

Adrian Matei, Jaja Finance

# Rethinking AI

What's worth automating,  
and what's not.

**AI == GenAI**

# Establishing Cred

## **Customer Support**

Airi: in-house agentic chatbot with 55% resolve rate

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## **Internal Automation**

CoPilot adoption accelerated delivery

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## **Engagement & Personalization**

Personalized spending insights keep users engaged

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## **Vulnerability Management**

95% of vulnerable customers get support within 24h

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## **Credit Decisioning**

Real time proprietary models running in prod

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# The Balance Challenge

**Hype**



**Responsibility**



**Skepticism**

**AI – First**

the silent killer

# AI as a potential solution

## Integrate

Don't create new goals just to play with AI. How does AI fit within your current **long-term** strategy?

## Evaluate

Healthy **skepticism** comes handy. For any long-term business goal, can AI make delivery faster or cheaper?

## Calculate

Always run the **numbers**. Will AI save you money, or cost you more?

## Accept

**No** is a perfectly reasonable answer. Is there a solution that works better than AI?

Cost to Build  
/ X years



Cost to  
Maintain

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Current Cost  
/ Year



Use Case  
Accuracy

# Decision Guide

**0 – 0.5**

Implement with high priority

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**0.6 - 1**

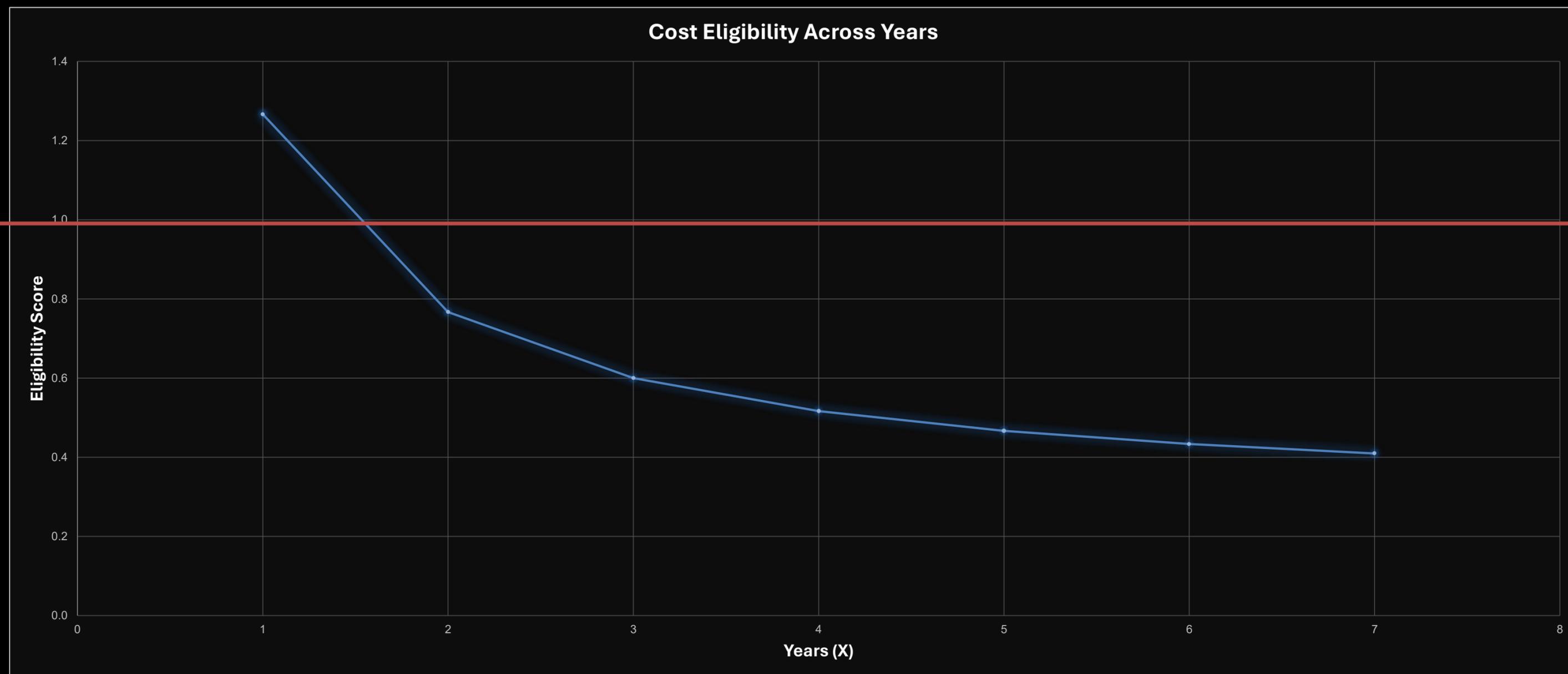
Incorporate within current roadmap

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**1+**

AI is **not** a feasible solution.

# A game of patience



Standard



Less Costs Saved  
**Consider**

Golden Opportunities  
**Prioritize**

Low Frequency



High Frequency

Ineligible for AI automation  
**Discard**

Automate with caution  
**Validate**

Different in every case



# High Potential

## Operations

Automation of conversational internal and external operations (FAQ on steroids)

## Personalized analytics

Enable users to decide what analytics they see.

## Risk Evaluation

Implement standard (albeit complex) risk evaluation schemas to make decisions.

## Qualitative investigation

Evaluate qualitative, text-rich feedback or investigation cases quicker.

# Low Potential

## Short-term projects

If you're looking to implement something for <1y, you're likely better off not using GenAI.

## Deterministic workflows

If the UX looks identical for all users (no personalisation), AI might just cost you more.

## Finance & Calculation

GenAI is not that powerful yet + there are calculators that get the job done.

## Negotiation

Achieving a mutually beneficial outcome is better done in person.

# Key Considerations

## Embrace the grey area

Chances are you will still need some human touch in any process, because there are outliers.

## Adjust your risk framework

Introduce all GenAI based systems in your risk appetite. Hallucinations, Model DoS's, or throttling *do* happen.

## Guardrail to perfection

Let AI check itself, again and again. Be strict in prompting. Always iterate. ([10-50%](#) of messages may overstep)

## Adjust your mindset

AI is not the queen of solutions. It's not the master tool. It's not the holy grail. It's just another business solution.

# Thanks. Questions?



**Adrian Matei**  
Product Manager, GenAI  
Jaja Finance