Capgemini

CUSTOM **GENERATIVE AI** FOR ENTERPRISES

BANKING

Switch from exploration to tangible business outcomes.

GENERATIVE AI IS EVERYWHERE

OpenAI's ChatGPT, launched last week, used by over 1 million in 6 days: CEO

Microsoft in talks to invest $10 billion in ChatGPT OpenAI: report
The funding includes other venture firms and deal documents were sent to prospective investors in recent weeks, with the aim to close the round by the 2022, the report said.

OpenAI launches ChatGPT Plus: check price, features, details of the disruptive AI chatbot
ChatGPT paid subscription includes features such as general access to ChatGPT, even during peak times; faster response times; priority access to new features and improvements.

Google faces a serious threat from ChatGPT
ChatGPT offers something more tantalizing for harried internet users: based on its own search and synthesis of that information.

ChatGPT sets record for fastest-growing user base: analyst note
The report, citing data from analytics firm Similarweb, said an average of about 13 million unique visitors had used ChatGPT per day in January, more than double the levels of December.

ChatGPT clears US Medical Licensing Exam: study
Tiffany Kung and colleagues at AnsibleHealth, California, US, tested ChatGPT's performance on the USMLE, a highly standardized and regulated series of three exams, including Steps 1, 2CK, and 3, required for medical licensure in the US, said.

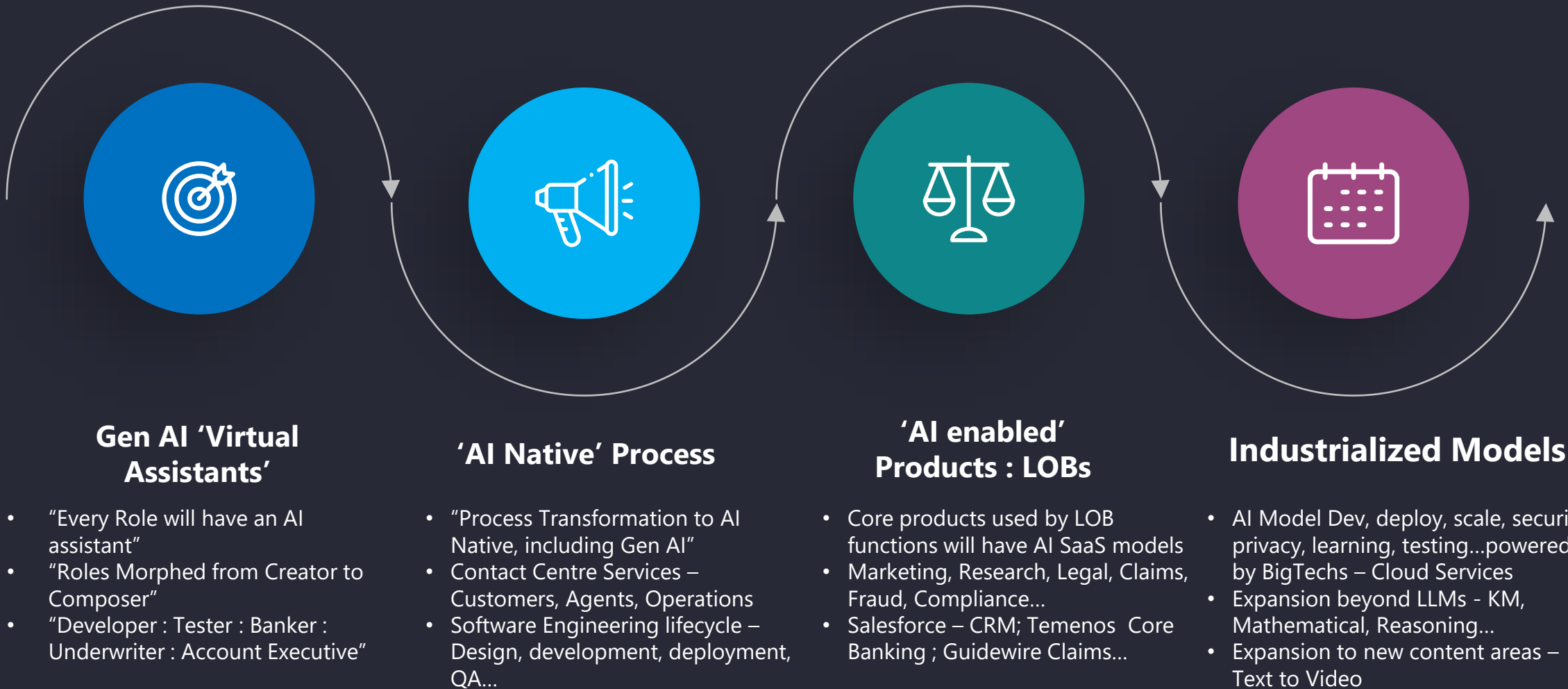**ChatGPT is confronting, but humans have always adapted to new technology**
While ChatGPT threatens to the Me... age writing (and writing-related work) as we know it, 000 years ago (in a geographical area centred in his kind of seismic change before us. Their civilisation riting.

ChatGPT owner OpenAI projects $1 billion in revenue by 2024: sources
OpenAI was most recently valued at $20 billion in a secondary share sale, one of the sources said. The startup has already inspired rivals and companies building applications atop its generative AI software, which includes the image maker DALL-E 2.

How can Generative AI be applied to create business value?

ART OF THE POSSIBLE: TRANSITION TO GEN AI (2023 – 2025)

Gen AI 'Virtual Assistants'

- "Every Role will have an AI assistant"
- "Roles Morphed from Creator to Composer"
- "Developer : Tester : Banker : Underwriter : Account Executive"

'AI Native' Process

- "Process Transformation to AI Native, including Gen AI"
- Contact Centre Services – Customers, Agents, Operations
- Software Engineering lifecycle – Design, development, deployment, QA...

'AI enabled' Products : LOBs

- Core products used by LOB functions will have AI SaaS models
- Marketing, Research, Legal, Claims, Fraud, Compliance...
- Salesforce – CRM; Temenos Core Banking ; Guidewire Claims...

Industrialized Models

- AI Model Dev, deploy, scale, security, privacy, learning, testing...powered by BigTechs – Cloud Services
- Expansion beyond LLMs - KM, Mathematical, Reasoning...
- Expansion to new content areas – Text to Video

IMPACT ACROSS THE BANKS

Business

- Strategies
- Mission statements
- Objectives and KPIs

Marketing

- Marketing strategies
- Communication plans
- Messaging and positioning
- Personalized, engaging, and informative content
- Creatives including visual design, artwork, photography, videos

Human Resources

- Employee engagement
- Onboarding and FAQs
- Training

Technology

- Develop architecture
- Create code
- Automate testing
- Implement cybersecurity policies

Sales

- Lead generation and qualification
- Personalized sales and e-commerce

Where to start? How to govern? Horizontal vs. vertical

VIEW OF POTENTIAL USE CASES THROUGH A COMPLEXITY LENS

High

Incident Management

Virtual Agent

Product Development

Scale-up Product Campaign

Decision Support at FO

Complex Customer Interaction

Compliance

Data Set Development

Workforce Automation

Customer Profiling

VALUE

Behavioral Change Detection

Meeting Management

Content Development

Low

High

COMPLEXITY

Low

BUSINESS USE CASES FOR EXPERIMENTATION

HCI

VIRTUAL AGENT
Domain: Contact **Center, Advisory**

Transform chatbots with real-time NLP, for personalization, analyzing sentiment across languages serve as customer advisors, and employee assistants
e.g., Robo wealth advisor for mass affluent

Value: **High** Complexity: **Med**

PROFILE CUSTOMERS
Domain: **CRM, Sales**

Analyze customer needs, preferences, and interactions for personalization; assessing non-listed SMB clients with public data
e.g., Assess risk profile regional retailer estimating sales

Value: **High** Complexity: **High**

INTERACT WITH CUSTOMERS
Domain: **Retail, CIB**

Understand customers to frame responses to enhance interaction with better knowledge of context
e.g., Frame relevant and impersonal denial responses for any type of loan

Value: **Med** Complexity: **Med**

MANAGE MEETINGS
Domain: **Ops, Retail, Wealth**

Schedule meetings, draft meeting agendas, and transcribe meeting minutes with action items
e.g., Assesses facial and tone to provide real-time feedback to presenters

Value: **High** Complexity: **Med**

Data to Insights

DRIVE FRONT OFFICE DECISIONS
Domain: **Contact Center, Advisory**

Respond to customer queries from historical interaction data, market trends to generate insights for front-office staff
e.g., Lending decisions, report generation and instant lending decisions

Value: **High** Complexity: **Med**

AUTOMATE WORKFLOWS
Domain Focus: **HR, Functional Support**

Automate repetitive tasks while offering employee trainings prompts to offer support on processes like IT support
E.g. AI to Identify tasks > Learning process > replication > re-learn by understanding gaps

Value: **High** Complexity: **High**

DETECT BEHAVIORAL CHANGE
Domain: **New Product Development**

Detect behavioral change from changes in usage patterns and customer interactions offering significant business value
E.g. ID factors leading to transaction spikes payments app v. queries

Value: **Med** Complexity: **Med**

COMPLIANCE
Domain: **Risk & Reg**

Generative AI can assist in automating process of generating compliance reports, such as suspicious activity reports KYC reports, to help meet reporting deadlines
e.g., Analyze policy changes to generate fraud reports matching to policy criteria

Value: **High** Complexity: **Med**

Automation

CONTENT DEVELOPMENT
Domain: **Marketing**

Content for social media, blogs, reports, and for customer comms such as emails
e.g., Knowledge management system to generate product/domain-related content

Value: **Med** Complexity: **Med**

PRODUCT DEVELOPMENT
Domain: **Payments, Retail, Wealth**

Empower business owners to self-develop products faster, accelerate code design, doc and seek help for complex code
e.g., Feature suggestion and ETL conversions for core banking

Value: **High** Complexity: **High**

SCALE-UP PRODUCT
Domain: **Marketing, Sales**

Learn from previous product launches to improve and generate ideas for new campaigns
e.g., ID keywords, images for new campaigns

Value: **Medi** Complexity: **Med**

INCIDENT MANAGEMENT
Domain: **Information Security**

Automate incident response to recognize, and mitigate incidents quickly
e.g., Detection of rule violations, phishing with automated response

Value: **High** Complexity: **Med**

TECHNOLOGY USE CASES FOR EXPERIMENTATION

Automating the process of converting one type of code into another

CODE CONVERTER

Automate the process of migrating code for ETL operations from one system to another

ETL MIGRATION

Generative AI can streamline various tasks such as data processing, analysis, and content creation

REPORT CONVERTER

By automating tasks and reducing the need for manual labor

TEST AUTOMATION

Streamlining software development and reducing human errors

AUTOMATED CODE GENERATION

Generating realistic datasets for training, testing, and validation
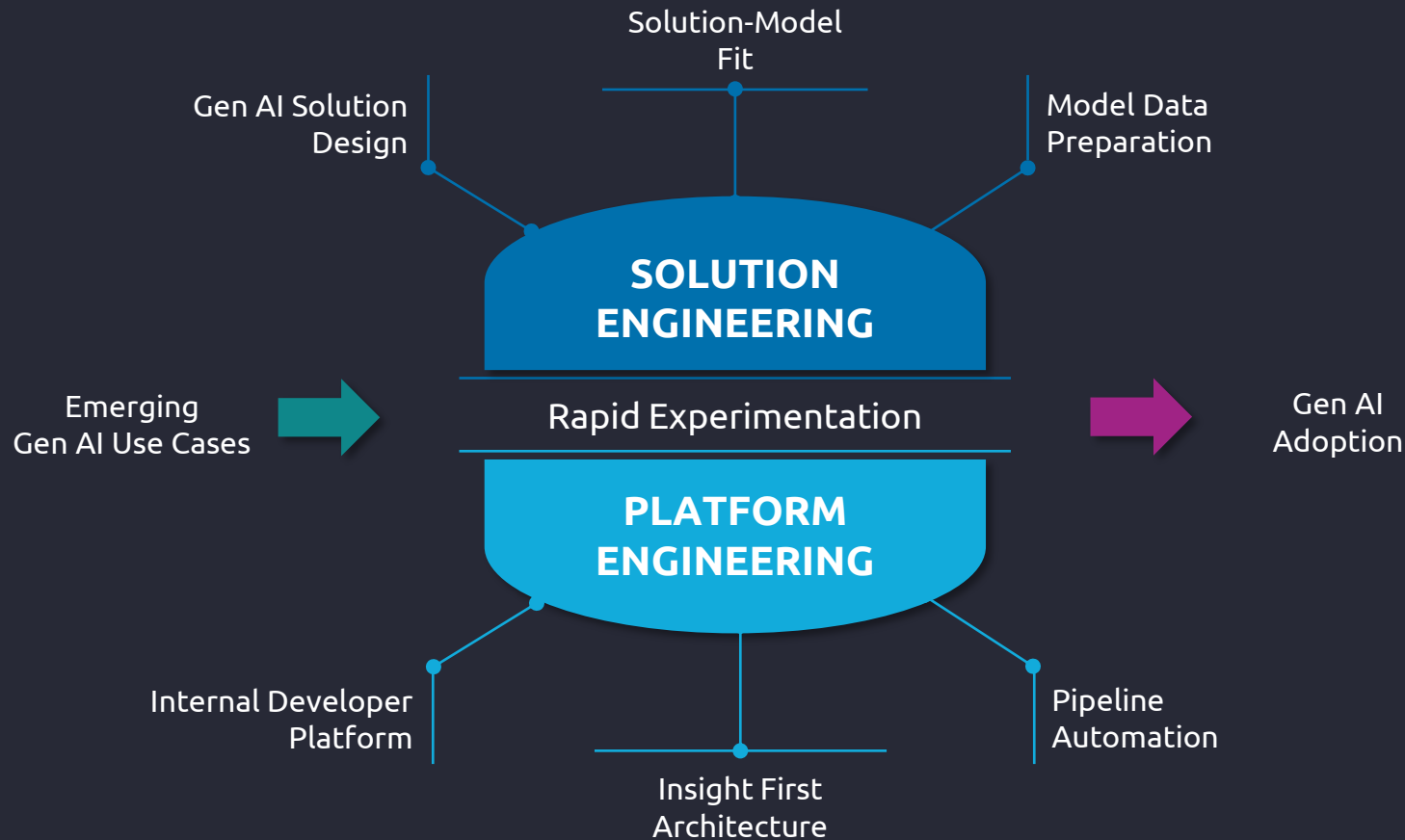
SYNTHETIC DATA CREATION

Streamlining IT resources and automating capacity planning

INFRASTRUCTURE OPTIMIZATION

Enhancing efficiency by automating routine tasks and workflows

PROCESS AUTOMATION

BUILDING DEVELOPER PLATFORM FOR SHIPPING VELOCITIES

Solution-Model Fit

Gen AI Solution Design

Model Data Preparation

SOLUTION ENGINEERING

Emerging Gen AI Use Cases

Rapid Experimentation

Gen AI Adoption

PLATFORM ENGINEERING

Internal Developer Platform
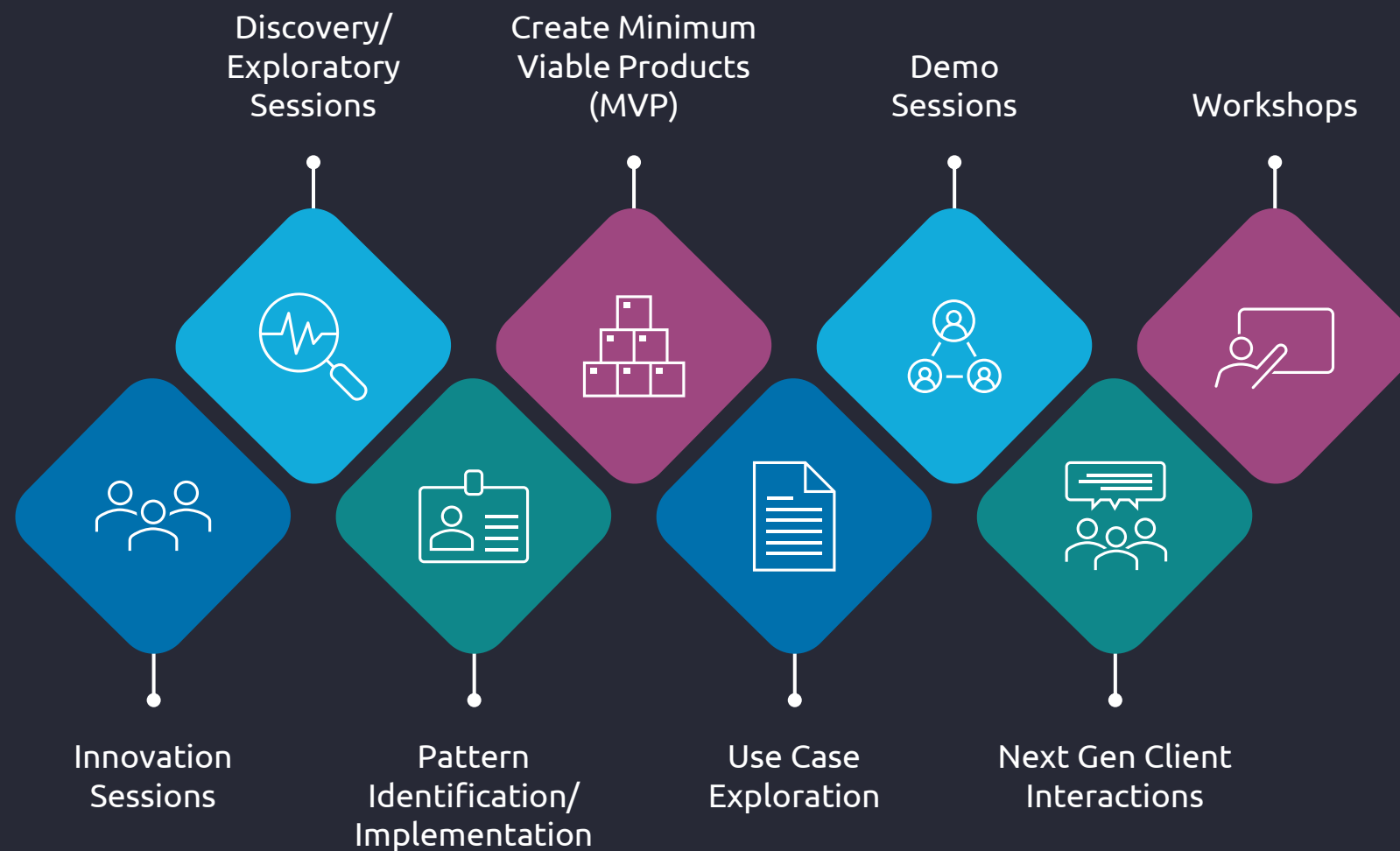
Pipeline Automation

Insight First Architecture

PREPARING FOR EXPERIMENTATION AT SCALE

- Stitching together components for a broad group of builders

- Tooling for building Generative AI applications

- It takes a lot to go from a PoC to a production-grade deployment

- We will provide a view of what is needed from a reference architecture for the tooling that is needed.

ITS TIME TO BEGIN THE DISCUSSION ON GENERATIVE AI

Discovery/
Exploratory
Sessions

Create Minimum
Viable Products
(MVP)

Demo
Sessions

Workshops

Innovation
Sessions

Pattern
Identification/
Implementation

Use Case
Exploration

Next Gen Client
Interactions

HIGH LEVEL AGENDA OF 1 DAY DISCOVER WORKSHOP

	Session	Description	Activities	Presenter
MORNING	**INTRODUCTION**	• Welcome – client [Timeline] • AIE overview for the coming day [Timeline] • Capgemini AIE's perspective on Innovation [Timeline]	Introduction by the client sponsor reviewed the challenge and objective of the company Introduction of the Applied Innovation Exchange	Capgemini AIE
	GENERATIVE AI: INTRODUCTION*	• Generative AI introduction • Market & technology landscape/trends • AIE + Capgemini Capabilities	Plenary presentation	Capgemini Innovation, Technology & Industry experts
	ECOSYSTEM DISCOVERY**	• Leverage tools, assets and platforms • Interaction with start-ups/partners and "art of the possible" through latest insights from ecosystem partners	Presentation by smaller group to ensure to have better interaction and open discussion with the audience. Partners such as: *(Partner names)*	Capgemini + Ecosystem Partners
	CLIENT/ACCOUNT STRATEGY & GOALS	• Share you current strategy & goals • Current ideas and use cases identified internally	Presentation by client on why Generative AI is of interest to the client, plans for leveraging it and areas of application	Capgemini + Clients/ Account Team
		COFFEE BREAK		
	IMPLICATION & CONSIDERATIONS	• Overview of general ethical , privacy & security aspects to consider • Exploration of organization-specific considerations to take into account	Identification & Exploration of general implications/	Client/Account team + Capgemini SMEs
	SCENARIO EXPLORATION	• To explore the business impact of Generative AI, experiment with key scenarios such as business, marketing, sales, productivity and digital solution design & development	Experimentation is hands-on for all participants and is facilitated by experts. Groups < 10 participants: All participants will engage in all scenarios Groups >= 10 participants: : Creation of Break-out groups	Client/Account team + Capgemini SMEs
		LUNCH BREAK		
AFTERNOON	**USES CASE EXPLORATION & ASSESSMENT**	• of possible Generative AI use cases • Assessment of their feasibility - value offering	Ideation and categorization of use cases according to pre-defined aspects such as impact & complexity, value and ease of implementation , impact & risk	Client/Account team + Capgemini SMEs
	PRIORITIZATION	• Discussion of identified use cases • Identification of most viable use cases for further consideration	Prioritize ideas based on the impact (monetary and non-monetary impact), and ease of execution Identify top 3 opportunities for definition	Client/Account team + Capgemini SMEs
		COFFEE BREAK		
	ROADMAP & SYNTHESIS	• Conclusion of the day and define the next steps for Actions	Selected use cases for devise or other activities Agreed next actions	Client/Account team + AIE

*Depending on the required depth of introduction in the topic. This 1-day agenda assumes a foundational knowledge on the topic or the engagement in a Generative AI Awareness Session.   ** Optional – based on Ecosystem Design

About Capgemini

Capgemini is a global leader in partnering with companies to transform and manage their business by harnessing the power of technology. The Group is guided every day by its purpose of unleashing human energy through technology for an inclusive and sustainable future. It is a responsible and diverse organization of nearly 350,000 team members in more than 50 countries. With its strong 55-year heritage and deep industry expertise, Capgemini is trusted by its clients to address the entire breadth of their business needs, from strategy and design to operations, fueled by the fast evolving and innovative world of cloud, data, AI, connectivity, software, digital engineering, and platforms. The Group reported in 2022 global revenues of €22 billion.

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