## Welcome

Accelerate your innovation and growth through Cloud and Al

March 5<sup>th</sup>, 2025

Leveraging Al's potential to create value and drive transformation

April 9<sup>th</sup>, 2025

Why cybersecurity is crucial for your Al implementation

May 28<sup>th</sup>, 2025



## Speakers



Bo Svejstrup

PwC Consulting Partner and AI lead



Kit Ingwersen

Microsoft Sr. Modern Work & Copilot Business Group Lead



Heidi Nymann Jensen

PwC Consulting
Leading People & Change



Nicolaj Gudbergsen

Danske Bank SVP and Head of GenAl



## Agenda

Unlocking value in your Al Transformation

Velcome by PwC

Unlocking value in your Al Journey

How to get started on your Al Journey

Al at Danske Bank

Implementations

Q&A session



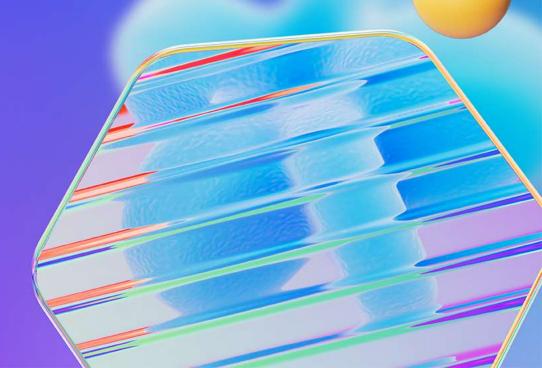




## Unlocking value in your Al Transformation

Kit Ingwersen

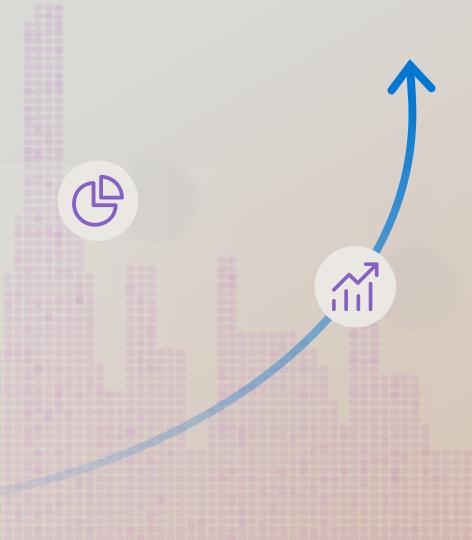
Sr. Modern Work & Copilot Business Group Lead



# The business case for investing in Al

For every \$1 a company invests in generative AI, the return on investment is \$3.7x.





#### The five drivers of Al value



Organization & Culture



**Business Strategy** 



Applied Al Experience



Al Governance



Technology Strategy

#### The five drivers of AI value



## Organization & Culture

- Do you have a defined operating model to industrialize the adoption and use of AI?
- Do you have topdown support?



## **Business Strategy**

- What business outcomes are you driving?
- How can Al help you achieve those outcomes?



## Applied Al Experience

- Do your people have diverse experiences and skills with AI?
- Is your organization collaborating to build experience?



## Al Governance

- Are you implementing processes and controls that are transparent?
- Are you governing data privacy and security?



#### Technology Strategy

- Do you have access to quality data?
- Is your infrastructure set up to help you scale?



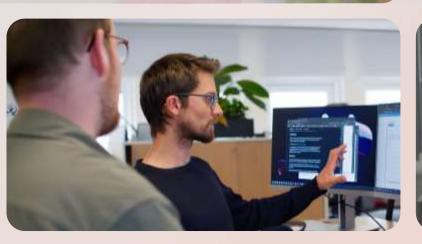




Empower every person and every organization on the planet to achieve more

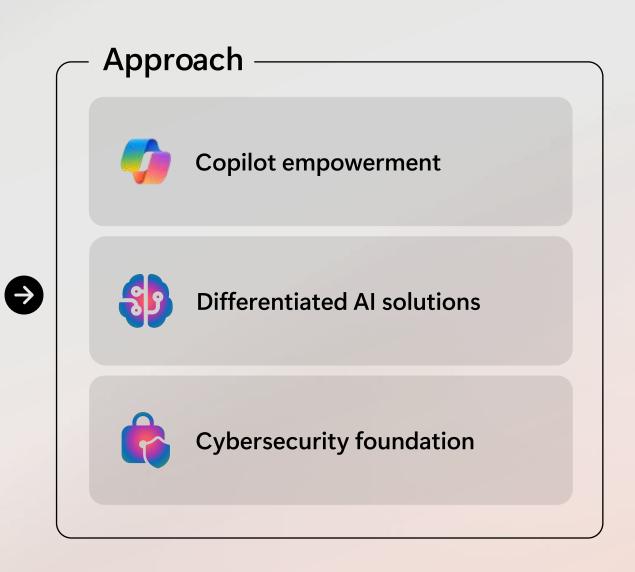






## **AI Transformation**

## Opportunities -•• **Enrich employee experiences** Reinvent customer engagement Reshape business processes Bend the curve on innovation



## Al-driven business transformation



Enrich employee experiences



Reinvent customer engagement



Reshape business processes



Bend the curve on innovation



Al empowering human achievement

## Al-first differentiation





Copilot

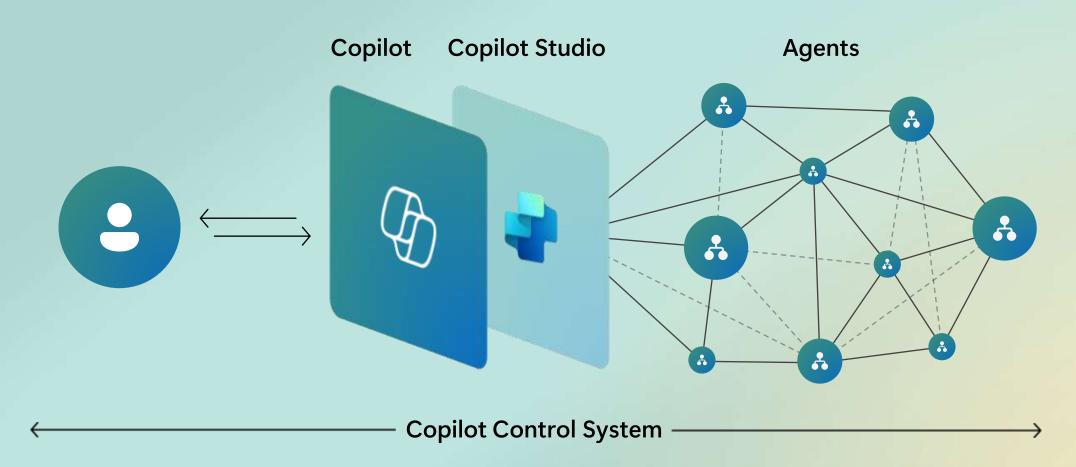
Every employee has a Copilot



Agents

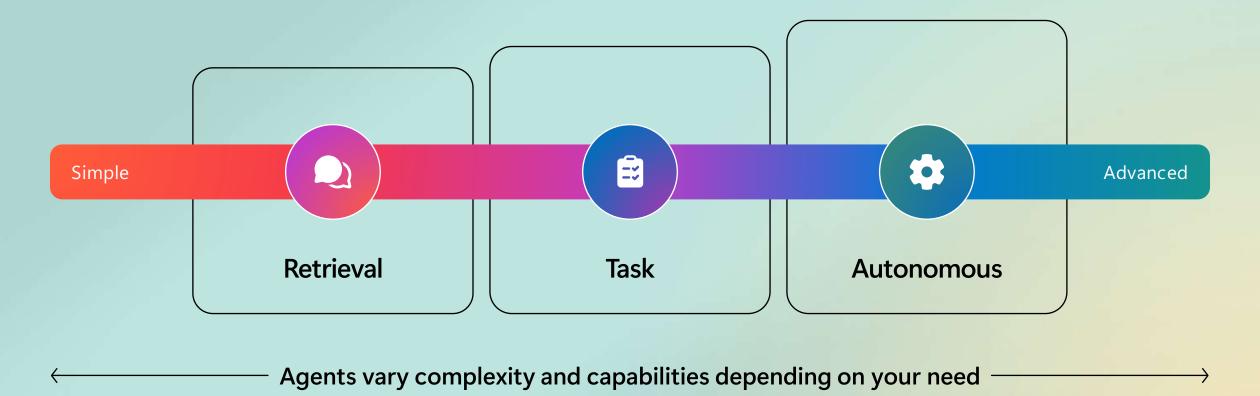
Every business process transformed by agents

## Copilot is the UI for AI



## What are agents?

Agents are programs that use AI to automate and execute business processes, working alongside or on behalf of a person, team or organization



## Transforming your organization with Copilot and agents

Business process automation

Copilot Studio

+

Al powered productivity

Microsoft 365 Copilot + Copilot Chat

Al powered productivity

Microsoft 365 Copilot + Copilot Chat

Commercial Al applications
Azure Al Foundry + Fabric



Business process automation

Copilot Studio



Al powered productivity

Microsoft 365 Copilot + Copilot Chat

Protect your organization with Microsoft Security

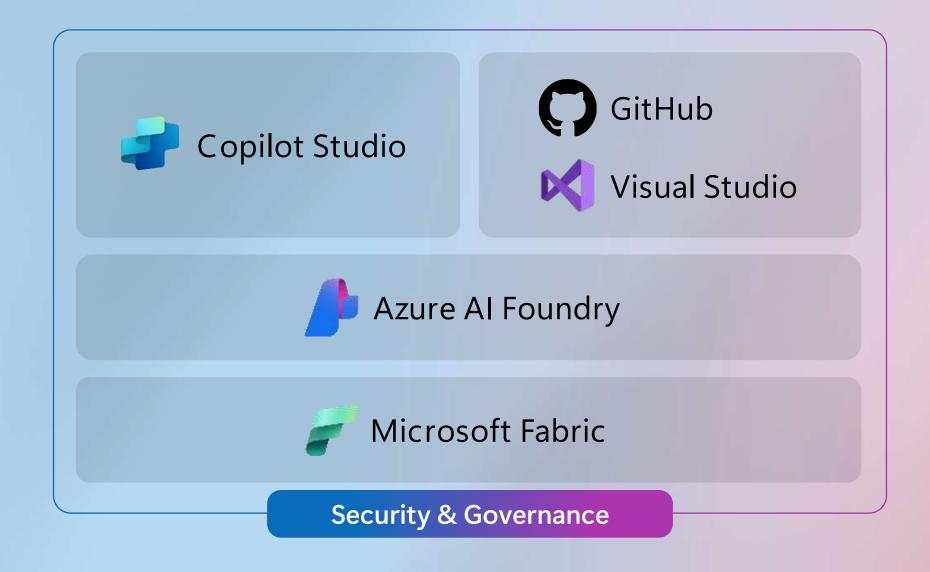






World's most loved developer tools

#### Differentiated Al solutions



## Al transformation risks

80%

of leaders cited leakage of sensitive data as their main concern

Data oversharing and leakage

88%

of organizations are concerned about indirect prompt injection attacks

**Emerging AI threats** and vulnerabilities

**55**%

of leaders lack understanding of how AI is and will be regulated and are seeking guidance

Regulatory compliance

## Requires purpose-built security for Al

Data oversharing and leakage

**Emerging AI threats** and vulnerabilities

Regulatory compliance



#### **Microsoft Security**



Microsoft Purview



Microsoft Defender



Microsoft Entra



Microsoft Sentinel

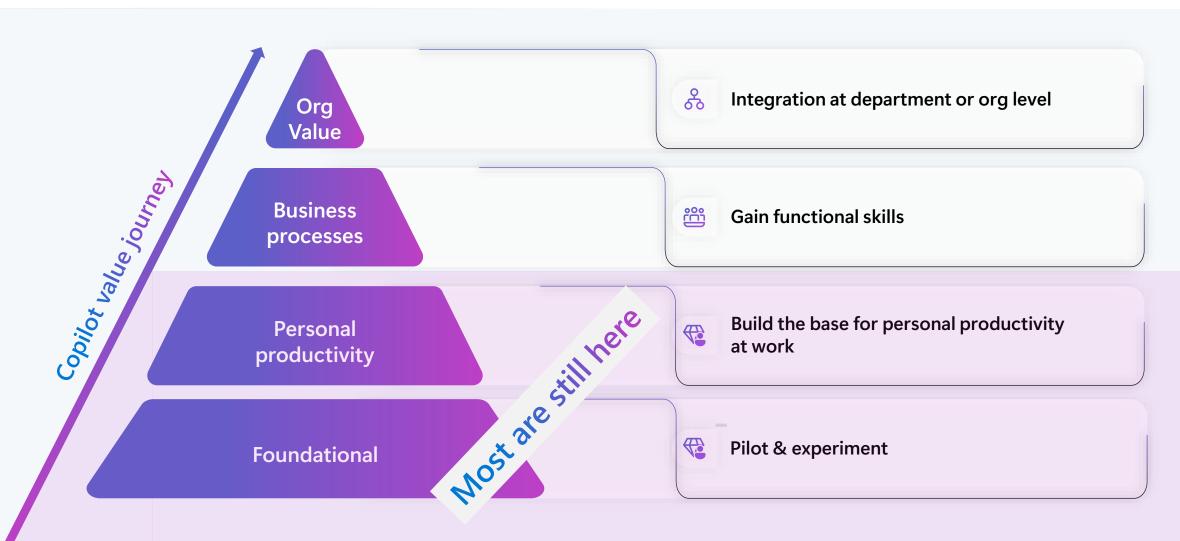


Microsoft Intune

# "That sounds really nice, but how do we get there?"



### Moving beyond just personal productivity





## Thank you



# How to get started on your AI Journey

w. Bo Svejstrup

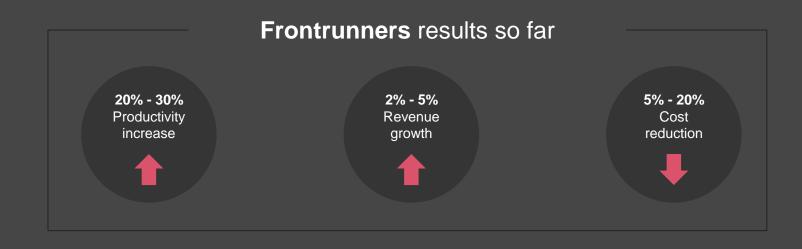


#### Start your AI journey today – Tomorrow might be too late

92% of US CEOs plan to keep or increase investments in Al

33%
A third of tech leaders said Al was fully integrated into products and services.

Source: PwC's 28th Annual Global CEO Survey Source: PwC's October 2024 Pulse Survey





**Prediction** 

#### Follower

Waiting to see frontrunner results

### Frontrunner Experimenting with Use Case POC's

#### Follower

Experimenting with Use Case POC's – Leveraging findings

#### Frontrunner

Using AI to fulfill business strategy

#### Start your AI journey today – Tomorrow might be too late

92% of US CEOs plan to keep or increase investments in Al

33%
A third of tech leaders said Al was fully integrated into products and services

20% - 30% Productivity increase

2% - 5% Revenue growth

Frontrunners results so far

5% - 20% Cost reduction



#### **Prediction**

You will not be able to catch up with Al frontrunners



#### **Our advice**

Get started today, and leverage frontrunner findings

**Past** 



**Prediction** 

Follower

Waiting to see frontrunner results

Frontrunner
Experimenting with Use
Case POC's

Follower

Experimenting with Use Case POC's – Leveraging findings

Frontrunner

Using AI to fulfill business strategy

## Getting started - Where is AI creating value

Solution Screenshots

#### Solution Overview

## Key Benefits

#### Use case 1 Institutional Wealth RFP Response Generation



- Summarizes key RFP requirements
- Improves response planning and awareness
- Generates draft responses and optimizes existing responses
- Reduces RFP drafting cycle times by 35%
- · Improves response quality and relevancy
- Annual revenue benefit of \$350k per plan

#### Use case 2 Sourcing Contract Review



- Ingest and synthesizes contracts to extract key data, attributes, and terms for better decision-making
- · Enables contract querying through chatbot
- Connects contracts to purchase orders
- · Reduces manual effort in contract database searches
- Improves decision-making on supplier products and services
- \$6.5M in cost avoidance

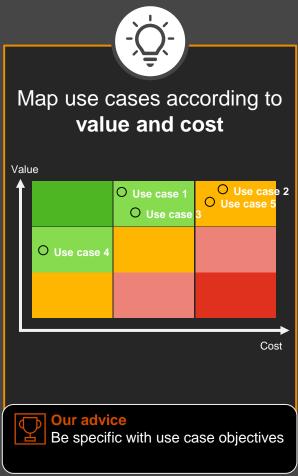


#### Our advice

Clearly define objectives and prioritize measurable outcomes

#### Getting started - How to get value from AI

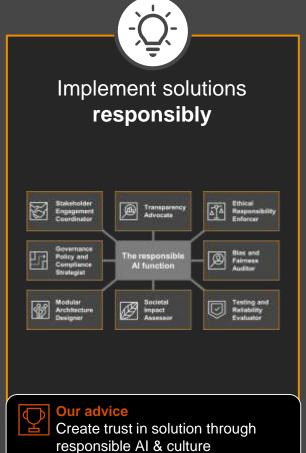






Prioritize according to measurable

metrics



#### Top predictions for 2025

"

73% of executives say they'll use GenAI to make changes to their company's business model



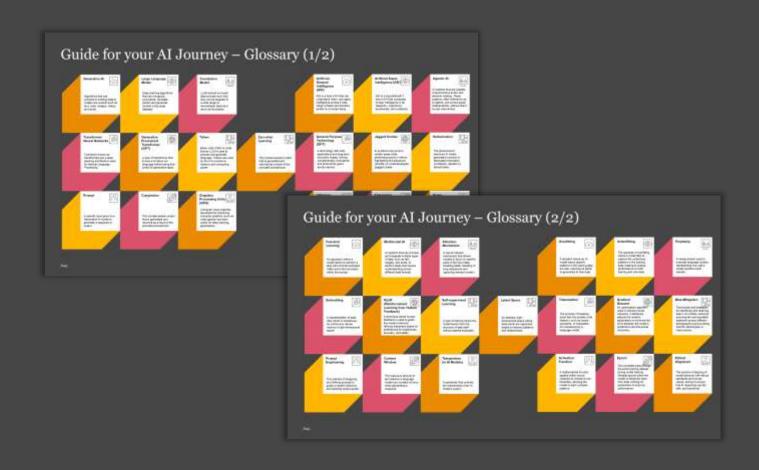
#### **Prediction**

Al will cut product development lifecycles in half



"

## Outro – A guide for your AI Journey





An extended glossary is to be found in the presentation



## **Bo Svejstrup**Al Lead at PwC

T: 29 49 10 21

E: bo.svejstrup@pwc.com

Thank you!

Together we succeed...

www.pwc.dk

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## **GenAl Update**

#### **PWC**

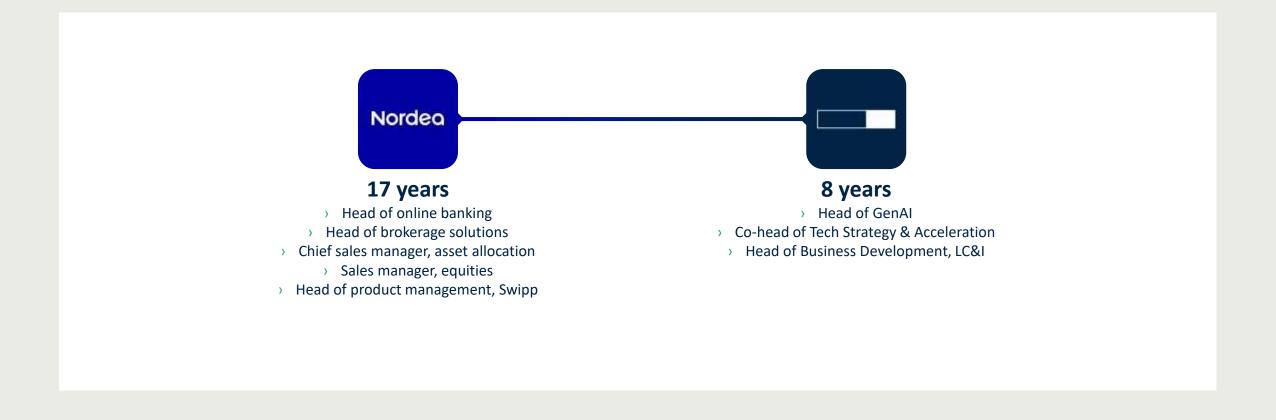
9<sup>th</sup> April 2025





Nicolaj Gudbergsen Head of GenAl

#### Who am I? 25 years of experience in financial services

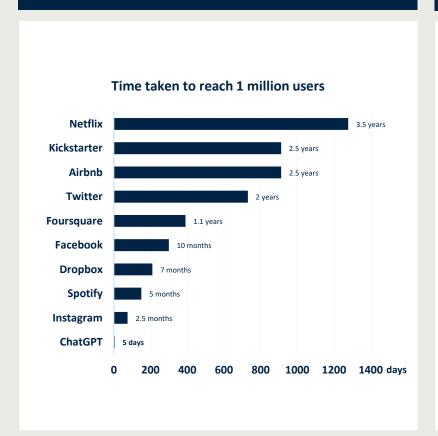


## Agenda:

- Background and importance of GenAl
- Focus on training and adoption
- Our approach to GenAI & ESG
- Macro view and takeaways

#### GenAl rapidly gained significance and offers great potential across industries

#### Unprecedented adoption rates<sup>1</sup>



#### Boost in Operational Metrics<sup>2</sup>

12.2% more tasks

GenAl enables people to perform new tasks, such as coding and financial analysis.

25.1% more quickly

Employees using GenAl were able to complete a one-hour task 15 minutes faster than peers without GenAl.

**40%** higher quality

Managers & customers reported significant higher quality in deliverables.

"You shouldn't be afraid of GenAl taking your job, you should be afraid of people knowing how to use GenAl taking your job."

#### Significant productivity potentials<sup>3</sup>

	Total, % of industry revenue	Total, \$ billion
Total	1.3 - 2.1	2,600-4,400
High Tech	4.8 - 9.3	240-460
Retail <sup>3</sup>	1.2 - 1.9	240-390
Banking	2.8 - 4.7	200-340
Travel, Transport & Logistics	1.2 - 2.0	180-300
Advanced Manufacturing <sup>2</sup>	1.4 - 2.4	170-290
Consumer Packaged Goods	1.4 - 2.3	160-270
Healthcare	1.8 - 3.2	150-260
Admin. & Professional Service:	0.9-1.4	150-250
Energy	1.0 - 1.6	150-240
Education	2.2 - 4.0	120-230
Basic Materials	0.7 - 1.2	120-200
Real Estate	1.0 - 1.7	110-180
Electronics & Semiconductors	1.3 - 2.3	100-170
Chemical	0.8 - 1.3	80-140
Construction	0.7 - 1.2	90-150
Public & Social Sector	0.5 - 0.9	70-110
Media & Entertainment	1.5 - 2.6	60-110
Pharmaceuticals & Medical	2.6 - 4.5	60-110
Telecommunications	2.3 - 3.7	60-100
Insurance	1.8 - 2.8	50-70
Agriculture	0.6 - 1.0	40-70

#### Moving from **PowerPoint** to **execution** of GenAl in just two years

2023

#### **Getting Started**

ChatGPT was launched on 30th November 2022. Five months later we had a taskforce investigating the possibilities in Danske Bank.



#### Three key things we did:

- 1. Secure senior mgmt. buy-in.
- 2. Involve cross-lines of defence from the start.
- **3.** Experiment!

#### **Key stats EOY:**

- > ~200 people using GenAI
- > 1 hackathon
- > ~10 people working on GenAl
- > 50 million tokens consumed

2024

#### Launch and expand

2024 was the year we launched- and upgraded the enterprise tools, formalized our teams and made sure everyone understands how to use it.



#### Some notable achievements include:



Released DanskeGPT for the whole bank.



Hosted hackathons and a GenAl Week



**Piloted and started deploying Copilots** 



Established and scaled the GenAl Tribe

#### **Key stats EOY:**

- > ~ 14k people using GenAl
- > 3 hackathons
- > ~100 people working on GenAI
- > 8 billion tokens consumed

2025

### Use cases and adoption

2025 will be the year where we press the gas pedal on development and deployment. We also make sure the organization receives the sparring they need on how to progress and build **GenAl products.** 



Additionally, there will be a great focus on adoption throughout the year, with several sessions already held and planned to make sure everyone becomes **Al literate**.

#### More info on next slide

#### Key stats (so far):

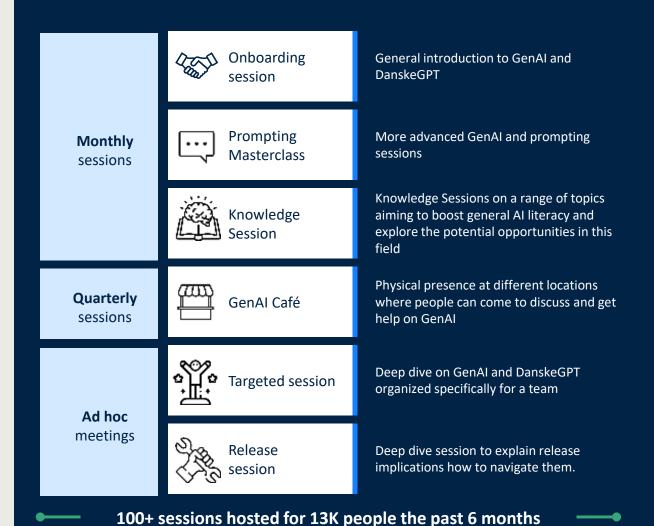
- > ~ 17k people using GenAI
- Several hackathons planned
- > 7 billion tokens consumed in Q1 '25

#### Importance of AI Literacy

## Trainings are key in getting the most value with GenAl<sup>1</sup>

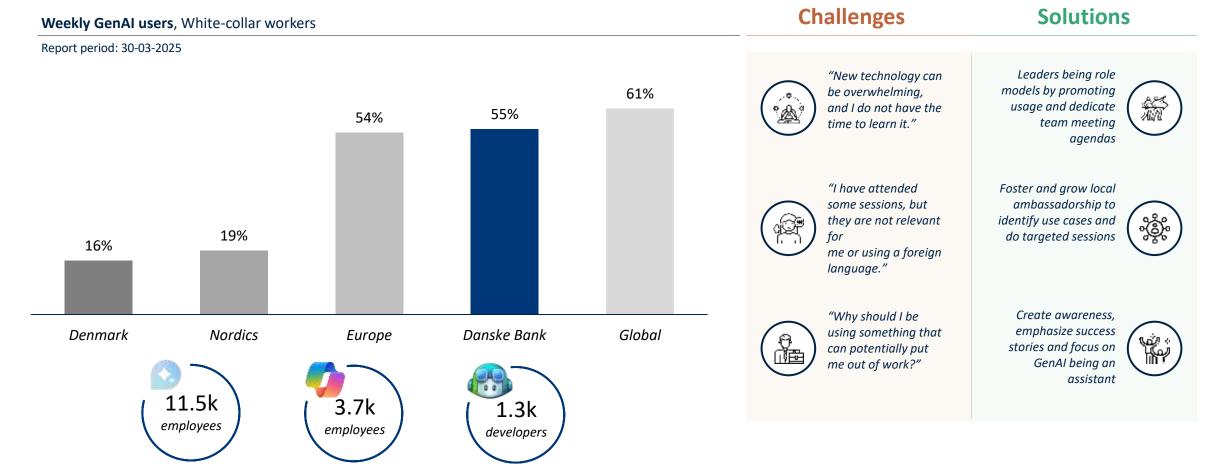


## and we are running several activities to ensure we reap those benefits



## 55% of employees use **GenAl weekly**, surpassing the Nordic adoption according to

## recent study<sup>1</sup>



#### Using the tools are great, and we are using them a lot



## Since enterprise-launch of DanskeGPT in March '24, we have consumed a total of

But how much information is that? Let's visualize.

#### 1) How many tokens fit on an A4 page?

We estimate one word is ~1.3-1.5 tokens based on language and content. About 500 words/page \* 1.4 tokens = 700 tokens per standard A4 page.

#### 2) Converting 15.3B tokens to pages.

15.3B/700 = **21,857,143** pages

#### 3) Estimating number of annual reports.

Estimating a Swedish annual report to be on average 75 pages<sup>1</sup>. 21,857,143 pages / 75 pages per report = **291,467 annual reports**.

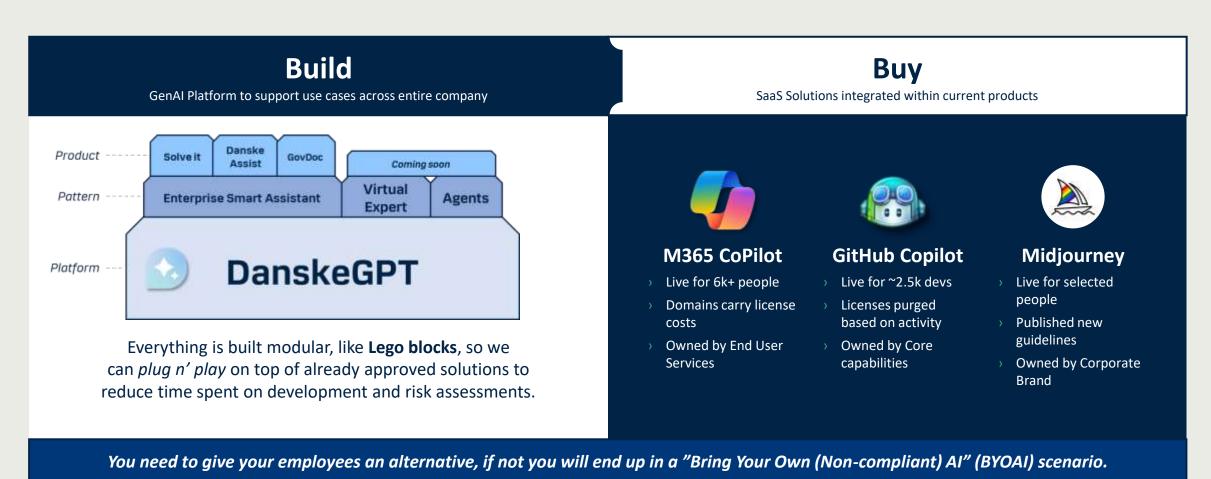
## 15,3 Billion tokens



1) Average based on figures from PWC and Swedish Match

Danske Bank

## In Danske Bank we have adopted a **dual platform strategy** with an open approach to suppliers and partners



## Sustainability is one of the **key strategic priorities in F'28** and GenAl presents both challenges and opportunities to deliver on this agenda







- > Established a Responsible AI department
- Integrating ESG as part of the GenAl elearning module
- Benefiting from our partners (DanskeGPT is hosted in Stockholm)
- Teaching good prompt engineering techniques and putting restrictions on excessive prompting
- Plans to report on energy consumption when using GenAl
- Hosting dedicated sessions on how to spot and reduce biases, hallucinations and deepfakes
- > Enable use of several language models

### Al in today's context





#### **Software**

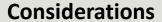
American and now Chinese companies have a significant lead in AI frameworks and models.

The leading European LLM provider, Mistral, currently ranks #51 at the LLM Arena<sup>1</sup>.



#### **Data and regulations**

GDPR and the EU AI Act set heavy requirements to where- and how AI systems can be hosted. Many model providers are typically only available on U.S. servers and has a delay before they are available in the EU, leading to American companies being ahead.



**Diversify partnerships and suppliers** 

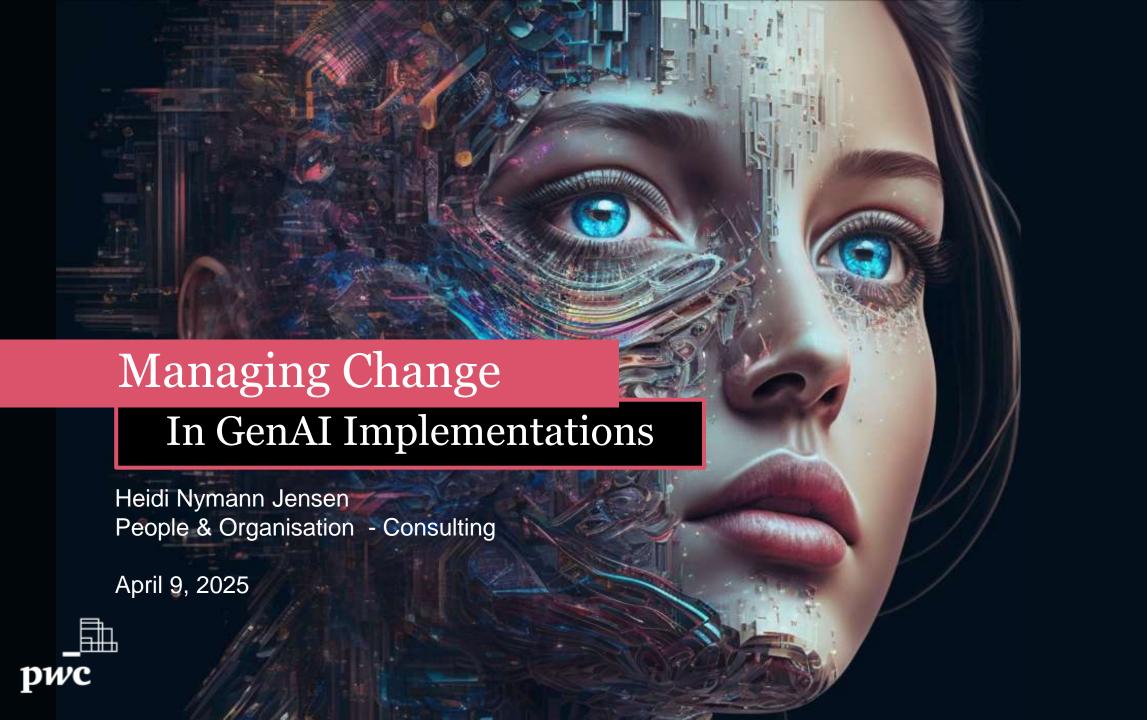
Invest in local resources and testing

**Cyber security** 

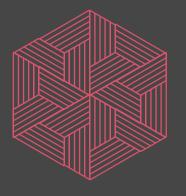
1) LLMArena leaderboard Danske Bank

### Key disciplines that are useful when attacking the GenAl agenda





To embrace AI-based working methods, you need to change your approach – replacing fear with **curiosity** and being ready to **experiment** with AI tools.



## Organisations are struggling to scale GenAI

**51**%

of global CEOs report that GenAl has **not** been successfully adopted across their organisation<sup>1</sup>

**62%** 

of employees have **never** used GenAl tools at work, or have only used the tools **once or twice**, in the past 12 months<sup>2</sup>

**47%** 

of employees believe GenAl will change the nature of their work in a **negative way**<sup>2</sup>

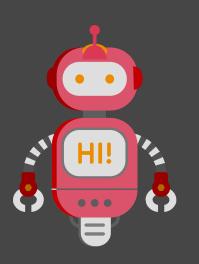


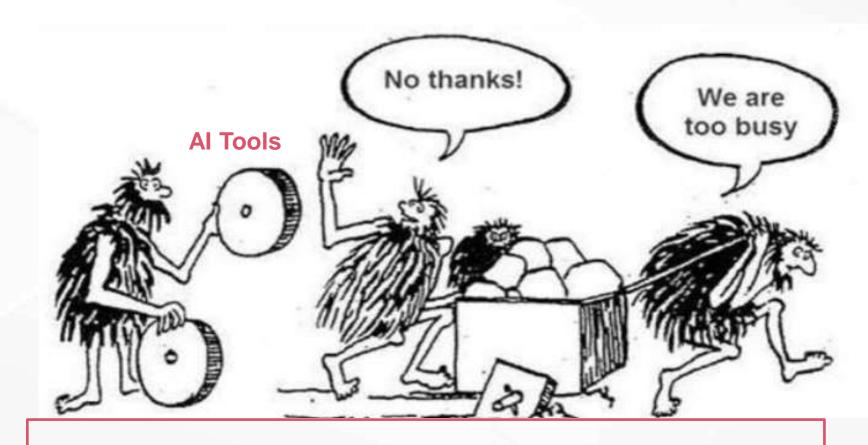
<sup>&</sup>lt;sup>1</sup> PwC Annual Global CEO Survey 2024

<sup>&</sup>lt;sup>2</sup> PwC Global Workforce Hopes and Fears Survey 2024

### Main challenges and barriers for AI adoption

Meet your employees where they are...





**5.** Lack of time. Many employees find that they don't have the time to learn new Al tools, even though they can increase their productivity.

### The three NEXTGEN Change Pillars



### Inspire through...

#### **Leader & Employee Activation**

- Enabling leaders to align on a common vision, inspire employees and energize the organization
- Translating business cases into employee centric case for change
- Creating new opportunities for people to lead formally and informally

#### Personalized Experiences

- Engaging employees in the future state with immersive physical & digital experiences
- Using energizing engagement and adoption techniques such as nudging, gamification, interactive events, and celebrations
- Leveraging cognitive science to create simple, impactful brands that put the voice of the employee front and center

#### Essential Skills & Behaviors

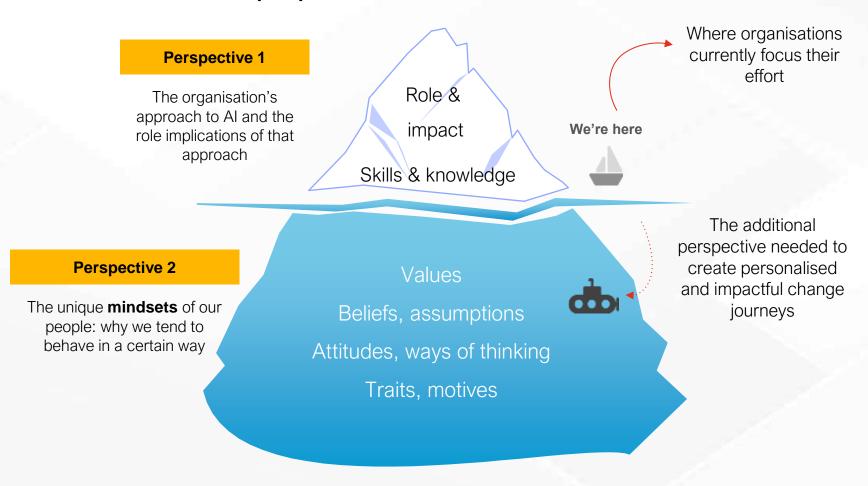
- Moving beyond technical training, with drip-fed learning that embeds behaviors, skills, and ways of working to drive impact
- Embedding capability development to upskill and reskill the organization, at scale, for growth
- Tapping into culture to understand sources of organizational energy & friction

## Building an AI-enabled organization requires a mindset shift

Individual mindset is the single biggest influence on sustaining new behaviours



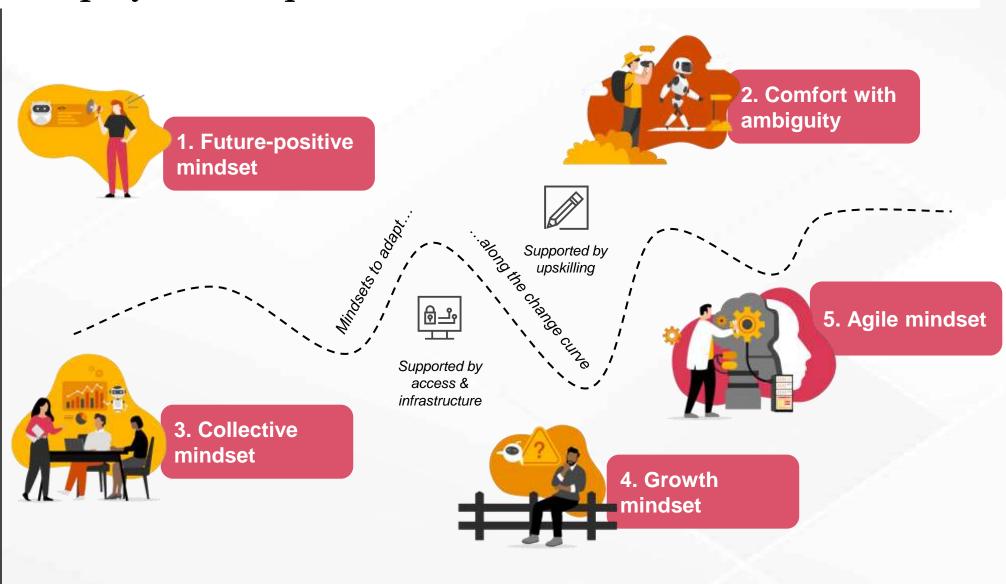
Al adoption is not just a technology shift - it's deeply personal. The change journey needs to consider two perspectives.



The key to successful implementation of GenAI is change journeys that are adapted to employees' unique skills and needs

Meet people where they are...

...and use
AI
Mindsets
to tailor
your
adoption
effort



### Change journeys are individual



#### 1. Future-positive mindset

- Have a hopeful vision for AI in the future
- Look for opportunities where AI can create value
- See the potential in new ideas

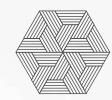


#### 3. Collective mindset

- Consider the collective impact of AI on their organization and society
- Build a shared understanding of processes to better leverage Al tools
- Actively include diverse perspectives in their decision-making



#### 2. Comfort with ambiguity

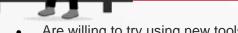


- Pursue opportunities to expand their knowledge of AI
- Learn outside their comfort zone
- Embrace the ambiguity of AI and the changes it brings



5. Agile mindset

- Open to experimenting with AI tools
- Find new ways to use AI tools to efficiently perform tasks
- Continuously seek new insights to iterate on their solutions

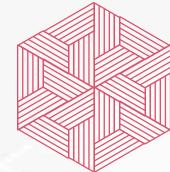


- Are willing to try using new tools
- See mistakes as an opportunity to learn and grow

4. Growth

mindset

Persevere through challenges



## The AI Mindset survey and dashboard can help scale your AI adoption



Al Mindset survey & individual report





Organisational dashboard & insights





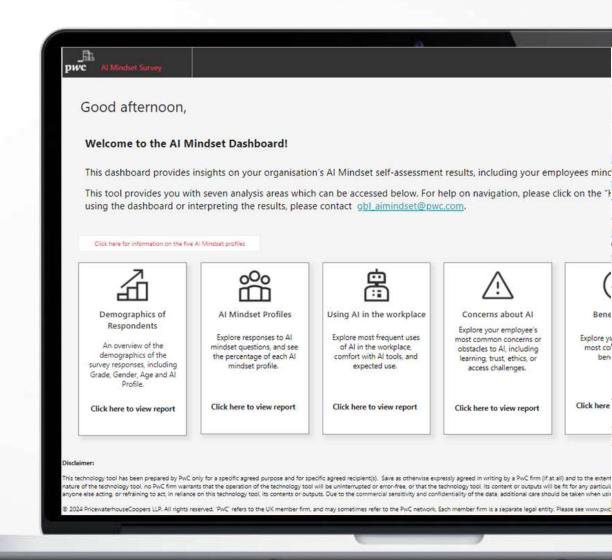
Al adoption workshop & roadmap





**Benchmark insights** 





## PwC Case: Implementing Copilot



#### **Situation**

With a focus on optimizing work processes and remaining **competitive**, a Danish professional services firm wanted to implement a digital AI assistant across the organisation.

The goal was to **drive innovation** and **reduce time** spent on manual and less value-adding tasks.



#### Results

In collaboration with the client, PwC established a project organization consisting of a Project Management Office (PMO) and two collaborative processes: Data Readiness and Change Management & Adoption.

As part of the latter, PwC was responsible for key deliverables, including:

- Implementation plan
- Analysis and development of use cases
- Creation of personas and design of a superuser community
- Preparation and facilitation of training modules
- Communication tailored to the organization's target groups
- Train-the-Trainer sessions

#### Key benefits and added value

PwC was involved in key areas of the project organization and supported the client with:



Project management and deep SME knowledge in Al



Data readiness assessment



Change management, communication, and training activities



Ensured that adoption was a central focus throughout the implementation



### PwC Case: Key success criteria

The success criteria are important for the implementation process because:

- √ They help refine the project's sub-goals and deliverables (e.g., training)
- √ They contribute to being able to focus more on some aspects than others
- √ They ensure that we know when we have achieved success



To ensure the best possible conditions for meeting the success criteria, they should be developed according to the SMART principle.





The hard goals constitute the success criteria that can be measured and evaluated based on data collection from the Copilot's Activity Report, which consists of data and figures from the system accessible to the administrator.

The **soft goals**, on the other hand, comprise all the success criteria that we can measure and analyze through **surveys** and **interviews**, where we need employees' own opinions and statements to assess satisfaction and any progress.

## PwC Case: Examples of success criteria for implementation

Theme	S	Examples of goals		Methods
	Use of Copilot	<ul> <li>✓ A minimum of 50% of everyone in the organization uses Copilot daily by the end of the year.</li> <li>✓ Junior profiles use Copilot more frequently than more senior profiles and are the primary users.</li> <li>✓ Initially, Copilot is primarily used in MS Teams and Outlook.</li> </ul>	ne	Admin access to report Admin access to report Admin access to report
	Efficiency	<ul> <li>✓ I experience spending less time on tasks of a more administrative nature, such as emails, translation, summarizing meeting actions.</li> <li>✓ I experience spending less time performing (parts of) my legal tasks, such as drafting text for a contract, sections of a paragraph, or similar.</li> <li>✓ I experience making fewer mistakes through the use of Copilot.</li> </ul>		Questionnaire/Interview Questionnaire/Interview Questionnaire/Interview
	Satisfaction	<ul> <li>✓ I would be disappointed if I no longer has access to Copilot.</li> <li>✓ I experience a reduction in mental "load" during my workday.</li> </ul>		Questionnaire/Interview Questionnaire/Interview
	Creativity and learning	<ul> <li>✓ Copilot promotes idea generation.</li> <li>✓ I feel more creative, inspired, and innovative.</li> <li>✓ I can quickly come up with a "good first draft" for a given task, such as an email, a contract, or a legal case.</li> <li>✓ Searching and understanding complex topics has become easier.</li> </ul>		Questionnaire/Interview Questionnaire/Interview Questionnaire/Interview Questionnaire/Interview

### Activity report to track usage

Copilot has an activity report that provides insight into all users' data, regarding how many active users there are in Copilot, what they use it for, how frequently they use it etc.

#### The activity report shows, among other things:



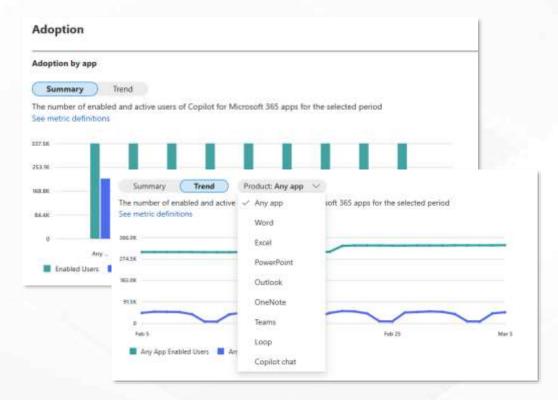
**A summary** of how users' adoption, retention, and engagement are with Copilot for M365, and the activity for each Copilot user in your organization.



**Active users rate** shows the number of active users in the organization divided by the number of enabled users.



**Users' last activity** refers to the most recent interaction a user has had with Copilot. It shows how Copilot is being used, and which features are most popular among users. It can also help identify any issues or areas that can be improved.



## Implementation of AI goes hand in hand with behavior and takes time...

According to
Microsoft, small
changes create big
results and are the key
to lasting change...





Source: Microsoft Al Data Drop: The 11-by-11 Tipping Point

## What to know more...

Survey: Explore your own and your colleagues Al mindset

<u>Link to AI</u> mindset survey **Training:** Full day session April 30 on Responsible AI - Change Management

Link to read more and sign up

Article: Are you ready to exploit Al's full potential? (in Danish)

Link to article

#### Contact us:

Reach out for sparring on how you can succeed with Al adoption





# Thank you!