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## From Interface to Intelligence: AI'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.

# 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 data-driven decision-making and strategic insights

### Primary Benefits

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



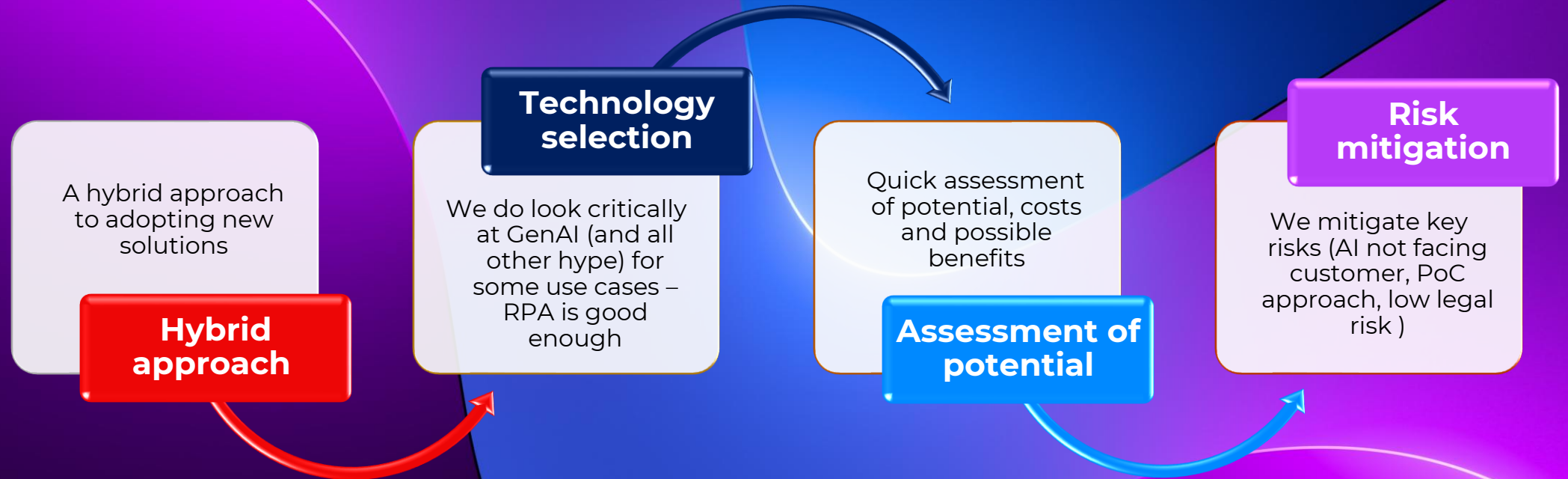
## Augmenting employees with AI Copilots

### 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 AI implementation strategy is based on the following pillars



All of the above was based on:

- **Dedicated approach to AI 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

## AI PILLARS



### AI Technology in a Digital Bank

- AI Copilots
- AI DOC (Intelligent OCR)
- AI Assistant
- GenAI-powered bots



### AI Talent Factory

- Trainings
- Events
- Webinars



### AI Governance

- AI Strategy
- AI ACT
- AI Governanace



# AI@Alior

01

The development of an intelligent genAI assistant capable of handling both voice and text communication.

09

Leveraging LLMs to enhance the clarity and legal compliance of documents intended for customers.

08

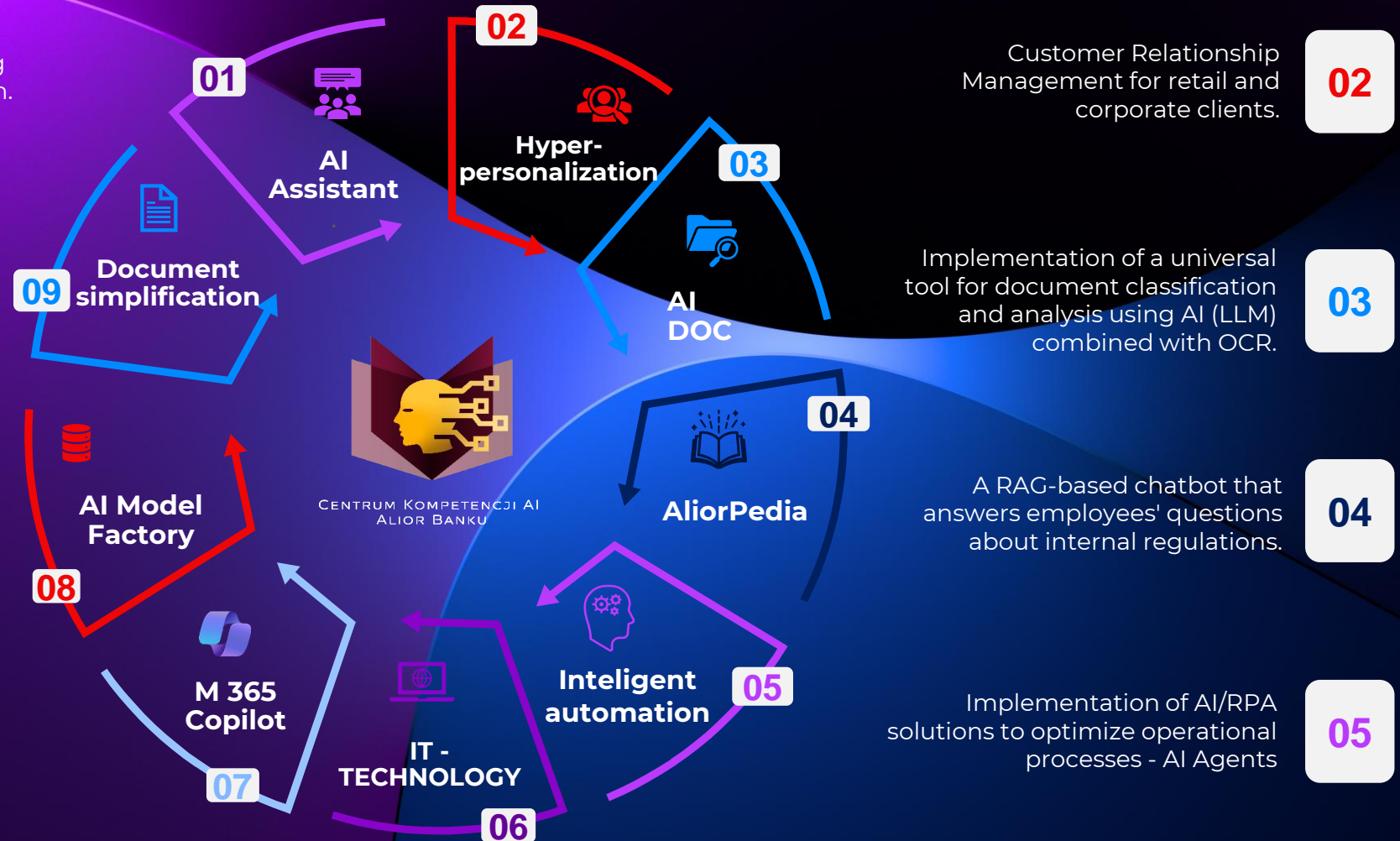
We are building a scalable Model Factory to automate the training, evaluation, and deployment of AI models across the organization.

07

Assessment of the solution's applicability and effectiveness across different business processes and units

06

IT development process – copilots (GitHub Copilot)



**Thank you!**

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