AI Readiness in Compliance

From Experimentation to Scalable Implementation

advisense

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Introduction

AI in Compliance – Current State, Challenges and Next Steps

AI has rapidly evolved from an experimental tool to a central component for governance, risk and compliance in the financial sector. While adoption is increasing quickly, many organisations remain uncertain about how to apply AI in a controlled, scalable and value-generating way.

This report is based on a survey conducted in Q1 2026 among approximately twenty selected compliance professionals in the financial sector in Sweden. The findings provide indicative insights into current usage, maturity, challenges, and future expectations related to AI in compliance organisations across financial institutions in Sweden.

The results show a clear pattern: AI is already part of daily work, but primarily used as individual support and task-based rather than process-driven. At the same time, many organisations lack a clear strategy, governance and structured ways of working to scale its use.

This results in a significant unrealised value at scale, where initiatives often remain in the pilot phase.

> *AI adoption is largely driven bottom-up by individuals rather than structured organisational initiatives. This creates momentum, but also a risk that value is not realised at scale without the right governance and prioritisation.*
>
> **– Tone Bergfelt, Director, Advisense**

For compliance functions, the next step is to move from experimentation to implementation and take an active role in enabling controlled and scalable AI usage.

Executive summary

AI adoption in compliance is accelerating – but organisations are not yet ready to scale

1

AI is already established in compliance – but mainly as a productivity tool

AI has rapidly become part of day-to-day compliance work. Almost all respondents use AI regularly, primarily to support reporting, regulatory monitoring, analysis and document handling. However, adoption is occurring largely at the individual level and remains focused on productivity gains rather than organisation-wide implementation.

2

Usage is ahead of governance

Despite widespread use, AI adoption remains largely individual and task-based. Relatively few organisations have fully implemented governance frameworks, clear strategies or defined maturity targets. The ambition is clear, but the organisational foundations are still developing.

3

The value potential is recognised, but not yet realised

Most organisations report only limited impact from current AI usage. While expectations for productivity, quality and monitoring improvements remain high, AI has not yet been embedded in core compliance processes, creating a gap between current outcomes and future aspirations.

4

The main barriers are operational, not regulatory

The challenge is not access to AI, but the ability to operationalise it effectively. Data quality, access to structured information, skills shortages and unclear ownership are perceived as greater obstacles than regulation itself. The challenge is execution rather than permission.

5

The next phase requires implementation, not experimentation

To capture value at scale, organisations need to move beyond individual experimentation and embed AI into core compliance processes. This requires stronger governance, better data foundations, prioritised use cases and clearer accountability. The differentiator will not be access to AI, but the ability to scale it safely and effectively.

Key conclusion

AI is no longer a question of exploration.

The challenge now is to move from individual experimentation to scalable implementation - embedding AI into compliance processes in a way that improves productivity, quality and risk management while maintaining trust and control.

1

Usage

AI is widely used, but primarily as individual support

1 Usage

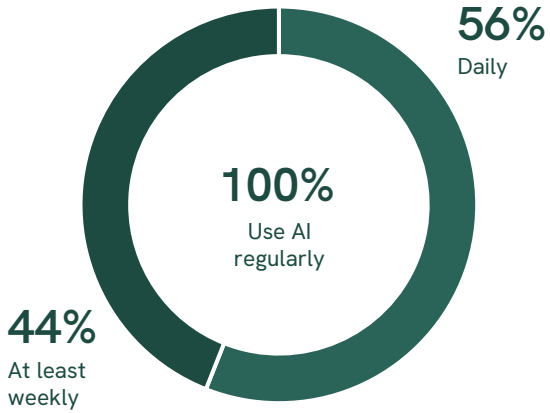
AI is widely used, but primarily as an individual support tool

Key conclusion
AI is established in day-to-day work – however, its usage is not yet integrated into core processes and workflows.

AI is today widely used across compliance functions, and virtually all respondents indicate that they use AI on a regular basis in their work. However, usage remains concentrated in supporting tasks rather than embedded in core processes.

This means that AI has yet to be embedded in those areas of the compliance function where its potential value is greatest, for instance in controls, risk analysis, and workflows. Adoption is established at the individual level but not yet institutionalised at the organisational level.

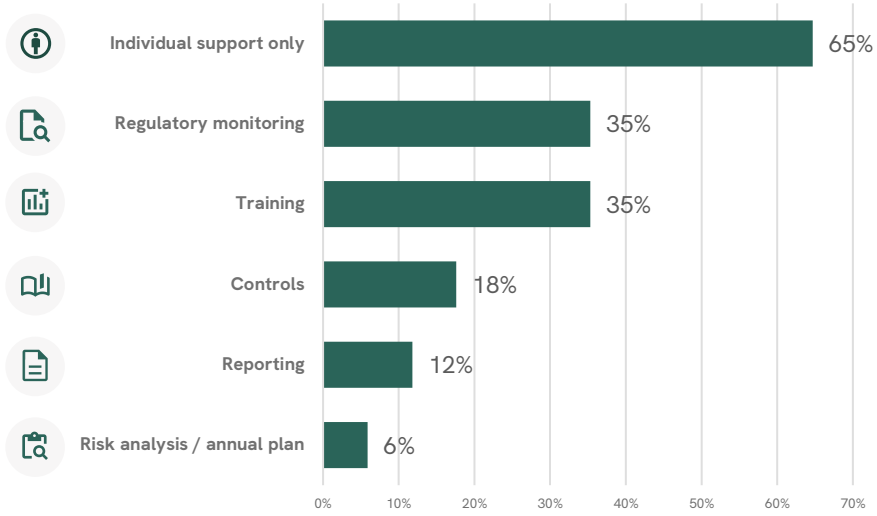
1 How frequently is AI used in work?



> *AI has become a natural part of daily working life, but remains primarily an individual tool.*

2 In which areas is AI used today?

Multiple responses allowed. Percentages show the share of respondents selecting each area.



AI is primarily used for individual support, with more limited use in regulatory monitoring, training, reporting, controls and risk analysis - and not integrated into core processes.

2

Maturity

Usage is ahead of governance

2 Maturity

Usage is ahead of governance

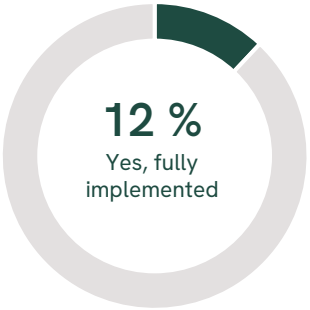
Key conclusion
Despite high levels of usage, organisational maturity remains low. The ambition going forward is clear, particularly towards data-driven and integrated ways of working.

Despite the high levels of usage, organisational maturity remains relatively low. Only a minority of organisations have a fully implemented AI governance framework in place, and many lack a clear strategy for how AI should be deployed and scaled within the compliance function.

At the same time, there is a clear ambition to move towards more data-driven and integrated ways of working over the coming years. This creates a clear gap between current capabilities and the desired future state, where practical usage has outpaced both governance and organisational structure.

What this means
Organisations have made a start, but without governance and strategy, the potential may not be realised at scale.

1 AI Governance is fully implemented



88%
No, not fully implemented

2 AI strategy within compliance in place

81%
No, no clear strategy

3 We have a clearly defined maturity level today

56%
No, not defined

4 Our ambition in 2–3 years

Ad hoc & individual support	Standardised automation	Data-driven decision support	Integrated workflows	Proactive & strategic partner
0%	71%	29%	0%	0%

Insight

71 % aim to achieve standardised automation within 2–3 years.

This requires a clear roadmap linking governance, capability, data and technology.

3

Impact

The impact is limited – but expectations are high

3 Impact

The impact is limited – expectations are materially higher than current perceived impact

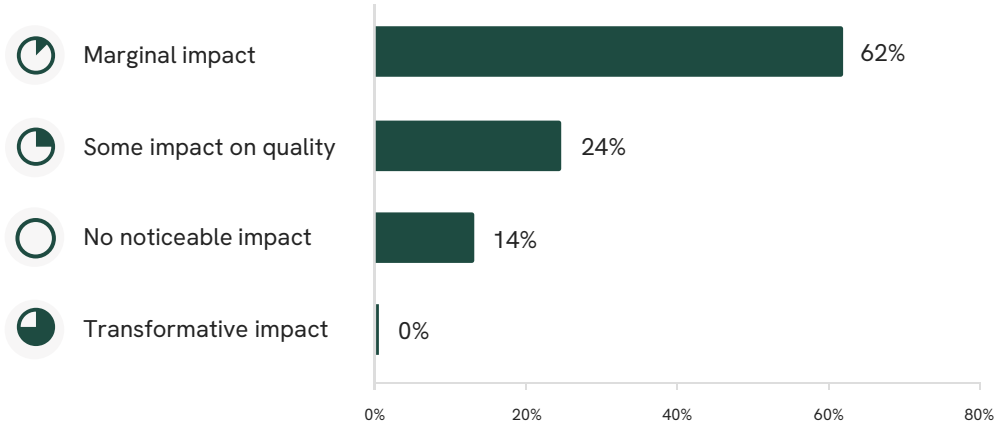
Key conclusion
AI has not yet delivered material operational impact, but expectations for productivity, quality and control improvements remain high. The gap between current impact and future expectations highlights the need for structured scaling.

The impact of current AI usage is limited. Most organisations report only marginal improvements, and few consider AI to have had a clear or transformative effect on their operations.

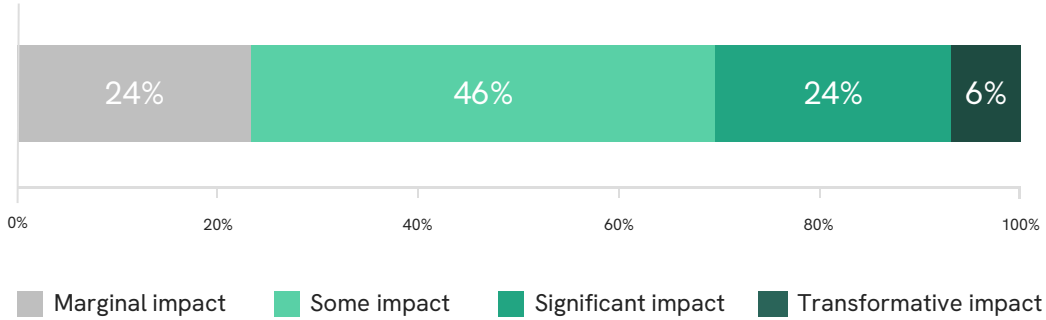
At the same time, expectations looking ahead are materially higher than current perceived impact, particularly with regard to productivity, quality, and enhanced capacity in controls and monitoring. This suggests that most organisations remain in a testing and learning phase, where the potential is clear, but not yet realised at scale.

What this means
AI's impact is only realised once embedded in core processes and scaled across the organisation.

1 What impact has AI had to date?



2 What impact is AI expected to have in 2–3 years' time?



Insight

Only 24% perceive some impact on quality, and no organisation reports that the effect has been transformative.

This demonstrates that AI has yet to revolutionise compliance work – the impact is tangible but limited

Outlook

30%
expect a significant or transformative impact within 2–3 years.

The potential is clear – the task now is to translate it into practice.

4

Barriers

The biggest barrier is operational – not regulatory

4 Barriers

The biggest barrier is operational – not regulatory

Key conclusion
The biggest barriers relate to data readiness, organisational capabilities and governance. Regulatory barriers exist, but they are not the principal obstacle to progress.

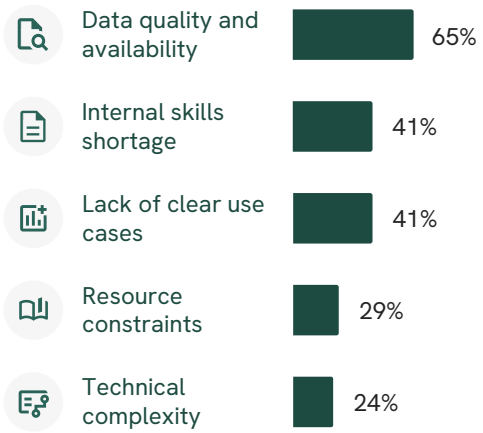
The primary barriers to scaling AI in compliance are operational rather than regulatory. Data quality and access to structured data are highlighted as central challenges, along with a shortage of skills and the difficulty of identifying relevant and value-creating use cases.

Questions around accountability and governance also affect the pace of development. Taken together, this indicates that the core challenge is execution, turning opportunities into functioning ways of working, rather than constraints in regulatory frameworks.

What this means
Focus should be on strengthening the data foundation, building competence, and establishing clear accountability.

1 Internal barriers (top 5)

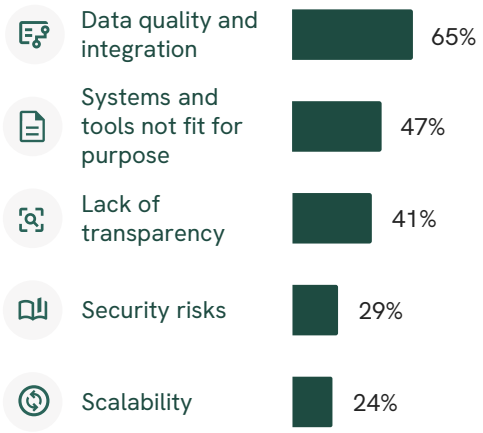
Multiple responses allowed. Percentages show the share of respondents selecting each barrier.



Insight
Data quality and access to the right competence are the most critical internal barriers.

2 Technical barriers (top 5)

Multiple responses allowed. Percentages show the share of respondents selecting each barrier.



Insight
Integration, transparency and security constitute the biggest technical barriers.

3 Regulatory barriers (top 5)

Multiple responses allowed. Percentages show the share of respondents selecting each barrier.

Insight
Regulations and oversight are factored in, but are not perceived as the biggest barrier to AI development.

> The barriers are primarily linked to **data quality** and **availability**, **organisational capabilities** and **governance**, rather than external regulatory constraints. – **Tone Bergfelt,** Advisense

5

Risk

Quality, transparency and accountability are the greatest concerns

5

Risk

Quality, transparency and accountability are the greatest concerns

Key conclusion

Organisations demonstrate a clear awareness of AI-related risks, particularly those related to quality, transparency, and accountability. The focus is on ensuring explainability in order to manage these risks.

The risk landscape associated with AI is clear and consistent across respondents.

The primary concern is inaccurate or misleading outputs, followed by a lack of transparency and difficulty explaining how AI-based decisions are reached.

Organisations also highlight challenges in identifying the right use cases, and questions around accountability and control.

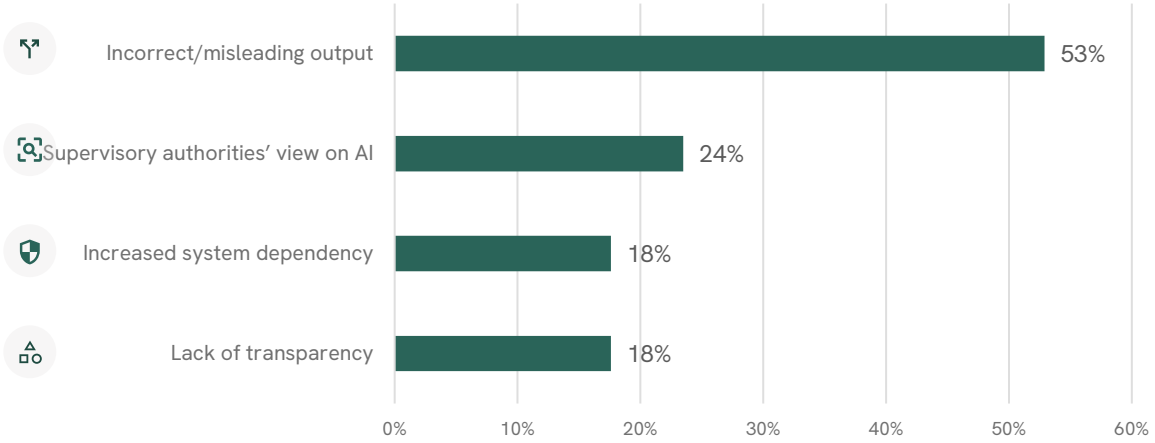
Overall, the focus is on ensuring quality, traceability and robust governance in AI usage.

What this means

Organisations share a clear and consistent view of AI risk – trust, transparency and accountability must be addressed before AI can be scaled with confidence.

1 What are your main concerns related to AI in the compliance function?

Multiple responses allowed. Percentages show the share of respondents selecting each concern.

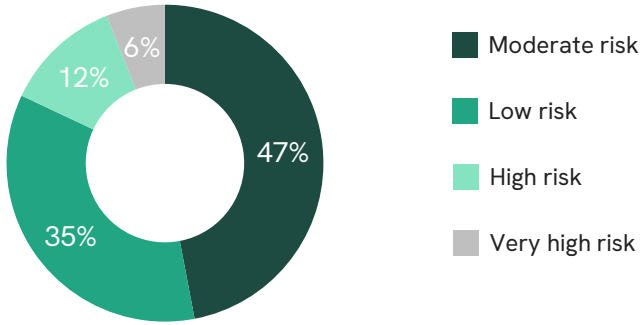


Insight

Inaccurate output and lack of transparency are the most prominent risks.

This demonstrates that quality assurance and explainability must be central to AI governance.

2 How do you assess the risk level of current AI usage?



Outlook

Risk management is viewed as a critical enabler for scaling AI adoption.

Governance, quality and transparency are the keys to trust and value creation.

6

Needs

Organisations are seeking support in implementation – not analysis

6 Needs

Given the readiness gap and required governance model, these are the capabilities organisations need to build.

Key conclusion
Without governance and prioritisation, AI adoption risks remaining fragmented, duplicative and difficult to control - limiting both value creation and risk assurance.

For AI to create real value, more than technology is required, foundational capabilities must be in place.

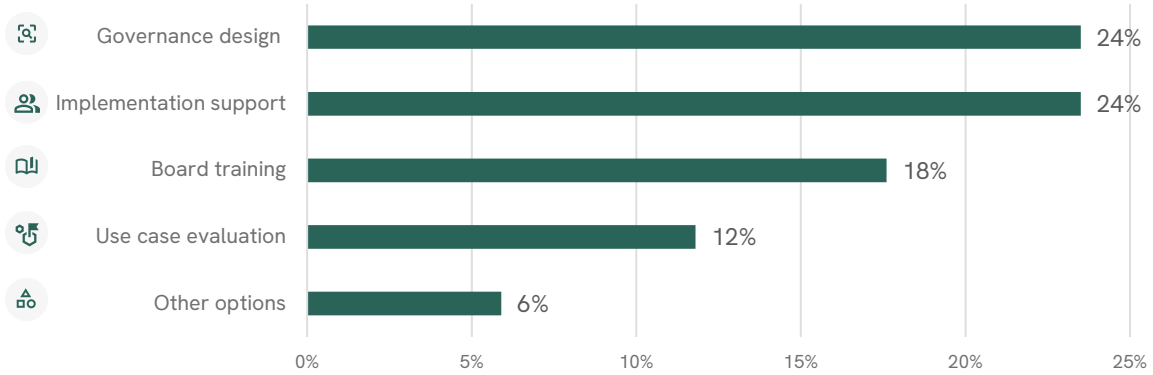
The findings show that organisations primarily require support in governance design, implementation support and capability development, followed by risk management and technical infrastructure.

This reflects the need to build both capability and structure in line with the growing adoption of AI.

What this means
Risk management of AI must be proactive and embedded throughout the entire lifecycle, from usage and governance to monitoring and evaluation.

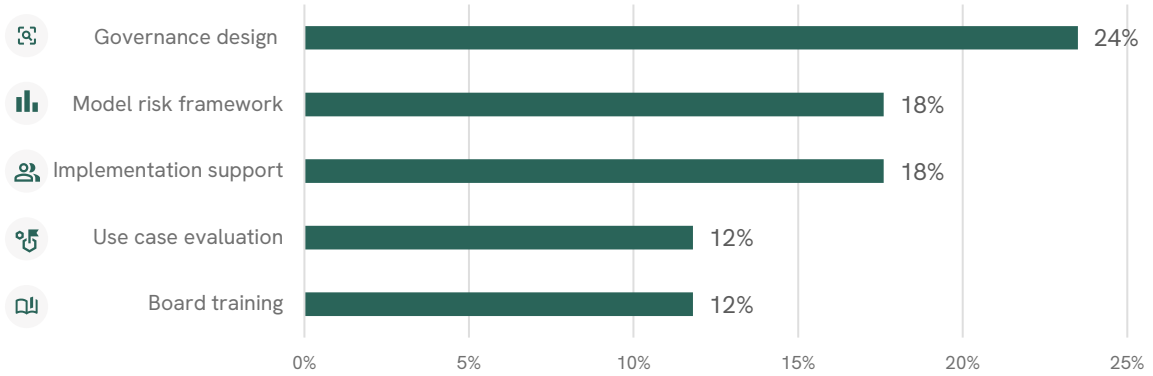
1 Short-term needs (0–12 months)

Multiple responses allowed. Percentages show the share of respondents selecting each need.



2 Long-term needs (12–24+ months)

Multiple responses allowed. Percentages show the share of respondents selecting each need.



Insight

Short-term priorities focus on capability building, governance and implementation support to establish the foundations for AI adoption.

Longer-term priorities shift towards talent, culture and scalable infrastructure to enable enterprise-wide adoption.

Outlook

Organisations that focus on building capability, governance and ways of working will have a clear advantage in realising the value of AI and scaling its adoption in a sustainable manner.

Conclusions

Advisense's perspective - From experimentation to scalable implementation

The AI readiness gap

The AI readiness gap reflects the difference between current AI adoption and the organisational capabilities required to scale AI safely and effectively. While AI is already widely used across compliance functions, organisations must strengthen maturity, governance, capabilities and operational implementation to realise sustainable value at scale.

Dimension	Current state	Target state	Gap
Usage	AI used primarily for individual productivity support	AI embedded in core compliance workflows	Usage remains task-based rather than process-driven
Maturity	Adoption ahead of governance and strategy	Defined governance, roadmap and target maturity	Organisational foundations are still developing
Impact	Limited operational impact realised to date	Measurable improvements in productivity, quality and risk management	Value potential recognised but not yet realised
Barriers	Data, skills and ownership constrain scaling	Strong data foundation, capabilities and accountability	Execution challenges limit adoption at scale
Risk	Risks recognised but difficult to manage consistently	Explainable, controlled and trusted AI usage	Governance and lifecycle controls not fully embedded
Needs	High demand for governance, competence and implementation support	Self-sustaining capability to scale AI safely and effectively	Capability-building requirements remain significant

Where AI can create value in compliance

AI is no longer emerging – it is already reshaping compliance functions

Why AI matters now

- AI is widely used across compliance functions
- Adoption driven bottom-up by individuals
- Increasing expectations on efficiency and quality
- Rapidly evolving regulatory landscape (AI Act, model risk, etc.)
- Pressure to do more with less

From productivity support to embedded compliance intelligence

	Today	Next step	Future state
	Individual productivity	**Process acceleration**	**Embedded compliance intelligence**
Use cases	Summaries, drafting, research, training	Regulatory monitoring, policy gap analysis, reporting, control testing	Continuous monitoring, risk scoring, predictive insights, decision support
Value	Quick efficiency gains	Workflow-level productivity and quality	Strategic compliance intelligence
Governance	Low-to-medium governance need	Defined controls and ownership	Full governance, validation and monitoring

AI adoption is already happening; the real question is whether organisations can control and scale it. This is no longer a future question; it is an execution challenge today.

Vision: Compliance 2028-2030

From reactive control to proactive, AI-enabled compliance

What compliance could look like when AI is fully operationalised.
Compliance functions are expected to evolve from manual oversight to integrated, data-driven decision support and workflow integration.

Integrated into core processes
AI is embedded in controls, monitoring and decision flows – not used as a side tool.

Data-driven and predictive
Risk identification shifts from retrospective reviews to forward-looking insights.

Continuous monitoring
Real-time or near real-time compliance replaces periodic reviews.

Human + AI collaboration
AI supports analysis, drafting and pattern recognition – humans focus on judgement and accountability.

Explainability and control by design
Traceability, auditability and model governance are built into all solutions.

Compliance as a strategic partner
Compliance contributes to business decisions through insights – not only control.

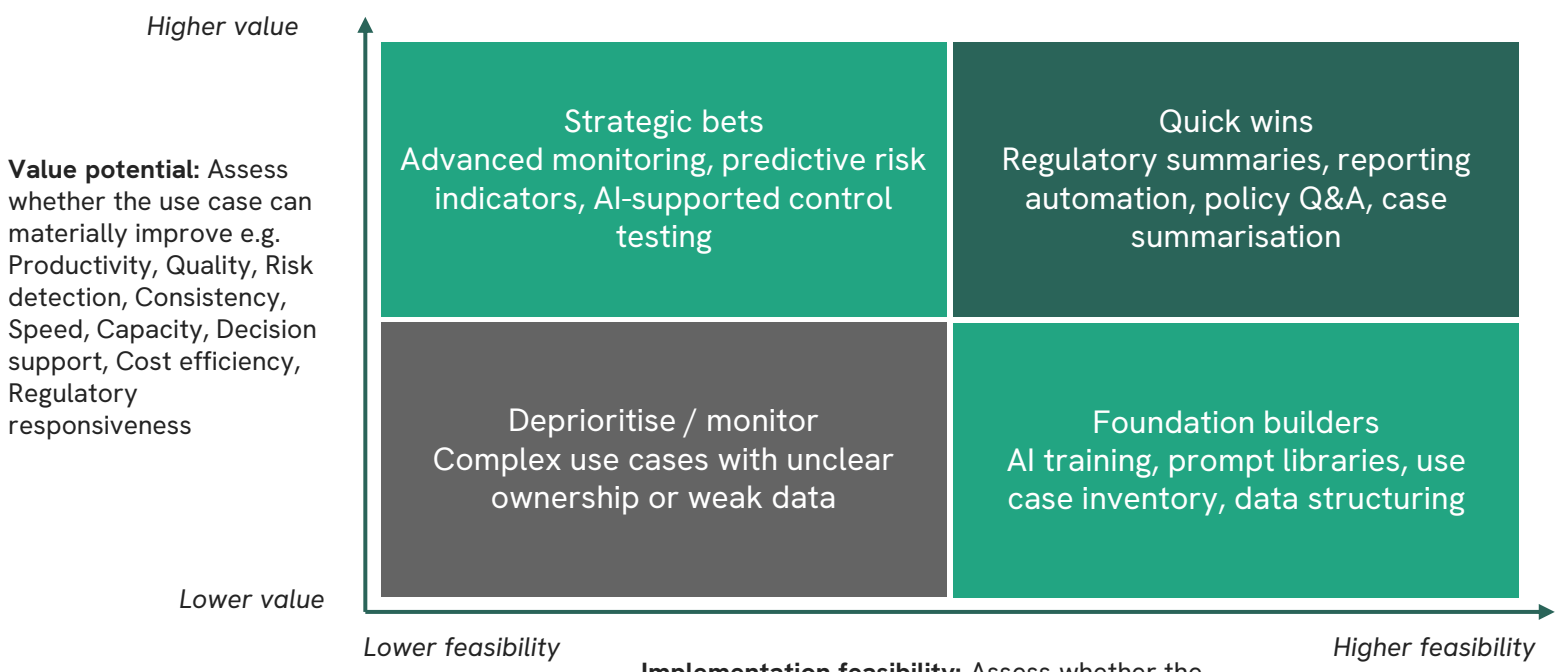
The differentiator will not be access to AI – but the ability to operationalise it in a controlled and scalable way.

9 How to prioritise AI use cases

Key implications
The greatest value will not come from isolated productivity tools, but from embedding AI into core compliance workflows where impact can be measured, governed and scaled.

AI use cases should be prioritised based on measurable value, implementation feasibility and risk/control requirements.

The goal is to build momentum through credible quick wins while preparing the foundations for more advanced, high-value use cases.



Value potential: Assess whether the use case can materially improve e.g. Productivity, Quality, Risk detection, Consistency, Speed, Capacity, Decision support, Cost efficiency, Regulatory responsiveness

Implementation feasibility: Assess whether the organisation has: Available and usable data, Clear process ownership, Fit-for-purpose tools and systems, Sufficient skills, Clear operating procedures, Manageable integration needs, Stakeholder buy-in, Ability to validate and monitor outputs.

What now? | How we support

AI is no longer emerging – it is already reshaping compliance

Key actions organisations should prioritise today to move from experimentation to scalable implementation.

6 Priority Areas

1. ***Overview, structuring the agenda and creating direction***
   - Map processes and identify where time is currently spent. Define ambition, target state and roadmap for AI in compliance. Align leadership, risk appetite and priorities.
2. ***Identifying and prioritising use cases***
   - Move from generic exploration to high-impact use cases. Focus on areas with clear value and scalability.
3. ***Building the business case and creating urgency***
   - Translate AI potential into measurable outcomes. Productivity, quality, risk reduction, cost.
4. ***Governance, legal and control framework design***
   - Establish policies, roles, model risk and control structures. Enable safe and compliant scaling.
5. ***Capability lift and decision support***
   - Build internal competence and decision-making ability. Training, playbooks, practical guidance.
6. ***Practical implementation support***
   - Support execution – not only strategy. Workflow design, tooling, pilots and scaling.

The challenge is no longer understanding AI – it is operationalising it in practice.

"The opportunity is clear – the organisations that act now will define the future of compliance."

-Tone Bergfelt, Director, Advisense

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