

How Does Generative AI Improve Customer Experience in Banking?

From AI Capability to Customer-Centric Transformation

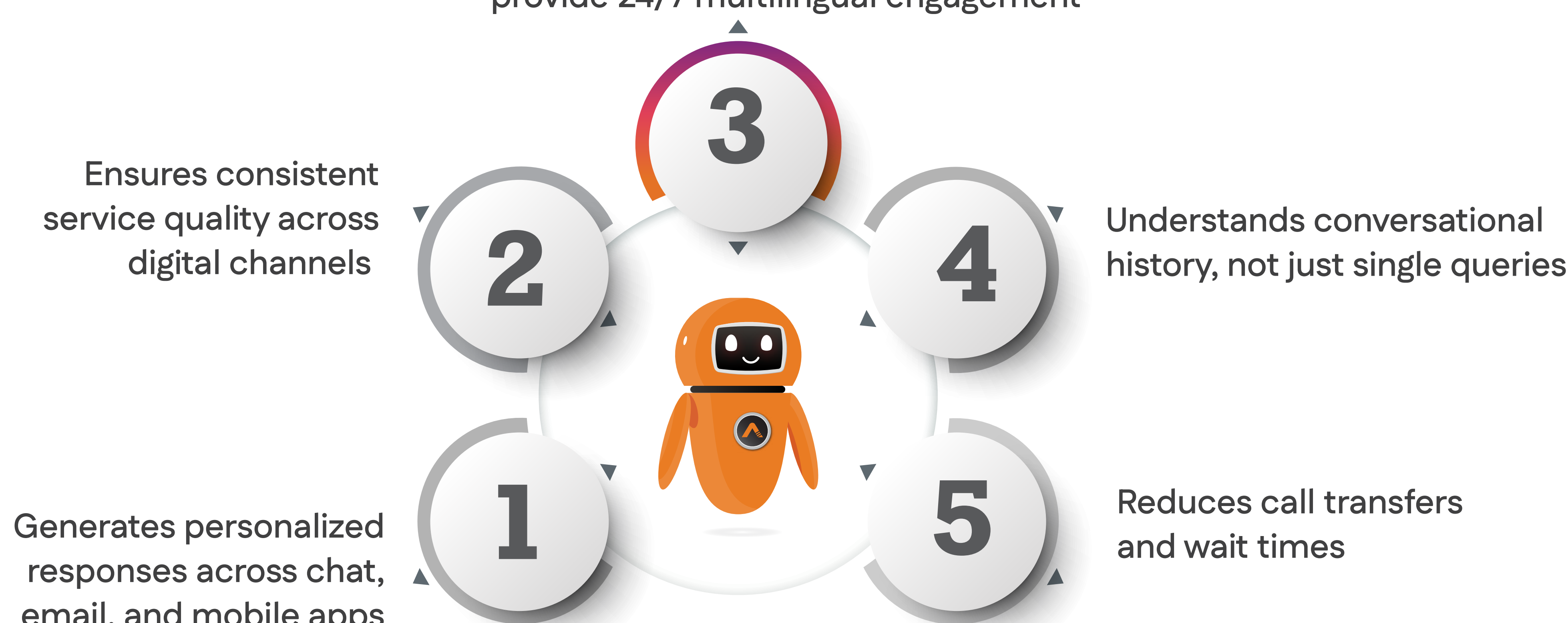
To translate AI potential into measurable customer impact, banks need structured, scalable implementation. The following framework highlights how Generative AI in Indian Banking enhances experience, accelerates service delivery, and strengthens trust across digital banking in India. These solution pillars demonstrate where AI drives real value from engagement to onboarding to personalization.

- » Improve service speed and responsiveness
- » Reduce friction in onboarding and verification
- » Enable hyper-personalized engagement at scale
- » Strengthen operational efficiency with intelligent automation



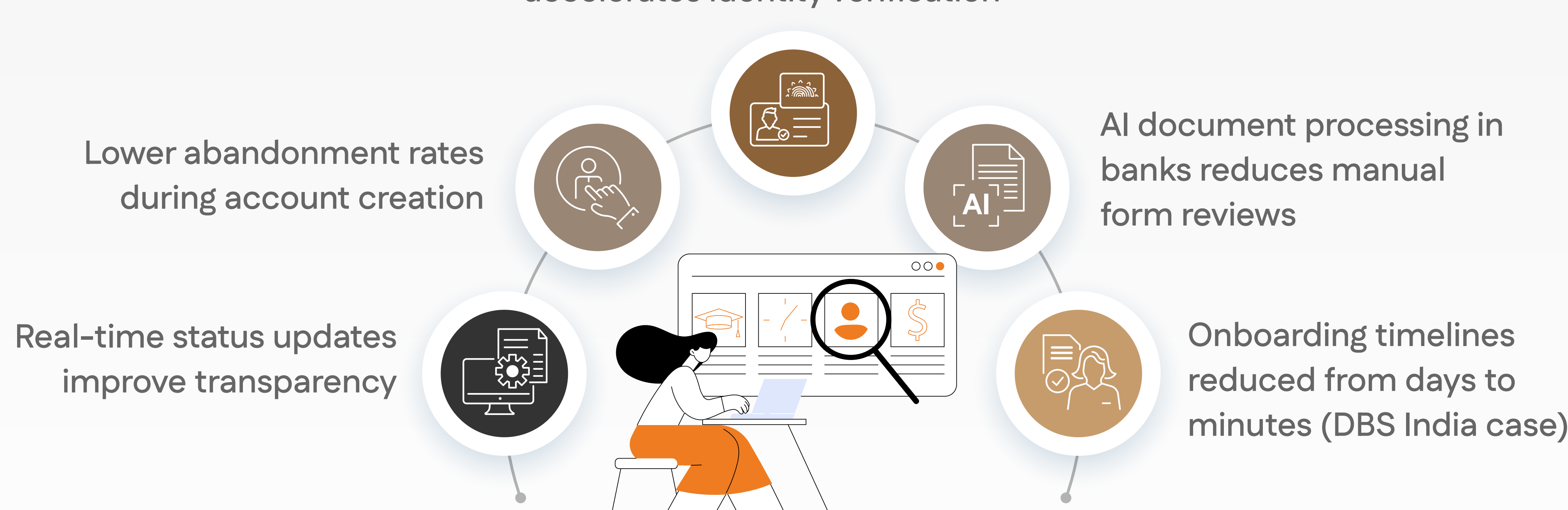
Always-On Intelligent Conversations

AI-powered virtual assistants for banks provide 24/7 multilingual engagement



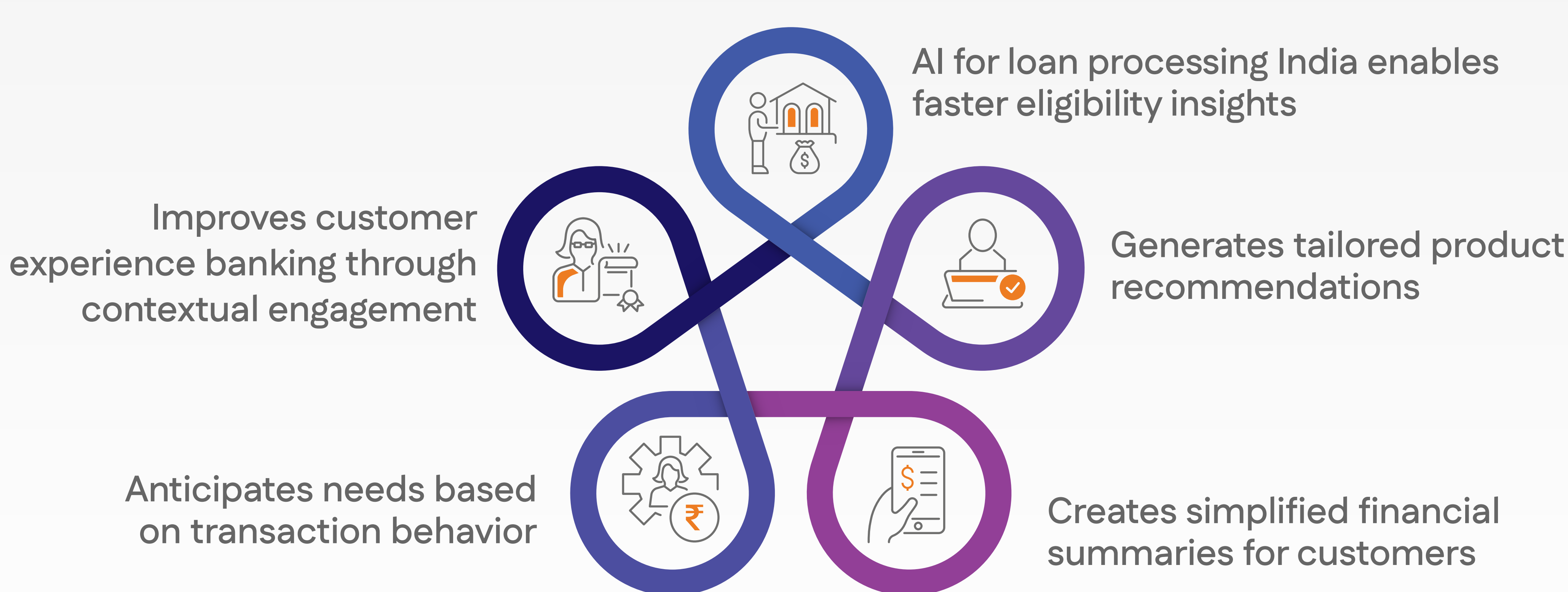
Faster Onboarding & Frictionless Journeys

AI for KYC automation India accelerates identity verification



Speed That Builds Trust

Personalized Financial Experiences

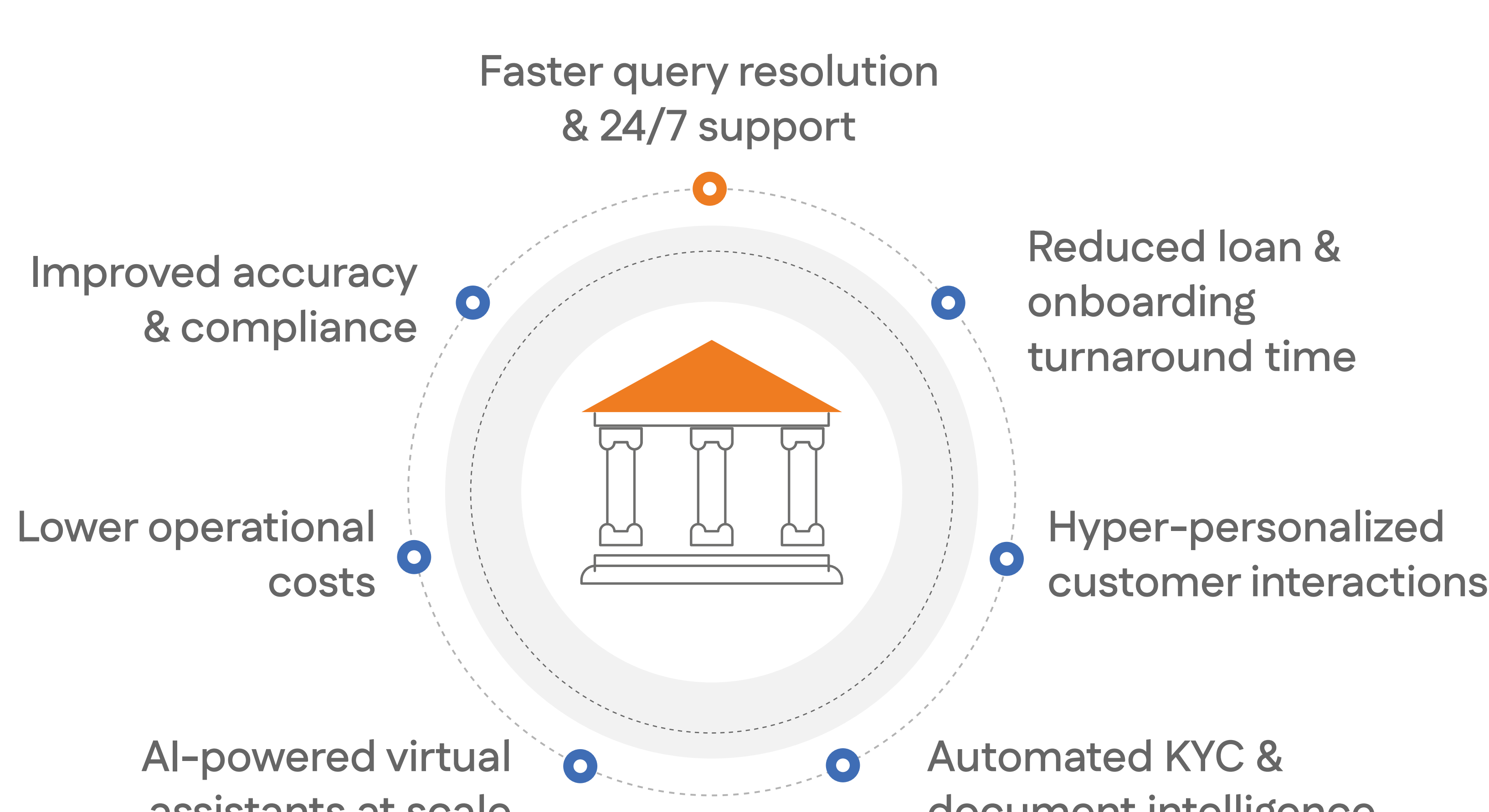


Did You Know?

- » India's fintech market is valued at \$111B and projected to reach **\$421B** by 2029, making it the 3rd largest fintech ecosystem globally (IBEF).
- » Banks using AI agents have reduced onboarding timelines significantly and lowered manual data entry by **50%** (DBS Bank India case).
- » End-to-end automation powered by agentic automation for banks is expected to generate **30%+ ROI** by 2027 (PwC).
- » Generative AI sector in India grows **28-34%** annually, exceeding **Rs. 1.02 lakh crore (\$11.64B)** by 2033 (RBI)

Key Benefits of Generative AI in Indian Banking

Driving Speed, Personalization, Efficiency, and Trust in Digital Banking in India



Banking Leadership Tips

- » Generative AI in Indian banking must be driven by clear business outcomes, not innovation for the sake of experimentation.
- » True impact happens when AI is embedded into core banking operations, improving speed, accuracy, and customer experience at scale.
- » Leadership focus should balance technology adoption with workforce readiness, governance, and measurable ROI.
- » Start with focused, high-value use cases, validate results quickly, and scale through a unified automation strategy built for long-term growth.
- » Build scalable AI architecture that supports future expansion across lending, onboarding, servicing, and personalization journeys