

# CDO Strategies for Artificial Intelligence and Machine Learning

Real-Time Data Strategies to enable & combat ML and AI Trends



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# Current State of AI ML and trends

AI Integration at the 'core' of not only customer use-cases and models but also business and technology strategies. Significant increase in AI market size in 2025 and increase in budgeting allocations increased in 2025 :

- US- 20-25% ~ 250 BN ~ 85BN in 2025
- EMEA-25-30% ~ 73BN in 2025
- APAC- 20% ~ 87BN in 2025

Banking, Asset, Wealth Management business strategies being converted to include specific ML and AI budgets and components to 'scale' platforms for customers

- Predictive analytics at the core of portfolio management with NLU and performance management- Optical Character Recognition (OCR) to scrape information and scale automation of key data elements
- AI embedded into overall advisory and scaled using ML models
- Leveraging AI for fraud in all financial services verticals crucial - includes NLU, voice recognition, predictions and advanced personalization.
- Automation of Trade Settlements, Robo-advisors, risk management in insurance, RPA on the rise.

Data is not only a 'business asset' or strategy' anymore- its is the basis of execution for models, complex algorithms and customer interactions.

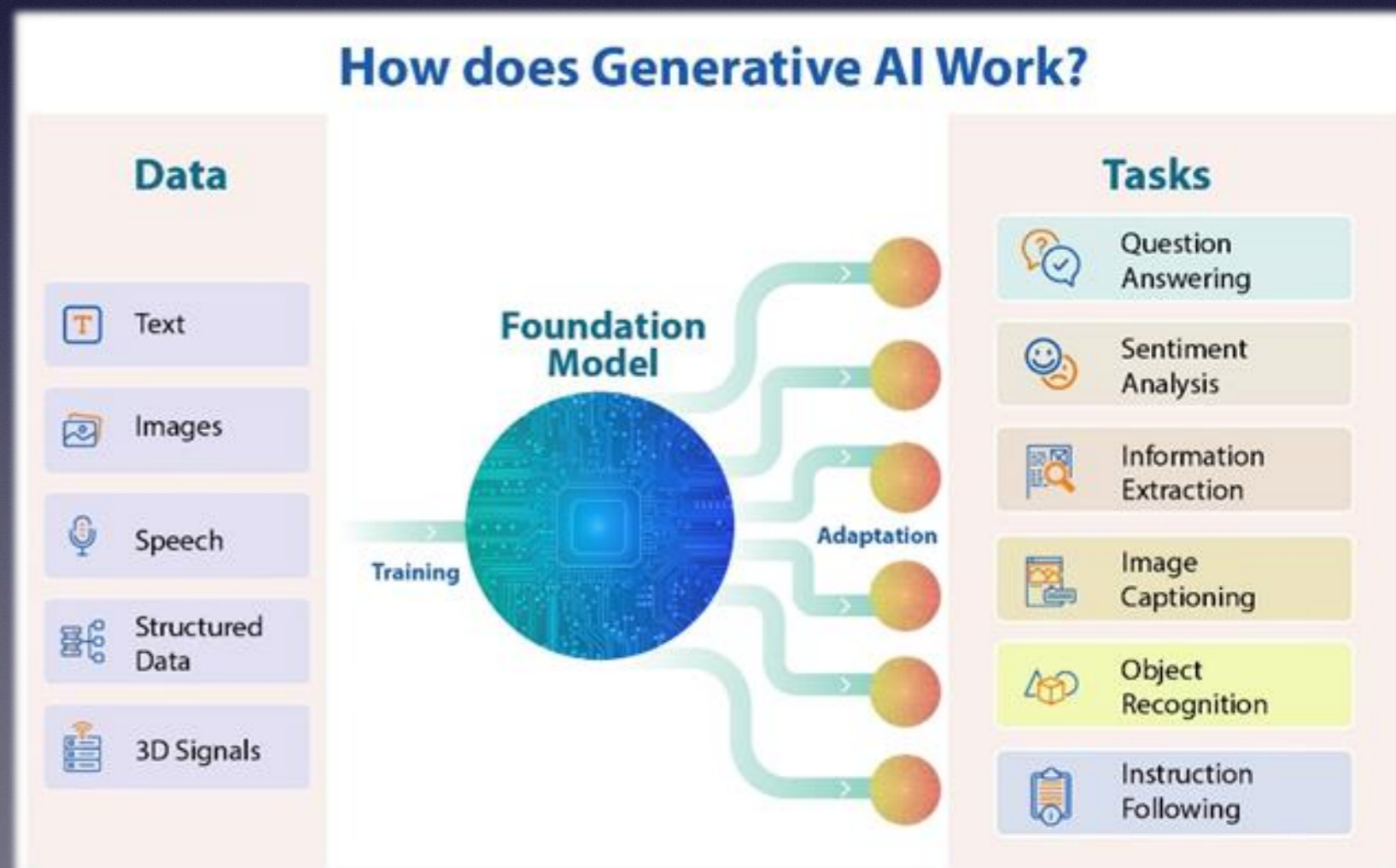
- 52% of organizations regard data as a critical component for readiness
- Batch vs real-time data will form the basis of execution
- Real-Time analytics will be key for customer interactions



# Generative AI- Trends, Data Patterns & Movement and Strategies

Generative AI (GenAI) from 2021-2024- Utilized to streamline workflows, operations and productivity. GenAI market share within Financial Services expected to grow 39-40% CAGR to 2030 within various financial services realms.

Examples of Generative AI models ranges from Large Language Models(LLMs) that we generally know to Muti-Modal Generative, Predictive Analytics, Transformer Models-GPT-4, LamBDA, Modality- text image, code. Video generation & annotation and Audio & Speech recognition.



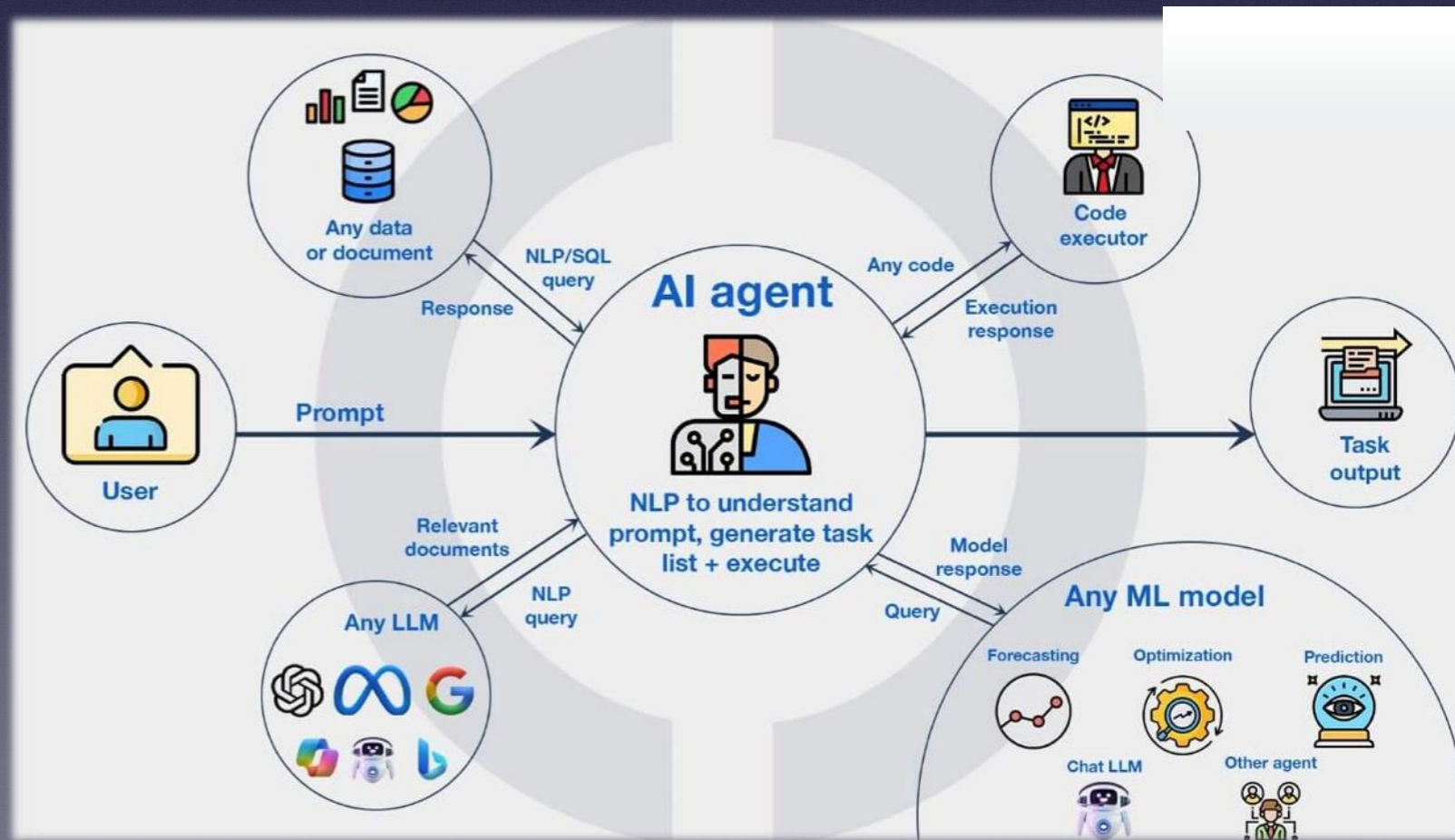
# Advancement of LLM- Generative to Agentic

Next 2-5 years will be the age of 'Agentic AI' - aka creation of automated help agents for a variety of automated processes end to end such in financial management such as in trading , agentic use in operations, real-time servicing for customers, traders, portfolios, marketing, financial analysis. Agentic AI global market share expected to grow by 36.6% CAGR Worldwide by 2030.

Below are some of the factors influencing the scale of Agentic AI :

- Explainability
- Supervision
- Ecosystem Complexity
- Governance, data access and security

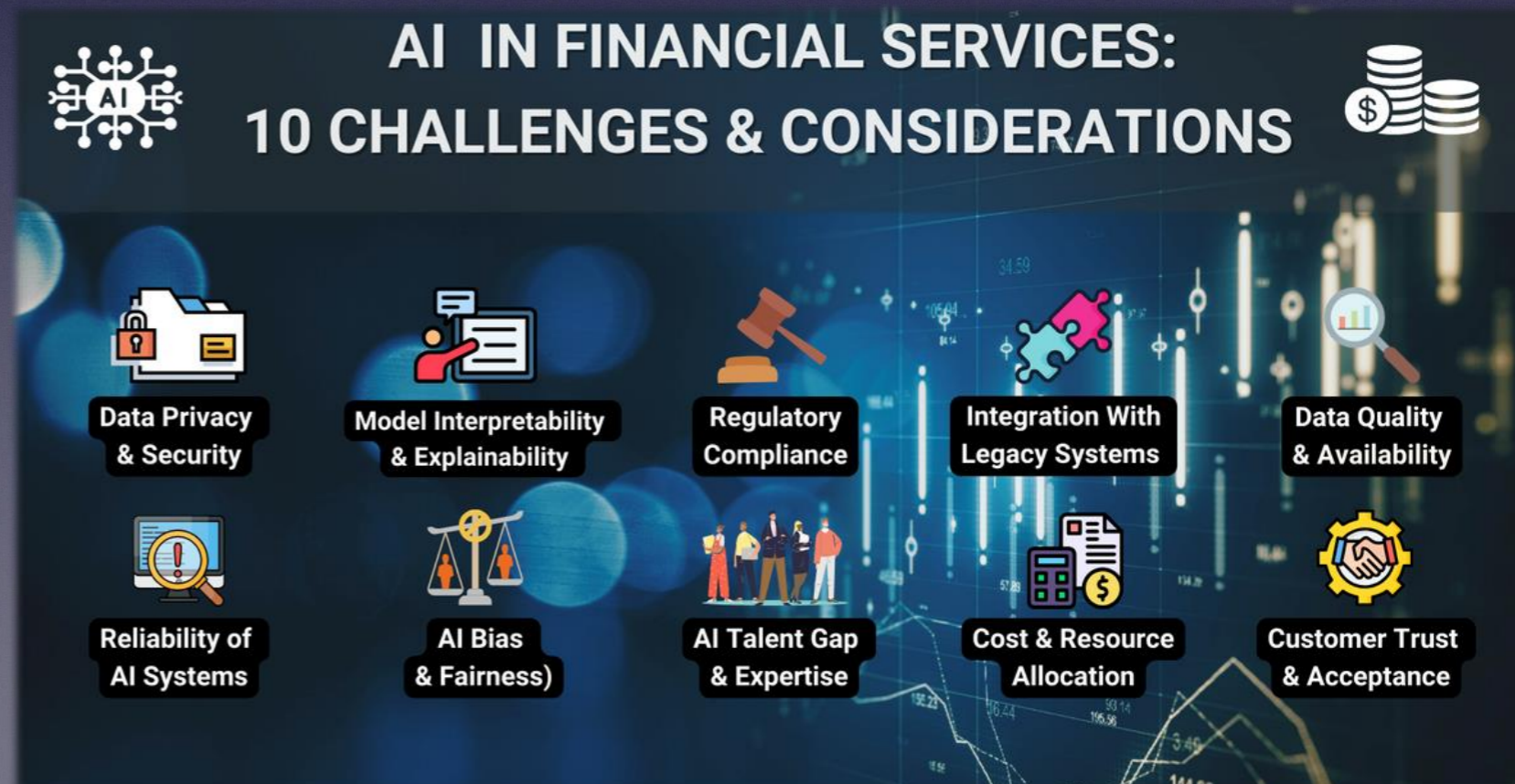
Top players in 2025: Moveworks -IT & HR, Beam.ai-automated BPO, Agentic.ai-gaming, adept-APIs and Software. Some provide direct integration with Cloud platforms such as Snowflake and others.



# The Big 'G'- Governance-Challenges in ML, AI and how do CDAOs combat them?

Data Governance, Model Management, Analytics automation will be the key to scale ML, AI and enable business and product organizations within Banking, Asset & Wealth Management, Financial analysis and Operations. Real-Time data & analytics will be at the 'core' of CDAO strategies for next 5 years.

- US and EMEA laws for AI and data governance-EU Artificial Intelligence Act
- Model explainability and end to end traceability
- Legacy —> Cloud and Integrations
- Customer data and security- includes data sharing
- AI bias and hallucination as we scale.
- Recruitment of advanced modelers even though AI will help automate



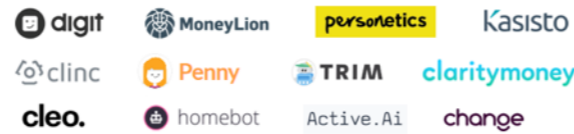
# Where will the Evolution take us?

## THE AI IN FINTECH MARKET MAP

### CREDIT SCORING / DIRECT LENDING



### ASSISTANTS / PERSONAL FINANCE



### QUANTITATIVE & ASSET MANAGEMENT



### REGULATORY, COMPLIANCE, & FRAUD DETECTION



### INSURANCE



### MARKET RESEARCH / SENTIMENT ANALYSIS



### GENERAL PURPOSE / PREDICTIVE ANALYTICS

## 2025 Top 10 Strategic Technology Trends



### AI imperatives and risks

- Agentic AI
- AI Governance Platforms
- Disinformation Security



### New frontiers of computing

- Post-Quantum Cryptography
- Ambient Invisible Intelligence
- Energy-Efficient Computing
- Hybrid Computing



### Human-machine synergy

- Spatial Computing
- Polyfunctional Robots
- Neurological Enhancement

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Questions?

*P.S: Not asking AI for any answers....*