

WAIFC AI Report

2026

WAIFC AI Report 2026

Foreword from ADGM

The United Arab Emirates (UAE) has long charted a visionary path as a global hub of commerce, connectivity and innovation. Anchored in Abu Dhabi's economic strength and strategic ambition, the UAE continues to transform in line with the principles of the "Falcon Economy", a bold commitment that is accelerating diversification, attracting global capital, and building lasting competitive advantages on the world stage.

Abu Dhabi exemplifies this vision as the Capital of Capital, leveraging a unique nexus of sovereign wealth, strategic infrastructure, and forward-thinking policies to shape the future of global finance. Our city's rise is visible across sectors, from energy to technology, and particularly in the development of our world-class financial ecosystem that generates opportunities for investors and institutions alike.

ADGM stands at the centre of this evolution, serving as a gateway between regions, markets and ideas. Having recently completed a decade of operations, ADGM has established a world-class reputation as the region's only jurisdiction with the direct application of the English Common Law and one of the world's fastest-growing international financial centres, grounded in the rule of law, regulatory excellence, and global economic integration.

Following a strategic expansion across Al Maryah and Al Reem Islands, ADGM now supports a dynamic ecosystem of over 3,227 operational entities, underpinned by a workforce of approximately 40,000 professionals.

Our latest Q3 2025 performance demonstrates the vibrancy and resilience of this ecosystem. Assets under management within ADGM surged by 48% year on year, and at the end of the quarter, the number of active licenses reached 11,920, strong proof of global investor confidence in ADGM and the breadth of opportunities in our markets.

These milestones underscore ADGM's role not only as a regional leader, but also as a recognized intersection of international capital flow and financial innovation.

At the same time, Abu Dhabi's broader financial ecosystem continues to garner global recognition. The Stern School of Business at NYU Abu Dhabi's inaugural Financial Centre Competitiveness Index (FCCI) recently ranked Abu Dhabi 12th globally, reflecting the city's growing influence alongside traditional powerhouses and reaffirming the region's rapidly rising stature in global finance.

Within this context, ADGM is proud to have led the development of this year's World Alliance of International Financial Centers (WAIFC) report, which explores the profound implications of Artificial Intelligence (AI) on international financial centre models.

WAIFC's work to promote collaboration and shared learning among financial centres is invaluable in an era defined by rapid technological change, shifting investor preferences and complex geopolitical dynamics. It provides a vital platform for centres such as ADGM to contribute insights, benchmark performance and co-create pathways to sustainable, inclusive growth.

The insights gathered for this report highlight the extraordinary potential AI holds to transform regulatory practices, compliance, operations, and customer engagement, while also bringing to light the ethical and workforce challenges that we must collectively navigate.

As one of the most innovative financial centres globally, ADGM strongly supports the integration of AI across all workstreams and functions. Through initiatives like Hub71+AI and ADGM Academy's research and training programmes, all born within ADGM's vibrant financial ecosystem, we are actively fostering an ecosystem where responsible AI innovation thrives.

We recognise AI's rapid advancement and actively encourage its use to enhance supervision and compliance, while investing in robust governance, transparency, and workforce upskilling to address the challenges accompanying rapid technological change. Like many IFCs, ADGM is investing in the tools, frameworks and talent development required to ensure AI augments human capabilities and strengthens trust in financial systems. Through the Financial Services Regulatory Authority (FSRA) of ADGM, we have placed responsible technological innovation at the heart of its regulatory agenda, advancing SupTech and RegTech capabilities to support AI adoption.

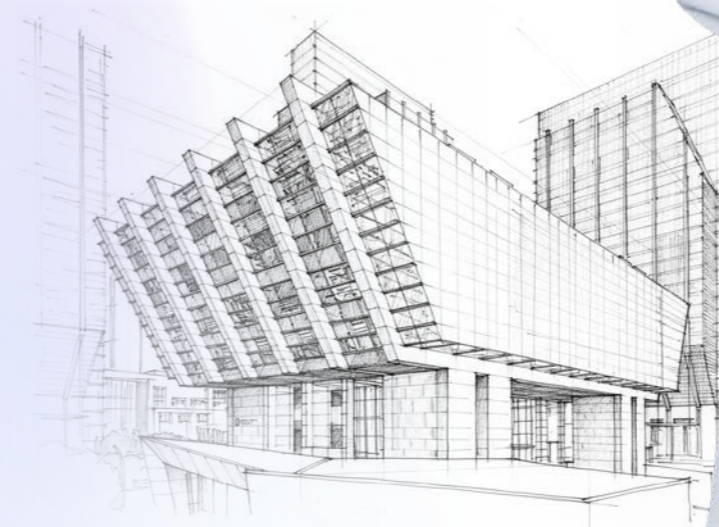
As we look forward, ADGM will continue to advance Abu Dhabi's strategic priorities by enhancing regulatory frameworks, supporting digital and sustainable finance, and nurturing an ecosystem where international capital meets local opportunity. We will also strive to support the work done by WAIFC for financial centres across the world. Our collective success hinges on a shared commitment to innovation, partnership and long-term value creation across the global financial landscape.

I remain confident in the progress achieved and inspired by the momentum that lies ahead for building a dynamic, transparent, and future-ready financial landscape for the world.

Salem Al Darei

CEO, ADGM Authority

"Falcon Economy", a bold commitment that is accelerating diversification, attracting global capital, and building lasting competitive advantages on the world stage.





Foreword from WAIFC

It gives me a great pleasure to introduce this timely report at a defining moment for the global financial services industry.

Artificial intelligence is no longer a distant horizon; it is currently reshaping finance at an unprecedented pace in the here and now. From the rapid adoption of generative AI to the emergence of agentic models capable of autonomous decision-making, the industry is entering a new phase—one defined by profound transformation in business models, operating practices, and the relationship between innovation and regulation.

This report, published by the World Alliance of International Financial Centers, explores how AI is already impacting financial services, the opportunities it unlocks, and the challenges and risks it introduces for international financial centers. It examines how generative AI and agentic systems may redefine value creation, enhance efficiency and inclusion, and at the same time raise critical questions around governance, resilience, ethics, and regulatory compliance. Crucially, it highlights the evolving role of regulation—not as a constraint on innovation, but as an enabler that can foster trust, stability, and responsible AI adoption.

A central message of this report is that no financial center can navigate this transformation alone. Today, more than ever before, collaboration is essential. By exchanging best practices, sharing regulatory insights, advancing collective thought leadership, and strengthening connectivity between ecosystems, international financial centers can better harness AI's potential while mitigating its risks. The WAIFC provides a unique platform to align perspectives and build common approaches that reflect both global ambition and local realities.

Last but not least, the success of AI in finance will depend on people. Talent development—through upskilling, reskilling, and attracting diverse expertise—will be decisive in translating technological progress into sustainable impact.

I have the strong conviction that AI presents a defining opportunity for the future of finance. Through cooperation, responsible innovation, and investment in talent, international financial centers can lead this transformation with confidence and purpose.

I wish you an interesting read.

Lamia Merzouki

Chief Operating Officer,
Casablanca Finance City Authority

Chair, World Alliance of International
Financial Centers

Executive Summary

The World Alliance of International Financial Centers (WAIFC) conducted a comprehensive survey across 12 member jurisdictions to assess the impact, opportunities, challenges, and regulatory implications of Artificial Intelligence (AI) adoption in financial services. The survey explored five key themes: AI's impact on financial services, regulatory considerations, talent development, ecosystem innovation, and associated risks and opportunities.

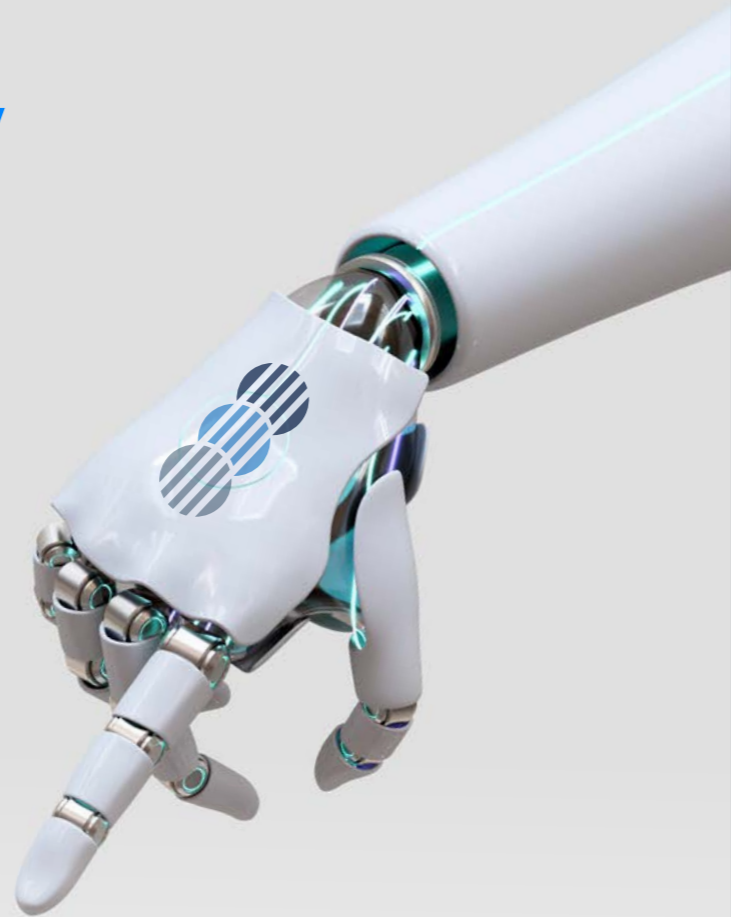
All participating International Financial Centres (IFCs) reported active AI integration, particularly in compliance, fraud detection, customer service, and portfolio management. Generative AI is revolutionizing compliance functions by enabling faster, more accurate, and cost-effective processes, real-time monitoring, multilingual training access, and enhanced decision support. Tools like ChatGPT and Microsoft Copilot are commonly used across institutions.

While most jurisdictions have data protection laws applicable to AI, few have developed AI-specific regulations. Many IFCs are aligning with global best practices from bodies such as FATF, OECD, and UNESCO, but regulatory clarity on AI-driven breaches and autonomous decision-making remains limited. AI risks such as algorithmic bias, data privacy, model transparency, and over-reliance on third-party vendors continue to concern regulatory authorities on the impact of AI. Consumer complaints about AI-enabled chatbots and scams have prompted financial institutions to incorporate human-in-the-loop mechanisms to maintain governance over AI.

AI adoption is driving role transformation rather than job displacement. New roles such as AI governance officers and ethics specialists are

emerging. However, a significant talent shortage persists, especially in professionals with both financial and AI expertise. Several IFCs have launched sandboxes, incubators, and grant programs to support AI innovation. Collaboration between fintechs, regulators, and academia is central to ecosystem growth.

The survey highlights a global momentum toward responsible AI adoption in financial services. While progress is evident, further work is needed to strengthen regulatory frameworks, address talent shortages, and ensure ethical and inclusive AI deployment. Continued collaboration across jurisdictions and sectors will be essential to harness AI's full potential while mitigating its risks.



Introduction

The World Alliance of International Financial Centers (“WAIFC”) is a non-profit association formed in 2018 and registered in Brussels, Belgium, which represents leading international financial centers and facilitates cooperation and the exchange of best practices. WAIFC members are city governments, associations, and similar institutions developing and promoting their financial centers.

Artificial Intelligence (AI) is rapidly transforming the global financial landscape, with jurisdictions adopting varied approaches to its integration, regulation, and oversight.

Financial institutions like banks introduced ATMs in the 1960s, card-based payments in the 70's and 24/7 online banking in the 2000s, followed by mobile-based banking in the 2010s. Now the AI technologies age leads to falling costs for data storage and processing, increasing access and connectivity for all. These technologies, when deployed and controlled for risks, can improve both speed and accuracy with a direct impact on the business models. The potential for value creation is one of the largest across industries, as AI can potentially unlock \$1 trillion of incremental value for banks, annually, according to McKinsey Global Institute-2023.

Financial services firms spent in 2023 \$35 billion on AI, with projected investments across banking, insurance, capital markets and payments businesses expected to reach \$97 billion by 2027 (World Economic Forum-Jan 2025).

In that disrupting context the WAIFC conducted a survey across member jurisdictions on the topic of AI to explore and discuss the following:

- » What has been the impact of AI adoption on the industry? Are there new business models emerging following the rise of widely available generative AI tools and the development of agentic models?
- » What are the opportunities, challenges, and risks of AI adoption in IFCs?
- » How would the adoption of generative AI tools and agentic models impact regulatory compliance practices? How can regulation support AI adoption while mitigating associated risks?

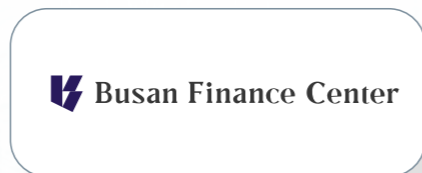


Survey Overview

The following 12 international financial centres (IFCs) responded to the survey.



ADGM



Busan Finance Center (BFC)



Dubai International Financial Centre (DIFC)



Casablanca Finance City (CFC)



EnterpriseNGR



FinanceMalta



Future Finance Poland (FFP)



Financial Services Development Council (FSDC), Hong Kong



Jersey Finance



The Economic Development Board of Mauritius (EDB)



The Qatar Financial Centre (QFC)



Rwanda Finance



TheCityUK

The survey comprised questions across five themes.

Impact of AI adoption on financial services

Impact of AI adoption on financial services

Risks and opportunities in AI adoption

Ecosystem development and innovation support

Impact of AI on regulation

The responses demonstrated that each IFC did not operate in isolation from its peer local government agencies and industry partners. All IFCs worked within or in tandem with national initiatives to establish frameworks and development programmes to support the responsible use of AI.



IFC		Does the IFC have a National Body overseeing AI development?	Does the IFC have a national AI strategy?	Does the IFC have rules / principles / guidance on the responsible use of AI?	Does the IFC have sandboxes / incubators to test new AI-driven financial services / products?	Does the IFC offer grants / incentives for AI projects?	Does the IFC have AI talent development programmes?
ADGM أبوظبي العالمية	ADGM	✓	✓	✓	✓	✓	✓
Busan Finance Center	Busan Finance Center (BFC)	✓		✓	✓	✓	✓
CASABLANCA FINANCE CITY	Casablanca Finance City (CFC)	✓	✓	✓			✓
DIFC	Dubai International Financial Centre (DIFC)	✓	✓	✓	✓	✓	✓
EnterpriseNGR	EnterpriseNGR	✓	✓	✓	✓	✓	✓
FinanceMalta	FinanceMalta	✓	✓	✓	✓	✓	✓
HK FINANCIAL SERVICES DEVELOPMENT COUNCIL 香港金融發展局	Financial Services Development Council (FSDC), Hong Kong	✓ Multiple government agencies and regulators	✓	✓	✓	✓	✓
Jersey Finance	Jersey Finance	✓		✓	✓	✓	✓
ECONOMIC DEVELOPMENT BOARD MAURITIUS	The Economic Development Board of Mauritius (EDB)	✓	✓	✓	✓	✓	✓
QFC Qatar Financial Centre	The Qatar Financial Centre (QFC)	✓	✓	✓	✓	✓	✓
RWANDA FINANCE LIMITED	Rwanda Finance	✓	✓	✓	✓		✓
TheCityUK	TheCityUK	✓	✓	✓	✓	✓	✓

Key Findings







Impact of AI adoption on financial services.

AI tools typically fall within two main categories.

- Tools that tackle an entire process are designed to manage and streamline comprehensive processes from start to finish.
- Tools that tackle specific tasks are specialized in handling particular tasks within a broader process.

These tools, whether tackling entire processes or specific tasks, are designed to enhance efficiency, accuracy, and compliance within organisations. They leverage the power of AI to automate repetitive tasks, provide valuable insights, and support decision-making.

All 12 respondents noted active AI adoption in their respective IFCs. The use of productivity assistance tools such as OpenAI's ChatGPT and Microsoft Copilot was common across all types of financial institutions in all IFCs. Across all IFCs, the following use cases for AI adoption were noted as having been implemented or in the process of implementation in financial institutions.

	Enhancing know-your-customer and anti-money laundering practices (e.g., identity verification, screening, suspicious activity detection)
	Compliance monitoring and fraud detection
	Security products (e.g., malware analysis, intrusion detection)
	Portfolio management (e.g., credit scoring, cross-selling, customer relationship management, robo-advisory services)
	Process optimization/automation
	Forecasting and risk analysis/management

The use of AI in the abovementioned use cases reflects a focus on enhancing operational efficiency and regulatory compliance. While all respondents observed moderate to significant AI adoption in their IFCs, there were nuances depending on the type and scale of the institutions.

AI Adoption in Jersey



Jersey is taking a coordinated and practical approach to the adoption of AI in financial services. The Jersey AI Council, a multi-stakeholder body comprising the Government, regulators, industry bodies and professional organisations, has been established to support and accelerate adoption across the economy. The AI Playbook for Jersey, developed under the Council, provides the strategic framework for the Island's controlled and responsible adoption of AI. Alongside this, the Island is also progressing tangible early implementations; the Jersey Financial Services Commission has introduced Reggie, an AI-powered regulatory chatbot designed to make Jersey's regulatory framework more accessible and easier to navigate, and the Government has adopted Microsoft Copilot across departments and committed to develop controlled AI Exemplar Projects to pilot potential use cases.



AI Use Cases in the UK



Many insurance companies are now using AI to help to process small insurance claims, e.g., car accident claims. They do this by having the claimant send in photos, which are time and geography-tagged, and using AI to assess the damage and the value of the claim. This is then automatically processed and paid, with a dispute system in place should the claimant not be happy with the outcome. It has significantly reduced processing time, costs of assessments and improved customer responsiveness.

AI is being used in many banks to identify irregular payments. We know that many scammers will start by making a small payment from a person's account, and if nothing happens, they will slowly increase the amount. We also know that criminals will often make payments from multiple accounts. AI can be used to detect these irregularities and highlight them.

At the moment, many use cases are about using AI to improve productivity and manage internal processes more efficiently. The FCA has produced some use case studies: [Research Note: AI in UK financial services | FCA](#).

In project finance, AI is being used to create a synthetic version of a new factory/dam, etc. and the model used to test different scenarios around flood, fire, workflow, etc., to determine the most cost-effective way to construct the asset and identify potential risks that can be eliminated or mitigated in the design process.

AI in Compliance

All respondents agreed that the use of generative AI in compliance teams and processes would enable faster, cheaper, and more accurate compliance practices. The benefits of generative AI described below can lead to better fraud detection or identification of suspicious transactions and activities. Generative AI can act as a virtual assistant, reducing training time and costs. The multilingual capability of generative AI models also allows for more widespread understanding of regulations and best practices.



Quick insights and summaries

Generative AI can be leveraged to draw insights from voluminous and verbose reports, providing time savings for compliance teams that have to perform assessments across large organisations.



Knowledge Access and Training

AI assistants can democratise access to multilingual compliance knowledge and training materials, making information and support available 24/7.



Efficiency gains from automation of routine processes

Generative AI can automate repetitive tasks, thereby reducing workload for compliance teams. The reduction of manual compliance checks, document review, and data entry allows them to focus on more strategic initiatives. Automation also improves the accuracy of data analysis and processing, which reduces the need for manual checks, which can be time-consuming.



Cost reduction

Such automation can also lead to reduced costs as the efficiency gains enable teams to perform more activities with the same or fewer resources. Furthermore, well-designed automation may also reduce the likelihood of human errors, which may result in non-compliance attracting financial penalties from regulators.



Enhanced decision support and risk management

AI-driven models can analyse vast amounts of data and identify potential issues quickly. Compliance teams would be able to proactively make timely decisions or take mitigating actions far quicker than traditional manual assessments and analysis.

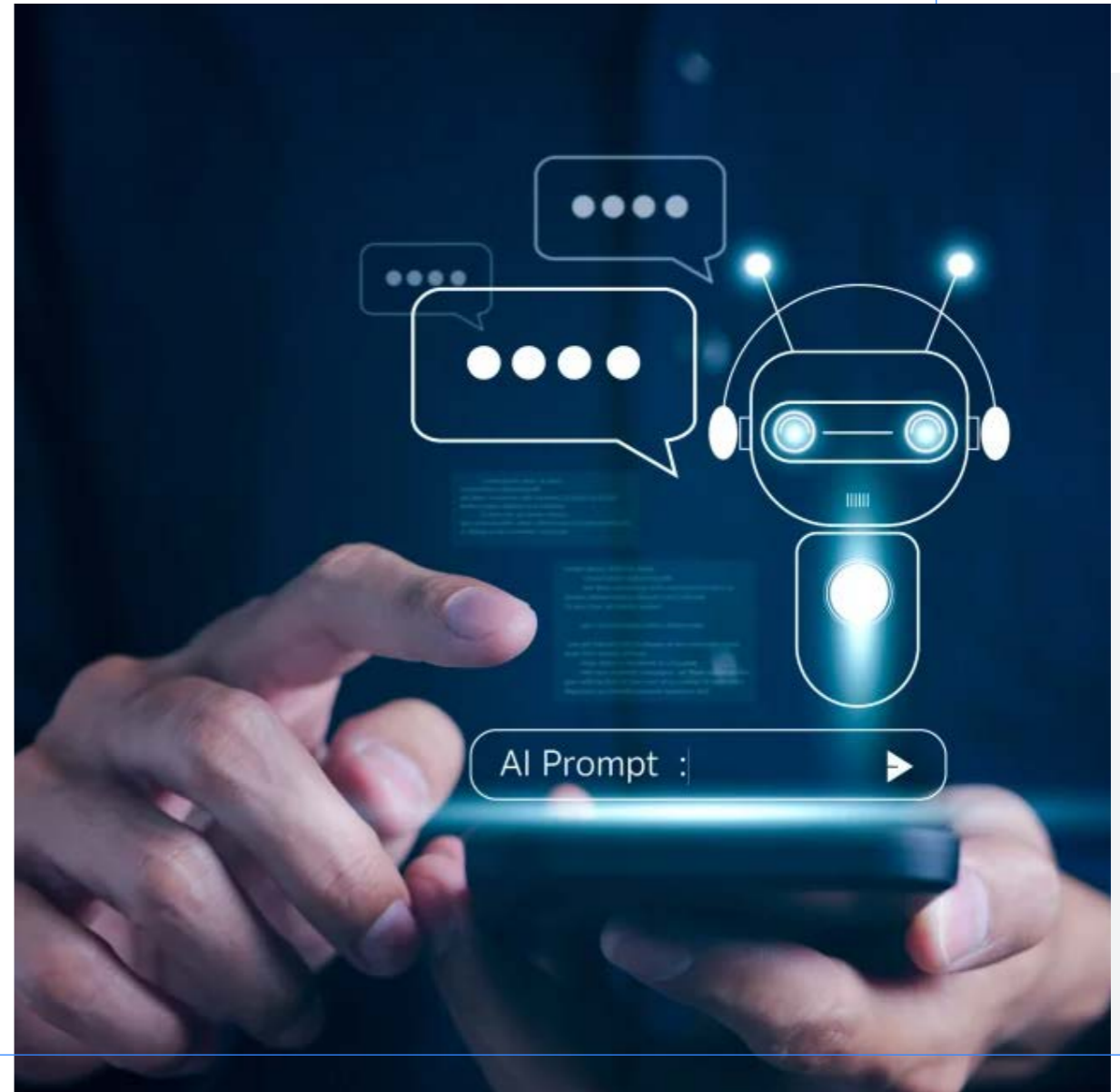


Real-time monitoring and reporting

Generative AI models can be set up to continuously monitor regulatory changes and check that compliance policies are up-to-date. It can also generate real-time reports, which help in staying ahead of regulatory requirements and mitigating risks more effectively.

AI Consumer Engagement Chatbot in Rwanda

The National Bank of Rwanda (BNR) has deployed a chatbot for consumer protection. BNR's intumwa chatbot is a complaint-handling and customer engagement system that allows financial service consumers to lodge complaints and receive feedback through multiple channels. Intumwa aims to improve financial consumer protection and make it easier for people to address issues with financial service providers. The chatbot provides a platform for consumers to voice their concerns and seek redress.



Risks and opportunities in AI adoption



Risks and opportunities in AI adoption.

Despite the growing implementation of AI tools, respondents highlighted risks and challenges that hindered wider adoption.

- Model accuracy and performance
- Model transparency and explainability
- Data privacy and security
- (built-in based on training data) Algorithmic bias in decision making
- Over-reliance on third-party AI vendors
- Skills gap, workforce displacement
- Responsible and ethical usage
- Accountability and liability in autonomous solutions
- Data residency concerns



The most significant opportunities identified or realized from AI adoption are:

- Increased operational efficiency and speed of services
- Cost reduction
- Enhanced customer experience
- Regulatory compliance improvements
- Financial inclusion
- Upskilling, value added to staff
- Improved competitiveness



Consumer Concerns

Several respondents highlight customer dissatisfaction and complaints relating to customer experience that relies on AI-enabled chatbots, with some garnering media attention.

To mitigate and reduce recurrence of such customer experiences, financial institutions have responded by introducing human-in-the-loop mechanisms, escalation protocols, and customer feedback integration into model learning.

Another area of concern in relation to AI-generated content is the growing occurrence of AI-enabled scams where scammers impersonate representatives or the online interface of financial institutions to steal from consumers. Affected financial institutions typically issue public warnings, some in tandem with national awareness programs or law enforcement outreach initiatives, highlighting the need for vigilance against the misuse of AI technologies.

Impact of AI on regulation

Some respondents had published AI-specific guidance on the responsible use of AI, while most jurisdictions had established rules pertaining to data protection applicable to the use of AI. Few respondents have published AI-specific laws or are developing such rules. Further details of each IFC's rules, guidance, and frameworks can be found in Appendix A.



Common References for AI Regulation

All respondents worked to maintain communication channels within their national jurisdiction, with other IFCs, and with international bodies to keep track of best practices in the field of AI. Most jurisdictions monitored regulatory developments arising from the United States of America, United Kingdom, European Union, and international bodies such as International Organisation of Securities Commissions (IOSCO), Financial Action Task Force (FATF), World Economic Forum (WEF), Organisation for Economic Co-operation and Development (OECD), and United Nations Educational, Scientific and Cultural Organisation (UNESCO). While each IFC worked to align its frameworks to global best practices, there was still a need to adapt such best practices to the local context.



Regulatory Development in Nigeria



Nigeria is actively monitoring global regulatory developments to shape its own evolving AI governance framework. Agencies such as the National Information Technology Development Agency (NITDA) and the National Centre for Artificial Intelligence and Robotics (NCAIR) are paying close attention to foreign regulations and best practices as they develop national strategies for AI.

In drafting the National Artificial Intelligence Strategy, NITDA drew lessons from internationally recognized instruments such as the WEF's framework for developing a national artificial intelligence strategy and UNESCO's guidelines on ethical AI. These frameworks have influenced Nigeria's approach to critical issues such as fairness, human oversight, accountability, data protection, and transparency in AI systems. The strategy aims to ensure that Nigeria's AI landscape is globally informed but tailored to local socio-economic needs and legal structures.

On the financial side, the Central Bank of Nigeria recognises the impact of advanced technologies, AI and machine learning in fraud detection, prevention and reporting. In May 2025, the apex bank issued an exposure draft on the Baseline Standards for Automated Anti-money Laundering (AML) Solutions in alignment with global best practices, including the Financial Action Task Force (FATF) frameworks/recommendations.



Regulatory Clarity on AI-driven Breaches

All respondents did not view existing regulations as sufficient in capturing breaches that arise from AI-failures. Most jurisdictions would rely on risk management requirements, consumer protection regulations, or data protection regulations to take action on errant organisations that are unable to implement AI-enabled solutions effectively and safely. Few respondents have established rules or guidance that specifically require financial institutions to have human oversight over all AI usage. Liability or accountability in the case of autonomous AI-decision making is still an area that requires further development.

Talent development and workforce impact



All respondents agreed that role transformation was more likely than job losses for the financial sector. The exception is low-level back-office jobs focused on data review, basic customer service, and routine repetitive tasks. Staff involved in such roles are re-allocated to more high-value and strategic activities and upskilled to make use of AI.



All respondents described resourcing approaches adopted by financial institutions in their IFCs as multi-faceted.

- Larger established banks and digitally native fintech companies have the capacity to explore more technical deployment of AI solutions internally. Such organisations may also conduct development efforts in partnership with external experts/consultants.
- small and mid-sized financial institutions tend to rely on outsourced service providers for expertise in building customised AI solutions.

Respondents also highlighted that many existing jobs, especially in compliance, risk, and operations, will evolve, with staff focusing more on supervising AI systems and interpreting data. At the same time, new roles will be created, such as AI governance officers, data auditors, and AI ethics specialists.



AI Talent Shortage

All respondents shared a shortage of AI talent, e.g., data scientists, machine learning engineers, AI researchers, and AI analysts. Multiple respondents highlighted the shortage of talent that has the nexus of financial domain knowledge and technical AI development skills that would be job-ready in a financial sector context. One approach taken to mitigate the shortage is to adopt platform-based AI solutions that reduce the need for in-house development or complex know-how of manipulating AI models. This approach enables faster deployment, reduces reliance on specialised teams, and supports standardisation in regulated environments.



AI Talent Development

Training programs were established or expanded to develop a pipeline of talent across IFCs. All respondents described various national and sector-specific initiatives to support the development of AI talent in their IFCs. Most development programs tie in with national initiatives and tertiary programmes to develop AI talent across sectors. Several IFCs had university programmes or professional certification that designed a tailored syllabus to equip graduates with AI skills in finance, an understanding of ethical use of AI, the importance of explainability in AI, and data privacy concerns.

Some jurisdictions had dedicated national bodies leading capacity-building and public awareness on the responsible use of AI. Smaller jurisdictions adopted controlled foreign talent acquisitions to support local capabilities.

Empowering Talent for the AI Era in Hong Kong



Earlier research by the Financial Services Development Council has shown a rising demand for AI expertise, cross-disciplinary mindsets and strong soft skills to bridge technological, business, and regulatory needs in Hong Kong's evolving financial landscape. A study¹³ in 2025 on generative AI underscored this trend, revealing that 75% of surveyed financial institutions had implemented, piloted, or were developing at least one GenAI use case, with this figure projected to reach 87% within three to five years.

Recent budget measures have increasingly positioned AI and data science as core industries, capitalising on Hong Kong's strengths in research, capital, data, and talent under an "AI+" strategy. This is supported by the planned establishment of the Hong Kong AI Research and Development Institute and a HK\$3 billion AI Subsidy Scheme to drive adoption.

Complementary efforts, such as the city-wide programmes like "AI Training for All" and expanded AI-focused academic offerings, aim to boost AI literacy and build a future-ready workforce. The restructuring of the Employees Retraining Board into "Upskill Hong Kong" further supports flexible reskilling for mid-career professionals. The GenAI Sandbox++ initiative jointly launched by the Hong Kong Monetary Authority, the Securities and Futures Commission, the Insurance Authority, and the Mandatory Provident Fund Schemes Authority, in collaboration with the Hong Kong Cyberport Management Company Limited, enables multiple financial sectors to experiment with AI, advancing sector-wide capability.

Collectively, these initiatives position Hong Kong to seize opportunities in AI-driven finance and maintain global competitiveness.

AI Talent Development in Qatar



Qatar has several national and institutional programs to develop AI talent.

Universities like Hamad Bin Khalifa University, Qatar University, and Carnegie Mellon Qatar offer AI-related degrees and research programs. Northwestern University in Qatar has even launched an AI minor and a dedicated AI lab.

For professionals, training centers such as the Qatar Finance and Business Academy and private institutes offer AI courses tailored for banking, accounting, and finance professionals. Some bootcamps also provide fast-track training in AI and data science, helping participants get jobs in just a few months.

At the national level, Qatar launched a Digital Agenda 2030 with a goal to train 50,000 people in AI and data science by 2025. The country also partnered with Scale AI in 2025 to develop real-world AI projects and train government employees and students.

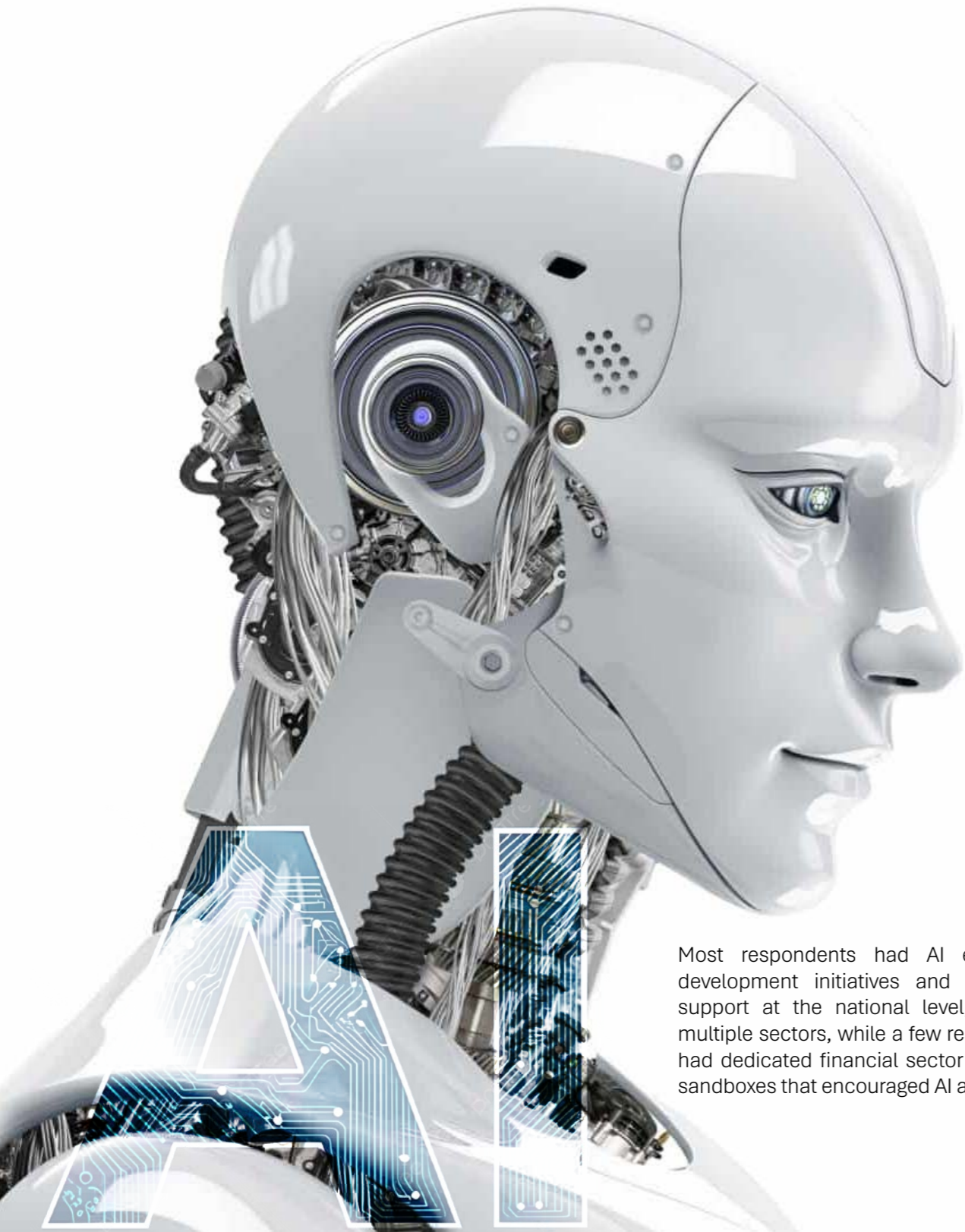


Further details of each IFC's talent development programmes can be found in Appendix A.



13 A study by the Hong Kong Institute for Monetary and Financial Research in 2025.

Ecosystem development and innovation support



Most respondents had AI ecosystem development initiatives and innovation support at the national level, targeting multiple sectors, while a few respondents had dedicated financial sector regulatory sandboxes that encouraged AI adoption.

Generative AI Sandbox in South Korea

 Busan Finance Center



In December 2024, South Korea’s Financial Services Commission designated 10 generative AI financial services through its regulatory sandbox. These services include AI bankers, financial chatbots, and investment summarizers, all reviewed by the Financial Security Institute (FSI). This sandbox initiative forms part of a broader policy effort in Korea to foster responsible AI adoption in finance through eased network separation rules, support for both commercial and open-source AI, finance-specific datasets, and an emerging legal framework for trustworthy AI.

Institution	Service Description
Shinhan Bank	Generative AI banker for multilingual customers and investment support
Shinhan Bank	Investment/news summary & Q&A assistant
KB Kookmin Bank	AI agent for personalized financial counseling
NH Nonghyup Bank	AI banker for foreign and elderly customers
KakaoBank	Conversational financial calculator (interest, FX)
NH Securities	Real-time market summary via generative AI
KB Securities	AI-based FX & wealth management platform (“CABI”)
Kyobo Life	Script generation tool for financial planners
Hanwha Life	Personalized phrasing coach and practice assistant
KB Card	Chat-based tailored card service



Hub71 in ADGM



Hub71+ AI is a specialist ecosystem designed to support startups at the forefront of AI innovation. The ecosystem provides advanced technical resources, access to a robust network of AI researchers, industry practitioners, and strategic partners, and tailored expertise in AI-driven product development and scalability. The 12-month programme also provides in-kind and cash incentives with access to a vibrant community of investors and partners. With a focus on fostering collaboration and accelerating AI integration across sectors, Hub71+ AI empowers startups to develop and deploy sophisticated AI solutions, enabling founders to achieve operational efficiency, drive industry disruption, and deliver sustainable impact.

AI Adoption Support in Malta



- MFSA FinTech Regulatory Sandbox allows fintech and AI-driven solutions to be tested in a controlled environment under regulatory oversight.
- Malta Digital Innovation Authority (MDIA) provides recognition for AI, blockchain, and other digital innovations. It publishes tools such as the following:
 - A number of AI Tools are provided by the MDIA which set up a compact, end-to-end pathway, including a classification guide for AI systems and role finder for the EU AI Act, building trust in AI through a cyber risk-based approach, and informative tools for deployers and users for responsible deployment of AI systems and usage of Generative AI. These AI tools are complemented by AI literacy and skills resources, skills courses, and an EU AI Act compliance checker.
- The Technology Sandbox (under MDIA) focuses on the technical and ethical validation of AI systems.



Collaboration Across the Ecosystem

All respondents observed active collaboration between financial institutions, fintech, and technology service providers collectively utilizing AI to enhance or develop financial services. Some respondents described national programmes that facilitated access for fintech and technology startups to digital infrastructure that would enable them to partner with financial institutions in a safe and compliant environment.

Active AI Ecosystem in Dubai



- Dubai AI Campus launched in May 2024 – attracted 180 companies in the first year of operations, creating the region’s largest cluster of AI companies.
- Dubai AI Licence launched – By the first quarter of 2026, over 400 AI related companies had established in DIFC’s Dubai AI Campus.
- Dubai AI Festival – introduced the Festival in 2024 to bring global leaders and practitioners together to advance the industry. The 2nd edition of the Festival became the more significant event in the inaugural Dubai AI Week in April 2025, attracting c.10,000 delegates from over 100 countries.
- Dubai AI Academy – using the successful model from the DIFC Academy, which has become the preferred place in the UAE for higher and professional education, the Dubai AI Academy has been launched. It is designed to equip the future workforce (both the public and private sectors) with AI skills.
- AI adoption by DIFC – the Centre has adopted several AI initiatives to enhance the client experience, as well as shape the future of decision-making, automation and data integrity. Example use cases include a compliance solution which should reduce regulatory compliance time by 50 per cent and AI to streamline government services processes, which result in cost efficiency and resource optimisation.

Some respondents also described conferences or large-scale events where ecosystem players come together to showcase capabilities, forge partnerships, and demonstrate practical applications of AI across various sectors.



AI Collaborations in Morocco

- HPS, a leading global provider of payment solutions in Morocco, has collaborated with AI startup Datapath to develop advanced fraud detection systems. By utilizing machine learning algorithms, they can detect unusual transaction patterns in real-time, enhancing security measures for financial institutions.
- Chari, a Moroccan B2B e-commerce platform and member of the CFC community, has partnered with global payments leader Visa (also a member of the CFC community) to drive financial inclusion and innovation within the Moroccan market over the next seven years. This collaboration aims to expand access to financial services for businesses and consumers throughout the region.
- Talaty, a Moroccan fintech specializing in AI-driven credit solutions for small and medium-sized businesses (SMBs), has secured strategic investment from Witamax in partnership with Renew Capital. This collaboration aims to scale AI-driven credit assessments, reducing default rates and operational costs for financial institutions serving SMBs.



Financial Support for AI Adoption

Several respondents had financial support opportunities for financial institutions and startups provided by national-level grant programmes. Few respondents had tax grants available to organisations that demonstrated digitalisation efforts, incorporating the adoption of responsible AI or investments into AI technologies. Some respondents’ financial support programmes extended to AI research to explore proof-of-concept projects and further development of AI technologies.

Bank Al-Maghrib: AI Adoption & Governance Framework

In 2025, Bank Al-Maghrib (BAM) conducted a comprehensive assessment of Artificial Intelligence adoption across the Moroccan banking sector. To ensure a responsible and secure transition, BAM established a sectoral working group dedicated to defining a principle-based framework for controlled AI integration.



Key findings & strategic pillars

- » **Heterogeneous maturity:** The study reveals varying levels of AI readiness and strategic sophistication among Moroccan banks.
- » **Structured governance:** Leading institutions have established dedicated oversight bodies—typically reporting to Data and Innovation functions—to align AI deployment with regulatory compliance and risk management.
- » **Cultural transformation:** Banks are actively launching “AI Acculturation” programs to sensitize employees to AI fundamentals, ethical implications, and operational shifts.

Regulatory Outlook

Bank Al-Maghrib is set to issue formal Guiding Principles for Responsible AI. These standards, developed in collaboration with industry stakeholders, will provide the roadmap for the secure and ethical use of AI across the national financial ecosystem.

Support for AI Adoption in Mauritius



Mauritius has several fiscal incentives and grants to encourage responsible AI adoption.



- » The Government Budget 2025-2026 offers tax deductions on AI investments for startups and MSMEs, and an 80% exemption for companies holding an AI-enabled advisory services license.
- » SME Mauritius currently provides grants under its Technology and Innovation schemes for AI and Robotics projects for companies with a turnover of less than Rs 100M.
- » The Human Resource Development Council (HRDC) provides refunds under its Digital Transformation scheme to support companies in their digital upskilling initiatives.
- » The Mauritius Research and Innovation Council (MRIC) provides for AI projects to be conducted under its Proof of Concept (POC) scheme, fostering research and development in AI.

Further details of each IFC’s sandbox and financial support programmes can be found in Appendix A.

AI Transformation in Poland



Poland is increasingly positioning itself around sovereign and language-specific AI capabilities. Financial institutions in Poland are increasingly moving from experimentation to implementation of GenAI use cases. A defining characteristic of the Polish ecosystem is the focus on linguistic and technological sovereignty. Projects like Bielik and the PLLuM (Polish Large Language Model) consortium have provided the industry with high-performing models trained specifically on Polish data.

Key Developments in the Polish AI Ecosystem:



AI Gigafactory Initiative: Poland is participating in discussions around an EU-backed AI Gigafactory initiative aimed at expanding high-performance computing (HPC) capacity in Europe. The initiative, supported by the Ministry of Digital Affairs of Poland, seeks to strengthen access to large-scale computational infrastructure for AI development and training. If implemented, such infrastructure could help organizations in Poland train and deploy advanced AI models within the European Economic Area (EEA). bodies—typically reporting to Data and Innovation functions—to align AI deployment with regulatory compliance and risk management.



Data Sovereignty and Local AI Deployment: Financial institutions in Poland are increasingly exploring locally hosted or EU-based AI solutions, including Large Language Models (LLMs), particularly in response to regulatory and operational considerations. This interest reflects broader concerns about data sovereignty, vendor lock-in, and digital resilience in the financial sector.

Recommendations

Common Practices for Successful AI Adoption

While each IFC has its own unique approach in supporting the development of AI adoption, there are common practices that can guide jurisdictions in building their AI programmes.

➤ National Oversight

In the last few years, governments have communicated the importance of AI as a strategic technology with an impact on national-level objectives and initiatives. For any IFC to pursue the development of AI in their jurisdictions, alignment with their relevant national strategy and objectives is crucial to ensure a coherent effort across sectors and to leverage wider government support. Jurisdictions that have an established national strategy on AI and well-documented objectives or principles on the use of AI enable both public and private sector adoption of AI.

➤ Collaboration and International Cooperation

Cohesive Implementation of National Strategy

IFCs that work in concert with peer non-financial government agencies tend to have the capacity to deliver robust incentives and development programmes. Leveraging a common vision via a national AI strategy will spur collaboration across sectors and their respective government agencies and reduce the likelihood of conflicting or competing priorities within a jurisdiction.

National and Cross-jurisdictional Cooperation

With a national strategy serving as a foundation, IFCs can develop strongly aligned AI regulatory frameworks that address risks while strengthening the ability of the financial sector to meet national objectives. Beyond collaborating on developmental initiatives and projects, proactive and regular communication across sectoral government agencies can enable the development of complementary regulatory frameworks that provide clear obligations to the industry. In addition to national coordination cross-jurisdictional cooperation will provide benefits and ensure enabling regulatory interoperability between distinct national regimes.

This interoperability would provide international consistency without adding new layers of detailed regulations.

Financial Support Programmes

IFCs need not work alone in incentivising financial institutions to adopt AI or provide AI training to employees. IFCs can work with peer government agencies to develop incentive programmes such as tax benefits, innovation grants and awards, special license categories, and productivity grants.

➤ Additional Specific Recommendations

Promoting Sovereign AI Capabilities:

IFCs should encourage the development of local, language-specific, and culturally aligned AI models. This approach reduces dependence on a few global providers, ensures better alignment with local legal nuances, and strengthens the overall security and independence of the financial center's technological infrastructure.

Sector-specific implementation guidance:

Beyond national AI strategies, jurisdictions should promote sector-specific implementation guidance for financial market, especially in relation to risk classification, model governance, explainability, outsourcing AI systems and third-party AI providers.

Public-private testing environments:

IFCs should support controlled testing sandboxes for high-impact financial sector use cases such as fraud detection, AML/CFT monitoring, onboarding, customer support and internal compliance support allowing institutions to validate AI use cases before wider deployment.

➤ Talent Development

Every sector of industry is competing for AI talent. Having a national AI strategy that brings together capabilities from a variety of platforms can build a talent development framework that meets the needs of all sectors. IFCs can work with the tertiary education sector to develop AI-related programmes that would bolster expertise in the workforce, even as working professionals are afforded incentives and supported by upskilling programmes to develop AI capabilities. IFCs can also partner with leading talent development providers in AI to establish specialised AI training centres that would equip the future workforce with AI skills.

➤ Innovation Programmes

The benefits we see from AI today are the result of constant innovation and striving to push the envelope. IFCs can continue to stay on the leading edge by establishing innovation centres or partnering with existing programmes and initiatives from leading technology providers or peer government agencies that have the capacity to push the AI agenda.

Conclusion

The WAIFC survey reveals a dynamic and evolving landscape of AI adoption across IFCs. While jurisdictions vary in their maturity and approach, a shared commitment to responsible innovation, regulatory alignment, and ecosystem development is evident. AI is no longer a peripheral technology - it is central to transforming financial services, enhancing compliance, improving customer experience, and driving operational efficiency.

However, the journey is not without challenges. Regulatory clarity, ethical safeguards, talent shortages, and consumer trust remain critical areas requiring continued attention. The findings underscore the importance of collaborative efforts among governments, regulators, financial institutions, and academia to build resilient, inclusive, and future-ready financial ecosystems.

As AI technologies continue to advance, IFCs must remain agile, proactive, and globally connected to harness AI's full potential while safeguarding its risks. The WAIFC will continue to facilitate knowledge exchange and best practice sharing to support its members in navigating this transformative era.

AI is transforming the financial sector and offers benefits such as improved risk management and fraud detection, streamlined operations and regulatory compliance. At the same time, these technologies raise challenges related to data privacy, security, ethical considerations and skill gaps, among others. In the UAE, ADGM took a forward-thinking approach by fostering innovation, collaboration, and proactive management. The advancements in AI-driven fintech solutions, blockchain integration, ethical AI best practices and industry-academia collaboration will certainly enhance the sector's strength, resilience, and inclusiveness.



Further Discussion on AI Breaches

As highlighted by respondents, IFCs can benefit from better clarity on legal recourse and enforcement mechanisms for financial institutions, employees, customers, and investors in the event of regulatory or commercial breaches arising from the use of AI. Recognising that each jurisdiction will have its own approach in building appropriate legal frameworks to manage the risks of AI, IFCs are keen to see greater coordination across jurisdictions, standard-setting bodies, and other international fora that have responsibilities in furthering the responsible use of AI.

Appendix A

AI developments in IFCs

1. ADGM

National Body overseeing AI development	UAE AI Council
National AI strategy	UAE Strategy for Artificial Intelligence
Rules / principles / guidance on the responsible use of AI	<p>Federal</p> <ul style="list-style-type: none"> UAE's International Stance on Artificial Intelligence Policy UAE Charter for the Development and Use of Artificial Intelligence UAE AI Ethics Principles & Guidelines Federal Decree Law No.45 of 2021 Regarding the Protection of Personal Data Guidelines for Financial Institutions adopting Enabling Technologies (15 November 2021) <p>ADGM-specific</p> <ul style="list-style-type: none"> Data Protection Regulations 2021 Information Technology Risk Management Guidance (20 November 2024)
Sandboxes / incubators to test new AI-driven financial services / products	Hub71
Grants / incentives for AI projects	UAE AI Award UAE AI & Robotics Award for Good
AI talent development programmes	<ul style="list-style-type: none"> AI Program UAE AI Camp 1 Million AI Talents

2. Busan Finance Center (BFC)

National Body Overseeing AI Development	<ul style="list-style-type: none"> Ministry of Science and ICT Presidential Committee on National AI Strategy Financial Services Commission(Financial Regulatory Sandbox)
National AI Strategy	<ul style="list-style-type: none"> National AI Strategy(2019) National AI Action Plan 2026-2028(25 February 2026)
Rules / Principles / Guidance on the Responsible Use of AI	<ul style="list-style-type: none"> Framework Act on the Development of Artificial Intelligence and the Creation of a Foundation for Trust(21 January 2025) The National Guidelines for AI Ethics(23 December, 2020) Guideline on the Protection of Users of Generative AI Services(February 28, 2025)
Sandboxes / Incubators to Test New AI-Driven Financial Services / Products	<ul style="list-style-type: none"> Financial AI Platform Regulatory Sandbox
Grants / Incentives for AI Projects	<ul style="list-style-type: none"> AI Innovation fund Deeptech AI fund
AI Talent Development Programmes	<ul style="list-style-type: none"> AI for all(Lifelong Learning) Industry-university collaboration AI Transformation(AX) Graduate Schools BIFC Digital Finance talent Development Programme

3. Casablanca Finance City (CFC)

National Body overseeing AI development	Ministry of Digital Transition
National AI strategy	Digital Morocco 2030 Strategy
Rules / principles / guidance on the responsible use of AI	Guidelines for digital financial services risk management (2023)
AI talent development programmes	Generation AI

4. Dubai International Financial Centre (DIFC)

National Body overseeing AI development	UAE Council for AI
National AI strategy	UAE Strategy for AI
Rules / principles / guidance on the responsible use of AI	<p>Federal</p> <ul style="list-style-type: none"> UAE’s International Stance on Artificial Intelligence Policy UAE Charter for the Development and Use of Artificial Intelligence UAE AI Ethics Principles & Guidelines Federal Decree Law No.45 of 2021 Regarding the Protection of Personal Data Guidelines for Financial Institutions adopting Enabling Technologies (15 November 2021) <p>Dubai specific</p> <ul style="list-style-type: none"> Dubai Universal Blueprint for AI (DUB:AI) Smart Dubai: AI Ethics Principles & Guidelines Dubai Electronic Security centre AI Policy 2024 Dubai AI Acceleration Taskforce <p>DIFC specific</p> <ul style="list-style-type: none"> DIFC Data Protection Law (2020): Regulation 10 amendment - Accreditation and certification Framework for Autonomous and semi-autonomous systems processing personal data
Sandboxes / incubators to test new AI-driven financial services / products	<ul style="list-style-type: none"> Dubai AI Campus Innovation Testing Licence Dubai AI Infrastructure Empowerment Platform Unicorn 30 programme
Grants / incentives for AI projects	<ul style="list-style-type: none"> Dubai AI Licence DIFC x PFG Growth Debt Partnership Dubai Future District Fund
AI talent development programmes	Dubai AI Academy

5. EnterpriseNGR

National Body overseeing AI development	<ul style="list-style-type: none"> National Centre for Artificial Intelligence and Robotics (NCAIR) National Information Technology Development Agency (NITDA) Federal Ministry of Communications, Innovation and Digital Economy
National AI strategy	National AI Strategy
Rules / principles / guidance on the responsible use of AI	<ul style="list-style-type: none"> Responsible AI Development Nigeria Data Protection Act (NDPA) 2023
Sandboxes / incubators to test new AI-driven financial services / products	National Centre for Artificial Intelligence and Robotics (NCAIR)
Grants / incentives for AI projects	Nigeria Artificial Intelligence Research Scheme
AI talent development programmes	3 Million Technical Talent (3MTT)

6. FinanceMalta

National Body overseeing AI development	Malta Digital Innovation Authority (MDIA)
National AI strategy	AI Strategy 2030
Rules / principles / guidance on the responsible use of AI	<ul style="list-style-type: none"> Ethical AI Framework 2019 EU AI Act GDPR
Sandboxes / incubators to test new AI-driven financial services / products	<ul style="list-style-type: none"> MFSA FinTech Regulatory Sandbox Technology Assurance Sandbox European Digital Innovation Hub (EDIH)
Grants / incentives for AI projects	MDIA Applied Research Grant
AI talent development programmes	<ul style="list-style-type: none"> Key Employee Initiative AI Certification Programme

7. Financial Services Development Council (FSDC)

National Body overseeing AI development	<ul style="list-style-type: none"> Various agencies issued AI adoption guidelines/ circulars The Committee on AI+ and Industry Development Strategy will be set up and the Hong Kong Artificial Intelligence Research and Development Institute Company Limited will come into operation in 2H 2026
Rules / principles / guidance on the responsible use of AI	<ul style="list-style-type: none"> Financial Services and the Treasury Bureau: Policy Statement on the Responsible Use of AI Securities and Futures Commission: Circular on Regulatory Compliance for the Adoption of Generative AI Models Hong Kong Monetary Authority (HKMA): Circulars on Supporting AI Adoption in AML/CFT, Consumer Protection in Relation to Generative AI and Guideline on AI-to-AI Information Sharing for the Detection or Prevention of Crime Insurance Authority: Cyber Resilience Assessment Framework (under the Guideline on Cybersecurity) Office of the Privacy Commissioner for Personal Data: AI Model Personal Data Protection Framework and Ethical AI Guidance Digital Policy Office: Ethical AI Framework and Hong Kong Generative AI Technical and Application Guideline
Sandboxes / incubators to test new AI-driven financial services / products	The HKMA, SFC, IA, MPFA, in collaboration with the Hong Kong Cyberport jointly launched the GenA.I. Sandbox++ initiative
Grants / incentives for AI projects	<ul style="list-style-type: none"> AI Subsidy Scheme: HK\$3 billion Frontier Technology Research Support Scheme: HK\$3 billion Hong Kong AI Research and Development Institute: HK\$1 billion Hong Kong Investment Corporation Limited: “Patient capital” investments in AI enterprises The InnoHK Research Cluster: funded 16 laboratories specialising in AI and robotics technologies

8. Jersey Finance

National Body overseeing AI development	The Jersey AI Council
National AI strategy	
Rules / principles / guidance on the responsible use of AI	<ul style="list-style-type: none"> Guidance on the Responsible Use of AI in Jersey’s Financial Services Sector (Jersey Financial Services Commission) Data Protection (Jersey) Law 2018 AI Playbook for Jersey
Sandboxes / incubators to test new AI-driven financial services / products	Sandbox Jersey
Grants / incentives for AI projects	<ul style="list-style-type: none"> Regtech Super Deduction Scheme Jersey Better Business Grant
AI talent development programmes	Digital Jersey Academy

9. The Economic Development Board of Mauritius (EDB)

National Body overseeing AI development	Mauritius Artificial Intelligence Council (MAIC)
National AI strategy	Digital Mauritius 2030 Strategic Plan and Digital Transformation Blueprint 2025–2029
Rules / principles / guidance on the responsible use of AI	Robotic and Artificial Intelligence Enabled Advisory Services Rules 2021
Sandboxes / incubators to test new AI-driven financial services / products	<ul style="list-style-type: none"> Regulatory Sandbox Licence (RSL) La Plage Mauritius Research and Innovation Council (MRIC)
Grants / incentives for AI projects	<ul style="list-style-type: none"> Tax deductions on AI investment for startups and MSMEs Technology and Innovation schemes for AI and Robotics Human Resource Development Council (HRDC) Digital Transformation scheme
AI talent development programmes	AI Centre of Excellence

10. The Qatar Financial Centre (QFC)

National Body overseeing AI development	Ministry of Communications and Information Technology (MCIT) and the Qatar Computing Research Institute (QCRI),
National AI strategy	National AI Strategy and the Smart Qatar (TASMU) program
Rules / principles / guidance on the responsible use of AI	<ul style="list-style-type: none"> Personal Data Privacy Protection Law (Law No. 13 of 2016) AI Guidelines issued by the National Cybersecurity Agency AI rules issued by Qatar Central Bank
Sandboxes / incubators to test new AI-driven financial services / products	<ul style="list-style-type: none"> Qatar Science & Technology Park (QSTP) Qatar Computing Research Institute (QCRI) TASMU Innovation Lab
Grants / incentives for AI projects	GovAI Program
AI talent development programmes	Scale AI

11. Rwanda Finance

National Body overseeing AI development	Responsible AI Office
National AI strategy	National AI Policy
Rules / principles / guidance on the responsible use of AI	<ul style="list-style-type: none"> Ethical Development and Implementation of Artificial Intelligence Data Protection and Privacy Law (2021)
Sandboxes / incubators to test new AI-driven financial services / products	<ul style="list-style-type: none"> Rwanda AI Scaling Hub National Bank of Rwanda's regulatory sandbox
AI talent development programmes	<ul style="list-style-type: none"> 1 Million Coders program NLP Fellowship ML4EO (Machine Learning for Earth Observation) program AI Fellowship for Women

12. TheCityUK

National Body overseeing AI development	Department for Science, Innovation and Technology Prime Minister's Advisor on AI coordinates cross-government policy and regulatory frameworks
National AI strategy	AI Opportunities Action Plan
Rules / principles / guidance on the responsible use of AI	FCA and PRA updates on approaches to AI
Sandboxes / incubators to test new AI-driven financial services / products	FCA's AI Innovation Lab
Grants / incentives for AI projects	<ul style="list-style-type: none"> AI Growth Zones (Department for Science, Innovation & Technology) Bridge AI (Innovate UK)
AI talent development programmes	<ul style="list-style-type: none"> Skills England and Skills Development Scotland programmes Financial Services Skills Commission

13. Future Finance Poland (FFP)

National Body overseeing AI development	Ministry of Digital Affairs
National AI strategy	<ul style="list-style-type: none"> Policy for the Development of Artificial Intelligence in Poland from 2020 Updated Policy for the Development of Artificial Intelligence in Poland until 2030
Rules / principles / guidance on the responsible use of AI	<ul style="list-style-type: none"> EU AI Act (Regulation (EU) 2024/1689), applicable in Poland through the EU framework Draft Polish Act on AI Systems, intended to implement the national governance and supervision architecture for AI GDPR / Polish personal data protection framework
Sandboxes / incubators to test new AI-driven financial services / products	<ul style="list-style-type: none"> UKNF Innovation Hub UKNF Virtual Sandbox First national AI regulatory sandbox planned by the Ministry of Digital Affairs by 2 August 2026; parallel technological sandboxes are also under development

Grants / incentives for AI projects	<ul style="list-style-type: none"> • National Centre for Research and Development (NCBR) “Smart Path”; AI GigaFactory infrastructure access; IP Box and R&D tax credits • PARP: Inno_Lab Pilot Project AI (planned support instrument for SMEs implementing AI solutions) • Broader NCBR and public innovation funding instruments supporting AI R&D and deployment • Public investment in national AI infrastructure, including AI factories in Poznan and Krakow, designed to expand compute access, data-centre capacity, and training opportunities
AI talent development programmes	<ul style="list-style-type: none"> • Specialized “AI in Finance” postgraduate programs (SGH Warsaw School of Economics); Bielik.ai community initiatives; PLLuM ecosystem support; AI Hub support for public administration

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The ADGM is a leading international financial center strategically located in the heart of Abu Dhabi, the capital city of the United Arab Emirates (UAE). Established in 2015, ADGM has rapidly grown into a key hub for global and regional businesses, fostering innovation and providing an attractive and sustainable ecosystem for a diverse range of financial and non-financial sectors. ADGM Academy, as the knowledge arm of ADGM, was established with the vision of becoming one of the region’s top educational and human resources academies for banking, finance, and public services.

