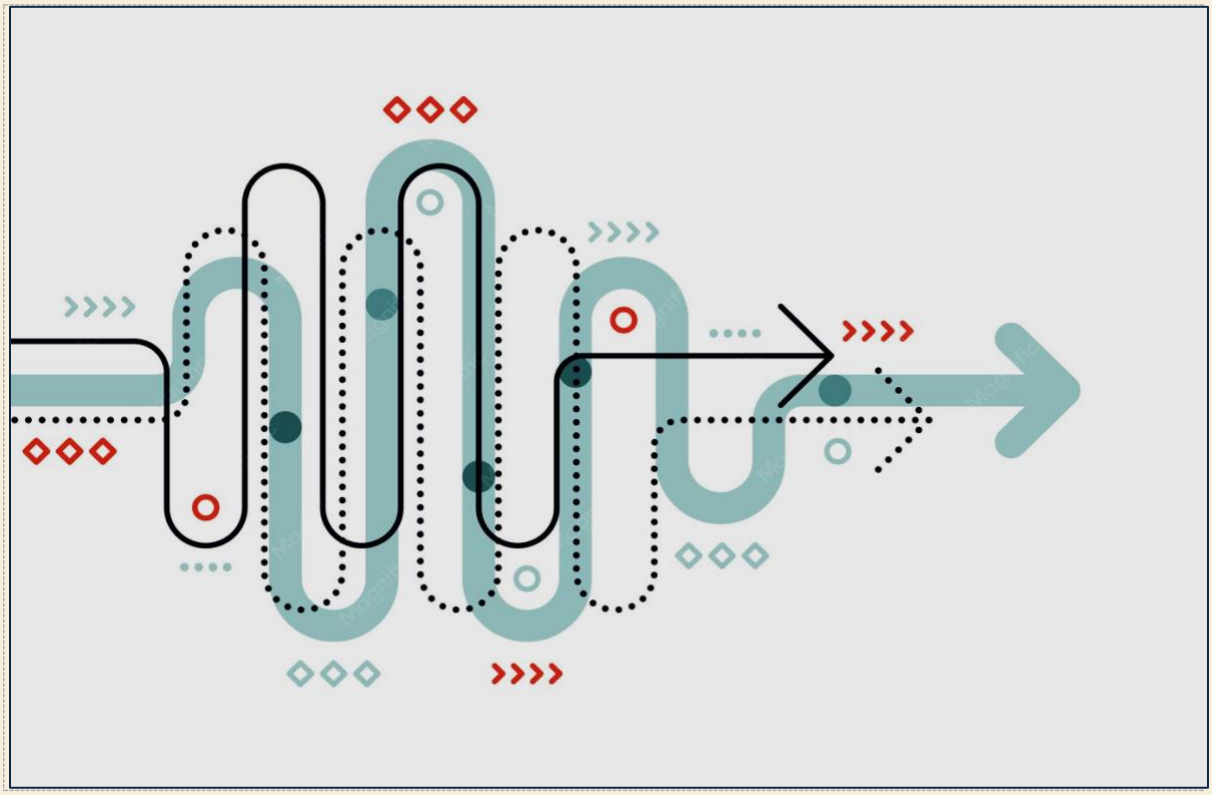
Decide What to Buy, Build, or Partner - as part of your Transformation Journey

A practical guide for CEOs and COOs making AI platform decisions in regulated industries.



Introduction

AI platform capability has advanced to a point where the real advantage is no longer in building everything yourself. A single integration highway through APIs means the best specialist capabilities in the market can be leveraged, combined, and scaled without starting from scratch. Partners are delivering exceptionally well on their core. That should be your support and accelerator

The question is not whether to buy, build, or partner. It is what outcome you are designing toward, and which combination of capabilities gets you there fastest with the highest confidence of scaling and adoption.

Transformation is about outcomes. The platform decision should start with the target state and work backwards. What does the autonomous journey look like at scale? What capabilities are highest impact on that journey? What can be leveraged from partners already operating at production quality? And what must be owned internally to retain governance and the ability to evolve?

In regulated industries there is one additional layer that determines the shortlist before any other criterion applies. Compliance, audit trail, and data residency requirements are not configuration settings. They are architecture decisions. Applied early, they simplify the platform decision significantly. Applied late, they unwind it.

This guide gives you five checks to make that decision from clarity, not momentum.

What This Guide Covers

- Check 1: Are your AI solutions aligned to business outcomes and designed around the most painful parts of the process today?
- Check 2: Have you redesigned the workflow, from process and people, to set up for maximum adoption?
- Check 3: What must the organisation own as core AI capability and what is best leveraged from partners already operating at production quality?
- Check 4: Have compliance, audit trail, and data residency requirements been applied as the first filter before any platform is shortlisted?
- Check 5: Are vendor pressure, competitive timelines, and cost targets being evaluated against actual production readiness?

Check 1: Are Your AI Solutions Aligned to Business Outcomes and the Most Painful Parts of the Process Today?

Most organizations entering an AI platform decision have already identified use cases. The question worth asking is whether those use cases are anchored to the outcomes that matter most, or to the parts of the operation that were easiest to demonstrate in a pilot or showcase a capability.

The most painful parts of the process are usually the highest value opportunities for transformation. They are also the most complex to design for. When the use case selection starts with what is technically feasible rather than what is operationally most important, the platform gets built around the wrong problems.

The outcome question is simple. If this solution performs exactly as designed, what measurably changes for the business? If that answer is not specific and owned by a named business leader, the solution is solving a problem the technology team defined, not the business problem that matters most.

WHAT YOU ARE LIKELY SEEING

> You are probably seeing this: a set of AI use cases that were identified during a demo or a hackathon, some of which have moved into pilot, and a growing question about which ones are actually connected to the outcomes the business cares about. The pilots look promising. The link to measurable business value is less clear than it should be.

5-Step Action List

1. List every active AI initiative. For each one, write the specific business outcome it delivers and the metric that confirms it has delivered.
2. Identify the top three most painful operational problems in the processes the AI will touch. Validate those with the people who run the process, not only the people who sponsor it.
3. Map every active initiative against the three most painful problems. Prioritize the ones with a direct connection.
4. Assign a named business owner to each outcome, not a technology owner. The business owner defines what good looks like and signs off on it.
5. Build the platform shortlist around the solutions that are hardest to solve well. Those are the ones that determine whether the platform is the right fit.

The Right Move: Start with the most painful operational problem and the outcome that solving it would deliver. The platform that solves that well is the right platform. Everything else follows from that anchor.

Check 2: Have You Redesigned the Workflow, From Process and People, to Set Up for Maximum Adoption?

The biggest adoption failures in enterprise AI happen when the technology is deployed into a workflow that was never redesigned to receive it. People adapt around the AI rather than working with it, which leads to workarounds. The usage data looks promising in the pilot and disappoints at scale.

Workflow redesign for AI means more than mapping the current process and identifying automation opportunities. It means asking what the process needs to look like for the AI to deliver its full value, and then designing the human experience around that. Who interacts with the AI, at what point, with what information, and with what authority to act or override.

The people dimension is where most designs fall short. Training and change management are treated as go-live activities. The teams who will work alongside the AI are engaged late. Their mental models, habits, and concerns are discovered after the design is locked. Adoption suffers as a result.

WHAT YOU ARE LIKELY SEEING

You are probably seeing this: an AI solution that is technically working but being used inconsistently across teams. Some people have integrated it into their workflow. Others have found ways around it. The usage data has a long tail of low engagement that the go-live metrics did not predict. The technology is fine. The workflow and the people design around it were not given the same attention as the build.

5-Step Action List

1. Map the current workflow as it actually runs today, not as it is documented. Walk it with the people who do the work.
2. Design the future state workflow around the AI capability, not around the current process structure. Question every handoff, every manual step, and every decision point.
3. Design the human experience for every person who interacts with the AI: what they see, when they see it, what they are expected to do, and how the AI supports rather than complicates their work.
4. Bring the operational teams into the design before the build is finalized. Their input will surface adoption risks that no design team anticipates in isolation.
5. Build change readiness activities into the design phase, not the go-live plan. The teams who will use the AI should be involved in shaping how it works before it is built.

The Right Move: Redesign the workflow and the human experience before the platform is selected. The platform that fits a well-designed workflow is far easier to identify than the platform that might fit a workflow that has not been designed yet.

Check 3: What Must the Organization Own as Core AI Capability and What Is Best Leveraged From Partners?

AI platform capability has matured to a point where partners operating at production quality on their core are genuinely excellent. The integration highway through APIs makes that capability accessible without building it from scratch. The organizations that are moving fastest are the ones that have been deliberate about what they own deeply and what they leverage smartly.

The core capability question is about governance and evolution, not just delivery. What the organization owns is what it can modify, govern, and build on independently. What it partners on is what a specialist delivers better than the organization could build, at a cost and speed the organization could not match internally. The boundary between those two categories is the most important strategic decision in the platform conversation.

AI core competence from partners is a real and growing asset. The best data platform providers, model providers, and workflow automation specialists bring depth that most enterprises would take years to build. The leverage opportunity is significant. The governance requirement is equally significant. Partnering well means retaining enough internal understanding to specify outcomes, evaluate delivery, and evolve the capability over time.

WHAT YOU ARE LIKELY SEEING

You are probably seeing this: a combination of internal capability and vendor capability that has grown organically. Some things are built internally that a partner could deliver better. Some things are partnered on where the organization has lost the ability to govern the outcome independently. Now it shows up as integration complexity, vendor dependency, or capability gaps at the moments that matter most.

5-Step Action List

1. List every AI capability the platform decision involves. For each one, assess whether the organization has the internal knowledge to specify it, evaluate it, and govern it independently.
2. Identify the partners already operating at production quality on capabilities the organization would take significant time to build. Map those against the platform requirements.
3. Define the governance model for every partnered capability. Who internally owns the outcome? Who can validate delivery? Who can specify a change when the business requirement evolves?
4. Identify the capabilities where internal ownership is strategically essential: the capabilities that define the organization's differentiated value and must remain within its control.
5. Build the platform architecture around the owned capabilities at the centre and the leveraged partner capabilities integrated around them through well-governed APIs.

The Right Move: Be deliberate about the boundary between own and leverage. The organisations that get this right move faster, scale more confidently, and reach production with stronger adoption than the ones that build everything or partner on everything without a governing logic.

Check 4: Have Compliance, Audit Trail, and Data Residency Requirements Been Applied as the First Filter?

In regulated industries, compliance, audit trail, and data residency requirements determine the viable platform universe before any other evaluation criterion applies. The organizations that apply these requirements early find that the shortlist becomes much simpler. The ones that apply them late find that significant evaluation effort was invested in platforms that were never viable for production.

Data residency for AI platforms is more complex than for traditional systems. Model training, inference, logging, and monitoring all generate data. Where that data resides, who can access it, and under what conditions it can leave the jurisdiction are questions with specific answers in every regulated sector. Those answers need to be established before any vendor conversation begins.

Audit trail requirements for AI-assisted decisions are evolving and tightening across banking, healthcare, and insurance. The ability to produce a complete, explainable record of every decision the AI influenced is an architecture requirement. Platforms that support it from the ground up deliver it naturally. Platforms that were not designed for it require significant custom work that compounds over time.

WHAT YOU ARE LIKELY SEEING

You are probably seeing this: a platform evaluation that is well advanced, with a preferred vendor emerging, at which point the compliance and legal teams surface requirements that the platform cannot fully meet. The evaluation has to be partially restarted or significant custom work is scoped to bridge the gap. The requirements were applied too late in the process to shape the shortlist.

5-Step Action List

1. Document every regulatory requirement applicable to the workflow before any vendor conversation begins. Include compliance, audit, data residency, model governance, and explainability requirements.
2. Apply those requirements as the first filter. Build the shortlist only from platforms that meet them in production without custom bridging.
3. Validate data residency claims independently. Vendor representations require legal and compliance verification before they are accepted as meeting the requirement.
4. Define the audit trail requirement at the transaction level before evaluating platforms. What must be logged, for how long, in what format, and accessible to whom.
5. Confirm model governance requirements with the risk and compliance functions before shortlisting. These requirements shape the platform architecture, not only the configuration.

The Right Move: Apply the regulatory filter first. The shortlist that results will be smaller and more relevant. The evaluation that follows will be faster and the decision will be more defensible.

Check 5: Are Vendor Pressure, Competitive Timelines, and Cost Targets Being Evaluated Against Actual Production Readiness?

Every AI platform decision operates under some form of external pressure. A competitor announcement. A board commitment. A vendor pricing window. A budget cycle. These pressures are real and they create momentum. The question is whether that momentum is aligned with the organization's actual readiness to move the platform into production at scale.

Vendor timelines and competitive announcements are rarely aligned with production deployment reality. The organization that moves fastest on the decision does not always move fastest to

production value. The one that moves with the clearest design behind it does. That distinction is worth holding when the pressure to decide is at its highest.

Cost targets set before the capability requirements are defined produce a different problem. The platform that fits the budget is selected before it is known whether the platform fits the requirement. The cost savings at selection become integration costs and rework costs that surface in delivery.

WHAT YOU ARE LIKELY SEEING

> You are probably seeing this: a platform timeline that is being driven by a factor outside the organization's design readiness. A vendor relationship that has built momentum toward a particular platform. A budget that was set before the capability requirements were fully understood. The internal team is working to make the selected platform fit the requirement rather than selecting the platform that fits the requirement. That is the signal this check is designed to surface early enough to act on it.

5-Step Action List

1. Identify every external pressure that is accelerating the platform decision timeline. For each one, assess whether it is genuinely tied to production value or to a vendor or budget cycle.
2. Define the minimum design clarity required before the platform decision can be made with confidence. Use that as the decision gate.
3. Separate the cost target conversation from the capability requirements conversation. The cost target should be applied after the requirements are defined, not before.
4. Map the actual production deployment timeline for the shortlisted platforms, including integration, workflow redesign, persona design, and change readiness. Assess whether the vendor timeline is consistent with that reality.
5. Build the decision timeline around the organization's design readiness and production deployment reality. Present that timeline to the board and the vendor with the rationale behind it.

The Right Move: The platform decision made from design clarity and production readiness moves faster in delivery than the one made from external pressure. Taking the time to reach that clarity before the decision is locked is the highest-value investment in the platform decision process.

The Bottom Line

The organizations that are moving well on AI platform decisions share a common characteristic. They started with the target state, designed the workflow around it, and selected the platform combination that supports it best. They were deliberate about what they own and what they leverage. They applied the regulatory filter early. And they held their design readiness as the decision gate rather than the vendor timeline.

The five checks in this guide are designed to support that discipline. They are the questions that create the design clarity that makes the platform decision straightforward.

After 25 years running transformation across global enterprises in banking, healthcare, and operations, the pattern is consistent. The platform decisions that create long-term value are the ones made from outcome clarity and design readiness. The ones that create the most sustainable adoption are the ones where the people and process design received the same attention as the technology selection.

If you read these five checks and found gaps worth closing before the decision is finalized, a 15-minute discovery call is the right starting point. vervelength.com