



The NBG Success Story

Transforming Customer Experience with AI

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2025 Partner of the Year

Winner
Greece

BANKING PREDICTS 2026

AI AGENTS AND AUTONOMOUS BUSINESS
WILL TRANSFORM CUSTOMER EXPERIENCE





Opportunities

Augmented customer-facing staff

Must be augmented with technology to address specific customer wants and needs

Automation on customer service


On customer-facing and back-office systems

“Emotional intensity” to client interactions

Real time sentiment analysis by 2029 -> +15% on customer retention

AI Agents & Machine Learning

Provide more focused insights for financial services & choices



Opportunities

Innovation

1/3 AI Agents by 2028

Scale

1B new AI
Apps by 2028

Opportunity

~70% of CEOs say AI is a
competitive advantage

Growth

From **14Bn in 2025** to **75Bn
in 2029** for AI spending

DO NOT UNDERESTIMATE THE EFFORTS AN AI AGENT NEEDS TO RUN RELIABLY

The Agent Iceberg

LLM

RAG

Tool Use

Reporting & Audit

Contact Center Warm Handoff

Intent: based routing

Guardrails and Enforced Determinism

Prompt Injection Protection

Compliance Supervisors

Fine-tuning Pipelines + ML Ops

Multi-channel, Chat, Voice, Email, SMS

Parallelism to Mitigate Latency

Pronunciation of Branded Terms

Background Noise Support

Complex conversations

Model Migration and Upgrades

Complex Workflows & Orchestration

Observability and Monitoring

Changelogs

Regression Testing

User Simulation

PII Detection and 4 Encryption

Data-Warehouse Export

Role-based access controls

Fuzzy-matching User Authentication

Multi-user QA Workflows

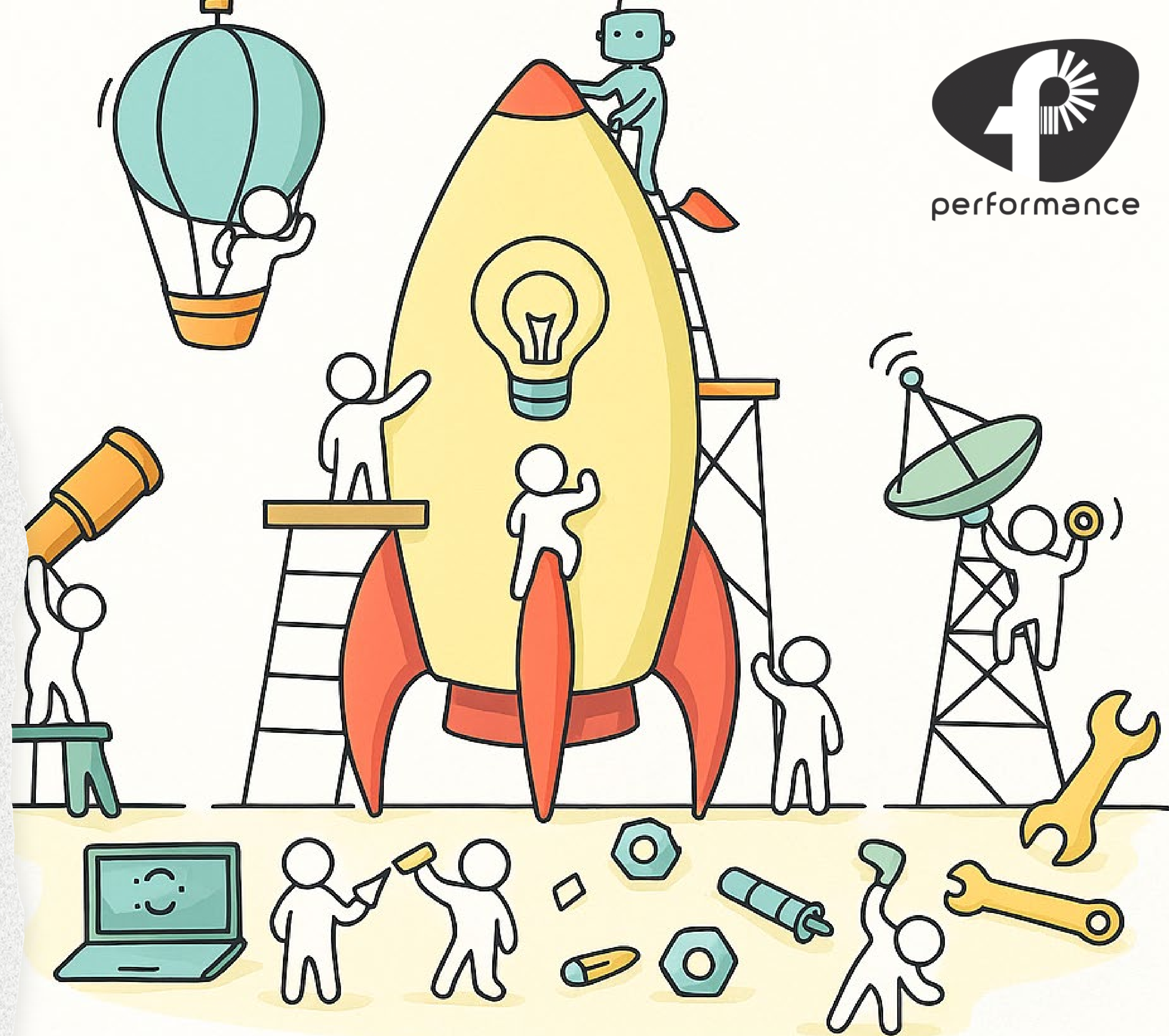
PSTN / SIP Transfers

Stratified Sampling for QA

Staging and Release Management



How we do it with AI?

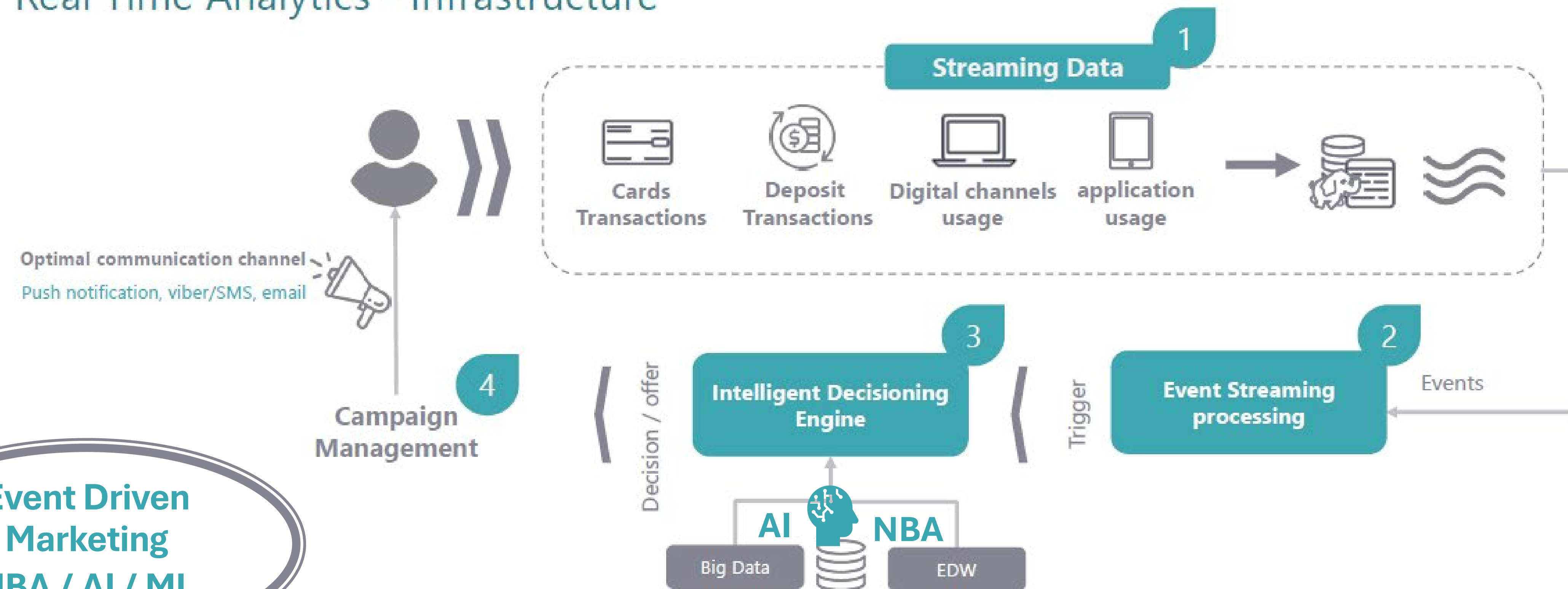


Digital transformation for next-gen banking

Analytics CoE στην καρδιά του
μετασχηματισμού της Εθνικής
Τράπεζας σε έναν analytics-
driven οργανισμό.



Real Time Analytics - Infrastructure



1 | Streaming Data

Receive streaming data generated from customer's interactions with NBG Channels and products

2 | Event Streaming Process

Vast amount of streaming data are analyzed and incorporated utilizing AI models to identify meaningful triggers

3 | Intelligent Decision Engine

Combine triggers with customer's data, CRM data and behavioral characteristics in order to get automated decisions

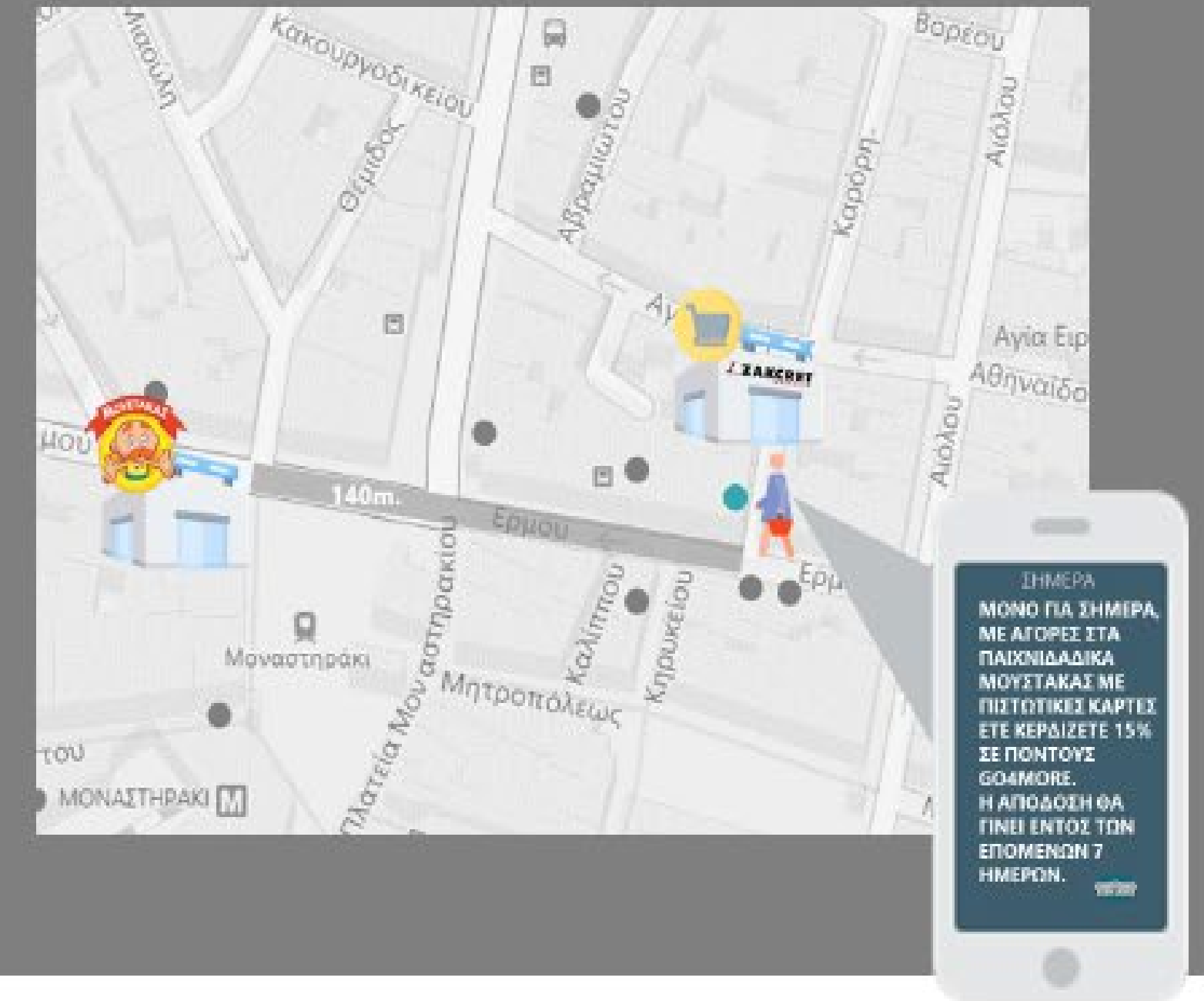
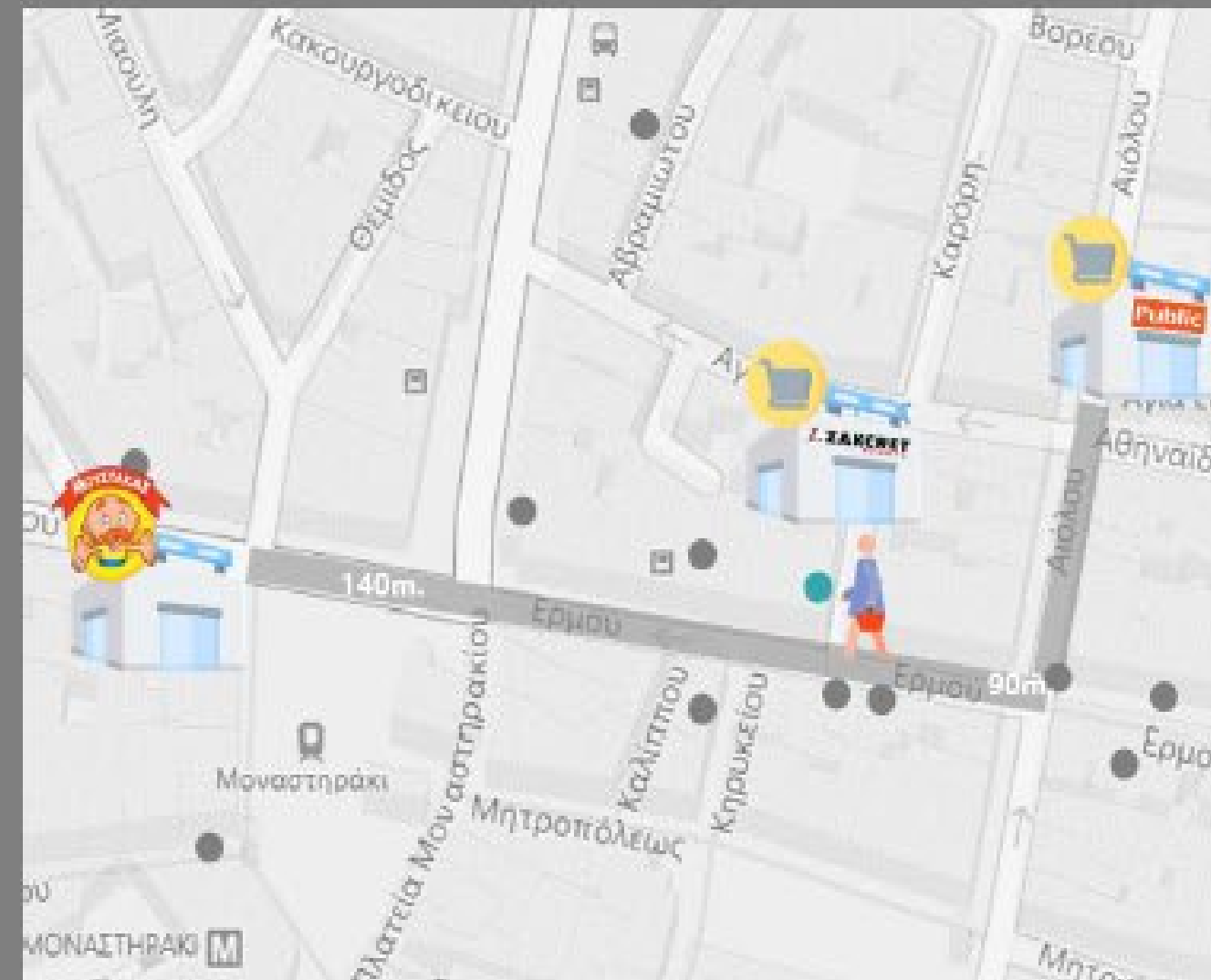
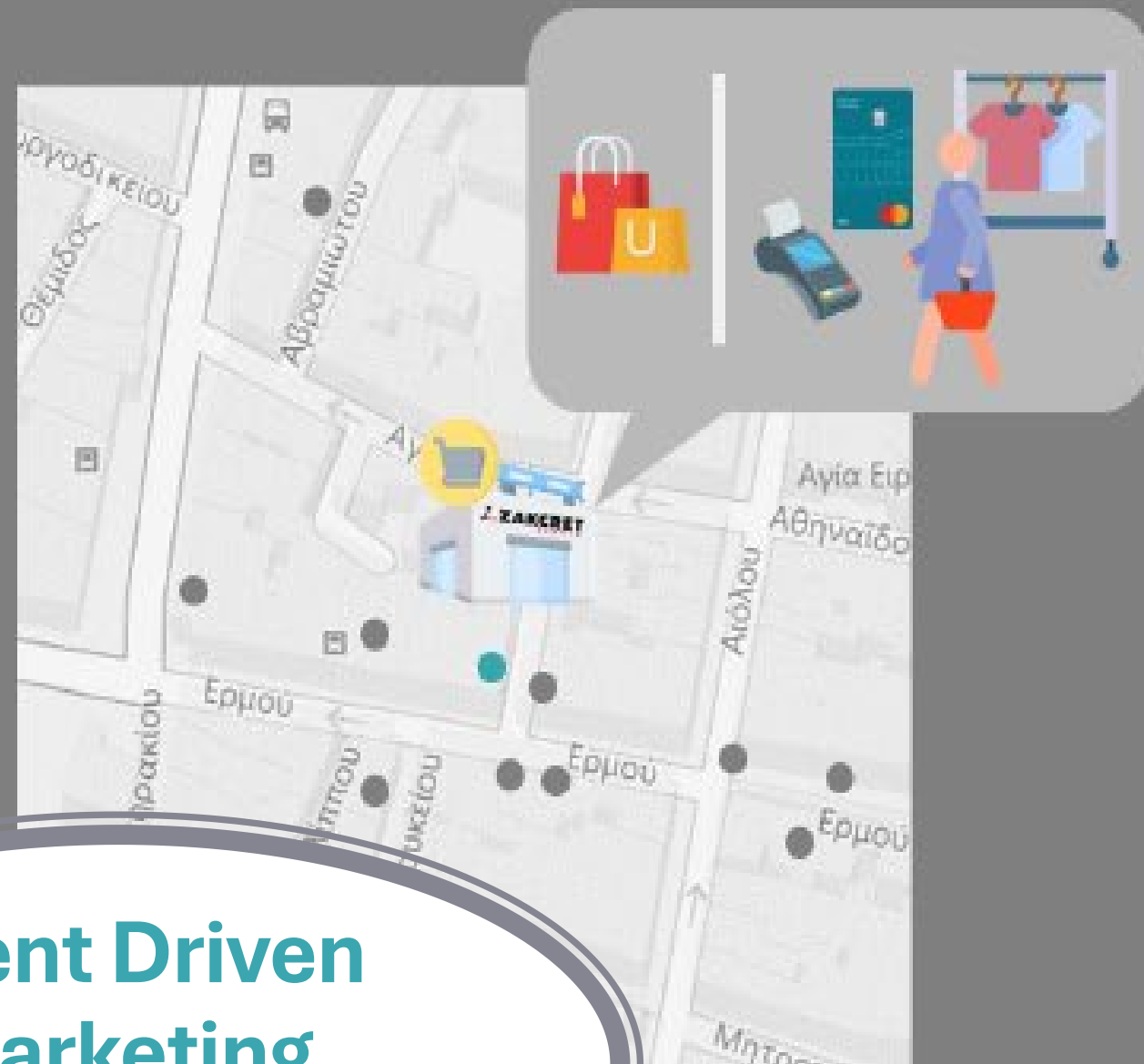
4 | Real Time Communication

Personalized Offers are being communicated through the optimal Channel

Real Time Analytics – go4more offer based on customer spending

Story Line

Event Driven Marketing NBA / AI / ML



Step 1:

John makes a purchase within Commercial Neighborhood

Step 2:

John is been tracked in the **commercial neighborhood** that made the transaction. AI models are applied in order to detect the best offering for John among the nearby partners.

Step 3:

John receives a communication and been informed for the active offer which can purchase immediately.

Customer request classification & Agent assistant

We apply cutting-edge Machine Learning and Generative Artificial Intelligence techniques in inbound customer communication to address:

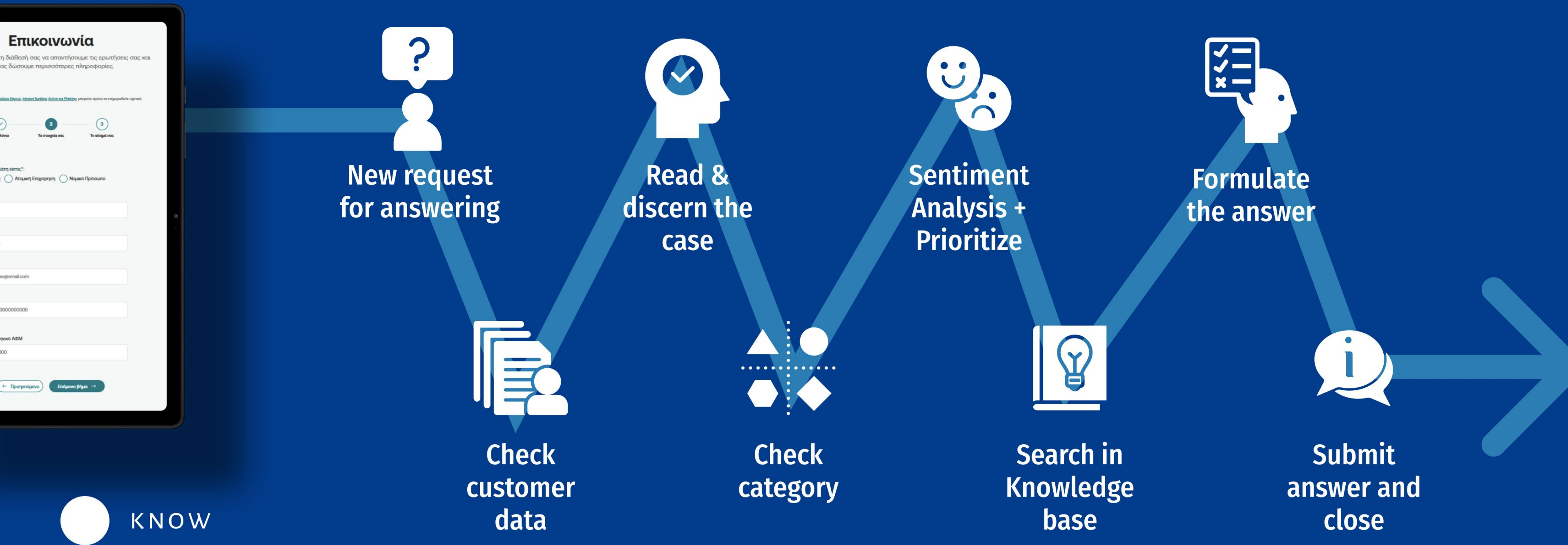
- Sentiment of each free text request
- Request categorization
- Request criticality
- Suggested answer text

Ability to route the results of analysis of each request in real time or near real time to the Organization's Management Tools



Customer Service AI Agent

Speeding up the workflow, prioritizing requests, producing faster, more efficient and better human to human interactions

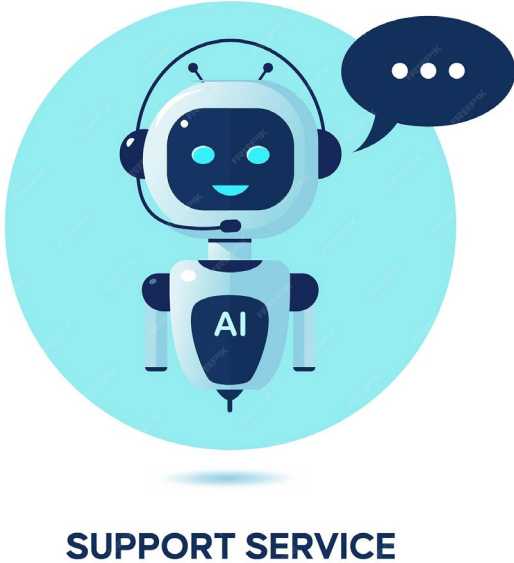
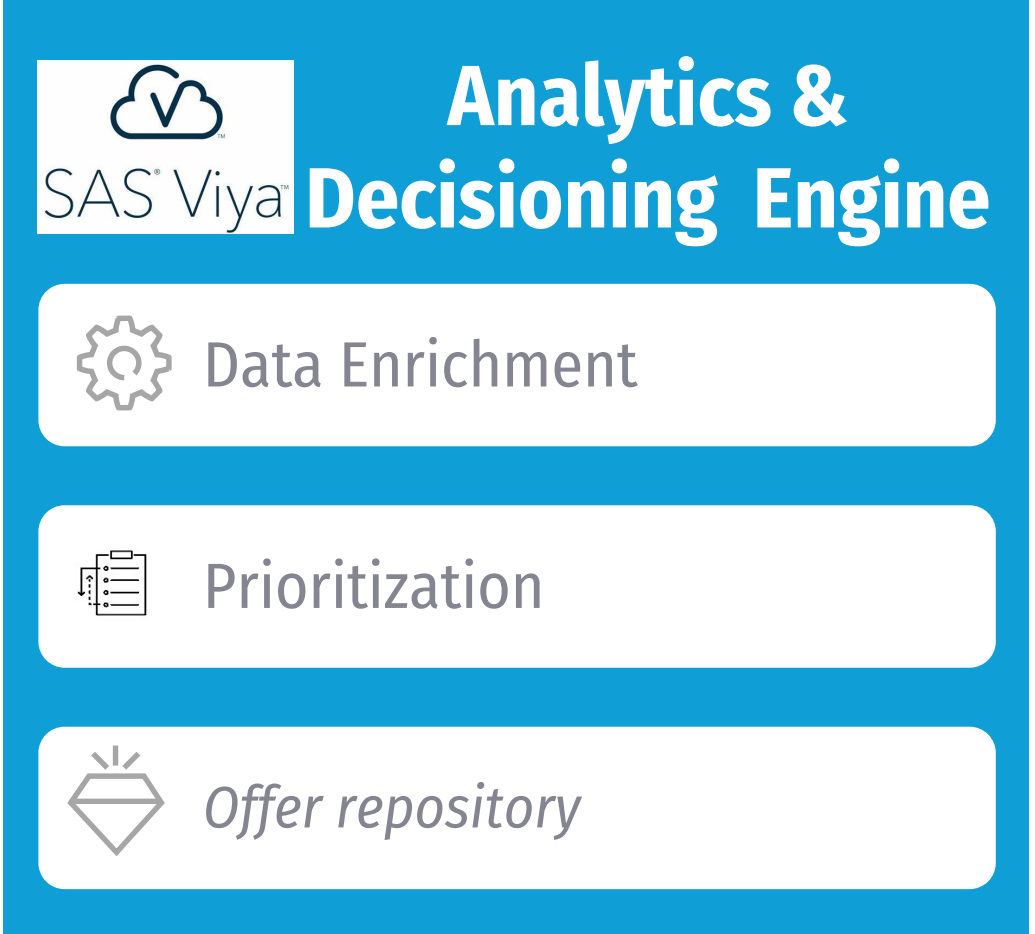
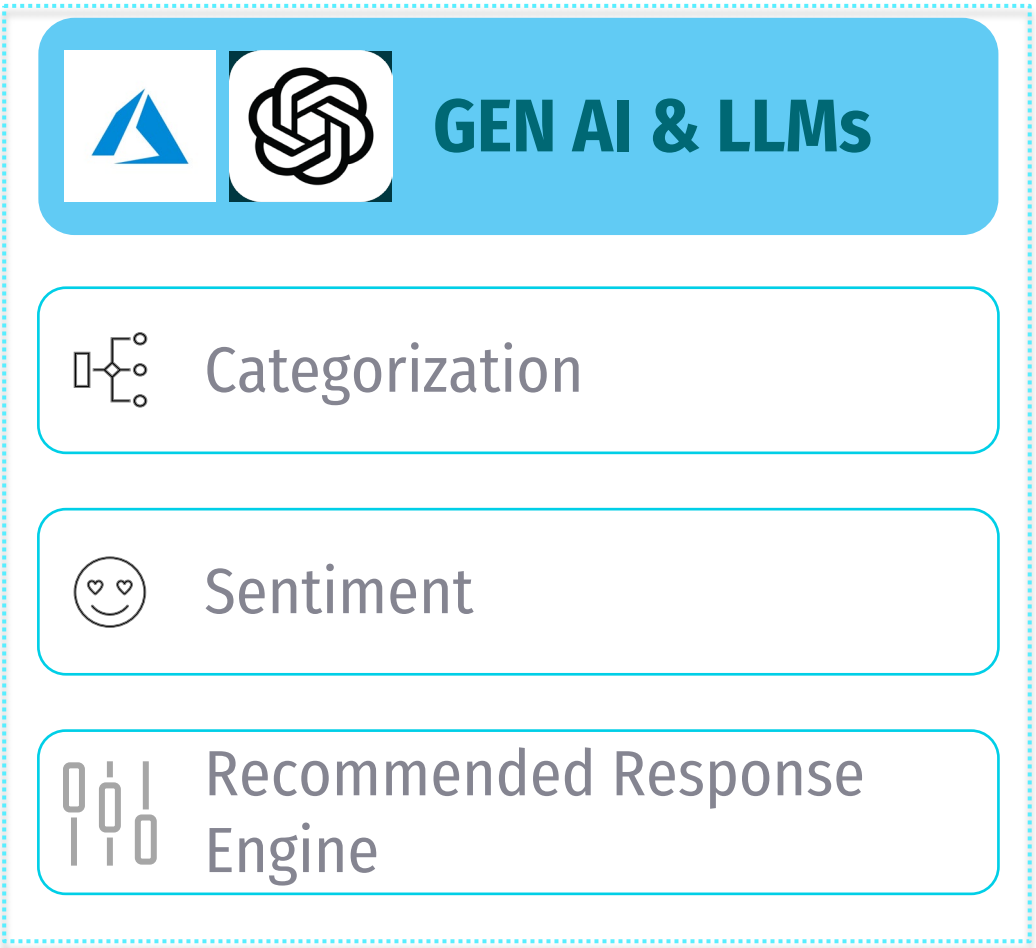


Customer Service - Requests' journey



AI Decisioning Orchestration Layer

RAG & LLM



Categorization, Sentiment extraction & Prioritization



Categorization



Sentiment extraction



Prioritization

- **Each customer request is assigned to a specific category through advanced reasoning and a deeper understanding of context, beyond just keywords**
- **Incorporate the sentiment of requests into the overall process**

More sophisticated prioritization

Achieving more precise prioritization by incorporating multiple criteria on the process

Better categorization → Better prioritization

Improved categorization enables more effective prioritization, ultimately resulting in quicker responses to requests that require immediate attention.

Improve response times

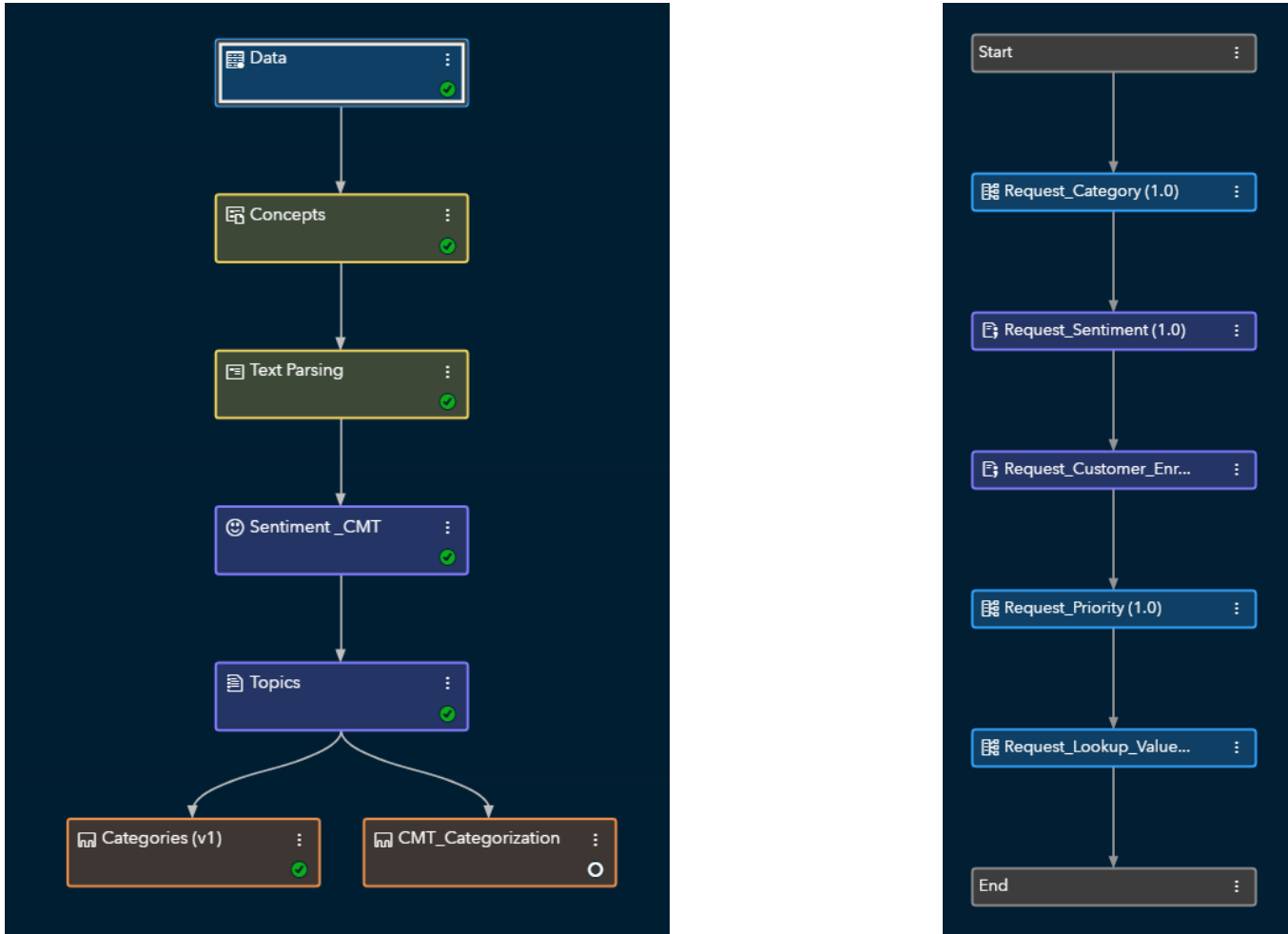
By enhancing criteria while maintaining good response times for all the cases.

Improve response content

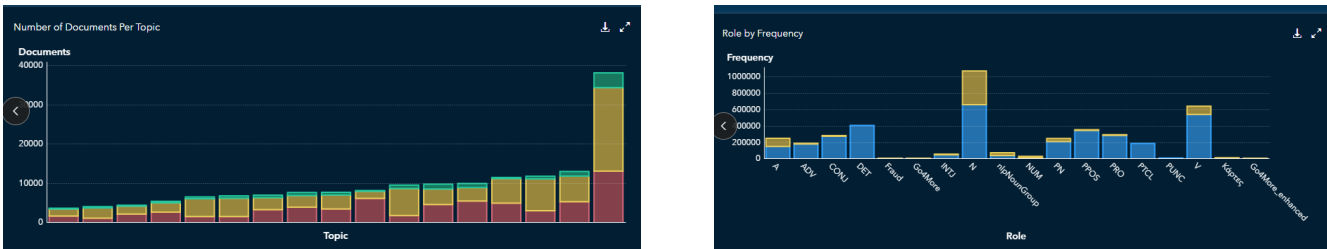
By proposing response based on Bank's policies

AI Process flows, Monitoring, AI Agent performance evaluation

Real time orchestration of data enrichment, AI Analysis, decision flows and automated response



Statistical analysis of AI topics, categories, sentiment etc.



Continues Monitoring & Evaluation of AI Agent performance

Categorization module | Results using GenAI

Total accuracy ~90%

	Predicted category									
	Category 1	Category 2	Category 3	Category 4	Category 5	Category 6	Category 7	Category 8	Category 9	Category 10
Category 1	89%	1%	1%	1%	1%	1%	0%	4%	1%	0%
Category 2	4%	73%	7%	1%	5%	2%	0%	4%	0%	4%
Category 3	9%	4%	70%	1%	3%	0%	2%	3%	2%	6%
Category 4	0%	2%	0%	96%	0%	0%	0%	0%	0%	0%
Category 5	5%	12%	8%	0%	70%	1%	0%	3%	0%	1%
Category 6	2%	15%	3%	0%	2%	76%	1%	2%	0%	0%
Category 7	1%	0%	3%	0%	0%	1%	94%	0%	0%	0%
Category 8	0%	0%	1%	0%	0%	0%	0%	99%	0%	0%
Category 9	0%	0%	1%	0%	1%	0%	0%	1%	97%	0%
Category 10	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%

ΕΘΝΙΚΗ ΤΡΑΠΕΖΑ



Automated response: RAG/LLM providing 2 versions of proposed response to customer

Κατηγορία: Αποστολή & Επιστροφή
Κλειδί: Κάρτα χρεωστική
Ερώτηση: Αποστολή χρεωστικής κάρτας - Δεν την έχω παραλάβει! Κινδυνεύω;
Απάντηση: Σας ενημερώνουμε ότι η διαδικασία αποστολής χρεωστικής κάρτας καλύπτει όρους ασφαλείας που έχουν τεθεί από την Τράπεζα για την προστασία συμφερόντων της πελατείας της. Συγκεκριμένα, η χρεωστική κάρτα ταχυδρομείται ανενεργή και η ενεργοποίηση της προϋποθέτει τη χρήση του PIN. Το PIN παραδίδεται στον πελάτη με τη διαδικασία Pin Delivery, αφού προηγηθ Επιπλέον, μπορείτε 2-3 εργάσιμες ημέρες μετά την αίτηση έκδοσης/ επανέκδοσης να προχωρήσετε σε "πάγωμα" της κάρτας μέσω του Internet Banking μέχρι να την παραλάβετε.

CX Measurement & Actionability

★ ★ ★ CX Measurement



💡 CX Survey Insights

- Very Negative
- Negative
- Mixed
- Positive
- Very Positive
- Neutral

Εξυπηρέτηση
/ Διαδικασίες

Χρεώσεις/
Προμήθειες

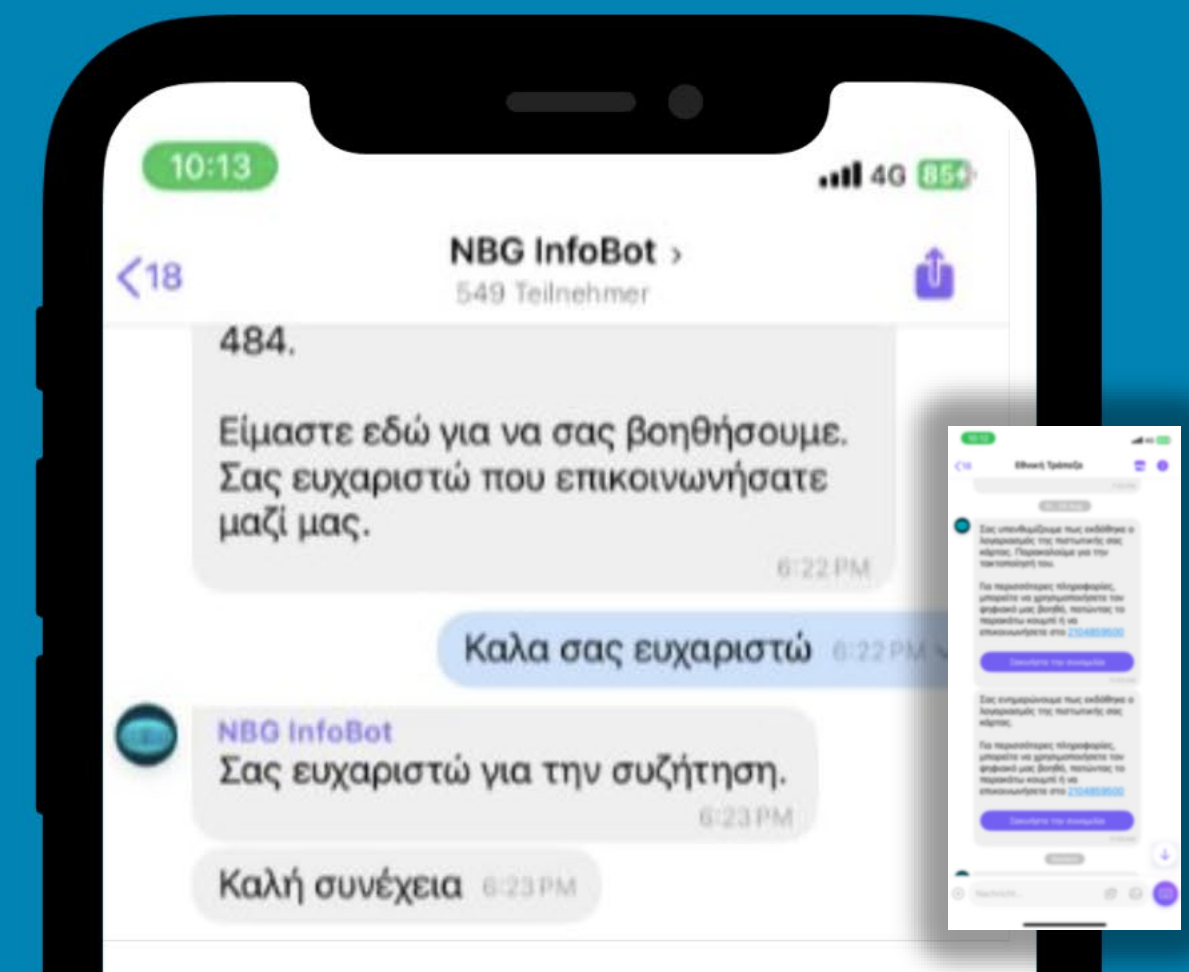
Υπάλληλοι

Αντιλήψεις
για τη μάρκα

Προϊόντα &
Υπηρεσίες

💬 AI Agents for feedback • collection • actionability

- Collect customer feedback through alternative channels
- Handle cases related with both positive and negative customer feedback.



KNOW



We are Performance

We help you make the best of cloud computing, empower your people to create digital services, boost data-driven decision making, and protect your most valuable information resources.



GUARD

Cybersecurity and IT Continuity

Solutions that allow the enterprise to prepare and respond to modern cybersecurity threats, increasing IT continuity complexity, and ever-expanding governance requirements.



SHIFT

Cloud Computing for Transformation

We are here to help you migrate infrastructure and services to the cloud, modernize legacy apps to cloud-native forms, and manage your hybrid and multi-cloud IT operations.



FLOW

Business Process & Flow Automation

Empower your “digital champions” to design and create the services they need, with low-code tools and platforms that play well with your enterprise IT.



KNOW

Data-driven Decision Making

We help data engineering and science teams reach higher productivity levels while offering leaders and managers the tools to make better data-driven decisions.



OBSERVE

Observability for peak performance

Take your organization’s performance to the max with our advanced observability solutions to deliver services and applications and value to your customers like never before.



Estd. in 1993



270+ employees



€74 mn revenues
(fiscal year 2024)



Listed on ATHEX



Analytics Business Unit



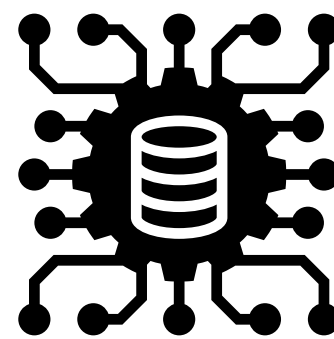
A dream-team for data-driven transformation

Data drives decisions + products.



Data Lakehouse & Management

Integrate and ingest varying data types from disparate sources and build the transformation pipelines that create the "business-ready" outputs your stakeholders require.



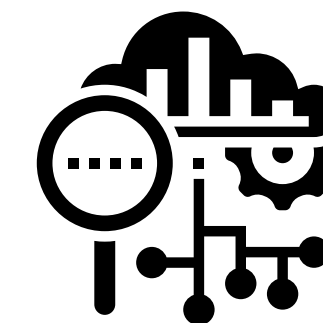
AI, GenAI, Analytics & Science

Performance partners with industry leaders and innovators to bring you a selection of BI, ML, Agentic AI, Conversational AI and data science products and services that are certain to cover your needs.



Data Governance & Quality

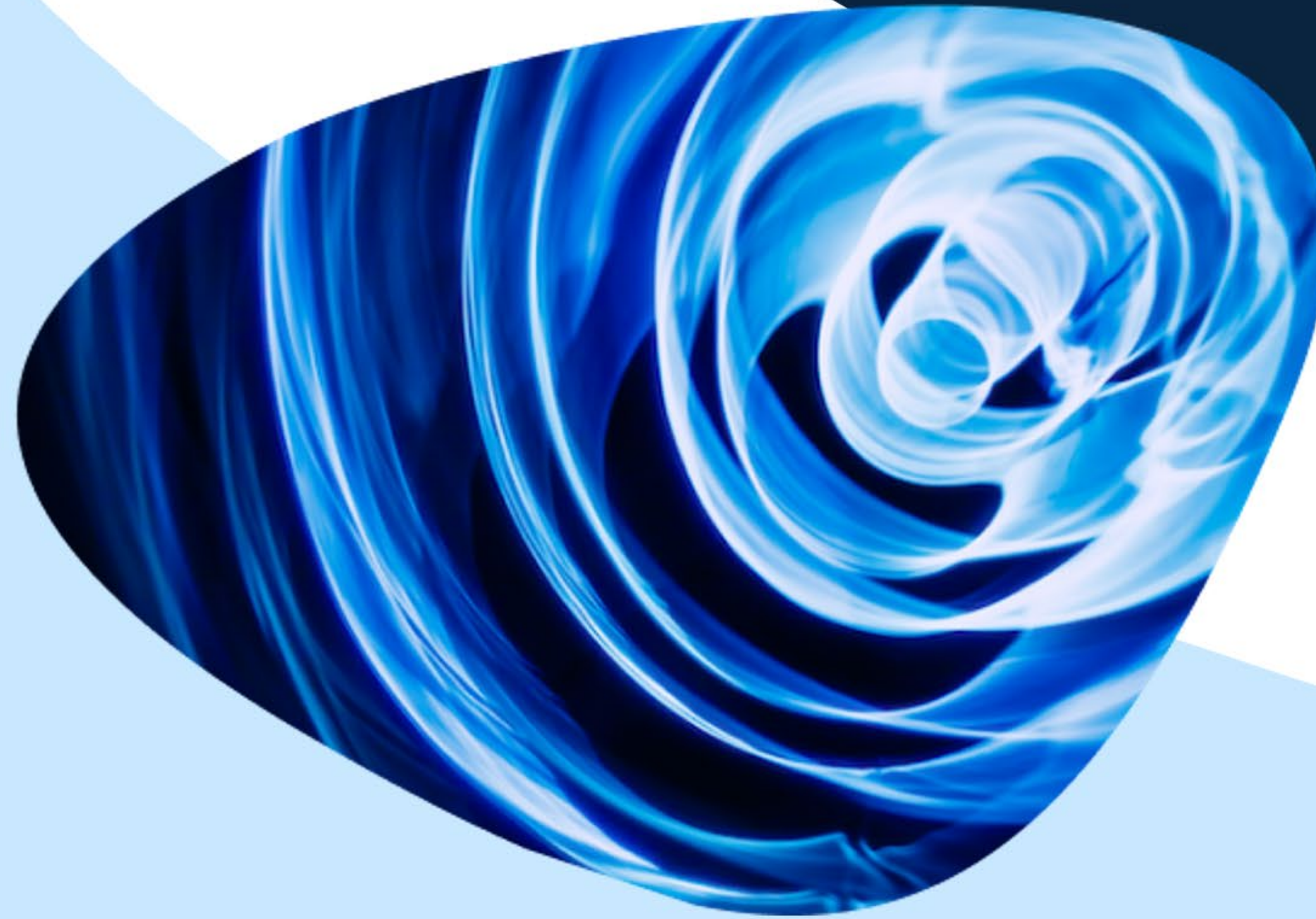
Govern your enterprise data assets, maintain data catalogs, define business terms & Critical Data Elements, empower data owners, uncover data lineage, control and monitor your data quality KPIs and apply promptly remediation actions



AI Ops + AI Governance

Adopt DevOps & Agile practices for developing and deploying data science & AI products and manage quality and overall trustworthiness (EU AI ACT) of delivered data and AI solutions.

Think Ahead.





>40 Data & AI Awards



BIG DATA

DATA QUALITY

REAL TIME EVENT
BASED MARKETING

DATA MANAGEMENT

ARTIFICIAL
INTELLIGENCE

CRM ANALYTICS
CUSTOMER SERVICE

DATA GOVERNANCE

GEN AI & LLMs

REGULATORY
COMPLIANCE TECH





BUSINESS ANALYTICS
FOR DECISION MAKING

Thank you for your attention

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Engineered by



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