REPLY STUDENT CLASH BUSINESS CASE STUDY

REPLY

WHAT IS ARTIFICIAL INTELLIGENCE?

What do you see?

WHAT IS ARTIFICIAL INTELLIGENCE?

AI is the ability of computers to **perform tasks** that normally require human intelligence.

01 **Recognizing objects**

02 **Understanding language**

03 **Making decisions**
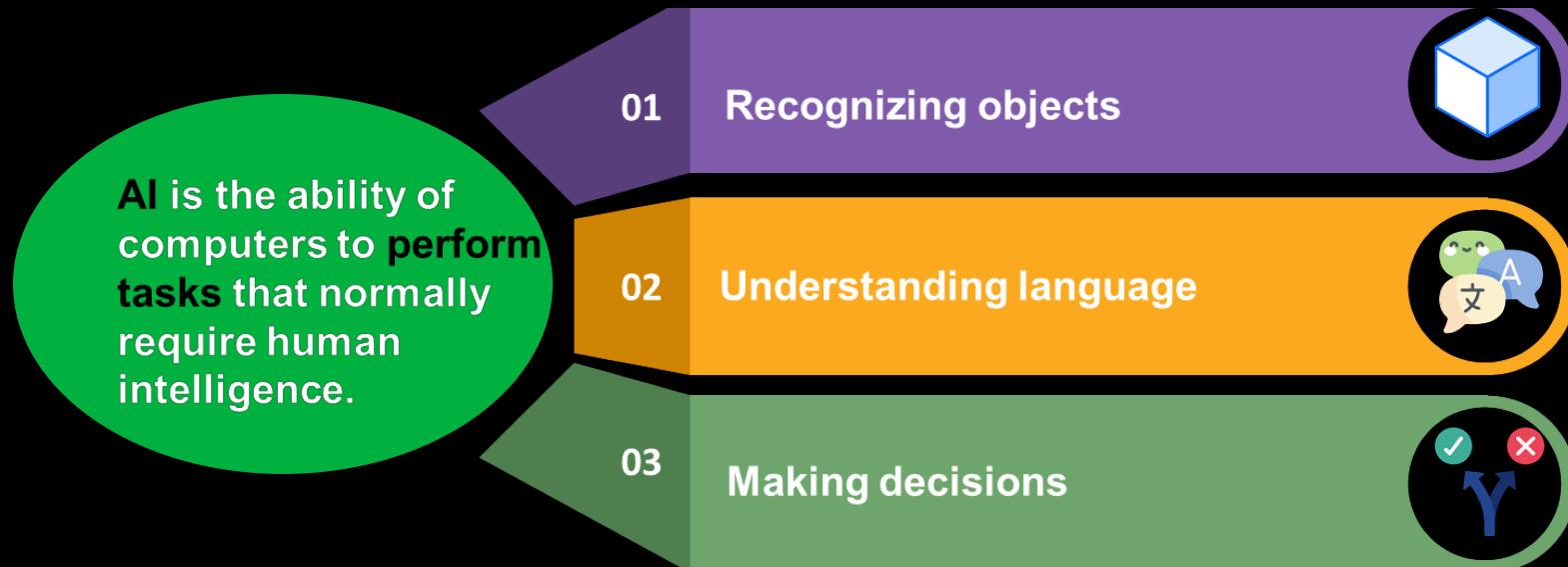
Artificial Intelligence **is shaping out daily experience** and **transforming** the way we live, work and interact

WHY AI MATTERS?

The adoption of **AI is rapidly transforming also the market** for several reasons, all driven by current trends and business needs

Automation and Efficiency
Automate complex and repetitive processes, reducing errors, save resource

Enhanced Customer Experience
Tailored solutions, improves customer satisfy and loyalty

Data-Driven Decision Making
Analyzes large amounts of data, identifying trends

Innovation and New Business Models
**allows for the exploration of new market**

Competitive Advantage
Responding more quickly to market changes
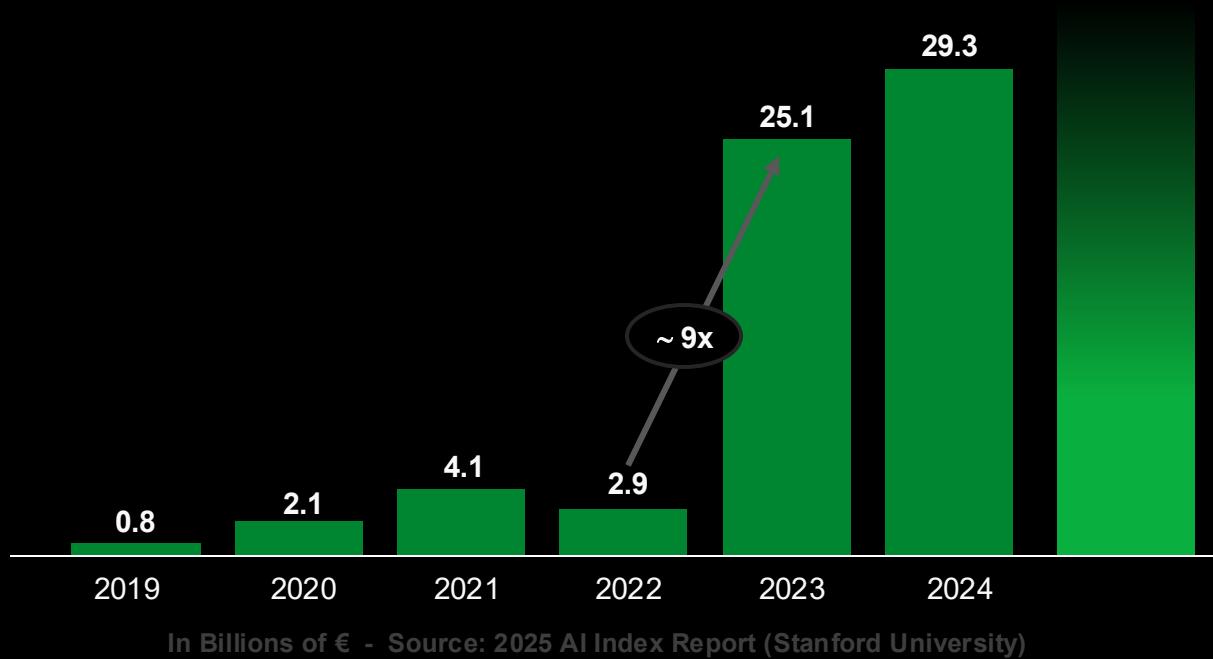
MARKET TREND (2/2)
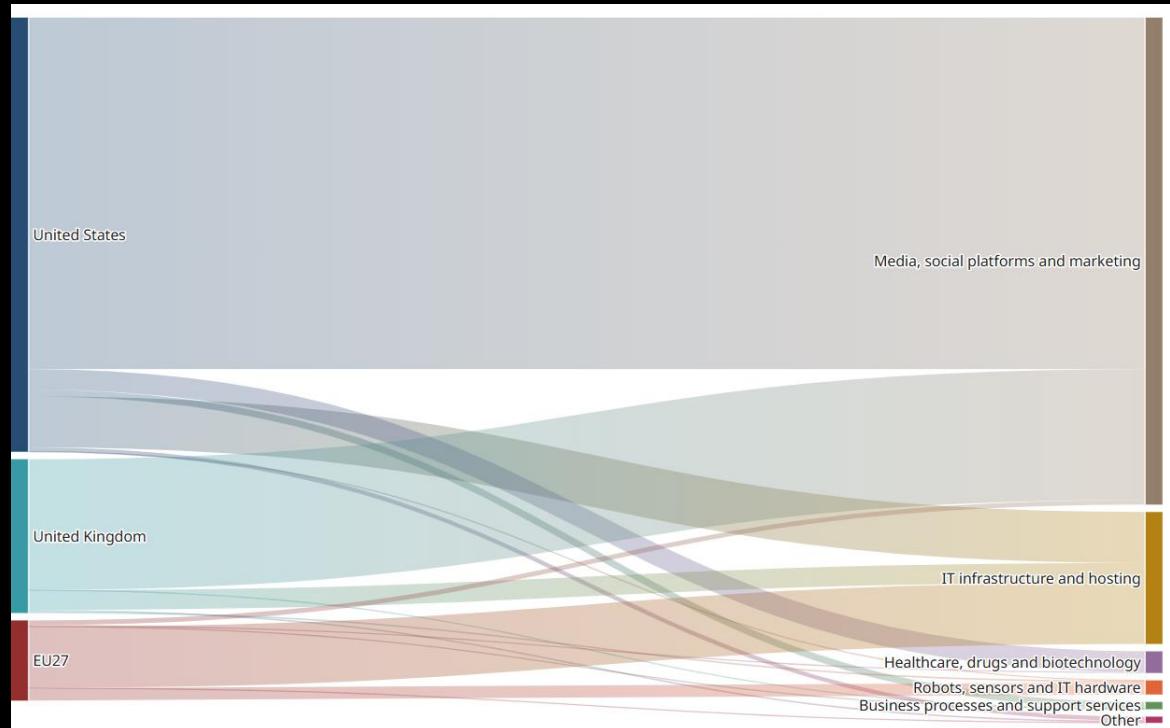
The chart illustrates the approximate **flow of investment in generative AI** from country of investor to industry of start-up **in 2025**
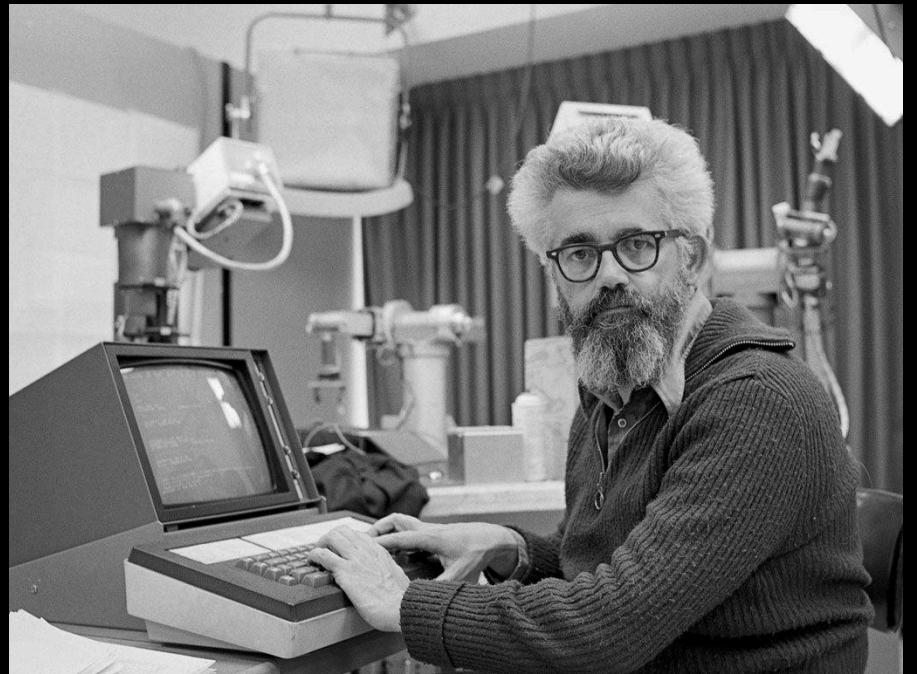
Source   https://oecd.ai/en/

THE HISTORY OF AI

1950

1990

2022

2025

NARROW AI

In the 1990s, AI became **practical** for the first time. The first **Narrow AI** systems were developed, capable of **performing** a **specific task**, such as:

- **Recognizing** a face
- Making a **medical diagnosis**
- **Playing chess**
- **Responding** to a **request** (chatbots, voice assistants)

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GENERATIVE AI

AI moves form understanding to models that **create new content** (*text, images, audio…*) based on **patterns learned**.

These systems require **minimal instructions** to generate coherent outputs.

Advances in data availability and computing power have made these models **powerful** and **widely accessible**.

Artificial Intelligence

Refers to any system capable of thinking and acting intelligently and autonomously.

Machine Learning

A subset of AI focused on models that allow machines to learn from data and make predictions/analyses without direct instructions.

Deep Learning

A subset of ML referring to the development of neural networks composed of multiple layers of interconnected nodes.

Generative AI

Along with Large Language Models (LLMs), part of DL and capable of creating new content such as text, images, video, audio, …

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AND NOW?

We're now entering a stage where **AI adoption** is **accelerating** across sectors, with new trends like **Agentic AI** and deeper **integration** with IoT, cloud, and edge **technologies**.

Generative models are unlocking **new opportunities**, driving efficiency and innovation while raising important ethical and regulatory questions.

2025: the year AI comes of age

Rapid advancements in AI platforms and integration into business models are resulting in demand for deployed capacity, margin gains and monetisation

The agentic AI advantage

AI is entering its third wave—building on predictive and generative AI—with AI agents poised to transform business operations.

AI's Growth Leaves Financial Regulators Struggling to Catch Up

As AI usage expands, so do ethical considerations around data privacy, security and usage

Sources: Financial Times, Bloomberg and Economist Impact

WHAT IS AN AGENT?

Definition

- An **AI Agent** is a **system or software program** capable of perceiving its environment, processing information, making decisions, **and taking actions** to achieve specific goals — often **autonomously**, without continuous human intervention

- It **mimics human decision-making**, working on your behalf to accomplish tasks

## Key characteristics

- Autonomous
- Perceptive
- Goal-driven
- Adaptive & Interactive
- Agentic systems
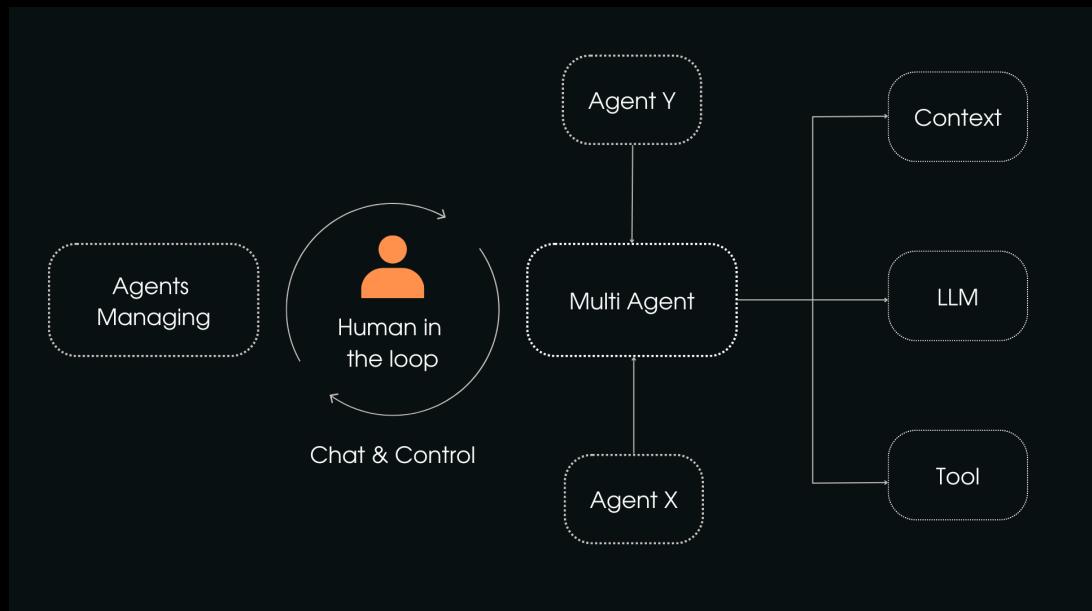
HOW IT WORKS?

- AI Agent operates through a continuous **cycle of perceiving, reasoning, and acting** within their environment to **achieve defined goals**

- They can **recognize when a workflow is complete**, **correct their actions** in case of errors, or **hand control back** to the user

ETHICS & PRIVACY (1/2)

AI is transforming how decisions are made, data is used, and services are delivered. But with great power come new responsibilities.

ETHICS

It helps us reflect on *"doing the right thing"* when designing or using AI. It concerns whether AI systems are **fair**, **lawful**, and **appropriate** for a given context — avoiding discrimination, harmful outcomes, or unnecessary risks.

PRIVACY

It ensures that **data powering AI systems** is collected, stored and used responsibly. It is essential for building **trust** between people, organizations, and technology.

ETHICS & PRIVACY (2/2)

AI is transforming how decisions are made, data is used, and services are delivered. But with great power come new responsibilities.

ETHICS

It helps us reflect on *"doing the right thing"* when designing or using AI.
It concerns whether AI systems are **fair**, **lawful**, and **appropriate** for a given context — avoiding discrimination, harmful outcomes, or unnecessary risks.

Key principles include:

⚖️ Fairness**:** AI should not discriminate or produce unjust outcomes for individuals or groups

👁 Transparency**:** It must be clear how an AI system works, what data it uses, and what its limitations are

💬 Explainability**:** AI decisions must be easily understandable.

🏛 Human Oversight**:** AI outcomes must be overseen by qualified human experts. on-making.

💖 Safety**:** AI must operate within clear boundaries.

CASE STUDY

AI-POWERED EDUCATION IN FINANCE: BUILDING SKILLS, TRUST AND FINANCIAL LITERACY

The challenge examines how **AI-driven education** can revolutionise internal workforce training and external customer engagement, fostering adaptive learning ecosystems that promote innovation, inclusion, and sustained loyalty.

REPLY STUDENT CLASH

CASE STUDY

The case study is organised in levels:
each team can accept the challenge and progress
to the level they are capable of, based on skills and time constraints.

1	**2**	**3**	**EXTRA**
DEVELOP AND DESIGN AN INNOVATIVE IDEA ON THE TOPIC	BUSINESS CASE ANALYSIS	GIVE SHAPE TO YOUR IDEA	CREATE A CONCEPTUAL PROTOTYPE
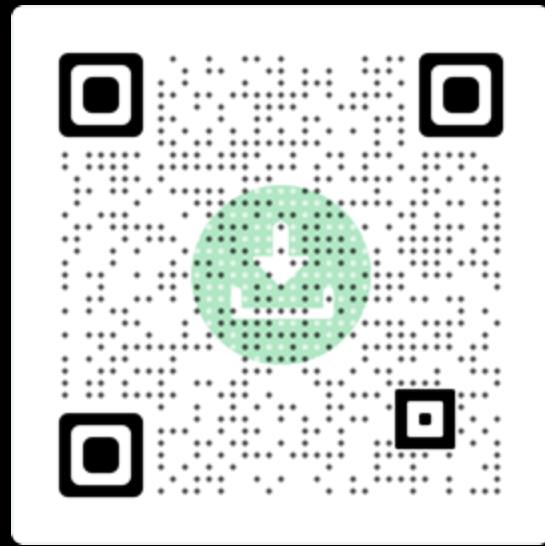
LET THE WORK START!

DOWNLOAD THE FULL CASE STUDY

WWW.REPLY.COM

DELIVERY

UPLOAD YOUR PROJECT HERE