



Reinvention in the age of AI



Summer Client Event
Tuesday 2 June 2026
PwC Channel Islands

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Welcome

Lisa McClure

Partner, Jersey Office Leader and
Clients and Industries Leader
PwC Channel Islands



Reinvention in the age of AI

Objectives for today:

- To reconnect with you all
- To share expert insights from the PwC network on the future of financial services in the age of AI
- To explore opportunities arising for the future competitiveness of our financial services industry

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Channel Islands business leaders are worried whether their company is transforming fast enough to keep up with technology and AI.

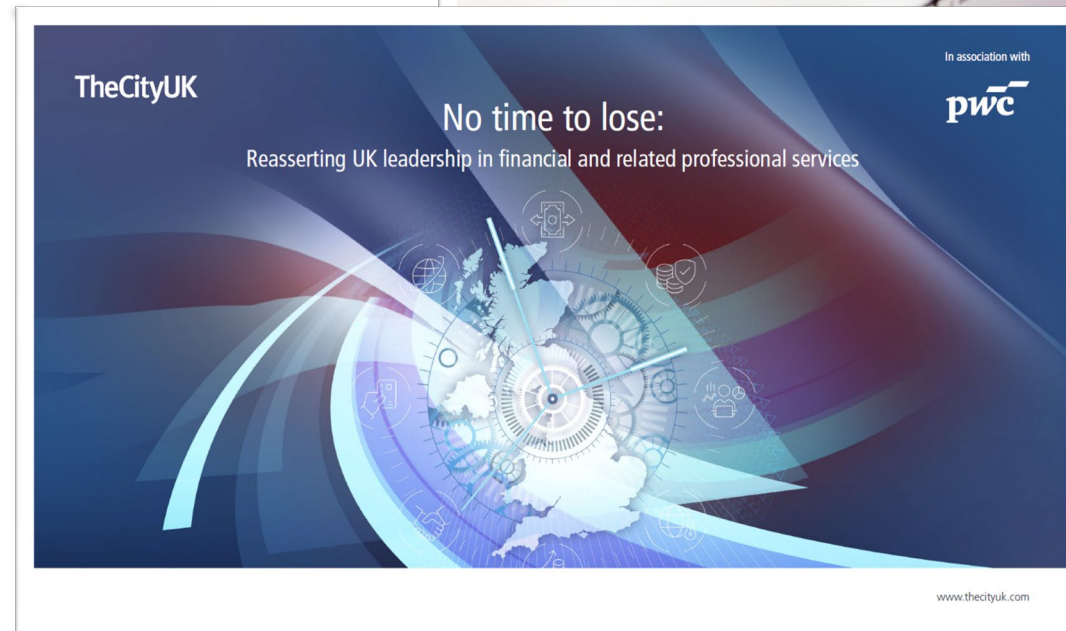
PwC Channel Islands CEO Survey
2026



The wave of AI disruption is a tsunami – and it's already here. AI investment is a defensive necessity to maintain market share. Organisations that don't get the foundations right will be left behind.

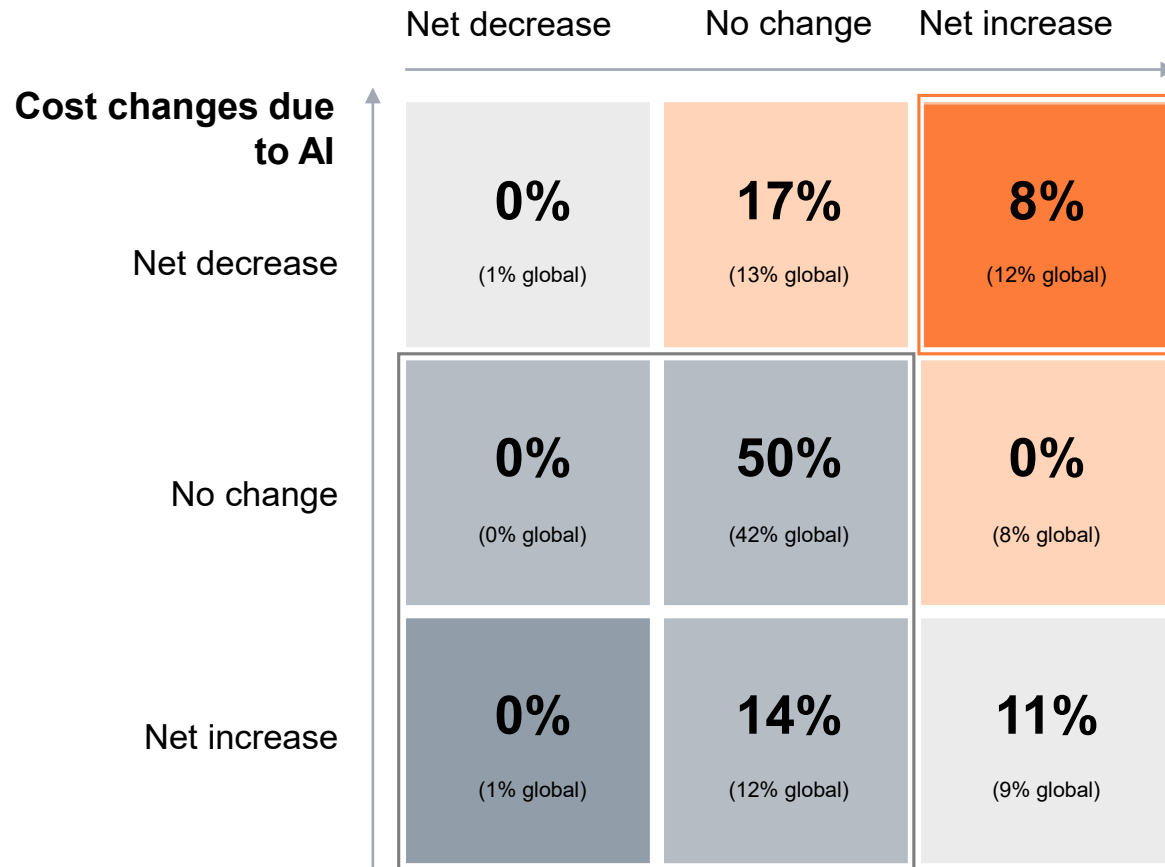
PwC Channel Islands CEO Survey
2026

Our recent surveys and thought leadership



Most Channel Islands CEOs are yet to realise benefits from AI

Revenue changes due to AI

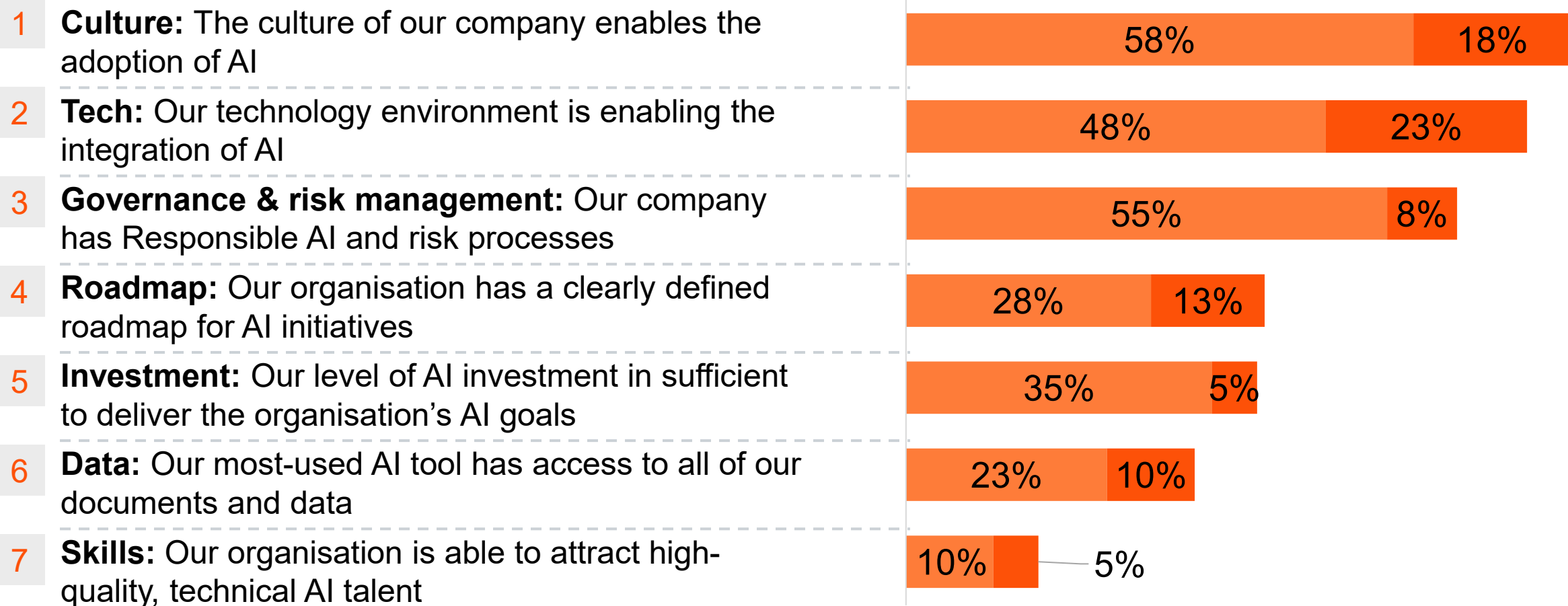


So far, only 8% of Channel Islands CEOs have successfully decreased costs and grown revenues by using AI, versus 12% globally.

Source: PwC Channel Islands CEO Survey 2026

Channel Islands CEOs believe they have the company culture and tech environment for AI, but need to strengthen data access and talent

Channel Islands CEO view of progress against seven foundations for successful AI adoption



■ Agree ■ Strongly agree

Agenda

- | | | | |
|----------|--------------|---|---|
| 1 | 15:30 | Welcome | Lisa McClure , Partner and Jersey Office Leader, PwC Channel Islands |
| 2 | 15:40 | Keynote address | Leo Johnson , Chair of Advisory Council, PwC UK |
| 3 | 16:10 | Fireside chat and audience Q&A | Lilia Christofi , EMEA FS Data, AI and Tech Lead, PwC UK

Chris Eaton , Chief Technology Officer, PwC Channel Islands

Moderated by Callum McCutcheon , Advisory Director, PwC Channel Islands |
| 4 | 16:50 | Wrap-up | Lisa McClure , Partner and Jersey Office Leader, PwC Channel Islands |
| 5 | 17:00 | Networking drinks and canapés reception | |

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Keynote address

Leo Johnson

Chair of Advisory Council,
PwC UK





Chris Eaton
Chief Technology Officer,
PwC Channel Islands



Lilia Christofi
EMEA FS Data, AI and
Tech Lead, PwC UK

Moderator



Callum McCutcheon
Advisory Director,
PwC Channel Islands

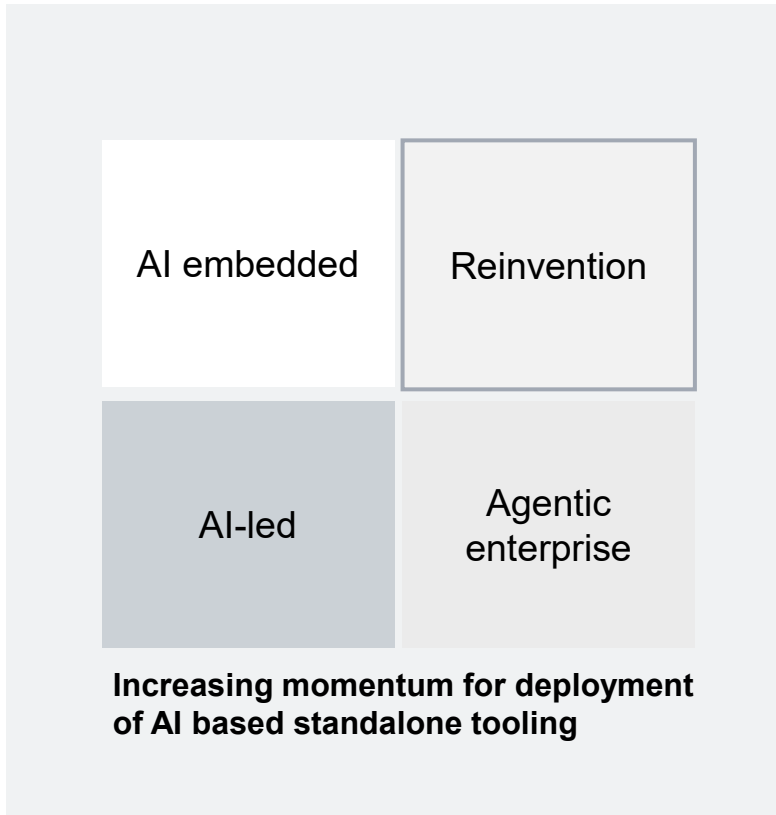


#PwCAI

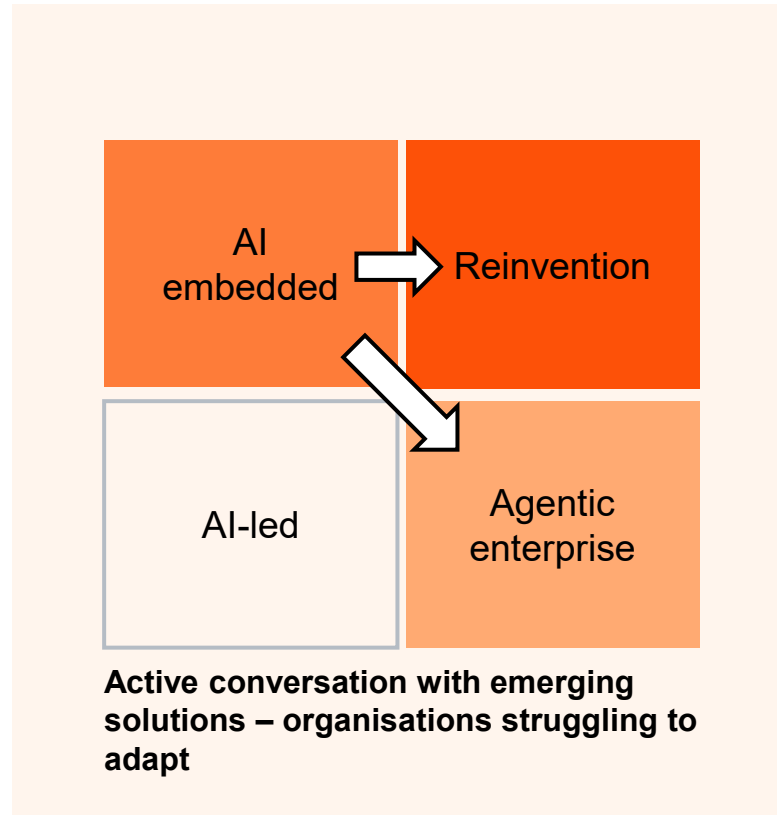
3 Fireside chat

Financial Services: the path to ROI from AI

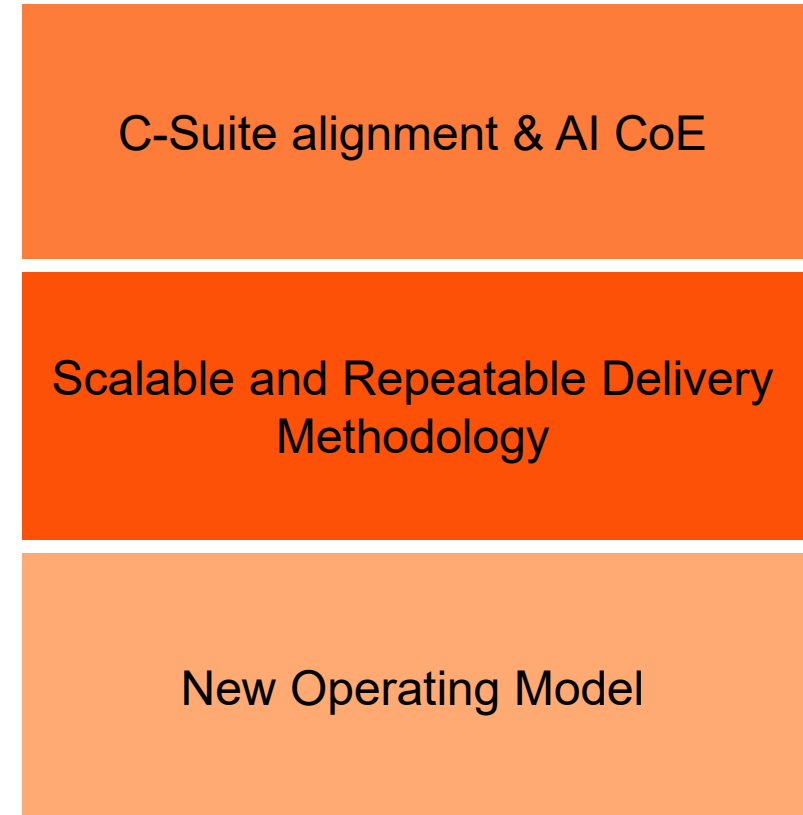
Last 12 months
AI Led pilot and early adopter phase



FY26 +
adaptive, embedded systems that learn from feedback



AI Transformation
Becoming an Agentic Enterprise



From process-led to intent-led

The question changes – and that changes everything that follows.

Process-led

“Which team owns this workflow?”

Cases move through queues.
Context is reconstructed.
Work is manually coordinated by people and meetings.



Intent-led

“What outcome or risk is present?”

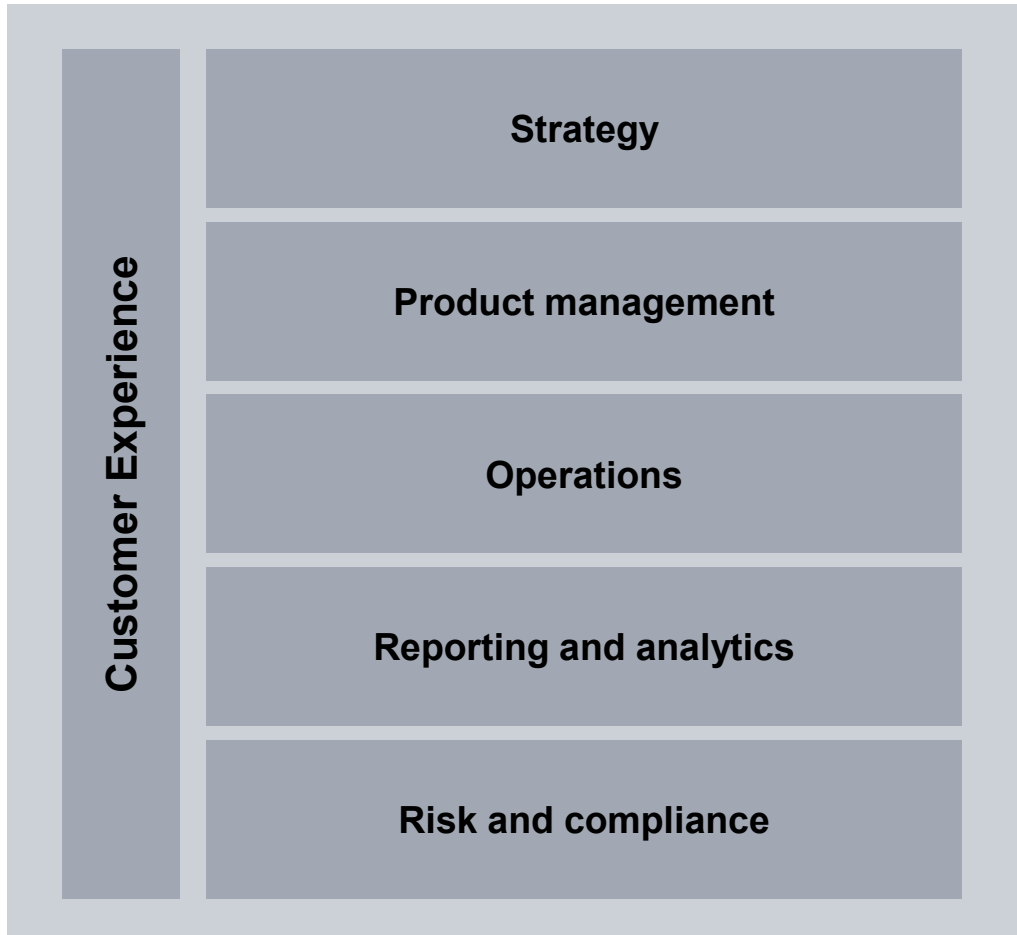
Signals become meaning.
Policy is applied to the situation.
Action is orchestrated across agents, people and systems.

This is a shift from product journeys to life journeys: money, family, business resilience, confidence and trust.

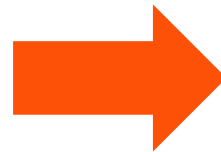
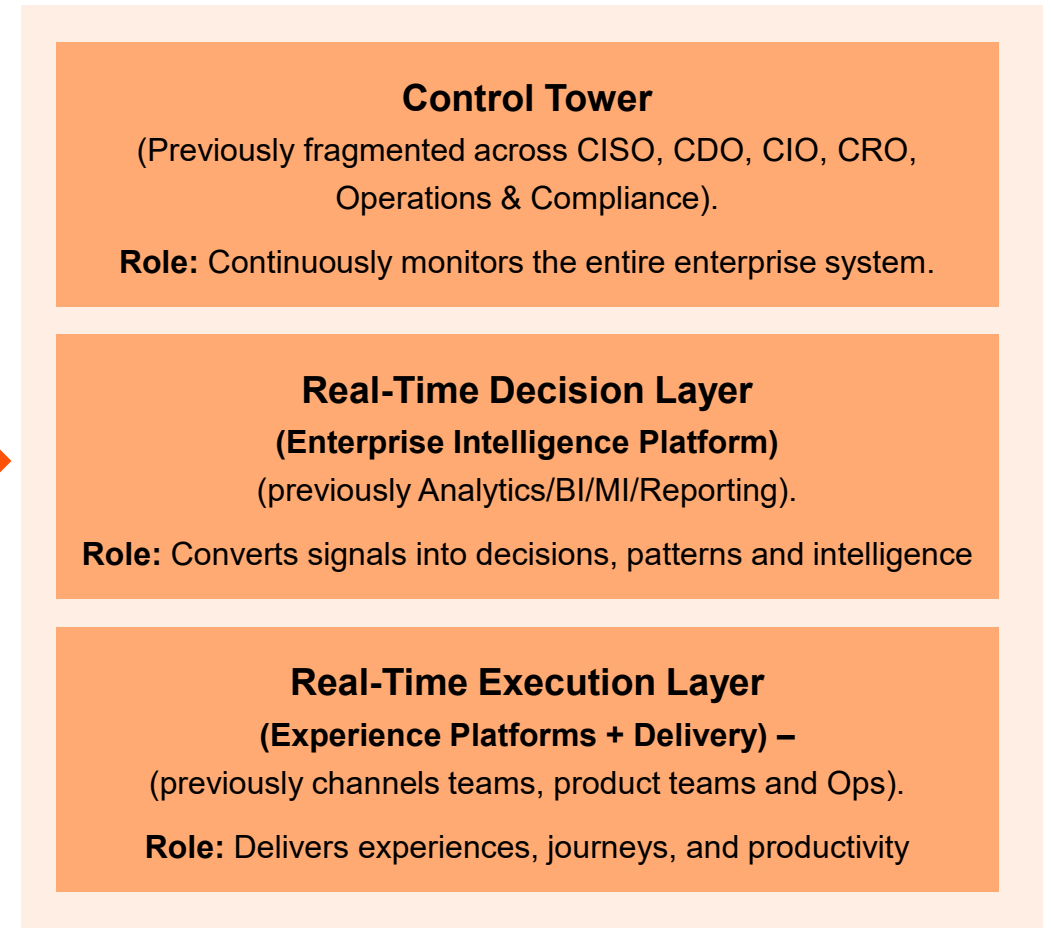


Reinventing the operating model is a critical challenge in becoming an Agentic Enterprise and fully realising the value of AI

Traditional Operating Model

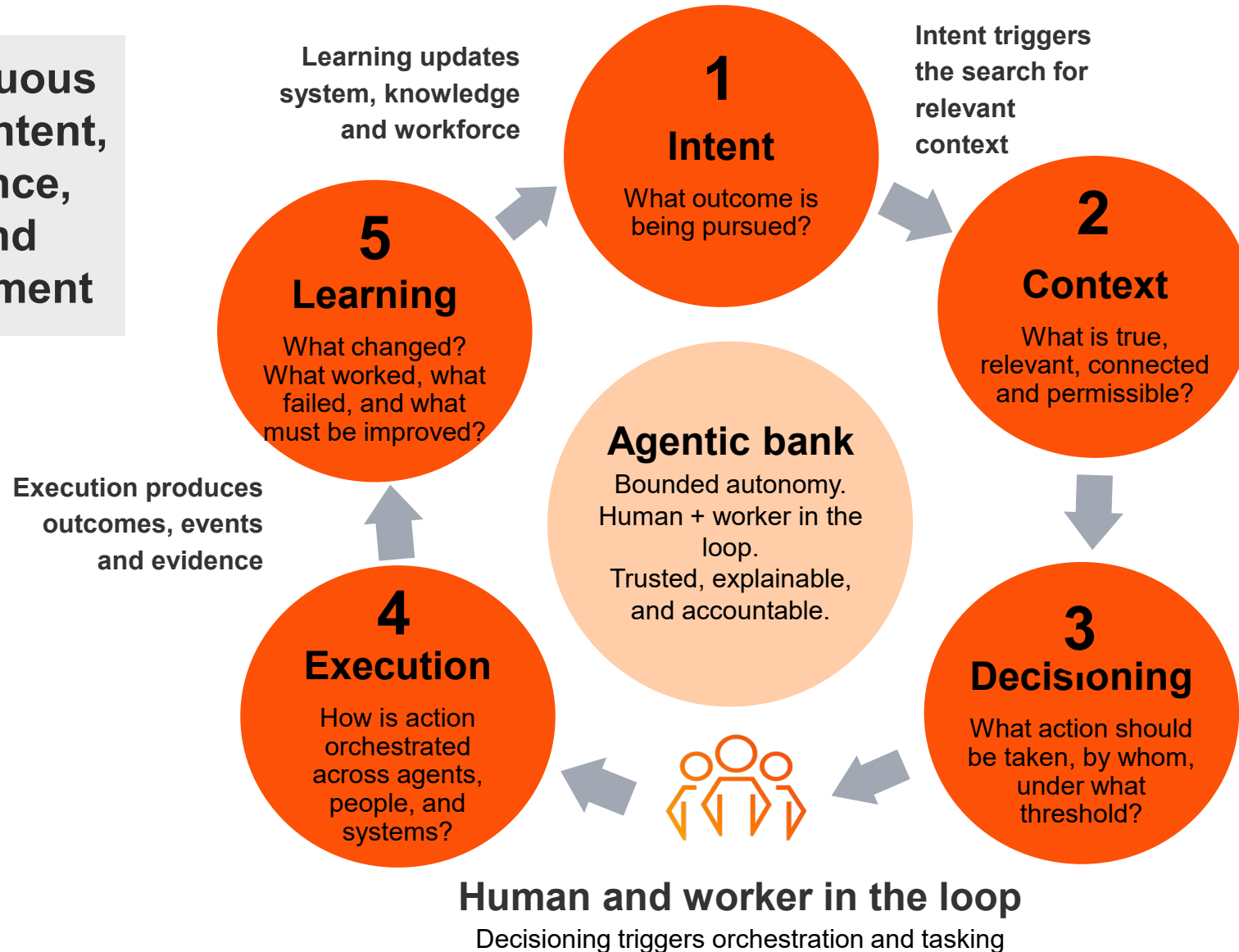


Agentic Enterprise Operating Model



Five elements of an agentic financial services enterprise

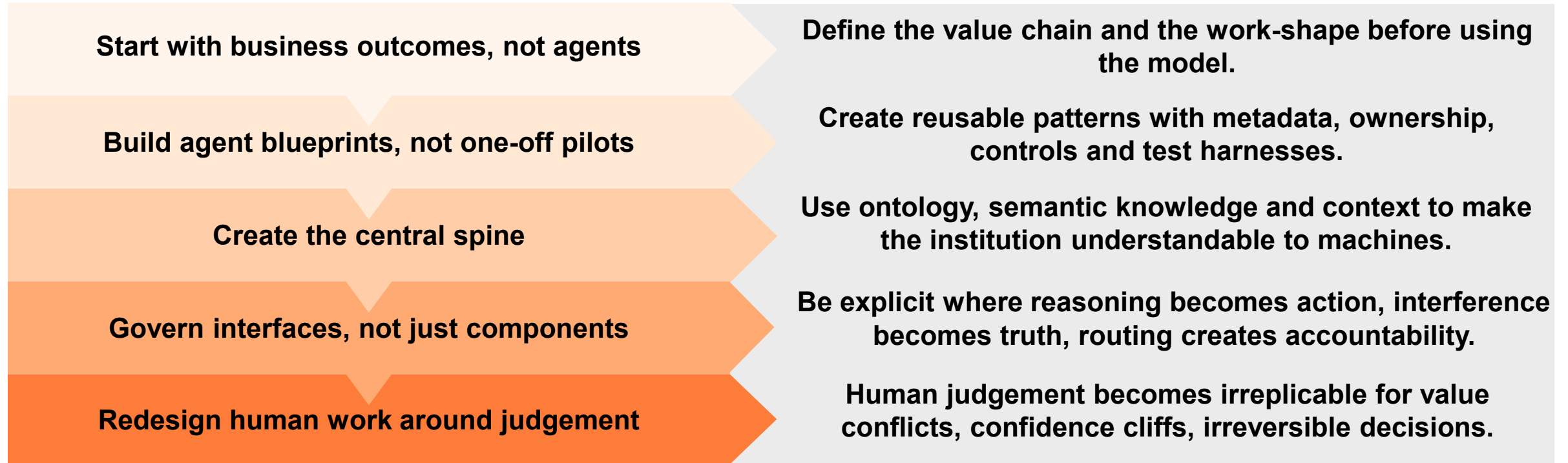
A continuous loop of intent, intelligence, action and improvement



- 1 Human direction, agent execution**
- 2 E2E outcomes, not functions**
- 3 Shared capability at scale**
- 4 Foundations that enable, not control**

Five imperatives for the journey

The path to agentic enterprise is not a catalogue of use cases. It is a repeatable operating system for change. The winners will not have the most agents. They will have the most coherent enterprise.





Chris Eaton
Chief Technology Officer,
PwC Channel Islands



Lilia Christofi
EMEA FS Data, AI and
Tech Lead, PwC UK

Moderator



Callum McCutcheon
Advisory Director,
PwC Channel Islands



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3 Fireside chat

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Wrap-up and close

Lisa McClure

Partner, Jersey Office Leader and
Clients and Industries Leader,
PwC Channel Islands



Key takeaways

AI is here to stay

- Organisations that don't move as fast as the technology are ripe for disruption.
- Technology always carries risks; the question is how we prepare and deal with these.
- In the long term, technology will not be the advantage, the human component will be.

AI represents a significant opportunity, but only if we:

- Take a proportionate approach focusing on where it can transform our businesses.
- Get our data and information systems in order.
- Evolve and access the necessary technology skills and soft skills.



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Thank you

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