



NAB Business Insights Series

AI Business Insights



Acknowledgement of country

I would like to acknowledge Aboriginal and Torres Strait Islander peoples as Australia's First Peoples, and the Traditional Custodians of the land where we live and work.

We pay our respects to the Elders past, present and emerging, and we're proud to live in a country which is home to the world's oldest living cultures.





We have two objectives today

01

What is AI and how is it already disrupting businesses?

02

What strategies and tools could you consider as a leader?



01

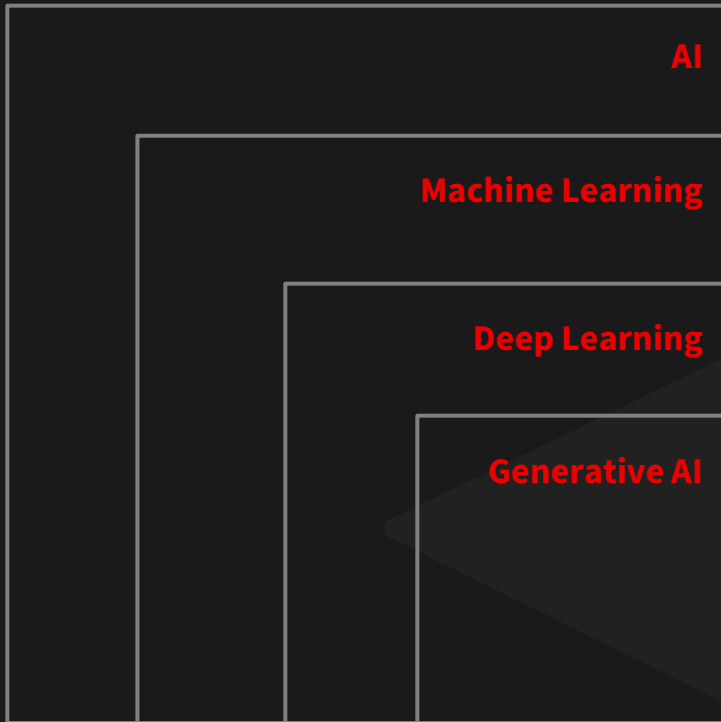
**What is AI and how is it
already disrupting
businesses?**



**AI isn't just for big tech or
corporate giants**



_eli5 AI



Overarching term for machine & software driven intelligence and decision making.

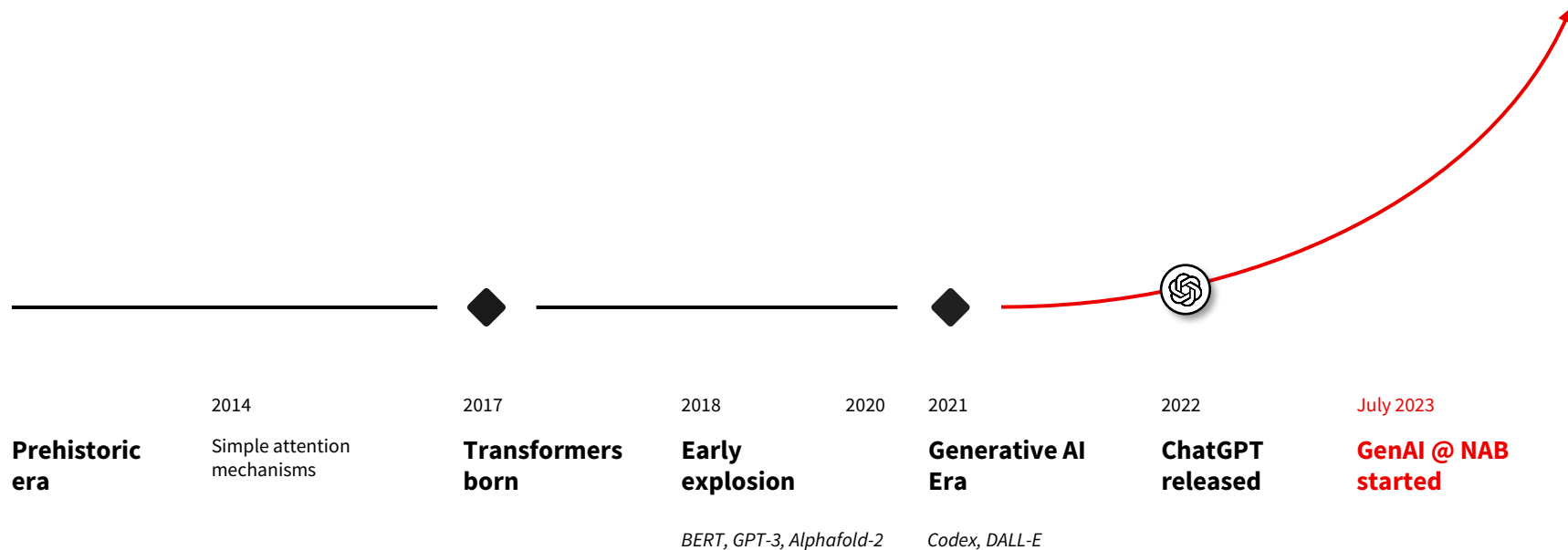
Models trained on large volumes of data to make predictions, decisions or classify based on statistical methods.

Subset of machine learning that uses neural networks to reason across structured and unstructured data.

Specific neural network based models (e.g. Transformers) that specialize in generating probabilistic outputs of various modalities.



A brief history of Generative AI

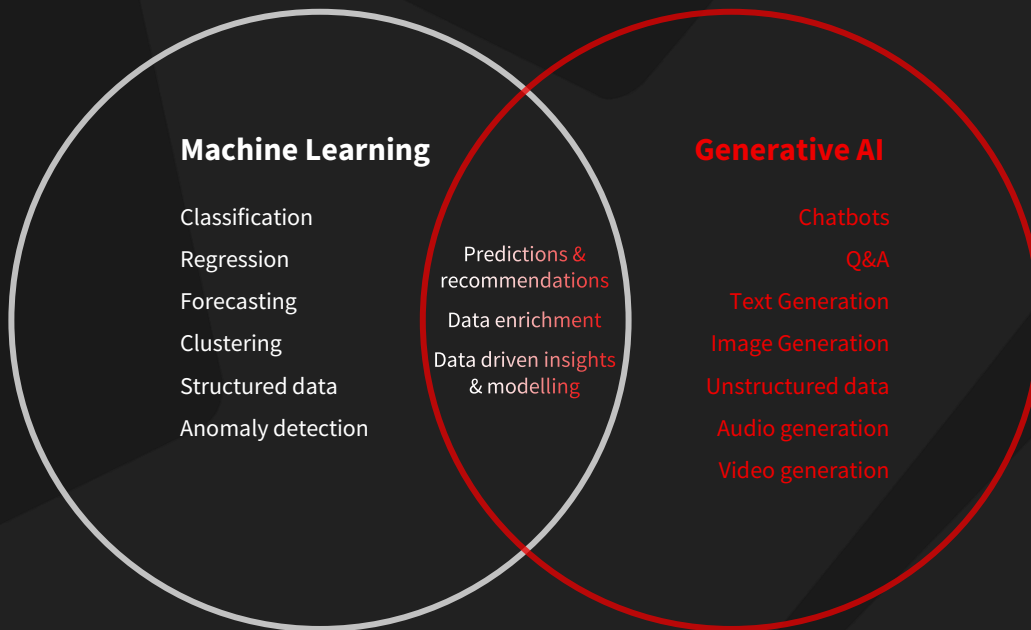


When to consider GenAI vs. other analytical AI capabilities



While there is crossover between the applications of GenAI and 'traditional' analytical AI / ML capabilities, they are typically complementary in executing end to end use cases.

Analytical AI can often be more efficient at finding patterns and making predictions on structured data, whereas GenAI models exhibit the ability to reason and create new things.



Example use cases:

Credit decisioning

Forecasting

Personalisation

Knowledge Mgt.

Content & code generation

AI and the economy



Global perspective

- AI predicted to add trillions to global GDP.
- Productivity uplift is the biggest driver.



Australian perspective

- Potential to add \$115bn to \$315bn annually by 2030.
- Sectors most impacted: manufacturing, retail, professional services, healthcare, and financial services.



Opportunities for Australian medium-sized businesses



Customer facing



Operational efficiency



Growth & innovation



Risk management



How your peers are embracing AI

Visy Glass

Problem

- Costly unplanned downtime in production.

AI Solution

- AI-driven predictive maintenance through sensors.

Business Outcomes

- Reduced unplanned downtime significantly.
- Fewer emergency maintenance costs.

Hall & Wilcox

Problem

- Traditional contract review and legal research time consuming.

AI Solution

- GenAI for contract summarisation and clause comparison.

Business Outcomes

- Tasks that took hours now take minutes.
- Lawyers freed up for higher-value work: negotiation and strategy.

CMA CGM Logistics

Problem

- Delivery route optimisation complex and fuel costs increased.

AI Solution

- AI-powered route optimisation software.

Business Outcomes

- Reduction in costs incurred for fuel.
- Improved on-time delivery performance.



02

**What strategies and
tools could you consider
as a leader?**

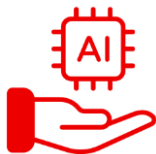


Leadership actions to accelerate development, adoption and realisation of benefits



Make a business-led AI agenda

Define tangible priority outcomes from AI and ensure that your business leaders take ownership



Embrace AI in your daily work

Use a variety of AI tools to increase your own proficiency and model adoption for your teams



Anticipate the workforce impact

Identify where and how roles will shift and upskill teams to work effectively with AI



Prove impact and scale

Focus on a few high-value initiatives to show measurable impact and build momentum to scale



Create space to fund what works

Allocate resources towards early wins and budget for AI investments that deliver value



Utilise upskilling resources

Consider encouraging or mandating training available via intranets to build foundational skills



Practical AI playbook for medium-sized businesses

1

Starting point

2

Cost & ROI

3

Managing risks

4

Workforce

5

Future readiness



Practical AI playbook for medium-sized businesses



Starting point

- Identify a pain point or growth area
- Choose a low-risk use case
- Select a vendor or partner
- Pilot & measure



Cost & ROI



Managing risks



Workforce



Future readiness



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- Typical pilot costs
- Ongoing costs
- ROI timeline
- Rule of thumb: expect a return on well-chosen pilots in 12-24mths

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- Data privacy & security
- Regulation & laws: consider compliance obligations
- Bias & ethics: test your model outputs regularly

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- Communicate early
- Retrain & redeploy
- Cultural shift: encourage curiosity & digital experimentation

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Future readiness

- Now: efficiency, customer service & compliance gains
- 2yrs: AI copilots embedded everywhere
- 3-5yrs: AI-driven business models



Key takeaways for business leaders

- Start small. One use case, one pilot.
- Spend wisely. Expect \$50k–\$200k entry cost.
- Measure fast. Look for ROI in under 12 months.
- Manage people. Bring staff on the journey.
- Stay compliant. Privacy, security, regulation are non-negotiables.



Thank you