





## MOVING TOWARD A FUTURE OF

### **SMART AGENT ADOPTION**

## Fls' most commonly cited learning system limitations.



say FUZZY LOGIC is not transparent enough.



say CASE-BASED REASONING is limited to data sets.



say BUSINESS RULE MANAGEMENT SYSTEMS require too much manual intervention.



say NEURAL NETWORKS are too complicated and time consuming.



say DATA MINING does not work in real time.

# FIs are addressing these limitations through further investments in other learning systems.

61%

plan to make further investments in AI and machine learning.



plan to hire additional experts.



plan to upgrade to new versions of their systems.



plan to increase their AI and machine learning budgets.



plan to change service providers.

## The 5.5 percent of FIs that currently employ true AI say the technology provides a wide variety of operational benefits to their current systems.



#### OF THEM CITE:

- Fewer instances of manual review
- · Reduced manual exception management
- Fewer charge offs



#### OF THEM CITE:

Reduced false positives



### OF THEM CITE:

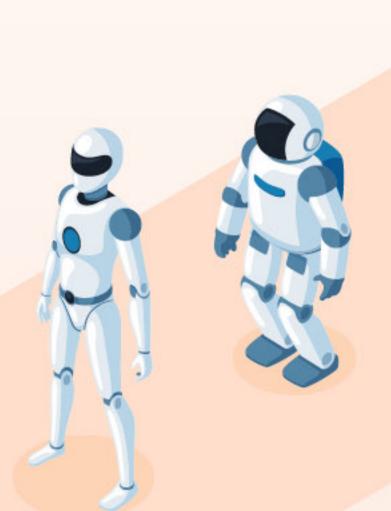
Improved anti-money laundering abilities



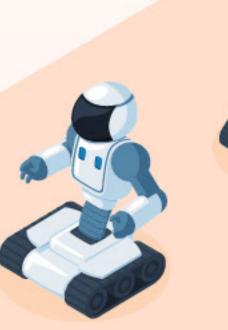
#### OF THEM CITE:

- · Decreased credit and portfolio risk
- Improved borrower identification









The AI Innovation Playbook, a PYMNTS and Brighterion collaboration, analyzes survey response data from more than 200 financial executives at commercial banks, community banks and credit unions across the United States to learn how many — and which types — of FIs are most likely to adopt true AI systems in the future.