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Accelerating AI adoption in financial services in Asia-Pacific

SINGAPORE, 7 October 2025 — Flint Global published a new report commissioned by Amazon Web Services (AWS), outlining a policy vision for accelerating Artificial Intelligence (AI) adoption in financial services across Asia-Pacific (APAC).

The report sets out the transformative potential of AI for the financial services sector across APAC. It notes how AI-enabled personalisation is already improving the customer experience in the sector, while detailing how AI is an essential tool in countering fraud, financial crime, and cyber threats. It also highlights the particular potential for agentic AI systems to raise the quality of financial services, for example by enabling adaptive asset management systems that adjust strategies in real time based on market changes.

The report assesses the key barriers to AI adoption. Despite a strong enthusiasm for AI uptake, financial institutions face obstacles that hinder or delay adoption, including limitations in AI skills, risk posture and appetite, inconsistent levels of cloud adoption, barriers to cross-border data flows, uneven access to quality data, and a lack of certainty of regulatory expectations – particularly in adopting AI for more complex and external customer-facing applications.

The report outlines a holistic policy vision for accelerating AI diffusion throughout the sector. The report's recommendations for policymakers in APAC include:

Promoting innovation and inclusive adoption:

- Measure AI adoption as the basis for more targeted policymaking
- Offer best non-binding guidance on AI adoption and risk management
- Lead by example in AI adoption
- Democratise access to underlying core technology and data infrastructure
- Enable access to and provision of quality data
- Promote broad AI literacy across the financial services industry

Developing an enabling regulatory environment

- Adopt a proportionate, principles- and risk-based approach to AI rules
- Assess existing regulations first before introducing new, sector-specific AI-specific laws
- Build regulatory certainty and signal that AI innovation is encouraged
- Leverage regulatory sandboxes to drive AI adoption and innovation
- Establish a shared responsibility framework for governing AI use in financial services
- Promote regional and international regulatory harmonisation and coordination

Read the full report here

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About Flint Global

Flint Global advises international businesses and investors on policy, politics, regulation, and competition. Flint's teams have worked at senior levels of government, regulators, and industry, and understand from direct experience how governments and regulators think about emerging policy regulatory issues. Flint has a geographical presence around Asia-Pacific and supports leading blue chip clients across the technology and financial services sector on their approach to AI policy and regulatory issues.

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