RegTech Adoption Challenges

Integration

* Legacy system compatibility

* Data silos

* API limitations

Model Risk

* AI explainability

* Bias concerns

* Validation requirements

Data Quality

* Inconsistent formats

* Missing data

* Cross-system reconciliation

Vendor Risk

* Concentration risk

* Business continuity

* Exit planning

Regulatory Acceptance

* Regulator familiarity

* Audit trail needs

* Liability questions

Change Management

* Staff reskilling

* Process redesign

* Cultural resistance

Success Factors: Executive sponsorship, phased rollout, vendor due diligence, regulator dialogue