

# Unlock Immediate Banking Wins with AI



Paul Carney, SPHR

Chief Human Resources Officer, Carter Bank

# Goals for Today



- What is AI
- Why Generative AI (GenAI) is Taking Off
- How to use GenAI in Your Job
- Wrap Up and Resources

# What is AI?

## Artificial intelligence (AI):

A field within computer science dedicated to developing intelligent machines capable of replicating human intelligence through programming, enabling them to think and learn in a similar way to humans

## Types of AI

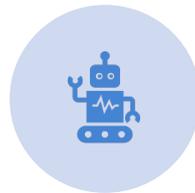
You have been using AI for decades 🤖



MACHINE LEARNING



COMPUTER VISION



ROBOTICS

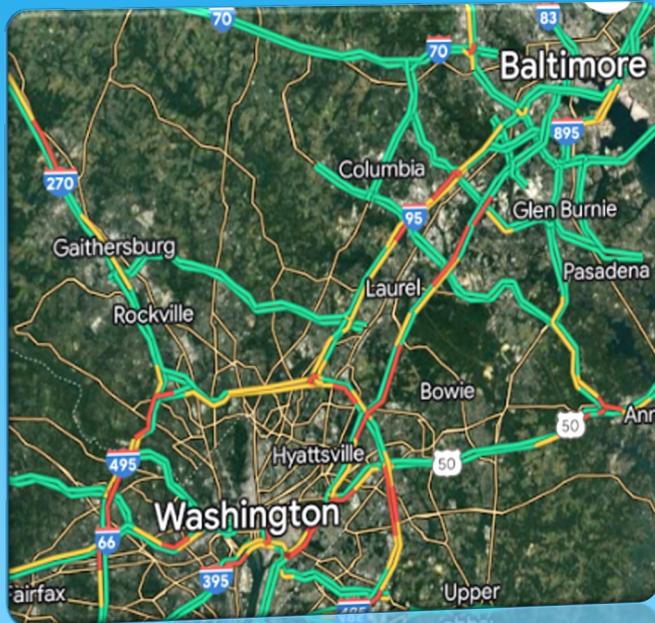


EXPERT SYSTEMS



NATURAL LANGUAGE  
PROCESSING

# AI Maps Created Uber and Lyft, not Just Better Taxis



Taxis used AI Mapping to improve their same services with more efficient

- Routes
- Dispatch

Uber used AI Mapping to create a *new class of service*

- Anyone could hail a ride
- Anyone could be a driver

# Predictive ML vs. GenAI

## Predictive Machine Learning Model

---



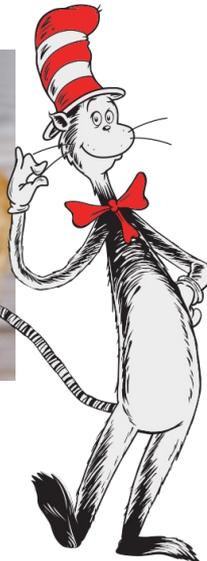
## GenAI Model

---



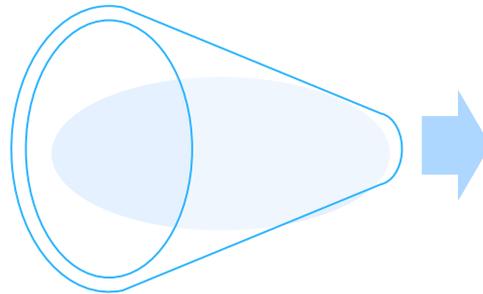
# Predictive ML vs. GenAI

## Predictive Machine Learning Model



# Predictive ML vs. GenAI

## GenAI Model



# What Happened in December, 2022?

OpenAI released ChatGPT to the public!

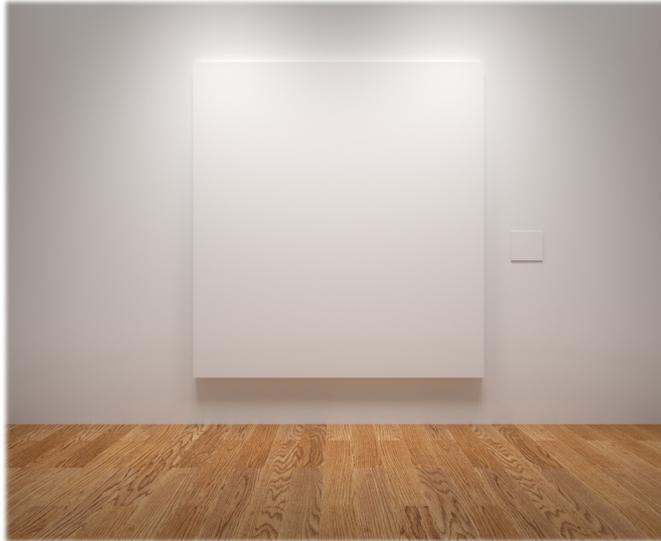
Generative AI (GenAI) can create original content, just like humans, but in a highly efficient and scalable manner

GenAI is here to stay 

# What Holds You Back?



Write a Book



Paint a Portrait



Compose a  
Song



ChatGPT 4 ▾



How can I help you today?

**Design a database schema**  
for an online merch store

**Compare design principles**  
for mobile apps and desktop software

**Recommend activities**  
for a team-building day with remote employe...

**Give me ideas**  
about how to plan my New Years resolutions

 Message ChatGPT...

ChatGPT can make mistakes. Consider checking important information.

# Now, You Can Create Anything!

## Where to start...

# 2024: Excitement => Deployment

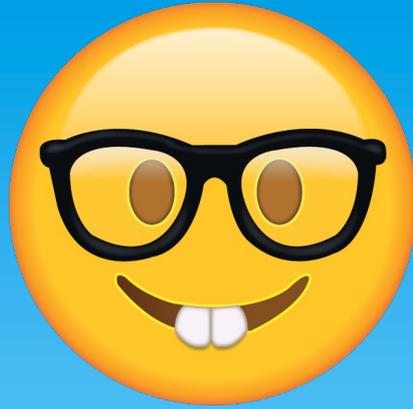
## Move beyond hype and “shiny object” status

- Use our expertise to create valuable prompts
  - Prompts will become more complex to accomplish increasingly intricate and specialized tasks
  - ***We need to learn to use GenAI effectively***
- Ensure responsible use of all AI
  - Decrease bias
  - Increase security
  - Provide access to all

# Smartest 7 Year Old You Will Encounter



- Unshakable Confidence
  - Convinced of their correctness, even though we know they don't have the full picture
- Literal Interpretations
  - They can miss nuances of instructions or expressions
- Imaginative Explanations
  - When unsure, they fill gaps in knowledge with creative, if not entirely accurate, explanations



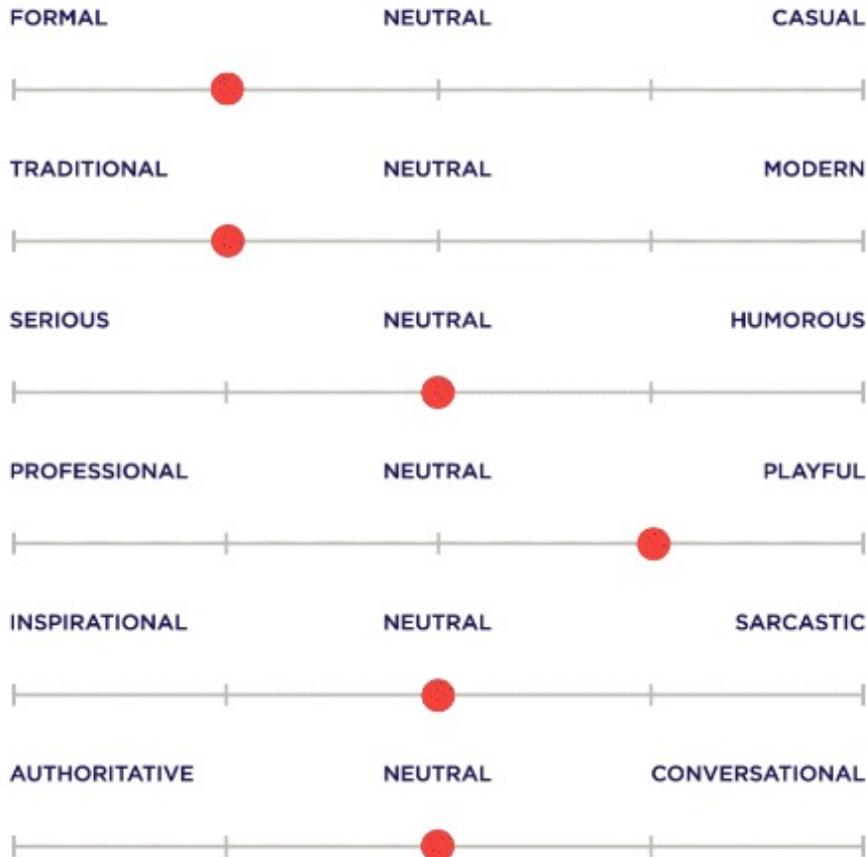
# Talk Nerdy to Me

Natural Language is the New Binary

# Conversing with GenAI



# Conversing with GenAI



... People can now interact with our computers in the same way we've interacted with other humans for millennia: natural language.

- Jaime Teevan  
Chief Scientist at Microsoft



**You**

I have a speech I am giving on talking with GenAI. I am transitioning from a section that describes the types of AI, including the history of AI. I will next discuss how conversing with GenAI is different than normal interactions with computers because we can now use natural language like we do with human-to-human conversations. Please provide 3 examples of a section divider slide that will help with this transition in content. Provide a short title and 5-15 word subtitle for each example. Make the tone fun and witty.



**ChatGPT**

Certainly! Here are three examples of section divider slides to transition into the topic of conversing with Generative AI:

1. **Title:** "Chit-Chat with a Twist"  
**Subtitle:** "Where computers get the gift of gab"
2. **Title:** "AI Conversations: Unscripted"  
**Subtitle:** "Ditch the code, speak naturally!"
3. **Title:** "Talk Nerdy to Me"  
**Subtitle:** "Natural language is the new binary"

Each of these titles and subtitles injects a bit of humor and lightness into the transition while clearly signaling the shift in content to discussing natural language interactions with Generative AI.



**You**

I LOVE that last one!! Perfect.



**ChatGPT**

I'm thrilled to hear that you loved it! "Talk Nerdy to Me" should make a delightful and memorable section divider for your audience. Good luck with your speech, and may it spark engaging and insightful conversations! If there's anything more you need to polish your presentation, feel free to ask.

# GenAI Has Flaws like Humans

## Human Learning and Reasoning is also Flawed

- Different ways we learn
  - 20 students learning in a classroom
  - Each comes away with a different experience
- GenAI learns much faster, absorbs more information than our brains
  - *Not necessarily process it better than our brains*
  - Does not have the experiences or world context
- ***Not reason to avoid it – a stronger case to better understand it***

# How Humans Will Adapt to GenAI

You will succeed or fail based on the  
GenAI prompts that you use

- Learn how to develop high-quality prompts
- Use tools that will guide you
- You already know how to have a conversation
  - Adapt those skills for use with GenAI

# What Should I Call You?

## Xavier

- eXpert
- AI
- Value
- In
- Every
- Response



# My Emotional GenAI Journey

- **Frustration**
  - Felt badly for constantly telling Xavier that he was not hitting the mark with his responses
- **Don't be Snippy with Me!**
  - Xavier will change his answer based on new information
- **Non-Judgmental**
  - No matter how many times I ask a basic question, Xavier provides me with a comprehensive answer



# Using GenAI in Banking

Improving a bank's efficiency and competitiveness

# Customer Experience and Services

- Personalized Banking Experiences
- AI Chatbots and Virtual Assistants
- Voice Banking Services
- Enhanced Security with Biometric Authentication
- Predictive Banking

# Operations and Risk Management

- Fraud Detection and Prevention
- Credit Risk Assessment Models
- Regulatory Compliance Automation
- Anti-Money Laundering (AML) Solutions
- Operational Risk Management

# Marketing and Sales

- AI-Driven Customer Segmentation
- Predictive Analytics for Sales
- Dynamic Pricing Models
- Automated Financial Advisors and Planners
- Social Media Sentiment Analysis

# Product Development and Innovation

- Blockchain for Banking Security
- AI in Payment Systems
- Innovative Lending Solutions
- Insurance Tech Enhancements
- Digital Wallets and Cryptocurrency Services

# Efficiency and Process Automation

- Robotic Process Automation (RPA)
- AI in Data Management
- Natural Language Processing (NLP) for Documentation
- AI-Driven Forecasting
- Workflow Optimization Tools

# Compliance and Regulatory Technology

- Compliance Monitoring Tools
- Regulatory Reporting
- AI for Legal Document Analysis
- Ethical AI Frameworks
- Data Privacy Management

# Customer Insights and Analytics

- Customer Behavior Analytics
- Market Trend Analysis
- Real-time Analytics for Decision Making
- Sentiment Analysis for Product Development
- AI-Enabled Financial Health Checks

# Emerging Technologies

- Quantum Computing in Banking
- Augmented Reality (AR) for Banking Services
- 5G and 6G Technology for Banking Operations
- Internet of Things (IoT) in Banking
- AI in Sustainable Finance

# Are You Still Needed?

**YES!**

- \* Enhance your efficiency
- \* Provide personalized services
- \* Improve business results

***What Value Do You Add?***



# Prompt Basics

Speak GenAI's Language for Better Results

# Prompt Basics

- It's a conversation
  - GenAI's strength is its ability to build on previous responses
- Provide more context like you would for a 7 year-old child
  - Be specific and direct
- Don't give up!
  - Try different questions or additional context
- **BONUS:**
  - *Provide me with 3 questions that I should ask you to learn more about [topic] or to solve [this issue]*

## Basic Prompt

Please assist me in developing employee training and engagement programs to promote our corporate brand internally.

# Better Prompt

Please help me develop and implement innovative and comprehensive employee training and engagement programs aimed at promoting our brand's values and purpose internally among our staff. The objective is to create a series of interactive training modules and engaging workshops that focus on brand understanding, product knowledge, and customer service excellence.

The programs should be designed to foster a strong brand identity and culture within our organization, encouraging employees to become brand ambassadors. This includes incorporating various training methodologies like digital e-learning platforms, in-person seminars, and interactive role-playing exercises.

Additionally, the programs should integrate team-building activities and regular feedback sessions to ensure continuous improvement and adaptation to the changing market and internal dynamics.

The ultimate goal is to enhance employee satisfaction, motivation, and loyalty, leading to improved overall performance and a more cohesive, brand-aligned workforce.

# Prompt Template

| Prompt Component | Component Details                            |
|------------------|--|
| Role             | Act as a professional speech coach ...       |
| Instruction      | Create an outline of a 40-minute speech ...  |
| Context          | Giving a speech to HR professionals ...      |
| Input            | The topic is using GenAI in HR ...           |
| Output           | Provide an outline with section headings ... |
| Example          | For example, use this previous speech ...    |

# Prompt Template

| Prompt Component   | Component Details   |
|--------------------|---|
| What to Include    | Include why this is important for HR professionals to learn ...                             |
| What to Exclude    | Exclude words and phrases that are too flowery or are not used in typical conversations ... |
| Target Audience    | The target audience is HR professionals ...   |
| Style and Tone     | Make the style fun with a professional tone ...   |
| Go Beyond Normal   | Be sure to add uncommon ideas that will get the point across in a powerful way ...          |
| Length of Response | Keep the length to no more than 1,000 words ...   |

# Advanced Prompt Engineering

- Provide input semantics
- Add sentiments
- Use incentives
- Define advanced outputs
- Give GenAI time to “think”

# Profiles are Powerful

A personal profile can be used to assist GenAI to provide more specific and relevant responses

| Attribute           | Usage   |
|---------------------|---|
| Age                 | Tailor recommendations to age-specific needs                        |
| Gender Identity     | Personalized health and lifestyle advice                            |
| Location            | Local information, weather, events, and services                    |
| Occupation          | Professional-related queries and development                        |
| Dietary Preferences | Vegetarian, vegan, allergies, likes, and dislikes for meal planning |

# Personal Profile

| Attribute              | Usage  |
|------------------------|--|
| Health Considerations  | Chronic conditions, fitness level for health and wellness advice |
| Environmental Concerns | Preferences for eco-friendly products and practices              |
| Travel Preferences     | Preferred types of vacations, destinations, travel styles        |
| Hobbies and Interests  | Suggest related activities, books, events, etc.                  |
| Technology Proficiency | Gauge comfort with using new apps or gadgets                     |
| Religious Beliefs      | Impact on lifestyle choices and decision-making processes        |

# Snippet Superpower!

Snippets are used to store  
building blocks for your prompts

- Objective
- Instruction
- Role Definition
- Context
- Target Audience
- Tone
- Style
- Input Description
- Output Format
- Creativity Level
- Bias Mitigation

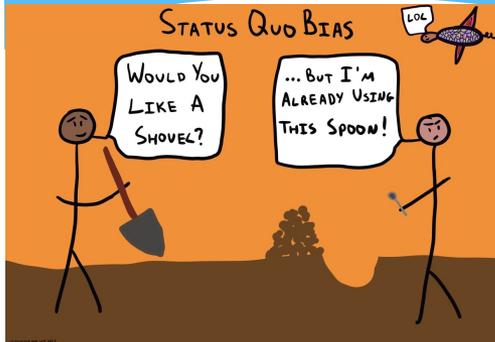
# Snippet Examples

| Category          | Title                | Text  |
|-------------------|----------------------|---|
| Tone              | My professional tone | Please set the tone to be fun, but professional enough to engage the reader to want to learn more                                 |
| Tone              | My goofy Dad tone    | Please make the tone fun and dynamic like I am a wild and crazy guy!  |
| Style             | Coach and mentor     | Make the style less “teacher” and more “coach” oriented, not as much about the learning aspect but more about building confidence |
| Input Description | HR acronyms          | The following defines acronyms:<br>ADA - Americans with Disabilities Act; PTO - Paid Time Off; FML - Family Medical Leave         |

# Snippet Examples

| Category        | Title                         | Text  |
|-----------------|-------------------------------|---|
| Output Format   | LinkedIn business post        | Keep the length under 750 words; use an 8th grade reading comprehension level; exclude the use of emojis or hashtags  |
| Target Audience | Senior-level HR professionals | Be sure that the content will appeal to senior-level HR leaders who have responsibility for multiple HR functions   |
| Instruction     | Learning lessons              | Provide 3 learning lessons that the reader should take away from this content. These lessons need to be inspiring so that the reader will be driven to take action. |

# Who's Afraid of the Big, Bad GenAI?



- Bias

- Reflect existing bias in training data
- Uneven data distribution
- Contextual misinterpretation



- Privacy

- Data collection
- Inadvertent disclosure



- Hallucinations

- A false or misleading output that does not seem to be justified by its training data
- Statistical relationship between words rather than factual understanding of the world

# Minimize Risk of Harmful or Inappropriate Responses

- Get educated
  - What you are doing right now!
  - Gather and follow trusted resources
- Carefully craft your prompts
  - Conceal protected data
  - Art and science that requires insight and iteration
- Manage and filter outputs
  - Ask for citations and sources
- Keep a ***Human-in-the-Loop***
  - Essential layer of protection and oversight

# Reading the Room...

Where are you on the emotional scale?





# Mastering Prompts

# Job Posting

Please create a job posting from the attached HR Business Partner job description. Make the job posting more personal, using, “You” and “You will” so that the job applicants see themselves in the position and are motivated to apply.

Be sure to include that we welcome people from a variety of backgrounds and experiences.

Finally, add a call-to-action that inspires the applicant to apply for the job.

# Job Posting

## What You Bring:

- You have previous experience in an HR Business Partner role or similar, showcasing your ability to impact and influence.
- Your people management skills are top-notch, and you have a natural ability to connect with staff at all levels.
- A Bachelor's degree in Human Resources, Business Administration, or a related field, or equivalent experience.
- You are tech-savvy, proficient in HR software and Microsoft Office.

## Who You Are:

- Highly organized, you excel in managing multiple priorities in a dynamic environment.
- A strategic thinker, your analytical skills help solve complex problems.
- Empathetic and supportive, you're all about building positive workplace relationships.
- Ethical and confidential, you're trusted to guide managers through changes with integrity.

## Join Us:

[Company Name] is an equal opportunity employer, deeply committed to diversity and inclusion. We celebrate uniqueness and believe our differences are our strengths. We encourage applications from all, irrespective of race, color, religion, gender, national origin, age, disability, or any other protected status.

**Are you ready to make a difference? Apply now and join a team where your skills, expertise, and passion can shine.**

# Job Posting on LinkedIn

Great! Now create 2 LinkedIn postings that our team can use to attract candidates for this job. For the first one, please target an audience of people who may have led people previously and are now returning to the workforce.

For the second posting, target an audience of current HR professionals who are ready for a larger challenge to take on more responsibilities.

For both postings, please make the tone fun and dynamic, while keeping it professional. Include relevant emojis and hashtags.

# Job Posting on LinkedIn

👉 Are You Ready to Lead Again? 🚀 #NewBeginnings #HRLeadership

🔍 We're on the hunt for a remarkable HR Business Partner at [Company Name]! If you've previously led teams and are eager to re-enter the workforce with a bang, this is your moment. 🌈

👉 What's in Store for You:

- A chance to leverage your past leadership experience in a dynamic role.
- An opportunity to shape organizational performance and foster a workplace culture that thrives on excellence and innovation.
- A supportive environment that values your expertise and encourages growth. 🌱

👉 Key Areas You'll Influence:

- Performance Management 📊
- Organizational Development 🛠️
- Legal and Ethical Compliance ⚖️
- Strategic Acumen 🧠

🎯 We Value:

- Empathy and strong people skills.
- Strategic thinking and problem-solving abilities.
- An ethical and confidential approach to HR.

👤👤 Whether you've taken a career break or are transitioning back after a hiatus, we believe your experience is invaluable and can drive our organization forward.

🌈 Join us at [Company Name] – where every day is a step towards creating a vibrant and inclusive workplace!

✉️ Ready to dive back in? Apply now and let's embark on this exciting journey together!

#HRJobs #CareerComeback #HRBusinessPartner #MakeAnImpact  
#DiversityInclusion #JoinOurTeam

👤 Step Up to a Bigger Challenge! 🌟 #HRGameChangers #NextLevelCareer

👉 Calling all HR Mavericks! Are you ready to take your career to new heights? [Company Name] is looking for an HR Business Partner who's ready for a larger playground. 🏗️

🎯 Your Mission, Should You Choose to Accept:

- Transform our performance management systems into a powerhouse of productivity. 🚀
- Lead organizational development initiatives that make real impact. 💡
- Navigate the complex world of legal and ethical compliance with finesse. ⚖️
- Demonstrate your strategic prowess in aligning HR with business goals. 🎯

🌐 What We Offer:

- An environment where your ideas are not just heard but celebrated. 🎉
- A role where you can flex your HR muscles and lead change. 💪
- Opportunities to develop your skills and grow your career. 🌱

🔍 We're Looking For:

- HR professionals with a track record of taking on big challenges.
- Strong leaders who can inspire and engage at all levels.
- Strategic thinkers with a knack for solving complex problems.

👤👤 If you're an HR professional who loves a good challenge and is passionate about making a difference, we want you!

💡 Be a part of our journey at [Company Name] and help shape the future of our workforce.

✉️ Think you're up for the challenge? Apply now and let's reach new heights together!

#HRLeaders #CareerGrowth #HRInnovation #StrategicHR #JoinUs  
#HRBusinessPartner

# Customer Service Training

Act as a training development specialist tasked with designing a comprehensive customer service training module for our bank's customer service representatives. Please create a detailed outline for this training module.

Our goal is to enhance our team's ability to deliver exceptional customer service, manage customer relationships effectively, and navigate the complexities of banking services and products.

The outline should include key topics, such as communication skills, understanding and explaining banking products, handling difficult customer interactions, compliance with banking regulations, and using our banking software.

Additionally, it should incorporate interactive elements like role-playing scenarios, case studies, and quizzes to ensure engaging and effective learning experiences. Please ensure the outline is structured in a way that allows for modular training sessions, each focusing on different aspects of customer service in banking, and includes objectives and key takeaways for each session.

# Customer Service Training

**Role**



Act as a training development specialist tasked with designing a comprehensive customer service training module for our bank's customer service representatives. Please create a detailed outline for this training module.

**Request**



Our goal is to enhance our team's ability to deliver exceptional customer service, manage customer relationships effectively, and navigate the complexities of banking services and products.

**Context**



The outline should include key topics, such as communication skills, understanding and explaining banking products, handling difficult customer interactions, compliance with banking regulations, and using our banking software.

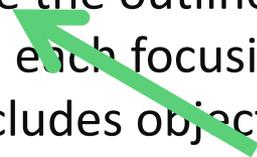
**What to Include**

**Examples**



Additionally, it should incorporate interactive elements like role-playing scenarios, case studies, and quizzes to ensure engaging and effective learning experiences. Please ensure the outline is structured in a way that allows for modular training sessions, each focusing on different aspects of customer service in banking, and includes objectives and key takeaways for each session.

**Instruction**



# Analyze Survey Data

|   | A       | B            | C              | D  | E  | F  |  |
|---|---------|--------------|----------------|----|----|----|--|
| 1 | Date    | Course       | Employee       | Q1 | Q2 | Q3 |  |
| 2 | 2/16/24 | BSA Overview | Mary Carpenter | 5  | 4  | 3  |  |
| 3 | 2/16/24 | BSA Overview | John Ringer    | 4  | 4  | 4  |  |
| 4 | 2/16/24 | BSA Overview | Marty Johnson  | 2  | 3  | 3  |  |
| 5 | 2/16/24 | BSA Overview | Kim Felton     | 3  | 4  | 3  |  |
| 6 |         |              |                |    |    |    |  |

# Analyze Survey Data

## Conceal data first!

1. Create a code for each employee name
2. Replace the employee name with the code
3. Use analysis prompt with codes in GenAI
4. Swap codes back to employee name in the results

|   | A       | B            | C        | D  | E  | F  |  |
|---|---------|--------------|----------|----|----|----|--|
| 1 | Date    | Course       | Employee | Q1 | Q2 | Q3 |  |
| 2 | 2/16/24 | BSA Overview | Jh@6vv9  | 5  | 4  | 3  |  |
| 3 | 2/16/24 | BSA Overview | U&g7VN-  | 4  | 4  | 4  |  |
| 4 | 2/16/24 | BSA Overview | 23Vc?Np  | 2  | 3  | 3  |  |
| 5 | 2/16/24 | BSA Overview | vZ%M9w2  | 3  | 4  | 3  |  |
| 6 |         |              |          |    |    |    |  |

# ~~Grease~~ Prompt is the Word

By redesigning how work gets done and designing effective prompts, we can use AI to **enhance human capabilities** and **elevate the performance** of your teams

**Use AI to be a better you,  
not another you.**

You Got This!

**You get better AI results  
when you build better prompts**

Use building blocks to make, store, and  
organize your perfect prompts.

Discover more at [perpeta.com](https://perpeta.com)

## To Do:

## Take Away

1. Connect with Paul on LinkedIn:

**[LinkedIn.com/in/PaulCarneyWorks](https://www.linkedin.com/in/PaulCarneyWorks)**

---



2. Download Slides and Resources:

**[perpeta.com/prompt](https://perpeta.com/prompt)**

Access Code: **VBA24**

---



3. Learn from Paul:

**[perpeta.com/learn](https://perpeta.com/learn)**

