WEBINAR REPORT

What comes after the hype?

Successful GenAI strategies in 2026 and beyond

Conor Sayles
Head of Data Management,
Bank of Ireland

Craig Borysowich
Head Partner,
International Monetary Edge Consulting

Adrien Chenailler
Global Director, AI Solutions for Financial Services,
Cloudera

Finextra® | CLOUDERA

Contents

00 | Market Context

Generative artificial intelligence (GenAI) has the potential to significantly transform operations and customer experience for financial institutions. However, even the most technologically mature FIs are not leveraging GenAI in production and at scale today.

Successful AI deployments rely on a foundation of trusted data. Data must be collected, processed, secured, and governed, while being broadly accessible across the organisation. For FIs with distributed data stores and systems, often across multiple cloud and on-premises environments, secure and governed integration of data assets is a massive barrier to AI success.

This report summarises the discussion from a Finextra webinar, hosted in association with Cloudera, featuring a panel of industry experts, including:

Conor Sayles
Head of Data Management,
Bank of Ireland

Craig Borysowich
Head Partner,
International Monetary Edge Consulting

Adrien Chenailler
Global Director, AI Solutions
for Financial Services, Cloudera

01 | Introduction

In 2025, GenAI adoption has moved from hype to reality across financial services. By driving efficiencies, improving employee productivity, and streamlining personalisation, GenAI is augmenting employee processes across the board.

Yet too many financial institutions still struggle with setting up the right business cases, infrastructure, and data strategies in order to see a true Return on Investment (ROI). Fragmented data, isolated initiatives, and unclear KPIs all hinder truly successful implementation of GenAI. So, how can financial institutions create successful GenAI strategies in 2026 and beyond?

This webinar report seeks to answer:

1. How are financial institutions already leveraging GenAI to drive efficiencies and customer retention?
2. How can FIs deliver a unified view of their data for AI across distributed environments while maintaining security, governance, and auditability?
3. How can FIs justify GenAI investments by identifying and tracking the ROI of their AI initiatives?

02 | Exploring GenAI's current impact on financial services

The panel set out by outlining the key use cases where GenAI has already changed the financial services landscape. Moving beyond the hype, there are two ways in which GenAI transforms customer relationships in banking: the invisible impact and the visible impact.

The invisible impact is referring to back-end processes and operations, and the visible impact lies in the changes for customer interactions itself, and the increasing autonomy and capabilities of chatbots.

"There was a quote that next year, all contact centres are going to be driven by AI. And that is true, but it's already the case, right?" Chenailler commented. "AI is already powering every single contact centre in the world."

Yet this doesn't change the nature for employees, rather, it augments their ability to support customers. "Understanding life events like getting married, having children, or getting their first house can tie into extended campaigns," Borysowich added. "That's where GenAI can get involved, by saying: here's the right timing for certain products; whether it's insurance products, banking products, loan, or mortgage products."

Augmentation is the key word. GenAI is most powerful when it augments to accelerate human actions rather than fully automate them, but it all starts with the business strategy. AI is just one tool that helps financial organisations achieve their desired outcomes.

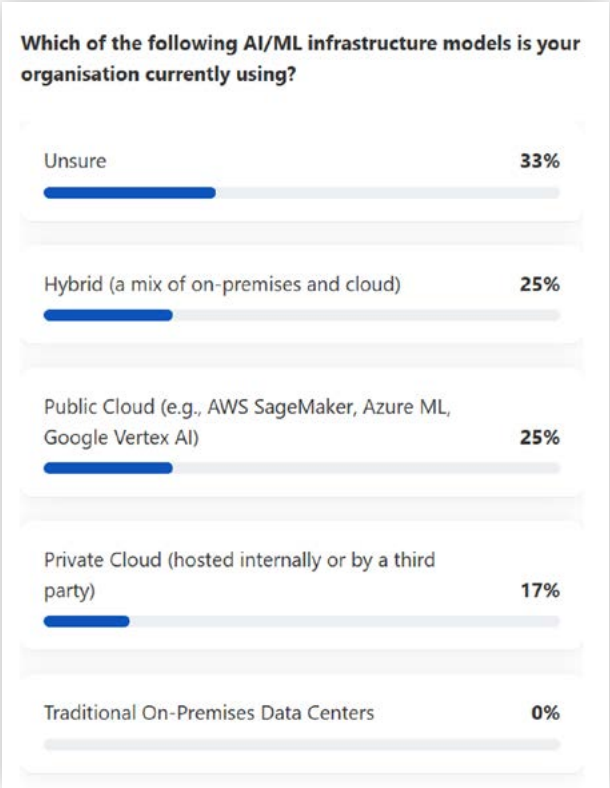
> **There was a quote that next year, all contact centres are going to be driven by AI. And that is true, but it's already the case, right?**
>
> Adrien Chenailler, Cloudera

"We're seeing successes in the small, pragmatic use cases while keeping human accountability right at the centre," Sayles explained about the strategy at Bank of Ireland. "Going back to the marketing example, machine learning models can deliver that next best action that you can try to wrap around with a GenAI to deliver the conversation. But it only really works if you manage to find the right balance. Customers won't stay loyal if your personalisation becomes invasive or untrustworthy."

A first audience poll (pictured on the right) inquired which AI/ML infrastructure model participants are currently using. The majority of participants were either leveraging hybrid or public cloud models, which did not come as a surprise to the panellists.

Borysowich commented: "While a lot of banks have moved everything to the cloud and gone cloud-first, we are starting to have more conversations about hybrid delivery models to smooth out some of the issues that have been happening in the cloud infrastructure lately."

"No system is perfect, whether it's on-prem or in the cloud," Chenailler added. "We do think hybrid is the best compromise, because it enables you to keep this privacy of your own data centre, but also gives you value strategy when it comes to your cost optimisation."



03 | What are the key considerations for data governance?

However, considering the mix of deployment infrastructures, organisational data is being spread further and further apart. The key challenge that emerges for financial institutions is to bring this data back together, without having to continuously duplicate it, so that an AI model can consume and train on this data — all while maintaining data security and governance.

"AI raises the bar," Sayles explained. "You need a greater volume of data, a greater granularity, a greater precision. All of that means you've got to consider a higher standard for your data governance, and at the same time think about bias. Because bias tends to come from the data itself. So is there bias in your data?"

AI governance has to start long before getting into the models. It's about setting principles on what responsible AI will look like, combined with legal and regulatory responsibilities, and turning it into a defined governance framework that makes these values operational. Strategies on data ownership, data lineage, and controls like quality and security all need to be developed as part of the design, not as an afterthought or box-ticking exercise.

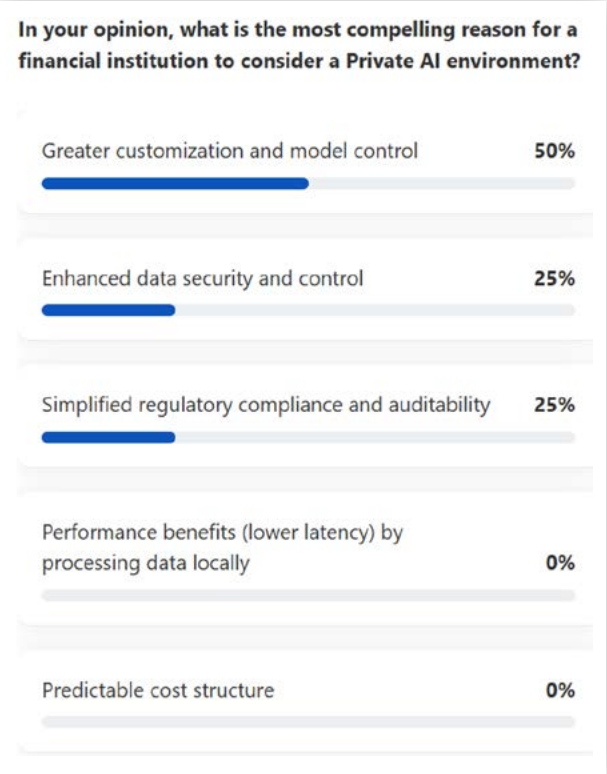
"Generally, when you look at generative and agentic AI, you're looking at a closed data ecosystem. At the same time, you want to make sure that it's getting trained on current, relevant data. [But you need to ensure your AI] doesn't start talking to your customers about products that are still on the drawing board," Borysowich emphasised.

> **AI raises the bar. You need a greater volume of data, a greater granularity, a greater precision. That means you need a higher standard of data governance.**
>
> Conor Sayles, Bank of Ireland

Another aspect to consider is that a GenAI model will generate a significant amount of data about an organisation's data. Data residency and potential control issues regarding where the AI engine is sitting need to be considered in the model design and deployment process.

To address this challenge, Chenailler explained, more and more companies are investing in API gateways. Financial organisations "want to be able to use multiple models, whether it's Gemini, [Chat]GPT, or even some Chinese model providers. So, what emerges are API gateways and LLM gateways — a place where they are managing the access to this model, but they can also put some guardrails at enterprise level to manage what data is potentially going out. That's something that is really emerging, and I think a lot of banks are currently investing, building, or purchasing such pieces of infrastructure."

A second audience poll (pictured on the right) revealed that challenges like greater model control, enhanced data security, and simplified regulatory compliance are all key drivers that lead participants to considers a private AI environment.



04 | Effective ROI tracking to prevent FOMO-driven investments

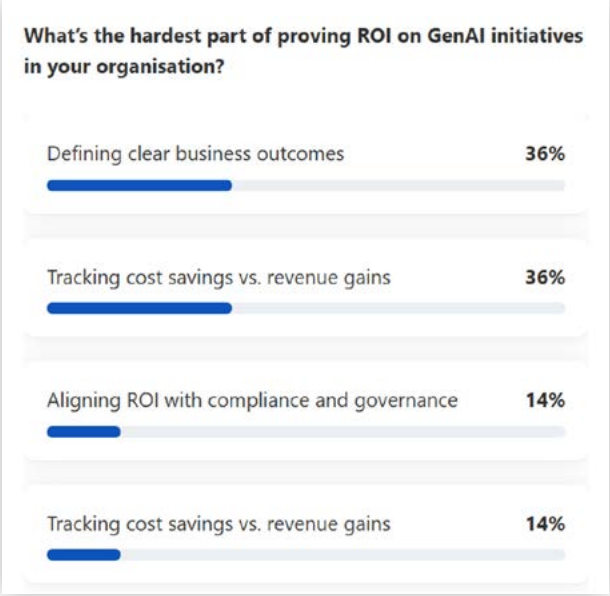
Another key challenge the panel emphasised is the danger of falling into the AI hype and investing out of FOMO (fear of missing out). “There’s a lot of FOMO. And with FOMO comes the temptation to have isolated initiatives when it comes to building AI,” Chenailler explained.

He continued: “I’ve seen business executives in financial institution having ‘four full generative AI use cases in production’ as a key metric, and this means absolutely nothing. It just means you’re going to rush to put four use cases in production. The business outcome is unknown, because putting an AI model in production is not a business outcome. It’s a technical achievement.”

A third audience poll (pictured on the right) confirmed that defining clear business outcomes as well as tracking cost savings and revenue are the key challenges in proving ROI on GenAI initiatives.

Commenting on the poll results, Sayles said: “The hardest part of proving return shouldn’t be ‘defining clear business outcomes’, because that should be the first thing you had. What are you actually trying to achieve with GenAI before you get started? I think it reflects where we’re at in the hype cycle and from a maturity perspective.”

Successful GenAI implementation takes time, Borysowich added. “You’re going to refine, you’re going to continue to address things as you see activity with any AI model, and then you should see improvements. As long as you’re making the right adjustments to the delivery, you should continue to see that upward trend in ROI as you continue to improve the model, improve the data, and improve the content.”



Productivity gains, revenue uplift, cost reduction, risk reduction, customer retention, speed to market, or even elements such as faster decisions and improved data quality are all helpful KPIs that can help financial institutions measure ROI on their GenAI deployment. However, it all starts with clarity of purpose.

“Start with your business strategy and with understanding of what you’re trying to achieve from a business perspective. Once you define that, metrics should naturally follow,” Sayles stated.

> **As long as you’re making the right adjustments to the delivery, you should continue to see that upward trend in ROI as you continue to improve the model, improve the data, and improve the content.**
>
> Craig Borysowich, International Monetary Edge Consulting

05 | Conclusion

While GenAI is a key enabler for banking efficiency and optimisation, the panel emphasised the need to look beyond the hype. Rather than looking for seismic events, the key to GenAI success might just lie in the mundane: improving efficiencies, empowering employees, streamlining operations, and improving customer satisfaction — one step at a time.

“It’s not about perfecting your model or perfecting the data. It’s about the end-to-end ecosystem you create. How are you actually going to use the data? How are humans are going to interact with it?” Sayles commented.

Chenailler concluded: “It’s not about putting an AI model in production and hoping for the best. It’s really about iteration, measurement, and a scientific approach to bringing generative AI into the enterprise.”

About

Finextra Research

This report is published by Finextra Research.

Finextra Research is the world's leading specialist financial technology news and information source. It offers more than 130,000 fintech news, features and TV content items to some 800,000 monthly visitors to www.finextra.com.

Finextra covers all aspects of financial technology innovation involving banks, institutions and vendor organisations within the wholesale and retail banking, payments and cards sectors worldwide. Finextra's unique member community consists of over 40,000 fintech professionals and 200,000 social followers working inside banks and financial institutions, specialist fintechs, consulting organisations and technology providers.

The Finextra community actively participates in contributing opinions, ideas and comments on the evolution of fintech.

For more information visit **www.finextra.com** and become a member, follow **@finextra** or email us via **contact@finextra.com**.

Cloudera

Cloudera is the only data and AI platform company that brings AI to data anywhere: in the cloud, data centres, and at the edge. Cloudera delivers a consistent cloud experience that converges public clouds, data centres, and the edge, leveraging a proven open-source foundation. Cloudera delivers 100% of data in all forms — whether in Cloudera or anywhere in the entire data estate. The world's largest organisations rely on Cloudera to fuel insights that boost bottom lines, safeguard against threats, and save lives.

To learn more, visit **Cloudera.com** and follow us on **LinkedIn** and **X**.

For more information

Finextra Research
77 Shaftesbury Avenue
London
W1D 5DU
United Kingdom

contact@finextra.com

@finextra

www.finextra.com

Finextra® | CLOUDERA