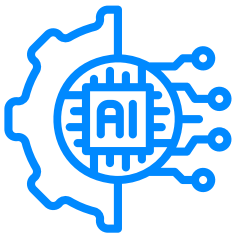
SEV
Hellenic Federation of Enterprises

AI FIRST ENTERPRISE:

A PRACTICAL GUIDE
TO BUSINESS TRANSFORMATION WITH ARTIFICIAL INTELLIGENCE



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PREFACE

We are at a critical juncture where Artificial Intelligence (AI) is moving from promise to practice. For businesses, the question is no longer whether they will leverage AI, but how they will convert it into measurable value — namely higher productivity, better customer experience, stronger resilience, and new sources of growth.

However, as is reflected internationally, many initiatives either remain at the pilot stage or, in the majority of cases, fail. This happens because the adoption of AI requires far more than simply integrating technological tools. It requires process redesign, the right architecture and data, clear governance, and above all an organisation ready to change, as the conditions are created for a radical transformation of most business functions. For this reason, change management is the decisive factor between success and failure.

This Guide is designed to address precisely that need — to offer an actionable framework for business transformation through the use of AI. It combines technology choices with organisational prerequisites, change management practices, and principles of compliance and ethics, so that organisations can move with both speed and responsibility.

As SEV (Hellenic Federation of Enterprises), we believe that Greece has the potential to leverage AI as an accelerator of competitiveness, fostering innovation across critical sectors and upgrading skills throughout the breadth of the economy. Success will be determined by the collaboration of businesses, institutions, and people, with the shared goal of creating solutions that are safe and beneficial for all.

It is my hope that this Guide will serve as a useful point of reference for executives called upon to make decisions today and to lead the transition tomorrow. Now is the right moment to move from experimentation to broad adoption, from technology to transformation, and from intention to real value.

Dr. Kyriacos Sabatakakis
Chairman & Managing Director, Accenture
Co-Chair of the Technology & Digital Transformation Committee

INTRODUCTION AND NECESSITY OF THE GUIDE

Artificial Intelligence (AI) has emerged as a top priority for businesses worldwide. Nearly all organisations are experimenting with AI applications, while according to Gartner, global investment in AI is expected to reach 2–2.5 trillion dollars in 2026. Yet behind these impressive figures lies a different reality: **the vast majority of businesses are unable to convert their AI pilot programmes into real business value at scale.**

95%	**13%**	**2/3**
of GenAI pilot projects fail to demonstrate measurable financial results (ROI / P&L)	of executives report that AI initiatives have created measurable business value at the organisational level	of organisations remain trapped in pilot mode, unable to scale results
MIT Media Lab, 2025	Accenture, 2025	McKinsey, 2025

WHY BUSINESSES FAIL TO SCALE PILOT PROJECTS

Failure Factor	Evidence	Source
Lack of clear purpose and objective	73% of failed AI projects had no agreed-upon objective before launch, while 61% were approved based on projected ROI that was never measured after implementation	MIT Sloan
Absence of workflow redesign	Although 86% of organisations intend to increase their AI investments, only 21% of them redesign their processes around AI	Accenture
Poor data quality & readiness	85% of AI projects fail due to low data quality, with 43% of executives identifying data quality as a key obstacle. It is also predicted that by 2026, organisations will abandon 60% of AI projects not supported by AI-ready data	Gartner / Informatica 2025
Fragmented actions instead of holistic transformation	46% is the average share of proof-of-concepts abandoned before reaching production stage per or ganisation	S&P Global Market Intel-ligence
Lack of skills and resistance to change	Only 35% of leaders feel they have adequately prepared their employees for AI roles. At the same time, 31% of employees admit to deliberately undermining AI initiatives	IDC/Workera CEO & CHRO Survey Writer/Workplace Intelli-gence Survey
Misallocation of investments	Although over 50% of generative AI investments are directed toward sales and marketing, research shows that the highest returns come from back-office automation. Meanwhile, organisations continue to invest 3x more in technology than in people, even though skills maturity is 4x more decisive a success factor than the level of AI investment	MIT / Accenture 2025
Absence of governance & maturity	Only 1% of businesses report full AI maturity (McKinsey), while Forrester notes that generative AI is still only limitedly integrated into critical business processes, mainly due to gaps in governance, entrenched processes, and outdated systems	McKinsey / Forrester 2025

Scaling AI: the challenge goes beyond technology

AI is not simply a technological solution. It reshapes traditional structures, roles, and the way the entire business operates.

Businesses that stand out are not those with the most pilot programmes. They are those that treat AI as a lever for holistic transformation. They redesign processes, invest in human skills, strengthen data governance, and foster a culture of continuous learning.

This is also the goal of the present Guide: to offer a practical framework for designing and implementing a **holistic business transformation**, so that the organisation is truly ready to operate differently, its people to work in a different way, and its data to remain secure.

Specifically, the Guide provides business leaders and executives with a structured, actionable framework for adopting AI across the entire organisation, directly addressing the documented causes of failure through four interconnected pillars:

- Process and operating model reinvention
- Human-centered change management
- Technology infrastructure, data management and governance
- Compliance and ethics

The implementation of these pillars begins simultaneously, while the actions and initiatives to realise them evolve in parallel.

The Guide aspires to highlight the steps and prerequisites required for a business to evolve into a truly **AI First enterprise**, maximising the benefits from leveraging AI and AI Agents.

The Practical Guide to Business Transformation with Artificial Intelligence was developed on the initiative of the SEV Technology and Digital Transformation Committee, with the specific contribution of: National Bank of Greece, Accenture, Grant Thornton, Motor Oil, and Workable.

A.
PROCESS & OPERATING MODEL REINVENTION

AI represents the new era of Digital, with its impact depending largely on the speed at which organisations and their people adapt. Agentic AI is not simply yet another technology — it constitutes a radically different way of working.

While the existence of a new "**digital colleague**" is an appealing starting point, the real value lies in thinking more deeply about how traditional workflows, departments, and job roles will be redefined across the entire value chain. This entails **reinventing** not only the way tasks are performed, but also the way new capabilities can be developed at scale in order to create a modern operating model — one that holistically integrates technology, talent, and processes to deliver tangible business value.

STEP 1

STRATEGY & GOVERNANCE STRUCTURE

Defining a clear AI strategy aligned with business objectives, and establishing a governance structure that ensures coordinated decision-making, accountability, and successful implementation, constitutes the first critical step in elevating AI's role as a catalyst for redesign and enhancement of productivity and business performance.

ACTIONS

- **Define an AI strategy** in alignment with the company's strategic objectives. The AI strategy is not a technology document — it is a business choice that answers the question: "Where and how will AI create added value and strengthen the company's competitiveness."

- **Establish an AI Steering Committee** at the leadership team (C-suite) level, with a clear mandate, decision-making authority, and regular meeting frequency. The AI Steering Committee is involved in large-scale / high-criticality projects, approves related investments, monitors progress, and addresses obstacles.
  - **Composition:** BoD/CEO, Chief Digital Transformation Officer, Head of AI, CFO, CTO, CIO, CHRO, DPO, CISO, CLO
  - **Frequency:** Monthly (or quarterly for SMEs at an early stage)
  - **Presenter:** Head of AI | prepares agenda & materials

- **Establish an AI Operating Model** (AI that defines: where AI decisions are made (centrally vs. decentrally), which roles are responsible for developing, overseeing, and evaluating AI applications, and how investments are prioritised. The table that follows analyses all roles involved. Two critical — non-technical — roles are worth highlighting in particular:
  - **AI Champion (one per department):** the "tech-friendly" person in the department who sets up tools, trains colleagues, and acts as the first line of support. They do not need to be a programmer — a willingness to learn is sufficient.
  - **Business unit or department head:** the critical "human control." Approves everything produced by AI for external use, monitors KPIs, and decides quarterly whether an application is worth continuing.

- **Define AI governance policies:** Which AI tools are permitted, under what conditions, with what data, and with what human oversight. Prevention of Shadow AI through clear rules and approved adoption pathways.

OWNER & KEY STAKEHOLDERS

Primary Owner	**Chief Digital Transformation Officer**
Key Stakeholders	– AI Steering Committee (approval) – CTO / CIO / Head of AI – Business Unit Directors, Business Process Owners

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AI OPERATING MODEL: ROLES & RESPONSIBILITIES

Role	Level	Responsibilities
AI Steering Committee	Strategic	– Approves the AI strategy and annual roadmap – Approves AI investments exceeding a defined budget – Monthly review of progress, KPIs, obstacles, and roadmap deviations – Prioritises use cases when there are conflicting priorities between departments – Approves go / no-go for scaling pilots to production – Resolves obstacles that the Head of AI cannot address – Ensures alignment of AI with corporate strategy & regulatory requirements
CEO	Strategic	– Approves AI strategy & budget – Chairs the AI Steering Committee – Mandates organisational change – Communicates the "why" of AI to staff
Chief Digital Transformation Officer	Strategic	– Defines roadmap & prioritises use cases – Coordinates CTO, CIO and Head of AI, ensuring alignment – Monitors overall digital transformation ROI – Reports to the Board & AI Steering Committee – Manages change at the organisational level
Head of AI	Executive	– Approves which AI tools are used – Establishes usage & governance rules – Monitors progress & value of each application – Coordinates AI Champions
CTO	Technology	– Designs the technical architecture of AI systems – Assesses technical feasibility for each use case – Decides build vs. buy at the technology level – Approves & oversees agent integrations with ERP / CRM / HRMS – Defines cybersecurity standards – Ensures scalability & auditability of AI systems
CIO	Technology	– Designs & updates the data governance framework – Ensures data quality, completeness & availability – Defines data classification: which data each agent is permitted to process – Creates digital twins of processes – Ensures GDPR compliance
AI Champion	Executive	– Co-designs & monitors the use of AI tools in the department – Trains colleagues in basic tool usage – Identifies & proposes new use cases from day-to-day work – Collects & relays department feedback to the Head of AI
COO	Operational	– Maps business processes for AI assessment – Approves workflow changes affecting multiple departments – Defines & oversees the target blueprint for new operations – Coordinates cross-functional use case implementation
Business Unit Head	Operational	– Selects the department's AI Champion and allocates their time – Approves AI application outputs | human in the loop – Defines & monitors KPIs & ROI for each departmental AI application – Decides continuation or discontinuation of an AI application – Reports progress & obstacles to the Head of AI
CHRO	Support	– Designs upskilling & reskilling programmes for affected roles – Manages resistance to change & internal communications – Defines new positions & roles created by AI – Manages legal & labor aspects of role automation
CFO	Support	– Approves AI investment budget – Evaluates overall digital transformation ROI – Monitors ongoing tool & human resource costs
CLO / DPO / CISO	Support	– Assesses each use case's compliance with the AI Act, GDPR, NIS2 – Classifies each agent by risk level (prohibited / high / limited) – Approves terms of use & DPA for third-party tools – Ensures fulfillment of transparency obligations toward users & regulatory authorities

THE HOLISTIC APPROACH OF **THE NATIONAL BANK OF GREECE**

The challenge: The impact of AI will not be superficial, nor will it be confined to specific areas. It is expected to transform organisations in their entirety and affect their operations at a deep level.

NBG's approach: Recognising the urgency and significance of the situation, NBG began implementing in 2024 a comprehensive and strategically structured AI adoption program, aimed at meaningfully integrating AI into the organisation's operations, improving productivity, and enhancing the experience of both customers and employees. The approach rests on three key pillars: **Strategy & Governance, Human Capital Training, and Internal Technology Infrastructure & Use Cases.**

- At the strategic level, a **Central AI Hub** was established, operating on a Hub & Spoke model, with the role of centrally coordinating, leveraging, and deploying AI solutions across the entire organisation. In parallel, a comprehensive AI Governance Framework was developed, covering topics such as decision-making structures, responsible use of AI, organisation and prioritisation of use cases, technology organisation, monitoring and management, and culture building. The Framework is supported by a permanently active AI Committee, operating as an open forum in which senior management participates, ensuring alignment with the Bank's strategic objectives.

- A pivotal role in the programme is held by **the training and activation of the Bank's people**. Since early 2024, a large-scale training programme has been underway at three levels: foundational training for all staff, and specialised training for technology teams — both in GenAI / agentic frameworks and in the broader implementation of applications using AI tools (transforming software development). More than 3,000 executives have already been trained, while workshops are also organised with business teams to solve everyday problems with the help of AI, with the goal of comprehensively revising the way work is done and the time it requires.

- At the technology level, the Bank has invested in the internal development of GenAI infrastructure, which forms the backbone of its AI solutions. Central to this is a unified **knowledge management system** (knowledge hub) that consolidates all information on the Bank's products, services, and processes, and is updated in a standardised and automated manner for every new development. Built on top of this infrastructure is a unified access system (user interface) connecting internal and external users to an ever-growing number of Agents that support information retrieval and task execution. Among the most prominent are SOFIA and ATHENA — the points of contact with customers and staff respectively — while a range of specialised Agents are in operation and being developed in areas such as legal services, contact center, regulatory compliance, contract execution, and more. In parallel, the National Bank is developing AI solutions in key areas such as fraud, security, compliance monitoring, legal and contractual documents, and software engineering, with the goal of extensive use of AI Agents in application development.

The programme places particular emphasis not only on technology, but above all on the ability of the Bank's people to leverage AI as an everyday tool for productivity and transformation of the way they work.

Results: These are already visible in terms of resource savings, improved time-to-market, and customer experience. Most significantly, however, is NBG's timely and coordinated preparation for the transition to an era with very different demands, needs, and challenges.

STEP 2

PROCESS MAPPING

Before beginning AI adoption, every organisation should carry out a structured mapping of all business processes in order to assess which are the most suitable for transformation with AI.

PROCESS MAPPING FRAMEWORK

Frequency / Complexity	Process Characteristics	AI Capability	Recommended Action
High Volume / Low Complexity	Repetitive, rule-based, structured data	**Very High**	Priority for full automation
High Complexity / High Impact	Specialised judgment, multi-step reasoning	**High** (augmentation)	AI-human collaboration model
Relationship-Intensive	Empathy, trust, negotiation	**Moderate** (supporting tools)	AI supports, human leads
Low Frequency / High Variability	Rare, highly context-dependent	**Low–Moderate**	Case-by-case assessment

ACTIONS

- Conduct cross-functional workshops with department heads, process owners, and SMEs.
- Document all Processes: inputs, outputs, decision points, frequency, cost, and error rates.
- Map each Process to a quadrant based on the above categorisation.
- Assess data availability and quality for each Process.

OWNER & KEY STAKEHOLDERS

Primary Owner	**COO**
Key Stakeholders	– Business Unit Directors & AI Champions – Business Process Owners, Subject-Matter Experts – CTO / CIO / Head of AI

STEP 3

PRIORITISATION

The simultaneous automation of all business operations is neither feasible nor advisable. Organisations operate under resource constraints, have a specific tolerance for change, and need quick, tangible results that build confidence and commitment. Systematic prioritisation transforms the list of Processes mapped in Step 2 into a coherent and actionable plan, starting with the cases where the expected value is high and the complexity remains manageable.

ACTIONS

- **Score each Process mapped in Step 2 across three dimensions:**
  - Business value: How significant is the improvement to the organisation
  - Technical feasibility: How easy it is to implement with AI today
  - Data readiness: What is the quality and availability of data for this process
- **Identify "quick wins":** Select 2–3 use cases that meet all three criteria: they deliver measurable value in less than 3 months, do not require complex system integrations, and affect roles that are already open to change. These become the first pilots — not because they are the most strategically important, but because they build the confidence the organisation needs to move forward.
- **Risk assessment per Process:** Before the prioritisation is finalised, each candidate Process is also evaluated for the risk it carries: regulatory risk (does it fall under AI Act regulations?), resistance risk (which roles are affected and to what extent?), and operational risk (what happens if something goes wrong?). High-risk Processes are not excluded, but are not placed in the first phase.
- **Categorisation into implementation phases:** Based on score and risk, processes are distributed across three phases: a) pilot, b) scaling, c) future development.

EXAMPLE:
INDICATIVE PRIORITISATION TABLE

Process / Use Case	Business Value (1–5)	Feasibility (1–5)	Data Readiness (1–5)	Score / Priority Level
Automation of after-sales query responses	5	5	4	14 / HIGH
Analysis & summarisation of supplier contracts	4	4	4	12 / MEDIUM
Knowledge extraction from fault & maintenance reports	4	3	3	10 / MEDIUM
Analysis & natural language inter-pretation of sensor data	5	2	2	9 / LOW

CORE PRIORITISATION PRINCIPLE

Start with Processes that score highly across all three dimensions. These “quick wins” deliver immediate ROI and strengthen organisational capability and confidence, laying the foundations for scaling more complex AI applications.

OWNER & KEY STAKEHOLDERS

Primary Owner	Chief Digital Transformation Officer
Key Stakeholders	– Business Unit Directors & AI Champions – CTO / CIO / Head of AI – AI Steering Committee (approval)

8 out of 10 businesses estimate that they will have incorporated AI Agents into their AI strategy within the next 1–1.5 years.

STEP 4

DEFINING TARGET PERFORMANCE OUTCOMES

This step transforms the vague desire for “optimisation” into specific, measurable performance targets for each selected use case. Without this foundation, there is no way to assess whether AI is delivering value.

ACTIONS

- **For each use case, 2–4 KPIs** are defined that measure change in an objective manner. Each KPI must have: a current reference value (baseline), a target after AI implementation, and a timeframe for achievement.
- **Define go / no-go criteria for each pilot:** Before each pilot begins, it is decided in advance which results are considered sufficient to proceed with scaling. This prevents subjective evaluation at a later stage and gives clear direction to the implementation team.

EXAMPLE: PERFORMANCE INDICATORS FOR INVENTORY PLANNING & FORECASTING PROCESS

Value Driver	Performance Indicator	Baseline Value	Target
Forecast Accuracy	Forecast Accuracy Error	10%	5% reduction
Service Level	Fill Rate On Time Delivery	70%	15% increase
Inventory Optimisation	Inventory Turnover	30 days	5-day improvement
Process Efficiency	Planning Cycle Time	40 days	10% reduction

OWNER & KEY STAKEHOLDERS

Primary Owner	**Business Unit Head (per Process)**
Key Stakeholders	– Business Process Owners & AI champions – CTO / CIO / Head of AI

APPLICATION EXAMPLES FROM **WORKABLE**

Example 1
AI-Powered Customer Support (In-App Chat)

Problem: The customer support team was faced with a high volume of requests consisting of repetitive queries, the resolution of which required many hours of staff time..

Solution: An AI Agent was implemented, embedded in the in-app chat, which understands the user's intent through the Help Center and autonomously resolves requests, while complex cases are escalated to a human agent.

Result: 84% of requests served through self-service, **2,665** queries resolved monthly via AI, saving approximately **444** working hours per month, equivalent to ~2 FTEs.

Example 2
AI-Powered Detection of Misleading Job Listings

Problem: Every new job listing required manual review for potential fraud before publication, creating a constant workload for the team.

Solution: An AI tool was developed that automatically evaluates each listing and decides approval or rejection based on fraud risk. Only borderline cases are referred for human review.

Result: 1,122 listings evaluated monthly by AI (41% of the total), saving **approximately 40** hours of human labor per month..

STEP 5

CREATING A DIGITAL TWIN

The digital twin is a complete, visual representation of the current business process, providing full visibility into "how the Process works today" and highlighting friction points, delays, and inefficiencies that often remain invisible. It is the mirror that reflects reality before a change is decided — and **is applied only to large use cases**, where there will be significant benefit from this information.

ACTIONS

- Connect a Digital Twin tool with existing systems such as ERP, CRM, etc., to collect data (execution times, errors, reprocessing, waiting/approval points, transaction volume).
- Create a step-by-step digital mapping of the process (roles, systems, times, decision points) with sufficient detail to identify specific AI intervention points.

DIGITAL TWIN EXAMPLE: CUSTOMER SERVICE PROCESS

Objective:
Reduce response time to customer requests and increase the first-contact resolution rate.

Defined KPIs:		
Indicator	**Current Value**	**Target**
Average first response time	4 hours	< 10 minutes
First-contact resolution rate	42%	> 70%
Average number of contacts per request	3,1	< 1,5

- The Digital Twin **automatically draws** from the ticketing system every recorded request and reproduces step-by-step how each one was handled: when it came in, when it was categorised, how long it waited, to whom it was routed, how many times it changed hands, when it was resolved. This is not done by a human — it is done automatically by the software through process mining.
- It then **simulates the "what if":** This is where the real power lies. The analyst tells the system "introduce an agent that automates customer categorisation" and the Digital Twin runs the simulation on historical data, showing in advance — before anything is implemented — how much the response time will decrease, where new bottlenecks will emerge, which exceptions the agent will not be able to handle, and how many cases will require human involvement.
- **The result:** The business sees the expected impact of AI on the Process in numbers — not estimates — before investing in implementation. If the simulation shows that the 10-minute response target is not achievable through automatic categorisation alone, but also requires automatic resolution of simple requests, this becomes apparent before AI application development begins.

OWNER & KEY STAKEHOLDERS

Primary Owner	**Chief Digital Transformation Officer**
Key Stakeholders	– Business Process Owners – CTO / CIO / Head of AI – External partner (where required)

STEP 6

CREATING THE TARGET BLUEPRINT OF THE BUSINESS PROCESS

Having a complete picture of the current Process from Step 5, the organisation is ready to design how the same Process will operate in the future. The target blueprint is not a simple improvement of the existing Process flow, but a **reinvention** of Processes — one that reduces delays, limits unnecessary intermediate steps, simplifies the workflow, and ensures better use of data for decision-making. This step also defines which work the AI agent takes on, which remains with the human, and exactly where the line between them lies.

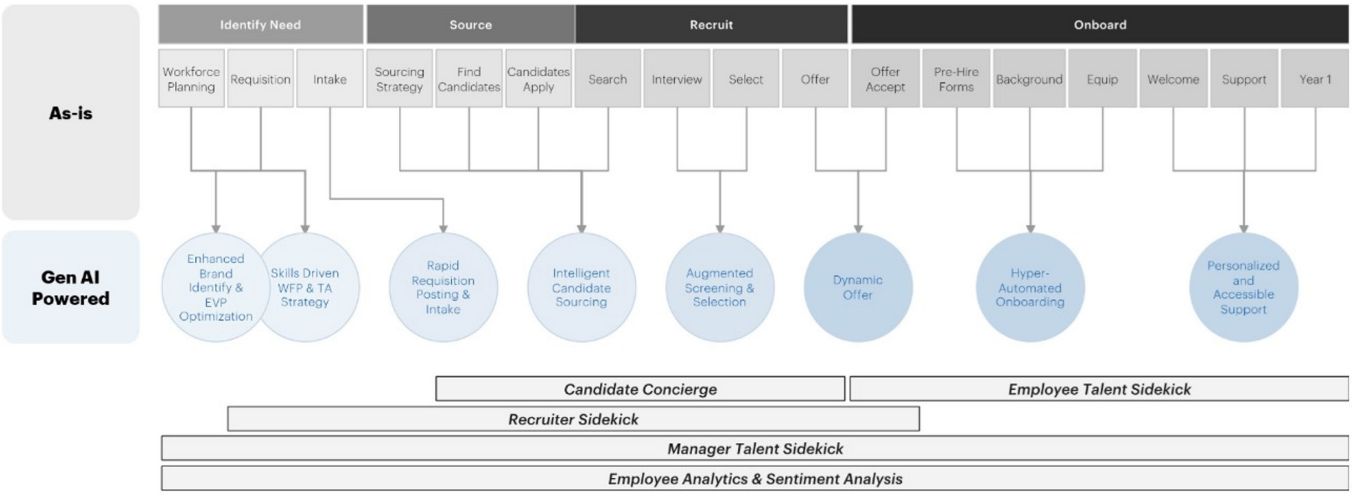
ACTIONS

- **Workflow redesign using a "zero-base" approach:** Every step of the existing Process is examined and three questions are answered: 1) Can it be eliminated entirely? 2) Can it be fully automated by an agent? 3) If human involvement must remain, how can it be simplified? Steps that survive only due to old habits or inertia are removed.
- **Design of new Processes / services** that did not previously exist but are feasible to implement within the context of business transformation and technology upgrade.
- **Definition of agent and human roles at each point:** For every step of the new process, a precise decision is made as to whether: 1) the agent executes autonomously, 2) the agent proposes and the human approves, or 3) the human executes with agent support.
- **Design of new approval workflows:** In the new Process, approvals are redesigned so that they are triggered only when needed (based on confidence thresholds or risk level) and are automatically routed to the appropriate person without manual intervention.
- **Identification of data and system requirements:** The blueprint defines what data the agent needs to operate, which systems it draws from, and which systems store the results.

OWNER & KEY STAKEHOLDERS

Primary Owner	**COO**
Key Stakeholders	– Business Unit Directors & AI Champions – Business Process Owners – CTO / CIO / Head of AI – CHRO (for impact on roles) – CLO / DPO / CISO (for compliance)

EXAMPLE: EMPLOYEE RECRUITMENT AND ONBOARDING PROCEDURE



- The digital assistant analyses data (e.g. workload, team performance, skills) and **proposes evidence-based staffing needs** — not based on requests. It then generates job descriptions **focused on the missing skills.**
- It ensures **faster candidate screening and categorisation** by automatically analysing CVs and profiles, matching skills and experience to the actual requirements of the role.
- It conducts **intelligent candidate assessment** by proposing a data-driven shortlist, while providing comparative information and evidence-based recommendations, thereby supporting the recruiter's work and reducing "gut feeling" as a primary hiring criterion.
- It **dynamically tailors the offer** to the selected candidate based on the market, their profile (experience, skills, etc.), and internal policy.
- It automatically generates **a personalised onboarding plan** with checklists, learning paths, and digital assistant support steps, etc.
- Both before and after hiring, digital assistants provide **continuous support** to employees, recruiters, and managers — answering questions, monitoring progress, and identifying onboarding issues early.

STEP 7

DEFINING ROLES, SKILLS, AND OPERATING MODEL

This step transforms the blueprint into specific changes in roles and job positions: who does what differently, what new skills are required, which roles evolve and how, and how it is ensured that hybrid human & AI agent collaboration models maintain clear accountability and that people are ready to operate within this new model.

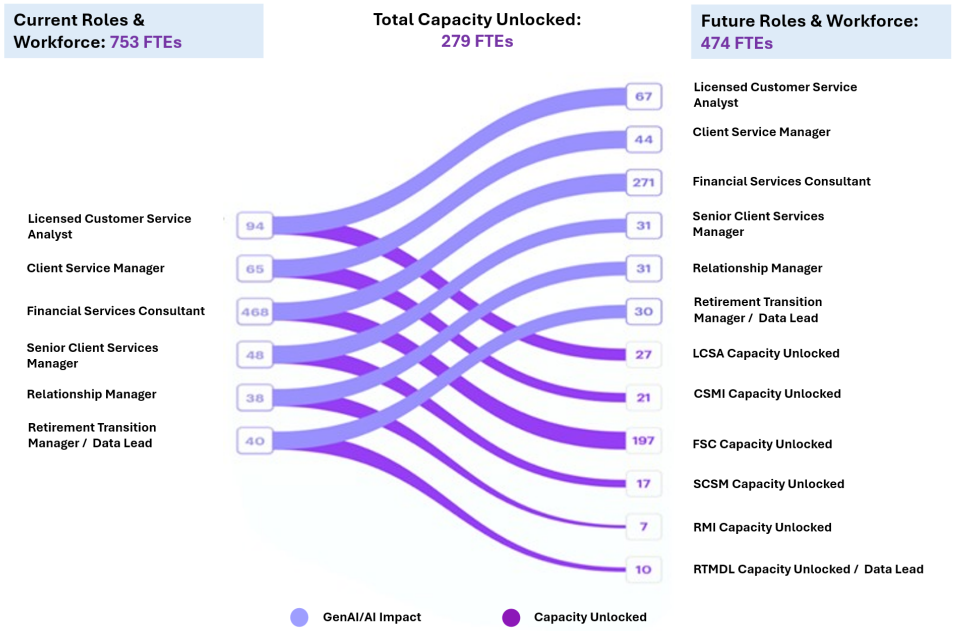
ACTIONS

- **Assess the AI impact on each role:** For every role involved in the Process, a quantitative mapping is made of what percentage of its duties are automated, what percentage is augmented by an agent, and what percentage remains unchanged. Roles that lose more than 50% of their current duties require special treatment — redefinition, redeployment, or retraining.
- **Redesign job positions:** The affected roles are redesigned to reflect the new reality: new duties, new responsibilities for oversight and quality control of outputs arising from collaboration with AI agents.
- **Identify new roles created by AI:** Alongside the roles being transformed, new needs are identified that are not covered by any existing role — such as the supervision and "training" of agents.
- **Change management:** A comprehensive communication and skills upgrade programme is required, described in detail in Section B.

DEFINING NEW DUTIES AND ROLES: HUMAN & AI AGENT

Dimension	AI Agent Duties	Human Responsibilities
Data Processing	Automatic ingestion, cleansing, classification, and structuring of large data volumes.	Defining data structures, validating outputs, managing anomalies.
Decision-Making	Execution of rule-based decisions within defined confidence thresholds.	Setting thresholds, continuous monitoring & review, execution of high-risk decisions.
Communication	Drafting routine communications, generating reports, summarising documents.	Setting thresholds, continuous monitoring & review, execution of high-risk decisions.
Monitoring	Continuous KPI monitoring, alerts, logging of all actions.	Investigating alerts, interpreting patterns, intervening and escalating.
Learning & Improvement	Surfacing anomalies from models and/or poor-quality data.	Interpreting findings, adapting strategy, retraining models.

EXAMPLE: AI IMPACT ON EXISTING JOB POSITIONS IN FTES[1])



1- Full Time Equivalents

OWNER & KEY STAKEHOLDERS

Primary Owner	**Human Resources Director & Head of AI**
Key Stakeholders	– COO – Business Unit Directors & AI Champions – Business Process Owners – CTO / CIO / Head of AI

STEP 8

DEVELOPING AN ACTION ROADMAP

The eighth step is a roadmap that translates the vision of business process reinvention into specific, actionable initiatives — aligning business objectives, technology infrastructure, data, and workforce readiness.

	Q1 - Foundation	Q2 - Pilots	Q3 - Escalation	Q4 - Optimization
PROCEDURE REINVENTION (Chapter A)	Mapping Existing Flows (As-Is) (step capture, time measurement, delays)		Identifying points of radical change (tasks eliminated or consolidated)	
	Designing new flows (To-Be) (zero-based reinvention)		Control & adjustments	Standardization & full deployment
HUMAN RESOURCE DEVELOPMENT (Chapter B)	Mapping & impact assessment on roles		Implementation of an AI literacy Programme for all staff	
	Early adapters & champions	Communication programme	Upskilling & reskilling programmes	Adoption indicators and usage metrics
TECHNOLOGICAL ACTIVITIES (Chapter C)	System integrations (ERP, SCADA, etc)	Security, traceability, and access control	Task-Specific AI Agents – Pilots (selection & development of pilots based on criteria)	
	Coordination of AI agents: which agent is activated & when, human oversight, failure management		Scaling, performance monitoring & continuous improvement	
DATA MANAGEMENT & GOVERNANCE (Chapters C & D)	Data profiling & quality (source mapping, quality rules)		Unified data flows (central repository)	
	Data catalog & ownership (dataset catalogue, owners, access policies)		Anomaly detection & compliance (quality control before feeding into models)	
MILESTONES	As-Is flows documented, infrastructure ready	To-Be flows designed, 2-3 agents operational	New flows validated, coordination active	Standardised flows, full adoption, measurable performance

The roadmap must:
- clearly define who is responsible for each action,
- be periodically evaluated / revised, and
- allow for reprioritisation of initiatives when conditions change.

OWNER & KEY STAKEHOLDERS

Primary Owner	**Chief Digital Transformation Officer**
Key Stakeholders	– AI Steering Committee (approval) – CTO / CIO / Head of AI – Business Unit Directors & AI Champions – CFO (ROI evaluation / validation, budget approval) – CHRO (Chief Human Resources Officer)

CONCLUSION

In an AI First enterprise, the business model is transformed at its core, redefining the way it operates and creates value.

The eight steps analysed do not constitute a linear process, but an iterative cycle of continuous improvement and adaptation of people, data, and Processes toward a shared vision.

TRANSFORMING AI INTO MEASURABLE BUSINESS VALUE: **EUROBANK'S** APPROACH

At Eurobank, AI represents a targeted business choice rather than a fragmented technology implementation. In an environment where many organisations remain trapped in pilot applications without meaningful scaling, the real differentiation comes from improving processes and ways of working — not from the technology itself.

In this context, Eurobank approaches AI with a clear orientation toward business value. The starting point of every initiative is the identification of specific points where technology can create measurable impact — whether in customer experience or operational efficiency. Implementation is not carried out in a fragmented manner, but through a structured framework that includes feasibility assessment, risk evaluation, solution design, and its gradual integration into daily operations, with clear performance indicators.

A critical element of the strategy is the shift from isolated automations to the gradual improvement of end-to-end Processes. AI is leveraged to simplify workflows, reduce manual intervention, and enhance decision-making, creating a more agile and efficient organisation. In parallel, systematic investment is made in skills development, so that employees can use AI as an augmentation tool — a "copilot" — rather than as a substitute for human judgment.

A characteristic example of this approach is Service Requests Categorisation, which is not a standalone application but part of a broader effort to improve complaint and request management. The Bank receives a high volume of email communications daily, which in the past required manual handling and could lead to delays and inconsistencies. By leveraging GenAI technologies, the first phase of this journey focused on the automatic categorisation and routing of requests: emails are analysed, classified, and immediately directed to the responsible unit, significantly improving processing time.

The significance, however, is not limited to improving a single step. Categorisation serves as the foundation for the overall redesign of the complaint management Process. It creates structured and actionable information, enabling better monitoring, faster resolution, and the identification of recurring issues. Building on this foundation, Eurobank is progressively developing comprehensive "process journeys," where successive stages — from recording through to resolution and feedback — are unified and automated.

Overall, the Bank's AI strategy focuses on creating an organisation with a more efficient and cohesive way of operating: with redesigned Processes, strong governance, responsible use of technology, and people equipped with the right skills to convert it into real value. In this context, AI is not merely an improvement tool but is progressively embedded into the Bank's way of operating.

B.
CHANGE MANAGEMENT: THE HUMAN AT THE CENTER

The integration of AI and AI Agents into business operations will not deliver results if employees do not know how to use the new tools or are not willing to use them.

Strengthening the talent and skills pool and reducing resistance to change are fundamental prerequisites for the effective, safe, and responsible use of AI.

The Change Management Programme is built around four key objectives:

1. Capability Development Ensuring that all required skills and technical, analytical, and behavioural competencies are systematically developed and maintained at every organisational level.	**2. Resistance Management** Proactively addressing the fear, uncertainty, and scepticism that accompany AI adoption, and converting hesitant employees into active participants.
3. Culture Transformation Cultivating a resilient organisational culture characterised by experimentation, continuous learning, and human–AI collaboration.	**4. Programme Orchestration** Coordinating all critical levers of change — governance, communication, leadership alignment, measurement, and scaling — into a coherent, operational programme.

The Change Management Programme unfolds across six sequential steps, from diagnosis through to full implementation, ensuring that organisations build incrementally on solid foundations before advancing to more mature stages of AI adoption.

STEP 1

ASSESSMENT OF ORGANISATIONAL AND HUMAN READINESS FOR AI

This step constitutes the diagnostic foundation upon which every subsequent action rests. The objective is to establish a documented readiness baseline — at both the organisational and workforce levels — for AI adoption.

ACTIONS

1. Conduct an **AI readiness assessment** across four dimensions: culture and openness to change, existing AI skills (by role family), maturity of technology and data infrastructure, and the governance and compliance baseline. Leverage structured surveys, focus groups, and leadership interviews.

2. Identify and **segment the workforce** into adoption categories: early adopters, cautious pragmatists, sceptics, and resisters. Tailor the change strategy to each segment rather than applying a one-size-fits-all approach.

3. Conduct a **skills gap analysis** by mapping employees' existing competencies against the skills required by the organisation's target AI operating model. Distinguish between core AI skills for all staff, role-specific upskilling, and specialised reskilling.

4. Map **the impact of AI at role level**. For each affected role or function, capture what is changing (tasks, tools, workflows), what remains constant, and what new responsibilities are emerging. This serves as the documentation basis for communication and training design.

5. Diagnose **the organisation's proficiency in data security and compliance skills** (EU AI Act). Frame the findings in terms of competitive risk and opportunity.

6. Synthesise the findings into a **Change Readiness Report**, encompassing an overall readiness assessment, key risk areas, critical priorities, and recommended implementation phases for the change programme.

OWNER & KEY STAKEHOLDERS

Primary Owner	**Human Resources Director & Head of AI**
Key Stakeholders	– Human Resources & Organisational Development leadership team – Heads of business units and functional areas – Digital Transformation Director / CIO / CTO – CLO / DPO / CISO – Representative sample of employees from different levels and roles
Governance	AI Executive Steering Committee: The Change Readiness Report is presented and validated at this level.

STEP 2

ACTIVE AND VISIBLE LEADERSHIP SUPPORT

The objective of this step is to secure tangible and sustained leadership commitment: senior executives act as role models and accelerators of AI adoption, not as passive supporters.

In the context of AI adoption — where fear, uncertainty, and ethical dilemmas are prevalent — leadership behaviour is the most powerful signal employees receive as to whether the organisation is serious, trustworthy, and genuinely committed to their wellbeing. Leaders who delegate AI change to a digital transformation project team while remaining disengaged themselves will see adoption fail, regardless of how good the technology is.

ACTIONS

1. Establish an **AI Executive Steering Committee**, chaired by the CEO or a member of the Board of Directors. This body is responsible for the overall transformation agenda, approves key investments, monitors progress against milestones, and manages obstacles.

2. Develop a **management commitment narrative** that explains why AI matters, what it means for employees, and what commitments the organisation is making (e.g. investment in skills, job security, ethical frameworks). This message must be delivered in person by leadership.

3. Implement a **hands-on AI familiarisation programme for the executive team**, so that they gain real experience using the tools themselves and develop a genuine understanding of their capabilities and limitations. The goal is the practical integration of AI into day-to-day operations and the strengthening of leadership credibility in the transformation.

4. Designate **executive change owners** in each key business unit, responsible for driving AI adoption, surfacing obstacles, and reporting on progress. These individuals must come from the business — not from IT or HR — in order to ensure genuine ownership and accountability.

OWNER & KEY STAKEHOLDERS

Primary Owner	**Chief Executive Officer / Digital Transformation Director**
Key Stakeholders	– All members of senior management (C-suite & Executive Committee) – CHRO – Head of AI – AI Executive Steering Committee (monthly frequency)

UNI SYSTEMS PIONEERS IN ARTIFICIAL INTELLIGENCE

Uni Systems, as the leading technology company in our country and with a strong management commitment, has been integrating AI into the following productive activities for the past year:

- **In software development:** Across the entire software development lifecycle — from requirements analysis, design, programming, and testing, through to deployment in production environments and ongoing support — AI tools and methodologies are used extensively, guided by the core motto: **AI First, Human in the Loop.**
- **In the technological renewal of internal systems or products**: AI is used to carry out a complete technological and functional transformation of both internal information systems and products offered to our clients.
- **In the automation of internal operations:** Using AI, we develop and automate a wide range of internal processes, with the aim of increasing productivity across all company divisions beyond software development.
- **In the development of entirely new applications and products:** Using AI, we develop next-generation products and services in which AI is now an embedded capability.

The primary objective of these activities is to enhance productivity, improve the quality of the solutions delivered, accelerate innovation, and create greater value for clients, employees, and the organisation as a whole.

In this endeavour, Uni Systems is implementing the following initiatives:

- Pilot projects across all technical divisions, evaluating the capabilities of AI models, tools, and software development methodologies.
- Productive use of the new software development methodology across all newly initiated (greenfield) projects, with continuous monitoring and adaptation to new tools, their integration approaches, and usage costs.
- An extensive training and continuous learning programme on AI use across all company divisions, regardless of function or responsibility.
- A central management team (AI Ambassadors) overseeing AI initiatives with participation from all departments, with particular focus on the technical divisions.
- Acquisition of proprietary GPU-based infrastructure for the local use and training of open-source LLM models, with the aim of reducing costs and conducting performance optimisation tests for AI processes.
- An internal AI Hackathon, with the primary objectives of fostering cross-departmental collaboration among employees, identifying talent, and generating and showcasing best practices. The entire Process was supported by purpose-built software developed using AI.

Finally, through the experience gained from using AI internally, we are now in a position to offer the Greek market a comprehensive operating model **(SYNTHESIS.AI)**, designed to provide end-to-end guidance and advisory services to any organisation wishing to begin its AI journey. The methodology covers the full cycle — from situation assessment and strategy formulation, to identifying the key processes that can be automated, pilot projects, optimal implementation, and continuous adaptation to business needs. The entire methodology is accompanied by an automated end-to-end tool/platform developed using AI, supported by automated AI agents and capabilities for all project phases.

STEP 3

CAPABILITY ROADMAP

The objective of the third step is to create an organised AI skills development plan for the entire company, showing which skills each role requires (e.g. legal, finance, HR, marketing, operations, customer service), and to prepare a prioritised roadmap for closing the gaps identified in Step 1.

In this way, training investments are made in a targeted manner, with proper prioritisation and a direct link to business outcomes, avoiding fragmented initiatives.

ACTIONS

1. Design a **structured AI skills development programme for the entire organisation**, distinguishing which skills are required by all and which are role-specific, as well as the level of knowledge (foundational, practical, advanced) and the type of skills (technical, data, and behavioural) per role.

2. **Differentiate reskilling needs from upskilling needs** and design targeted transition pathways for roles that are being transformed.

3. **Identify and develop new AI-based roles** — such as AI Trainers, AI Workflow Designers, Prompt Engineers, AI Ethics Reviewers, and AI Output Auditors — as new career development opportunities.

4. **Reskilling programmes** for roles that are changing: identify significantly affected roles and design transition plans. Leverage internal mobility by moving employees into higher value-added roles.

5. Prioritise the **skills roadmap** based on business value, giving priority to critical gaps that affect adoption success, compliance, and return on investment.

6. **Review it regularly** (at least annually) to ensure it remains aligned with AI developments and the organisation's strategy.

THE THREE PILLARS OF AI SKILLS

Technical Skills	Data Governance Competencies	Behavioural Skills
– Prompt engineering for LLMs – AI tool configuration and workflow automation – Basic API and integration concepts – Basic Python / no-code AI tools – Basic MLOps (for technical roles) – AI cybersecurity and data protection – AI agent orchestration and supervision	– Data quality assessment and governance – Statistical literacy and data interpretation – Data visualisation – Basic SQL principles (for data analyst roles) – Validation and testing of AI outputs – Bias detection and data ethics	– Critical evaluation of AI outputs – Human-AI collaboration and task allocation – Continuous learning and knowledge adaptation – Ethical judgement in AI-assisted decision-making – Complex problem-solving (AI-resilient) – Effective communication with AI tools – Adaptability to change

69% of businesses globally plan to upskill their staff in AI, while only 15% consider their workforce to be fully prepared.

STEP 4

DEVELOPING AI LITERACY & TARGETED UPSKILLING PROGRAMMES

This step concerns empowering the entire workforce — from the Board of Directors to the front line — with the knowledge, skills, and confidence needed to operate effectively in an AI environment.

The organisation must provide targeted learning experiences, tailored to the role, context, and readiness level of each employee.

ACTIONS

1. Launch a **Foundational AI Literacy Programme** for all staff.

FOUNDATIONAL AI LITERACY PROGRAMME	
Skills Pillar	**What everyone needs to know**
Understanding AI	What AI is, how it works in broad terms, what it can and cannot do.
Tool usage	How to effectively use approved AI tools (prompting, workflows).
Evaluating outputs	How to check, verify, and make use of AI-generated results.
Risks and ethics	Recognising risks, responsible use, data protection.
Regulatory compliance	Core AI Act obligations, internal usage policies.

2. Train around real tasks and decisions. Supervised application exercises. Measure behavioural change, not just module completion. Pilot approach first: launch training with a group of 5–10% of the target population. Use AI Champions as the first pilot group.

3. Create a **central, accessible hub** where employees can find all approved AI tools, training content, a use case library, and best practice guides.

4. Embed AI learning into daily workflows rather than relying on fragmented training programmes. Leverage micro-learning (5–10 minutes) within the tools already in use.

5. Certification and recognition system. Internal or external certifications create incentive, signal achievement, and serve as a basis for professional development.

6. Create structured mechanisms for **employees to immediately apply new skills** through guided use cases, sandboxes, and day-to-day tasks. Skills deteriorate quickly without practical application.

7. Update content at least quarterly, as AI capabilities evolve faster than annual training cycles. A curation process is required to ensure that materials remain current and relevant.

8. Assessment and continuous improvement: Measure skills before and after training (assessment using KPIs and/or user self-assessment). Monitor AI tool usage (adoption metrics).

AI literacy is not optional — it is a legal obligation (Article 4 of the AI Act). Organisations that do not train their staff are taking on increased non-compliance risk.

TRAINING PROGRAMME BY TARGET GROUP

Audience	Focus	Methods	Hours
All Employees	AI awareness, responsible use, basic regulatory requirements, tool access	E-learning, short videos, tool demonstrations	8–16 hours
Senior Executives & Management	AI strategic decisions, ROI assessment, risk governance	Hands-on experience, knowledge and experience sharing	4–8 hours
Middle Management	Structured support and AI project implementation, team organisation, performance measurement	Workshops, AI project simulations	12–20 hours
Knowledge Workers	Structured support and AI project implementation, team organisation, performance measurement	Hands-on workshops, use case-driven challenges	16–24 hours
Front-line Employees	Practical tool usage, quality control, safety protocols	On-the-job training, supervisor coaching	8–16 hours
Technical Teams	AI/ML technical skills, solution development, frameworks, data security	Bootcamps, certifications, implementation project assignments	40+ hours

KPIs & SUCCESS MEASUREMENT

Indicator / Measure	Target / Benchmark	Frequency
AI tool adoption rate (active users / licensed users)	>70% active usage within 3 months of access being granted	Monthly
Self-reported confidence in using AI tools	>65% report confidence within 9 months	Quarterly

Investing in AI literacy across the entire workforce is a fundamental prerequisite for AI investments to deliver returns.

STEP 5

DESIGN & EXECUTION OF A COMMUNICATION PROGRAMME

Resistance to change is a primary factor in the failure of digital (and other) transformations. In the case of AI, resistance is amplified by fear of replacement, lack of understanding, and general uncertainty about the risks involved. A structured communication programme is not merely an information exercise — it is the primary mechanism for reducing resistance and building trust.

ACTIONS

1. **Understand the sources of resistance:** effective communication begins with an understanding of people's concerns.

UNDERSTANDING RESISTANCE: THE FIVE ROOT CAUSES		
Root Cause	**What Employees Fear**	**Communication Response**
Fear of replacement	"AI will take my job"	Honest data on role evolution vs. elimination. Commitments to reskilling and internal mobility.
Loss of expertise and status	"My years of experience are becoming obsolete — I could easily be replaced"	Leverage expertise as an input to and evaluation of AI. Position experience as a critical success factor for AI.
Lack of understanding	"I don't understand what it does or how to use it"	Demystify through live demonstrations with real work examples, not abstract capabilities.
Privacy and surveillance concerns	"AI is monitoring and evaluating me"	An explicit, written policy on what AI does and does not monitor. Leadership commitment to ethical use.
Distrust of AI decisions	"How can I trust a machine with important decisions?"	Human-in-the-loop design. Clear accountability frameworks. AI as a support tool, not a decision-maker.

2. **Design a communication programme** with a corresponding feedback mechanism: open Q&A sessions, anonymous question submission, surveys, and AI Champions as local listening points. The goal of the programme must be to strengthen employees' understanding, acceptance, and active participation in the AI-driven transformation, so that the technology is effectively adopted and delivers business value.

COMMUNICATION PROGRAMME PHASES				
Phase	**Objective**	**Key Message**	**Key Channels**	**Timing**
1. Awareness	I know	What AI is, why we are investing in it, what it means for the organisation and for me as a professional.	Town halls, C-Level video, company newsletter, intranet portal	1-2 months
2. Understanding	I understand	How my work will change, what support I will have, what will not change, and what the organisation's commitments are.	Workshops, Q&A sessions, FAQs.	2-4 months
3. Acceptance	I believe	I can see early results, I can experiment safely, the organisation is honest about both challenges and successes.	Pilots, success stories, hands-on demos	4-8 months
4. Participation	I contribute	I can shape how AI is used in my area. My ideas are heard. I am an active part of this transformation.	AI forums, idea competitions, ambassador programmes	8+ months

3. Develop fear and resistance reduction strategies through a two-way communication architecture:

- Transparency: Honest communication about the impact of AI on roles — without sugarcoating, but also without panic.
- Leadership commitment: Management explicitly states that the goal is to enhance and develop employees, not to replace them.
- Early involvement: Employees participate in the design of AI use cases that relate to their own roles.
- Feedback mechanisms: Open channels for questions, concerns, and suggestions, without fear of exclusion or isolation.
- Role modelling: Leadership uses AI and makes that usage visible — it does not ask for changes it does not itself apply.
- Development of differentiated messages for identified resistance segments. A sceptic requires a different approach from an enthusiast.
- Announcement and publicising of early quick wins. Nothing reduces fear more effectively than visible proof that AI is delivering real value to real people within the organisation.

4. Measure effectiveness through regular pulse surveys to gauge readiness and sentiment. Monitor adoption indicators (AI tool adoption rate, number of active users).

STEP 6

SPECIAL INITIATIVES

Special initiatives can also form part of the staff awareness effort, encouraging employee participation and engagement. Ideally, we would want to inspire in staff the feeling of gaining "superpowers" through the use of AI.

ACTIONS

1. AI Champions Network: AI Champions are employees from different departments who act as AI ambassadors within their team. They are not necessarily technical — they are enthusiastic, capable, and trusted within their department.

AI CHAMPIONS	
Element	**Description**
Selection criteria	Inclination towards change and innovation, enthusiasm for AI, team influence, domain expertise, communication skills.
Role	Informing colleagues, first-line support, collecting feedback, identifying use cases.
Training	Training in small groups on real use cases faced by the Champion or their team. Specialised programme: new tools, prompting techniques, best practices, train-the-trainer.
Support	Access to new tools prior to roll-out, evaluation of new tools and applications.
Recognition	Recognition by Management, bonus incentives, participation in AI strategy forums.
Target	1–2 Champions per 50 employees across the entire organisation.

2. AI Forum: A regular forum where executives, employees, and technical teams discuss progress, share experiences, and align on strategy.

AI FORUM STRUCTURE	
Element	**Description**
Frequency	Monthly or quarterly, depending on the organisation's maturity.
Participants	AI Champions, departmental representatives, Management, AI Hub.
Agenda	Demo of new applications, use case presentations, experience sharing, KPI progress, project progress, updates on technology developments, new tools and practices.
Demo Days	Regular showcases of new AI solutions — both internal and external.
Outcome	Alignment, transparency.

3. Innovation initiatives:

- AI Hackathons: Internal competitions where teams of employees develop AI solutions to real business problems.
- AI Sandboxes: Safe experimentation environments where employees can try out AI tools without risk.

THE KNOWLEDGE HUB OF THE **NATIONAL BANK OF GREECE**

Problem: The bank is engaged in a continuous and ongoing process of producing services, products, and content that critically affect its operations.
Under such conditions, the distribution of information, the guidance of staff, and the informing and support of customers represent a constant challenge. Supporting them comes at a cost — both in time and effort.

Solution: Leveraging the capabilities and tools brought by GenAI, over the past year we developed a **unified knowledge hub** that centralises all information on the Bank's products, services, and processes.

We standardised and automated the process of keeping it updated, and developed (and continue to develop) a large number of agents that support both the information needs of employees and customers, as well as the fulfilment of their requests.

Today, our customers and employees can instantly access information on any service or product and request guidance on completing their actions through an AI-driven agentic environment.

Result: We improved time-to-market for the services and products we offer, simplified access, and made them more accessible to our customers through a modern user experience.

And of course, we had to rethink the way we organise information, as well as the way we design our services, in order to ensure their compatibility with today's technology.

C.
TECHNOLOGY & DATA

Technology is not the purpose of AI transformation — it is the infrastructure that enables it. Without the right architecture and without reliable, well-organised data, even the best-designed AI processes will not deliver the expected results.

This section provides a practical framework for the technological foundations a business needs in order to operate as AI First: from architecture and tool selection, through to data governance and the management of new risks.

STEP 1

BUILDING THE TECHNOLOGY FOUNDATION

A business does not need to build everything from scratch. The AI ecosystem offers ready-made building blocks that can be assembled together. What is required is making the right choices and combining them in the right way.

ACTIONS

1. Architecture selection: Every modern AI system is built on four layers that operate hierarchically:

Layer	What it includes
1. Infrastracture (Cloud)	Servers, storage, computing power. Provision of specialised AI services from major providers (AWS, Azure, Google Cloud).
2. Models (LLMs)	AI models that process language and data: – Commercial cloud models (GPT, Claude, Gemini): Ready to use immediately via API, without requiring training or infrastructure from the business. Cost is usage-based (pay-per-token) and therefore predictable at small scale. – Open-source models (Llama, Mistral, etc.): Offer full data control and lower long-term cost per use, but require significant upfront investment in infrastructure, fine-tuning, and technical expertise to be adapted to the business's needs.
3. Orchestration & Agents	The "brain" that coordinates agents: decides which tool to use, when, and how.
4. Integration Layer	Connection with the organisation's existing systems (ERP, CRM, HRMS, communication channels).

The organisation makes decisions at four levels, selecting which technology/solution to use at each layer.

The greatest challenge is not the selection of the AI model, but the connection of the AI Agent to the organisation's systems. An Agent that cannot "see" the organisation's data cannot make sound decisions.

2. Tool selection: Any investment in AI tools must be evaluated against five axes/criteria:
- **Compliance:** Does it meet the requirements of the AI Act and GDPR? Where is our data processed?
- **Security:** Who has access to our data — the provider, third parties?
- **Integration:** How easily does it connect with the systems we already use?
- **Explainability:** Can the reasoning behind each Agent decision be explained?
- **Lock-in risk:** What happens if we change provider? Can we transfer our data?

3. Agent development: An AI Agent is not simply a chatbot — it is an autonomous system that makes decisions and executes actions across a series of steps. To function effectively it requires:
- **A clear objective definition:** What exactly the Agent is called upon to do, and what falls outside its responsibility.
- **Access to reliable data:** The output is only as good as the input.
- **Human-in-the-loop checkpoints:** Where human supervision or approval is required before proceeding.
- **Logging and auditability:** Every action taken by the Agent must be recorded and explainable.

OWNER & KEY STAKEHOLDERS

Primary Owner	**CTO**
Key Stakeholders	– CIO – Head of AI – Digital Transformation Director

STEP 2

DATA GOVERNANCE & SECURITY

Hellenic Federation of Enterprises

Data is the raw material of AI. Poor data produces poor results, faster than ever. Investing in data governance and data quality is not a technical detail — it is a strategic priority.

ACTIONS

1. Define a Data Governance Framework:
The governance framework defines who is responsible for each dataset, under what rules, and under what conditions it may be used. Key elements:

- **Data Owners:** Executives with ultimate responsibility for specific data categories.
- **Data Stewards:** Operational leads who oversee day-to-day quality and compliance.
- **Usage policies:** Rules that define which data an AI model can "see" and under what conditions.
- **Monitoring mechanisms:** Automated quality and completeness checks on data on a regular basis.

2. Ensure data quality and interoperability:
Improving data is part of the transformation, not a prerequisite for it. The organisation implements actions to standardise, improve the quality of, and ensure the seamless flow of data:

Action	Objective
1. Standardisation of naming conventions & categories	A common data "language" across all systems
2. Data validation automation	Immediate detection of errors or inconsistencies
3. Use of APIs for system interconnection	Real-time data streaming to Agents
4. Cleansing of historical data	Leveraging the past for model training

3. Rules for safe Agent operation: AI introduces new categories of risk that did not exist in traditional IT:

- Prompt injection: Manipulation of the Agent through malicious or misleading input from external sources.
- Data leakage: Unintentional disclosure of confidential information via AI.
- Model access controls: Explicit definition of what each model can "see" — no default settings.
- Shadow AI: Use of unapproved AI tools by employees, outside of a controlled framework.
- AI supply chain: Risks arising from third-party models or datasets used by our providers.
- Bias: The model does not "know" it is discriminating — it simply reproduces patterns from historical data that reflect human prejudices.

For each Agent we apply the "Least Privilege" principle, ensuring it has access only to the data it needs for its specific role.

Security Rule	Description of Safe Agent Operation
Least Privilege	Agents receive only the minimum necessary access.
Trust Thresholds	Below a minimum confidence score → mandatory human intervention.
Emergency Kill Switch	Immediate suspension of any agent without technical knowledge required. Human-accessible.
Full Logging	Every action is recorded: ID, type, data, confidence score, outcome.
Sandbox & Human Oversight	Testing in an isolated environment. Regular human review cycles of output samples.

OWNER & KEY STAKEHOLDERS

Primary Owner	CIO
Key Stakeholders	– CTO – Head of AI – Head of business units – CLO / DPO / CISO

STEP 3

IMPLEMENTATION & EVALUATION OF PILOT APPLICATIONS

ACTIONS

1. **Pilot implementation design:** For each use case selected in Step 3 of Section A, a clear scope, timeline, implementation team, and success criteria (go/no-go) are defined. The pilot phase does not exceed 2–3 months.

2. **Development and testing in a controlled environment:** The AI Agent is developed and tested in a sandbox environment, using real but non-critical data. The predefined human-in-the-loop checkpoints are applied, and every action taken by the Agent is logged for review.

3. **KPI monitoring and feedback collection:** Throughout the pilot, the KPIs defined in Step 4 of Section A are systematically monitored. Feedback is collected from users (AI Champions and employees), and deviations, errors, and improvement opportunities are recorded.

4. **Results evaluation and scaling decision:** At the end of the pilot phase, the AI Steering Committee evaluates results against the go/no-go criteria. A decision is made to scale to a production environment, extend the pilot, or discontinue it, with documented justification. The lessons learned are also important to the overall business transformation process, regardless of whether a pilot proceeds or not.

5. **Structured Reflection Cycle — "Stop, Reflect, Redesign":** The AI era demands more experimentation than ever before. This inevitably means more failures. The failure of a pilot project is not a defeat — it is information, but only if a formal structure exists to make use of it. After every pilot phase, regardless of the outcome, a mandatory structured reflection period of 2–4 weeks follows before any scaling decision is taken.

During this phase, the evaluation team (Head of AI, AI Champions, Business Unit Head) responds in a structured manner to the following:

- **Freeze — What we pause:** Which decisions or assumptions made during the design phase proved to be wrong? What did we not know at the outset that we now know?
- **Reflect — What we learn:** What worked and why? Was the problem we solved the real problem, or merely its visible symptom? What does this pilot reveal about the wider operating model?
- **Recover — What we redesign:** What changes in the design of future use cases based on this experience? What changes in the use case selection process (Section A, Step 3) or in the go/no-go criteria (Section A, Step 4)?

The conclusions of this phase are documented for the AI Steering Committee and serve as strategic intelligence for the next wave of implementations.

OWNER & KEY STAKEHOLDERS

Primary Owner	**Head of AI**
Key Stakeholders	– Business Unit Head & AI Champions – CTO / CIO – AI Steering Committee (scaling approval)

EXAMPLE FROM THE **NATIONAL BANK OF GREECE**

Problem: One of the most demanding areas of activity at NBG is application development. The pressure for new implementations is very high and constant, timelines are extremely compressed, and the annual cost of services is correspondingly significant.

Solution: The creation of a series of agents that fully support the entire application development lifecycle across all its stages. In brief, they:

- Collect business requirements in a highly systematic manner, exploring and clarifying all points that affect or define the product.
- Produce the complete functional and technical documentation for the project and prepare the test scenarios.
- Generate the software that implements the project, as well as the software and data to be used for its testing.
- Execute the test scenarios and implement the necessary corrections until the tests are deemed successful.

Result: The outcome is a reduction in the time and cost of technical project implementation of approximately **75%** for projects included in this platform.

And of course, the primary challenge we face is change management — onboarding people who for many years have been accustomed to working in a particular way, into a new way of working.

D.
COMPLIANCE & ETHICAL USE

The use of AI in business must be accompanied by compliance with the regulatory framework and ethical practices, so that the technology is leveraged responsibly and supports sustainable growth. The **European AI Regulation** (AI Act) establishes the first comprehensive legal framework internationally, transforming compliance from a bureaucratic obligation into a competitive advantage built on trust.

This section contains key steps that help businesses adapt in a timely manner to the new regulatory environment, reduce risks, and strengthen their trustworthiness and long-term sustainability.

STEP 1

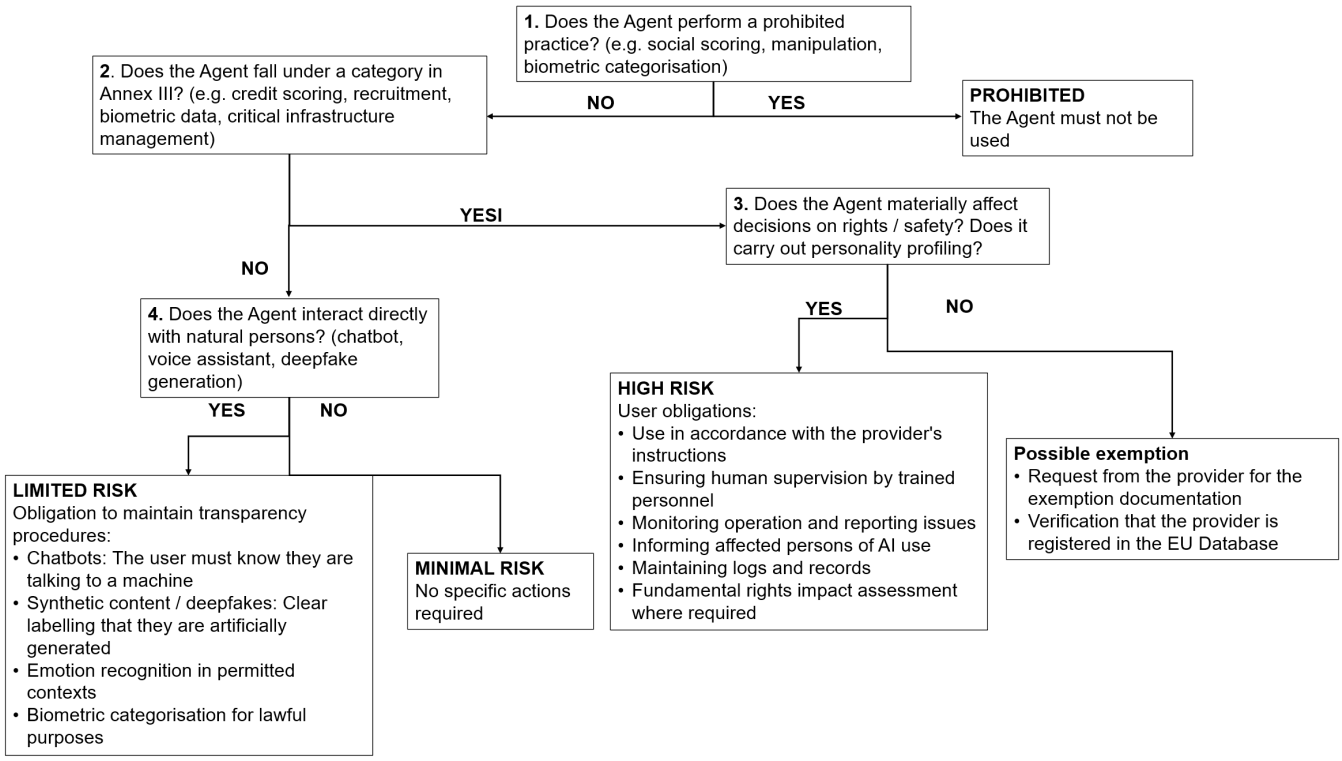
ADHERENCE TO AI ACT OBLIGATIONS

The AI Act establishes obligations based on the level of risk each AI system poses to the rights and safety of natural persons.

ACTIONS

1. **AI Agent Assessment:** The business, as a deployer, has a fundamental obligation to assess every AI Agent prior to its use, to apply the appropriate measures according to its risk category, and to verify that the provider fulfils its own obligations.

2. **Classification and assessment of AI Agents by Risk Level**: Before assuming the operation of any AI Agent — whether developed internally or acquired through a vendor — the business must assess which risk level it falls under in accordance with the AI Act (Article 6).



EXAMPLE: AI AGENT FOR SUBMITTING A PROPOSAL TO A CLIENT (SEE A.2)

Step 1: Does not perform a prohibited practice → proceed to "Step 2"
Step 2: Does not fall under Annex III → proceed to "Step 4"
Step 4: Interacts with a client → Classified as "Limited Risk"

The business is obliged to comply with transparency rules: the client must be aware that they are interacting with an AI Agent.

- **Assessment Principles across the Lifecycle of an AI Agent:** Risk level classification is not permanent. Some assessments are carried out once, while others require ongoing monitoring. The business must monitor the Agent through the Processes provided for in the AI Act and proceed with reassessment whenever its use or functionality changes.

Assessment Principle	Description	Frequency
Pre-use assessment (One-off)	Classification by risk level, check for prohibited practices, determination of role (deployer / provider).	Before each new Agent adoption
Reassessment (Triggered)	Repeat classification if any of the following change: (a) the use/purpose of the Agent, (b) the underlying technology model, (c) the deployment context.	Each time the Agent is materially modified
Ongoing monitoring	Operational monitoring, risk reporting (to provider or supervisory authority), record-keeping for at least 6 months, human oversight.	Continuously — throughout the entire period of use
Change of purpose	If an initially low-risk Agent begins to be used for decisions affecting rights, recruitment, creditworthiness assessment, etc., it is reassessed as potentially high-risk.	Each time the Agent's business objective changes

Practical tip:

It is recommended to maintain a register of every Agent used by the business, indicating the current risk classification and the date of the last assessment. This facilitates responses to potential audits and ensures that changes are tracked and updated.

For the assessment of the Agent, the use of a decision tree such as the one below is recommended:

- **AI Agent user obligations:**
  - Verify that the provider of the AI Agent in use has fulfilled its own obligations, as arising from the applicable regulatory frameworks.
  - For high-risk systems: Request from the provider technical documentation, instructions for use, evidence of CE marking, and declaration of conformity.
  - For limited-risk systems (e.g. chatbots, GenAI tools): Verify that the provider meets the transparency obligations of Article 50.

3. Prioritisation and planning:
- Prioritise actions focusing first on prohibited practices and high-risk systems.
- Assign clear roles and responsibilities (e.g. provider verification, operational monitoring, record-keeping, incident reporting) and allocate the necessary resources for the implementation of compliance measures.
- Develop a realistic timeline based on the AI Act deadlines[1].
- Define key indicators for monitoring compliance and the implementation of the prescribed Processes (e.g. completion of risk assessments, percentage of trained staff, incident reporting time).

4. Implementation:
- Create or update compliance policies and Processes. Full compliance for high-risk systems.
- Apply required technical measures (logging, human oversight, testing).
- Create necessary documentation and records.

5. Monitoring and improvement:
- Regular assessment of compliance and system performance.
- Adaptation to new requirements and technological developments.
- Update Processes based on experience.
- Continuous improvement of processes and effectiveness.

- **Adopting standards for AI Act implementation:** The following can be leveraged to support compliance:
  - ISO/IEC 42001:2023 for AI management systems
  - NIST AI Risk Management Framework for risk management
  - The European harmonised standards currently under development (e.g. prEN 18286)

These standards are not mandatory, but they contribute to the organisation and documentation of compliance.

Timely preparation under the AI Act entails:
- **Maintaining customer trust**
- **Creating a strategic advantage over businesses that are slow to comply**

1 - As an indication, the European Parliament proposed postponing the start of the application of the provisions on high-risk AI systems until December 2, 2027

OWNER & KEY STAKEHOLDERS

Primary Owner	**CLO / DPO / CISO**
Key Stakeholders	– CTO /CIO – Head of AI – AI Steering Committee (approval of compliance timeline and priorities)

STEP 2

AI ETHICS AND RISK MANAGEMENT

The responsible use of AI requires both a commitment to ethical principles and the systematic management of risks. These two dimensions are interrelated and are addressed in a unified manner.

Internationally, only 45% of highly skilled workers report that their organisations have developed clear ethical guidelines, while more than half are concerned about the potential misuse of AI due to unclear direction.

ACTIONS

1. Embedding principles into the existing Code of Ethics:

- Update the Code of Ethics with internationally accepted AI principles.
- Link to existing policies (GDPR, corporate compliance).
- Develop internal ethical guidelines, for example with the help of examples illustrating what constitutes permissible and non-permissible AI use within the company's operations.

2. Risk identification and management framework: AI risk management must be integrated into the organisation's general risk management system through the following stages:

- **Risk analysis and assessment:**
  - Create risk scenarios.
  - For each scenario, estimate the likelihood of an incident (e.g. low, medium, high) and its impact (on operations, financial performance, reputation).
- **Risk treatment:**
  - Develop a plan to address identified risks, specifying which technical (controls, filters), organisational (Processes, training), and legal (contracts, policies) measures will be adopted.
  - Assign responsibilities for each measure.

3. Designate a responsible individual or small committee for AI matters: The primary responsibility is the ongoing oversight of the responsible use of AI:

- Classify the Agent by risk level and continuously monitor for changes.
- Monitor compliance with the Code of Ethics.
- Evaluate AI projects prior to implementation (e.g. risk review, data governance, etc.).
- Provide guidance to departments that are designing or using AI systems.
- Collect reports on concerns, failures, and incidents of AI misuse.
- Continuously update policies in line with regulatory and technological developments.
- Monitor the performance and behaviour of AI systems in operation.

The risk level assessment of an AI Agent is conducted prior to its use and repeated in the event of a material modification or change of purpose. Ongoing monitoring and review for responsible and ethical use, however, takes place continuously throughout its entire lifecycle.

4. **Training for executives and employees:** Training specifically on AI ethics, recognition of bias, transparency obligations, and problem reporting, as a continuation of the general AI Literacy (B.1) and Upskilling (B.2) programmes.

80% of businesses consider issues related to ethics, explainability, bias, or trust in AI outputs to be significant barriers to its adoption.

OWNER & KEY STAKEHOLDERS

Primary Owner	**CLO / DPO / CISO**
Key Stakeholders	– CTO / CIO / Head of AI – CHRO (executive training) – Head of business units (application of ethical guidelines in day-to-day operations) – AI Steering Committee (approval of the Code of Ethics, oversight of implementation)

STEP 3

MODEL AND DATA AUDITING

The continuous process of auditing the operation and outputs of AI models, as well as the quality characteristics of data, ensures the reliability, transparency, and continuous improvement of systems, while simultaneously reducing the risk of errors, bias, and unintended consequences.

ACTIONS

1. Model auditing:

- **Performance:** Continuous measurement of accuracy and error rates, as AI models lose accuracy over time.
- **Biases:** Bias checks across different groups.
- **Robustness:** Response to extreme or malicious inputs.
- **Explainability:** Ability to provide understandable explanations.

2. Data auditing:

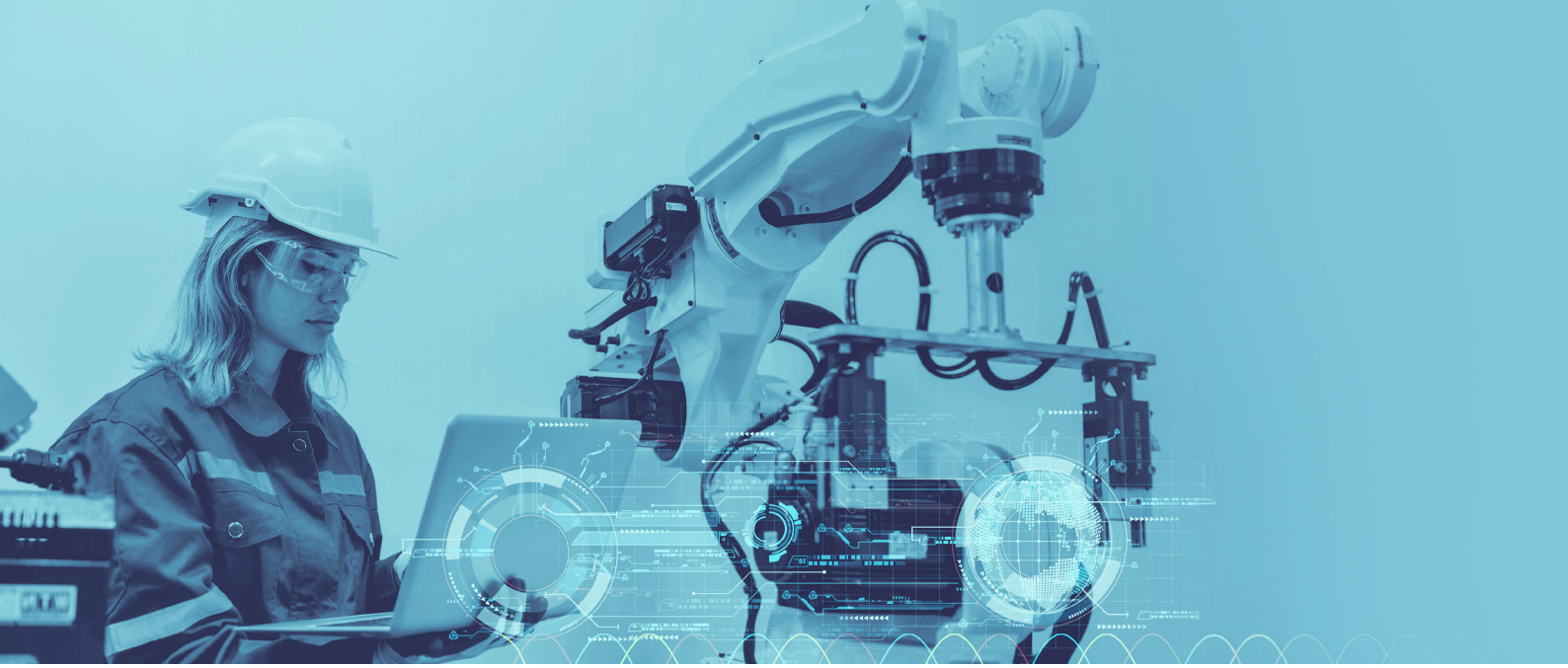
- **Legality:** Compliance with GDPR and usage rights.
- **Quality:** Accuracy, currency, and completeness.
- **Representativeness:** Coverage of all user groups.
- **Documentation:** Recording of source and limitations.

OWNER & KEY STAKEHOLDERS

Primary Owner	**Head of AI**
Key Stakeholder	– CTO / CIO – CLO / DPO / CISO – CHRO (executive training) – Head of business units (field verification of results, reporting of deviations)

SOURCES

SEV
National Bank of Greece
European Comission
Accenture
Forrester
Gartner
Grant Thornton
IBM
IDC
Informatica
International Organisation for Standardisation
Lucid Software
Massachusetts Institute of Technology
McKinsey
Microsoft
Motor Oil
National Institute of Standards and Technology
S&P
Workable
Writer



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