

Data & AI Powering Transformation

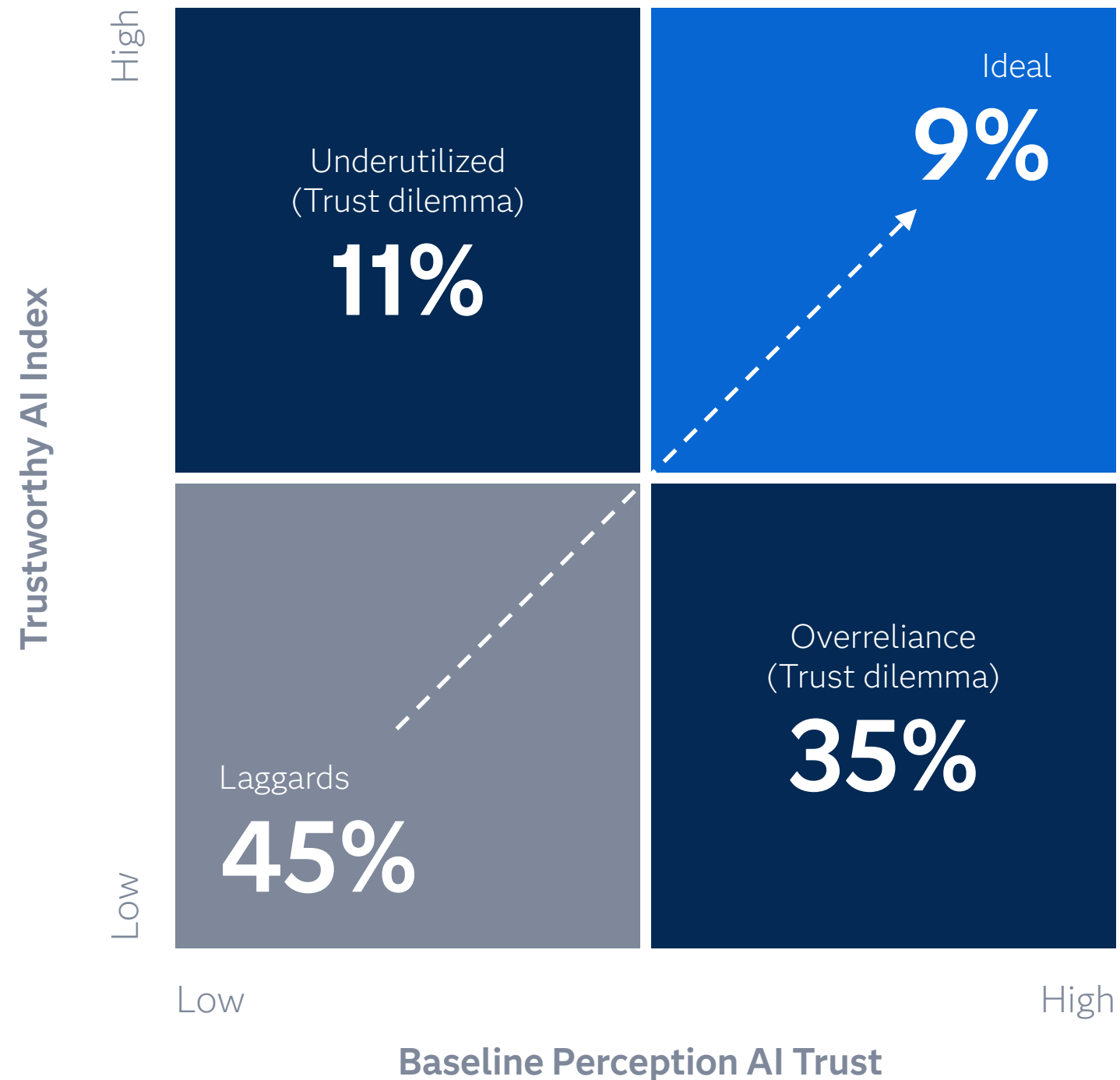
Data & AI Impact Report
The Future of AI in Banking
DB Insurance Case Study

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Data & AI Impact Report – SAS & IDC



The trust dilemma affects 46% globally, and 47% in APAC

Source: Data & AI Impact Report, 2025

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COUNTRY	TRUSTWORTHY AI	IMPACT
Australia & New Zealand	3.01	3.53
Benelux	2.86	2.9
Brazil	3.35	2.84
Canada	3.52	3.01
China	2.67	2.51
France	3.35	3.35
Germany	2.88	2.8
India	2.96	3.33
Ireland	3.26	4.06
Italy	2.73	3.01
Japan	2.92	3.01
Mexico	3.55	3.36
Nordics	2.72	2.64
Poland	2.76	2.9
Saudi Arabia	2.86	2.84
South Africa	2.72	3.24
South Korea	2.82	2.64
Spain	3	3.44
Thailand, Malaysia & Singapore	2.93	3.3
Turkey	3.76	3.3
UAE	2.28	2.6
UK	3.1	2.93
US	3.12	3.1

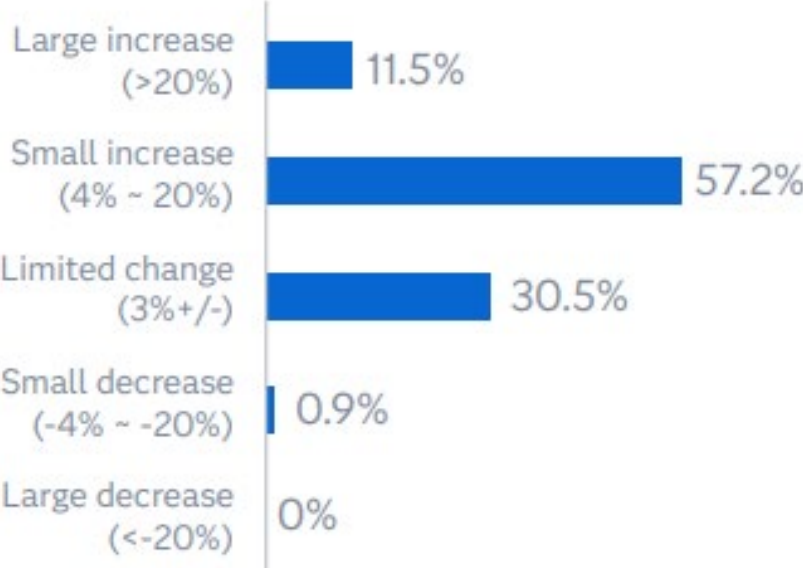
Global Banking Overview

Aggressive investment plans, focused first on driving innovation with investments in skills acquisition and architecture

TOP 5 CHALLENGES

01	Lack of data governance	➤	44.6%
02	Lack of specialized tech personnel	➤	42.3%
03	Data foundation not centralized / optimized	➤	40.7%
04	Lack of skilled employees	➤	35.3%
05	Lack of evaluation criteria for AI solutions	➤	34.0%

EXPECTED AI INVESTMENT GROWTH



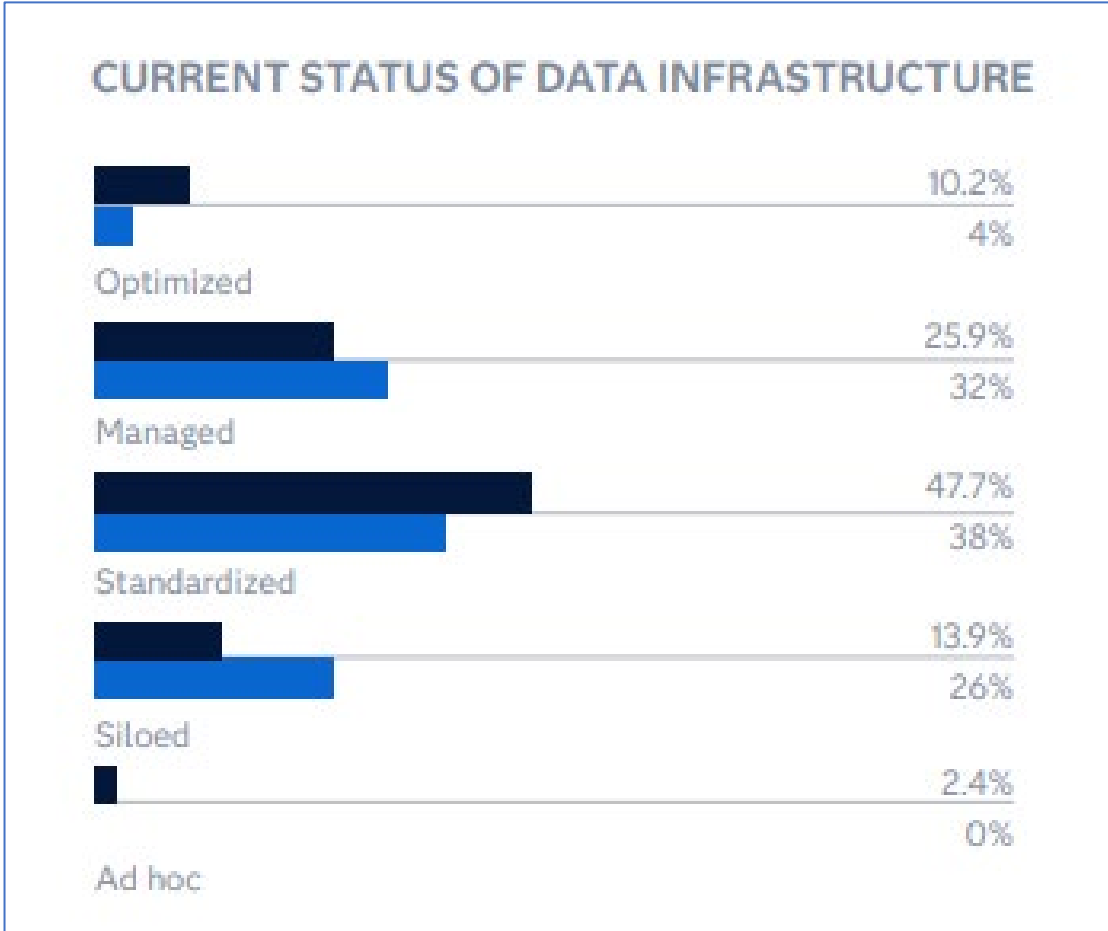
TOP 5 IMPLEMENTATION PRIORITIES

01	Build an AI technology architecture	➤	51.6%
02	Build and run a data science and AI team	➤	42.9%
03	Support AI training and reskilling	➤	38.8%
04	Develop a data architecture that supports AI	➤	38.1%
05	Develop and tune AI models	➤	30.8%

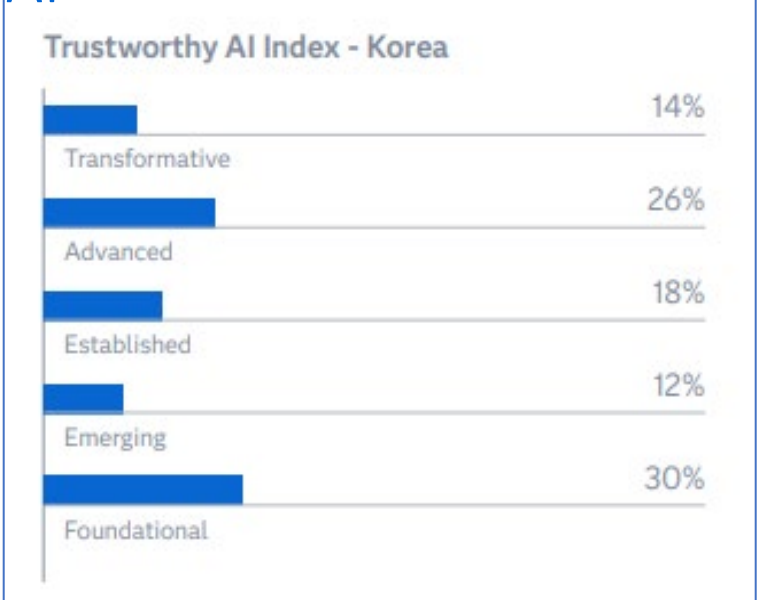
Korea-Specific Findings



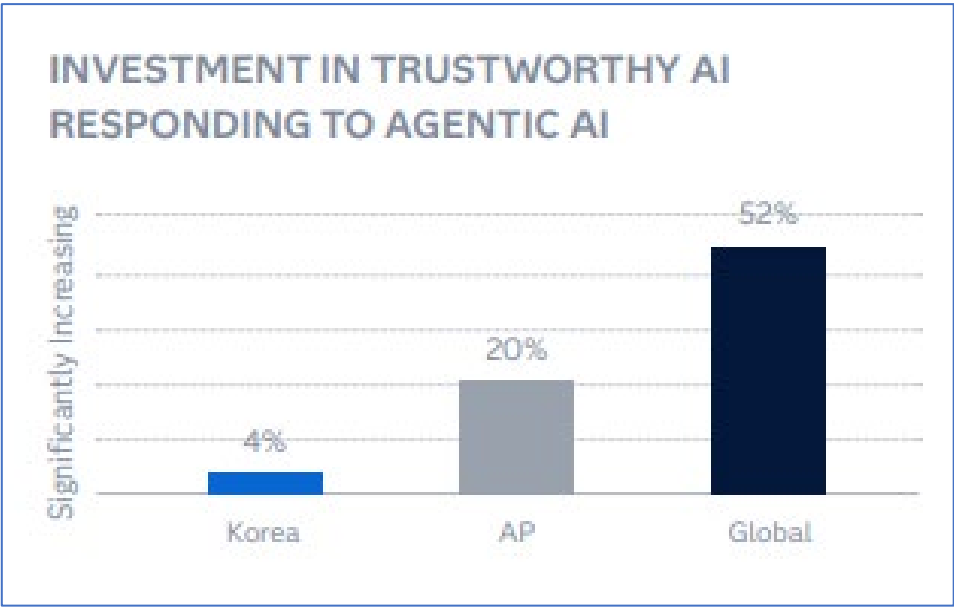
데이터 및 AI 영향력
보고서 다운로드



Polarization in trustworthy AI



Passive in Trustworthy AI investment



● Global ● Korea

Robust Data readiness

36% of Korean organizations have an advanced data infrastructure (either managed or optimized) – *well-positioned to lead the country's AI transformation in the coming years.*

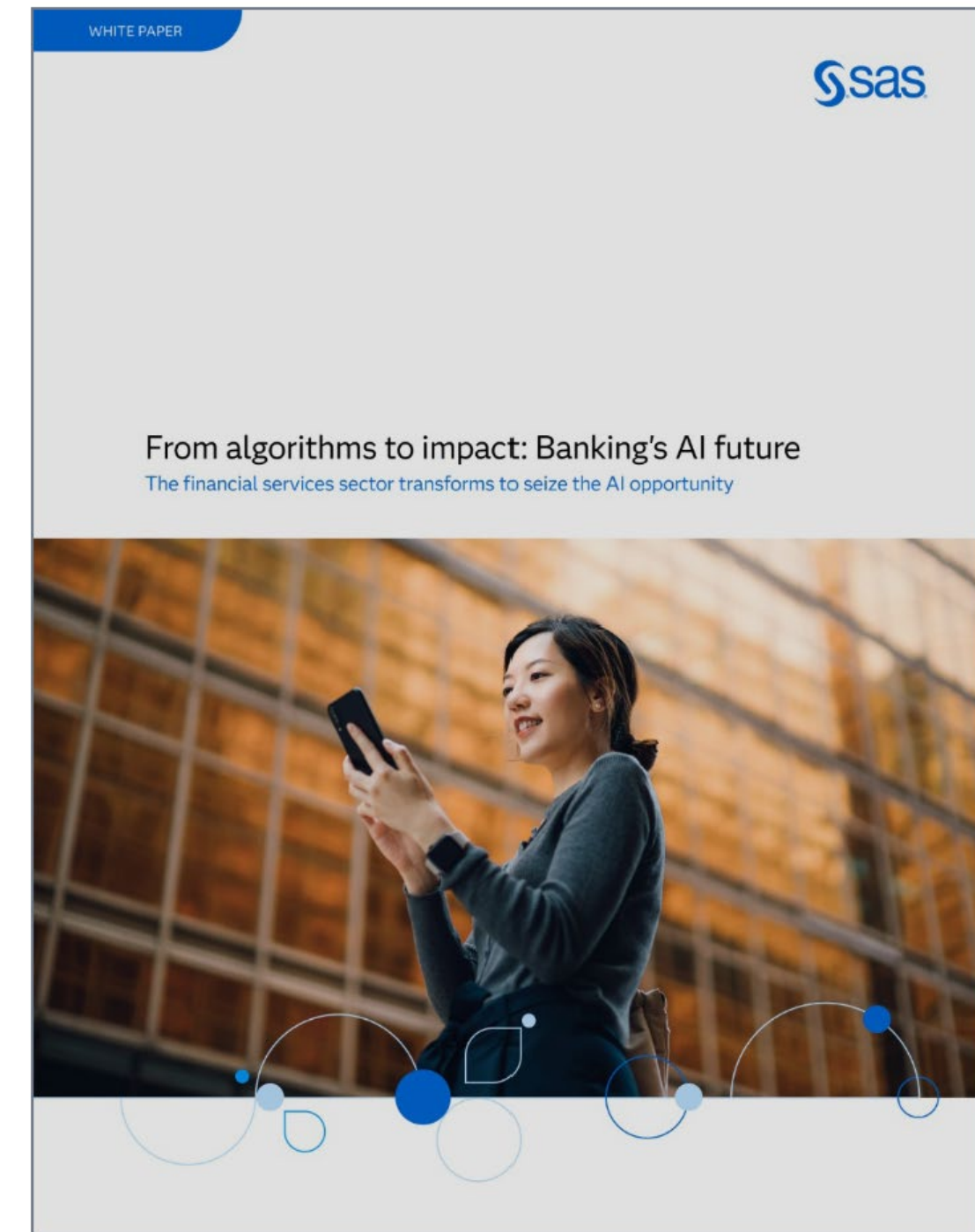


Korea needs active investment for Trustworthy AI; AI Strategy that aligns with long-term business goal



The Future of AI in Banking

- AI is transforming the financial sector at an unprecedented pace.
- Banks are expected to invest **\$85 billion in AI by 2030** – a trajectory with a **55% compound annual growth rate**.
- AI is already reshaping fraud detection, loan approvals, and risk management, while Generative AI (GenAI) is augmenting employees at all levels.





Revolutionising Fraud Detection

SOLUTION



Advanced Fraud Platform

Deployed SAS Fraud Decisioning for Claims on SAS Viya to analyze massive data sets with unprecedented speed and accuracy.



Machine Learning & Network Analytics

Sophisticated algorithms visualize complex fraud networks and collusion patterns that would be impossible to detect manually

RESULTS



2 min Analysis Time

Reduced from hours to just 2 minutes



99% Improvement in Detection accuracy

Delivering decisions you can trust



30 Cases handled

Team now processes 30 cases vs 1 previously

LOOKING AHEAD

The Next Phase of AI

01

From Prediction to Autonomous Intelligence

AI systems are evolving beyond reactive analytics to proactive, self-learning platforms that drive autonomous decision-making.

02

Agentic AI Driving APAC Impact

Intelligent agents that anticipate customer needs, optimize operations in real time, and enhance compliance through continuous monitoring and adaptation.

03

Quantum AI: Unlocking New Capabilities

Next-generation computing enables real-time risk modeling, instant fraud detection, and hyper-accurate simulations that were previously impossible.

04

Trust as the Foundation

Building ethical, transparent, and explainable AI systems that stakeholders can trust while maintaining regulatory compliance and data privacy.



Data and AI Impact Report: The Trust Imperative

Asia Pacific

uncover insights from global leaders on building confidence in AI-driven decisions.

Scan the QR Code to download the report



전체 리포트(영문)



아시아태평양 및 한국(한글)

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