

Santander

AI, Transformation and Banking

Our ambition: AI with a purpose.
Keeping People at the Centre.

Henriette Rhod Lassen
Country Manger DK, Commercial Director

It starts here

Our ambition: AI with a purpose

Outcomes first, technology second



Better customer journeys

Will it make the customer experience easier?



Better business processes

Will it remove friction from a process?



Better everyday work

Less administration, more value creation

Four goals for responsible AI at scale

Structure, not just enthusiasm

Foundation	Trust and governance first
Move fast with purpose	Learn quickly, with control
Reuse and resilience	Reusable, not isolated
Scale and learning	Scale what proves its value

The real differentiator is people

Where AI helps

- Faster analysis
- Better prepared decisions
- Less admin, more coaching

+

Where people excel

- Trust and relationships
- With customers
- People do business with people

Leadership in the age of AI

AI should free us to be more human where it creates value



Decide what stays human

Not everything that can be automated should be.



Experience the human factor

Technology increases the need for leadership.



Our belief

Automate processes, not relationships.