

What's Actually Happening with AI: The "Unsexy" Reality

Fin.Tech Marketing Community Roundtable, 24 February 2026 (Virtual, New York)

The February roundtable gathered a panel to talk about the parts of AI adoption that don't make good headlines: the talent gap, the data privacy bottleneck, and why the biggest wins are often the least glamorous ones.

Here's what the group said.

Most AI Use Is Still Basic

Jesse Forster set the tone early. While AI-based co-pilots are launching across financial services, most brokers are using GenAI to "create nicer emails." The market for AI in trade execution is still being mapped out. His framing: "It's not quite there yet." The tools are promising, but the gap between pilot projects and production-grade workflows is real.

The Biggest Wins Aren't Flashy

Dave Blackburn made the case for boring automation. Data transfer, Excel reformatting, exception processing in the back office. These aren't exciting tasks, but automating them has outsized impact for the operations teams who deal with them every day. His point: the middle office deserves more credit, and more investment, than it gets.

Feeding AI Better Inputs

Sara Haas described how mid-tier firms are getting past "AI garbage." Her approach: record SME conversations, feed those insights into tools like Claude, and use them to generate templated thought leadership that actually sounds like the firm. The challenge? Data quality. "Data is one of our biggest challenges," she said. Without enterprise-grade platforms, success comes down to being disciplined about what you measure.

Security Without Paralysis

Kathleen Struye brought the bank perspective. BNP Paribas has partnered with Mistral to build an internal, ring-fenced LLM. The goal: prevent data leakage while making AI a daily tool for employees. They're also linking AI upskilling to compensation and promotion, which tells you how seriously they're taking the EU's upcoming AI regulations.

The Talent Question Nobody Wants to Answer

The discussion kept coming back to a problem without an easy fix: if AI automates the junior work, how does the next generation learn to think? Jesse Forster called it the "Junior Pipeline Problem." The grunt work, the fixing things when they break, that's where institutional knowledge gets built. Automate all of it and you save time now but create a leadership gap later.

The group's take: communication, relationship management, and the ability to lead cross-functional partnerships are becoming the real career differentiators. Technical skills are table stakes. The people who advance will be the ones who can explain what they're doing and why it matters.

The Bloomberg Analogy

The takeaway that stuck: the Bloomberg Terminal doesn't win because of the data. It wins because when you hit "Help," a human being pops up. In an increasingly automated market, the relationship layer matters more, not less. Technology can draft the email, but it's the hand-holding during a crisis that keeps clients.

What to Do With This

If you're a mid-tier firm: start with Sara's approach. Record your best SMEs and use those recordings as AI inputs. If you're at a larger organization: look at what BNP Paribas is doing with ring-fenced models and upskilling incentives.

Either way, share what's working (and what isn't) with the community. The best insights at this roundtable came from people being honest about where they're struggling.

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