Seven Strategic Steps to Scale AI in Banking & Finance

Artificial intelligence is the new electricity. - Andrew Ng, AI pioneer & educator

Alec Crawford

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How do you adopt and scale AI effectively? The finance sector is quickly going from 0 to 100 in embracing Gen AI. Nevertheless, many organizations have fallen into the "ready, fire, aim" trap. Some are disappointed with Copilot, some have seen poor adoption of AI, and in some cases it is just not working. Here, I lay out seven steps to successfully navigate adoption of AI in banking and finance. The secret is that it is just as much about people and process as it is about the technology. These steps will apply more or less based on the size of your organization and what you are trying to accomplish, nevertheless, no matter what your size, the AIR software and the AI Risk team can help you lead your AI transition and nail every one of these seven steps.

Seven Strategic Steps to Scale AI



Source: Artificial Intelligence Risk, Inc.

1. Strategy Alignment

You must align the values and strategy of your organization to what you want to do with AI. If you simply adopt "efficiency tools" broadly defined, that is not a strategy. What are the top one or two priorities for your organization? Growth? Cost savings? A major business transformation like completing a merger? AIR will help you figure out the best way to use AI to assist in accomplishing those goals better and faster. We do that by using our deep AI, banking, investing and broad finance expertise to identify the best AI model, the data, and the right AI tools to accomplish your goals.

2. Change Management

The human side of AI adoption fails more than the technology side. Rolling out AI without change management is like giving the keys to your new car to a 16-year old before he has started Driver's Ed. Either he will crash it, or not drive it at all. We have heard stories of how new AI tools see woefully low adoption before companies choose AIR as their strategic partner for AI. Change management helps align everyone at your organization with your values and strategy and how your AI strategy aligns with those. Doing this right should get you 80%+ adoption. For companies with more than 50 people, you will need Change Management to get widespread adoption of AI. Speaking of change management, it took me four tries with AI to get the graphic correct above.

3. Data Integration

Without data, AI is nothing. Without your data, AI is not that useful to your company. The more data and aps you can connect your AI to, the more useful it will be to more people at your organization. Neverthless, AI governance demands that AI not necessarily connect to all of your most secret data, nor should everyone be able to access all your data via AI. These constraints are part of AI governance – an area of expertise that AIR is happy to share with you.

You must own your data for AI! Owning your data is one of the fundamental tenets of the AIR philosophy. If you are giving it away to public AI models, meeting notetakers or your CRM, they will simply figure out ways to sell it back to you later. With the AIR platform, you can integrate all your corporate data, email, third-party tools, etc. simultaneously. This is a critical observation, because in most cases you do not need perfect data or to set up a "data lake" or "data warehouse" before starting with AI. AIR can guide you how to get started with your data integration into AI, and then how to ramp up with more or better data over time.

4. Use Case Creation

Narrow use cases and AI agents are another AIR philosophy. This tenet will actually help with adoption of AI, because people will know what to use it for. One of the biggest failures of AI is "failure of imagination". Also, narrow use cases reduce the risk of hallucinations, data governance issues, and even cybersecurity

Less is more when you are working with AI agents – because less means more guardrails. Without defined use cases aligned with your values and strategy, AI will be stalled in "efficiency" mode. Helpful, but realizing a fraction of its potential. And probably with low adoption rates, as people try it, then go back to their old habits. The key to increasing ROI across your entire organization is working with each team, deploying agents that work for them, then building out more complex and customized use cases over time.

5. Real-Time Risk Management of AI

Stop AI problems in real time. Small problems can become big problems in minutes – whether cybersecurity, emergent behavior, or a malicious actor inside your AI platform. Real-time AI risk management monitors all AI prompts and responses, agent actions, etc. looking for prompt injections and other types of attacks on AI, unauthorized use, and even emergent behavior and hallucinations. In addition, you may need to redact confidential or personal information. Everything should be integrated into a reporting system.

6. AI Lifecycle Governance

Capture and catalog all model use cases, changes and activity. Having an updated AI inventory, including owners, is critical as AI spreads from single use-cases to full-blown AI across an entire company. In addition, you must comply with financial-services regulations such as GLBA, SEC/FINRA, and the OCC as well as the NIST AI Risk Management Framework (RMF).

7. Innovation

AI is not standing still, and neither will your AI solutions. You will be constantly innovating to take advantage of new AI capabilities. As your corporate strategy evolves and AI improves, what you can and want to use AI for will change. That is why using a flexible, secure enterprise AI platform is so important. Solutions can be developed on the platform or pulled in from third parties.