



Beyond the hype:
**Harnessing the power
of Enterprise GenAI,
including use cases**

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Shift to AI Native

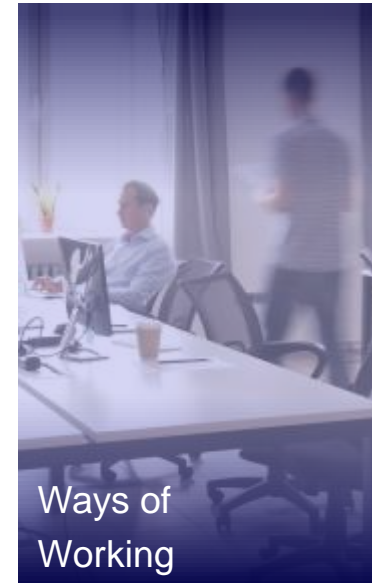
Re-wiring the enterprise for pervasive AI

AI is going to change the services we provide, how we work and how we compete. We have moved past the proof-of-concept stage, with organizations beginning to address longer-term, enterprise-scale implications:

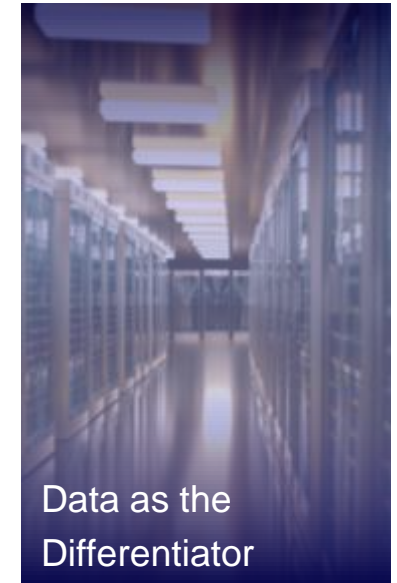
- How should I re-shape **people, process** and **technology** to be effective in this environment?
- What **knowledge assets create differentiation** and how can they be digitized for AI consumption?
- How can I harness **productivity gains** to outpace competitors and sustain innovation?
- How has the **competitive landscape** changed?



New services, value propositions and channels as digital gets truly personal



Different relationships and working models between technology and humans



New operating model and enterprise architecture built on knowledge exploitation

Three waves of change in focus for AI adoption

Wave 1: experimenting & preparing 2023–2026



Low-risk
experimentation



Gradual
adoption

Caution and
uncertainty

13%

Business adoption
("high" scenario)

Wave 2: confident adoption 2026–2030



Regulatory
clarity



Lower barriers
to entry



Reshaped business
and operating models

31%

Business adoption
("high" scenario)

Wave 3: embedded collaboration 2030–2032



Widespread
use cases



Proven
reliability



Meaningful role in decision
making and strategic insights

46%

Business adoption
("high" scenario)

Use Cases in BFS&I Industry

Banks & Financial Institutions

Document classification and categorization for legal contracts

Self directed invested by optimized cash management

Analysis & recommendations in financial securities investment

Comparing & identifying cyber security threats

Augmenting call center representatives with enhanced summarization and answers

Deeper analysis of customer spending and behavior patterns



Insurance

Drafting letters and marketing content for new products

Automated processing of broker submissions

Analysis of liability and coverage issues for legal complaints

Underwriting policies by performing comprehensive risk analysis

Efficient & cost-effective claims management



Implemented / Piloted Use Cases

Investment insights & analysis for client advisory in wealth management – Morgan Stanley

Analysis of customer spending patterns and product personalization – Mastercard, American Express

AI driven knowledge assistant for claims management – The Travelers Companies

Semantic search and summarization for financial audits – KPMG, EY

Key Risks in Generative AI

Key Risks	Risk Type	Risk Details	Risk mitigation
Data privacy	Security & Confidentiality Risk	Huge amount of data used for training the model can be exposed if not handled carefully	<ul style="list-style-type: none"> Implementation of anonymization technique Establish/adhere to strict data privacy guidelines Hosting of LLMs
Unclear sourcing	Legal Risk, IP/Copywrite	AI employs ML to infer information, which highlights the possibility of data accuracy and IP issues	<ul style="list-style-type: none"> Implementing mechanism to verify authenticity and credibility of training data Ensure transparency in sourcing & collection of data
Deliberate misuse	Operational Risk	Deep fakes, identity theft, fraud, and propaganda, which could pose risks to society	<ul style="list-style-type: none"> Security measures to prevent unauthorized access Monitoring and tracking of system activities, including using Gen AI
Bias	Reputational Risk	Sophisticated systems are likely to absorb underlying social biases from their training data	<ul style="list-style-type: none"> Evaluation & audit of AI models for potential biases Use diverse/representative dataset to minimize bias Monitor bias using Gen AI
Harmful Instructions	Reputational Risk	Generative AI can create harmful instruction is not trained properly	<ul style="list-style-type: none"> Reinforcement learning to guide model to ethical & safe outputs Update model from human and Gen AI reviews to improve ethical decision making
Hallucinations	Libel Risk	Generative AI produces out put that are not real, do not match to data on which algorithm is trained on	<ul style="list-style-type: none"> Continuously improve and refine AI models through iterative training Incorporation of human and Gen AI validation & feedback loops

Euro AI Act - Key Requirements

Category	Keyword	Requirement	Technique
Data	Data source	Data sources used in foundation model	Multimodal knowledge graph for data governance
	Data governance	Data governance to train foundation models	GNG, PCHA for data minimization MPT/Falcon for PII anonymization
	Copyright Data	Summarize copyright data used in foundation models.	Multimodal knowledge graph for data governance
Compute	Compute	Disclose compute used to train foundation models	Model card
	Energy	Measure energy consumption to train models and reduce the energy footprint	Convert / migrate to more efficient technology.
Model	Capabilities	Capabilities and limitations of foundation model	AI Quality control using error analysis and active learning.
	Risks	Foreseeable risks, mitigations and non mitigable risks.	
	Evaluation	Benchmark the model on public / industry benchmarks	
	Testing	Report test internal / external test outcomes	
	Performance Levels	Design & develop models addressing performance, predictability, interoperability etal.	
Deployment	Machine Generated Content	Disclosure of the content generated by foundation model	Disclaimer in Gen AI output
	Member States	Disclose EU member state where the model is available.	Compliance by risk teams.
	Downstream Documentation	Technical compliance with EU AI Act	Compliance by risk teams following NIST playbook.

Generative AI use cases Cognizant is piloting with clients today

General Productivity

Code Analysis

Technical question & answer along with code troubleshooting

Workflow Management

Unified customer service agent desktop

Semantic Search

Digital audit coach

Summarization

Summarize product specs into natural chat or speech

Business Specific

Call Center Automation

FSR call automation

Credit Decisioning

Loan approval with fraud detection capability

Claims Management

Identify missing information in a claim file

Billing Reconciliation

Reconcile remittance transactions

Medical data summarization

Medical records extraction for health insurance

Product Prototyping

Empowering product teams with Gen AI

Domain Specific

Marketing & Sales

Auto generation of sales pitch deck

Risk & Legal

Matching & validating legal documents

Finance

Financial statement planning analytics

Procurement

Smart procure system

R&D

Repository of research articles

Demo – Auto Policy Underwriting Preprocessing

Start a new case

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< 1 2 3 4 5 6 7 8 >

SUB4521

SUB2813

SUB2122

SUB7582

SUB7072

SUB6516

SUB2697

SUB7857

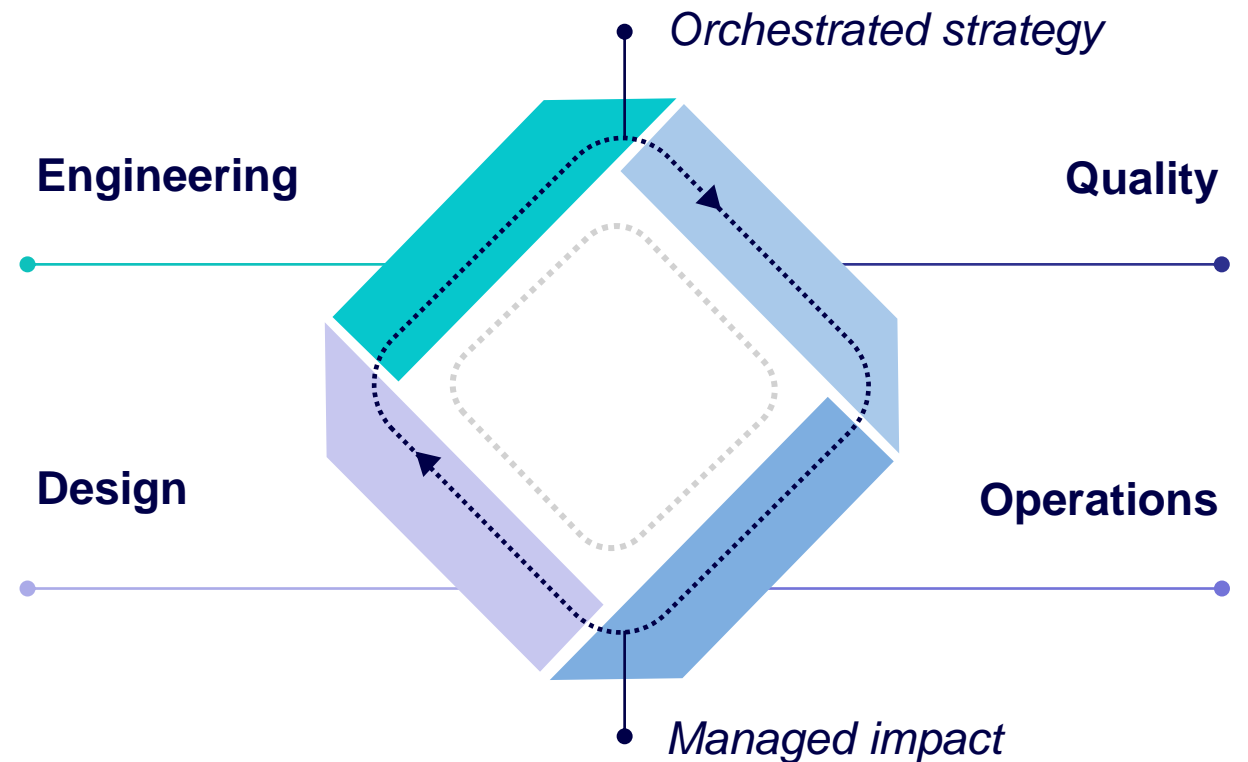
SUB0174 Motor test run

SUB1015 Property Demo

Accelerating business agility is a great place to start in Generative AI adoption

Augmenting the delivery of technology-enabled change should be a high priority:

- **Tools are available today** that can make a meaningful impact
- Faster, more effective change will **accelerate other Generative AI initiatives**
- Enhancements **drive business agility**, which can save cost, but also drive innovation, effectiveness and growth
- This is a high opportunity area for Generative AI and **further acceleration will be possible in the future**



Generative AI use cases span the solution development lifecycle

WHAT to change

Consolidate improvement opportunities

- Market and customer insight
- Strategy and innovation
- Operating model analytics
- Codebase analytics
- Package and CMDB analytics

HOW to change

Apply requirements to architecture

- Requirements management
- Enterprise architecture
- UX, design and prototyping
- Codebase analytics
- Code re-factoring and quality

DO the change

Create code and digital assets

- Image generation
- Text generation
- Code generation
- Code re-factoring and quality
- Data modelling

ASSURE the change

Test and monitor for effectiveness




- Test case generation
- Generative AI testing
- Generative AI observability
- A-B Testing
- AI Operations

Delivery management and Integration

- Process integration
- Work assignment
- Delivery progress & performance
- Documentation & communication

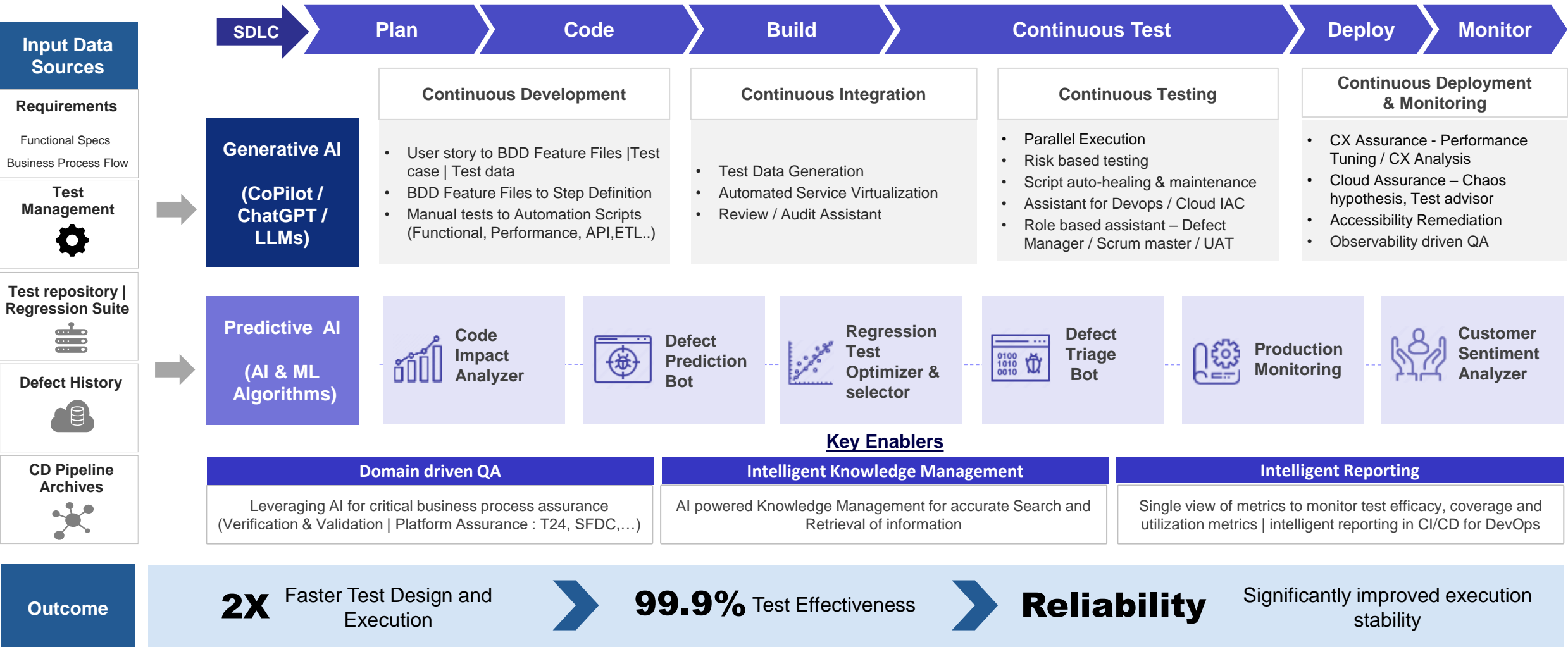
Demo – User research and human centred design

Reference Document Summary Pagination Summary **Smart Recommender**

		
<p>Michael</p> <p>Michael is 32-year-old man who is looking for a practical, affordable but modern-day vehicle. He wants a car ideal for long road trips to both the beach and slops. He needs a vehicle with space for luggage, along with extra passengers and one that will sustain daily commutes into the city.</p>	<p>Jessica</p> <p>Jessica is a mum-of-two buying a car because she needs one, not necessarily wants one. Her old one is old and her visit to your dealership is purely a necessity. Think practical and affordable, not just when it comes to the cost of the vehicle but how much money she will have to spend running it. The vehicle needs to be big enough for a family, safe and easy to get the children, plus a dog in and out of.</p>	<p>Carol</p> <p>Carol is a grandmother who not fussed about the tech in her next car. As long as it looks nice and does its job, that's all that matters. She wants a practical, easy-to-use vehicle, which will allow her to travel with her grandchildren, and her husband, once retired. She has the money and flexibility to spend a bit more on a vehicle than she would 20 years ago.</p>
<p>Submit</p>	<p>Submit</p>	<p>Submit</p>
<p>Tips for client</p> <p># RECOMENDATION # Based on the person profile and needs and the report summary information, we recommend that Jessica should consider buying an electric car.</p>		



AI adoption in quality engineering by blending predictive and Gen AI

Platform driven Quality Engineering across Lifecycle powered by Generative and Predictive AI models leveraging strategized inputs to train the LLMs and ML algorithms







Automating the incident management lifecycle using AI driven IT operations



Eliminate/deflect incidents

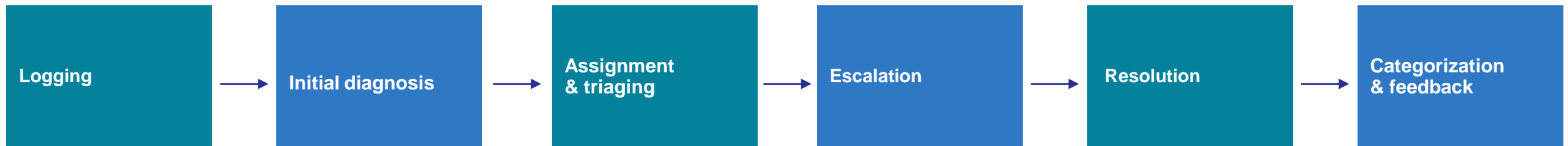
- Proactive identification of potential failure 
- Agent assist 

Accurate and accelerated triaging

- Triaging / defect classification 
- Auto response / RTT Email+Chat 
- Sentiment analysis 
- Standard operating procedures 

Process excellence

- Performance insights 
- Visualization & dashboarding 
- Feedback & sentiment analysis
- Policy Update & calibration 





 AIOps




 Gen AI

 Insights

Rapid diagnosis

- Case / document understanding
- Search & smart knowledge repository 
- Chat / call summarization, contextualization, and NBA 

De-Escalation

- Chat / email summarization 
- Automated triaging 
- Next best action 



Accelerated resolution



Customer retention



Cost of operations



Employee satisfaction



Proactive mindset



Lead time on service recovery

Thank you

Opportunities are everywhere, but focus will be different across the organization

Major areas of Generative-AI implementation opportunity

Corporate strategy & market insight

Proactive response to threats

Deeper insight into market & competition

Effective cascade & course correction

Research & development

Novel product & service ideas

Speed to market & quality assurance

Sales, marketing & customer operations

Go-to-market acceleration & impact

Enhanced digital self-service experiences

Core product / service

Augmented knowledge work

Service automation & cycle time

Breakthrough features & experiences

Dynamic adaptation to context

Corporate functions

Staff development & enablement

Domain knowledge as a corporate function

Real-time quality & risk management

Skillset & pyramid optimization

Change capability

Multi-source ideation

Machine assisted concept & design

Engineering speed & productivity

Pivot from outputs to outcomes

Work smarter

- Better contextual awareness
- Expand creative horizons
- Execute with pace and quality

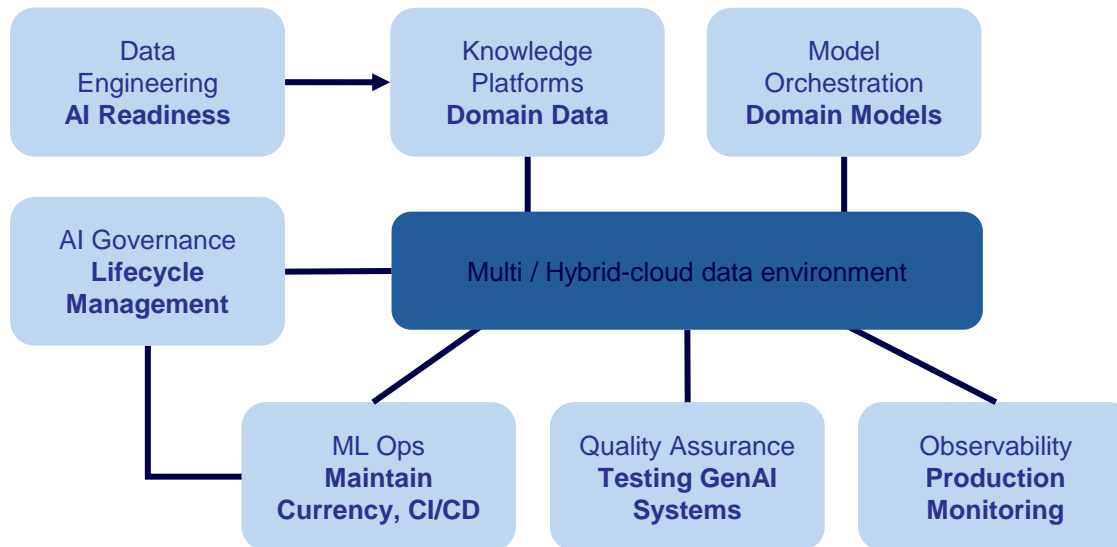
Attack / Protect

- Wow moments
- Hyper hyper personalized
- Radical price / service ratios

Streamline

- Reduce cycle times
- Increase productivity and effectiveness
- De-risk and assure

AI/Gen AI Adoption using a robust technology ecosystem



Neuro AI enables scaling of Enterprise-grade AI. Clients can **build domain-specific, special-purpose models** that make use of Generative AI, Deep Learning and Enterprise knowledge assets.

They can also **establish the foundations for responsible AI** across platforms, with the tooling to govern AI and intelligent applications lifecycles.

Client scenarios

- Build specialized AI models that combine domain knowledge, conversational UX and predictive recommendations
- Gain control over many parallel AI initiatives

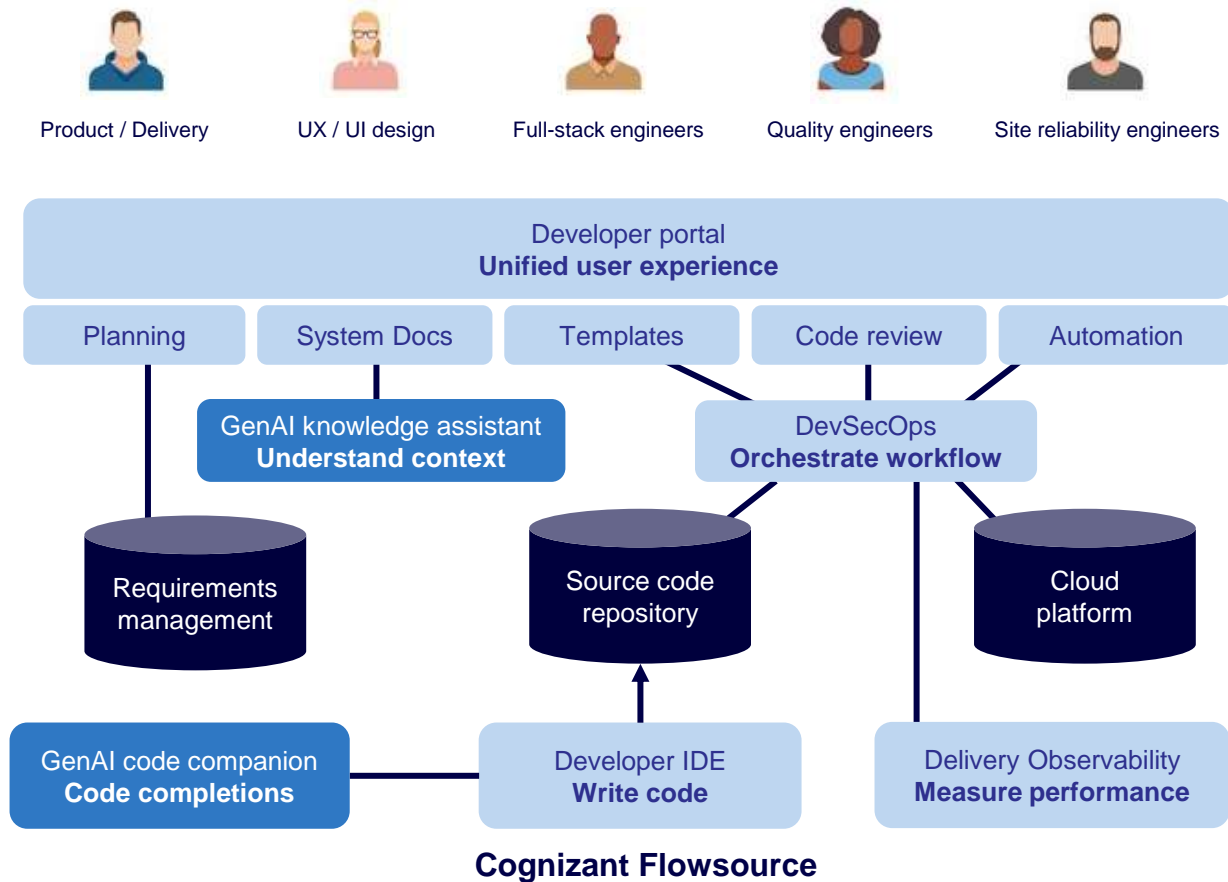
Illustrative outcomes

- >90% accuracy of AI recommendations
- Unique GenAI / Deep Learning models
- Transparency of AI activity and operational observability
- Release gating, CI/CD, etc.

Key Features

Support for RAG use cases	Conversational UX on predictive models	Cross-platform governance
Adversarial testing of GenAI models	Monitor and test models forever	Accelerated data readiness

AI adoption in Software Engineering with Cognizant Flowsource



Flowsource enhances the value of **Generative AI coding companions** such as GitHub Co-Pilot and AWS CodeWhisperer by fully integrating them with developer experience and DevOps automation solutions.

Flowsource **accelerates engineering productivity** by up to 40% in a safe way that **prevents AI-generated code from adding complexity** to large code-bases.

Client scenarios

- Struggling to effectively scale coding companions
- Slow and unpredictable change delivery
- Aspirations for self-funding GenAI adoption

Illustrative outcomes

- 25-40% increase in developer productivity
- 40% increase in produced code quality
- Ability to rapidly deploy emerging AI tools and models
- Mobilize continuous modernization efforts

A leading US bank adopts a product mindset to drive digital transformation

When our client wanted a product-centric model, we embarked upon a journey of digital transformation to drive customer obsession and improve metrics across the digital ecosystem.



Context

Cognizant worked with our client's team to increase focus towards delivering delightful experiences for the users across touchpoints. We defined Product Strategy through co-creation workshops, deployed a hybrid pod model to build in a scaled, agile way, and drove speed to value with optimized cost.



Our Approach

Established product studio to scale engineering led capabilities and tailored operating models to meet the growing needs of the client. Ensured there is a seamless collaboration across multiple teams.



Why Cognizant

Cognizant helped our client to transform by consulting and evolving product teams in multiple ways. Our Hybrid Pods model enabled cross pollination of learning across teams. With customer obsession as our north star, we started on small project, proved value, and scaled fast.

End-to-end Digital Capabilities:

- Organized under CIO and CDO towers
- Delivering one brand experience across multiple customer facing banking products
- Platform teams spread across Interfaces, Data & Communication, Sales & Onboarding, and Authentication
- Involved across different phases of product lifecycle – User Research, Design, Core Development, User Testing, and Product Adoption

#1

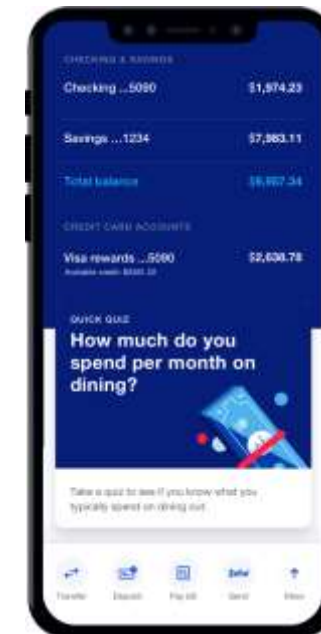
Ranking consumer mobile banking app

5.5M

Total users

36%

App rating improvement



Unlocking Enterprise Agility with GenAI for a Leading UK Insurance Company

The Challenge

/ Customer was dealing with challenges across the software delivery lifecycle including ineffective unit testing coverage in development, prolonged test data preparation in QA, knowledge silos across teams working in different programming languages and difficulties managing heterogeneous dev and test environments.

The approach – Key factors which contributed to efficiency gains

To address these challenges, customer identified generative AI solutions with **Azure OpenAI and GitHub Copilot** to:

- Generate comprehensive unit test cases, review, refine and execute them, analyze failures and update code to address gaps
- Create framework which rapidly generate high quality, standardized test data on demand
- Analyze and document legacy Java code and migrate core systems to C# by converting code and APIs, minimizing business disruption

OUTCOMES

\$8K

Start up Service Cost
(*exclusive of tool subscription cost)

18%

Overall QA Cost Savings through efficiencies

25%

Reduction in the time spent writing test cases manually

86%

Increased in code coverage from initial 2.3%

90%

Reduction in data framework development time [from 2-3 weeks to just 2 days]

95%

Reduction in efforts for code migration [~400 tests in just 3 days compared to estimated 3+ months manually]



Implementation Success

Deploying GenAI solutions across delivery lifecycle increased efficiency, velocity and agility by automating manual bottlenecks while integrating seamlessly to boost productivity

AI driven Quality Engineering for a Canada based Global Insurance Leader

Problem Statement

Need for Optimization, test efficiency and lower defect throughput due to Large Volume of Manual Test Scripts – 40K, Automated Test Case > 41K, Performance Scripts > 80 which led to longer test cycle | Transform team to produce higher value work

The approach – Key factors which contributed to efficiency gains

- Successful (POCs) in **Predictive and Azure LLM based solution** for QEA with focus areas including :
 - **Generative**
 - ✓ Automated generation of BDD feature files in Gherkins based on User Story
 - ✓ Assistive chatbot for automated test script design and maintenance
 - **Predictive**
 - ✓ Test Optimization- ML based Regression Test Optimization
 - ✓ Test Prioritization - AI driven application hot-spot analysis for test prioritization and early defect detection
 - ✓ Failure Analysis - ML based Automated root cause analysis of QA build failures in the CI/CT pipeline
- AI engineers trained and orchestrated models and tooling to integrate new solutions across key chokepoints in the QEA process

OUTCOMES

40%
Effort Savings

70%
Faster turnaround in build failure analysis

35%
Optimized regression test

\$25K
Start up Service Cost
(*exclusive of tool subscription cost)

32%
Overall QA Cost Savings
through efficiencies



Implementation Success

GenAI in Software Testing Life Cycle lead to efficient and effective testing processes with the potential to automate , improve test coverage and enhance the overall quality

Transforming customer experience and operational efficiency with Conversational AI for a global European bank

The bank wanted to improve customer experience and reduce human agents' efforts in handling customer calls/requests substantially.



Context

The bank was facing issues due to language barriers considering its multi region operations. There was no system to provide a personalized or omnichannel customer experience. Its vision is to create one personalized digital assistant experience connecting people with businesses, buyers with sellers.



Our Approach

Cognizant implemented a Conversation AI Solution by leveraging its strategic partnership with Google. The solution is named as Intelligent Digital Assistant (IDA).



Why Cognizant

At Cognizant, we've helped many of the world's largest brands to transform, through consulting, modern engineering and in deploying platform based Gen AI at scale, and through evolving product teams and methodologies.

The key features of our solution are listed below -

- Language specific NLU model and Language detection at real time to connect to region specific knowledge base & CRM system.
- Active Learning process feature constituting continuous monitoring of conversation log, measuring KPIs & relabeling for new intents detected to automate the model retraining process and improve accuracy & coverage.
- Our solution enabled the client to improve customer experience, expedite rollout speed and increase scalability. Jointly we drove the transition by strategically mapping it to architecture of new version.
- IDA helps customers on almost all Retail Banking queries

35%

cost reduction due to lesser number of live agents

10%

increase in customer conversation

5%

improvement in model accuracy per quarter through automated customized active learning

Real time analytical dashboards

Monitor Real-Time Deflection & other KPIs improvement through a single pane of glass

