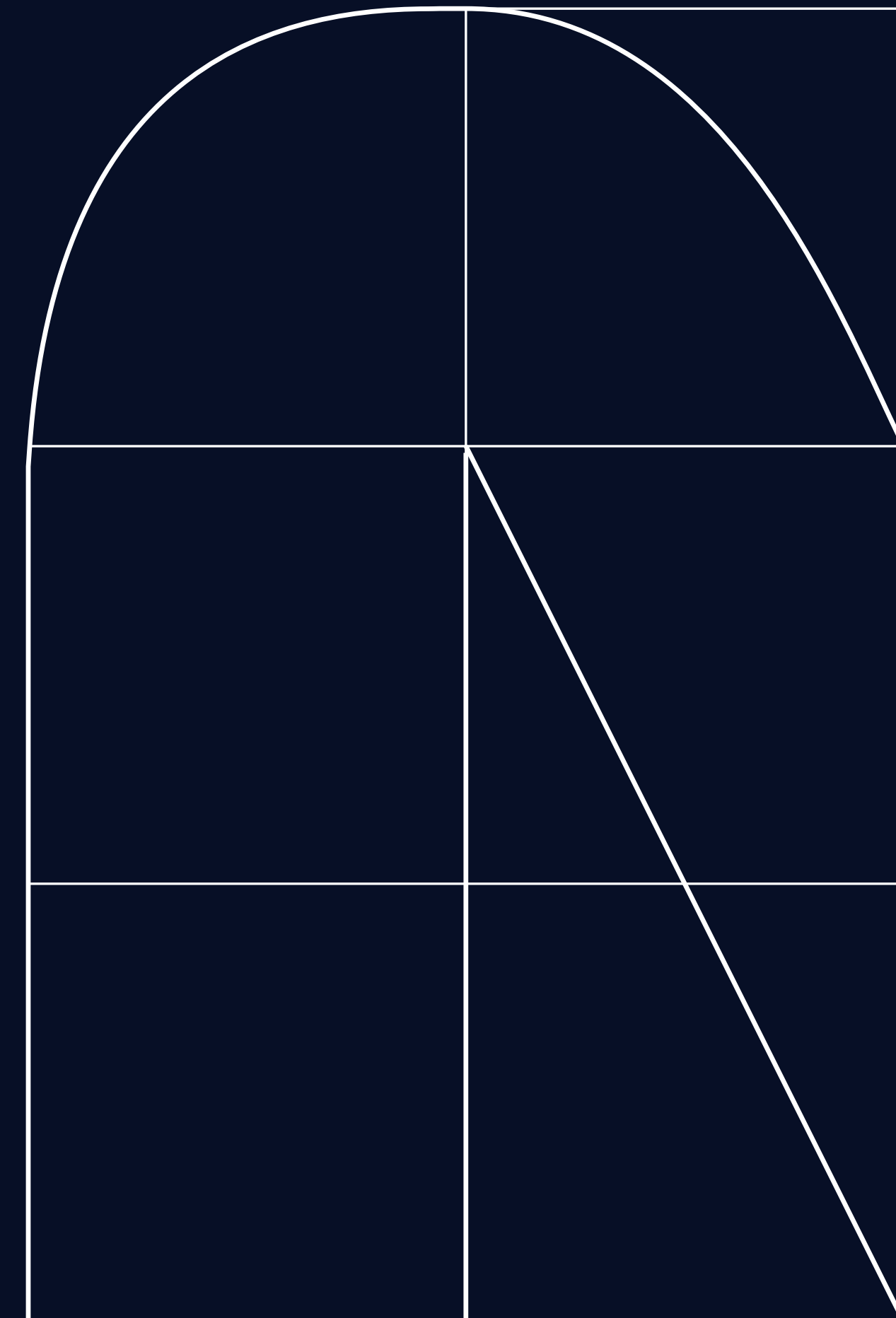




The top five ways to accelerate value in AI in retail banking

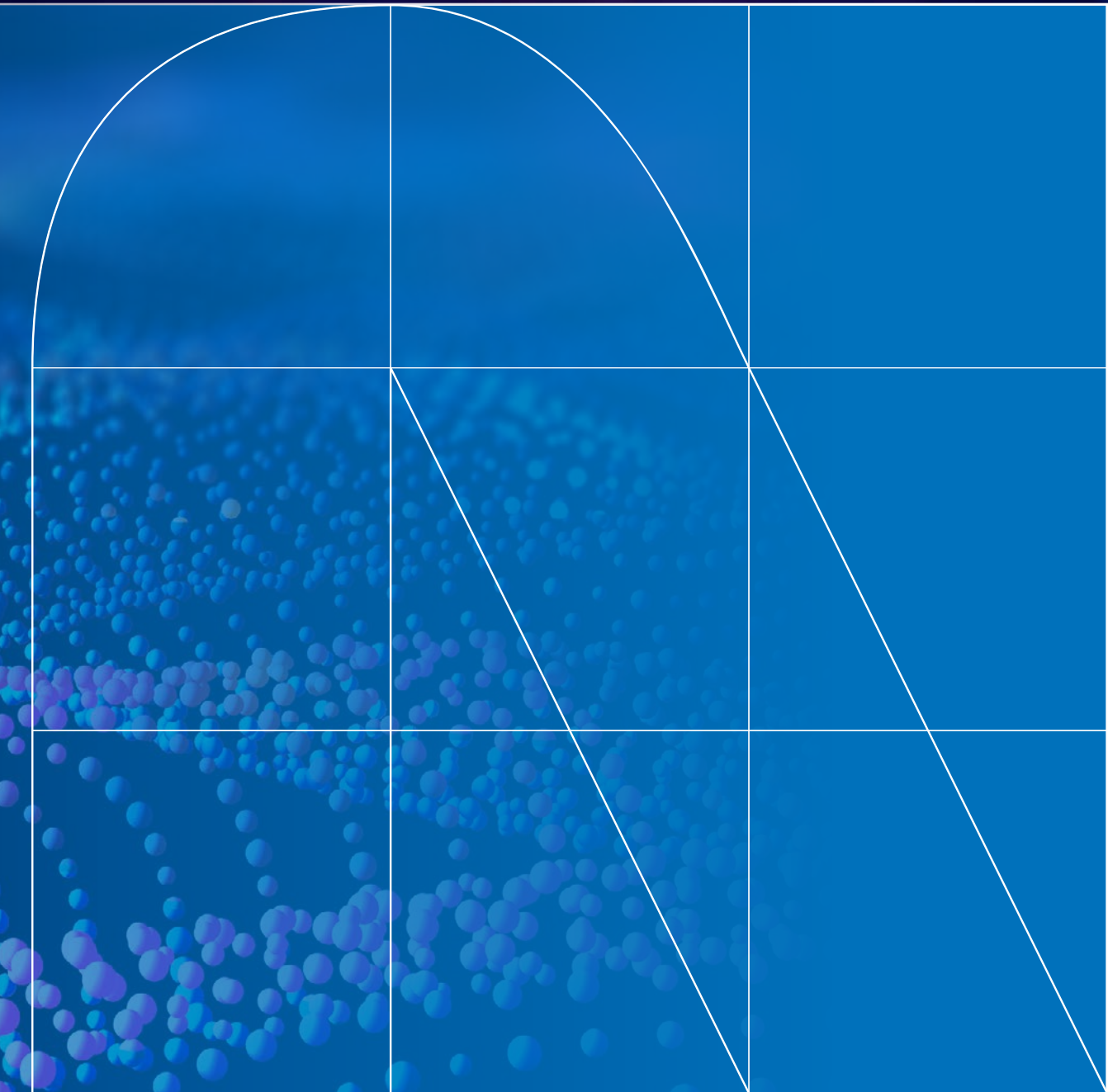
The key factors that are slowing down AI and GenAI adoption – and how to overcome them





**There's no doubting the value of both traditional AI and generative AI to retail banking. But how long does it take to realise that value? Bringing AI-powered products and systems into production can be a long and tortuous path and that "go-live" date is often pushed further off than we would like.**

**With first-hand experience of AI development at many top retail banks, NTT DATA and Google Cloud have learned not only how to keep projects on track but to accelerate their progress. To illustrate how we can help, we've outlined the five key factors that can slow up the implementation of AI – and what retail banks can do to get to market faster.**





# 1. Guardrails to keep you safe, not slow you down

GenAI is still a relatively new and fast-changing technology. Banks are therefore understandably cautious about launching headlong into AI initiatives without appropriate guardrails in place. In compliance terms it's a chicken-and-egg situation: AI can speed regulatory checks – but how do we ensure that those systems are developed along code-compliant lines?

NTT DATA has a proven methodology that helps to govern AI implementation, ensuring algorithmic transparency, accountability, security and privacy, while maintaining fairness and non-discrimination and appropriate levels of human oversight. Crucially, they also cover the protection of data, employing synthetic data, data masking and other data security techniques to ensure the safety of data in cloud-based AI implementations, while also advising on varying data sovereignty rules for different geographies.





## 2. Choose the right foundational model: one size doesn't fit all

GenAI projects can take longer if the wrong model is selected as a base. Foundational models vary in size and specialisation: they have been created to do different things. Large generalised models, for example, may be very powerful but perhaps less suitable for banking compliance applications where more specialised data and functionality is required. Choosing the wrong model may mean unnecessary fine-tuning and training, leading to extended project timescales. In addition, the larger the model, the higher the computational overhead, and thus the operational cost of running it in the cloud.

Google Cloud's Model Garden provides a range of over 130 enterprise-ready models, which can then be customised with your own data. With more models to select from, you can choose a starting point that will deliver shorter development times and, ultimately, better outcomes.



### 3. Full-stack FinOps: don't get held up in budget disputes

One of the key non-technical reasons for delay is budget allocation. GenAI is highly resource-hungry – and more power in the cloud usually means finding extra budget. NTT DATA is one of very few partners to offer full-stack FinOps, designed to give banks complete visibility of hybrid-cloud environments containing public and private clouds.

The cost of different cloud resource varies: full-stack FinOps therefore helps you to allocate tasks to the most appropriate cloud platform, making space for your GenAI investment and optimising the overall cost of running AI. By using FinOps, we have helped clients to reduce cloud costs by up to 50%.



## 4. A better training regime to help you run faster

Businesses do not want a large language model – they want a business application that solves a problem. A lot of time is spent, therefore, on the task of training models and incorporating them in user-friendly applications. Both NTT DATA and Google Cloud offer a series of proven tools to accelerate the process. NTT DATA's Dolffia is an AI-based document processing platform that automatically classifies a wide range of document types and extracts the salient information they contain at speed and with high levels of accuracy.

Google Cloud also has its Vertex AI Studio, an enterprise-ready suite of tools that simplify prompting, tuning, and deploying Google Cloud foundation models. Whether the ultimate application uses vision, speech or written language, we have the tools to accelerate the process.



## 5. A faster and more modern way to modernise code

Unfortunately, much of the code used today in retail banking was originally written for legacy mainframe systems and needs to be modernised before it can be made “AI-ready” in the cloud. The timescales required for code modernisation are often a key reason for the delay in the implementation of AI projects.

NTT DATA is helping clients to speed up the implementation of AI with Unikix, making IBM® CICS® transactions, IBM IMSTM applications, IDMS, Natural Adabas and other assets available in the cloud. By providing a fast and cost-effective way to solve the code modernisation problem, our clients are free to pursue the potential of AI without delay.



# Ready to accelerate?

NTT DATA and Google Cloud are driving the implementation of AI at many top retail banks, without being held up by the obstacles mentioned above. The combination of our banking experience, our data expertise and a rich array of tools facilitate AI and GenAI development, bringing your products and features to market faster, but without compromising security or quality.

If you'd like a more direct path to AI value, why not get in touch?

[> Get in touch](#)





