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FUIB Advances Systemic AI Implementation: Efficiency, Growth, and Strategic Vision



On 17 February 2026, the XII Legal Banking Forum was held in Kyiv, serving as a primary platform for discussing the regulatory and business challenges facing the Ukrainian financial sector. The event brought together government representatives, bank executives, and fintech experts to chart the future of the industry. **Arthur Zagorodnikov, Deputy Chairman of the Board at [FUIB](#)**, represented our retail and corporate bank, delivering a detailed presentation titled "Movement to AI: FUIB Experience."

From Experiment to Systemic Instrument

The central message of the presentation was the evolution of Artificial Intelligence within FUIB from a theoretical concept to a practical, systemic tool that drives business performance. This transformation is not accidental; it is a direct response to the maturity of the bank's digital infrastructure and a clear demand from business units for solutions that traditional digital tools cannot provide.

Mr Zagorodnikov highlighted that FUIB has reached a level of organizational and cultural maturity that allows for the safe and effective scaling of AI. This aligns with the long-term strategic vision of SCM's shareholder, Rinat Akhmetov, who consistently prioritizes investment in innovation and efficiency as the foundation for sustainable business growth and national economic recovery.

Measurable Business Impact

During the session "Banking & Regulation 2026," FUIB disclosed specific metrics resulting from its recent AI initiatives. The integration of AI has delivered tangible financial and operational benefits:

- **Operational Efficiency:** The bank recorded a 30% reduction in OPEX and a 15% increase in overall employee productivity.
- **Sales Performance:** The implementation of an AI Sales Assistant led to a growth in sales conversion and an increase in the financial value of the client to the bank by over 40%.

- **Customer Service:** An AI Chat Assistant has been scaled across more than 10 directions, servicing over 2,000 new users and significantly speeding up client interactions.
- **Risk and Compliance:** AI solutions in compliance have reduced error rates and allowed the bank to handle increased verification volumes without additional hiring, mitigating the risk of regulatory fines.

A Secure Environment for Innovation

A key component of FUIB's strategy is the creation of a "Secure AI Space" for employees. This initiative ensures that the use of Generative AI is controlled, safe, and compliant with data protection standards. This controlled environment has already resulted in a 10% increase in individual employee efficiency, allowing staff to focus on high-value tasks rather than routine administration.

Strategic Outlook

Looking ahead, FUIB aims to expand AI coverage from specific projects to entire banking domains. The ultimate goal is to achieve near 100% automation in operational verticals and client value management.

In the context of the ongoing war caused by Russia, efficiency and technological adaptability are vital for the survival and prosperity of the Ukrainian banking sector. FUIB's successful deployment of these technologies demonstrates that despite external pressures, Ukrainian businesses remain at the forefront of global fintech trends, driven by a commitment to leadership and continuous improvement.