

Financial institutions set to spend around 30% of their risk and compliance technology budgets on AI, new report finds

Parker & Lawrence Research and RegTech Analyst launch new 'AI in Risk & Compliance 2026' report, offering insights how AI is reshaping the compliance function



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EINPresswire.com/ -- The ['AI in Risk & Compliance 2026'](#)

report brings together insights from 300 senior compliance decision-makers across financial institutions, 100 technology vendors and qualitative interviews with regulators and market experts. It offers an in-depth view of how AI is being adopted, governed and monetised across financial crime compliance, conduct risk, compliance management, cybersecurity, technology risk, data risk and ESG.

Its findings show that AI has moved beyond discussion and experimentation to become an established part of the risk and compliance technology stack. The 300 survey respondents forecast \$703.7m of AI spend during 2026. Compared with the total RegTech spend of \$2.37bn, reported in previous research from Parker & Lawrence, it represents a directional benchmark of around 30% of risk and compliance technology budgets.

AI adoption is clearly in full swing, with the report highlighting that all 300 institutions reported some use or exploration of AI. Across the seven domains of compliance it assessed, 66% of reported AI activity is at the production stage or beyond, and 58.4% have AI that can take action rather than simply provide information and recommendations.

There was considerable scepticism about firms' ability to deliver measurable returns on their AI deployments, but it appears these concerns may have been overstated. More than a quarter of institutions (27.7%) report realised returns above 50%, compared with 13.3% in the 1%-10% band.

In addition to analysing the broader adoption and ROI of AI within risk and compliance, the report provides deep dives into seven regulatory domains. These cover financial crime

compliance, conduct risk, compliance management, cybersecurity, technology risk, data risk and ESG, offering snapshots of adoption across each domain. As part of this, tables highlight subcategories of each domain with each attributed a model applicability score that indicates how useful various levels of AI tools are for tasks in that field. It covers rules-based, predictive ML, LLMs, multi-model and agents.

Several leading technology solutions are also spotlighted in the report. These include regulatory change management solution AscentAI, horizon scanning tool CUBE, compliance assurance RegTech Gryphon, regulatory intelligence provider Sherlocq, communications compliance platform LeapXpert, marketing and communications compliance expert Adclear, customer outcomes oversight and assurance company Aveni, third-party risk management provider Neotas and technology asset management RegTech Riskconnect. It also includes a helpful market map of AI tools within RegTech.

As part of the release of the report, Parker & Lawrence Research and RegTech Analyst will host a webinar on October 7th where some of the experts behind the research will discuss some of its most significant findings. The hour-long session, starting at 9am ET / 2pm BST, will feature Parker & Lawrence Research co-founder Nathan Parker, LeapXpert VP of marketing Ari Applbaum and Rabobank head of governance, compliance UK Carolina Montiel Alocen.

They will explore some of the key questions raised from the report, including what the data reveals about AI investment, maturity and ROI, why governed communications data is critical to scaling AI, how firms can balance AI autonomy with oversight, transparency and traceability, how to move AI communications compliance beyond capture and surveillance, and how to transform communications data into broader business value.

Parker & Lawrence Research co-founder Nathan Parker said, "AI is moving deeper into risk and compliance workflows and being trusted with more autonomy. It now interprets information, coordinates tasks, influences decisions and, increasingly, takes action. That is a much more consequential form of adoption."

Mariyan Dimitrov, head of business operations at RegTech Analyst, said, "This report confirms what we're seeing across the market - AI in risk and compliance has moved well past the pilot stage, with institutions now committing nearly a third of their technology budgets to it. For firms trying to work out where to focus next, the report offers a practical benchmark: it shows exactly where that investment is paying off, where fragmented data and governance gaps are holding others back, and what separates the two."

The AI in Risk & Compliance 2026 report can be downloaded for free at - <https://fintech.global/about/ai-in-risk-compliance-report/>

Registration is open for the webinar, which will be held on October 7th at 9am ET / 2pm BST and available here -

https://www.workcast.com/register?cpak=9210365069079729&referrer=fintech_global

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