

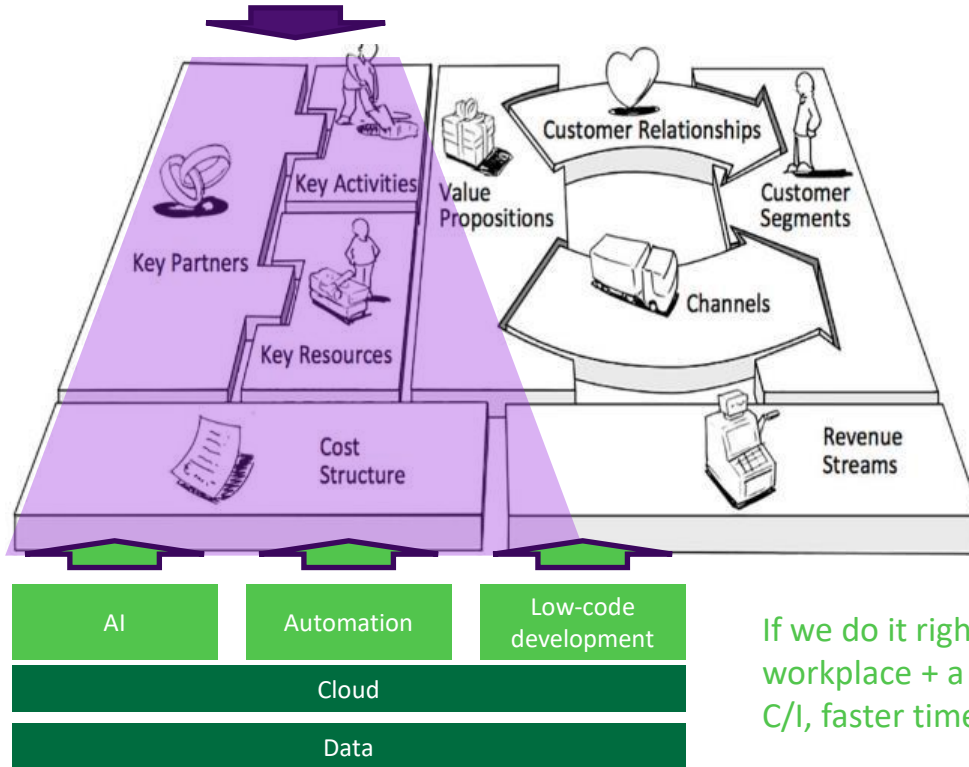
OTP Bank: A hype-on túl – AI stratégiai irányok az OTP-nél

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KEY PILLARS OF TRADITIONAL BANKS' BUSINESS MODELS ARE CHANGING:



KEY ACTIVITIES DISRUPTED:

New industrial revolution is here: Thousands of our colleagues' jobs are changing. Today's boring, repetitive and low-value-added tasks will be executed by **automations, robots and AI**.

KEY RESOURCES DISRUPTED:

Machine intelligence is part of the processes, alongside humans as new resources, increasing efficiency. IT developments will also change as technologies shift towards **Low Code / No Code. Data and Cloud** capabilities therefore are more critical then ever.

COST STRUCTURE DISRUPTED: Less unnecessary, costly manual tasks in administration and in IT **results in less expenditures**.

We will use the human workforce much more effectively, increasing stakeholder value, while learning how to efficiently use and scale in cloud services.

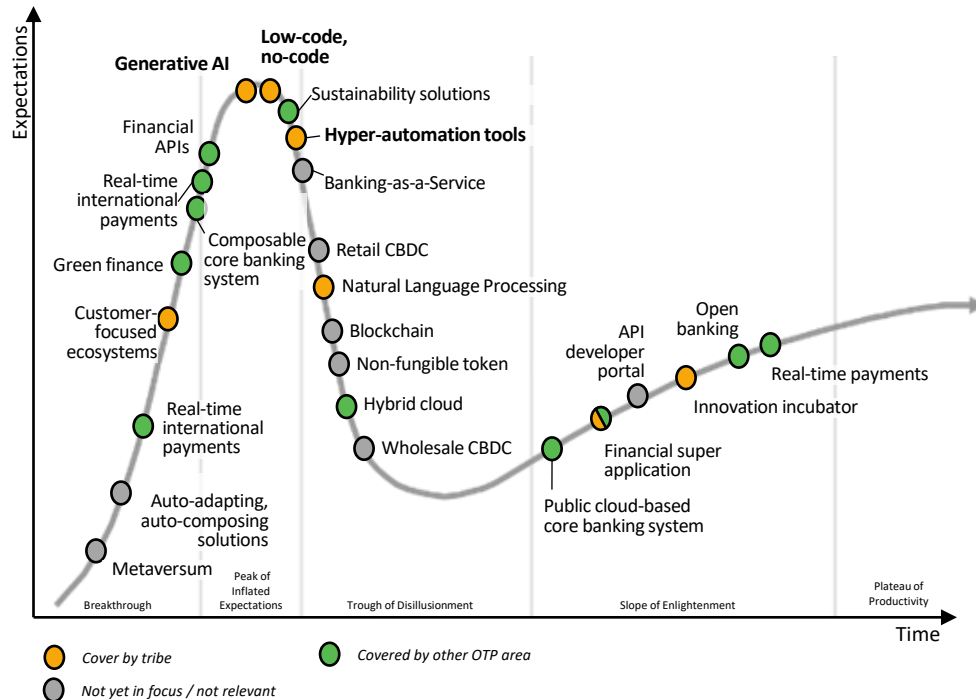
If we do it right, everyone wins: More freedom and creativity in the workplace + a much higher value creation for the bank (much lower C/I, faster time-to-market, error-free processes).

External Challenges

OTP Learnings

Hype is enormous, a new dotcom-like bubble is forming, there is no sign that the rate of innovation – and thus the investments – will slow down in the near future.	We shall increase the strategic importance of AI & Automation , but only with a value-based approach.
Everything is about GenAI , while that is only a fraction of the answers to the digitalization challenges. Solutions usually require complex application developments besides the AI development.	90% of the work is achieving process, cloud and data maturity . We should consider all kinds of automation, not just GenAI .
Vendors engage in „AI washing” , packaging zero value added third-party services and selling it at a premium, skip-ping enterprise compliance and scalability.	Group level knowledge building, governance and quality assurance (of solutions and vendors) is a must.
There is an extreme shortage of talents . Low capacity and the hype together means overreliance on a few key – not just AI - experts, who are overloaded already with projects.	Capability building and talent management is crucial, along with a shift towards federalized, low-code technologies .
Finalta worldwide study shows, that only 11% of enterprise AI applications end up in production (and only 3-5% for generative AI)*. AI-based applications that have no chance of scaling (“ pilot purgatory ”).*	Building scalable operations is more important than being the quickest, organization-wide transformation and prioritization of impact is the key.

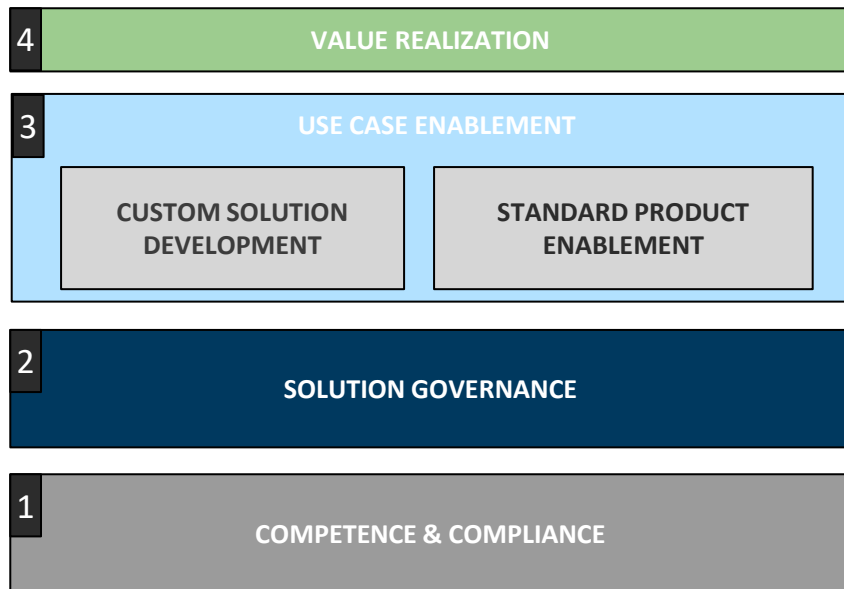
If we want to realize transformational value, we need to look past the hype and scale for the long term with an organization-wide initiative.



* McKinsey & Company - Finalta, Study 2024 - Based on a research of ~1,800 business leaders globally

** Gartner Hype Cycle for Emerging Technologies in Banking 2023 és Hype Cycle for Digital Banking Transformation 2023 - What-a-venture The state of corporate venture building 2024

AI & AUTOMATION STRATEGIC FRAMEWORK*



4 VALUE REALIZATION – FINANCIAL LAYER:
Ensure top-level financial impact. Steer value creation, control costs, monitor them and report to all stakeholders for competitive advantage.

3 USE CASE DELIVERY ENABLEMENT – CLIENT LAYER:
CUSTOM SOLUTION DEVELOPMENT: Complex service delivery (typically with many system developments) with large business impact, with QBR integrated operations and constraints. Usually requires full code development (e.g. fine-tuned models).

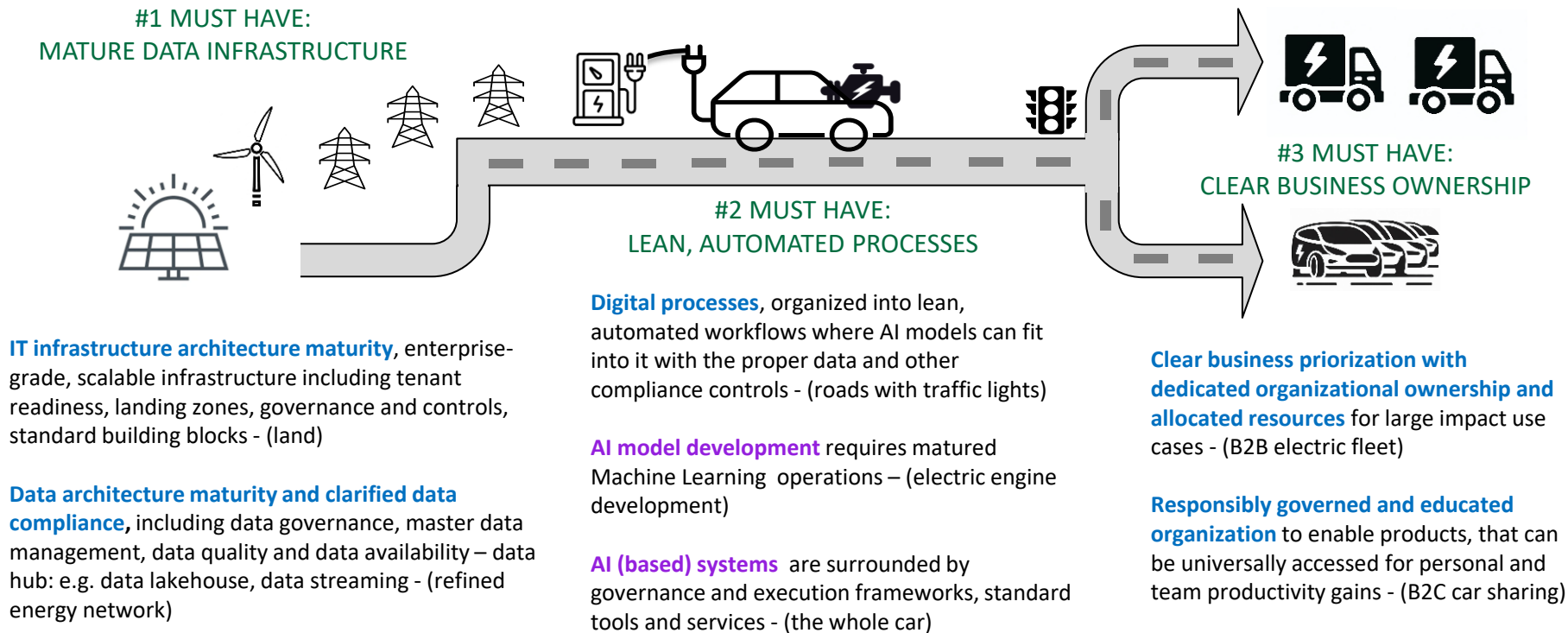
STANDARD PRODUCT ENABLEMENT: Fast application building capabilities with business-user ready, loveable platforms where app development can be federalized in large scale. Usually covered with LC/NC platforms.

2 SOLUTION GOVERNANCE – INTERNAL PROCESSES LAYER:
Automation Solution Design process to guide automation and AI related initiatives with the right technology mix. Applied R&D and enablement of new core – enterprise grade – technologies.

1 COMPETENCE & COMPLIANCE – LEARNING & GROWTH LAYER:
Framework for responsible AI services, tools and standards. IT architecture, IT security and legal compliance, data protection. Awareness, capability building (education programs) on different levels.

AI solutions and use cases - Enablers of successful AI developments

Data, cloud and process maturity is a must have + clear business targets for AI use cases



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Service level

Fully custom,
onprem AI-stack

Custom training +
modeling on cloud
infra resources

Finetuning,
boosting of prebuilt
models (e.g. AI
Foundry)

LC/NC app building
(e.g. in PowerPlatform
with Copilot Studio)
with no custom model

End-user ready
product, prompt
engineering (e.g. M365
Copilot)

Software-as-a-Service

Build

Build

Build

Build

Buy

Model-as-a-Service

Build

Build

Build

Buy

Buy

Platform-as-a-Service

Build

Build

Buy

Buy

Buy

Infrastructure-as-a-Service

Build

Buy

Buy

Buy

Buy

Custom, fullstack development –
High data & cloud maturity company, Few,
enterprise-large use cases

Standard, LC/NC enablement –
Low data & cloud maturity company,
A lot, domain-specific use cases

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History of AI solutions

First wave since the 70's, 90's & 2000's

Banks began adopting machine learning for fraud detection, credit scoring, and risk management. As of now machine learning is extensively used by banks for several use cases.

Second wave since the 2020's, breakthrough in innovation

As GenerativeAI became more sophisticated and widely available, the emergence of Modern Deep Learning, especially Large Language Model enterprise use cases + integrated personal AI assistants

AI Solution categories

**Traditional
Machine Learning based
enterprise services**

**Modern
Deep Learning based
Enterprise hyperautomations**
(custom built services)

AI Coding Assistant: Development automation
Example applications: GitHub Copilot, Code Llama

AI Office Assistant: Business automation
Example applications: M365 Copilot, Copilot Chat

Highest impact OTP use cases

Fraud Detection
Anti-Money Laundering (AML)
Know-your-customer (KYC)
Credit Risk Assessment
Personalized recommendations
Customer lifetime value management
Report generation
Back-office automation

Retrieval Augmented Generation (RAG) & Large Language Model (LLM):

Knowledge management services
Client intent recognition services
Process automation services (e.g. corporate credit)

OTP HQ Status

Large history in OTP with dozens of active use cases, some classical deep learning use cases (Fraud prevention with Fraud Sentry)



Client and back-office facing are in production and under preparation



Office assistants and „ChatGPT-like“ Copilot services are introduced, coding assistant's introduction in progress