

# **Executive Summary: Bank Marketing AI Usage Insights**

ABA Survey Pre-Research Discussions  
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# Current State of Adoption

Across all institutions interviewed, AI is actively being used in marketing, though depth and consistency vary by team and individual.

- At Bank 1, the marketing team has access to enterprise Google Gemini, providing a secure environment for experimentation and usage. Adoption is uneven: some users are daily power users, while others are still building familiarity.
- At Bank 2, AI usage appears more embedded in daily workflows, particularly for content creation, SEO strategy, and campaign development, with tools like Copilot used company-wide.
- At Bank 3, Copilot is used for writing and drafting. ChatGPT is used for ideation and experimentation, and enterprise creative AI tools (e.g., Adobe GenStudio, Adobe Firefly) have been purchased. Still, they are not yet fully implemented due to AI addendum and disclosure reviews. They described themselves as willing but constrained adopters. Leadership supports AI innovation, but legal and compliance reviews significantly slow formal tool implementation.

**All teams emphasized that AI is increasingly viewed as a productivity accelerator rather than a replacement for human judgment.**

# Highest Value AI Use Cases

## Content Creation & Refinement



Content generation was the most consistently cited value driver across interviews.

- Drafting campaign briefs and marketing plans
- Refining messaging and improving clarity
- Integrating SEO keywords naturally into website copy
- Writing bios and PR-style content in-house instead of outsourcing
- Local market personalization of advertisements

AI significantly reduces writing time while still requiring human review to “humanize” and align outputs with brand voice.

## Reporting & Analysis



There is a strong interest in using AI to:

- Standardize quarterly reporting
- Identify insights from performance data
- Improve KPI development and ROMI conversations
- Potentially analyze transactional or deposit behavior data

However, data-related use cases remain more experimental due to governance, compliance, and validation concerns.

## Strategic Planning & Thought Partnership



AI is being used as a “thinking partner” to:

- Develop go-to-market strategies
- Identify gaps in presentations and planning documents
- Generate scenario-based thinking
- Accelerate leadership-level strategic planning

Leaders described AI as an “intellectual leveler,” helping refine communication and anticipate stakeholder questions.

## Hiring & Operational Efficiency



A unique but notable use case included leveraging AI to:

- Refine job descriptions
- Evaluate and compare candidates
- Maintain structured hiring documentation

This signals AI’s expanding role beyond traditional marketing execution tasks.

# Frequency & Cultural Adoption

## Current State

- Daily usage among leadership and early adopters
- Weekly or situational usage among broader team members

## Key Barriers to Broader Adoption

### 1. Data & Compliance Risk

- a. Data ingestion, especially customer transactional data, remains the largest hurdle. Concerns include regulatory oversight, data validation, and governance frameworks.

### 2. Education & Prompt Skill Gaps

- a. Effective outputs depend heavily on prompt quality and user skill. Teams recognize that “what you get is only as good as what you put in.”

### 3. Organizational Readiness & Infrastructure

- a. AI governance committees and cross-functional oversight (including marketing representation) are seen as essential to responsible expansion.

### 4. Comfort & Change Management

- a. Adoption requires a willingness to pause, experiment, and shift workflows—something difficult for busy marketing teams.

# Emerging Trends & Forward-Looking Opportunities

## Several forward-looking themes emerged:

1. AI-driven content “factories” using interns or junior staff to scale content production
2. SEO strategies shifting toward optimization for AI search overviews
3. Increased personalization through segmentation and account-type tailoring
4. Automation of routine writing and administrative tasks
5. Reduced reliance on external vendors for certain creative outputs

## Participants anticipate the biggest near-term gains in:

1. Content efficiency
2. Personalization
3. Time reallocation from busy work to strategic thinking

# Overall Conclusion

AI adoption in bank marketing is accelerating, but adoption levels vary widely across institutions. The strongest traction is in content creation, strategic planning support, and workflow acceleration. Data-heavy applications remain constrained by compliance and governance considerations, as well as by the fact that many institutions lack the underlying data infrastructure required to support them.

The central shift underway is cultural: teams are moving from viewing AI as experimental to recognizing it as a necessary capability for modern marketers. Institutions that embrace structured training, governance alignment, and practical use-case development are likely to see the greatest competitive advantage over the next 12–24 months.