

AI ADOPTION STRATEGIES

In Finance, Banking & Pensions

PASSIVE ADOPTION

PROACTIVE ADOPTION

GHOST AI

SHADOW AI

EMBEDDED AI

CUSTOMISED AI

PROPRIETARY AI

COMMERCIALISED AI

DESCRIPTION

AI operates invisibly within existing tools and platforms without explicit user awareness.

Unofficial AI tools used by individuals without organisational oversight or approval.

AI integrated into business applications and systems as a feature or capability.

AI solutions tailored specifically for organisational needs and processes.

Internally developed AI systems built from scratch for unique competitive advantage.

AI products and services developed for external sale and market distribution.

EXAMPLES

Gmail's smart compose, Microsoft Office suggestions, Google Search algorithms, Salesforce Einstein recommendations.

Employees using ChatGPT for writing, Claude for analysis, Midjourney for graphics, GitHub Copilot without approval.

CRM systems with AI-powered lead scoring, ERP systems with demand forecasting, trading platforms with algorithmic execution.

Custom fraud detection models, bespoke customer segmentation systems, tailored risk assessment algorithms.

Goldman Sachs' Marcus AI, Netflix recommendation engine, Tesla's Autopilot system.

OpenAI's GPT models, IBM Watson services, Palantir's analytics platform, DataRobot's ML.

IMPLICATIONS

Passive benefit with minimal investment or oversight required. Gradual capability enhancement through vendor updates.

Unknown AI usage creating governance gaps and potential policy violations. Inconsistent capabilities across teams.

Moderate integration effort with existing workflows. Enhanced productivity within established processes.

Significant resource allocation for development and maintenance. Direct alignment with specific business needs.

Major strategic investment requiring dedicated teams and infrastructure. Core differentiator and competitive moat.

Potential new revenue streams and market expansion. Requires product development and go-to-market capabilities.

RISKS

Limited control over AI behaviour and updates. Dependency on external vendors. Potential privacy and compliance issues.

Data breaches and IP leakage through unsecured platforms. Regulatory compliance violations. Inconsistent quality and bias in outputs. No audit trail or control.

Vendor lock-in and limited customisation options. Integration complexity with legacy systems. Data sharing concerns.

High development costs and time investment. Skills gap and talent acquisition challenges. Maintenance burden.

Substantial upfront investment with uncertain ROI. Technical complexity and failure risk. Intellectual property protection needs.

Market competition and commoditisation pressure. Regulatory scrutiny and liability concerns. Customer support and scalability challenges.

OPPORTUNITIES

Cost-effective access to advanced AI capabilities. Improved user experience and operational efficiency without internal development.

Early identification of valuable AI use cases and user needs. Grassroots innovation and productivity gains. Learning opportunities for future formal adoption.

Enhanced business processes and decision-making. Faster time-to-value with proven solutions. Reduced technical complexity.

Precise fit with business requirements and competitive differentiation. Full data control and customisation flexibility.

Unique market positioning and potential for industry leadership. Complete control over AI strategy and development.

Revenue diversification and market expansion. Industry influence and partnership opportunities. Data monetisation potential.

PREVALENCE



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Technology Strategy & Enterprise Architecture for Financial Services