



Financial Services Edition

State of Sales

Insights and trends from 468 financial services sales professionals worldwide



Human Connection



High-Quality Data

A Note from Salesforce for Financial Services

Financial services sales organizations face a dual mandate: stronger customer engagement and more efficient compliance processes. The ability to meet both goals depends on trusted, accessible data and an auditable, AI-ready foundation. Without these things in place, automation and sales acceleration fall short.

As financial services sales organizations operate in an increasingly pressure-filled environment, eliminating friction becomes more important than ever. It is only by enabling seamless access to high-quality data alongside connected, AI-powered systems that sales organizations can deepen trusted client relationships, with agentic AI further extending their ability to scale. The reality is that these two goals go hand in hand – and innovation can advance both simultaneously.

Our research into how sales organizations are thinking, feeling, and using AI – particularly agentic AI – shows that while technology is key to achieving primary financial services sales goals, human connection remains just as important.

- 1 The expansion and implementation of AI ranks as the financial services sales sectors' number one growth tactic.
- 2 87% of sales pros say human connection is a key sales advantage in the AI era.
- 3 82% of financial services sales teams without an all-in-one platform plan to consolidate their tech stack.

While strong relationships remain fundamentally human, automation and AI make them scalable. By reducing manual effort, AI enables consistent, meaningful customer touchpoints – such as regular meetings, proactive outreach, and timely account reviews – without adding operational burden. It also serves as a constant set of eyes and ears, helping sales teams anticipate needs and respond in real time, meeting ever rising customer expectations.

This type of personalized, proactive, always-on engagement is a true differentiator in financial services. It's what builds trust, drives loyalty, and keeps customers from looking elsewhere. When relationships deepen, retention improves – and institutions are better positioned to grow alongside their clients.

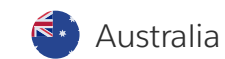
Inside This Financial Services Edition

This report extracts financial services industry data from our larger [State of Sales](#) research, which covers all industries. Here, we examine insights from 468 financial sales professionals to learn about:

- The current state of financial services sales
- Why AI is key to boosting sales revenue
- How data and AI are enhancing customer engagement

Due to rounding, not all percentage totals in this report sum to 100%. All comparison calculations are made from total numbers (not rounded numbers).

Data in this report is from two double-anonymous surveys conducted from August 8, 2025, through September 24, 2025. Respondents represent 18 countries across five continents. All respondents are third-party panelists.



468 financial services sales professionals surveyed worldwide.

Flag icons: Getty Images

Who We Surveyed

- 1 Sales Leaders**
Sales and revenue leaders and managers
- 2 Sales Representatives**
Front-line, quota-carrying sales representatives
- 3 Partner Sales Representatives**
Sales reps external to the company who sell through revenue-sharing agreements
- 4 Sales and Business Development Representatives (SDRs and BDRs)**
Specialists who prospect and qualify leads to fill the sales pipeline
- 5 Sales Professionals**
Includes sales operations, sales enablement, revenue ops, and deal desk professionals



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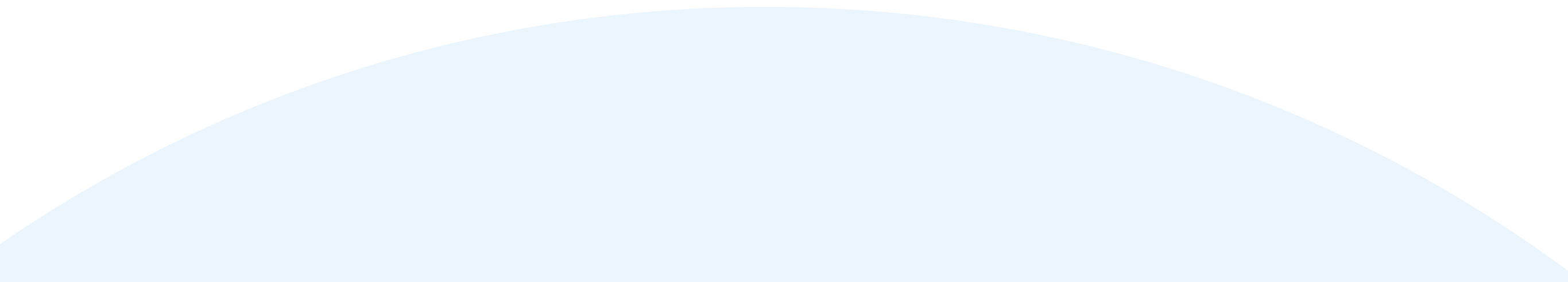
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Executive Summary

Financial services institutions (FSIs) face mounting pressure from rising competition, higher customer expectations, and complex regulatory requirements – all while dealing with staffing retention challenges and talent shortages.

To address these pressures, many financial services sales organizations are turning to AI to deliver greater scale, efficiency, and personalization. However, siloed systems, data quality gaps, and governance requirements limit AI's impact.

As organizations work to solve this through technology consolidation and stronger data foundations, many are also finding that technical advancement and human connection go hand in hand.

01

The Reality of Financial Services Sales Is More Complex Than Ever

Financial services sales organizations are facing pressure on multiple fronts. Competition is intensifying, customer expectations are rising, and regulatory and compliance issues often create friction that slows sales cycles. These challenges are compounded by difficulties hiring, training, and retaining the experienced staff needed to address them effectively. **Seventy-five percent of financial services sales professionals say AI can help mitigate staffing challenges.**

02

AI Is Key to Boosting Financial Services Sales Revenue

Most financial services sales organizations use AI to drive growth. However, many contend with data and governance challenges that hinder the technology from delivering on its full promise. **Eighty-eight percent of financial services sales professionals using AI agents say they increase odds of hitting targets.**

03

Data and AI Are Raising the Bar for Customer Engagement

Sales organizations are consolidating systems to improve data access, enabling reps to deliver personalized customer service at scale – a key competitive advantage in today's market. **Eighty-seven percent of financial services sales professionals say human connection remains a key sales advantage in the AI era.**

01

The Reality of Financial Services Sales Is More Complex Than Ever



Compliance and Competition Are Slowing Sales

Financial services sales organizations are under pressure from multiple fronts. Sixty-five percent of financial services sales professionals say compliance requirements slow the adoption of new sales technologies, compared to 54% across industries overall. This heightened regulatory burden compounds other challenges facing the industry.

Competition and rising customer expectations are intensifying amid broader geopolitical and economic uncertainty. At the same time, customers are becoming more cautious and results-focused: 54% of financial services sales professionals report longer decision cycles, and 73% say measurable ROI is more important than last year.

Together, these trends point to growing demands for transparency, validation, and clear results before committing to financial products or investments.

Financial Services Sales Professionals Face Significant Challenges

Top Sales Challenges in Financial Services

- 1 Competition with other businesses
- 2 Supply chain issues
- 3 Changing customer needs/expectations
- 4 Unfavorable laws, policies, or regulations
- 5 Geopolitical instability/conflict

Regulatory and Compliance Obstacles in Financial Services Sales



*Base: Financial services sales professionals using or expecting to use AI.

Generational Change Forces Sales Model Evolution

A significant demographic shift is underway as wealth transitions to younger generations, with most financial services professionals noting that current sales approaches are geared toward older customers and must evolve to engage younger ones or they risk losing customers.

Channel preferences highlight this challenge. Baby boomers prefer email and desktop websites, while Gen Z and millennials favor mobile apps and online chat. This requires balancing digital investment with support for established channels.

These dynamics increase pressure on FSIs. Customers expect trusted, personalized relationships, yet 48% report that their FSI doesn't fully address all their needs,* putting retention at risk.

*Salesforce, The Connected Financial Services Report, Second Edition

Legacy Sales Approach Faces a Generational Test

Financial Services Professionals Who Say the Following



Financial Services Customers' Preferred Digital Channels*

	Gen Z	Millennials	Gen X	Baby boomers
1	Mobile app	Mobile app	Mobile app	Email
2	Online chat / support	Online chat / support	Email	Website
3	Email	Email	Online chat / support	Mobile app
4	Website	Website	Website	Online chat / support
5	Text/SMS	Messenger app	Text/SMS	Text/SMS

01

Talent Shortages Intensify Operational Strain

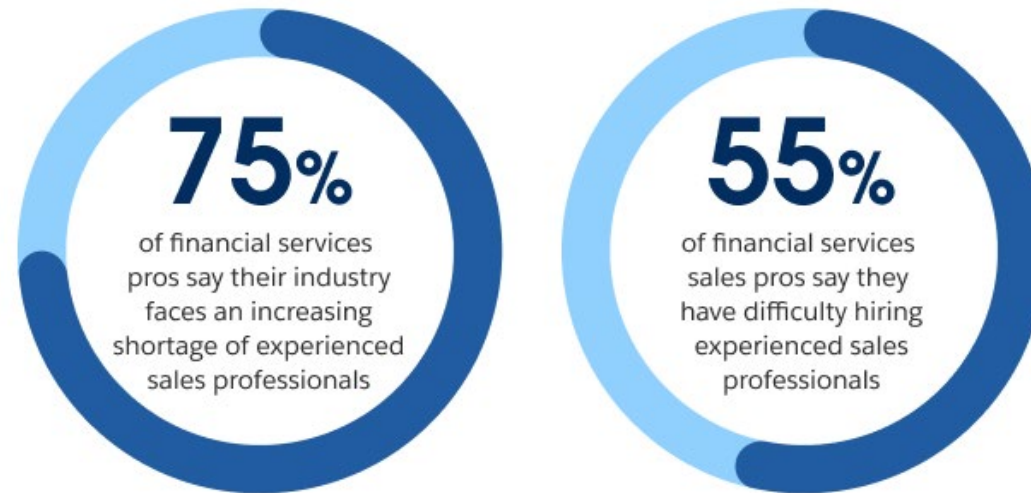
Financial services sales operations are under structural strain, with demands outpacing staffing. Persistent shortages of experienced sellers coupled with hiring challenges amount to a fragile workforce with the potential to severely hamper firm performance.

Nearly one-third of sellers say they'd consider switching jobs, signaling a potential disruption of continuity, customer relationships and institutional knowledge. However, new technologies may provide some relief.

75% of financial services professionals believe AI can help mitigate staffing challenges.

Financial services professionals see AI as a force-multiplier – and that's reshaping sales operations. As organizations navigate rising complexity and performance pressure, they're adopting AI alongside workforce initiatives to automate routine tasks, deliver richer insights, and help sales teams make better decisions at scale.

Staffing Issues Burden Sales Operations



16% of financial services sales pros plan to change jobs within 12 months — and 13% are open to it if the right offer comes along.

02

AI Is Key to Boosting Financial Services Sales Revenue



Financial Services Organizations Are Betting on AI

Financial services sales organizations are doubling down on AI. **Currently, 94% say they already use at least one form of AI.**

What's more, sales organizations say their top growth tactic is the implementation and expansion of AI.

At present, order fulfillment and management is the most common AI use case, with 69% reporting its use. Other top AI use cases include quoting and billing as well as compensation management.

Overall, teams use AI to reduce manual taskwork, improving accuracy, and allowing sellers to use time more effectively. **86% say AI frees them to focus on higher-value activities** – like advising clients and building relationships.

AI Is Driving Growth Across Sales Use Cases

Top Financial Services Growth Tactics

- 1 Implementing or expanding use of AI
- 2 Improving sales planning
- 3 Simplifying the sales process
- 4 Improving sales enablement/training
- 5 Improving use of tools/technologies

Top Use Cases for AI

- 1 Order fulfillment and management
- 2 Quoting/billing
- 3 Compensation management & tracking
- 4 Tracking product usage
- 5 Forecasting

Base: Financial services sales professionals with AI.

Sales Success Hinges on Data

Personalized, proactive selling is a powerful lever for increasing wallet share in financial services – yet nearly half of sellers say data problems hurt sales outcomes.

Sellers cite incomplete, inaccessible, and inconsistent customer information, along with manual errors and duplicate records, as sources of friction that can hamper execution across the sales process.

As personalization grows more important, financial services professionals are increasingly aware of how much success depends on a strong data foundation. In fact, 79% agree that access to customer data is essential for closing deals.

While poor data quality can undermine AI solutions, **74% of financial services sales organizations are now prioritizing data hygiene** to support their AI initiatives – signaling a recognition that AI is only as good as the data it runs on.

Data Challenges Highlight Gaps in Data Readiness

Top Financial Services Sales Data Issues

- 1 Incomplete information
- 2 Manual errors
- 3 Duplicated information
- 4 Inaccessible data
- 5 Inconsistent data

Financial Services Sales Professionals Who Say the Following



AI Adoption Is Shaped by Data Quality, Trust, and Security

Operational and technical challenges constrain AI adoption. The top barriers – poor data quality and AI accuracy concerns – are closely linked, as AI effectiveness depends on data quality.

Trust, security, and transparency are also critical to successful deployment of AI. Customers ask detailed questions about data protection, and 58% of sales teams admit their AI initiatives have been delayed by security concerns. This underscores that AI adoption is not just a technical exercise but a trust and regulatory compliance one as well.

But when organizations get the foundation right, the payoff is significant – including unlocking benefits of autonomous AI.

Among sales professionals using AI agents, 88% say the technology increases their likelihood of hitting sales targets.

Data, Accuracy, and Trust Are Prerequisites for AI-Driven Growth

Top Challenges Implementing AI

- 1 Poor data quality
- 2 AI accuracy / explainability concerns
- 3 Security and/or regulatory concerns
- 4 Lack of technical expertise to support/maintain
- 5 Difficulty measuring ROI

Base: Financial services sales professionals with AI.



03

Data and AI Are Raising the Bar for Customer Engagement



03

Personalized Engagement Is a Sales Advantage

Most customers say their financial institutions meet their needs across core engagement activities. Seventy percent report that FSIs are available on preferred communication channels, and about 60% say institutions deliver personalized communications, actionable insights, and relevant product recommendations.

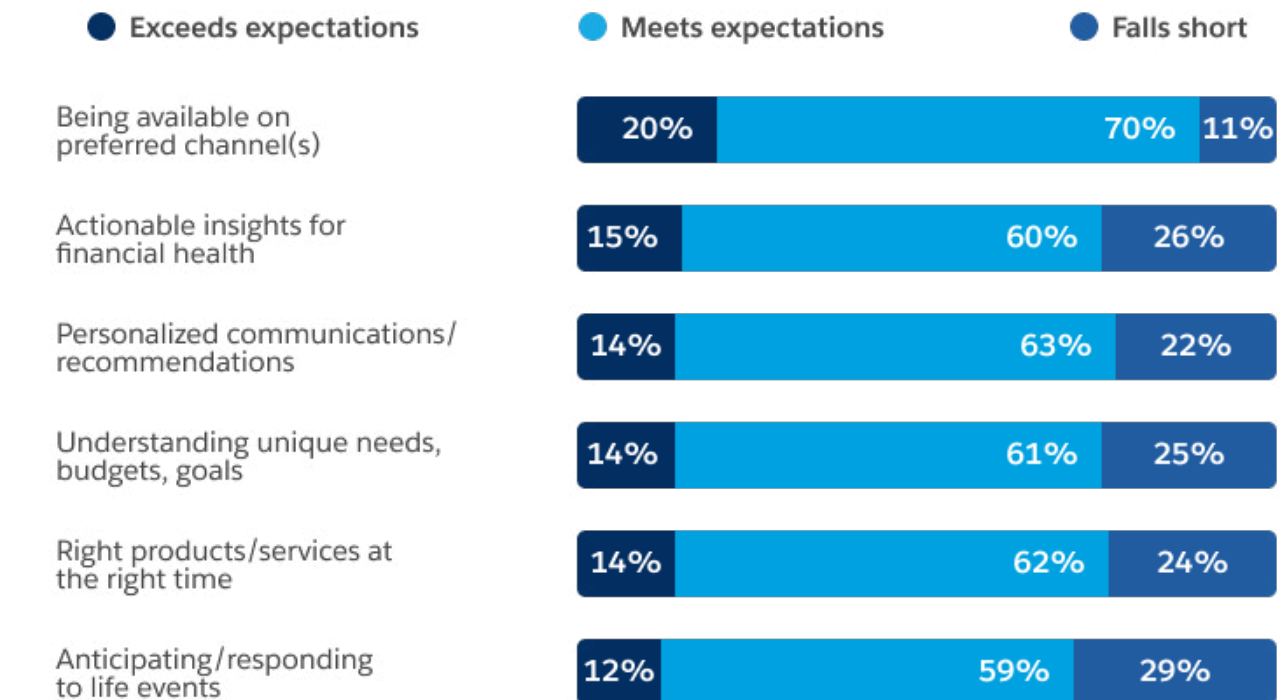
Performance is weakest in more proactive moments. Only 59% say their institution anticipates or responds to significant life events, while 29% say institutions fall short in this area.*

In financial services, where trust is critical to building long-term relationships, sales professionals recognize the importance of closing this gap. Most feel human connection remains key to sales in the AI era, and that developing customer relationships matters more than efficiency alone.

*Salesforce, [The Connected Financial Services Report, Second Edition](#)

Relationships Are Key to Sales Success

Extent to Which Financial Services Institutions Meet Customer Expectations*



03

Operational Friction Hinders Human Connections

Financial services organizations see personalized, efficient engagements as critical to success. Nevertheless, many sales organizations report internal constraints that complicate this – such as data readiness and access challenges.

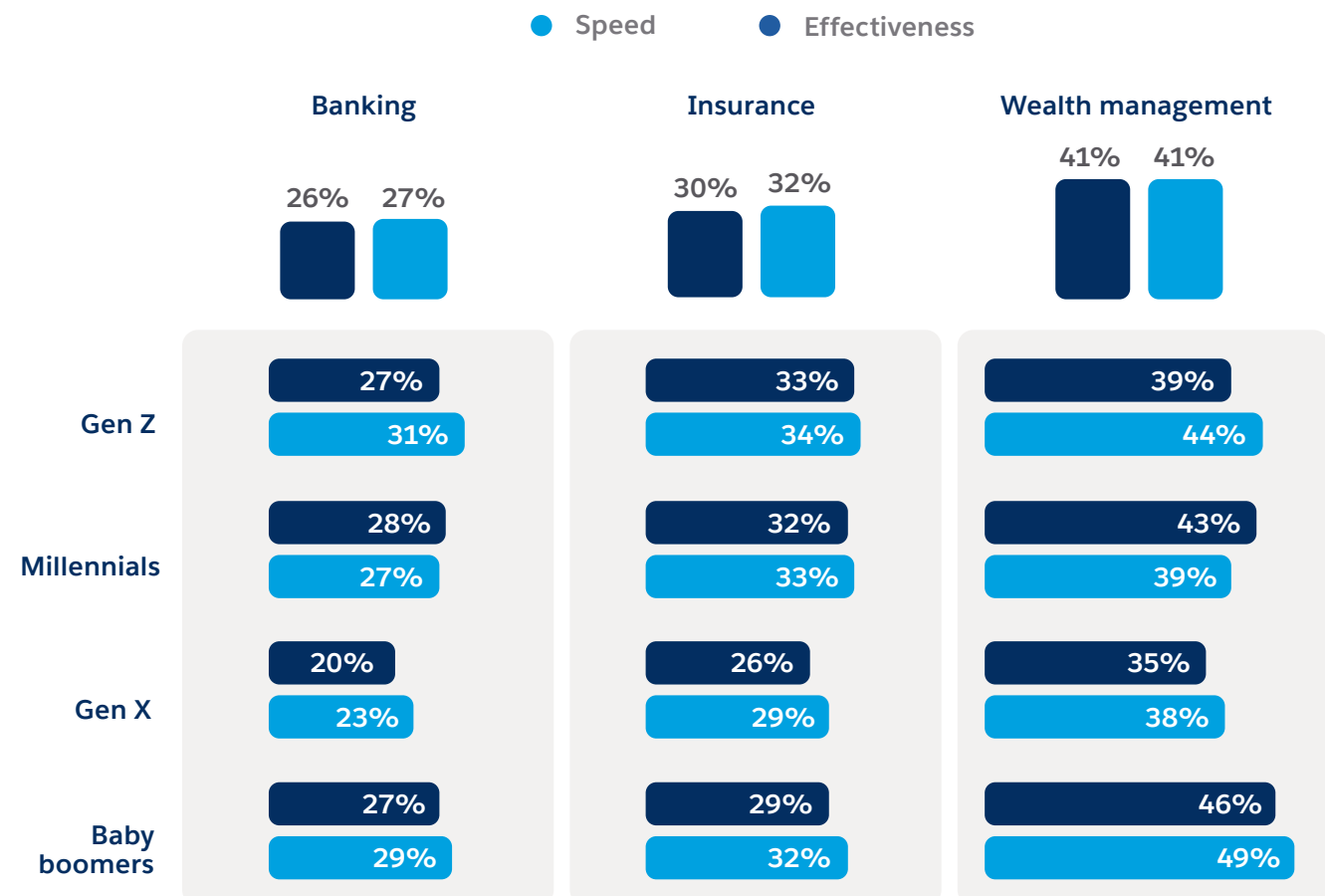
The gap is clear. Forty-one percent of sales professionals say limited access to data and insights is an obstacle to effective sales execution. At the same time, customer satisfaction data shows that only 20-40% of customers are fully satisfied with the speed and effectiveness of customer service across banking, insurance, and wealth management.* Together, these findings highlight a disconnect between the experience organizations aim to deliver and what customers report today.

*Salesforce, The Connected Financial Services Report, Second Edition

Expectations Don't Align with Execution



Consumers Fully Satisfied with Customer Service Speed and Effectiveness*



03

Teams Move to Consolidate Fragmented Tech Stacks

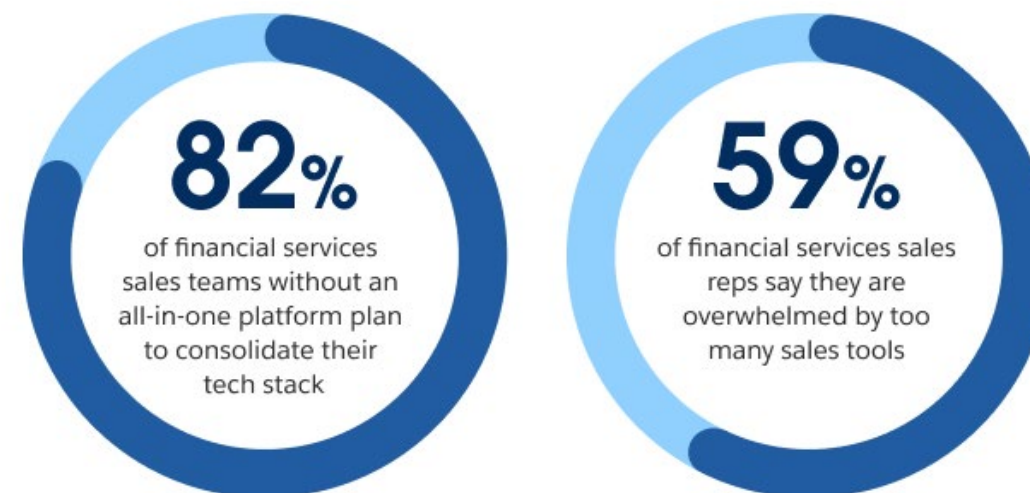
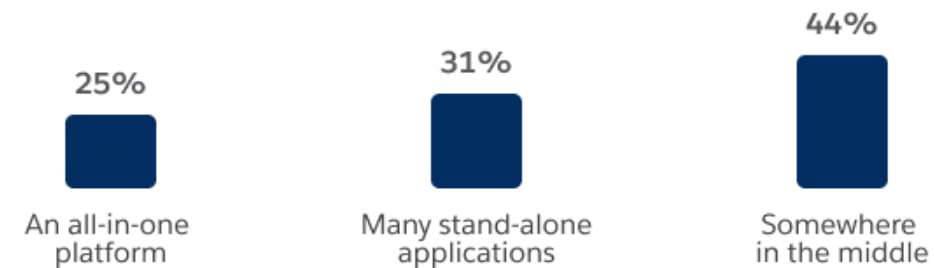
As financial services sales organizations look to optimize data foundations for AI, many are eyeing the structure of their underlying tech stack.

At present, a proliferation of tools is still the norm. Financial services sellers report feeling overwhelmed, with teams using an average of 10 separate tools to close each deal. The majority operate in hybrid or fully fragmented environments – only 31% have consolidated to an all-in-one platform. Navigating multiple disconnected systems can slow processes, reduce visibility, and limit effective customer engagement.

Consolidation has become a strategic priority in response. Eighty-two percent of sales teams without an all-in-one platform plan to consolidate their tech stack. This can not only streamline operations, but can also enable more connected, trusted experiences. Unified technology foundations can improve visibility, strengthen governance, and support responsible AI deployment at scale.

Consolidation Is a Top Priority for Financial Services Sales Organizations

Financial Services Sales Team Tech Stack Structure



Salesforce's Take

Financial services sales organizations operate in a competitive and uncertain landscape shaped by rising customer expectations, global economic instability, and rapid technological change.

Across the industry, AI has become a critical enabler of growth, personalization, and productivity. However, despite its widespread adoption, AI's impact is being constrained by foundational gaps in data quality, accessibility, and trust.

Fully realizing AI's potential requires organizations to refocus on data maturity and stronger, more integrated technological foundations. Streamlining and connecting systems can improve transparency, enable more trustworthy AI, and support regulatory compliance – positioning sales teams to build the trusted advisory relationships consumers want, and drive the sustainable growth firms need in an increasingly competitive market.



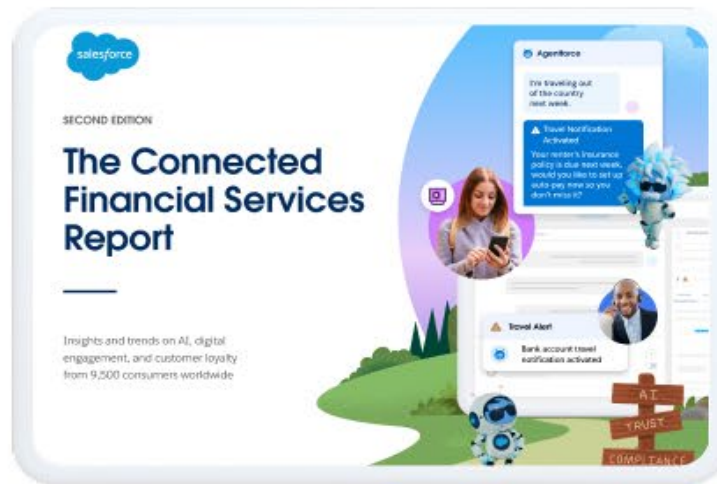
Leaders in financial services who truly embrace the agentic future won't just automate processes — they'll re-architect trust, intelligence, and decision-making for a continuously learning enterprise. The result is more scalable outcomes that are secure, transparent, and consistent."



Cathy Lanning

Managing Director, Head of Financial Services Industry
& Growth Strategies Salesforce

Additional Financial Services Resources



The Connected Financial Services Report

How financial services consumers judge digital experiences in the agentic AI era

[Get the report](#)



The Financial Services Playbook for Effective Data Maturity

A guide to preparing your organization for AI-driven success

[Get the guide](#)



How Agentic AI will Change the Way Financial Institutions Work

Agentic AI boosts revenue and elevates customer experience in financial services

[Get the guide](#)



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