



performance

The NBC Success Story

Transforming Customer Experience with AI

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 Microsoft

2025 Partner of the Year

Winner
Greece

BANKING PREDICTS 2026

AI AGENTS AND AUTONOMOUS BUSINESS
WILL TRANSFORM CUSTOMER EXPERIENCE



A large, stylized graphic of an eye occupies the left side of the slide. The iris is yellow and orange, with a black pupil. Below the eye, the word "KNOW" is written in a white, sans-serif font.

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

KNOW

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

The Agent Iceberg

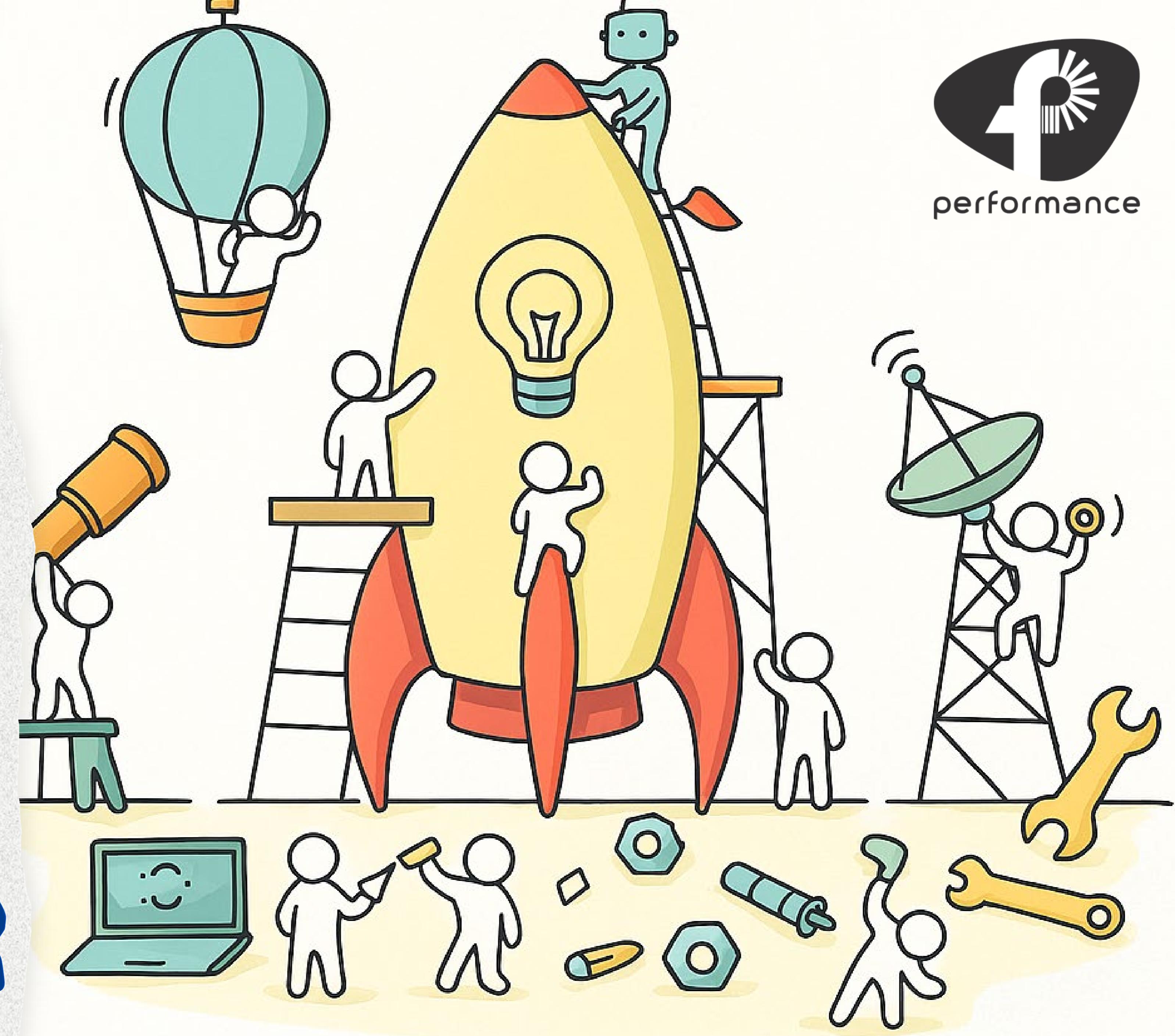


- Reporting & Audit
- Contact Center Warm Hindoff
- Intent-based routing
- Guardrails and Enforced Determinism
- Prompt Injection Protection
- Compliance Supervisors
- Fine-tuning Pipelines + ML Ops
- Multi-channel, Chat, Voice, Email, SMS
- Parallelism to Mitigate Latency
- Bronunciation of Branded Terms
- Background Noise Support
- Complexn vitsppontiora
- 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
- Muit-user QA Workflows
- PSTN / SIP Transfers
- Stratified Sampling for QA
- Staging and Release Management



How we do it with AI ?

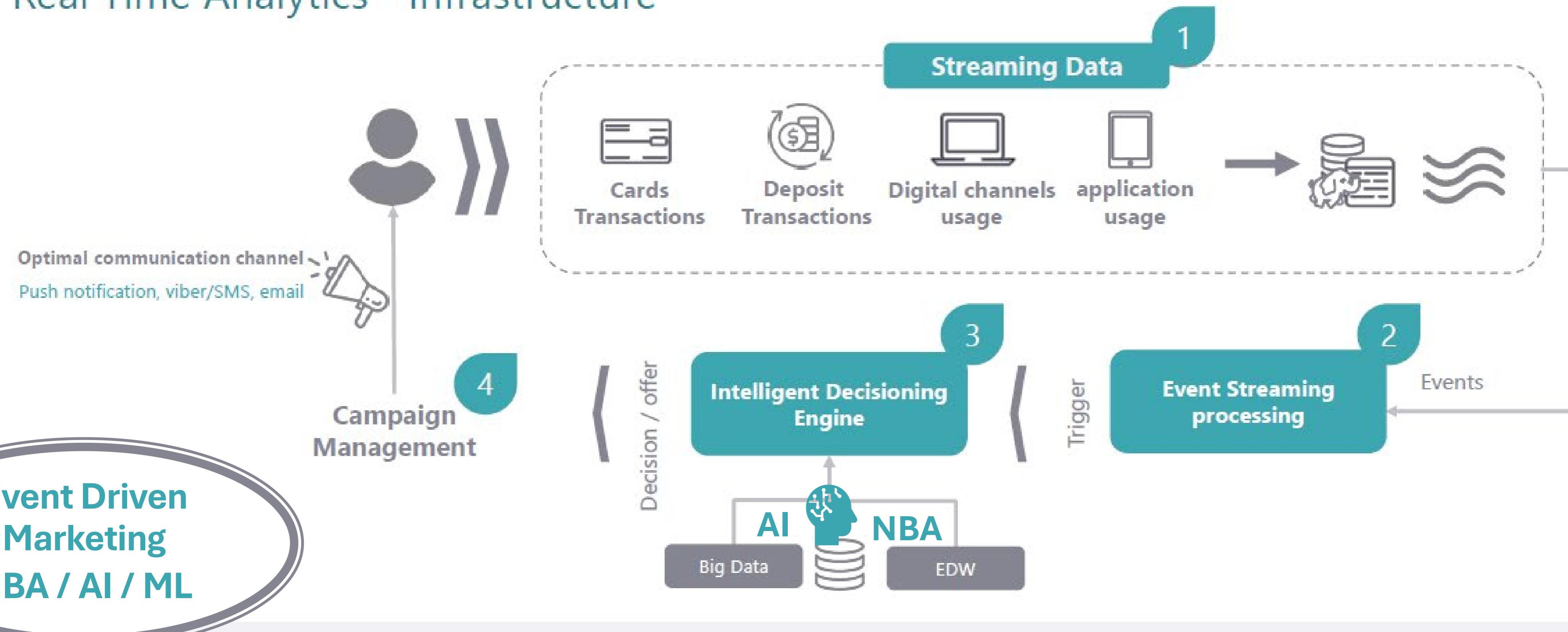


Digital transformation for next-gen banking

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

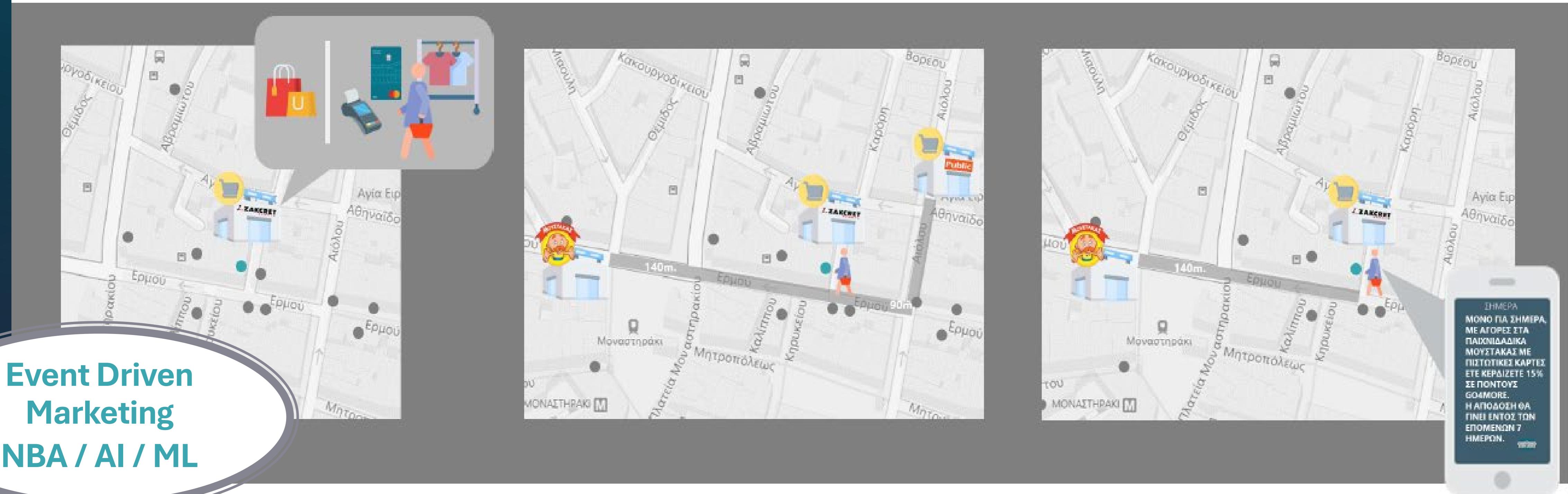
3 | Intelligent Decision Engine

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



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 by 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

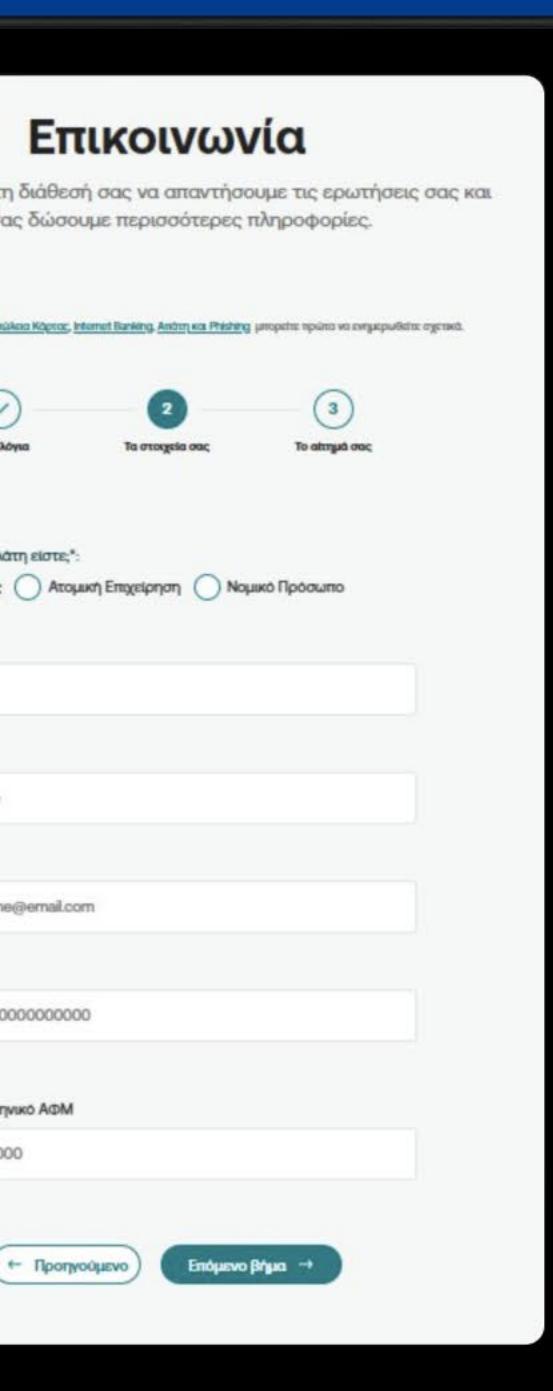


Ability to route the results of analysis of each request in real time or near real time to the Organization's Management Tools



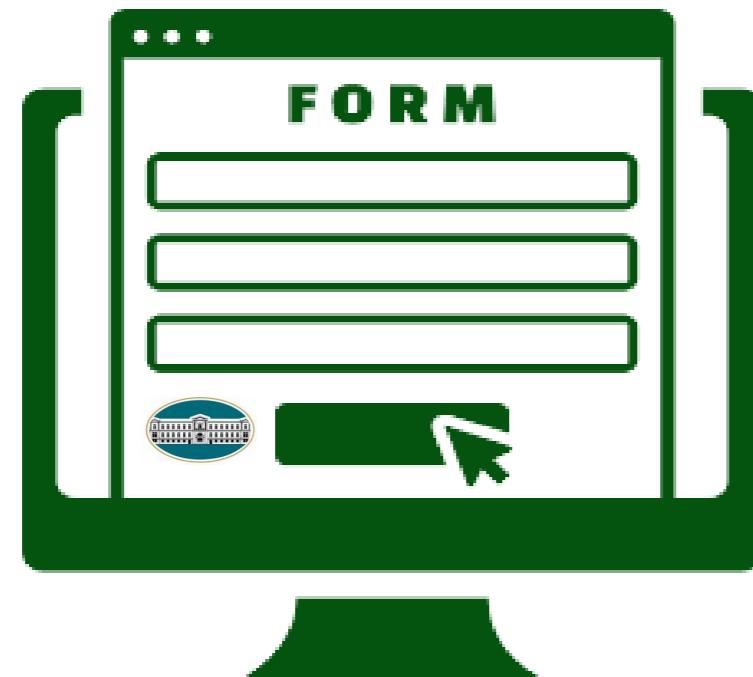
Customer Service AI Agent

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



Customer Service - Requests' journey

N x 100k's
Customer Service Requests Annually



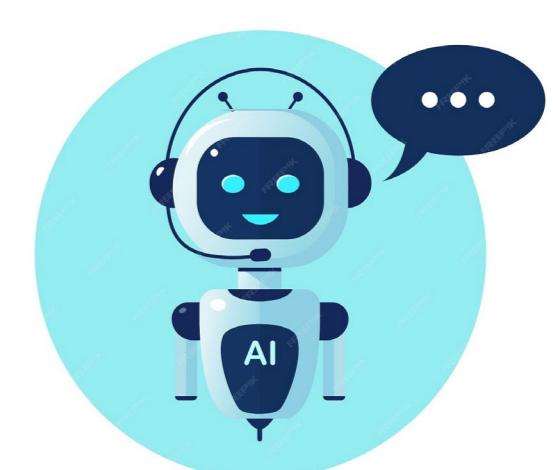
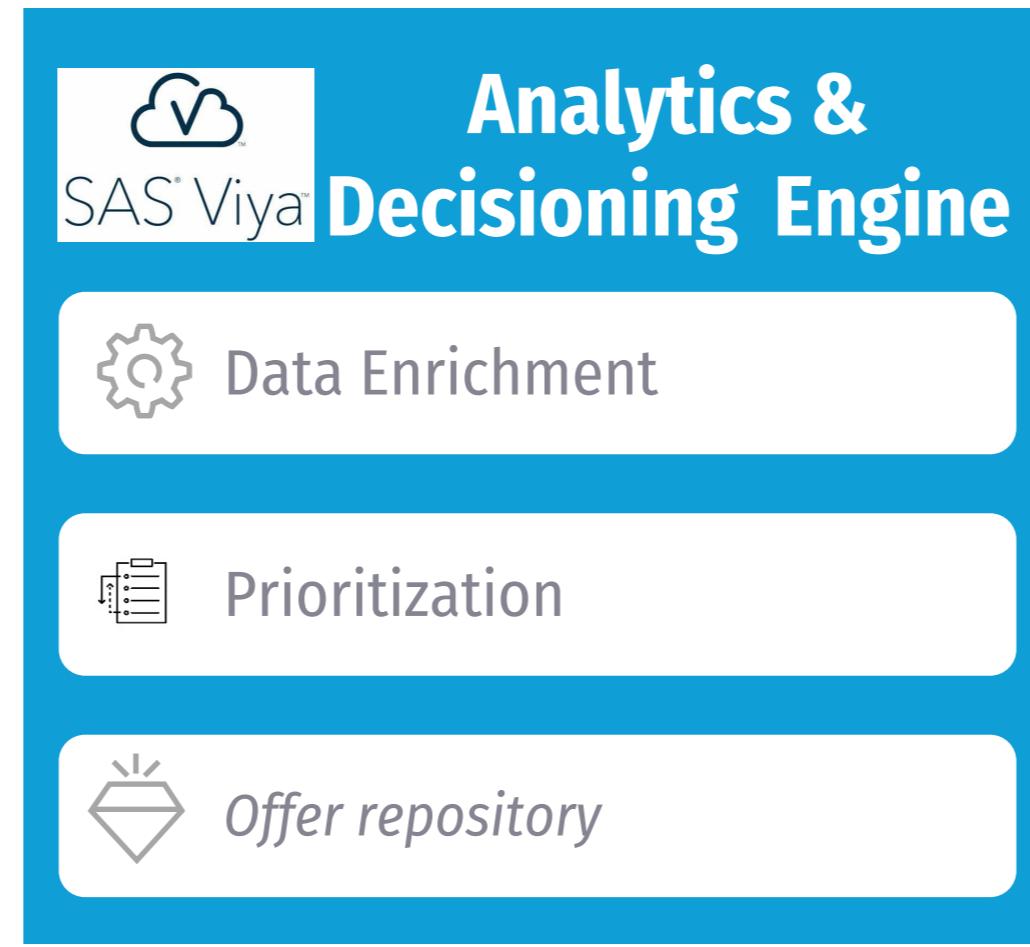
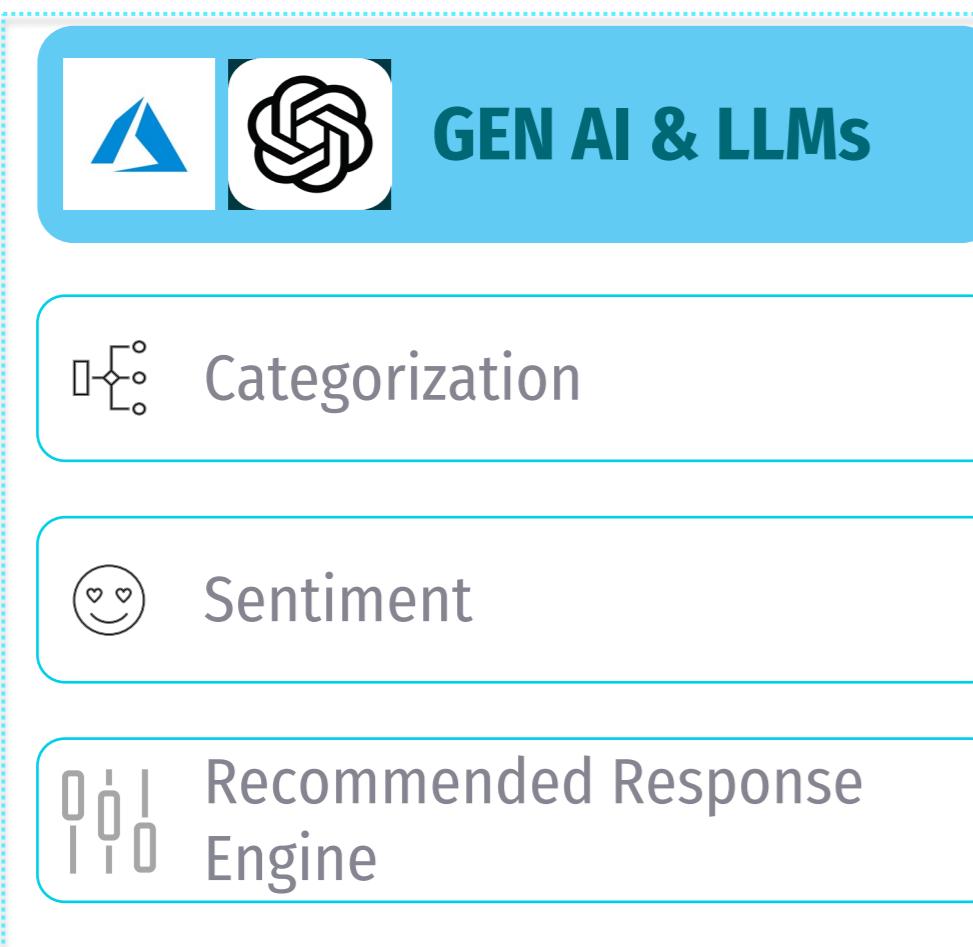
Case Management Tool

Customer Service Agents

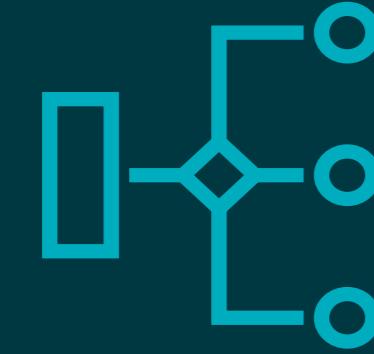
Response to Customer

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

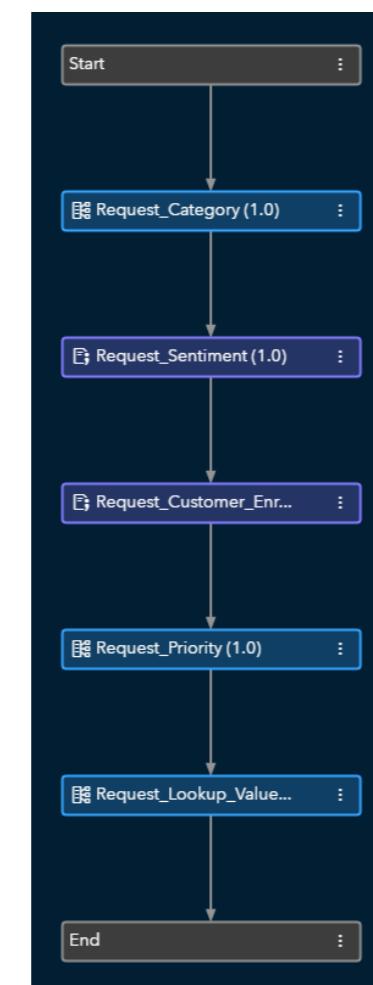
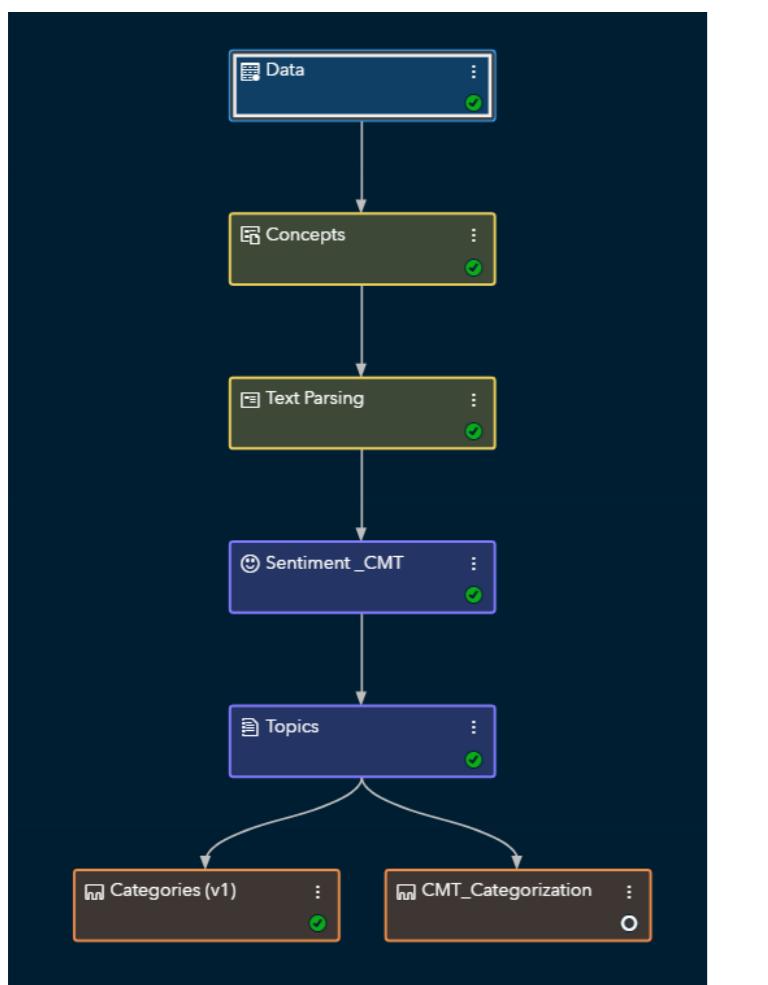
By enhancing criteria while maintaining good response times for all the cases.

Improve response content

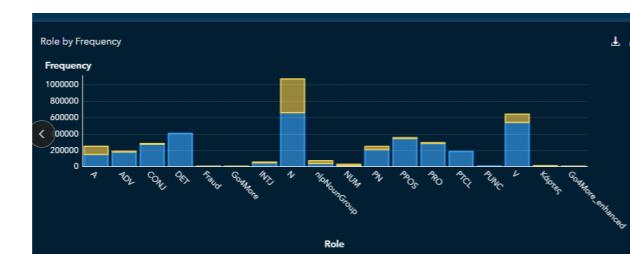
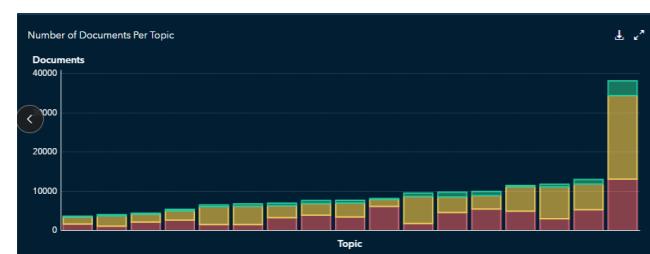
By proposing response based on Bank's policies

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

Actual category	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

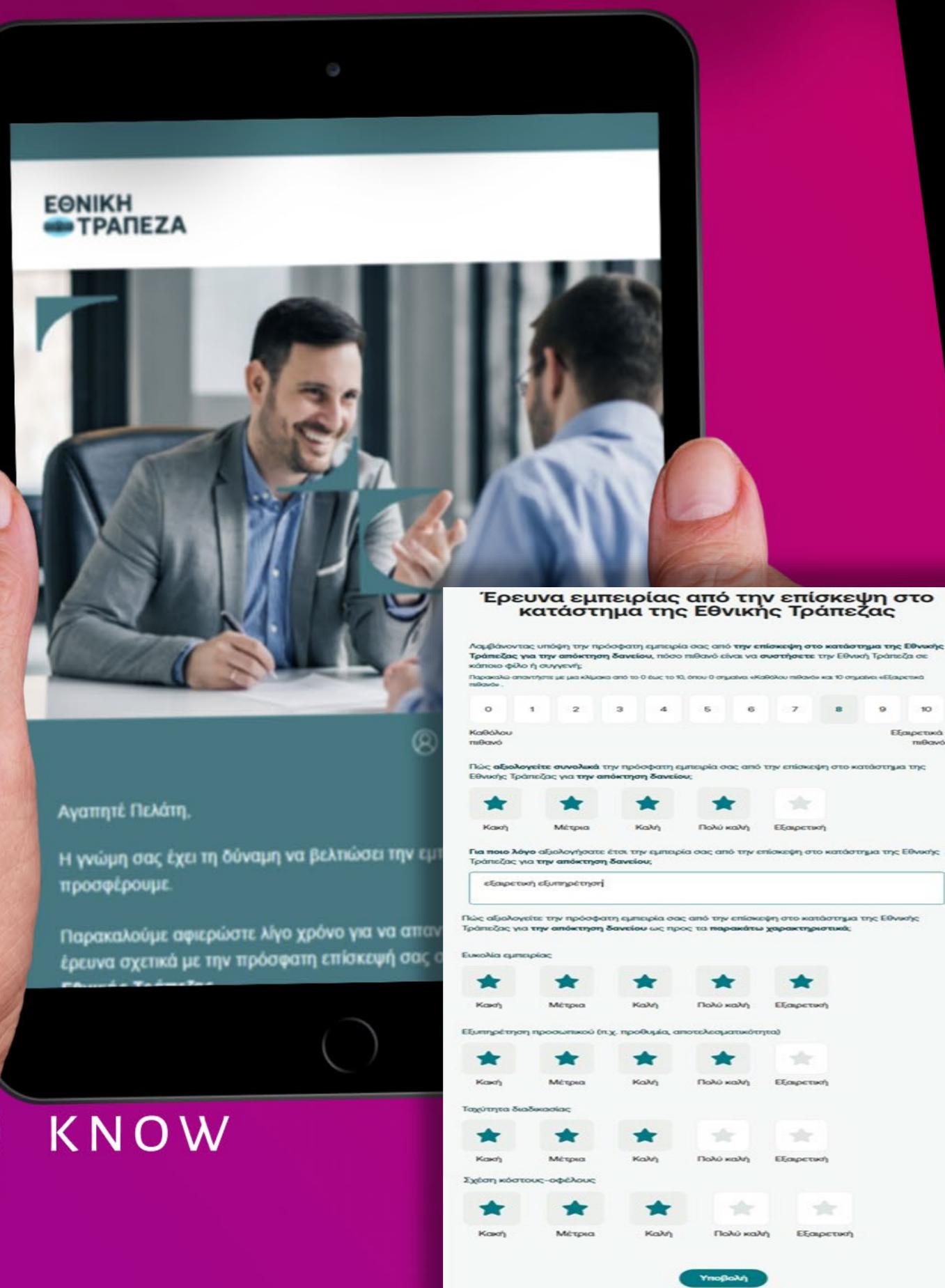
Κλειδί: Κάρτα χρεωστική

Ερώτηση: Αποστολή χρεωστικής κάρτας - Δεν την έχω παραλάβει! Κινδυνεύω;

Απάντηση: Σας ενημερώνουμε ότι η διαδικασία αποστολής χρεωστικής καρτών 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 προϋποδέτει τη χρήση του PIN. Το PIN παραδίδεται στον πελάτη με τη διαδικασία Pin Delivery, αφού προηγηθεί Επιπλέον, μπορείτε 2-3 εργάσιμες ημέρες μετά την αίτηση έκδοσης/ επανέκδοσης να προχωρήσετε σε "πάγιμα" της κάρτας μέσω του Internet Banking μέχρι να την παραλάβετε.

CX Measurement & Actionability

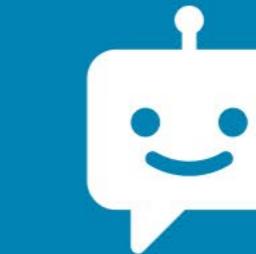


KNOW



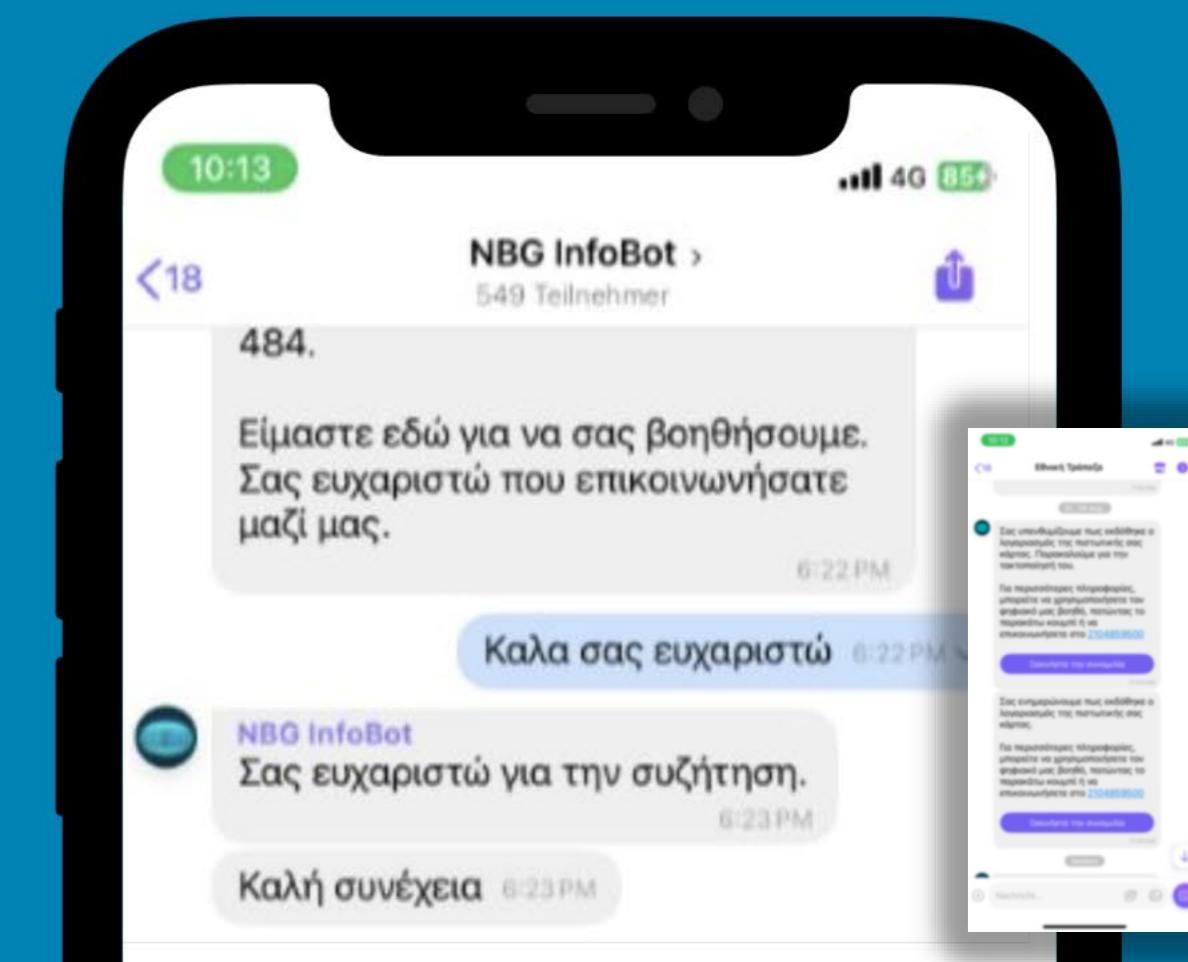
CX Survey Insights

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



AI Agents for feedback · collection · actionability

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





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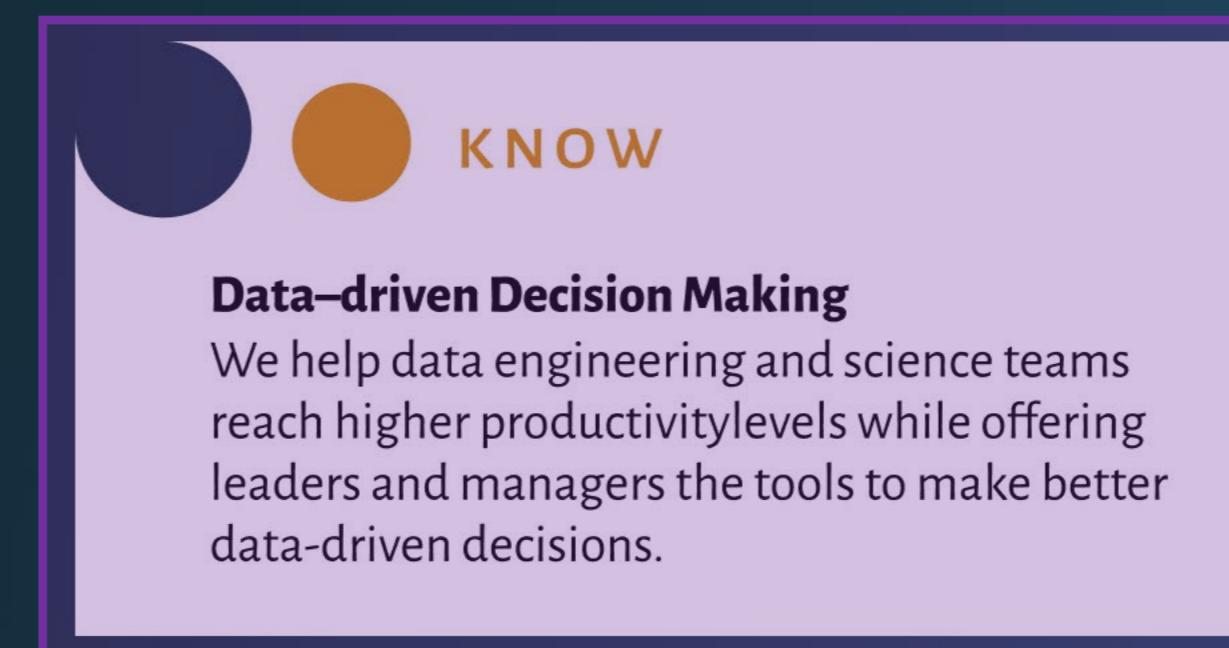
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Analytics Business Unit



A dream-team for data-driven transformation

Data drives decisions + products.



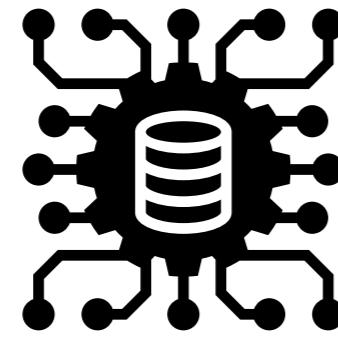
Data Lakehouse & Management

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



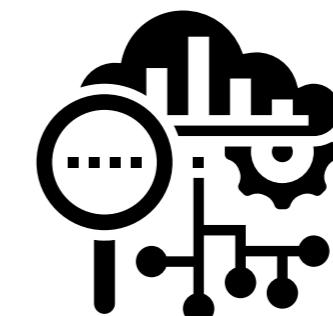
Data Governance & Quality

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, GenAI, Analytics & Science

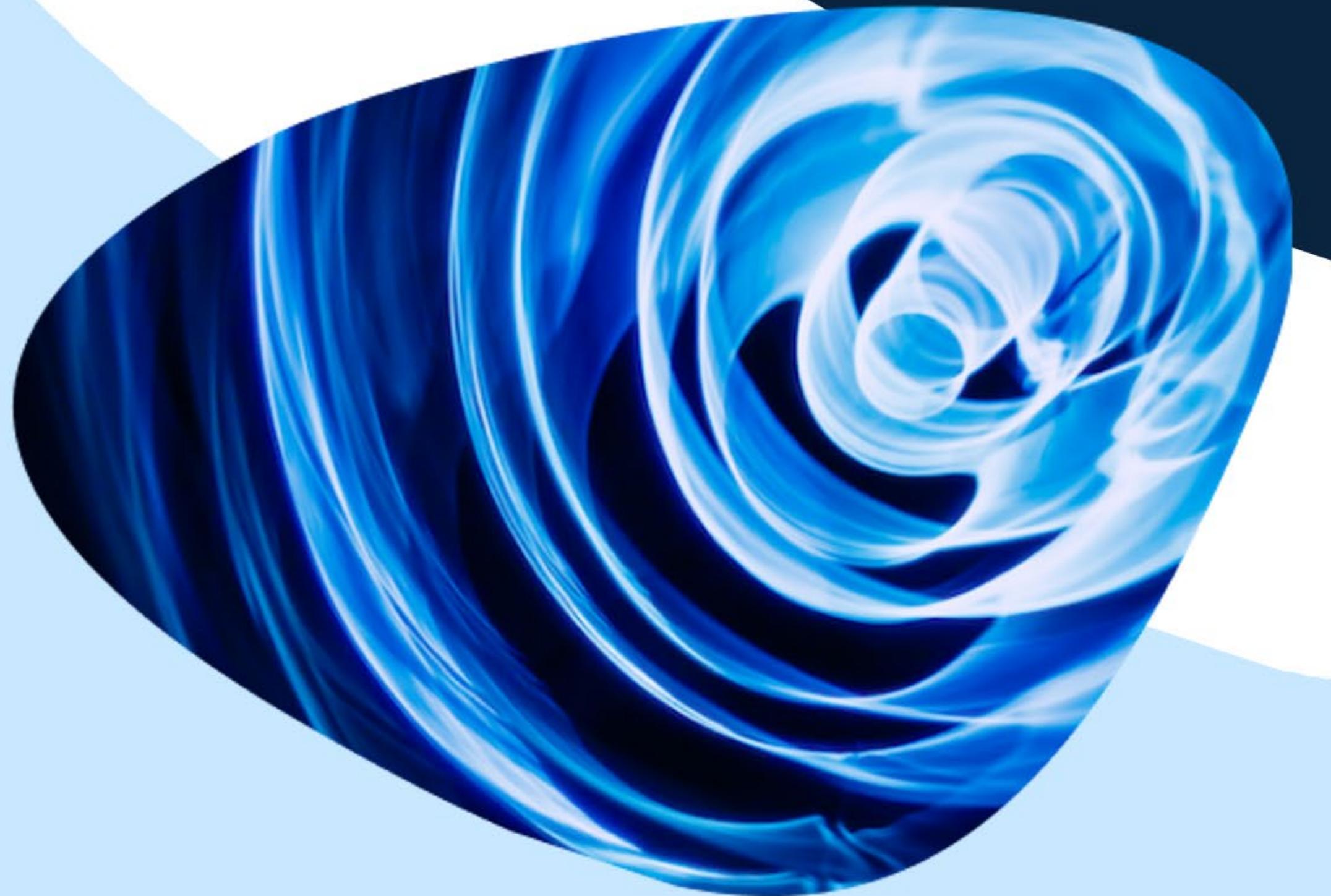
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Thank you for your attention

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