

FINANCIAL SERVICES

How a Top 10 US Bank Drove AI Adoption from 9% to 73%

A top 10 US bank by assets with over 45,000 employees across retail banking, commercial lending, wealth management, and capital markets divisions.

The Challenge

The bank invested \$2.1M in enterprise AI licenses — ChatGPT Enterprise, GitHub Copilot, and internal tools. After six months, only 9% of employees were using them regularly.

The problem wasn't the tools. It was that every conversation started from zero. A compliance analyst had to re-explain their regulatory framework every session. Traders had to describe their desk's risk parameters each time. The tools gave generic answers that didn't reflect the bank's specific processes, terminology, or risk appetite.

Leadership was three months away from canceling half the AI licenses.

The Solution

PriorLayer was deployed as the bank's AI context layer, starting with compliance, risk management, and trading desks — the three divisions with highest AI license spend and lowest adoption.

Each employee completed a 10-minute onboarding that captured their role, the tools they use, their team's processes, and the regulatory frameworks they operate under. This became structured, searchable memory accessible to any AI tool via MCP.

Within two weeks of the pilot launch, compliance analysts reported that AI responses referenced the correct regulatory frameworks without prompting. Traders received outputs calibrated to their desk's risk parameters by default.

Implementation Timeline

- Week 1-2: IT integration, SSO configuration, security review
- Week 3-4: Pilot with 200 users across compliance and risk
- Week 5-8: Expansion to all 3 divisions (2,400 users)
- Week 9-12: Org-wide rollout (remaining 42,600 employees)

Results

73%

AI adoption rate (from 9%)

Measured at 90 days post-deployment

\$1.8M

Recovered license value

Annualized savings from previously unused licenses

3.7 hrs

Saved per employee per week

Self-reported via internal survey (n=2,400)

94%

Context relevance score

Measured by user satisfaction sampling

"We were three months away from canceling half our AI licenses. PriorLayer turned a failed rollout into our most successful technology initiative of the decade."

— VP of Technology Innovation

Ready to make your AI investment pay off?

Book a demo at priorlayer.com

