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COE AI Programme Head, Executive Board proxy for AI

From Interface to Intelligence: Al's Role in Banking

Emerging trends, strategic directions, and potential use cases – ranging from conversational AI in contact centers, mobile applications, and generative AI, to AI agents, intelligent automation, and the governance and orchestration of entire processes.

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Most Prominent AI Use Cases in Banking (2025) - Ranked by Prominence



Enhancing customer experiences and personalization

Primary Benefits

24/7 support, personalized interactions, reduced staff workload, increased loyalty, faster revenue growth.



Enhancing operational efficiency and automation

Primary Benefits

Up to 80% reduction in processing time, significant operational cost cuts, accelerated time-to-market for products, 20-40% reduction in software development costs.



Strengthening risk management and fraud detection

Primary Benefits

Identifying suspicious patterns, predicting threats, reducing false positives, smarter lending decisions, proactive threat mitigation.



Ensuring regulatory compliance

Primary Benefits

Simplifying reporting, minimizing manual labor costs, tracking regulatory updates, reducing penalties.



Supporting datadriven decisionmaking and strategic insights

Primary Benefits

Real-time budget
adjustments,
preparation for
contingencies,
liquidity
optimization, faster
loan
approvals,
improved analytics.



Augmenting employees with Al Copilots

Primary Benefits

Faster, personalized customer interactions, automation of routine tasks, improved efficiency, focus on strategic responsibilities.

HYBRID ALIOR APPROACH TO AI PROJECTS

Alior Bank's Al implementation strategy is based on the following pillars

A hybrid approach to adopting new solutions

Hybrid approach

Technology selection

We do look critically at GenAl (and all other hype) for some use cases – RPA is good enough Quick assessment of potential, costs and possible benefits

Assessment of potential

Risk mitigation

We mitigate key risks (AI not facing customer, PoC approach, low legal risk)

All of the above was based on:

- Dedicated approach to Al projects (miniBC, dedicated use case selection process),
- Trusted partners, both technological and providing infrastructure (cloud computing, etc.),
- Team we value employees and invest in them. We make significant investments to build internal competences.

The Strategy of Alior Bank Al PILLARS



Al Technology in a Digital Bank

- Al Copilots
- Al DOC (Inteligent OCR)
- Al Assistant
- GenAl-powered bots



Al Talent Factory

- Trainings
- Events
- Webinars



Al Governance

- Al Strategy
- ALACT
- Al Governanace

Al@Alior

CENTRUM KOMPETENCJI AL

IT -

TECHNOLOGY

06

Al Model

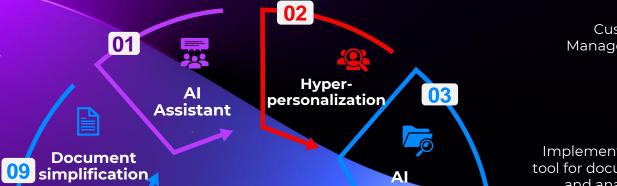
Factory

M 365

Copilot

08

- on the development of an intelligent genAl assistant capable of handling both voice and text communication.
- Leveraging LLMs to enhance the clarity and legal compliance of documents intended for customers.
- We are building a scalable
 Model Factory to automate the
 training, evaluation, and
 deployment of AI models across
 the organization.
- Assessment of the solution's applicability and effectiveness across different business processes and units
- Of IT development process copilots (GitHub Copilot)



DOC

Inteligent

automation

AliorPedia

04

Customer Relationship Management for retail and corporate clients.

02

Implementation of a universal tool for document classification and analysis using AI (LLM) combined with OCR.

03

A RAG-based chatbot that answers employees' questions about internal regulations.

04

Implementation of AI/RPA solutions to optimize operational processes - AI Agents

05

Thank you!

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