

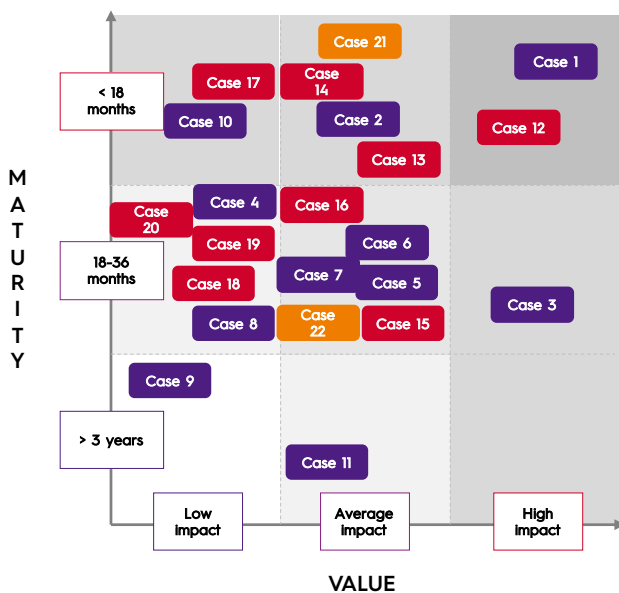
Financial services

Where to deploy AI

Thanks to an explosion of growth in the AI market in recent years, businesses are presented with not only huge opportunities but also huge pressure to choose between the multitude of use cases available for their sector.

Our AI experts have identified a portfolio of 22 potential use cases for financial services, mapped by their maturity and value, to help these organisations prioritise their AI initiatives.

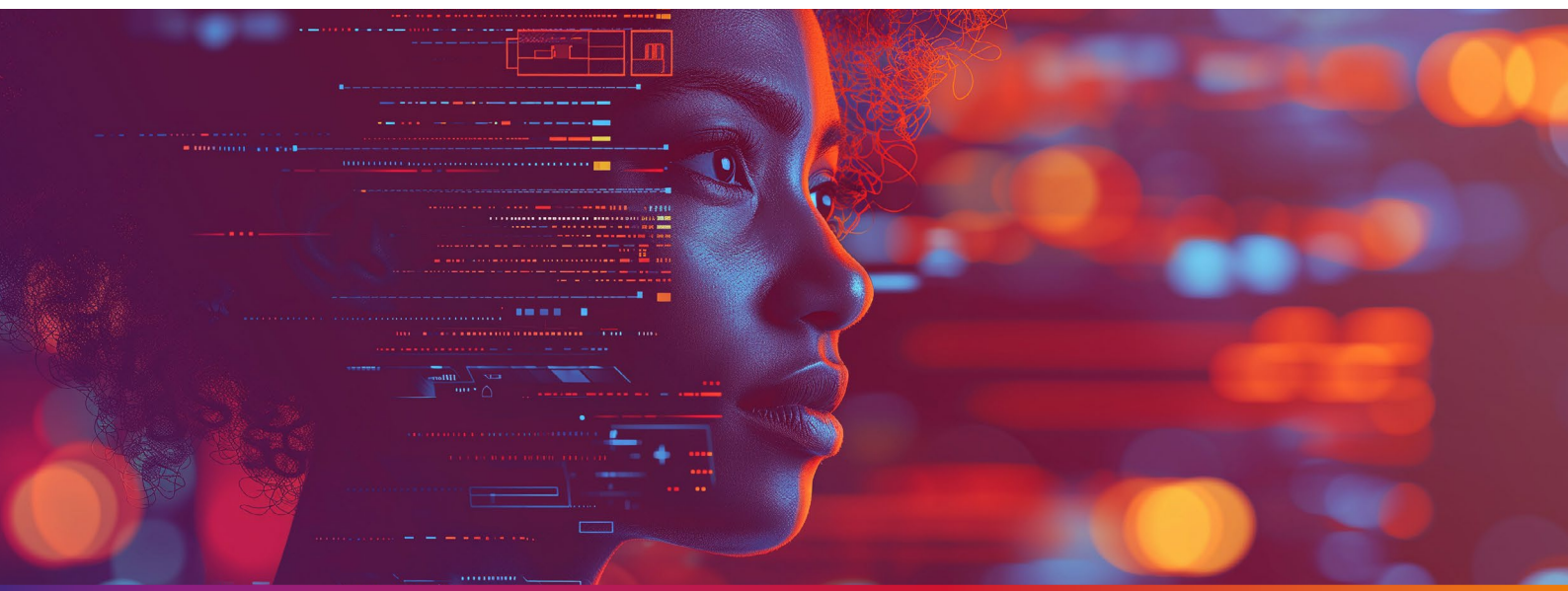
The vertical axis indicates the maturity timeline, ranging from <18 months for projects that can deliver quick wins, to >3 years for more complex, long-term AI deployments. The horizontal axis represents the value that the AI initiatives are expected to deliver, with low impact on the left, average impact in the middle, and high impact on the right.



AI for Process	
Case 1	Synthetic credit data
Case 2	Banking fraud prevention
Case 3	Embedded banking product pricing & testing
Case 4	AML Compliance & reporting
Case 5	Loans processing
Case 6	Customer churn prevention
Case 7	Threat detection & forensics
Case 8	Branch space redesign
Case 9	Payments exception processing
Case 10	Banking customer authentication
Case 11	Banking operations redesign

AI for Human	
Case 12	Frontline AI Copilot
Case 13	Personalized marketing content
Case 14	Banking product recommendation assistant
Case 15	AI financial coach
Case 16	Avatars/virtual financial influencers
Case 17	Banking contact center assistant
Case 18	Treasury management copilot
Case 19	Debt collection & recovery assistant
Case 20	Bank workflow copilot

AI for Software	
Case 21	Code Conversion & Generation
Case 22	IT root cause analysis



The top 7 finance use cases to prioritise

We've identified the 7 cases that offer the highest potential value with the quickest lead time to maturity. These have been assigned to one of our four archetypal categories of use case: **AI for Machine**, **AI for Process**, **AI for Human**

and **AI for Software**. This new methodology, developed by Sopra Steria, allows the AI market to be segmented by business value – by benefits for clients, users, employees, and the company.

AI for Process

Synthetic credit data

Enhance the accuracy of credit scoring models and aid credit decision-making for customer segments with limited data.

Banking fraud prevention

Use synthetic data to enhance the sample size for improved classification, real-time fraud rules and fewer false positives/negatives in detection.

Embedded product pricing

LLM-based tools analyse customer behaviour and risk tolerance to identify banking opportunities, generate pricing and feature options and optimise dynamic pricing decisions.

AI for Human

Frontline AI Copilot

Use LLM tools for quick retrieval of financial product/service information and customer insights.

Personalised marketing content

Quickly create content with LLMs and GenAI models for high clickthrough rates. Tailor content to customers' financial and life contexts, adapted for tone, cultural sensitivity and multilingual support.

Product recommendation

LLM-based assistants offers real-time personalised banking recommendations as customers search on the bank's website.

AI for Software

Code conversion and generation

Natural language translation tools convert code into legacy languages like COBOL or JAVA for banking systems and migration. LLM tools help developers generate, test, debug, and locate existing code.

By structuring your investments, you can position your organisation to take advantage of AI's transformative potential. Learn more about the four archetypal AI business cases and much more in our report.

[Read the report](#)

AI is nothing without you.

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