115K

the VC fund of LA BANQUE POSTALE

Integrating AI: the playbook

From establishing
an AI culture
to operational impact

November 2025

A word from the redactors

“ We’re beyond the point of seeking shelter from the digital wave; the reality is an irreversible world defined by AI.

As the business treadmill speeds up, operational excellence hinges entirely on the seamless, intelligent integration of AI, making it the essential engine for strategic momentum.

Drawing on the invaluable experience of our portfolio companies who have already mastered this new normal, this study offers a modest yet immediately actionable guide.”

Nizar DAHMANE
Operating Partner @ 115K

“ Adopting an AI strategy with concrete operational application is no longer an option, it’s a critical strategic investment imperative.

Failing to make this shift means exposing yourself to significant risk from the proliferating AI-Native start-ups whose lean cost structures and lightning-fast commercial velocity are fundamentally resetting market standards. ”

Benoît DESCOQS
Principal @ 115K

Executive Summary

Ai integration is no longer an experiment but a structuring movement

With adoption rates already high and first measurable results observed, the question is no longer **“Should we use AI?**” but **“How do we turn it into a massive driver of performance and competitive advantage?”**

Analysis

within the 115k portfolio highlights three key insights

AI is already a strategic priority but remains under-leveraged. While 80% of portfolio companies place it at the core of their strategy and 70% already have solutions in production, its impact is still limited to isolated use cases.

The main barriers are organizational rather than technical: insufficient skills, cultural resistance, and unclear governance all hinder large-scale deployment.

Yet the opportunities are tangible and immediate: significant cost reductions, shorter development cycles, and improved lead processing — benefits already visible in early use cases.

Transform

AI into sustainable advantage, this document proposes a structured action framework

Infuse an AI culture at all levels through targeted training and acculturation rituals.

Create clear and embodied governance with an AI Champion (acculturation and use case detection) and an AI Owner (roadmap execution, scaling, ROI).

Industrialize the selection and monitoring of AI projects with a portfolio logic (MVP pipeline, ROI-based prioritization, monitoring).

Approach

aims to move AI

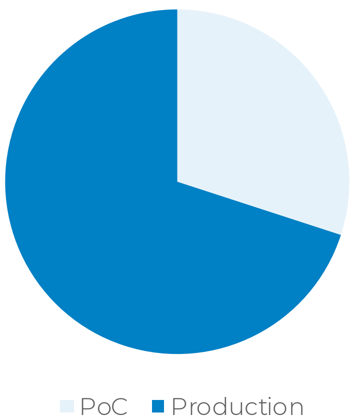
- ↗ From an occasional tool to a strategic pillar,
- ↗ From a series of experiments to an industrialized system,
- ↗ From a promise to measurable and scalable ROI.

115K’s ambition is to make each startup in its portfolio a reference in AI maturity within its sector, capable of combining performance, compliance, and continuous innovation.

State of AI integration in our portfolio

Analysis based on a survey sent to the 16 companies in our portfolio, with a 90% response rate, allowing us to map AI maturity and usage across operational processes.

AI Maturity



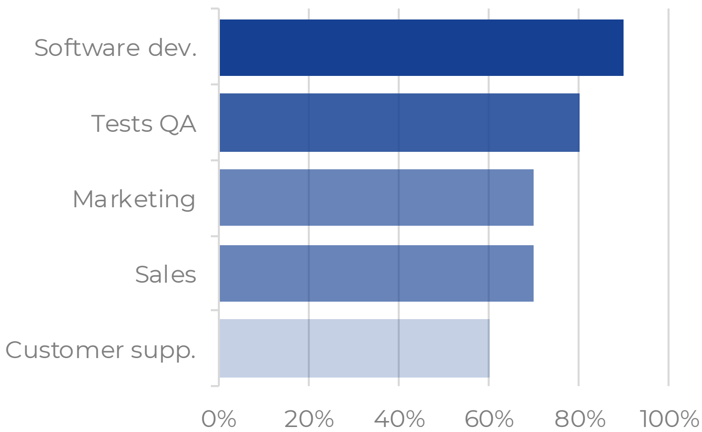
80%

of startups surveyed consider AI a priority

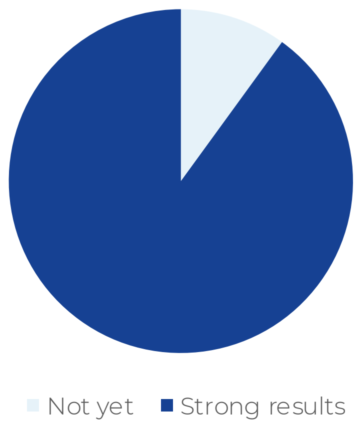
70%

already have solutions in production

Use Cases



First Results



Main barriers

- ↗ Insufficient in-house expertise
- ↗ Managerial or cultural resistance
- ↗ Perceived cost/complexity
- ↗ Poor or inaccessible data
- ↗ Lack of “flagship” use case

Opportunities

- ↗ Support in prioritizing use cases
- ↗ AI training/upskilling to overcome resistance
- ↗ Data cleaning & governance to maximize results

True AI transformation happens when culture, roles, and execution align, **turning isolated initiatives into a coherent, value-driven system**

/1

Infuse an AI culture through continuous training

Make AI training part of change management by integrating it into annual objectives to put AI at the heart of processes.

For technical profiles, we recommend specific expert-led training sessions.

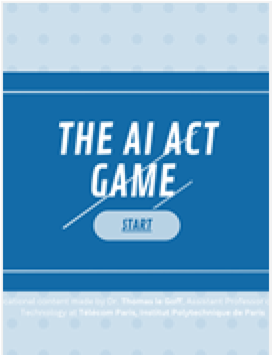
Examples of free content for quick implementation

IAcadémie

Initiation to AI concepts, by Tribes

Non-tech teams

5,5h



AI Act Game

Serious games on the AI Act, by Télécom Paris

Exec team, managers...

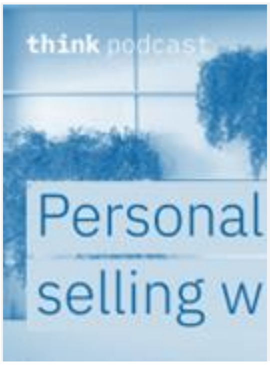
1,5h

How to automate prospecting

Hands-on cases, by LaGrowthMachine

Sales & Marketing

1h



AI built for sales: from pipeline generation to proposal

Some examples of AI applications for sales, by IBM

Sales

0,5h

Examples of paid online training

Individuals: 7 days free trial, then $42/month; Enterprise: $300/year

Practical AI and prompting for sales professionals

Prompting examples and best practices

Sales

6h

What Can AI Do for Marketing?

Overview of AI potential across marketing fundamentals

Marketing

1h

/2

Appoint an AI Champion to drive adoption & identify use cases

The AI Champion raises awareness, builds and leads an internal community, identifies operational pain points, and fosters cross-team synergies.

Product, Ops, or Customer Success team member

Tech literacy, community building, pedagogy, ability to translate business needs

0.1 – 0.2 FTE

HR Objectives examples

- Number of internal events organized
- % of employees trained on AI
- Adoption rate of AI tools in business teams
- Number of AI projects identified, in POC, or in production

Awarenes actions already implemented within the 115k portfolio

- Weekly demonstrations of AI use cases used by teams
- Hackathon to bring out projects/ideas
- Hackaton on issues pre-selected by the Executive Committee
- Half-day sharing session on individual adoption of AI tools

Other examples

- Monthly Lunch & Learn sharing of an AI use case
- « Ask me anything » sessions with AI experts
- Internal AI newsletter; follow-up on ongoing projects and sharing of use cases
- Sharing rituals on AI projects between technical/product/data teams

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Appoint an AI Owner to execute and scale

The AI Owner, together with the AI Champion, identifies and prioritizes high-value use cases, defines and pilots the AI roadmap, and ensures MVPs move into production with measurable business impact.

CTO, Chief Scientist Officer, VP AI, Data Scientist...

Technical expertise to validate feasibility and deploy

0.2 – 0.3 FTE

HR Objectives examples

- % of ideas progressing to MVP and then production
- ROI targets per project
- Average time to production
- Number of iterations and model improvements

The AI Owner must have sufficient budgetary and decision-making autonomy to validate the technical feasibility of the project and carry out an initial prioritization before validation by the Executive Committee.

He/she is also the guarantor of the AI usage framework:

↗ Establishes with the AI Champion a clear procedure for requests for new tool introduction

↗ Oversees a whitelist of authorized AI solutions, under which conditions, and those strictly prohibited for lack of reliability/GDPR non-compliance

↗ Guides definition and updates of guidelines per use case to ensure compliance and prevent data leaks: which types of data and documents are authorized, which must be anonymized

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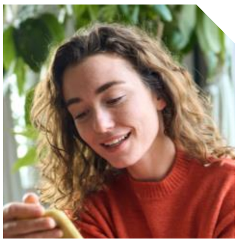
Implement a suitable project governance



AI Champion & AI Owner

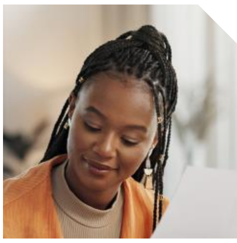
Weekly meeting

- Monitoring of idea pipeline, alignment on prioritizations, monitoring of ongoing projects

Exec team, AI Champion & AI Owner

Weekly or bi-monthly meeting

- Selection of strategic use cases on which to test an MVP, validation of expected ROI objectives, allocation of a "task force" per MVP
- Monitoring of ongoing projects



Project team & AI Owner

Weekly or bi-monthly meeting

- Monitoring MVP until production

Some key success factors

↗ The Executive Committee must act as a true sponsor of AI experimentations. Share MVP progress with the rest of the company and have them tested quickly

↗ For technical teams, a top down approach with objectives may be more successful to be sure they allocate enough time on experimentations even if the ROI is uncertain, whereas it is less necessary for non-technical teams

↗ Invest in your Data Governance and infrastructure to be able to scale projects

↗ Encourage a lean approach: time-boxed MVP execution and tests, multidisciplinary task forces

↗ Structure cybersecurity issues with a standardized process of assessment

↗ Create a shared knowledge base archiving all projects (successful or not)

We highlight three B2B use cases that illustrate how AI is being implemented across our portfolio, **showcasing diverse applications that mirror the variety of business model we support.**

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AI-Driven Efficiency: Optimizing Costs at Scale

Issues identified

- Optimize operational costs on redundant tasks
- Streamline the customer journey

Approach implemented

1. Identification by each department of possible gains.
2. Calculation of potential ROIs and prioritization by the Executive Committee based on highest potential gains.
3. Organization of a 48h hackathon to find solutions to proposed use cases.
4. Selection of the most promising use cases and POC development.

Recommandations & Key success factors

- Data must be structured and of quality to feed AI.
- The Data team was integrated into the dev team to reduce silos.
- An evaluation pipeline was created to ensure AI upskilling and performance.
- Investment in the technical stack (e.g., hosting n8n to structure more scalable processes).
- A good ROI project must be prepared upstream and followed precisely to succeed (selection of profiles, onboarding, tools, 1-to-1 follow-up...).

Results obtained

6x

reduction in operational costs on one of the identified use cases

/2 Boosting Productivity with AI-Enhanced Development Tools

Issues identified

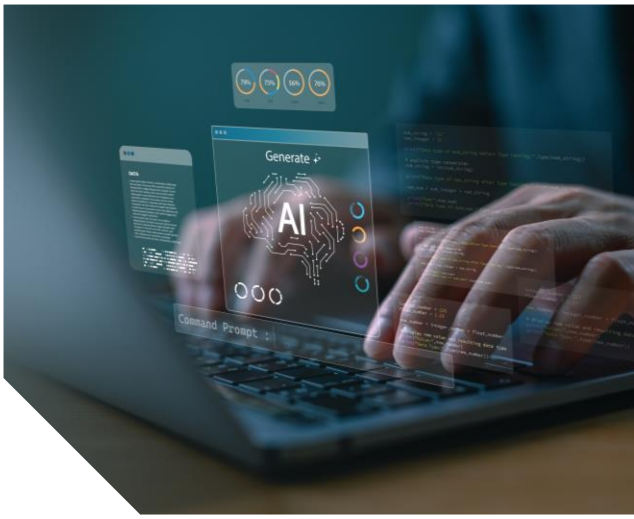
- Optimize IT development time
- Optimize overall team productivity (Sales, Product...)

Approach implemented

1. Provision of a stack of several tools: Cursor, Lovable...
2. Monitoring of usage and productivity gains for 4–6 months
3. Feedback phase to identify tools/practices generating the most gains

Recommandations & Key success factors

- Encourage user autonomy and initiatives
- Establish an AI culture within the company



Results obtained

More adaptability

AI tools enable to absorb higher workloads without additional hires

/3 From Data Chaos to Cohesion: AI-Powered Integration

Issues identified

- Complexity of integrating heterogeneous data formats

Approach implemented

1. Creation of an AI squad and top-down framework: AI integration embedded into team objectives to ensure accountability and impact.
2. Close collaboration between tech teams (2–3 engineers with a PM) and business squads to identify “AI-enable” tasks and rapidly prototype POCs.

Recommandations & Key success factors

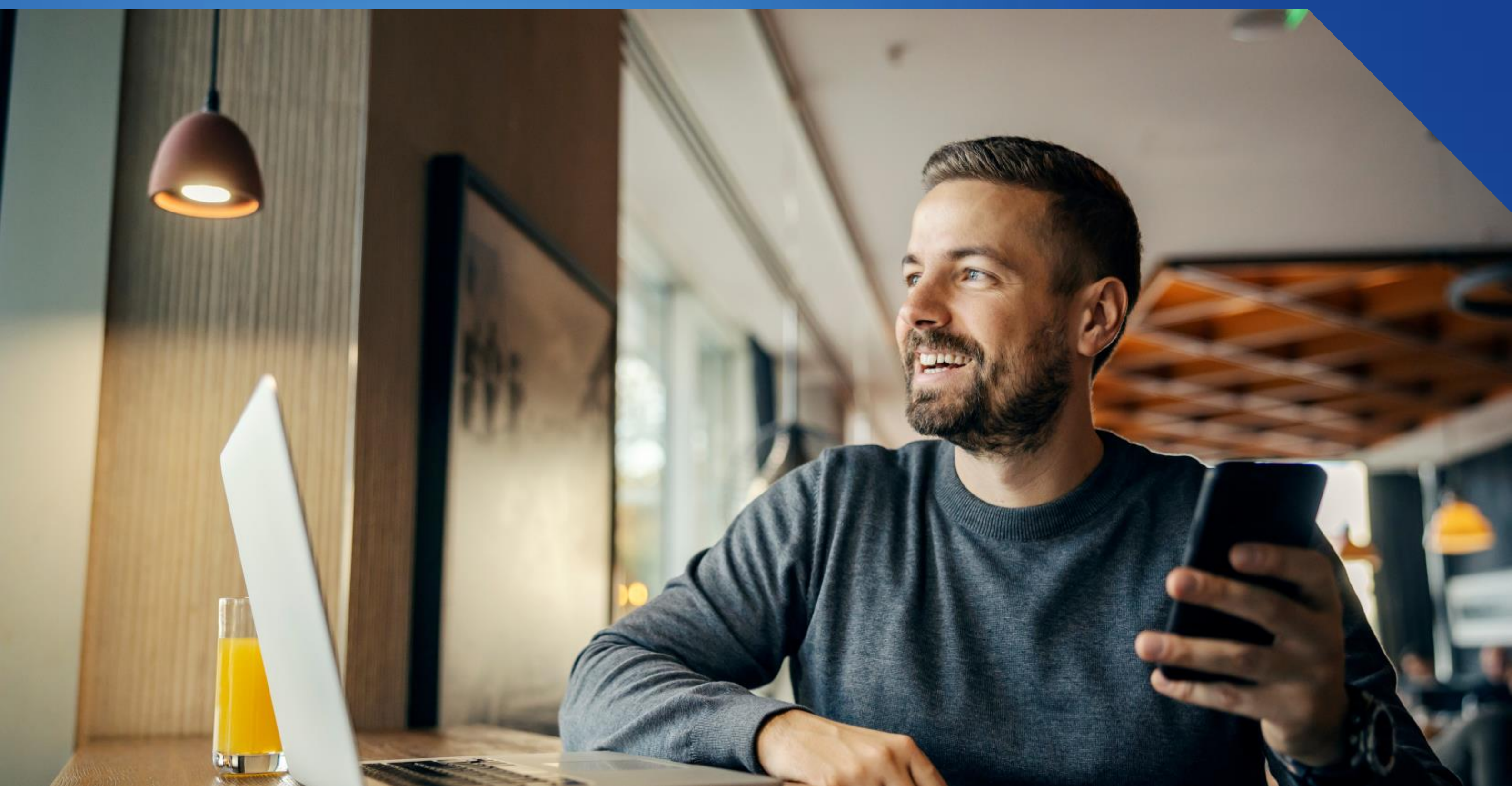
- Adopt a hybrid top-down and bottom-up approach: top-down to overcome initial resistance, bottom-up to spot practical opportunities.
- Encourage rapid POCs with strict time limits to quickly validate or discard ideas.
- Anchor AI initiatives in clear ROI-driven use cases rather than experimentation “for the sake of AI.”

Results obtained

~5MIN

Data integration time reduced from ~1 hour thanks to automated nomenclature and controls.

Turning the B2C side, we focus on a single B2C use case where, in contrast to B2B, **the absence of large legacy data constraints enables faster iteration loops and more straightforward AI implementation**



Scaling Lead Management with Conversational AI

Issues identified

- Optimize B2C lead processing

Approach implemented

Benchmark then quick testing and production of different use cases:

1. Voice agent via PytoBenchmark to book a meeting with a sales rep and answer prospect questions
2. Sending a text/WhatsApp when a lead is generated on the platform
3. Pre-qualification chatbot

Recommandations & Key success factors

- The main challenge is clustering: ensure AI is applied to the right type of flows (e.g., low-qualified leads that would not have been processed).
- Ensure proper orchestration of scenarios where criticality is high in B2C, with classic project requirements: monitoring, consistency checks, KPI tracking.
- For all use cases, barriers are mainly reputational: sufficient control points must be put in place, and AI usage restricted to the most relevant areas.

Results obtained

6k leads

Performances are lower than humans, but these leads would not have been processed otherwise.

Any insights to share ? Feel free to contact the research team

Nizar DAHMANE
Operating Partner

Benoît DESCOQS
Principal

Hugo VALLETTE VIALLARD
Associate

About 115K

LA BANQUE POSTALE

115K, the VC fund of La Banque Postale, invests from Seed to Series B in French and European startups in the financial services space: FinTech, InsurTech, AI, Cybersecurity.
With €150m in AUM, the fund acts as an active minority shareholder, supported by a long-term vision and evergreen positionning.

115K is a next-generation CVC combining Tier 1 VC expertise focused on financial performance with an hands-on approach, with the strength of a major group offering numerous commercial opportunities through its shareholder La Banque Postale, 12th largest European Bank, its subsidiaries (CNP Assurances, LBP AM...), and as part of La Poste group.

With 16 investments since 2022, 115K is one of the most active VC funds in the financial services industry.

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