

Is Your Business Ready for AI?

The 25-Point AI Readiness Checklist

Strategy · Data · Process · Governance & Risk · People

For leaders at banks, credit unions, fintech, and growing mid-sized companies

How to use this checklist

Check each statement that is **true today** for your organization. Be honest — a "partly" is a no. Add up your checks at the end to see where you stand and where to focus first. Most organizations score lower on governance and people than they expect; that is normal, and fixable.

1 Strategy

Is AI tied to real business goals?

- ☐ **Leadership has named 2–3 business outcomes AI should improve.**
e.g., cycle time, cost to serve, compliance workload, customer response.
- ☐ **There is an executive sponsor who owns AI decisions and budget.**
One accountable person, not a committee of everyone.
- ☐ **You have an inventory of current AI pilots, tools and experiments.**
Including what teams are already using on their own.
- ☐ **Each AI idea is judged on value, effort and risk before it starts.**
A simple scoring method beats chasing every demo.
- ☐ **You can answer "what's our AI plan?" for your board or owners.**
A one-page roadmap with priorities and decision points.

2 Data

Can AI rely on the information it needs?

- ☐ **You know where the data for your top use cases lives.**
Systems, documents, shared drives, inboxes.
- ☐ **That data is reasonably accurate, current and complete.**
Garbage in still means garbage out.
- ☐ **Sensitive data (PII, financial, health) is classified and labeled.**
You know what can and cannot go into an AI tool.
- ☐ **Access to data is controlled by role and logged.**
AI should not see more than the person using it.
- ☐ **Key documents and records are digital and searchable.**
Paper and scanned images limit what AI can do.

3 Process

Do you know which work AI should change?

- ☐ **Your highest-volume, most repetitive workflows are documented.**
Even a rough map of steps, hand-offs and tools.
- ☐ **You know where staff time is actually going today.**
Baseline the current effort before you automate it.
- ☐ **Each candidate workflow has a clear owner.**
Someone who decides what "good" looks like.
- ☐ **You have defined where a human must review or approve AI output.**
Judgment calls, customer impact, regulated decisions.
- ☐ **Success measures exist before anything is built.**
Time saved, error rate, throughput, satisfaction.

4 Governance & Risk

Is AI safe, compliant and auditable?

- ☐ **You have a written AI acceptable-use policy that staff know about.**
Which tools are approved, and for what.
- ☐ **AI vendors and models go through a risk / third-party review.**
Data handling, security, retention, model changes.
- ☐ **AI-assisted decisions leave an audit trail.**
Inputs, outputs, reviewer and sign-off are recorded.
- ☐ **Regulatory obligations relevant to AI are identified.**
e.g., fair lending, privacy, record-keeping, examiner expectations.
- ☐ **There is a process to monitor, correct and retire AI systems.**
Including what happens when the AI is wrong.

5 People

Are your people ready to use it well?

- ☐ **Staff have had practical training on approved AI tools.**
How to use them well — and when not to.
- ☐ **Managers can explain how AI changes roles on their teams.**
Clear messaging reduces fear and shadow AI.
- ☐ **There are internal champions in key departments.**
People others go to with "can AI help with this?"
- ☐ **You have access to the skills to build and maintain AI systems.**
Internal, partner, or both.
- ☐ **Employees have a channel to suggest AI ideas and raise concerns.**
Adoption grows from the front line.

Your score Total checks: _____ / 25 Lowest section: _____

20–25

Ready to scale

Your foundations are in place. Focus on moving the highest-value use cases into governed production.

13–19

Ready to start — with gaps

You can begin, but close the gaps in your lowest-scoring area before scaling beyond a pilot.

0–12

Build the foundation first

Start with strategy, ownership and guardrails. A short readiness assessment will save time and risk later.

Not sure where to start? Ask about the AI Readiness Assessment.

A fixed-fee engagement that scores your organization across these same five areas, identifies the AI opportunities worth pursuing, flags governance gaps, and delivers a 90-day roadmap your leadership team can act on.

Want a second set of eyes on your results?

Book a **20-minute AI strategy call** with Mark Allen, founder of BluePanda AI. We'll walk through your score, talk about your goals and risks, and identify a practical next step — no sales deck, no pressure.

Book a call: bluepanda-ai.com

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