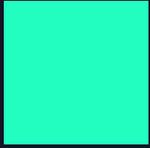


# Jersey AI Playbook

March 2026





## PART 1:

# Introduction and Context

Jersey stands at a pivotal moment. The global acceleration of Artificial Intelligence adoption represents an important shift, presenting both significant opportunities and real risks for our island.

The decisions we collectively make now on AI will shape our economic prosperity and relevance for decades to come. This playbook connects the diverse AI efforts already underway across Jersey and establishes shared goals, priorities, and principles for the collective benefit of our residents, businesses, and public services.

To ensure coordinated progress, the **Jersey AI Council** has been established to steward this effort. The Council will work to align and coordinate on going activities in Jersey, supporting access to advanced technologies for organisations of all sizes and sectors, and guiding AI adoption to enhance Jersey's prosperity while maintaining our reputation for excellence and ethical business operations.



## WHY A PLAYBOOK FOR JERSEY?

With AI technology advancing rapidly, governments worldwide are racing to develop AI strategies.

The UK has published its AI Opportunities Action Plan, the United States has released executive orders and agency-specific AI guidance, and the EU has enacted the AI Act supported by implementation frameworks. Similarly, Singapore, Luxembourg, Canada, Australia, and numerous other nations have all produced comprehensive AI policy documents.

We have reviewed many of these international approaches carefully. While they offer valuable insights, Jersey cannot simply adopt them wholesale. For instance, the UK's investments in sovereign data centres, growth zones, and university-based research, and the US focus on advanced AI technology infrastructure, are not appropriate for Jersey. Our island has distinctive characteristics that demand a tailored approach recognising the significance of financial services and the public sector at the core of Jersey's prosperity:

- **Scale:** With a population of around 100,000, Jersey operates at a fundamentally different scale than the UK or USA. What works for nations of millions requires significant adaptation for our context.
- **Geography:** As a small island jurisdiction, we face unique infrastructure constraints and opportunities. Our compact geography enables rapid coordination but also limits local compute capacity and specialist talent pools.
- **Economic structure:** Jersey's economy is dominated by financial services, which represents over 40% of our economic output. Generic national AI strategies rarely address the specific needs of an international finance centre.
- **Regulatory independence:** As a Crown Dependency with legislative autonomy, Jersey must chart its own regulatory course while remaining aligned with international standards.

This document is deliberately a playbook, not a detailed implementation strategy. A playbook aligns stakeholders around common aims, enabling coordinated action without dictating every step. It provides principles and guidance rather than prescriptive technical specifications. Technology moves too fast for rigid multi-year plans. Instead, this playbook establishes the shared foundations, from which specific initiatives can emerge and adapt as AI capabilities evolve.

Furthermore, a playbook provides a basis on which Jersey can review its position against other nations and jurisdictions. Exploring the approaches of others is critical to ensure Jersey defines an appropriate focus and pace to its AI activities. An overview of AI strategies from several of these nations (Singapore, Luxembourg, the UAE, and Malta) is provided in Appendix B, illustrating how other smaller jurisdictions are currently approaching similar challenges.



## OUR VISION

We envision Jersey as an intelligent adopter of AI in a responsible, innovative, and inclusive way.

By leveraging our unique history, culture, and status as an agile financial hub, AI can be used to strengthen global competitiveness and improve quality of life for every islander. In this vision, every sector plays a vital role. In leading by example, Jersey will deliver more responsive, connected, and people-centred services while enabling more informed and agile decision-making.



## THE IMPERATIVE FOR ACTION

The urgency of AI adoption is about securing Jersey's future prosperity.

A 2024 Jersey Productivity Survey across 16 industry sectors revealed that respondents believed that up to 25% of a typical working day is perceived as unproductive due to waste and inefficiencies in working practices. AI provides a powerful tool to address these concerns.

In a small island with natural labour constraints, AI represents a vital opportunity to enhance our workforce rather than replace it. It serves as a multiplier that allows existing teams to accomplish more without requiring additional headcount. By automating routine tasks, AI seeks to free employees to focus on rewarding and interpersonally complex aspects of their roles.

Yet AI's disruptive impact also brings threats and raises key questions for Jersey that must be addressed. AI is redefining job roles, automating key activities, and replacing human-centred decision making with data-driven alternatives. How will this impact Jersey's main employers and their hiring priorities? How will it affect employment and employability on the island? What will be the impact on Jersey's tax base? Many such open issues remain.

<sup>1</sup> <https://www.jerseybusiness.je/media/ljubgeak/productivity-survey-results-2024.pdf>



## GUIDING PRINCIPLES

Adopting AI effectively requires more than enthusiasm; it demands a clear set of principles to guide decision-making when trade-offs arise.

This set of principles have been developed collaboratively across Jersey's public and private sectors, drawing on lessons from international frameworks while remaining grounded in our island context. They are not abstract ideals but practical touchstones that should inform every AI initiative, from initial pilots through to enterprise-wide deployment.

- **Balance Innovation with Risk:** Pursue effective AI innovation while implementing safeguards to protect our reputation and regulatory excellence.
- **Human-AI Partnership:** Recognise where AI autonomy is appropriate and where human oversight is required, ensuring technology enhances rather than replaces human judgement and accountability.
- **Managed Transformation:** Scale AI responsibly, addressing workforce transitions and infrastructure needs with deliberate care.
- **Island Advantage:** Leverage Jersey's compact size as a strategic strength, enabling faster alignment and more coordinated execution than larger jurisdictions.
- **Ethics by Design:** Embed ethical considerations, transparency, and fairness in all AI systems to maintain essential trust.
- **People-Centred Progress:** Ensure AI augments human potential, allowing the workforce to focus on higher-value activities requiring creativity and empathy.
- **Connected Systems:** Increase data quality and break down traditional silos between sectors through AI-enabled data sharing and integration.

## GUIDING PRINCIPLES FOR DECISION MAKING



These principles provide an important basis for Jersey's AI journey. However, they should be revisited as AI technology and our understanding of its implications evolve. The Jersey AI Council will periodically review them to ensure they remain fit for purpose.



## STRATEGIC OBJECTIVES

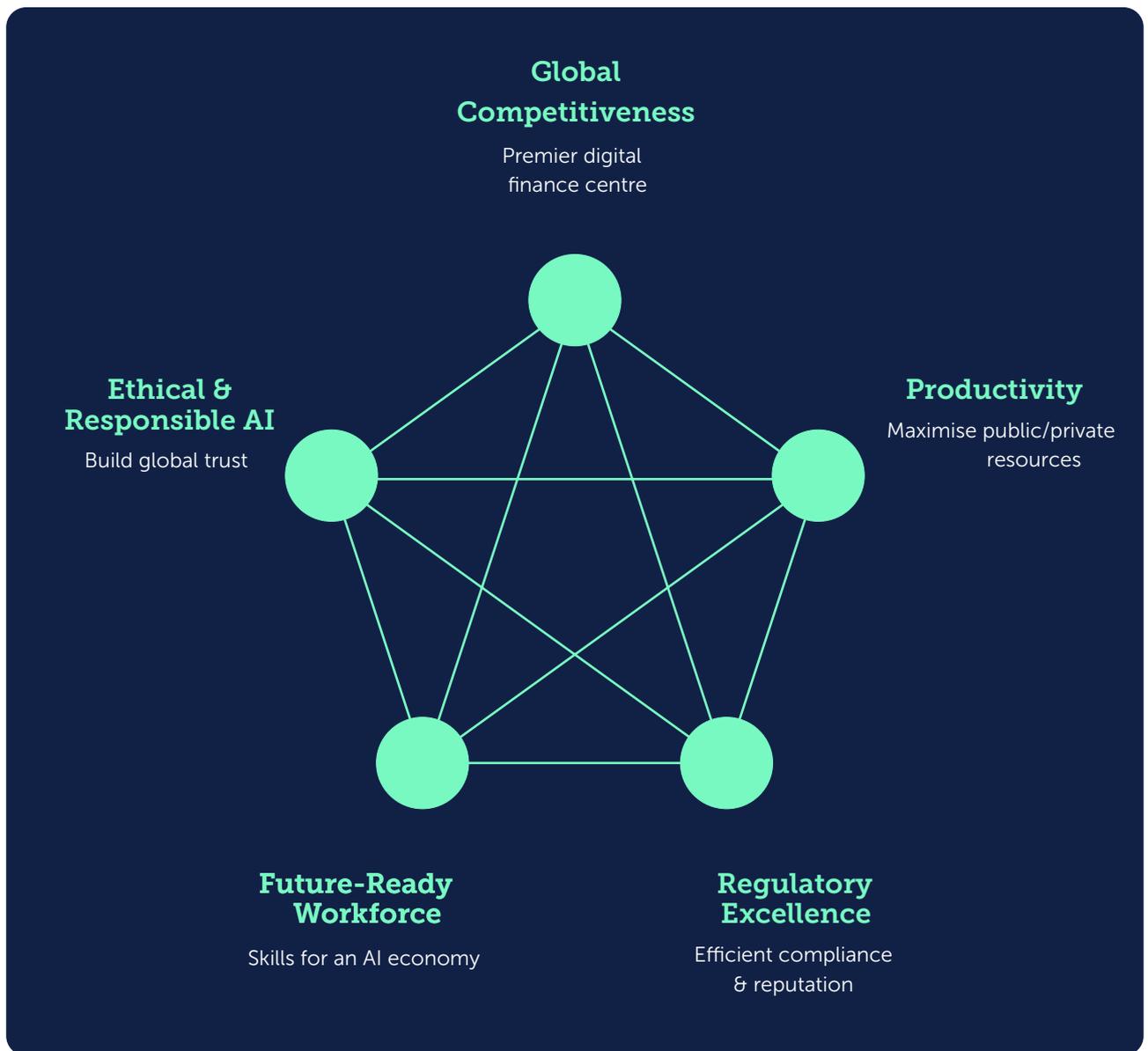
Principles provide direction, but progress requires concrete objectives against which we can measure success.

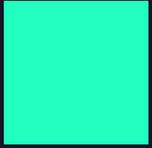
The following objectives translate our vision into actionable priorities. They reflect where AI can deliver the greatest impact for Jersey given our economic structure, workforce constraints, and competitive positioning. Each objective will be supported by specific initiatives developed by the Jersey AI Council in partnership with relevant stakeholders.

- **Enhance Global Competitiveness in Financial Services:** Leverage AI to differentiate Jersey as a premier digital finance centre.
- **Drive Productivity and Efficiency:** Maximise human resources to dramatically enhance the pace and quality of service provision across all sectors.
- **Strengthen Regulatory Excellence:** Use AI to make compliance more efficient and effective, protecting Jersey's reputation.
- **Build a Future-Ready Workforce:** Develop a comprehensive approach to building and retaining the skills needed for an AI-integrated economy.
- **Champion Ethical and Responsible AI:** Proactively address legal and ethical standards to build global confidence and trust.

Delivering against these objectives will require sustained collaboration. No single organisation can achieve them alone. The sections that follow outline how Jersey's key institutions are already contributing to this shared agenda.

GUIDING PRINCIPLES FOR DECISION MAKING





**PART 2:**

# Jersey's AI Ecosystem

Jersey's AI journey is already underway across multiple organisations. This section summarises the key themes emerging from stakeholder contributions. More detailed organisational perspectives are provided in Appendix A.



## CURRENT MOMENTUM

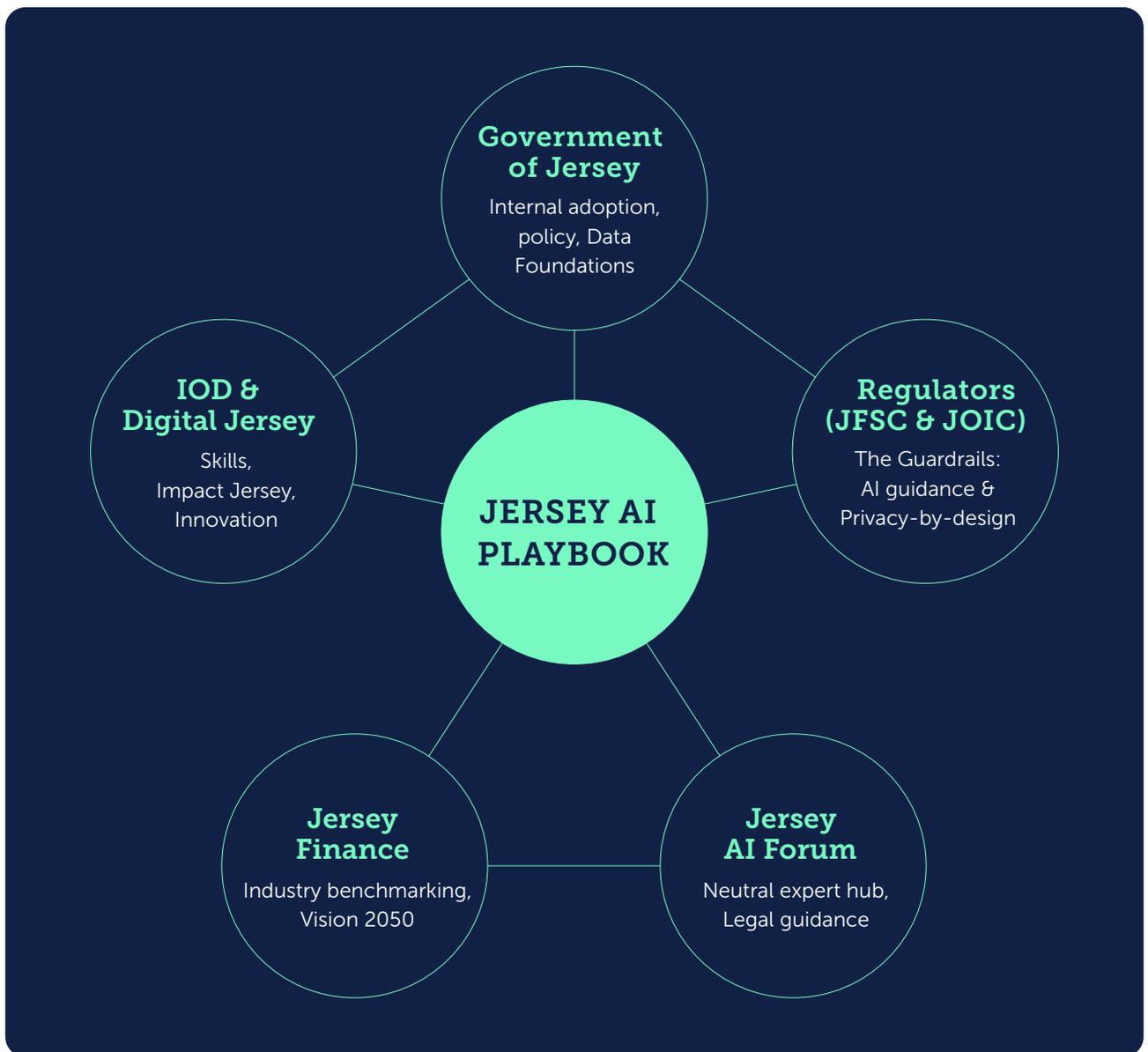
Significant groundwork has been laid over the past year. Digital Jersey has launched the Impact Jersey innovation programme and delivered accessible AI training courses reaching hundreds of participants.

The Government of Jersey has rolled out Microsoft Copilot across departments with enterprise guardrails, established an AI Steering Group, and published internal AI policies. Jersey Finance has convened industry roundtables bringing together senior technology leaders to explore practical AI implementation, while IoD Jersey has positioned itself as a trusted source of AI governance guidance for directors.

A notable development has been the emergence of Jersey AI Forum as an independent, not-for-profit body providing impartial expertise across technical, business, and legal domains. Established in 2024, the Forum has already demonstrated strong demand for its activities, including the six-month "Let's Build" AI education programme delivered in collaboration with Digital Jersey, a Jersey-wide AI Hackathon, and a focused legal and regulatory working group. Its 2025 engagement spanned private companies in finance, healthcare, tourism, and agriculture, as well as key public bodies including the Jersey Financial Services Commission (JFSC), the Jersey Office of the Information Commissioner (JOIC), and the Government of Jersey.

From a regulatory perspective, JOIC has seen a turning point in how organisations approach AI and data protection. Encouragingly, many organisations have begun embedding privacy-by-design principles and implementing stronger governance into their AI adoption lifecycles. However, JOIC's supervisory work has also highlighted persistent concerns around transparency of AI training data, limited understanding of AI technology, and secondary use of personal data. Their clear message is that responsible AI and robust data protection are now inseparable and must evolve together.

The JFSC is also actively embracing AI, both to enhance its own regulatory effectiveness and to support the financial services sector's responsible adoption. Over the past year, JFSC has developed an internal AI policy, rolled out Copilot Chat to all staff with extended trials of full Copilot, and further developed its external AI chatbot, Reggie, which now covers all regulatory material. The recruitment of a dedicated AI analyst signals the organisation's commitment to building sustained capability. JFSC sees AI as a strategic opportunity to strengthen supervisory analytics, improve service delivery, and reduce regulatory burden on lower-risk firms provided implementation proceeds with caution, transparency, and strong governance.





## SHARED PRIORITIES FOR 2026

Several priorities emerge consistently across the AI Council stakeholder's plans:

- **Skills development:** All organisations recognise the skills gap as a critical barrier. Plans include leadership accelerators, workforce upskilling programmes, and initiatives to ensure the next generation is workplace-ready for an AI-integrated economy. Jersey AI Forum's planned business-focused AI enablement programme and online training suite will complement Digital Jersey's AI Leadership Accelerator, creating multiple pathways for different audiences. JFSC is expanding internal training to ensure staff can adopt AI tools confidently and responsibly. Also, the Institute of Directors (IoD) Jersey is positioning itself as a trusted source of guidance for directors navigating the AI landscape with the aim of ensuring directors across the island are confident, informed, and proactive in guiding their businesses through AI transformation.
- **Governance frameworks:** There is consensus on the need for clear ethical guidelines, proportionate assurance mechanisms, and responsible adoption policies that build rather than erode trust. The AI Forum's dedicated legal and regulatory stream provides a valuable channel for ongoing dialogue on these issues. JOIC is placing AI at the centre of its new three-year strategic plan, with initial focus on AI deployment in human resources, children's privacy, and the intersection of data protection and cyber security. Through collaboration with Digital Jersey, the AI Council, and domain experts, JOIC will provide guidance to businesses and individuals on responsible AI use. Additionally, JFSC plans to publish AI guidance for the financial services sector in 2026, supporting responsible industry adoption while continuing to monitor global regulatory developments to keep Jersey aligned with international standards.
- **Data foundations:** AI effectiveness depends on high-quality data. The Jersey Government is strengthening information lifecycle management, while industry partners emphasise the importance of clean, governed data for intelligent automation. JOIC's perspective adds an important dimension here: AI systems that rely on large-scale data collection must address lawfulness, data minimisation, purpose limitation, and retention from the outset.
- **Practical deployment:** Many organisations are focusing on activating AI capabilities within existing platforms rather than adding complexity. This includes trials of Microsoft 365 Copilot, intelligent document processing, and virtual agents. JFSC's work on its Reggie chatbot and plans to use AI to simplify regulatory content and improve digital user experience demonstrate how practical deployment can directly enhance service delivery.
- **Collaborative learning:** Jersey Finance is participating in cross-jurisdictional research with the World Alliance of International Financial Centres, enabling Jersey to benchmark its approach against international best practice. JFSC's ongoing engagement with government and industry discussions on digital policy and innovation adds regulatory voice to this collective effort.

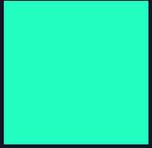


## **THE IMPORTANCE OF WORKING TOGETHER**

What distinguishes Jersey's approach is the level of coordination between public and private sectors, now strengthened by independent expertise and regulatory engagement.

This pragmatic approach, combined with industry-led initiatives from Digital Jersey, IoD Jersey, and Jersey Finance, impartial technical and legal guidance from Jersey AI Forum, and proactive regulatory collaboration from both JOIC and JFSC, creates an ecosystem where learning is shared and progress is collective.

The contributions from IoD Jersey highlight an important governance dimension: ensuring that AI adoption strengthens trust in Jersey's business environment. Directors and boards must be equipped to ask the right questions about AI deployment, balancing innovation with accountability. This includes protecting entry-level roles that provide the foundation for future leadership. Jersey AI Forum's ambition to support organisations in moving from awareness to responsible implementation, together with JOIC's commitment to guidance that enables innovation while enforcing robust safeguards, and JFSC's dual focus on internal adoption and sector-wide support, directly addresses this need for practical, trustworthy guidance.



PART 3:

# Opportunities, Risks, and the Path Forward

This playbook brings together diverse perspectives to provide a balanced assessment of Jersey's position and opportunity. Our unique island characteristics, including agility, connectivity, and regulatory excellence, position us to benefit significantly from AI if we remain coordinated. However, we must also be clear about the risks.



## THE PRIMARY OPPORTUNITIES

AI brings significant opportunities to Jersey:

- **Productivity transformation:** By automating routine tasks and using intelligent analytics, we can achieve more with our existing human resources, turning labour constraints into a driver for innovation.
- **Financial and regulatory leadership:** AI-powered solutions in areas such as compliance, fraud detection, and risk assessment can differentiate Jersey as the world's most efficient and trusted international finance centre.
- **Workforce augmentation:** AI allows us to bridge skills gaps and elevate work to focus on judgment and human connection.
- **Island advantage:** Our compact size enables rapid alignment and coordinated learning that larger nations cannot replicate. Where the UK and USA must coordinate across complex bureaucracies, Jersey can move with agility.
- **Ethical differentiation:** By championing human-centred AI with strong governance, Jersey can stand out globally as a jurisdiction of trust at a time when concerns about AI ethics are growing worldwide.



## THE CRITICAL RISKS

These opportunities are balanced by significant risks that require careful management:

- **Competitive displacement:** If other jurisdictions move faster or in a more coordinated manner, Jersey's competitive position could erode, leading to loss of high-value jobs and tax revenue. International playbooks provide roadmaps that competitor jurisdictions are already following.
- **Skills gap:** AI is advancing faster than workforce capabilities. Without aggressive upskilling, we will struggle to realise the technology's benefits. This is not just a technical skills issue; directors, leaders, and policy makers also need AI literacy.
- **Data and infrastructure deficits:** AI thrives on high-quality data and reliable infrastructure. Fragmented systems, weak metadata, and unclear data ownership will remain significant barriers without a continued focus on improving quality.
- **Governance uncertainty:** Business leaders face legitimate concerns regarding algorithmic bias, data privacy, and reputational risk. Without clear ethical guidelines, adoption may be hindered.

- **Workforce disruption:** Automation could erode entry-level roles, which are the traditional training ground for future leaders. Support for entry level roles and succession planning must be integrated into AI governance.
- **Over-reliance on external frameworks:** While international AI strategies offer useful reference points, blindly adopting approaches designed for different contexts could lead Jersey down unsuitable paths. We must chart our own course.



## CONCLUSION: MOVING FORWARD TOGETHER

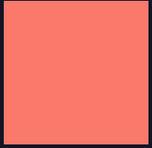
AI adoption around the world is rapid and disruptive. Jersey's response cannot be a solitary effort by any single organisation; it must be collaborative. This Jersey AI playbook establishes the principles and coordination mechanisms to make that possible.

We have deliberately chosen a playbook approach, providing principles-based guidance rather than rigid strategy. This reflects both the speed of AI development and the practical reality of Jersey's situation. We are small enough to coordinate effectively but must be nimble enough to adapt as circumstances change.

However, coordination alone is not enough. Jersey must now make deliberate choices to prioritise investment in both technology infrastructure and skills development. These are not optional extras to be addressed when budgets allow; they are foundational requirements for our future competitiveness. Every month of delayed investment widens the gap between Jersey and jurisdictions that are moving decisively. The productivity gains, regulatory efficiencies, and workforce augmentation outlined in this playbook will remain aspirational without the underlying capabilities and drive to deliver them.

This means committing resources to modern data infrastructure, accessible AI tools, and the training programmes that will equip our current workforce and future generations to thrive. It means ensuring that skills development is not an afterthought but a central pillar of economic planning. And it means accepting that the cost of inaction far exceeds the cost of investment.

With the guidance of the Jersey AI Council and a commitment to the principles of transparency, ethics, and human-centred design, we can ensure that AI enhances prosperity and quality of life for Jersey's businesses and residents. The island advantage is real, but only if we act together. The time for coordinated action is now.



APPENDIX A:

# Detailed Organisational Perspectives

This appendix contains an overview of the contributions from key Jersey organisations on their AI context, current activities, and 2026 plans.



# DIGITAL JERSEY

## CONTEXT FOR AI

From Digital Jersey's perspective, AI represents the most significant catalyst for economic transformation since the advent of the internet.

### *Opportunities*

The primary opportunity lies in reversing Jersey's stagnating productivity. By adopting AI, particularly within our Professional and Financial Services sectors, we can unlock high-value growth, enhance global competitiveness, and create new, technology-driven roles.

### *Challenges*

The risks are equally significant; without decisive leadership, the AI revolution could disrupt high-value jobs and threaten tax revenues through offshoring. Additionally, the island faces a persistent skills gap, as many local students and workers are not yet "workplace ready" for an AI-integrated economy.

## CURRENT AI ACTIVITIES

Over the past year, Digital Jersey has laid the groundwork for a robust AI ecosystem:

- **Impact Jersey:** We successfully launched the Impact Jersey innovation programme, which has already begun funding projects that address the island's greatest challenges through technological innovation.
- **Foundational Upskilling:** We delivered successful blended learning courses, such as "Let's Build AI" and "Code in Place," which have proven the high demand for accessible, technical AI training on the island.
- **Sector collaboration:** We are deepening our engagement with the financial services sector to identify specific use cases for AI, ensuring that our initiatives are industry-led and practical.

## PLANS FOR AI IN 2026

In 2026, we will weave AI throughout our operational plan to lead Jersey's digital charge.

### *External Acceleration*

- **Online AI Hub:** We will launch a dedicated digital platform providing islanders and businesses with resources, expertise, and AI service provider partnerships (e.g., Google, OpenAI).
- **Focused Upskilling:** We will deliver an AI Leadership Accelerator for business leaders and an AI Insights series for the wider workforce, aiming to engage over 500 participants.
- **Startup Growth:** We will run a 5-day "Idea to Execution" AI bootcamp and attract 10 new Fintech and AI businesses to relocate to Jersey.

### *Internal Excellence*

- **Discovery framework:** Internally, we are implementing a framework to educate our team on finding, testing, and implementing AI tools. This "AI-first" approach aims to automate routine administration, freeing our staff to focus on high-value support for Jersey islanders.
- **Governance:** We will formalise our internal AI adoption policy to ensure ethical, secure, and productive use of these technologies.



# GOVERNMENT OF JERSEY DIGITAL SERVICES

## CONTEXT FOR AI

The Government of Jersey's Strategy for Sustainable Economic Development sets out the vision for Jersey to be a consistently high-performing, environmentally sustainable and technologically advanced small Island economy. Developing our digital economy is fundamental to this and the upcoming Digital Economy Framework outlines the Government's commitment to the digital economy by embracing change, focusing on delivery and creating the levels of confidence that Jersey needs to invest in its digital economy.

Internally, the Government's Information Technology (I.T.) Strategy sets out a clear path to improve how technology supports public services and helps departments deliver better outcomes. It replaces a patchwork of systems with a joined-up, government-wide approach - based on shared tools, smarter use of resources, and stronger control of risks, costs and performance.

### *Opportunities*

AI is a strategic accelerator for these outcomes at a public service and Island level. We will deploy AI within the IT Strategy's target improvements; reliable modern infrastructure, simpler systems, and better value from suppliers, so that AI is delivered on stable platforms, rationalised applications, and commercially robust contracts.

Data is a fundamental aspect of this and is crucial to driving economic development in Jersey. As a small Island, we must play to our strengths by optimising the value of data and adopting technologies, such as AI, at pace. Jersey's finance sector must be at the forefront of innovation in FinTech and AI, with the use of AI a necessity for the sector.

By strengthening information lifecycle management (ILM), system integration, and infrastructure, AI can accelerate the realisation of our strategic goals: establish authoritative data through metadata catalogues, lineage, retention and disposal policies; expose trusted data through integration between our core software platforms. Practically, this enables intelligent document processing, virtual agents and enhanced analytics to operate on clean, governed data; easier cross-department data sharing; and performant, secure workloads under architecture-led guardrails.

### *Challenges*

The reverse of the opportunities above are true. AI will under deliver without disciplined ILM, integration, and digital infrastructure: fragmented line-of-business systems, inconsistent retention schedules that are not machine-readable, weak or missing metadata and unclear data ownership undermine the usefulness of AI which thrives on high quality data. Additional risks include shadow IT and skilled resource gaps for product ownership and AI model/agent operations.

## CURRENT AI ACTIVITIES

Over the past year our AI highlights have centred on proving value safely:

- We stood up an executive level AI Steering Group to set direction and provide proportionate assurance.
- We published an AI Policy and Guidebook alongside staff training to embed responsible use.
- We completed an organisation-wide rollout of Copilot Chat with enterprise guardrails and adoption support.
- We deepened engagement with our strategic software partners notably Microsoft, SAP & cyber protection platforms to activate the AI capabilities in the tools we already use, ensuring benefits are realised on our existing platforms rather than adding complexity.
- We monitored key legislative and regulatory developments in the UK, EU and rest of the world.
- We closely followed the EU AI Act and met with the Cabinet of Commissioner Virkkunen to understand the EU's technical implementation plans.

## PLANS FOR AI IN 2026

The Government is not producing an 'AI Strategy' or 'AI Framework' for the Island, as lessons learned from other jurisdictions show that such a strategy would become out of date quickly due to the rapid developments in AI. Instead, we are developing a set of future-proof AI Principles to provide a clear view of the opportunities and risks of AI, the Government's approach, and to guide AI adoption and use across Jersey.

In 2026 our focus is a disciplined trial of Microsoft 365 Copilot and Copilot Studio, using our Copilot playbook to trial safe AI connectivity with SharePoint via automated document sensitivity labelling and conditional access.

The Government will build an AI community of practice through the five delivery workstreams of the AI Steering Group: Technology Policies & Standards, Security Policies & Standards, Data Protection & Information Governance, Communication Planning & Guidelines, and Insights & Learnings, to keep adoption proportionate, transparent and grounded.



# IOD JERSEY

## CONTEXT FOR AI

For IoD Jersey, Artificial Intelligence represents both a strategic opportunity and a governance challenge. From an opportunity perspective AI can enhance productivity, decision making, and competitiveness across Jersey's business community. AI tools have the potential to strengthen financial services, improve customer engagement, and unlock efficiencies in sectors such as retail, tourism, and professional services. We believe there is a wider opportunity for AI to enable Jersey to differentiate itself as a jurisdiction that champions ethical, responsible, and human centered adoption.

The governance challenges are equally significant. Business leaders must navigate uncertainty around regulation, data privacy, and reputational risk. There is also a pressing need to address skills gaps and ensure that directors and boards are equipped to ask the right questions about AI deployment. For IoD Jersey, the priority is to balance innovation with accountability and good governance - ensuring that AI adoption strengthens trust in Jersey's business environment rather than undermines it. Similarly, it is essential to integrate succession planning into the governance responsibilities. Innovation must be balanced with efficiency, ensuring that automation does not erode the entry level roles that provide the foundation for future leadership.

On a macro level we cannot be left behind by other jurisdictions who are adopting AI in a faster and more joined up way.

## CURRENT AI ACTIVITIES

Over the past year, IoD Jersey has focused on embedding AI into the leadership conversation and equipping directors with the tools to respond strategically. Highlights include:

- Hosting events to raise awareness of the director's role in understanding AI's impact on governance, workforce transformation, and competitiveness.
- Contributing to policy dialogues on digital skills, resilience and online safety, and the role of boards in overseeing AI adoption.
- Supporting members and the wider business community with thought leadership whitepapers and articles that translate complex AI concepts into accessible, board ready insights.

These activities have helped position IoD Jersey as a trusted source of guidance for directors navigating the AI landscape.

## PLANS FOR AI IN 2026

Priorities for 2026 include continuing to champion responsible and strategic AI adoption, specifically in these areas,

- **Board Readiness:** Developing guidance and signposting to help directors understand AI risks, opportunities, and governance responsibilities.
- **Policy Engagement:** Working with government and industry partners to shape frameworks that promote safe AI innovation and ethical oversight.
- **Skills and Inclusion:** With other partners, develop initiatives that build digital literacy and ensure AI adoption benefits the whole workforce, not just a few sectors. Ensure directors understand the importance of developing pathways for a healthy pipeline of talent and succession planning.
- **Future Leaders:** Working with Government and Schools to ensure the next generation are ready to contribute safely in the workplace and adopt AI appropriately. Signposting for Directors where innovation enhances, rather than replaces, the development of future leaders.

By the end of 2026, IoD Jersey aims to ensure directors across the island are confident, informed, and proactive in guiding their businesses through AI transformation — which will help to promote the reputation of Jersey as a forward looking, trusted business jurisdiction.



# JERSEY FINANCE

## CONTEXT FOR AI

Jersey Finance recognises AI as a transformative force with substantial opportunities for financial services. It offers productivity gains through automation, improved decision-making with greater accuracy in risk assessment and fraud detection, and elevated client experience through personalised advice and seamless digital engagement. Together, these capabilities are essential to maintaining Jersey's competitiveness as a leading International Financial Centre.

The challenges are equally significant. Data security and privacy remain paramount as firms experiment with tools, whilst algorithmic bias and transparency introduce new governance and oversight requirements. And beneath this sits a skills gap, as AI advances faster than the workforce capabilities needed to deploy it safely and effectively. But most pressing is the competitive imperative, as AI adoption is universal across IFCs. Jersey is responding through close collaboration between government, regulator, and industry to keep pace with global peers.

## CURRENT AI ACTIVITIES

Throughout 2025, Jersey Finance has been committed to advancing AI understanding and capability through research, industry engagement and strategic collaboration.

The TechConnect roundtable series brought together CIOs and CTOs for a trilogy of sessions led by Professor Alan Brown, exploring practical approaches to AI strategy, implementation and governance. Then, in November, our flagship fintech event, FINx, built on this momentum by positioning AI as a centrepiece of the agenda, with a programme offering a strategic rationale for adoption and practical direction on skills development. Jersey Finance also commissioned Grant Thornton to research AI across the industry, publishing findings to inform members on AI use, risks and skills.

This industry engagement sits alongside our work on a strategic initiative, the Vision 2050 programme, which has identified digital skills development as a near term priority. Jersey Finance is leading this work to help shape and deliver practical initiatives that will maintain our industry's competitiveness. We are also collaborating with the World Alliance of International Financial Centres on a cross jurisdictional project examining AI regulation and deployment. Our participation in this work allows Jersey to benchmark its approach, share its experience and draw on emerging international best practice.

## PLANS FOR 2026

In 2026, Jersey Finance will support the rollout of Jersey's AI Playbook to accelerate adoption across the economy, and deepen industry engagement through targeted events, guidance and case studies. We will also continue the Vision 2050 programme, leverage our partnership with the Financial Services Skills Commission and work closely with Digital Jersey to deliver training, promote AI literacy and support firms to build the skills needed to realise the benefits of AI.



# JERSEY AI FORUM

## CONTEXT FOR AI

Jersey AI Forum is a not-for-profit business which was established in April 2024 and exists to improve practical AI capability across Jersey. This is done by providing unbiased knowledge to understand, design, and responsibly deploy AI solutions.

The Forum operates as a neutral, unbiased, trusted body spanning technical, business, and legal perspectives.

There is an opportunity to practically empower public services, organisations, businesses and individuals on the island with the knowledge and skills needed to effectively integrate AI into their organisations and lives. This will increase productivity, GDP and overall quality of life.

The challenge for the Jersey AI Forum, and Jersey in general, is to successfully optimise the impact of AI through innovative and compliant solutions with relatively limited resources.

## CURRENT AI ACTIVITIES

In 2025, Jersey AI Forum demonstrated demand and relevance for its activities through:

- A six month Let's Build AI education programme, with Digital Jersey collaboration
- Delivery of a Jersey wide AI Hackathon, partnering with Digital Jersey
- A focused legal and regulatory group operating on a six-week cadence
- Consistent thought leadership content through an email newsletter
- Focused 1:1 meetings with individuals and organisations across industries and sectors including private companies in Finance, Healthcare, Tourism and Agriculture, JOIC, Sports Jersey, JFSC, Jersey Finance and Jersey Government
- AI expertise representation at conferences and events

## PLANS FOR 2026

By the end of 2026, Jersey AI Forum aims to:

- Be recognised as the primary go-to source of impartial technical, business, and legal AI related knowledge in Jersey.
- Support organisations in moving from awareness to responsible implementation of solutions through education and workshops.
- Maintain credibility across technical, business, and legal domains.

We will deliver this through:

- A flagship Jersey AI event.
- A business focused AI enablement programme
- Continuation and iteration of the 'Let's Build AI' training.
- An online training suite.
- Legal and regulatory stream continuation.
- Communications and engagement sessions rotating between business, technical and legal, and regulatory.



# JERSEY FINANCIAL SERVICES COMMISSION

## CONTEXT FOR AI

Artificial intelligence represents a significant strategic opportunity for the Jersey Financial Services Commission (JFSC) as both the financial services regulator and the Companies Registry.

AI technologies have the potential to enhance regulatory effectiveness, strengthen supervisory capabilities, and support our aim to be a more agile and responsive organisation. The following section summarises the key opportunities and associated challenges from the JFSC's perspective.

### Opportunities

- **Operational efficiency:** Automation can streamline routine tasks such as document review and data extraction, enabling staff to focus on judgement-driven and higher-value activities.
- **Improved service delivery:** AI can help support the JFSC's strategic priority to deliver excellent service. For example, it could potentially be used to streamline processes, improve website search, with the aim of improving user experience.
- **Support for innovation and competitiveness:** through internal adoption of AI, the JFSC is keen to demonstrate that it supports safe innovation within Jersey's financial services sector. We are also developing guidance and internal understanding so that we can support firms and individuals with their own AI adoption.

### Challenges

- **Governance:** ensuring that we have created the right balance between encouraging AI adoption and ensuring that there is appropriate governance and risk understanding/mitigation.
- **Data protection and security:** Strong safeguards are required to protect sensitive regulatory and personal data.
- **Skills and organisational readiness:** Ensuring that staff have the capability and confidence to use AI safely and effectively is essential for sustainable adoption.

Overall, AI represents a strategic opportunity to strengthen Jersey's regulatory framework and enhance our operational capacity—provided it is implemented with caution, transparency, and strong governance.

## CURRENT AI ACTIVITIES

Highlights from the past year include:

- **Developing an internal AI Policy:** in order to create the conditions for deploying AI within the JFSC, by setting out processes for agreeing and rolling out AI tools.
- **Internal pilots and experimentation:** teams across the JFSC have trialled AI tools, and Copilot Chat has been made available to all staff. This has been extended to trials of full Copilot.
- **Training:** Providing training to all colleagues to ensure responsible use of AI tools, in particular Microsoft Copilot Chat to support people's day-to-day work.
- **External chatbot:** Further development of the JFSC's external AI chatbot, Reggie, so that it now includes all regulatory material and is updated when there are regulatory content changes.
- **Capability:** Recruitment of a full-time AI analyst who will be dedicated to supporting the development of AI capability within the JFSC.
- **Engagement:** The JFSC has contributed to industry discussions on digital policy, innovation and transformation.

## PLANS FOR 2026

In 2026, the JFSC intends to transition from exploratory activity to more structured implementation of AI technologies, supported by a strengthened governance and risk-management framework. Priorities will focus on user experience (to support our strategic priority to deliver excellent service), using AI to help deliver our data strategy and risk-based supervision implementation.

Planned actions include:

- **Delivering AI Guidance:** and supporting responsible industry adoption.
- **Improving digital user experience:** by using AI technology where appropriate.
- **Simplification of our regulatory content:** by making it easier to navigate
- **Building staff capability:** expanded training and guidance will enable teams to adopt AI tools confidently and responsibly.
- **Ongoing policy development:** the JFSC will continue engaging with government and monitoring global regulatory developments to ensure Jersey remains aligned with leading international standards.



# JERSEY OFFICE OF THE INFORMATION COMMISSIONER

## CONTEXT FOR AI

From the point of view of the JOIC, as data protection regulator for the Island, AI presents both significant opportunities and substantial challenges. It has the potential to enhance compliance and add public value through RegTech solutions, for example by improving data security, enabling privacy-preserving analytics, detecting fraud, and supporting more efficient regulatory oversight through automated risk assessment and audit tools. When designed responsibly, it can also advance individual rights by increasing transparency, improving access to services, and reducing human bias in decision-making.

However, these benefits are accompanied by serious risks. Many AI systems rely on large-scale data collection, raising concerns around lawfulness of data processing, data minimisation, purpose limitation, and retention. The lack of transparency of complex models can undermine accountability, making it difficult for individuals to understand or challenge automated decisions made about them. Bias and discrimination can be amplified where training data reflects existing inequalities, while inadequate governance can lead to function creep or repurposing of data beyond original consent. As regulators, it is important for us to strike the right balance between enabling innovation while enforcing robust safeguards, promoting privacy by design and by default, and ensuring that AI deployment respects fundamental rights.

## CURRENT AI ACTIVITIES

The rapid deployment of generative and decision-making AI systems has marked a turning point for data protection and privacy over recent years. We have seen significant advances in models that amplify both innovation and risk, particularly in relation to transparency, lawful data sourcing, and individual rights. The highlight for us (as well as many other Data Protection Authorities) is that many organisations have begun embedding privacy-by-design and implementing stronger governance into their AI adoption lifecycles. At the same time, our supervisory work has highlighted persistent concerns around the transparency of training data, lack of understanding of the technology, and the secondary use of personal data.

Overall, the year has emphasised that responsible AI and robust data protection are now inseparable and must evolve together.

## PLANS FOR AI IN 2026

We are about to launch our new strategic plan for the next 3 years, of which AI is a central strategic priority. Whilst our initial focus for the first 12 months will be on the deployment of AI in human resources activities, it will also feature heavily in our work on children's privacy and the interaction between data protection and cyber security. As mentioned above, our aim is to gain a better understanding of the local landscape in terms of AI deployment, and through collaboration with Digital Jersey, the AI Council and experts in the field, we will be providing guidance to both businesses and individuals on the responsible use and deployment of AI technologies.



## APPENDIX B:

# International AI Strategy Comparisons

This appendix summarises AI strategies from smaller nations that offer useful reference points for Jersey. While none are directly comparable, each demonstrates how jurisdictions of modest scale can carve out meaningful positions in the global AI landscape.



## WHY THESE COMPARISONS MATTER

Jersey is not alone in grappling with AI strategy. Across the world, smaller nations and jurisdictions are asking the same questions: how do we compete with larger economies that have vastly greater resources? How do we attract and retain talent? Where should we focus our limited capacity for maximum impact?

We have reviewed the national AI strategies of several countries, including Singapore, Luxembourg, the UAE, and Malta. Each offers insights relevant to Jersey's situation, though none provides a template we can simply adopt. Singapore operates at a fundamentally different scale with a population of nearly six million and substantial state investment capacity. Luxembourg, while smaller, benefits from deep European Union integration. The UAE can deploy sovereign wealth at levels unavailable to Jersey. Malta, perhaps the closest comparator in population terms, has pursued an aggressive positioning as an AI and blockchain hub with mixed results.



## KEY LESSONS FOR JERSEY

Several themes emerge consistently from these international approaches.

First, size can be an advantage. Smaller jurisdictions can move faster, coordinate more effectively, and target their efforts more precisely than larger nations encumbered by complex bureaucracies. Luxembourg and Malta both explicitly position their compact scale as a strength rather than a limitation.

Second, sectoral focus is essential. Singapore's strategy identifies specific sectors where AI can deliver the greatest impact rather than attempting broad coverage. For Jersey, this points clearly toward financial services, where we already possess world-class expertise and infrastructure.

Third, governance leadership offers differentiation. Malta's emphasis on ethical AI frameworks and Luxembourg's commitment to trustworthy, human-centric AI suggest an opportunity for Jersey to position itself as a jurisdiction where AI is deployed responsibly. In an era of growing concern about AI ethics, this could be a genuine competitive advantage.

Fourth, international partnerships matter. The UAE's strategy emphasises collaboration and partnership as a way to overcome scale limitations. Jersey's unique position with strong relationships to both the UK and EU creates similar opportunities.



## CRITICAL SUCCESS FACTORS

For Jersey to succeed, this analysis suggests several imperatives. We must target and focus rather than trying to compete broadly.

We should aim to become a recognised centre for AI in financial services rather than a generalist AI hub. We must leverage our governance agility to create innovation-friendly frameworks quickly. We need to build partnerships to overcome scale limitations. And while broad AI education matters, priority investment should also go toward upskilling our existing workforce.

The continued disruption from AI is unsettling. However, this analysis suggests Jersey has the potential to carve out a meaningful role in the global AI ecosystem. Success depends on making strategic choices about where to focus rather than attempting to replicate approaches designed for larger nations with different characteristics.

CHARACTERISTIC	SINGAPORE	LUXEMBOURG	UAE	MALTA	JERSEY
Population	5.9 million	670,000	9.3 million	520,000	103,000
Strategy Title	National AI Strategy 2.0 (2023)	Accelerating Digital Sovereignty 2030	AI Strategy 2031	The Ultimate AI Launchpad (2019)	AI Playbook (2026)
Core Vision	AI for public good; global leadership	Human-centric, trustworthy AI hub	World's most AI-prepared nation	Global AI launchpad for innovation	Responsible, inclusive AI adoption
Primary Sectors	Financial services, manufacturing, biomedical, healthcare	Finance, healthcare, public sector, culture	Energy, logistics, tourism, healthcare	Investment attraction, public services, private sector	Financial services, public services
Talent Approach	Attract 15,000 AI practitioners; AI Apprenticeship Programme	AI in higher education; apprenticeships; Elements of AI course	Public AI training camps; mandatory training for government leaders	AI courses at university; workforce transition planning	Leadership accelerators; workforce upskilling
Governance Model	AI Verify toolkit; Model Governance Framework	EU AI Act implementation; regulatory sandboxes	Minister of State for AI; AI Council	World's first national AI certification; Ethical AI Framework	Jersey AI Council; future-proof principles
Infrastructure	Increased GPU compute; green data centres	MeluXina-AI supercomputer; Luxembourg AI Factory	National data infrastructure; AI-ready datasets	Data centres; 5G and IoT investment	Existing digital infrastructure; partnership-based
Key Differentiator	Scale of investment and execution	EU integration and trustworthy AI focus	Sovereign wealth and ambition	Early mover on AI ethics certification	Agility, financial services expertise, governance reputation



## KEY SOURCES

1. <https://www.smartnation.gov.sg/>
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5. <https://oecd.ai/en/>



This playbook was developed through collaborative effort, drawing on local expertise, previous studies, and global best practices in AI implementation. It was created with the support of Digital Jersey, Jersey Finance, Jersey Financial Services Commission, Jersey AI Forum, Jersey Office of The Information Commissioner, Government of Jersey, and The Institute of Directors Jersey.