July 2026

Gemineye

2026 AI SENTIMENT REPORT

Examining the correlation between AI usage and AI sentiment in community financial institutions

THE STATE OF AI USAGE

The financial services industry is at an unstable moment when the rise of organizational AI usage is colliding with the rise of personal AI skepticism. Imagine two opposite forces careening into each other in boardrooms and team meetings; one is the pressure to seize and leverage the operational benefits of AI, the other, a growing concern that AI isn't going to produce any tangible outcomes.

Gartner's VP Analyst Carlie Idoine spoke at the **Gartner Data & Analytics Summit** in June 2026. Her comments echoed what Gemineye is seeing among community FIs.

Photo property of Gartner

"Organizations are moving rapidly toward an AI-first operating model, where AI is now a core consideration in every business decision, workflow and investment. Without a clear, enterprise-wide commitment, organizations will struggle to consistently realize its full potential."

70% OF FINANCIAL INSTITUTIONS USED AGNETIC AI IN 2025

MIT Technology Review Insights

66% OF CREDIT UNIONS PLANNED TO LEVERAGE AI FOR CREDIT DECISIONING IN 2025

Filene, The AI Adoption Journey:
A Survey of Credit Union Leaders

Indeed, the pressure for leadership to prove that credit unions and community banks can, in fact, benefit from AI is mounting. But most teams aren't in a position to take advantage of the true benefits of AI. How so? The majority of teams don't have the right tools, governance, skills, and processes to really leverage AI.

THE RESULTS: GEMINEYE'S AI SENTIMENT SURVEY

Maggie Chopp is Director of Business Development at Gemineye and former credit union data analyst. She has seen the struggles community FIs face in developing and executing on an AI strategy.

"We see a lot of inertia issues when it comes to AI adoption. Credit Union leaders are stuck trying to select AI pilots that have sufficient upside while mitigating very real risks."

This dissonance is also reflected in a recent study we conducted among credit unions and community banks.

In May of 2026, Gemineye gathered primary source research on AI, with the goal of examining the correlation between AI usage and AI sentiment. 30 credit union and community bank employees from almost every business unit were surveyed.

Below is the respondent breakdown:

ASSET RANGE: $250M - $8B

DATE: MAY - JUNE 2026

TITLES:

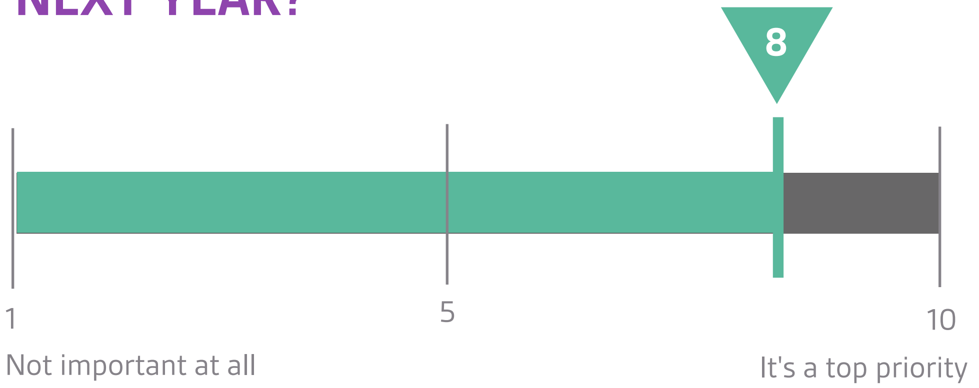
AVP IT Ops and Apps
AVP of Project Management
Business App Analyst
Business Intelligence Strategy Manager
Business System Analyst
CFO
Data Core Administrator
Director of Applications
Director of Core Platform Operations
Director of Data & Analytics
Director of IT
Enterprise Solutions Architect
Financial Operations Manager
Lead Operations Analyst
Member Contact Center Manager
President
Senior Business Intelligence Analyst
Software Engineer
SVP Administrative Services
SVP Operations
SVP Tech and Innovation
System Applications Analyst
VP of HR
VP of Marketing
VP of Technology

THE IMPORTANCE OF AI TO EXECUTIVE TEAMS

The first data point that Gemineye wanted to collect was the level of importance executive teams were placing on organizational usage of AI in the next year.

On a scale of 0 (not important at all) to 10 (top priority), the average response was an 8, showing that organizational AI usage sooner rather than later is indeed a priority. Not a single response was lower than a 4.

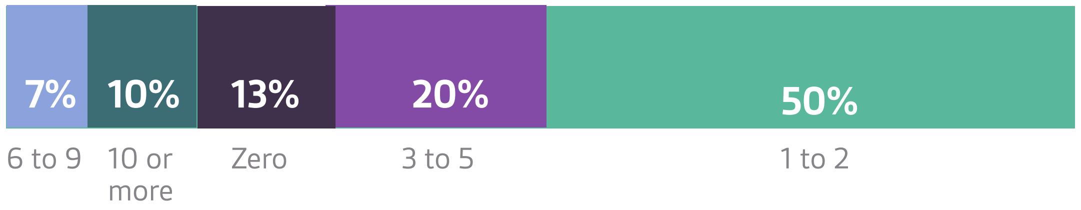
HOW IMPORTANT IS IT TO YOUR EXEC TEAM THAT YOU ARE USING AI IN THE NEXT YEAR?



HOW MANY AI PROCESSES FIS HAVE INTEGRATED

Next, respondents were asked how many AI processes they had integrated at their financial institution, with the options being 0, 1-2, 3-5, 6-9, and 10+.

HOW MANY AI PROCESSES DO YOU HAVE INTEGRATED?



This dataset illustrates the lag between the executive importance placed on AI processes and the operational capacity to integrate - and thus benefit - from them. **While executive teams rank organizational AI usage an 8 out of 10 in importance, two-thirds of respondents have two or less AI processes integrated.**

AI CONCERNS DOMINATE THE DISCUSSION

More interesting than the quantitative data from this survey was the qualitative data in the form of comments from recipients. The last question asked was open form, asking recipients to share their biggest concern or opportunity for AI.

87% ANSWERED WITH A CONCERN RATHER THAN AN OPPORTUNITY

A shocking 87% of respondents answered with a concern rather than an opportunity, illustrating the widespread fears that FI employees have regarding AI. Concerns organically fell into two main buckets: accuracy and security.

Let's explore their answers.

WHAT DO YOU THINK THE BIGGEST CONCERN OR OPPORTUNITY IS FOR AI?

"Too much reliance on AI without verification of the data or an understanding of the business."

– DATA ANALYST AT A $2B CREDIT UNION

"Degradation of work product by some - too reliant in AI vs critical thinking."

- PRESIDENT, $800M CREDIT UNION

"Security, Privacy and Customers' Information."

- BUSINESS APPLICATIONS MANAGER, $1.6B BANK

However, several respondents were positive in their outlook on AI integrations, and sited efficiency as the biggest opportunity. Israel Spence, Business Intelligence Strategy Manager at $800M Service 1st CU, responded:

"Automating repeatable, static structured tasks. Summarizing or condensing information for briefings/front pages. Natural language querying for business units."

WHERE TO START WITH AI

For deeply risk adverse teams, Gemineye recommends starting with internal (non-member facing), supportive (human decision makers), and observable (results are traceable and repeatable) models.

LOWER RISK	HIGHER RISK
Internal Facing	Member Facing
Supports Human Decision Maker	Makes Decisions for the CU
Observable Agents	Black box solutions
Continuous Model Training	One-Time deployed Models
Deployed in Private Virtual Environment	Deployed in a co-owned or Saas model environment
Reproduceable Results	Unverifiable Responses

Survey results from global insights leader **Qualtrics** validates Gemineye's chart above.

Their 2026 report on Consumer Experience Trends, which includes 20,000 responders across 14 countries, points to a degradation of consumer trust in AI customer service.

29% **OF CONSUMERS TRUST ORGANIZATIONS TO USE AI RESPONSIBLY**

#1 **CONCERN WAS MISUSE OF PERSONAL DATA**

Internal facing AI usage with a dedicated human decision makers offers the best opportunity to experiment at this time.

CONCLUSION

The ability for financial institutions to balance risk with opportunity in their AI integration strategies will continue to be a key factor. Investing in AI tools that are natively designed with security and accuracy in mind, and recognizing those that are riskier will provide the strong foundation needed in this unpredictable time.

ABOUT GEMINEYE

Gemineye is a leader in FI analytics, data warehousing, and secure, contextual AI solutions. They deliver to community-based financial institutions the same world-class technology that Fortune 50 companies use, lowering the barrier to accessibility and success. Their newest offering is the first-of-its kind AI platform which leverages a private deployment model rather than a shared infrastructure, which is more secure and more specific.

RESOURCES:

https://www.gartner.com/en/newsroom/press-releases/2026-06-16-gartner-identifies-the-top-trends-for-data-and-analytics

https://www.filene.org/reports/the-ai-adoption-journey-a-survey-of-credit-union-leaders

https://www.qualtrics.com/ebooks-guides/customer-experience-trends/

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