

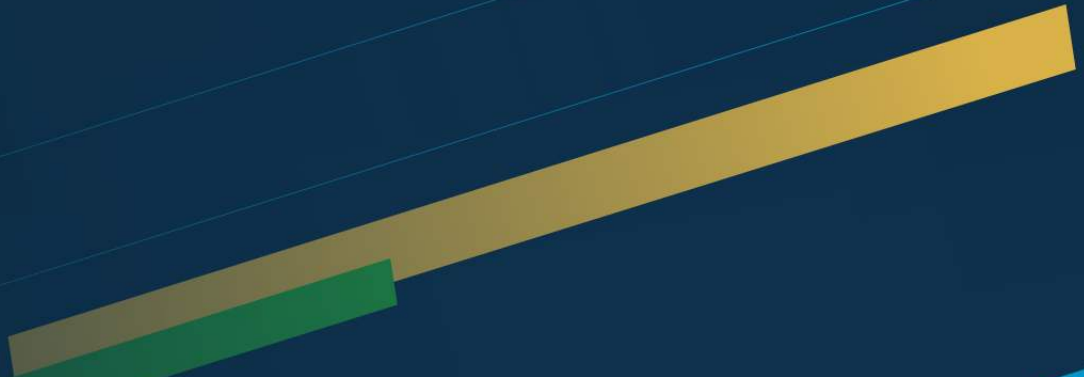
Breakout 3:  
**The Application of Generative  
AI in Banking: Maximizing the  
Value of New Technologies**

**Danielle Pearson**

*nCino*



**Bank Director.**  
#BBTF24



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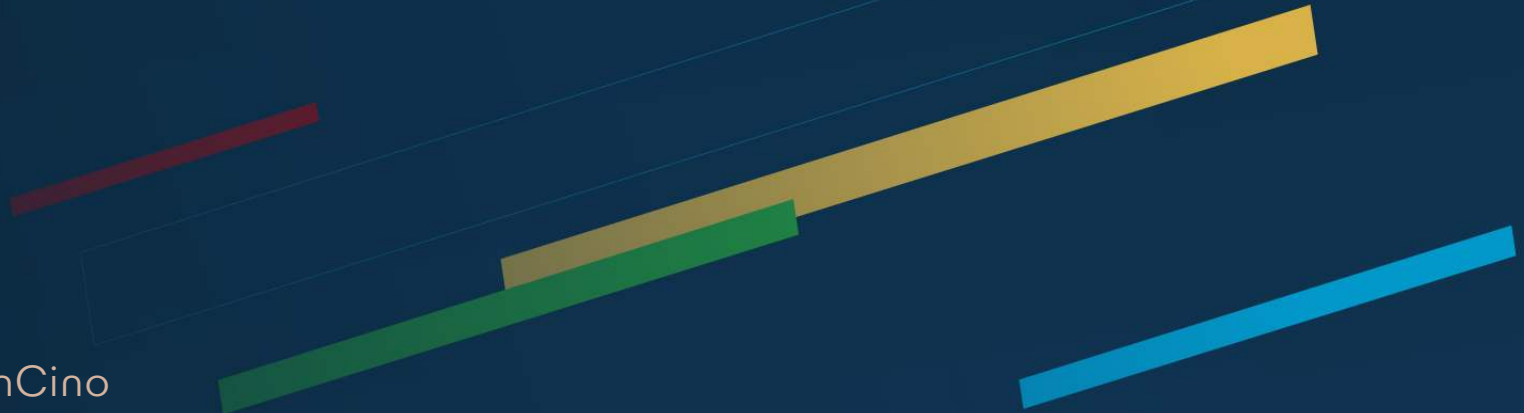


# The Application of Generative AI in Banking:

Maximizing the Value of New Technologies



Danielle Pearson  
Senior Business Value Consultant, nCino



# Artificial Intelligence Isn't a Moment. It's the now.



**77%**

of bankers see unlocking the value of AI as a key competitive differentiator.

Forbes



**75%**

of financial institutions are in the experimental stage of AI adoption.

The Financial Brand



**56%**

of nCino's customers expect AI to have the greatest impact on improved efficiency gains.

nCino



Financial institutions leveraging Generative AI could see a

**22-30%**

productivity uplift.

Accenture



# Data-Driven potential

**23x**

more likely to gain  
new customers

**6x**

more likely to retain  
existing customers

**19x**

more likely to be  
profitable



**Data integration and quality are critical limits of AI value.**



# Increasing the Value of Data

## Reposition

- Create proprietary data sets that enhance your unique market position.

## Break Down

- Ensure business and technology centers work together strategically.
- Empower those responsible for outcomes to own data outputs.

## Lean In

- Encourage business and technology teams to lead where they excel.

**4** **Impact** the value of data by leaning into skill gaps and strategic data usage.

**1**

**Collect** valuable self-describing, discoverable and reusable data.

**2**

**Share** ownership of strategic analytics projects between IT and business leads.

**3**

**Integrate** strategic data assets to create data-driven business capabilities.





# Strategic Best Practices

Putting Data to Work

## Capabilities

What differentiates you in the market?



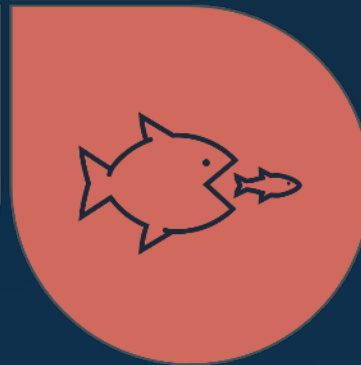
## Costs

How can you optimize margins?



## Customers

What does the market expect from the types of services you offer?



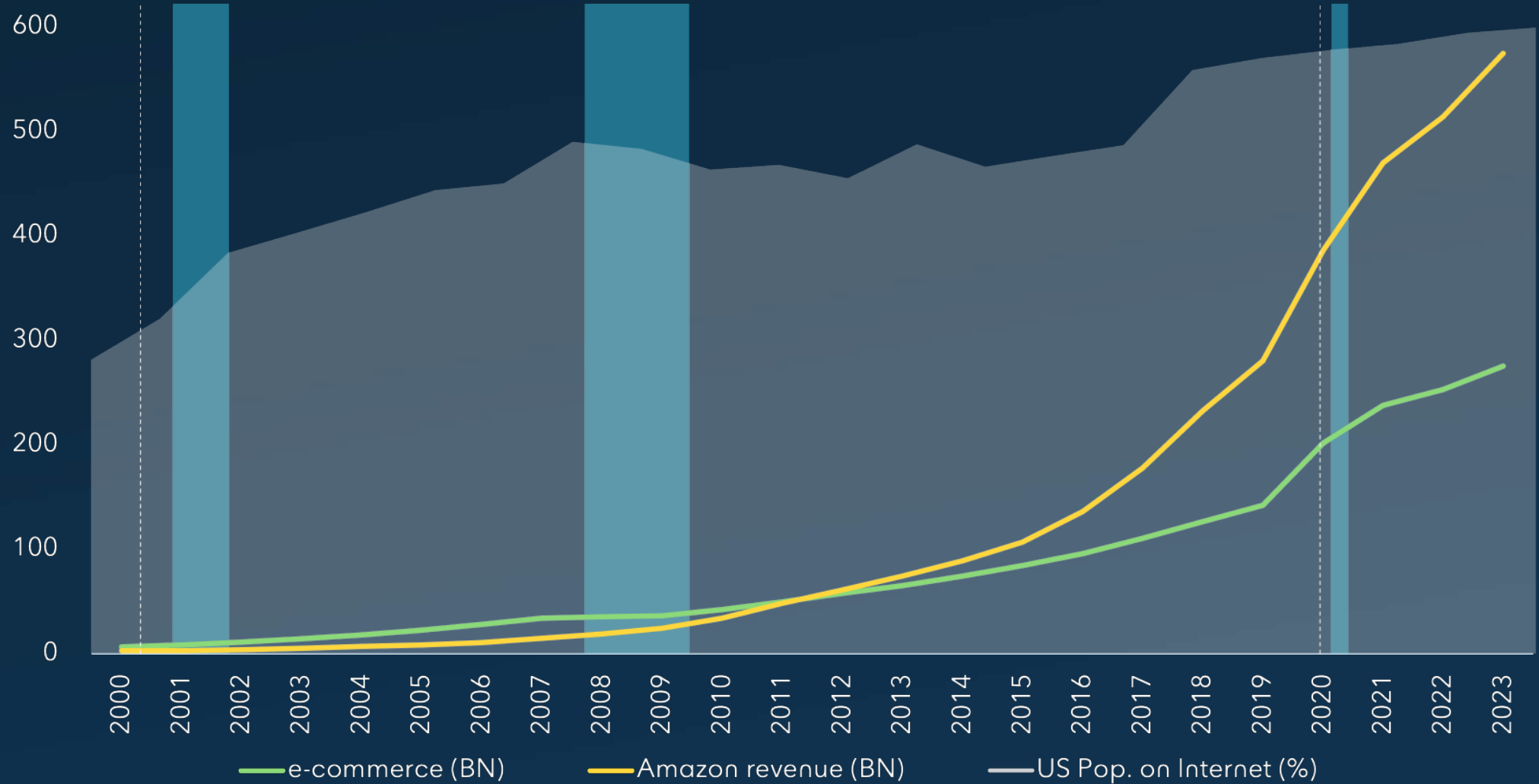
## Competition

Who *will* you compete against 5-10 years from now?



# Growth in Online Commerce

## The Dot-com Bust, COVID-19, Recessions



# The Value of Right Decisions

versus the cost of wrong ones

## VALUE

Confirmed

Discredited

DECISION

Right

Wrong

We think it's valuable and it is. <i>RIGHT</i>	We think it's valuable but it's not. <i>WRONG</i>
We don't think it's valuable, but it is. <i>WRONG</i>	We don't think it's valuable, and it's not. <i>RIGHT</i>



**Business model  
reinvention is the key to  
long-lasting AI value.**



# Goal-Driven potential

**20-25%**

improved work performance

**18%**

increase in the value of work

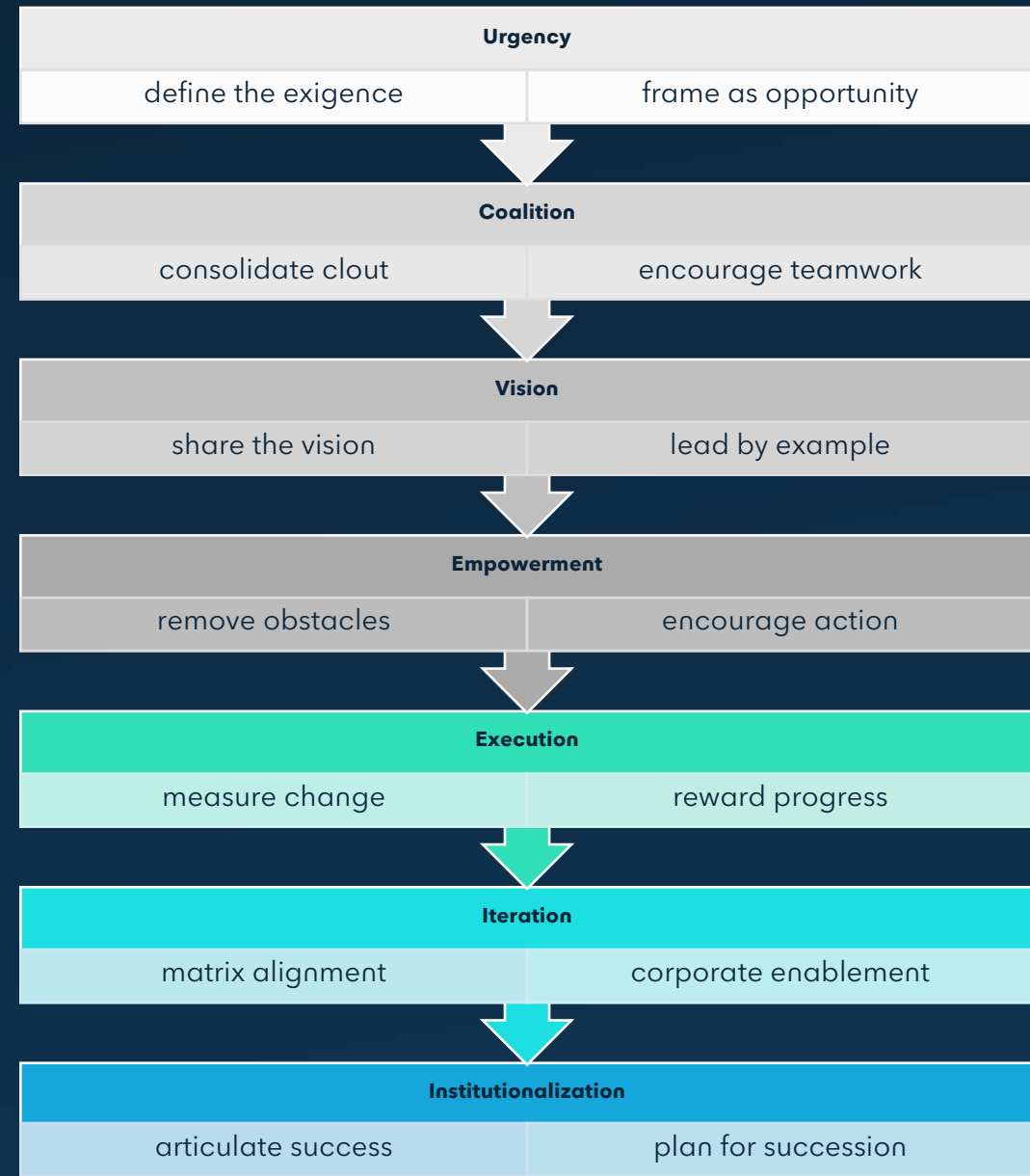


van der Hoek, Groeneveld and Kuipers, "Goal Setting in Teams"  
Frank L. Schmidt, "The economic value of goal setting to employers"

The scalability of transformation projects is directly proportional to leadership's ability to:

1. Communicate,
2. Measure, and
3. Encourage

# ACTION.



# Tech-Driven potential

**4%**

productivity gains

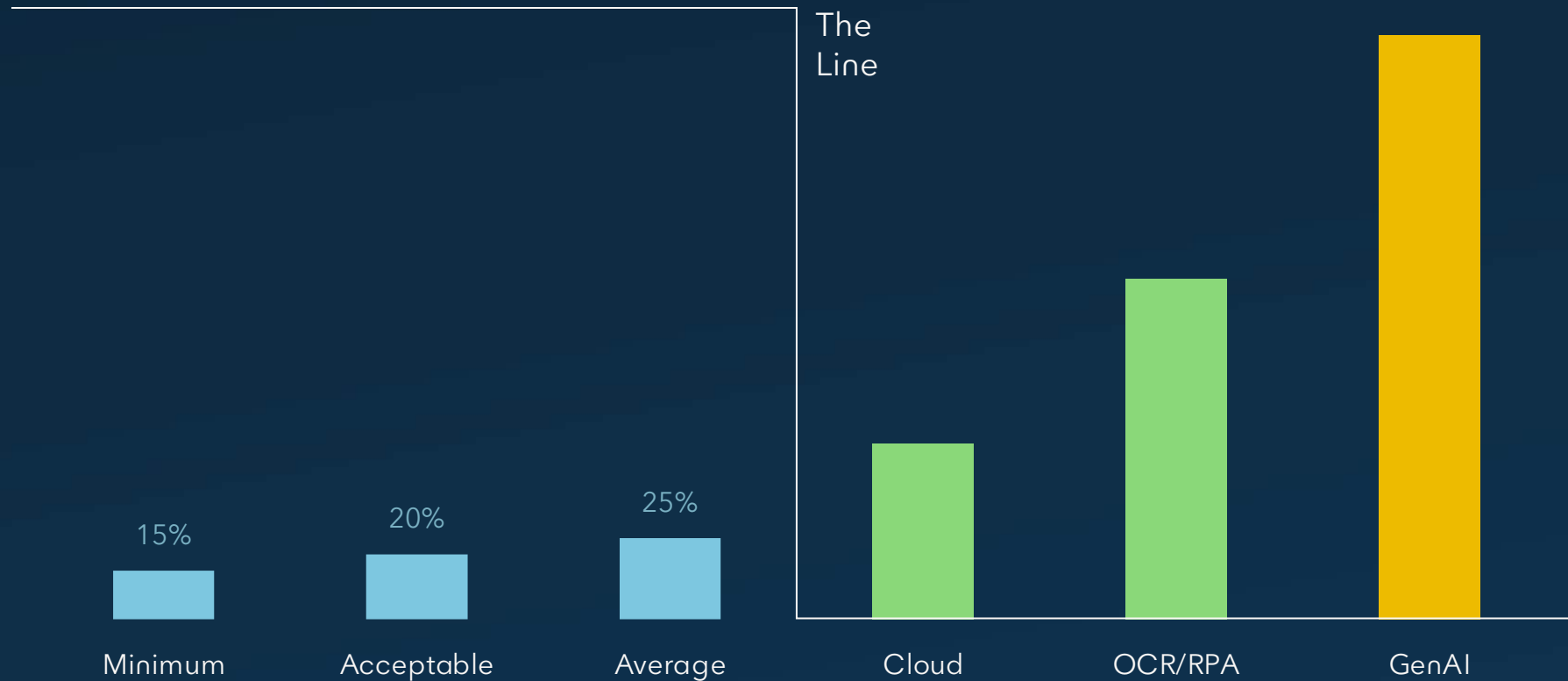
**\$250bn**

reduction in operation expenses



# ROI Expectations from BPM to AI

Traditional ROI Performance Expectations  
Business Process Management



*The line that divides traditional ROI expectations from what AI-enabling technologies can deliver is just as substantial as the difference between what the Cloud and Gen AI can deliver for the financial services industry. It's time to reframe the market's expectation of what "average" means.*





# Thank You!

