Human in the Loop: Balancing Automation with Empathy in AI

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Sonya

Welcome to the Back to the Future podcast by Sutherland and myself Sonya Barlow. I'm here today in London sitting with two of our senior leaders to talk about how far we have come with AI. What has happened in the last 12 months, what we predict for the future, and why AI is actually inviting you as business leaders to the party.

On that note, may I welcome our two guests, Dipankar and Banwari. Banwari has joined us all the way from the US and Dipankar is here from the UK. We're gonna have a great discussion around current AI models, what good looks like within your business, some devil advocacy, and challenges that come up in the AI space, as well as three lessons that you need to take away as business leaders.

My name is Sonya Barlow. I'm the founder of an edtech platform, the LMF network and business consultancy, author, and presenter.

And one way that I've used AI in my day to day life is to help me style myself as an entrepreneur and presenter. I've actually out my images into ChatGPT and use the prompt - tell me which visual colors look best on me, and I've redone my wardrobe that way. As a consumer, I think it's super nifty and saves time. But as a business owner, it shows you the progressive nature of generative AI and how way into the future we are now thinking. And it's helping us with basic tasks that we probably wouldn't have imagined, let's say 12 months ago.

Dipankar and Banwari, thank you so much for being here with me today. Banwari, I'd love to have your information and then Dipankar, and then we'lll get right into the conversation.

Banwari
Thank you, Sonya. Just to introduce myself, my name is Banwari Agarwal. I'm a group CEO for Sutherland's Financial Services, Insurance, Retail, Travel, Manufacturing businesses. Sutherland helps. customers in there industries and beyond, reimagining their customer experience and transform their operations and technology. I'm incredibly passionate about the power of AI and tech. Not just as an efficiency tool, but actually as an opportunity for transformation and growth really. I believe that we are at an inflection point, wehre AI, technology and empathy can come together to drive incredible business outcomes, actually. And I love being at the intersection of that. So, let's dive into the conversation.

Sonya
And Banwari, what us one way that you've used AI as a consumer in your personal life?

Banwari
Oh, for the last 12, 18 months, AI has been part of my life in everything, from doing my regular emails to customers, fine tuning that to figuring out, what movies to go, to even planning my summer vacation with my family—an entire trip over seven days. Which hotels, which locations, what beaches to go and what's the distance? What's the price of each of that? That's where. So, I think, it's a part and parcel of everyday life right now.

Sonya
And Dipankar, welcome to the podcast. I'd love it if you could give us a brief introduction and also how you're using AI as a professional or in your personal life.

Dipankar
Thanks, Sonya. Good to be here, firstly. I'm Dipankar Sengupta and I'm the Chief Executive Officer for the Digital Engineering Services (DES) business at Sutherland. What we do in the DES or Digital Engineering Services business is help organizations undertake digital transformations and really deliver to business outcomes. That's the core philosophy in terms of what Sutherland is helping clients across a spectrum of industries really undertake their digital transformation and make meaningful impact in the industries that they serve. Digital Engineering Services as such, I mean, we kind of are a full spectrum portfolio of services and offerings and platforms that we kind of take to market. And we have been actually in the process of really adopting AI for not just ourselves, but also kind of take it to some of our clients.

On a more personal note. I have been using AI for I would say a little over eight months now, especially after ChatGPT kind of made that splash. I have been kind of also just like a lot of our peers and industry observers being witnessing the advent and the progress of AI. But personally, now I use it almost, almost everyday, every single hour. I have a copilot on my mobile phone. I have a copilot on my laptop. I use it essentially for all my searches. I typically kind of find curated responses much more meaningful and much more contextualized. And it also kind of gives you sources. So you can then kind of cross-reference in terms of where this conjecture is actually being picked up from. More recently I have been using AI also to kind of generate documents, to kind of also piece up, perhaps actually narratives in terms of what, at a more personal level, in terms of just kind of meeting summaries, transcribing things. We use it actually in Sutherland also, for our calls, for our WebEx calls, that happens. And most of them, essentially, you no longer need an assistant to kind of take notes, take actions, circulate minutes, and then also follow up. So those are some of the some of the areas that both at work as well as in personal life, it's kind of really comein center stage. And the more that you use, the more fascinated and the more drawn out you are to it.

LOOKING BACK

How different industries adopting AI

Sonya
So you've already given me examples of how AI is transforming the industry. But let's go back a year. We're currently in 2025, in 2024 and at the end of 2023 really AI just sparked every conversation. If you weren't using AI or let's say ChatGPT, you were already behind the curve or at least that's what online media was telling you. What is happening in the industry and how are different industries do you think adopting AI? Banwari, let me come to you first.

Banwari
2024 was an important year in the journey of AI. I think a lot of companies which were doing AI more as a smaller pilot and POC projects I think started to think about AI more as more enterprise strategic initiatives. Actually, if you look at some of the market reports as well, it's not that AI hasn't been there, AI has been there for some times and some companies has been using AI more in ad hoc basis actually and that option was there. But I think 2024 saw very widespread use in that. So that was one thing which happened last year, but also another thing which happened last year in my view was earlier, companies and our clients looked at it more as a tool for price and efficiency. They were not looking at it as something which can give them drastic business outcome changes.

And I think last year customers started to believe that it's more than just an efficiency tool. They started to believe that it's actually a growth accelerator, it's a competitive advantage. And I think we are seeing a lot of our clients moving from ad hoc pilot projects into a full scale AI implementations really.

Dipankar
Just to add to that, Sonya, in terms of 2024 I think was a pivotal year in some senses because we have been actually dabbling with machine learning algorithms for like last three, four years and most of the use cases that you still see in the industry are still ML use cases and ML is part of it overall AI fabric as such. I think what changed last year was consumers like you and I who run and work in institutions and businesses saw the profound impact of what a ChatGPT version could come in and help you in terms of an assistance on generating content. So the generative part of AI which was erstwhile not available, it was mostly prediction, it was mostly kind of plotting trends and using decision making and perhaps actually better segmentation of customers.

It became much more real with the generative power of AI. And that's where a lot of new use cases came out in 2024, in the sense that you hear about law firms kind of coming in and creating a lot of documentation, a lot of transcribing that is actually happening in the medical industry. And those things essentially were different and were not actually as pervasive in the larger scheme of things. And that really kind of came about only because of the consumer kind of interaction. So what does an institution. It's actually consumers like you and I and Banwari who essentially kind of use it on a day to day basis. And because you were using it on the personal side of the house, you then realize, hey, by the way, there are a lot of business applications that can also benefit out of it.

And, and that's where a lot of new pilots moving away from decision making and some of the erstwhile use cases to more generative form of use cases kind of came out. That's, I think that's something that will only accelerate over the next year so. But 2024 really kind of set the foundation for that.

AI IS NOT NEW, JUST NEW USE CASES

Sonya
I mean, we've had the industrial revolution, this is the AI revolution. And like you've said, it's nothing new. Interestingly, I went to New York in 2024 and went to the Whitney Museum and saw that AI was being used for art 30 years ago. There was an artist, I believe their name was Harold Cohen, and He was creating AI generated art 30 years ago. It's just now been exhibiting. And to both of your points, what I'm hearing you say is it's not new, it's just there are new use cases. And as consumers, we've now become a part of the conversation. At the same time, there is the fear that AI will take our jobs or that we're limiting human interaction and we're making everything somewhat robotic.

Take me to these conversations, both internally with your teams, because it must be frightening, but also externally with your family members. What is the conversation? Are they the same or different in these two different organizations? You're smiling. So actually I'm going to head to you first.

AI TRANSFORMING EDUCATION AND GOING INTO DEEPER AREAS OF ENTERPRISE

Dipankar
Yeah, look, I mean, the conversations on the dinner table are very different than the conversations that you have at work. And I think conversations on the dinner table are largely in terms of, like you mentioned, is AI here to kind of take away jobs? Is it really going to actually open up new areas of education in terms of how individuals or the next generation can pick up their job careers and professional kind of degrees, and whether that essentially completely changes the way you actually used to go for undergraduate programs. The conversation at work is very different.

And it's only because of the fact that while there has been obviously this talk about efficiency and a copilot actually being an assistant, the conversation now is slowly shifting where it is going towards more deeper areas of enterprise aspects where autonomous agents, or end to end complex workflows that erstwhile needed some kind of human oversight is also kind of getting eliminated. Right. So you would have perhaps a conversational input being given, just like you and I are actually having a conversation. And here would be an agent that would essentially pick up that conversation, break it down, or decompose it into several sub processes or sub components and sub activities, kind of do all those activities, figure out whether it's actually fit for purpose, string it all together and deliver an outcome to Banwari's point.

And you then essentially kind of move suddenly from a robotic process automation, or you mentioned about RPA's to a more conversational outcome, saying that, hey, this is what I want to do and can essentially an agent take AI or can an autonomous agent kind of do that? And we're seeing that actually kind of catchphrase a little bit more. So I would say the conversation in that workplace, or even with our clients is slightly more nuanced. And also because there's a lot more POCs and proof points that are being brought in by some of the hyperscalers and some of the companies from the Bay Area, and it's becoming more pervasive.

HUMAN LOOP

Sonya
And Banwari, you spoke about the fact that personally you've used it for efficiencies and you know, the Dipankar, you've mentioned that companies are using it for efficiencies too. Banwari, can you touch on

Sutherland's human in the loop approach? Because that's fascinating, you know, that interaction between what one might call robots and machines and now humans and how they're creating this new generation of working lifestyle.

Banwari
Yeah, no, just to add to what Dipankar said. Right. And just to give a little bit more context, if you think about Sutherland, you know, a good amount or a good part of our business is what we call business process as a service business, which is we run claims for our clients, we run trading for our clients, we do clinical work for our clients, so we run their operations, we run their shops, and we have roughly 55,000 to 60,000 people doing that work. For our clients, and these are big Fortune hundred clients of the world and we have hundreds of people doing that work. And, and they have always been worried about, as the AI world came in, saying what happens to their jobs because they are doing claims processing, they are doing trading, they are doing financial crime work.

Clients also are looking at saying, okay, can I reduce the entire thing, entire people and completely make it automated, autonomous actually. And I think that was the mindset. But Sutherland has been talking about human in the loop concept for several years now. And what that means is, yes, there are processes which you can automate using AI and the newer version of generative and agentic AI and you can make them very autonomous as much as possible, but you still need human in the loop for governance purposes. Let me give you an example. We are working with a client in the financial services industry and it's about financial crime work. So you know that there is anti money laundering and you know your customer kind of operations we do for them.

Now in anti money laundering, we are putting AI in agents which is doing monitoring of live transactions. And based on the risk models which has been put together, they are flagging risks. Now there are agents for a lower risk model is able to freeze the account automatically autonomously. They don't need human. So it's a full work on its own. But if you look at there are cases where they need to flag it to a human and human comes in, reviews the case and accordingly takes the action. If that doesn't happen and if you leave it all to the agent, you will get to a situation where some of the work will not be the right work. So I think there are plenty of examples. Sutherland is working where human in the loop model is working.

And it's actually, I think the clients are also realizing that the AI with the human in the loop is actually the sweet spot for the industry really.

CHALLENGES WITH LEARNING AND OPTIMISING AI

Sonya
I'm going to play devil's advocate here and say that it sounds like Sutherland has been working with AI for a while, that 2024 taught you how you could create efficiencies and optimize the products that you're already using. And the conversations are coming to the dinner table so that people are understanding that it's not necessarily AI will take our jobs, but it will definitely build up new skills. But if I was to throw it out there, what are some of the challenges that businesses are facing when they're using AI outside of even just a people context? There's a company context, there's costs, there's efficiencies there's data centers. I'd love if we could break it down as to what are some of the challenges that we saw in 2024 when it came to using learning and optimizing AI.

Banwari
You're right. Look, it's a technology which is evolving and naturally there are a lot of challenges clients are facing. I'll give you a few of them. Certainly AI depends on data and data quality. Clients are dealing with legacy systems and legacy environments in technology. That's a big challenge for them. They are dealing

with issues related to regulations actually. Right? Regulated industry like financial services, insurance, healthcare, where you have to follow certain regulated guidelines. What's right, what's wrong using agents is still not clear. The company, a lot of countries are still coming with what regulations and what governance will be there. But still on top of that, if you think about there is huge like based on how the large language models have been trained. There is bias, there is hallucination in that. Like I'll give you an example.

We are working with a client, it's in financial services. Again lending customer where were doing their loan approval automated so credit worthiness and then loan approval. We found very early that the data sets they were using has bias in it actually. Right? And that was creating a lot of issues. So of course were able to fix it, retrain the models, remove it, but those issues are still there. Similar issue we found in another insurance customer. We were doing end to end claims work for Sutherland really. So there are a bunch of these challenges. But then there are also challenges about, you know, investment. Right people, right? You know, these are new technology, you need new type of teams actually. So they are struggling with talent, they're struggling with budgets on top of all of the things I talked about really.

But maybe Dipankar can add more.

Dipankar
It's a great question in many ways if you look at the problems that organizations really face today is to exercise judgment on what really the large language model is kind of throwing up or the kind of data that you're using. It is perhaps for the first time that you now have a machine algorithm that is kind of fetching data from all sources, which may or may not be essentially accurate. Number one, it may or may not be essentially something that you would want the model to kind of get trained on. And so having those guardrails to kind of really define a data set which really puts in some kind of perspective in terms of the business that we are in.

So for regulated industries like Banwari rightly mentioned, there is a huge amount of documentation that goes in terms of arriving at a decision, how you've arrived at the decision, whether or not the right parameters or whether the right decision criteria is met or not. So it's not just about actually running an algorithm and kind of getting to the best or the quickest answer. It also has to comply to several other parameters as such. The other part which is also kind of coming in terms of complexity is look, developers as such who are creating these models are obviously looking at how to enrich the models itself.

So there is obviously a lot of work happening with small fintech firms with a lot of companies in the new startup age, and they are coming up with very radical ideas in terms of how you could kind of really look at data sets, label it, how you could do micro segmentation, how you could kind of also look at supply chain optimization and some of those use cases. Now that's where essentially the challenge is. You still need a human to kind of exercise judgment or perhaps actually evaluate for the business that you are in, whether it makes sense to make that recommendation for your client, for perhaps a bank who actually has a certain risk profile.

If you run an algorithm a certain way, it might still give you answer in terms of, yes, the loan is approved or the mortgage application is approved, but whether or not that's an exposure that you as an organization would want to take on your books still kind of comes down to the risk officer and then the level one and the level twos that essentially kind of come in there. So I think it's. It's a nuanced answer. I still don't believe we have it all figured out, especially industry has it all figured out. But we'll get there, and I think it'll be almost kind of a regression analysis that you try and actually fit a pattern and then realize over a period of time that this is how it actually all boils up.

AI ADOPTION OVERSEAS

Sonya
Well, we'll get to that in just a sec, because I definitely want to think about what the future looks like. But what's interesting to me is that on this sofa we have two very different views of AI organization and even working in Sutherland. Right? One from the US and one from the UK. It would be wrong of us not to talk about in the past or, you know, in 2024 at least, how are we managing and dealing with AI across the seas, at least sitting in the UK what I found was that industries like banking and fintech were ahead of the curve comparatively to the arts and to education. I saw that a lot of startups and young players were ready to go and disrupt. And you made a really good point.

You said radicalize the way that we are solving problems versus historical and experienced professionals who are worried about jobs and their loss. I'm also seeing a lot of social media content around how you can use AI. Again, very niche in terms of ChatGPT or now DeepSeek versus the benefits of using it. Now that is purely from a UK observation, which is where I'm based. Let's say. I'd love to know what you both see in your respective locations. Not to say that you don't travel the world, but it's to say that you are primarily Boston, you are primarily West London. Right? So Banwari, what are some of the AI conversations that you were having in the last year in the Americas?

Banwari
Yeah, it's a brilliant question. And if you think about, of course I talk to the clients in the US and I talk to clients globally and I maybe biased here, but I think the US customers are a little bit ahead in the game, I believe so. I think I not only see that banking generally is considered leading age when it comes to technology and we have seen that over the last 30 years. Insurance on the other hand is lagging always and I think there's no difference in AI. But I'll tell you examples in even like industries like retail and logistics. I've met customers there, I met a customer other day on a retail actually of course they are using AI for hyper personalization, which is nothing new.

There has been models in the past of hyper personalization but these days they're talking about hyper personalization to an individual level. Like you know, a power of one if you think about right. And thinking about how can they get down to individuals likes, dislikes and their choices, they can do that. But even companies in logistics, even when they are talking about fleet management, they're talking about route optimization in transportation, they're talking about using AI, which my experience was in the past as I have been in the industry for 30 years, that these are industries which are lagging industries. They come to they come to the party, you know, few years after, you know, somebody has started the party. But these guys, everybody's jumping in. You know, part of that may be hype is there and part of that is fear of missing it out.

But I think there is a lot of conversation, a lot of work we're doing from Sutherland in all of these industries which I talked about in the initial like you know, we didn't talk about healthcare here but we're seeing Healthcare in general is considered as lagging industry and US healthcare is well known for its laggard behavior. But if you look at even the way AI is getting used there for their patients, member management and all of that's very promising actually in my view.

Dipankar
I have a slightly nuanced view and in fact, look, thanks for the bias that you actually injected there, but I feel given that within Sutherland, if you look at the range of industries that we really cover, so we are in nine industry verticals, so we have a front row seat at looking and observing at organizations and how they're really adopting technology. In terms of the adoption of AI, I feel it's pervasive, it's happening

across industries. And pretty much like Banwari said, even industries which didn't really undergo a digital transformation in a significant way are still kind of toying with AI and they're doing some serious POCs and they're looking at avenues of use cases that can make a meaningful difference.

Where exactly the variance is actually coming in or setting in is that within an industry you always find that there are startup companies or there are companies that use technology much ahead than the rest of the pack and that is actually kind of shaping up. So if you look at one of the clients that we have, which is a streaming company, a world leading streaming company, they started using AI and conversational AI and onboarding customers and providing customer support in multi language countries. I mean, so you could be a customer sitting in Germany, you could be a customer sitting in Southeast Asia, you could be a customer sitting in Russia, you could be a customer sitting in Latin America.

And while they essentially interact with the streaming organization, you would essentially have a conversation just like you and I are having, and then everything essentially would be translated in real time. And that's something which has been there as a use case, which has many other profound impact areas. But why is it only that the streaming company kind of picked it up because they wanted to kind of really differentiate themselves in the marketplace. So what organizations are now coming to realize is that, hey, by the way, just like adoption of IT and adoption of some of the other digital technologies, AI is actually kind of creating a differential at a, at a level, at a multiplier, which is far higher than what some of the other technologies in the recent past have actually been giving you in terms of an edge.

And unless you kind of really start putting in some investments, getting in the right people, getting the right talent, or engage organizations like ours who can come in and help you set it up. You would essentially kind of find yourself at a chasm where the competitor, the nearest competitor that you have who's adopting these technologies is way ahead. And there's an early mover advantage in everything like this. So you miss out essentially on that edge. And then it becomes a little bit more difficult to kind of get to a point where you actually bridge the gap.

FUTURE OF AI

Sonya
What's so interesting about this conversation is I've never heard somebody put AI and FOMO in the same sentence. You know what I mean? Like, but I completely understand with you, like industries and businesses, customers, consumers, audience members, we have a level of FOMO. Oh, they're using it. Why are we not using it? How do we use it? How do we create the efficiencies? How do we focus on that future? And that brings me to a point, Dipankar, that you made earlier about the emerging trends and the future of AI. But I just want to throw a curveball here and say you made a great point about streaming services. As both a consumer and a founder, one thing that I'm afraid of when it comes to the emerging trends of AI is the cheating factor and is the skills that we're going to lose.

So if everything is now translatable from an English to a French, from a French to a German, from a German to a Punjabi, then why would I, as a consumer learn a new language? Why would I put myself forward to build up new skills when there is tech that will do that for you? So one of my predictions for the next year, the future of AI, is that we are going to see consumers, audience members and businesses simplify their processes and remind us that there are particular problems to be solved through AI. But we need to go back to our emotional intelligence and the five skills that we really need in the workplace. Of them being communication, second being translation, third being critical thought. Because I believe AI technology still can't really create those sufficient processes and efficiencies for us.

That's my prediction at least of the future of AI. Banwari, I want to go to you. What do you think the future looks like, especially when you're implementing AI in your organization, but also as a user of the technology.

Banwari
Yeah. Before I go to a more descriptive part of that, let me react to what you just said. I completely agree, because I think today our jobs are more as an execution. We take tasks and we execute. And I believe, to your point, that the future is about human being the orchestrator and the technology being the Executor. So we will the humans when I say we will be the people who will be telling AI what to do and what we will bring to the table is the context and empathy which AI won't bring. AI will bring the data. Right? But the data has a meaning when there is a context behind it, when there is an empathy behind it. Like even when I talk about customers are using today Sutherland and we do a lot of work in their customer service operations.

There are kind of calls which are lower end transactional calls which is getting automated through AI. But what's not getting automated is the high end empathy calls because you need a person to solve that, a person to talk to a person in a situation like that. So I just want to react to your point. But if I think about in the future generally where is the future and if I learn from the past of what we have seen because nobody has seen the future. We don't have the crystal ball. Things are changing. And one thing we know that we have to have a POV point of view but it has to be flexible. But I think there will be few principles which will stand true in our view, in my view and our view in general.

THE 70-20-10 MODEL

Banwari
One, as I mentioned just now that previously that human in the loop and the AI come coming together. AI and human loop coming together is going to be the sweet spot for the industry. If customers and industries looking at that every task is going to get completely autonomously automated. I don't think we will get there. We will get there for some of them but we'll not get there for everything. That's number one. Number two, if I think about, I think what's going to be very important is businesses will have to think about AI in the context of business outcomes and not necessarily cost. That's where they're gonna get the real use of it. Because if you look at today still we are in what I call 70, 20, 10 model. 70% I call work is still in that efficiency play.

20% is what I call customers are moving into true business outcome. Running different model like 70% is run better using technology, run different. And then 10% is moonshots experimentation really. I think that equation will shift in the 2025 and 2026 actually where a lot more effort will go into that 20 and 10 buckets really. Hyper personalization I talked about will play a huge role in the industry and you will see that across industries. You will see one of the. Another thing which I do want to call out and pass on to Dipankar is also see today. One of the challenge we haven't talked about, which I think about is you have human agents and you have AI agents. AI agents is giving certain, what I call next best action in operations to a human agent.

But human agents has an intuitive feel that what should be the right answer. And sometimes they are second guessing the answer which is coming from AI actually because they don't know the algorithm, they don't know how it works actually. And I think in. And we are starting to see some of the, you know, like Perplexity.AI which tells you how the model is working. And that's going to be important part really as well. And I think that's where a lot of companies will bring transparency. That what's under the hood really, how

is the answer coming? What are they doing really? How are they getting trained? Because that will allow humans who are using it to be a lot more confident about what the answers they are getting from the AI really.

Sonya
I'm going touch base on that because I have a question in my brain that I'm going to come back to you on. But Dipankar, I want your view first is in the next year, 12 months, 18 months, what are some emerging trends you see? And then we're going to come back to your point about the AI algorithm.

Dipankar
Yeah. So also to respond to the question that you asked in terms of should you be learning a new skill? Should you be actually learning a new language? Look, we have been at a stage where these questions in terms of 10 years back, there was a huge wave in terms of hey, everyone should actually learn Python, everyone should learn coding because that is becoming perhaps a skill that will really help you differentiate. And 2025, and then you say that, hey, by the way, you know what, I can speak to a computer, I can speak to a machine and it will generate code. Now it really kind of brings back a little bit of a philosophical discussion here in terms of do you really like doing what you do? In the sense I like driving, Right?

But with the advent of AI and really self driving cars, which is an amalgamation of many technologies, you wouldn't really need to kind of learn driving. But does it mean that essentially it's not a life skill today it's a life skill. I think for some of us at least it's a life skill. But going forward, perhaps some of these skills that we actually held in high regard in terms of this is also what defines you as an individual in terms of speaking a different language, landing in a different country, conversing locally with individuals in their local language is something that was essentially considered almost like an edge. Fast forward perhaps. Yes.

FURTHER EFFICIENCIES

Dipankar
I mean the translation capabilities coming in almost in real time, you could essentially pop on a glass which essentially kind of gives you translated images and texts and so on and so forth. So these are things that perhaps only time will tell how quickly and how soon enough the transition will happen. But coming back to the emerging trends, look, we run within digital engineering services at Sutherland. We have a large software development capability and we do a lot of product engineering, high end product engineering for our clients. So these are independent software vendors, they are medtech firms. There are a lot of other banking, financial services clients as such. And one of the definitive things that I'm witnessing in terms of the adoption of AI is in terms of generation of high end code. Right?

So you would essentially kind of have a lot of platforms which are enablers to our software developers where they could essentially kind of cut very meaningful code and then also have some of these platforms kind of debug it and test it and make it really perfect in terms of the use case and the functionality it is cutting down the whole time to market. So earlier if you were to kind of create a bespoke application for a product engineering firm, that could take perhaps a few months. Now you've kind of significantly cut it down and because cycles are so iterative, you really can launch much quicker.

So that's one area where we are finding that the entire software development lifecycle, the entire quality assurance piece, even post production, actually once you kind of go live with an application every now and then you essentially find your apps kind of getting an update on the iPhone iStore, right, or the Android Play Store. And that's where essentially most of these backend computations that essentially

happening in terms of patches and upgrades and all of that will become seamless. So that's one of the biggest changes that I'm finding is the time to market. The other area is in terms of adoption. We also do a lot of managed service, the industry does a lot of managed services.

And this whole concept of Dark Knox, which is complete autonomy in terms of predictive fault monitoring and predictive and preventive I would say gestures that are coming in terms of managing a network, managing an infrastructure, managing an application is an area that really customers are wanting to kind of come in. So there are some business uses, there are some technology users, there are also some users in terms of developer productivity itself. So we are seeing kind of adoption across all these three areas. It's difficult to kind of pen in terms of prioritization. But I would say some of it is also because customers are expecting or clients are expecting us to really sharpen ourselves and bring in more of that innovation into their ecosystems. Some of it is actually business change at their end.

So they're also taking a little perhaps more curated approach or perhaps a nuanced approach in terms of doing it themselves. But I don't know how you guys feel about it.

ETHICS & REGULATIONS AROUND AI – SECRET SAUCE?

Sonya
Yeah, I mean, there's so much to unpack and unfortunately an hour doesn't do anyone justice. But we've touched on AI. Well, you know, in the past, we've touched on where we are in the present. We've talked about emerging trends and adoption. But the reason why I wanted to pause you there, and you made a really good point about there's deeper conversations around philosophy is it'd be wrong of us not to kind of consider the ethics and the regulation when it comes to AI. We have very little to begin with. And there are, you know, meetings and masses around the world coming together to say this is right and this is wrong, but actually it's what's relevant. You made a great point about companies now are considering unlocking the algorithm and telling the audience how it works.

I'm going to be one of the first to say I challenge that notion. And I don't believe that many businesses will go through with it because that is a focal point of how they keep audiences coming back. I am a big YouTube user. As somebody who has now created content. I use Instagram. We will never beat the algorithm and companies pay millions, if not billions to make sure that the algorithm is something that we keep chasing to some extent. So yes, they might unlock how AI will help in efficiencies and they might create their own tools to help us in creating the efficiencies in solving problems. But I don't believe that we'll ever be in a position where we exactly know what a business is doing. Otherwise it's not an open source model.

They don't want everybody to be using the same code, the same tech, the same solutions in the background. But then it does play on ethics and regulation. It does play on what can businesses be doing to make sure that they're more transparent as we move forward, but still keep the core of their business and services to keep them differentiated from the market, which is what you touched on before. I mean, that's a deep question. We're getting into it. But, but I think it's something to really think about when we're talking to the leaders of tomorrow who are managing their businesses.

Banwari
Yep. Yeah, no, the point you're raising is absolutely right. But I think the businesses are going to struggle with how much to make it a secret sauce and how much to reveal. Because I think the models will not be successful if there is a doubt in the mind of user that how it has come. So they have to be open. And as you can see, as you see, you know, in the history has told us that lot of open source models and companies has been more successful. Really. Right? So I think again this is something which we will all see how it unfolds.

But I believe that's going to be the tussle between, for the companies, between what's the key, what's the consider as their core-secret sauce versus what they can open it out and give a little bit more confidence to the enterprises, the corporates, the users who want to use them.

YARDSTICKS TO MEASURE ETHICS

Dipankar
I think also in terms of ethics, and this is like one of the areas which is really gray at this point in time only in the sense of how do you really bring in the right yardsticks to measure what is ethical and what is not. AI is all about data, right? And I think a lot of the programs that we now see on institutions, how do they really kind of make sure or how are they investing enough to ensure that they are complying to regulations and make it more ethical and perhaps have fewer and fewer biases. If you were to kind of put in and you made a point in terms of publications and then royalty fees and things like that. So there's a lot more behind and it's layered. It's, it's not a simple problem.

It has many different aspects that have to be considered. But one of the things that is also happening is the preparatory phase in terms of the data governance. How are you freely federating the data? Because the Internet is out there, right? And you could kind of do a search and even today you would have sources which are unverified sources that are coming in from research publications for a fee. You could essentially have sources coming in from thought leaders and thinkers. You would essentially have it from institutions, right?

So when you actually look at training your data sets and that is one of the pivotal and fundamental things that we're seeing in the industry, a lot of work goes in terms of setting that data strategy, doing it right, putting in a governance layer so that whatever is actually feeding into your models and whatever is getting retrieved from the wider industry is essentially kind of ethically kind of aligned. And you have guardrails and technology is such that you can exercise guardrails in terms of putting in filters, saying that, hey, by the way, these are a set of sites or websites, or these are the set of sources that we would really want our data to be trained on.

And that's where you would have prompts wherein you ask a question and then at times Alexa and Siri comes back and tells you, hey, Sonya, you know what, I don't know the answer to this. That's an acceptable and the right position to have, rather than essentially hallucinating on the model and then kind of giving you something which is less confident. So I think the industry is getting there. We are seeing more use cases where even business decisions, we are kind of pausing at a point where saying that, hey, by the way, rather than actually making a final formal decision, let's kind of give back. These are the attributes, this is what it is.

And this is what, with the level of confidence, which is what we say at 60% confidence, 70% confidence, you would essentially kind of still make a decision and then it is for the super user to make the judgment call whether or not to go with it. And perhaps this was also, I mean, there was a passing reference in terms of the adoption of AI in various parts of the world. And I would think that the western world, I mean, more US, because 90% of our clients are in the U.S. But even Europe and some of the models that we are seeing here, they have a very high degree of awareness in terms of what are the sources, how it has been trained. Do I really, am I able to kind of really trace back?

Whereas perhaps if it is for an educational project or it is for an institution where they're essentially kind of trying out a POC just to understand whether or not it kind of plays along, whether the model works there. You could essentially kind of drop down the confidence like 30, 40% and still be okay with it. But that's where I feel, depending on what the use case is, it depends and decides where do you really draw

the boundary. I don't think there's a finite answer in terms of where you really have to be. But in five years time, perhaps we'll be at a very different place, not having a conversation at all. Because sources will be verified and the training sets essentially will give you very rich amount of contextual awareness of where the data is sourced from.

AI CENTRE OF EXCELLENCE

Sonya
Both of you are leaders in your field in Sutherland, you've had the experience, you've worked with an array of clients and industries. When a business approaches you with a problem and the solution is we want to use AI to do X, what are some of the first questions that you ask them really to understand if this is the best use of their time and their efficiencies? Because one can argue that not every business needs to be an AI business, but they can use AI to create efficiencies and to solve problems.

Dipankar
Yeah, it's a beautiful question. So how do you really kind of. It's a technology which has a profound impact on the entire workforce. And of course in that workforce you also have a normal curve in terms of people who are highly passionate and want to try out things. So what we have done at Sutherland is we have created a center of excellence, we call it the AI Center of Excellence. And it's something that we also do for a lot of our clients. In terms of having a front door in terms of identifying use cases, it could be day to day work use cases, it could be business use cases, it could be productivity hacks, it could be anything for that matter. Even, even kind of getting perhaps actually a polling done in terms of what you should kind of prioritize as an organization.

So these center of excellences and these investments, what they are doing is they are helping you to kind of channel the entire organization and give them perhaps assets. In terms of. These are the training, these are the training areas. You could actually kind of go out and self train yourselves. These are the use cases that are already available. You would actually download it onto your machine. And these are copilots that are available. A lot of us actually have copilots in Sutherland that actually assist us in our day to day lives, in our work lives. So it's a spectrum in terms of we have an institution where there is. There are a lot of data scientists who are always on the lookout for newer models and always on the lookout for newer areas that you can really use it.

And then there is another area where you would essentially have the youngsters coming in from universities and graduate programs who kind of say that, hey, by the way, this is a great idea and how do you kind of provide the right environment for those ideas to kind of be brought in and curated and perhaps the next biggest opportunity in terms of revenue potential kind of comes out from those kind of ideas. I don't know, Banwari, how you think about it?

Banwari
Yeah, no, I think, you know, if I just add to a little bit more. So Sutherland, as I, as were talking earlier, right, has been working on AI for last several years. Today we have roughly, I'll say 40 plus platforms and products which are AI platforms and products, which is foundational layer products, right, like for data extraction, Extract.AI, for automation, for translate and bunch of that. And what we have done to the Dipankar's point, we have AI Center of Excellence, but we do it for clients and we are also building very industry specific AI models and products. For example, in banking financial services we have done a product called FinTelligent which brings all of these together and it provides customers a platform for them to identify use cases for them and we work with them in doing that same thing.

In insurance we have done the same thing and for some customers we have done like a product called CognilinkClaims which is end to end claims platform for AI and then they can do very specific use cases on that from a first notice of loss to claims disbursement and a bunch of things. CX360, which is our wider platform for AI allows in multiple industries to work with customers on personalization and cross sell and upsell and order management and a bunch of things. So I think there's a different ways to go about it, right? In some cases we have built platforms, we go proactively, work with them, setting up AI COEs and use case identification. Some cases when the client comes to us, we have a very defined framework and methodology which we take them through that process.

Because you're right, like you know, we talked about FOMO just now. Every client is worried about it and every client is trying to figure out, you know, what do they want to do, right? But they don't know that. They don't have the clarity neither. They have the team. And that's where they come to a partner like Sutherland. Because we have been working on this, we have teams both to help them define their strategy and then there are teams to execute the strategy and make it real for them. Right?

DRIVING DIGITAL AGENDA – THREE TAKEAWAYS

Sonya
And so you have that holistic approach. But for business leaders who are now listening, thinking, all right, I have slight FOMO, but we have to do something. This is the problem that we have to solve. We don't quite know how. What are the, what are three things that you think should be front of mind for these business leaders when they approach a company like Sutherland in enhancing and driving their digital agenda?

Banwari
I think the three things they should think about is first of all, they should think about, which I always tell the clients is don't think of AI as a technology transformation. Don't think about you need AI because it's a famous technology or it's a hype technology. Think about AI, that what value you want to create for yourself first define that part of the answer saying what value are you trying to create? Once you define that value and we can help you define that, then we can work with you for your, what we call 6-12-18 months roadmap for what the potential use cases are, what partnerships do you need, what products do you need, what tech stacks do you need? All of that really. Right?

So define the value. We help you with that important part in that is we tell clients that you don't have to build everything yourself because this is not a race that who can get to the finish line first. This is a race about who can get to the right finish line first. Right. It means you need a partner. Even we need a partner. We don't try, we are not trying to do everything ourselves. We are actually going and partnering with, you know, the largest of the largest AI firms as well as the some of the boutique startup firms because yeah, they do bring some of the innovation sometimes. So we rely on some partnership. We rely on a lot of our internal strengths which tell the same thing to clients.

They can partner with them, they can define what internal to build, what external to build. So I tell always define your value stream, define your roadmap. We can help you with that 6-12-18 months product partners, platforms, tech stacks and then clearly define what you're going to do in house versus what you're going to work with partners and then accordingly define the use cases and go about it really.

Sonya
And Dipankar, do you have anything to add?

Dipankar

Yeah, I mean look, I have conversations with a lot of our clients, C suite executives and even heads of IT and engineering. They are sometimes amazed in terms of the amount of technology and AI that we have actually embedded in our platforms going back to Banwari's point. So these 40 odd platforms that we have are industry specific. Some of them are general technology enablers, but some of them are also very focused on industry verticals. Healthcare, retail, manufacturing, banking, financial services. And so on the aspect that actually in terms of fear of missing out. So Sutherland actually provides a jumpstart kit to a lot of these companies in terms of. Here are the use cases. We have done the thinking in terms of your industry use cases.

This is where you could come in and adopt them and really accelerate and supercharge your journey in terms of getting onto it, right? So if there is essentially an organization that has, there's been kind of been at the edges trying to understand how do they start, where do they start? We kind of give them a curated path in terms of, hey, by the way, these are the 40 platforms. This is what it can immediately do tomorrow, next day, next week for you, and then work with their executives in terms of what you just mentioned, Banwari. In terms of what is it that you're really trying to achieve? Most of them actually come back with a unanimous answer saying that we are trying to differentiate ourselves. But differentiate in what sense?

It could be differentiation in terms of the customers that essentially you look at. It could be in the way you service your clients, it could be in the way you source your leads. It could be in the way you actually kind of even segment them, right? So that differentiation actually means that there are different models and algorithms that you can really create. And we can then have smaller tiger teams kind of work with those organizations, almost like a co blended model in a quasi state and come out with these new imperatives because a lot of these organizations are now starting to create smaller teams and many of them. So you actually have a sprawling ecosystem of a lot of aspects coming in together.

So that's what, what I think Sutherland really brings to the table, that if you want to start, then obviously we have the right ingredients. If you want to accelerate, we can actually be your partner. And of course, if you wanted to kind of even decide on the strategy, we can help you with that.

Banwari

Yep. And if I can add just one, you know, to the point, like when we ask clients why, I think there are really interesting answers comes right? Like one of the client, I was working six months back actually, and they are an insurance client and they said, okay, why do you want to use it? And they're like, hey, we want to be the number one top quartile customer in the market in claims settlement. We want to settle our claims in 20 minutes. So that's why we want AI, because we can't do settled claims in AI without AI. With people process, it takes a day depending on the size. Now we got a point saying, okay, we need AI to settle claims in 20 minutes.

It means now you work on that agenda to make them top quartile in that another customer, you go and saying, okay, we want a mortgage loan approval for, you know, prime and subprime both in one day. Whereas normal process industry, we have all gone through home mortgages, I'm sure in the UK, US we of course go through that and it takes anywhere within 30 to 45 days actually really in today's process.

Dipankar

UK is better though.

Sonya

That's where UK is winning. But what I'm hearing you say there is. Look, if you are businesses and organizations who are wanting to use AI, come with smart goals, be specific and measured, have attainable outcomes, be know what time frame you want to create that kind of, you know, solve

that problem in. But I would say the one, the I would say the focal point that I've really taken out this conversation and I never thought I would. That's why I'm laughing is AI the AI technology everyone's invited to that party. You just have to make sure that it's a relevant party for you.

Dipankar
Yeah.

Sonya
Is kind of summarizing what we've spoken about fame and FOMO. Again, not words that I would have associated but completely true. It's. There is hype and there are trends. It doesn't mean that it's the right model for your current business problem. And so the way that I'm hearing that Sutherland can help is know your problem and come to us with ideas of what you might solutions you might want solutions to be and we can help you strategize. Either it's AI for your business or it's using AI to create those efficiencies.

AI REVOLUTION

Banwari
And you're right. But just one thing I'll add is either they know the problem and we can help or if they don't know the problem, we can help them define the problem as well. Because one thing I will certainly say, being in the industry and maybe you guys share the sentiment or may not, I believe personally that I think the AI revolution is going to be the second largest after Internet, actually. Right. What Internet did to all of us 30 years back, I think AI will exactly do the same thing. It is fast. A lot of it is hype. But also we are seeing that a lot of it is real actually. Right.

I would not have said that a year and a half back or two years back, but I think to Dipankar's earlier point that AI was always there and we have been working. But with the advent of agentic and generative AI on top of predictive, I think the possibilities has completely changed and we are seeing the possibility. We are seeing ourselves. I talked about the example of I've gone to trips in the past and I've taken like seven days to plan like where to go, which, you know, which beach to go, which city to go, you know, how much is the fare all of that. Now you can just ask the right questions and it will tell you the entire itinerary, which you can just print and follow for the full day, really.

So I think the possibilities are real in a lot of ways. And I think we as a company with our capabilities in the space, and I didn't add that part, that we ourselves is like 60,000 people company, as I said, and a lot of our own internal processes within hr, finance, procurement, our own ways of working is we are using AI today. So we are, you know, if I call drinking our own champagne, actually, which we are telling our clients, really. Right. And I think we can help customers not only figure out the roadmap, but also figure out the problem itself if they want help there.

Sonya
Well, Dipankar and Banwari, thank you so much. I think that's a really strong point to end on. I'm really grateful for your learnings. Everything from as a consumer user, it to create everyday efficiencies to as a business and a leader in business, understand that it can help you to optimize problem solving. And if you don't know what the solutions look like, we can help you strategize. But know that it will help you create those small efficiencies that will be significant in the long run and in the future. We have discussions around ethics and regulation and governance, but actually we've used the word bias several times now in the conversation already understand that the decision makers who are helping to create those relevant ethics, governance and rules understand the wider industry and are predicting what the future looks like.

Thanks for listening to Back to the Future with Sutherland. My name is Sonya Barlow and Banwari and Dipankar, I would like to say thank you for a great conversation. You've taught us so much and I can't wait to have you again on the sofa for the next 18 months or so to understand if any of our predictions were true and what the revolution of AI is doing for us as organizations.

Dipankar
Thank you so much. And like we said, the party's already begun. It's just about where you enter and what role do you play.

Banwari
Thank you very much.

Dipankar
Thank you for having us.

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