

# Executive playbook to establish an AI CoE

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## Introduction

Artificial Intelligence (AI) is transforming the way businesses operate, offering new opportunities for automation, data-driven decision-making, and improved efficiency. From streamlining workflows to enhancing customer interactions, AI has the potential to reshape industries. However, successful integration requires a structured approach that considers technical feasibility, ethical implications, and long-term sustainability. A well-planned strategy ensures that AI solutions align with business objectives while maximizing benefits and minimizing risks.

CEOs who fail to prepare for AI integration in their banks adequately risk losing their competitive advantage, increasing operational inefficiencies, and missing growth opportunities. Embracing AI enhances customer experiences, strengthens fraud detection, and ensures regulatory compliance. A strategic approach to AI adoption drives innovation, boosts revenue, and secures long-term success. Embracing AI is no longer optional – it's essential for growth and innovation.

## Key findings

1. Organizations that fail to align AI integration with core business objectives struggle to maximize returns and mitigate risks effectively.
2. Many business leaders face challenges in adopting AI-driven technologies while maintaining operational stability and security.
3. Executive leadership support is crucial for AI initiatives, but inadequate planning and communication often lead to missed opportunities.
4. The absence of strong governance frameworks and an AI-first culture weakens an organization's ability to manage risks and leverage AI-driven growth.

## Step 1 - Assess current capabilities and define a bold, value-driven AI vision

**Objective** - Establish a comprehensive AI readiness framework that aligns with business strategy, ensuring a structured and scalable AI adoption journey.

**Rationale** - Understanding the current AI maturity level helps define a clear strategic direction. A well-articulated AI vision ensures alignment with business goals and accelerates AI-driven transformation.

**Outcome** - A structured AI maturity assessment and a bank-wide AI vision that sets measurable and strategic AI adoption goals.

**Implementation Approach:**

1. Define AI's role in shaping business strategy and long-term growth
  - a. Position AI as a key driver of competitive advantage and revenue generation.
  - b. Align AI vision with corporate strategy, customer experience, and operational efficiency.
  - c. Establish executive consensus on AI priorities and investment areas.
2. Evaluate AI readiness and identify key enablers for transformation
  - a. Conduct a high-level AI capability assessment across business functions.

- b. Identify leadership, talent, and technology gaps that need strategic intervention.
  - c. Develop an executive AI adoption roadmap with defined milestones.
- 3. Set clear AI adoption goals and ensure leadership accountability
  - a. Establish measurable AI success metrics tied to business performance.
  - b. Assign senior leadership responsibility for driving AI initiatives.
  - c. Communicate AI vision and strategic goals across the organization.

## Step 2 - Establish an AI Center of Excellence (CoE)

**Objective** - Develop a centralized AI leadership hub to drive AI strategy, innovation, and governance across the organization.

**Rationale** - A dedicated AI CoE fosters cross-functional collaboration, accelerates AI deployment, and ensures regulatory compliance through structured governance.

**Outcome** - An operational AI CoE with defined roles, leadership backing, and a roadmap for strategic AI initiatives.

**Implementation Approach:**

- 1. Position the AI CoE as a strategic enabler for business transformation
  - a. Ensure AI CoE functions as a driver of innovation and operational efficiency.
  - b. Align CoE objectives with corporate priorities, risk management, and compliance.
  - c. Secure board-level endorsement for AI-led transformation initiatives.
- 2. Define leadership and governance structures for AI implementation
  - a. Appoint a Chief AI Officer to oversee AI-driven strategy and execution.
  - b. Establish cross-functional leadership teams for AI adoption and scalability.
  - c. Implement governance frameworks to mitigate AI-related risks.
- 3. Leverage strategic partnerships to accelerate AI maturity
  - a. Engage with global AI leaders, academic institutions, and technology providers.
  - b. Foster collaborations that drive AI co-innovation and best practice adoption.
  - c. Position the organization as a thought leader in AI adoption and innovation.

## Step 3 - Assess and upgrade core technology and data infrastructure

**Objective** - Modernize the technology landscape to support AI scalability and seamless integration across banking operations.

**Rationale** - Legacy systems limit AI efficiency and scalability. A robust, API-enabled infrastructure ensures agility, real-time analytics, and AI-driven decision-making.

**Outcome** - A cloud-ready, AI-compatible tech stack with a scalable architecture for enterprise-wide AI deployment.

**Implementation Approach:**

- 1. Develop a long-term AI-driven technology roadmap



- a. Align AI technology investments with business expansion and digital transformation.
  - b. Ensure enterprise architecture supports AI scalability and integration.
  - c. Build future-proof AI infrastructure with compliance and security at its core.
2. Enable business agility through AI-powered infrastructure
  - a. Define AI-driven transformation goals that enhance operational agility.
  - b. Phase out legacy systems that hinder AI-driven efficiency.
  - c. Establish enterprise-wide data governance to support AI applications.
3. Ensure leadership-driven oversight in AI technology investments
  - a. Monitor AI adoption impact through executive dashboards and KPIs.
  - b. Align technology, compliance, and business leaders on AI infrastructure strategy.
  - c. Embed AI readiness into corporate risk and IT governance frameworks.

#### Step 4 - Build a robust data foundation

Objective - Create a high-quality, unified data ecosystem that enables real-time AI applications and analytics.

Rationale - AI models rely on structured, accessible, and high-integrity data. A unified data strategy strengthens compliance, analytics, and AI-driven innovation.

Outcome - A well-structured data platform with standardized governance, real-time pipelines, and secure access frameworks.

Implementation Approach:

1. Define an enterprise-wide data strategy to enable AI-driven decision-making.
  - a. Align AI data initiatives with customer experience, fraud prevention, and business efficiency.
  - b. Establish AI-ready data governance policies to ensure compliance and security.
  - c. Define leadership ownership of AI data initiatives.
2. Ensure real-time data accessibility for AI-powered analytics
  - a. Standardize data integration across business functions.
  - b. Eliminate data silos and enhance cross-functional data sharing.
  - c. Develop AI-driven insights to inform executive decision-making.
3. Foster a leadership-driven culture of data-driven decision-making
  - a. Educate executives on leveraging AI-driven analytics for strategy.
  - b. Integrate AI data insights into leadership performance evaluation.
  - c. Position AI-powered insights as a driver of competitive advantage.

#### Step 5 - Identify and prioritize high-impact AI use cases

Objective - Define and execute AI-driven projects that deliver maximum business impact and operational efficiency.

Rationale - Prioritizing AI use cases based on feasibility and business value ensures measurable ROI and accelerates enterprise-wide AI adoption.

Outcome - A validated list of high-value AI projects, ready for pilot deployment, with clear performance metrics and strategic alignment.

Implementation Approach:

1. Align AI investments with business objectives and revenue growth
  - a. Identify AI opportunities that enhance market leadership and cost efficiency.
  - b. Define executive-level AI project prioritization criteria.
  - c. Develop a roadmap for scaling AI pilots into enterprise-wide applications.
2. Establish a leadership-driven AI investment framework
  - a. Prioritize AI use cases with high strategic and financial ROI.
  - b. Develop a funding model for sustained AI innovation and expansion.
  - c. Implement governance structures to track AI-driven value creation.
3. Create an AI adoption roadmap with phased execution
  - a. Define executive milestones for AI adoption and expansion.
  - b. Ensure AI pilots generate insights that inform enterprise-wide strategy.
  - c. Integrate AI project outcomes into corporate performance reviews.

## Step 6 - Build in-house AI talent and upskill the workforce

Objective - Develop a future-ready workforce equipped with AI skills and industry expertise.

Rationale - Internal AI expertise reduces dependency on external vendors, enhances operational agility, and fosters a culture of continuous innovation.

Outcome - A skilled workforce with AI literacy, hands-on training, and an innovation-driven mindset to scale AI solutions effectively.

Implementation Approach:

1. Develop an AI leadership pipeline for long-term business growth
  - a. Define AI capabilities critical for future business success.
  - b. Implement executive AI training programs to build leadership acumen.
  - c. Position AI expertise as a core leadership competency.
2. Build AI fluency across executive and operational teams
  - a. Ensure senior management understands AI-driven decision-making.
  - b. Foster collaboration between AI experts and business leaders.
  - c. Incentivize AI adoption across leadership teams.
3. Establish a culture of AI-driven innovation.
  - a. Encourage executives to champion AI experimentation and adoption.
  - b. Integrate AI literacy into corporate learning and development programs.
  - c. Reward leadership teams for driving AI-powered business transformation.

## Step 7 - Implement governance and ethical AI frameworks

Objective - Ensure responsible AI deployment through comprehensive governance, ethics, and compliance frameworks.

Rationale - Trust, transparency, and regulatory adherence are essential for sustainable AI adoption. Ethical AI practices mitigate risks and enhance credibility.

Outcome - A structured governance framework with clear AI accountability, ethical guidelines, and regulatory compliance mechanisms.

Implementation Approach:

1. Align AI governance with enterprise risk management and compliance
  - a. Establish board-level oversight for AI ethics and risk mitigation.
  - b. Ensure AI decision-making aligns with trust and transparency principles.
  - c. Develop AI risk frameworks to safeguard organizational integrity.
2. Ensure executive accountability in AI ethics and compliance
  - a. Embed ethical AI considerations into corporate decision-making.
  - b. Develop leadership-driven policies for bias mitigation and fairness.
  - c. Integrate AI regulatory compliance into performance evaluations.
3. Promote AI-driven corporate social responsibility initiatives
  - a. Leverage AI for sustainable and responsible business practices.
  - b. Position AI governance as a key pillar of organizational brand trust.
  - c. Foster industry-wide collaboration for responsible AI innovation.

## Step 8 - Pilot and refine AI solutions

Objective - Validate AI solutions through controlled pilot programs before full-scale implementation.

Rationale - Pilots enable risk-free experimentation, fine-tuning of AI models, and early identification of implementation challenges.

Outcome - Optimized AI solutions with validated use cases, stakeholder buy-in, and a roadmap for scalable deployment.

Implementation Approach:

1. Develop an executive-led AI pilot strategy
  - a. Ensure AI pilots align with enterprise-wide transformation goals.
  - b. Define AI pilot success metrics at the executive level.
  - c. Position AI pilots as catalysts for organization-wide adoption.
2. Use AI pilots to gain leadership buy-in and refine strategy
  - a. Monitor AI pilots through executive governance committees.
  - b. Ensure AI pilots solve core customer and operational challenges.
  - c. Scale AI pilots based on data-driven insights.
3. Embed AI-driven innovation into corporate leadership strategy
  - a. Foster a culture of AI-driven experimentation and innovation.
  - b. Develop AI innovation hubs to drive business model transformation.
  - c. Align AI-driven innovation with long-term corporate strategy.



## Step 9 - Scale AI across the organization

Objective - Expand AI solutions enterprise-wide to maximize operational impact and customer value.

Rationale - Scaling AI transforms localized successes into strategic, organization-wide advantages, driving efficiency and business growth.

Outcome - A comprehensive AI adoption framework with standardized processes, measurable KPIs, and continuous performance monitoring.

Implementation Approach:

1. Embed AI as a Core Driver of Business Strategy
  - a. Integrate AI into the organization's long-term strategic vision, ensuring alignment with growth and profitability goals.
  - b. Set clear enterprise-wide AI adoption mandates, reinforcing its role in enhancing customer engagement and operational excellence.
  - c. Position AI as a competitive differentiator in investor relations and corporate communications.
2. Establish CEO-Led Governance for AI Scaling
  - a. Implement an executive AI oversight committee to monitor adoption progress and impact.
  - b. Define organization-wide AI performance benchmarks tied to revenue growth, efficiency gains, and risk mitigation.
  - c. Ensure that AI-driven insights are incorporated into quarterly and annual strategic planning processes.
3. Drive Cultural and Leadership Transformation for AI Integration
  - a. Foster a mindset shift among leadership teams, reinforcing AI's role in shaping future business models.
  - b. Link executive performance incentives to AI-driven value creation and business outcomes.
  - c. Champion AI-led decision-making, ensuring it is embedded across all levels of leadership.

## Step 10 - Foster continuous innovation and collaboration

Objective - Sustain AI leadership through constant learning, external partnerships, and cutting-edge research.

Rationale - AI constantly evolves; fostering innovation through internal R&D and external collaborations ensures long-term competitive advantage.

Outcome - An AI-driven innovation ecosystem with structured experimentation, cross-industry partnerships, and a culture of continuous learning.

Implementation Approach:

1. Position AI as a Catalyst for Enterprise-Wide Innovation

- a. Develop an AI-driven business innovation strategy that continuously identifies new revenue streams and efficiency opportunities.
  - b. Establish AI-powered innovation hubs to accelerate experimentation and drive scalable AI applications.
  - c. Ensure AI innovation is key to the organization's R&D investment strategy.
2. Build Strategic AI Partnerships to Strengthen Competitive Positioning
  - a. Engage with AI startups, technology giants, and academia to co-develop next-generation AI solutions.
  - b. Drive industry-wide AI collaborations to shape best practices and regulatory standards.
  - c. Position the organization as a thought leader in AI innovation through executive-level partnerships and public engagements.
3. Ensure AI Governance and Innovation Sustainability at the Leadership Level
  - a. Embed AI governance into the organization's corporate risk and compliance framework.
  - b. Establish a leadership-driven AI council to oversee continuous innovation and strategic alignment.
  - c. Ensure ongoing CEO involvement in AI strategy reviews, ensuring AI remains central to future business evolution.

## Conclusion

When implemented thoughtfully, AI can drive significant improvements in productivity, accuracy, and innovation. The key lies in selecting the right AI tools, ensuring proper data management, and balancing automation and human oversight. Addressing potential challenges, such as ethical concerns and adaptability, paves the way for seamless AI adoption. With the right foundation, AI becomes a powerful asset that enhances efficiency and supports future growth.

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