

Generative AI for Business

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What 5 problems can be solved by AI in Finance?

01

Poor Knowledge Management for Staff

Employees often struggle to find specific information buried in lengthy policy documents, product manuals, and regulatory guidelines, which slows down decision-making and increases the risk of errors or inconsistent service.

03

Core Banking Automation

Banks are paralyzed by vast, siloed data. Critical insights for key decisions, like creditworthiness, are buried in unstructured text (notes, emails) that is nearly impossible to analyze quickly. This forces slow, incomplete assessments that result in missed opportunities and unforeseen financial losses.

05

Limited Personalization in Customer Interactions

Normal banking interactions are often generic, leading to lower customer satisfaction.

02

Inefficient Customer Support

Customer support is crippled by slow response times and inconsistent answers, causing intense client frustration. Internally, this translates to high operational costs, significant compliance risks from agent error, and constant employee churn.

04

Manual Inputs in Daily Processes

Core banking processes rely on fragile, manual data entry. This system is a constant source of human error, which corrupts customer data at its source and creates cascading operational failures, wasting resources and introducing significant compliance risk.

Questions that can be answered by AI in this Sector:

Fraud and Security

- Is this transaction consistent with the customer's usual behavior?
- Can we detect a potential account takeover in real time?

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Trading and Stock Market Predictions

- Which stocks are likely to outperform the market this week?
- How will breaking news or social media sentiment affect this company's stock price?

Customer Service and Financial Guidance

- What personalized investment products should we recommend to this client?
- How much does this customer need to save monthly to reach their financial goal?

Anti-Money Laundering (AML)

- Does this transaction pattern indicate possible money laundering activity?
- Are there hidden links between these accounts suggesting a laundering network?

Opportunities for Finance from AI

- GenAI in banking presents both opportunities and challenges. GenAI introduces a new paradigm that can support innovation. Instead of focusing on consumer facing tools, the current opportunity lies in synthesizing a bank's wealth of information to improve decision-making, personalize client interactions, and automate processes.
- GenAI use cases in finance include enhancing call centers with chatbots and knowledge assistants, generating personalized marketing content at scale. The real impact of GenAI in finance is in automating, documenting, and optimizing core banking processes, while ensuring accuracy, compliance, and trust remain intact.
- By automating mundane tasks (paperwork, data retrieval, report generation), GenAI frees up employees to focus on more strategic, creative, and fulfilling work, such as complex problem-solving and building client relationships, which can lead to higher job satisfaction.
- Any banks are hindered by legacy codebases. GenAI copilots can help developers understand, document, and modernize old code, significantly speeding up the transition to more agile and modern IT systems.

Thank You

