

Introduction

Most financial services firms know they need AI. Very few know where to start.

After working with Fortune 50 institutions on AI adoption, I've found that readiness isn't about budget or technology. It's about six foundational capabilities that determine whether AI creates value or creates chaos.

This scorecard helps you honestly assess where your organization stands across each dimension. Rate yourself 1-5 on each question, total your scores, and see where you land.

The firms that score highest aren't the ones with the biggest tech budgets. They're the ones who've done the foundational work that makes AI actually useful.

Data Infrastructure & Quality

1. Do you have centralized access to client interaction data (calls, meetings, emails)?
2. Is your CRM data clean, current, and consistently maintained across teams?
3. Can you connect client outcomes (retention, AUM growth) to specific advisor behaviors?
4. Do you have a data governance framework that's actually enforced?
5. Can your compliance team access and audit AI-related data flows?

Dimension Total: ___ / 25

Leadership Alignment

1. Does your C-suite have a shared, specific vision for AI beyond "we need to use it"?
2. Is there an executive sponsor with budget authority championing AI adoption?
3. Have leadership KPIs been updated to include AI adoption metrics?
4. Is there cross-functional alignment between technology, business, and compliance?
5. Can you articulate what success looks like at 90 days, 6 months, and 1 year?

Dimension Total: ___ / 25

Workforce Readiness

1. Have you assessed your team's comfort level with AI tools?
2. Is there a training plan for AI adoption that goes beyond a launch email?
3. Do your managers know how to coach using AI-generated insights?
4. Have you identified internal champions who will drive peer adoption?
5. Is there a feedback loop for frontline users to report issues and suggest improvements?

Dimension Total: ___ / 25

Process Maturity

1. Are your key client-facing processes documented and standardized?
2. Do you have defined criteria for what "good" looks like in client interactions?
3. Can you measure advisor performance beyond just revenue numbers?
4. Is your current coaching process consistent and measurable?
5. Do you have regular calibration sessions where leaders align on quality standards?

Dimension Total: ___ / 25

Technology Stack

1. Can your current systems integrate with third-party AI tools via APIs?
2. Do you have a security review process for new technology vendors?
3. Is your IT team resourced to support AI tool implementation?
4. Have you evaluated where AI fits in your existing technology roadmap?
5. Do you have sandbox/testing environments for evaluating new tools?

Dimension Total: ___ / 25

Compliance & Risk Framework

1. Has your compliance team been involved in AI evaluation from the start?
2. Do you have a framework for assessing AI vendor data handling practices?
3. Can you explain to regulators how AI-generated recommendations are produced?
4. Have you assessed potential bias in AI tools you're considering?
5. Is there a documented process for AI incident response?

Dimension Total: ___ / 25

Scoring Guide

YOUR TOTAL SCORE: ___ / 150

120-150: AI-Ready — You have strong foundations. Focus on selecting the right use cases and partners.

90-119: Almost There — Core infrastructure exists but gaps remain. Address the lowest-scoring dimension first.

60-89: Building Blocks — Foundational work needed before large-scale AI deployment will succeed.

Below 60: Foundation Phase — Significant preparation required. Start with leadership alignment and data quality.

No matter where you scored, the path forward starts with understanding where you are. Most firms we work with land in the 70-100 range — and that's okay. What matters is having a plan.

blueyeadvisor.com