

# AI

# AI at the Crossroads

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*Strategic Thinking for Trade Companies  
Ready to Start or Scale with Gen AI*

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# What We'll Cover Today

## 01

### Our Journey at FNBO

Our approach to build a safe and focused AI foundation

## 02

### Hype vs. Reality

A balanced view of where Gen AI falls short — and where it outperforms expectations

## 03

### Lessons from the Field

Three lessons learned deploying AI to 2,000+ employees at FNBO

## 04

### Starting & Scaling

A practical framework for trade companies ready to move from crossroads to action

# Our AI Journey at FNBO, building the Foundation

## Our Capabilities

### Ivy

Enterprise-wide Gen AI — safe, governed, and available to every employee

### Knowledge Assistants

Role-specific AI for Contact Center Agents, Tellers, and Personal Bankers, etc.

### Embedded Vendor Capabilities

Productivity AI embedded across the organization

### Software Development

AI-powered coding assistants

## Its HOW WE MEASURE ROI

*Its not all about efficiency.  
We lead with employee experience.*



### Productivity

Time returned to higher-value work



### Consistency & Accuracy

Reliable, standardized outputs across teams



### Cognitive Load

Simpler navigation of complex processes

# Governance is a First priority

*Moving fast and moving right are not opposites*

*Governance isn't what slows you down — it's what lets you move faster with confidence.*

## 1 Set your AI Ambition

This will evolve over time, but why do you want to use AI, what are your organizational goals, put a fence around you scope to help you focus, then evolve.

## 2 Establish Acceptable Use

Set clear guidelines before the business experiments at scale. Who can use what, with what data, for what purposes. Prevent the chaos before it starts.

## 3 Human-in-the-Loop Checkpoints

Design accountability into decisions with material impact — pricing, customer outcomes, compliance. 'The AI decided' cannot be an acceptable answer.

## 4 Catalogue & Classify

Know every AI system in production. Classify each by risk tier consider NIST AI RMF — the US federal standard. Make inputs, outputs, and decision impact visible.

# Hype vs. Reality: A Balanced View

## WHERE THE HYPE RUNS AHEAD

**30%**

of Gen AI POCs will be abandoned — not because AI failed, but because the use case wasn't defined — Gartner

**45%**

cite skills gap as the #1 barrier to scaling AI across the enterprise

**22%**

of employees say their org has communicated a clear AI strategy. A leadership gap, not a tech gap.

## WHERE REALITY OUTPERFORMS

**40%**

of enterprise apps will feature AI agents by end of 2026 — up from less than 5% in 2025

**23%**

average productivity improvement in organizations actively deploying generative AI — Gartner

**\$3.70**

returned per \$1 invested for multi-function AI deployers. The ROI is there — for those who commit.

LESSONS FROM THE FIELD

# What We Learned Deploying AI at FNBO

*Three lessons that apply to every organization in this room.*

# Lesson 1: The Business Owns More Than You Think

## REFUSAL

### The Classification Story

We rebuilt an Operational classification process in Gen AI — faster, more adaptive. The business refused to adopt it. They didn't have alignment on prompt instructions and accountability.

*Project stalled. Not because the technology failed — because ownership was unclear.*

## ABANDONMENT

### The Knowledge Assistant

A Knowledge Assistant for ~700 frontline employees performed well. One dedicated owner managed prompts, refined context, expanded the knowledge base. Then they moved to another role. The business didn't backfill.

*Adoption dropped 40% in 4 months. The AI didn't fail. The ownership model did.*

## EXCELLENCE

### The Contact Center

Our Fraud & Disputes owner reviews every poorly scored response. Sends monthly performance updates. Has driven the assistant to 99% accuracy and 75% adoption — consistently — because she knows the process and owns the outcome.

*When the business engages, owns, and manages — results follow.*

## Lesson 2

# You Are Never Ready for Production. Jump Anyway.

- There will always be edge cases you didn't anticipate
- There will be data gaps you didn't know existed
- There will be user behaviors you didn't model

*Organizations that scale accept a little risk, go live with appropriate safeguards, and stay close enough to respond fast.*

# Lesson 3: Adoption is Hard – Plan for It

*AI is polarizing. Name it and address it proactively.*

## AI is Polarizing

Some people will embrace it immediately. Others will resist or fear it. Both are predictable. Neither is a reason to slow down — but both require active management and leadership.

## It's a Learned Skill

Proficiency takes time and repeated practice. A one-time training event will not be enough. Build recurring reinforcement into your adoption plan from day one.

## Budget Time, Not Just Money

Organizations that drive adoption invest manager time, recognition, and visible leadership endorsement — not just platform licenses and kick-off emails.

## Recognize Your Champions

Find the people using AI well and make them visible. They are your most powerful change agents and your best signal of what 'good' looks like at scale.

# 4 Questions Before You Invest

*Your executive pre-flight checklist for any AI initiative*

## 01 What problem are you actually solving?

Don't start with the technology. Start with friction — where are people spending time they shouldn't? The best AI use cases are hiding in plain sight.

## 02 Is your data ready?

AI amplifies what you already have. Inconsistent data produces confidently wrong answers. Data quality is table stakes — check before you invest in tooling.

## 03 Who owns accountability?

Every AI initiative needs a named human owner — accountable for outcomes, not just technology. 'The AI decided' is not an acceptable answer.

## 04 What does success look like in 90 days?

If you can't define a measurable outcome in 90 days, the project isn't ready to start. Define it before you write a check.

# High-Value AI Use Cases to get Started

## Knowledge Agents

Enabling AI Assistance of your data, what information are employees looking for every day, make it easier to search through and summarize responses

## Customer Service

AI agents resolving common inquiries. Gartner: 80% of issues resolved without human intervention by 2029, cutting costs 30%.

## Contract Intelligence

Analysis of vendor contracts, freight agreements, and compliance documents at scale. Days of manual review reduced to minutes.

# Three Things to Do This Month

1

## Identify Your Highest-Friction Process

The one your team complains about most. Write it down. That's your first AI use case candidate. Start with the pain, not the platform.

2

## Name Your AI Owner

Not a vendor. Not IT. A business leader who will write the instructions, own the context, and be accountable for outcomes — not just usage.

3

## Have an Honest Data Conversation

Before spending a dollar on AI tooling — understand what data you have and whether it's ready to power the use case you're imagining.

# AI

# Thank You

## Questions?

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*"AI is not the answer to every question your business is asking. But it is a powerful tool for leaders willing to ask better questions first — and to own the answers."*