

Figure 2: Actionable Guidance for Practitioners

1. Ask First: During initial consultations, assess client attitudes toward AI with questions like: "How comfortable would you be with AI-powered budgeting recommendations?" Use their response to guide all technology recommendations.

2. Use a Mobile-First Approach: For clients hesitant about AI tools, start by helping them adopt basic mobile banking features. Once comfortable with mobile tools, they become significantly more receptive to AI-powered features—creating a natural pathway for gradual technology adoption.

3. Avoid Mismatched Recommendations: Do not push mobile technology on AI-skeptical clients, as it may weaken their financial outcomes. For these clients, focus on traditional planning methods and building core financial skills first.