



AI unleashed: Transforming corporate growth and culture with Generative AI

5. Nov. 2024 @ Athens

INNOVECOS IS DRIVING OPEN INNOVATION & VENTURING AS GLOBAL INNOVATION HUB

INSIGHTS AND TRENDS

+18 Publications and Researches

INTRAPRENEURSHIP

+50 Ideas Received

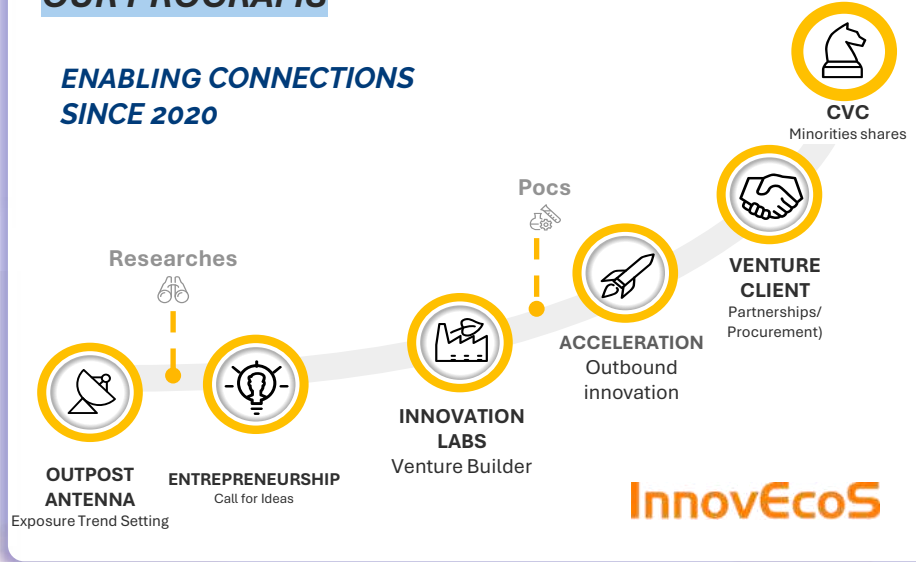
+7 Internal Ideas Accelerated

ACCELERATION

+10 Startup Accelerated

OUR PROGRAMS

ENABLING CONNECTIONS SINCE 2020



CVC

+20 CVC Portfolio Of Investments

VENTURE CLIENT

+630 Startup Scouted

+68 Intercepted

+27 Proofs Of Concept Delivered

+12 Pilots

VENTURE BUILDING STREAMS

+2 Gen AI Lab
Metaverse Lab

OUR PARTNERS



WHO WE ARE

InnovEcoS represents a dynamic network of **multidisciplinary experts**, united by a passion for innovation and boasting a **wealth of experience** ranging from 5 to over 25 years in the **Fintech industry**. Our professionals serve as pivotal local influencers and thought leaders worldwide, driving fintech acceleration and shaping market trends.

Backed by **CRIF's extensive global ecosystem**, we leverage over three decades of cumulative growth in customer relations, data analytics, product development, and service excellence to empower and transform the financial landscape.

GLOBAL INSIGHTS

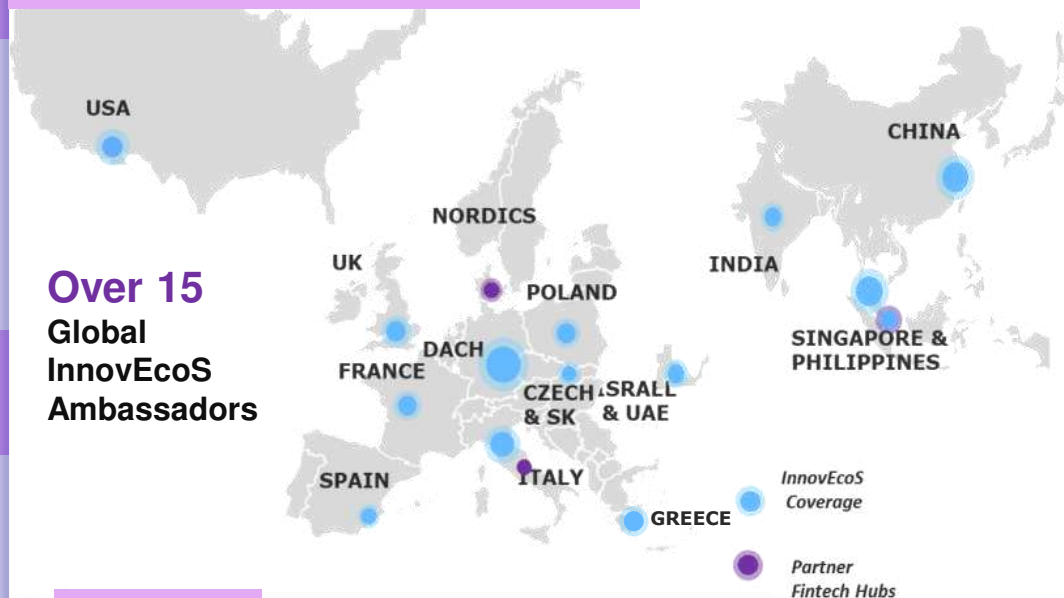
We provide **expert guidance on navigating disruptive challenges** and **identifying potential threats**, ensuring you remain at the cutting edge of global digital innovation trends.

STRATEGIC STARTUP ALLIANCE FRAMEWORK

We facilitate **strategic partnerships with startups**, guiding them from initial concept through to successful market deployment.

WORLDWIDE ECOSYSTEM OF ANTENNAS

Over 15
Global
InnovEcoS
Ambassadors



OUR PARTNERS

Copenhagen Fintech

STARTUP SG

FONDAZIONE GOLINELLI
TECNOLOGIA E INNOVAZIONE

AGRIVAR

Aeroporto di Bologna

MBC
magazzini generali

ALMACIRE

Areté

VENTURE CLIENT ACCELERATION FOR STRATEGIC INNOVATION

We identify the essential needs of business units, scout and engage with suitable **external partners**, and **manage collaborations**.

Our expertise extends to validating innovative ideas and overseeing their rollout to ensure alignment with strategic goals.

InnovEcoS
powered by CRIF

InnovEcoS

WE FOSTER and ACCELERATE GLOBAL INNOVATION AT CRIF

InnovEcoS is CRIF's **Global Open Innovation Hub**, accelerating CRIF's leadership as both a **Fintech innovator and enabler**. We are dedicated to discovering promising **business models** and forging impactful **partnerships** to drive business growth. Through cutting-edge **research, experimentation, and strategic collaborations**, we champion **open innovation** and foster the **creation of dynamic ecosystems**.



WE CONNECT
FinTechs, Startups,
CRIF



WE RESEARCH
Disruptive Business
Models



WE DRIVE
INNOVATION
& INTEGRATION



WE ACCELERATE

Our Team



Natalia Shchelovanova
Open Innovation and
Start-ups Ecosystem
Director



Maria Giustina Greco
Open Innovation
Engagement & Research
Specialist



Emilio Tropea
Open Innovation &
Venture Manager



Olivier Mathurin
Senior Research &
Innovation Specialist



Giacomo Baldisserri
Open Innovation &
Venture Specialist



Massimo Gentilini
Corporate CTO



Daniel Skiba
Senior Manager



Michele Zaccherini
Open Innovation &
Ecosystem Specialist

+ Over 15
Global InnovEcoS
Ambassadors

AI unleashed: Transforming corporate growth and culture with Generative AI

1. Early Adopters and Continuous Innovators in Generative AI
2. State-of-the-Art in Generative AI
3. Real Impact: Our Generative AI Success Stories
4. Generative AI in Banking
5. AI: What to expect next?

1. Early Adopters and Continuous Innovators in Generative AI

Pioneering Generative AI Since the Beginning

Core business vs innovation



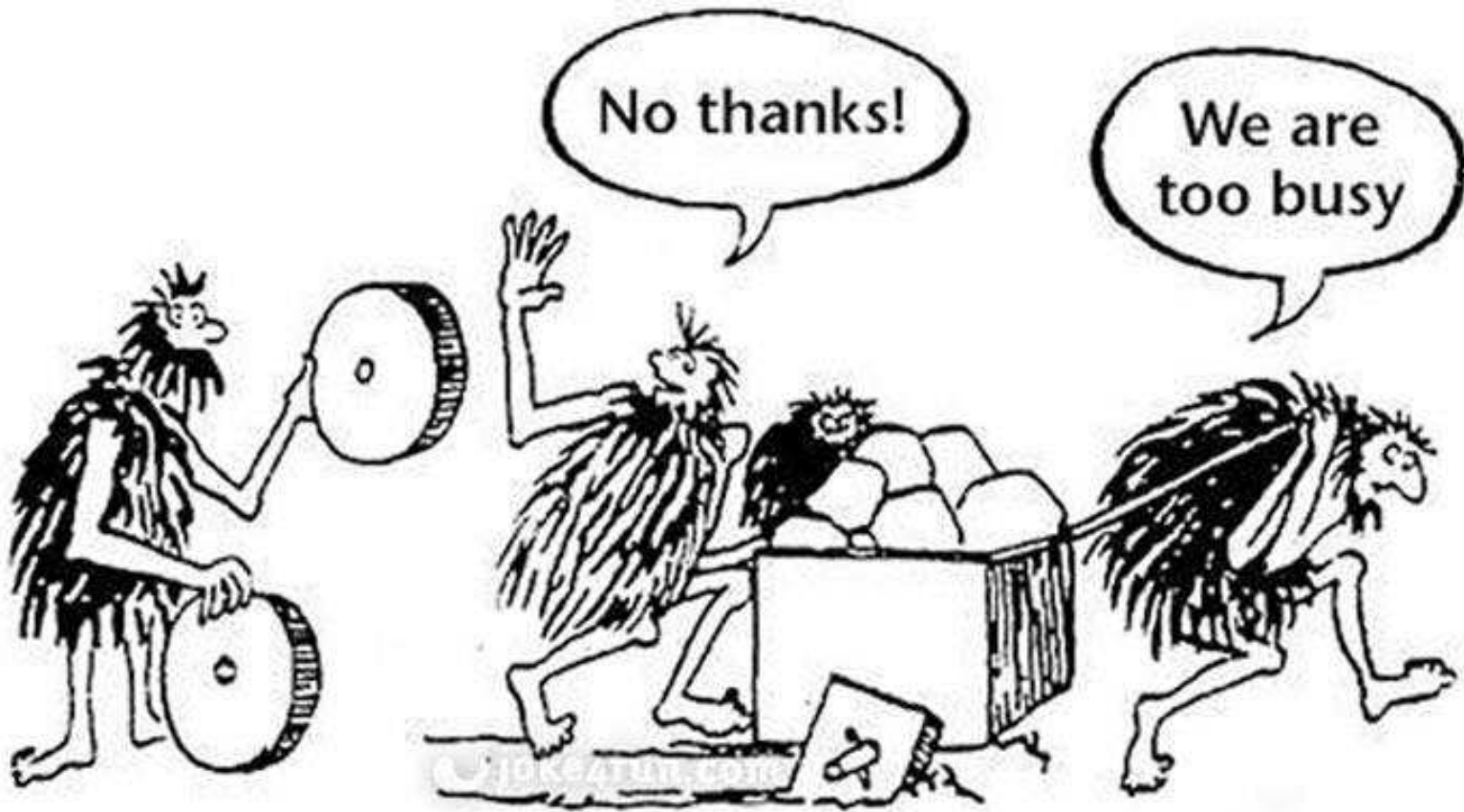
It's not that I don't trust you,
It's just that I don't trust
you.



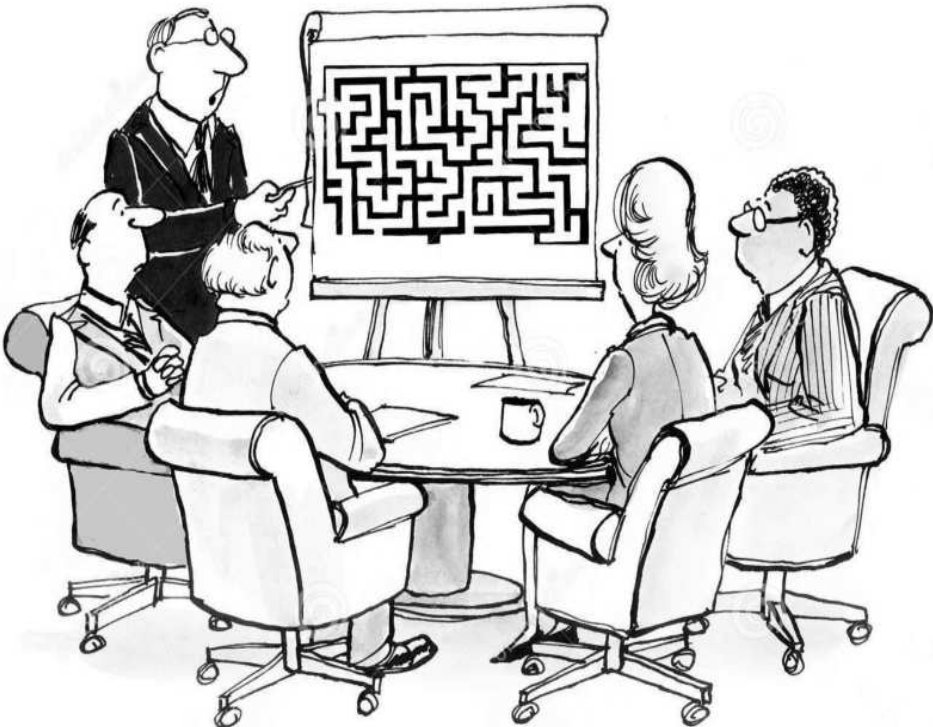
your eCards
someecards.com



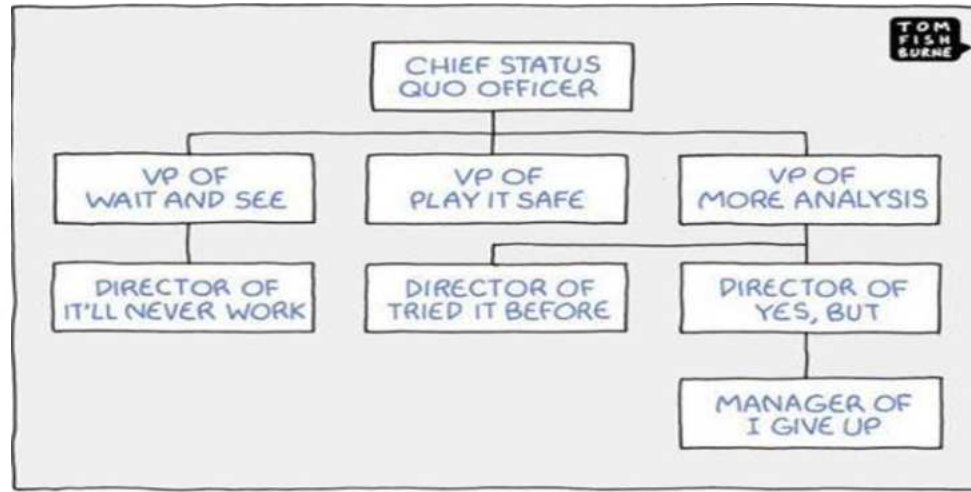
... the risk of Failure







“What we’ve done is make it dramatically easier to navigate the corporate hierarchy.”



TOM FISH BURNE

© marketoonist.com



Omissions Bias

judging inactivity that causes damage to be acceptable

inactivity

+

event

=

damage



I didn't do anything.

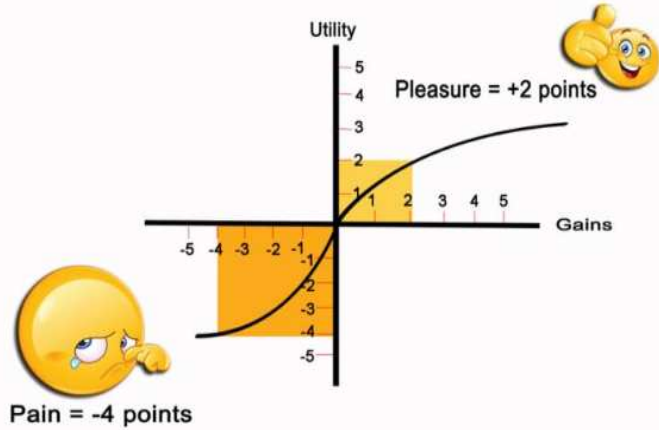


Omission bias

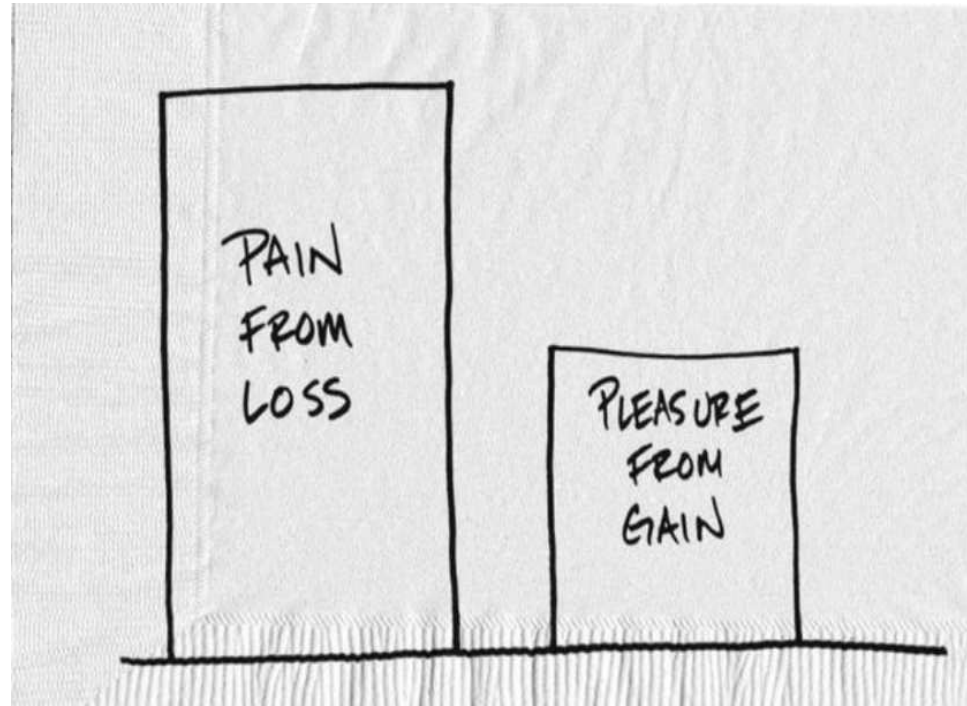
The tendency to judge harmful actions (commissions) as worse, or less moral, than equally harmful inactions (omissions).

LOSS AVERSION

(The Psychology of Money Series*)



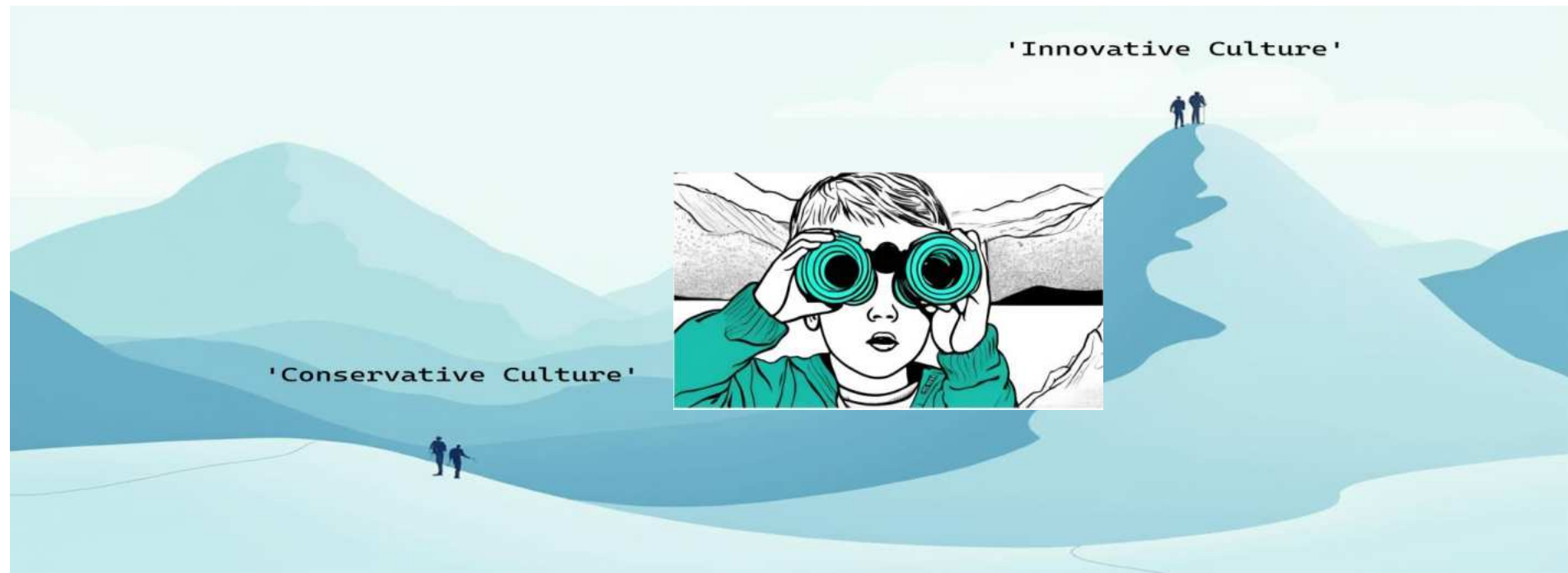
article by ROSE FRES FAUSTO
philSTAR.com IQMom.com



Loss aversion: We are driven more strongly to avoid losses than to achieve gains

The main barriers to Open innovation are internal with culture on Top.

Culture does not change over night, but culture does not change until you start innovate.



Open Innovation

1. Innovation Leadership as a Necessity:

1. innovation leadership isn't just a trend but a necessity. The traditional financial models are continuously challenged **by rapid** technological advancements.
2. Innovation leaders stay ahead **by anticipating and integrating emerging** technologies proactively into their **strategic planning**, rather than **merely reacting** to trends.

2. Driving Cultural Change:

1. Leaders in this space shift the conservative, risk-averse mindset of the financial industry towards **a culture of creativity and open-mindedness**. They encourage experimentation and **embrace failure as part of the innovation process**.

3. Collaboration:

1. Effective innovation leaders facilitate **collaboration** across departments and with external entities like fintech startups or other industries. This cross-pollination of ideas leads to new products

4. Balancing Creativity and Compliance:

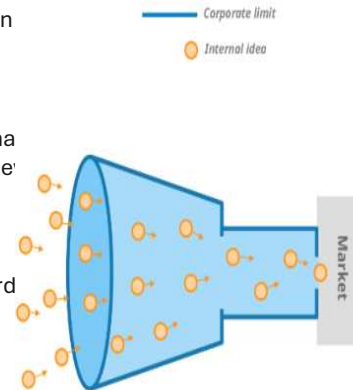
1. Innovation leaders are **adept** at navigating complex regulations while still pushing forward with innovative ideas. They balance creativity with the strict compliance requirements.

5. Nordic Design Principles:

1. Incorporating principles of Nordic design into innovation leadership offers a way to enhance the process. Characteristics like simplicity, functionality, human-centricity, sustainability collaboration, and inspiration foster a more resilient, motivated, and user-oriented team.
2. This design approach helps build sustainable growth while aligning innovation with business goals.

6. Overall, innovation leaders are tasked with balancing visionary thinking with pragmatic execution, navigating challenges such as skepticism and risk, and ensuring alignment with business objectives.

Closed Innovation



Open Innovation

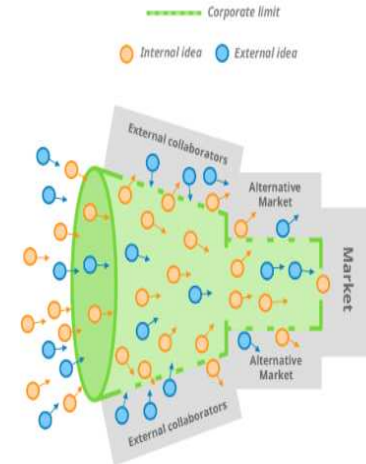
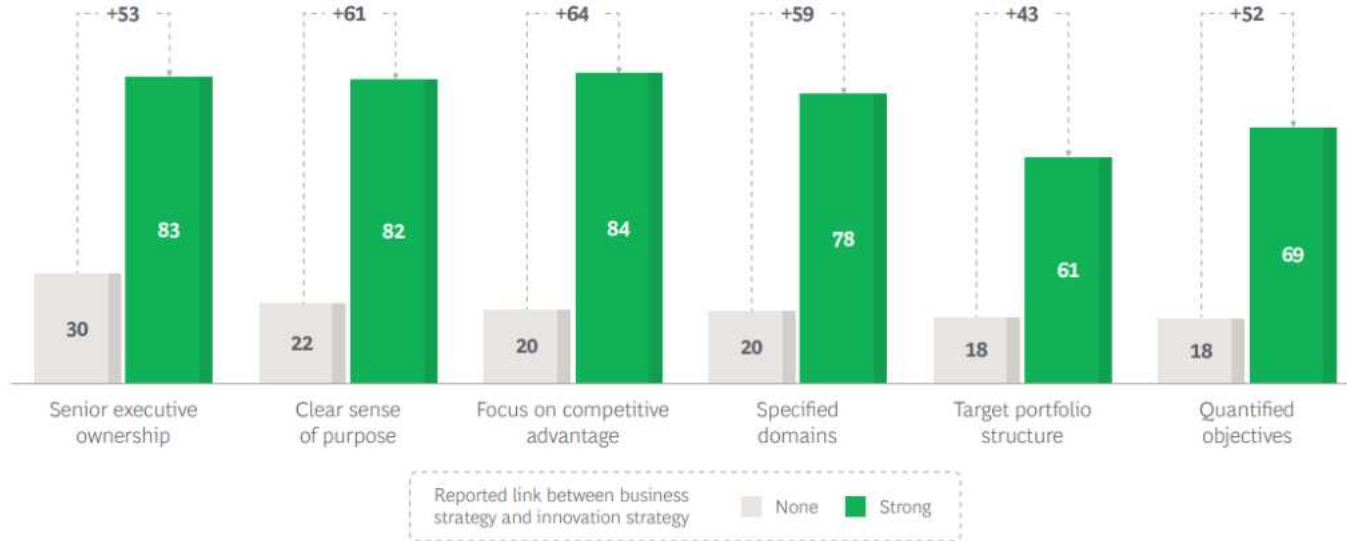


Exhibit 6 - Organizations with a Strong Link Between Business Strategy and Innovation Strategy Are More Likely to Exhibit Six Best Practices

Percent of respondents exhibiting best practice (%)



Sources: BCG Global Innovation Survey 2024; BCG analysis.

Notes: n = 124 for strong link; n = 525 for no link. Numbers may not sum due to rounding.

New level of speed and adaptiveness for Innovators

- Sharpening Business strategy for the race ahead to define the priority innovation domains.
- Align innovation strategy with business strategy to create value.
- Innovators to recommit to strategy> resource allocation, pipeline shape to win in the priority domains.
- Incorporating GenAI is crucial to avoid falling behind and accelerate



Putting the base on data and AI in Generative AI

Artificial Intelligence

1956

Machine Learning (ML)

1998



Machine learning

ML involves **building algorithm that learn from experience** without being explicitly programmed to do so

Deep Learning (DL)

2017



Deep learning

A subset of ML where a neural network attempt to **simulate human language**

Generative AI

2022



Generative AI

A model (LLMs) that **generates new outputs** like images, text, audio based **on the data they have been trained on**

GPT-4o

Claude

Gemini

Applications / Interfaces
ChatGPT – Dall-E - Udio

ARTIFICIAL INTELLIGENCE IN CRIF DATES BACK TO 2010

From linear regressions to plugins based on Large Language Models

Regressions applied to traditional databases

Tree-based models, credit data, customer data, CLV on cloud

Computer Vision, Text Mining and Time Series with neural networks

Team dedicated to GenAI

Machine Learning

Big Data & Advanced Analytics

Deep Learning

GenAI



2010 2011 2012 2013 2014 2015 **2016** 2017 2018 2019 2020 **2021** 2022 **2023**



Credit Marketing

Benchmarking and risk-weighted targeting solutions



GIS & Network Analysis

Supply chain analysis and geospatial marketing



Insurance and other industries

Analytics scores for technical sophistication and anti-fraud



ESG

Sustainability indicators for business and consumers



MULTIDISCIPLINARY TEAM

Data Scientist, Data Engineer, Machine Learning Engineer, Cloud Architect, Business Specialist, ...

2024

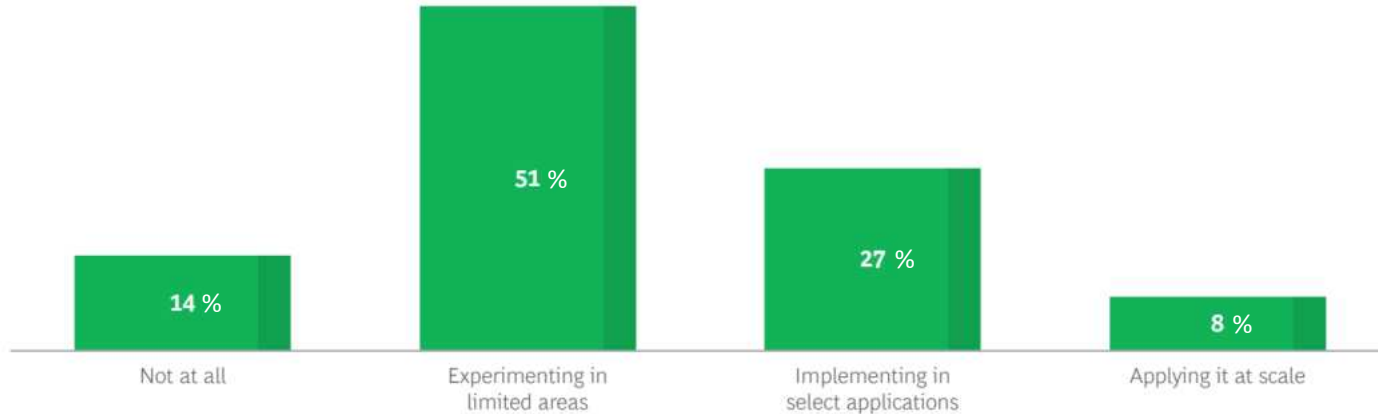


COMPETITIVE

Business oversight, Compliance by design, data driven

Exhibit 8 - Nearly All Companies Are Experimenting with GenAI for Innovation, but Most Are in the Early Stages of Their Journey

How extensively is GenAI being integrated into your company's innovation/R&D/product development function? (%)

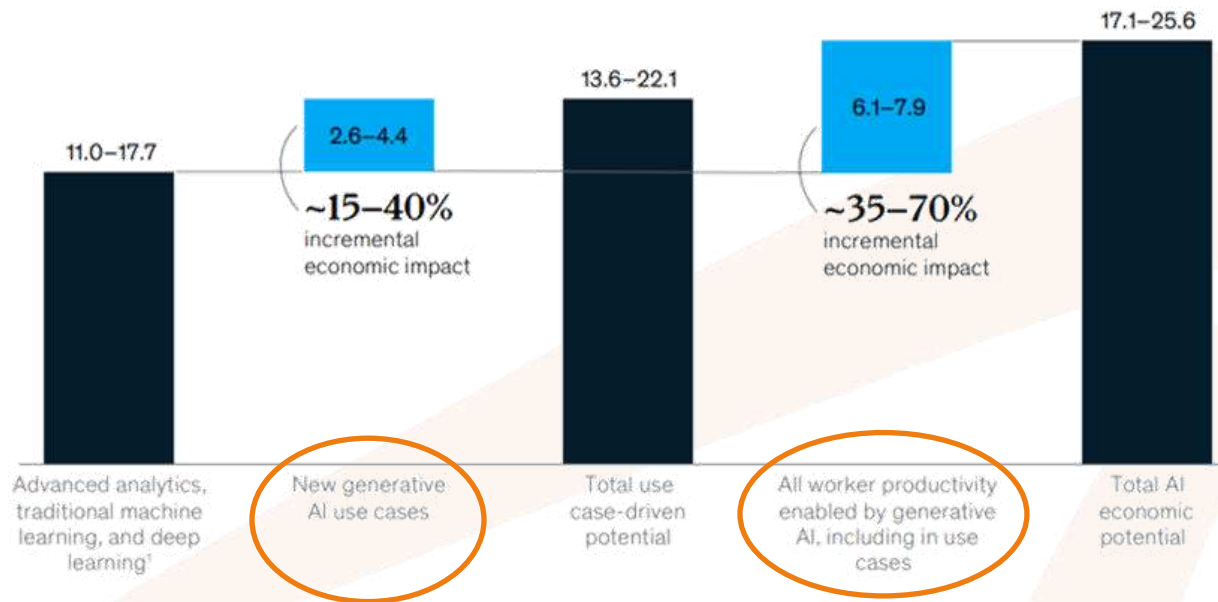


Sources: BCG Global Innovation Survey 2024; BCG analysis.

Note: n = 1,003 for global respondents.

Gen-AI can unlock additional value on top of traditional AI from new use cases and productivity improvement

AI's potential impact on the global economy, \$ trillion



75% of the value that generative AI use cases could deliver falls into four areas:

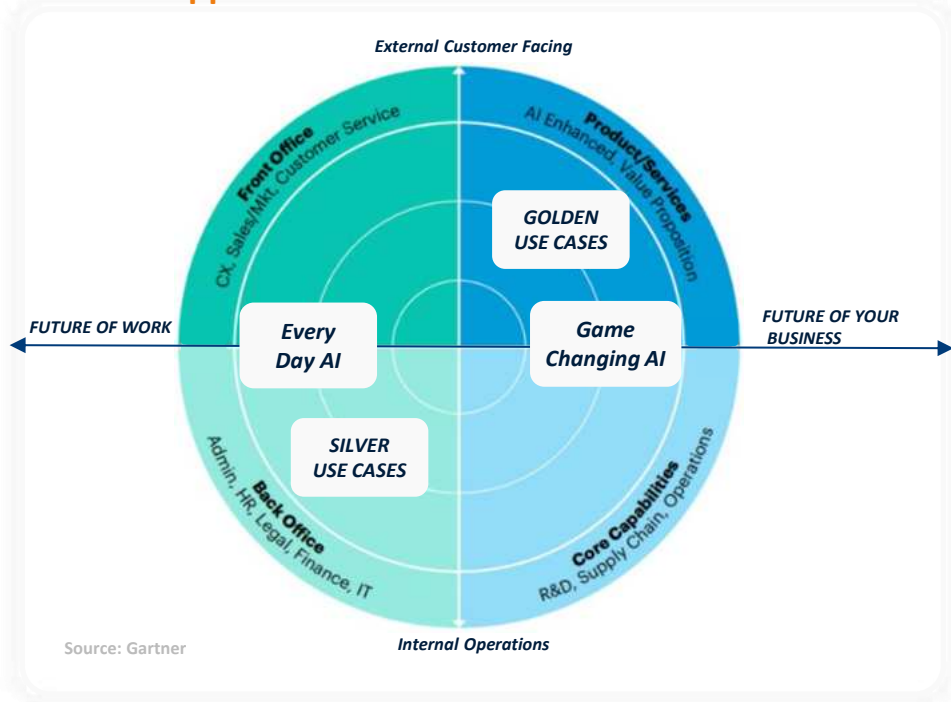
- Marketing and sales,
- Software engineering
- Customer operation
- Product R&D

*Updated use case estimates from "Notes from the AI frontier: Applications and value of deep learning," McKinsey Global Institute, April 17, 2018.

Source: McKinsey, 2023

GenAI Reclassification & common Definition

CRIF approach follows Gartner's definition



PRODUCTIVITY

1 GEN AI FOR EVERYDAY USAGE

- Personal Productivity
- Upskilling
- Knowledge share

2 GEN AI APPLIED TO

- Internal Process efficiency
«Silver Cases»
- Improvement of Existing Products or customer facing
«Golden Cases»

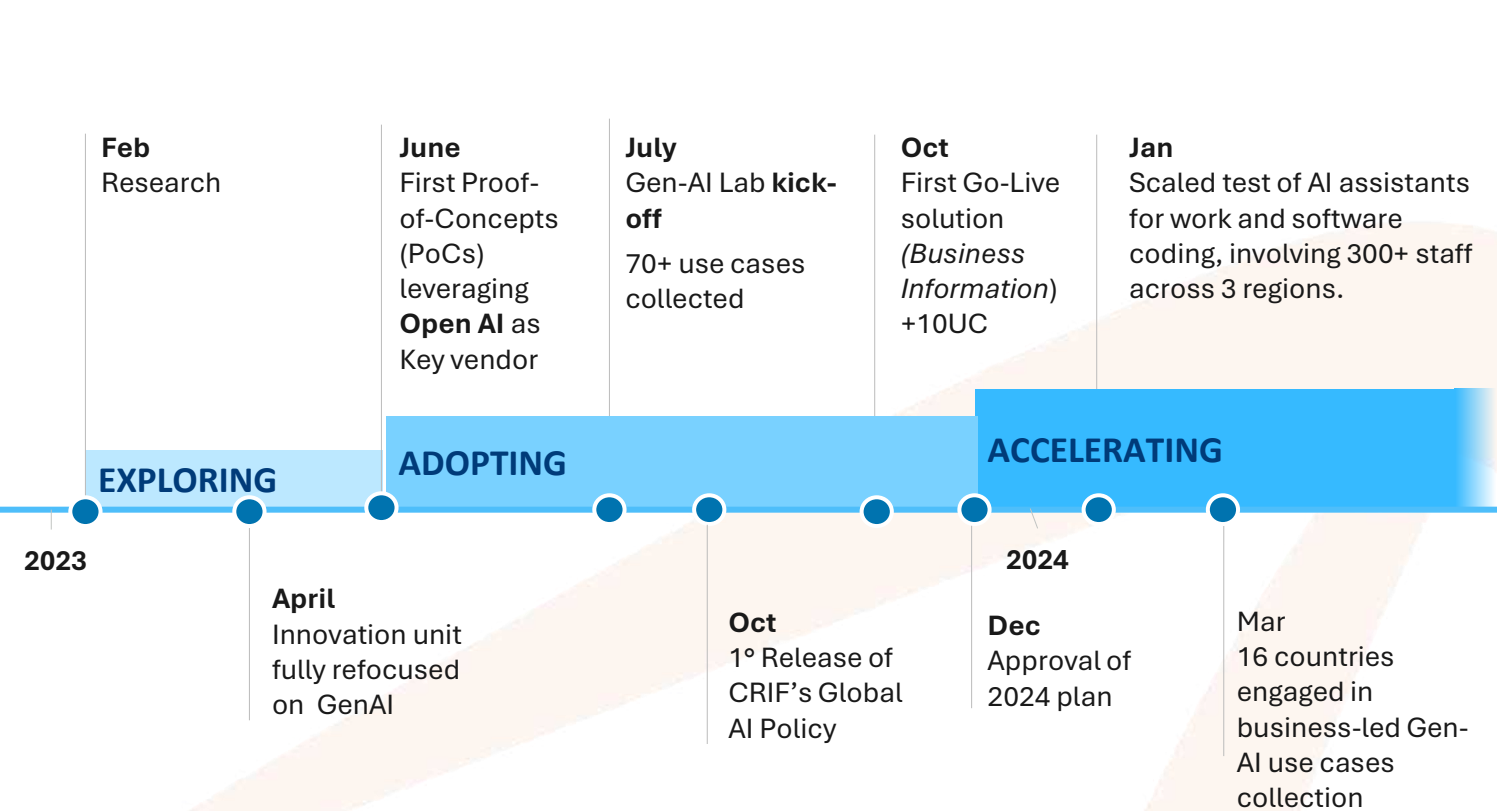
3 GAME CHANGING AI

- Projects that involve strategic decisions at company level
(common direction, shared consensus, communication,...)
- Sample use cases:
- New channel of offering (eg. selling data through conversational tools)
 - Building a CRIF proprietary Foundation Model (leveraging our data)

COMPETITIVE ADVANTAGE

«Golden Cases»

Since 2023, CRIF invested massively in Generative AI



COLLEAGUES

70+
engaged

KNOWLEDGE MATURED

120+
use cases selected for 2025

22
Completed

TECH ADOPTION

 Pinecone

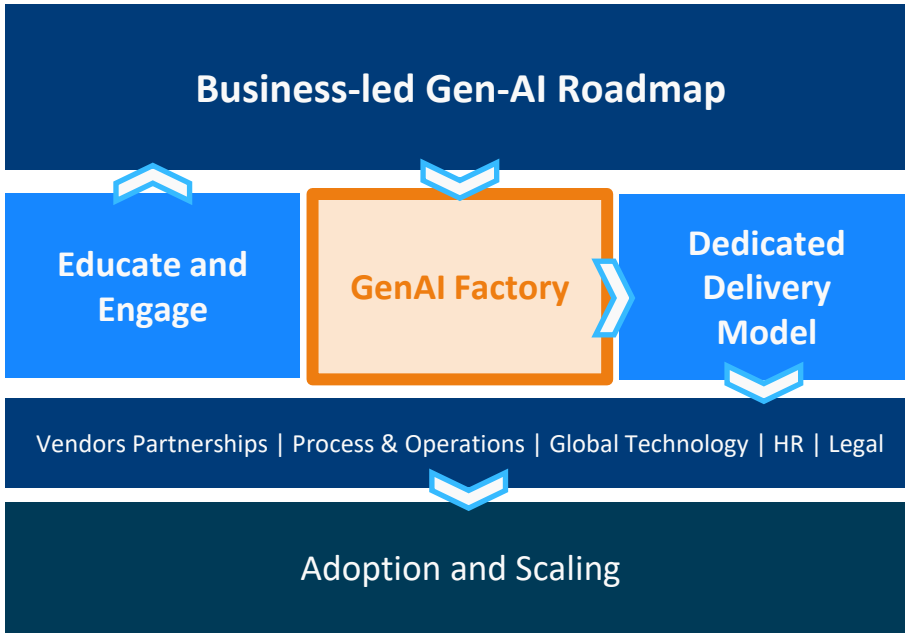
 OpenAI

 Azure

 AWS

 Next Level

We built a multidisciplinary team of experts as first adopters



„GenAI Factory“



Creation of a group-wide, central, multi-disciplinary dedicated laboratory.



Focus on internal needs, and use cases.

2. What we are pushing

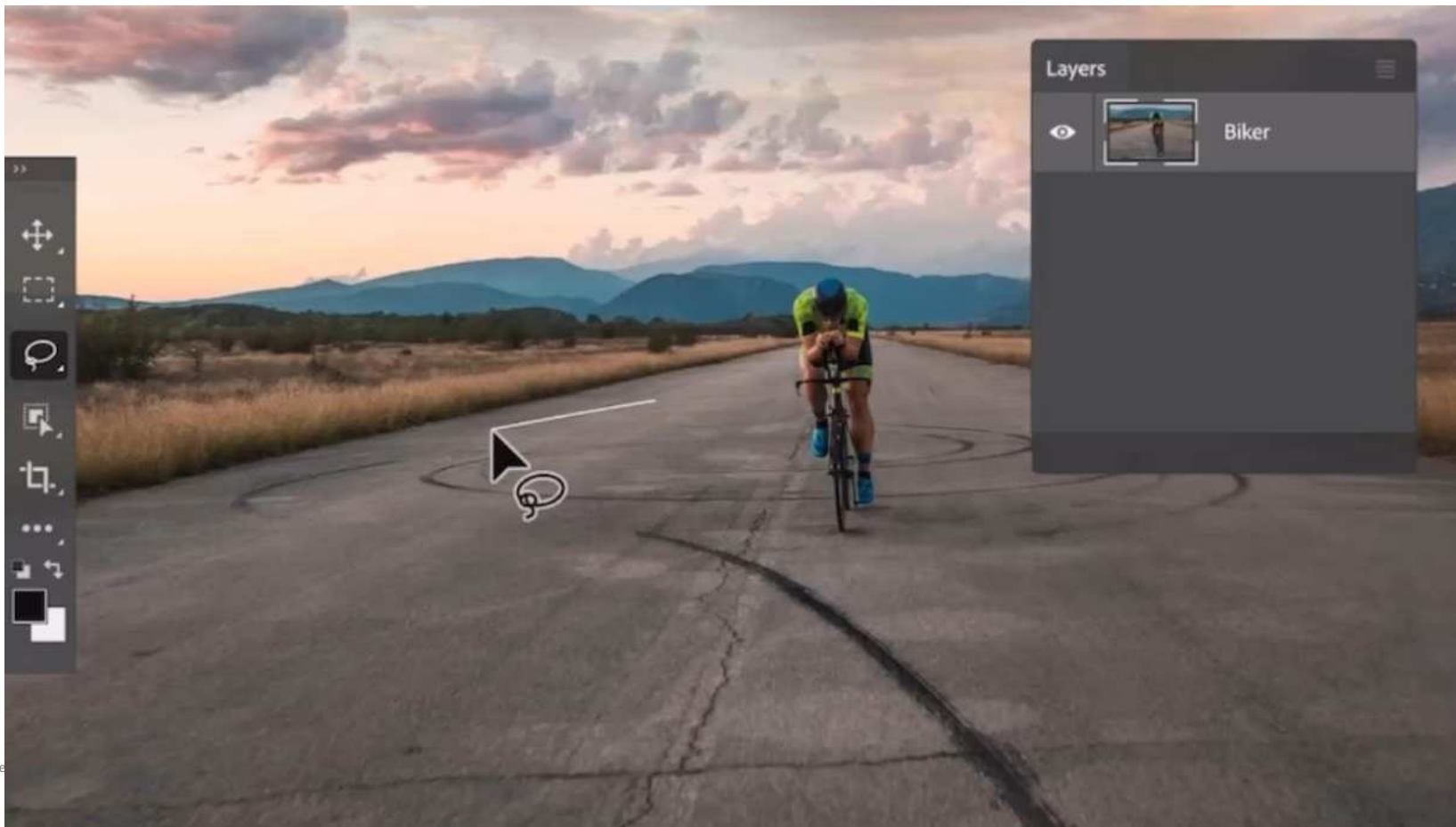
with a quick tour of the Cutting-Edge in Generative AI

GENERATIVE AI TOOLS ARE EASIER TO USE EVERYDAY

MIDJOURNEY V5 →
TEXT-TO-IMAGE



GEN AI SLOWLY INTEGRATES INTO EVERYDAY TOOLS



**ADOBE
PHOTOSHOP**

**ADOBE
FIREFLY**

GEN AI MAKES IT EASIER TO SHARE CONTENT AND EDUCATE

Video
Translation

InnovEcoS

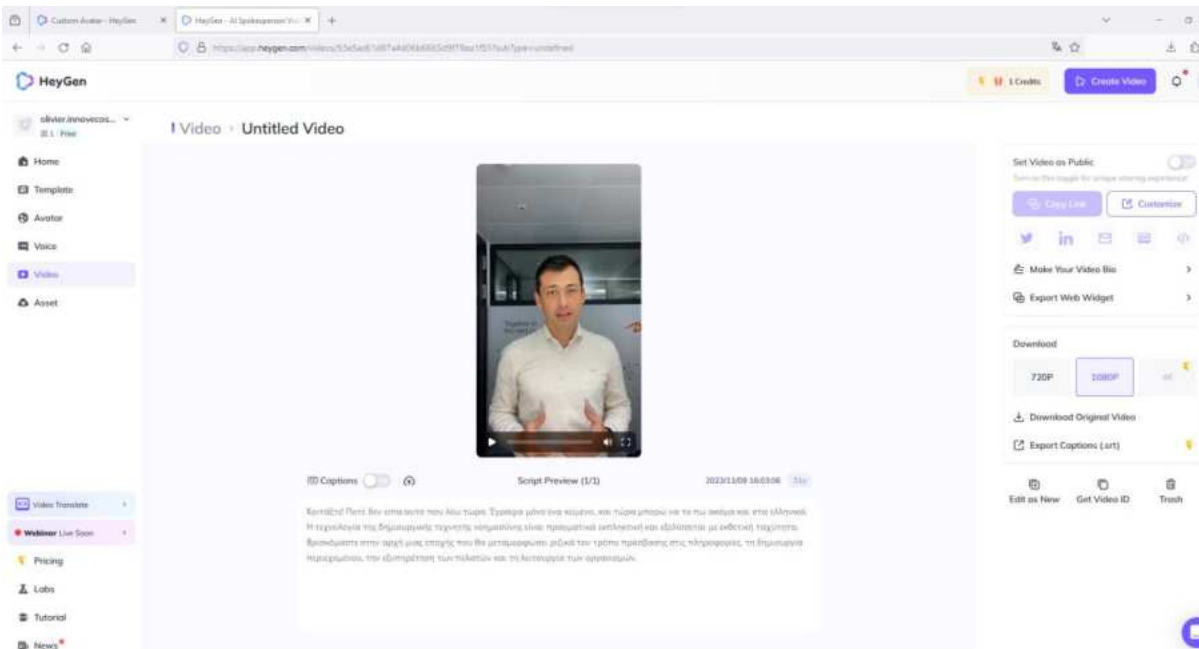


VISUAL ART CREATED WITH MIDJOURNEY

GEN AI MAKES IT EASIER TO SHARE CONTENT AND EDUCATE

HeyGen

Train the model once (1min video). Give input text, and it generates this →



The screenshot displays the HeyGen web application interface. At the top, there are browser tabs and a URL bar. The main area is titled "1 Video · Untitled Video" and features a central video player showing a man in a white shirt speaking. To the left is a navigation menu with options like Home, Template, Avatar, Voice, Video, and Asset. To the right, there are settings for "Set Video as Public" (with "Copy Link" and "Customize" buttons), social media sharing icons, and download options (720P, 1080P, Download Original Video, Export Captions). Below the video player, there is a "Script Preview (1/1)" section with a date "2023/11/09 16:03:06" and a paragraph of Greek text.

InnovEcoS



Market Trends

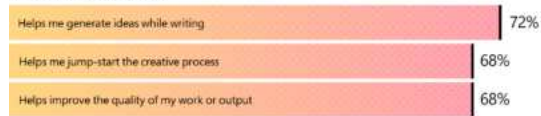
2024: GenAI in the workplace has become a **commodity**.

- Broader Availability from Vendors
- Workers expect it, concerned about job security, stress – and expect trainings from employers

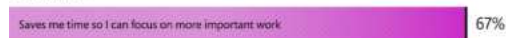
Productivity and speed



Quality and creativity



Focus time



70% of Copilot users said they were more productive

73% said they could complete tasks faster

Source: Microsoft, 2023

Technology

Klarna using GenAI to cut marketing costs by \$10 mln annually

By Supantha Mukherjee

May 28, 2024 12:30 PM GMT+2 · Updated 8 days ago

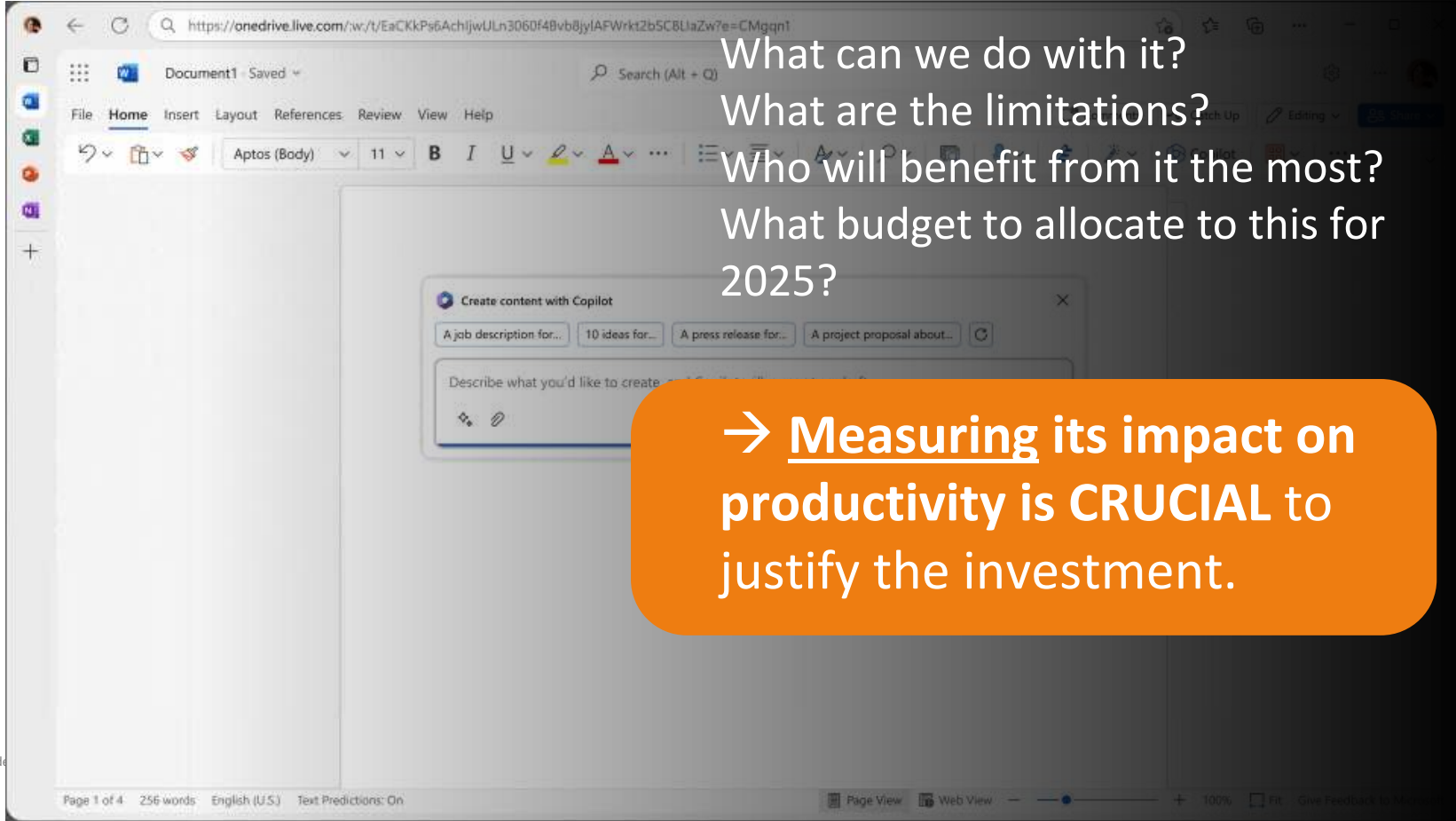


A smartphone displays a Klarna logo in this illustration taken January 6, 2020. REUTERS/Dado Ruvic/Illustration/File Photo [Purchase Licensing Rights](#)

STOCKHOLM, May 28 (Reuters) - Fintech firm Klarna, one of the early adopters of generative AI (GenAI) said on Tuesday it is using AI for purposes such as running marketing campaigns and generating images, saving about \$10 million in costs annually.

GEN AI SLOWLY INTEGRATES INTO EVERYDAY TOOLS

COPILOT FOR MICROSOFT 365

A screenshot of a Microsoft Word document in a web browser. The document is titled 'Document1 - Saved'. The ribbon shows 'File', 'Home', 'Insert', 'Layout', 'References', 'Review', 'View', and 'Help'. The 'Home' tab is active, showing font settings for 'Aptos (Body)' size 11. A 'Create content with Copilot' dialog box is open, featuring buttons for 'A job description for...', '10 ideas for...', 'A press release for...', and 'A project proposal about...'. Below these buttons is a text input field with the placeholder 'Describe what you'd like to create...'. The status bar at the bottom indicates 'Page 1 of 4', '256 words', 'English (U.S.)', and 'Text Predictions: On'.

What can we do with it?
What are the limitations?
Who will benefit from it the most?
What budget to allocate to this for 2025?

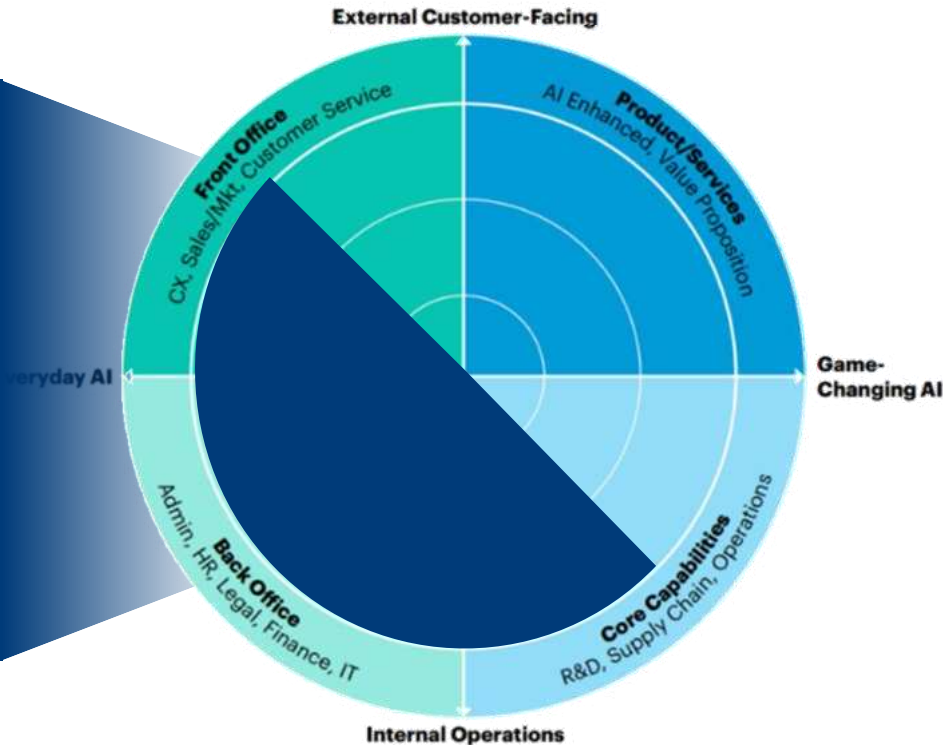
→ Measuring its impact on productivity is **CRUCIAL** to justify the investment.

What we are pushing

The AI Opportunity Radar

Productivity Focus

- AI used primarily to augment and automate internal and customer facing staff
- Cautiously use AI for targeted core capabilities



**FUTURE OF
BUSINESS**

Source: Gartner
799922_C

4. Real Impact: Our Generative AI Success Stories

VIDEO – ADOPTION OF GEN AI

CRIF
Together to the next level

InnovEcoS

Crif Ratings:
Step forward with Generative AI

June 2024

CRIF
Together to the next level

InnovEcoS

Margò – HR:
How to apply Generative AI to support
Internal and External users:
- HR Copilot
- Margò Assistant

June 2024

CRIF
Together to the next level

InnovEcoS

WWCC2 – R4
Balance Sheet Process:
Step forward with **Generative AI**

June 2024

Crif Ratings: Step forward with Generative AI

June 2024

5. Current Applications of Generative AI in Banking

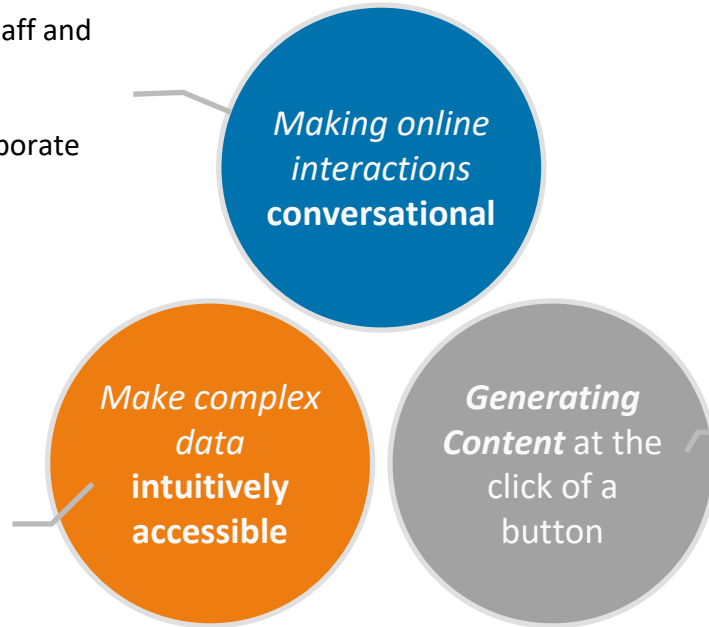
Generative AI: Transforming the Banking Landscape Today

Financial Institutions are experimenting Gen AI to leverage the **three main capabilities** offered

- Chatbot to assist customer-care staff and financial advisors
- Customer service automation
- Chatbot to serve consumer or corporate and investment banking clients



- Compliance Chatbot
- Business process automation
- Deriving Insights Out of Unstructured Data



- Software Coding efficiency
- Summarize unstructured data
- Synthetic data for ML



Source: CRIF InnovEcoS, Google Cloud, – based on 50+ use cases from FS institutions announced publicly, as-of November 2023.

How Generative-AI applies to Banking processes

with selected examples

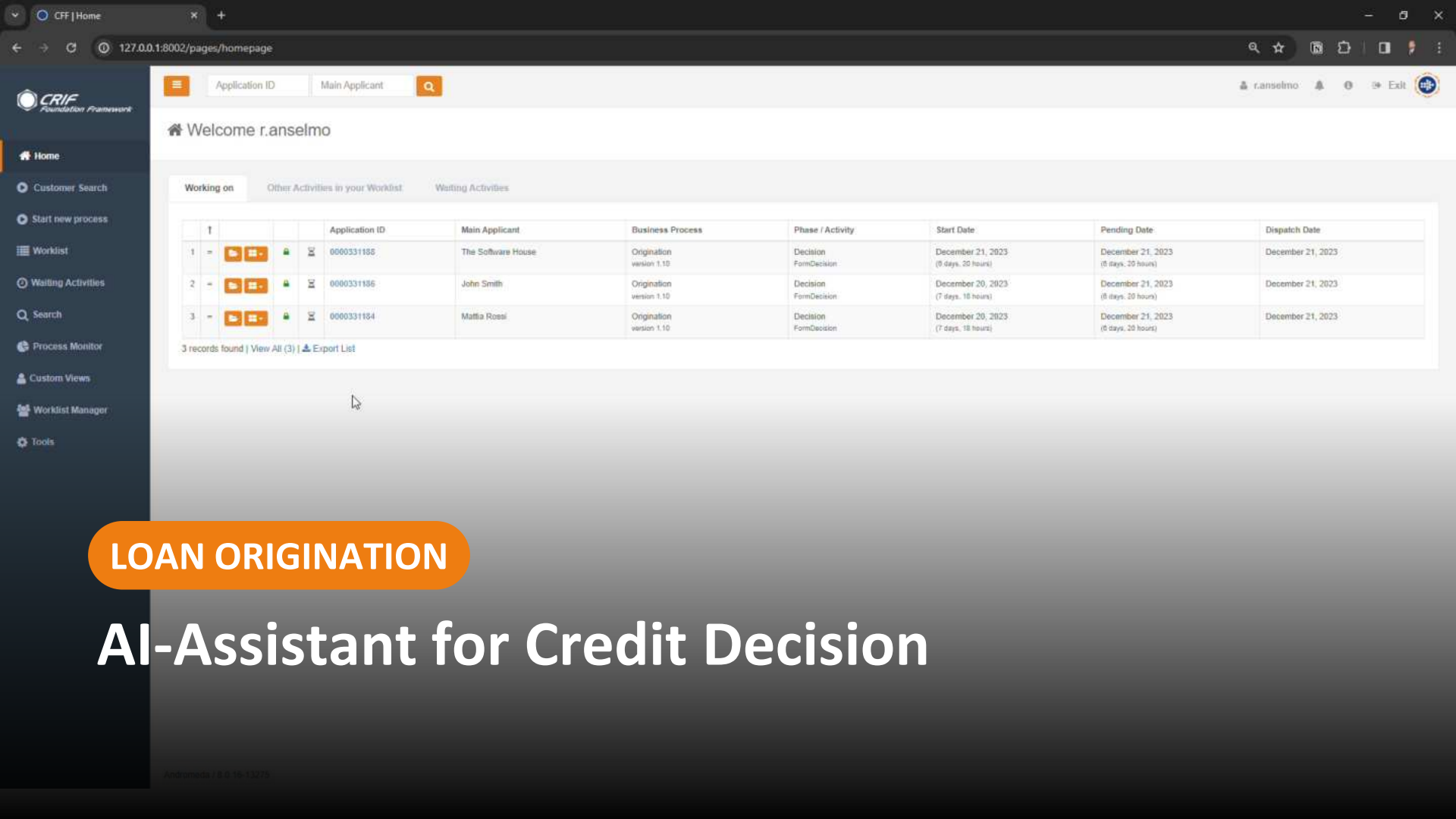
EXTERNAL FACING

Improve customer experience

INTERNAL FACING

Improve Productivity





- CRIF Foundation Framework
- Home
- Customer Search
- Start new process
- Worklist
- Waiting Activities
- Search
- Process Monitor
- Custom Views
- Worklist Manager
- Tools

Application ID Main Applicant

r.anselmo

Welcome r.anselmo

Working on Other Activities in your Worklist Waiting Activities

#			Application ID	Main Applicant	Business Process	Phase / Activity	Start Date	Pending Date	Dispatch Date
1	-		0000331186	The Software House	Origination version 1.10	Decision FormDecision	December 21, 2023 (8 days, 20 hours)	December 21, 2023 (8 days, 20 hours)	December 21, 2023
2	-		0000331186	John Smith	Origination version 1.10	Decision FormDecision	December 20, 2023 (7 days, 16 hours)	December 21, 2023 (8 days, 20 hours)	December 21, 2023
3	-		0000331184	Mattia Rossi	Origination version 1.10	Decision FormDecision	December 20, 2023 (7 days, 16 hours)	December 21, 2023 (8 days, 20 hours)	December 21, 2023

3 records found | View All (3) | Export List

LOAN ORIGINATION

AI-Assistant for Credit Decision

LOAN ORIGINATION

AI-Assistant for Credit Decision

- > **SUPPORTS AND GUIDES** managers throughout the process
- > **ANALYSES THE DOCUMENTS** necessary for the investigation
- > **REPORT ANOMALIES AND OFFERS INSIGHTS** about the credit application

The screenshot displays a software interface for loan origination. On the left, a 'DECISION PATH' section lists approvers: Giacomo Aceto and Raffaele Anselmo. Below this, a 'VIEW: ALL' dropdown menu is visible. The main area is dominated by an 'AI Assistant' chat window. The chat history shows a user asking 'How many credit lines are associated with the customer?', the AI replying 'There is 1 credit line associated with the customer.', the user asking 'What is it worth?', the AI replying 'The credit line is worth 180,000.0.', the user asking 'What has the customer repaid?', the AI replying 'The customer has repaid 15,000.0 in residual debt.', and the user replying 'ok thanks'. The AI assistant concludes with 'You're welcome! If you have any more questions or need further assistance, feel free to ask.' At the bottom of the chat window is a text input field with the placeholder 'Type your message...' and a 'Send' button.

Software House
Tax Number: 04007311206
Pin: N/A
Province: N/A
Place: N/A
Customer Since: May 1, 2018
Real Estate: No

DECISION PATH ⓘ
Approver: Giacomo Aceto
Raffaele Anselmo

VIEW: ALL ▾

UNDERWRITING

AI Assistant 🗨️

How many credit lines are associated with the customer?

There is 1 credit line associated with the customer.

What is it worth?

The credit line is worth 180,000.0.

What has the customer repaid?

The customer has repaid 15,000.0 in residual debt.

ok thanks

You're welcome! If you have any more questions or need further assistance, feel free to ask.

Type your message... Send






 **Fabio Bianchi**
User 10101
LOGOUT

- Home
- Customer Search
- Start New Process
- Worklist
- Waiting Activities
- Search
- Process Monitor
- Custom Views
- Worklist
- Tools

Application ID: Main Applicant: 

New Funding Issuance Procedure

Funding Information

Type 	Technical Form 
Underlying Asset 	Purpose 
Rate Type 	Amount (€)

Applicant

Name	Surname
Address	City
Birth Date	Tax ID Code
	Mobile Phone

Documents

 Drop a file here to upload 

Notes

Write your notes

SUSTAINABILITY

Automated extraction of CSR information using GenAI


← INDIETRO

ANALYSE WITH AI

We recommend our clients to start with a Feasibility Study (AI-Drive) to discover and identify the most relevant GenAI use cases and match against the skills and governance and delivery model in place to meet the internal needs for Gen AI adoption.

RECLASSIFICATION & COMMON DEFINITION InnovEcoS

The AI opportunity radar framework



FUTURE OF WOKFORCE (Left side of radar)

FUTURE OF YOUR BUSINESS (Right side of radar)

Gartner

11. 00. 0023 | AI DRIVE PROGRAM - COP - INTERNAL

AI DRIVE TIMELINE



11th of March AI DRIVE kick-off

TODAY

22nd of April Knowledge Exchange

28th of May Shortlisting

4th of June Managerial Meeting: Use cases sharing moment

8th of October Roadmap 2025

InnovEcoS

12. 00. 0023 | AI DRIVE PROGRAM - COP - INTERNAL

CONTEXTUAL SUPPORT FOR OPERATORS InnovEcoS

COP DATA / PROMPT BASIS

PROBLEM
Reversing, updating, and consolidating different solution's manuals might require a lot of time from the user data personnel. Different solutions provide different manuals (in terms of quantity and complexity).

SOLUTION
Implementing a contextual online support tool that, such operators help rely on easily accessible and up-to-date information, simply by asking questions to a trained AI application's current data and logic might be part of the solution and provide a practical answer by user's need.

Risks & Constraints
Insert text here...

Area of application and Scalability

- Summarization
- Classification
- Entity extraction
- Text classification
- Chatbot
- Translation
- Explainability / Assistant
- Plug-in/development
- Coding

OBJECTIVES

- Reduce time of resolution
- Enrich Data
- Improve user functionality
- Improve Customer experience
- Quality improvement
- Scalability/Performance
- Cheaper Solution

KEY RESULTS
TO BE: Gen AI with help integrating with others COP solutions able to provide practical answers to the questions prompted

TECHNICAL & RESOURCES

- Start date
- Address/Resource

Status Quo

Docs / Data	Tech stack	Other	Tech Stack - TO BE
<ul style="list-style-type: none"> No fields Access Form API WIKI Other: <input type="text"/> 	<ul style="list-style-type: none"> Operator processing an Application on our systems (regardless to the solution type) Main source of help to overcome a situation To help an expert manual which are different from a project to another 		<ul style="list-style-type: none"> LLM Cloud Other

Costs and Maintenance - TCO

- Platform engineering
- Integrating between Open and best in class offerings
- Design engineering
- Self-learning
- Integrations
- Vector database

KEY RESULTS

13. 00. 0023 | AI DRIVE PROGRAM - COP - INTERNAL

INSERT A DESCRIPTIVE TITLE HERE

PRODUCT AND AS-IS PROCESS
Describe here the process and which data/logs are used...

PROBLEM & NEEDS
Type here ...

SOLUTION & BENEFIT
Type here ...

KPIs & MEASURABLES - HOW CAN YOU MEASURE IT?
Type here ...

Business Outcome: (i.e. Revenue Growth, Cost Reduction)
Product Outcome: (i.e. Engagement rate, Churn Rate)
Customer Outcome: (i.e. Retention rate)

Priority
When is needed

KEY REFERENCE
Who is the key stakeholder associated to contact for further details?

Area of Application and Scalability

- Summarization
- Classification
- Data Extraction
- Explainability
- Chatbot
- Synthesization

Drag and drop testing CTR:

OBJECTIVES

- Acceleration of Business Growth
- Lean and Optimize Processes
- Reduce Time on Execution
- Enrich Data
- Develop new Functionality
- Improve Customer experience
- Quality Improvement
- Other

Type here any additional info...

DOCUMENTS & DATA

- No fields
- Available

Zone: P1/P2, P3/P4, P5/P6, P7/P8, P9/P10

Type here any additional info...

- Quantity:** Low (last some years) or High (i.e. Roadblock)
- Quality:** Structured (i.e. dataset) or Unstructured (i.e. plain text)
- Source:** Proprietary Data or Public Data

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6. AI: What to expect next?

Trends

More Real-time capabilities



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Source: Aidan Cramer, AIApply (X),
March 2024

TREND

Even more realism and liveliness



INPUT: 1x Picture, 1x audio



VASA-1 (Microsoft Research)

Source: Microsoft Research, April 2024

Can you spot the fake?



Here are six portraits, some of which were created using generative AI tools.

Five are fake.
Only one is real.

Which one?



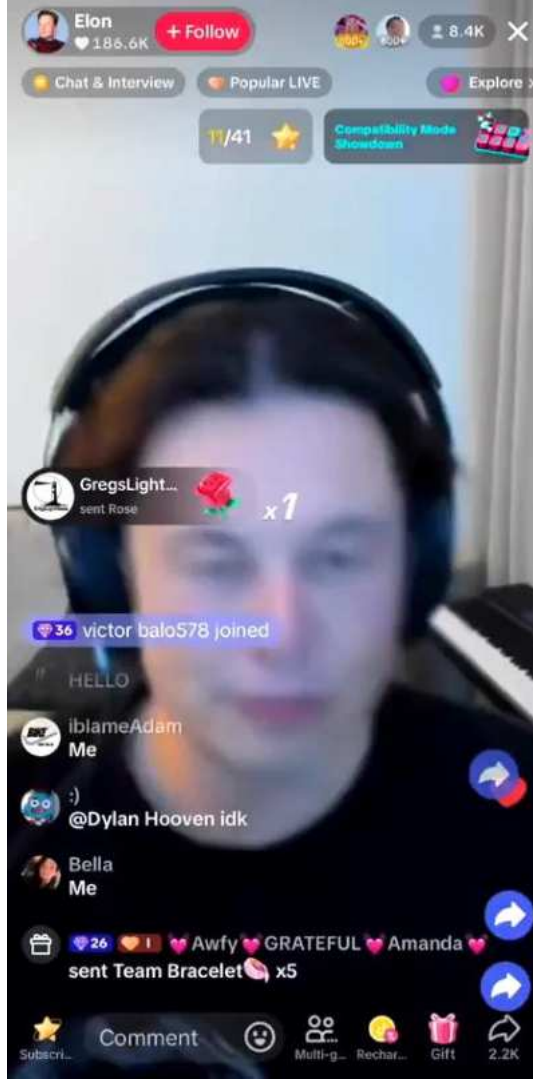


1 picture

This is what *Deep Live Cam* requires in order to create a real-time deepfake of anyone.

3sec of audio

Three seconds of audio is all what is needed to clone a voice with 85% voice match from the original



It becomes too difficult for us humans to distinguish the true from the false

2 out of 3 people perceive an **AI-generated face** as **"more authentic"** than a genuine human face.

Not only are AI-generated faces no longer distinguishable from human faces, but they are even perceived as "more human" than real human faces.

We need AI to fight AI

The only human face →



New Research (October 2024)



SCAN TO
DOWNLOAD A
FREE SAMPLE

Landscape of Deepfakes Detection Solutions

- Key startups and industry leaders
- Partnerships between banks, tech providers, and detection vendors
- Insights on emerging technologies
- Frameworks for evaluating solutions
- Case studies
- Regulatory requirements

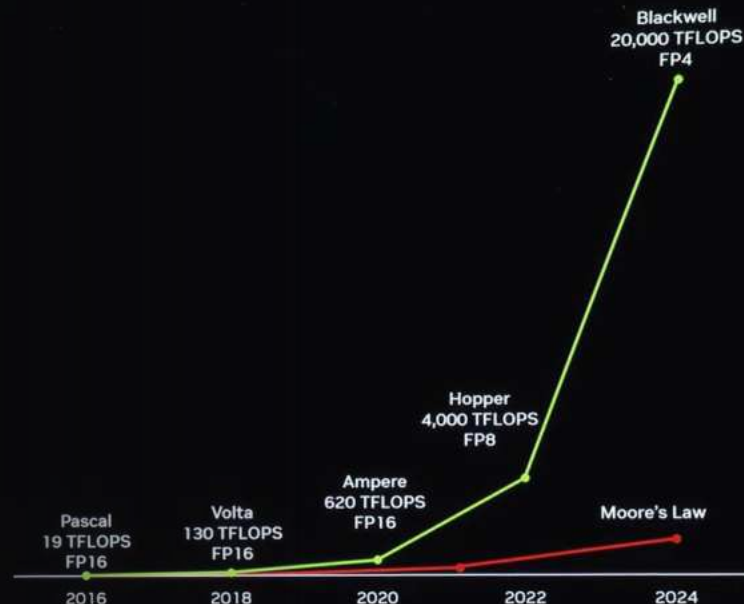


TREND

This is just the beginning.

AI training compute **doubles every 6 months.**

- More capable models
- Lower cost of "intelligence"



8 年內 1,000X 的人工智慧運算
1,000X AI COMPUTE IN 8 YEARS

Key Findings and Take-aways

What We Have Learned In This Year And A Half

WE CAN CONSISTENTLY APPLY GENAI

*BEING ON CLOUD ACCELERATE
OPTIONS*

DATA IS THE KEY ELEMENT



NO NEED TO HAVE PROPRIETARY LLM

MAKE SURE YOU HAVE THE RIGHT SKILLS TO DRIVE GENAI INITIATIVES

IT IS NECESSARY TO FIND THE RIGHT LEGAL FRAMEWORK

1. Ensuring CRIF and our customers that data will not be used by tech providers (google, aws, Microsoft,..)
2. Ensuring that we are respecting the policies of AI adoption
3. Addressing properly the responsibility of AI solutions

EXPERIMENT

BE OPEN, SCALE AND TAKE INSPIRATION FROM USE-CASES

Gen AI is a Booster for pivoting the Digital/ Process/ Business transformation

2014

2021

2024



SELL ME THIS PEN



SELL ME THIS PEN



SELL ME THIS PEN



IT'S IN THE CLOUD



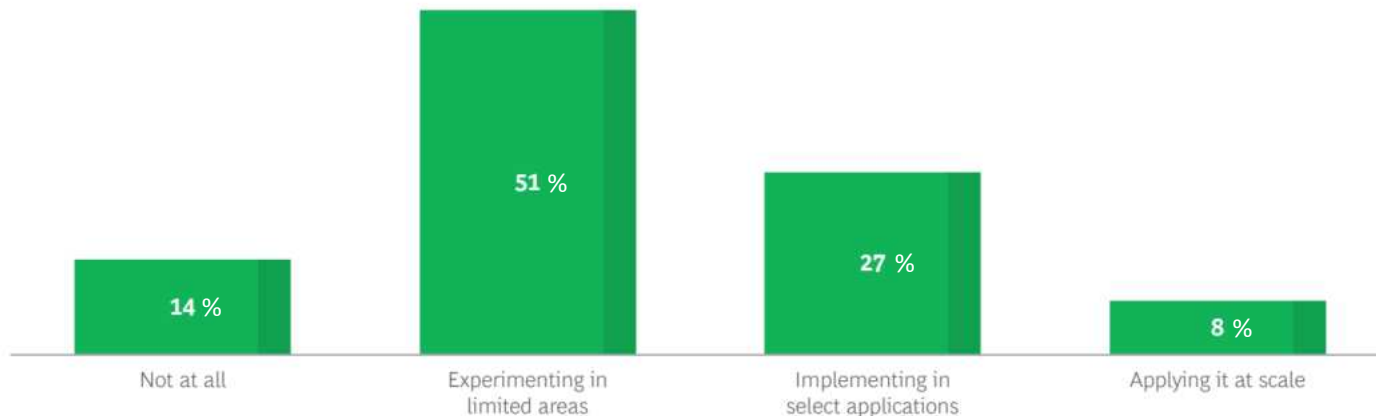
IT'S ON THE BLOCKCHAIN



IT'S POWERED BY AI

Exhibit 8 - Nearly All Companies Are Experimenting with GenAI for Innovation, but Most Are in the Early Stages of Their Journey

How extensively is GenAI being integrated into your company's innovation/R&D/product development function? (%)



Sources: BCG Global Innovation Survey 2024; BCG analysis.

Note: n = 1,003 for global respondents.

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www.crif.com/innovecos-hub



InnovEcoS@crif.com



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