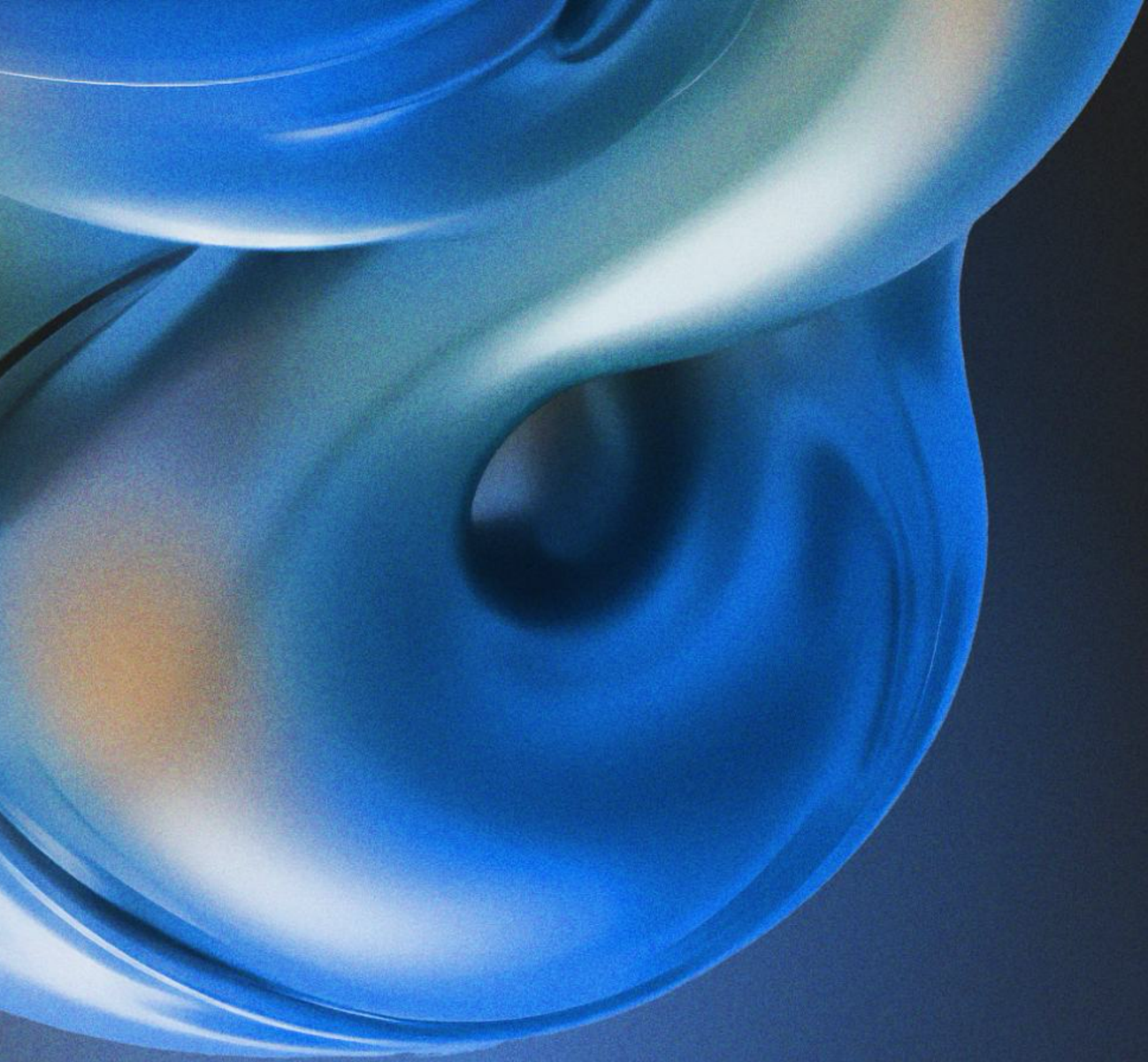
Google Cloud
AI Trends 2025
Financial Services



AI has catalyzed a wave of rapid innovation—and the pace shows no sign of slowing. Its evolving capabilities will continue to drive a radical transformation in how organizations operate, compete, and innovate in 2025.

To map its impact, Google Cloud analyzed data to identify the top five AI trends reshaping business. Here, Zac Maufe, Managing Director, Regulated Industries explores what this means for financial services organizations.

Multimodal AI: Unleash the power of context

2025 is a pivotal year for enterprise AI adoption, driven largely by multimodal learning and the contextual awareness it enables.

Multimodal AI mirrors human learning by integrating diverse data sources like images, video, and audio in addition to text-based commands.[1] This unlocks AI's ability to decipher and learn from a much broader range of contextual sources with unprecedented accuracy, producing outputs that are more precise, customized, and tailored, creating an experience that feels natural and intuitive.[2]

> "We'll continue to see how AI models are used for analyzing multimodal data, such as market commentary videos or central bank livestreams, by considering nonverbal cues like tone of voice, facial expressions, and body language alongside text, to provide a more nuanced understanding of sentiment."

Zac Maufe, Managing Director, Regulated Industries, Google Cloud

[1] MIT Technology Review, Multimodal: AI's new frontier, May 2024
[2] Forbes, Sensing Success: OpenAI, Anthropic And 40+ Others Leverage Multimodal AI, May 2024

AI agents: The evolution from chatbots to multi-agent systems

Customer agents | Employee agents | Creative agents | Data agents | Code agents | Security agents

AI applications have evolved from chatbots into sophisticated AI agents capable of handling complex workflows. These AI agents show reasoning, planning, and memory; and have a level of autonomy to make decisions, learn, and adapt.

Multi-agent systems are the next phase of evolution. They are composed of multiple independent agents that collaborate to achieve a goal or complex workflow beyond the ability of an individual agent.

> We expect that financial services firms will double down on **data agents** that can assist analysts, quants, bankers, underwriters, risk managers, fraud investigators, and many others in querying diverse sets of data sources."

Zac Maufe, Managing Director, Regulated Industries, Google Cloud

Regnology built its Ticket-to-Code Writer tool with Gemini 1.5 Pro to automate the conversion of bug tickets into actionable code, significantly streamlining the software development process. **Read more**

Assistive search: The next frontier for knowledge work

AI has changed the way the world discovers information, creating a shift from retrieving to creating knowledge.

Advanced AI-powered search technology includes site search, product search, and customer support self-service search.

It is helping organizations enrich and optimize product data catalogs, save significant manual work, and improve conversion and cross-selling efficiency.

Learn more about enterprise search

> We expect to see more financial institutions prioritizing robust internal knowledge search for their employees, tailored to their specific roles. For example, a loan officer would receive different results than a risk analyst when searching for information about a particular loan application."

Zac Maufe, Managing Director, Regulated Industries, Google Cloud

Moody's Corp is providing its employees with LLMs from Google Cloud that will quickly sift through both public documents and the firm's own database of information to help them write analysis. **Read more**

AI-powered customer experience: So seamless, it's almost invisible

Today's real-time conversational insights and speech-based customer support features are a stepping stone, not the final destination of AI-powered CX.

This will be reached when companies can combine customer engagement applications and enterprise search to provide customers with precisely what they want: experiences so seamless, personalized, and efficient that issues are resolved without a customer even noticing they have interacted with a company's customer service or support technology.

> Gen AI will continue to transform the customer experience by offering hyper-personalized recommendations, products, and support based on individual customer profiles."

Zac Maufe, Managing Director, Regulated Industries, Google Cloud

Discover Financial uses Google Cloud's gen AI to empower its 10,000 contact center agents with AI-driven capabilities, leading to faster resolution times and better customer experience. **Read more**

Security gets tighter—and tougher—with AI

2025 is a revolutionary year for AI's adoption into security and privacy best practices.

AI has the potential to become a powerful tool in every security professional's toolkit—helping to bolster security defenses, identify and combat threats, relieve manual work, and speed up responses.

Get Mandiant's latest AI-powered threat intelligence insights

> We'll see banks focusing on AI-powered KYC systems with more robust capabilities to detect counterfeit documents and analyze photos for signs of manipulation, such as subtle inconsistencies in movements or lighting."

Zac Maufe, Managing Director, Regulated Industries, Google Cloud

Apex Fintech has accelerated the creation of complex threat detections, reducing the time required from hours to mere seconds with Google Security Operations. **Read more**

For a deeper dive into these trends, download the full **AI Business Trends 2025 report.**

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