AI Implementation

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Human centered AI transformation of banking

Timeframe	Industry 1.0 (1760 – 1840)	Industry 2.0 (1870 – 1969)	Industry 3.0 (1970 - 2000)	Industry 4.0 (2000 - 2030)	Industry 5.0 (2030 - ->)
General Purpose Technologies	• Steam engine • Water power	• Electricity in industrial processes • Mass production	• Information & communication technology • Industrial automation	• Cloud computing • Narrow AI • Internet-of-things • Robo-proces automation	• Human-machine integration • Augmented reality • Hyper-personalization technologies • Sustainable technologies • Advanced robotics

D. Van Thiel, Tilburg University, 2024

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Framework: AI-Perception matrix

Too broadly	Too narrowly
The work identified in one domain can't be completed within three or four waves of work over 12-15 months.	You are solving a niche challenge while leaving the root causes of problems untouched or not taking into account interrelated processes.
There are more than a dozen leaders with different goals who get to say what should happen next, and there is no clear business owner with accountability.	The business leader in the target area doesn't feel ownership because the project won't move the needle, and you haven't involved leaders from across a specific value chain
You need to redesign the whole data and tech architecture of the company to get any value.	You have created a solution that doesn't Integrate with other upstream or downstream processes.

MIT Sloan University, 2020

Too broadly could lead to an overwhelming, unfocused AI strategy, causing missed milestones and unclear ROI.

Too narrowly might limit leaders to optimizing current processes, which can result in incremental improvements but miss transformative opportunities.

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Suppliers & eco-system

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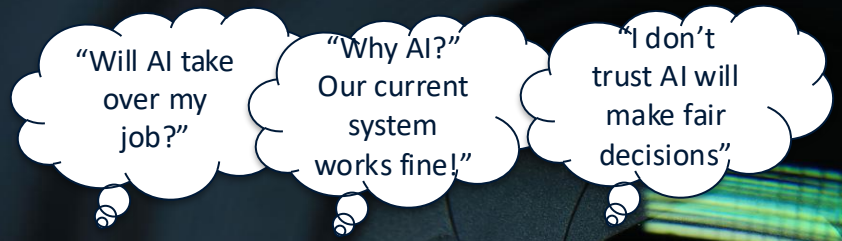
Cultural & organisational challenges



Resistance to change

AI Leadership

- Clear AI vision & strategy
- Clear KPI’s & roadmap
- Leadership commitment
- Clear responsibilities & governance
- Open & innovative culture
- Employee empowerment
- Continuous communication

Building an AI-driven culture & organisation

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Data management & security

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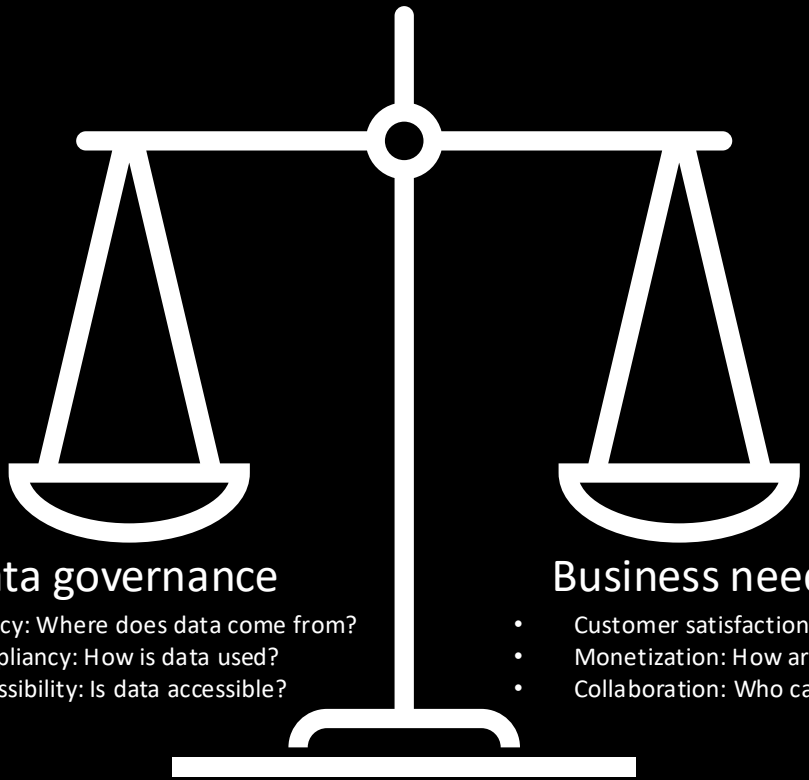
Foundation

Data culture

Embed in clear data metrics



Data governance

- Privacy: Where does data come from?
- Compliancy: How is data used?
- Accessibility: Is data accessible?

Business needs

- Customer satisfaction: How can we better help our customers?
- Monetization: How are we making money with that?
- Collaboration: Who can help us improve CX & €?

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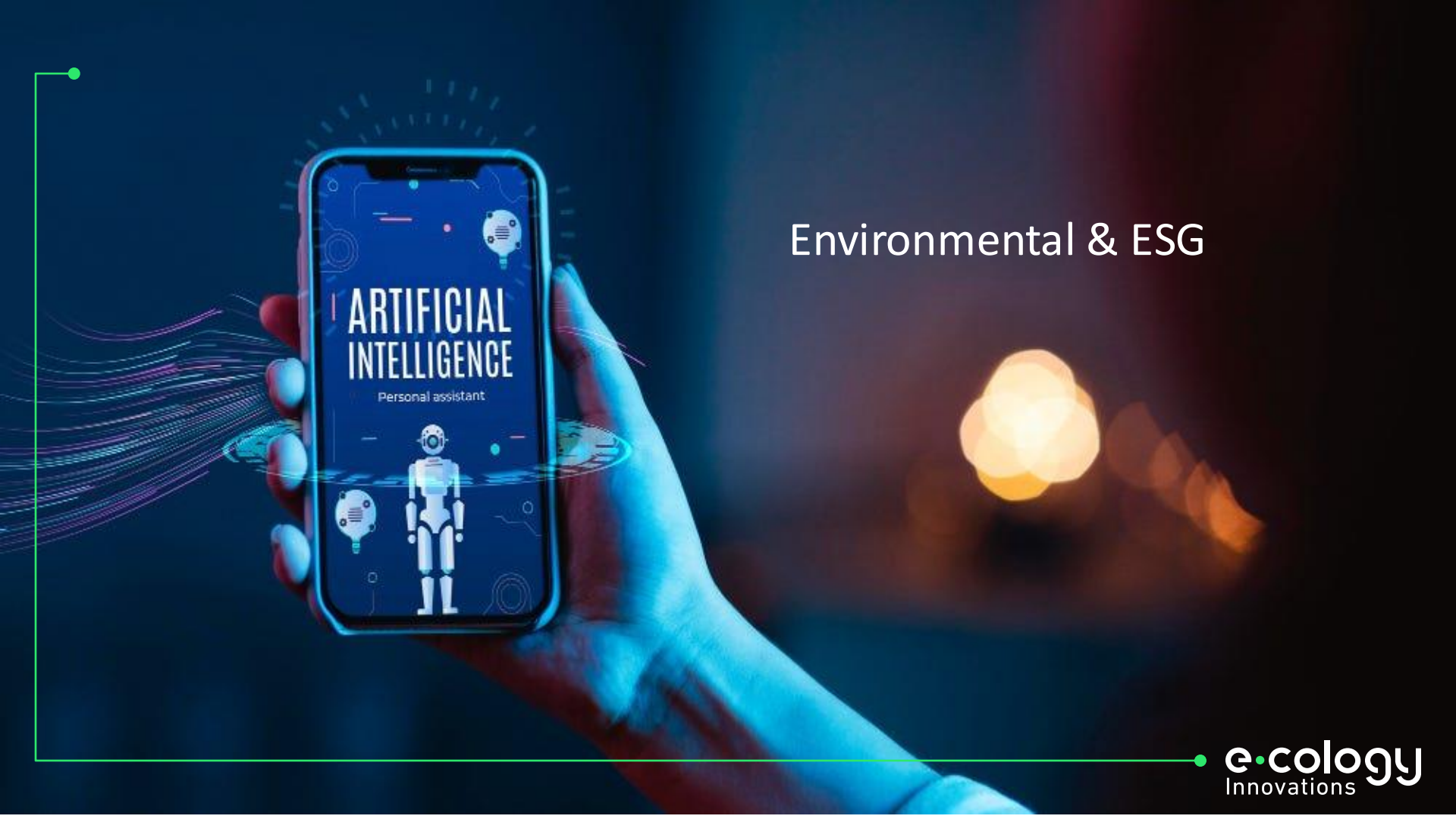

Environmental & ESG

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Limit impact by understanding what it takes

Examples	eyeOpen advice Nxt best action	Digital personalization PSM original	PSM	Network optimization AR Risk optimization	Co-pilot Chat gpt
Why not?	Accuracy	Unstructurered data	Explainability	Explainability High cost	Halucinations Computing power
Why?	• Repeatable output • Explainability	• Repeatable output • Explainability	• Repeatable output • High accuracy	• Out of distribution • Highest accuracy	Creativity Fast text analyses
When?	Matching Structured data	Credit scoring Structured data	Predictive Structured & unstructured	Large volumes of complex data for classification and optimization	Conversational Search
What?	Business rules	Clustering Regressions Tree based models	Supervised Unsupervised Reinforced	Multi-layer	LLM's
	If-than Business rules	**Econometrics**	**Machine learning**	**Deep learning**	**Gen AI**

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Apply the sustainability 7-R model

Rethink	Rethink business models & solutions at every level	Share rather than buy or build
Reduce	Reduce consumption of energy & materials	Extend & reduce hardware
Reuse	Reuse equipment	Re-use or refurbish equipment
Realign	Realign departments on business & sustainability goals	Purpose – People- Profit – Planet
Recover	Recover e-waste	Make sure e-waste is disposed properly
Recycle	Recycle materials and/or resources	Recycle materials or resources by dissasembling components and seperating parts
Refurbish	Refurbish equipment	Make sure equipment is refurbished and reused