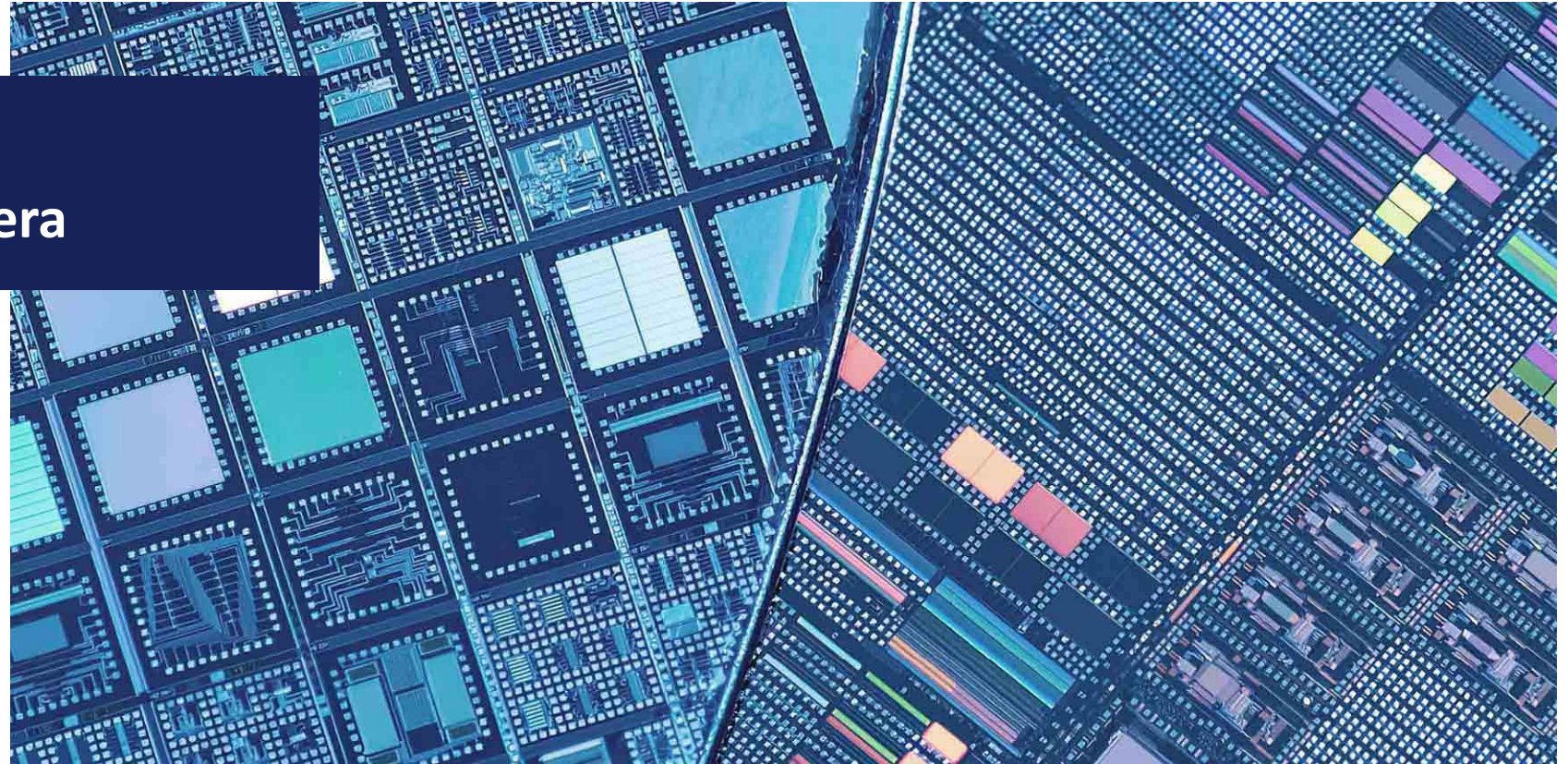PB Summit 2025
From personal productivity to process transformation

Simon Gomez - Head Data and Innovation LGT Private Banking
Bendern, 30 September 2025

Entering a
new technological era

Entering a new technological era
We are at the beginning of this trend

Generative AI promises to bring the marginal cost of **creation** near zero

The **cloud** brought the marginal cost of **infrastructure** near zero

The **Internet** brought the marginal cost of **distribution** near zero

The **microchip** brought the marginal cost of **compute** near zero

WE ARE HERE

AI

Cloud

Internet

PC
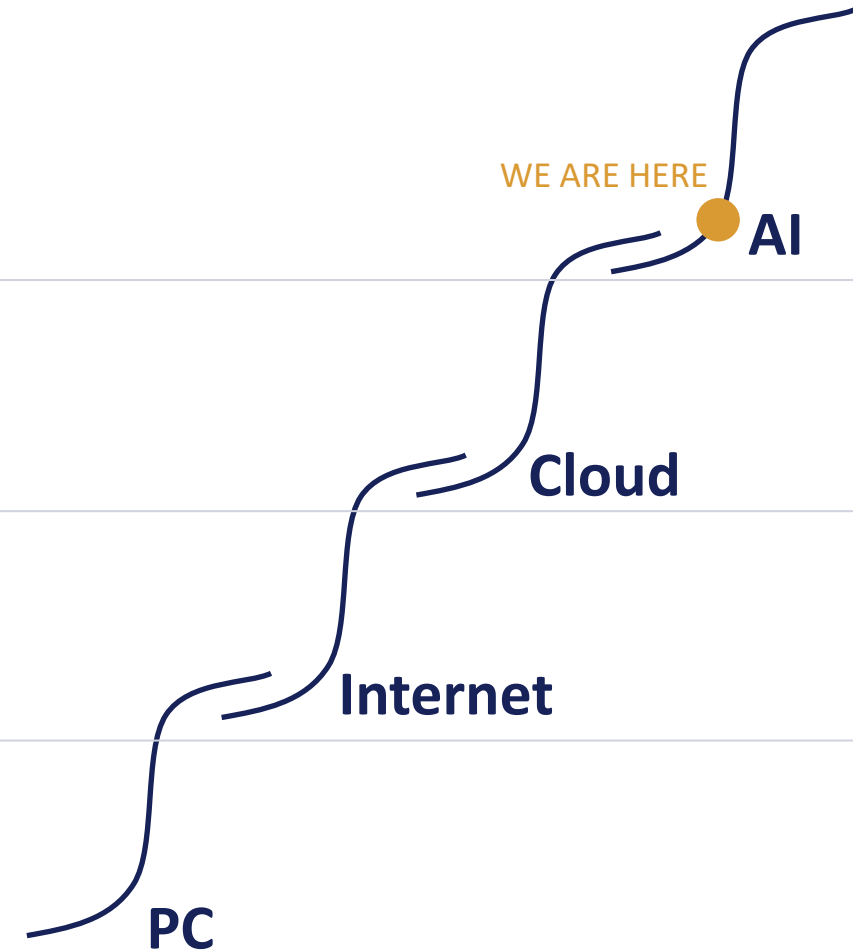
Technology Waves

What does that mean for us
Implications and success factors

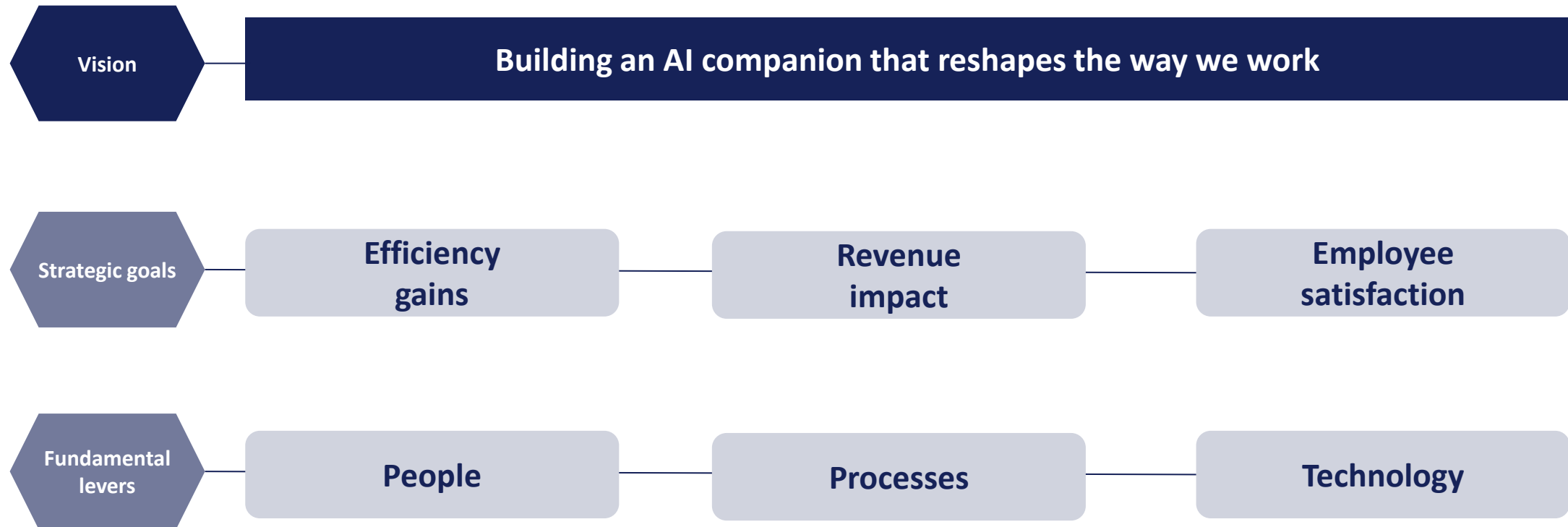## Implications of this new technological era

1   Generative AI is **catalyzing productivity and economic growth**

2   **Creativity** and **content generation** are being redefined

3   **Business models** and **cost structures** are undergoing significant transformation

4   **Workforce skills** and employment dynamics are **shifting**

5   **Ethical, environmental,** and **regulatory** challenges are rising

Success factors go beyond technology

Strategy + Execution

Execution to P&L		
Operating model change	70%	Beyond tech
Process redesign		
People adoption		
Data and other scale enabler	20%	Tech
GenAI	10%	

Source: BCG

LGT's AI Strategy

Vision	**Building an AI companion that reshapes the way we work**

Strategic goals

Efficiency gains	Revenue impact	Employee satisfaction

Fundamental levers

People	Processes	Technology

Augmenting our employees and processes with AI

Experience the art of the possible
3 levels to augment our employees and processes with AI

+

1

Chat with AI
Retrieve information from grounding data, summarize and answer user questions

established

2

AI completes a task
Take actions when asked, follows workflows and replace repetitive tasks for users

early

3

Agents work autonomous on series of tasks
Operate independently, dynamically plan, orchestrate tasks and executes them accordingly

experimental
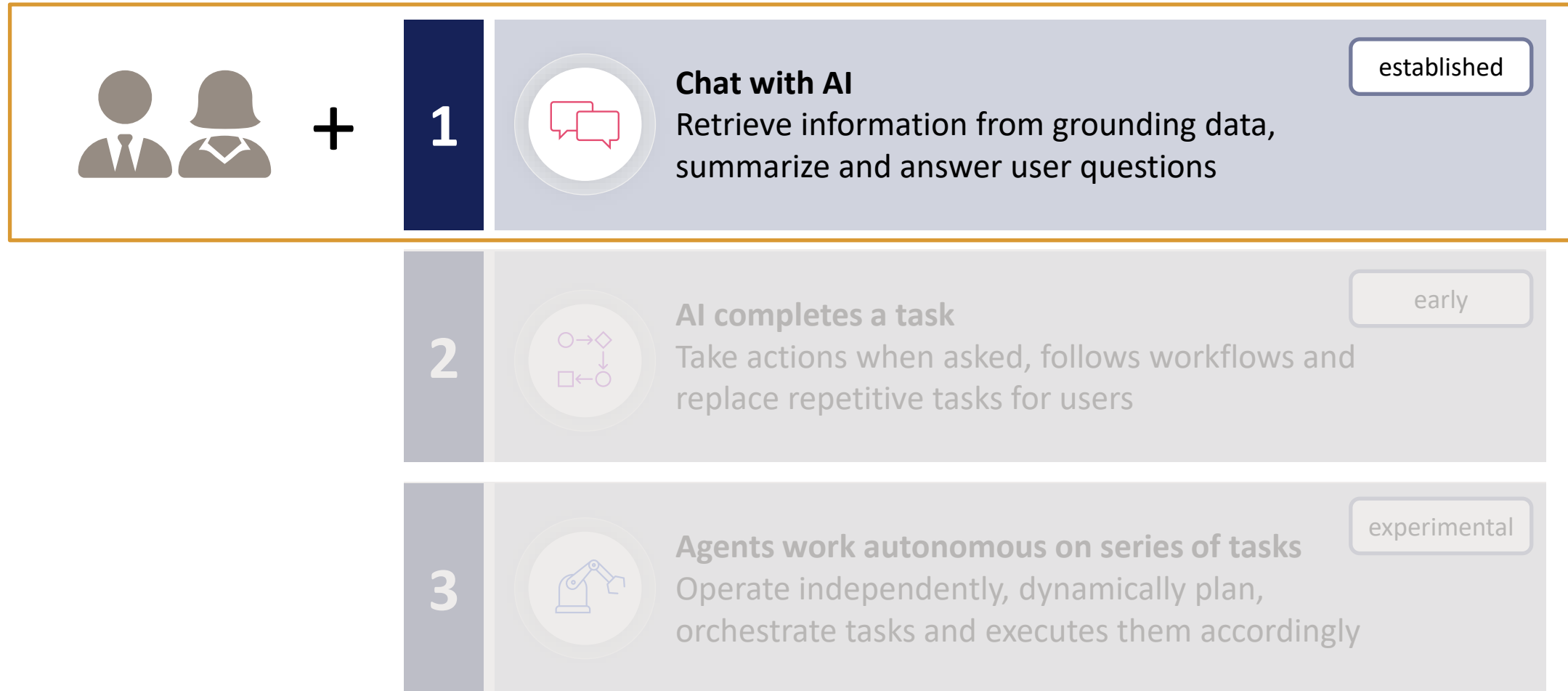
Lumen Chat
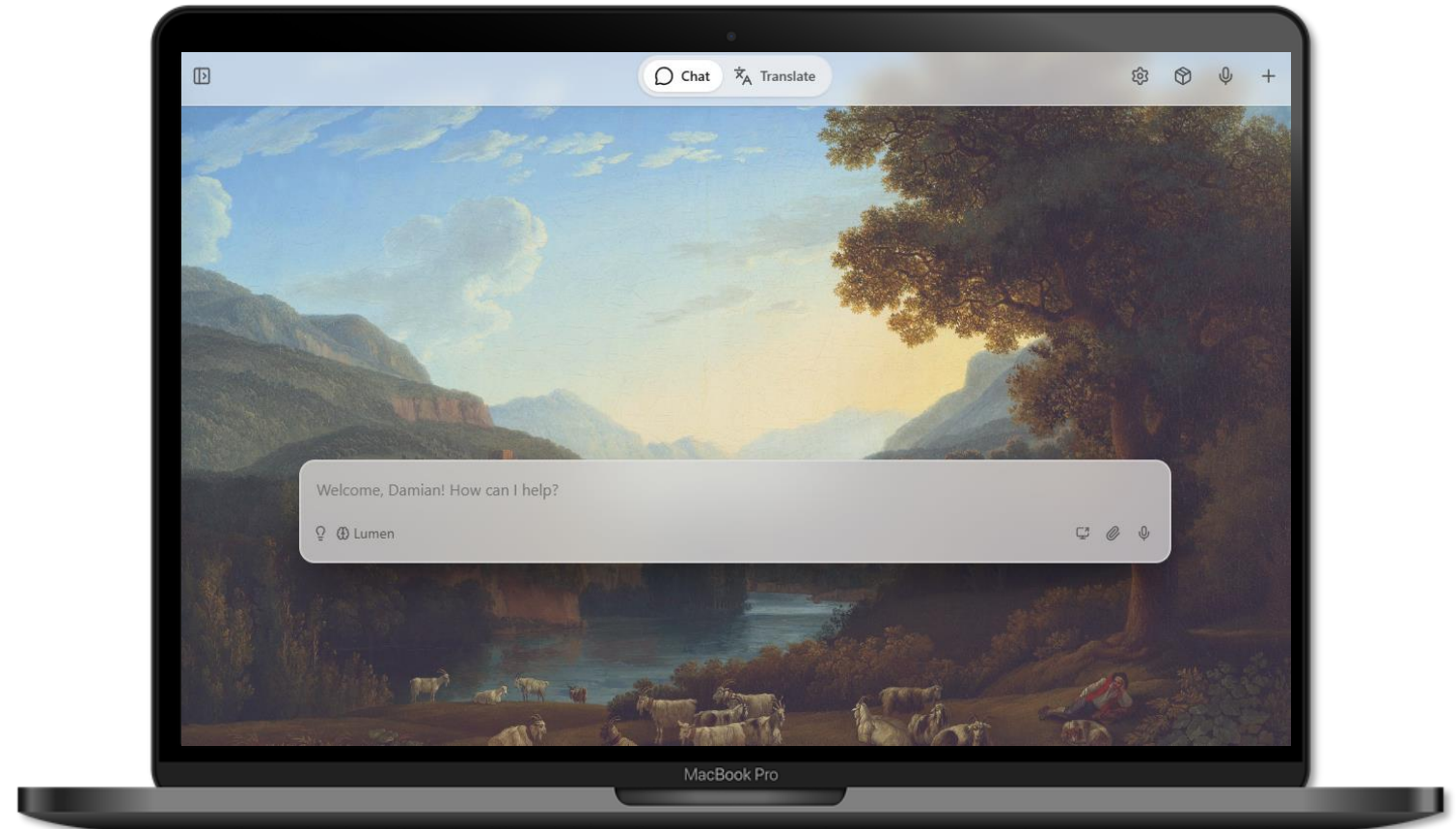## LGT's Enterprise Chat Solution

Excellent User Adoption

>70%
Monthly
active users

Happy Users

+65
Net Promoter
Score

Personal Productivity

1,5h
Average time saved
per week and user

Chat   Translate

Welcome, Damian! How can I help?

Lumen

MacBook Pro

Chat with AI
Augmenting our employees and processes with AI

1

Chat with AI
Retrieve information from grounding data, summarize and answer user questions

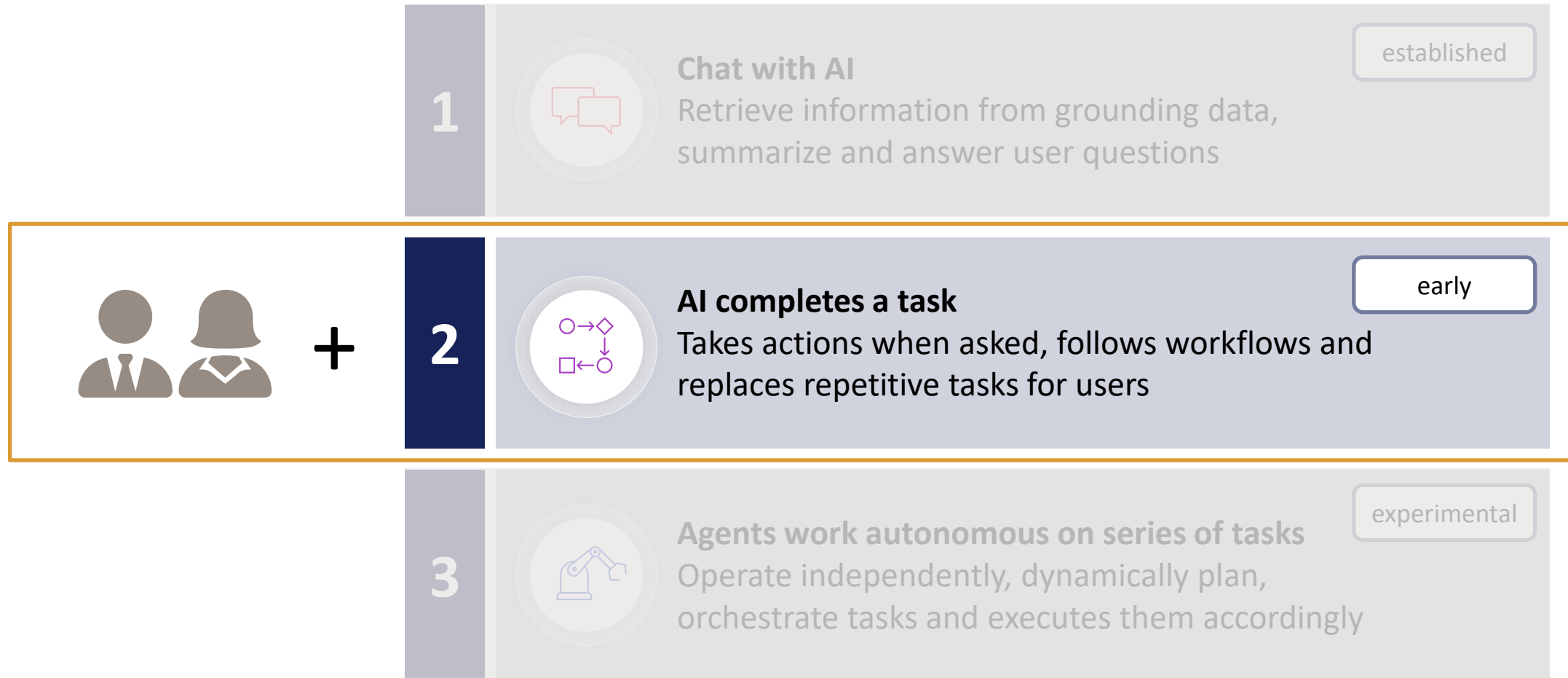| Opportunities	**Personal productivity gains** by providing internal AI solution we control
Requirements	**Upskill employees** to new capabilities to maximise value and contain risks
Risks	AI output requires **verification and critical review**

Experience the art of the possible
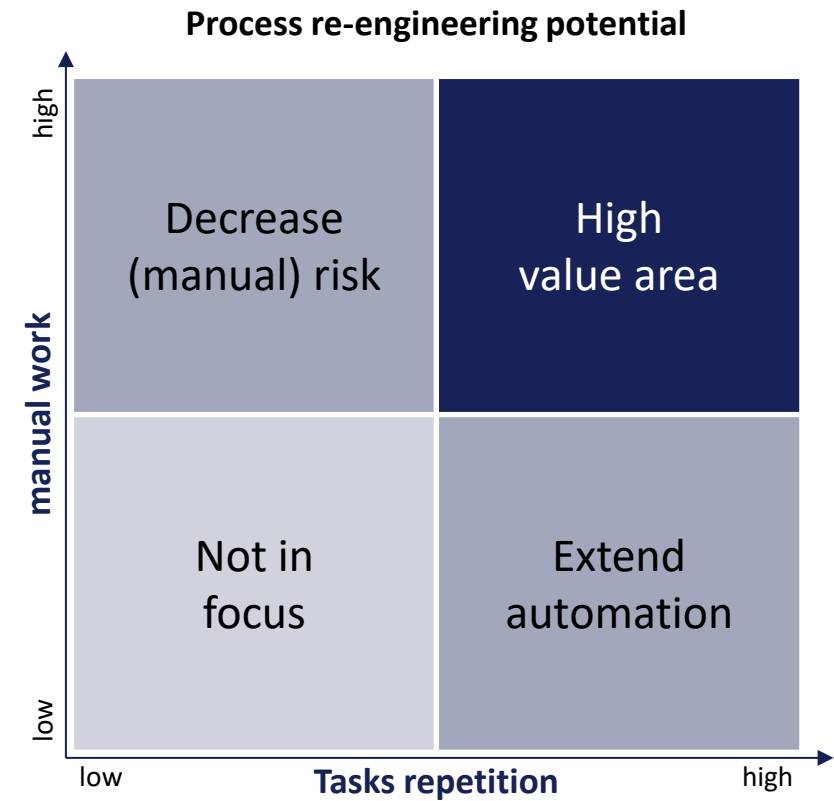## 3 levels to augment our employees and processes with AI

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+ **2** **AI completes a task**
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experimental

Process re-engineering
Identify the right area to start

1 Identifying processes with high potential for efficiency

2 Measure impact across productivity, quality and risk

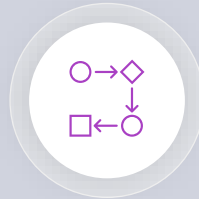**3** Determine workforce impact and enhance experience

Process re-engineering potential

manual work (high)	Decrease (manual) risk	High value area
(low)	Not in focus	Extend automation
	(low) **Tasks repetition**	(high)

AI completes a task
Augmenting our employees and processes with AI

2

AI completes a task
Take actions when asked, follows workflows and replace repetitive tasks for users

Opportunities	**Business process transformation** with measurable impact in business area
Requirements	**Re-imagine how to get the job done** with the new tools at hand
Risks	**Evaluation** of output and **human in the loop** remains key

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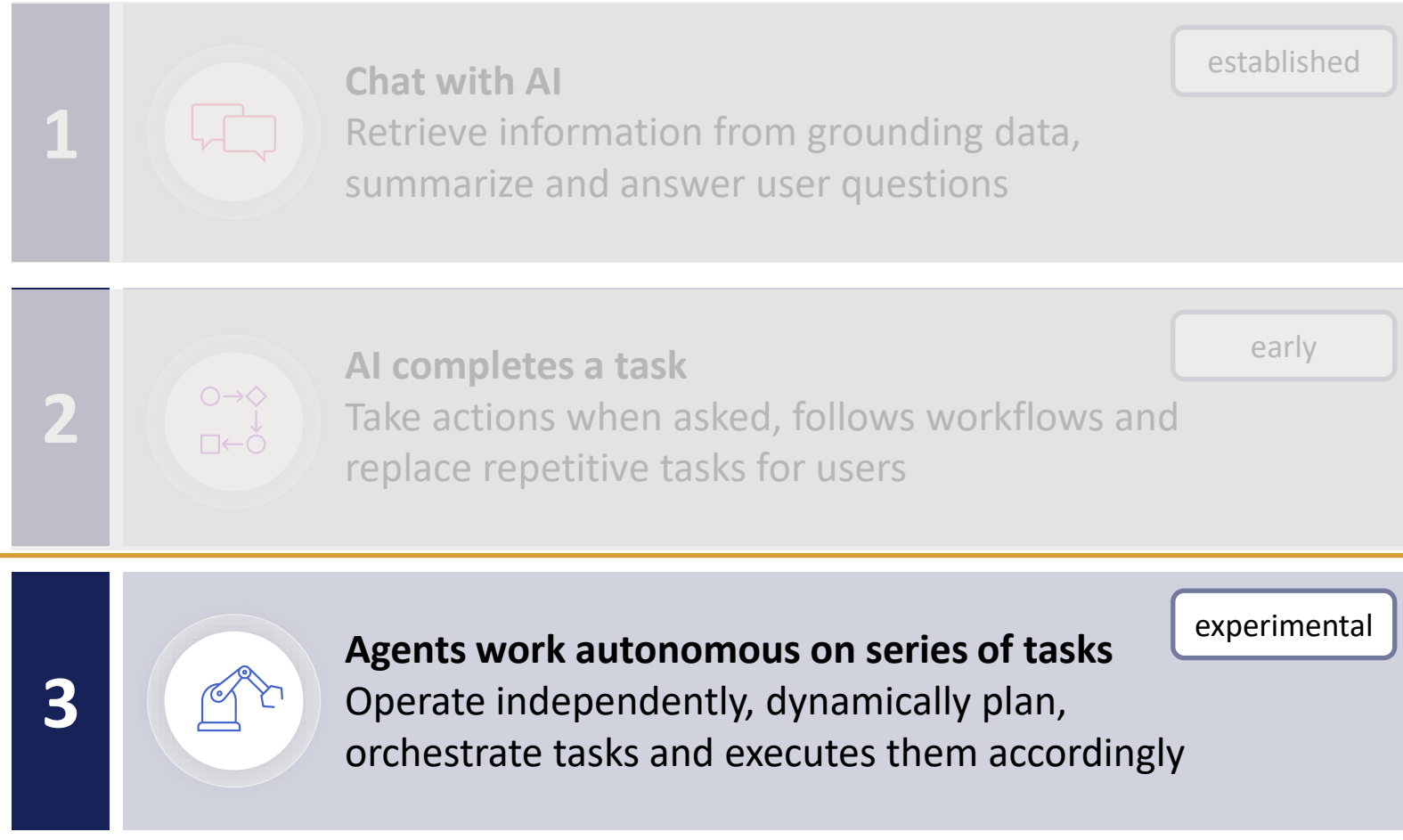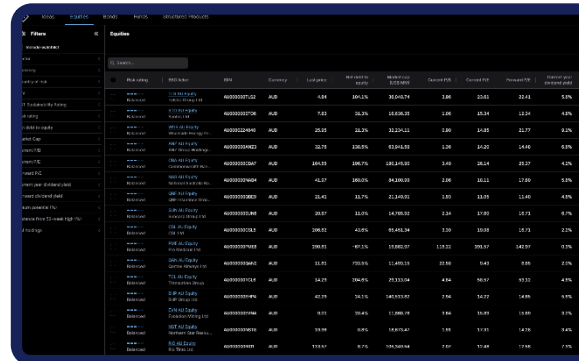
How we get a job done today
An ecosystem of applications are required

Web Browser

Hawk

Excel

Bloomberg

Emails

Employees can be enhanced with digital-co-workers
The next evolution in artificial intelligence

Agentic AI is an emerging concept
Needs evaluation and oversight

Single entry point with unified user experience

AI Agents as a digital co-worker to get job done

understand a goal, execute steps and adapts based on results
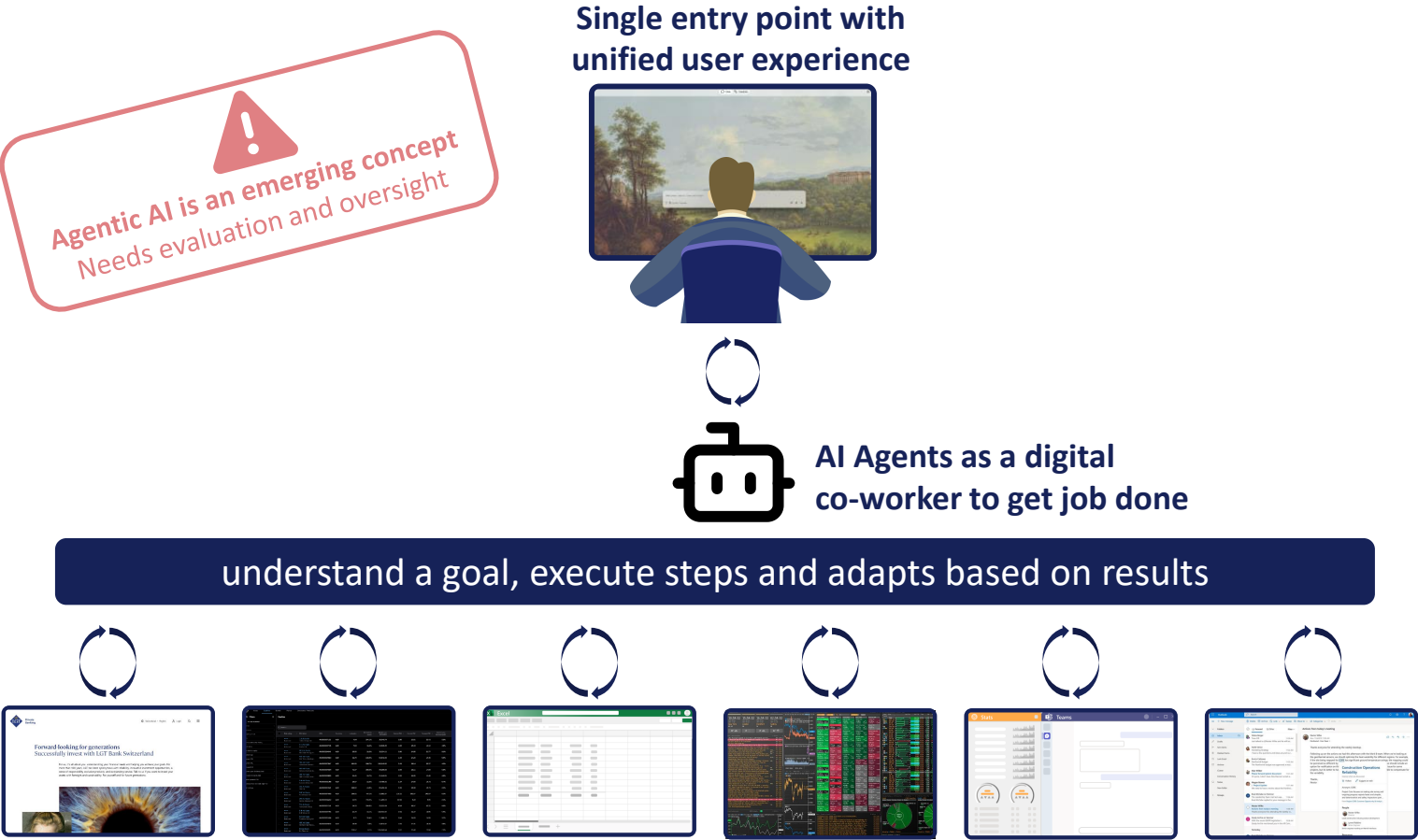
Key components

Brain
Large Language Models (LLM)

Tools
Automation tools to take actions

Differences	LLM	Agent
Understands prompts	✓	✓
Takes actions	✗	✓
Uses tools	✗	✓
Remembers past steps	✗	✓
Goal-oriented	✗	✓

15

Agents work autonomous on series of tasks
Augmenting our employees and processes with AI

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Opportunities

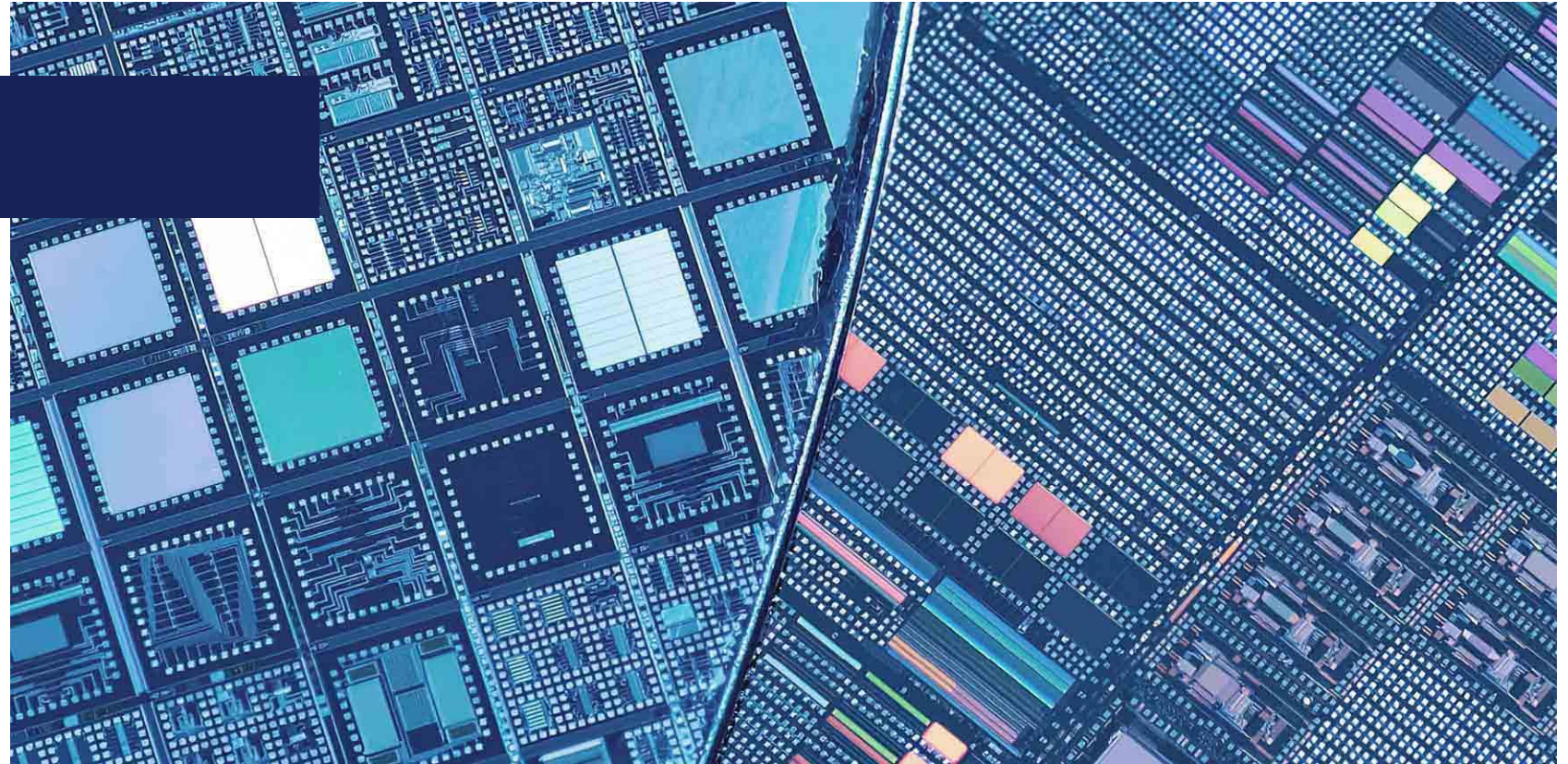**Operating model transformation with AI** key enterprise applications and data

Requirements

Intelligent orchestration layer can access key enterprise applications and data
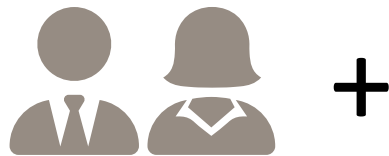
Risks

Fragile autonomous systems right **guardrails** and output **evaluations**

Closing words

Scaling AI at LGT
3 levels to augment our employees and processes with AI

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Closing remarks

1 **We're at an inflection point**
Generative AI will reshape operating models and cost structures across industries

2 **P&L impact comes from end-to-end process transformation**
Move from pilots to measurable impact in core processes

3 **We are at the beginning of the journey**
We are progressing toward AI being widely diffused and part of everyday technology for everyone

4 **Close the knowing–doing gap**
Empower AI-savvy employees with the tools we have at hand to inspire the rest

5 **Lead to bend the curve**
Adoption across the organization requires leadership and curiosity