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## Generative AI at the Crossroads: Light Bulb, Dynamo, or Microscope?

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have difficulty determining how much confidence to assign the AI output. And, although Sahni et al. (2023) conclude that machine learning has the potential to assist with an array of tasks including diagnosis, treatment choice, and managing records, they assess that for hospitals, AI adoption often cannot be justified on financial factors alone.

GenAI is used for many tasks in finance as well. Companies can use genAI to lower the cost of creating client-specific portfolios (Joshi, 2025), improve existing automated systems that respond to client requests (McKinsey & Company, 2025), assist with regulatory compliance (Agarwal et al., 2024) and with loan underwriting (Wang, 2023).