Rieda edishan | 2026-11-20

Practical AI inna financial services — Market research

Harbour Think Tank, Caribbean AI Association, under the leadership of Adrian Dunkley | 2026-11-11

Shorter reader edition a di paper weh di Caribbean AI Association Harbour Think Tank prepare under Adrian Dunkley leadership. It use di 11 November 2026 revision an keep all ten proposal an dem action limits.

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Who make di decision

Bank researcher document what dem ask, who dem ask an when. Taking part inna study give no permission fi sales or profiling. Business owner make commercial decision.

Ten use case an dem controls

01. Survey question. Flag leading or double question, missing period an bad answer options. Researcher choose edits an pre-test wid people. Level 0.

02. Interview coding. Link theme to de-identified extract an quote di passage. Two reviewer settle disagreement an retain contrary accounts. Level 0.

03. Market map. Take entity from official register wid source an date. Analyst separate documented presence from activity or market share. Level 1.

04. Economic indicator. Attach definition, unit, period an revision to each movement. Economist check comparability against original release. Level 1.

05. Sample coverage. Compare participant, target population an recruitment. Statistician limit claims about excluded group. Level 0.

06. Competitor filing. Record entity, segment, currency, period an page fi each public figure. Analyst mark incompatible comparisons. Level 1.

07. Demand hypothesis. Separate observation from assumption an draft question weh could disprove di hypothesis. Researcher approve plan before fieldwork. Level 0.

08. Financial education. Separate knowledge, attitude an reported behaviour in approved study. Specialist verify group needs widout profiling individuals. Level 0.

09. Regional source register. Index country, period, access an version. Show gaps an ask a second analyst fi retrieve di source. Level 1.

10. Decision brief. Explain approved study wid population, denominator, date, uncertainty an contrary findings. Researcher check di meaning hold. Level 0.

How fi build an check one test

At level 0 di assistant answer one request an a person carry out every step. At level 1 it gather approved input an prepare a draft. It send no message an change no system. Record source, prompt version, permissions, reviewer an stop condition.

Keep code, original passage an human decision fi each label. Include disagreement, irony an local expression inna test. Two reviewer settle difference. A different analyst must recover source an reproduce outcome. Record excluded group before generalising.

Measurement an limits

Compare equivalent work wid di current process. Record sample size, preparation, review an correction time, material failure, permission an confidentiality problem. Count licence, integration, training, supervision an cost per run where relevant. Scores help select pilots. Di paper report no measured return at any institution. Di complete source give starter prompt, example tool, skills an method fi each case.

Suos dem

[1] Caribbean AI Association. Think Tanks. Harbour programme remit. Accessed 26 October 2026.

[2] Hope Caribbean Company Limited, for the Bank of Jamaica. 2023. National Financial Inclusion – Demand Side Study. Final report, 30 November. Methodology, pages 21–29; Table 37, page 92.

[3] American Association for Public Opinion Research. Code of Professional Ethics and Practices. Revised June 2026. Definitions; Sections I–III, including AI disclosure.

[4] Organisation for Economic Co-operation and Development. 2022. OECD/INFE Toolkit for Measuring Financial Literacy and Financial Inclusion 2022. Purpose and methodology, pages 5–12; scoring, page 46. INFE means International Network on Financial Education.

[5] Office of the Information Commissioner, Jamaica. Data Protection Standards. Accessed 26 October 2026.

[6] Agent Skills. Agent Skills Overview. Accessed 10 November 2026.

Dis short edishan go wid di full orijinal ina Inglish.

Inglish edishan (PDF)