From Strategy to Execution: An AI-Native Roadmap

A practical guide to evolving from traditional agile to AI-native ways of working

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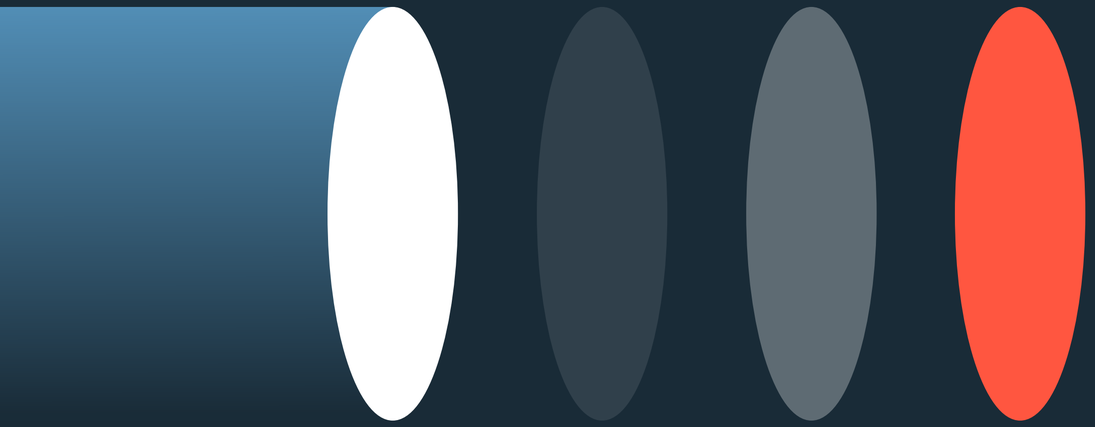


The gap between confidence and capability is widening.

Our research with **1,000 financial services leaders** revealed that whilst **92% feel prepared** to embed agentic AI, **only 36% have a funded, enterprise-wide strategy in place**.

Leaders understand that AI will reshape their industry. They recognise that traditional agile processes – whilst valuable – now create bottlenecks that limit how quickly innovation can scale.

This roadmap is designed to help you move **from aspiration to action**. It's built from our experience through hundreds of conversations with transformation leaders, insights from organisations already operating at the frontier and practical experience helping businesses evolve their operating models for the AI era.

Whether you're exploring AI's potential, experimenting with specific use cases or scaling proven capabilities, this guide will help you understand **where you are, what comes next and how to prioritise** the work that matters most.

How to use this roadmap

This is not a linear checklist. AI transformation doesn't follow a neat sequence, and your organisation's context – market position, risk appetite, existing capabilities and competitive dynamics – will shape your path.

Instead, think of this as a **navigation tool**. We've structured it around three interconnected dimensions that define AI readiness:

Strategy – clarity on AI as a priority aligned to business ambitions

Foundations – the capabilities that enable you to deliver value at scale

Impact – your track record of turning AI investment into measurable outcomes

Within each dimension, you'll find practical guidance on what good looks like, common challenges and specific actions you can take now.

Dimension 1: Strategy

What this means

Strategy comes from having clarity on four questions:

1. **What does AI mean for us?** How does the potential of AI both challenge & enable our business ambitions?
2. **Why are we doing this?** What business outcomes does AI enable that we couldn't achieve before?
3. **Where will we compete?** Which capabilities, processes or business models will differentiate us?
4. **How will we invest?** What's the right balance between quick wins and transformation?

Without clear answers, AI investment becomes a series of disconnected pilots that never scale.

What good looks like

Organisations with strong AI strategy demonstrate:

- **Executive alignment** on AI as a strategic priority, with visible sponsorship at board level
- **Clear prioritisation frameworks** that balance value, feasibility and strategic fit
- **Funded roadmaps** that go beyond experimentation to systematic capability building
- **Integration with business strategy**, not treated as a separate technology initiative
- **Openness to Challenge**, as leaders increasing focus on how they want to compete (the 'why'), and enable the potential of AI to continually challenge the strategy (the 'how')

Common challenges ⚠

Challenge 1: Everything feels urgent

When **75%** of leaders say agile processes **create bottlenecks** and **94%** believe **AI-native workflows will be essential** within three years, the pressure to move quickly on all fronts is intense. But trying to do everything simultaneously leads to **fragmented investment and burned teams.** This urgency also raises the potential for misinvestment, with a **rush to invest** in use cases leading to a high percentage of failed pilots.

What to do:

Build a portfolio approach across four investment categories:

1. **Productivity tools** – broad uplift through platforms like ChatGPT Enterprise or Microsoft Copilot to drive productivity, and as an interface for emerging foundation capabilities
2. **System enhancements** – leverage AI features in existing tools (Salesforce, ServiceNow, etc.) to harness evolving capabilities as the tools get increasingly smarter and more integrated
3. **Use case development** – targeted solutions that accelerate specific processes without dramatically changing business as usual (e.g. tactical initiative to automate part of a process to speed time to outcome while reducing costs)
4. **Business reinvention** – exploring new operating models and products enabled by the potential of AI capabilities to disrupt industries

Your portfolio should weight these categories based on your **maturity and strategic intent**. Early-stage organisations benefit from productivity tools and quick-win use cases that build skills. Mature organisations can pursue reinvention whilst maintaining momentum in other areas.

Challenge 2: Measuring return on investment

Traditional ROI metrics struggle with AI. Some benefits – like preventing competitive destruction or building institutional knowledge – can't be reduced to a percentage. Yet finance teams reasonably want to understand what they're funding.

What to do:

Match measurement to investment type:

- **Productivity tools:** Measure adoption rates and anecdotal impact in arrears (e.g. legal team reducing contract review time by 60%)
- **System enhancements:** Tie to feature-specific outcomes (faster case resolution, improved forecast accuracy)
- **Use cases**: Build business cases with agreed metrics (cost reduction, revenue growth, time saved)
- **Reinvention:** Focus on strategic positioning and competitive advantage, not short-term ROI

Be honest about what you can measure and where the value is harder to quantify but strategically critical.

Challenge 3: Keeping pace with change

AI capabilities evolve quickly, with significant advances seemingly emerging every week. Organisations worry that investing now means committing to approaches that will be obsolete by the time they're deployed. But, as a recent customer explained, 'the biggest risk is standing still'. So how do we make smart investments at a time of rapid change?

What to do:

- **Separate purpose from mechanics**. Be clear on **what you're trying to achieve** (better customer engagement, faster decision-making, reduced operational cost) whilst staying flexible on how you achieve it.
- **Build nimble foundations** – modular architecture, clean data, cross-functional teams – that let you swap in new capabilities without rebuilding everything.
- **Take tactical value as you learn**. The institutional knowledge you build about how AI works in your specific context compounds into competitive advantage that can't be bought or replicated quickly.
- **Decide how you will keep up to date with recent innovations** and, critically, how they may impact (enable, disrupt) your plans. This could be an internal innovation team, or a partner working at the cutting edge. The key is to filter out the noise surrounding AI to identify what is relevant in the context of your ambitions.

Dimension 2: Foundations

What this means

Foundations are the capabilities that determine whether AI pilots become production systems, and whether an organisation can create lasting value over glimmers of excitement that fade quickly. They include:

- **Culture** – how your organisation handles change, failure and continuous learning
- **Technology** – platforms, architecture and infrastructure that support rapid deployment
- **Skills** – access to people who can design, build and operate AI systems
- **Governance** – frameworks that balance innovation with risk management
- **Data** – quality, accessibility and fitness for purpose
- **Change** – mechanisms to support adoption and evolve ways of working

Weak foundations are the primary reason POCs fail to scale. You can't build an AI-native organisation on legacy infrastructure and rigid operating models.

What good looks like

Organisations with strong foundations demonstrate:

- **Speed to deployment:** New capabilities move from availability to production in days or weeks, not months
- **Cross-functional collaboration:** Teams blend technical and business expertise without handoffs
- **Adaptive governance:** Clear frameworks that evolve with technology and enable experimentation
- **Data as a strategic asset:** High-quality, accessible data that supports multiple use cases
- **Continuous learning:** Failure is treated as feedback; lessons are shared across teams

Common challenges ⚠

Challenge 1: Legacy technology creates drag

You can't move at AI-native speed with systems designed for a **different era**. Integration is painful, deployment is slow and technical debt accumulates faster than you can address it.

What to do:

Prioritise modernisation as an enabler, not a separate programme. Focus on:

- **Cloud-native architecture** that supports modularity and rapid iteration
- **API-first integration** to reduce dependencies and enable flexibility
- **Data infrastructure** that separates storage from compute and allows multiple access patterns

You don't need to modernise everything before starting **AI work**. Target the areas that will unlock your priority use cases, take value as you go, and build the business case for broader transformation.

There is also clearly a **timing element** here too – new AI methods allow us to speed legacy modernisation projects with emerging methods aimed at AI-enabled data/code migration.

Challenge 2: Skills gap

The people who can design, build and operate AI systems are **scarce and expensive.** Hiring is slow. Training takes time. You're competing with every other organisation facing the same constraint.

What to do:

Build **AI literacy** across the organisation, not just deep expertise in a small team. Help people understand what AI can and can't do, how to frame good problems, and how to work alongside autonomous systems. Consider the broad deployment of productivity tools (described above) to support this.

For specialist skills, consider:

- **Partnerships** with organisations who have built institutional knowledge and can accelerate your learning
- **Rotations** that move people between business and technical roles to build end-to-end understanding
- **Experimentation culture** where learning by doing is the norm, not reserved for specialists

The most valuable skill in an AI-native organisation is the ability to **manage the full loop**: understand the problem, design the solution, deploy it, measure impact and iterate.

Challenge 3: Data isn’t ready

Data quality varies. Access is inconsistent. Integration across systems is complex. The foundational work required to make data AI-ready feels **expensive and slow**.

What to do:

Be pragmatic. You don’t need perfect data to start. Focus on **fit for purpose:**

- **Identify** which use cases require high data quality and which can tolerate imperfection (e.g. there are a growing number of AI use cases that require little or no historical data)
- **Where appropriate**, bias investment in AI towards areas where rich data exists
- **Build data quality** as a continuous improvement practice, not a one-time project

Remember: **human processes aren’t perfect either**. Expecting **98%** accuracy from AI when your current manual process runs at **60%** is setting an unrealistic bar.

Challenge 4: Governance slows everything down

Traditional approval processes weren't designed for technology that evolves weekly. By the time you've completed risk assessments and secured sign-offs, the **landscape has shifted**.

What to do:

Shift from **preventative governance** (approve everything upfront) to **adaptive governance** (enable experimentation with clear controls):

- **Define risk appetite clearly;** empower teams to move quickly within those bounds
- **Use staged approvals:** light-touch for experiments, rigorous for production systems
- **Monitor outcomes continuously** rather than relying solely on upfront assessment
- **Separate architectural decisions** (which models, platforms, frameworks) from ethical/risk decisions (how we ensure safety, fairness, transparency)

The goal is governance that enables **speed** without compromising **safety**.

Dimension 3: Impact

What this means

Impact is your track record of turning investment into **measurable outcomes** and proof that **AI** isn't just a technology exercise but a **driver of business value**.

Impact manifests across five dimensions:

- **Informed** – delivering relevant, timely, in-context insights that shape decisions
- **Efficient** – automating and streamlining processes to reduce cost and increase speed
- **Intelligent** – enhancing decision-making at critical moments with AI-driven recommendations
- **Engaging** – creating more relevant and meaningful customer interactions
- **Enabled** – empowering people with tools that make them more productive
- Organisations that demonstrate impact build momentum. Success creates credibility, which unlocks funding, which enables further success.

What good looks like

Organisations with strong impact demonstrate:

- **Measurable outcomes** tied to business metrics (revenue, cost, customer satisfaction, time saved)
- **Scaled deployments**, not just pilots or POCs
- **Sustained value** that continues beyond initial implementation
- **Learning loops** that use outcomes to inform next investments

Common challenges ⚠

Challenge 1: Pilots don’t scale

POC success rates in AI are notoriously low. You prove something works in a controlled environment, but when you try to deploy it broadly, you hit integration challenges, data quality issues, change resistance or governance barriers.

What to do:

De-risk scaling from the start:

- **Choose pilots based** not just on technical feasibility but on organisational readiness to adopt
- **Involve operations**, compliance and end users early, not after the model is built
- **Plan for production requirements** (performance, monitoring, maintenance) upfront
- **Set clear success criteria** that include adoption, not just technical accuracy

Avoid the trap of endlessly piloting. **Set a decision point**: if this works, we scale it. If it doesn’t, we learn and move on.

Challenge 2: Value is hard to demonstrate

Some **AI benefits** are clear (reduced processing time, lower error rates). Others are harder to quantify (improved decision quality, enhanced customer trust, competitive positioning).

What to do:

Use multiple lenses to **evaluate impact**:

- **Quantitative metrics**: Cost saved, revenue generated, time reduced, accuracy improved
- **Qualitative feedback**: User satisfaction, confidence in decisions, ease of adoption
- **Strategic value**: Capability built, institutional knowledge gained, market position strengthened

Be honest about what you can measure directly versus what you're inferring. Build narratives around both.

Challenge 3: Quick wins versus transformation

Productivity tools and process optimisation deliver fast, visible value. Business model reinvention takes longer and carries more risk. The **pressure to show results** can pull investment entirely toward quick wins.

What to do:

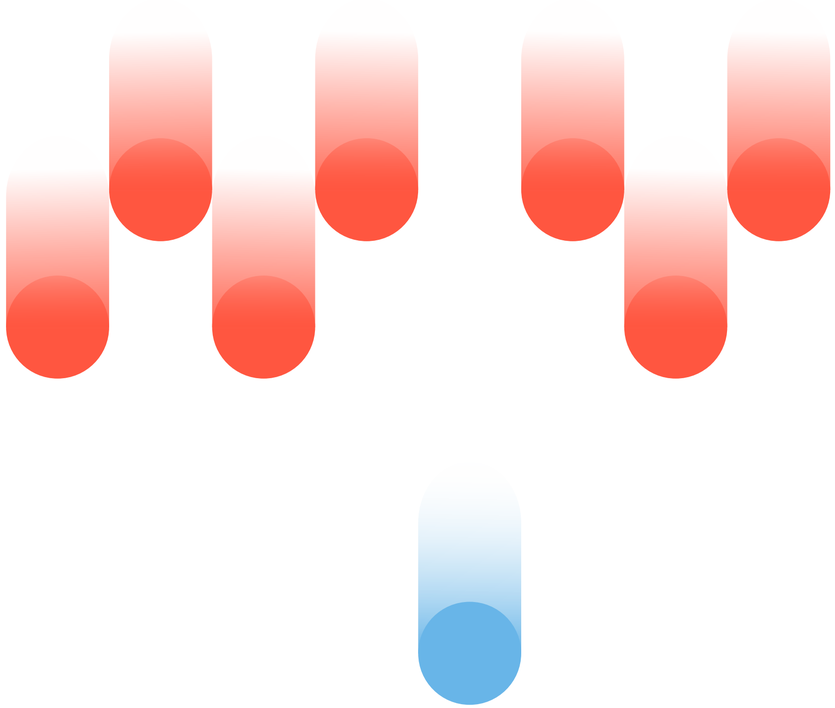
Balance the portfolio:

- **Reserve a portion of investment** (10% to 20%) for exploratory work that won't pay off immediately
- **Use quick wins** to build credibility and fund longer-term bets
- **Be clear** with stakeholders about different time horizons and risk profiles
- **Protect reinvention initiatives** from being killed prematurely because they don't show immediate ROI

The organisations that will lead in three years are making reinvention bets now.

Getting started: Your first 90 days

Wherever you are on your AI journey, momentum matters. Here's how to build it.



Weeks 1–2: Establish clarity

Convene your executive team to answer:

- **In what way does AI represent an opportunity and a threat for our business?**
- **Why are we doing this?** (Business outcomes, not technology goals)
- **Where will we compete?** (Which capabilities or processes differentiate us)
- **What's our risk appetite?** (How much uncertainty can we tolerate)
- **Who owns this?** (Executive sponsor with mandate and resources)

Assess your current state across strategy, foundations and impact:

- **What AI activity is already underway?** (Often more than you realise)
- **Where are the gaps between perception and reality?**
- **How is investment structured across tactical and strategic activities?**
- **What's blocking progress?**

Identify your first use case based on:

- **Business value** (meaningful outcome you can measure)
- **Technical feasibility** (achievable with current capabilities)
- **Organisational readiness** (teams willing to adopt)

Weeks 3–6: Build foundations

Secure funding – even modest investment signals commitment and enables focused work

Form a cross-functional team to own the use case end-to-end (not a committee; a team with decision authority

Assess prerequisites:

- **Data:** Is it accessible and fit for purpose?
- **Technology:** Can you deploy quickly or are there platform barriers?
- **Governance:** What approvals are needed and how long will they take?
- **Skills:** Do you have the expertise or need to partner?

Set success criteria that include adoption, not just technical accuracy

Weeks 7–12: Deliver and learn

Build, test and deploy your first use case with urgency but not recklessness

Measure impact against your success criteria

Document what you learn:

- What worked and what didn't
- Where you encountered friction
- What capabilities you need to build next

Share progress across the organisation to build momentum and attract talent to future initiatives

Decide: Scale this use case, iterate and improve it, or move on to the next opportunity

Beyond 90 days: Build the operating model

Use what you've learned to:

- **Refine your strategy** based on real experience
- **Strengthen foundations** where you hit barriers
- **Expand your portfolio** to balance quick wins and transformation
- **Evolve governance** to enable speed without compromising safety
- **Build institutional knowledge** that compounds into competitive advantage

Common pitfalls to avoid

Mistaking awareness for readiness
Understanding that AI is important doesn't mean you have the capability to deliver value at scale. Be honest about the gap.

Demanding perfect data before starting
Your data will never be perfect. Start with fit-for-purpose data and improve it continuously.

Treating AI as a technology problem
AI transformation is an operating model challenge. Culture, governance, change management and ways of working are where most initiatives stall.

Underestimating the learning curve
Building institutional knowledge about how AI works in your specific context takes time. You can't shortcut it by hiring consultants or buying platforms.

Waiting for certainty
By the time the path is clear, first-movers have compounded their advantage. Early learning is messy but valuable.

What comes next?

This roadmap is a starting point. Your journey will be shaped by your industry, competitive dynamics, existing capabilities and strategic intent.

But wherever you are, **three truths hold**:

1. The gap between confidence and capability is real

92% feel prepared. 36% have funded strategies. Execution matters more than aspiration.

2. Institutional knowledge compounds

What you learn about making AI work in your specific context is a strategic asset that can't be bought or replicated quickly.

3.The decisive period is now

Market position over the next three years is being determined by choices made in 2026. Early movers are building advantages that will be difficult for followers to overcome.

The organisations that will lead aren't waiting for perfect clarity. They're moving with intent, learning as they go and evolving their operating models to match the pace AI demands.

Let's discuss your roadmap

Every organisation's context is different. Your path from strategy to execution will depend on where you are today, where you need to be and what constraints you're working within.

We've helped organisations at every stage of AI maturity evolve their operating models, build the capabilities that matter and deliver measurable value at scale.

Get in touch to discuss how we can support your journey.