

Making banking personal again

Augmented intelligence in banking and capital markets

Lars-Erik Aas
Digital Transformation & Innovation Lead
Microsoft Western Europe
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Why AI?
Why now?



Big
Data



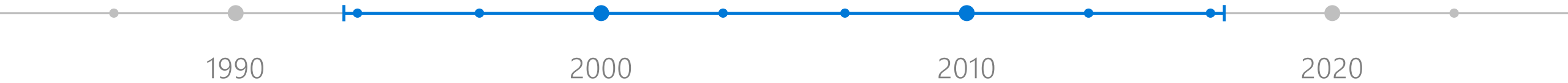
Big Computing
in the Cloud



Powerful
Algorithms

Playing the long game

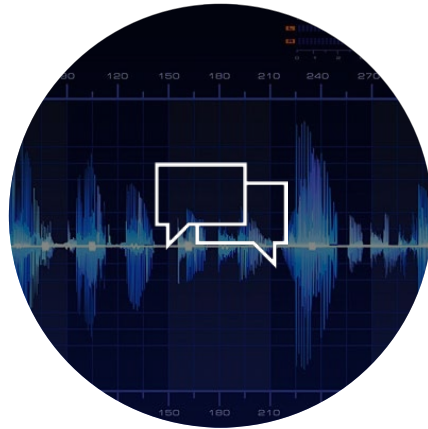
Solving AI started long ago



Computers understanding the world



Vision



Speech



Language



Knowledge

How wonderful that we
have met with a paradox.
Now we have some hope
of making progress.

Niels Bohr

”

Paradox ONE

Increasing customer
engagement without
increasing costs

- Great customer experience and efficient operations are not mutually exclusive.
- Conversation is now a service near you.
- Reach people where they are and engage them conversationally, contextually, and naturally.

Paradox TWO

Making every interaction
personal, relevant, compliant—
and at scale

- Financial services customers—especially millennials—expect highly personalized experiences.
- Organizations require advanced intelligence capabilities for sales and service personnel that enable customer insights.
- Contextual insights can be delivered at scale to employees so they can do what they do best.



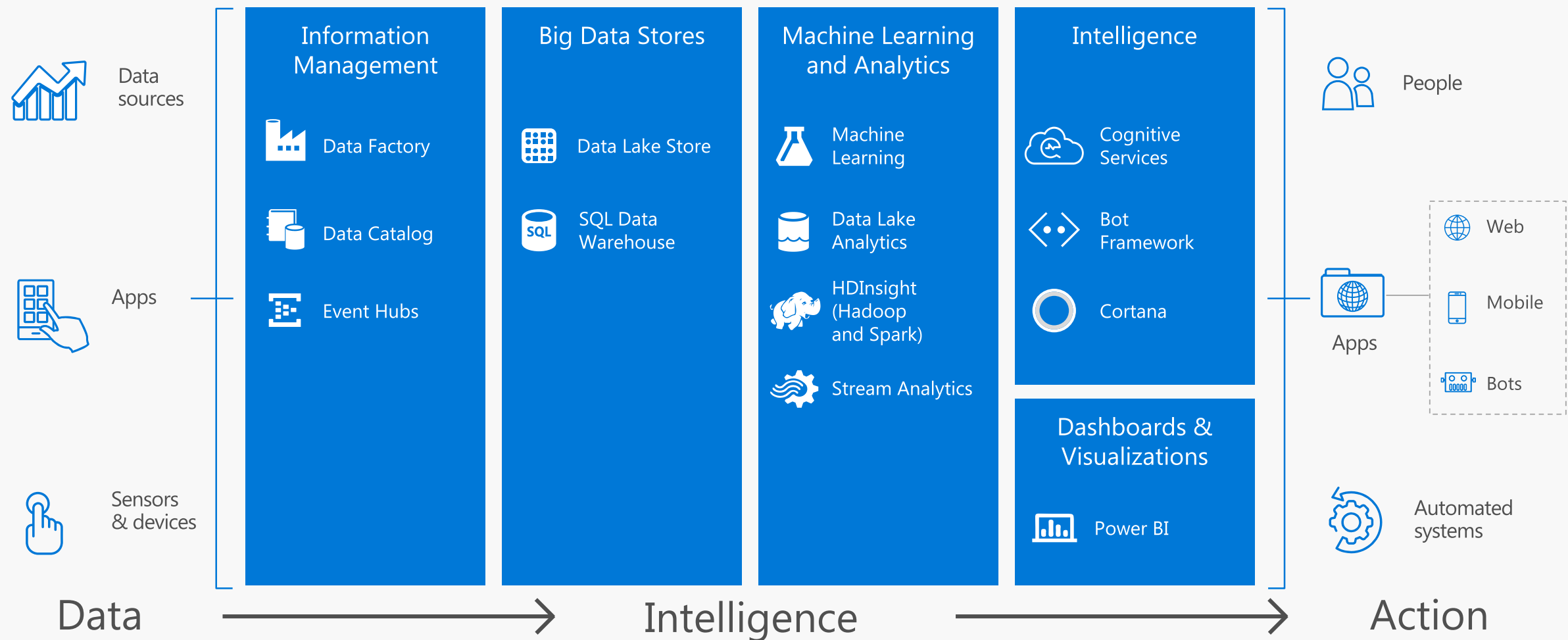
Paradox THREE

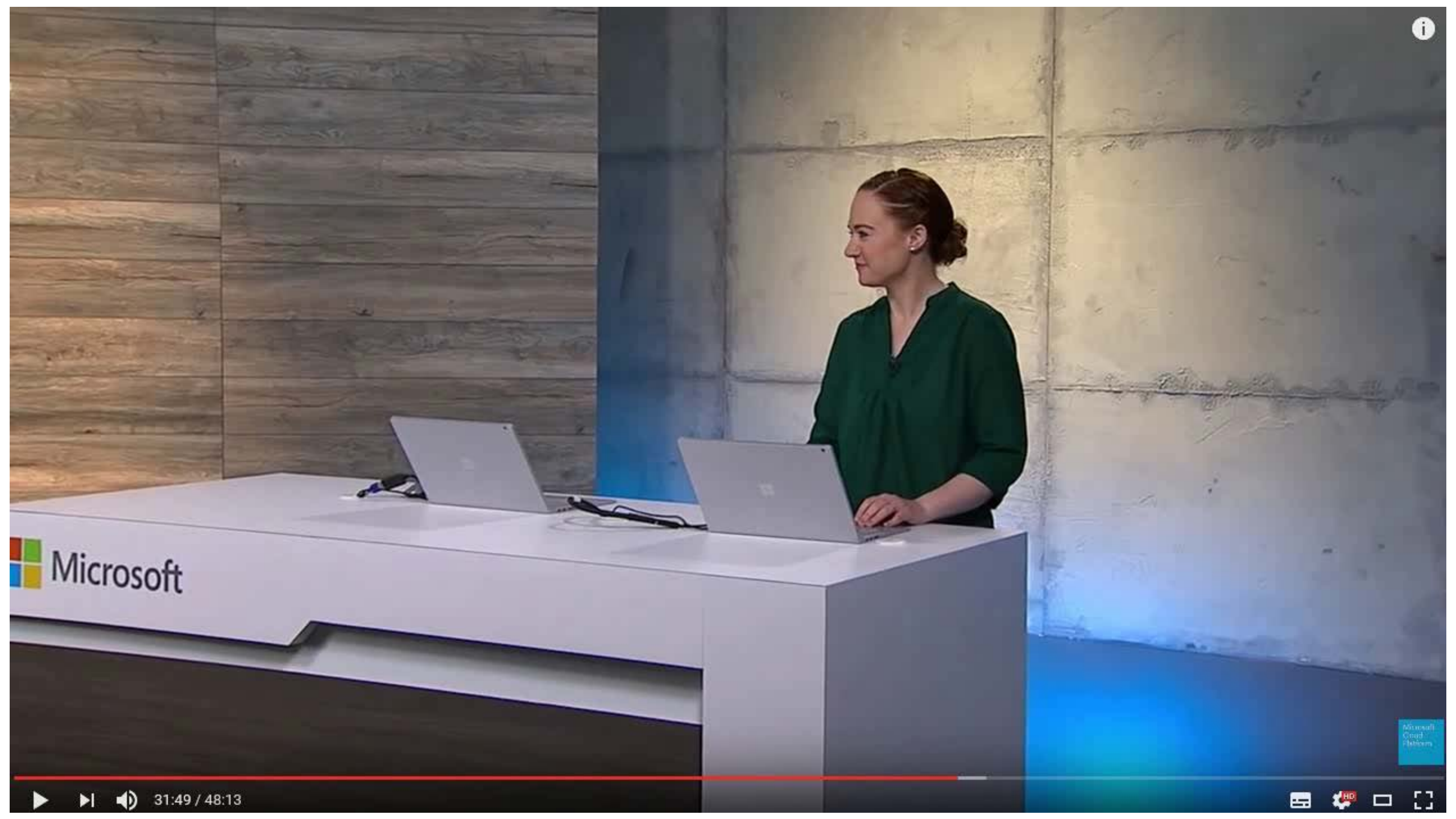
Investing in new markets and business models, but with less risk and more confidence


- New technologies are disrupting traditional models for financial advice and wealth management.
- AI can help organizations develop new business models, create new products and services, and make data-driven decisions faster than ever before.



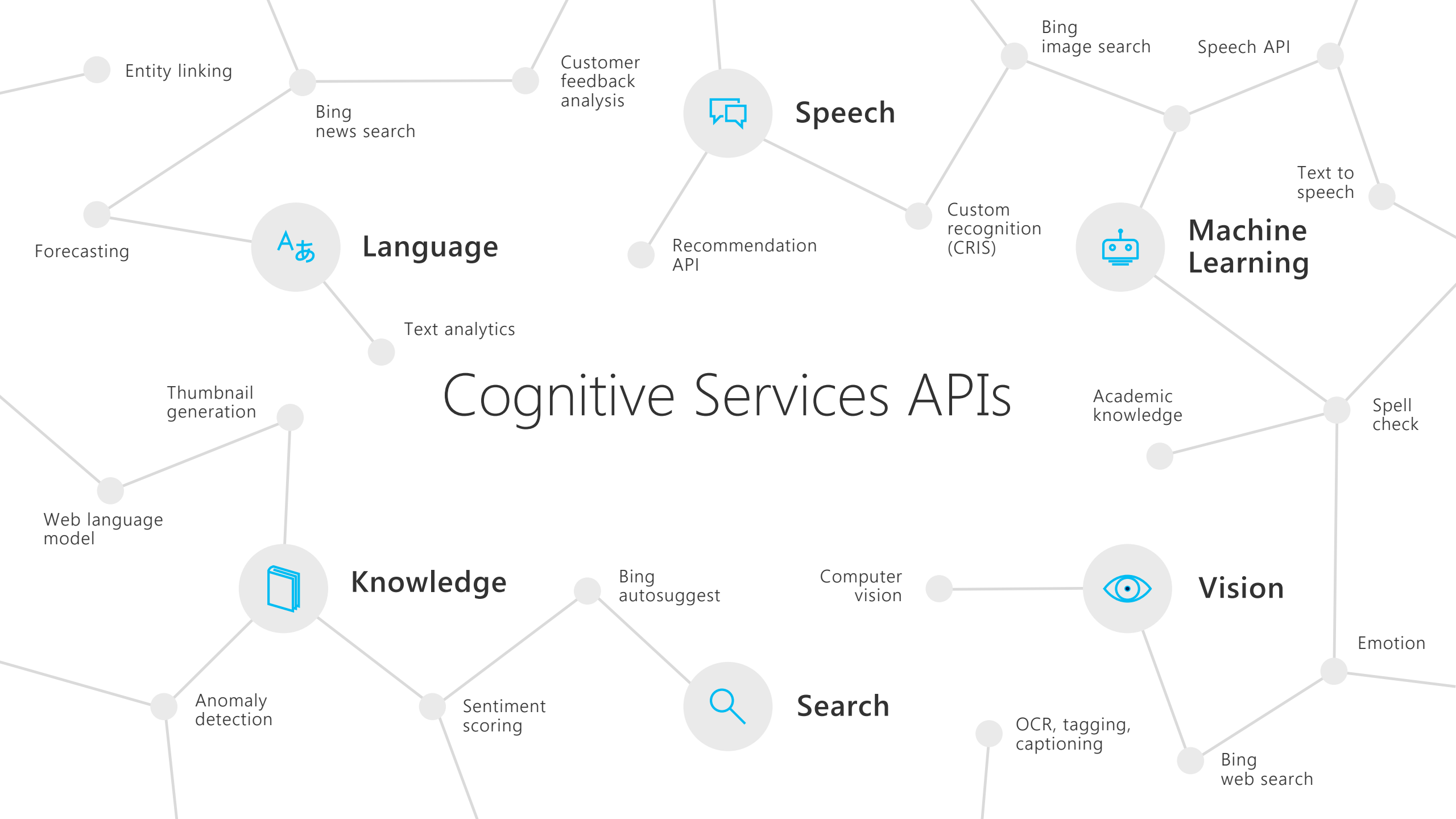
Cortana Intelligence Suite





 Microsoft

Microsoft
Cloud
Platform



“Businesses and users are going to embrace technology only if they can trust it.”

Satya Nadella
Chief Executive Officer
Microsoft Corporation



Microsoft.com/ai