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Autonomous Intelligence **World Tour**

 Experience

Karachi, Pakistan | September 29, 2026

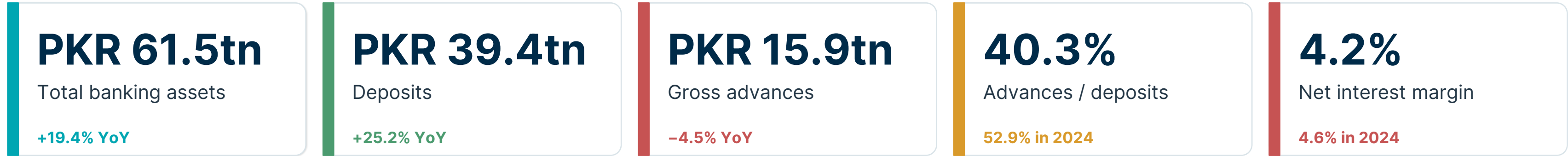
Accelerating AI Value Delivery: Use-Cases, Lessons, and Success Criteria for Financial Services

David Jerrim, Field CTO, Teradata

MARKET INFLECTION

A resilient sector is entering a harder earnings cycle

Balance sheets expanded in 2025, but the mix points to a more difficult growth challenge for banks.



The balance-sheet signal



Assets grew, but primarily through government securities rather than private-sector credit.

The question is no longer whether the sector is stable.

It is how banks convert liquidity, customer relationships and data into higher-quality earnings as the rate-cycle tailwind fades.

NFI

Productivity

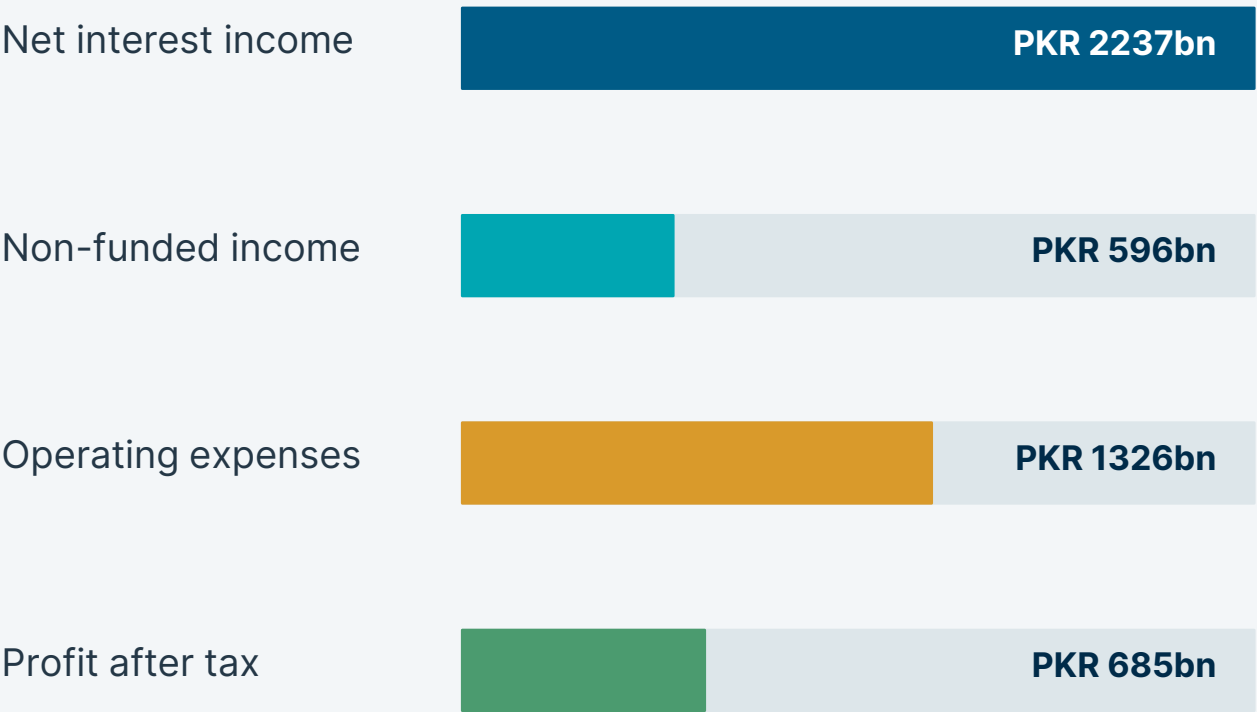
Risk

INTERNAL PRESSURE

The earnings pivot: from rate-driven margin to data-driven value

The strongest franchises will combine non-funded income growth with lower cost-to-serve and deeper customer relevance.

2025 sector income profile



Fees and commissions grew to PKR 310bn, but the wider non-funded income pool was broadly flat. The next step is systematic monetisation, not occasional gains.

Three management imperatives



Grow recurring NFI

Use customer and merchant intelligence to identify next-best products, payments, wealth, bancassurance and embedded-finance opportunities.



Lift productivity

Industrialise analytics and AI across service, operations and decisioning to improve the cost-to-income trajectory without weakening controls.



Protect customer economics

Manage value at customer level: relationship profitability, propensity, pricing, retention and cost-to-serve in one decision context.

REGULATORY AND RISK
PRESSURE

The regulatory agenda is becoming a data-operating model agenda

Recovery planning, Islamic conversion and inclusion frameworks all require evidence that can be governed, analysed and acted upon.

RESILIENCE

Recovery & resolution planning

Operational readiness

Connect triggers, stress scenarios, recovery options and critical functions. Plans must be executable, tested and supported by current information.

Need: governed enterprise risk data

STRUCTURAL CHANGE

Islamic banking conversion

Deadline: 1 Jan 2028

Conversion goes beyond products. It changes processes, skills, governance and decision controls across credit, treasury and customer journeys.

Need: traceable rules and decisions

INCLUSION

Segment-level accountability

WE Finance Code + youth frameworks

New inclusion mandates require granular data on access, lending and portfolio performance, with measurable outcomes and responsible treatment.

Need: measurable portfolio intelligence

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Common denominator: the bank must know what happened, why it happened, what could happen next and what action is permitted.

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STRATEGIC RESPONSE

Move from fragmented data to an autonomous knowledge system

A governed intelligence layer can connect profitability, portfolio risk and regulatory action across the bank.

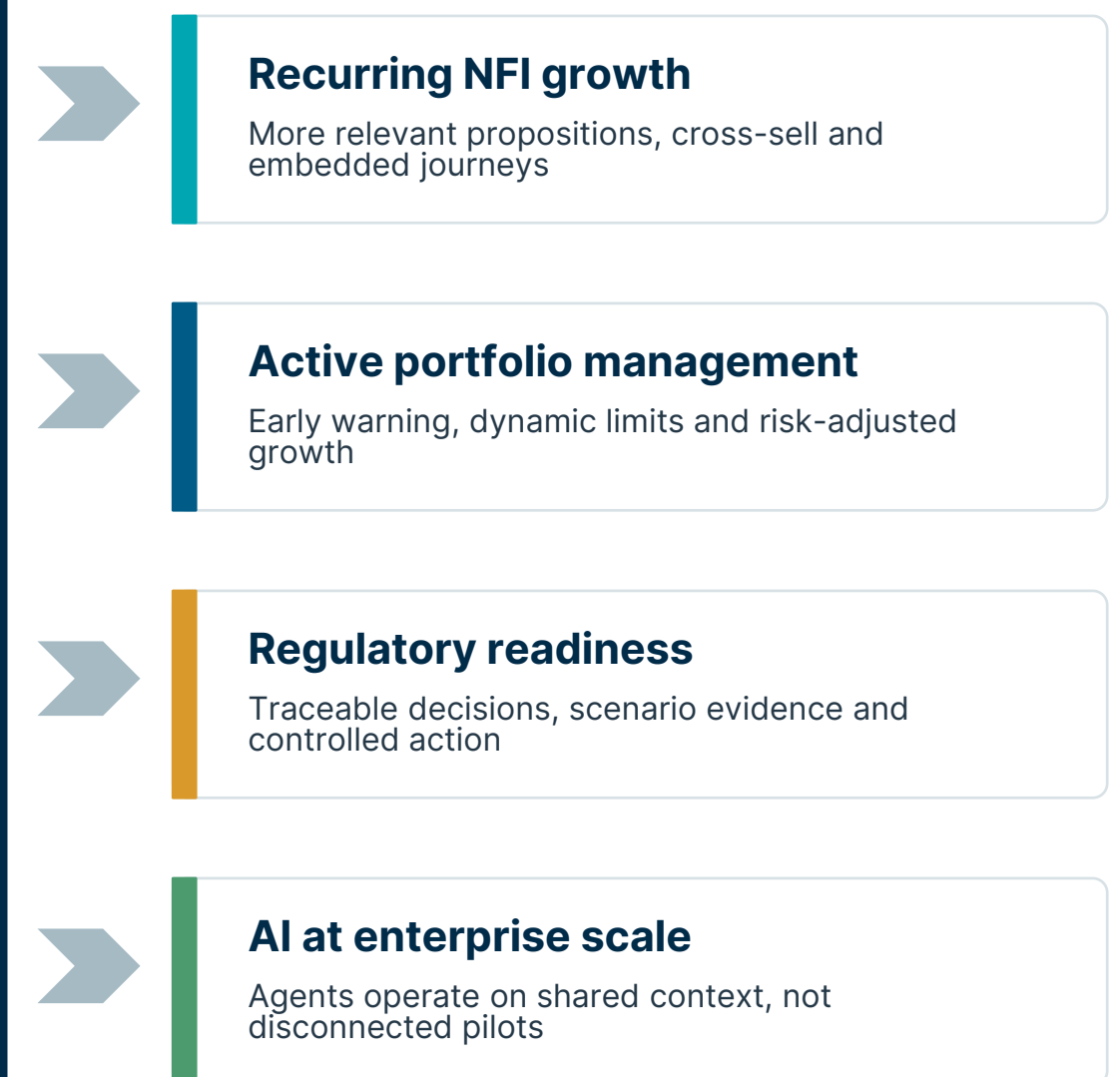
Signals



AUTONOMOUS KNOWLEDGE SYSTEM



Business outcomes



Market pressure

Regulatory risk

Technology shift

One requirement

Governed AI at scale

The Teradata Autonomous Knowledge Platform for AI

Activate Your Enterprise Intelligence.

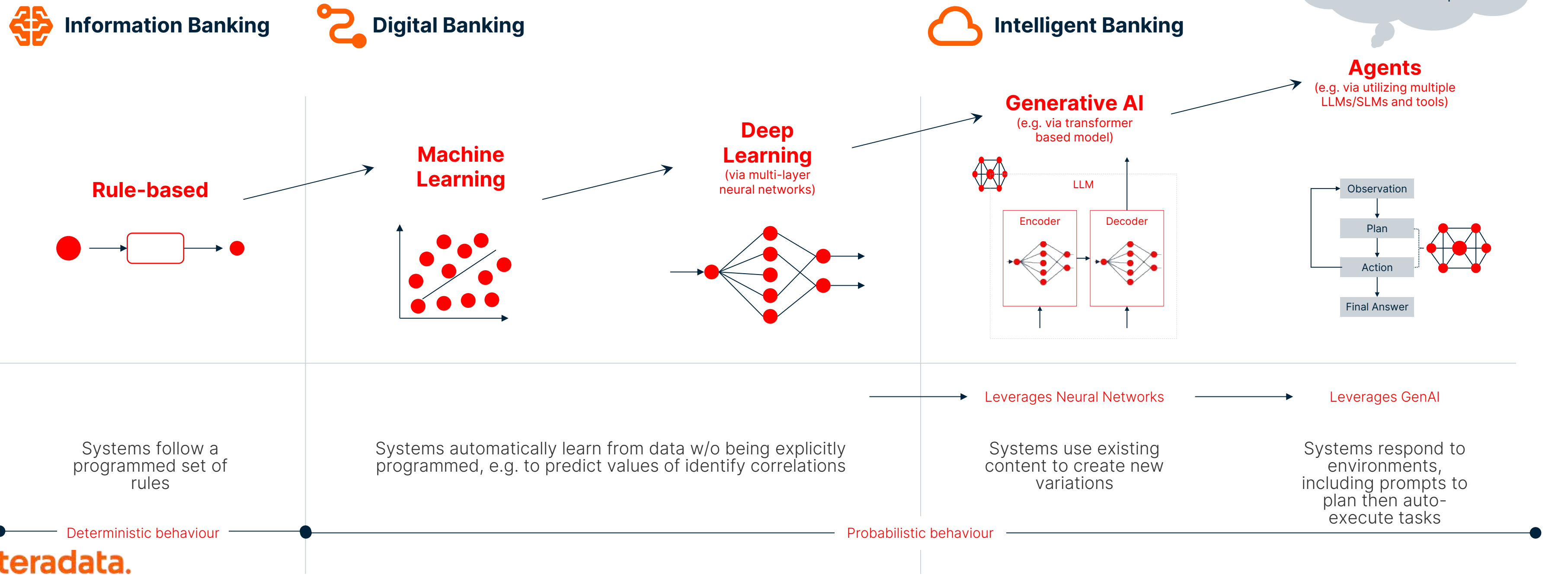
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Agents are driving the next step in AI Advancement

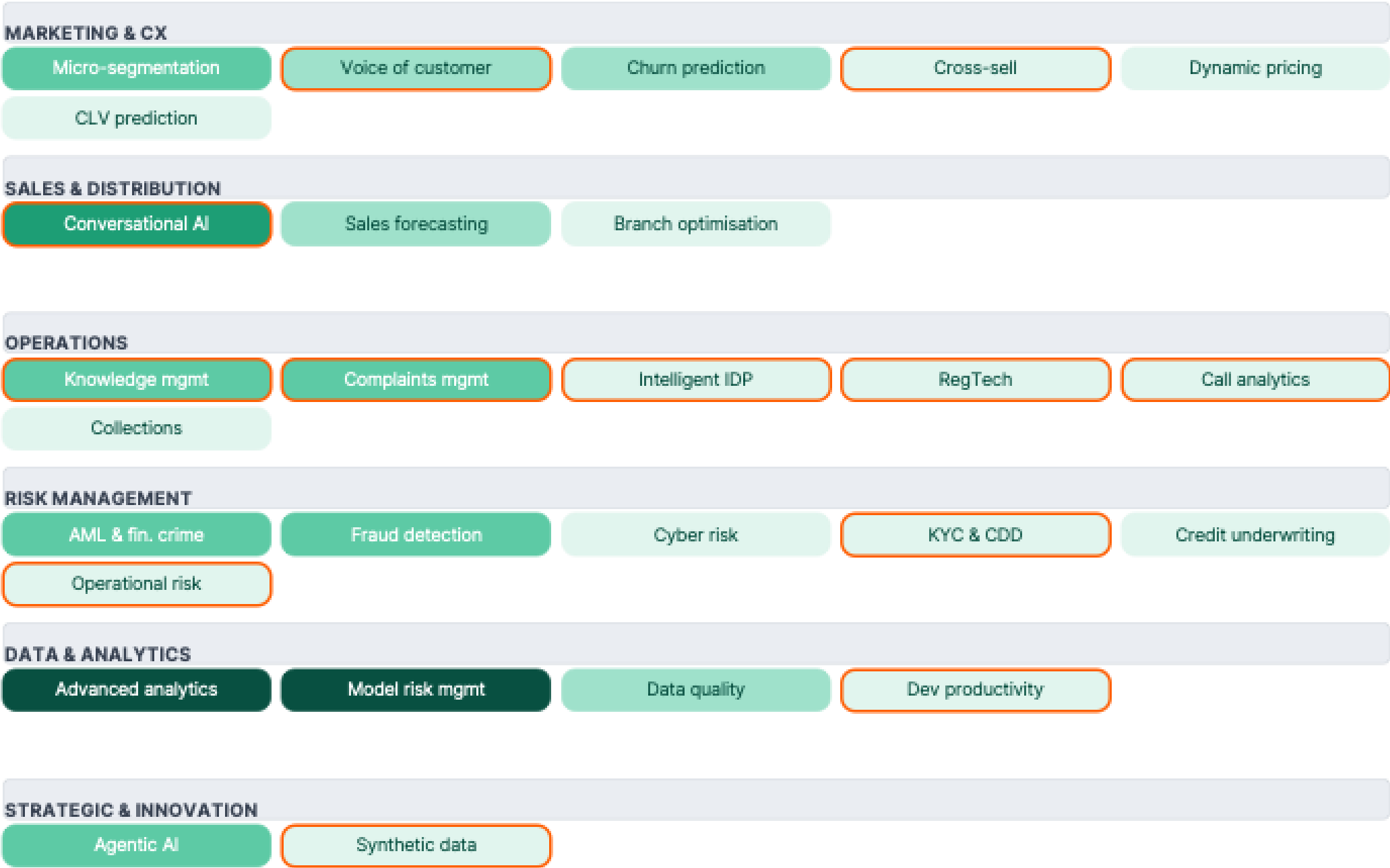




AI enables exploitation of traditionally under-used complex data

Structured · 20%
Transactions
Digital behaviour
Risk signals
Credit data

Unstructured · 80%
Call recordings
Chat & email logs
Branch notes
Documents
Transaction notes
Life event signals
Social signals
Correspondence
Vulnerability notes



Intelligent banking: from product shelf to life event partner

LIVE TODAY · MONZO AI PLANNER



What just happened:

Customer
"Germany, 3 days, just myself"

AI detects
Life event: trip planning intent

Budget set
£400 — flights, hotel, food, activities

Savings plan
£34 / month over 12 payments

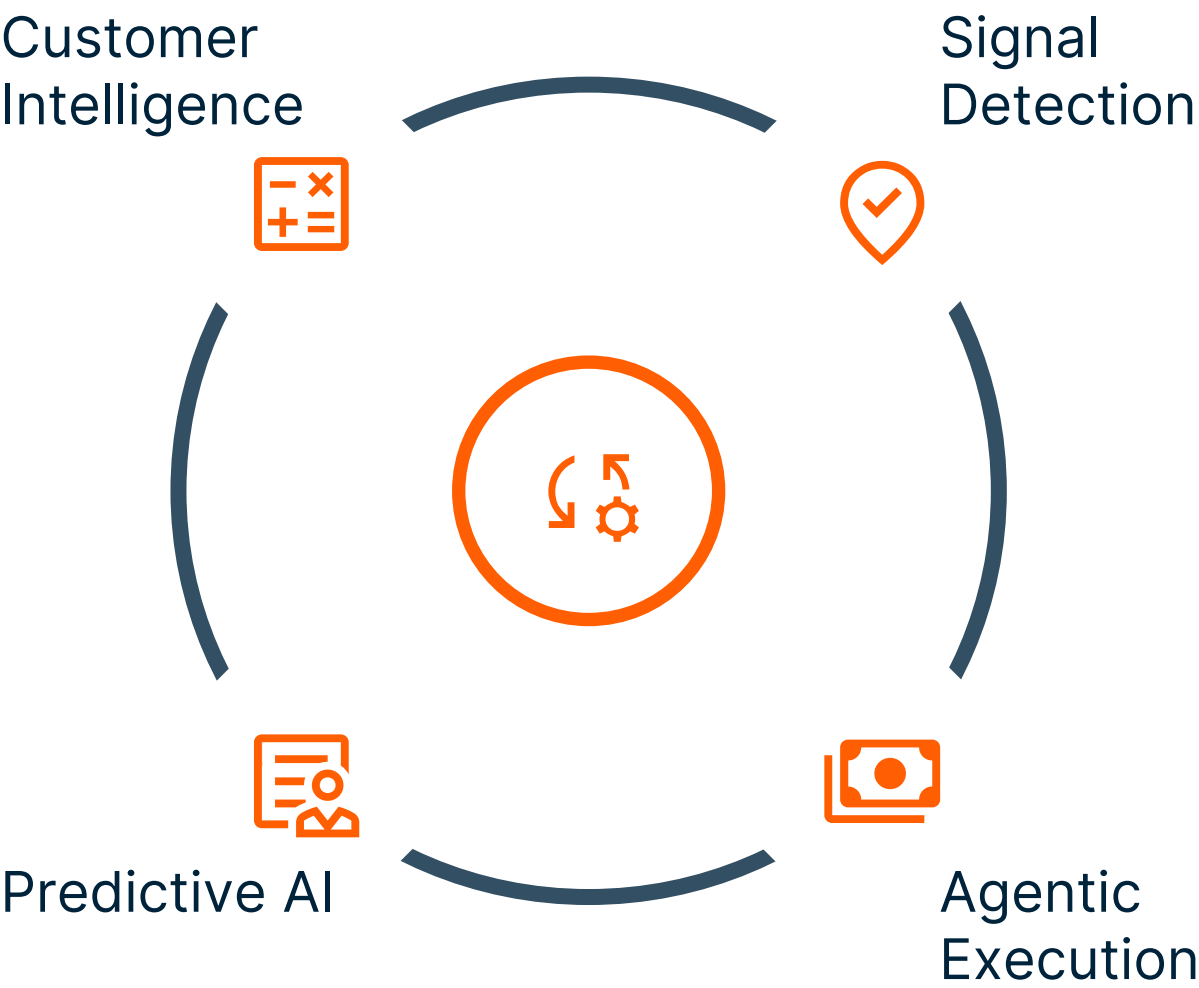
Pot created
Holiday savings pot activated automatically

Date locked
1 September 2027

Customer states a life event in plain language. The bank plans the budget, sets the savings rate, and schedules contributions — before the customer opens a product menu.

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THE AI CAPABILITY LAYER: What sits behind the interface?



AI Best practices



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Understanding the drivers of NPS at a major Asian Bank, whilst respecting “tokenomics”



50k noisy customer chat conversations per week ignored, hurting NPS

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Chats vectorized using BYOM; segmented in-DBMS

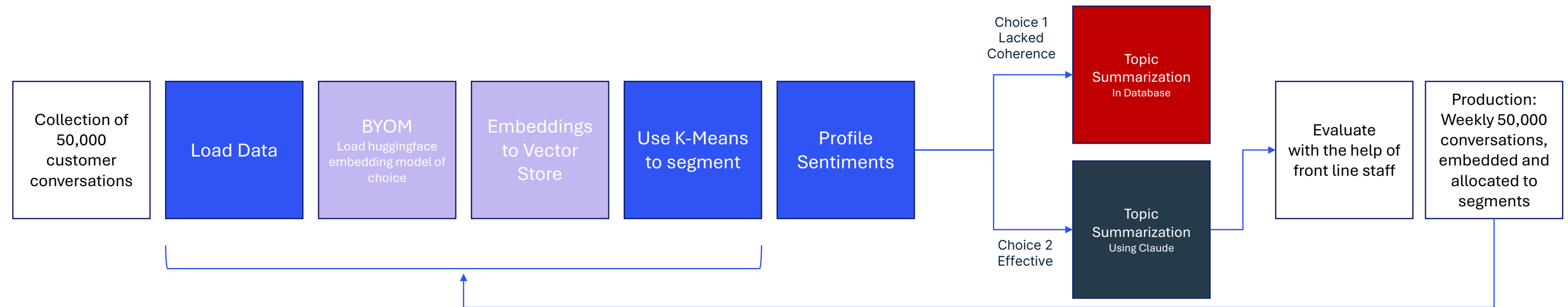


LLMs used to understand in-segment needs-and-wants



Solution in full production and driving operational change

Build of a PoC



Clearscape Experience offered a strong, customer-focused approach. Test scripts were built using synthetic data modeled on real examples from the bank. Working with the client involved both education and collaboration, helping them align their data structure to match the synthetic examples, all within their existing Teradata environment.

Our messaging demonstrated what's possible with standard Teradata capabilities and then showed how the bank could go further by leveraging best-in-class, task-specific AI models.

Challenges: The team initially used in-database approach to label conversation clusters, but the data lacked coherence. Switching to Claude 3.7 produced clearer cluster names, which were then validated with front-line staff and confirmed as accurate in 88.7% of cases.

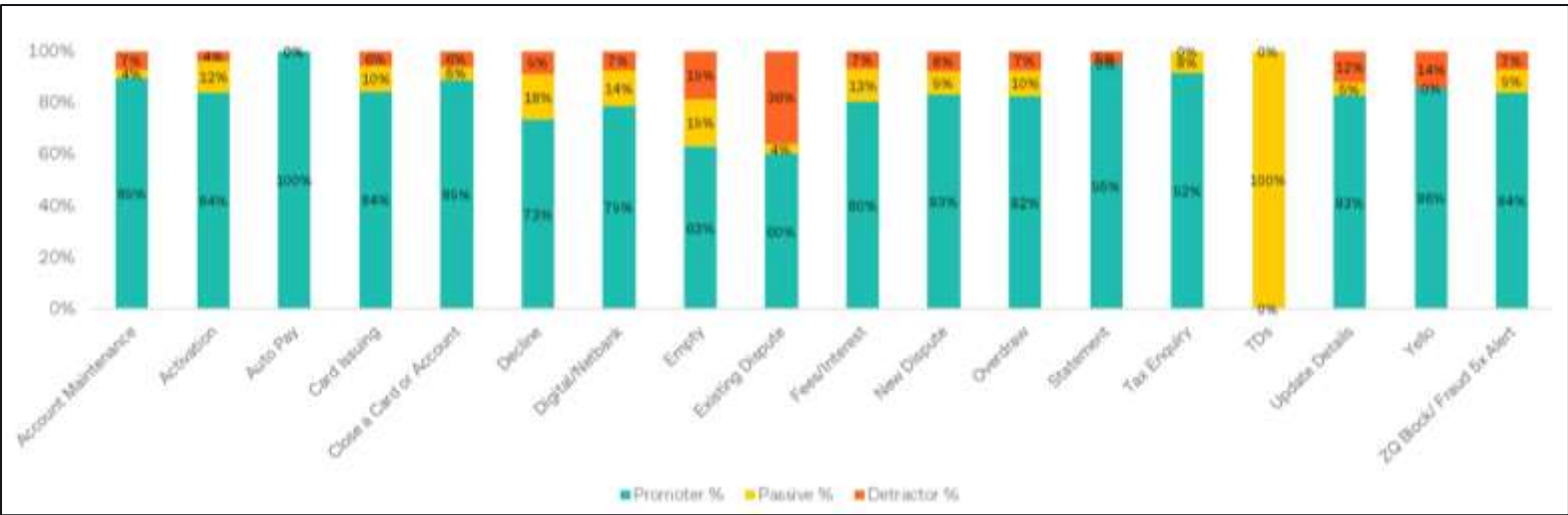
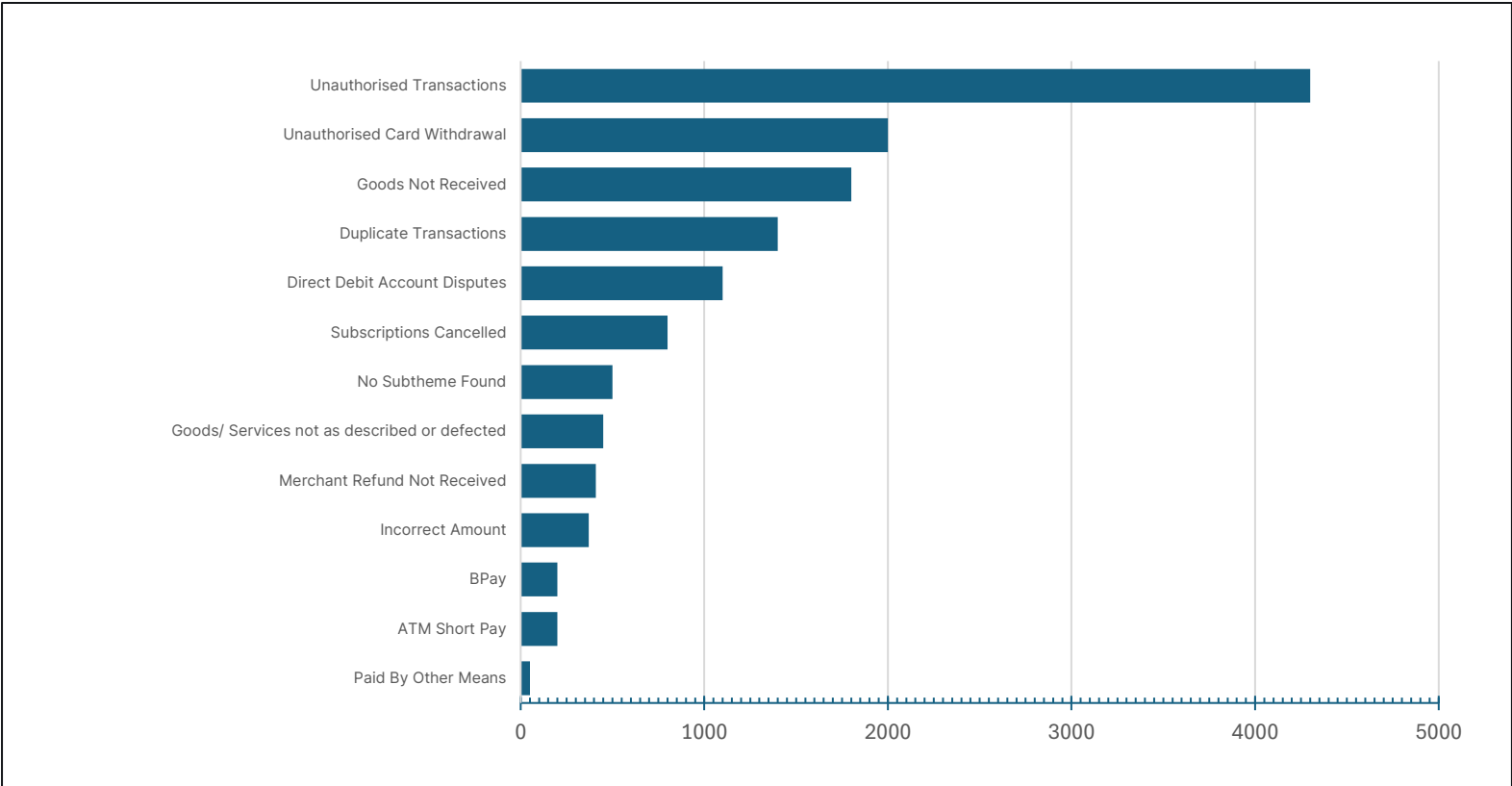


Immediate Results, Actionable insights

These AI-driven insights helped the bank reduce disputes over unfamiliar merchant names, easing operational load from unauthorized transaction claims.

Higher detractor scores linked to ‘Existing Disputes’ signaled the importance of resolving complaints on first contact.

The bank is now tracking weekly shifts across key themes to measure the impact of process changes on customer experience.



Next stage: Automating the wrap on every customer call



Task-specific LMs running on multiple implementation options (in-Db, Analytic clusters or CSP)

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Saves 3 minutes per call for 50k per day is worth 36M minutes a year



Increasing productivity in the call centre is worth \$25M per year or 300 FTE

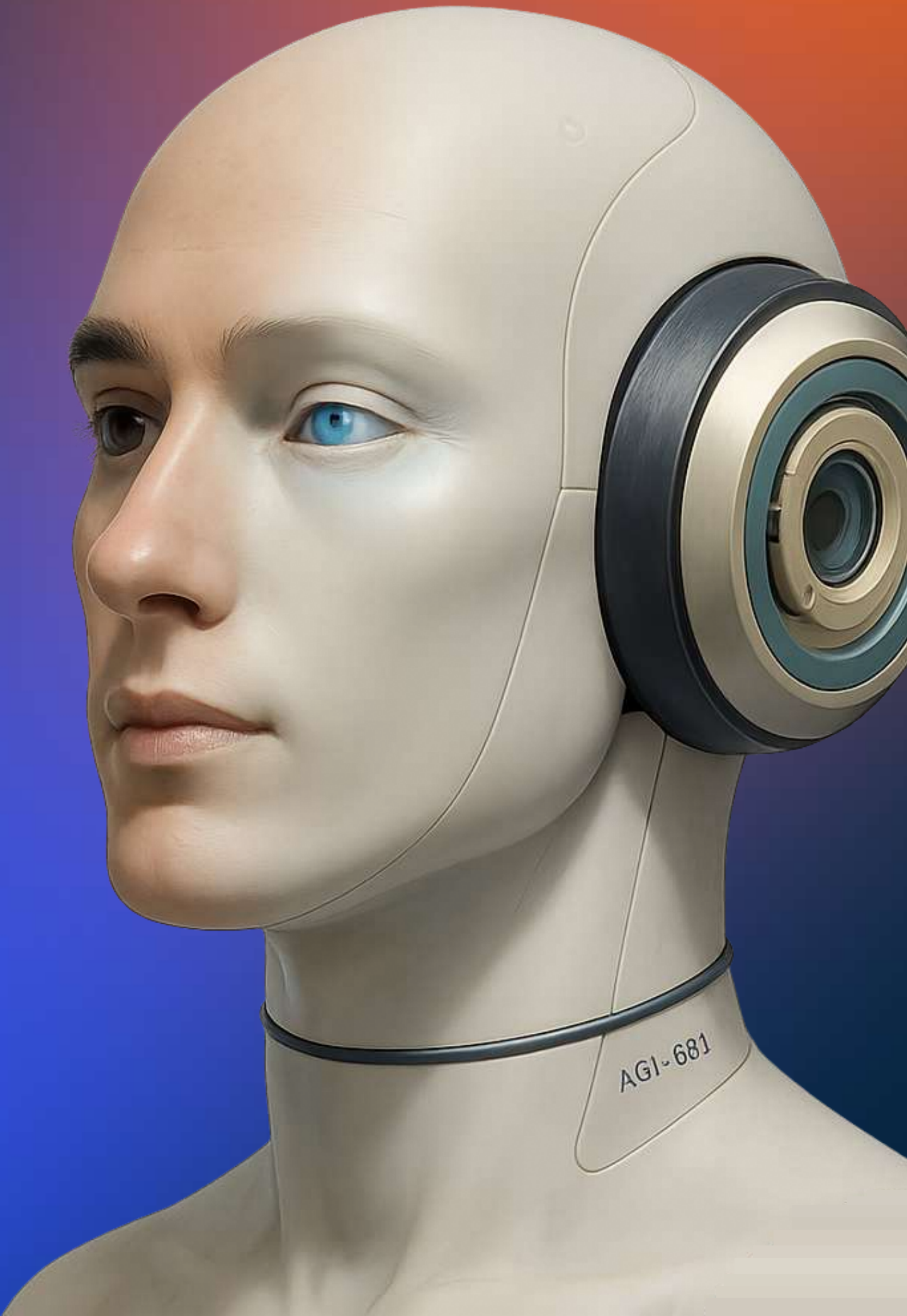


Extra capacity increases customer & colleague satisfaction with more time for complex calls

The Bionic Call Centre

	Powered by AI	Benefit*	
 Efficiency QA Automation	Transcript scoring, targeted training, compliance alerting	+15% sales uplift +16% satisfaction -90% QA effort	150 Agents -90 QA analysts
 Accuracy Call Summary & Wrap	Post-call processing, Auto-summarization, wrap code generation	+13% more time for customers Improved data quality	130 Agents
 Pattern Detection Complaints & Escalation	Clustering, sentiment, vector similarity	Improvement in CX Legal escalation costs	Multiple operational benefits
 Empathy Conduct Management	Script adherence and compliance through vector similarity	Avoided fines/ regulatory risk Safeguards brand trust	
 Domain expertise Knowledge Engineering	RAG + LLM interface, vector-powered search	Improved FCR Reduced AHT Agent skill augmentation	60 Agents
 Sensing Fraud and social engineering	Conversational fingerprinting (phoneprinting)	Risk mitigation through early fraud detection	

* Based on a call center of 1,000 agents + 100 QA analysts, 430 re-deployable resources
c.200M embeddings per year



Democratizing access to data in the Risk & Regulatory function at a Top 10 European Bank



Risk & Regulatory
use-case; agents
cannot hallucinate
financial figures

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Audit trails for every
Agent decision,
query, and output



Smart meta-data
management for 99%
reduction in token
usage



Democratisation of
intelligence. Any
colleague can access
data through natural
language queries

Anomaly detection in banking



Accurate outlier
detection with
fewer type 2 errors



Segmentation /
multi-model
approach



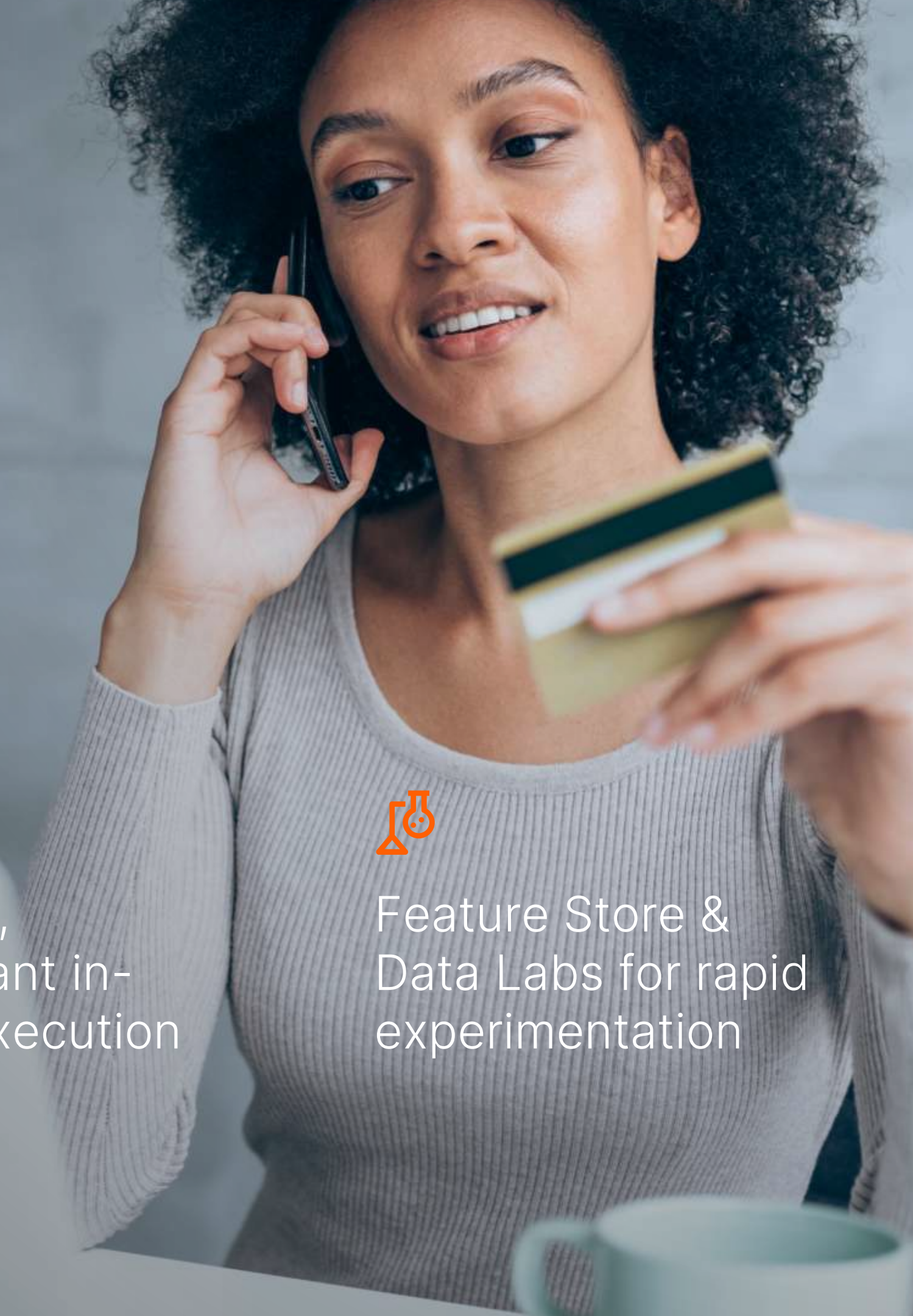
Scalable,
performant in-
DBMS execution



Feature Store &
Data Labs for rapid
experimentation

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Anomaly detection within a risk and finance regulatory hub

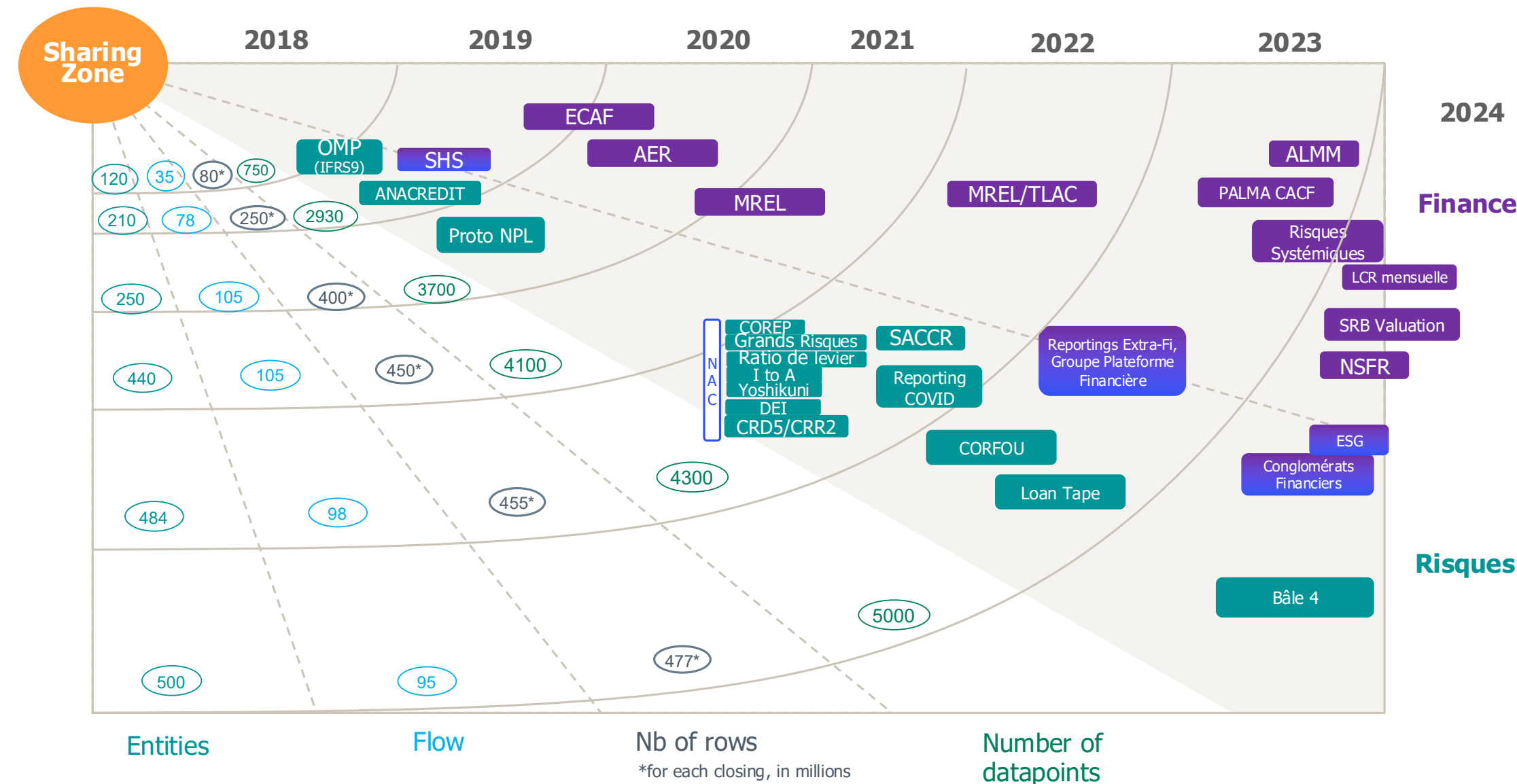
Consolidated group regulatory reporting across 500+ entities.

Entities often provide inaccurate figures or sometimes technical treatments of the information leads to incorrect outputs.

Challenge is to detect issues in timely manner to avoid inaccurate outcomes and reports and regulator action.

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Use Case – Anomaly Detection in outstanding amounts

Key Factors for Success:

- Leveraging advanced analytic capabilities for effective exploration
- Developing a better understanding of data and problem-solving approaches

Foundation for Anomaly Detection Models:

- Utilizing SQL to create essential features and explore the data
- Implementing a feature store to support multiple anomaly detection approaches

In-Database Analysis and Plotting:

- Overcoming limitations of large datasets by employing in-database plotting
- Assessing prediction model performance within the database environment

External Training and in-database scoring:

- Python environment used for external model development and training and scoring performed in-database (BYOM)
- Transitioning towards granular-level anomaly detection

Dashboard and Visualization:

- Utilizing Power BI to present a comprehensive anomaly detection dashboard
- Implementing granular-level anomaly detection and visualization

Teradata Data Labs:

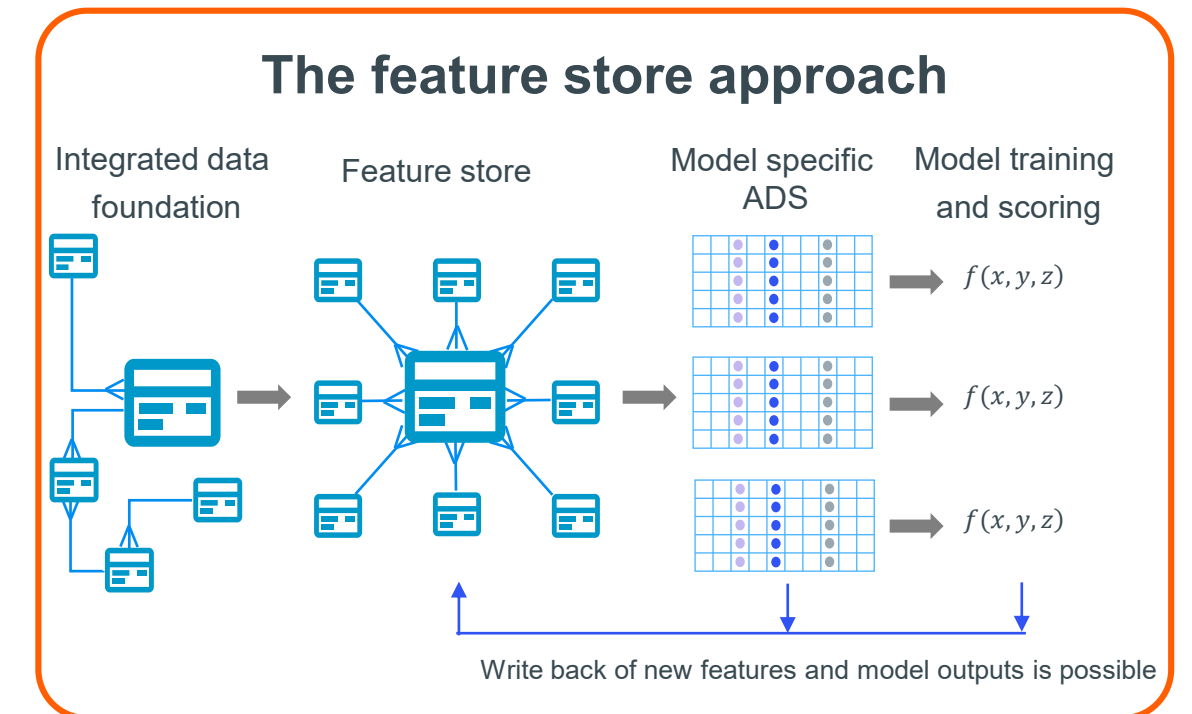
- Enabling seamless creation of new data during the solution development
- Integrating intermediate results to enhance the development process

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Anomaly Detection in Highly Regulated Banking environment

1 From Statistics to Machine Learning

- **Techniques Covered:** Transition from univariate statistics to multivariate anomaly detection
- **Machine Learning Models:** Implementation of one-class SVM for advanced anomaly detection
- **Improved Accuracy:** Enhanced detection accuracy through machine learning techniques

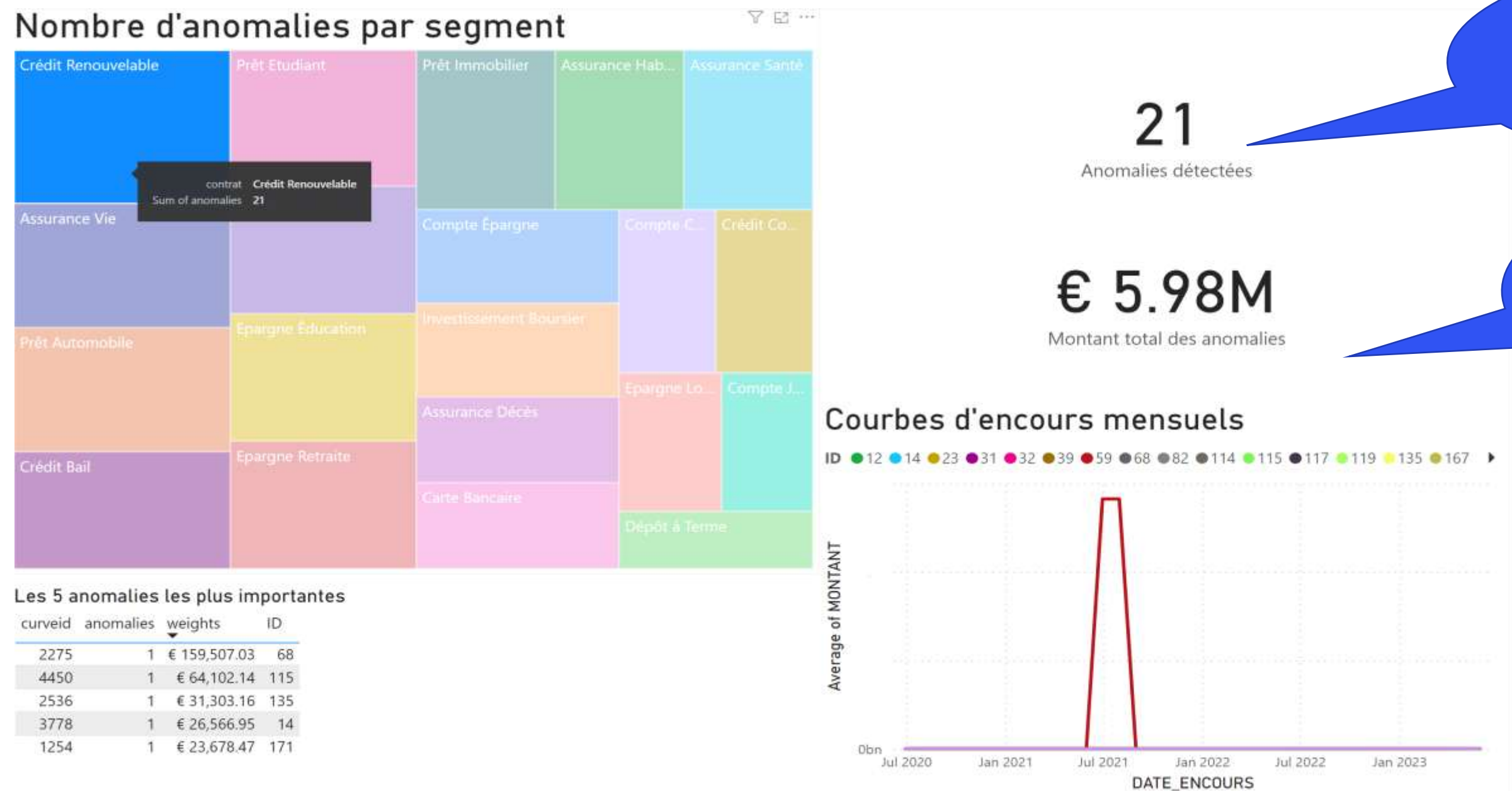
2 Feature Store on Teradata DataLabs

- **Data Labs Utilization:** Extensive use of Data Labs for direct connection between production data, analytics and Python notebooks
- **Workload Management:** Efficient handling of large data volumes and diverse samples
- **Python Integration:** Accelerated development using Python and a feature store deployed on Data Labs

3 From the Lab to Operations

- **Operationalization:** Migration of the workload from lab to production database and scheduling
- **Skill Set Adaptation:** Adjustments made due to lack of Python skills in the operations team
- **In-database Python:** Use of Script Operator and ONNX conversion to integrate SQL for operationalization with BYOM

Anomaly detection and visualisation – example output



At contract level, for product family (Revolving credit)

Total weight of anomalies for this segment

Lessons learned



Lessons 1-3: Starting right

1. Start with a business problem — not a technology

- Every successful deployment started with "we have 50,000 conversations we're ignoring" — not "let's deploy GenAI."
- The problem defines the use case. The use case defines the technology selection. Reversing that order is the single most common reason pilots never reach production.

2. Data quality is the real barrier — not the AI model

- Most enterprise data systems were built for people — agents need something fundamentally different.
- Machine-readable context enriched with semantics, lineage, policies, and relationships so they can sense, decide, and act reliably.
- That context does not readily exist in most organisations, it has to be built.

3. Governance is a design constraint

- Projects that failed in production treated governance as a sign-off at the end.
- Projects that succeeded built explainability, audit trails, and human-in-the-loop review into the first prototype.
- Governance retrofitted is governance that fails.

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Lessons 4-6: Scaling successfully

4. Tokenomics matter more than you expect

- The "context window problem" is not an academic concern — it is a commercial one.
- Loading a complex data model into an LLM prompt can cost hundreds of dollars per session.
- A 99.9% reduction in context size through smart metadata management is the difference between a viable product and one that cannot reach production economics. Cost-per-decision is a real engineering discipline.

5. The AI talent gap is solvable with the right platform

- For markets facing AI engineer shortages, the answer is not to hire 50 data scientists.
- Build reusable data products and a shared feature store so that the specialists you do have are not rebuilding the same model 12 times across 12 teams.
- Shared capability compounds. Siloed experimentation costs. One enterprise feature store beats twelve departmental experiments every time.

6. Measure outcomes — not outputs

- A pilot that produces a model is not a success. A pilot that changes a business process is.
- Define the business KPI before the first line of code: NPS improvement, deposit retention, fraud value prevented, calls avoided.
- Instrument it from day one. The organisations that get sustained executive support for AI are the ones who speak the language of outcomes.

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What does success look like?



Before you start

- A business problem with a named KPI
- Data quality assessment completed with gaps noted
- Governance and explainability requirements
- Executive sponsor who speaks outcomes, not technology
- Shadow AI mapped



During the build

- Business process re-engineering alongside the AI build
- Front-line staff involved in validation
- Audit trail instrumented from the first prototype
- Inference cost tracked day 1
- Human-in-the-loop defined for every material decision



In production

- KPI moved, not just model deployed
- Reusable data product created, not just a one-off model
- Weekly business review against the KPI
- Feedback loop with model improving from new signals
- Clear path to the next use case already identified