

Harnessing AI: From Anxiety to Advantage

How community banks can save time,
grow faster, and compete smarter with
AI

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The New Reality for Banks



Leadership Mindset

The shift now is from *operational management* to *organizational intelligence*, where teams think, decide, and act faster with AI as a strategic partner.



Survival Mode

In a market defined by speed, data, and disruption, AI isn't optional. It's the edge that keeps your bank innovative, efficient, and positioned to lead.



Partnership Focus

We're not adding another tool to the tech stack. We're evolving how your bank works. This is about making AI a trusted teammate that scales your people's expertise, not replaces it.



The Business AI Gap

Many bankers feel:

- ✗ Overwhelmed by the pace of change
 - ✗ Distrustful of AI outputs and accuracy
 - ✗ Unsure where and how to start
-

✓ **The opportunity:**

Turn AI into your **strategic advantage** starting today



Three Pillars of AI Mastery



Understand How AI Processes

Why it sometimes frustrates,
and surprises, you



- What it is
- What it isn't
- Why it works the way it does

Communicate Clearly with AI

Stop Guessing.
Start Directing.

- Clear instructions
- Better prompts
- Predictable results



Collaborate Better with AI

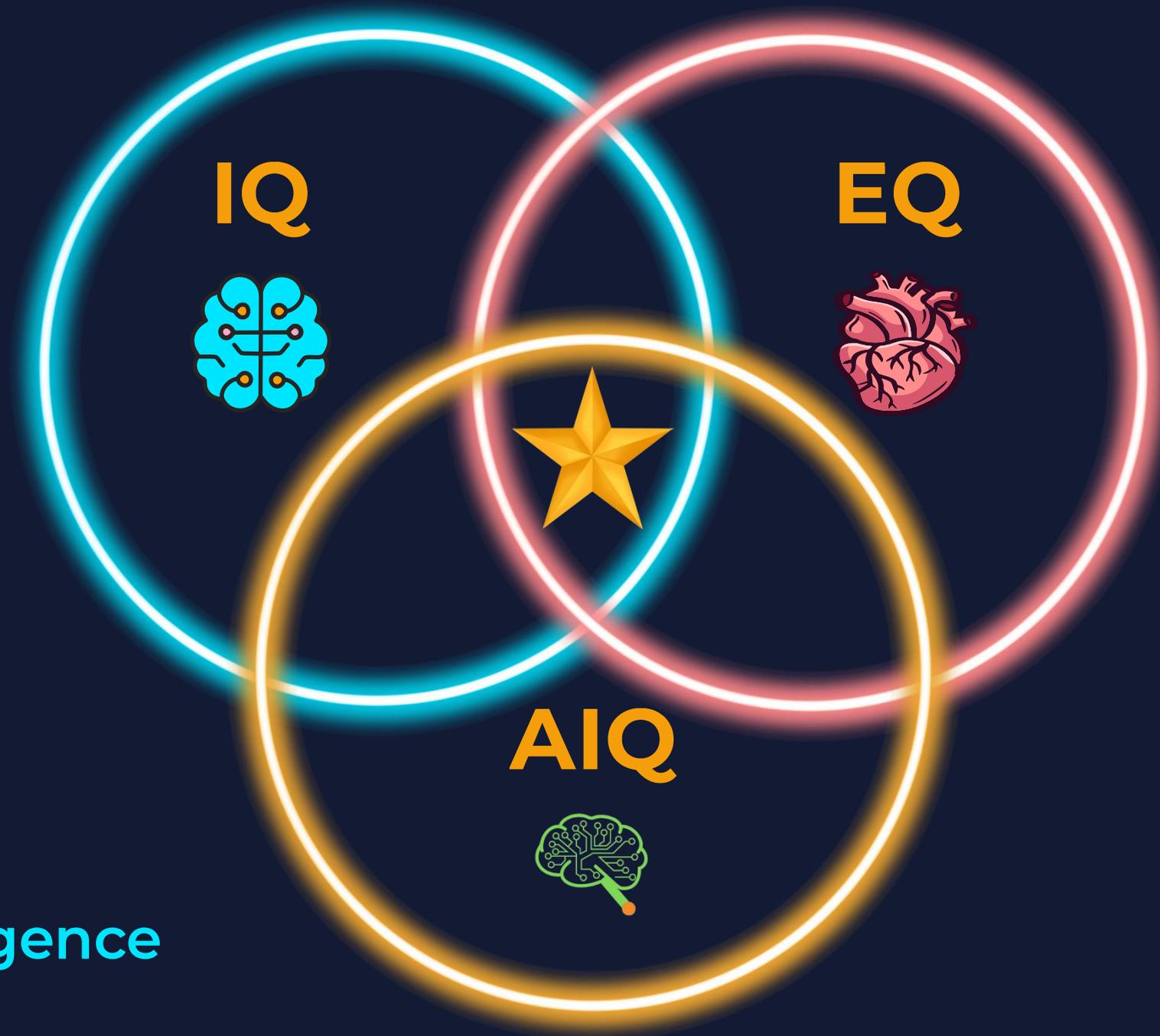
Get Meaningful Work Done:

- Faster
- Better
- Consistently



Intelligence Quotient (IQ)

Demystifying how LLMs "think" to prevent hallucinations and errors



Emotional Intelligence (EQ)

Addressing the "fear of replacement" and enforcing the *Human-in-the-Loop* standard

Artificial Intelligence Quotient (AIQ)

Learn to understand, engage, and collaborate with AI through developing prompts, templates, and systems for precise, high-quality outputs

5 Ways to Get Things Done with AI

01

Understand AI

Know what AI is, and what it isn't

02

Communicate with AI

Learn the language of effective prompting

03

Prompt Design

Build reusable prompts that deliver consistent results

04

Build Trust

Create reliable workflows with AI as a team member

05

Measure Results

Track your *Return on Intelligence*

Like the Smartest 7-Year-Old You'll Ever Meet



Lack Experience

They think they know everything, but lack real-world experience and context.

Literal-Minded

You have to be very direct and specific, your exact words matter!

Confidently Wrong

They can confidently tell you things that sound accurate but may not be true.



Like Learning to Speak Another Language

Working with AI is about more than just typing commands.

It's about learning to speak a new language.

Learning to Speak AI

	Human	AI
Vocabulary	Alphabet, words	Using precise words: difference between "cheap" and "cost-effective"
Grammar	Conjugating verbs, tenses, sentence structure	Structured vs. verbose, roles, requests, instructions, tone, style
Culture	Geography, experiences, norms, customs, values	Biases, training data, programming
Dialect	Pronunciation, sound, rhythm, intonation, stress patterns	Specific methods for parsing inputs and producing outputs

The AI Team Member Journey



To achieve advanced communication with AI at the top, you must deliberately invest time building context at the bottom



 WAY #3

Prompt Design

Build reusable, shareable prompts that deliver consistent, high-quality results every time.

Prompt Basics

1

It's a Conversation

AI's strength is its ability to learn and adapt from previous interactions, and **this is not necessarily intuitive!**

2

Provide More Context

Be specific and direct, like you would with a 7-year-old child. No need for empathy, just clarity.

3

Don't Give Up!

Try different questions or add more context. **Iteration** is the secret sauce.

📌 **BONUS:** "Provide me with 3 questions that I should ask you to help me solve [this challenge]"

Verbose Prompt

Here's an example of a natural, conversational prompt — the kind most people start with:

Act as a credit analyst and write a credit memo for a long-time customer, ABC Construction. They want a \$2 million line of credit to buy some new heavy machinery for a big state contract they just won.

They have been with the bank for 12 years and never missed a payment, but their cash flow looks a little tight in the last quarter because of accounts receivable delays.

Make sure to mention that the new contract will cover the payments. Write it for the Loan Committee, keep it professional, and explain why we should approve it despite the dip in current liquidity. Also, list the risks.

Structured Prompt

Now, here's the same request that is elevated with intentional structure for dramatically better results:

ROLE

Act as a Senior Commercial Credit Officer with a focus on risk mitigation and regulatory compliance.

REQUEST

Draft the Executive Summary section of a Credit Approval Memo for Loan Committee review.

GOALS

- Articulate the primary and secondary sources of repayment (PSOR/SSOR)
- Analyze the impact of new debt on leverage ratio
- Balance credit risk vs. relationship value

Structured Prompt (Continued)

CONTEXT

Borrower: ABC Construction (Anonymized)

Facility: \$2MM Equipment Line of Credit

Financials: 12-year history, perfect repayment.
Q4 liquidity ratio dropped to 1.1x due to delayed
state contract receivables

Mitigant: Signed contract valued at \$5MM

INSTRUCTIONS

Tone: Objective, formal, and concise (Standard
Banking English)

Format: Bold headers for Transaction Overview,
Financial Performance, Risk Analysis, and
Mitigants

Constraint: Do not assume future revenue
outside the specific contract. Focus on DSCR
impact.

Prompt Design

Move beyond one-off prompts with a system of reusable building blocks:



Snippets

Reusable components that guide AI roles, tones, and formats you use again and again.



Profiles

Consistent data sheets that provide AI with key information about people, companies, or audiences.



Templates

Reusable and shareable frameworks combining snippets, profiles, and structured items into complete prompts.

Profiles

Personal Profile

- Name
- Job Title / Role
- Areas of Expertise
- Preferred Tone
- Communication Style
- Target Outcomes / Goals
- Industry or Domain
- Tools Frequently Used
- Content Type Preference

Company Profile

- Company Name
- Industry
- Mission Statement
- Brand Voice
- Target Market
- Product or Service Offering
- Value Proposition
- Key Differentiators
- Compliance / Regulatory Needs

More Profiles

Audience Profile

- Audience Segment Name
- Demographics
- Professional Background
- Primary Pain Points
- Key Motivators
- Buying / Decision Factors
- Preferred Communication Channel
- Common Objections

Project Profile

- Project Title
- Objective / Goal
- Timeline
- Budget
- Key Stakeholders
- Constraints (legal, brand, time)
- Deliverables
- Success Metrics



Profile Example

Alex Chen, Senior Product Manager

Expertise: SaaS, User Experience, Agile

Communication Style: Direct, data-driven

Target Audience: Enterprise tech leaders

Brand Voice: Professional yet innovative

Key Objectives: Improve user adoption, reduce churn

Constraints: Compliance-focused industry

Feed this profile into your AI conversations for consistently personalized, relevant outputs.

Structured Prompt with Profile

ROLE

Act as a training development specialist.

REQUEST

Create a personalized customer service training program for the employee profile included under `###EmployeeProfile`.

GOALS:

Enhance our team's ability to deliver exceptional customer service, manage relationships effectively, and navigate banking products and services.

INSTRUCTIONS:

Incorporate interactive elements like role-playing scenarios, case studies, and quizzes. Structure for self-paced training with objectives and key takeaways per session.

`###EmployeeProfile`: [insert employee profile here]

Building Trust with AI

Human Teams

Psychological Safety

Encourage communication and learn from mistakes

Consistent Reliability

Follow through on commitments

Shared Vulnerability

Great leaders model openness

Human-AI Teams

Transparency

Understand AI capabilities, limitations, and decisions

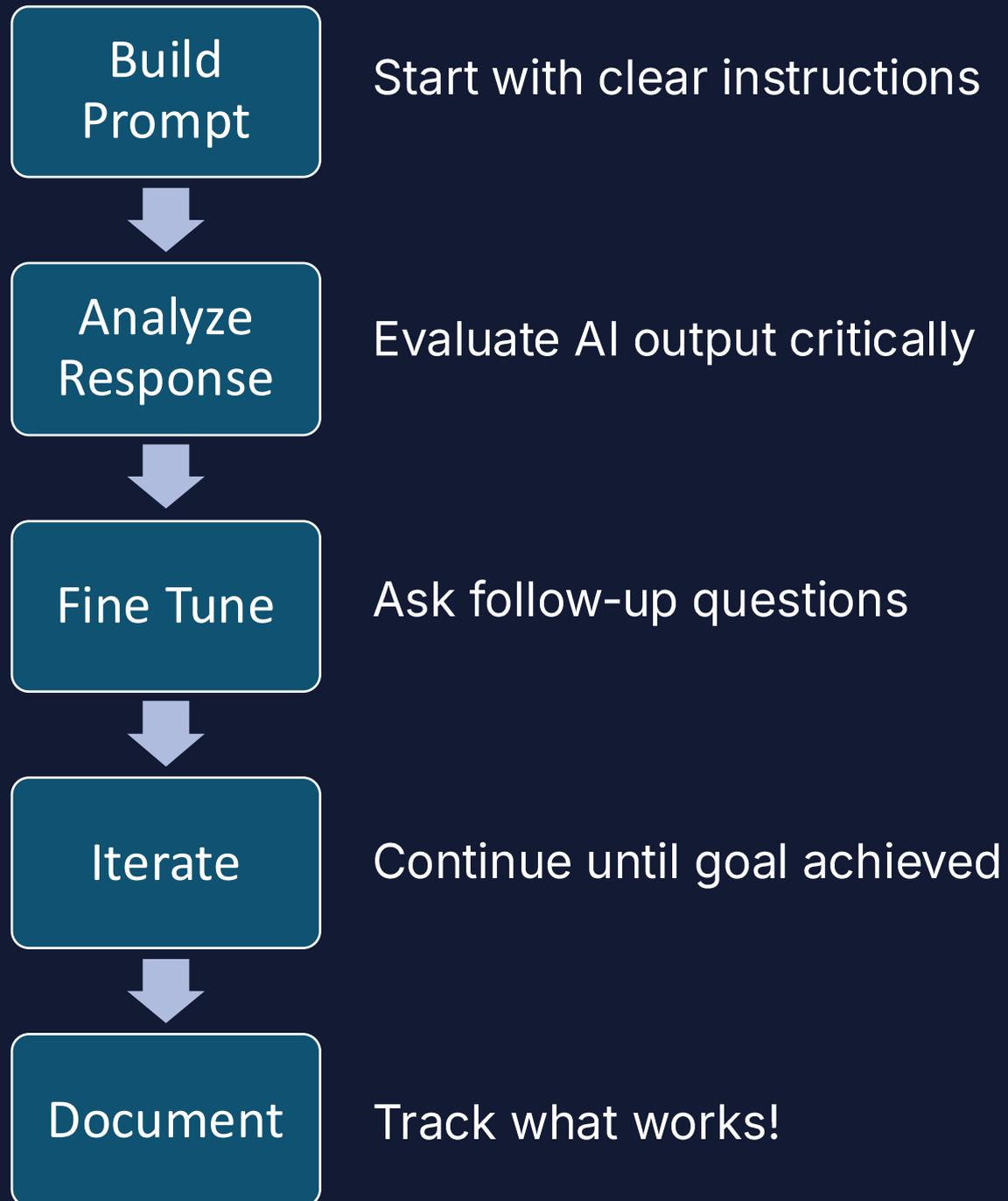
Performance Expectations

Manage system changes and improvements

Complementary Strengths

Focus on what humans and AI each do best

Adding AI to the Team



📄 Build your *Greatest Hits* library

Document and share your best prompts across the team!

Four-Box Framework for AI Development

What

How

Define

Problem Statement: What is the current challenge or inefficiency?

Desired Outcome: What specific improvement or result do we want to achieve?

Success Metrics: How will we measure that success (e.g., time saved, quality improvement, user adoption, faster insights)?

AI Opportunity: Exactly where and how can AI add value to this process?

Feasibility: How realistic and achievable is this use case right now based on our resources, including human AI skills and competencies?

Design

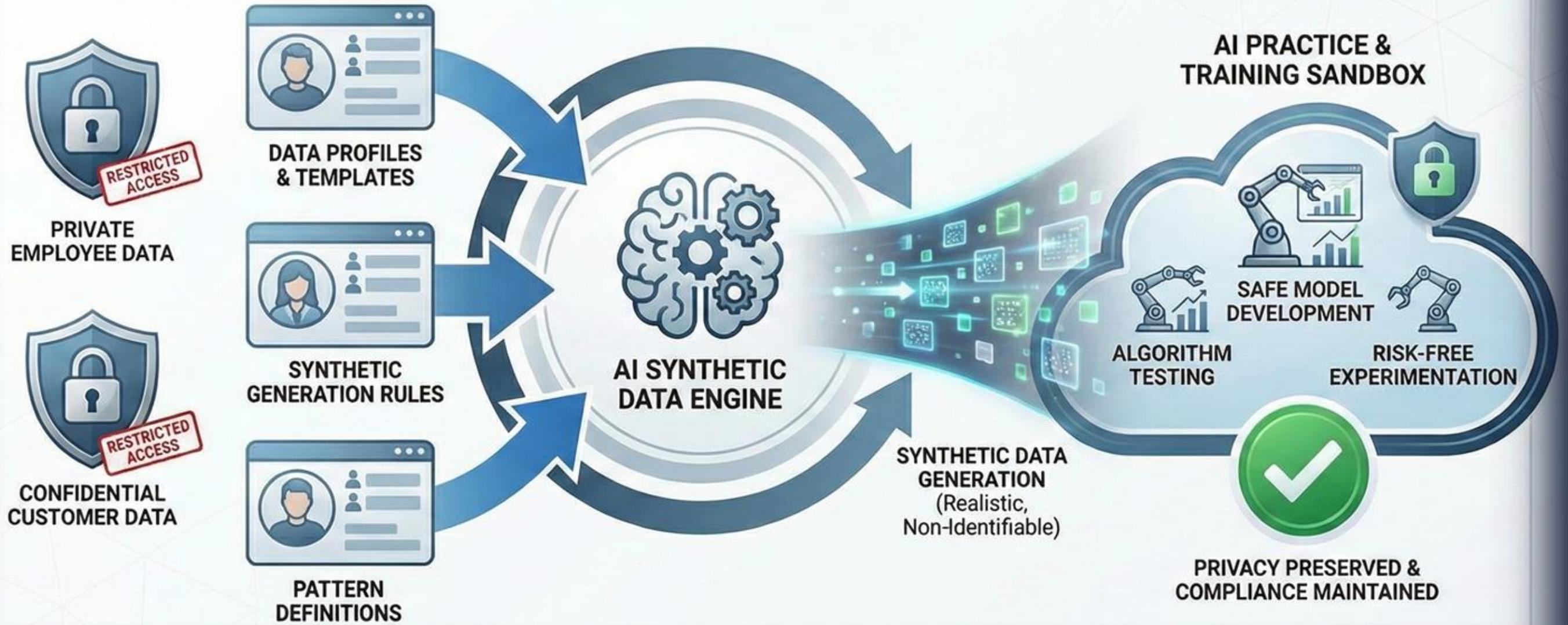
Stakeholders: Who will use this tool, and who else will be impacted by its rollout?

User Experience & Workflow: How will the users interact with this AI, how does it change their current daily process, or does it create new capabilities?

Tools & Data: What AI tools or platforms will we use, and what specific historic or real-time data does the AI need to perform effectively?

Risks & Ethics: Are there data privacy, bias, or transparency issues we need to mitigate?

COMPLIANT AI PRACTICE: SYNTHETIC DATA FOR PRIVACY & SECURITY



10 Dimensions of *Return on Intelligence*



Time ROI



Speed-to-Insight ROI



Cost ROI



Quality ROI



Innovation ROI



Engagement ROI



Surprise Insights ROI



Learning ROI



Risk ROI



Loyalty ROI



Paul's Take Away

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