TIN tech LONDON MARKET

INSIGHTS | ANALYSIS | KEY PERSPECTIVES

Pre-event
Survey results

"AI is just another tool – just a game changing one"

JANUARY 2026

Executive summary

The TINtech London Market pre-event survey asked attendees what they would like to gain from the event and key challenges they currently have.

This year's pre-event survey highlights a market that is intensely focused on AI and digital transformation but increasingly sceptical about headline claims and uneven progress.

Respondents repeatedly call for a “real world view of AI” and draw a clear distinction between theoretical promise and “actual technical improvements”. There is strong alignment around the need for practical use cases with proven operational impact rather than experimentation driven by vendors or media narratives. Many see AI as “just another tool – just a game changing one” which signals growing maturity but also rising expectations of delivery.

A second dominant theme is the constraint imposed by legacy technology and data debt. Transformation is widely under way yet confidence in outcomes is mixed. Large programmes are described as struggling to deliver with some questioning “why can’t the market learn to do better? Is it even possible?”. This exposes a maturity gap between ambition and execution and a concern that legacy modernisation is consuming capacity needed for innovation. Cultural change particularly the move towards DevOps ways of working is seen as inseparable from technical change.

Data foundations emerge as both an enabler and a blocker. Data quality governance and standardisation are repeatedly cited as prerequisites for AI and for market initiatives. Respondents highlight friction in "automation of a data transfer between two companies" and uncertainty over ownership accountability and consensus on standards. The desire to share data internally in role-specific ways shows a shift towards treating data as an enterprise asset rather than a by-product of systems.

Operational efficiency is a near-term priority shaped by a softening market. There is strong interest in digitising pre-digital processes and in understanding what end users and clients "will actually use". This extends to questions about broker engagement with technology and whether digital and AI-led interactions are genuinely digestible for customers and the workforce.

Finally agentic AI is viewed as a significant opportunity but one that raises new risks. Respondents want guidance on "how to do it, not just why" alongside concerns about interaction between multiple agents governance and protection of intellectual property. Overall the survey reflects a market moving from curiosity to scrutiny and seeking grounded evidence of value.

Key takeaways

Shift from AI hype to delivery discipline
Senior leaders should prioritise demonstrable use cases and measurable outcomes to close the gap between promise and practice.

Legacy and data foundations are the critical bottleneck
Progress on AI and digital trading depends on addressing data quality standardisation and cultural change alongside system modernisation.

Operational efficiency will drive near-term investment choices
In a soft market decisions will increasingly favour technologies that simplify processes and are proven to be adopted by users.

Upcoming events

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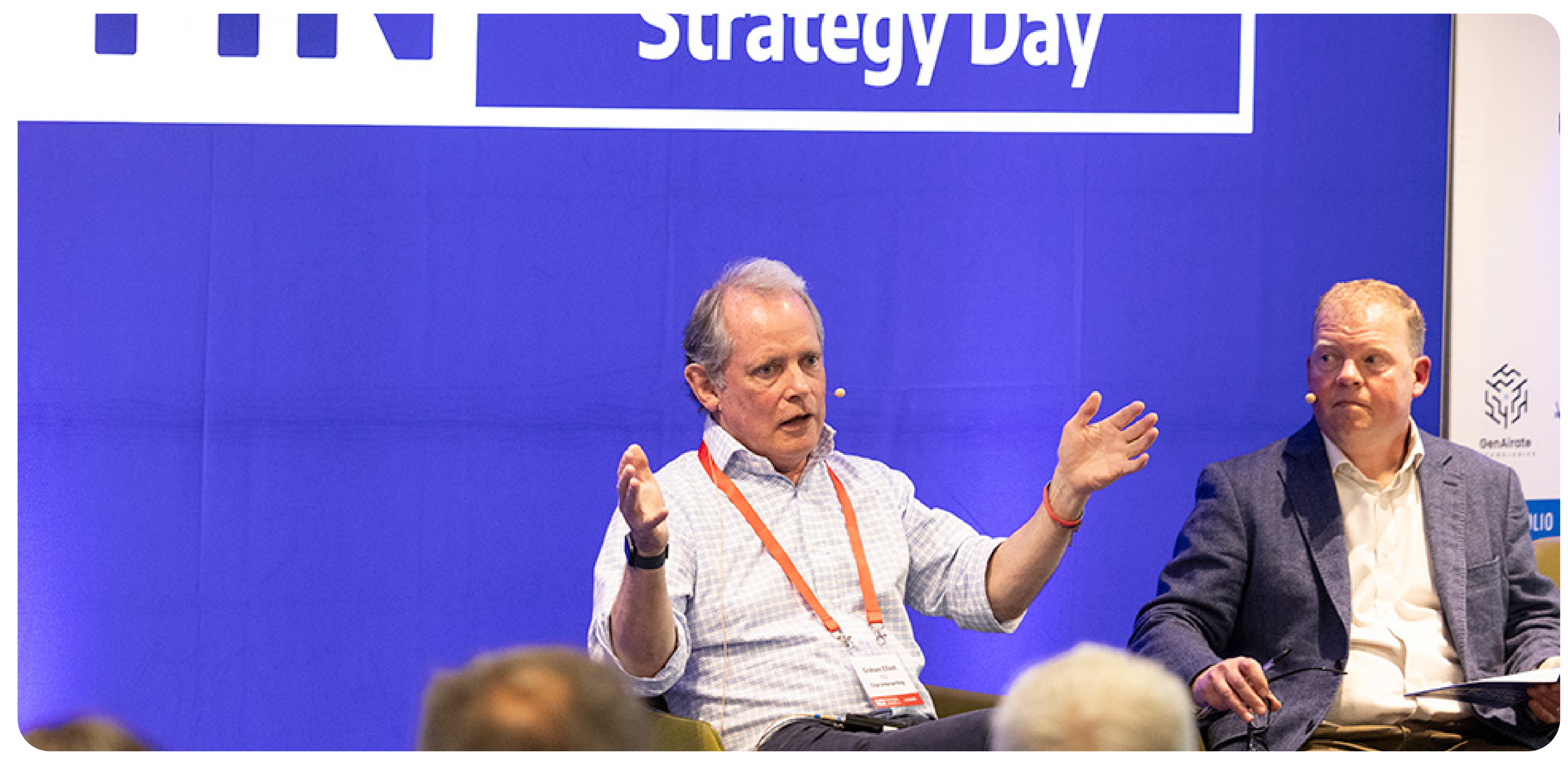

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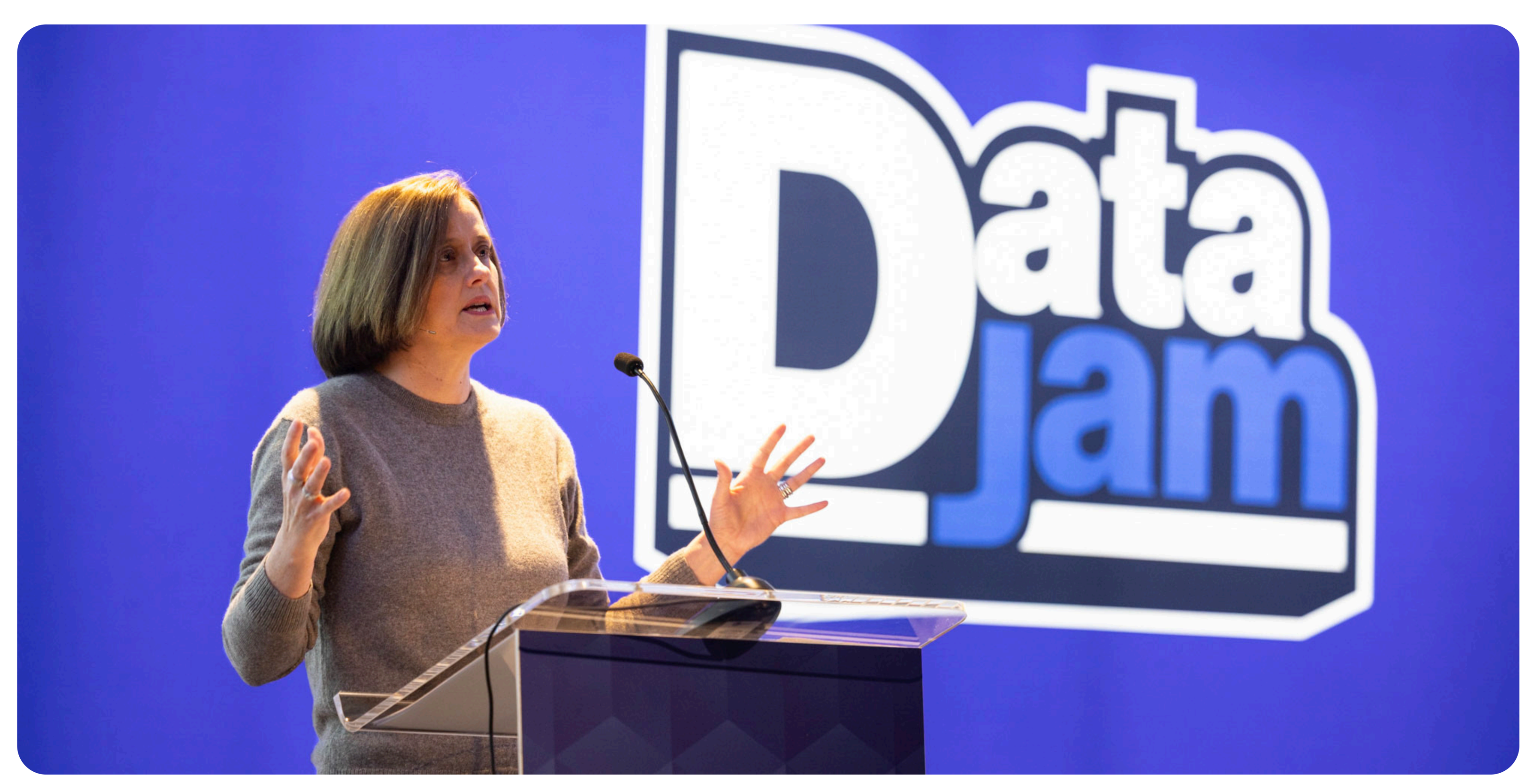

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