



Artificial Intelligence in Banking: Keys to Successful Deployment

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About Engage fi



Fabio Biasella

Role: Director of Strategic Services

Experience: +35 years in Financial Services

Specialties: Corporate Strategic Planning, Financial Analysis,
Marketing Research and Data Analytics

Past Experience: Private/Trust Banking with Several Banks, Raddon

Location: Dothan, AL

OVER
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SATISFIED
CLIENTS

70+
INDUSTRY EXPERTS
and CONSULTANTS

1,500+
SUCCESSFUL
PROJECTS

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Why Artificial Intelligence: Terminology & Strategic Implications

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NUMBER OF NEWLY FUNDED AI STARTUPS BETWEEN 2013-2023

Country	Number of Startups
U.S.	5,509
China	1,446
UK	727
Germany	319
France	391
Israel	442
Canada	397
Japan	333
India	338
Australia	147

Sources: Quid (2023)
Based on number of artificial intelligence startups that have received over \$1.5 million in private investment.

\$657 Billion invested start-ups by USA, China and UK over last ten years! For 2024 its \$100 Billion.

Robot	Company	Weight	Height
HD Atlas	Boston Dynamics	100kg (47kg)	1.73m (5'8")
Figure 01	Figure	232kg (510lb)	1.73m (5'8")
Phoenix	Sanctuary AI	154kg (340lb)	1.73m (5'8")
Digit	Agility	148kg (326lb)	1.73m (5'8")
Atlas	Boston Dynamics	100kg (220lb)	1.73m (5'8")
H1	Unitree	100kg (220lb)	1.73m (5'8")
Optimus Gen 2	Tesla	100kg (220lb)	1.73m (5'8")

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Terminology: Required Elements for Artificial Intelligence

Data Science	<ul style="list-style-type: none"> • Statistical Analysis • Data Structuring, Hygiene and Stability • Business Context and Acumen
Machine Learning (ML)	<ul style="list-style-type: none"> • Algorithms that "train" computer to find patterns in training data • Can identify "causes and effects" in past patterns
Deep Learning (DL)	<ul style="list-style-type: none"> • Machine Learning Hubs with many connections to other hubs (Nodes) formed into a "Neural Network" • Multiple paths to solve problems
Artificial Intelligence (GAI not AGI)	<ul style="list-style-type: none"> • Broad term that refers to any computer or algorithms that can perform a task commonly associated with human cognition • Like "Large Language Models"

ALL these elements work in concert and are needed to implement GAI through **"AGENTS"**

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What do we expect by 2030? "No Websites and Contact Centers" - Accenture

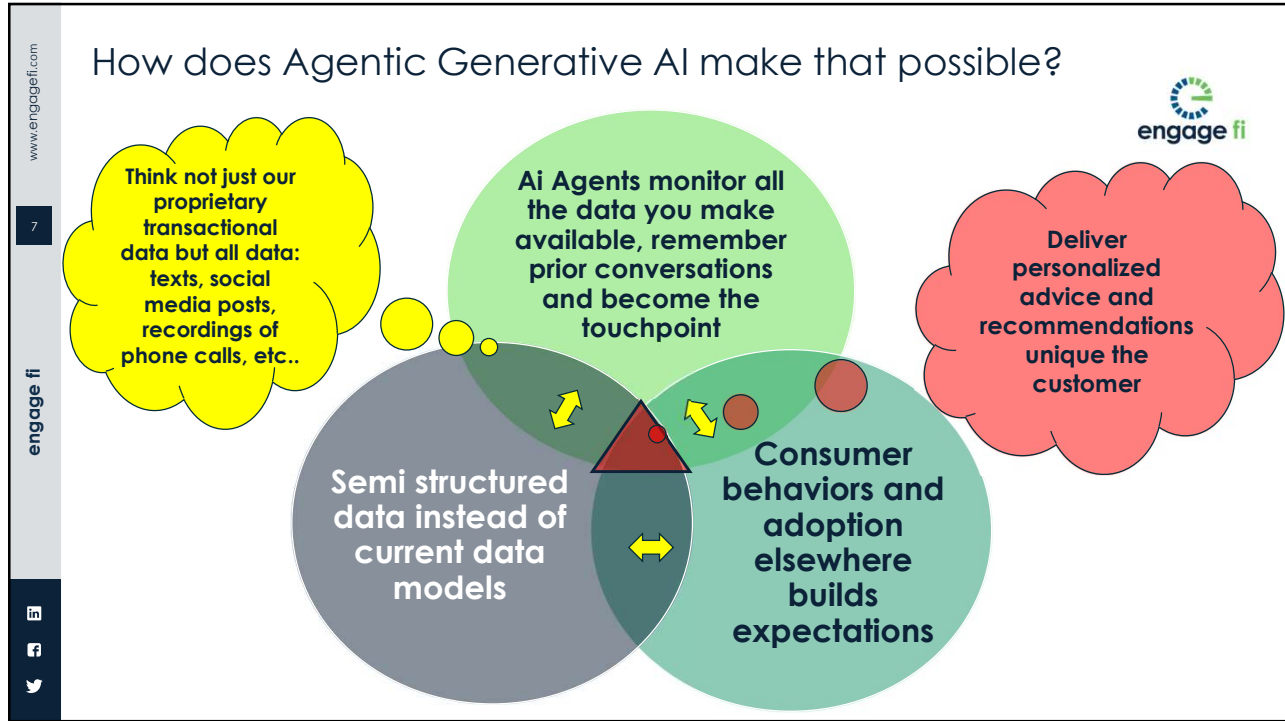
Banks will have fully transformed their operations with **generative AI** and advanced data analytics, creating a seamlessly integrated, hyper-personalized banking experience that anticipates customer needs, replaces outdated websites and contact centers with efficient AI-driven interactions, and strengthens long-term relationships

> **Banking: The future is back.** Top 10 trends shaping the industry in 2025 and beyond

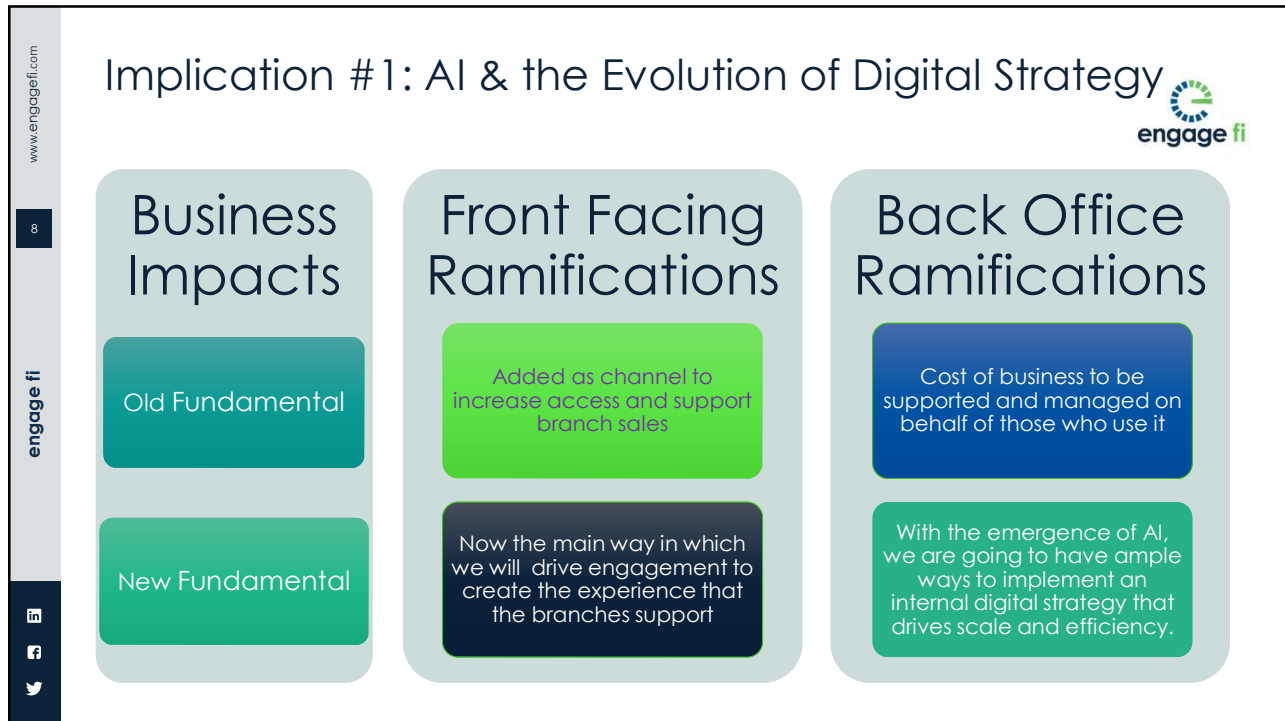
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Implication #2: AI is a part of your larger digital strategy (employee and customer facing)



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Key Thoughts:

- They are cumulative and mutually reinforcing.
- You can't have one without the other two clearly identified.
- Have they been written down and "use case" driven?
- These will architect your Tech stack going forward.

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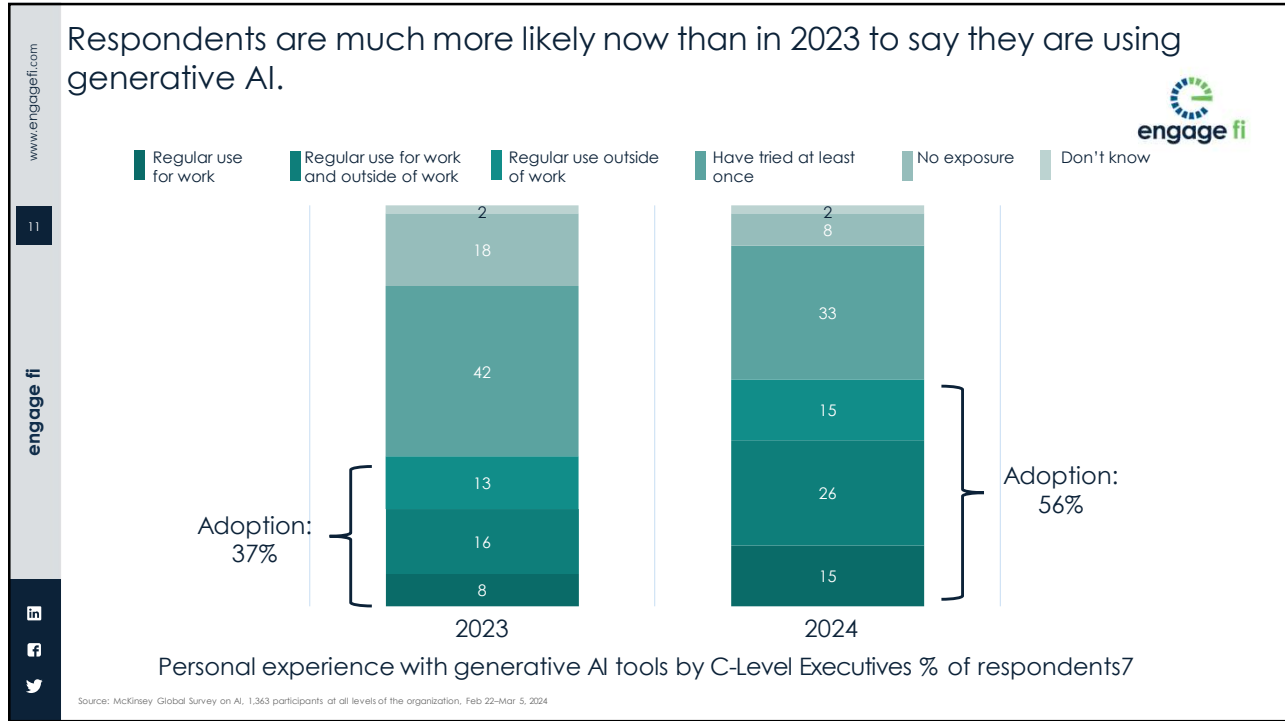


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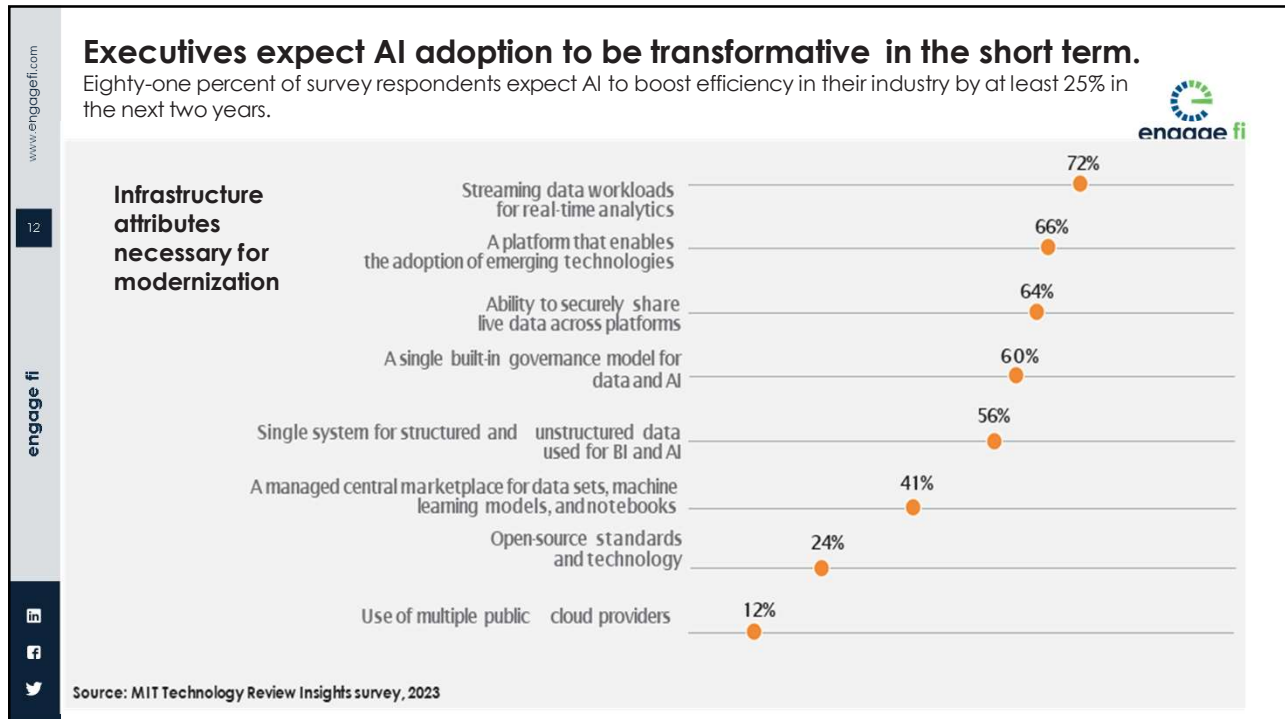
Current Realities:

Trends & Use Cases

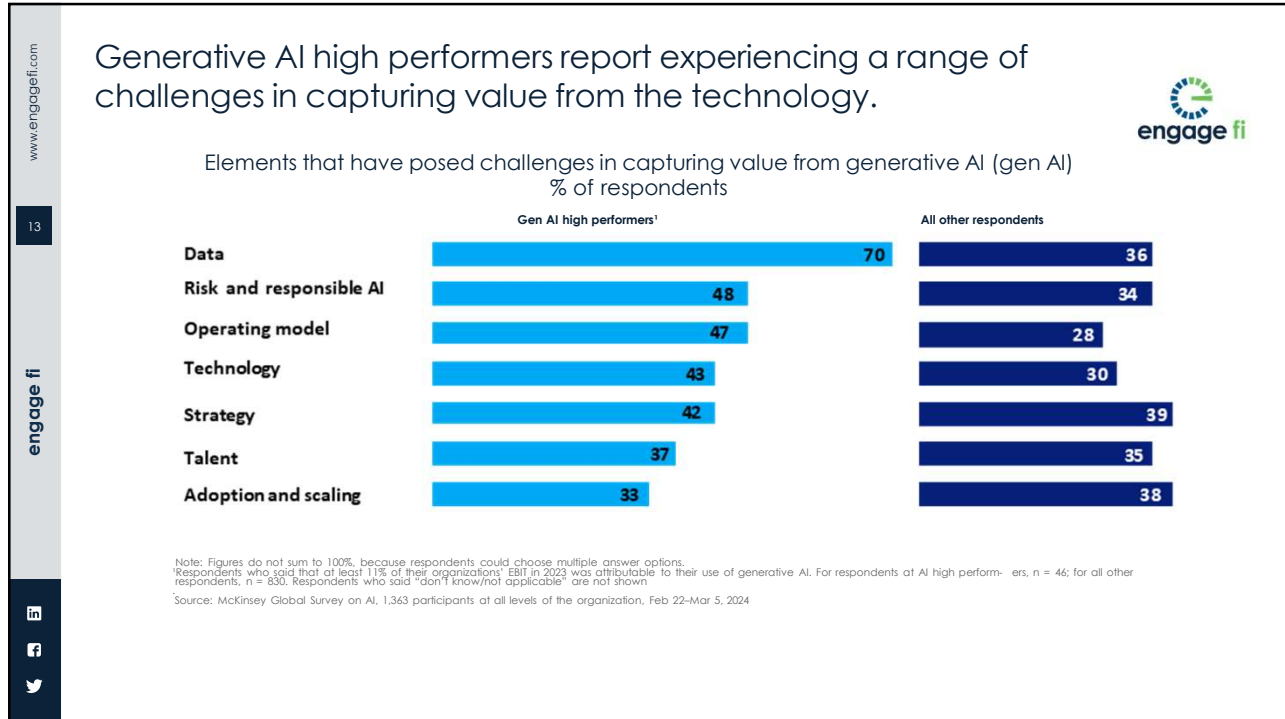
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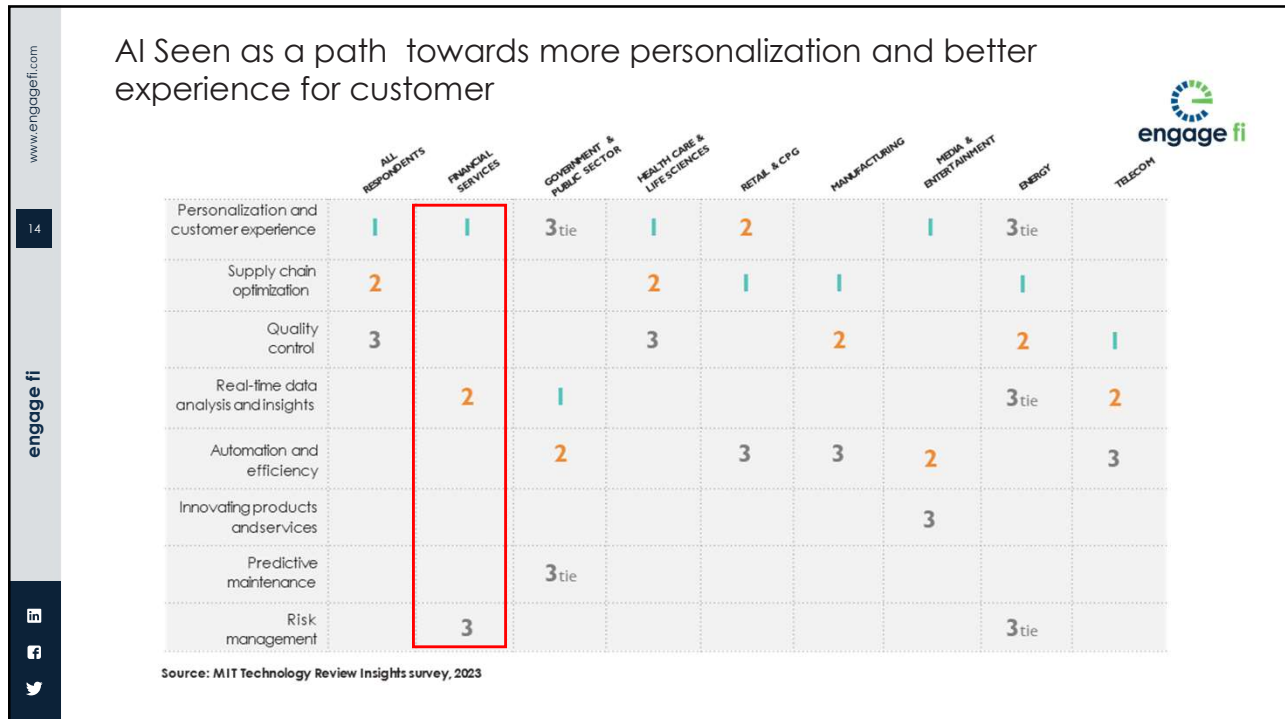
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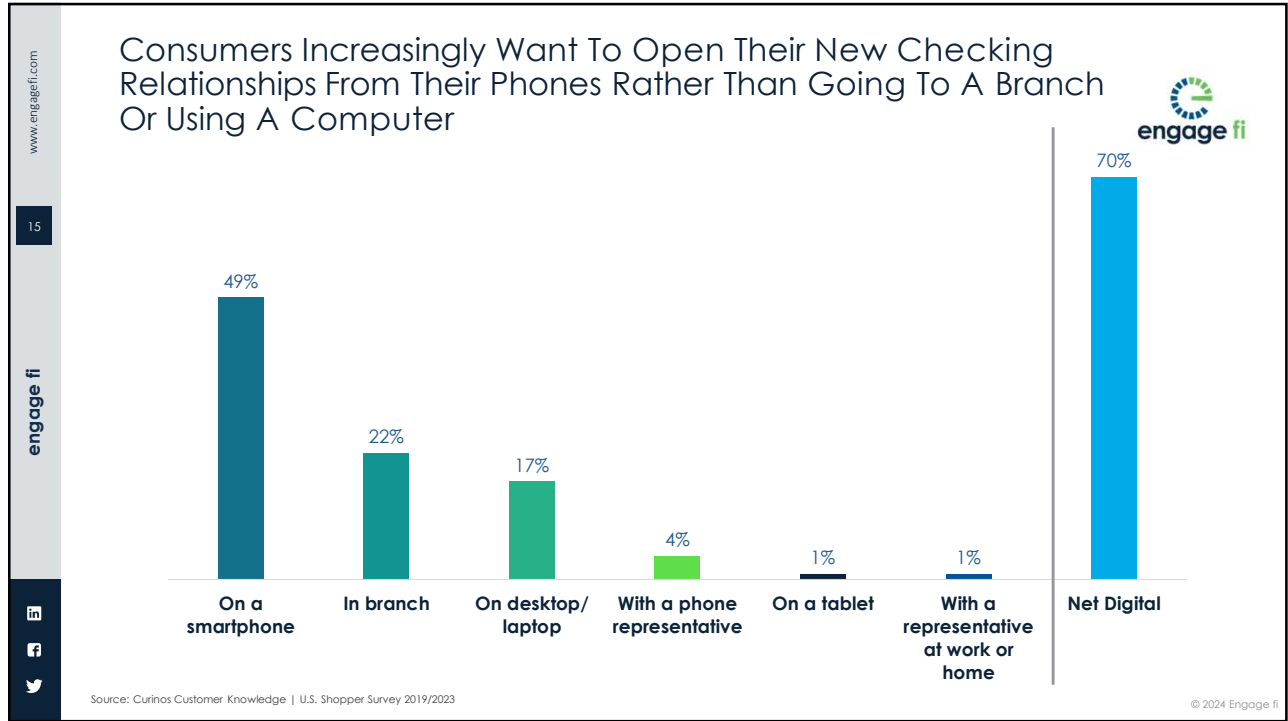
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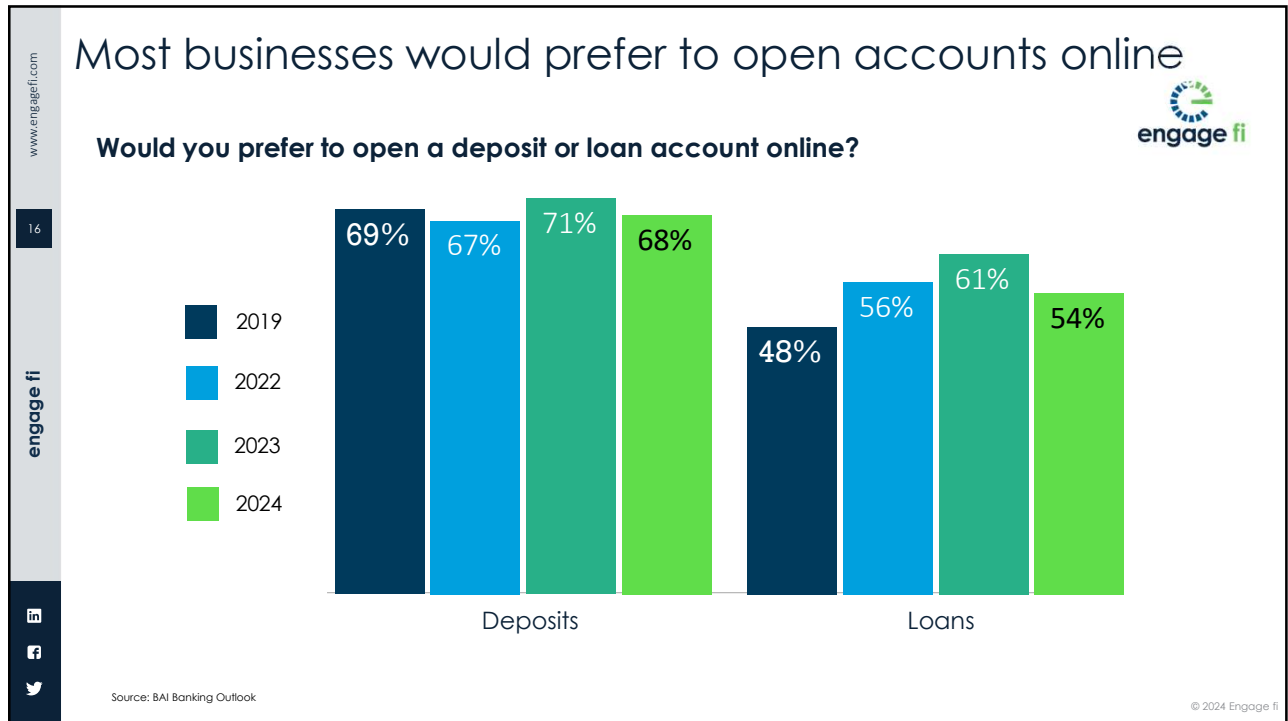
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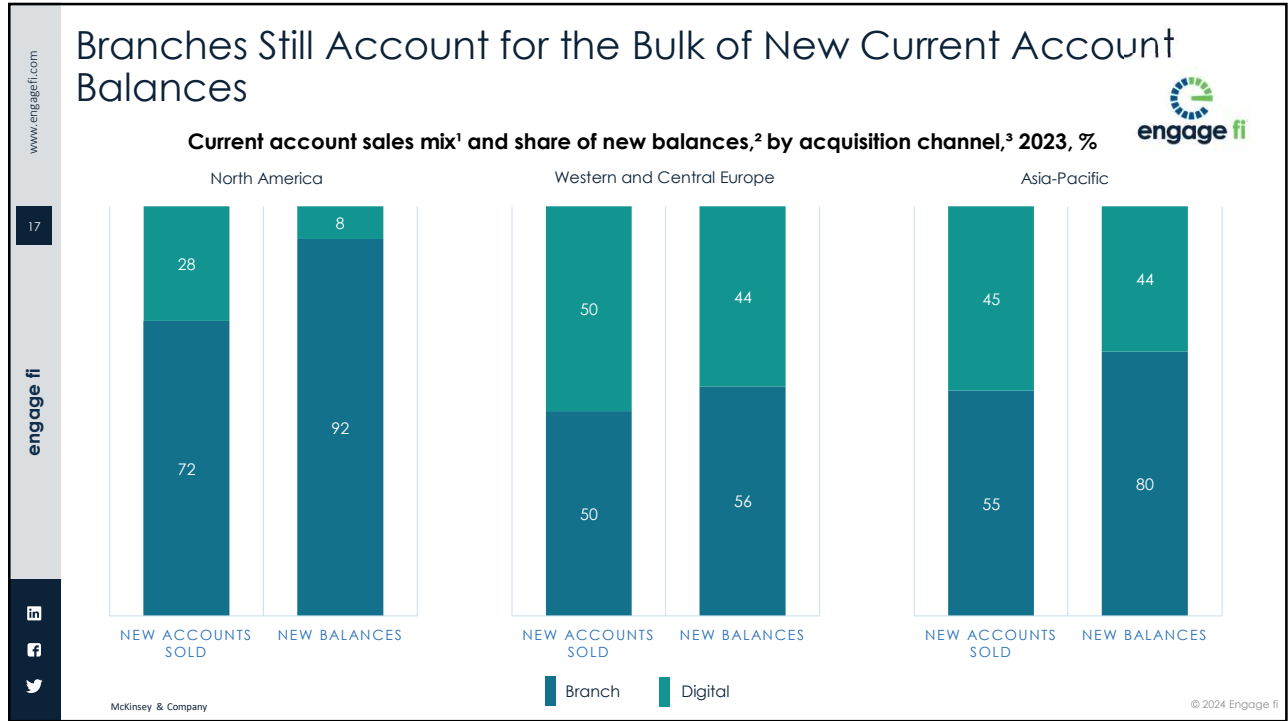
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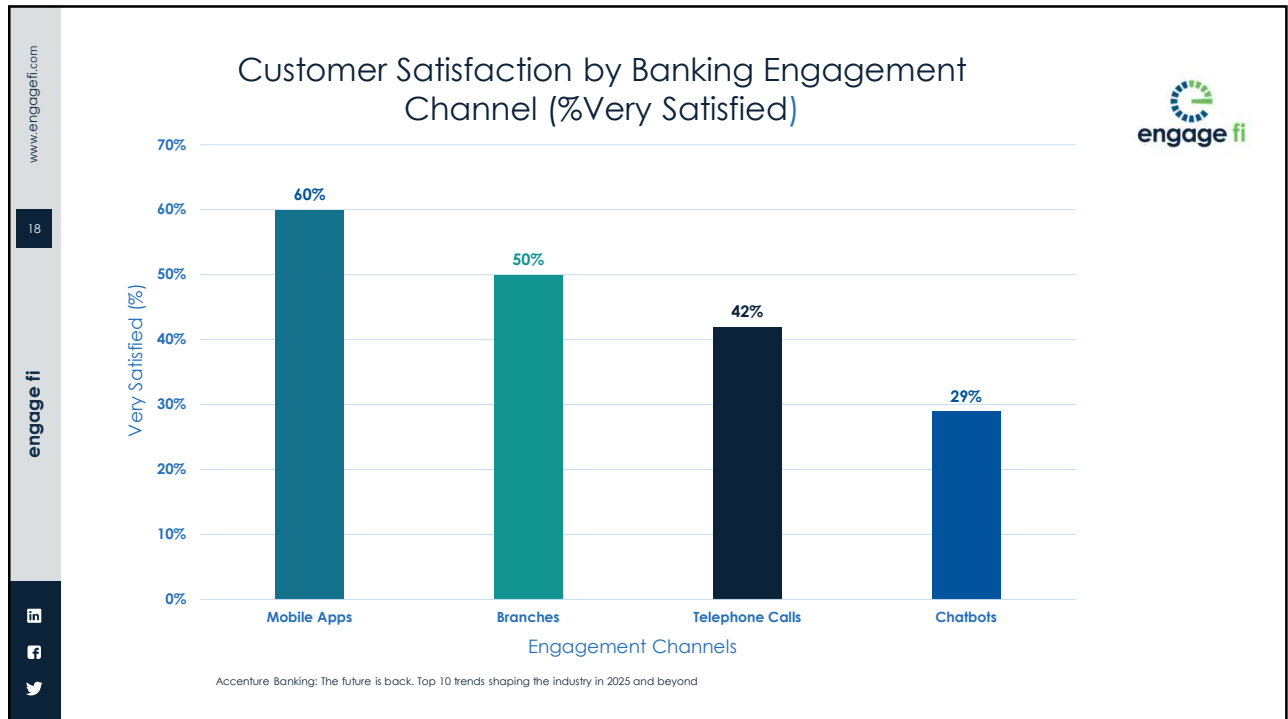
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Use cases for generative ai



- Here are a few of my favorite things...

- Personalized Customer Experience
- Employee Policy and Procedure Training
- Risk Management and Fraud Detection
- Financial Modeling and Forecasting
- Compliance and Regulatory Reporting
- Automating Document Generation and Disclosure Processes
- Streamlining the Contact Center
- Automated Data Entry and Processing

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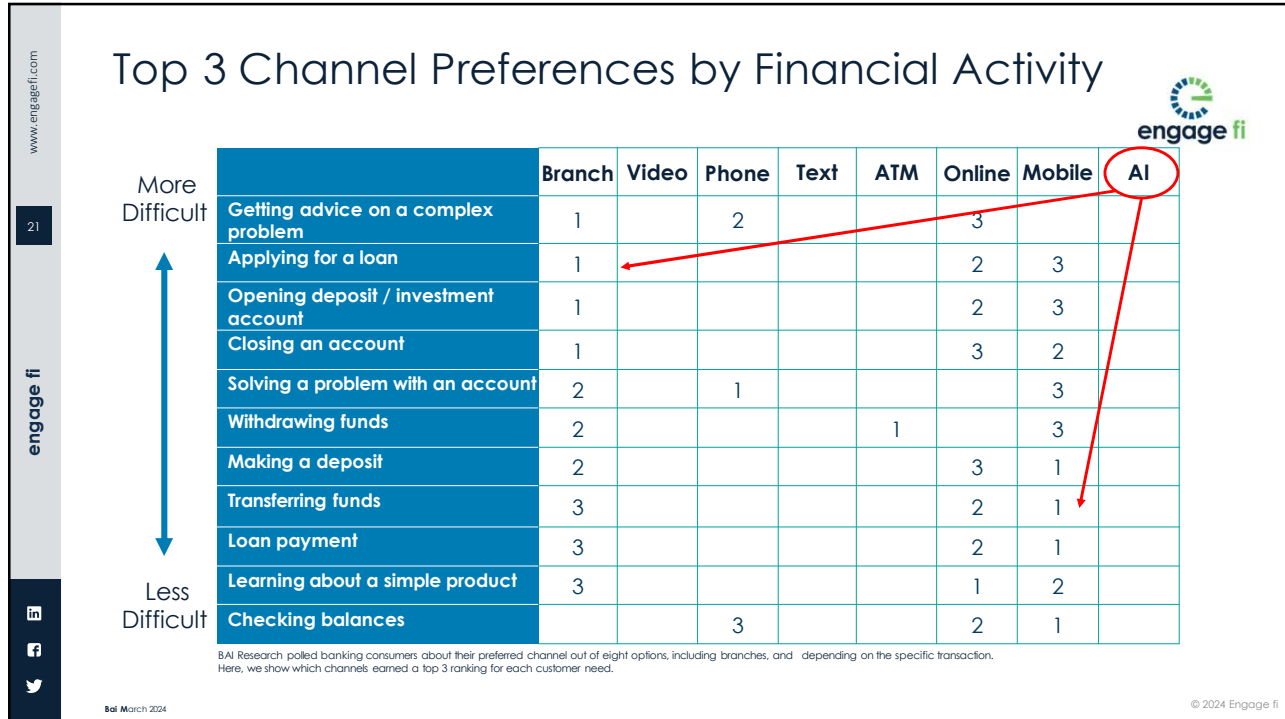
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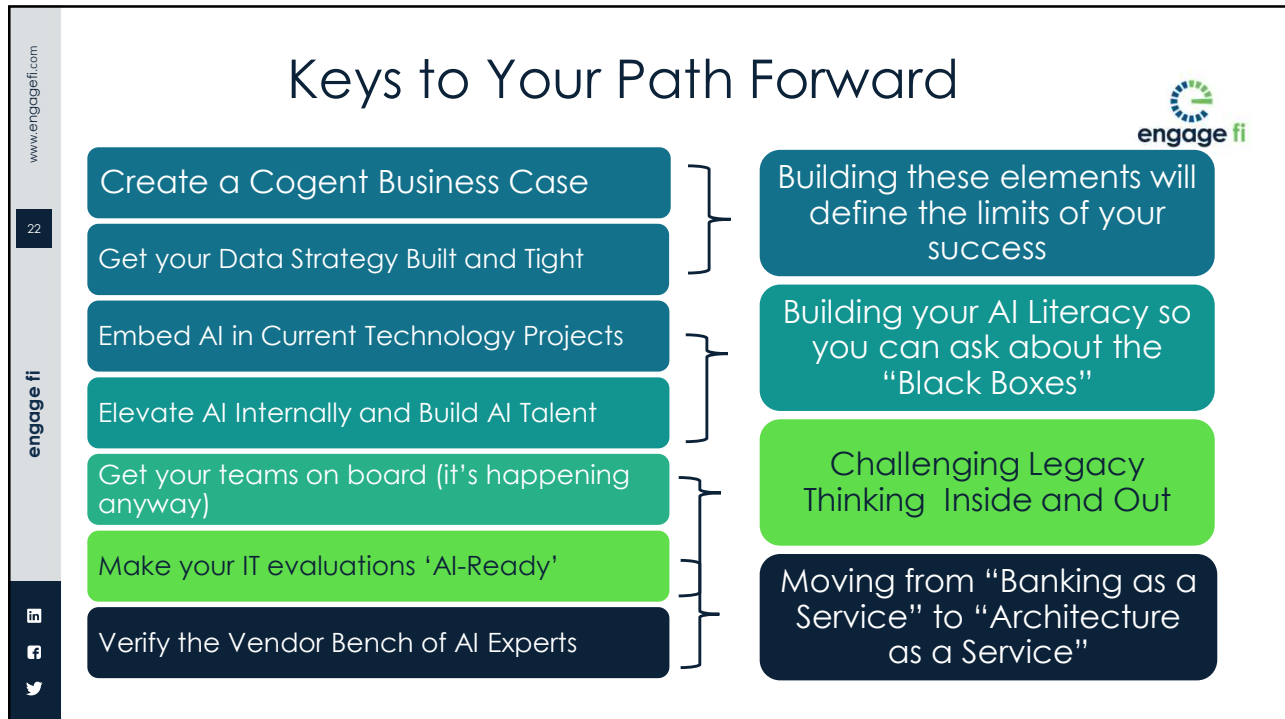
Defining A Realistic Approach



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Final Thoughts...

1. AI is a component of your overall Digital Strategy. Tomorrow it will be the main engagement channel for employees and customers, driving efficiencies, and supported by the branch.
2. AI has great potential to allow for unprecedented ways to scale our business. It will be soon a feature in many products you currently use. Think "Scale at any Asset Size."
3. At this point, the "hype" cycle is like the emergence of the internet (circa 2005). Managing expectations and governance will be key.
4. We have time to develop a cogent AI strategy and get it aligned to our data and digital strategy. Provided we have them.
5. Keep use cases small while developing your approach to ensure greater probability of success.



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Engage fi Leads the Way

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Thank You & Further Discussion

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