



FROM DATA-DRIVEN TO AI-INFUSED

The Next Leap In Banking Transformation

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FROM DATA-DRIVEN TO AI-INFUSED

How Banks Evolve From Leveraging Data To Embedding Intelligence



DATA-DRIVEN

Data is reliable, connected,
and ready to use

AI-ENABLED

AI supports daily work and
delivers quick insights

AI-INFUSED

AI is embedded across
processes, channels, decisions

**Clearer and more
consistent decisions**

**Faster and simpler
operations**

**Smarter journeys and
measurable outcomes**

GEN-AI REAL IMPACTS

How GenAI Accelerates The Transformation

Data-driven gives people the right information.

AI-infused gives processes the right intelligence.

GenAI accelerates the shift by turning information into insight and workflows into intelligent automation.

It creates measurable impact across four main areas:



**OPERATIONAL
EFFICIENCY &
PRODUCTIVITY**



**ECONOMIC IMPACT
& VALUE CREATION**



**KNOWLEDGE
SYNTHESIS &
EMPLOYEE
AUGMENTATION**



**CUSTOMER
ENGAGEMENT &
PERSONALIZATION**

GEN-AI REAL IMPACTS

Turning Manual Effort Into Scalable Automation



Document Value Chain

End-to-end automation of **document processing in the pre-assessment phase**. The system classifies, verifies and extracts data from ID, income and contractual documents, **reducing manual effort and ensuring consistent quality**.

>95%

data extraction
accuracy

>85%

of documents fully
processed without
human intervention

**AI-driven
quality checks**

automatically discard
low-quality or
illegible documents



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GEN-AI REAL IMPACTS

From Cost Saving To Value Generation



Agentic Analyst

GenAI engine for **anomaly detection and second-level controls** across the entire loan portfolio. Automatically interprets textual notes, identifies inconsistencies and ranks cases by risk relevance **turning compliance effort into business value.**

100%

of loan files
analyzed (vs 0.5%
manually)

+30%

faster manual review
thanks to AI-highlighted
anomalies

**Full risk
coverage**

without increasing
resources



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GEN-AI REAL IMPACTS

Turning Complexity Into Guided Intelligence



Strategy Mentor

AI-powered assistant that **converts natural language into clear functional specs** to support the creation of decision workflows. Acts as a senior analyst, guiding teams to design robust credit strategies faster and with less complexity.

-25%

reduction in strategy implementation time

Accelerates onboarding

and migration from legacy systems

Human-in-the-loop

for safe and controlled go-live



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GEN-AI REAL IMPACTS

From Reactive Service To Proactive Engagement



Collection Optimizer

Agentic AI powered by Predictive AI and GenAI **that autonomously orchestrates recovery actions** — choosing when, how and through which channel to engage. Integrated with CRM and chatbots for adaptive, human-like engagement.

+35%

increase in recovery rate

-20%

reduction in collection costs

AI chatbot integration

boosting customer response rate



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CUSTOMER ENGAGEMENT & PERSONALIZATION

TAKEAWAYS

- **Data-Driven is the foundation**
Trusted data enables clarity, consistency, and readiness for AI
- **AI-Infused is the next leap**
Intelligence becomes part of operations, decisions, and journeys
- **Generative AI accelerates the shift**
It makes insight immediate, automation smarter, and personalisation scalable
- **Impact comes from real use cases**
Value emerges when AI enhances operations, decisions, and engagement
- **CRIF is already delivering it**
Live projects demonstrate measurable impact across the credit lifecycle



Thank you!

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