KEYNOTE · CHIEF AI OFFICER · NEW YORK · 09 JUNE 2026

Building the Blueprint

The Core Pillars of a Successful AI Strategy

Most blueprints are beautifully drawn — for buildings nobody ever occupies.

Ali Abedini, PhD

Chief AI Officer · Metropolitan Commercial Bank

95%

of enterprise GenAI pilots delivered NO measurable P&L impact.

MIT NANDA · THE GENAI DIVIDE: STATE OF AI IN BUSINESS, 2025 · $30–40B INVESTED

Every pilot in that 95% had a strategy.

They had the pillars. They still went nowhere.

The blueprint isn't wrong.
It's upside down.

FIG. 02 — THREE STUDIES, ONE VERDICT

Your strategy won’t fail on the technology.

The binding constraint is organizational, not technical — and three independent 2025–26 studies, different methods, reach the same verdict.

WHERE AI VALUE ACTUALLY COMES FROM — BCG 10·20·70

MIT NANDA · 2025

95%

of pilots stall. The cause is a learning gap — flawed workflow integration, not model quality, talent, or regulation.

McKINSEY · STATE OF AI 2025

6%

see ≥5% EBIT impact. The single strongest correlate isn’t budget — it’s fundamental workflow redesign. (88% ‘use AI.’)

MICROSOFT · WTI 2026

19%

are at the ‘frontier.’ 1 in 10 are ‘blocked agency’ — capable people stuck in orgs that can’t absorb them.

FIG. 03 — INVERTING THE FIRST TWO PILLARS

Inverting the first two pillars

Same words on the program. Opposite emphasis in practice.

PILLAR 01

01

"Align AI initiatives with business objectives to deliver measurable value."

FLIP IT

Stop running a portfolio. Pick ONE workflow and rebuild it end-to-end.

Don't fund use cases — fund decision upgrades. The 5% that win pick ONE pain point and execute. "Deploy AI" isn't a goal; "cut underwriting cycle time 40%" is.

FROM MY SEAT *One workflow — AML triage or credit underwriting — with a baseline beats ten dashboards.*

PILLAR 02

02

"Establish strong data foundations and governance for scalable innovation."

FLIP IT

You'll never have clean data. Govern for flow — make governance the fast lane.

Your AI is only as good as the context it can safely reach. "Fix the whole lake first" is where programs die — govern the workflow you're shipping. Done right, governance shortens time-to-value.

FROM MY SEAT *A bank's SR 11-7 muscle is a head start, not a handicap.*

FIG. 04 — INVERTING THE LAST TWO PILLARS

Inverting the last two pillars

Where a regulated institution has the edge — and where the window is closing.

PILLAR 03

03

"Embed ethical, transparent, and responsible AI across the enterprise."

FLIP IT

Responsible AI isn't the tax. It's the moat — the steering system, not the brake.

EU AI Act high-risk — credit, fraud, underwriting — now lands Dec 2027: the deadline moved (agreed May 2026), the direction didn't. These obligations are SR 11-7 / 26-2 with a European accent.

FROM MY SEAT *A chatbot produces text; an agent exercises authority — govern authority.*

PILLAR 04

04

"Foster a culture of experimentation, agility, and continuous improvement."

FLIP IT

The era of free experimentation is ending. Get disciplined, not just enthusiastic.

Two speeds: sandbox to learn fast, production to ship safely. Meter every agent — treat run-rate as a P&L line. Kill the trap I warn against hardest: Contain-and-Delegate.

FROM MY SEAT *Track 'agent debt' — systems drifting out of policy — like we track credit risk.*

FIG. 05 — THE BLUEPRINT, RIGHT WAY UP

Not a model. A learning system.

↻ EACH LOOP FUNDS THE NEXT ONE

Speed × Economics × Trust — together.

A system that learns faster than your competition, at unit economics you can sustain, inside a governance envelope that lets you operate where others legally can't.

FIG. 06 — MONDAY MORNING

Three things to do when you land back at your desk.

1

Kill the use-case portfolio.

Pick ONE high-value workflow. Set a baseline and a P&L target. Rebuild it end-to-end.

2

Build a governance fast lane.

Risk-tiered approvals, pre-approved models and data, logging, rollback — safe deployment as the default path.

3

Embed your people in the business.

Put builders beside the work. Meter every agent. Keep an ‘agent-debt’ register — review it like a credit book.

The 95% had a strategy too. The 5% built the 70%.

Thank you. — Ali Abedini, PhD · Chief AI Officer · Metropolitan Commercial Bank

Now I’ve got about ten minutes — I’d love the hard questions, especially from the bank and insurance people.