



Executive Tech Talk: AI in Business

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Financial Services landscape is changing

Frictionless Experiences

90%

Customers prefer self-service

Increased Fraud & Cybercrime

25%

Banks say cyber risk is top threat

Enable Intelligent Services

50%

Workforce will be Generation Y and Z

Implement Mandated Regulations

90%

Executives expect 1-5 years to execute on newly mandated regulations

Changing Business Models

83%

Insurance CIOs believe they need effective digital strategy

Modernize Legacy Systems

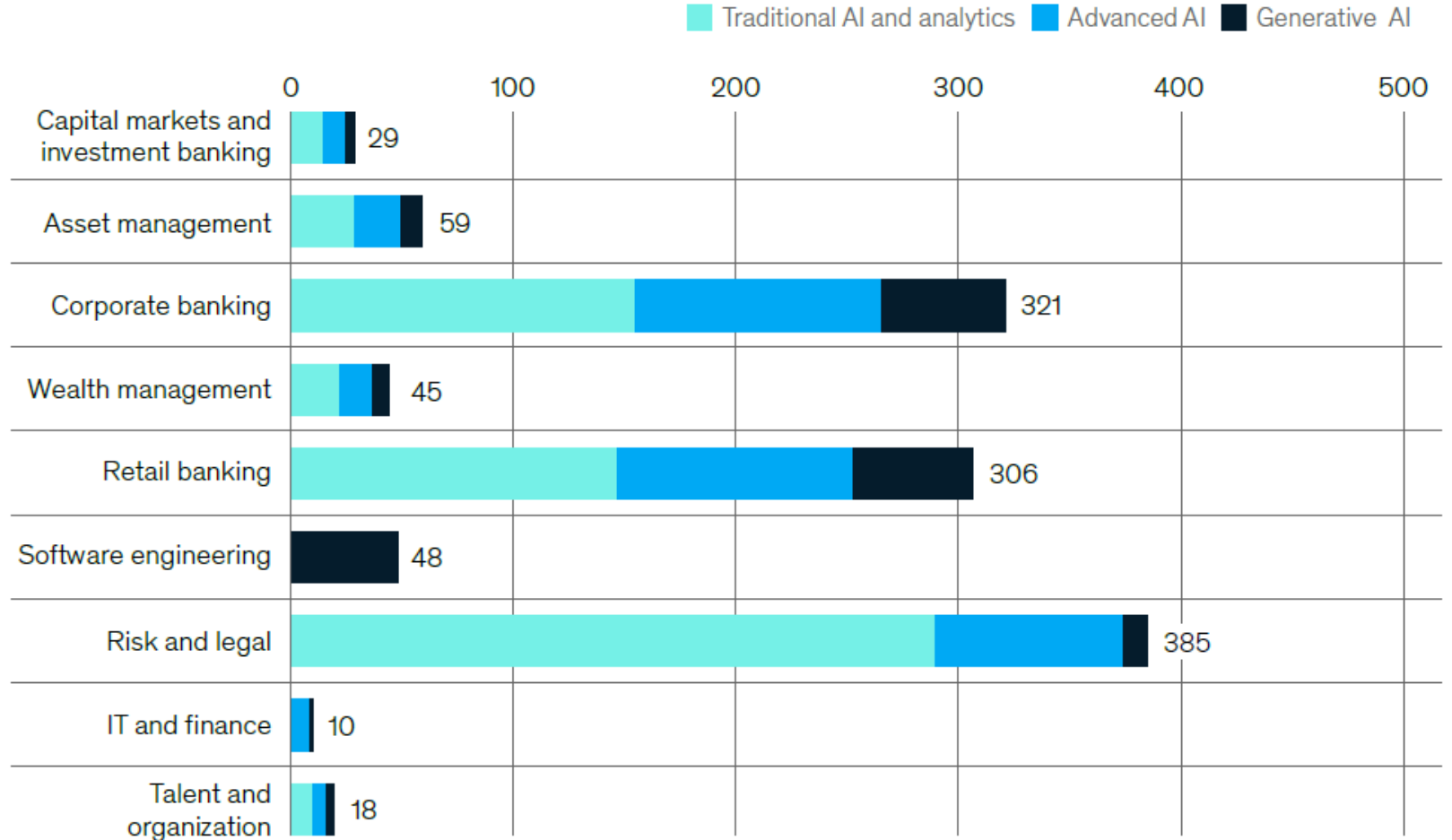
87%

Insurers believe upgrades will be required

“Generative AI has the potential to deliver significant new value to banks between \$200 billion and \$340 billion”

McKinsey’s Report: Capturing the full value of generative AI in banking

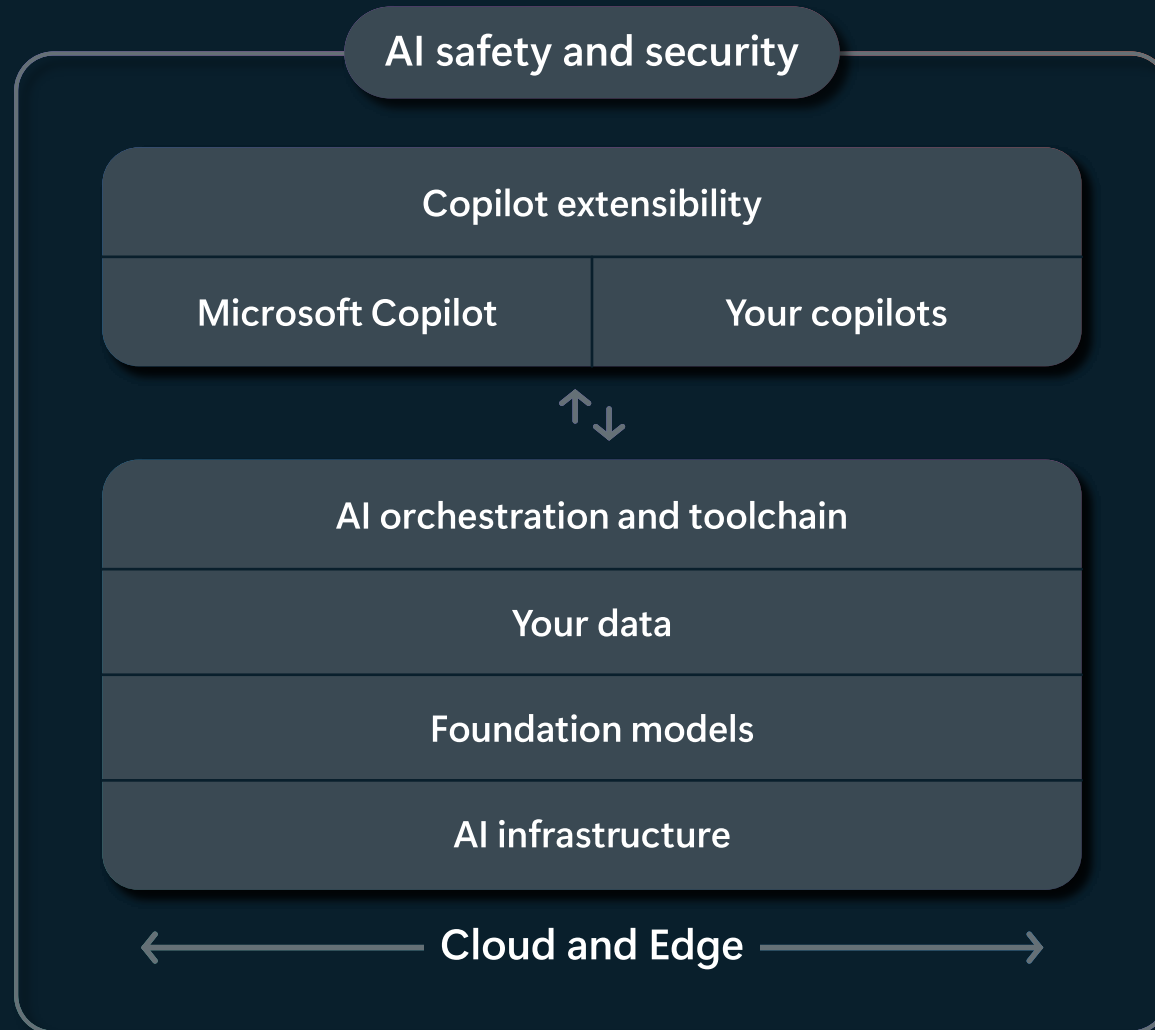
Value created by AI at stake by segment and function,¹ \$ billion



¹Assumes 0% overlap of traditional AI and generative AI (generative AI assumes the lower end of value at stake), top-down estimation based on projected growth and value pools.

Source: *The economic potential of generative AI: The next productivity frontier*, McKinsey Global Institute, June 2023; QuantumBlack, AI by McKinsey traditional advanced analytics and AI analysis

Microsoft AI - Copilot stack



AI safety and security

Copilot extensibility

Microsoft Copilot

Your copilots



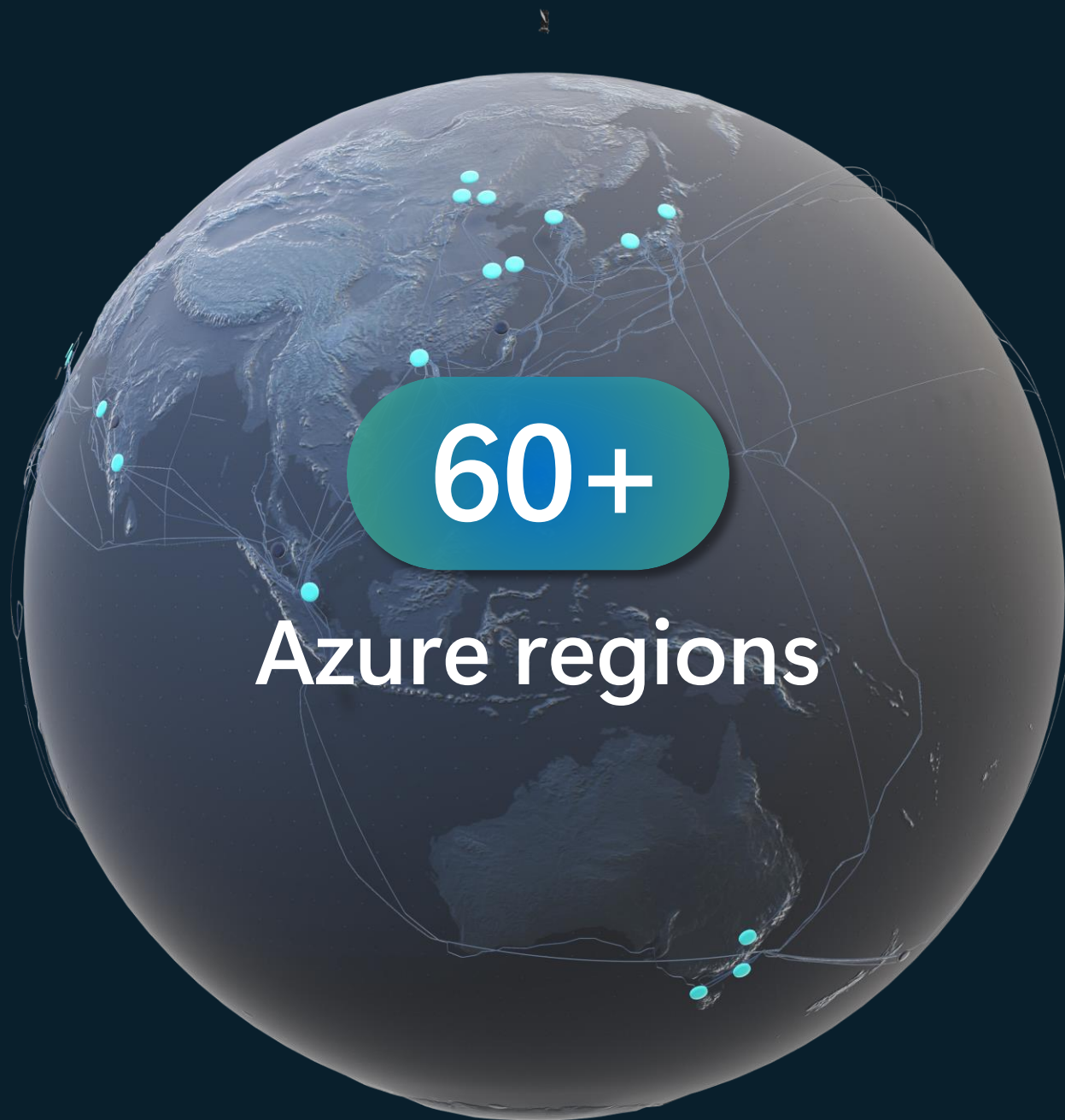
AI orchestration and toolchain

Your data

Foundation models

AI infrastructure

Cloud and Edge



60+

Azure regions

Microsoft Azure

← End-to-end systems optimization →



Datacenter



CPU



AI accelerator

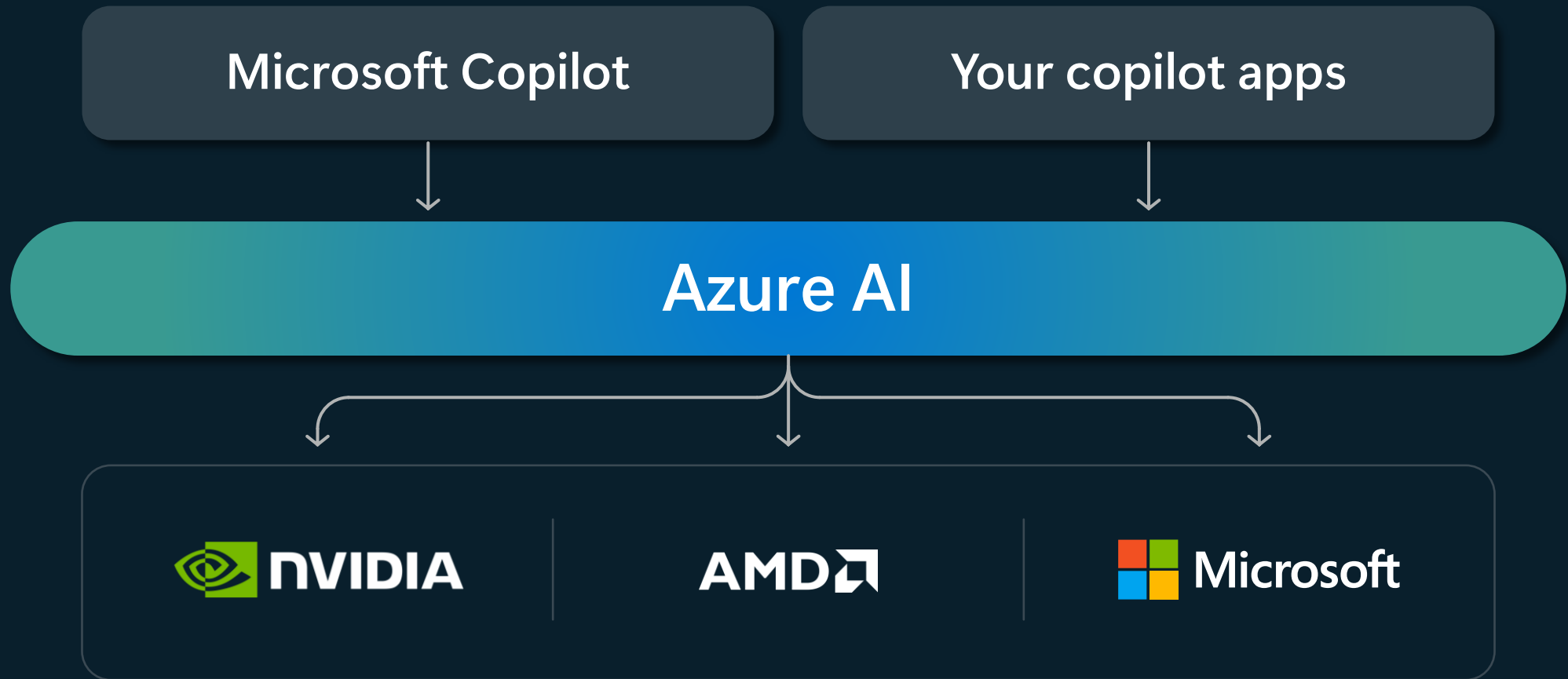


IO



Network

Best AI performance. Lowest cost.



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Azure AI

Microsoft



OpenAI

aka.ms/OpenAI



Azure OpenAI Service

GPT-4 Turbo
with Vision

GPT-4

GPT-3.5
Turbo

DALL·E 3

Whisper

aka.ms/AOAIUpdates



Azure AI Studio

A comprehensive platform to develop
and deploy custom copilots

API and
model choice

Complete AI
toolchain

Responsible AI
tools & practices

Enterprise-grade
production at scale

[AI.Azure.com](https://ai.azure.com)

Azure AI custom models

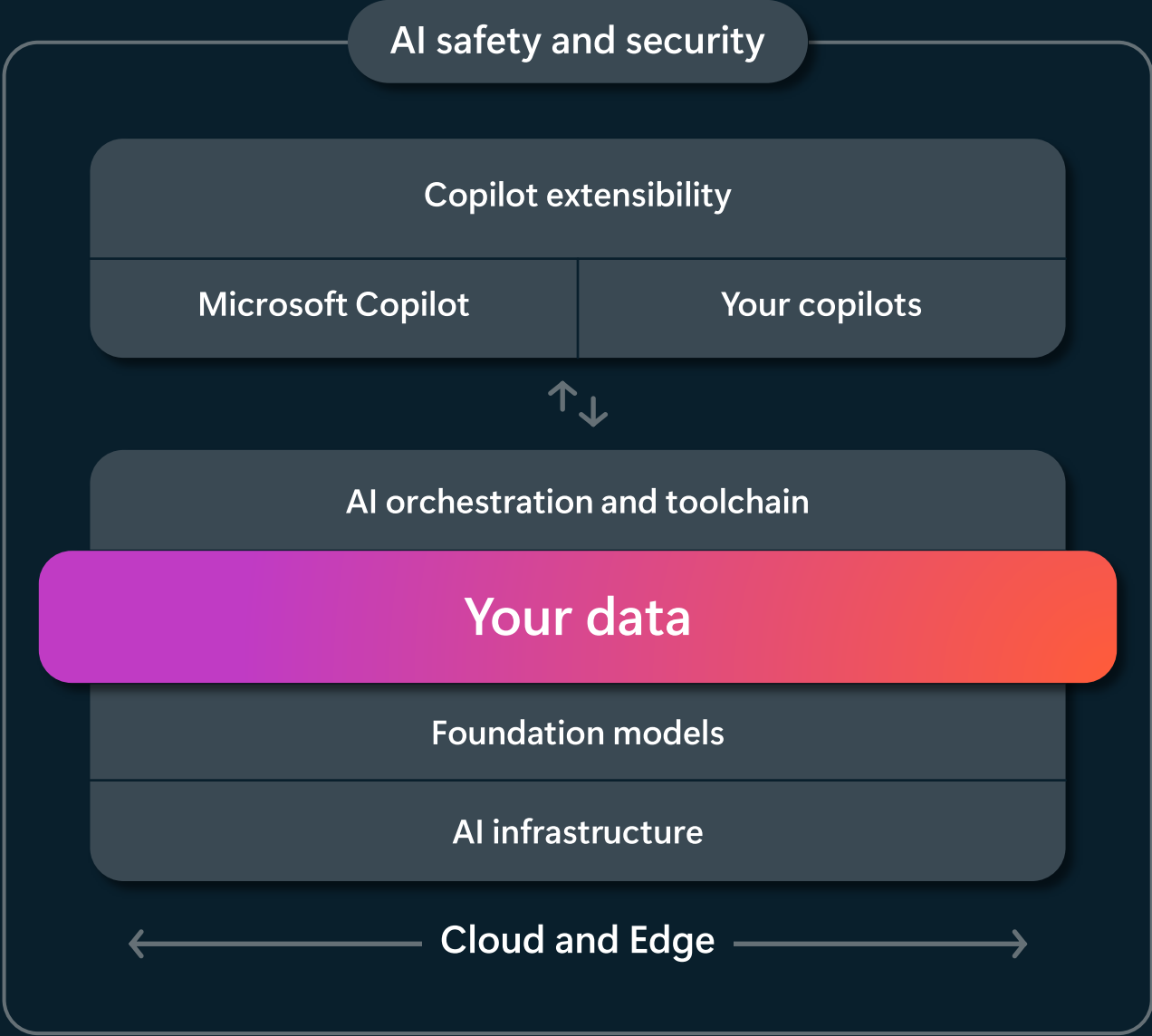
Co-innovation with Microsoft

Assisted
fine tuning

Train a custom
language model

Ingest new
knowledge domains

Improve proficiency
for specific languages



Microsoft Intelligent Data Platform

Databases • Analytics • AI • Governance



Azure
SQL DB



Azure
Cosmos DB



Azure for
PostgreSQL



MySQL



Microsoft
Fabric



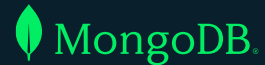
Azure
Databricks



Azure AI



Microsoft
Purview



ORACLE

Redis



Microsoft Fabric

Data platform for the era of AI

Complete
analytics platform

Lake-centric
and open


Empower every
business user

AI-powered


Microsoft Fabric

All your data. In one location. Organize. Collaborate. Create.


Explore the experience




Power BI
Find insights, track progress, and make decisions faster using rich visualizations.



Data Factory
Solve the most complex data integration and ETL scenarios with cloud-scale data movement and data transformation services.




Real-Time Intelligence
Quickly ingest your streaming data into a storage system with indexing and partitioning for low-latency, high-performance analysis. Then use your analyses to alert users to kick-off workflows.



Industry Solutions
Get a head start with industry-relevant connectors, transformations, and scenario-specific tools.




Synapse Data Engineering
Create a lakehouse, and use Apache Spark to transform and prepare organizational data to share with the business.



Synapse Data Science
Explore your data, and build machine learning models to infuse predictive insights into your analytics solutions and applications.



Synapse Data Warehouse
Scale up your insights by storing and analyzing data in a secure, open-data-format SQL warehouse with top performance at PB scale.



[Read documentation](#)



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- Learn
- Workspaces
- Contoso Sales...
- Contoso Customer...
- Power BI

[+ New report](#)

New items saved to: Contoso Sales Excellence

Recommended

Feature Usage app
You frequently open this
Customer Loyalty Program Analytics
You favorited this
testForMaxim app
Merav Lahav featured this
Feature Usage app
Mohammad Ali opened this

Open
Open
Open
Open

- Recent**
- Favorites
- My apps

Filter

	Name	Type	Opened	Location	Endorsement	Sensitivity
	Contoso Customer Loyalty Program	Report	9 minutes ago	Contoso Sales Excelle...	—	Confidential\Microsoft ...
	Customer Loyalty Program Analytics	App	an hour ago	Apps	—	—
	Contoso Sales Excellence	Workspace	an hour ago	Workspaces	—	—

AI safety and security

Copilot extensibility

Microsoft Copilot

Your copilots



AI orchestration and toolchain

Your data

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AI infrastructure

← Cloud and Edge →



GitHub Copilot



1.8 million

GitHub Copilot subscribers

The world's most widely adopted AI developer tool



CHAT

GitHub Copilot

Hi @adelevance, how can I help you?

- ✧ /fix the problems in my code
- ✧ /tests add unit tests for my code
- ✧ /explain how the selected code works

W| 🗣️ ▶️



TS validationHelper.ts X

```

1  /**
2   * ValidationHelper
3   */
4  export class ValidationHelper {
5
6   public static validate = (address: string): boolean => {
7     const e_regex = /^[^\s@]+@[^\s@]+\.[^\s@]+$/;
8     return e_regex.test(address);
9   }
10
11 }

```

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Microsoft Copilot

Marketing



68%

said Copilot helped them
jump-start the creative process

Knowledge workers



70%

of Copilot users said they
were more productive

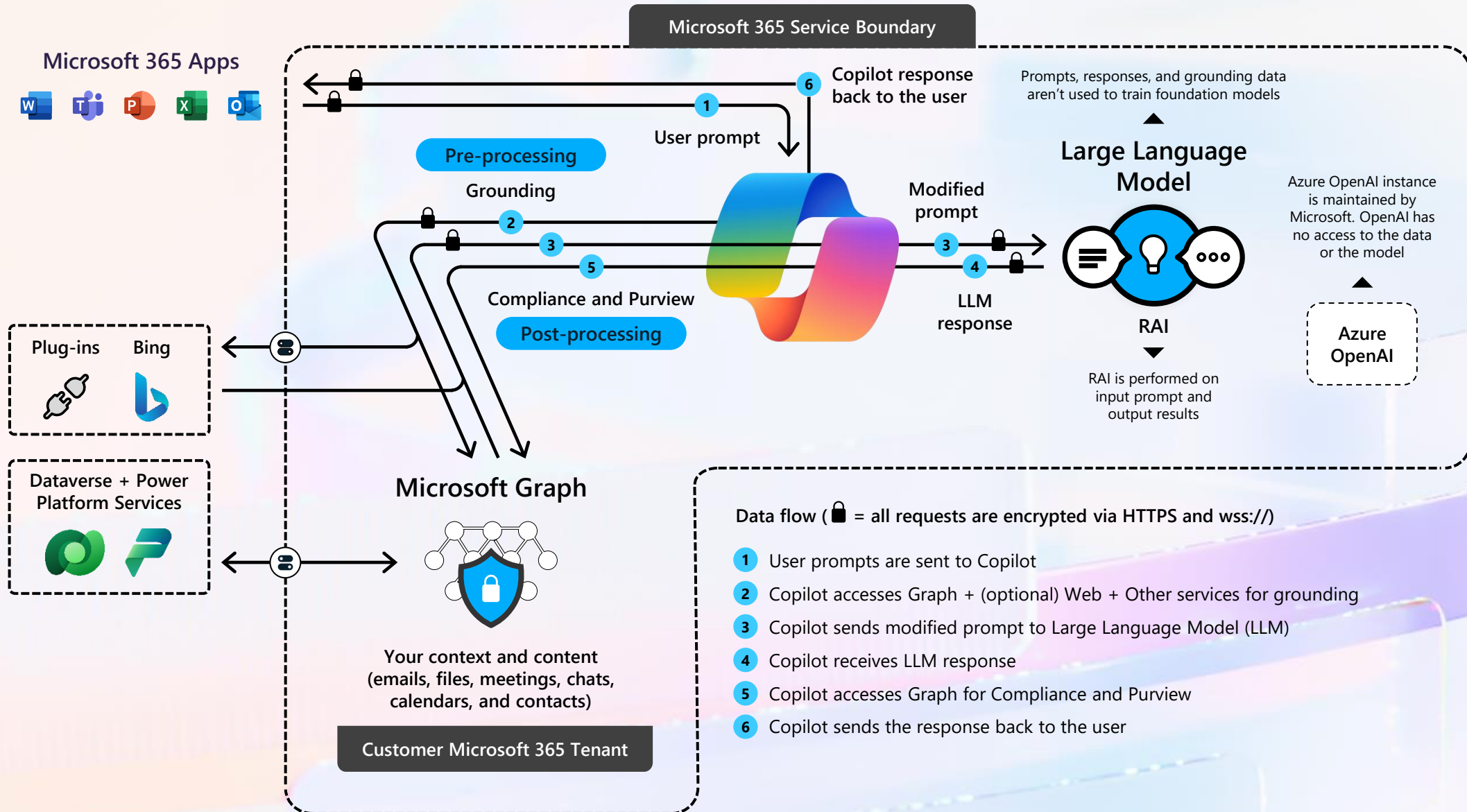
Customer service



12%

faster at resolving
customer issues

Microsoft Copilot for Microsoft 365 architecture





Copilot Studio

Your Copilot, your way

Customize

Build

Manage

Announcing



Microsoft Copilot connectors

Build and customize your copilot and Microsoft Copilot using your business data, apps, and workflows

Knowledge
grounding

Real-time actions
and workflows

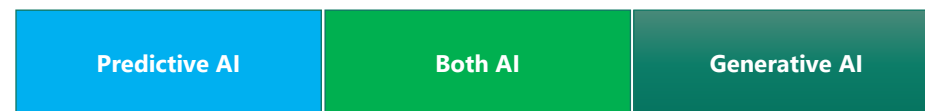
Q&A over
analytical data

aka.ms/TryCopilotConnectors



AI Use Cases in Banking

Marketing & Sales	Prospecting & Onboarding	Product Development	Operation Process	Financial Advice	Customer Support	Risk & Compliance	Corp Support Functions
Customer Retention	Customer Lifetime Value Modeling	Analytical Banking Offerings	Intelligent Payment Routing		Call transcript analysis & insight mining	Early warning & credit risk monitoring	Optimization of Risk-weighted Assets
Cross-selling & Acquisition	Personalized Onboarding		Smart Payment Repairs			Collateral Risk Assessment	HR: AI-powered Talent Acquisition
Pricing & Fee Optimization			Differentiated Collections			Automated Credit Decision Making	Resource Allocation Optimization
Omnichannel Engagement			Operation Process				
	Intelligent Doc Processing & Digitalization		Branch Network Optimization	Support & proactive needs identification for RM/client interactions		Transaction Monitoring	HR: Talent Retention & Employee Sentimental Analysis
Hypersonalization of Text Content	Streamlined Onboarding (KYC)	Identification of Emerging Products		Investment Reports & Research Synthesis	Policy/contract monitoring & synthesis	Knowledge Database for Legal Team	Knowledge Management & Analysis
Hypersonalization of Image Content	Initial Fact Finding for a New Client	Helping Users Discover Products	Document Prepopulating	Synthesized, tailored reports for customer distribution	Automated document classification	Suspicious Activity Report Prepopulating	Code Generation & Review
Client Acquisition Chatbots for Engagement					Customer service/contact Center chatbot	Ongoing Customer due Diligence	Memo Writing
Sales Training for Simulating Client Conversations					Agent Coaching and performance	Compliance Monitoring and Documentation Creation	IT: Synthetic Data Generation and Use for Test Cases
						Document Synthesis for Lending Reviews	Finance: Drafting Reports & Planning
						Enhanced Underwriting	



AI for Financial Services All-Up

Combat
financial crime



Fraud
Prevention

Risk
Assessment

Differentiated
customer experiences



Intelligent
Contact
Center

Personalized
Marketing &
Offers

Intelligent
Conversational
Agents

Modernize payments, core
banking & insurance



Process
Automation

Document
Intelligence

Using AI for Fraud Prevention

Preempt fraudulent credit card transactions in real-time



AI TRANSFORMATION

AI identifies known & unknown **fraud patterns** in credit card transactions in real-time

AI enables exploratory fraud analysis through **knowledge-based search**



SOLUTION

- Perform predictive **risk modeling** and scoring in real-time
- Detect **anomalies** in real-time
- Conduct **exploratory analyses**

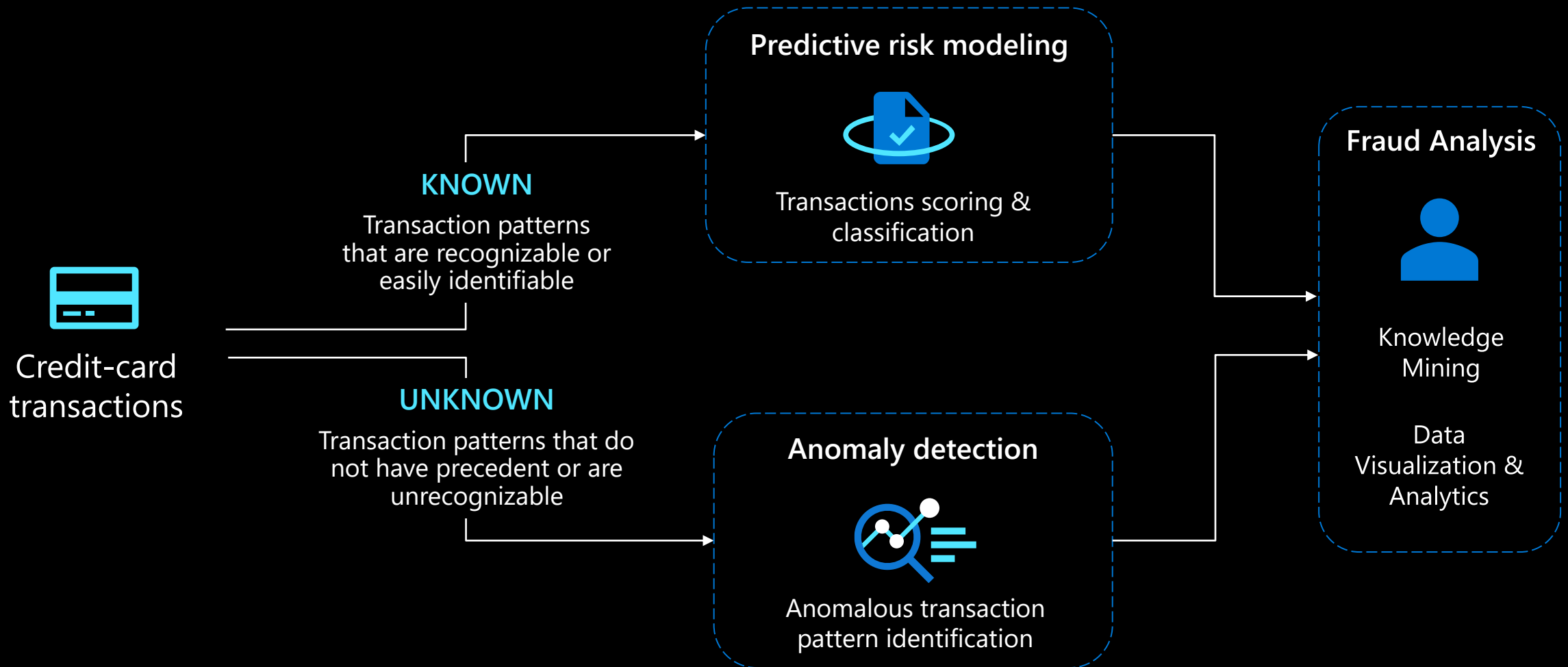


OUTCOMES

Accurately inspect **millions** of credit-card transactions in real time to **preempt fraud** and protect your customers

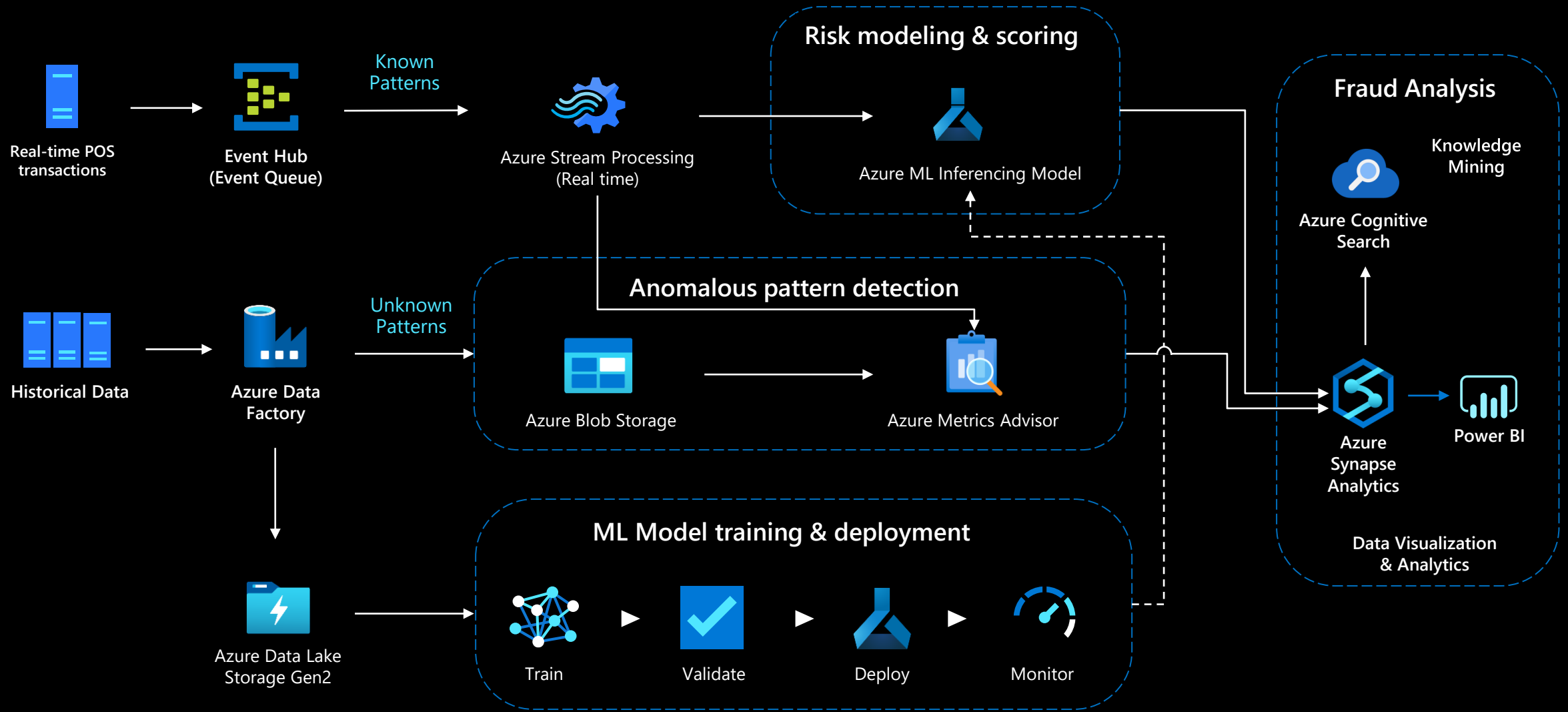
Fraud Prevention Solution Overview

Preempt fraudulent credit card transactions in real-time



Fraud Prevention Technical Overview

Preempt fraudulent credit card transactions in real-time



Using AI for Risk Analytics

Protect business from the risk of non-compliance in legal documents



AI TRANSFORMATION

Automatically and rapidly **ingest, analyze and score** reams of documents to determine exposure and obligations against ever-changing regulations



SOLUTION

- Extract key-value pairs from validated, **unstructured** documents and introduce semantic markup for regulatory knowledge mining
- Conduct exploratory analysis to **zero-in on risks** and obligations

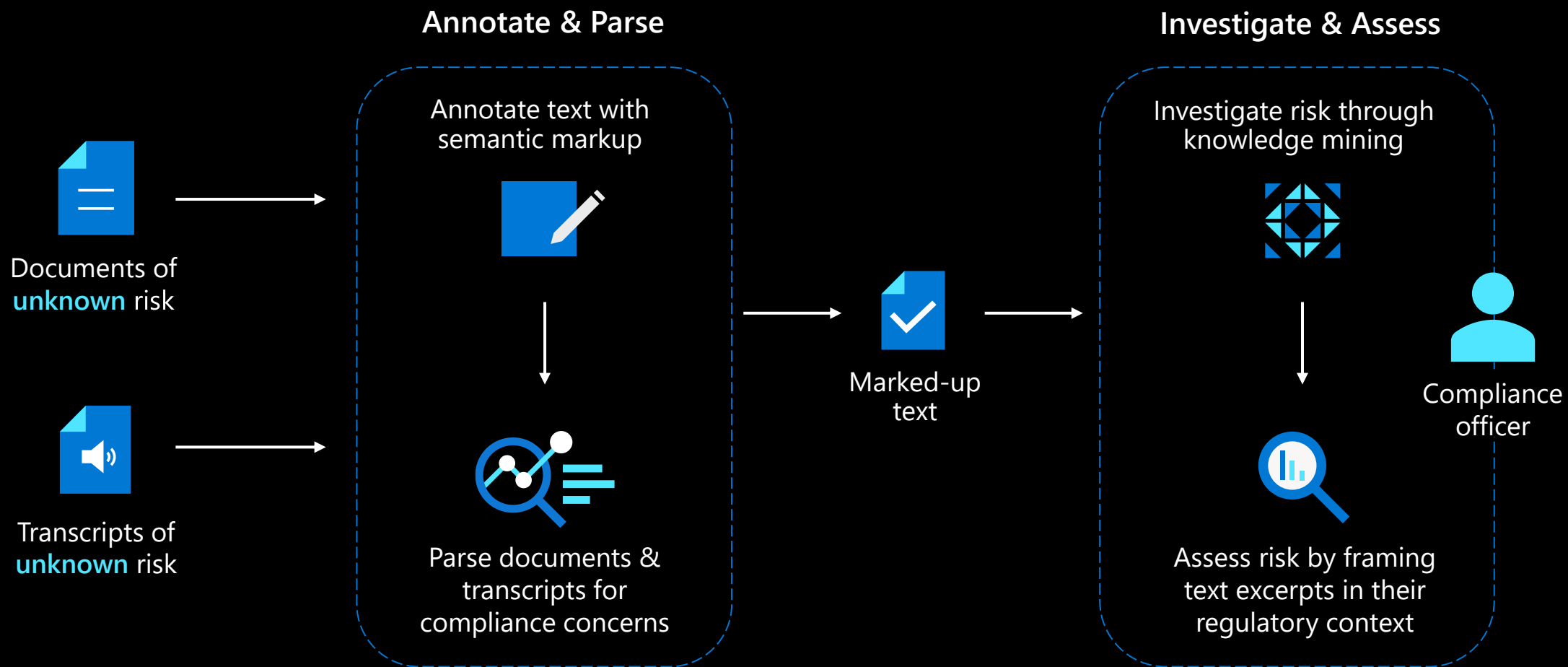


OUTCOMES

- Ensure regulatory **compliance** and **control risk**
- **Reduce** the cost, time, and **errors** of manual reviews

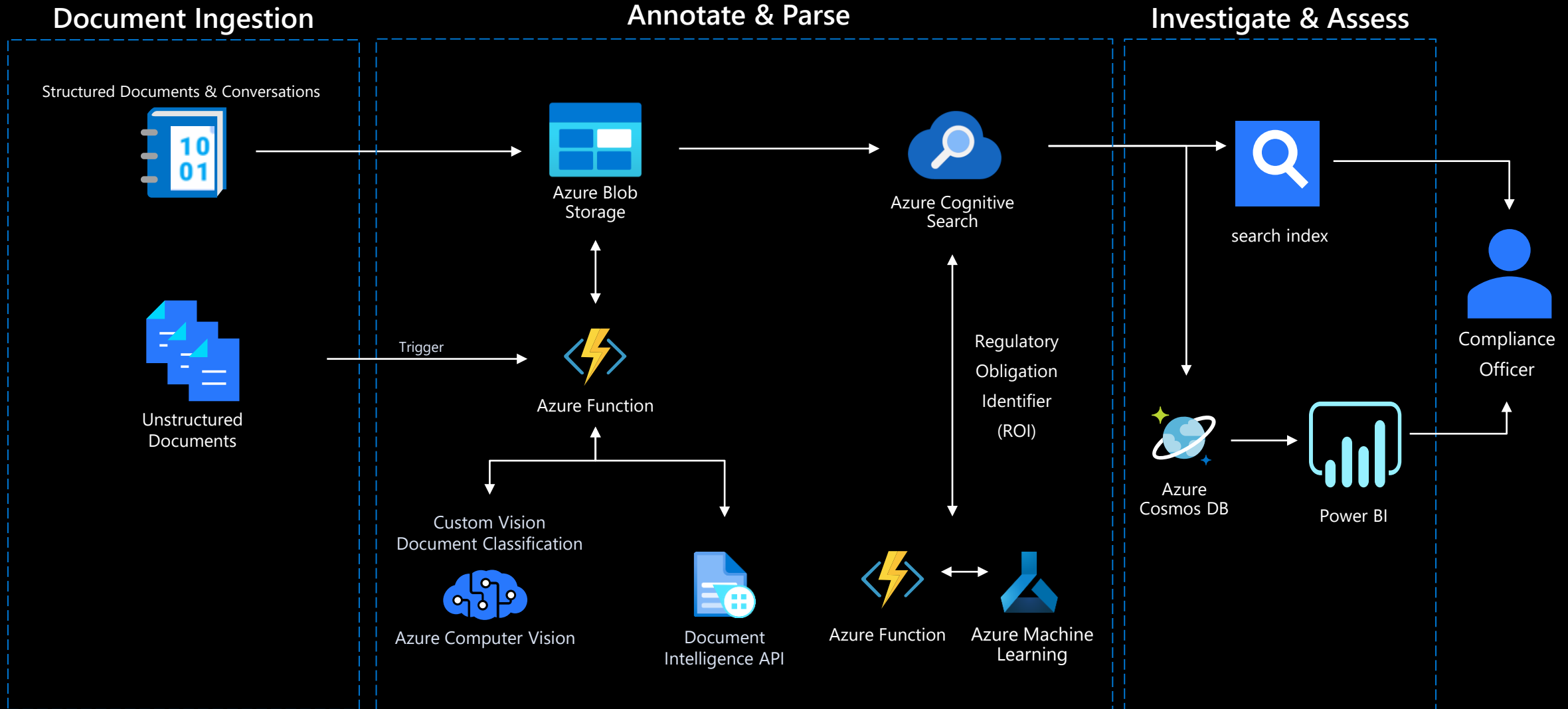
Risk Analytics Solution Overview

Protect business from the risk of non-compliance in legal documents



Risk Analytics Technical Overview

Protect business from the risk of non-compliance in legal documents



Using AI for Intelligent Contact Center

Make insurance claims without friction through personalized & insightful conversation



AI TRANSFORMATION

AI delivers high-quality **self-service support** 24/7/365

AI **freed agents** and proactively supports them



SOLUTION

Ramp up rapidly to deliver services based upon **conversational** speech while understanding the nuances of **natural language**

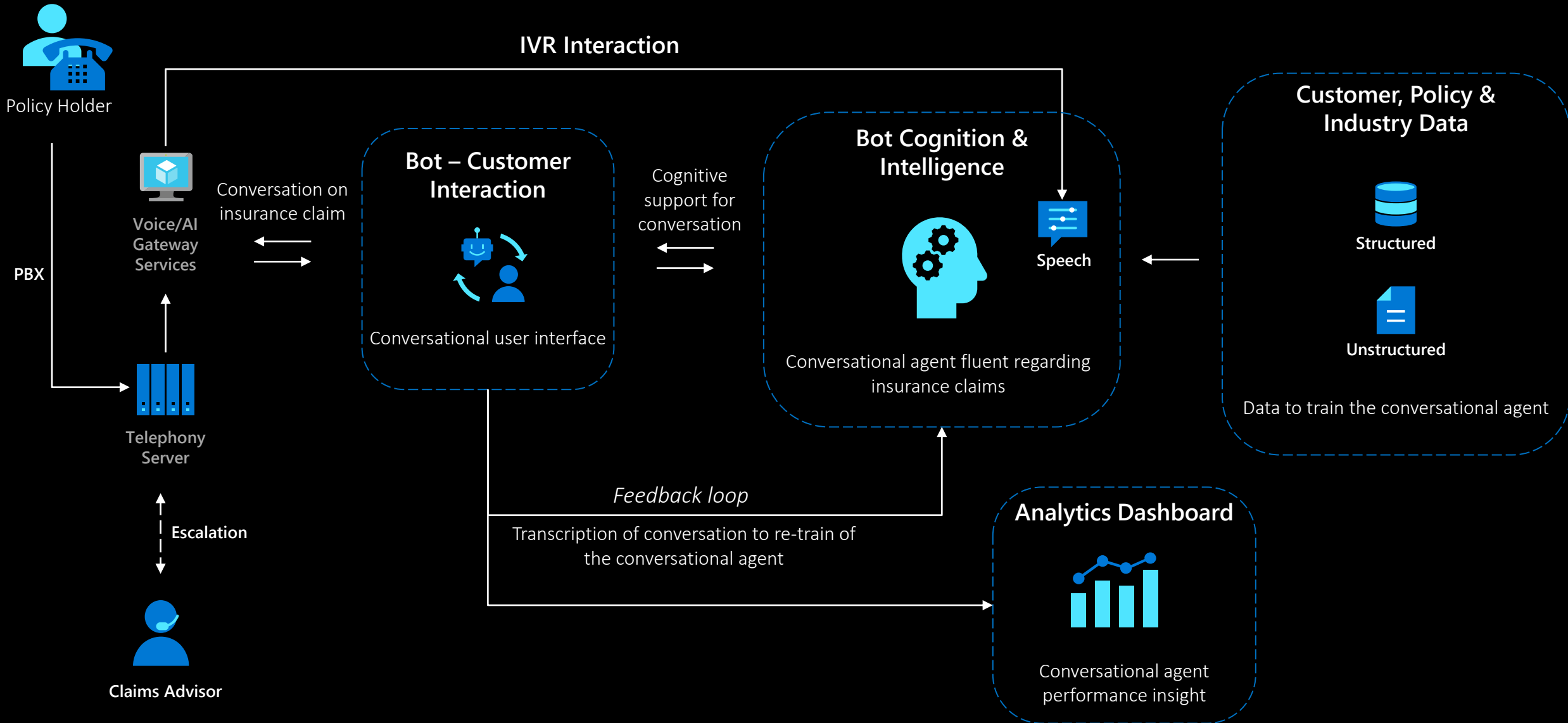


OUTCOMES

Tangibly connect **feedback** with products & services to action immediate follow-up

Intelligent Contact Center Solution Overview

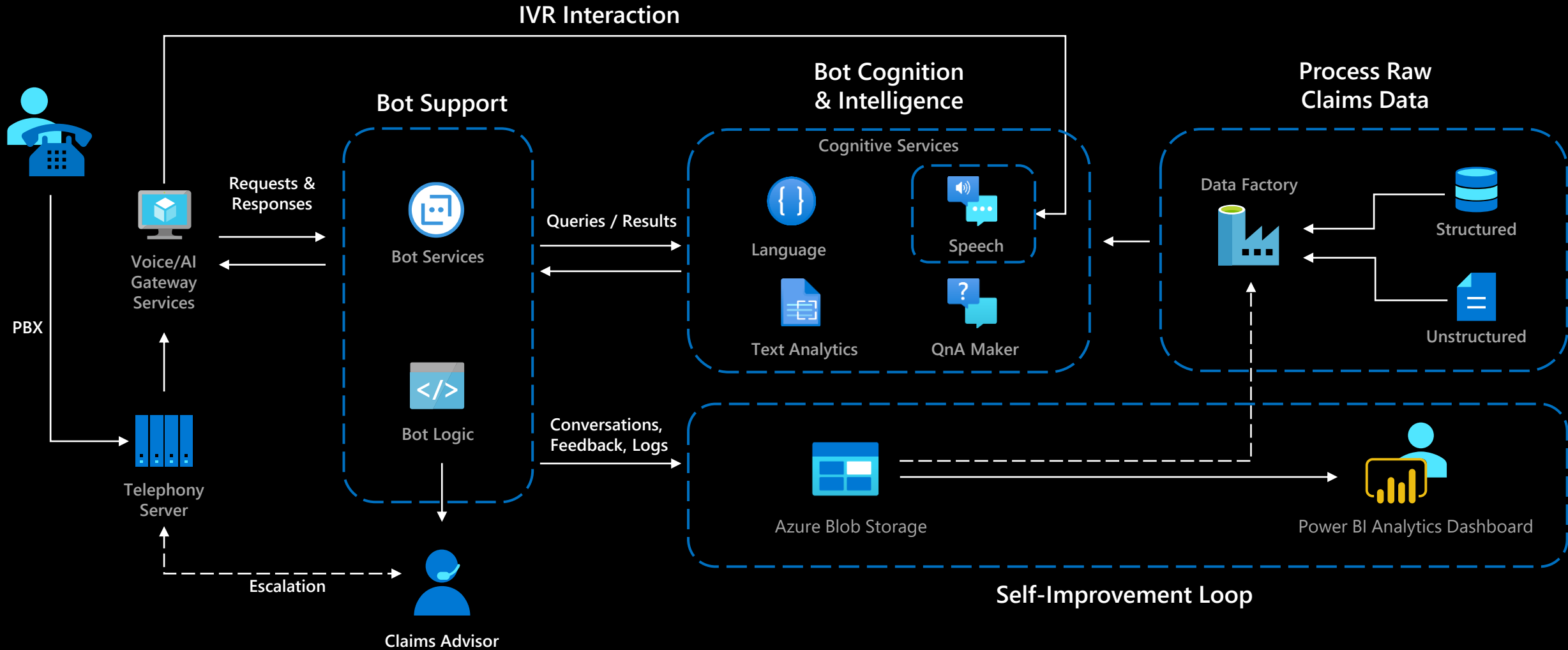
Make insurance claims without friction through personalized & insightful conversation



Intelligent Contact Center Technical Overview



Make insurance claims without friction through personalized & insightful conversation



Using AI for Personalized Marketing & Offers

Empower greater ability to land credit-card offers with customers



AI TRANSFORMATION

AI makes recommendations of value, substance, and **relevance** with optimal timing to encourage immediate uptake



SOLUTION

Use a **recommendation engine** to deliver customer-centric offers and promotions just-in-time

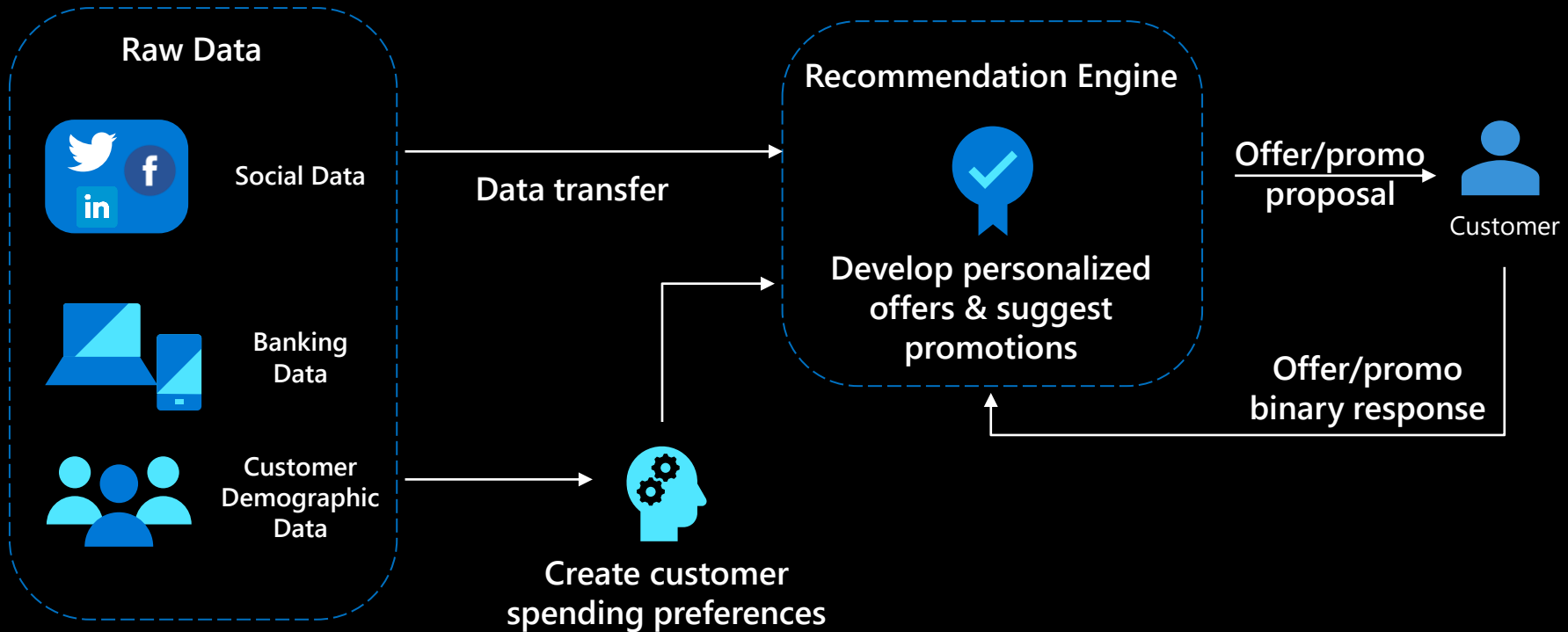


OUTCOMES

Offers and promotions that **fuel incremental spending** through new revenue streams and increased wallet share

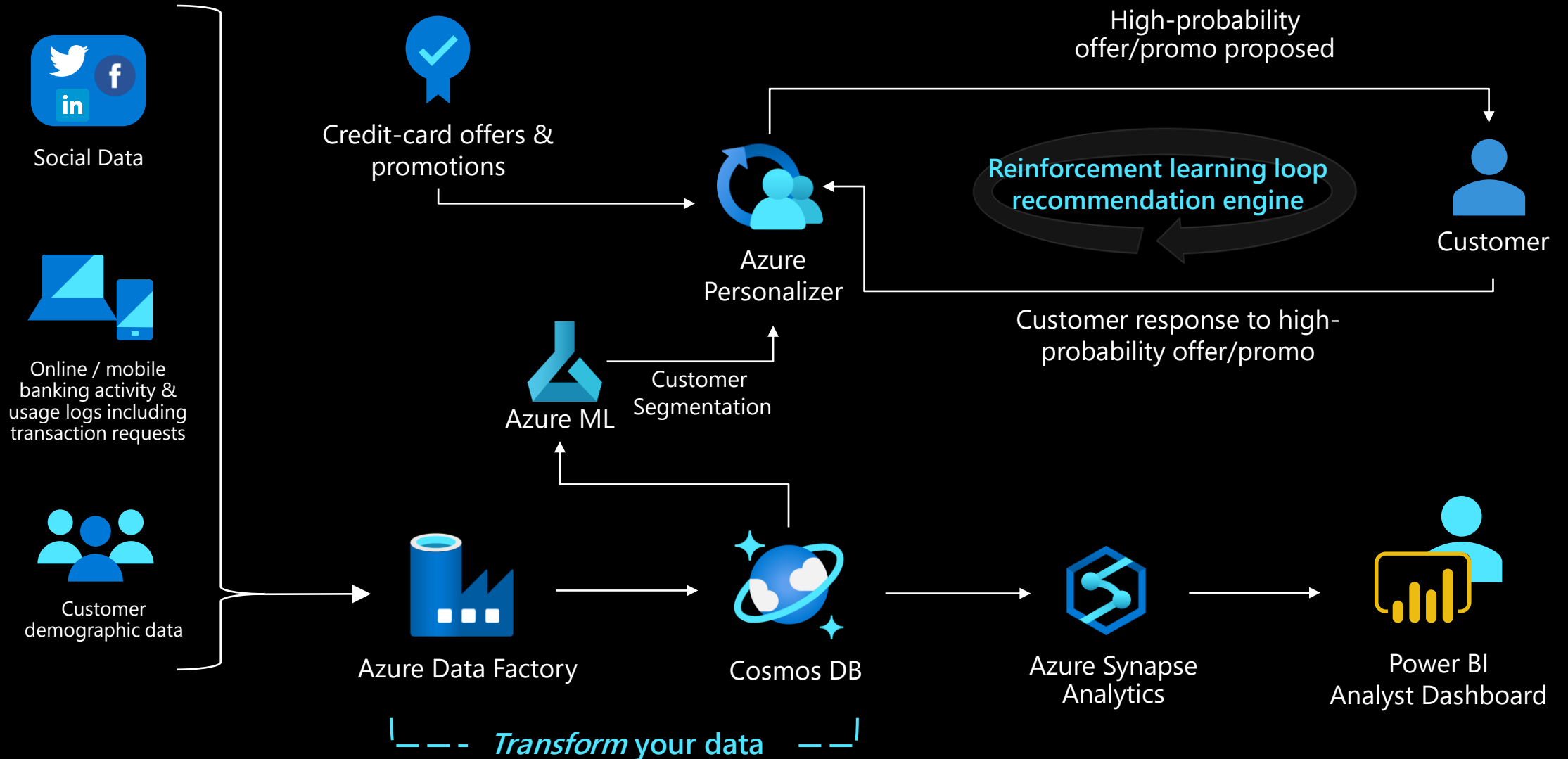
Personalized Marketing & Offers Solutions Overview

Empower greater ability to land credit-card offers with customers



Personalized Marketing & Offers Technical Overview

Empower greater ability to land credit-card offers with customers





Thank you!