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2026-27 Banking AI Strategic Annual Planning Guide

A strategic framework to solve the top challenges facing regional and community banks and credit unions in 2027 and beyond.

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Strategic Annual Planning Requires an AI Strategy

Regional and community banks and credit unions approach the 2027 planning cycle with added complexity and urgency. In an increasingly competitive banking landscape, leaders need a new strategy to accomplish longstanding imperatives: improving efficiency, growing loans and deposits, and retaining and acquiring account holders.

While these strategic goals are in line with historical precedent, the 2027 planning cycle represents a departure from the status quo. **Banking AI has evolved from a mechanism to deliver on these goals to its own strategic imperative.**

The majority of leaders at banks and credit unions already recognize the importance of banking AI:

- **For the first time**, AI is the top tech investment for banks and credit unions.[2]
- **8 in 10** say that competitors who do not implement AI will fall behind.[1]
- **77%** of financial institutions (FIs) have already launched GenAI applications.[1]

Despite the increased focus, an execution gap remains: Many community banks and credit unions struggle to turn AI from a line item on their budget to a driver of bottom-line impact.

~80%

of FIs use some version of AI-led applications [3]

~80%

report AI adoption has had no significant impact on their bottom line [3]

This disconnect underscores the necessity of taking a strategic approach to banking AI. Impact is minimal when FIs experiment with AI only at the margins or deploy limited applications selected by teams working in silos. To drive meaningful ROI, FIs must build a comprehensive roadmap aligning AI initiatives to their larger strategic goals, establish a clear product ownership model, and select a solution that is sufficiently safe and effective for the financial industry.

The 2026-27 Banking AI Strategic Annual Planning Guide offers regional and community financial institutions key insights to turn banking AI implementation into measurable impact.

Read on to discover:

- **The top strategic annual planning initiatives** regional and community FI leaders are pursuing in 2027
- **How to build a banking AI roadmap** connected to your unique strategic annual planning initiatives
- **Steps for creating a product ownership model** that clearly ties responsibilities to outcomes
- **Guidance on choosing an AI solution** tailored to your key decision-makers

Meet Your Strategic Planning Partners and Banking AI Experts

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Glia is the #1 banking AI platform. Trusted by over 700 regional and community banks and credit unions, Glia helps FIs compete with megabanks and fintechs to grow loans and assets, drive efficiency, and scale personalized service.

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Alloy Labs is an ecosystem of community and midsize banks working together to develop insights that drive partnerships, product development, and strategic investments to better serve evolving customer needs and win in a rapidly changing world.

Strategic Goal 1: Customer Acquisition and Retention

Rise Above Intensifying Competition

Regional and community financial institutions face an increasingly crowded, fast-changing marketplace. Pressure from megabanks is rising, with competitors like J.P. Morgan seeking new advantages by increasing their investments in AI.[30] At the same time, big fintechs, challenger banks, and neobanks pose growing threats over the coming decade.[4]

80%

of leaders see fintech as a significant threat in the next decade, up from 64% in 2025[4]

70%

of leaders see challenger banks and neobanks as a significant threat in the next decade, up from 49% in 2025[4]

These competitors directly challenge deposit growth. Consumer use of fintech applications has surged to 77% [34] and fintechs now capture 44% of all new checking accounts.[6] Soft-switching is also rising: Consumers open new primary accounts with fintechs without closing their old bank accounts.[33]

“

Nobody is stealing your deposits. Your customers are handing them over, one product gap at a time. Robinhood, Mercury, and Ramp never competed for deposits—they competed for workflows, and the deposits followed. There’s a word for losing something you never showed up to defend: abdication. And unlike outsourcing, abdication is a decision you don’t realize you made.

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The Battle for Younger Account Holders

Banks and credit unions are increasingly focused on capturing the next generation of consumers. Adding younger members ranks as 2027's top strategic initiative for credit unions, prioritized by 35% of leaders.[4] And 20% of Gen Z account holders are likely to change their primary institution in the near future, a churn rate significantly higher than that of older demographics.[8]

This volatility coincides with the onset of the Great Wealth Transfer, wherein Baby Boomers will pass as much as $84 trillion to younger generations.[9] This presents a significant risk for community FIs: While account holders over the age of 50 represent just 35% of depositors at the top 50 banks, account holders skew older at credit unions and community banks.[10]

57%

of community bank depositors are over the age of 50[10]

52

is the median age of credit union members[31]

Risk is accentuated because 70% of heirs move inherited assets away from community banks, a pattern threatening to liquidate more than $30 trillion in deposits over the next five years.[10]

> Nobody wakes up wanting to be marketed to as a "Gen Z customer." They wake up wanting the down payment, the LLC, the first hire. This generation doesn't dream of working for a corporation—they dream of owning something. Banks that show up for that ambition win relationships, not just accounts.
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73%

more likely to want AI-powered financial advice[7]

69%

more likely to want AI chat support[7]

Gen Z also wants:

Immediate Self-Service

Gen Z customers want the ability to self-serve 24/7 while also expecting access to expert human guidance for complex issues.[10]

Voice Service and Support

Most (71%) Gen Z customers believe live phone calls are the most convenient and satisfying way to resolve a customer service matter.[11]

Personalized Financial Recommendations

Two-thirds (67%) of Gen Z consumers want customized advice tailored to their credit profile, financial profile, and life stage.[12]

Financial Literacy Education

More than half (58%) of Gen Z seek clarity on credit scores,[12] while 36% say that financial matters are "confusing" and about 33% say personal finances are "overwhelming."[8]

Help Building Credit

Nearly half (42%) of Gen Z consumers want help building credit,[12] likely stemming from their disproportionately high loan rejection rates (59%-65%).[13]

Attract and Retain Younger Account Holders With Banking AI

Meet the expectations of younger generations by using banking AI to:

- **Automate chat and voice support.**
  Deliver the fast self-service younger account holders expect. Deploy AI agents capable of resolving banking inquiries, handling product questions, and passing complex requests to your team with full context.

- **Deliver personalized service at scale.**
  Automating routine inquiries gives your team time back to offer the education and individual attention younger consumers crave. AI tracks interactions in real time and assists your agents by surfacing customer histories, approved institutional knowledge, relevant product recommendations, and more.

- **Target outreach to younger consumers.**
  Develop products geared toward younger prospects, like money market accounts with lower minimums and higher rates, and automate outreach on their preferred channels by using banking AI agents to dial, send SMS messages, and pass prospects to specialists when they show interest.

Discover more initiatives for your banking AI roadmap to attract and retain account holders.

Strategic Goal 2: Loan and Deposit Growth and Retention

Drive Revenue By Increasing Volume and Value

Navigating the Flat-Rate Plateau

Inflation persists well above the Federal Reserve's 2% target, creating a sustained high-rate environment.[14] Rate cuts, once expected in 2026, have been pushed to 2027 at the earliest, with markets now pricing in the possibility of a rate hike before any reduction.[15,16]

Amidst the uncertainty, FIs plan to grow revenue by increasing volume rather than margin optimization. Banks favor deposit growth while credit unions prioritize loans; both segments focus on volume expansion over margin optimization.[17]

What will be your top growth driver in the next 12 months?

Banks

45%
Deposit Growth

34%
Loan Growth

20%
Net Interest Margin (NIM) Optimization

Source[18]

Credit Unions

32%
Deposit Growth

40%
Loan Growth

26%
NIM Optimization

Source[19]

This growth chase occurs in an environment of extreme customer attrition risk:

- Almost half (42%) of bank executives say deposit attrition/displacement is the biggest concern for 2026-27, the highest of any category.[2]
- A majority (57%) of credit union leaders say account holder growth/attrition and ROA are the leading performance metrics for 2026-27.[2]

Turn the Frontline Into a Growth Engine With Banking AI

> In most community financial institutions, "sales culture" is a dirty word—executives want the revenue, but pushing products feels inauthentic to people who joined to build relationships. The way out isn't better incentives. It's reframing the job: you're not selling a product, you're noticing the customer's next problem before they bring it to you.
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To beat the flat-rate plateau and hit aggressive growth targets, transform your loan and deposit strategy with the help of banking AI.

- **Free your team to focus on growth.**
  By resolving routine inquiries with banking AI agents, your team has more time to extend interactions, understand member and customer needs, and suggest relevant loan and deposit products.

- **Turn agents into product experts.**
  Move toward the Universal Banker model by deploying AI copilots and banking coaches that help frontline agents become top sellers. By exclusively drawing guidance from your approved knowledge base, AI accelerates training and provides agents with real-time guidance about products, policies, and upselling opportunities during interactions.

- **Automate and segment revenue-driving outreach**.
  Deploy outbound AI teams to contact customers before CDs and share certificates mature, offer targeted deposit products to indirect borrowers, and educate account holders about relevant new offerings.

Discover how to build a comprehensive banking AI roadmap to drive growth from the frontline.

Rising Risk of Delinquencies

Credit unions entered 2026 facing the highest overall delinquency and rolling 12-month loss rates in over 10 years.[20] Bank credit card loan delinquencies hover around 3.1%.[13]

Fears that a slowing labor market could lower purchasing power and repayment capacity raise delinquency concerns.[21]

Leaders who cite credit quality and problem loans as a top concern

31%

credit union leaders[4]

19%

bank leaders[4]

Banking AI Initiatives:

Optimize Your Collections Process with Banking AI

Delinquency impacts your customers and members while adding manual labor for your team, with losses at risk of increasing in the coming years. Banking AI counters this strain:

- **Reduce delinquencies with automated reminders.** Outbound banking AI agents automate payment reminders and early-stage collection outreach via voice and SMS, helping you engage at-risk accounts at scale without labor-intensive calling campaigns.
- **Guide collections teams with real-time coaching.** AI copilots support live conversations, instantly surfacing approved compliance guidance, scripts, and repayment options.
- **Monitor interactions with AI analysts.** Scan 100% of collection interactions, eliminating manual quality-assurance bottlenecks for managers by flagging compliance deviations, missed disclosures, or gaps in agent empathy.

Discover how to add automated collections outreach to your revenue growth banking AI roadmap.

Strategic Goal 3: Increase Operational Efficiency

Overcome Strains on Operational Efficiency

While boosting efficiency has always been a strategic priority for leaders, the pressure is increasing as regional and community FIs compete against all-digital fintechs with minimal, if any, physical overhead. At the same time, banking AI has changed efficiency from a routine cost-cutting measure to a **critical survival strategy** and a **defining measure of maturity**.[22]

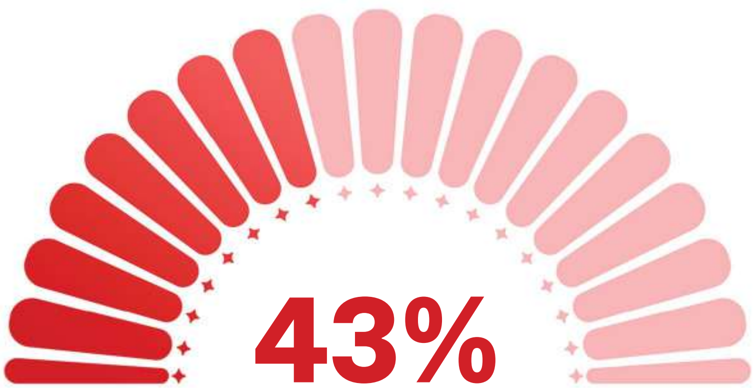
- Over half (57%) of credit union leaders see efficiency as a top-of-mind concern, while 46% say increasing operational efficiency is a top-three strategic priority.[2]
- Half (49%) of bank leaders see efficiency as a top-of-mind concern, while 51% say increasing operational efficiency is a top-three strategic priority.[2]

Leaders cite familiar obstacles when diagnosing their efficiency challenges.

Efficiency Obstacle 1: Workforce Costs

General labor expenses and high turnover impede operational efficiency. Talent and skills shortages also emerge as significant drivers of these inefficiencies.

of banking leaders say that a shortage of talent has a large effect on their strategic priorities for 2026[18]



of financial institutions say that a talent and skills gap is stopping them from modernizing[23]

While labor costs have steadily risen over the past decade, specific labor concerns differ based on an FI's size:

- **Under $1B in AUM:** These FIs focus intensely on basic employee recruitment and retention.
- **$1B to $5B in AUM:** FIs this size rank succession planning as their secondary operational threat.
- **Over $5B in AUM:** FIs in this category rank recruitment and retention as a primary operational barrier.[18]

FIs anticipate talent shortages in roles dependent on institutional knowledge and experience, accentuating the need to standardize access to approved knowledge throughout the organization.[18]

> A community FI's competitive advantage has never been rate or product—it's proprietary context. Decades of judgment about which borrowers perform, which exceptions make sense, what this community actually needs. That context lives in your veterans' heads, and it walks out the door with every retirement. The banks getting ahead are turning it into an institutional asset now—while the people who hold it are still in the building.
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Banking AI Initiatives:

Counter Hiring Challenges With Banking AI

When budget constraints and skills shortages prevent adding headcount, complement your human workforce with an AI workforce built for banking, maximizing your existing team's productivity and impact:

- **Deploy banking AI agents.** Automate up to 80% of inquiries, freeing your frontline team to handle complex customer and member interactions.
- **Centralize knowledge with AI copilots.** Bridge the institutional knowledge gap with AI copilots that surface approved, source-backed expertise from your content base, helping you expedite onboarding, improve service, and enable ongoing skills development.
- **Improve agent performance and workforce planning.** AI analysts offer managers instant insights into agent performance, interaction quality, and business intelligence, while also predicting future interaction volume so leaders can optimize service levels and workforce planning.

Learn more about strategic initiatives for improving workforce efficiency with banking AI.

Efficiency Obstacle 2: Tech Sprawl & Aging Systems

When institutions rely on disconnected, aging systems that lack unified data visibility, technology stifles efficiency rather than enabling it.

Top Technology Efficiency Challenges

Challenge	Banks	Credit Unions
Lack of integration between systems	69%	58%
Legacy systems	52%	49%
Lack of automation	47%	47%
Lack of data and operational metrics	48%	37%

Source[1]

Adding Banking AI Without Adding Tech Sprawl

FIs must carefully select AI that mitigates, rather than adds to, tech sprawl. A proliferation of vendors now offer bolted-on AI point solutions, creating a risk of overlap for FIs that lack a unified AI strategy.

Risk is accentuated when FIs choose generic CCaaS, UCaaS, and point solutions not purpose-built for banking. These solutions require lengthy integration-building processes and custom development before they can be safely and effectively used for banking purposes.

To reduce tech sprawl and mitigate risk, FIs must resist the urge to add AI point solutions from each vendor. Instead, FIs should add one intelligence layer, purpose-built for banking, that sits above and orchestrates all existing systems. This intelligence layer should:

- **Unify banking and non-banking infrastructure.** Your AI banking intelligence layer should work across your entire tech stack, including critical banking infrastructure—from your online banking (OLB) and mobile platform to your digital account opening (DAO) and loan origination system (LOS)—and non-banking systems like your CRM and CCaaS solutions.

- **Continuously improve AI and human service.** Automatically feed insights from every human- and AI-led interaction back into your self-reinforcing knowledge base. This knowledge base then informs the AI agents that automate your inquiries and the AI copilots that guide your agents, creating a self-improving loop that helps you continuously elevate service.

- **Meet financial industry regulatory requirements.** Avoid the risks of generic AI by choosing an AI solution pre-built to adhere to best practice guidance and requirements from industry regulators like the Consumer Financial Protection Bureau (CFPB), the National Credit Union Administration (NCUA), and the Office of the Comptroller of the Currency (OCC).

Discover how consolidating your tech stack fits within your banking AI roadmap and find out what questions to ask to ensure your banking AI partner offers a fully unified solution.

Efficiency Obstacle 3: Maintaining Compliance

Compliance burdens continue to hinder operational efficiency, particularly for smaller financial institutions that spend an inordinately high percentage of non-interest expenses on compliance costs.[2]

Regulatory demands add to the focus on compliance: 75% of FIs say compliance is a priority of their training programs, while 23% of leaders are increasing compliance training .[24 25]

Banking AI Initiatives:

Maintaining Compliance With Banking AI

Banking AI gives you a lever to efficiently boost compliance efforts, minimize human error, and protect your reputation.

- **Accelerate compliance training and onboarding.** Give new hires an internal AI copilot serving as a continuous research partner to instantly surface approved, cited policy answers from your knowledge base (e.g., identity verification requirements for non-resident aliens opening commercial accounts), significantly reducing agent ramp time.

- **Provide agents with real-time guidance during interactions.** Banking AI actively tracks live conversations and proactively suggests approved compliance resources from your knowledge base, such as pushing a Regulation E disclosure script onto an agent's screen the moment a caller describes a billing dispute.

- **Deploy banking AI analysts to surface compliance deviations.** Systems leverage screen-recordings to instantly show deviations to managers, saving manual review time while uncovering coaching opportunities. Look for AI analysts trained for banking compliance to identify interactions where agents missed disclosures during mortgage applications.

Confidently Navigating Compliance Requirements With a Banking AI Partner

Despite banking AI's capacity to improve internal compliance processes, some leaders are holding back from implementing AI altogether due to uncertainty about compliance requirements.

> One bank we work with spent weeks debating whether to enable web search in their AI tools—not because of a real risk assessment, but because nobody could confidently say what enabling it meant for their data posture. When every question gets treated as novel, the result isn't safety. It's paralysis dressed up as prudence—while competitors ship.
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Rapidly changing regulatory requirements from multiple regulatory agencies make AI implementation hesitation understandable—and underscore a key difference between generic AI vendors and a full-service banking AI partner.

Generic partners sell industry-agnostic technology, then leave FIs with the burden of determining how to use it safely, compliantly, and effectively. A full-service banking partner offers AI that is pre-built to adhere to regulatory requirements from agencies like the OCC, NCUA, CFPB, and FDIC, then works with your FI to help you understand compliance requirements as you build a roadmap, implement solutions, and continuously evolve your strategy.

Discover what questions to ask to mitigate risk and ensure compliance when choosing a banking AI partner.

Efficiency Obstacle 4: Mitigating Fraud

Leaders are increasingly worried about fraud. A staggering 72% of credit unions and 59% of banks expect an increase in fraud-related losses this year.[4] As a result, 75% of executives at both banks and credit unions expect to increase their budgets for fraud prevention and dispute resolution this year.[4]

FIs also struggle to resolve fraud inquiries in a satisfying, stress-free manner for consumers: Just 8% of consumers give their FI an A grade for the fraud resolution experience.[32]

Banking AI Initiatives:

Combating Fraud With Banking AI

Mitigate fraud and improve the resolution experience without driving up costs or adding time-intensive manual processes by using banking AI to:

- **Handle high volume.** Mitigate the rising number of customers and members calling with fraud questions. Banking AI agents greet callers, collect relevant information about their fraud concern, and transfer them to your agents with full context, freeing your team to immediately offer targeted assistance rather than asking basic questions.

- **Safely expedite authentication.** Use biometric voice authentication to identify callers without security questions or manual verification steps, expediting the authentication process and removing friction for an already stressful interaction. For complex verification processes, AI copilots help agents suggest alternate methods for authentication.

- **Coach for empathy.** AI analysts and screen recordings give managers immediate insights into how agents handle fraud calls, without reading transcripts or listening to calls—offering opportunities to improve empathy, care, and compliance.

Efficiency Obstacle 5: Cybersecurity Investments

With 75% of financial institutions reporting an increase in cyberattacks, leaders are allocating more budget to security initiatives, from defense to training.[25]

89%

of FIs plan to increase cybersecurity budgets[25]

73%

of FIs are investing in more cybersecurity training[25]

40%

average increase in security spending for FIs[23]

Banking AI Initiatives:

Strengthening Cybersecurity While Adding Banking AI Efficiency

Increasing cybersecurity shouldn't impede efficiency. Add banking AI that strengthens security by choosing a solution that:

- **Meets industry-leading cybersecurity protocols.** SOC 2 Type II and ISO 27001 are essential, while a first-party PCI Level 1 certification validates financial-grade security for payments.
- **Protects data at rest and in transit.** A triple-hot redundant infrstructure eliminates downtime, ensuring members and customers always have access to service during regional outages.
- **Offers a guarantee against prompt injections and hallucinations.** This eliminates the risk of malicious attacks leading to unapproved responses that jeopardize security.

Discover how to ensure compliance and security when choosing a banking AI partner.

Taking a Purposeful Approach to Increasing Efficiency

> **Across our member banks, the biggest efficiency gains aren't coming from automation layered on top of existing processes—they're coming from eliminating processes that shouldn't exist at all. The banks gaining ground ask "What can we stop doing?" before "How can we do this faster?" Automating a broken workflow just produces broken outcomes at scale.**
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To ensure your AI efficiency initiatives drive impact, you must start with a clear picture of current-state performance, then determine realistic objectives at each stage of operational AI maturity. This approach helps your FI identify your biggest opportunities for AI implementation, prioritize investments accordingly, and track performance against goals.

Understanding the benefit value requires carefully setting year-one objectives and measuring results accordingly. Nuance is critical: When considering frontline inquiries, for example, AI containment rates goals should differ based on each type of customer interaction. While a 95% AI containment rate for balance inquiries is feasible and strategically sound, you may decide to more quickly escalate more complex inquiries, like fraud alerts, to agents.

Additional metrics to consider when planning your AI strategy include (but are not limited to), handle times, AI understanding rate, and employee effort on manual tasks like wrap-up and verification.

Find a comprehensive list of AI metrics in the 2026 Banking AI Benchmarks Report or request a Glia Impact Study to get a data-backed projection of your AI results.

2027 Planning:

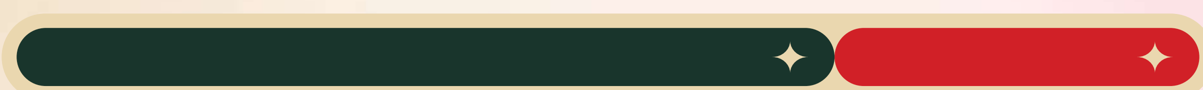
Develop a Banking AI Strategy That Drives Impact

With so many opportunities to connect banking AI to your strategic planning initiatives, creating a roadmap is essential. Many FIs struggle to create this roadmap due to:

- **AI buying committees** that lack structure and ownership, creating bureaucratic slowdowns rather than an actionable strategy to drive impact.
- **Top-down AI mandates** from executives that are disconnected from on-the-ground use cases where AI can provide the most value.
- **A siloed approach** in which individual departments pick vendors and solutions without a unified strategy, leading to AI sprawl.

Many FIs avoid these roadblocks by adopting a centralized AI product ownership model. This model helps teams clearly define responsibilities, align banking AI use cases to strategic planning initiatives, and select AI tools that drive measurable impact.

Success Rate for Deploying AI Into Production



70%

FIs with a centralized AI operating model[26]

30%

FIs with a decentralized AI operating model[26]

Build Your AI Ownership Framework

> **A plan is not a strategy, and an AI roadmap is not an AI strategy. Strategy is the set of choices about where you'll win and what you'll stop doing—AI just raises the stakes on making them. Deployed against clear choices, it compounds your advantage. Deployed against a vague one, it automates your drift.**
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Overcome internal blockers and safely move AI from ideation to execution. Follow these three steps to build an AI roadmap, governance, and policy connected to your larger strategic goals.

1. Assign an AI Owner.

Your strategy needs one accountable leader. For most FIs, this is a CIO or technology leader with the technical expertise to evaluate solutions, vendors, and partners, plus sufficient authority to enforce governance across departments. Some FIs have begun labeling this role as Chief AI Officer.

2. Build a Centralized AI Team.

While the owner is responsible for impact, this team aligns use cases to business strategy. Designate roles to represent department needs and rank priorities, bridging use cases and the AI solution.

3. Guide Your Experts.

Identify roles closest to the everyday work where AI makes an impact, tasking them to bring key pain points to the team. These roles include loan specialists toggling between a CRM and intranet when advising customers, new frontline agents navigating training, and contact center managers spending excessive time on manual interaction reviews.

The Centralized Product Ownership Model: Roles and Responsibilities

While your specific breakdown of roles may differ based on the structure of your FI, this decision-rights map framework serves as a template you can build upon when creating your banking AI strategy:

Role	Responsibility	Description
Business Leads	Surface opportunities and ensure efficacy.	Leaders across your business—from your contact center and account opening teams to lending, collections, and virtual branch segments—define what "good" looks like for AI-assisted and AI-facing interactions. These leaders provide use case intelligence by identifying high-volume inquiries for automation, escalation triggers, abandonment points, and manual process bottlenecks.
CIO	Lead the AI charge for the business.	Acting as the AI leader and product owner, the CIO chooses and maintains an AI solution that delivers on business goals. The CIO is responsible for the technical vision, partner selection criteria, and synthesizing stakeholder considerations into a comprehensive roadmap.
CEO	Define the business strategy.	The CEO determines the imperatives your FI will prioritize in 2027—from growing loans and deposits to improving operational efficiency to using service to drive growth and retention—so the AI team can prioritize initiatives accordingly.
COO	Align business strategy to AI opportunities.	The COO oversees the AI team uncovering areas ripe for automation or improvement. Providing a pathway for operational leaders to communicate challenges, the COO connects on-the-ground needs with AI use cases and the strategic goals determined by the CEO.
CFO	Connect AI initiatives to ROI.	To ensure the investment drives measurable impact, the CFO must understand the nuances of vendor pricing structures, keep AI spending within approved boundaries, and produce reportable returns.
CCO, CSO	Vet vendors for security and compliance.	The CCO determines regulatory standards the AI must uphold, from ISO certifications to zero-hallucination guarantees. The CSO tracks how vendors protect sensitive data and guard against prompt injections. Both roles vet partners to help the CIO choose acceptably.

Create an AI Roadmap Aligned to Business Strategy

With roles and responsibilities defined, build an organizational roadmap for deploying AI. This roadmap ensures your initiatives work together to deliver impact and realize ROI. Like the centralized product ownership model, an AI roadmap is essential for driving measurable impact:

While 82% of credit unions and 67% of banks are actively implementing new AI solutions,

only

16%

have an enterprise-wide roadmap[27]

Following is a roadmap you can use to execute on the strategic objectives that leaders at regional and community FIs are prioritizing in 2027 and beyond:

Phase 1.

Create efficiencies to regain capacity.

Phase 2.

Proactively drive growth with outbound AI and increase productivity with internal AI.

Phase 3.

Win with experience by using AI to enable the Universal Banker model.

Roadmap Phase 1

Create Efficiency to Regain Capacity

Strategic Objective: Improve your efficiency ratio, protect your ROA, and improve service in the face of sustained margin pressures, labor challenges, rising competition, and high operating costs.

Opportunity: By using banking AI to automate manual tasks, FIs have the potential to improve efficiency ratios by 15 percentage points and reduce operating costs by up to 30% in the next five years. [22,1]

Outcome: Free your agents to focus on your core differentiator—personalized service—while setting up your FI to eliminate expensive third-party services, improve employee retention and efficiency, reduce tech sprawl, and pursue growth opportunities.

Boost Frontline Efficiency

Eliminate time-consuming frontline tasks. Banking AI resolves routine inquiries and automates repetitive work for agents so they get time back to focus on service.

- **Automate inbound inquiries.** Automatically resolve routine inquiries with banking AI agents. Voice AI deflects up to 80% of the volume that would otherwise burden your frontline, like questions about account balances and routing numbers, without forcing callers to navigate clunky IVRs.
- **Eliminate manual data searches.** AI copilots proactively surface approved expertise during interactions, saving agents from searching through your intranet, PDFs, or knowledge base. AI also briefs your team on customer histories and unresolved issues before interactions begin, while AI coaches prompt real-time cross-selling reminders.
- **Expedite openings and closings.** Handle greeting and verification with your banking AI agents, then leverage automated post-call notes to reduce wrap-up time by 30%.
- **Reduce handle time.** Help agents work faster with AI that offers predictive text during chats and automatically transcribes voice interactions in real time.

Improve Onboarding, Coaching, and Training

Mitigate employee turnover costs and hiring challenges. AI agents resolve routine inquiries and AI analysts automate reviews, freeing up managers and staff to focus on skills development.

- **Accelerate onboarding.** Equip new hires with AI copilots that consolidate approved institutional knowledge in one place, eliminating the need to toggle between intranets, PDFs, and siloed internal systems.
- **Upskill faster.** AI copilots and banking coaches provide real-time guidance as agents transition into new roles, empowering teams to master new skills quickly without compromising quality or compliance.
- **Automate interaction reviews.** AI analysts generate objective summaries for 100% of interactions, saving managers from manual reviews and letting them instantly uncover insights about every interaction by asking questions in everyday language.
- **Optimize workforce planning.** Maintain ideal service levels while avoiding overstaffing or burnout by using AI analysts to predict staffing needs across near- and long-term scenarios.

Prepare for Growth

Reduce excess costs, avoid vendor sprawl, and handle volume spikes during M&A. Choose a full-service banking AI solution to consolidate multiple systems and capabilities with a single partner.

- **Eliminate third-party contact center costs.** Offer 24/7 support without outsourced vendors. AI agents uphold your brand standards, resolve routine inquiries like top staff, and efficiently route complex cases back to your team.
- **Confidently undergo M&A.** AI agents automate up to 80% of digital and voice inquiries during mergers, helping you absorb new accounts without service drops or extra headcount.
- **Increase scalability.** Open a virtual branch staffed by your human and AI workforce so you can reach new customers and members without opening new physical branches.
- **Reduce tech sprawl.** Replace overlapping, outdated systems with one comprehensive platform for customer interactions, employee copilots, and manager-level AI analytics.

Roadmap Phase 2

Prioritize Workflows to Grow Loans and Deposits

Strategic Objective: Accelerate loan origination and deposit capture and retention in a high-rate, hyper-competitive landscape.

Opportunity: By automating outbound outreach, banking AI agents give FIs the potential to increase cross sales by 65%, grow their primary customer base by 30% annually,[28] and double their customer retention rate.[22]

Outcome: With AI agents handling the majority of your routine inbound inquiries and proactively starting outbound conversations to drive loan and deposit growth, your agents are freed to focus on high-value growth conversations so you can scale and stay competitive without adding headcount. At the same time, AI analysts help identify opportunities to increase conversions through coaching, process improvements, and product development.

Automate Product Outreach

Maximize your team's impact by deploying AI agents to automate manual outbound growth. Built for banking, these agents use voice and SMS to start conversations about products and renewals before passing qualified leads to human staff, eliminating cold calling and manual dialing.

- **Convert indirect borrowers.** Automate personalized outbound messaging to indirect auto loan holders with targeted options like refinancing or cash-back checking, turning transactional borrowers into full-service relationships.
- **Boost renewals to defend against hot money.** Proactively engage account holders up to 30 days before CDs and share certificates mature. This timely outreach secures core deposits and stabilizes volatile funds before depositors shop at competing institutions.
- **Reduce delinquency rates.** Deploy conversational AI agents via voice and SMS to remind members and customers about upcoming payments. Capable of answering questions, these agents increase on-time payments and minimize manual collections costs.
- **Promote new products.** Use outbound AI agents to cross-sell relevant financial products, from HELOCs to high-yield savings, while maintaining consistent engagement to drive loan and deposit volume.
- **Run specialized campaigns.** Close wallet-share gaps by automating outreach for targeted campaigns, like offering promotional CDs or share certificates to account holders making ACH transfers to outside institutions.

Help Agents Boost Conversions

When leads are ready to act, AI quickly routes them to the right agent before additional automation and guidance tools help your team convert.

- **Provide immediate context for specialists.** While AI handles initial product questions, smart routing immediately passes loan and deposit leads to the right agent with full context so loan officers can drive conversions.
- **Keep agents focused on selling.** AI transcribes interactions, handles post-call surveys, and sends loan status updates in real time, while SMS document collection replaces tedious email exchanges so specialists can focus exclusively on selling.
- **Capitalize on conversion opportunities.** Prompt your team with real-time alerts to support prospects who hesitate while opening accounts or applying for loans, using tools like co-browsing, video chat, and screen sharing to collaboratively guide them forward.

Intelligently Drive Revenue

Mine interactions for actionable insights to drive growth and retention. AI analysts parse data to spot trends, uncover campaign opportunities, and identify opportunities to increase conversions.

- **Uncover buyer and agent insights.** Coach agents to increase conversions. Managers review 100% of calls with AI analysts to understand why prospects are moving forward, abandoning, or running into confusion about products and promotions, while screen recording helps managers understand how to improve agent workflows.
- **Offer real-time support.** Tie consumer segmentation to live behavioral signals—like calculating a loan payoff or repeatedly visiting mortgage rate pages—to capture the exact moment of intent, triggering immediate outreach via an AI agent or human specialist.
- **Strategically develop products.** AI analysts scan 100% of transcripts and chat logs to inform your product strategy, surfacing crucial intelligence on customer product preferences, missing portfolio features, and frequent frontline objections.

Roadmap Phase 3

Elevate Experience to Win and Retain Account Holders

Strategic Objective: Capture the imminent generational wealth transfer, defend market share against fintechs and megabanks, and increase customer retention with improved experience.

Opportunity: Megabanks use automation to protect lean cost structures while isolating customers from human touch. You can use it to enable the Universal Banker Model and enhance the warm, personalized service that sets regional and community FIs apart.

Outcome: Deepen relationships with customers and members by providing the personalized support and financial literacy education they expect, solidifying your position as their primary service provider.

Enable Universal Bankers

Deploy AI copilots and coaches that give agents the expertise to handle complex product conversations without extensive training. For maximum consistency, choose solutions that pull from a single, approved knowledge base.

- **Streamline workflows with agentic AI.** Automate data collection and use AI to guide your agents through multi-step processes, like freezing a card or resetting a password, without switching screens and manual searches.
- **Accelerate onboarding and training.** Deploy an AI copilot as an always-on research tool that instantly surfaces approved policies and institutional knowledge on items where standard operating procedures may not exist, helping your team master new products and ramp up to selling roles faster.
- **Give agents full product expertise.** Use AI copilots to track interactions and surface knowledge about offerings like HELOCs, share certificates, and CDs, ensuring the frontline speaks fluently about all products.
- **Boost cross-selling and upselling.** Deploy AI banking coaches to remind agents when customers are candidates for new products, like auto loan refinancing, or when certificates and CDs are about to expire.
- **Stay compliant.** Rely on AI copilots to offer compliance guidance and disclosure reminders during unfamiliar conversations, walking agents through complex processes and workflows in real time.

Deepen Relationships

Use your new capacity and AI-powered expertise to reinvest in relationships, giving customers and members—especially younger generations—the personalized advice they expect:

- **Extend interactions.** Automating routine inquiries doubles workforce capacity, letting staff hold longer conversations to discover unique needs and tailor service accordingly. For instance, discussing a member's relocation can originate an out-of-state mortgage and secure a primary deposit relationship, building trust and loyalty.
- **Increase financial literacy.** Solidify your position as a trusted advisor. Copilots help agents educate account holders on new products and guide them toward smart choices, like building emergency savings and managing debt consolidation.
- **Provide expert guidance.** Copilots pull approved product and policy data from your institutional knowledge base during interactions. Every agent gains the fluency to guide customers and members through complex situations, from business checking accounts to wire transfer discrepancies.
- **Prioritize service over research.** Proactive expert guidance from copilots and coaches lets your team concentrate on building relationships and strengthening service instead of searching for answers.
- **Coach to improve care.** Give managers access to AI analysts that offer insights from 100% of interactions, uncovering individual coaching opportunities without manual call listening or summary reviews.

Personalize Service

Deliver personalized service that megabanks and fintechs cannot match by deploying banking AI agents to work with your frontline team:

- **Brief agents on customer histories.** AI provides summaries of interaction history, recent topics, and unresolved issues so teams can immediately offer informed, personalized support without manual CRM searches.
- **Personalize greetings.** AI agents use customized greetings based on historical behavior to build a satisfying experience and encourage callers to self-serve rather than wait for human support.
- **Eliminate painful handoffs.** When customers or members connect to agents, AI passes over an interaction summary so teams offer targeted assistance without requiring people to repeat themselves.
- **Offer individual product recommendations.** AI banking coaches track interactions in real time, prompting agents to suggest relevant products to tailor choices for every account holder.
- **Continuously improve service.** Automatically feed insights from every human- and AI-led interaction into one self-reinforcing knowledge base to consistently strengthen the personalized care you provide.

Deploying AI With a Banking AI Partner

> We asked a room of bank technology leaders how many had a single AI agent in production. Silence. These weren't laggards—they had board mandates, roadmaps, and completed pilots. What they lacked was a governed path from experiment to production. Evaluate partners on that path, not the demo. The demo always works.

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After creating an AI roadmap, FIs need a plan for executing it. But most regional and community FIs lack the time, expertise, and budget to build AI solutions internally—where upfront costs can exceed $500,000.[29]

Vendor vetting is therefore critical, especially given the vast gap between generic software and full-service banking AI partners. Consider these four make-or-break factors when evaluating partners:

1. Industry Focus

The Cost of Tech Sprawl

A piecemeal approach using multiple generic vendors leaves FI with overlapping, disconnected tools unfit for banking. This results in inconsistent governance, fragmented data, and excess administrative overhead, introducing the exact operational inefficiencies that leaders adopt AI to eliminate.

The Setup Burden of Generic AI

Generic tools and bot kits require extensive configuration before safe deployment. Financial institutions must train agents on specific banking inquiries—such as wire troubleshooting and loan comparisons—and build complex integrations with core systems and online banking (OLB) platforms, heavily straining internal resources.

Leaders at

84% of FIs

now believe that AI success requires working with specialized partners.

Ask these questions during vendor vetting to find a full-service banking AI partner and avoid the costs of tech sprawl:

Is your AI a unified platform across all channels?

Point solutions requiring separate chat, voice, and internal deployments fragment data, inflate Total Cost of Ownership (TCO), and create vendor management headaches.

Is your AI pre-trained on banking intents?

Seek a partner with AI that instantly recognizes complex financial journeys—like disputes, loan routing, and CD maturity.

Does your voice AI understand conversational banking terms?

Look for sub-two-second response times and the ability to parse complex financial phrasing that generic tools miss.

Do you offer native integrations to our tech stack?

Avoid lengthy, costly implementation processes by seeking a partner who has experience integrating with your core and offers pre-built integrations to your OLB platform, LOS, and CRM.

How do you ensure seamless human handoffs?

If an interaction cannot transition to an agent with full context preserved, the solution adds fragmentation rather than efficiency.

2. AI Safety

Banks and credit unions have zero risk tolerance; a single customer-facing hallucination about a loan rate brings serious consequences. The Office of the Comptroller of the Currency (OCC)[22] and National Credit Union Administration (NCUA)[28] place risk management guidance and liability on community banks and credit unions, leaving vendors clear. Because of AI hallucinations, security breaches, and non-compliance, FIs often restrict AI to marginal use cases with limited value.

Leaders at

50% of banks

and

48% of credit unions

cite overall liability as their top risk concern for implementing AI.[18, 19]

Ask these questions to ensure you choose a partner with the architecture, industry focus, and expertise to keep you secure and compliant.

Do you offer a zero-hallucination guarantee?

One hallucination could quote an unapproved interest rate, violate fair-lending laws, or breach federal disclosure mandates, exposing your institution to catastrophic regulatory fines and reputational risks.

Do you offer control over response modes?

Look for an AI solution that allows you to adjust conversational safety by topic, from zero-risk certainty to generative responses based on your content.

Do you natively own the entire media and communications stack?

When an AI vendor stitches together third-party components and APIs, every handoff adds latency, introducing robotic delays that frustrate callers while limiting observability and accountability.

Is your solution built to explicitly meet rigid financial industry regulations?

Verify that the platform has native compliance guardrails built-in to satisfy Gramm-Leach-Bliley Act (GLBA) privacy mandates, PCI-DSS data standards, ISO certifications, and evolving FFIEC cybersecurity guidance.

Is our sensitive banking data protected both at rest and in transit via enterprise-grade encryption?

Unprotected data handoffs between disparate systems expose your institution to data leaks. Ensure the vendor isolates data environments so no customer information is ever compromised.

How are you using our customer data with your underlying AI models?

Protect your competitive advantage with a contractual guarantee that your unique customer interaction data will never be used to train public models or improve the software of competing institutions.

3. Aligning Budget to ROI

Whether AI is deployed for cost efficiency or a competitive edge over megabanks and fintechs, realizing ROI requires staying on budget. Many pilots fail from excessive costs to build an AI solution or work with vendors; variable pricing models create serious budget planning challenges for FIs.

Leaders at

32% of banks

and

36% of credit unions

say high costs are a top barrier for digital transformation.[18, 19]

Ask these questions while vetting vendors to ensure a partner predictably delivers measurable ROI.

Do you offer data-backed ROI projections based on specific interaction data?

A reliable partner provides empirical forecasts of time, budget, and employee equivalency you will gain.

Do you add per-interaction charges to the contract?

Transactional pricing models punish success; if a vendor charges for every call routed or interaction automated, volume surges cause technology expenses to skyrocket.

Do you offer a fixed monthly price, or does it vary by usage?

Guard your budget by demanding a flat-rate structure eliminating hidden bills for API calls, seat licenses, or minutes.

Can you provide audited proof of financial institutions generating positive net growth using your platform?

Look for verified metrics showing improvement from AI containment rate to loan growth.

> **Banking has a ribbon-cutting culture—the celebration happens when the technology launches, not when it works. We've watched proofs of concept deliver impressive demos, win budget, and then sit in a presentation deck forever. ROI doesn't live in the pilot. It lives in production, at scale, twelve months in. Structure your vendor evaluation (and your pricing) around that.**
>
> → ALLOY LABS

4. Expertise Gap

Many FIs have not developed the internal AI expertise needed to choose, deploy, and manage AI; generic AI vendors lack the industry expertise to assist. This situation places a heavy burden on your shoulders, from identifying and retrofitting tools to deliver on your roadmap to assisting with training, support, and ongoing improvements.

57% of FI leaders

feel they lack the internal capabilities required to take advantage of advanced agentic AI.[29]

Ask these questions while vetting AI solutions to ensure a partner offers the expertise and support needed to leverage banking AI.

Are your implementation teams staffed by banking industry experts?

Your deployment team must possess operational understanding of banking workflows and regulatory requirements, rather than general tech backgrounds.

Can you provide references of live financial institutions using the exact product we are buying?

Many AI vendors started in different industries and boast clients who only adopted basic SMS tools, rather than advanced conversational banking agents.

Do you possess pre-built, turnkey workflows tuned for community banking environments?

You should not design customer service maps from scratch; a true partner provides pre-configured workflows for standard banking procedures and offers the ability to customize for your specific needs.

What does your integration ecosystem look like, and are those resources available on our timeline?

A strong ecosystem means the vendor has established official partnerships with major banking platform providers, ensuring your deployment timeline does not stall.

Are your dedicated support, engineering, and advisory teams based in North America?

Offshored support creates communication bottlenecks, security compliance risks, and delays during critical system issues. Seek a partner with local experts who collaborate during business hours.

Can you share customer retention rates and Net Promoter Scores (NPS) of live deployments?

Look for an established track record—such as high customer retention and an elite relational NPS—to prove their AI delivers exceptional service year over year.

“

A $2 billion bank can’t build an AI deployment capability from scratch—and shouldn’t have to. Across the 90+ banks in the Alloy Labs Alliance, when one member solves a governance, procurement, or compliance challenge, that solution becomes a path for every bank behind it. That’s the fastest route from pilot to production: Don’t navigate this alone.

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The Path Forward:

Anchor 2027 Strategic Planning With Banking AI

The 2027 strategic planning cycle represents a permanent departure from business as usual. For regional and community banks and credit unions, banking AI has rapidly evolved from an experimental line item into a necessity for core strategic initiatives like winning new members and customers, growing loans and deposits, and achieving scalable efficiency.

As megabanks and digital-native fintechs automate with little consideration to personal service, community FIs possess a distinct tactical advantage. Purposefully integrating banking AI across your organization allows you to scale, rather than sacrifice, the individualized care that sets you apart.

The path from implementation to bottom-line impact requires moving past experimentation at the margins and a siloed approach to AI solutions. By establishing a centralized product ownership framework, aligning your AI roadmap directly to your strategic goals, and choosing the right partner, your institution can defend core deposits, expand lending volume, and permanently lower cost-to-serve. The technology is ready: The competitive landscape of 2027 belongs to institutions with the strategic approach to fully leverage it today.

Project your banking AI ROI with glia

Contact our team to request a customized Glia Impact Study for a data-backed projection of the AI value you can expect. Then, collaborate with our experts to build a roadmap and business case aligned directly to your 2027 business goals

Request Impact Study

Navigate the frontier with ALLOY LABS

Join our member ecosystem to benefit from our collective industry expertise, mitigate deployment risks, and access member-tested resources that strengthen your community advantage.

Join Alloy Labs

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