

1. Modernize data and technology infrastructure.

AI is fed by massive amounts of data, which in turn requires significant amounts of scalable computing and storage horsepower. Before getting started, organizations need to take stock of their infrastructure and identify limitations. To maximize AI workflows, **firms should modernize with a cloud-native approach and streamline their technology stacks so data and services are no longer fragmented across platforms and core systems.**

“AI brings to life the value that is resident in your data,” said Prem Natarajan, chief scientist and head of enterprise AI at Capital One. “If you don’t have your data act together, that’s the first thing to do.”

2. Upskill and educate talent.

Relying on systems integrators to implement and maintain AI isn't a sustainable plan. Companies need to assess the knowledge of internal talent and provide resources to help employees get up to speed, particularly on critical skills like engineering generative AI prompts. To help upskill its employees, Google created a course called AI Essentials that was designed to cover the basics, according to Lisa Gevelber, chief marketing officer of Google in the Americas.

To promote individual productivity with AI, Gevelber recommends the “four C’s”:

- **clarity** on AI parameters and guardrails
- **critical metrics** for evaluating success
- **community** for sharing best practices
- **credentials** for rewarding self-paced learning

3. Embrace an ecosystem approach.

Don't work in isolation; instead, collaborate with a broad set of technology partners, advised Marco Eijsackers, global head of the CIO office for European bank ING.

For example, ING has brought in partners such as Google, Microsoft, Adobe, and Spotify to leverage data and specific capabilities to simplify the developer experience or elevate customer interactions using AI. "It only works if the whole system works," Eijsackers said. "Otherwise, it's just another tool."

4. Take a test-and-learn approach.

The use cases that most fully leverage AI's capabilities can also be the most complex. **Target smaller opportunities to get people comfortable, solicit feedback on early designs, and iterate accordingly, the executives agreed.**

5. Keep humans in the loop.

Mitigating risk is extremely important, especially in highly regulated industries like finance. At Capital One, that means maintaining human oversight of AI processes, whether related to customer interactions or software development.

“Pretty much everything we do will be with a human in the loop for the foreseeable future, until we have the telemetry and observations that tell us AI is working well enough to automate more,” Natarajan said.

6. Think beyond the hype.

Rather than operating from a sense of urgency, take a values-based approach, the panelists advised. **Calibrate development and deployment cadences to specific business opportunities and the overall readiness of the company to embrace new ways of working.**

“People do want to change and embrace AI, but it’s not the holy grail,” Eijsackers said. “You have to have your act together.”