**Microsoft**

# Unleashing the Power of Data Science and AI

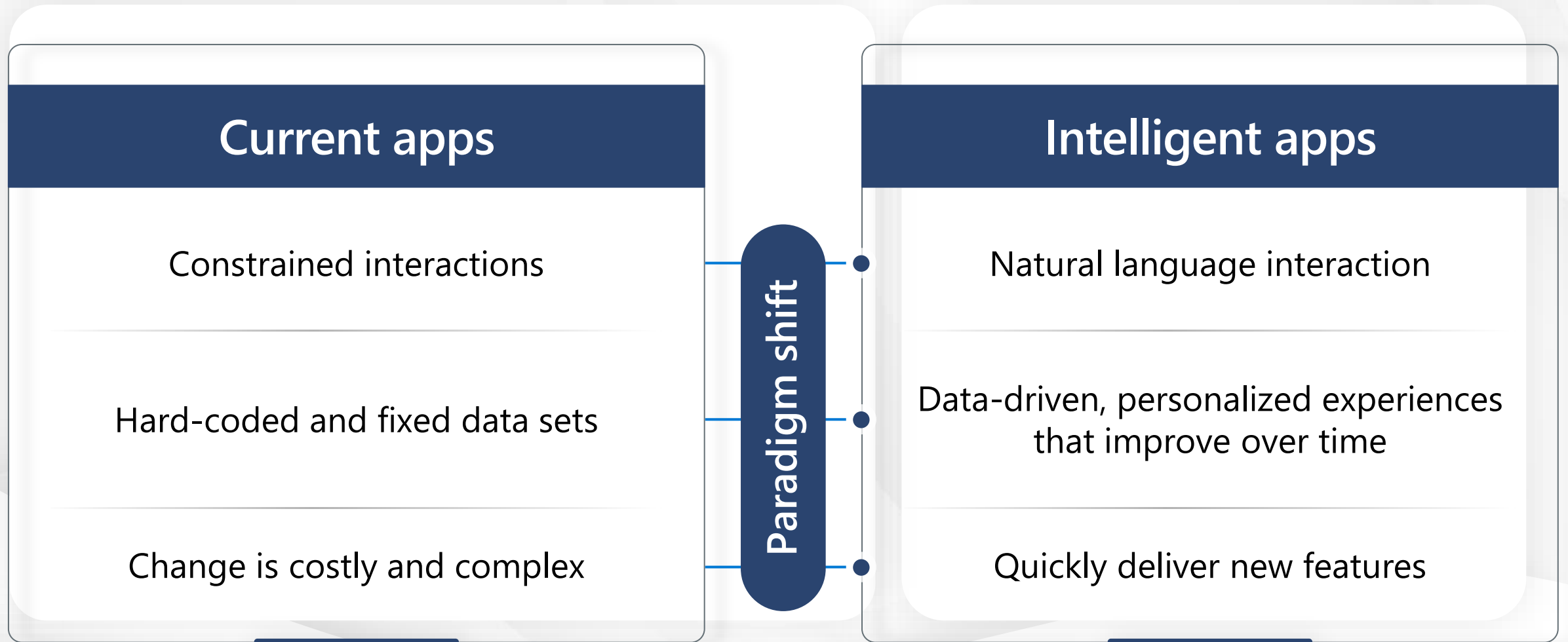Transforming Financial Services Leasing

13. October 2023, Berlin

# Generative AI makes apps truly intelligent

## Current apps

Constrained interactions

Hard-coded and fixed data sets

Change is costly and complex

**Paradigm shift**

## Intelligent apps

Natural language interaction

Data-driven, personalized experiences that improve over time

Quickly deliver new features

# Vision on generative AI

## A new platform with unprecedent speed of adoption

**Introduction of Microsoft 365 Co-Pilot – March 16, 2023**

**"**

*Today marks the **next major step in the evolution of how we interact with computing, which will fundamentally change the way we work** ...*

*we're giving people more agency and **making technology more accessible through the most universal interface—natural language.***

**Satya Nadella, CEO, Microsoft**

# Next generation AI capabilities

Large pretrained foundation AI models custom-tunable
with your parameters and your data

## Content Generation

Text creation

Code creation

Image generation

Music creation

## Summarization

Summarize complex documents in natural language (Contracts, financial statements, logs…)

Extract relevant data

## Semantic Search

Search structured and unstructured databases

Context mapping and affinity/proximity

## Recommendations & reasoning

Reason over data

Identify linkages, pattern & context

## Simplification with chat, translation

Agent assist scenarios

Chat bots over data

Translation

# 87%

of organizations believe AI will give them a competitive edge

# What can AI do for you?

## Customer Relationship Management with AI

- Personalizing offers and services
- Predicting customer behavior
- Automating customer service
- Talent management

## Data Science and AI in Credit Risk Analysis

- Automating credit scoring process
- Identifying fraudulent activity
- Analyzing customer data
- Forecasting for lease portfolio management

## Maximizing Operational Performance

- Predictive maintenance
- Automating data entry
- Streamlining workflow processes
- Addressing compliance & data privacy in leasing systems

# Power your AI transformation with the Microsoft Cloud

## Leverage built-in AI for productivity and efficiency

Microsoft Copilot

Microsoft 365

Bing Chat Enterprise

Microsoft Teams

## Leap-frog IT innovation capabilities

GitHub Co-Pilot

Security Copilot

Power Platform Copilot

Microsoft Fabric

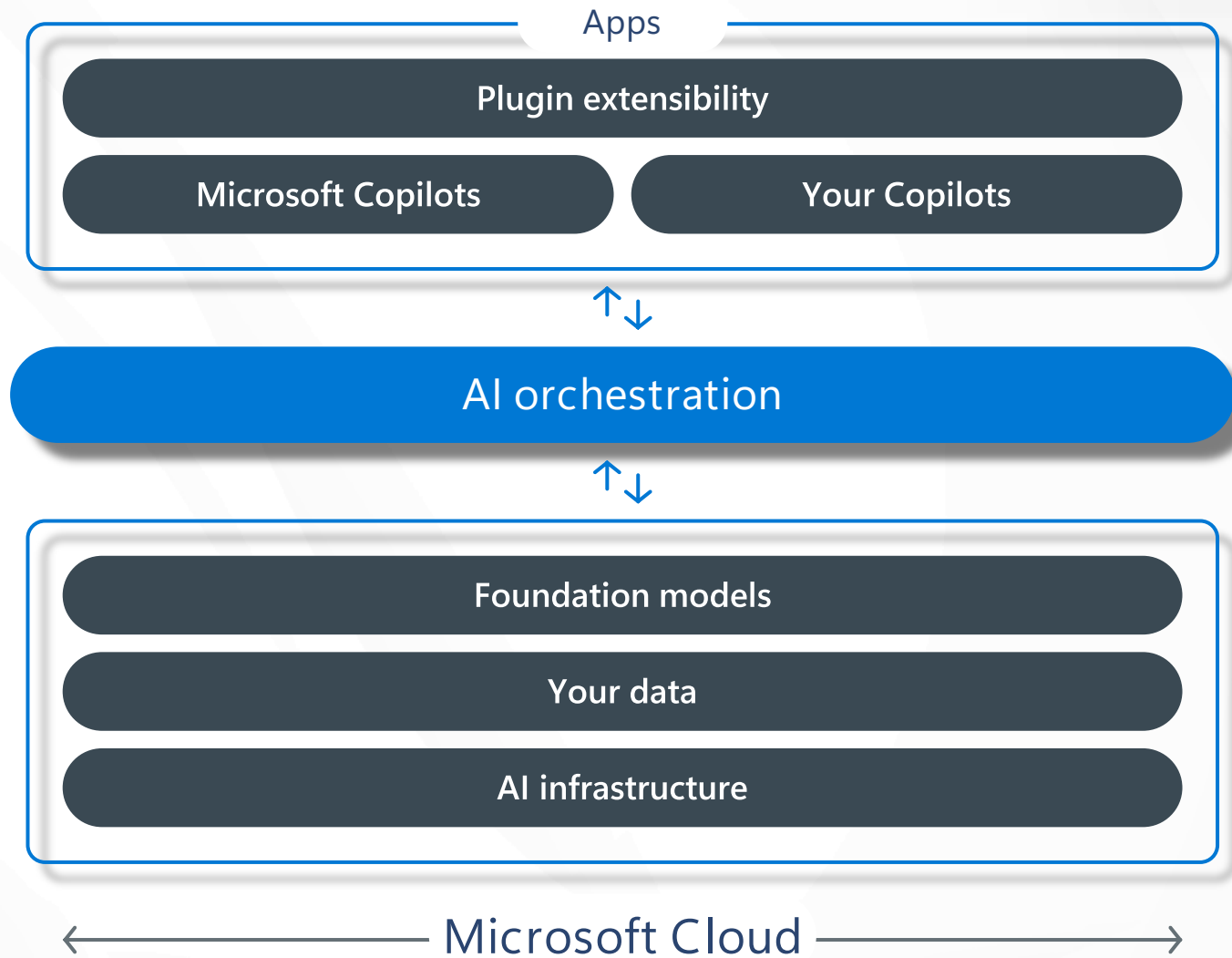## Innovate own use cases to differentiate via AI

Azure AI

Azure OpenAI

AI research and partnerships

Responsible AI principles

# On track with innovation with Copilot stack

**Apps**

Plugin extensibility

Microsoft Copilots    Your Copilots

↑↓

**AI orchestration**

↑↓

Foundation models

Your data

AI infrastructure

Microsoft Cloud

# How to get started with opportunity areas and examples

**Business strategy and priorities**

## Transform client experiences

- Empowering advisors
- Lease offer generator
- Contact center

Morgan Stanley    Allstate

## Optimize business processes

- Process automation
- Research & reporting
- Document analytics

NN    Microsoft

## Create new products & businesses

Research assistant
MOODY'S

Foundational models : Financial crime
SWIFT

Legal assistant
THOMSON REUTERS

## Transform employee experience

### Co-Pilots

## Transform organizational intelligence

Enterprise search – Internal virtual agents – Data structuration and exploration – Query your data

**Culture, organization and technology foundations**

# The anatomy of the Responsible AI Standard

**Principles** | > Which **enduring values** guide our responsible AI work?

**Goals** | > What are the **outcomes** that we need to secure?

**Requirements** | > What are the **steps we must take** to secure the Goals?

**Tools and Practices** | > Which **aids** can help us meet the Requirements?

# Our enterprise AI guarantees

Your data is your data

Your data is not used to train or enrich foundation AI models

Your data and AI models are protected at every step

# Thanks you for your attention

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