Intro to AI in bank training: How to get started

For bank trainers who want to modernize without increasing risk

Affinity

What Is AI, in Plain English

Artificial Intelligence, or AI, is software that learns patterns and then uses those patterns to predict, summarize, or create new material.

For example, your Netflix account has AI built into it. Based on the patterns of what you've already watched, it's predicting what you might want to watch next.

If you've used a spam filter, fraud alert, or auto-complete, you've also already used AI. These tools look for patterns in data and make decisions faster than a human could.

In training, AI can work the same way. It can help you find, organize, and present information faster but it still needs someone with judgment to verify and finalize the result.

Generative AI vs. Agentic AI

Today, most of the buzz around AI falls into two categories: generative AI and agentic AI.

Generative AI creates new content like text, images, or even videos.

Tools like ChatGPT, Google Gemini, and Microsoft Copilot are all examples.

Imagine a content assistant who can turn a long policy into a one-page summary, or draft quiz questions from a new regulation. It doesn't make final decisions but it gives you a head start.

Generative AI is great for drafting lesson outlines, writing discussion questions, and translating complex policies into plain English. You still review its work, but it takes care of the time-consuming first draft.

ChatGPT is a generative AI tool built by OpenAI. It's a large language model which means it predicts the next most likely word in a sentence, based on patterns it has seen in text.

For example, when it sees the word "peanut butter…" it knows that there's a 90% probability that the next word will be "and jelly."

Agentic AI is a newer generation that can actually take actions based on instructions. Instead of just writing a draft, it can use tools, follow workflows, and complete multi-step tasks.

Think of it as a reliable junior associate: you give it a checklist to assign a training to your marketing team, and it gets it done all while following your rules and keeping a record of what it did.

For training teams, this is where the biggest efficiency gains are coming. Generative AI helps you write faster; Agentic AI helps your training run itself in the background.

How AI Helps You Do More with Training

For most bank training teams, the challenge isn't a lack of content, it's that training can often feel generic.

For example, when it comes to Regulation Z, your marketing team's training may need to be different than your frontline tellers who aren't responsible for disclosures.

To build hundreds of variations of trainings would take forever. But, AI can help you compress some of that time so you can do more with less.

Start Small

Here are **four practical ways** on how you can start to incorporate AI into your training program:

1. **Draft Faster.** Turn policies, memos, or regulatory guidance into usable training materials. AI won't replace your review process, but it will handle 70% of the groundwork.

2. **Personalize by role.** With one policy, you can instantly produce versions for different audiences — tellers, loan officers, or marketing staff — with relevant examples for each.

3. **Keep content current.** AI can detect differences between old and new versions of a regulation, flag what's changed, and suggest where to update your training materials.

4. **Support learners on demand.** An internal AI chat tool can help employees answer 'how do I...' questions by drawing only from your approved content.

From Generative to Agentic: The Future of Training Workflows

Generative AI is already changing how content is written. But the next wave — agentic AI — will change how training is managed.

Imagine a system that monitors for new regulatory updates, summarizes changes automatically, drafts a refresher, routes it to the right reviewer, schedules it in your LMS once approved, and logs every step for audit purposes.

That's agentic AI. It is not just helping to create training, but running the administrative and compliance workflows behind it. Instead of manually tracking what's due or who's reviewing what, agentic AI handles those logistics under clear rules.

For banks, that's a game-changer. It doesn't just save time; it strengthens compliance. Every step is documented and reviewable which is the kind of structure regulators appreciate.

The safest way to get there is gradual: start with generative tools that draft and summarize, then layer in controlled automation with approvals and audit trails. The human stays in charge, but the work behind the scenes becomes faster and more reliable.

Key Takeaways

Most observers believe AI will be incorporated in some form in employee engagement workflows.

AI isn't replacing bank training, it's accelerating it.

Used wisely, AI can reduce administrative load while increasing precision, documentation, and speed across training workflows.

By the numbers

97%
Reported percentage of banks surveyed that said AI is relevant to compliance.

91%
Percentage of L&D teams who plan to incorporate AI into training programs in the coming year.

57%
Increase in learning efficiency in tailored learning paths driven by AI.

We hope you found this introduction helpful.

Affinity publishes regular white papers on AI in compliance and training geared towards bank trainers.

Our next paper will be on "How to Write Good Prompts".

If you have suggestions for topics, please send them to: Support@itsaffinity.com.