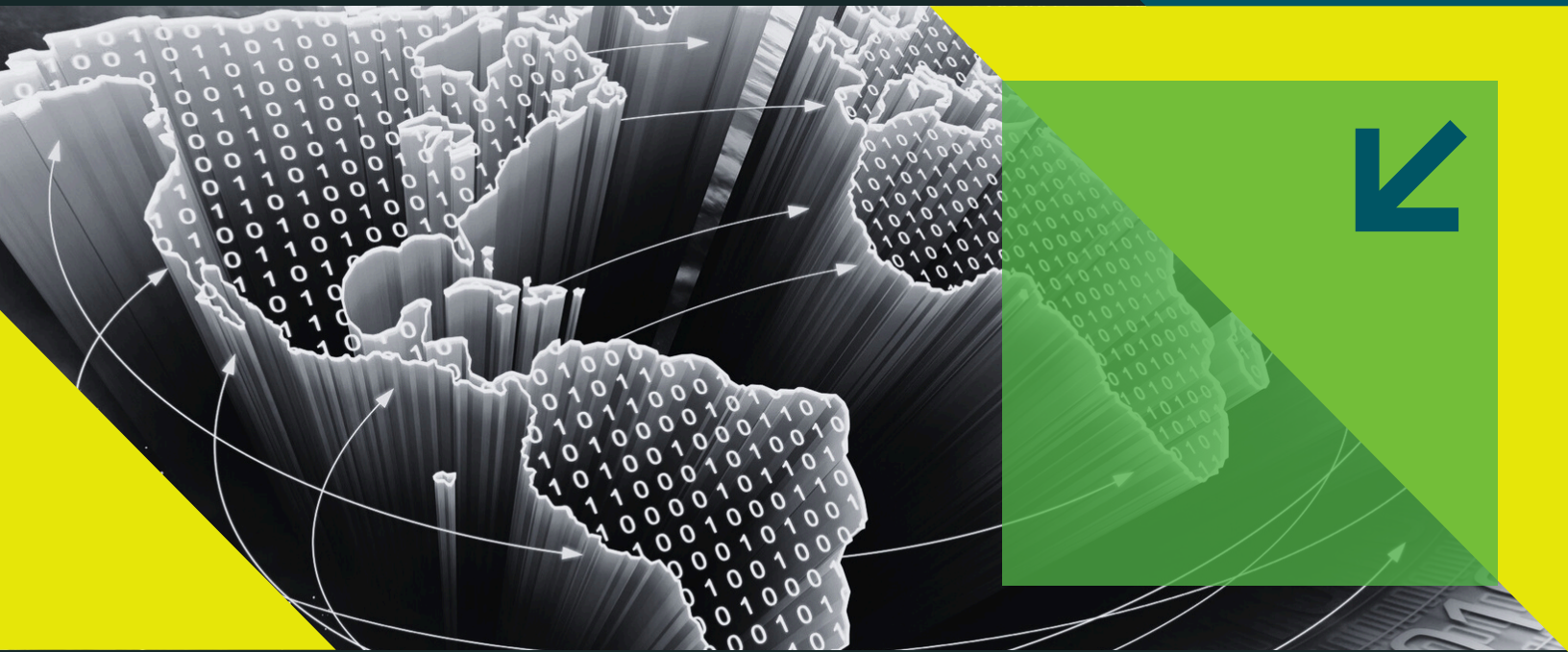


# AI Roadmap for Financial Marketers

Where to Start and How to Proceed



The financial sector, known for its cautious adoption of new technology, faces unique hurdles when implementing AI. Regulatory concerns, data privacy issues, and the sheer complexity of AI's evolving capabilities make it difficult for firms to know where to begin. Yet, as industry leaders and AI experts point out, the biggest risk is not moving too fast - it's standing still.

For financial communications teams today, the question is not whether to use AI, but how to integrate it effectively while balancing compliance, brand integrity, and competitive advantage.

While many teams have already dipped their toes into AI-driven tools for content generation, workflow automation, and customer engagement, few have developed a structured approach that ensures long-term success.

A structured AI Roadmap is essential for financial comms teams looking to evolve beyond experimentation and into long-term, strategic adoption. This requires more than just generative AI for content creation; it demands a company-wide shift in how AI is integrated, customized, and optimized for efficiency and impact.

# Three-tier framework for AI adoption



A practical approach to AI adoption follows a three-tier progression, guiding financial communications teams from basic experimentation to advanced, self-improving systems. Each tier represents a deeper level of integration, ensuring that AI is not just a tool for convenience but a driver of competitive advantage.

## BASIC USAGE

↘ Firms may rely on publicly available AI tools like ChatGPT, Claude, or Gemini to support productivity. These tools are widely accessible and can assist with tasks such as meeting summaries, content drafts, and social media posts. While useful, they offer little differentiation, as they provide the same capabilities to competitors.

## CUSTOMIZATION

↘ Organizations focus on Internal optimization, where AI models are fine-tuned with proprietary data and aligned with company-specific language and compliance standards. Instead of using generic AI outputs, firms at this stage integrate AI into their internal knowledge bases, ensuring that the insights and content generated reflect their brand identity and industry expertise.

This is where financial firms can start developing AI-driven solutions tailored to investor communications, media relations, or regulatory reporting.

## FEEDBACK LOOPS

↘ AI becomes a self-improving system for the firm, continuously refining its capabilities through data feedback loops. These AI models evolve based on user interactions, learning from human edits and organizational patterns to deliver increasingly precise and effective outputs.

In financial communications, this could mean AI-generated reports that improve based on past revisions or client-facing AI that adapts to individual engagement trends. This level of integration enhances efficiency and creates a proprietary AI advantage that cannot be easily replicated.

Moving through these tiers requires investment, governance, and a clear strategy. However, the organizations that commit to a structured approach will gain far more than efficiency—they will position AI as a strategic asset in an increasingly competitive financial landscape.

# Getting to “Yes” within your organization: Navigating stakeholders and resistance

By **Dave Blackburn**

Financial Narrative Board Member, Digital Marketing Leader



Adopting new tech in financial services can be tough—risk culture, regulation, and inertia slow things down. Generative AI is no exception. A solid Change Management strategy helps, but GenAI isn't just another SaaS tool. Successfully integrating it requires more than a standard approach. Resistance doesn't mean impossibility. As marketing and comms leaders, we've championed innovations once deemed 'too risky' or 'not how we do things.' Some failed, but many became essential, driving growth and success. Change is possible.

The key? New tech without new workflows just breaks things faster. Success comes from addressing both tech and organizational change—navigating guardrails, not ignoring them.

## Finding the 'Third Side' in AI Adoption

William Ury's recent book 'Possible' makes a key point:

*"The secret to achieving the impossible is to see the challenge from the 'third side' – not just from your side or their side, but from the perspective of all stakeholders, including those not yet at the table."*

Building an effective Change Management approach takes more than assembling a working group—it requires a broad, stakeholder-driven perspective.

Ury's "third side" concept helps here. Instead of framing AI adoption as a battle between innovation and compliance, it fosters shared understanding. Compliance and security teams will be the first to say “no”—that's their job. In finance, their caution is warranted. But often, rejection stems from an incomplete picture. AI is already embedded in Martech—CRM automation, predictive analytics, campaign optimization. Showing compliance how new AI fits within existing governance shifts the conversation from “no” to “how do we do this responsibly?”

A thoughtful stakeholder strategy moves you up to **Level 2: Customization**, where AI is fine-tuned with proprietary data, aligned to company language, and compliant by design.

## Finding the Friction Points

*“AI seeps into the nooks and crannies of organizations, filling in the gaps between systems, processes, and data” —Noah Brier*

Noah Brier has been doing amazing work in the tech space for years. Since 2023 his BrXnd AI events have been showcases of practical AI innovation in marketing. At the keynote for his February 2025 event in LA, he shared a useful framework for how we, as financial services marcomm professionals, can look at GenAI implementation.

Noah's big idea point is that GenAI isn't going to replace large swaths of our current tech stack. Rather, it is going to wrap around our existing tools—and workflows—and bind them together like superglue. As AI works into these gaps, it will be effective at reducing the friction of the interfaces. For example, a data exchange between a marketing automation system and a CRM. Or the manual handoffs between content developers and compliance reviewers. GenAI's superpower is that it can remove the friction that exists in those ugly interfaces. When it works into those gaps and removes the friction, real impact will be felt.

“

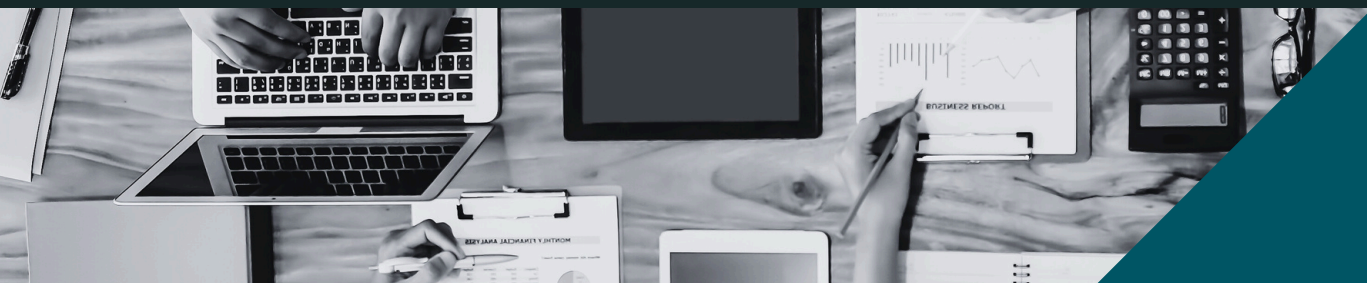
Look for places where people are manually copying and pasting between systems, where they're reformatting data, or where they're spending hours creating reports from raw information.

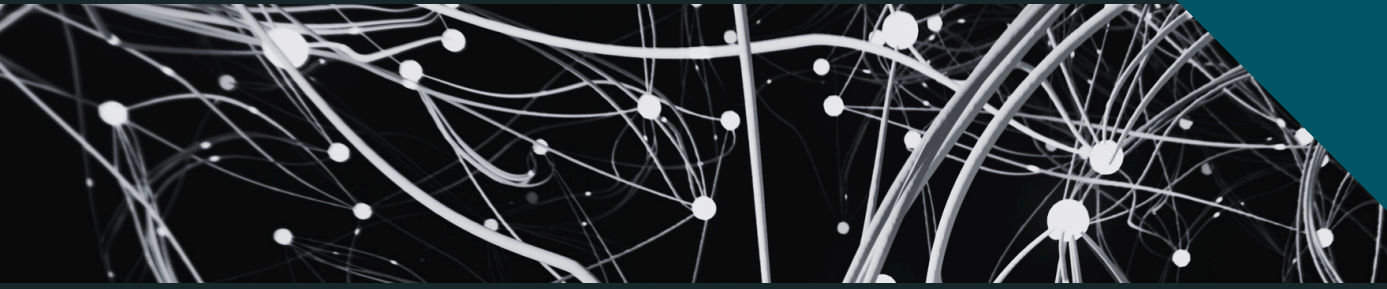
What does this mean for us as we seek to implement GenAI? The key to success will be carefully choosing your use cases. I can't improve much on Noah's words: *“Find the painful interfaces—places where humans are acting as translators between systems, or where information is bottlenecked and waiting for approvals.”*

Bringing these insights to your internal stakeholders—especially compliance and IT—can change the conversation from risk to opportunity. If AI is already embedded in your stack, the challenge isn't whether to use it, but how to ensure it's working in your firm's best interest.

With this mindset, the next step is to conduct a full Martech audit to answer:

- Where are the friction points where AI can make an impact?
- Where is AI already being used in our current tools?
- Are there redundancies in how different platforms apply AI?





## Conclusion: Embracing Complexity

Unlike past tech revolutions that clashed with institutional constraints, AI thrives within financial organizations' complexity.

A skilled driver doesn't fight a Lamborghini's power—they harness it. Likewise, successful AI adopters don't resist regulations and structure; they use them to their advantage. In highly regulated environments, AI isn't about replacing systems but enhancing them. Compliance isn't a roadblock—it's the surface AI grips to transform your business.

By working within existing frameworks, financial marketers can turn resistance into adoption. The key? Patience, strategic engagement, and proving value step by step. Those who get it right will gain lasting competitive advantages.



### To effectively navigate this landscape:

#### Map both formal and informal influencers

Beyond executives and IT, include compliance officers, security teams, early technology adopters, and respected veterans with institutional knowledge.

#### Adopt Ury's "third side" perspective

*"The secret to achieving the impossible is to see the challenge from the 'third side' – not just from your side or their side, but from the perspective of all stakeholders."*

#### Choose Use Cases that Address Existing Friction Points

Adopt Brier's approach that AI can act as superglue.

# AI Governance: Square 1

By **Linda Recupero**

*Former SVP, Executive & Crisis Comms, Assurant*



As AI continues to weave itself into the fabric of our day-to-day work lives, the significance of effective AI – specifically Generative AI -- governance cannot be overstated. By addressing ethical, legal, and societal challenges, we can harness AI's transformative potential while ensuring its benefits are widely shared and its risks are minimized. A collective and inclusive approach to AI governance is essential for building a future where AI serves the common good.



AI has been revolutionizing industries and reshaping societies. From enhancing healthcare to optimizing financial systems, AI is quickly becoming indispensable – and with the advent of GenAI, powerful tools are now at the disposal of nearly all employees to improve their jobs and the experience their work offers to others. But as these sophisticated systems take center stage and continue to evolve, the need for robust AI governance becomes more critical than ever. How do we ensure that AI develops in harmony with our ethical standards, legal frameworks, and societal values?

## Consider the Three I's of GenAI

The “I” in GenAI, not only stands for Intelligence, in terms of governance it might also represent **Inclusion, Innovation, and Impact.**

Organizations need to consider forming an AI Governance Committee if not established already. And when considering such a committee, Inclusion needs to be the word of the day. Given the broad and deep applications of GenAI within an organization, the governance committee should have representation from Legal, Compliance, Finance, Communications, Risk, IT, Operations, Marketing, Business Development, HR, and others that may be relevant to your organization. In terms of GenAI, each of these individuals might play a dual role in AI governance, first to safeguard how AI is being decided upon and deployed, but also how it is being best utilized to meet the strategy and growth objectives of the organization – assessing both risk and reward.



While it sounds counterintuitive, governance can be a great partner for **Innovation** in the development of AI tools and platforms. The key to driving GenAI innovation in a well-governed environment is to ensure from the outset that you have the mandate of the CEO and other C-Suite members to foster innovation through AI and GenAI, as long as it is well-governed. GenAI can be a game-changer in terms of innovating when it comes to products, platforms, operations, and the customer experience.

But as you consider how to balance innovation with the rules of governance in AI, you must consider **Impact**. The impact GenAI can have on an organization, its employees, and other external stakeholders — both positive and negative — is vast and fast. A company's AI Governance Committee can play a critical role in helping parse through use cases and their relevance to strategy against a backdrop of the company's risk tolerance and values. Think of a governance committee as your GPS, helping you navigate the best, safest, and most expeditious route to get where you're going.



If you've not yet established a governance committee, do it quickly, meet regularly to ensure all members have a voice, and make sure you have a mandate from the CEO to deliver on the strategy. Draft an AI Governance Policy to ensure all employees are on the same page, and open use case ideas to the entire company to foster growth. And, be guided by the three "I's" – ensure the governance committee is inclusive; always realize the opportunity for the committee to support innovation that supports the strategy with minimized risk; and ensure you are aware, regardless of the opportunity that you are discussing all aspects of the potential impact of GenAI development across the organization.

# Creating learning, growing systems

By Zeev Wexler  
CEO, Wexler Marketing



As financial institutions navigate evolving customer expectations and regulatory demands, data-driven decision-making has never been more crucial. A recent [\*Harvard Business Review\* article](#) highlights a new reality: merely collecting data is insufficient. Financial organizations must design products that actively generate feedback, allowing them to adapt continuously. By embedding AI within operations rather than treating it as an external tool, financial leaders can create resilient, customer-centric organizations.

## AI in Financial Services: Built-In, Not Bolted On

Many financial leaders seek AI solutions they can simply “plug in,” but out-of-the-box tools rarely address the full complexity of financial operations. Key considerations include:

### REGULATORY COMPLIANCE:

- Financial institutions operate under strict regulations like KYC, AML, and GDPR. A generic AI tool may not align with specific compliance requirements, leading to potential risks.

### SECURITY & TRUST

- Handling sensitive data requires robust security protocols. Built-in AI solutions ensure ongoing monitoring and adaptation to vulnerabilities.

### BRAND REPUTATION

- Trust is paramount in finance. Poor AI implementation such as biased algorithms or incorrect personalization can erode years of goodwill. A tailored AI approach allows for better oversight and control.



## The Custom Build Advantage

Integrating AI into the core infrastructure fosters systems that learn and evolve alongside market and regulatory shifts. Custom AI models incorporate transaction histories, risk assessments, and behavioral analytics, providing more precise recommendations across lending, wealth management, and insurance.

End-to-end feedback loops enhance real-time interactions across mobile apps, chatbots, and financial platforms, enabling AI capabilities grow in tandem with tech ecosystems, allowing for agile updates and full data ownership. Continuous learning mechanisms refine AI models over time, enhancing accuracy, efficiency, and user experience across all financial touchpoints.

While custom AI requires an initial investment, avoiding black box licensing fees and achieving greater adaptability ensures a lasting competitive advantage.

## Practical Example: RAG Solutions for Financial Organizations

Retrieval Augmented Generation (RAG) is transforming financial services by enhancing AI models with real-time, contextualized data retrieval. Unlike traditional AI models that rely on static training data, RAG dynamically fetches the most relevant financial data and integrates it into responses, significantly improving accuracy and compliance, offering several benefits:

### Enhanced customer support

RAG powered AI assistants can pull the latest regulatory guidelines, market trends, and personalized customer data to provide accurate responses in real time.

### Fraud detection & risk assessment

By continuously retrieving updated transaction data and cross referencing it with fraud databases, RAG helps financial institutions detect anomalies faster and with greater precision.

### Investment insights & market predictions

AI driven financial advisory tools using RAG can analyze live market conditions, economic reports, and user specific portfolios to deliver highly tailored investment suggestions.

### Regulatory compliance & reporting

Instead of relying on outdated compliance models, financial firms can use RAG to automatically retrieve and integrate the latest legal frameworks, ensuring adherence to ever evolving regulations.





## AI Powered Marketing: Secure & Compliant Personalization

AI revolutionizes financial marketing in a few distinctive ways. **Behavioral segmentation** identifies patterns in credit card usage or stock trades to match customers with relevant financial products. **Optimized timing and channels** help determine when customers are most receptive to offers, such as push notifications or emails. **Regulatory compliance** can ensure all personalization adheres to privacy and fair lending laws through built in compliance mechanisms.

### Finding AI Resources & Partners

Financial leaders can leverage multiple resources to build and refine AI strategies:

#### Industry Networks & Conferences

Organizations such as Financial Narrative foster best practice sharing and events like Money20/20.

#### Cloud Service Providers

AWS, Microsoft Azure, and Google Cloud offer specialized financial AI toolkits.

#### Consulting Firms

Deloitte, PwC, and boutique agencies provide expertise in AI deployment and regulatory adherence.

#### Regulatory compliance & reporting

Institutions can test AI solutions in controlled environments under regulators like the UK's FCA or Singapore's MAS.

#### Academic Programs

Business schools now offer executive education on AI governance, ethics, and financial applications.

## Key Takeaways for Financial Marketing Leaders

### Embed AI Into Core Systems

AI should not be an add-on but an integral part of operations, improving compliance, customer experience, and efficiency.

### Adopt a Phased Approach

Start with pilot projects (e.g. RAG, content generation), then scale features once governance frameworks are refined.

### Invest for Long-Term ROI

Custom AI solutions offer deeper insights, greater adaptability, and better regulatory alignment compared to off the shelf tools.

### Encourage Continuous Learning

AI thrives on iteration. Organizations should empower teams to refine models, integrate new data, and stay ahead of regulatory shifts.

By embedding AI deeply into financial systems, institutions can enhance customer experiences, streamline compliance, and maintain a competitive edge. In an industry where trust and personalization define success, investing in learning, evolving AI frameworks is one of the most strategic moves financial leaders can make.



# AI Resources

## Articles

- HBR - [To Get Better Customer Data, Build Feedback Loops into Your Products](#)
- WEF - ['Industries in the Intelligent Age': AI, tech & more at Davos 2025](#)

## Newsletters

- The Neuron - <https://www.theneurondaily.com/subscribe->
- TL;DR AI - <https://tldr.tech/ai>
- Future Tools - <https://futuretools.beehiiv.com/>

## Podcasts

- The AI Driven Marketer - <https://aidrivenmarketer.com/->
- The Artificial Intelligence Show - <https://www.marketingaiinstitute.com/podcast-showcase>
- The AI Daily Brief - <https://podcasts.apple.com/us/podcast/the-ai-daily-brief-formerly-the-ai-breakdown/id1680633614>



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