

# AI for Revenue Growth

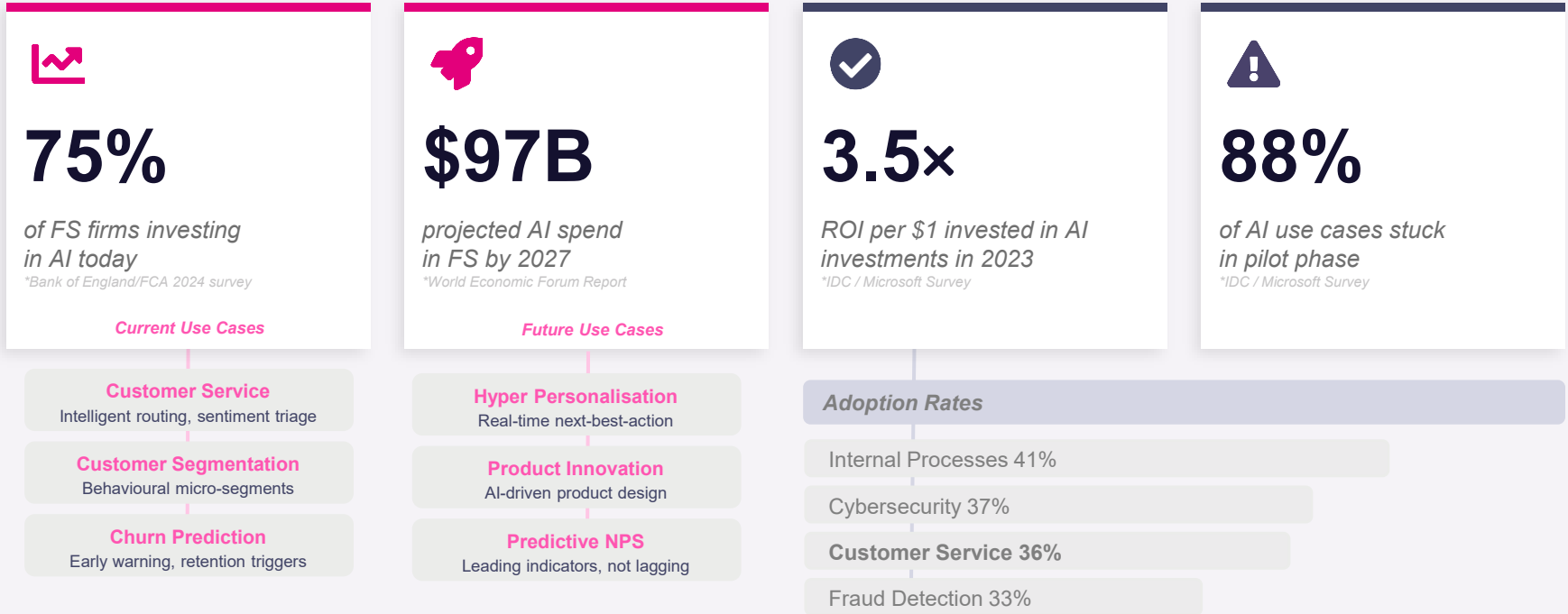
## Driving Growth with Customer Intelligence

Delta Capita | AI Advisory & Consulting Services

2026

# Why Now | AI in Financial Services

AI adoption in financial services is accelerating, but most institutions struggle to move beyond pilots. With 75% of firms investing in AI and a projected \$97B spend by 2027, the opportunity is clear - yet 88% of use cases remain stuck in proof-of-concept. Delta Capita bridges this gap with domain expertise, proven accelerators, and a risk-first approach.



# 4 Trends in Commercial Banking | Industry Examples

Leading banks are already deploying AI to transform how they serve, segment, and retain customers.



## AI-Driven Customer Service

**NatWest** deployed Cora, its digital assistant, available 24/7 to help answer day-to-day banking queries and handled 10.8 million customer queries in 2023.

Source: NatWest Article 2024



## Hyper-Personalised Segmentation

**ING** reported strong customer growth in FY2024, reaching ~40 million customers and 14.4 million mobile primary customers, supported by GenAI-powered personalised marketing

Source: ING Factsheet 2024



## Predictive NPS & Churn Prevention

**BBVA** is scaling AI and data across the bank as part of its strategic transformation, with a focus on more personalised customer experiences, and improved NPS / Churn

Source: BBVA Strategic Priorities 2025



## Data-Driven Product Innovation

**Monzo** uses transaction analytics to identify unmet needs, launching features that drove 42% card spend growth in primary accounts including business accounts.

Source: Monzo Annual Report 2024

# AI for Customer Intelligence | Key Use Cases

Financial Institutions see 2026 as the pivotal year for leveraging AI to strengthen customer intelligence and drive revenue.

## Customer Service

High

Intelligent routing, sentiment detection, automated resolution, agent augmentation

85% of banking customers who experienced a problem had it resolved, and successful resolution drove a 246-point improvement in overall satisfaction

*J.D. Power 2025 U.S. Retail Banking Satisfaction Study*

## Segmentation

High

ML-driven micro-segmentation using transaction patterns, channel usage, lifecycle stage

Banks that codify, integrate, and tailor personalisation in campaigns recorded a 127% increase in booked accounts after integrating customer data to personalize campaigns

*Adobe, Case study*

## Predictive NPS / Churn

High

Real-time satisfaction prediction, detractor identification, automated retention triggers

AI-driven predictive NPS models can infer customer promoter and detractor status from behavioural and interaction data with ~80–90% accuracy, materially enabling proactive CX intervention

*Adobe Experience Cloud; NPS ML studies*

## Product Innovation

High

AI-driven identification of unmet needs from transactions, complaints, market signals

88% of bank customers say customer experience is as important as or more important than products and services when choosing their bank

*FICO 2024 Bank Customer Experience Survey*

## Personalisation

Medium

Real-time decisioning i.e. right product, right time, right channel - via propensity models

88% of banks already use predictive analytics to anticipate customer needs, but only 11% say they are highly advanced in hyper-personalisation

*FICO APAC Hyper-Personalization Survey, 2025*

## Voice of Customer

Medium

NLP analysis of complaints, calls, reviews, and social to extract actionable themes

85% of financial services customers say communications are important to the overall customer experience, yet only 47% rate current communications as “very good”

*Smart Communications, 2024 Global Benchmark Report*

# The Scaling Gap | Why AI Pilots Stall

Most institutions cannot move AI beyond pilots - fragmented data, unclear ownership, and weak business cases create a persistent scaling gap.

## Client Challenges



**Strategy:** "We have 40+ AI use cases but no clear roadmap to value"

Unclear ROI alignment and lack of prioritisation frameworks prevent leadership from committing to transformation investment



**Op Model:** "Our AI team sits in IT, but business units own outcomes"

Siloed AI capabilities without cross-functional governance or embedded domain expertise create disconnect between build and adoption



**Data:** "AI needs clean data, but our systems were built for reporting"

Legacy data architectures, poor lineage, and quality issues make AI models unreliable - AI demands fundamentally different data infrastructure

## The Gap

We need a clear AI strategy tied to business outcomes

We cannot bridge the gap between delivery and business outcomes

Our data foundations are not ready for AI at scale

*Without a structured transformation approach, institutions risk investing heavily in AI with no path to enterprise value.*

# Unlocking AI Value | Our 5 Key Phases

Delta Capita offers end-to-end support from readiness assessment through scaled deployment and ongoing governance.



## AI Readiness Assessment

### Approach

- Rapid maturity assessment across 6 readiness areas

### Our Accelerators

- *AI Readiness Toolkit* i.e. 68 readiness questions pre-mapped to 90 use cases

### Client Case Studies

- Global bank: AI CoE Strategy across 7 cost centres with savings ~£1m



## Business Case / Use Case Definition

### Approach

- Strategy-aligned use case mapping with ROI modelling

### Our Accelerators

- Access to industry experts + *proprietary scoring models* to rapidly impact assess PoCs

### Client Case Studies

- Merchant bank: delivered training to 8 C-level executives on AI use cases



## Operating Model Reinvention

### Approach

- Regulatory-aligned AI CoE development & governance

### Our Accelerators

- *AI Governance Toolkit* including 60+ controls surveyed with industry forums

### Client Case Studies

- Payments: implemented AI enabled compliance tooling assessing ~ 130 policies



## Data Readiness & Scaling

### Approach

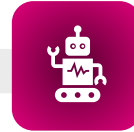
- Data quality remediation and ML pipeline architecture

### Our Accelerators

- *DCAM certified experts* + AI templates developed with domain experts

### Client Case Studies

- Wealth manager: post-merger data lake buildout for commercial analytics



## Agent Design & Deployment

### Approach

- Production-grade AI agents with workflow integration

### Our Accelerators

- *Agentic AI PoCs* and templates for common industry use cases

### Client Case Studies

- Payments: agentic AI reduced processing time from ~3 days to <1 minute

# Proven Results | Client Case Studies

Delta Capita serves multiple financial services clients for consulting services around their Data & AI maturity

## Case Studies

### AI-Enabled Third-Party Risk Assessment Global FMI Provider

Delta Capita proposed a repeatable, 3-phased onsite Third-Party Risk Assessment to help the Client evidence DORA-aligned oversight of critical ICT suppliers

**DORA-aligned oversight**

### Attestation Workflows for AI Readiness Challenger Bank

Delta Capita partnered with a leading Commercial Bank to deliver a cloud-ready MI and BI transformation, establishing a scalable op model aligned to governance standards

**10-month cloud delivery**

### Data Lake & Customer Analytics UK Wealth Manager

A leading UK wealth manager required a unified Power BI dashboard to visualise KPIs like customer growth, AUM, profitability, and outflows, with drill-down by region and practitioner

**Delivered a 50bps margin uplift**

### AI Policy Assurance and Traceability Global Payments

Delta Capita was engaged to support a Global Payments Provider in uplifting its global risk and compliance policy framework and implementing AI-enabled compliance tooling

**130 policies assessed**

### Agentic AI for Complaints Handling Payments Fintech

Delta Capita implemented an Agentic AI solution for a Payment Services Provider to streamline customer service case handling, reduce response times, and cut the backlog

**Processing: 3 days → <1 min**

## Summary

## Approach

- **Onsite Assessment:** Conducted a structured gap analysis and prepared tailored assessment toolkits/protocols, executed onsite assessments for critical third parties to validate evidence, assess operational resilience and security controls, and capture findings consistently.
- **Reporting & Recommendations:** Produced standardised third-party assessment reports with issue ratings and remediation actions, delivered a consolidated cross-vendor view and a risk-based remediation roadmap to support prioritisation and ongoing monitoring
- **Accelerator (VendorLens):** Accelerated evidence collection and analysis via a controlled vendor submission workflow, contract clause checks and policy/control analysis, producing consolidated risk-based vendor scoring and dashboard outputs.

- **Discovery & Assessment:** Reviewed the existing MI/BI landscape and manual reporting processes (e.g., PowerPoint/Excel outputs), identifying key pain points, control gaps and opportunities to automate and standardise MI production and attestation.
- **Solution Design & Prototyping:** Designed and prototyped interactive, evidence-driven MI dashboards and an end-to-end attestation workflow, optimising the user experience and ensuring outputs were aligned to governance and auditability needs.
- **Build & Implementation:** Developed and configured Power BI / Power Apps components, integrated dashboards into the target data environment, and implemented Role-Based Access Control (RBAC) to strengthen data security and appropriate user access.
- **Deployment & Change Management:** Rolled out the solution with structured change management - stakeholder engagement, training, documentation, and adoption support - to embed sustainable BAU ways of working.

- **Data Integration and Predictive Insight Generation:** Connected live to on-premise SQL databases and built data pipelines to automate refreshes of key commercial and fee data. Used predictive analytics to create dashboards that gave the business real-time insight into commercial performance.
- **Risk Modelling and Consumer Duty Governance:** Developed client risk models using behavioural signals such as sub-account closures and reduced activity to identify potential issues early. Also introduced governance workflows around fee data and reporting to improve oversight.
- **Reporting Framework and Regulatory Alignment:** Established a scalable reporting framework that improved the quality, consistency, and accessibility of management information.
- **Commercial Delivery and Revenue Enhancement:** Supported the launch of the 'Dual Expert' product, contributing to multi-million-pound revenue growth through stronger proposition delivery and business readiness. Delivered a 50bps margin uplift by improving pricing consistency.

- **Policy Review and Advisory:** Assessed ~130 global risk and compliance policies across merchant and consumer sectors. Mapped internal policies to external regulatory requirements. Identified gaps, duplication, and consolidation opportunities to streamline compliance operations.
- **Process Mapping and Ownership:** Mapped end-to-end business processes with regulatory tagging. Defined clear ownership structures and documented risk and control flows to enhance transparency and accountability.
- **AI Tooling and Self-Serve Portal:** Designed and implemented an AI-powered compliance portal to enable sales and underwriting teams to quickly access relevant policy information, accelerating decision-making.
- **Strategic Enablement and Scalability:** Created a centralised, searchable policy and regulatory repository. Delivered a scalable framework to maintain policy alignment post-regulatory changes and support long-term compliance agility.

- **Agentic AI Triage & Categorisation:** Implemented an AI agent to analyse incoming customer requests, detect sentiment, and categorise cases using regulatory policies and customer case history to determine the appropriate handling route.
- **Confidence Scoring & Routing:** Introduced confidence scoring to automate routing of cases to the correct team, with a controlled manual review path for low-confidence cases to maintain quality and reduce operational risk.
- **Reasoning Summary & Escalation:** Generated concise reasoning summaries to support faster decision-making and escalated cases to relevant teams with clear context, improving consistency and speed of resolution.
- **Outcomes:** Reduced case processing time from ~3 days to <1 minute, enabled instant acknowledgement and immediate routing on first contact, achieved a 25-30% reduction in overall case resolution time, and improved customer experience.

# Recommended Next Steps

1

## AI Readiness Assessment

Benchmark your current maturity across people, process, data, and operating model against industry standards

2

## Business Case / Use Case Prioritisation Workshop

Identify 3 to 5 high-value AI opportunities aligned to customer or revenue strategy with clear ROI and payback

3

## Data & Platform Readiness Review

Assess customer data integrity, quality, real-time access and design architecture for AI-powered decisioning

4

## Pilot-to-Production Roadmap

Design a phased delivery plan using our accelerators to move from PoC to scaled deployment

Let's discuss how Delta Capita can accelerate your AI journey in customer intelligence. Get in touch: [deltacapita.com/get-in-touch](https://deltacapita.com/get-in-touch)