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From Pilots to Production: How Banks Turn AI into Revenue

2026

Contents

Executive Summary

Purpose

This white paper shows how banks and insurers can turn artificial intelligence (AI) into new revenue – not just cost savings.

It blends primary interviews across Southeast Asia (SEA), Latin America (LATAM), and the Middle East & Africa (MEA) with market data to highlight:
- Where the growth opportunities lie
- What operational challenges slow scaling
- How leading institutions move from pilots to revenue impact

Key Findings

- **AI market surge**: Banking, financial services & insurance (BFSI) AI spend is set to jump from USD 35 billion (2023) → USD 97 billion (2027) → USD 368 billion (2032) (30%+ CAGR).[1]

- **Growth is regional**:
  - SEA – Mobile-first and regulator-friendly; AI drives inclusion lending, digital payments & fraud prevention, and wealth personalization.
  - LATAM – Fintech-driven disruption; strong plays in alternative-data credit, fraud/trust, and next-best-action cross-sell.
  - MEA – Sovereign-funded Gulf innovation plus fintech Africa; growth in wealth co-pilots, SME lending, cross-border payments, and compliance-led trust.
- **Revenue levers that scale**
  - Hyper-personalised cross-sell & upsell
  - Financial inclusion lending with alternative data
  - Premium digital wealth engagement
  - SME/merchant acquisition & risk scoring
  - AI-augmented compliance and fraud prevention
- **Execution drives results**: Models can be built fast, but adoption lags unless AI is:
  - Delivered in workflow (relationship manager consoles, mobile flows)
  - Explainable and tied to revenue dashboards & scorecards
  - Supported by policy-as-code governance for speed and compliance

- **Partnership is the winning model**: Banks buy to explore, partner to scale, and build only for control/IP. The most successful use embedded squads, API-first integration, and contracts tied to revenue outcomes.

Why It Matters

AI is now a growth catalyst — creating new products, deeper customer relationships, and market expansion.

Institutions that anchor AI to P&L goals, invest early in data and governance, and co-deliver with the right partners move fastest from pilots to compounding revenue — region by region, line by line.

Strategic Recommendations
- Anchor to commercial outcomes
- Partner to scale
- Invest early in data readiness
- Pilot as a micro–P&L
- Embed and govern in production

1. Introduction: AI's Next Frontier in Financial Services

Artificial Intelligence (AI) has moved from pilot projects to a core engine of revenue growth in banking and insurance. Leading institutions are embedding AI across the value chain — from product design to distribution and monetization — to win in an increasingly competitive market.

The numbers are compelling: the AI market in banking, financial services, and insurance (BFSI) is expected to grow from USD 35B in 2023 to USD 97B by 2027 and USD 368B by 2032 (30%+ CAGR).[2] North America will more than double in size by 2027, while each of the regions under consideration in this paper is also growing rapidly.[3]

Figure 1 – Projected AI Market Growth by Region
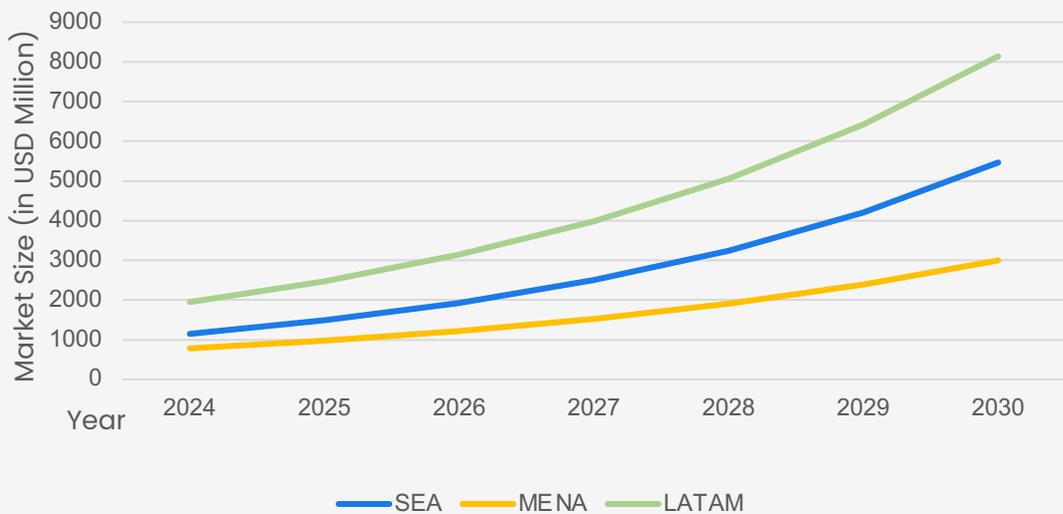
This momentum reflects urgent pressures: tighter margins, rising customer expectations, and fintech and big-tech challengers. AI enables new revenue streams — from hyper-personalized offers and real-time risk management to products once impossible on legacy systems.

As one Southeast Asian banking leader noted: *"AI will not replace bankers, but bankers who use AI will replace those who don't."*

1.1 Understanding the AI Toolbox

"AI" in financial services spans multiple technologies, from machine learning and natural language processing to generative AI and predictive analytics. These can be combined for impact — e.g., a generative assistant using NLP for customer dialogue and ML for product recommendations.

Figure 2 – AI Terminology

AI Technologies Overview: Key Types and Their Impact

Technology	Definition	Application
Generative Artificial Intelligence ("GenAI")/ Large Language Models ("LLMs")	AI systems that create new content and understand complex instructions.	Customer service copilots, RM assistants, summarization, personalized recommendations.
Agentic Artificial Intelligence ("Agentic AI")	AI that understands instructions and can take multi-step actions toward a goal.	Workflow automation, multi-step service flows, agent assistants.
Natural Language Processing ("NLP")	AI that understands and interprets human language.	Chatbots, call-center assist, document triage, intent detection.
Discriminative Natural Language Processing ("Discriminative NLP")	NLP used for analysis-classifying, extracting, detecting, validating, routing.	Fraud/AML text checks, KYC parsing, complaint categorization.
Predictive Analytics ("Predictive ML")	Models that forecast behavior or risk.	Credit scoring, churn prediction, fraud detection.

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1.2 The Revenue Opportunity

After early efficiency plays, AI is now powering top-line growth. Leading banks use AI to:
- Deliver hyper-targeted offers
- Capture cross-sell opportunities in real time
- Extend credit to unbanked segments
- Provide premium AI-augmented wealth services
- Monetize customer data and insights

Examples include a Southeast Asian bank that doubled AI-driven value from USD 273M (2023) to USD 555M (2024), and a Brazilian payments player achieving similar gains.[4] Generative AI personalization is already linked to +6% revenue and +3% ROE.

Figure 3 – Key AI Revenue Opportunity Areas

New segment penetration

Hyper-personalization

Cross-sell & up-sell

AI in BFSI Revenue Growth

Premium client services

New customer acquisition

1.3 Global Momentum, Regional Variation

Adoption is not uniform. Each region's trajectory reflects local customer behaviour, regulation, and competitive dynamics — topics explored in later sections.[6,7,8]

Figure 4 – Regional Profiles
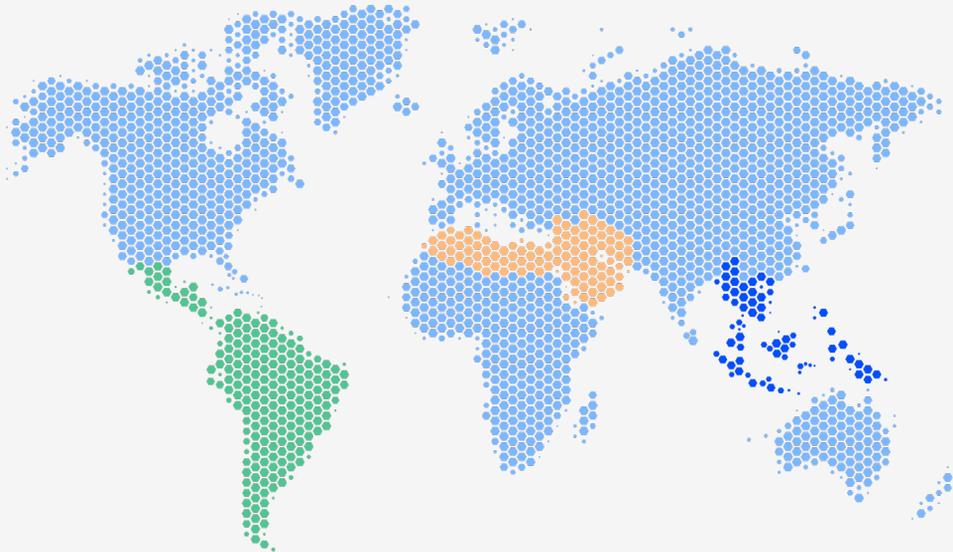
Latin America is rapidly adopting AI to expand financial inclusion and personalize banking, with CAF noting its growing role in reaching underserved populations and the World Bank highlighting AI-driven digital finance as a cornerstone of regional inclusion.

The Middle East and North Africa— led by the Gulf states—is advancing an ambitious AI agenda, with productivity gains expected to add up to US$232 billion to regional GDP by 2035.

Southeast Asia is rapidly scaling AI in retail banking and payments, driven by major investments in AI-ready infrastructure—over US$30 billion committed to data centers in Singapore, Thailand, and Malaysia by mid-2024.

1.4 Purpose of This Paper

This paper examines how financial institutions can use AI to drive new revenue. It is designed to:

- Clarifying opportunities and challenges leaders can control
- Profiling high-growth regions (SEA, LATAM, MEA including Nigeria)
- Sharing executive perspectives from interviews and research
- Mapping adoption pathways – talent, technology and agile execution
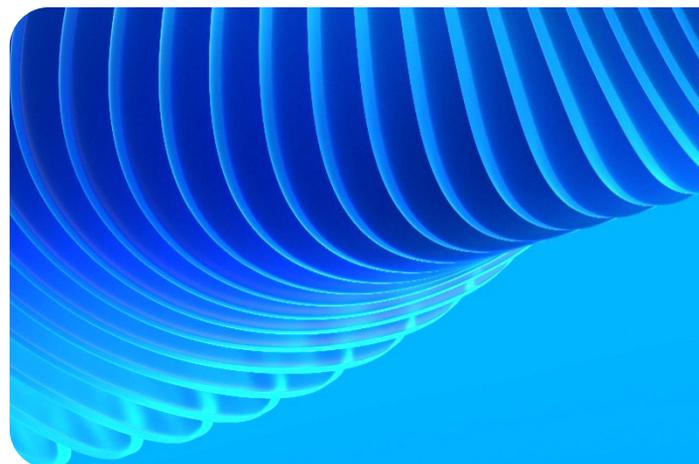
2. Opportunities and Challenges in AI-Driven Revenue

AI is moving beyond efficiency to become a direct growth engine for banking and insurance. By sensing, deciding, and acting in real time, AI deepens customer relationships, opens new markets, and enables entirely new products and services. Generative AI alone could unlock USD 200–340 billion annually for global banking — up to 4.7 % of industry revenue — with most gains tied to productivity and top-line growth.[9]

Target Regional Opportunity Lens:

- **Southeast Asia** — mobile-first consumers and supportive regulators create opportunities in inclusion lending, payments, and wealth engagement.
- **Latin America** — a booming fintech ecosystem enables AI-led financial inclusion, cross-sell, and fraud prevention.
- **Middle East & Africa (including Nigeria)** — sovereign-backed strategies in the Gulf and fintech-led inclusion in Africa open pathways in SME lending, trade finance, and mobile-first payments.
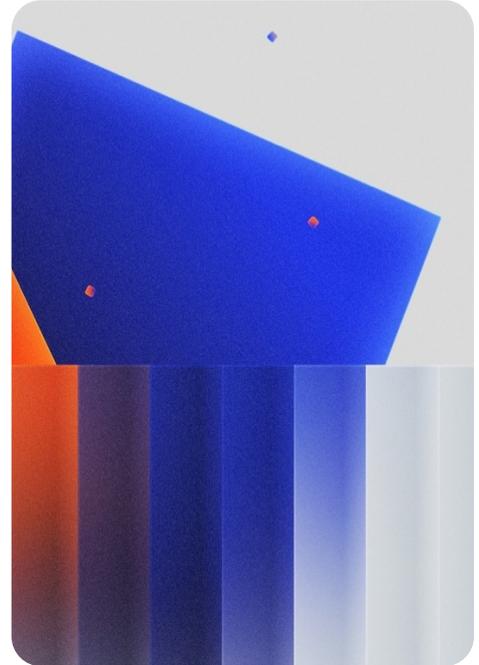
2.1 Hyper-Personalization at Scale

AI moves beyond segments to individual-level targeting based on transactions, life events, and real-time context.

Example: DBS Singapore generated USD 565M in 2024 from 350+ AI use cases, set to exceed USD 745M by 2025.

Beyond Segmentation:
AI lets banks engage customers as individuals — moving from serving markets to serving moments.[10]

Figure 5 – Personalization Impact[11]
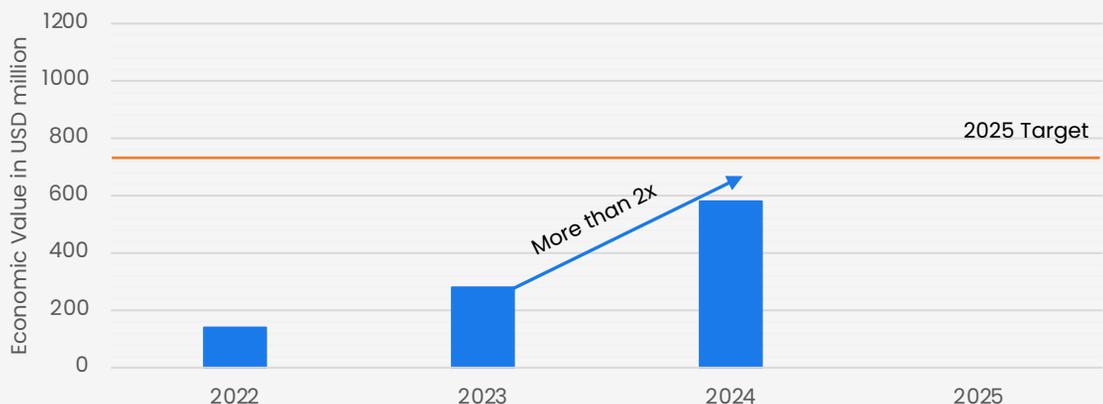
2.2 Cross-Sell and Upsell in Real Time

Next-best-action engines surface tailored offers at the perfect moment.

Example: A leading multinational bank has been using an AI coaching tool which has boosted advisor sales +20% YoY by cutting research time 95%.

Speed as Strategy:
In wealth management, speed isn't just efficiency — it's trust. By cutting response times by 95%, AI turns timely advice into stronger client relationships and measurable sales gains.[12]

2.3 Serving the Unbanked and Underbanked

AI credit models using alternative data unlock profitable lending to unbanked and underbanked populations.[13]

Market example: Brazilian fintechs expanded approval rates for first-time borrowers while holding defaults steady.[14]

Figure 6 – Financial Inclusion Impact Map
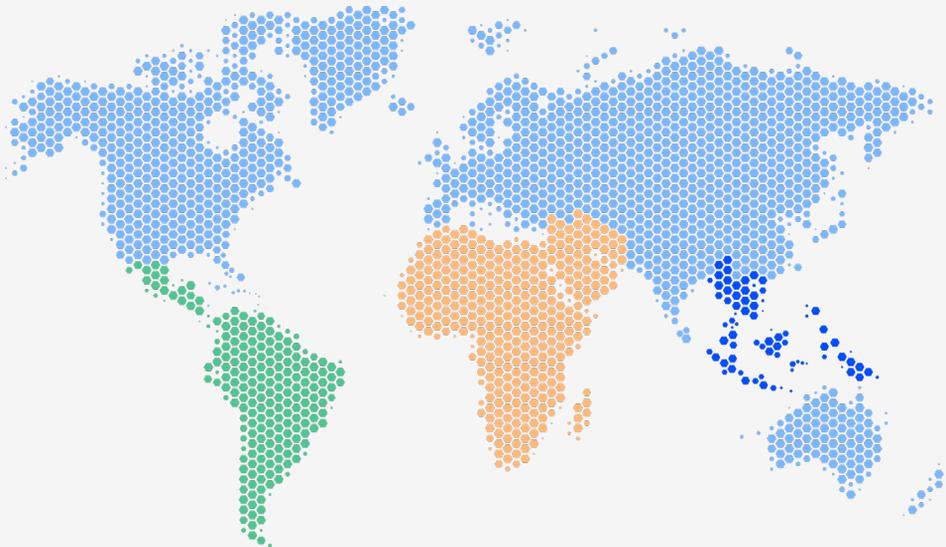
Latin America - Around 1 in 4 adults remain unbanked (~26%),with large variations across markets.

Middle East & Africa - Home to the world's highest share of unbanked adults, with financial exclusion rates often exceeding 50% in key markets.

Southeast Asia - Roughly half of adults remain unbanked, reflecting gaps in access despite rapid growth in mobile-first financial services.

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2.4 Premium Services for Affluent Clients

Affluent clients expect always-on, high-touch service. AI concierges and predictive platforms now deliver bespoke insights and seamless portfolio support.

Example: In Singapore and the UAE, relationship managers are deploying AI-powered concierges and predictive platforms that deliver real-time transaction support, personalized investment insights, and seamless portfolio briefings.

> **The New Luxury Standard:**
> For affluent clients, convenience is the new currency. AI transforms wealth management from scheduled meetings to continuous, personalized engagement — making premium service scalable.[15]

2.5 New Products and Revenue Models

From parametric insurance to AI-driven trade finance, banks are creating entirely new fee-based streams.

> **Why this matter**
> New AI-driven products don't just cut costs — they create markets that didn't exist before. By combining real-time data with scalable delivery, financial institutions can unlock entirely new sources of revenue and differentiate themselves from competitors still focused on efficiency alone.[16]

2.6 Challenges that Shape ROI

Even ambitious banks struggle to move from pilots to scaled revenue. Three barriers dominate:

- **Data Fragmentation**: Siloed, inconsistent data limits customer view and weakens high-value models (e.g., personalization, fraud, predictive credit).
- **Governance Uncertainty**: Uneven AI rules — strict in the EU, loose in many emerging markets — create compliance risk and slow bold use cases.
- **Execution Friction**: Legacy cores, scarce AI talent, and rigid architectures make scaling tough even after promising pilots.

These challenges vary in intensity by region: North America and Europe wrestle with regulation and legacy tech; Asia-Pacific, LATAM, and MEA face infrastructure gaps but move faster where regulators enable experimentation.

> **Why Overcoming These Matters?**
> Solving data, governance, and execution gaps early turns pilots into compounding revenue engines — while laggards risk losing ground to fintechs and faster incumbents.

> ### Key Takeaway
>
> Institutions that build robust data foundations, agile architectures, and governance clarity can move past experimentation and capture AI-driven revenue fast. Regional market realities shape both the opportunity and the barriers, but the formula for success — quality data, smart risk controls, and decisive scaling — is universal.

3. Southeast Asia (SEA): Scaling AI in a Mobile-First Region

Introduction

Southeast Asia's financial sector sits within one of the world's fastest-growing digital economies. The region's 680+ million people, with a median age just over 30, are among the most mobile-connected globally. In 2023, the digital economy reached USD 218 billion in GMV, with fintech as the fastest-growing segment.[17] This demographic and technological backdrop makes the region fertile ground for AI — expanding reach, personalizing engagement, and accelerating delivery.

Adoption is moving beyond pilots into mainstream production. Singapore leads ASEAN in readiness, followed by Malaysia and Thailand, with Indonesia and the Philippines catching up quickly.[18] Investment is also accelerating: in the first half of 2024, over USD 30 billion was committed to AI-ready data center infrastructure across Singapore, Thailand, and Malaysia — laying the foundation for scalable AI services.

The top revenue-generating applications in Southeast Asia are emerging in three areas:
- **AI-Driven Inclusion Lending & Micro-Credit** — extending access to unbanked and underbanked populations through alternative-data credit models.
- **Relationship Manager "Co-pilots" & Hyper-Personalized Wealth Engagement** — equipping relationship managers with AI tools that tailor advice and deepen client interactions.
- **AI-Accelerated Merchant Acquisition & Payments Monetization** — using AI to drive payment adoption, reduce fraud, and expand merchant ecosystems.

These use cases are explored in detail below, alongside the region's adoption challenges and enablers.

Top Revenue-Generating Use Cases

1. AI-Driven Inclusion Lending & Micro-Credit

In the Philippines and Indonesia, AI is reshaping the economics of small-ticket lending. Traditional credit scoring has excluded millions of MSMEs and first-time borrowers, but alternative-data models using telco, e-commerce, and mobile wallet records are making these customers visible. Partnerships have already improved approval rates while maintaining portfolio quality.[19]

The opportunity is significant: ASEAN's MSME finance gap is estimated at USD 300 billion.[20] Benchmarks suggest effective AI-driven personalization in lending can lift revenues by 10–25%—meaning even modest penetration could translate into hundreds of millions in additional income for a mid-sized bank.[21]

> **From Risk to Revenue:**
> AI shifts lending from exclusion to inclusion. By converting untapped customer segments into profitable borrowers, banks are not just filling a credit gap — they are creating a scalable new growth engine.

2. Relationship Manager "Co-pilots" & Hyper-Personalized Wealth Engagement

In Southeast Asia's wealth hubs, the focus is shifting from access to deepening share of wallet. Generative AI-powered "co-pilots" are transforming how relationship managers prepare and engage with clients. These systems synthesize portfolios, transactions, preferences, and market trends to surface the most relevant investment ideas in real time.

Early deployments show that relationship managers equipped with AI co-pilots can cover more clients while delivering sharper, context-aware recommendations. The result is higher hit rates on investment ideas and cross-sell, reduced preparation time, and stronger retention in highly competitive wealth markets. For Asia's largest private banks, the uplift is already measured in hundreds of millions of USD annually. Just as importantly, scalable personalization is extending high-touch wealth management to the mass-affluent segment — a rapidly expanding market across Southeast Asia.

> **"**
> **Scaling the Personal Touch:**
> The promise is not just more efficiency — it's the ability to bring a higher level of personalization to segments we couldn't afford to serve before.
>
> — Senior executive, leading Philippine bank.
> **"**

3. AI-Accelerated Merchant Acquisition & Payments Monetization

Across Southeast Asia, payments are both the frontline of financial inclusion and a critical growth engine. AI is transforming how banks and payment providers expand networks, shifting from broad outreach to highly targeted, adaptive strategies that accelerate adoption and monetization.

Indonesia illustrates the potential. The QRIS national payments network now connects 39.3 million merchants — 93% of them MSMEs — and 57 million users, with transaction volumes up 175% year-on-year in 2024. Banks and payment providers are deploying AI to identify high-potential merchants, automate onboarding, and customize fee structures, creating faster acquisition cycles and new opportunities in payments-linked lending.

> **"**
>
> **Adaptive Growth at Scale:**
> AI enables us to rapidly experiment with offers and pivot as customer responses change — replacing static, months-long campaigns with adaptive, data-driven cycles.
>
> — Senior executive, Southeast Asia
>
> **"**
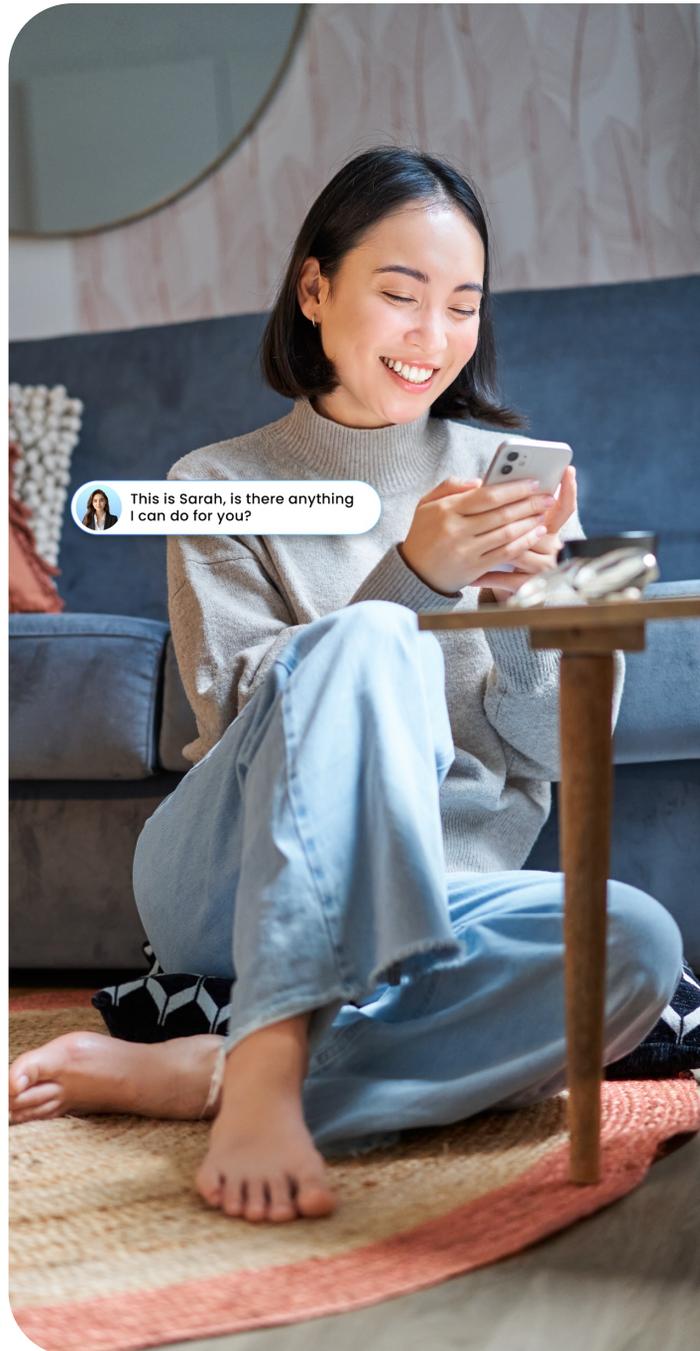
Enablers and Success Conditions in SEA

Southeast Asia combines youthful demographics, mobile-first behavior, and proactive regulators, making it one of the most dynamic regions for AI in financial services.

Key Enablers

- **Digital-native consumers** — With a median age just over 30, ASEAN populations are among the most mobile-connected globally, creating fertile ground for AI-driven personalization and engagement.
- **Payments infrastructure** — National systems such as QRIS in Indonesia and PromptPay in Thailand provide strong rails for AI-enabled merchant acquisition, fraud prevention, and monetization.
- **Regulatory innovation** — Sandboxes in Singapore, Malaysia, and Thailand support experimentation, while frameworks like the MAS Veritas Toolkit offer practical standards for responsible AI.
- **Fintech ecosystems** — High levels of fintech penetration drive competition and collaboration, making SEA a fast-moving testbed for new AI applications.
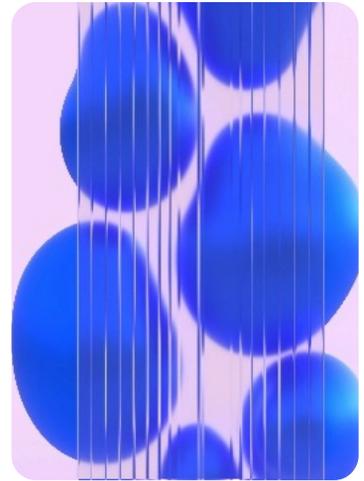
Scaling Hurdles

Despite the momentum, three commercial bottlenecks continue to shape how fast pilots scale into production:

- **Data fragmentation** — Customer information remains siloed across divisions and markets, complicating efforts to deliver consistent personalization and risk modeling.
- **Talent shortages** — The scarcity of professionals who combine AI fluency with financial and regulatory expertise limits how quickly banks can operationalize use cases.
- **Regulatory fragmentation** — Inconsistent standards across ASEAN mean AI models validated in one country often need tailoring elsewhere, raising cost and slowing cross-border rollout.
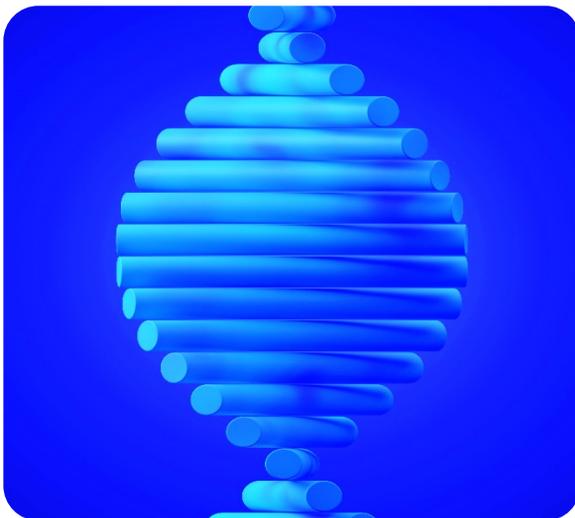
Why This Matters

Overcoming these hurdles is not just about efficiency — it directly determines how quickly AI translates into measurable revenue. Institutions that address data, talent, and regulatory gaps early can scale faster and capture outsized growth. As one Southeast Asia banking executive explained during interview:

> " The winners will be those who move fastest from pilot to production across markets, while still navigating fragmented rules and building trust. "

4. Latin America (LATAM): AI as a Catalyst for Inclusion and Competition

Introduction

Latin America's financial sector is being reshaped by both necessity and opportunity. More than 200 million adults remain outside formal financial services, while serving geographically dispersed populations has long been costly.[23] At the same time, a younger, mobile-first consumer base has driven fintech adoption to some of the fastest rates in the world. Superapps and challenger banks in Brazil, Mexico, and Colombia are redefining customer expectations, forcing incumbents to innovate or risk being sidelined.

AI is rapidly becoming central to this competitive race. Conversational AI deployments in the region are already delivering up to 70% reductions in customer support costs and boosting satisfaction by 80%.[24] Meanwhile, J.P. Morgan projects a USD 100 billion AI opportunity across Latin America's service industries over the next decade, with financial services at the core.[25]

The top revenue-generating applications for Latin American financial institutions include:

- **AI-Driven Financial Inclusion** — alternative-data credit models expanding access for the underbanked and first-time borrowers.
- **Payments Fraud Prevention & Trust Building** — machine learning systems reducing fraud at scale, unlocking adoption of digital payments and e-commerce.
- **Hyper-Personalized Cross-Sell & Retention** — AI-powered next-best-action engines helping banks and fintechs increase product uptake and customer loyalty in competitive markets.

*These use cases are explored **in the following section**, alongside the region's adoption challenges and definitions of success.*

Top Revenue-Generating Use Cases

1. AI-Powered Credit Scoring for Financial Inclusion

Credit access remains one of Latin America's most powerful growth levers. Nearly 45% of the population is unbanked, especially in rural and informal sectors with no formal credit history.[26] Traditional scoring systems have struggled to reach these segments profitably.

AI is changing the equation. By using alternative data — utility payments, mobile activity, rental information, and even psychometric indicators — banks and fintechs can now underwrite thin-file borrowers more accurately and at scale.

Leaders are already proving the model: Kueski in Mexico uses machine learning to assess alternative data for underserved borrowers, while Creditas in Brazil has processed over USD 1 billion in AI-evaluated loan applications from customers without traditional credit histories.[27] Studies show AI-based credit scoring can outperform conventional models by up to 85% in accuracy, fundamentally reshaping how risk is assessed.[28]

The prize is enormous: the Inter-American Development Bank estimates that reaching just 10% of the excluded population could unlock tens of billions of dollars in new lending annually across the region.[29]

> **Unlocking New Segments:**
> Integrating non-traditional data into risk models allowed us to underwrite more microloans at scale — unlocking previously inaccessible customer segments — without sacrificing portfolio quality.
>
> — Retail banking executive, Latin America

2. Personalized Cross-Selling via AI-Driven Customer Insights

In Latin America's competitive retail banking markets, incumbents are using AI analytics to sharpen cross-selling and deepen customer relationships. By processing transaction histories, life events, and spending patterns, these systems can identify the precise moment to introduce a new product — from card upgrades to insurance policies.

BBVA Mexico's "Next Best Action" platform illustrates the payoff: machine learning recommendations have lifted conversion rates by around 25% compared to generic campaigns.[30] Bancolombia has reported similar uplifts in digital outreach, particularly in cards and insurance.[31]

By combining scale with timing precision, AI is becoming a revenue driver rather than just an efficiency tool, enabling banks to anticipate customer needs in real time.

> **Anticipating the Next Step:**
> AI helped us move from blanket promotions to anticipating customer needs — spotting when someone is ready for the next step in their financial journey.
>
> — Retail banking executive, Latin America

3. Fraud Prevention That Doubles as Revenue Protection

Latin America's rapid shift to digital payments has been shadowed by a surge in fraud. The region accounts for around 20% of global e-commerce revenue lost to fraud, with Brazil experiencing sharp increases in card-not-present fraud and authorized push payment (APP) scams.   Losses from APP scams alone reached nearly USD 247 million in 2022.[33]

To counter this, banks and fintechs are deploying AI-driven fraud detection systems that monitor patterns in real time, using behavioral biometrics, geolocation, and anomaly analytics to distinguish legitimate transactions from fraudulent attempts.

The impact extends beyond reducing losses. By cutting false declines, providers like Mercado Pago are enabling more valid transactions, directly boosting payment volumes and customer satisfaction. Fraud prevention, once seen as a cost-control function, is becoming a growth enabler.[34]

> **Trust as a Growth Driver:**
> Reducing false declines isn't just about cost savings — it's also about retaining customer trust. When transactions go through smoothly, usage climbs.
>
> — Senior payments executive, Latin America

Enablers and Success Conditions in LATAM

Latin America combines powerful enablers with structural frictions that shape how quickly AI can scale from pilots into revenue impact.

Key Enablers

- **Payments digitization** — Platforms such as Mexico's CoDi have supported nearly 9.5 million digital accounts and close to 10 million transactions since 2019, accelerating digital access.[35]
- **Open Finance in Brazil** — A precedent-setting framework for consent-driven data sharing, giving institutions a richer foundation for AI-driven innovation.[36]
- **Fintech dynamism** — The number of fintechs has surged from just over 700 in 2017 to more than 3,000 by 2023, creating both competitive pressure and partnership opportunities that push incumbents to modernize.
- **Rising consumer demand** — Younger, mobile-first populations are driving adoption of digital services at scale, creating fertile ground for AI-enabled financial products.

Scaling Hurdles

Even with strong momentum, three bottlenecks continue to affect monetization:
- **Infrastructure gaps** — Limited broadband and patchy connectivity in rural areas constrain digital engagement and leave data ecosystems incomplete.
- **Regulatory fragmentation** — Privacy and data-sharing rules vary widely across markets, complicating regional scaling and slowing cross-border initiatives.
- **Talent and trust** — AI-savvy, regulation-informed talent remains scarce, while consumer trust is undermined by cyber incidents and uneven reliability of digital-only services. This raises adoption risks unless institutions invest in resilience and transparent governance.

Why This Matters

These conditions make Latin America one of the most dynamic — but complex — testbeds for AI in financial services. Success depends less on proving AI's potential and more on overcoming infrastructure, regulatory, and trust gaps to capture the region's most promising revenue opportunities.

> **"**
> **The Cost of Slow Execution:**
> Even when the business case is proven, the integration with legacy core banking systems can take six months or more — slowing the ability to capture fast-moving market opportunities
>
> — Global banking operations leader with Latin America oversight
> **"**

5. Middle East & Africa (MEA): Leveraging AI for Scale, Service, and Sovereign Ambitions

Introduction

The Middle East & Africa (MEA) region is being propelled by two forces: top-down national AI strategies in the Gulf and bottom-up inclusion and fintech momentum across Africa. In the Gulf, national programs (UAE, Saudi Arabia) explicitly prioritize financial services; across Africa, digital rails and open banking are enabling AI-driven products that expand access and accelerate monetization.[37]

PwC estimates AI could add ~USD 320 billion to the Middle East economy by 2030 (≈11% of GDP). Within this, Saudi Arabia is projected at ~12.4% of 2030 GDP and the UAE ~13.6%, while Saudi's official target is 12% by 2030. Meanwhile, MEA AI spending is set to be the world's fastest-growing, projected to reach ~USD 6.4 billion by 2026.[38]

Why Kenya and Nigeria Matter
- Kenya couples high mobile-money penetration with AI-enabled inclusion: M-Pesa's user base continues to scale, and providers such as FarmDrive use alternative data and machine learning to underwrite thin-file borrowers—expanding access while managing risk.[39]
- Nigeria is laying strong data and payments foundations. Open Banking guidelines (CBN, 2023) enable secure data sharing, and NIBSS Instant Payments (NIP) volumes and values are surging— creating rich signals for AI use cases in fraud prevention, merchant acquisition, and credit.[40]

Top revenue-generating applications in MEA
- **AI-driven inclusion & SME credit** — alternative-data models (e.g., mobile, utilities, trade) expand lending to thin-file consumers and MSMEs (Kenya, Nigeria).
- **Payments monetization & fraud prevention** — real-time payments growth (e.g., Nigeria's NIP) plus mobile-money scale (e.g., Kenya) drive AI-enabled trust, lower false declines, and higher throughput.
- **Wealth personalization & Relationship Manager Co-pilots (GCC)** — AI assistants and analytics deepen share of wallet in affluent markets (UAE, KSA), aligning with national AI programs.

Top Revenue-Generating Use Cases

1. AI-Augmented Wealth & Private Banking Gulf, with Africa takeaways

GCC wealth hubs (UAE, Saudi Arabia, Qatar) are competing on personalized client experience. AI Co-pilots for relationship managers are moving into production—tailoring investment ideas, generating client-ready portfolio briefs in real time, and surfacing cross-sell opportunities during the conversation.[41]

Emirates NBD pilots show higher product uptake and client satisfaction when insights are delivered in-session, shifting time from manual prep to clients strategy. Nigeria and Kenya can adapt the same model to scale high-touch service for fast-growing affluent and mass-affluent segments—using mobile and transaction signals to personalize advice and expand RM coverage without adding headcount.

> **Speed to Context:**
> AI gives me the context I need in minutes, not hours. My conversations are now about the client's goals, not about me searching for information.
>
> — UAE wealth manager

2. AI-Driven SME Lending & Trade Finance North Africa, with Nigeria/Kenya Takeaways

SMEs remain the backbone of MEA economies, yet financing gaps in North Africa alone exceed USD 50 billion according to the IFC. Traditional credit assessments struggle in sectors where documentation is scarce, leaving many viable businesses under-served. AI is starting to shift this dynamic. By combining trade transaction data, supplier payment histories, and even satellite imagery for agricultural clients, banks can make faster, more accurate credit decisions.

- In Egypt, Banque Misr has piloted AI-enhanced SME scoring, reducing decision times and improving default outcomes.[42]
- Similar experiments are underway in Morocco, where banks are integrating alternative data into risk models to extend their reach.
- Lessons also come from Kenya, where banks and fintechs have successfully applied AI to agricultural lending—using mobile money data and satellite imagery to underwrite farmers who previously had no access to credit.[43]

> **Speed to Context:**
> The biggest challenge is going to be to demonstrate value. Clients want an immediate return.
>
> — Middle East–based adviser

3. AI-Powered Compliance & Cross-Border Payments in Multimarket Banks

Bridging Asia, Africa, and Europe, MEA's banks depend heavily on cross-border flows (trade, remittances, and FX). Regional authorities and the Arab Monetary Fund (AMF) are prioritizing payment interoperability and risk controls, as reflected in the AMF–CPMI monitoring work on cross-border payments and the AMF's Buna platform, which connects 100+ institutions across 22 states in a "cost-effective, risk-controlled, and transparent environment".

AI is moving to the center of this stack: regulators are explicitly guiding responsible AI use (e.g., Qatar Central Bank's AI guideline), while banks deploy ML to cut false positives and speed legitimate payment approvals—directly protecting revenue by reducing friction and abandonment.[44,45]

On the ground, leading Gulf banks are already scaling AI in financial-crime controls and payment operations. Mashreq has implemented cognitive AI for AML to strengthen monitoring while maintaining throughput, and industry tracking shows regulatory change is accelerating AI-powered compliance adoption across MEA. The commercial impact is twofold: fewer false declines keep legitimate cross-border payments flowing, and faster straight-through processing improves customer experience in high-value corridors. As AMF's program emphasis implies, smarter compliance is becoming a growth enabler, not only a control function.

> **From Sampling to Full Coverage:**
> AI enables QA on every payment in seconds—without sampling. We can process a million transactions; the only limit is our ability to handle the exceptions.
>
> — Global banking operations leader

Enablers and Success Conditions in MEA

The region combines sovereign ambition in the Gulf with inclusion-driven demand across Africa, creating strong conditions for AI-led revenue growth in financial services.

Key Enablers

- **Sovereign-backed commitment**: GCC countries are financing AI through national strategies—e.g., Saudi Arabia's AI strategy aims to attract US $20 billion by 2030 and create thousands of AI roles and jobs.[47]
- **Regulatory innovation**: UAE regulators have established co-sandbox frameworks (across central bank, ADGM, DIFC) that accelerate FinTech and AI testing.[48]
- **Regional AI infrastructure**: Initiatives such as the UAE's AI strategy (and its ministerial structure) underscore institutional capacity and public-private coordination.[49]

Scaling Hurdles

- **Talent & execution capacity** — AI capability in leading markets is real, but often expatriate-driven and not yet matched by local pipelines, creating an execution gap inside risk-averse banking cultures
- **Data & language readiness** — Fragmented data, localization rules, and Arabic/English model gaps slow customer-facing deployments; banks with bilingual datasets scale faster.
- **Uneven market conditions** — Infrastructure and digital literacy vary widely outside GCC hubs, and conservative "soft regulation" can delay enterprise rollout even as governments encourage experimentation.

Why This Matters

Addressing these hurdles determines how fast pilots become revenue—from GCC wealth Co-pilots (share-of-wallet growth) to North Africa SME lending (new-to-credit segments) and region-wide payments/compliance (higher straight-through processing, fewer false declines). Institutions that invest early in talent, trusted data (including Arabic corpora), and streamlined governance will scale sooner and capture outsized gains.

> **Talent is the bottleneck**:
> We can buy the tech tomorrow, but who is going to run it in five years? That's the bigger question.
>
> — CIO, Gulf-based retail & corporate bank

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Country Enablers — Nigeria & Kenya:

🇳🇬 Nigeria

- Open Banking (2023) — CBN's guidelines and registry enable consented data sharing across banks/fintechs, laying rails for AI-driven personalization and credit/risk models.[50]
- Real-time payments — NIBSS Instant Payments (NIP) provides nationwide instant rails and rich transaction signals for AI in fraud, merchant monetization, and credit.[51]
- Data governance — Nigeria Data Protection Act (2023) establishes a national regulator and a legal basis for responsible data use in AI.[52]

🇰🇪 Kenya

- Mobile-money scale — M-Pesa's massive user and merchant base creates dense behavioural data for AI use cases in payments, credit, and fraud.[53]
- Interbank real-time rails — PesaLink widens reach and liquidity for AI-enabled payments and merchant services.[54]
- Data protection regime — Kenya's Data Protection Act (2019) and the Office of the Data Protection Commissioner (ODPC) support trusted AI deployments.[55]
- Alternative-data credit playbooks — Providers leverage mobile/satellite and farm-level data to underwrite thin-file smallholders, offering patterns transferable across Africa.[56]

6. Cross–Cutting Enablers: What Determines Success

Before unpacking the cross-cutting enablers of AI revenue, it helps to frame the journey most successful banks follow.

AI adoption is rarely linear; the institutions that scale revenue impact typically pass through **five repeatable stages:**

1 Strategic Alignment

Define the commercial thesis for AI (e.g., hyper-personalization, inclusion lending, new digital products) and secure C-suite sponsorship plus clear KPIs.

2 Data & Model Foundations

Build trusted, connected data and early model-ops practices so pilots can expand without costly rebuilds.

3 Fast-Track Use Cases

Launch a few high-visibility, revenue-linked pilots (next-best action, SME credit, fraud detection) that create proof points and unlock further funding.

4 Scale Through Modular Tech

Shift from rigid cores to API-first, cloud-ready, partner-friendly architectures that allow fast deployment and iteration.

5 Embed Governance & Trust

Integrate explainability, risk controls, and change management for the front line so adoption sticks and regulators stay comfortable.

From Pilots to Portfolio: Winners move quickly from single proofs of concept to a portfolio of revenue-tracked AI initiatives, retiring or scaling each based on business impact.

These stages set up the specific enablers explored next:

| **1. Technology strategy**	**2. Organizational capability**	**3. Governance & embed**
How to blend buy/partner/build and integrate into complex cores.	Trust, workflow fit, incentives, and skills that drive adoption.	Controls built into delivery so AI can scale safely and fast.

By following this pathway and investing in these enablers, banks can move beyond experimentation and convert AI into sustained, compounding revenue growth.

6.1 Technology Strategy – Partner to Scale

What we heard: Hybrid sourcing is now the default. Banks buy to move fast on utilities, partner to tailor and scale, and build only where IP or controls demand it. Across our interviews and survey checks: 56% of bank CXOs prefer buying off-the-shelf to explore gen-AI, over one-third prefer partnering to scale, and ~10% choose to build from scratch.

56%	34%	10%
Prefer buying off-the-shelf solutions	Partner to tailor and scale	Build fully in-house
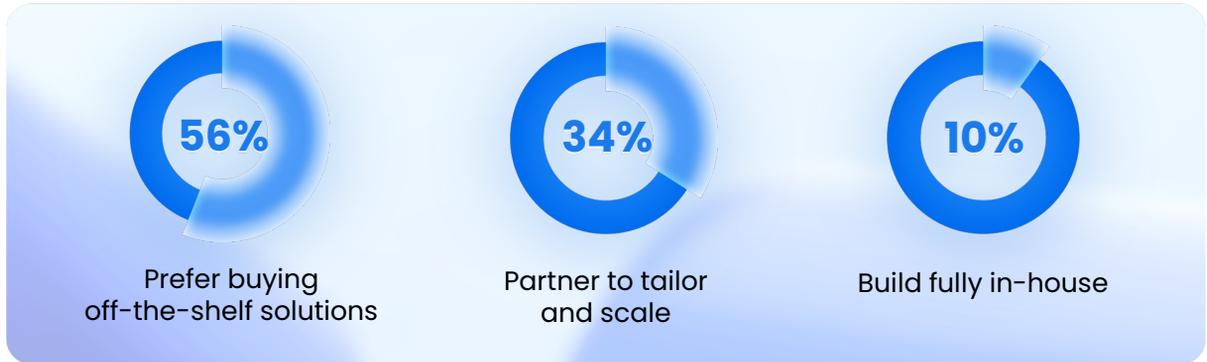
Why partner
Practitioner perspective

- **Workflow fit**: Relationship manager co-pilots, next-best-action, SME credit, and fraud need deep process tailoring—not just a model.
- **Locale & regulation**: Bilingual NLP (e.g., Arabic–English), data-residency, and policy wrappers vary by market.
- **Integration & change**: Connecting to cores/CRMs and earning frontline trust is as hard as the modelling.

What winning partnerships look like

- **Embedded squads**: vendor engineers + bank product owner + risk/compliance from Day 1; joint backlog and sprint cadence.
- **API-first integration**: thin middleware, connectors to core/billing/CRM, and secure data paths (VPC/on-prem options).
- **Governance built-in**: explainability, audit trails, human-in-the-loop where required, and model risk documentation.
- **Enablement plan**: build-operate-transfer with training so the bank can run and extend the stack in year 2–3.

How to contract for outcomes
Moving beyond demos to measurable results

- Tie vendor fees to conversion uplift, STP, loss rates, or time-to-yes, with clear weekly reporting.
- Lock down data/IP rights, define SLAs with drift detection and rollback plans, and build exit/portability into deals to avoid lock-in.

Where partnerships win first

- **Relationship Manager "Co-pilots" (wealth/affluent)**: tune to bank playbooks, disclosures, and CRM context.
- **Payments & fraud**: cut false declines on local rails; align case management to ops reality.
- **SME credit**: fuse alternative data (trade, invoices, mobile) with explainable decisioning

> **Practitioner voices:**
> AI isn't something you just buy—except maybe a chatbot. The real work is understanding the workflow and layering AI on top.
>
> — Retail banking leader, Philippines
>
> We can buy the tech tomorrow—who runs it in five years?
>
> — CIO, Gulf universal bank

6.2 Organizational Capability — Adoption Takes Longer Than Deployment

What we heard: A model can be "live" months before front lines trust and use it. Getting a model "live" is fast; getting people to use it takes longer. Trust, workflows, incentives, and controls determine whether AI shows up in the day-to-day.

Why adoption stalls

- **Trust gap**: front lines hesitate to act on opaque recommendations.
- **Workflow fit**: insights arrive outside CRM/teller/mobile flows.
- **Incentives & skills**: usage isn't in scorecards; teams lack AI fluency.
- **Friction & reliability**: extra clicks, latency, or early errors kill habit.
- **Approval drag**: multi-step signoffs slow rollouts and dampen momentum.

What accelerates adoption

- **In-session delivery**: surface next-best actions inside RM/agent consoles and mobile journeys.
- **Tie to revenue**: weekly dashboards on uplift, conversion, STP, false declines—by team and user.
- **Scorecards & enablement**: add adoption targets; run short, role-specific training and "champion" cells.
- **Explainability by design**: plain-language reasons, policy-linked answers, easy override/feedback.
- **Default-on, low-friction**: SSO, zero extra tabs, sub-second latency, and one-click follow-ups.
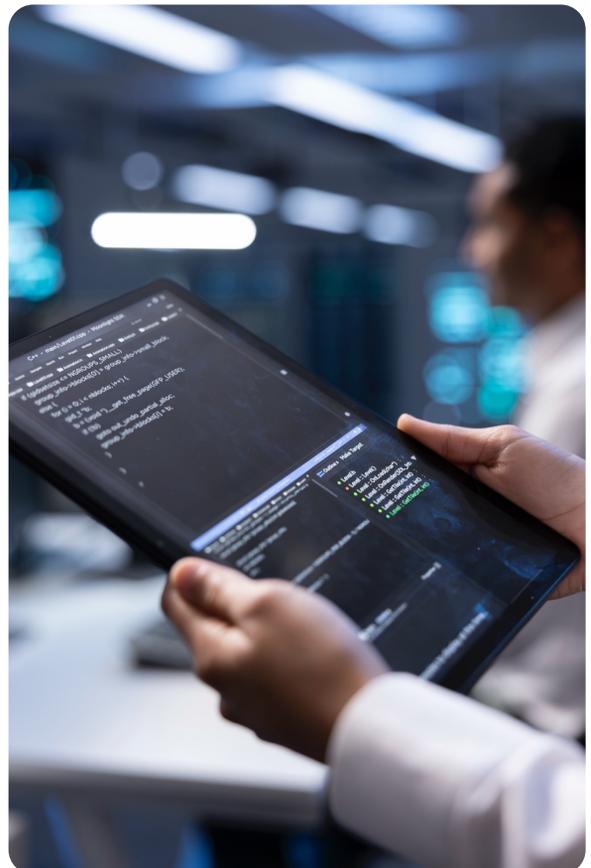
> "
>
> **Practitioner voices**:
> We had the model running in three months—but it took nine months before the relationship managers trusted it enough to actually use the recommendations.
>
> — Global banking operations head
>
> Usage took off once we reported weekly on revenue impact, not just accuracy.
>
> — Retail banker, Philippines
> "

6.3 Governance & Embed — The Revenue Unlock

What we heard: Governance isn't a gate at the end; it's how you ship fast and safely. When controls are embedded in the product (not parked in PDFs), straight-through processing rises, false declines fall, and time-to-yes shrinks.

Why it drives revenue

- **Fewer false declines** → more approved transactions and payment throughput.
- **Faster approvals** → higher conversion, better client experience, stronger retention.
- **Cross-market portability** → pre-baked controls and templates make compliance reusable across regions.

What good looks like

- **Policy-as-code**: Explainability, reasons, and disclosure baked into flows; human-in-the-loop where required.
- **Live oversight**: Drift/latency/quality dashboards, champion–challenger releases, one-click rollback.
- **Auditability by default**: Lineage, decision logs, and model risk docs generated automatically.
- Full-population QA: Monitor every payment/case; route only exceptions to humans.

How teams operate (90-day pattern)

- **Day 0–30**: Define guardrails (use-case risk tiering, data residency, bilingual NLP filters), wire metrics (STP, false declines, uplift).
- **Day 31–60**: Ship with pre-approved control libraries; run canary/AB; weekly risk & value reviews.
- **Day 61–90**: Expand coverage; automate retraining triggers; publish model cards and customer-facing reasons.

Practitioner voices:
Deploying AI isn't a finish line—it's live monitoring. We track value delivery, not just accuracy, and recalibrate once indicators slip.

— Gulf-based AI strategist

AI enables QA on every payment in seconds—without sampling. We can run a million payments at once; the only limit is exception-handling capacity.

— Global banking operations leader

Bottom line: Winners pair a hybrid build–buy–partner strategy with change management that earns frontline trust and governance that enables speed. Sections 7.1–7.4 detail how organizational capability, technology strategy, governance/culture, and continuous iteration work together to turn pilots into durable revenue.

7. Conclusions & Strategic Takeaways

Introduction

Artificial intelligence is no longer speculative in financial services—it is a commercial necessity. Across Southeast Asia, Latin America, and the Middle East & North Africa, banks are already realizing revenue from more precise credit decisions, personalized engagement, faster merchant acquisition, and enhanced compliance.

The evidence is clear: institutions that align AI with revenue objectives, embed it into workflows, and govern it responsibly are pulling ahead. But the next wave of differentiation will come from how quickly and confidently they scale—from moving beyond pilots to embedding AI as an enterprise capability, supported by cross-cutting enablers of talent, technology, governance, and culture.

Those that act decisively now will not only capture near-term revenue uplift, but also shape the competitive and regulatory standards for AI in financial services over the coming decade. Those that delay risk ceding both growth and influence to faster movers.

7.1 The Strategic Opportunity

Artificial intelligence is no longer experimental in financial services — it is reshaping where and how growth is captured.

The opportunity is both global and regional:
- Global surge: AI in BFSI is projected to grow from USD 35B (2023) to USD 97B (2027) and USD 368B (2032), driven by productivity and top-line gains.
- Regional momentum: Asia-Pacific and MEA are the fastest-growing; North America and Europe remain large but face heavier regulation; LATAM thrives on fintech disruption; SEA benefits from mobile-first consumers and supportive regulators.

Proven revenue levers:
- Hyper-personalized cross-sell and upsell
- Financial inclusion lending with alternative data
- High-touch digital wealth engagement
- Accelerated SME/merchant acquisition
- AI-augmented fraud & compliance reducing false positives and cost

Unit: Billion

2023	2027	2032
35	97	368
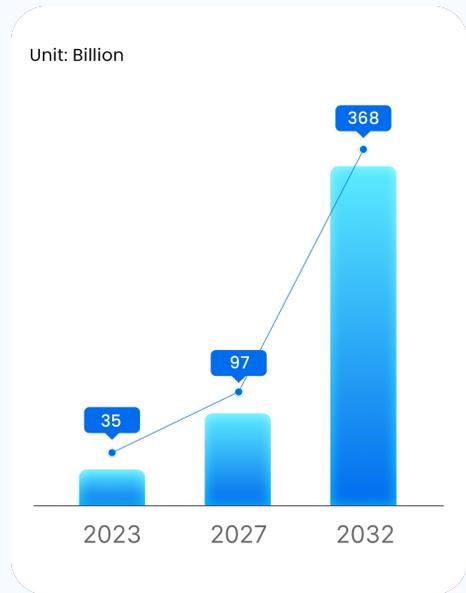
7.2 The Execution Challenge

Our interviews show the difference between an interesting pilot and revenue at scale is operational, not algorithmic:
- **Data & infrastructure bottlenecks**: Fragmented sources, legacy cores, and long approval chains slow time-to-value.
- **Trust and adoption**: Models go live quickly, but front lines adopt only when insights appear in-session (Relationship manager/agent consoles, mobile flows), are explainable, and are tied to revenue dashboards.
- **Regulatory portability**: Data-residency, privacy, and language demands require policy-as-code guardrails and region-specific adapters to scale safely.

“ The hardest part isn't building the AI — it's building the organization that's ready to use it.

— Southeast Asian banking executive ”

7.3 Pathways for Action – A Partner-led Playbook

Banks that convert AI from pilots to compounding revenue follow a clear playbook:

- Strategic Alignment — Anchor AI to P&L gaps with executive sponsorship and KPIs.
- Data & Model Foundations — Build governed, connected data and model-ops early.
- Fast-Track Use Cases — Start with visible, revenue-linked pilots that create belief.
- Modular Scaling — Use API-first, cloud-ready, partner-friendly tech to expand.
- Embed Governance & Trust — Integrate explainability, compliance, and change management to drive frontline use and regulator confidence.

These stages link directly to the cross-cutting enablers that matter most: hybrid sourcing strategies, adoption change management, and governance embedded in delivery.

7.4 Reimagining Value in Financial Service

AI is no longer just a cost-efficiency lever — it is a catalyst for product innovation, deeper customer trust, and new market creation.

The institutions that win will:
- Treat AI as an enterprise transformation, not a side project.
- Pair technology choices with organizational readiness and governance.
- Move from proofs of concept to a portfolio of revenue-tracked AI initiatives.

Bottom line

Banks that combine sharp market focus, strong data and governance foundations, and partner-driven scaling will turn AI into a durable growth engine — region by region, line of business by line of business.[57]

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Dyna.Ai is a leading AI-as-a-Service company headquartered in Singapore, delivering enterprise-grade AI solutions that turn advanced AI into measurable business results. The company provides AI-powered products and services that enhance customer experience (CX), improve employee experience (EX), and optimize core business operations, with solutions designed for practical enterprise deployment. With a global presence across Asia, the Middle East, and the Americas, Dyna.Ai powers financial institutions, contact centers, and enterprises worldwide.

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