# ABSTRACT

Artificial Intelligence (AI) has been a subject of interest in the research field for the past few years. It has now been brought closer to commercial use due to recent technological advances and speedier data accessibility. Its relevance to global business models is made by significant investment in it made by Internet powerhouses including Google ,YouTube , Amazon and Facebook .In the banking sector where data is of substantial value , AI has been incorporated in Pilot projects but its true applications have yet to see the light of day . In this study the drivers and barriers to successful AI implementation in the Banking sector is analysed using a panel data of 28 semi-structured interviews with AI experts in the field of banking and finance . AI- oriented role models and process capabilities where revealed to be essential prior to having trained algorithms reach the level whereby the AI applications can run devoid of human involvements and moral trepidations