



Banks Are Moving to a Dual Workforce Model, nCino's Inaugural AI in Banking Benchmark Shows

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Nearly 9 in 10 senior banking executives say AI Agents are the future, but only 1 in 5 are currently tying it to revenue

Barriers remain to turn AI momentum into measurable ROI

CHARLOTTE, N.C., May 13, 2026 (GLOBE NEWSWIRE) -- nCino, Inc. (NASDAQ: NCNO), the platform for agentic AI banking, today released its inaugural "nCino AI in Banking Benchmark," which revealed that the majority of bankers (89%) see a future defined by a dual workforce of AI agents and humans within five years.

While institutions have made meaningful progress in adopting AI and defining strategy, many are still working to translate that activity into business outcomes, marking a pivotal shift from exploring various use cases to utilizing as a strategic growth enabler at scale. In fact, the report found that only 21% of respondents indicate that they are currently tying their AI investments to increased revenue.

This survey was launched at [nSight 2026](#), nCino's 14th annual industry event being held May 12-14 in Charlotte, North Carolina. It was fielded between late March and early April 2026 among 150 U.S. banking senior technology and business decision-makers.

"As AI adoption accelerates, this report reveals that banking leaders are rethinking how work gets done, increasingly moving to a dual workforce of AI agents and humans," said Sean Desmond, Chief Executive Officer at nCino. "The next phase is turning that motion into real momentum, ensuring AI investments deliver measurable business outcomes. That requires treating AI not just as a technology initiative, but as a transformation of how institutions operate, compete and serve their customers."

AI Has Moved to the Core of the Banking Enterprise

AI is now firmly embedded in banking operations, with the majority of institutions utilizing it at an enterprise level (84%). What began as experimentation has evolved into everyday integration, with the report showing 91% of respondents say it enables their time to be spent on higher value or customer-facing work.

This shift is being accelerated by agentic AI, which is already reshaping roles across the organization and laying the foundation for a dual workforce model. According to the report, 84% of bankers say it has already significantly changed how most banking roles operate and 89% expect to be working alongside AI agents within the next five years.

AI Adoption Is Outpacing Accountability

The report reveals that while most banks (91%) have defined AI strategies, many are still early in linking those investments to KPIs. A majority (81%) of executives prioritize adoption over return on investment, with relatively few tying AI initiatives to cost reduction (26%) or revenue growth (21%). As a result, many organizations remain in motion—without yet achieving the momentum needed to drive sustained business impact.

Confidence in Data is High—But There are Cracks Beneath It

One of the primary barriers to translating AI momentum into business impact is data. The survey shows that the majority (87%) of banking executives feel confident about their ability to access good, quality data—good news for AI adoption. Yet nearly all (93%) cite at least one data governance challenge, including:

- Data siloed across systems (52%)
- Compromised data integrity (41%)
- Inconsistent or incomplete data (37%)
- Poor data quality (34%)

Against this backdrop, the report found that 94% of executives say a fully integrated, end-to-end AI solution could deliver more value to their organization.

"ConnectOne has consistently operated among the top-performing institutions for efficiency, and we take pride in working with partners like nCino that help us continue to enhance that efficiency as we scale," said Frank Sorrentino, Chairman and Chief Executive Officer of ConnectOne Bank. "As the pace of technological change accelerates, the institutions best positioned to lead will be those that rethink how they operate, apply modern solutions with purpose, and work with partners who can help translate innovation into meaningful outcomes for clients, teams, and shareholders."

To download the full report, visit [the nCino website](#).

Methodology

The nCino AI in Banking Benchmark was fielded between late March and early April 2026 among 150 U.S. banking senior technology and business decision-makers. Respondents' roles included CEOs, CIOs, CTOs, Managing Directors, and VPs, and were employed across credit unions, community banks, regional and super-regional banks, and global financial institutions. All participants have direct influence over or responsibility for technology strategy and investment decisions. The survey was designed to assess how financial institutions are adopting and operationalizing AI, where strategic alignment and execution challenges persist, and how banks are measuring business impact and return on investment from AI initiatives.

About nCino

nCino (NASDAQ: NCNO) is the platform for agentic AI banking. With over 2,700 customers worldwide — including community banks, credit unions, independent mortgage banks, and the largest financial entities globally — nCino offers a trusted, agentic platform purpose-built for financial services and regulated industries. By deploying AI agents alongside human teams, nCino's dual workforce enables institutions to eliminate inefficiencies, sharpen decision-making and deliver better outcomes for the customers they serve. For more information, visit www.ncino.com.

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Forward-Looking Statements:

This press release contains forward-looking statements about nCino's financial and operating results, which include statements regarding nCino's future performance, outlook, guidance, the benefits from the use of nCino's solutions, our strategies, and general business conditions. Forward-looking statements generally include actions, events, results, strategies and expectations and are often identifiable by use of the words "believes," "expects," "intends," "anticipates," "plans," "seeks," "estimates," "projects," "may," "will," "could," "might," or "continues" or similar expressions and the negatives thereof. Any forward-looking statements contained in this press release are based upon nCino's historical performance and its current plans, estimates, and expectations and are not a representation that such plans, estimates, or expectations will be achieved. These forward-looking statements represent nCino's expectations as of the date of this press release. Subsequent events may cause these expectations to change and, except as may be required by law, nCino does not undertake any obligation to update or revise these forward-looking statements. These forward-looking statements are subject to known and unknown risks and uncertainties that may cause actual results to differ materially including, but not limited to risks associated with (i) adverse changes in the financial services industry, including as a result of customer consolidation or bank failures; (ii) adverse changes in economic, regulatory, or market conditions, including as a direct or indirect consequence of higher interest rates; (iii) risks associated with acquisitions we undertake, (iv) breaches in our security measures or unauthorized access to our customers' or their clients' data; (v) the accuracy of management's assumptions and estimates; (vi) our ability to attract new customers and succeed in having current customers expand their use of our solution, including in connection with our migration to an asset-based pricing model; (vii) competitive factors, including pricing pressures and migration to asset-based pricing, consolidation among competitors, entry of new competitors, the launch of new products and marketing initiatives by our competitors, and difficulty securing rights to access or integrate with third party products or data used by our customers; (viii) the rate of adoption of our newer solutions and the results of our efforts to sustain or expand the use and adoption of our more established solutions; (ix) fluctuation of our results of operations, which may make period-to-period comparisons less meaningful; (x) our ability to manage our growth effectively including expanding outside of the United States; (xi) adverse changes in our relationship with Salesforce; (xii) our ability to successfully acquire new companies and/or integrate acquisitions into our existing organization; (xiii) the loss of one or more customers, particularly any of our larger customers, or a reduction in the number of users our customers purchase access and use rights for; (xiv) system unavailability, system performance problems, or loss of data due to disruptions or other problems with our computing infrastructure or the infrastructure we rely on that is operated by third parties; (xv) our ability to maintain our corporate culture and attract and retain highly skilled employees; and (xvi) the outcome and impact of legal proceedings and related fees and expenses.