



# **Rob Cutler's Predictions For 2025: Economic Pressures, AI Advancements & Rising Standards**

As we step into 2025, financial institutions face significant challenges in financial crime prevention. According to Rob Cutler, Director at EFI, three major trends will define the year ahead: the rise of AI and quantum computing, the need for cost-cutting in compliance operations, and the evolving role of financial crime analysts. Here's what to expect:



# 1. AI and Quantum Computing Will Reshape Financial Crime Prevention

Artificial intelligence (AI) and quantum computing are revolutionising the fight against financial crime, improving detection capabilities while also introducing new risks. AI-powered systems are already enhancing transaction monitoring by analysing vast datasets in real-time, reducing false positives, and enabling quicker identification of suspicious activity.

However, these same technologies are also being exploited by cybercriminals. AI is being used to create synthetic identities and automate large-scale fraud, while deepfake technology enables increasingly sophisticated scams. Quantum computing's immense processing power presents a future threat to cryptographic security, potentially bypassing current encryption protocols used to protect financial data.

"The race between financial institutions and criminals to leverage AI and quantum computing is intensifying. To stay ahead, firms must invest in quantum-resistant encryption and AI-driven fraud detection systems. The arms race for who will benefit first is critical for the future of financial crime prevention," says Rob.





## 2. Economic Pressures Will Drive Cost-Cutting in Financial Crime Operations

As economic uncertainty continues, financial institutions are under increasing pressure to reduce costs. Compliance functions, traditionally resource-intensive, are being scrutinised for efficiency improvements. Many firms are exploring outsourcing and offshoring solutions to maintain compliance while controlling operational costs.

"Many financial institutions are asking whether financial crime operations need to stay in-house. By outsourcing these functions, firms can reduce costs, alleviate operational headaches, and ensure compliance functions remain effective and agile," Rob explains.

While regulatory scrutiny remains high, strategic outsourcing allows institutions to access specialist expertise without compromising compliance standards. By shifting financial crime compliance operations to external providers, firms can lower costs, reduce administrative burdens, and free up internal resources for more strategic initiatives.

### 3. The Role of Financial Crime Analysts Will Evolve with Higher Standards

With profitability under pressure, financial firms are shifting their focus from remediation to new business acquisition. As a result, demand for generalist financial crime analysts is expected to decline, while the need for specialists with strong technical and analytical skills will rise.

Financial crime teams must become more data-driven. Analysts will need to work with AI-driven tools, machine learning techniques, and regulatory technology (RegTech). As the market for financial crime roles contracts, firms will prioritise professionals who can bring deep expertise in emerging technologies and data analysis.

"The trend towards professionalising the financial crime analyst role is gaining momentum. Organisations will no longer hire analysts based solely on basic qualifications. Those who can upskill to meet the increasing demands of AI and machine learning will thrive, while those who don't will struggle to keep up," Rob predicts.



## Looking Ahead

The financial crime landscape is changing rapidly, and institutions must stay ahead by adopting efficiency-driven strategies, embracing new technology, and ensuring compliance teams are prepared for evolving industry standards.

At EFI, we are committed to helping firms adapt to the ever-changing financial crime landscape. By staying ahead of these trends, financial institutions can strengthen their defences and remain resilient in the face of emerging challenges.





# NEXUS AML

## ABOUT EFI AND NEXUS AML

EFI are a managed services firm and we have been successfully providing financial crime operational support to regulated institutions since 2017. We are able to operationalise Financial Crime policies and requirements into a repeatable and auditable work product and our skilled offering includes CDD, Screening and Transaction Monitoring (BAU and remediation). Our innovative Nexus AML platform has been designed to address our clients' primary issues that are cost and quality. We proudly have over 2,500 registered members on our platform and increasing daily. Cost: We pay our analysts per case subject to passing quality. Our clients pay per case for what they need, allowing them to scale up or down as required from 1 analyst to 1000+. This model is ideal for new firms who can access skilled resources when they are needed and for established firms to amplify their teams when needed. Quality: We skill assess our analysts using testing based on case study scenarios and not just multiple choice. This testing approach focusses on skills and aptitude for the work rather than years of experience.

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