

Accelerating AI Readiness: Leveraging AI-Powered Data Management and Governance

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Where data
& AI come to 

Everybody's ready for except your data™

Build a global mix with no mix-ups



Avoid logistical wipeouts



Rely on a 'hire' power



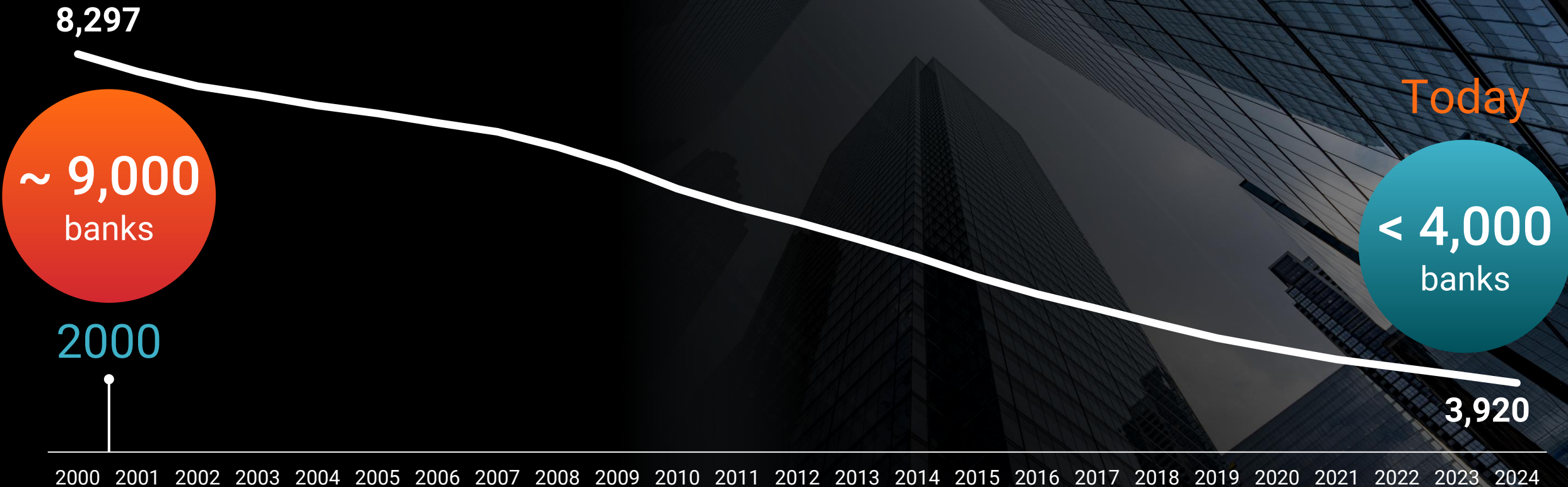
Drive product innovation



Industry Example for Financial Institutions

From 9,000 banks in 2000 → fewer than 4,000 today

Total commercial banks in the United States over the last few decades



Source: [Federal Deposit Insurance Corporation \(FDIC\)](#)

Why the Decline?



M&A consolidation



Wave of consolidations
reshaped the
industry



Regulations



Tightening and
evolving compliance
demands



Changing market dynamics



Shifting customer
expectations and
digital challenges

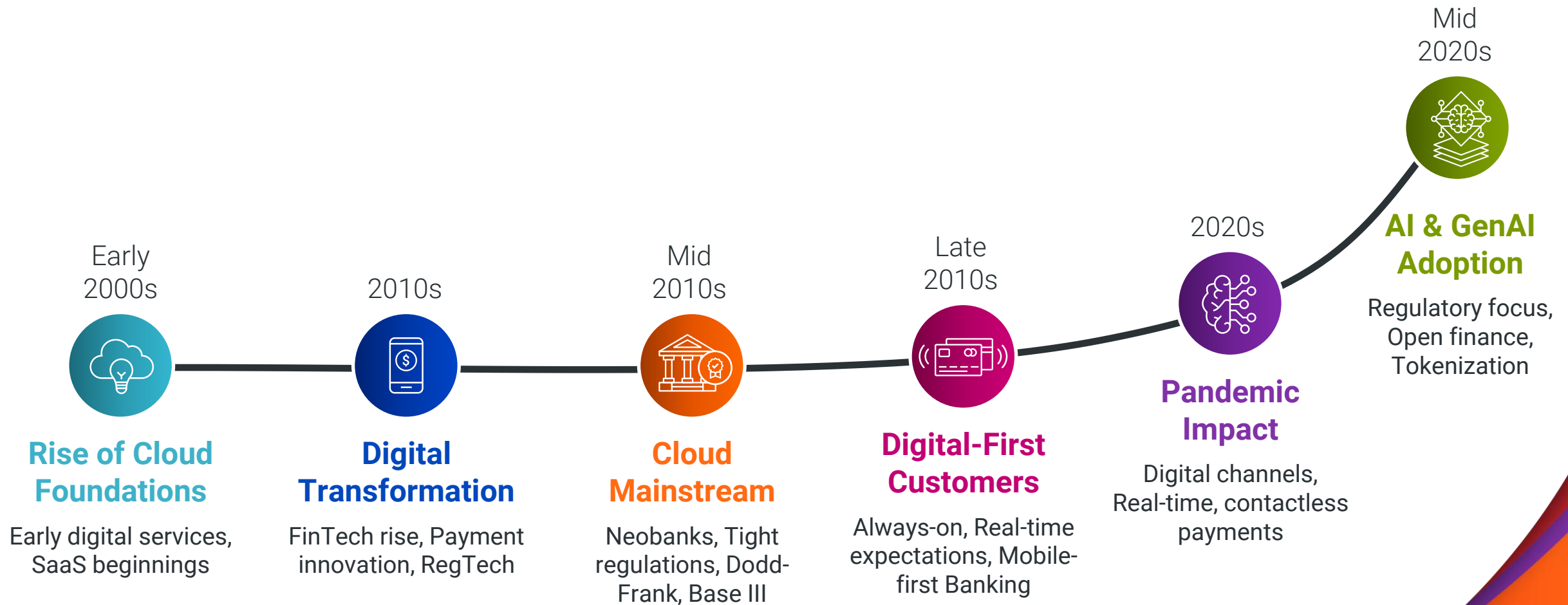


Efficiency & Scale



The race to
achieve efficiency
and scale

Landscape Transformed by Constant Change



The Consequence?

Those that
adapted
survived

The background of the left half of the slide is a dark blue field filled with various currency symbols (Euro, Bitcoin, Yen, Dollar) and a faint, stylized globe at the bottom. The text is overlaid on this background.

Those that
didn't adapt
disappeared



Forces Reshaping Financial Services **Now**



Evolving Regulatory Mandates

- Stricter AI, data privacy & climate disclosure rules (Basel III, GDPR+, etc.)
- Focus on resilience & third-party risk controls



AI Disruption & Digital Transformation

- GenAI & Agentic AI transforming customer service, risk & fraud detection
- Shift to AI-first, autonomous operating models



Cybersecurity & Fraud Risks

- AI-driven fraud & deepfake scams on the rise
- Zero-trust + AI-enabled threat defense



Customer Experience Redefined

- Hyper-personalized, omnichannel engagement
- Growing demand for ethical AI & real-time support

Data Leaders' Voice on Forces Reshaping Financial Services



Evolving Regulatory Mandates

“We've moved beyond checking boxes on compliance. Our goal now is embedding governance, so compliance is a product of strong processes.”



AI Disruption & Digital Transformation

“We must move beyond AI pilots into structured, safe, and scalable adoption.”



Cybersecurity & Fraud Risks

“Legacy systems are slowing our ability to innovate and compete with digital-first challengers.”



Customer Experience Redefined

“Our customers expect personalized, omnichannel service—every touchpoint has to feel intelligent and ethical.”

We are embarking on a new wave of
AI-led growth



McKinsey & Company
<https://www.mckinsey.com/industries/our-insights>
Extracting value from AI in banking: Rewiring the enterprise
9 Dec 2024 — In retail banking, the bank is harnessing AI to generate personalized nudges to help customers with investing and financial planning. In the ...

BI Business Insider
<https://www.businessinsider.com/AI>
Morgan Stanley and Bank of America are focusing AI
2 May 2025 — Morgan Stanley and Bank of America are focusing AI pow employees more efficient · Some financial institutions are prioritizing ...



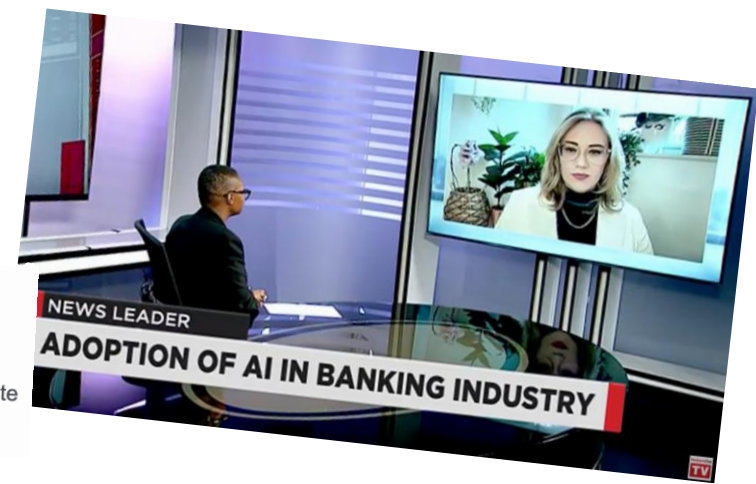
“AI”

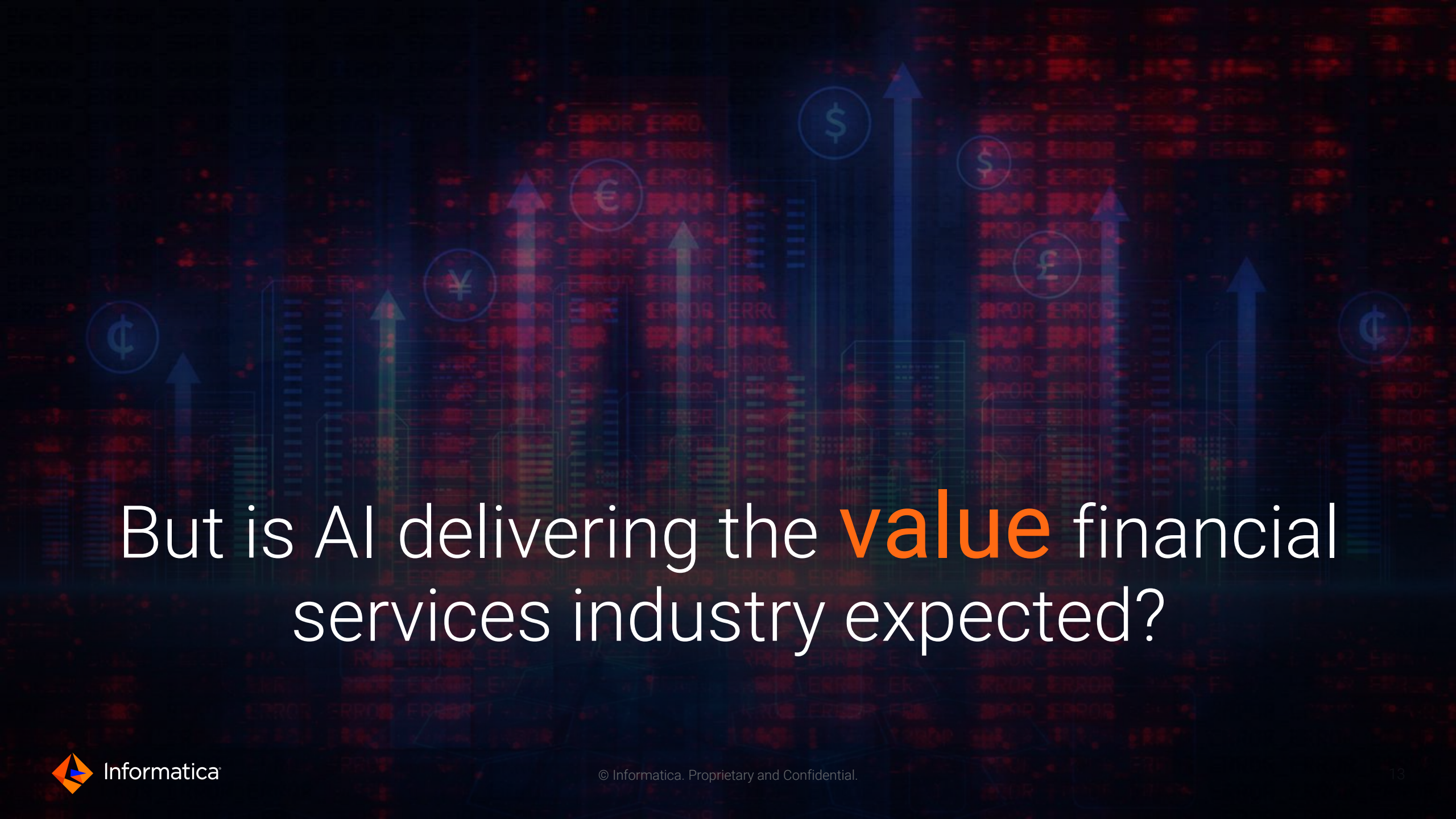
D. Deloitte
Harnessing gen AI in financial services: Why pioneers lead the way
A Deloitte survey finds financial services organizations with high confidence in their generative AI expertise also report greater rewards...



IBM
<https://www.ibm.com/think/insights/ai-finance>
Agentic AI in financial services: navigating innovation
11 Jul 2025 — From managing portfolios and detecting fraud to automating compliance and transforming customer engagement, agentic AI isn't just improving ...

GF Global Finance Magazine
Reimagining AI's Role In Finance
Reimagining AI's Role In Finance | Global Finance Magazine | Fintech labs germinate next-gen uses for AI from stablecoins to...



The background features a dark blue field with a grid of faint, glowing red lines. Overlaid on this are several blue upward-pointing arrows of varying heights. Interspersed among the arrows are circular icons containing financial symbols: a dollar sign (\$), a Euro symbol (€), a Yen symbol (¥), a Pound symbol (£), and a Cent sign (¢).

But is AI delivering the **value** financial services industry expected?

Reality Check

AI Readiness Stats



91%

are not
AI-ready¹



72%

not prepared to
deploy AI due
to data¹



60%

will abandon
AI without
AI-ready data¹

1. Source: 2025 [Gartner Lack of AI-Ready Data Puts AI Projects at Risk](#)

Why the reluctance?

DATA

Roadblocks to AI Adoption: **DATA**



Outdated
architecture &
manual processes



Fragmented views
(customers, risks, products,
transactions, counterparties)



Data not available
(where/when needed)



Inconsistent definitions
& metadata



Lack of data literacy
& governance



Lack of visibility into
data pipelines



Hidden data quality
errors



Proliferation of
sensitive data

AI $\neq$ Value

AI + “Trustworthy” = Value
Data

To get **A** that is...

Relevant
Responsible
Robust

You need **Data** that is...

Holistic
Accurate
Timely
Accessible
Governed
Protected
Democratized

To

Improve CX

Drive digital
transformation

Reduce fraud & risk

Implement AI
initiatives

You need

Data

that is...

Holistic

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What Leaders Are Doing with **Agentic AI**



CUSTOMER ONBOARDING & KYC VALIDATION

Automates document verification, sanctions/PEP screening, and risk scoring to streamline compliant onboarding

AML TRANSACTION MONITORING & ALERT TRIAGE

Detects suspicious activity linked to money laundering, terrorism financing, and sanctions violations with explainability



REAL-TIME FRAUD & PAYMENT OPTIMIZATION

Identifies unauthorized account activity, account takeover, credit card fraud, and cross-border payments anomalies instantly

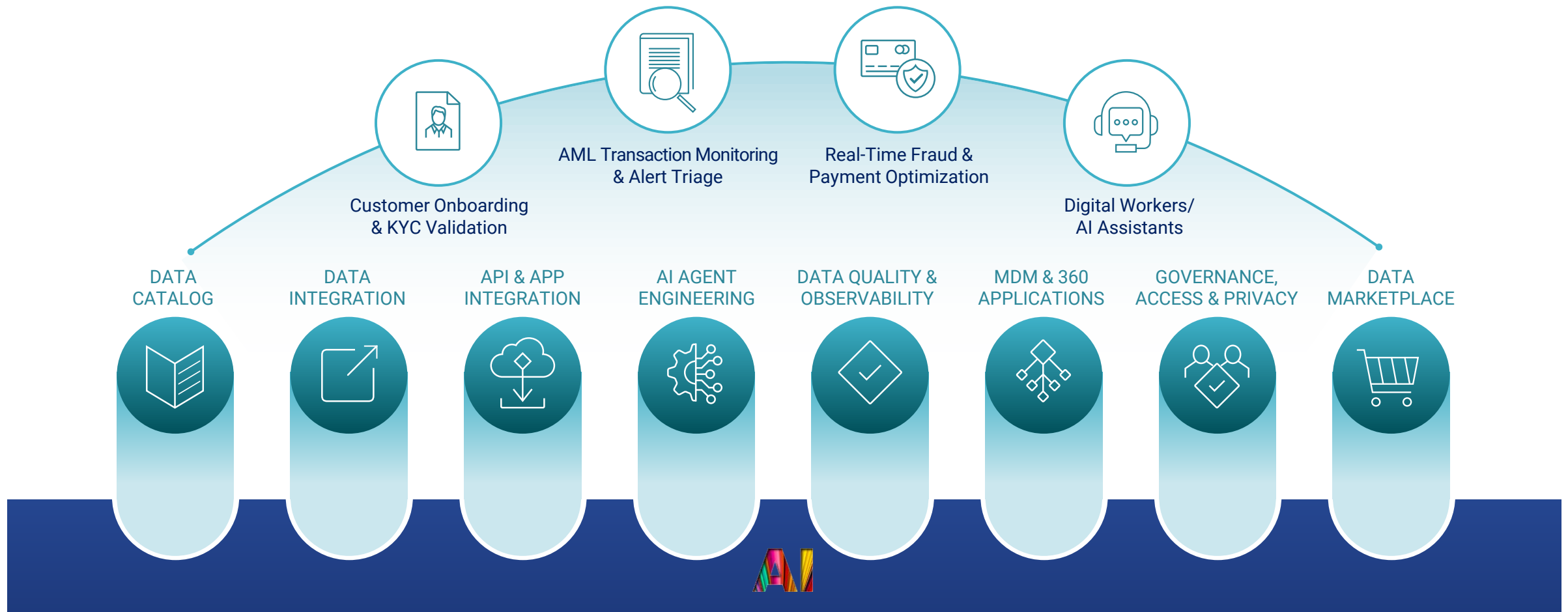
DIGITAL WORKERS/ AI ASSISTANTS

Acts as autonomous "digital employees" handling routine tasks like payment validation, code remediation, and client reporting



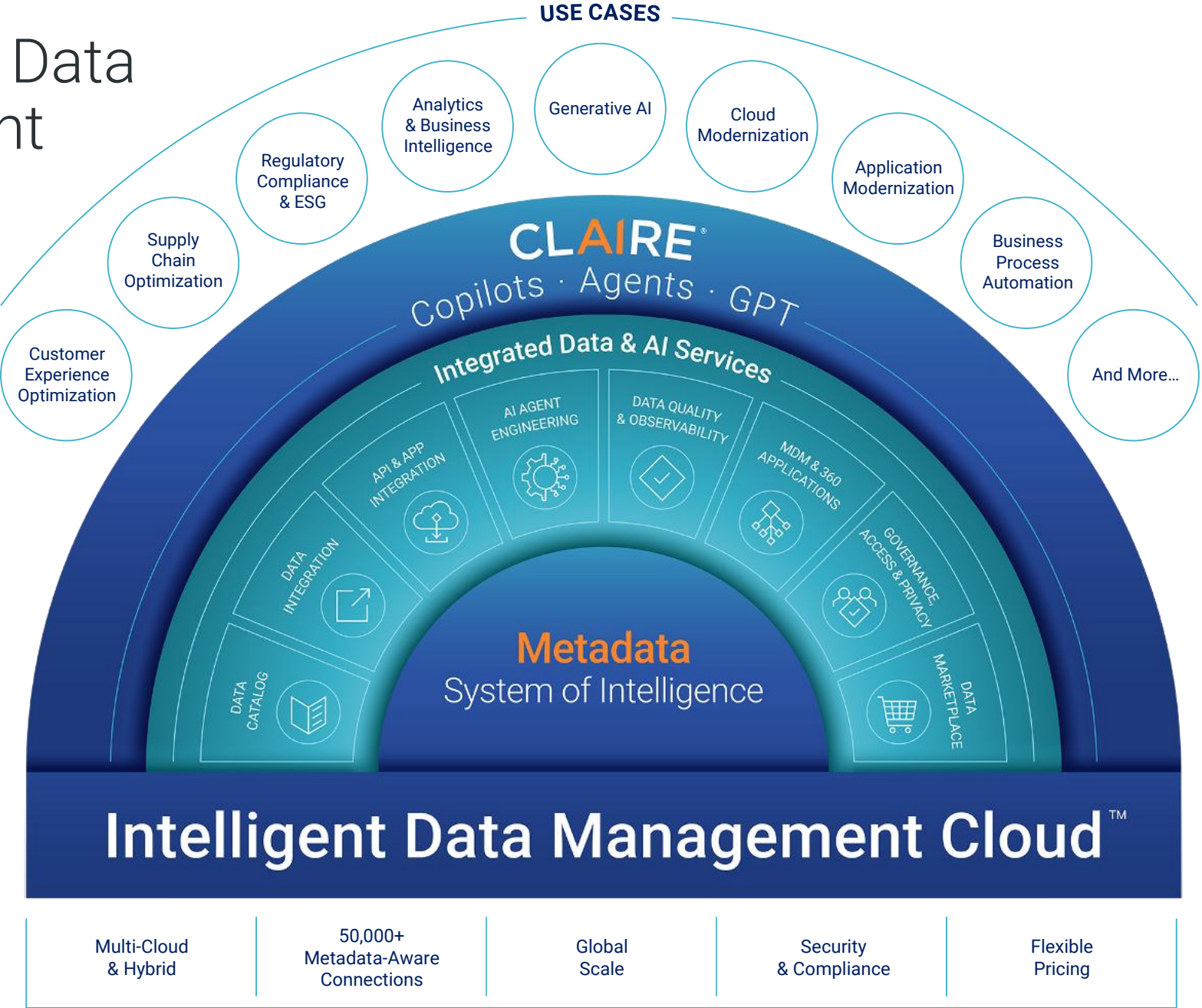
AI

The Foundation for **AI Success**



If you have a solid **AI-ready data foundation**, you can unlock all these benefits of AI.

AI-Powered Data Management



Thank You

Where data & AI come to



Informatica®