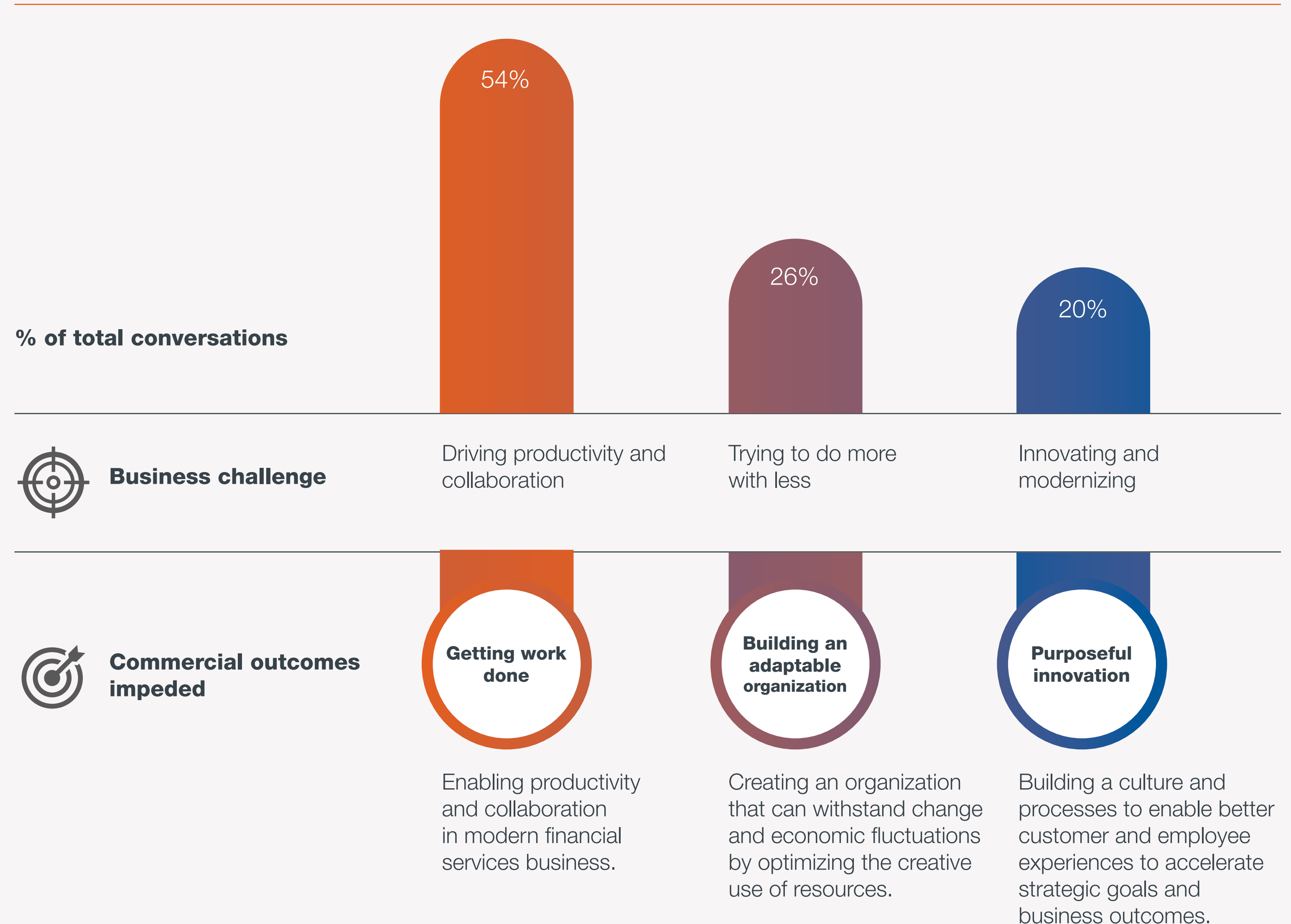
Addressing business priorities using AI

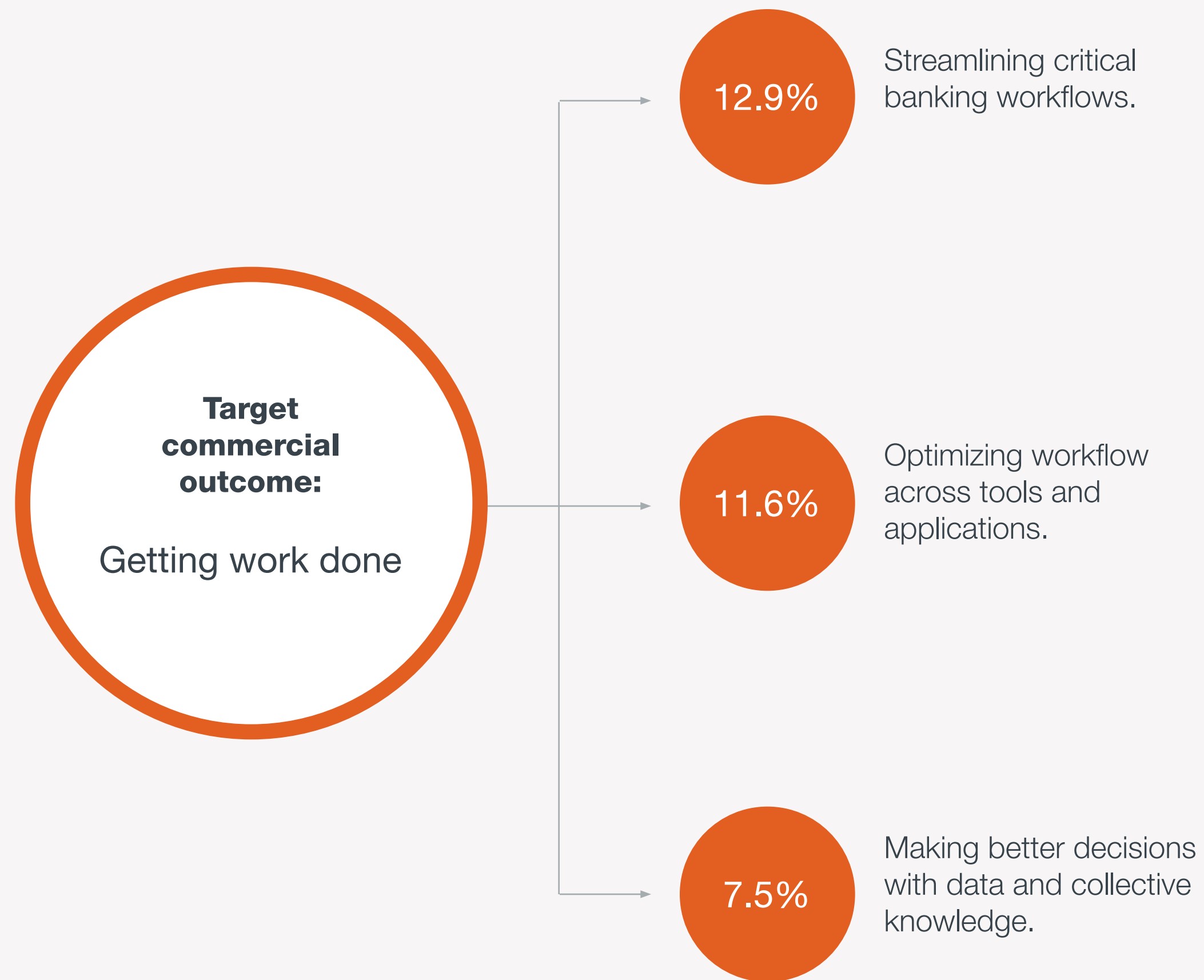
Changing the AI narrative means moving away from talking about it as a technology and focusing on AI as a set of solutions that remove barriers to achieving critical commercial outcomes (i.e., how AI can help get work done, facilitate adaptability, and act as a catalyst to purposeful innovation).

The following sections look at each of the critical business outcomes, the top 3 strategies in place to deliver them, and the perception of AI as a potential contributor to each strategy's success.

Barriers to AI consideration within each strategy are identified together with data-driven recommendations to remove those barriers.

Figure 8. Financial services' top 3 current business challenges and the commercial outcomes impeded





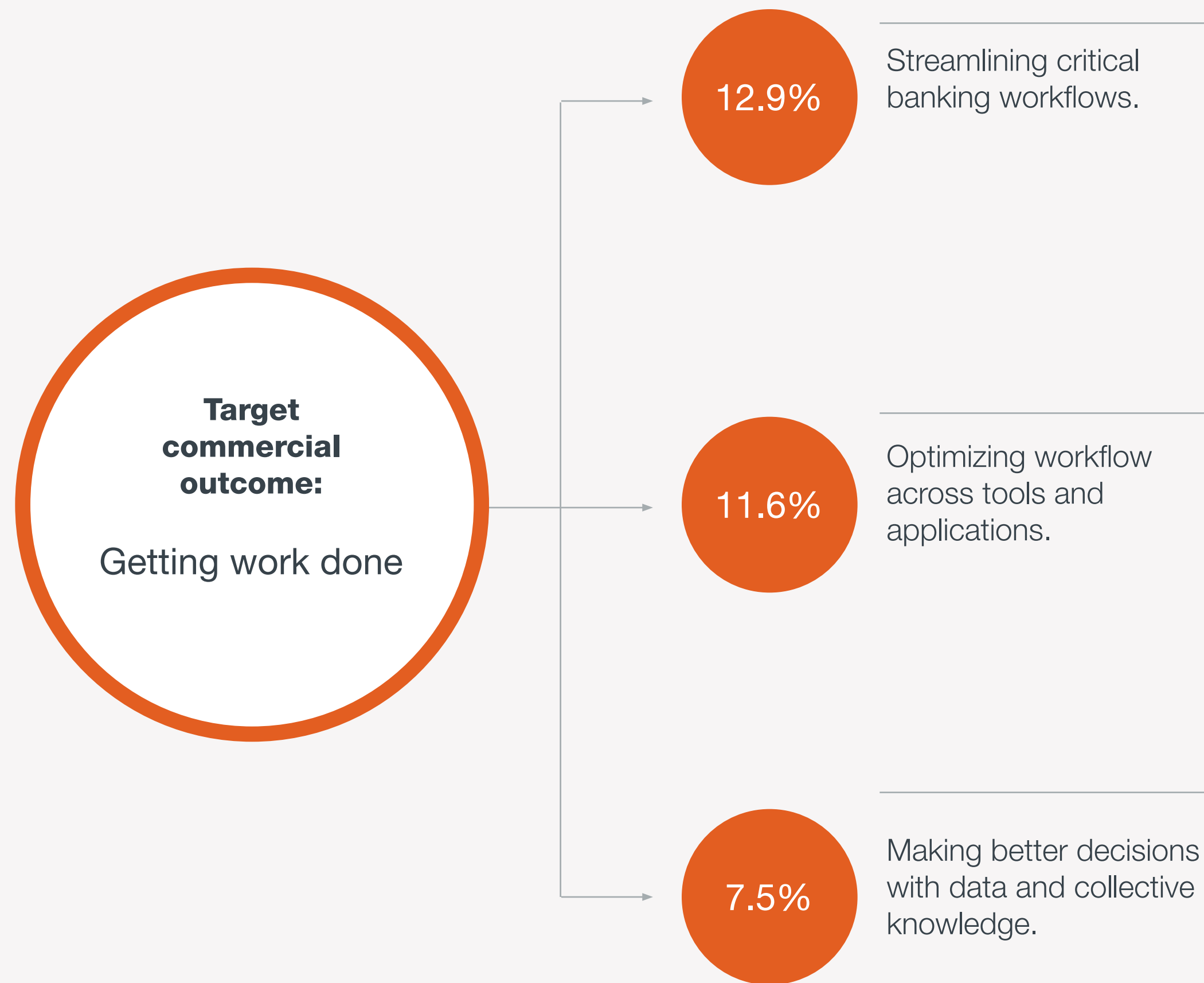
Top 3 strategies to get work done

How do financial services decision makers talk about AI and getting work done?

This conversation is ultimately about using data, human skills, and knowledge together with technology to make better, faster decisions.

AI is more favorably received when it is positioned as augmenting human decision-making rather than replacing it. This nuanced positioning allows financial services businesses to go beyond basic automation AI use cases and consider the potential of AI in business-critical workflows.

AI led solutions that knit systems together are of particular interest in complex, regulated financial workflows like loan origination and decisioning and investment portfolio management where operating across multiple systems requires duplication of effort and high risk of human error.



Driving consideration of AI to get work done

Top 3 barriers to AI adoption

Mitigating message

Integration challenges with existing banking systems.



Knowledge of core technologies and critical workflows.

Potential disruption of established workflow processes.



Emphasis on measurable efficiency outcomes.

Staff retraining and adjustment to new AI-driven procedures.



Short-term challenges to allow staff to do higher-value work.

Effectively integrating AI across multiple banking systems.



Available integrations core and critical workflows/tools.

Ensuring consistency in data formats and protocols.



Ability to learn, detect and flag anomalies across systems.

Auditability of cross-system data entry.



Clear audit trail of end-to-end data journey.

Ensuring data quality and relevance to prevent bias.



Transparency in model design, algorithms, and decisions.

Ability to audit AI output and understand decision making.

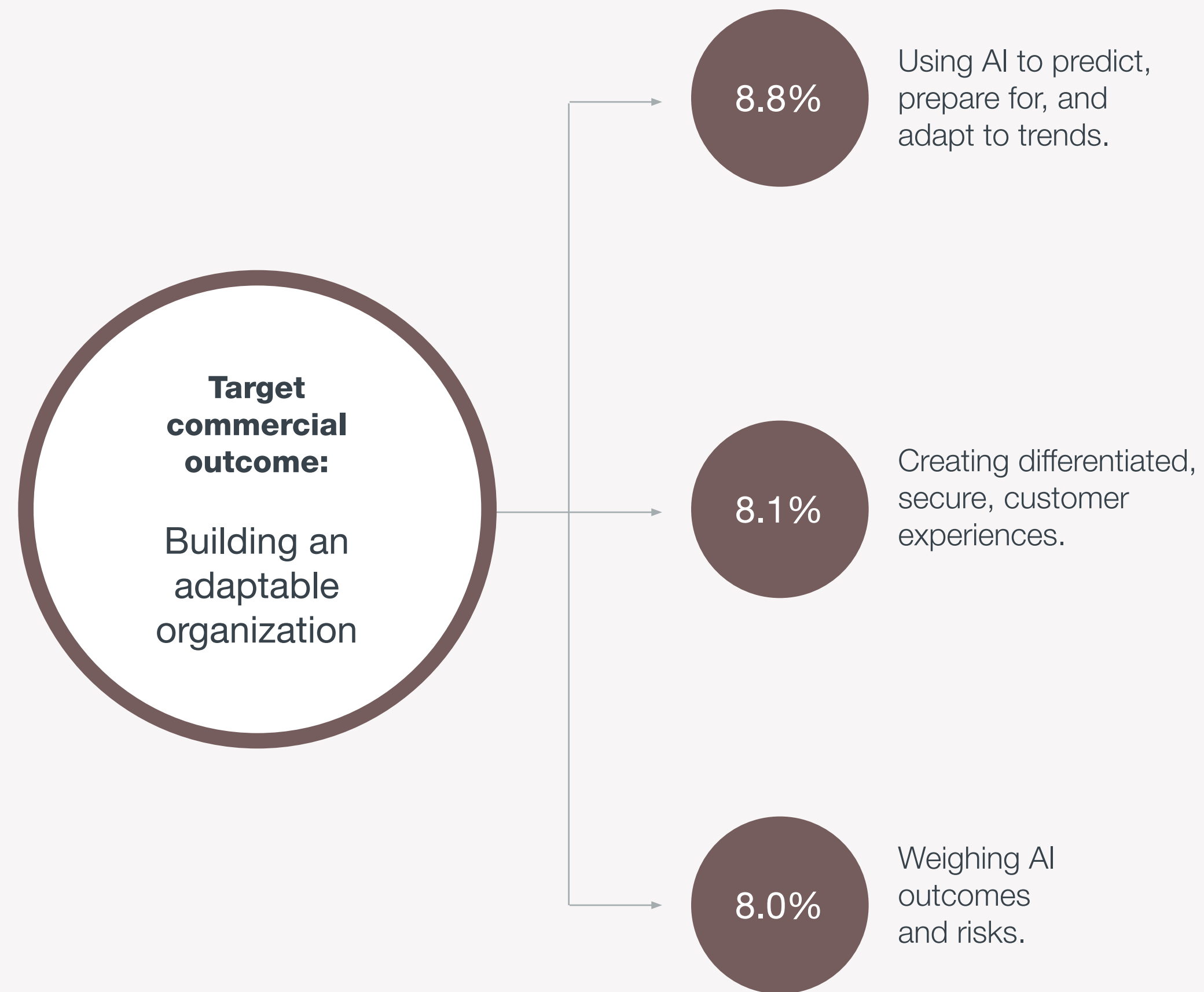


Model explainability and regulator-ready audits.

Balancing AI decision support with human oversight.



Human interaction that's crucial for training and retraining models.



Top 3 strategies to build an adaptable organization

How do financial services decision-makers talk about AI and building an adaptable organization?

Financial services businesses want to adapt more quickly to changes in the market as well as customer expectations and behaviors.

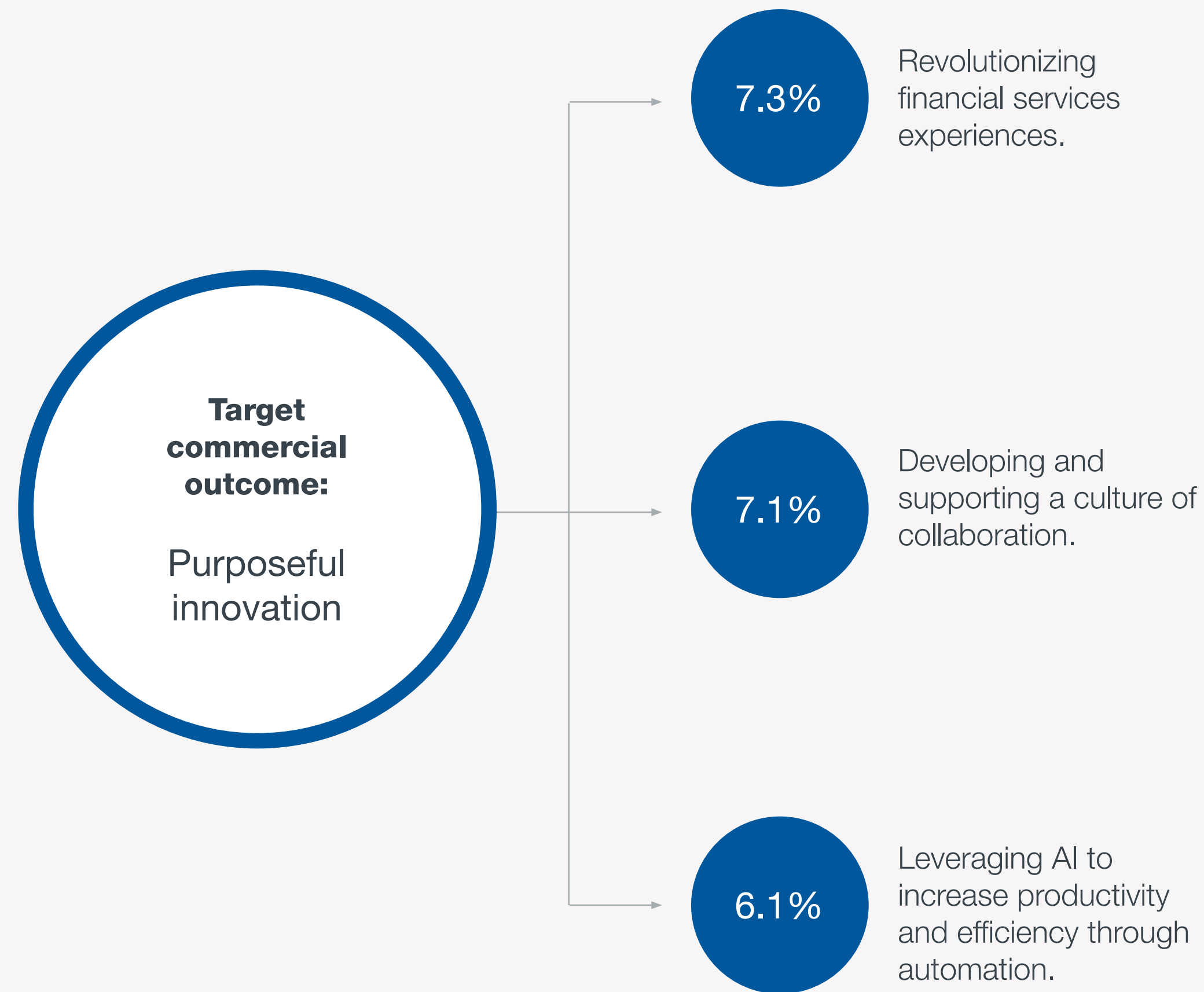
AI learning models are increasingly being discussed as the best way to deliver always-on analysis of market and customer data. The ability to engage in predictive modeling can provide foresight into emerging needs and accelerate the businesses response to change.

Despite acknowledging the potential of AI to increase their agility, financial services businesses continue to debate the balance between the results that AI solutions can deliver and the risks that they represent from a regulatory, ethical, and cultural perspective.

They need definitive proof that perceived risks of an AI-led approach can be balanced by proven rewards. They want the AI business case.

Driving consideration of AI to build an adaptable organization





Top 3 strategies to deliver purposeful innovation

How do financial services decision-makers talk about AI and purposeful innovation?

It is challenging to inspire and deliver innovation within highly regulated industries like financial services, but AI is increasingly recognized as a catalyst to rethink and review how work gets done and decisions get made.

Back-office efficiency remains the most important focus for early AI adoption.

Marketing efficiency, particularly through increased opportunities for personalization and performance testing, is the next priority workflow being discussed for AI integration.

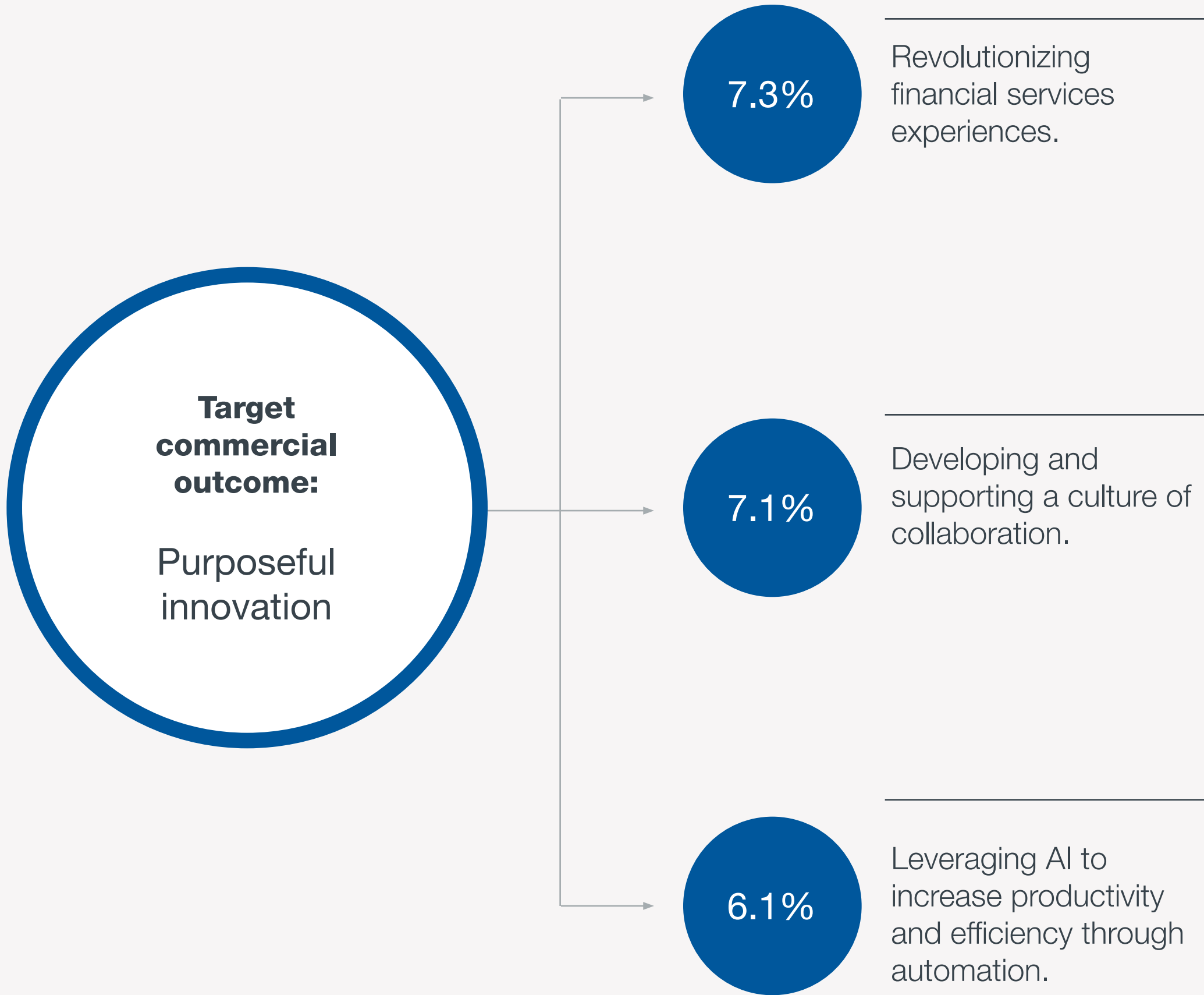
Other important innovation strategies are focused on customer and employee experiences. AI is gradually being accepted as a catalyst to review, rethink, and potentially revolutionize how both are built.

Confidently and securely developing purpose-built and trained large language models opens the true potential of AI integration into critical workflows.

For end customers, the future focus is intelligent automated, natural language dialogue.

For employees, the next innovation priorities are ensuring that best practice and organizational collective intelligence are accessible, optimized, and easy to surface.

Driving consideration of AI to deliver purposeful innovation



Top 3 barriers to AI adoption

Mitigating message

Top 3 barriers to AI adoption	Mitigating message
Requires significant investment in AI technologies and talent.	Specific use case ROI data to shift conversation to outcomes.
Balancing human and institutional knowledge with AI decision-making.	Ability to add your own data, policies, and best practices to improve models.
Ensuring customer and regulatory trust in AI-driven services.	Trained, managed, and monitored by them. High levels of model explainability.
Overcoming resistance to new technologies and workflows.	Simple user experiences, natural language interrogation, and results.
Driving collaborative best practices with AI.	Presenting best practice suggestions based on successful customer outcomes.
Maintaining the pace of continuous learning and development in AI.	Partnering in progress with your solution roadmap.
Challenged to integrate AI into legacy systems and processes.	Built with deep knowledge of banking systems and process.
Addressing concerns about job displacement due to automation.	Giving employees the ability to focus on higher-value work and customers.
Proof that AI investments will deliver tangible improvements.	Real use cases and customer stories showcasing successful outcomes.

Creating a new narrative that reflects the true value of AI in financial services

The final stage of CRS™ analysis ultimately points to four critical storytelling pillars that will help move AI quickly toward being a credible, business-critical conversation.

As financial service businesses strive to get work done, adapt, and innovate against increasingly competitive and frequently changing economic cycles, buyers need to view the story of AI through the following four pragmatic lenses.

By refocusing attention on the four pillars above, we can all help to accelerate and elevate industry wide AI adoption.

1: Augmenting financial industry expertise.

- AI augments industry skills and knowledge.
- AI doesn't make decisions; it helps your employees make better data-driven ones.
- AI can ensure that everyone has access to data, collective intelligence, and best practices.
- AI recommends rather than instructs.

2: Transparency and explainability for financial regulators.

- Open architecture, algorithms, and explainability.
- Awareness and expertise in regulatory requirements and regulatory areas of interest.
- Built-in debiasing tools.
- A clear approach to dealing with customer inquiries and redress.

3: Elevated AI for business-critical workflows.

- Advice and support on establishing governance frameworks.
- Advice and support on the ethical implementation of AI into critical workflows.
- The importance of human involvement at critical workflow milestones.
- Demonstrating deep knowledge of established financial technologies and workflows together with expertise in regulatory requirements.

4: The financial services business case.

- Real examples of the measurable impacts of your solutions on efficiency, profitability, and employee and customer satisfaction.
- Managing expectations for quick wins versus long-term benefits of AI-enabled solutions.
- Orchestrating crawl, walk, and run strategies to prove the power of AI in changing how financial service businesses can operate.
- Illustrate benefits with tools to calculate cost, ROI and efficiency gains that different organizations should experience by workflow.

Would you like to talk more?

We offer access to powerful B2B data and deep financial industry expertise

We have shared our knowledge and data about the challenges of effectively positioning AI as a business-critical solution in financial services businesses. We've also shared some top-line ideas that you can start working on right away, but the report is just the beginning of the story.

While we have gone deep on data and insight, we've only scratched the surface of how you could differentiate your fintech story, evolve your brand, and accelerate sales.

We will be publishing follow-up blog posts that will provide more practical tips to successfully reposition AI as a compelling part of your fintech story, but if you want to get a head start and talk about your specific solution, we're ready to share our data and expertise.

About Metia

Metia Group is a global marketing agency with offices in London, Seattle, Austin, and Singapore.

We provide highly integrated marketing programs that will improve your business performance.

We believe that insight guides strategy, content fuels conversation, and demand drives revenue.

Our clients include the world's leading corporations and largest brands as well as fast-growth businesses aiming to disrupt the status quo.

Metia at a glance

100+

Professionals

Client Services | Consulting | Program management | Editors | Writers | Design | UX | AI | Motion | Architects | Developers | PM | QA | eDM | PR | AR | Marketing | Social

30+

Years experience

Strategy

Audience | Brand | Growth | Compete
Innovation | Content | Customer Journey

Insight

Qualitative | Quantitative | Linguistic
modeling | Social media and marketing
analytics

Influence

Media relations | Analyst relations

Advocacy

References | Content | Social relations

Experience

Audience | Brand | Growth | Compete
Innovation | Content | Customer Journey

Lead generation and relationships

ABM | eDM | CRM | Social media
marketing | Search engine marketing |
Community management

Partner ecosystems

Developer and partner marketing

4

Locations

**London
Seattle
Austin
Singapore**

Independent and privately owned



About our Financial Services Practice

Our global Financial Services Practice is made up of senior industry experts who have distinguished careers in fintech, banking, and marketing.

Our team's unique strength comes from years of personal experience operating at the intersection of rapidly evolving technology and financial services businesses.

















For fintechs, we accelerate growth at every stage from bootstrapping startups through to IPOs and into global operations.

For banks, credit unions, and building societies, we help ambitious financial institutions think like brands and innovate like fintechs.

We build meaningful connections between fintechs, financial institutions, and the customers they both serve. We do this through deep customer insight, creative brand strategy, effective storytelling, and innovative sales and marketing campaigns.

Here are some examples of the financial and fintech brands we have helped grow.

Client experience

What should you do next?

To start a conversation about how we can help your business, contact:



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