AI JOURNEY IN FINANCE

BANKING AI: START WHERE YOU ARE, SCALE WHEN READY

The Strategic Path to AI Success in Financial Services

YOUR AI JOURNEY STARTS NOW

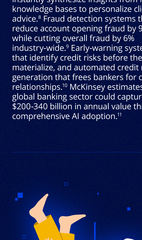
You don't need to boil the ocean. You don't need perfect data. You can begin today with what you have and score measurable wins within weeks.

52% of banks have positioned generative AI adoption as a strategic priority [1]

47% citing productivity as their primary driver [2]

The momentum is undeniable: banks are embracing AI, sold on the promise of productivity gains. For many, it's a daunting prospect. It doesn't have to be.

You don't need to transform everything at once. Start with single-silo use cases, such as automated payment reminders, duplicate vendor detection, and document processing. Then, build from there. Architectures like the Model Context Protocol (MCP) make agent development easier than ever. The banks winning today understand that AI success comes not from massive transformation projects, but from strategic precision: using the right technique at the right time.



THE POWER OF STARTING SMALL

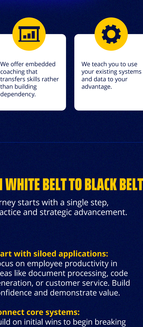
Think of AI adoption like mastering judo. Every expert began with simple, focused movements before combining them into powerful techniques. Masters build trust in their technique along the way. Early adopters are already capturing extraordinary value from focused implementations.

The benefits of AI aren't theoretical. Financial institutions are enjoying them today. It helps in areas ranging from financial analysis and reporting through to customer service, software development, and compliance.

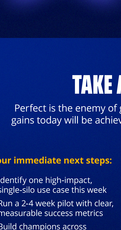
BREAKING THROUGH: WHEN YOU'RE READY TO SCALE

Generative AI could add up to **4.7%** of global industry revenues through increased productivity [7]

Once you've mastered the fundamentals, the real transformation begins. Cross-silo integration unlocks exponential value, but only when you're ready.



Consider what becomes possible. AI assistants helping wealth managers instantly synthesize insights from massive knowledge bases to personalize client advice.[8] Fraud detection systems that reduce account opening fraud by 95% while cutting overall fraud by 6% industry-wide.[9] Early-warning systems that identify credit risks before they materialize, and automated credit memo generation that frees bankers for client relationships.[10] McKinsey estimates the global banking sector could capture $200-340 billion in annual value through comprehensive AI adoption.[11]



THE IPPON APPROACH: STRATEGIC PRECISION

Many AI proof-of-concept projects fail, but that's often intentional. They're designed as learning experiences, helping banks understand what works without making massive commitments. Those who succeed become game-changers, reshaping how banks operate and compete. The key is knowing when to experiment and when to scale.

A brute force approach to AI isn't the answer. Ippon Technologies follows the Judo concept of using exactly the right technique at exactly the right time; the most effective move rather than the most forceful.

We measure our assessments in weeks and involve engineers who build rather than merely advise.

We deliver quick wins with immediate value while building toward more profound transformation.

We offer embedded coaching that transfers skills rather than building dependency.

We teach you to use your existing systems and data to your advantage.

YOUR ROADMAP FORWARD: FROM WHITE BELT TO BLACK BELT

Every AI master was once a beginner. Your journey starts with a single step, then builds momentum through disciplined practice and strategic advancement.

Start with siloed applications:
Focus on employee productivity in areas like document processing, code generation, or customer service. Build confidence and demonstrate value.

Connect core systems:
Build on initial wins to begin breaking down siloed applications and connecting core systems. Establish data governance frameworks.

Transform your business:
Deploy customer-facing AI for enhanced experiences. Achieve enterprise-wide integration. Launch new AI-native business models. Operate with algorithms, making decisions at scale. Join the leaders capturing disproportionate value.

TAKE ACTION TODAY

Perfect is the enemy of good. Banks achieving 20% productivity gains today will be achieving 200% while others are still planning.

Your immediate next steps:

- Identify one high-impact, single-silo use case this week
- Run a 2-4 week pilot with clear, measurable success metrics
- Build champions across business and technology teams
- Start with proof and accuracy, to test your AI and maintain trust
- Partner with practitioners who've done this before

YOU CAN START AI TODAY WITH WHAT YOU HAVE. QUICK WINS BUILD MOMENTUM. WHEN YOU'RE READY TO SCALE, THE RIGHT PARTNER MAKES ALL THE DIFFERENCE.

1. McKinsey, Banking on gen AI in the credit business, July 2025
2. McKinsey, Banking on gen AI in the credit business, July 2025
3. McKinsey, The economic potential of generative AI, June 2023
4. McKinsey, The economic potential of generative AI, June 2023
5. McKinsey, Extracting value from AI in banking, December 2024
6. Gartner, German bank DORA compliance case study, 2025
7. McKinsey, Banking on gen AI in the credit business, July 2025
8. CNBC, JPMorgan Stanley is testing its AI 'Coach' to power next chatbot for its 16,000 financial advisors, March 2023
9. Nasdaq, Data Strategy Round Table, 2022 McKinsey, Banking on gen AI in the credit business: The route to value creation, 2025
10. McKinsey, Banking on gen AI in the credit business: The route to value creation, 2025
11. McKinsey, Scaling gen AI in banking, March 2024

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