

# AI



## INNOVATION PLAYBOOK

PERCEPTION VERSUS REALITY IN PAYMENTS AND BANKING SERVICES

Brighterion  
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## MOVING TOWARD A FUTURE OF SMART AGENT ADOPTION

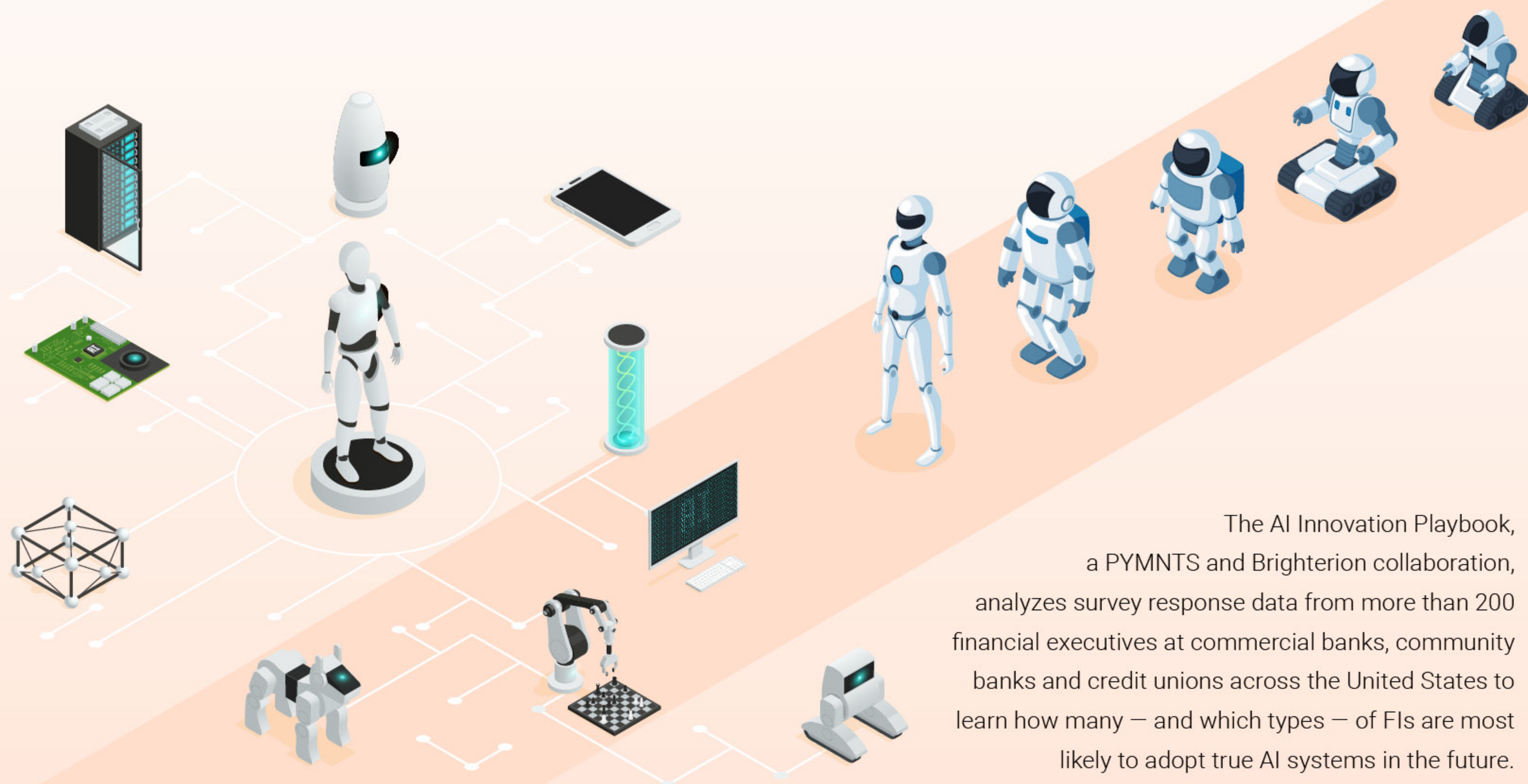
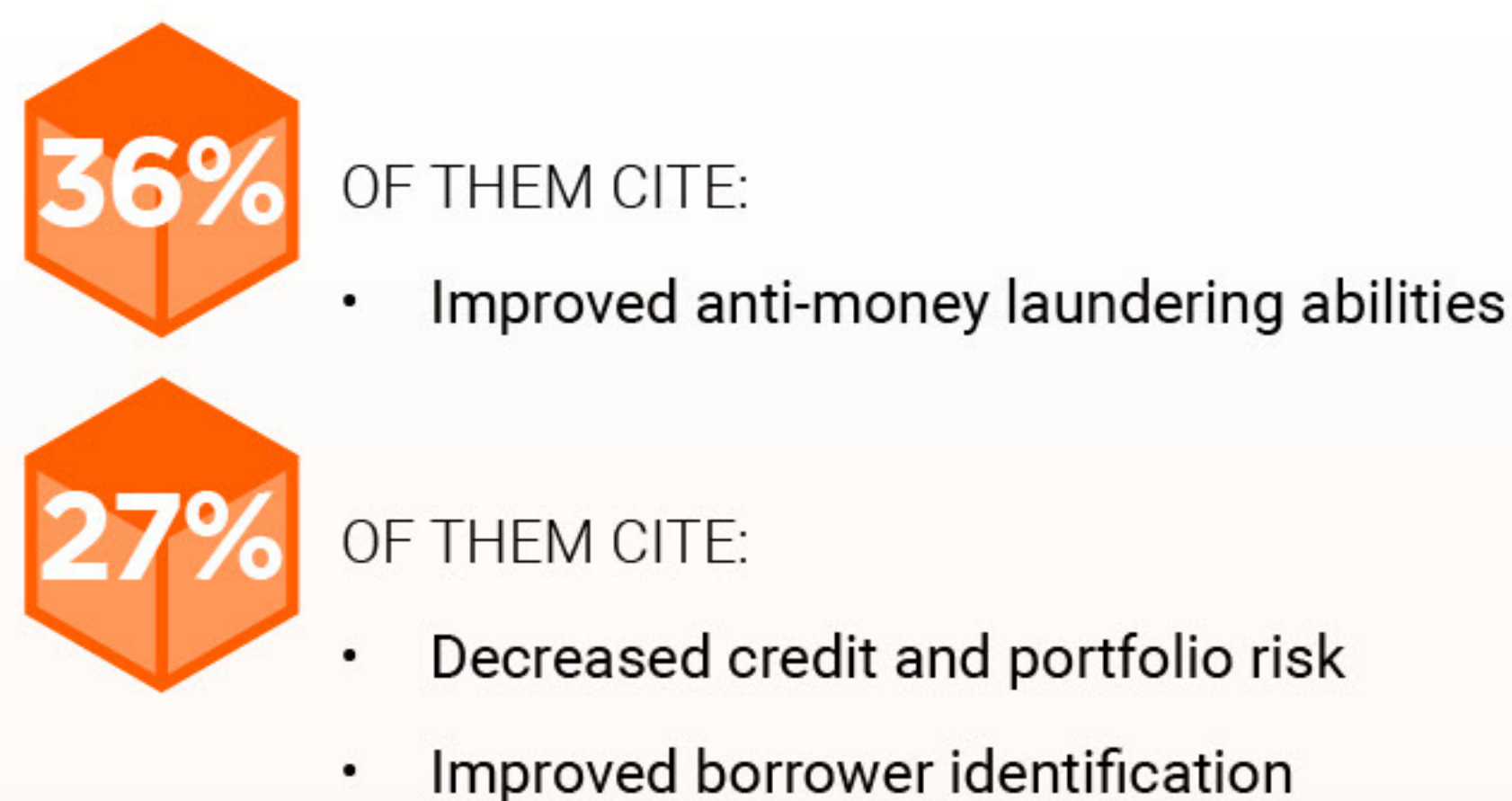
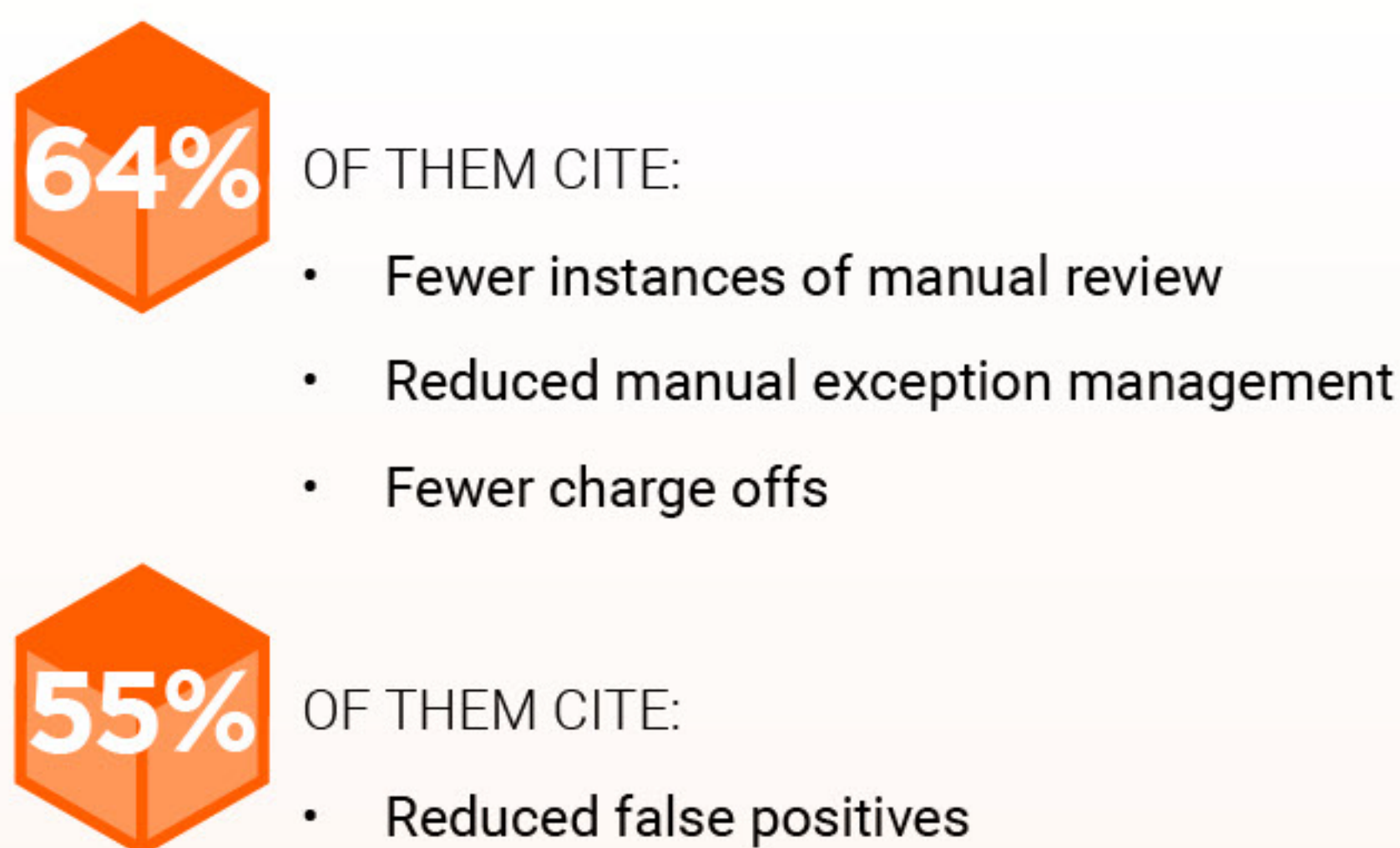
### FIs' most commonly cited learning system limitations.



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



### 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.



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.