

State of Responsible AI in Financial Services: **Unlocking Business Value at Scale**

Why AI standards and alignment on AI initiatives between technology and AI leaders, along with unified decisioning platforms, are major enablers of Responsible AI and the business value it delivers — based on insights from 254 C-suite leaders around the world.

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Methodology

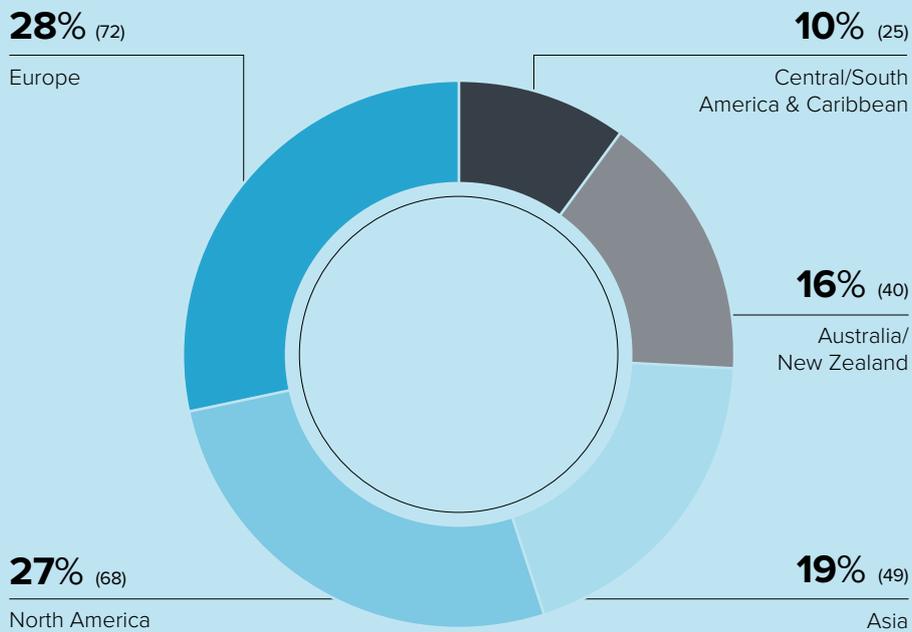
This global survey, conducted in Q2 2025, polled 254 C-Suite Financial Services leaders focused on AI, data, IT, and technology. The research consisted of sixteen structured questions and was divided into three sections.

For section one, 125 respondents—who were either Chief Analytics Officers or Chief AI Officers—answered five questions. In the second section, 129 Chief Technology Officers and Chief

Information Officers answered four questions. All 254 respondents then answered another seven questions.

The survey explored AI investment drivers, cross-departmental collaboration, operational maturity, risk governance, ROI expectations, and innovation priorities. Participants were asked to evaluate their organizations' current capabilities, challenges, and plans in relation to Responsible AI. ■

Respondents by location



254 respondents total. Figures may not add up to 100 due to rounding.



Contributors



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Executive Summary

After years of experimentation and a recent surge in hype, organizations are beginning to mature and reimagine AI through a more structured, strategic lens. While generative and agentic technologies remain at the forefront of the broader conversation, it's Responsible AI, combined with emerging decision intelligence technology and human-machine collaboration, that's emerging as the true foundation for recognized, scalable, and sustainable value.

This year's survey confirms that AI finds itself on the cusp of a new paradigm. The majority of respondents cite customer experience, executive pressure, and competitive differentiation as primary drivers of AI investment, surpassing more traditional concerns like compliance and cost savings. But across the board, enthusiasm is tempered by persistent operational challenges.

Despite rising demand, formalized AI operational standards remain rare. Monitoring gaps, unpredictable system challenges with reliable software execution, and underdeveloped AI governance frameworks continue to limit the effectiveness and accountability of AI systems. Alignment is also critically lacking: most firms report remarkably weak integration between AI activities and business outcomes.

What could unlock the next wave of ROI? A unified approach. The data suggests that standardized platforms, shared tooling, and embedded risk governance aren't just compliance necessities—they're critical business accelerators. Leaders who align strategy, oversight, and infrastructure stand to realize not just safer AI, but consistent returns. ■

Key Findings



Responsible AI standards considered a key enabler of real enterprise ROI

Responsible AI standards are considered an essential innovation enabler, outpacing even generative AI. Decision intelligence technology, increasingly seen as a framework to enforce standards and drive broad enterprise execution and alignment between critical executive sponsors.



Unified platforms unlock ROI

Over 75% of respondents believe collaboration between business & IT leaders and a shared AI platform could drive ROI gains of 50% or more.



Organizational silos are blocking potential

Only 5.2% of respondents report strong alignment between AI initiatives and business goals.



Standards adoption is a major speed bump

Just 12.7% of organizations have fully integrated key AI development and deployment standards, with model monitoring and bias mitigation being particularly underdeveloped.



Unpredictability is chief among scalability concerns

A lack of understanding of system software performance was cited by more than 60% of CIOs and CTOs as the number one challenge for infrastructural scalability and realizing operationalization of AI and associated value.



Model monitoring integration is lagging massively

Just 7% of respondents report full integration of model monitoring standards.

Source: Corinium Intelligence, 2025

CHAPTER ONE

Responsible AI's ROI Moment

KEY TAKEAWAY

More than half of those surveyed said defining standards for safe and trustworthy AI implementation was a leading contributor to value generation

The business case for Responsible AI is shifting from abstract principle to operational imperative. Where early waves of AI adoption emphasized technical experimentation and generative novelty, today's AI leaders are recalibrating around maturity, trust, and consistent return on investment.

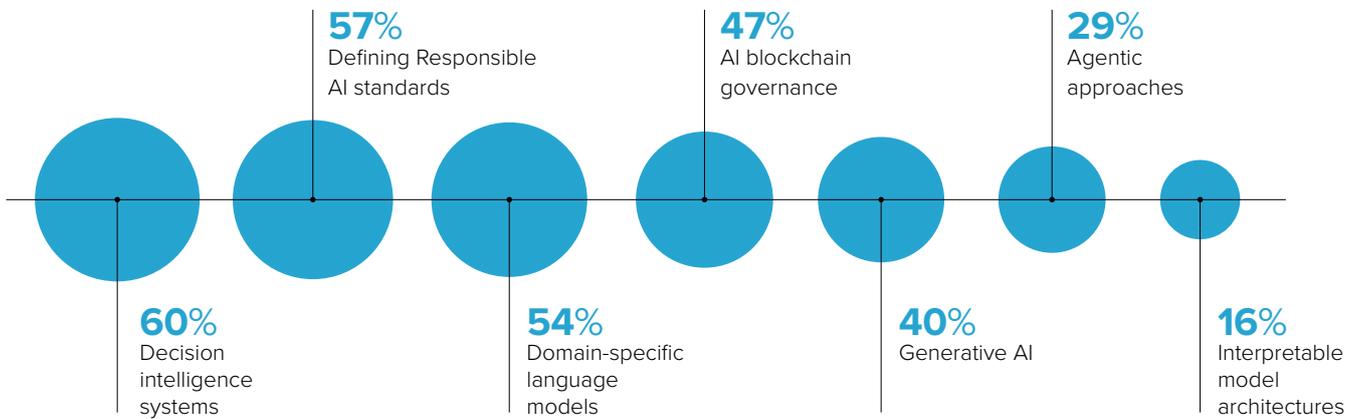
"The only way we're going to see any value out of the golden age of AI is if we make sure we're focused on business problems first, and then on where AI can be a tool to solve the business problem," explains Dr. Scott Zoldi, Chief Analytics Officer at FICO. "I'm a big

driver of Responsible AI standards and how it enables operationalization of AI, so I'm pleased to see it's listed as a top ROI driver for those surveyed."

The survey's respondents were divided into two groups: roughly half were CAOs or CAIOs while the other half were CIOs and CTOs. When asked which AI innovations are expected to deliver the highest ROI over the next 18 months, 60% of CAOs and CAIOs identified decision intelligence systems, making them the top-ranked investment priority. These systems emphasize explainability, traceability, and integration with business logic. ▶

Decision intelligence systems expected to bring highest returns

Which emerging AI technologies do you believe will have the greatest impact on ROI for your organization over the next 18 months?



CAOs and CAIOs (125 respondents total)

Source: Corinium Intelligence, 2025

In other words, they're the perfect way to integrate today's bleeding-edge AI technology into tried-and-tested business structures and drive value through intelligent decisioning.

More than half of those surveyed (56.8%) highlighted defining Responsible AI standards as a leading contributor to increasing reliable and consistent ROI. By contrast, only 40% pointed to generative AI as a major contender

for bottom-line ROI improvement.

These figures suggest a subtle but significant realignment. Rather than chasing cutting-edge AI innovations for their own sake, organizations are increasingly focused on embedding AI into core operational processes safely, reliably, and with demonstrable impact. Industry is charged with consistent value delivery, not exploring AI science projects.

"By focusing on technologies that enhance strategic decision-making and trust, today's businesses are heralding the arrival of a mature AI landscape that places more importance on accountability and oversight and less on hype-driven investments," says Paola Leites de Moraes, Production Director for Financial Services at Corinium.

"We should consider shared governance models that clearly define roles, responsibilities, and escalation paths. Without that structure, organizations struggle to operationalize AI at scale," adds Barbara Widholm, VP of Automation and AI at State Street. "Integrated roadmaps that align AI experimentation with enterprise architecture—and joint KPIs that measure both innovation and operationalization—are essential to move from proof-of-concept to sustainable impact." ▶

"Integrated roadmaps that align AI experimentation with enterprise architecture—and joint KPIs that measure both innovation and operationalization—are essential to move from proof-of-concept to sustainable impact."

Barbara Widholm

VP, Automation and AI, State Street



Human-AI Collaboration as a Value Driver

A similar pattern emerges when we examine the top drivers of AI innovation over the next five years. Across all professions surveyed, Human-AI collaboration was considered the most exciting prospect for future innovation (44.5%), closely followed by the adoption of Responsible AI with auditability protocols for its usage. Real-time solutions and enhanced customer experiences were met with similarly high levels of enthusiasm.

This excitement reflects a growing recognition that the long-term promise of AI lies not in automation alone, but in augmentation. Even as ever more attention is paid to generative and agentic AI, the highest level of optimism lies in

“Leaders are beginning to prioritize operational readiness and sustained business value generation over frontier exploration.”

Paola Leites de Moraes

Production Director for Financial Services, Corinium Intelligence

amplifying human capabilities with traditional AI operating within accountable frameworks.

It’s too early to declare the end of generative AI’s dominance in boardroom conversations. But the data suggests that forward-thinking organizations are increasingly wary of over-indexing on potential without a plan for measurable business implementation and sustained reliable business value generation.

Agentic AI, for instance—systems designed to act autonomously with minimal human oversight—was selected by just 11.3% of respondents as a future innovation driver, and cited as a serious ROI risk by many, due to concerns about unpredictability, instability, and technical immaturity.

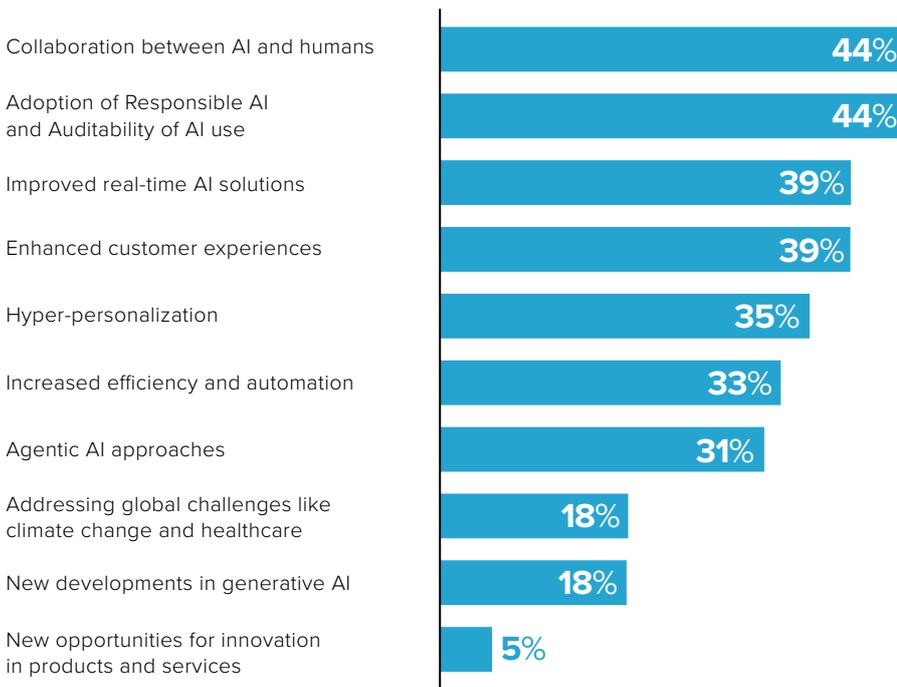
“Leaders are beginning to prioritize operational readiness and sustained business value generation over frontier exploration,” says Moraes.

In short, this year’s findings mark a decisive step forward in AI maturity. Responsible AI isn’t just a safeguard: it’s becoming a strategic differentiator. Those who build AI systems with embedded ethics, aligned oversight, and cross-functional integration won’t just be positioned to scale. They’ll be setting themselves up for a long-term competitive advantage.

“I actually think governance is beginning to hit its stride,” says JoAnn Stonier, Fellow of Data & AI at Mastercard. “These committees really only got going at the end of 2023 or start of 2024—so they’ve had about 18 months. They probably meet monthly, maybe biweekly if innovation is moving quickly. So yes, governance has been slower than technology, but it’s catching up.” ■

Where do leaders see potential?

What excites you most about AI innovation over the next 5 years?



254 respondents total

Source: Corinium Intelligence, 2025

CHAPTER TWO

The Standards Gap

KEY TAKEAWAY

Without templates for AI development, deployment, and monitoring, organizations risk repeating mistakes at increasingly high cost

As AI systems move from labs to live environments, the need for clear, enforceable standards for their development and operation becomes paramount. Yet our findings show that most organizations are still navigating a dangerous middle ground: high AI ambition, but low operational consistency.

CIOs and CTOs report that only 12.7% of organizations have fully integrated AI operational standards. These standards, such as bias mitigation, performance monitoring, and secure data handling, are the very bedrock of Responsible AI standards.

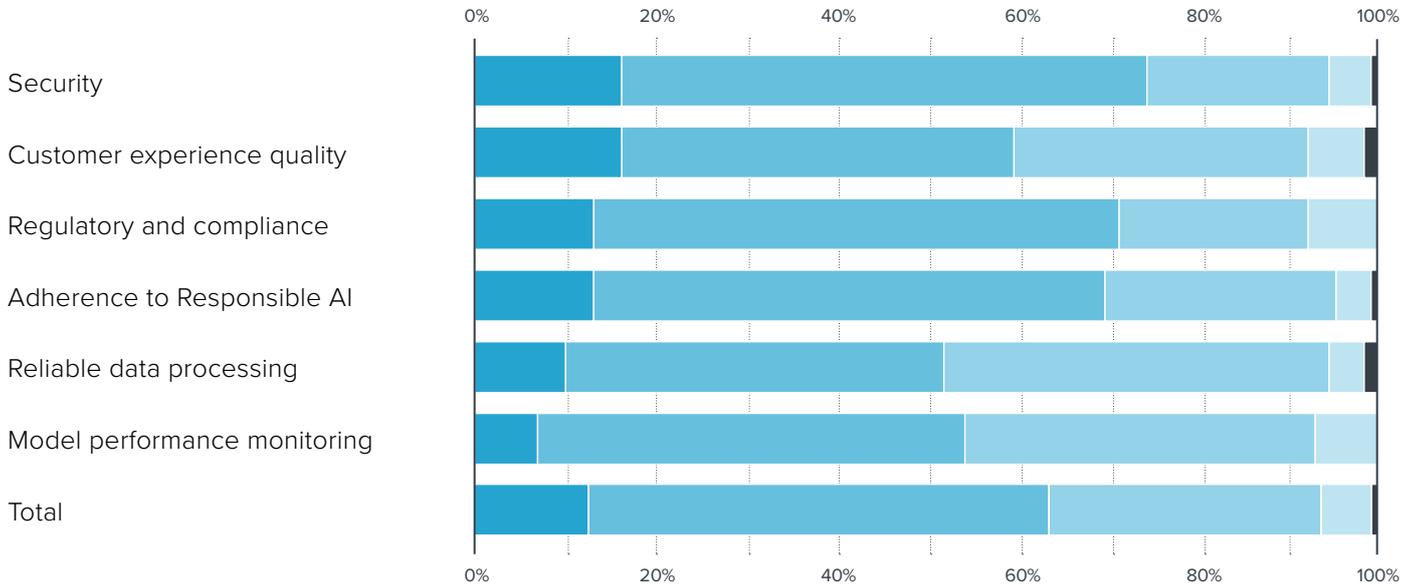
These findings come as no surprise to Niresh Rajah, one of the leading Chief Data and AI Officer in Financial Services, Innovation Expert at Oxford University, and Industry Expert at Imperial College. “There needs to be a renewed focus on aligning the business strategy with the AI and Data strategy. Identifying and progressing high-priority use cases which deliver the most value and is scalable is critical to achieving the benefits of AI and ensuring enterprise-wide adoption.” ▶



How well integrated are key standards?

To what extent are the following standards incorporated within your AI operationalization processes?

● 5 - Fully Integrated ● 4 ● 3 ● 2 ● 1 - Not integrated



CIOs and CTOs (129 respondents total)

Source: Corinium Intelligence, 2025

The lowest levels of integration were reported for model monitoring, with just 7% of organizations saying this standard has been fully adopted. In other words, once models go live, they're left in the wild with minimal oversight in most cases. This certainly does not constitute responsible use of these technologies and impacts potential business value and customer experience.

Contrast that with the 16.3% of firms that have fully integrated standards for customer experience quality and data security, both of which benefit from more established frameworks. The imbalance here is revealing: organizations may be eager to deploy AI, but the guardrails that ensure ethical, performant outcomes remain uneven.

Dr. Zoldi pulls no punches when it comes to the challenges organizations face as they attempt to remedy these problems. "If you don't have the rigor in place from an AI model development standard—how we use AI, how we build and deploy it properly—there's going

to be lots of confusion," he says. "Too often, every business owner has an AI guy or gal that reports to them, and they have their own form of the religion. Before you know it, you have 101 disparate standards which makes things impossible for proper governance. ▶

"If you don't have the rigor in place from an AI model development standard—how we use AI, how we build and deploy it properly—there's going to be lots of confusion."

Scott Zoldi
Chief Analytics Officer, FICO



Accountability Without Architecture

These gaps raise fundamental questions about AI readiness. If models are rolled out without AI standards, where are the defined and sanctioned metrics for drift, bias, or fairness, and how can organizations claim they're deploying responsible AI?

It's worth remembering, of course, that none of this is easy. "Proper development and operationalization of AI is extremely hard," Dr. Zoldi says. "It actually makes software engineering look easy, because software has structure and well-established processes. Most companies haven't built that for AI."

"The problem is, we still haven't built shared processes around how we work together on these things. What's missing is a documented process and a shared understanding of the milestones. If you can't articulate what you're building toward, how do you govern it?"

Cortnie Abercrombie
Founder and CEO, AI Truth

It's a sentiment echoed by Cortnie Abercrombie, Founder and CEO of AI Truth. "AI is the new thing that nobody understands. Before, it

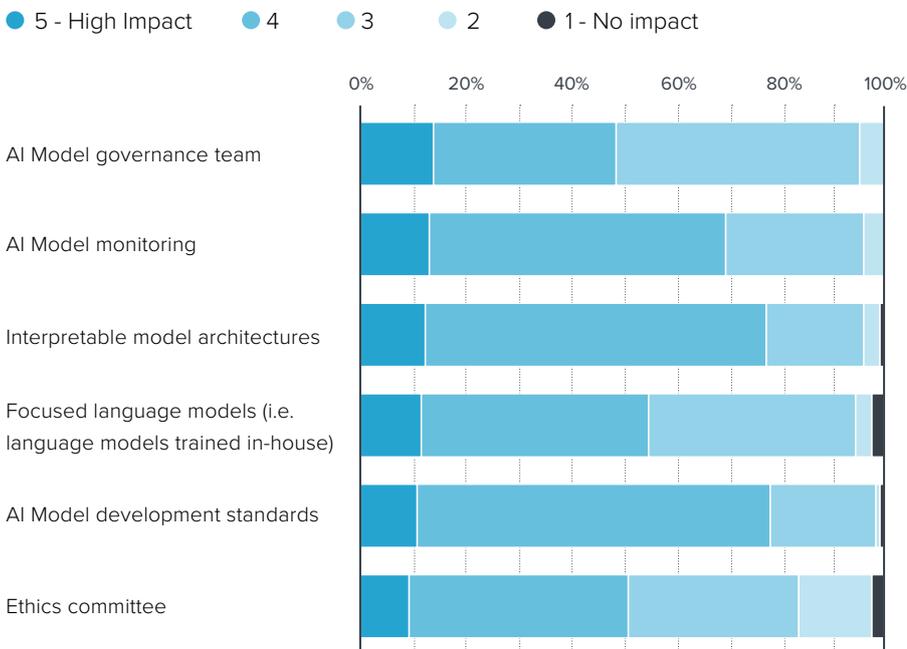
was big data. The problem is, we still haven't built shared processes around how we work together on these things. What's missing is a documented process and a shared understanding of the milestones. If you can't articulate what you're building toward, how do you govern it?"

The data supports this analysis. Even in organizations that have made progress defining internal standards, application across departments remains inconsistent. Responsible AI protocols are often confined to specific teams or projects, rather than enforced across the entire corporation.

This makes AI governance both a philosophical and logistical challenge. Without standardized templates for AI development, deployment, and monitoring, organizations risk re-learning the same lessons in silo after silo, at increasingly high cost to AI value propositions and customer experience. ▶

What's responsible for impact?

Which of the following responsible AI approaches show the biggest potential for impact in your organization?



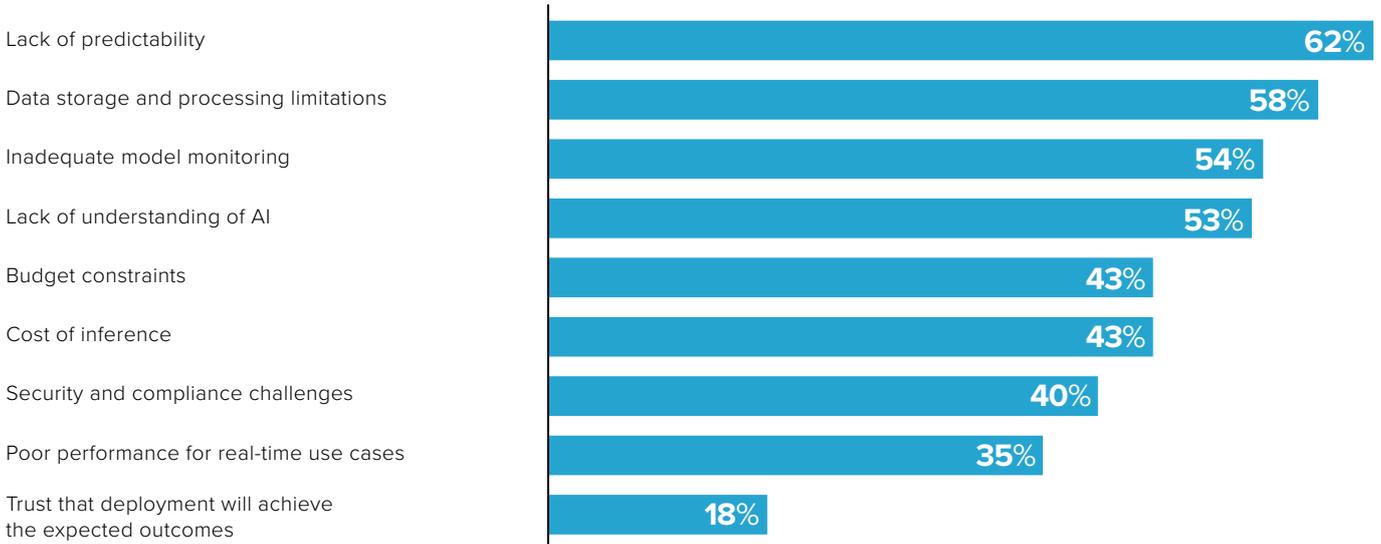
CIOs and CTOs (129 respondents total)

Source: Corinium Intelligence, 2025



Hurdles to overcome

Which infrastructure-related barriers do you face when scaling AI solutions from pilot to full-scale deployment?



CIOs and CTOs (129 respondents total)

Source: Corinium Intelligence, 2025

Infrastructure Gaps Undermine Standards

The situation is further complicated by infrastructural shortcomings. According to CIOs and CTOs, the biggest barriers to scalable AI include unpredictability in system software execution performance (62.02%), data

storage and processing limitations (58.1%), and gaps in real-time monitoring (36.6%).

These challenges directly affect the degree to which AI systems can be trusted, audited, and improved over time. Without sufficient infrastructure to track how models behave

once deployed, and to monitor their execution, organizations are essentially flying blind. This leads to disappointing outcomes that do not mirror aspirations for the development of the AI system.

The 2023 [Corinium report on Responsible AI in Financial Services](#) revealed that the writing was on the wall: “That’s why it’s frankly shocking to see, several years into full-bore AI revolution, that only 8% of the survey respondents have codified their AI model development standards.”

Operational standards, even if they’re implemented effectively, are only as good as the infrastructure supporting them. Even the best policy framework is going to underdeliver if AI can’t be deployed at speed, at scale, and with real-time accountability. ■

“Proper development and operationalization of AI is extremely hard. It actually makes software engineering look easy, because software has structure and well-established processes. Most companies haven’t built that for AI.”

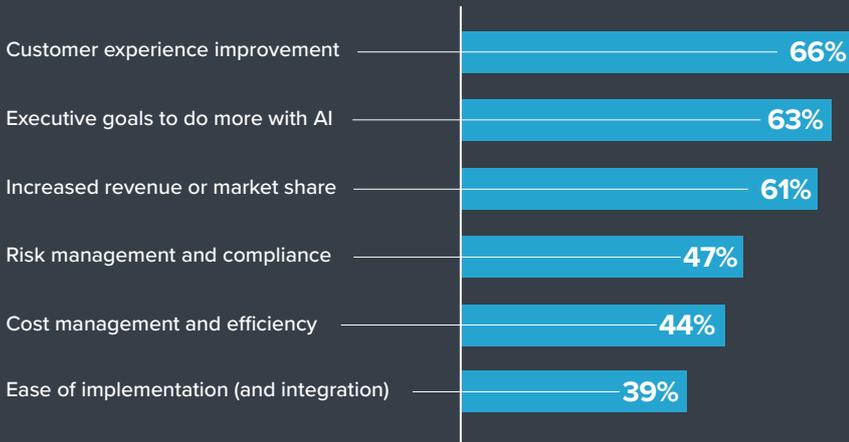
Scott Zoldi

Chief Analytics Officer, FICO

DATA INSIGHTS

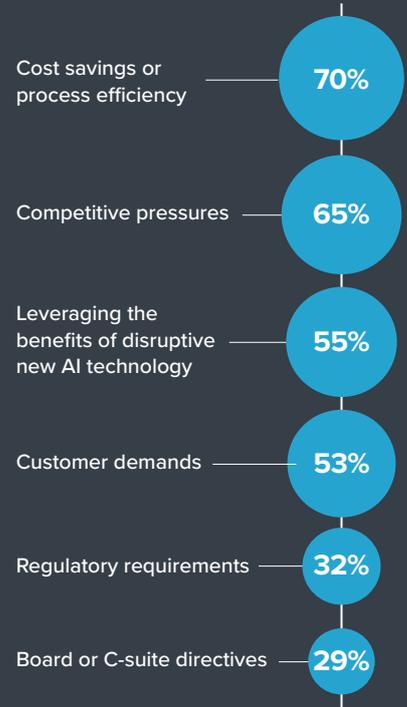
The Main Catalysts of Change

What are the primary drivers for AI investments in your organization?



CAOs and CAIOs (125 respondents total)

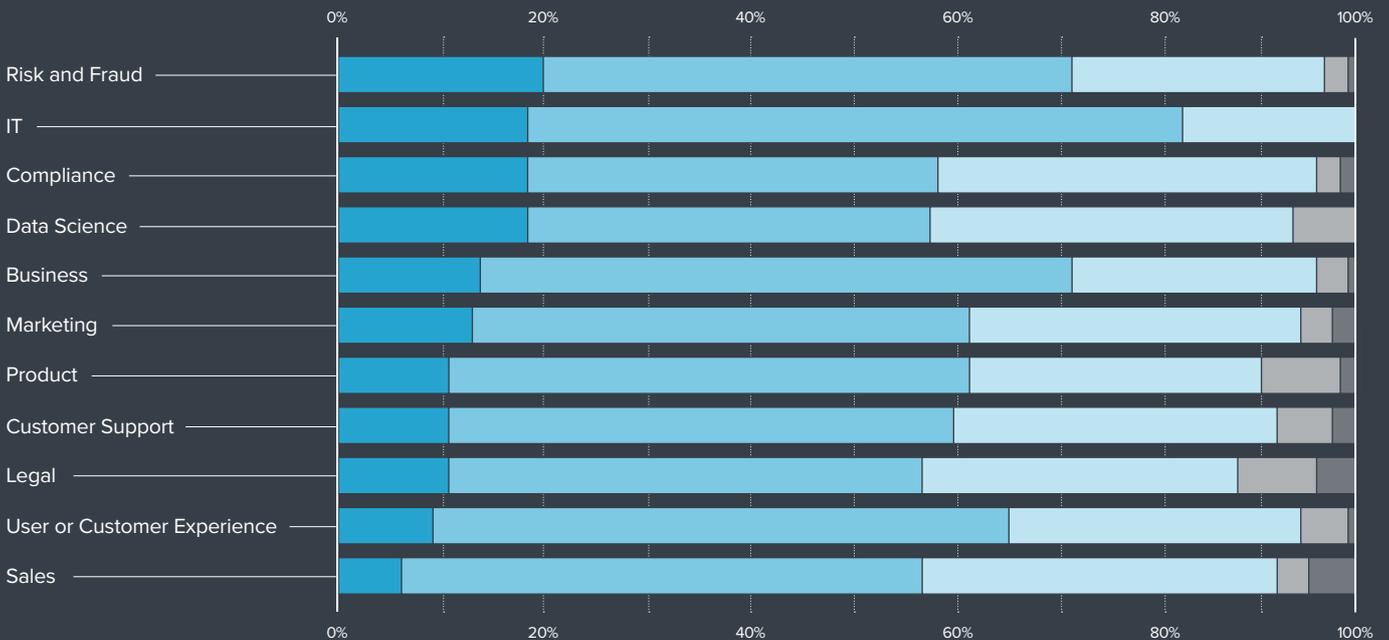
What are the key catalysts driving change to AI initiatives within your organization?



CAOs and CAIOs (125 respondents total)

On a scale of 1-5, how important is early involvement with each of the following teams to ensure success for AI proof of concept initiatives?

5 (Critically important) 4 3 2 1 (Not important)



CIOs and CTOs (129 respondents total)

Source: Corinium Intelligence, 2025

CHAPTER THREE

The Alignment Crisis: How Silos Are Killing Value

KEY TAKEAWAY

Overcoming fragmentation between Chief AI Officers and Chief Technology Officers is crucial for value realization

A I may be a strategic priority in the boardroom, but on the ground, misalignment is undermining impact. Our data points to a widespread disconnect between AI initiatives and core business objectives—one driven by collaboration breakdowns and a lack of solid solution design.

When asked how well AI investments, development efforts, infrastructure, and end-user strategies align with overall business goals, only 5.2% of CAOs and CAIOs surveyed reported full alignment. That means nearly 95% of organizations are making life harder for themselves—developing AI systems that may not serve the very needs they were designed to address. ▶



AI in Isolation

The problem isn't ambition. Most organizations now have dedicated teams focused on data science and AI development. But too often, these teams operate in silos, cut off from business leaders, end-users, and risk stakeholders.

"So many projects fail because there was a difference in expectations and no process, no outcome defined, and no mutual accountability," says Abercrombie. "When business walks away after giving a vague brief and comes back six weeks later, that's not collaboration—that's a setup for failure."

A massive 72% of CAOs and CAIOs cite insufficient collaboration between business and IT as a major challenge to organizational

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Cortnie Abercrombie
Founder and CEO, AI Truth

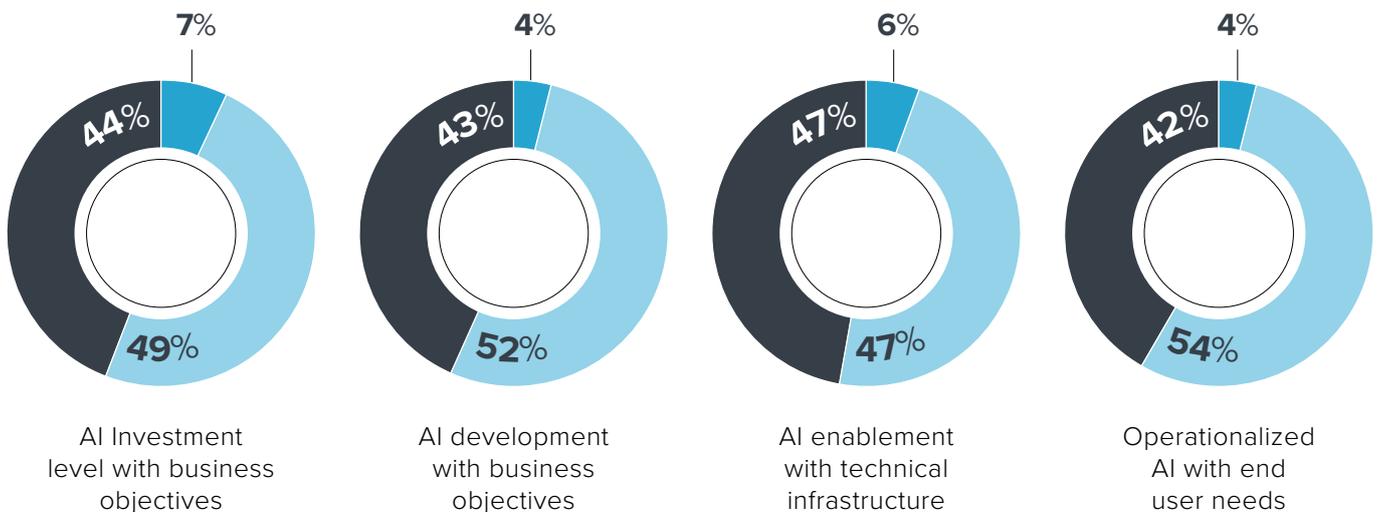
alignment. It's not that AI teams lack vision, but rather that the vision isn't shared, and when it is shared, it isn't shared effectively. Different departments use different metrics, assumptions, and roadmaps. There's plenty of technical sophistication but not nearly enough of a unifying strategic focus.

It's a disconnect highlighted by Widholm: "The fragmentation between Chief AI Officers and Chief Technology Officers is a major barrier to value realization. Tech-led solutions often lack strategic or data nuance, while AI-led initiatives can miss infrastructure constraints. Cross-functional alignment is critical." ▶

Lack of coherence in key areas

How well are the following AI activities aligned with your organization's objectives and needs?

● Very aligned ● Somewhat aligned ● Not aligned



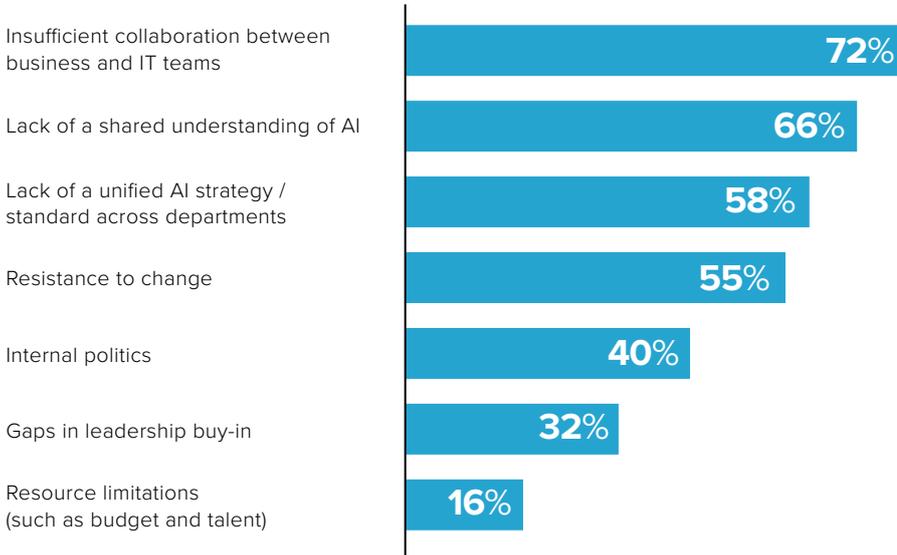
CAOs and CAIOs (125 respondents total). Percentages may not add up to 100 due to rounding

Source: Corinium Intelligence, 2025



Barriers to cooperation

What challenges do you encounter in achieving organizational alignment for AI initiatives?



CAOs and CAIOs (125 respondents total)

Source: Corinium Intelligence, 2025

The Literacy Gap

The issue is further compounded by a widespread lack of AI literacy across businesses. More than 65% of CAOs and CAIOs say this is a core challenge when trying to scale AI. Many business decision-makers are eager to harness AI but struggle to understand what it can, and cannot, do.

This is, in many ways, a retelling of a very common business story in recent decades: overhyped expectations, underwhelming results, and growing frustration on all sides.

This literacy gap doesn't just affect adoption: it shapes how AI is scoped, implemented, and governed. Without a shared baseline of understanding, business units struggle to articulate business needs, and AI teams struggle to

prioritize the right AI development. Risk and compliance stakeholders, meanwhile, may find themselves brought in too late to meaningfully shape outcomes, which often torpedoed the whole effort.

“Everybody believes they’re an AI expert when they’re not” Dr. Zoldi says. “Many organizations lack a clear line of demarcation around how AI decisions get made... If you don’t have an AI board, if you don’t have AI governance, and you let each silo decide for itself—what you get is confusion.”

Closing this gap will require more than workshops or explainability dashboards. It demands a cultural shift—one in which AI fluency becomes a leadership competency, not a technical afterthought. This shift should also focus on AI leadership roles and seasoned expertise instead of fettered opinions or misplaced beliefs in the capabilities of AI—held by those that barely understand the technology or how to make it work to produce value. ▶

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Scott Zoldi
Chief Analytics Officer, FICO



The Cost of Misalignment

The consequences of misalignment are significant. AI systems developed in isolation are more likely to:

- Target the wrong problem
- Use irrelevant or biased data
- Misinterpret success metrics
- Struggle with adoption or integration

All of these, naturally, undermine the very ROI that AI is meant to deliver. The solution is not simply more oversight, but cross-functional collaboration embedded into every stage of the AI lifecycle. Collaboration enables clarity of purpose and mission.

Fortunately, leaders are recognizing this. When asked about innovation enablers, 83% of all respondents rated cross-departmental collaboration as either “very

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Founder and CEO, AI Truth

important” or “critical”: a clear signal that alignment has ascended in significance from optional to foundational.

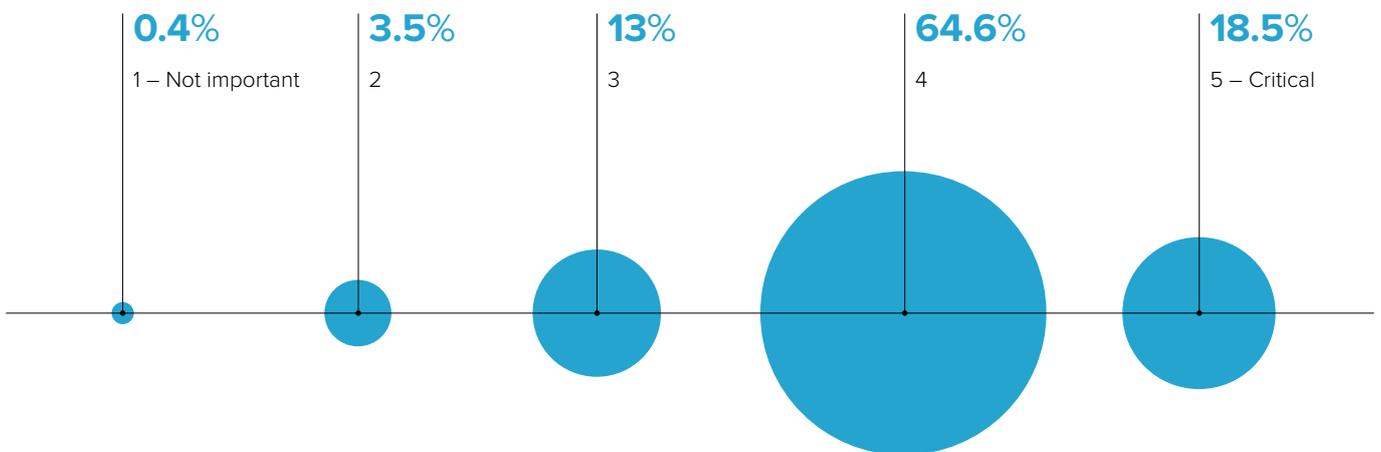
From Siloed Innovation to Strategic AI

To move from proof-of-concept to profit, organizations must align their leaders, their processes, and their platforms. That means

breaking down silos, elevating literacy, and it means giving AI a seat at the strategic table: not as a buzzword, but as a full-fledged business function. It also means recognizing the different roles played by each part of the organization in enabling successful development and deployment to meet business value. ■

Joining forces seen as essential

How important is cross-departmental collaboration for fueling AI innovation?



All respondents (254 total)

Source: Corinium Intelligence, 2025

CHAPTER FOUR

The Unified Platform Payoff

KEY TAKEAWAY

Having a coherent system to employ AI prevents duplicated efforts, inconsistent tooling, and misaligned priorities

Successful organizations will not look to isolated deployments of AI solutions. Instead, given the complexity of operationalizing AI, they will look to well defined AI decisioning platforms that can successfully deploy and utilize AI outputs to make meaningful decisions.

Our survey results support this imperative. Half of all respondents believe that a unified AI platform—combined with improved cross-functional collaboration—could boost AI ROI by 50% , while 25% of leaders think it could double returns.

In a climate where AI investments are under increasing scrutiny, that kind of upside is hard to ignore.

“A unified AI platform and a platform that specializes in the operationalization of AI is crucially important... many of our customers continue to struggle to deploy AI and that is even before tackling GenAI,” Dr. Zoldi says. “It’s like build versus buy: if you already have a framework that’s proven to operationalize AI, then you don’t need to invest as much time and energy filling the skill gaps in operationalization. Typically, these platforms are designed to re-enforce standards, enabling more efficient innovation cycles for faster, new, and, importantly, successful AI development and deployment.” ▶



Rajah agrees: “Strong guard-rails and a focus on proprietary data and models is especially crucial when making build-versus-buy decisions for AI products. Organizations must ensure adequate explainability in their models, protect the intellectual property which resides in the data they hold, and avoid black-box procurement wherever possible.”

Today, most organizations develop and deploy AI solutions across multiple silos. Different teams use different tools, frameworks, and evaluation criteria. Models are built, tested, and monitored independently, if indeed they’re monitored all. This fragmentation creates duplication of effort, inconsistent standards, and potentially critical blind spots in performance, risk, and accountability.

“Strong guard-rails and a focus on proprietary data and models is especially crucial when making build-versus-buy decisions for AI products.”

Niresh Rajah

Innovation Expert, Oxford University

A unified AI platform addresses these issues by consolidating the AI lifecycle—model development, governance, deployment, and monitoring—into a single, shared environment. And organizations are responding to the growth potential inherent in such a platform.

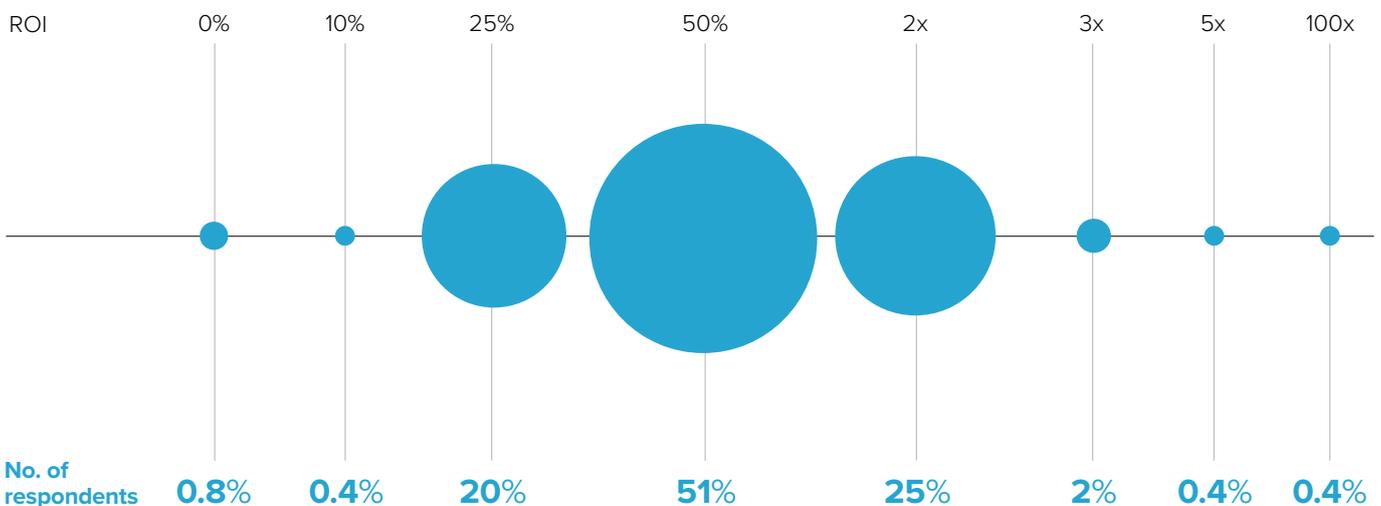
“A common AI platform really does help boost ROI,” says Stonier. “It enables cross-functional alignment,

shared infrastructure—those things are real.”

Widholm offers a similar insight: “From my perspective, the lack of a unified platform and process often leads to duplicated efforts, inconsistent tooling, and misaligned priorities. AI initiatives may be technically sound but fail to scale or integrate due to infrastructure gaps or unclear ownership.” ▶

Greater collaboration unlocks AI value

Approximately how much greater AI ROI do you estimate your company could experience if AI and technology leaders collaborated to establish a common platform and processes for AI operationalization?



All respondents (254 total)

Source: Corinium Intelligence, 2025



Moving Beyond DIY AI

Perhaps the true magnitude of the unified platform payoff could be highlighted best by comparing it with the current state of affairs. Today, many organizations' AI efforts can be described as DIY AI: smart people solving local problems with limited visibility or support. While this can yield fast results, it doesn't scale, doesn't get operationalized effectively (or at all) and certainly doesn't come with responsible AI safeguards.

A unified platform, supported by shared teams and processes, flips the model. It creates an environment where innovation is structured, standards are applied, and diverse groups of stakeholders can interface with each other effectively. Instead of solving each new problem from

scratch, organizations solve AI operationalization challenges once, solve them well, and make that solution available—and reusable—across the enterprise.

For Abercrombie, the best approach for running an AI project is to collaborate the right way.

“Get business people in the daily stand-ups. Let them hear how things work. Make them part of the Agile loop. You need a dedicated person from business to walk side-by-side with IT on strategic projects. Not just dropping off a brief and disappearing.” ■

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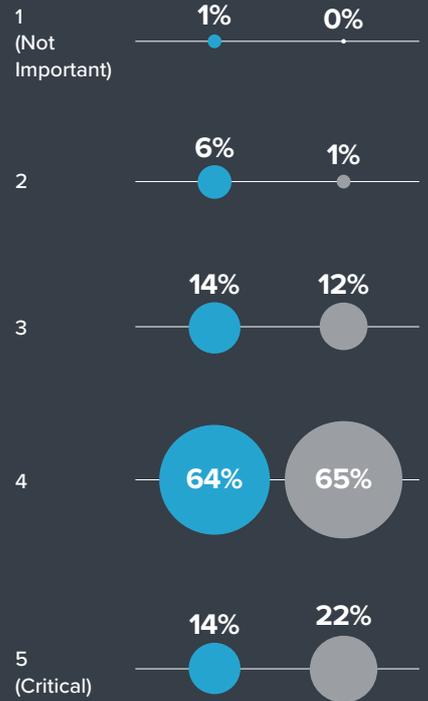


DATA INSIGHTS

Comparing the Two Groups of Leaders

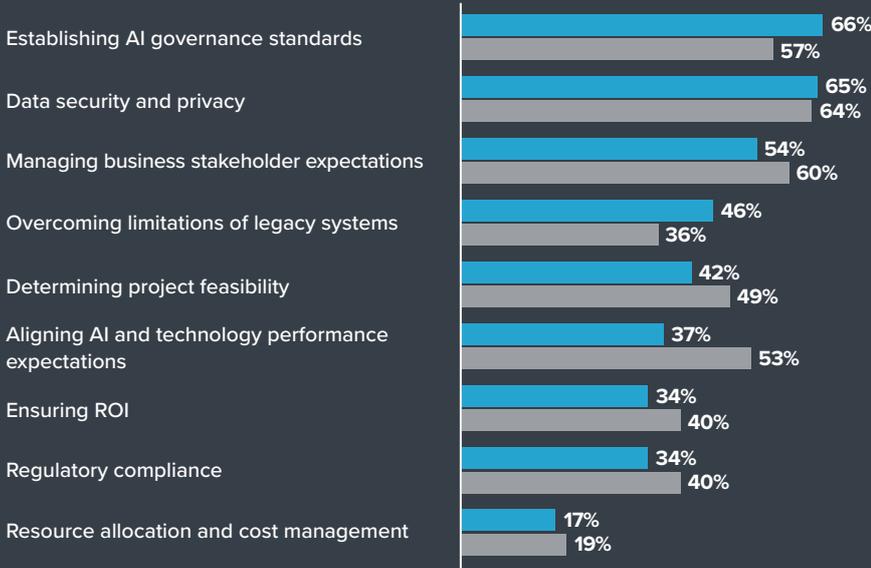
On a scale of 1-5, how important is cross-departmental collaboration for fueling AI innovation?

● CAO/CAIOs (125 respondents)
● CIO/CTOs (129 respondents)



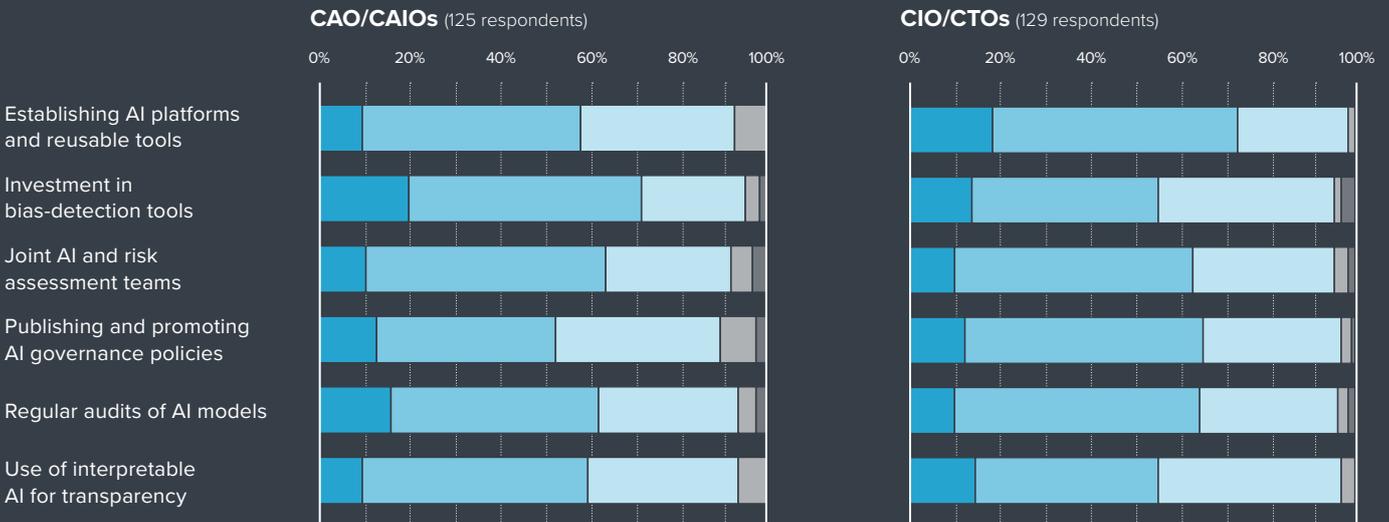
Which areas represent the greatest opportunities for CAO/CAIO and CIO/CTO leaders to collaborate effectively on future AI initiatives?

● CAO/CAIOs (125 respondents) ● CIO/CTOs (129 respondents)



What strategies show the most potential to accelerate innovation in AI while mitigating risks?

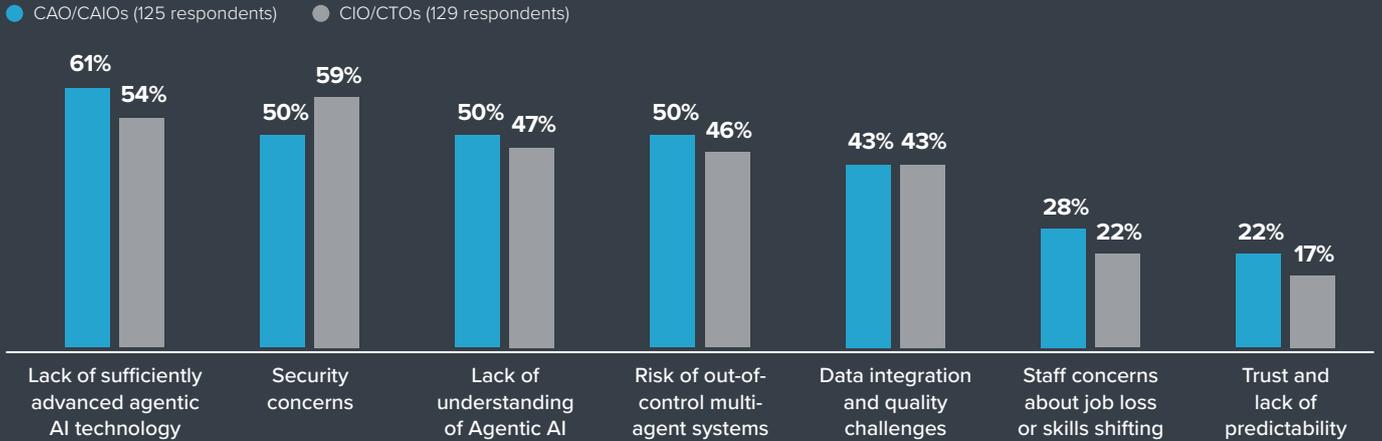
● 5 (High Potential) ● 4 ● 3 ● 2 ● 1 (Low Potential)



Source: Corinium Intelligence, 2025

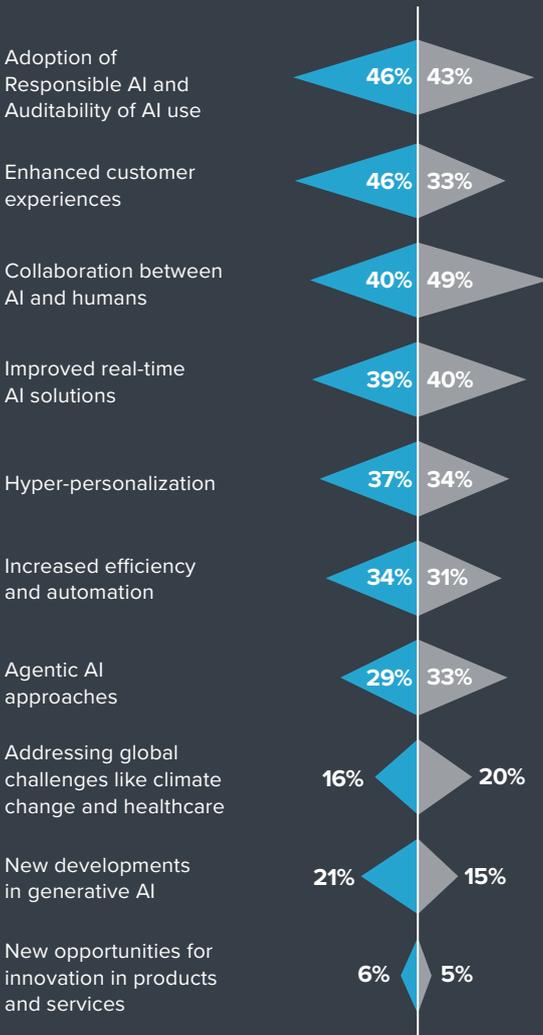


What do you see as the biggest barriers to achieving ROI with agentic AI?



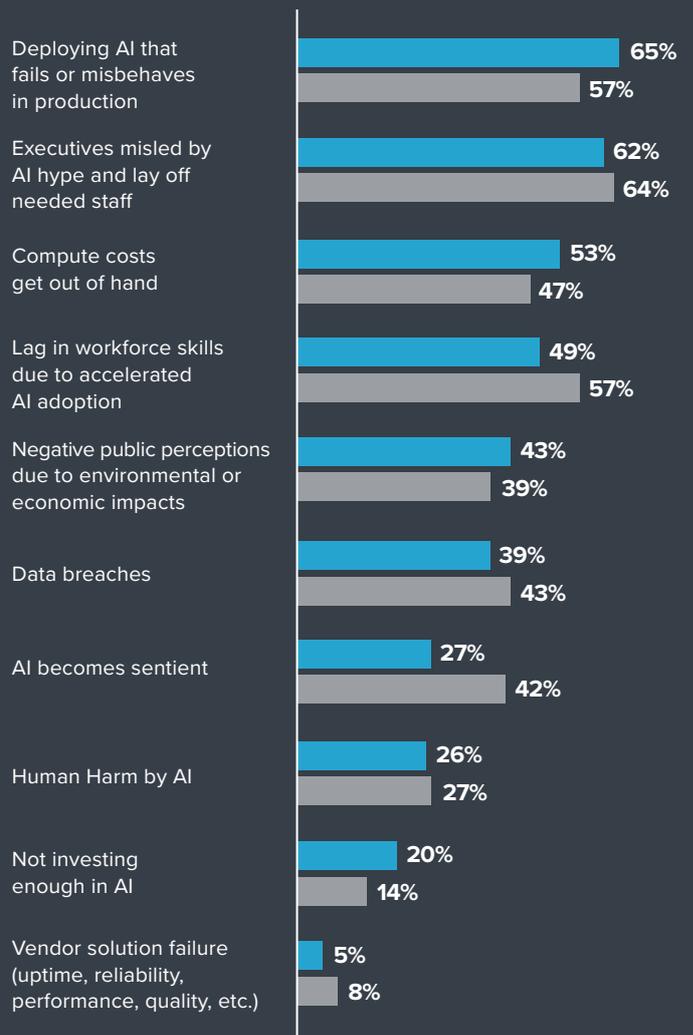
What excites you most about AI innovation over the next 5 years?

● CAO/CAIOs (125 respondents) ● CIO/CTOs (129 respondents)



Which of the following AI-related risks are you concerned about over the next 5 years?

● CAO/CAIOs (125 respondents) ● CIO/CTOs (129 respondents)



Source: Corinium Intelligence, 2025

CONCLUSION

The Experimentation Phase Is Over

A I is no longer a future-facing investment. It's an operational reality, one that's already producing real returns and driving the next generation of innovation. But the findings in this report make one thing clear: realizing the full value of AI requires more than better models. It requires better standards, systems, and collaboration.

Across industries, AI leaders are coming to the same conclusion. The real differentiators aren't breakthroughs in generative text or image synthesis. Rather, they're structural—robust business processes, strict AI governance standards, better interdepartmental

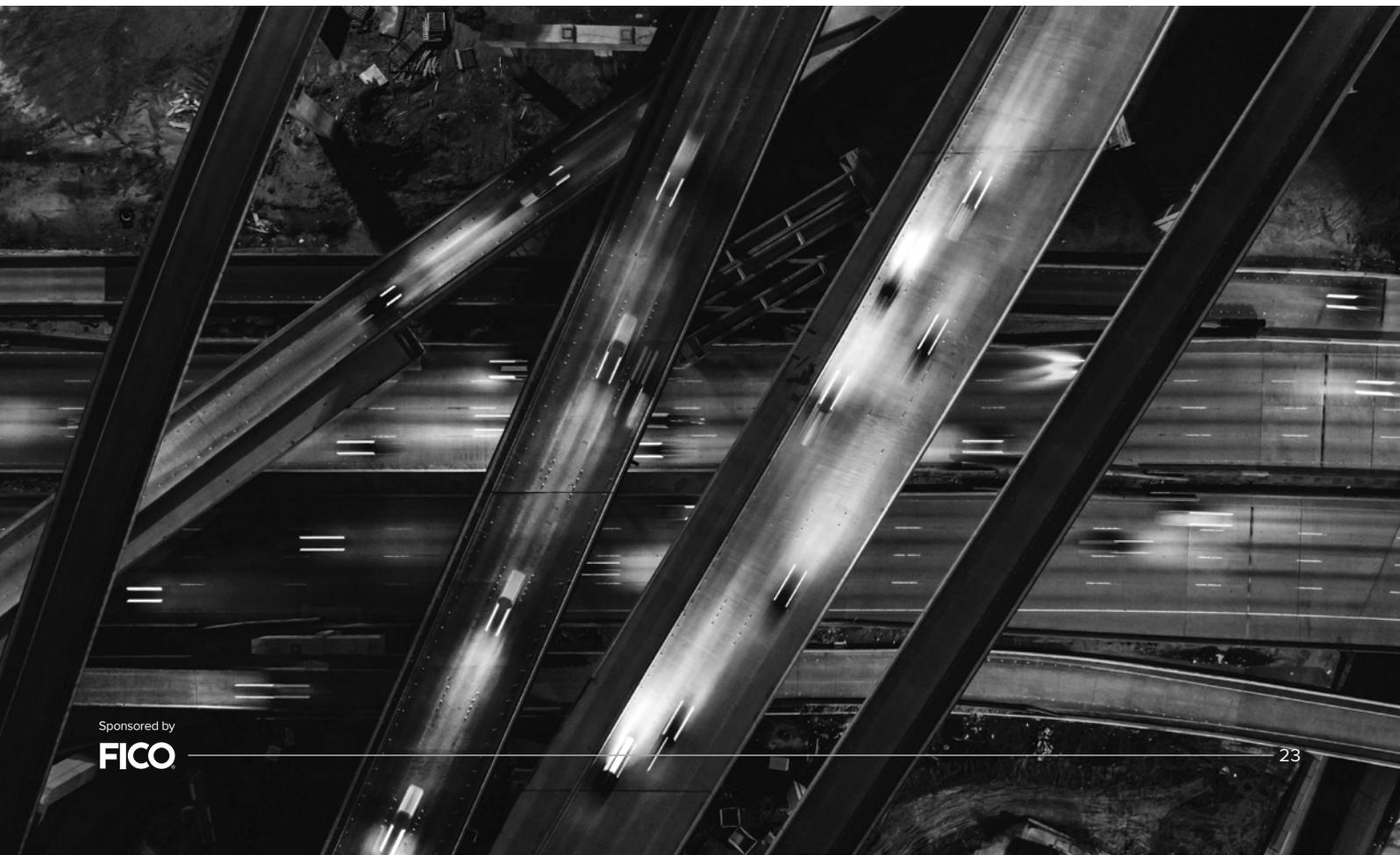
communication channels, and a unified platform that facilitates all these elements at once. These key components, which hold so much potential for unlocking ROI in the years and decades to come, are poised to become the major point of focus for Responsible AI integration.

Responsible AI is, finally, coming into its heyday. It's positioned to be so much more than a compliance concept in the coming years; its standards show serious potential as a foundational strategy for operating AI at the enterprise scale.

The organizations investing in model auditability, bias detection,

and explainability aren't just mitigating risk: they're positioning themselves to lead. And the data suggests that investing more resources into Responsible AI standard implementation as opposed to agentic or generative AI will pay major dividends down the line.

Despite all this momentum, however, critical challenges remain. AI standards adoption is slow and uneven. Monitoring and governance structures are underdeveloped. And AI teams often remain structurally disconnected from the business functions they're meant to support. ▶





The hype cycle approach of building fast and iterating later is no longer sustainable. Any new approaches must be more deliberate, accountable, and scalable if they're to succeed. Focus will have to shift from model volume to model value production, from silos to ecosystems, from case-by-case governance to unified AI standards. As matters currently stand, the majority of organizations are still some distance away from implementing these changes. But there's a clear path for the work that needs to be done.

The Cause for Optimism

The data shows what's possible. With a unified platform and proper governance structures in place, most organizations expect to skyrocket AI ROI by 50% or more. The return isn't just financial, either. It has the potential to be organizational, with all the knock-

on effects associated with a transformation of such magnitude: increased trust, improved stakeholder alignment, better customer outcomes.

As we move into the next phase of AI maturity, one thing is clear: the winners won't be those with the most models. They'll be those with the most accountability, the clearest strategy, and the fewest silos. As Abercrombie puts it: "There are three things to fix this: alignment from the start, a shared process, and measurable goals. Without all three, it breaks down."

Despite these challenges, Dr. Zoldi is excited about what the future holds. "Responsible AI continues to be a key driver—something I've pioneered—and I'm thrilled to see it recognized. The experimentation time is over. Getting it done well—that's what matters now." ■

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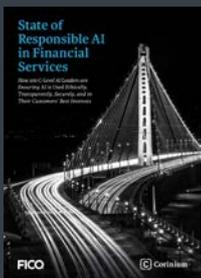
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