Who owns the economics of bank AI intelligence?

Most banks have no single accountable executive for AI economics. That gap explains the pilot trap more than any technology issue.

Beyond just having an AI strategy, every banking institution must answer one pertinent question. Who, by name, is accountable for the economics of intelligence. It's a vacuum many boards struggle to address.

The ‘ownership vacuum’ that keeps bank AI stuck in pilot

- AI economics today is partially owned by IT, Finance, and Risk, and operationally owned by no single accountable executive.
- A four-tier governance structure, board to tokenomics council to BU lead to workload team, creates clear accountability across decisions.
- A 10-decision RACI eliminates the diffusion that produces pilot purgatory and protects boards from governance merely on paper.
- Tokenomics requires no new department, only existing roles in finance, risk, technology, and business taking on a defined responsibility.

Why the ownership vacuum keeps 95% of bank AI in pilot

In the fifth article of the Tokenomics series, Building bank AI economics maturity in 90 days, we established that the 90-day sprint is the delivery cadence that turns tokenomics from concept into live governance. In this article, we pick up the ownership question that determines whether the sprint holds beyond cycle one. The honest reality today is that most banks have no clear answer to the ownership question. AI economics is partially owned by IT, partially by Finance, partially by Risk, partially by individual business units, and operationally owned by no one. This is the structural reason that 95 percent of AI implementations remain in pilot. There is no single accountable executive whose job depends on moving them out. The fix is not a new organization chart. It is a four-tier governance structure that distributes accountability across decisions, with one named accountable executive at the top of the tier that matters most.

The four-tier bank AI governance structure

Tier 1: Board and Group Executive

The board, through a designated committee, typically the risk committee or a dedicated technology committee, receives a quarterly integrated tokenomics report covering aggregate spend, outcome density, governance posture, and regulatory compliance. The board's role is not to manage tokenomics. It is to ensure that someone is, with appropriate accountability and resourcing. The Group Executive Committee (GEC) receives the report monthly and acts on it. Decisions at this tier include the overall AI investment envelope, the platform investment commitment, the appointment of the accountable executive, and resolution of cross-business-unit issues the governance forum cannot resolve.

Tier 2: The Tokenomics Council

We referenced the tokenomics council in the previous article as the forum that reviews the first live tokenomics report in the days 61 to 90 phase of the sprint. This tier defines what that council is, who sits on it, and what it decides. The tokenomics council is the operational governance forum that does not exist in most banks today and needs to. A standing council, chaired by the bank's accountable executive for AI economics, typically a direct report to the Chief Operating Officer (COO), Chief Financial Officer (CFO), or Group Chief Information Officer (CIO).

Standing membership includes the CFO or delegate, the Chief Risk Officer (CRO) or delegate, the CIO or delegate, the Chief Data Officer, a representative from each major business unit at the senior managing director level, the Head of Compliance or delegate, and the Head of FinOps for AI.
The council meets monthly and holds decision rights over the AI investment portfolio at workload level, platform versus project funding decisions, allocation methodologies, outcome density thresholds, governance escalations, and model and provider selection policy. It does not run individual workloads. It sets the rules within which they run and adjudicates exceptions. A practical observation. Banks that try to assign these rights to their existing AI Center of Excellence almost always struggle. Centers of Excellence are typically engineering-led, lack finance and risk authority, and are not constituted to make capital allocation decisions. The council must be business-led with engineering as a peer.

Tier 3: Business unit governance

Each major business unit has a designated Business Unit AI Lead who is accountable for the tokenomics of that unit's workloads. A senior business leader, not an engineer. The Lead owns the unit's AI investment plan, the outcome density of its workloads, the unit's chargeback or showback line, and the relationship with the central platform. The Lead chairs a monthly business-unit-level governance forum that reviews the unit's workloads and surfaces escalations to the Tokenomics Council. This tier is where the discipline becomes real or fails. A bank with a Tokenomics Council but no empowered business unit leadership will produce a paper governance regime that nobody acts on. A bank with business unit leadership but no central council will produce inconsistency and risk drift.

Tier 4: Workload operating teams

As introduced in our 4th article, How banks bend the AI cost curve before competitors, every meaningful AI workload has three named owners: a business owner, a technical owner, and a risk owner. Article 4 covered what those owners do at the workload level. This tier defines where those owners sit in the bank's institutional governance structure. The three owners constitute the workload's operating team and are accountable for its day-to-day tokenomics, including consumption, outcome density, incidents, and lifecycle decisions. They report into the Business Unit AI Lead at Tier 3, and their workload's incidents and lifecycle decisions surface to

The most common mistake banks make when reading governance frameworks like this one is to reach for the org chart and start sketching new boxes. Tokenomics does not require a new department. It requires every role that already touches AI, in Finance, Risk, Technology, Compliance, and the business lines, to take on a clearly defined tokenomics responsibility as part of what they already do.

The 10-decision RACI every bank AI program needs

The decisions that matter most in tokenomics fall into 10 categories. Each must have exactly one accountable owner, sitting at the appropriate tier.

Decision	Accountable	Responsible
Annual AI investment envelope	**Board / GEC**	Tokenomics Council, CFO
Platform vs project funding	**Board / GEC**	Tokenomics Council, CIO
Workload approval into production	**Tokenomics Council**	BU AI Lead, Workload Team
Workload sunset	**Tokenomics Council**	BU AI Lead, Workload Team
Model and provider selection policy	**Tokenomics Council**	Workload Team, CIO
Allocation and chargeback methodology	**Board / GEC**	Tokenomics Council, CFO
Outcome density thresholds	**Tokenomics Council**	BU AI Lead
Governance and escalation policy	**Board / GEC**	Tokenomics Council, CRO
EU AI Act and regulatory posture	**Board / GEC**	Tokenomics Council, CRO
Incident response and post-mortem	**Tokenomics Council**	BU AI Lead, Workload Team, CRO, CIO

The most important property of this RACI is that there is exactly one accountable role for each decision. Banks with multiple accountable roles, typically because no one wants to give up authority, or no clear accountable role, typically because the decision falls between organizational cracks, will struggle to execute.

How tokenomics augments existing roles instead of adding headcount

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Finance function

The CFO and financial planning and analysis (FP&A) team extend their budgeting and forecasting remit to include AI consumption. AI spend appears as a named line in the annual budget with quarterly reforecast. FP&A owns the workload valuation grid. The CFO signs off on chargeback methodology applied to business units. The FinOps team formally adds AI token consumption to its scope. If the bank does not have a FinOps function, this is the moment to designate someone from the cloud or IT finance team to hold the AI consumption brief.

Risk function

Model Risk Management (MRM) extends its existing model validation remit to cover generative and agentic workloads. Rather than a separate AI risk team, this means deepening the existing MRM skill set with evaluation and red-teaming competencies. Operational risk and compliance teams add tokenomics-relevant controls to their existing control frameworks: AI inventory completeness, workload ownership coverage, outcome density reporting, and EU AI Act classification.

Technology function

The CIO owns the platform investment decision and the deployment gate standards. Every workload that goes into production must meet the instrumentation standard. Every workload in production has a named technical owner. AI and machine learning engineering teams take on consumption awareness as a core engineering practice, the equivalent of what cloud FinOps did to cloud engineering a decade ago.

Business lines

Each business unit's senior AI sponsor takes on the tokenomics mandate for their domain. Owning the unit's AI investment plan, holding outcome density to account, and representing the unit in the Council.

Workload business owners are the single most important accountability in the whole framework. Every material AI workload needs a named businessperson who can answer whether the workload is producing the outcome it was funded to produce.

The leadership question that decides everything

The first article of this series asked who, by name, is the bank's accountable executive for the economics of intelligence. This is where that question gets answered.

The question is not whether the bank has an AI strategy. The question is not whether the bank has an AI Center of Excellence. The question is not whether the bank is investing enough. The question is who, by name, is the bank's accountable executive for the economics of intelligence. If the answer is not a single name and a clear remit, the bank does not yet have tokenomics. It has AI activity.

The banks that will lead this decade are those in which a named, senior, empowered executive owns the economics of intelligence with the same clarity that the bank treasurer owns liquidity, the CRO owns risk, and the CFO owns capital.

Isn't the Council just one more committee?

Yes, and every bank calendar already carries more committees than it can absorb. The distinction the Council draws is not that it meets, but that it holds authority spanning Finance, Risk, Technology, and the business at once. That authority gap is why 95 percent of pilots do not scale.

How should bank leaders fix the AI ownership vacuum

- Name the accountable executive for AI economics inside the next 90 days, with a remit document on file.
- Stand up the Tokenomics Council with the standing membership defined above and meet monthly from day one.
- Move the AI RACI from the org chart conversation to the operating committee conversation and lock the accountable owners.
- Require every production workload to name three owners before deployment, no exceptions.

About Brillio

Brillio is The Enterprise AI Accelerator helping Fortune 1000 companies move from AI ambition to scaled impact, faster. Powered by our AI accelerator platform – Agentic Data and Application Management (ADAM), Brillio is one of the fastest-growing digital technology service providers, delivering transformation across five core workstreams: business-led transformation, customer experience transformation, AI and data engineering, digital engineering, and infrastructure engineering.

With 14 delivery locations across North America, Europe, and Asia and a team of over 6,000 customer-obsessed professionals, Brillio combines deep industry expertise, modern engineering, and accelerators to deliver measurable outcomes. Headquartered in Dallas, Texas, Brillio serves clients globally with a commitment to speed, scale, and measurable impact.

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