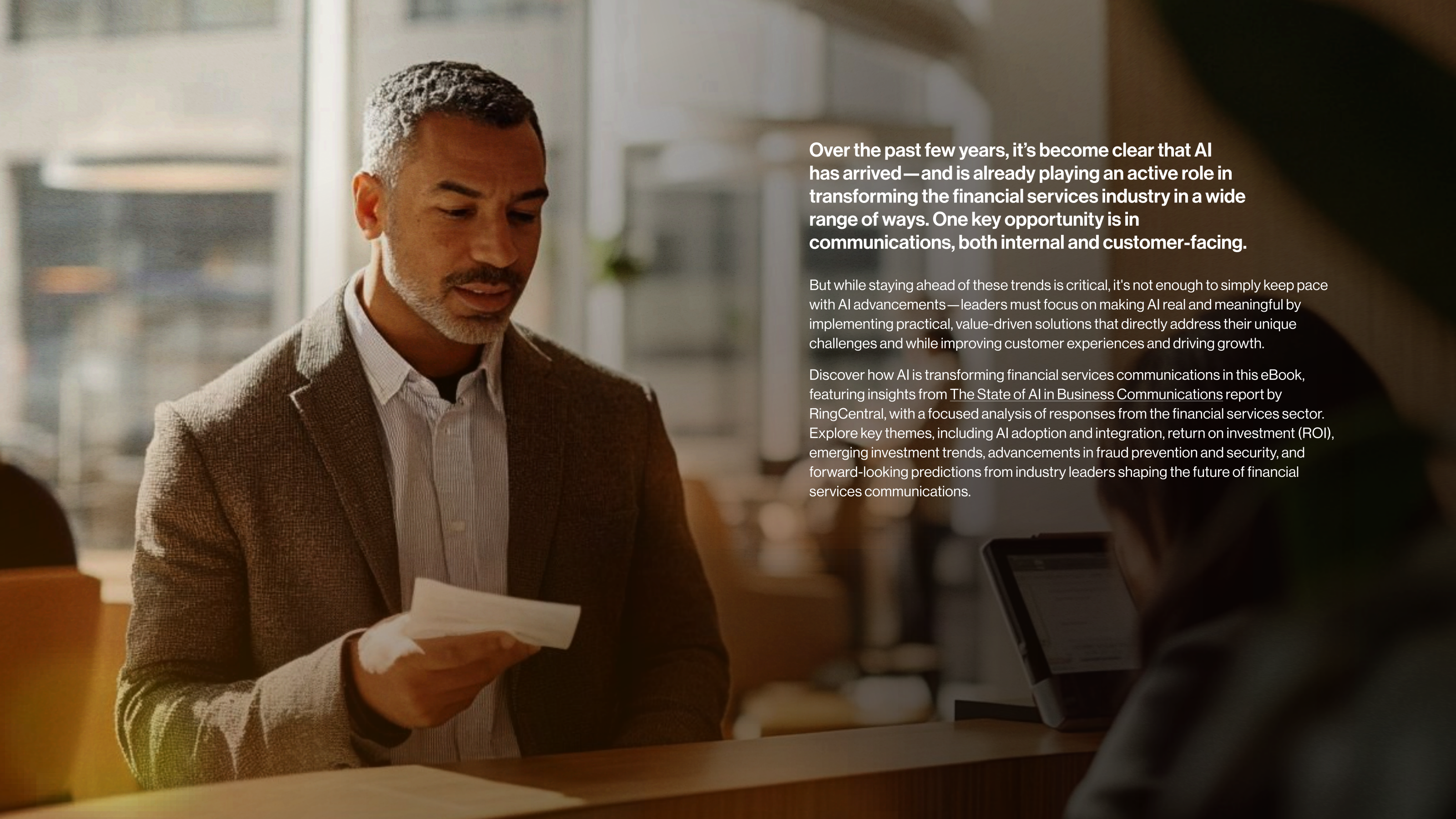


The state of AI in financial services communications

RingCentral

A man with short, graying hair and a beard, wearing a light blue button-down shirt under a brown textured blazer, is looking down at a white document he is holding in his hands. He is standing behind a wooden counter. In the background, there is a blurred office environment with large windows and modern decor. To the right, a tablet device is mounted on the counter.

Over the past few years, it's become clear that AI has arrived—and is already playing an active role in transforming the financial services industry in a wide range of ways. One key opportunity is in communications, both internal and customer-facing.

But while staying ahead of these trends is critical, it's not enough to simply keep pace with AI advancements—leaders must focus on making AI real and meaningful by implementing practical, value-driven solutions that directly address their unique challenges and while improving customer experiences and driving growth.

Discover how AI is transforming financial services communications in this eBook, featuring insights from [The State of AI in Business Communications](#) report by RingCentral, with a focused analysis of responses from the financial services sector. Explore key themes, including AI adoption and integration, return on investment (ROI), emerging investment trends, advancements in fraud prevention and security, and forward-looking predictions from industry leaders shaping the future of financial services communications.

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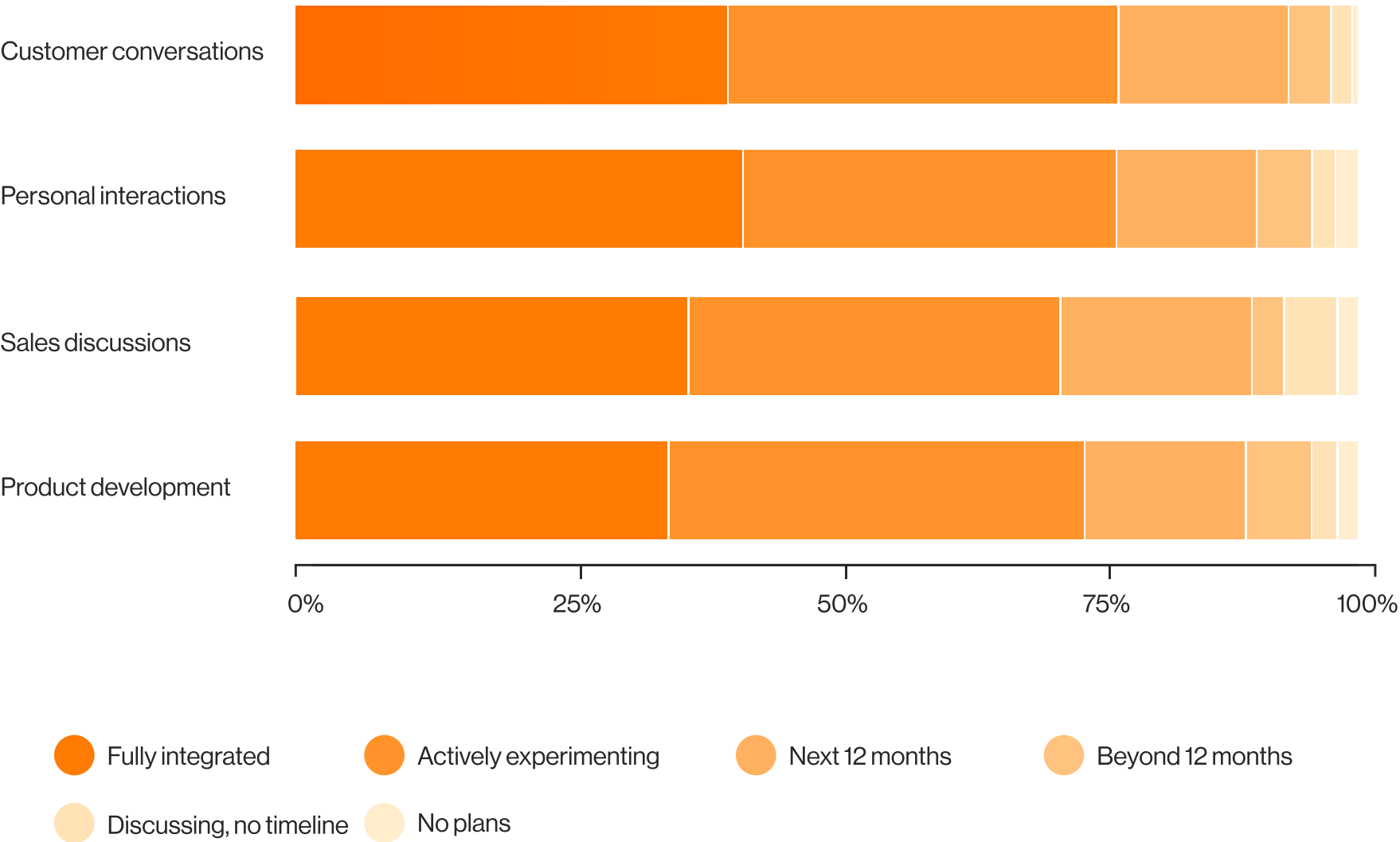
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AI’s broad utility, cemented across a variety of use cases

One of the most striking findings is the consistency of AI adoption across all four major use cases surveyed—roughly 72% to 78% of financial services businesses are either fully using or actively experimenting with AI in every area.

What’s interesting is these findings indicate that the financial services sector is even further ahead of healthcare—which, as we’ll see below, is the most optimistic of all industries surveyed when it comes to the potential of AI.

To what extent, if at all, has AI been integrated in the following contexts at your company?



A looming threat: Respondents brace for fraud attacks

The rise of AI brings new security concerns, with 80.26%¹ of decision makers believing their business could be targeted by AI-generated voice or video fraud in the next year — the highest perceived risk among all industries.

At the same time, respondents are remarkably confident in their ability to detect AI fraud — over 91%² believe they can distinguish between real and AI-generated voice or video content.

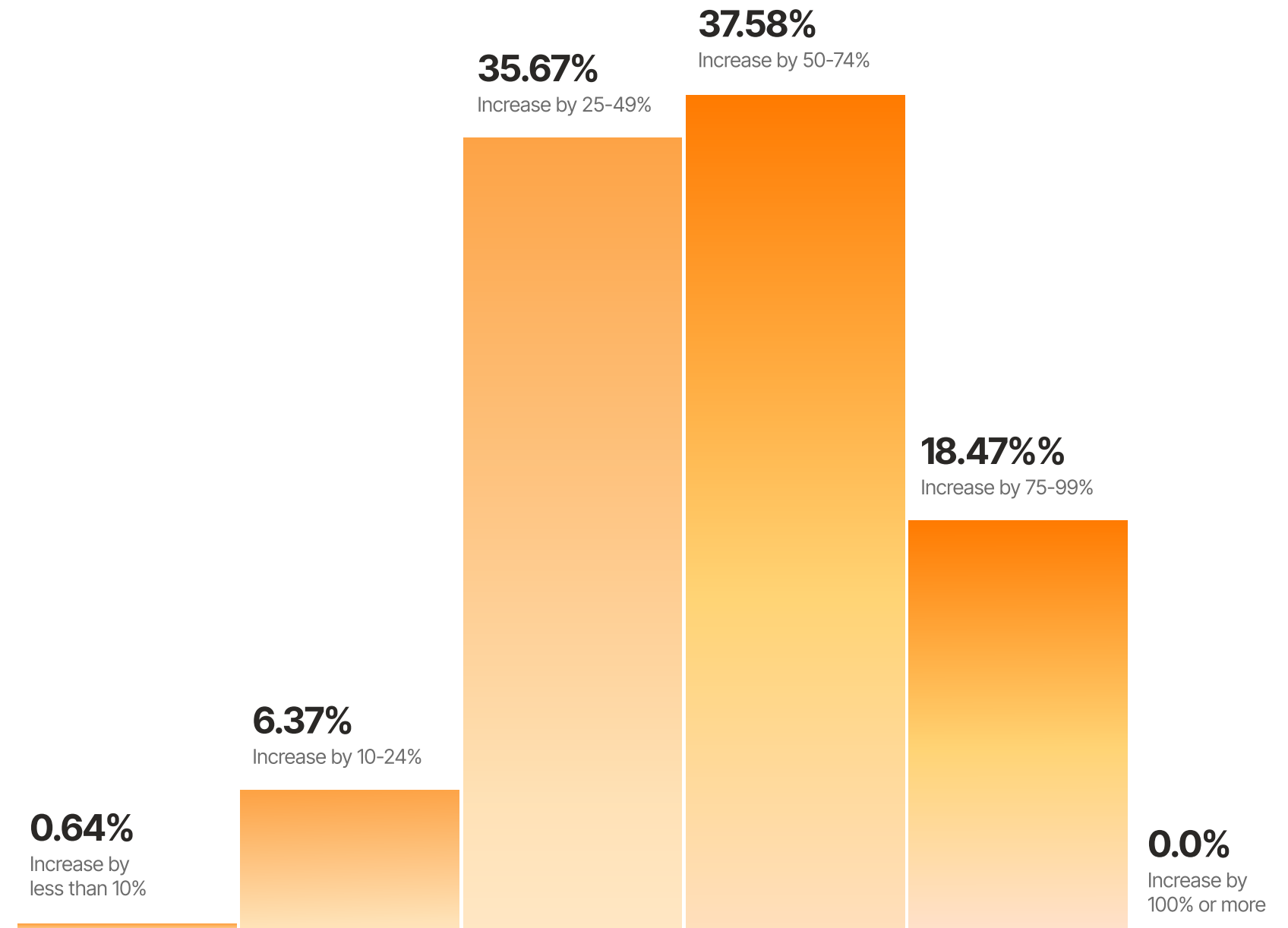


Skyrocketing AI investment: Almost all leaders expect AI spending to grow

The vast majority (98.73%³) of respondents expect their company's investment in AI tools to grow over the next three to five years, signaling a widespread recognition of AI's transformative potential.

The findings indicate a clear trend toward significant growth in AI spend in financial services, with only 1.27% of respondents expecting no change at all and no respondents expecting spend to decrease. Investing in AI tools is not just an option anymore—it's a strategic necessity for businesses that want to stay ahead.

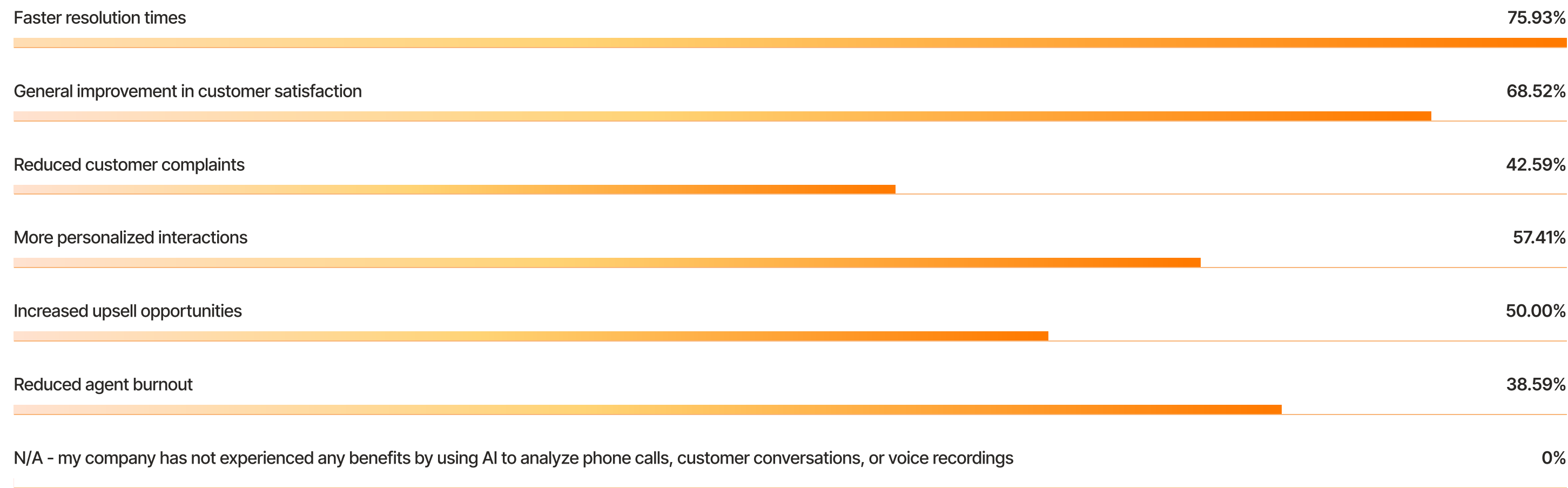
By how much, if at all, do you expect your company's investment in AI tools to grow over the next 3-5 years?



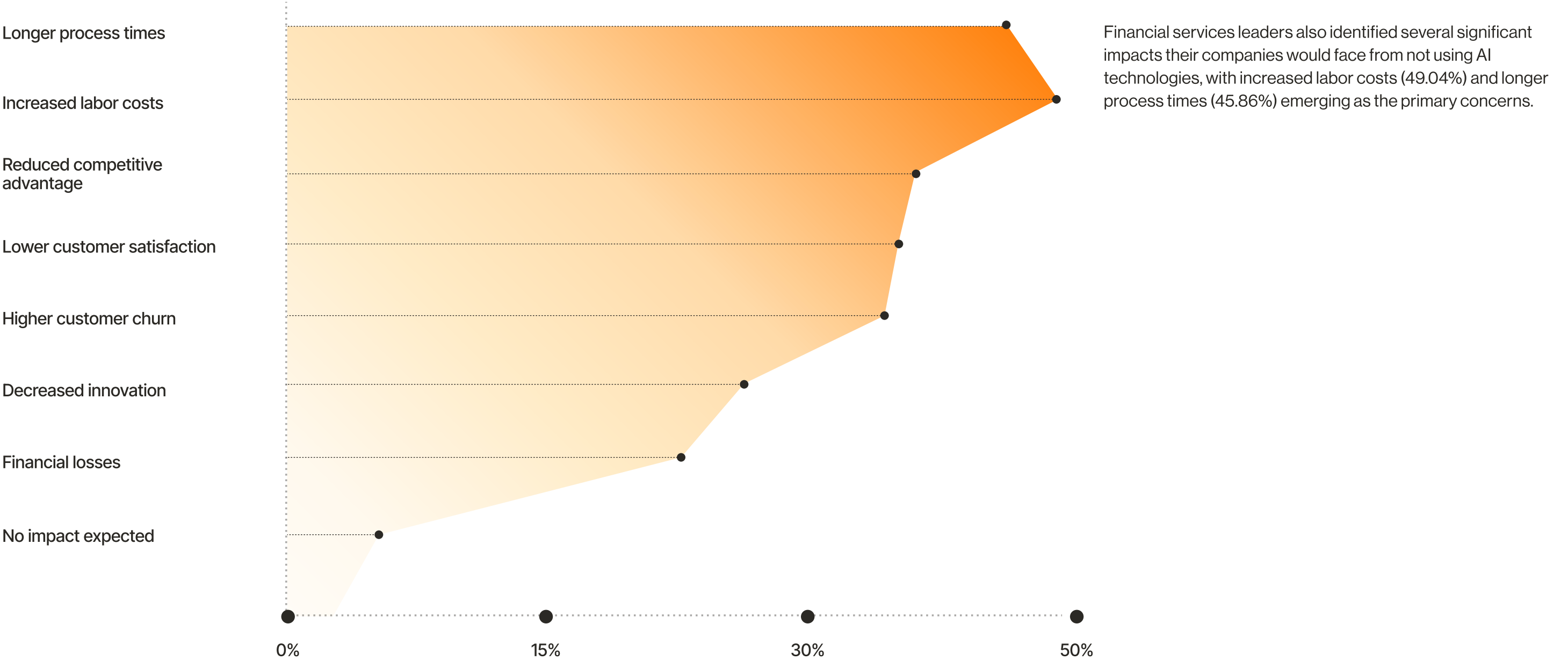
The unanimous impact of AI voice analysis

AI's impact extends beyond automation—it significantly enhances the quality of interactions businesses have with customers and prospects. In fact, every respondent reported that their company experiences at least one benefit from using AI to analyze conversational data.

What benefits, if any, has your company experienced by using AI to analyze phone calls, customer conversations, or voice recordings? (Select all that apply)



Potential business impact of not using AI

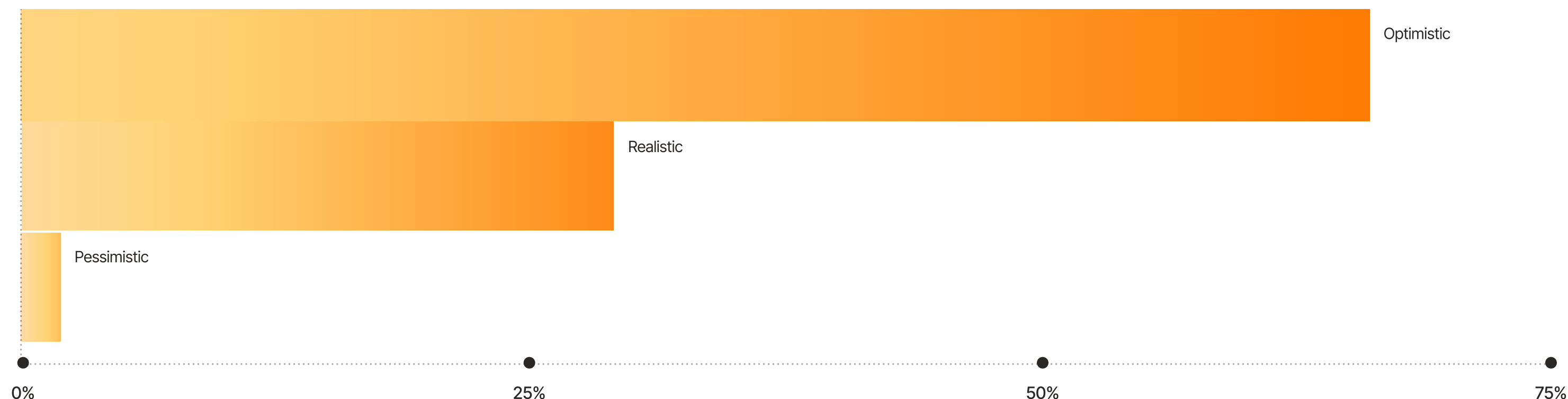


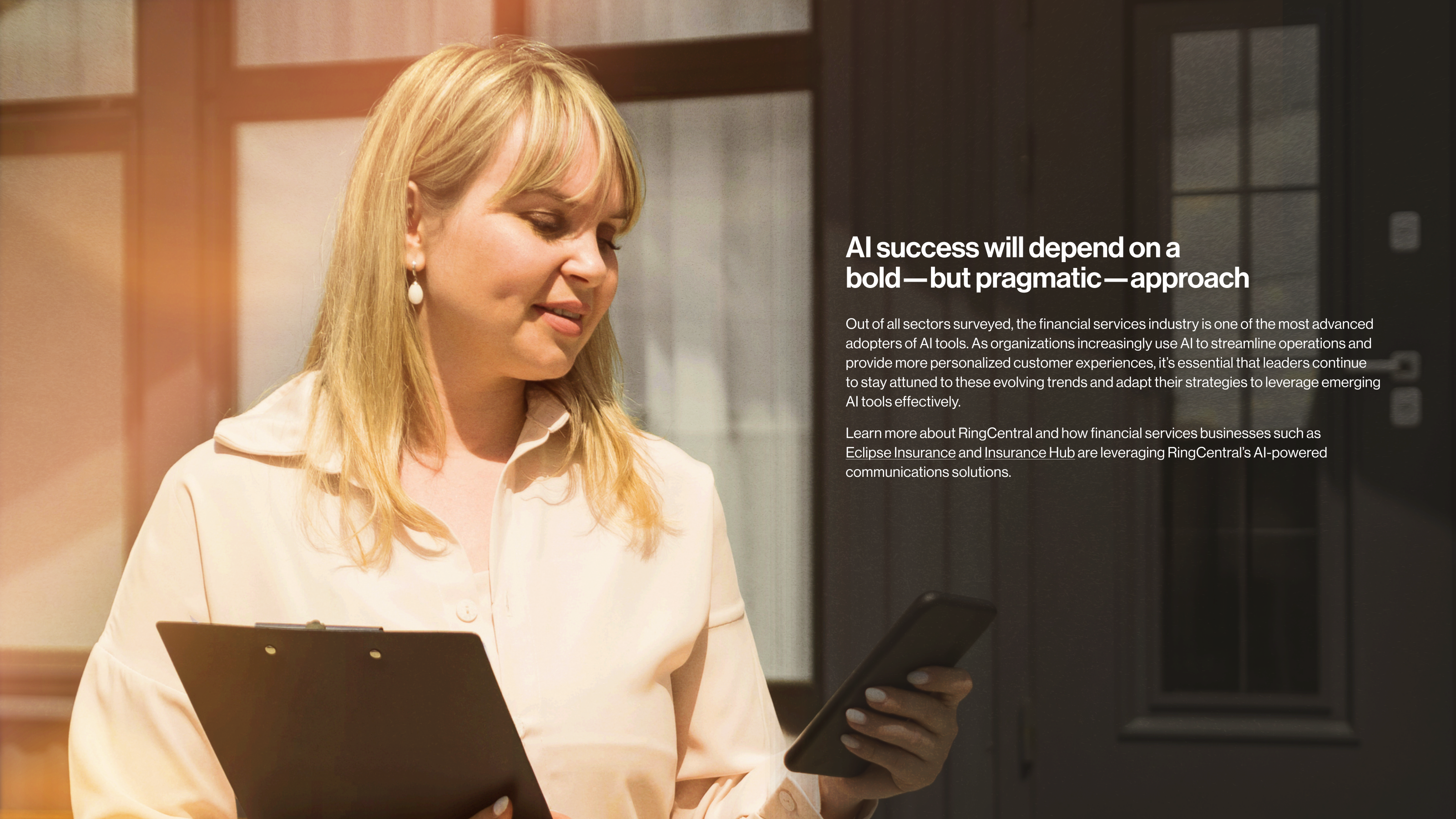
Momentum driven by an optimistic, but tempered point of view

In financial services, the AI transformation is expected to be a positive one, with 66.24% of respondents expressing optimism about AI's impact on their team's work, while 29.30% had a more realistic view.

Though optimism is slightly lower compared to healthcare, it's worth noting that from a practical perspective, financial services may actually be at a more advanced stage while holding a more balanced view of AI. Not only is anticipated investment greater than other industries surveyed, adoption of AI tools for different use cases is also among the highest.

Are you optimistic, realistic, neutral, or skeptical of AI's impact on your team's work?





AI success will depend on a bold — but pragmatic — approach

Out of all sectors surveyed, the financial services industry is one of the most advanced adopters of AI tools. As organizations increasingly use AI to streamline operations and provide more personalized customer experiences, it's essential that leaders continue to stay attuned to these evolving trends and adapt their strategies to leverage emerging AI tools effectively.

Learn more about RingCentral and how financial services businesses such as [Eclipse Insurance](#) and [Insurance Hub](#) are leveraging RingCentral's AI-powered communications solutions.



About RingCentral

RingCentral is a leading provider of trusted AI communications, contact center, sales intelligence, video, and hybrid event solutions. RingCentral empowers businesses with conversation intelligence and unlocks rich customer and employee interactions to provide insights and improved business outcomes. With decades of expertise in reliable and secure cloud communications, RingCentral has earned the trust of hundreds of thousands of customers and millions of users worldwide.

For more information, please contact a sales representative.
Visit ringcentral.com or call **855-774-2510**.

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Methodology

The research is a subset of data that was conducted by Censuswide, among a sample of **125 18+ US DMs at middle management+ level working in the financial services industry**. The data was collected between 09/26/2024 - 10/03/2024. Censuswide abides by and employs members of the Market Research Society and follows the MRS code of conduct and ESOMAR principles. Censuswide is also a member of the British Polling Council.

Footnotes

1. "Very likely" and "Somewhat likely" responses combined
2. "Very confident" and "Somewhat confident" responses combined
3. "Yes, we have a clear plan" and "Yes, but we don't have a clear plan yet" responses combined



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