Going AI Native

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OP POHJOLA

Profitable growth

Highly skilled, motivated and satisfied personnel

Efficient, high-quality operations

Value for customers

Use of technology, data and AI

The leading and most appealing financial services group in Finland

We promote the sustainable prosperity, security and wellbeing of our owner-customers and operating region.

PEOPLE FIRST   RESPONSIBILITY   SUCCEEDING TOGETHER

Geopolitical and global economic uncertainty

Polarisation and demographic change

Sustainable development and corporate responsibility

AI and the power of data

Business value chains amid major transformation

STRONG CULTURE OF RISK MANAGEMENT AND COMPLIANCE

OP ottaa tekoälyä käyttöön – uusi työkalu koulutettu jo yli 2000 työntekijälle

Toni Stubin 17.9.2024 19:18 | päivitetty 1.10.2024 15:35 TEKOÄLY PILVIPALVELUT

Tekoälyn käytännön sovellukset alkavat uida yrityksiin. Myös OP:lla ai toimii työnteon tukena.

OP Ryhmä aloittaa kattavan pilvisiirtymän ja hyödyntää Microsoftin Suomeen rakentuvia pilvipalveluja

Aug 22, 2023 | Microsoft News Center

"Tekoäly muuttaa finanssialaa enemmän kuin internet"

OP Ryhmän Ritakallio ja Microsoftin Airaksinen: Tekoäly ratkaisisi Suomen talouden suurimmat ongelmat, jos tavoitteet asetettaisiin korkeammalle

...

OP Financial Group
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Johdon esimerkillä on tärkeä rooli tekoälyn muutosmatkalla ☝️

Aina hereillä

19:41 - Aina

Yrität maksaa 134,90 € saajalle Café del Sol paikassa Espanja.

Halusin varmistaa, olitko se sinä?

Tein maksu

En tunnista

KL·Avain ⊕ | TEKOÄLY

Nyt tapahtuu paljon ja äkkiä – Uuden aikakauden pudotuspeli on alkanut ja Timo Ritakallio kloonasi jo itsensä

OP ottaa tekoälyä käyttöön – uusi työkalu koulutettu jo yli 2000...

Toni Stu...

Tekoäl...
työntec...

OP Ryhmä aloittaa kattava...
hyödyntää Micr...
pilvipal...

...i toimii

OP has already trained over 2000 employees to use new AI tool

AI will transform the finance sector more than internet

"Tekoäly mu...
finanssialaa
enemmän
kuin internet"

OP Ryhmän Ritakallio ja Microsof...
Airaksinen: Tekoäly ratka...
suurimmat ongel...
asetettaisii...

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Johdon esimerkillä on tär...

Top management has personal AI coaches

Aina hereillä

A lot is happening! OP Pohjola CEO has cloned himself

KL·Avain · TEKOÄLY

Nyt tapahtuu paljon ja äkkiä – Uuden aikakauden pudotuspeli on alkanut ja Timo Ritakallio kloonasi jo itsensä

En tunnista...

Artificial intelligence has set in motion a wave of changes
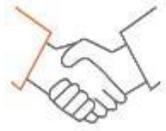
Customer relationships

The expectations of personal customer service are rising with hyper-personalization. Agents as customers are transforming customer relationships.

Business processes

AI-native, standardized processes designed in a completely new way enable a significant leap in productivity.

Job descriptions

The structure of the personnel is changing. Narrow and routine tasks are decreasing, and job descriptions are becoming more extensive and demanding.

Products and services

Conversational, personal and coaching customer relationships require the creation of new kinds of products and services. AI affects the pricing of services.

Organizational structures

A new way of doing business requires renewing organisational structures that are increasingly built around processes.

Cost structures

Personnel costs are decreasing in share of total costs. IT costs are increasing, but absolute costs are decreasing.

Management

Rapidly developing products and operating methods, a changing personnel structure, and an agent workforce set new requirements for leadership. The importance of comprehensive change management for success is emphasized.

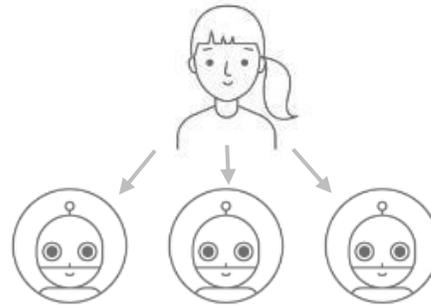# AI agents – our new colleagues

Step 1

Humans use AI assistants

Every employee has an AI assistant that makes work more efficient and faster.
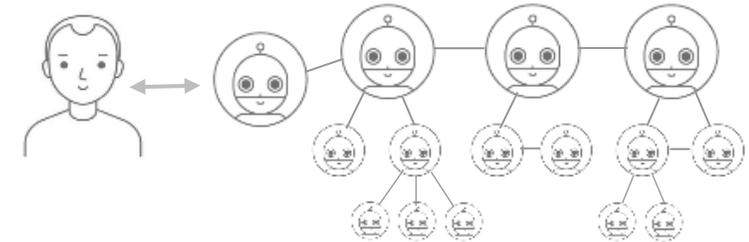
Step 2

Humans delegate tasks to agents

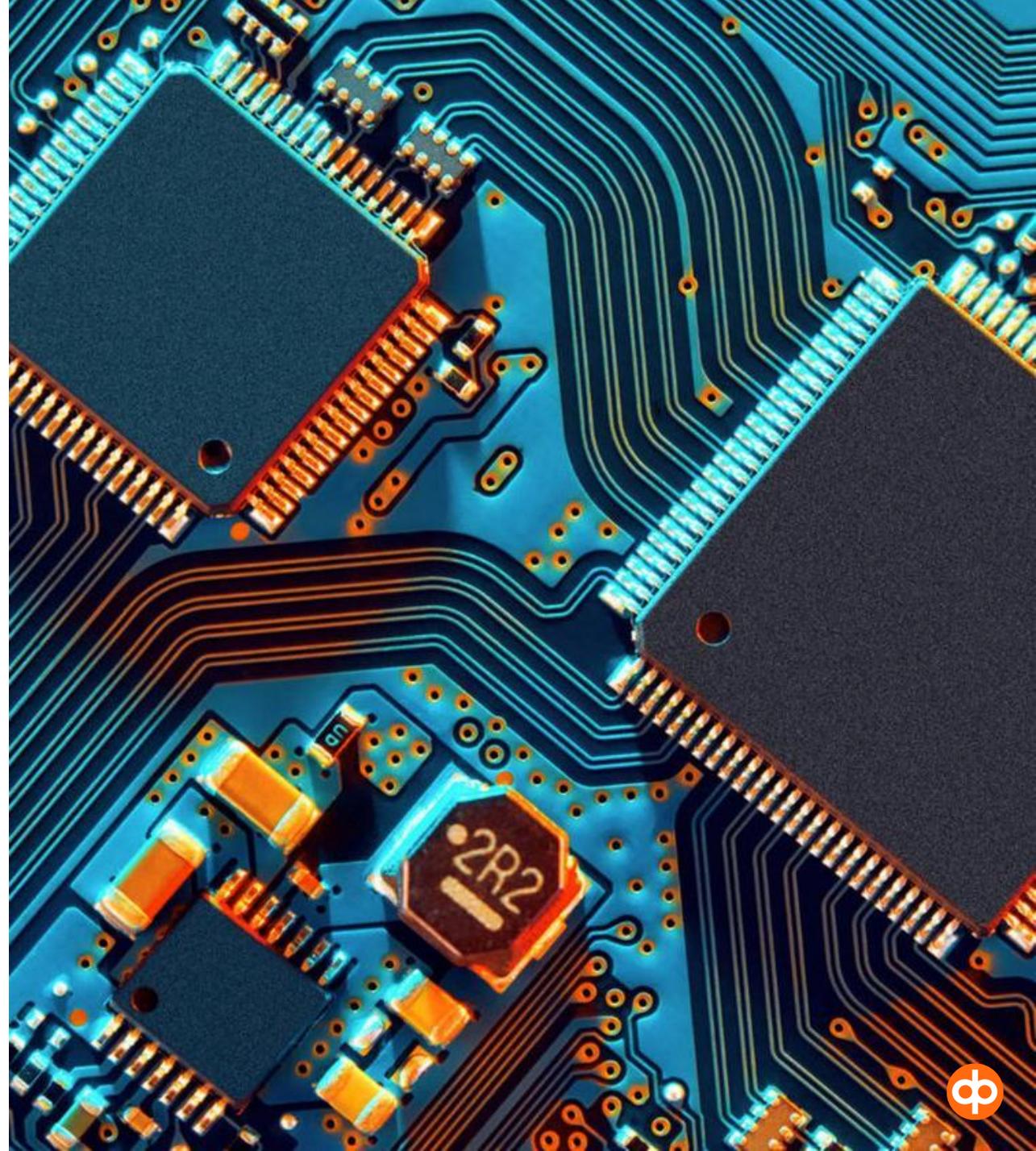Humans use AI to perform certain individual team tasks.

Step 3

Humans control networks of agents in charge of workflows

Networks of agents handle entire processes almost autonomously and involve a human in the loop when necessary.

What does AI First mean?

Change of mindset

> "How do we do this with AI?", not "What do we do with AI?"

> Technology is an enabler, but also an end in itself

AI Native organization

Beyond AI Native

AI enables entirely novel practices and structures. Organization is constantly renewing.

AI Native

AI is the default. Work, roles and practices are designed for human-AI collaboration.

AI integrated

AI is a part of workflows, decision-making and learning. Processes are designed with AI in mind.

AI Assisted

AI improves current practices. Work and thinking stays mostly as-is.

Experimental

Experimentation at the individual level. No common practices, language or learning.

Manage	Adoption - learning, empowerment, experimentation	Operations – processes, practices, structures	Offerings – products, services, interaction	Outcomes – results, impact, quality	Renewal – resilience, strategic learning
Impact	Hygienic – no differentiation, no scaling	Improved efficiency and quality, but easily reproducable	Differentiation – AI impacts customer and user value	Lasting competitive advantage. Relevance, efficiency and quality.	Long term strategic advantage. Shaping the industry.

Key to success: Strategic focus – prioritise outcomes
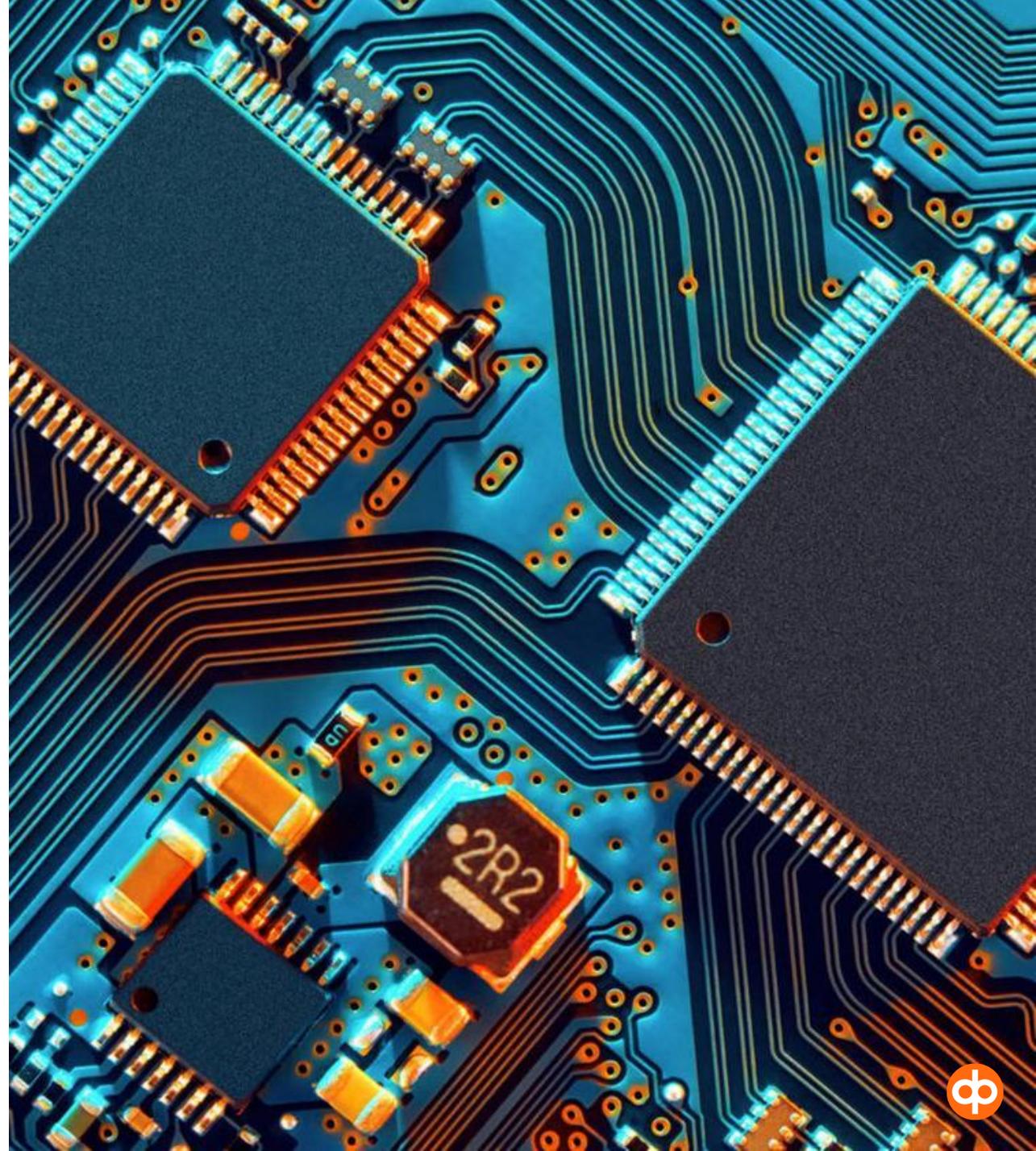
Strategic AI areas

Customer work efficiency

Conversational interfaces

Financing processes

AML/AFC

AI development

Insurance claims handling

Employee experience

Impact and innovation

› Results require discipline

› Invest in a culture of innovation

› If you're not failing, you're not trying hard enough

The time to act is now

> Magnitude and velocity of change is unprecedented

> If you're not acting now, you're already too late

> Change management is key to success

Thank you