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AIGAP

PERCEPTION VERSUS REALITY IN PAYMENTS AND BANKING SERVICES

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# CLOSING THE AI (EDUCATION) GAP

## AI: perception versus reality

Artificial intelligence (AI) is the financial sector’s latest **buzzword**.  
But how many banks are actually using true AI?

We surveyed executives at 200 financial institutions (FIs) across the United States about their use of supervised and unsupervised learning systems and discovered that there is a “black box” that surrounds AI — FIs that actually use it are few and far between, and so are the people who understand what it is.

