



Unlocking AI Value in Financial Services:

What Bahrain's Leaders Are Telling Us

STRIVE Community Results

February 2026

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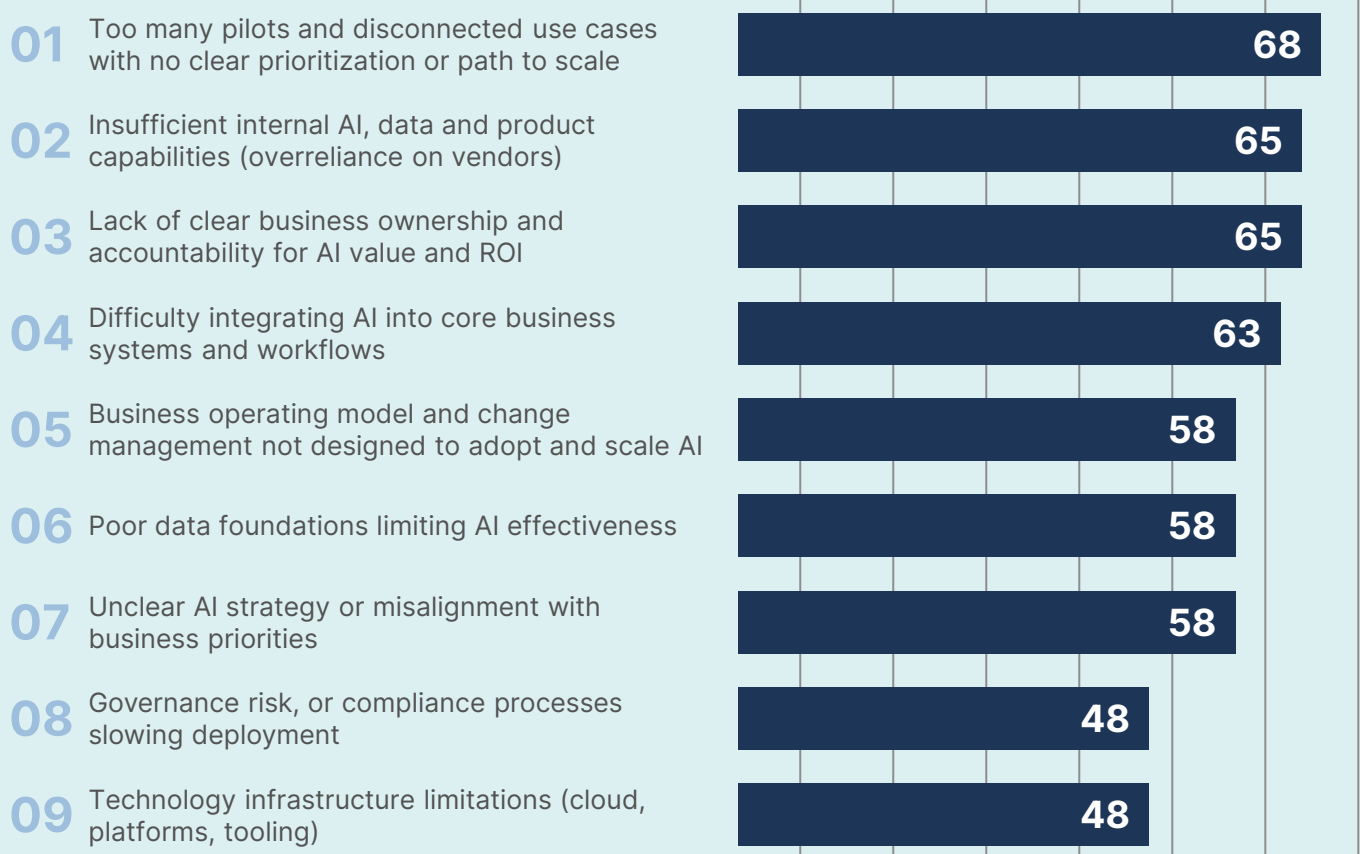


Executive summary

AI adoption across financial services is accelerating, yet value creation remains inconsistent. To understand why, the STRIVE Bahrain Financial Services community conducted a focused diagnostic: a nine-item survey asking

enterprise AI leaders to rate the reasons AI programs fail to create sustained value. The results provide a clear signal: AI value is not primarily constrained by technology—but by organizational alignment, ownership, and capability.

Severity by reason



What the data reveals

The survey applied a simple convex weighting curve to accentuate strong signals without distorting overall sentiment. While the mathematics are not the message, they help illuminate ordering and emphasis. Across all respondents, the three forces ranked as follows:

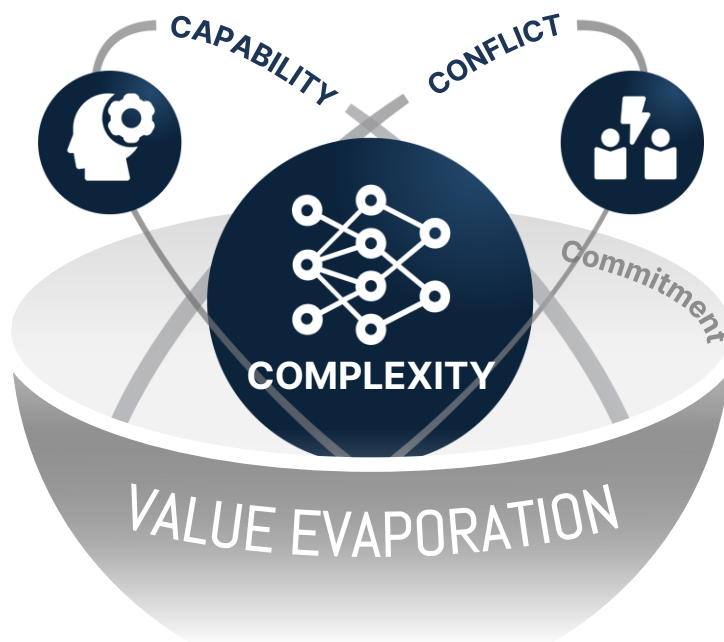
- Capability (64%)
- Conflict across silos (59%)
- Complexity at scale (56%)

The model widened Capability's lead but did not alter the rank order. The number one individual shortfall was clear:

68% too many pilots and disconnected use cases, with no clear prioritization or path to scale was rated the strongest reason for value shortfall

The interplay between the three forces

These forces do not contribute equally; they form a stacked system that determines whether value compounds or dissipates. Capability leads, Conflict amplifies, and Complexity manifests downstream once upstream conditions are suboptimal.



Capability:

The Primary Limiter and the Starting Point

Capability consistently scores highest, indicating that value shortfalls originate upstream—from strategy clarity, business ownership, and internal product/data/MLOps capacity. Enterprises lacking a clear value thesis, a named owner accountable for ROI, and an internal capability spine tend to accumulate pilots rather than products. In short: AI doesn't fail in development; it fails in adoption.



Conflict Across Silos:

The Amplifier

Conflict ranks second and amplifies Capability gaps. Misaligned KPIs, fragmented funding, and governance escalations push teams toward local optimization. Without shared prioritization, 'too many pilots' becomes almost inevitable. Conflict makes Capability gaps felt everywhere.



Complexity at Scale:

The Context Specific Backdrop

Complexity—data readiness, platform sufficiency, and integration—is real, but typically becomes the binding constraint only after strategic and organizational choices are unclear. Integration bottlenecks appear when engineering faces a long queue of unprioritized requests. Platform/tooling and GRC friction scored lowest in this dataset, suggesting they are context-specific irritants rather than systemic brakes.



Interpreting the results: the strategic ‘so what’

The core challenge of AI value is organizational coherence, not technological capability. The highest-scoring issue—portfolio fragmentation—is a strategic problem rooted in the absence of a shared value thesis and clear ownership. Overreliance on vendors without in-house productization muscle prevents AI from becoming an enterprise asset.



Why Portfolio Fragmentation Dominates

Too many disconnected pilots, no enterprise value thesis, limited prioritization, and weak paths to productization drive value leakage.



Why Ownership Matters More Than Technology

Lack of business ownership and accountability for AI outcomes results in drift, deprioritized integration, and optional adoption. Making a single P&L owner accountable reduces cross-functional conflict by aligning incentives and decision rights.



Why Internal Capability Beats Vendor Reliance

Vendor partnerships are valuable, but overreliance stops AI from becoming an enterprise asset. Organizations need a minimum viable spine of product management, data/platform engineering, MLOps, and change enablement to convert models into outcomes.



Why Integration Is a Flow Problem, Not a Technology Problem

Because Complexity ranks below Capability and Conflict, integration challenges should be treated as a value-sequenced flow system, not an ad hoc request queue.

What enterprises should do next



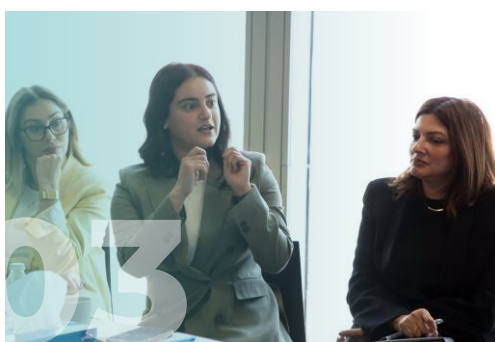
Anchor AI investments to a single enterprise value thesis

Prevent portfolio fragmentation by defining the few value pools that matter and the non-negotiable use cases that serve them.



Make value ownership explicit

Assign a named P&L owner for each scaled use case with a measurable value hypothesis.



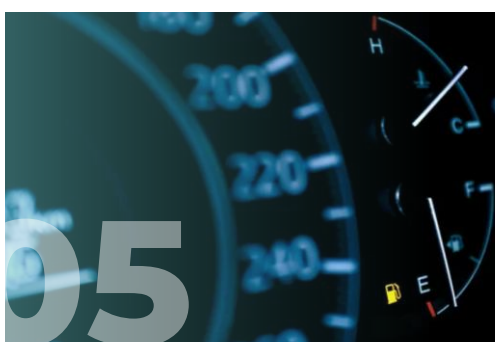
Build a minimum in-house capability spine

Ensure the organization can productize AI, not just procure it.



Treat integration as a designed factory

Create a transparent, value-sequenced integration backlog shared between Tech and Business.



Calibrate governance, don't over-weigh it

Fast-track low-risk patterns; deepen scrutiny for high-risk automation. In this cohort, GRC was not the systemic brake.

Conclusion

The biggest barriers to AI value are strategic fragmentation, unclear ownership, and insufficient internal capability—not technology limitations.

Capability is the primary limiter, Conflict is the amplifier, and Complexity is the common backdrop. When organizations address Capability first—clarifying value, ownership, and productization capacity—they reduce Conflict and convert Complexity into a manageable engineering discipline.



Capability is the primary limiter

If you cannot productize and own value, scales slows and ultimately stalls.



Conflict is the underlying amplifier

Unclear ownership creates friction between Tech, Business, and Risk.



Complexity is a context specific backdrop

What should be problem-solving effectiveness becomes program inefficiency





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