

Thrive in AI disruption



Getting Started with AI: Proven Best Practices for AI Adoption



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Research | Strategy | Competitive Intelligence



I Wæ°d[°8dciZcih

&#L] Vi°id°: mæZXi°L] Zc°6Ydei°c°\°6>

- 	ViV
- &# #9ViV°HX°ZcXZ°I VæZci
- &# #I ZVb h°VcY°AZVYZgh] °e
- &# #°Zg°i°c°\
- &# #9Zeænb Zci°8] VæZc°\Zh

' #K°Zl °c°\°6>Vh°Vc°°ckZhib Zci

- ' &#EgdeZg°VcY°°b egdeZg°K°Zl h°d[°6>
- ' # #GD°>J cXZgV°cin
- ' # #: VhZ°d[°9Zeænb Zci
- ' # # Fj °X°°L °ch °kh#8g°°XVä8VeVWæ°°Zh
- ' # #9Z[°c°c°\°8g°°XVä8VeVWæ°°Zh

(#6°>6Ydei°°dc°B di°kZh

- (&#EddgB di°kZh
- (# #EgdeZgB di°kZh

)#) #l °b °c°\°VcY°Ej°g°] VhZ

-) &#L] Zc°id°VYdei°°6>
-) # #Eg°°VYdei°°dc°°8dch°YZg°i°°dch
-) # #7j °æ°°dg°°7j n°°8dch°YZg°i°°dch

*#l] Z°(°E] VhZh°d[°6°>6Ydei°°dc

- * &#Eg°d[°d[°8dcXZei°°E] VhZ
- * # #°Xj Wwi°°dc°E] VhZ
- * # #°xiZ°\g°i°°dc°E] VhZ°°k°<d°c°\°A°kZl

+#: b Zg°°6g °°X°Vä°°xiZæ°\ZcXZ°GZhZVg°]



6g {XVa'ciZa\ZcXZ\Ydei'dc'h'X} VaZc\c\#L] Zc'l Z'hZZ'dj g'XaZcih'Veean'c\6>c'Vc'Zmhi'c\ Wj h'cZhh!'l] Zi] Zg[dg6>hig/iZ'n'YzkZadeb Zci'dgkZcYdghZaXi'dc!'l Z'hiVg'Vi'i] Z'hVb Z'ea/XZ/

: meZXiVi'dch#

L] a'zi] Zg'f'h'cd'\j Vg/ciZZ'[dg6>GD>b dhi'd[i] Z'l VhiZY'b dcZn'dc'[V'aZY'6>egd_ZXi'h'XVc'WZ ig/XZY'WX' id'dcZ'd[i] Z'[daadl c\Z'ggdgh/

- cXdgZXi'ZmeZXiVi'dch'VWdj i'l] Vi'6>h'XVeVWZ'd[
- cXdgZXi'ZmeZXiVi'dch'VWdj i'i] Z'g'fj g'zb Zcih
- 6c'cXdgZXi'j cYZghiVcY'c\VWdj i'i] Z'ad'c'iZg' gda'd[6>c'i] Z'gdg'Vc'bv'i'dc

l] h'g'edg'f'h'ciZcZY'id'] VcY'a'Vai] g'Z'd[i] ZhZ'Z'ggdgh'c'i] Z'b dhi'hj XX'cXi'Y'g'Xi'b VccZg egZeVg'c\ a'VYZgh'VcY'iZVb h'id'VYdei'6>hj XXZhh[j a'n'VcY'id'YgkZ'Xdb eVcn'hig/iZ'n'[dg Vg'f#

Dc'ide'd[i] Z'a'hi'[kZ'nZVgh'd[g'hZVgX] VcY'ciZgk'Zl h'i'f'] Vh'iV' Zc'dkZgZ^] i'b dci] h'd[hj gkZnh'VcY'XVhZ'hij Yn'VcVah'h'id'ej i'i] h'g'edg'id\Zi] Zg#L Z kZ'iV' Zc'i] Z'WZhi'VYk'XZ'[gdb iZX] c'XVa'6>ZmeZgh!'E] 9'a'kZa'6>Xdchj a'Vcih!'VcY'cdc'iZX] c'XVa'Wj h'cZhh'a'VYZgh!'VcY'a'nZgZY i] Zb' dc'ide'd[V'hZi'd[eg'c'X'e'zh'VcY'[g'vb Zl dg h'[dgZ[[ZXi kZ'YZX'h'dc"b V' c\#

7ZXVj hZ'l Z'l g'fZ'[dgVc'ZmZX] i'kZ'Vj Y'ZcXZ!'W'g'k'n'Xdj cih!'VcY'l ZkZ'W'd'aZY'Ydl c'l] Vi'Xdj a' W'z'c\i] n'ide'Xh'cid'i] Z'b ZVc'c\j a'VcY'Xg'f'XVai'ZcZih'i] Vi'b ViiZg#l] h'h'i] Z'hVb Z' c'[dgb Vi'dc'l Z'h] Vg'f' f'] iZVb 'a'VYZgh'VcY'WdVg'h'c'dj g'g'hZVgX] VcY'VYk'h'dgn'hZg'XZh!'Wj i Y'hi'a'ZY'cid'V'XdcXg'ZiZ'hZi'd[\j YZa'cZ'h'[dg[Vhi'g'Z'g'cXZ#

6[iZg'g'ZY'c'i] h'g'edg!'ndj a'W'VWZ'id/

- ; dg'hZZ'ediZci Va'6>X] VaZc\Zh!'VcY'YZkZade V'g'Vahi'X'ZmeZXiVi'dc'd[1] Vi'f'l 'aiV' Z'id W'c\ Vc'6>c'f'Vi'kZ'id'a[Z
- HZa'Xi'YZVa'6>egd_ZXi'h'i] Vi'b ViX] 'ndj g'g'hZdj g'XZ'h'i'b Z'Xdchig/c'ih!'VcY'XVeVWaf'Zh
- 6hhZhh'6>kZcYdgh'dj i'dch'fj 'X' a'VcY'Z[[ZXi kZan'VcY'b V' Z'Xg'f'XVa'Wj n'kh'Wj 'a' YZX'h'dch'l f'] 'Xdc[YZcXZ

L Z a'W'c'l f'] [g'vb c\ZmeZXiVi'dch'[dg'hj XXZhh#



| " %&. : b Zg'6g {XVa'ciZa\ZcXZ'GZhZVgX] #J cVj i] dg6ZY'Xden'c\ dgY'higWj i'c\ h'V'k'da'i'dc'd[Xdeng\] i'a/l #'X'1Vi'dch5 Zb Zg#Xdb 'dg&'+&, ".) *- *+,

&#L] Vi id: mēZXi °L] Zc °6Ydei °c\ °6>

DcZ°d[i] Z°W\Zhi°] j g°āzh°id°6>VYdei °dc°VcY°ciZ\gVi °dc°h°V°ā°X° °d[°egleZgZmēZXiVi °dch°VWdj i Veean°c\°6>°c°Vc°Zmhi°c\°Wj h°c°Zhh#; mZXj i kZh°l°VcY°i] Z°gi°ZVb h°l°d[iZc°\d°°cid°i] Z°egd°XZhh°W°c°Y WZXVj hZ°hd[ZI °Xdb eVc°Zh°] VkZ°ā°Vg°c°ZY°i] ZhZ°°b edg°Vci°ā°hhdch°VcY°X] Vā°z°c\Zh°VcY°WZXVj hZ ZkZc°[ZI Zg] VkZ°hj XXZhh[j ā°VYdei°ZY°6>°c°V°l° Vn°i] Vi°YZakZgh°GD°#

°c°i] Z°[kZ°ed°cih°W°ad! °l° Z°ā°Z°mē°ad°g°°Xg°f°XVā°ch°^] ih°VWdj i°i] Z°X] Vā°z°c\Zh°VcY°deedgj c°f°Zh°d[6>VYdei °dc!°Vh°l° Z°ā°Vh°hdb Z°d[i] Z°] j g°āzh°VcY°c°ZXZhhVgn°hi°Zeh°id°ZmēZXi°°c°i] Z°egd°XZhh°d[VYdei °dc°VcY°ciZ\gVi °dc°#

## &#	ViV

9ViV°h°ZhhZci°Vā[dg°Vcn°6>Veeā°XVi °dc!°Wj i°YViV°f°j Vā°fn°VcY°YViV°VXXZhh°Vg°d[iZc°X] Vā°z°c\°c\] j g°āzh°id°6>VYdei °dc°#; dg°Zhi°VW°h] ZY°Wj h°c°ZhhZh!°eVg°Xj ā°gn°Wj h°c°ZhhZh°Wj ā°W[dg°i] Z edej ā°gj hZ°d[i] Z°ci°Zg°Zi!°YViV°hidg°V°h°h°ā°d°ZY!°VcY°ā°fi°ā°i] dj °\] i°h°\°kZc°id°YViV°[dgb°Vih°#; dg b°Vcn°Xdb eVc°Zh!°YViV°h°hidg°Y°hd°i] Vi°f°XVc°W°b°Vc°j Vā°n[dj c°Y°dgēdi°Zci°Vā°n°hd°i] Vi°f°XVc°W° j hZY°[dg°YVh] Wd°Vg°h°VcY°W°h°X°Wj h°c°Zhh°ci°Zā°Zc°XZ°ej gēdh°Zh°#

6g°f°X°Vā°ci°Zā°Zc°XZ°g°f°j g°Zh°i] Vi°YViV°[dgb°Vii°c\°W°j° c°f°ZY°VcY°i] Vi°YViV°W°VXXZhh°W°Z°W°h°6> hnhizb h!°hdb Zi°b Zh°c°g°Vāi°b°Z°#!] h°d[iZc°°ckdā°Zh°cdi°j hi° Xā°Vc°c\° kēgdeZgn°[dgb°Vii°c\°i] Z YViV!°\Zii°c\°g°Y°d[°°c°VXXj g°Vi°Z°dgj° cj hVW°Z°YViV°[°ā°h°i°YViV°Wj i°d[iZc°°dkZgj°Vj ā°c\°YViV °c[°g°hig°Xij g°Zh°VcY°X] Vc°\°c\°ā°VXn°hnhizb h°Vād°Zi] Zg°#; dgj] h°g°Z°Vhd°c!°hb°Vāi°6>e°ā°di egd°\g°b h°XVc°W°g°Z°ā°i°kZā°ZVhn°id°i°Zhi!°Wj i°hj hi°V°c°ZY°6>°j hZ°Vh°eVg°d[°V°Wj h°c°Zhh°]j cXi°dc °b°eā°Zh°\g°Z°Vi°Zg°X] Vc°\Zh°id°Xdg°°ā° hnhizb h!°l°] X] °XVc°W°Z°Xdhia!°VcY°j° c°XZg°V°c°°GD°#

L] Vi id°ZmēZXi°VWdj i°YViV/

- ā°h°] Vg°Zgjid°VXXZhh°i] Vc°j° hj Vā°n°Vci°X°ē°Vi°ZY
- ā°g°f°j g°Zh°] ZVkn°dg°Vc°b°c\°VcY°hdg°c\°c°dg°f°Zgjid°[dgb°Vi°f°!°VcY°ej°g°Z°]° cj hVW°Z°[°ā°h
- ā°l° ā°id[iZc°°g°f°j g°Z°Zci°g°Zā°c°Zi °c[°g°hig°Xij g°Z°id°°b°eā°Z°Zci°6>°hj hi°V°c°VW°h

GZāi°ZY°Vg°Xā°Z°:°j°c°YVb°Zci°Vā°id[°9ViV°A°f°Zg°Xn

&# #9ViV°HX°Zc°XZ°i°Vā°Zci

9ViV°h°X°Zc°XZ°i°Vā°Zci°°h°Xg°f°XVā°[dg°W°c°c\°V°ig°Z°6>°c°f°Vi°kZ°id°ā°f°Z°°ch°YZ°d[°Vc°Zmhi°c\°Wj h°c°Zhh# GZā°c\°Zci°g°Zā°nd°X°dchj ā°c\°[°g°h°h°b°Vcn°d[°l°] db°Vg°Z°m°g°Z°b°Zā°j° c°YZg°hi°V[[ZY°°c°g°Z°Vā°YViV hX°Zc°XZ°i°Vā°Zci°d[i] Z°gd°l° c°f°h°g°h°n°VcY°j° chj hi°V°c°VW°Z°[dgj°g°Z°VYdei°dc°d[°6>°cid°Vcn°Xdg° Wj h°c°Zhh°egd°XZhh°#



9ViVhXZcXZiVaZci1 aWcZXhhVgn[dgZkVj Vi e\ediZci Va6>c↑Vi kZh! [dghZii e\j eVcY
] VcYaē\YViVc[ghig Xij g!VcY[dg↑Zg/i e\ VcYVYj hi e\ Va dg] b hVcYVViVidVX ZkZV
Wj hēZhhgZj a#] hckdkZhgZ\j dgciZgVXē\1 ↑ Wj hēZhhāVYZgh] ēdg[j cXi dēVāāVYZgh
ēV\ kZcWj hēZhhYZeVgb Zci#

9ViVhXZcXZ'hc] ^] YZb VcY!VcYegdheZXi kZ'Zb eadnZZh'1 ↑] i] ZhZ'h' aē1 aēi Vci'b dgZ
i] Vc'b dcZn#] Zn'1 Vci'VgZl Vg'ē\XVgZGg] dg ē\dc'egdWZb h'i] Vi'gVān'b ViiZg'ē'i] Z'1 dgY
VcY'gZVān'b ViiZgid'i] Z'gZb eadnZg#] Zn'1 Vci'hj eedg'[gdb āVYZgh] ēid\Zi VXXZhh'id'i] Z
iddh'i] Zn'cZYZ!VcY'i] Zn'1 Vci'j cXi dēVāāVYZghVgdj cY'i] Zb '1] d'j cYZghiVcY'i] Z'VWhX
XdcXZeih'd[YViVhXZcXZēcdi'iZX] cXVā'j hi XdcXZeij Vā VcY'XVc'1 dg '1 ↑] i] Zb id'hdāZ
egdWZb h#

L] Vi'id'ZmēZXi VWdj i'6>āiVaZci/

- = gē\ē'6>āiVaZci'h'ZmēZch'kZ'VcY'1 aigZfj gZ'V'Xdb eZāē\gZVhdcVh'id'1] n'ndj g'6>
ē↑Vi kZhVgZ'ēiZgZhi e\ VcY'kVj WāZ'[dgi] Z'Xdb eVcn#: mēZXi'id'ZmēZgb Zci'1 ↑
Y↑[ZgZci'1 Vnh'd[ig/b ē\ndj gYViVhXZcXZgdā'h'd'i] Vi'↑XVeij gZ'hViiZci'dc
- GZiVēē\ē'6>āiVaZci'b ZVch'[ēYē\V'egdYj Xi kZ'gdā'VcY'iVc\WZ!'b edgVci'YViVhXZcXZ
egd_ZXi h
- †'h'X] VāZē\ē'id'YZiZgb ēZ'] dl VYViVhXZcXZ'ZmēZg'1 aēi dg '1 ↑] di] Zgb Zb WZgh'd[
i] Z'† iZVb !VcY'1 ↑] Wj hēZhhāVYZgh] ē

GZāiZYedYXh'i/L] n: nāXj i'kZhH] dj ā'; daēl '6>l gZcYh'ē'7j hēZhh

&# #l ZVb h'VcY'AZVYZgh] ē

L] aē'YViVhXZcXZ'h'Xg'↑XVā'h'd'h'i] Z' XdccZXi kZ'i'hj Z 'i] Vi'hj ggdj cYh'i] Vi'YViVhXZcXZ
iVaZci#L Z'j hZ' XdccZXi kZ'i'hj Z 'id'b ean'i] Z'† iZVb !i] Z'j cXi dēVāWj hēZhhāVYZgh!VcY'i] Z
gZākVci'hj WZXi'b ViiZgZmēZgh'1] d'1 aēcZYZ'id'Zc\V\Z'1 ↑] i] Z'YViVhXZcXZiVaZci'ē'dg'Zgid
hdāZ'egdWZb h#

I] gZj \] dj i'i] h'gZedg!' hj WZXi'b ViiZgZmēZgh '1 aēgZ[Zgid'Wj hēZhh'iZVb 'b Zb WZgh'1 ↑] YZZe
ZmēZg'hZ'ē'i] Z'Wj hēZhhēgdXZhhZ'hē#VXXdj ci e\ē'dg['Zā'ē#ēZigdāZj b 'Zc\ēZZgē\ē'i] Vi'V
\kZc'6>ē↑Vi kZ'h'gZāiZY'id#

6c'6>egd_ZXi'iZVb '1 aēcZYZ'id'WZ'āY'VcY\$dgVeegdkZY'Wh'Vc'ē"] dj hZ' X] Vb e'dc !Vc'ZnZXj i'kZ
āVYZg'1] d'j cYZghiVcYh'i] Z'hXdeZ'VcY\ēdVā'h'd[i] Z'egd_ZXi'i] Z'Zhi'b ViZY'Xdh'h'd[i] Z'egd_ZXi#
I] Z'X] Vb e'dch'b j hi WZāZkZ'ē'i] Z'hig/iZ\ X'kVj Z'VcY'cZXZhh'ān'd[i] Z'ē↑Vi kZ!VcY'WZ'1 aēē\
id'hj eedg'i] Z'egd_ZXi'1 ↑] \j YVcXZ!'gZhdj gZ'h'VcY'Zci] j hVhb #

I] ZhZ'iZVb h'1 aēcZYZ'id'1 dg id\Zi] Zg'ē'dg'Zgid/



- 9ZiZgb ĉZ'i] Z'Wj hĉZhh'egdWZb Vc'6>hdj i'ĉc'XVc'hdakZ/9ViV'hX'Zci ħih'ĉZZY'Xdcizmi dc'l] Vi'egdWZb h'b ZVc!dc'l] Vi'YViV'h'ĉcZXzhVgn!VcY'dc'l] Vi'YViV'h'VXXZhh'WZ!VcY ħ'Wj hĉZhh'iZVb 'b Zb WZgh' ħ'ĉcZZY'id'] Zæ#
- 9ZiZgb ĉZ'] dl '6>XVc'hdakZ'i] Vi'Wj hĉZhh'egdWZb /9ViV'hX'Zci ħih' ħ'ĭ] VkZ'YZVh VWdj i'] dl '6>b ^] i'YZiZXi'[dg] Y'dgb ^] i'egZY'Xi'ZkZcih'[dg]Wj hĉZhh'z'VYZgh!Wj i'Wj hĉZhh'ħ' ħ'ZVb 'b Zb WZgh' ħ'ĉcZZY'id'W'egZhiZci'id'\j YZ'dg'XdcigWj iZ'id'i] Z'egd_ZXi! ĉXaj Y'ĉ\ 'V'Xa/g['XVi'ĉc'd[i] Z'dj iej i'd[i] Z'ĉciZg'VXZ#l] ħ'Xa/g['XVi'ĉc'b ^] i'ĉXaj YZ Vchl Zgĉ\ 'fj Zhi'ĉch'hj X] 'Vh!] Vi' ħ'ĭ' 'æd' 'a' Z 'l] Zc'ĭ' h'YdcZ4'=dl 'l ħ'ĭ] Z'hnhizb VXi4L] Vi'VXi'ĉch' ħ'ĭ] Z'hnhizb 'iV' Z'Vj idb Vi'XVan!VcY'l] X] ĉcZZY'] j b Vc'dkZgh'] i4
- B V'ciV'ĉc\ 'VcY'j eYVi'ĉc'i] Z'hnhizb 'dcXZ'ĭ' h'Wj 'ā/8dchiVci'ĭ'ZgVi'ĉc'ħ'ĉcZZYZY'ĉ dg'Zgid'b V' Z'6>hnhizb h'YZakZg'g'hj āh#8VaWj i'ĉc' V'hnhizb 'dkZgi' b Z'ĉdi'dcan ĉ'kdakZhiZXi] c'XVan'ĭl ZV' ĉc'i] Z'YViV'VcY'Va'dg[] b h'Wj i'j h'ĉc\ 'Wj hĉZhh'Xdcizmi'id YZiZgb ĉZ'l] Zi] Zgi] Z'hnhizb 'ħ' ħ' dg' ĉc' #l] ħ'ħ'ĉci'V'_dW[dgYViV'hX'Zci ħih'VæcZ#

ħ'h] dj ā'W'ĉcidiZY'i] Vi'l] ħ'YViV'hX'Zci ħih'VcY'ZmZXi i'kZh'VgZ'b dgZ'[gZ'fj Zcian'ĉ'kdakZY'ĉ higViZ\ 'X'ea/cc'ĉc\ 'XdckZghVi'ĉch!'ĭ'ħ'd[iZc'] VgY'id'ej ā'ĉc"] dj hZ'hj WZXi"b ViiZgZmēZgh'[gdb i] Z'XdgZ'iVh' ħ'i] Vi'i] Zn'VgZ'Zb eadnZY'id'Yd#AZVYZgh] 'ē'b j hi'Z'ĭ] Zg'ĭV' g'ghig Xij g'ĭ] Z'hX] ZYj ā VcY'ĉcXZci kZh'd[i] Z'ĉ'kdakZY'hj WZXi"b ViiZgZmēZgh!dg'ĭW'] gZ'dj ih'YZ'hj WZXi"b ViiZgZmēZg Xdchj āVcih'id' dg' ĉc'V'YZY'XViZY'[Vh] 'ĉc'[dgi] Z'āc'i] 'd[i] Z'egd_ZXi#

L] Vi'id'ZmēZXi'VWdj i'iZVb h'VcY'āVYZgh] 'ē'l] Zc'VYdei'ĉc'6>

- ĉ'ĭ'Van!ħ' VcY'Wj hĉZhh'Zb eadnZZh'l ħ'ĭh' WāngZ'h'ħ'i'V' ĉc'i' b Z'Vi Vn'[gdb 'i] Z'g'gZ'j ā/g l dg' id'ĉciZg'Xi'l 'ĭ] YViV'hX'Zci ħih
- : mēZXi'id'gZ'ĉc[dgZ'i] Z'b edgVcXZ'd[i] ZhZ'ĉciZg'Xi'ĉch'VcY'id'b V' Z'j e'[dgi] Z'āhi'ĭ' b Z'ĉ'XdgZ'ħ' VcY'Wj hĉZhh'l dg
- : mēZXi'id'YZkZæde'cZl 'ēā'nWd' h'VcY'l dg [ādl h'[dg] dl '6>egd_ZXi'h'VgZ'ĉc'ĭ'ViZY! b ZVhj gZ'Y!VcY' Zei'j e'dkZgi' b Z

GZa'fZY'Vg'XaZ/l] Z'8gf'XVaGdā'd['Hj WZXi" B ViiZg: mēZgh

&# #ħZgVi'ĉc

<Zii'ĉc\ 'V'b VX] ĉZ'āZVg'ĉc\ 'hnhizb 'id'l dg' ĉc' Wj hĉZhh'ħc i'ZVhn#6[iZg'VXXZhh'ĉc'i] Z'ĉcZXzhVgn YViV!Wj 'ħ'ĉc\ 'ViZVb !VcY'hZāXi'ĉc'i] Z'g'] i'egd_ZXi'ħ'i] ZgZ'ħ'b dgZ'l dg' id'W'YdcZ#6>ħ'ĉc'di ā' Z' Yd'ĉc\ 'ħ' O'ĭ'ħ'ā' Z' Yd'ĉc\ 'hX'ZcXZ#l] ZgZ'ħ'ĉc'd'ej '\ 'VcY'ēā'n'b Zi] dY'id'b V' Z'6>Xdb Z'id ā[Z'dcan'ĭZhih#

Hdb Z'VeeaXVi'ĉc'ĉ'kdakZ'l] dān'ig'V'ĉcZY'hnhizb h!h'j X] 'Vh'hZXj g'ĭ'n'6>VeaaXVi'ĉc'ħ'i] Vi'YZiZXi eZdeā'dgkZ] 'XāZ'ħ'ĉc' V'akZ'k'YZd'hi'gZVb #Hj X] 'Vc'VeeaXVi'ĉc'ĉ'kdakZ'h'V'egZ'ig'V'ĉcZY'b dYZāi] Vi] VcY'āZ'h'V'egdWZb 'i] Vi'l 'dc' i'X] Vc'Z'b j X] 'ĭ] Z'VeēZVg'VcXZ'd[] j b Vch'VcY'kZ] 'XāZ'ħ' #



B dhi Wj h'cZhh'egdwz b h'ckdkZ' VcYac\ Wzhed` Z'Wj h'cZhh'YViV'c' b Zhhn'[dgb Vih'VcY'iV' c\ ZYj XViZY'j ZhhZh'Wdj i'] Vi'YViV'VcY'i] Vi'Vadgt] b 'b ^] i'Zi'V'g'hj a#B dci] h'd[iZhi c\ VcY'il ZV' c\ Vg'd[iZc'g'fj g'Y'id'Zi'Vc'6>hnhizb 'id'eZgdgb 'dc'eVgl ^]] j b Vch'dgeg'k'dj h hd[iil Vg' hnhizb h#

: kZc'i] Zc'V'hnhizb 'h'Wj 'a'i] Zg'z' b j hi'WZ'dc\d'c\ 'ViiZci'dc'eVY'id'i] Z'dj iej ih'd[i] Z'hnhizb ! Zchj g'c'i] Vi'dYY'ig'z'cYh'd['Vj an'YViV'] V'kZc'i'i] gdl c'd[[i] Z'hnhizb h'g'hj ah#l] 'h'ckdkZh Wdi] 'b ZVhj g'z'b Zci'd[i] Z'hnhizb h'g'hj ah'VcY'i'c' Zg'c'i ^] i] Z'YViV'VcY'i] Z'Vadgt] b h#l] 'h dc\d'c\ 'egdXZhh'h'j hj Vam'cdl] Zg'c'ZVg'Vh'X] Va'z'c'\c\ 'Vh'i] Z'c'V'ae'gdXZhh'd['hZii c' \ j e'Vc'6> VeeaXVi'dc#

L] Vi'id'ZmeZXi'c' i'Zgb h'd[^Zg'Vi'dc'VcY'XVaWj'V'ic'd['6>hnhizb h/

- : meZXi'i] Vi'hnhizb h'l 'a'g'fj g'z'h'c'f'XVci'ig'Va'VcY'Zgg'd'c'dg'Zg'id'Veeg'VX]] j b Vc'a'kZaeZgdgb VcXZ'dg'Vc'VXXZeiWZ'a'kZad['eZgdgb VcXZ
- : meZXi'i] 'h'ZkZc'V[iZgj h'c'c'Zl 'YViV'c'Zl 'b Zi] dYh'dgc'Zl] nedi] ZhZh
- : meZXi'hdb Z'a'kZad['dc\d'c\ 'b ZVhj g'z'b Zci'VcY'b V'ciZcVcXZ'd[i] Z'a'kZ'b VX] cZ a'Vg'c'c' hnhizb

GZa'IZY'ciZk'Zl /Eg'Xi'XVa6>: i] Xh' "b eVXh'dc'i] Z'7diidb 'A'cZ

&# #9Zeadnb Zci'8] Va'z'c'\Zh

6>h'cZl !'VcY'Wg'c'\c\ ^'id'a'Z'c'Vc'Zmhi'c\ 'ZciZg'ghZ'd[iZc'ckdkZh'V'a'Vg'c'\Xj gkZ#6'kVgZin d['h'hj Zh'b ^] i'Xdb Z'j e'id'eg'kZci'dg'YZa'n'Vc'6>hnhizb '[gdb 'WZ'c'\Y'ZeadnZY!'c'Xaj Y'c'\

- AZ\Vadgg'Z'j a'i'dgn'XdcXZgch' = ZV'k'an'g'Z'j a'i'ZY'hZXi'dgh'ka' Z'] ZVa] XVg'VcY' [c'VcXZl b j hi'Zchj g'z'i] Vi'i] Z'g'6>VeeaXVi'dch'Vg'z'c' i'c'k'da'i'dc'd['Vcn'a'l h#e"] dj hZ'a'VahiV[[h] dj a'h'c'd[[dc'Vc'6>c' ^'Vi'kZ'ZVgn'dc!g'Vi] Zgi] Vc'l V'c'c' \ j ci'a'YZeadnb Zci#Di] Zg VeeaXVi'dch'hj X] 'Vh'g'Zxdb b ZcYVi'dc'Zc'c'Z'h'dgiVg'ZiZY'b Vg'Zi'c'\ 'VeeaXVi'dch'b ^] i hi'g'V'EG'c'\] ib Vg'z'VcY'a'hi"b 'c'j iZ'Zn'Z'Xj i'kZ'XdcXZgch'dc'i] ZhZ'b ViiZgh'XVc'd[iZc'WZ eg'kZciZY'Wh'e'a/cc'c'\ [dg'VcY'Xdch'YZg'c'\ i] ZhZ'b eVXih'[gdb i] Z'dj ihZi'd['Vc'6> c' ^'Vi'kZ'WZ[dg'z'h'c' c'\g'z'hj g'Z'h'c'id' ^#
- 9ViV'VXXZhh'<Zii c'\ 'V'e'adi'6>VeeaXVi'dc'id'l dg' 'h'd[iZc'YdcZ'l ^] 'hi'V'c'Vci'da'Zg YViV! j hi'Zcdj \] id'iZhi'i] Z'XdcXZei#9Zeadn'c'\ 'hj X] 'Vc'VeeaXVi'dc'd[iZc'ckdkZh dc\d'c\ 'VXXZhh'id'YViV'c'c'g'Z'ai' b Z'dg'c'g'z'a'i'kZan'g'Z'j a'g'c'iZg'kVat#l] 'h'hdb Zi'b Zh g'z'fj g'z'h'b Vcj Va'VcY'b dcdidcdj h"] j b Vc'Z[[dg'k'cdi'YZVa'Wj i'hdb Zi'b Zh'c'XZhh'Vg't'dg Vc'dkZg'Vj ad['YViV'c'[g'hig' Xij g'z'Wj 'a'[dg'YViV'VXXZhh'VcY'Xdb eVi'Waf'n'l ^]] j ij g'z'6> e'a/ch#l] 'h'b V'Zh'YZeadnb Zci'ZheZX'Van'X] Va'z'c'\c\ 'c'da'Zg'ZciZg'ghZh#
- Adh'c'\ 'V'X] Vb e'dc'/Cdi'ZkZgn'8'a'kZa'Zm'Z'Xj i'kZ'dg[j c'Xi'dc'Va'Wj h'cZhh'a'ZVYZgl 'a'WZ Zm'X'Z'Y'id'ZmeZgb Zci'l ^] '6>#e'VYY' ^'dc'l'ZkZc'i] dhZ'l] d'Vg'Z'm'X'Z'Y'd[iZc'Ydc'i] V'kZ i] Z'egdeZg'Xdc'iZmi'dc'6>h'XVeVW'at'Zh'dgj c'YZghiVcY'c'\d['h'g'z'fj g'z'b Zcih'Z'i] Z'g'\ i



| " %&. ' : b Zg'6g'f'X'Va'eiZa'ZcXZ'GZhZVgX] #J cVj i] dgbZY'Xden'c'\ dg'Y'hig'Wj i'c\ 'h'V'k'da'i'dc'd['Xdeng\] i'a'l #'X'1Vi'dch5 Zb Zg'k'db 'dg'&'+&.) ** - * +,

X] Vb e'đc'd[V'egd_ZXi'b dkZh'id'Vcdi] ZgYZeVgjb Zci'dg'Vcdi] ZgXdb eVcn!'i] Z'j cY'c\ VcY'gZhdj gXZh'cZZYZY'[dg'Vc'6>'c'↑Vi'kZ'b Vn'Y'hVeeZVg'Vh'f'j 'X' an'Vh'i] Z'X] Vb e'đc i] Zb hZ&Zh#HZXj g'c' V'Xdb b' ↑iZY!'đc'\iZđp 'XdccZXi'đc'id'i] Z'8'hj ↑Z'đdgl'] X] ZkZg eVgn'] đā'h'i] Z'Wj Y\Zi'f'h'Xg'f'XV#

L] Vi'id'ZmēZXi'i] Zc'↑'Xdb Zh'id'YZeān'c'\'6> /

- : mēZXi'j g'Yāzh'id'Vgg'kZ'WZil ZZc'hiVg'c'\VcY'YZeān'c'\Vc'6>'c'↑Vi'kZ
- EgZeVgZ'id'g'ZXdg'f'i] ZhZ'j g'Yāzh'VcY'YZiZđp' cZ'V'eā/nWd'đ'id'b dkZ'WZndcY'i] Zb ! hiVg'c'\i' ↑] 'hdb Z'd[i] Z'h'b eā'VYk'XZ'c'i] h'g'edg



| " %&. : b Zg'6g'↑'X'Vā'ē'ciZā'ZcXZ'GZhZVgX] #J cVj i] dgōZY'Xden'c'\đgY'higWj i'c'\ h'V'k'đā'i'đc'd[Xdeng\] i'ā/l #'X1Vi'đch5 Zb Zg#Xdb 'dg&'&,&.) ** - * +,

The Difference Between "IT" and "AI"

	Information Technologies (IT)	Artificial Intelligence (AI)	Insight to Reinforce
Time to Deliverable	Hard to predict with new projects. Relatively easy to predict with repeat or well understood projects.	Nearly impossible to predict with new projects. Still very challenging to predict with repeat or well understood projects.	Only apply AI where it can be viewed as a long-term investment in the company's skills and capabilities -not a short-term ROI.
Product Capabilities	Relatively easy to deliver on. Can be hard-coded so that the system behaves predictably, and can do anything we program into it.	Challenging to know ahead of time. The data and algorithms may not be able to deliver on the capabilities we originally wanted.	AI systems are probabilistic, and most applications - especially novel applications - must be considered "experiments."
Current In-House Competence	Relatively strong. Most companies have competent in-house IT skills.	Weak. Most companies lack data science talent, and their business leaders lack an understanding of data science concepts.	AI often requires a significant effort in data science talent, and in familiarizing business leaders with data science concepts and use-cases.
Monetary Resources Required	Hard to predict with new projects. Relatively easy to predict with repeat or well understood projects.	Nearly impossible to predict with new projects. Still very challenging to predict with repeat or well understood projects.	Only apply AI where it can be viewed as a long-term investment in the company's skills and capabilities -not a short-term ROI.
Role of Subject-Matter Experts	Needed primarily to define the functions or capabilities of the IT solution being developed.	Needed to define the business problem, to determine the data required to solve the problem, and to determine the outcome.	AI often requires a significant effort data science talent, and in familiarizing business leaders with data science concepts and use-cases.
Data Requirements	Minimal or none.	Potentially robust data requirements. May involve overhauling data infrastructure or data formatting. May require months of prep.	AI adoption often requires systematic change in the way data is handled and managed.
Depth of Integration	Can often be layered on top of existing IT systems.	Often must be integrated into multiple IT systems, accessing data in specific formats, and drawing inputs from many sources.	Only apply AI where it can be viewed as a long-term investment in the company's skills and capabilities -not a short-term ROI.
Strategic Value	Critical in the short term.	Critical in the long term.	Only apply AI where it can be viewed as a long-term investment in the company's skills and capabilities -not a short-term ROI.

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#K ZI ^\`6>Vh^Vc^εkZhib Zci

I] Zg^Vg^kZgn[ZI `fj `X `l ^h^c^Vg {X^Vā^ciZa^ZcXZ# Eā \ `VcY^eā/n `veeaXVi `dch^Yd^Zmhi ^c hdb Z`hZXidgh^VcY^ [dghdb Z`kZgn^XdciglaZ^Yj hZ^XVhZh!Wj i i] ZhZ`h`b eā!eāZ`ig/`cZY`hnhZb h^Yd

cdi YZakZgdZd[i] Z'b dhi' b edgVci WZcZ[↑h'd[Vc'6>egd_ZXi/i] Z'Xg↑XVāh` āh VcY XVeVWāf Zh i] Vi V'Xdb eVcnZcVWZh[dg↑h'j] ij gZ#

æ'i] Z'[dj ghZXi dchWZadl !l Z aāZmædg'i] Z'b edgVcXZ'd[k'Zl c\`6>VhVc`ckZhib Zci`c æc\`iZgb XVeVWāf Zh VcY egVXi XVāhi Zeh'id`egZeVgZ iZVb h'[dgXgZVi c\`Wdi] cZVgiZgb VcY æc\`iZgb WZcZ[↑`c`Xg↑XVā6>c↑Vi kZh#

' #&#EgdeZgVcY`b egdeZgK Zl h'd[°6>

æ'dj g'l dg`l ↑] `ej WāXVcY`egkViZ`hZXidgZmZXj i kZh!l Z'[cY'i] Vi'6>hVāb dhi`Vā Vnh`kZl ZY i] gj \] `dcZ'd[↑dj gēZgheZXi kZh/

- 6c`Vj idb Vi`dc`j e\gYZ/6>kZl ZY`Vh`j hi`Vcdi] Zg` cY`d[↑`i] Vi`XVc`WZ` eā \Z`Y`c` id` b egdkZ`Z[[XZcXnVcY`hVkZ`dc`b Vg\`ch
- 6`h`kZgVj æzi/6>kZl ZY`Vh`Vc`chiVci`j e\gYZ`id`Vcn`Wj h`cZhh!`b egdk`c\`Vcn`Wj h`cZhh` b ZigX
- 6`]neZ`Wj WZ/6>kZl ZY`Vh`V`h` ā[dghiVgj eh`dgh`āXdc`kVāzn`Wj i`Vh`WZ`c\`i] dān` āZkVci`id`V`Wj h`cZhh` egdXZhhZh`VcY`hZXi`dg`c\`ZcZg/a
- 6c`ckZhib Zci/6>kZl ZY`Vh`V`cZl` hZi`d[↑XVeVWāf Zh'id`WZ`ZcVWZ`Y`dkZgi`b Z`id`cdi`dcan` b egdkZ`Z[[XZcXZh`Wj i`id`gZi] c``XdgZ`egdXZhhZh`VcY`l` c`æc\`iZgb` b Vg Zi`h] VgZ

7j h`cZhhZh`h] dj ā`YZkZāde`Vc` c`kZhib Zci` eZgheZXi kZl ↑] c`i] Z`gZmZXj i kZ`iZVb h`VcY YZeVgb Zcih#l] Z` c`kZhib Zci` eZgheZXi kZ`c`kdkZh`V`cj b WZgd[↑Xg↑XVā`ch`^] ih/

- : cVWāc\`XVeVWāf Zh`l ↑] `Vg[↑XVā`ciZā\ZcXZ`gZfj gZ`h`cZl` l Vnh`d[↑`b VcV\`c\`YVIV`VcY iVāci!`VcY`↑l` āiV` Z`b dhi`Wj h`cZhhZh`nZVg`id`YZkZāde`i] Z`egdXZhhZh`VcY`] VW`h` gZfj gZ`id`ZcVWZ`i] ZhZ`XVeVWāf Zh
- 9VIV`VXXZh`VcY`iZVb` V\`ātn`l` āVādl` [dgjcZl` ~` cYh`d[Z[[XZcXZh`VcY`cZl` l Vnh`id` hZg`XZ`Xj hidb Zgh!`b dhi`d[↑l] X] `VgZ`cdi`nZi`Y`hXdkZgZ`Y#7Z`c\`gZVYn`id`VYdei`i] ZhZ` cZl` XVeVWāf Zh`Vh`i] Zn`Zb ZgZ`VcY`id`YZkZāde`cZl` XVeVWāf Zh`V] ZVY`d[↑dcZ`h`eZZgh`h` V`higViZ\`X`ckZhib Zci
- 7j h`cZhh`āVYZgh`h] dj ā`cdi`ZmXā`h`kZān[dXj h`dc`cZVgiZgb` °6>GD`ā`i] dj \] `i] Zn`h] dj ā` Wj Y\`Zi`XVgZ[j ān`VcY`gZhedch`Wā#AZVYZgh`h] dj ā`hZZ`kVā` Z`c`i] Z`b egdkZY` j cYZghiVcY`c\`d[↑°6>XdcXZeh!`ZmēZgZcXZ`l` dg`c\`l` ↑] `YViV!`VcY`i] Z`dg\`Vc`bVi`dc`d[↑Vc` 6>egd_ZXi`iZVb` #`b egdkZY`[Vb` āVg↑n`l` ↑] `Veeā`c\`°6>XdcXZeh`h`Vc`ckZhib Zci`c`VcY` d[↑`hZā

EgVXi XVāhi Zeh'id`ZcXdj gV\Z`Vc` c`kZhib Zci` °6>Xj āj gZ`c`Xā` YZ/

- HZi`XāVgZmēZXiVi`dch`Wdji`i] dl` h`j`XXZh`l` āāVZ`b`ZVhj`gZ`Y`c`Vc`6>c↑Vi`kZ#l`ZVb`h` h] dj ā`] VkZ`Vc`j` cYZghiVcY`c\`d[↑i] Z`X] VāZc\Zh`V] ZVY`VcY`i] Z`l` Vn`V`egd_ZXi`l` āāVZ



| " %&. : b Zg:6g[↑XVā`ciZā\ZcXZ`GZhZVgX] #J cVj i] dg6ZY`Xden`c\`dgY`higWj i`c\` h`V`k`dā`i`dc`d[↑Xdeng\] i`ā/l` #""X1Vi`dch5`Zb`Zg#kdb`'dg&'+&,".)`*"-`*`+`

b ZVhj gZY#l] Zn'h] dj a'Vhd'WZ'Va'cZY' l] i] Z'k'Zl' i] Vi'[Vb' a'Vgt'n'l] 'YViV'VcY'6> egd_ZXi'h'V'WZcZ[↑'k'c'ZhhZcXZ!'V' iZVb' j' e\g\YZ! 'cdi' j' hi' V' iZX] \$egdXZhh'j' e\g\YZ' l' #

L] dj i] i] h'ad'c'V'Z'g' b' eZgheZXi' kZ'[gdb' i] Z'ide!'iZVb' 'b' Zb' WZgh'ZheZX'Van'YViV' hX'Zci' hih' VgZ' b' dgZ' a' Zan'id'ad' ' [dgh] dg'iZg' b' !h' g[VXZ' a'kZa'b' egdkZb' Zcih'i] Vc'i] Z' \Zcj' cZ' ig\ch[dgb' Vi' dc'i] Vi' h'd[iZc' gZfj' gZY'id' Wg'c' \V'] cXi' dc'c' \ '6>VeeaxVi' dc'id'a[Z#

- GZXdg' a'zhhdch' a'ZVgcZY' c' l' dg' c' \ ' l'] 'YViV'VcY' c' iZVb' 'Xda'Wdg'Vi' dc' dc' '6>egd_ZXi'h' # l] h' l' a'ab' V' Z'ViVc' \ WZ'ZnVb' eaz' [dgi] Z'iZVb' i] Vi' a'ZVgc' c' \ ' h' V' l' c' id' WZ'ZnX'Z'Y' VWdj' i#> VYY'↑'dc!'i] ZhZ' a'zhhdch' l' a'ad[iZc' WZ'Vh'k'c' d' b' dgZ' kVj' VWZ' i] Vc'i] Z' c' ↑' Va' g'hj' ah'd' \ '6> c' ↑' Vi' kZh' VcY' ZmeZgb' Zcih' #7j' a'c' \ ' dc'i] h' h' a'ah' Zi' VcY' '6> [Vb' a'Vgt'n' h' Xgt' XV#

GZa'iZY'Vg'XaZ'/: ciZgghZ'6Ydei' dc' d' [6g' ↑'X'Va'ciZa'ZcXZ' L] Zc' ↑'9dZh'VcY'9dZhc' i' BV'ZHZchZ

' # #GD>J cXZgV'cin

l] Z'k'Vhi' b' V_dgt'n'd['6>VeeaxVi' dc'h'id'YVn'VgZ' l'] dj i' h'igdc' \ Zk'YZcXZ' d['GD' #>e'] dj hZ' VcY' kZcYdgh'dj' i' dc'h'd[iZc' [V' a' # l] Z'X] VaZc' \ Z' d['Veean' c' \ '6> id' Vc' Zm'hi' c' \ ' ZciZgghZ' h'd[iZc' Xdb' edj' cZY' W'h' V' a' X' ' d['YViV' VXXZhh' a' X' ' d['YViV' f' j' Va'n' l' a' X' ' d['YViV' hX' ZcXZ' i' VaZci' l' VcY' a' X' ' d['ZmeZgZcXZ' l' dg' c' \ ' l'] '6> #

L] a'Z' hdb' Z' a'ZY' c' \ ' Xdb' eVc' Zh' d'geVg' Xj' a'gn' c' cdkVi' kZ' ['g' h' l' a' a] VkZ' i] Z' g'hdj' gXZ' VcY' i' b' Z' id' ZmeZgb' Zci' l'] l'] d' a' n' c' Zl' ' b' Zi] dYh' d['Veean' c' \ '6> c' Wj' h' c' Zhh' l' b' dhi' Xdb' eVc' Zh' l' a' a' c' di'] VkZ' i] Z' ZmiZch' kZ' Wj' Y\Zih' d'gg'h' ' id' a' Z' g' VcXZ' id' Yd' i] h' #B' dhi' ['g' h' l' a' a] Va' d' l' i] Z' g' ; djg' cZ' *% % Xdj' ciZg' Vg'h' id' i' V' Z' j' e' b' j' X] d[i] Z' cdkZa' VcY' ZmeZgb' Zci' Val' dg' VcY' c' hi' ZVY' VXi' Vh' [Vhi' [d' a' d' l' Zgh' dc' '6> VeeaxVi' dc'h' c' i] Z' g'h' ZXid' gi] Vi' h' Z' Zb' id' WZ' \ Vgc' Zg' c' \ ' h' igdc' \ Zk' YZcXZ' d['GD' #

L] a'Z' ndj' c' \ ' Y' a' ↑' Van' c' Vi' kZ' h' ZXid' gh' a' Z' Z8db' b' ZgXZ' VcY' dca' c' Z' b' ZY' V' l' a' a' egda' [Zg' Vi' Z' '6> j' hZ' X' Vh' Zh' g' Vi] Zghl' [ian' l' ↑' b' Vn' WZ' *' dg'b' dgZ' n' ZVgh' j' ci' a' b' > h' \ Zcj' c' Zan' VXXZhh' WZ' VcY' ZVhn' id' j' hZ' c' d' a' Z' gh' ZXid' gh' a' Z' [c' VcXZ' l'] ZVa] XVGZ' l' VcY' b' Vcj' [VXi' g' c' \ ' #> h'] dj' a' c' i' WZ' h' j' heZXiZ' Y' i] Vi' 6> l' a' a' Va' Vnh' WZ' V' a' d' hh' l' Wj' i' c' ZVg' i' Zg' b' GD' > h' c' i' hdb' Zi] c' \ ' Wj' h' c' Zhh' Zh' h'] dj' a' Xdj' ci' dc' # l] Z' VXXg' ZY' WZcZ' [↑' h' d[' dg' Vc' b' c' \ ' YViV' VcY' Wj' a' c' \ '6> XVe' WZ' iZVb' h' h' i] Z' a' g' Zg' e' Vnd' [[' Vi' egZ' h' Zci' #E' g' le' Zgn' kZi' c' \ ' kZcYdgh'dj' i' dc'h' h' dc' Z' hi' Ze' id'] Vk' c' \ ' i] Z' WZ' hi' X] VcXZ' Vi' '6> GD' #

EgXi' X' Vahi' Zeh' [dgVXi' c' \ ' c' GD' > j' cXZgV' cin' VcY'] dl' id' kZi' '6> kZcYdgh/

- 9d' cdi' Vhhj' b' Z' i] Vi' V' kZcYdgv' VeeaxVi' dc' i] Vi' l' dg' ZY' c' dc' Z' h' ZXid' gh' j' X] Vh' g' Z' i' V' a' l' a' l' dg' c' Vcdi] Zg' h' j' X] Vh' Wc' c' \ ' #6h' kZcYdgh' [dgZmVb' eaz' h' d[l] Zc' i] Z' g'hdj' i' dc' l' dg' ZY' [dgV' XaZci' a' Z' ndj' g' Wj' h' c' Zhh' l'] ' V' egd' WZ' b' a' Z' ndj' gh' #9d' cdi' Vhhj' b' Z' ig\ch[Zg' Wafn#
- Add' [dgk' ZcYdg' Xdb' eVc' Zh' l'] h' igdc' \ '6> i' VaZci' dc' i] Z' g' a' VY' Zgh] c' i' ZVb' hi' Z' l'] Zg' l' Vi' VYkVcXZY' YZ' \ g' Z' h' c' Xdb' ej' i' Zgh' X' ZcXZ' dg] Vg' h' X' ZcXZ' h' [gdb' g' Z' ej' i' VWZ' h' X] d' d' h' l' dg' l' W' gd' Wj' hi' i' ZX] c' X' Va' ZmeZgZcXZ' l'] '6> Vi' b' Vg' f' Z' Z' i' ZX] ' Xdb' eVc' Zh' l' h' j' X] Vh' < dd' \ a' Z' VcY



; VXZWd` # 6>[ϕ h¹ ↑] °cZ↑] Zg° °Y°d[°iVāci°dc°i] Z°gāVYZgh] °e°iZVb °Vg°d[iZc°an°c°\ VWdj i°6>VZ°c°\ °V°eVg°d[i] Z°g°egdYj Xi°Vi°Vā#

- 7j nZgh¹ ↑] °Vc°°ciZg°hi°°c°GD>h] dj ā¹ dg°¹ ↑] °kZcYdgh°i] Vi°] VkZ°g°hZY°b dg°b dcZn#
 I] ZhZ°[ϕ h°Vg°b dg°ā° Zān°id°] VkZ°V°higdc°\ °hdj i°dc°¹ ↑] °Zm°hi°c°\ °ig°Vxi°dc°!°Vc°Y°i] Zn°g°
 āzhh°ā° Zān°id° e°kdi° i] Z°g°V°eēāXVi°dc°¹ °ā°an°c°i] g°Z°dg°h°mb dci] h!¹] °X] °b Vcn°ndj c°\
 Xdb eVc°Zh°Vg°[dgXZY°id°Yd°Vh°i] Zn°[°c°Y°V°[↑°[dgi] Z°g°egdYj Xi°c°i] Z°ZciZg°eghZ#

GZāiZY°Vg°XāZ/°Eg°ZY°Xi°c°\ i] Z°GD>d[°6> E↑[Vāh°id°6>6Ydei°dc°c°i] Z°: ciZg°eghZ

' # #: VhZ°d[°9Zeānb Zci

9↑[Zg°ci°6>VēēāXVi°dch°XVc°kVgn°kVhiān°c°iZgb h°d[i] Z°Xdhi°Vc°Y°i°b Z°↑iV° Zh°id°\Zi°Vc
VēēāXVi°dc°j e!°g cc°c°\!°Vc°Y°YZakZg°c°\ °Vc°GD°#

I] Z°: VhZ°d[°9Zeānb Zci°HXdg°h°V°iddāi] Vi°¹ Z°j hZ°id°Xdb eVg°kZcYdg°egdYj Xi°d[[Zg°c°\h
hYZ°Wh°hYZ°id°YZiZgb °cZ°VēēāXVi°dch°i] Vi°Vg°g°ā/i°kZān°ZVhn°Vc°Y°g°ā/i°kZān°Y°[°X] ā°id°YZēān#

I] h°iddāXVc°W°j hZY°id°VhhZh°h°āb ↑ZY°Vb dj ci°h°d[°c°[dgb Vi°dc°VWdj i°V°kVgZin°d[°kZcYdgh°Vc°Y
YZkZāē°Vc°°b eZg°ZXi°W°j i°Zmig°Zb Zān°j hZ[j ā°c°Y°XVidg°#L Z°g°Xdb b Zc°Y°j h°c°\i] h°HXdg°¹] Zc
YZX°Y°c°\°dc°¹] °X] °kZcYdgh°id°h] dgāhi°[dgYZb dh#

L Z°\g°YZ°kZcYdg°egdYj Xi°d[[Zg°c°\h°dc°(°[VXidgh°id°\ZcZg°ViZ°i] Z°g°: VhZ°d[°9Zeānb Zci°HXdg°h/

- I] Z°Vb dj ci°d[°YViV°g°fj °g°Y°id°j hZ°i] Z°egdYj Xi
- I] Z°Y°[°X] ān°d[i] Z°egdYj Xi°ciZ°\g°i°dc
- I] Z°ā°kZād[°YViV°h°X°Zc°XZ°i°Vāci°g°fj °g°Y°id°j hZ°d°gb V°ciV°c°i] Z°egdYj Xi

9ViV°GZfj °g°Zb Zcih

7Z°\°c°Wh°Vchl Zg°c°\i] Z°[dādl °c°\°fj Zhi°dch/

- L] Vi°° °c°Y°d[°YViV°YdZh°i] Z°hd[iil Vg°g°fj °g°id° āVg°4
- L] Vi°X] VāZc°\Zh°Yd°ndj °[VXZ°c°°YViV°b Vc°V°Zb Zci°¹] Zc°°b eāZb Zci°c°\i] Z°hd[iil Vg°4

L Z°\g°YZ°kZcYdg°egdYj Xi°d[[Zg°c°\h°dc°i] Z°[dādl °c°\°hXVā°id°\ZcZg°ViZ°i] Z°g°9ViV°GZfj °g°Zb Zci
HXdg°h/

- */I] Z°egdYj Xi°g°fj °g°h°cd°YViV°Vi°Vā



| ° %&. °: b Zg°6g°[°X°Vā°ciZā°\Zc°XZ°GZhZVg°X] #J cVj i] dg°bZY°Xden°c°\°dg°Y°hig°W°j i°c°\
h°V°k°dā/i°dc°d[°Xdeng°\] i°ā/i #°°X1Vi°dch5 Zb Zg°#°db °dg°&"+&, ".) °°- °* +,

-) / I] Z`egdYj Xi`gZfj gZh`YViV`id`ig/`e`i] Z`V`a`dgf] b `WZ] eY`f!`Wj`i`i] Z`XaZci`YdZhc`i`cZZY`id`egdkYZ`i] Vi`YViV
- (/ I] Z`XaZci`cZZYh`id`egdkYZ`hdb Z`ZciZgegghZ`YViV!`hj`X] `Vh`ig/chVXi`dc`VcY`Xj`hidb Zg`YViV!`id`ig/`e`i] Z`V`a`dgf] b
- ' / I] Z`XaZci`cZZYh`id`egdkYZ`hdb Z`ZciZgegghZ`YViV`VcY`ZmiZgc`Va`YViV`id`ig/`e`i] Z`V`a`dgf] b
- & / I] Z`XaZci`cZZYh`id`egdkYZ`V`a`g`Z`Vb`dj`ci`d[`ZciZgegghZ`VcY`\$dgZmiZgc`Va`YViV`[`dgi] Z`e`f`V`a`e`i`Z`g`V`i`d`c`d`[`i] Z`egdYj`Xi
- % / I] Z`XaZci`cZZYh`id`egdkYZ`V`a`g`Z`Vb`dj`ci`d[`ZciZgegghZ`VcY`\$dgZmiZgc`Va`YViV`[`dgi] Z`e`f`V`a`e`i`Z`g`V`i`d`c`d`[`i] Z`egdYj`Xi`VcY`dc`Vc`dc`d`e`V`Wh`h`id`b`V`e`i`V`e`i] Z`egdYj`Xi

xiZ\gVi`dc`GZfj`gZb`Zcih

7Z\`e`W`h`Vchl`Zg`e`i] Z`[daadl`e`f`j`Zhi`dch/

- 9dZh`i] Z`b`eZb`ZciVi`dc`ckd&Z`V`Xdb`eaXViZY`YZe&nb`Zci`dgV`Xdb`eaXViZY`e`hig`b`Zci`e`d`[`ndj`g`YViV`Zck`g`cb`Zci`4
- =dl`h`ndj`g`YViV`Zmi`g`XiZY`VcY`b`VcV\ZY`[`gdb`ndj`g`ci`Zgc`Va`YViV`W`h`Zh`4
- =dl`h`i] Z`dj`iej`i`[`gdb`i] Z`6`>h`hi`Zb`X`dchj`b`ZY`4

L`Z`g`YZ`k`ZcY`dg`egdYj`Xi`d[[`Zg`e`h`dc`i] Z`[daadl`e`h`XV`a`id`ZcZgViZ`i] Z`g`xiZ\gVi`dc`GZfj`gZb`Zci`HXdgZh/

- * / I] Z`XaZci`XVc`j`hZ`i] Z`egdYj`Xi`dj`i`d`[`i] Z`W`m`dgi] Z`egdYj`Xi`h`e`j`V`cY`e`a/n`#
-) / I] Z`egdYj`Xi`gZfj`gZh`b`e`b`V`ah`Zij`e`k`V!`6E`h!`=I`B`A`!`H9`@h!`Zi`X`#
- (/ I] Z`egdYj`Xi`YdZh`hdb`Z`Vb`dj`ci`d[`YViV`egZegdXZhh`e`V`h`f`hZ`d`
- ' / I] Z`egdYj`Xi`h`Vc`Vj`idb`ViZY`b`VX]`e`Z`a`ZVgc`e`e`a/i`[`dgb`
- & / I] Z`XaZci`gZfj`gZh`e`"]`dj`hZ`YViV`h`X`Zci`h`h`[`dgi] Z`e`f`V`a`e`i`Z`g`V`i`d`c`d`[`i] Z`egdYj`Xi
- % / I] Z`XaZci`h`e`"]`dj`hZ`YViV`h`X`Zci`h`h`VcY`hj`WZ`Xi`"b`Vii`ZgZmeZgh`cZZY`id`X`da`W`dgi`Z`Zmi`Zch`k`Za`id`e`i`Z`g`V`i`Z`i] Z`egdYj`Xi

9ViV`HX`ZcXZ`GZfj`gZb`Zcih

7Z\`e`W`h`Vchl`Zg`e`i] Z`[daadl`e`f`j`Zhi`dch/



| " %& . : b Zg:6g`f`X`V`a`xi`Za`ZcXZ`GZhZVgX] #J`cVj`i]`dgbZY`Xden`e`d`gY`higWj`i`e`h`V`k`d`a`i`d`c`d`[`Xdeng`]\`i`a`l`#`"X`1`V`i`d`ch`5`Zb`Zg`#`Xdb`'dg`&"+&,".)`*`-`*`+`,

- =dl `b j X] `c") dj hZiVaZci! `aandj `cZZY`id`ciZ\gViZ`V`hnhizb `a`Zi] h4
- L] Vi! dj `W`i] Z`Vb dj ci`d[dc\`d`c\`YViV`hX`ZcXZ`j e` ZZe`cZZYZY`[dgi] h`VeeaxVi `dc4

L Z`gYZ`kZcYdgedYj Xi`d[[Zg`c\`h`dc`i] Z`[dædl `c\`hXVæ`id`\ZcZgViZi] Z`g9ViV`HX`ZcXZ
GZfj `gZb Zci`HXdgZh/

- * /l] Z`XaZci`YdZhc i`gZfj `gZ`c") dj hZ`YViV`hX`Zci`hih`id`ciZ\gViZi] Z`egdYj Xi
-) /l] Z`XaZci`gZfj `gZh`c") dj hZ`YViV`hX`Zci`hih`[dg`hb Væ`eVg`h`d`[i] Z`ciZ\gVi `dc
- (/l] Z`XaZci`gZfj `gZh`&"" `YViV`hX`Zci`hih`[dgi] Z`[j æ`ciZ\gVi `dc
- ' /l] Z`XaZci`gZfj `gZh`V`hb VæiZVb `d[`YViV`hX`Zci`hih`[dgi] Z`[j æ`ciZ\gVi `dc
- & /l] Z`XaZci`gZfj `gZh`V`a/g\ZiZVb `d[`YViV`hX`Zci`hih`[dgi] Z`[j æ`ciZ\gVi `dc
- % /l] Z`XaZci`gZfj `gZh`V`a/g\ZiZVb `d[`YViV`hX`Zci`hih`[dgi] Z`c`↑Væ`ciZ\gVi `dc`VcY`i] Z`
Xdc`i`c`j ZY`j hZ`d`[i] Z`egdYj Xi

' # # Fj X` L `ch`kh#8gf`XVa8VeWwaf`Zh

Hdb Z`6>VeeaxVi `dch`gZfj `gZ`ZhZci`Van`cdcZ`d`[i] Z`h` æh`VcY`c`[gV`hi`g`Xij`gZ`i] Vi`b`dhi`gdWY`hi`6>
VeeaxVi `dch`c`kdkZ`#; dgZmVb eæZ/

- 6`cVij`gVæa`c\j V\Z`egdXZhh`c\`kCAE!`kZcYdgVh`h`[dgi] Z`eViiZgch`ndj`Y`a`Z`id`Y`hXdkZg`
`c`ndj`gXj`hidb`ZgZb`V`h`dg`c`dcæcZ`[dg`b`h`VcY`hdX`Væb`ZY`V`#l`] Z`kZcYdgi] Zc`j`hZh`
i] Z`ghd[i] VgZ`id`VcVanoZ`XdccZXi`dch`WZi!`ZZc`iZ`g`b`h`VcY`e]`gVhZh!`YZakZg`c\`V`gZedg`id`
i] Z`XaZci`#l`] h`YdZhc`i`gZfj`gZ`gVæi`b`Z`YViV`VXXZhh`cdg`c") dj hZ`CAE`h` æh`#6h`V`gZ`h`j`a`!
kZg`a`fi`æ`b`egdKZY`[Vb`æVg`tn`l`↑] `6>l` ægZ`h`j`á`[gdb`i] Z`egd`ZXi`#
- 6`Xdb`ej`iZgk`h`dc`kZcYdgYziZXi`h`i] Z`[i`WZ] Vk`dgh`Vi`i] Z`X] ZX`dj`i`Xdj`ciZgd`[V`\gdXZgn`
X] V`c`#l`] Z`XVb`ZgV`hi`gZVb`h`VgZ`h`b`ean`[ZY`c`id`i] Z`kZcYdgh`Væ`d`g`[b`#l`] Z`XaZci`b`Vn`
] V`kZ`V`c`ciZgVXZ`id`VcVanoZ`i] Z`c`hiVcXZh`d`[i] Z`[i`YziZXiZY`Vh`i] Z`XVb`ZgV!`WY`i`i] Z`XaZci`
YdZhc`i`cZZY`id`b`Vc`j`Van`i`gV`c`i] Z`Væ`d`g`[b`d`g] V`kZ`V`cn`c") dj hZ`YViV`hX`Zci`hih`id`
b`VcV\Z`dgj`hZ`i] Z`egdYj`Xi`h`Z`á`#

l] h`kVgZh`YgVhi`XVan`[gdb`b`dgZ`gdWY`hi`6>b`eæZb`ZciVi`dch`#; dgZmVb eæZ/

- 6`kZcYdgd`[[Zg`h`V`hnhizb`id`YziZXi`b`dcZn`a`j`cYZg`c\`Vi`Wc`h`#7Vc`h`i] Vi`VYdei`i] Z`
hd`j`i`dc`b`j`hi`c`ciZ\gViZi] Z`gXaZci`YViV`VcY`[c`VcX`VaYViV`[gdb`VXgdhh`\ZdgZ`dch`#l`] Z`
hd`j`i`dc`gZfj`gZh`XVaWV`i`c`i] h`j`c`f`j`Z`b`h`id`[YViV`id`[c`Y`j`c`f`j`Z`eViiZgch`d`[gV`Y`i] Vi`
XVc`WZ`gZaVW`h`[dj`c`Y`dkZgi`b`Z`#l`] h`i`gV`c`c\`gZfj`gZh`Xdc`iZmi`[gdb`i] Z`kZcYdgd`[gdb`i] Z`



| " %&. : b Zg:6g`↑X`Væ`ciZa`ZcXZ`GZhZVgX] #J`cVj`i] dg6ZY`Xden`c\`dgY`hi`gWY`i`c\`
h`V`k`d`á`i`d`c`d`[X`deng\] i`á/l`#""X1Vi`dch5`Zb`Zg`#`db`'dg&'+&,".)`*`-`*`+`

XaZci h[gVj YZmeZgh!VcY[gd b i] Z^XaZci h^dl c^c"] dj hZ^YViV^hX^ZcXZ^hiV[[#6c
VeeaXVi^dc^d[i] h^ c^Y^XVccdi^W^hj^XXZhh[j a^ l^] dj i^i] Z^XaZci h^c"] dj hZ^YViV^hX^ZcXZ
VcY^l^] dj i^gdWj hi^ciZ\gvi^dc^cid^a^VXn^Wc^ c^l^hnhizb h#l^] h^h^V^kZgn^Y^l^ [Xj a
X] Vaa^c^Z^#

I] Z^ f j X^ l^ c^ VeeaXVi^dch^] V^kZ^i] Z^W^cZ^ [^d^ [^c^di^g^f j^ g^c^ \^ c^"] dj hZ^YViV^hX^ZcXZ^i^V^aZci^VcY
c^di^g^f j^ g^c^ \^ b^ j^ X] ^ciZ\gvi^dc^dg^Xdb eazmj hZ^d^ [^YViV^#l^] Z^Ydl^ ch^YZ^d^ [i] ZhZ^VeeaXVi^dch^h
i] Vi^i] Zn^Ydc^i^ \^Zc^j^ c^Zan^YZkZade^6>h^ ah^VcY^VWaf^Zh^l^] c^i] Z^Wj h^c^Zhh^#l^] ZhZ^VeeaXVi^dch
VgZ^b^ dgZ^a^ Zan^id^W^hj^XXZhh[j a^V^XVj hZ^i] Zn^VgZ^Xdch^hiZci^j^ hZ^XVhZh^#

GdWj hi^!^Xdb eazm^6>hdaj i^dch^VgZ^j^ hi^i] Z^deedh^Z^#l^] Zn^g^f j^ g^Z^ZmeZch^kZ^c^"] dj hZ^YViV
hX^ZcXZ^i^V^aZci^!^ciZ\gvi^dc^l^] Z^mhi^c^ \^ k^ hnhizb hi^VcY^ediZci^V^an^Vc^dkZg^l^ Vj^ ad^ [] dl^ YViV^h
hidgZ^Y^VcY^dg^Vc^b^Zy^#8db eVc^Zh^a^Vg^b^ Vcn^a^zhhdch^VWdj i^6>XVeVWaf^Zh^Wh^Veean^c^ \^ hj^ X]
Xdb eazm^hdaj i^dch^!^Wj i^i] ZhZ^hdaj i^dch^VgZ^b^ dgZ^a^ Zan^id^ [V^aid^egdYj^ XZ^GD^>W^XVj hZ^i] Zn^VgZ
b^ j^ X] b^ dgZ^ZmeZgb^ Zci^Va^VcY^W^hed^ Z^#

= dl^ id^W^a^c^XZ^hZd^X^dci^V^c^ZY^V^eeaXVi^dch^VcY^Xg^l^X^Va^XVeVWaf^Zh^/

- 7j h^c^ZhhZh^l^] ab^ l^ZY^Wj Y^Zih^dgl^] dj i^c^"] dj hZ^6>i^V^aZci^b^ Vn^X] ddhZ^id^ \^dl^]
hZd^X^dci^V^c^ZY^V^eeaXVi^dch^#^ kZc^c^i] ZhZ^XVhZh^!^6>h] dj a^W^i] Z^g^ \^ i^idda^ [dgi] Z^d^W^6>
h] dj a^c^di^W^V^YdeiZY^ [dg^h^dl^ c^h^V^ Z^#
- 7j h^c^ZhhZh^ciZg^hiZY^c^Wj a^c^ \^ ad^ \^ iZg^b^ XVeVWaf^Zh^l^] c^i] Z^giZVb^ h^l^ aacZZY
b^ dgZ^Wj Y^Zi^!^b^ dgZ^eVi^ZcXZ^!^VcY^b^ dgZ^gh^ idag^VcXZ^c^dgZ^gid^ \^Zc^j^ c^Zan^ig^ch^ [dgb^ ~^ Zn
Wj h^c^Zhh^egd^XZhhZh^#Dcan^Wj h^c^ZhhZh^l^] Wj Y^Zih^!^i^V^aZci^!^VcY^gh^ idag^VcXZ^h] dj a^
b^ V^ Z^hZgd^j^ h^hiZeh^idl^ Vg^h^gdWj hi^6>dkZg^l^ Vj^ ad^ [Wj h^c^Zhh^l^j^ cXi^dch^#
- I] ZhZ^Xg^l^Zg^V^b^ Vn^b^ ZVc^i] Vi^V^Xdb eVcn^X] ddhZh^c^di^id^V^eean^6>c^i] Z^kZgn^c^ZVg^iZg^b^ #
I] ZgZ^h^c^di] c^ \^l^ gdc^ \^l^] i] h^YZX^h^dc^ \^ \^ h^l^ Zaa^gdj^ c^ZY^c^i] Z^Wj h^c^Zhh^h^c^ZZYh
VcY^c^g^Zahi^X^ZmeZXiVi^dch^d^ [Vg^l^X^Va^ciZaa^ZcXZ^#

' # #9Z [c^c^ \^ 8g^l^ X^Va^8VeVWaf^Zh

EVg^d^ [i] Z^X] Vaa^c^Z^d^ [6>h^i] Vi^b^ j^ X] d^ [^h^ \^ g^Z^ViZhi^W^cZ^ [^h^VcY^VYkVci^ \^ Zh^VgZ^j^ c^ cdl^ c^id
j^ h^cdl^ #B^ j^ X] a^ Z^i] Z^ciZg^Zi^c^i] Z^ %h^!^6>] da^h^i] Z^egdb^ hZ^d^ [ig^Vch^ [dgb^ c^ \^ Wj h^c^ZhhZh
Yg^hi^X^Van^Wj i^c^l^ Vnh^i] Vi^l^ Z^XVccdi^cdl^ egZ^Xi^#

8g^l^X^Va^XVeVWaf^Zh^VgZ^i] Z^h^ ah^!^g^Zhdj^g^XZhi^VcY^Xj^ aj^ gZ^c^kdkZY^c^h^j^ XXZhh[j^ an^a^kZg^ \^ c^ \^
Vg^l^X^Va^ciZaa^ZcXZ^id^h^l^j^ aediZci^V^a^l^ d^ \^ d^V^W^YZZeZg^/

H^ ah

- o 9ViV^hX^ZcXZ^h^ ah^VcY^i^V^aZci
- o J h^c^ \^ iZVb^ h^d^ [^YViV^hX^Zci^hih^VcY^hj^ W^ZXi^"b^ ViiZg^ZmeZgh^id^hd^kZ^egd^W^Zb^ h
- o 6c^j^ c^YZgi^VcY^c^ \^ d^ [^YViV^hX^ZcXZ^XdcXZei^h^VcY^W^h^X^6>VeeaXVi^dch^c^
cdc^i^ZX] c^X^Va^iZVb^ b^ Zb^ W^gh^!^c^di^j^ hi^YViV^hX^Zci^hih



| " %&. : b Zg:6g^l^X^Va^ciZaa^ZcXZ^GZhZVg^X] #J^cVj^i] dg^bZY^Xden^c^ \^ dgY^hi^g^Wj^i^c^ \^
h^V^k^da^i^dc^d^ [Xdeng^ \^] a^l^ #^"X^l^Vi^dch^5^ Zb^ Zg^#Xdb^ dg^&^+&, .) ^" ^* ^+ ,

GZhdj gZh

- o =Vgb dc bZY`hiVcYVgYh`[dggZfj gZY`YViV
- o 6XXZhh`id`gZfj gZY`YViV
- o x" dj hZ`ea/nWdd`h`VcY`j YZh`[dg] VcYac`Y`[ZgZci`YViV`VcY`6>X] VæZc\Zh!
gZiV`cZY` cdl æY\Z

8j aj gZ

- o 6! æc\cZhh`id`VXXZei`gh`!`id`fZgViZ
- o KVaj c`YViV
- o KVaj c`Xgdhh`iZVb`Xdæ/WdgVi`dc

I] Z`ahi`d`[VXidgh`WdkZ`i`æ] Zæ`V`Xdb eVcn`VYdei`Xj ggZci`6>j hZ`XVhZh`VcY`i`æegZeVgZ`i] Zb
id`iV`Z`VYkVciV\Z`d`[j ij gZ`j hZ`XVhZh`VcY`cckkVi`dch`Vh`i`Zæ#`j`h`i] ZhZ`h`æh!`gZhdj gZh!`VcY
Zæb Zcih`d`[Xj aj gZ`i] Vi`h] dj æ`W`k`Zi ZY`Vh`Vc`cckZhib Zci!`Vh`[j ij gZ`ZcVWæc`[VXidgh`[dg6>
VcY`[dgiZVb`VcY`iZX]`V`ætn#

**GZæiZY`ciZgk`Zi /i Wæ`Hiv Zh`6>æh^] ih`[dgi] Z: ciZgeghZ`"i f] KæY`HZ cd] V!
[dgb Zg8i D`d`[Cj VcXZ`8db b j c`XVi`dch**



(#6>6Ydei 'dc' B di 'kZh

(#&#Eddg'B di 'kZh

I] Z*[daadl 'c\`VYdei 'dc'b di 'kZh'VgZ'cdi 'VYk'hVWZ!'Wj i 'VgZ'gZb Vg VVh'Xdb b dc/

- ; daadl 'c\`egZhh'gZ'VhZh/B Vcn'Wj h'cZhhZh'h'b ean'V'b 'id'VYdei'i] Z'6>VeeaXVi 'dch'i] Vi i] Zn'hZZ'Vb dc\hi'i] Z'gXdb eZi 'fdgh#i] 'h'h'\ZcZg/aa'V'WY'YZV'WZXVj hZ'Xdb eZi 'fdg Xdb eVc'Zh'dca'gZkZVai] Z'6>VeeaXVi 'dch'i] Vi'i] Zn'i Vci'id'gZkZV#GZkZVZY'VeeaXVi 'dch VgZ'cdi'cZXZhhVg'an'] ^] 'GD>dg] ^] 'eg'dg'n#GVi] Zg'i] Zn'VgZ'd[iZc'gZkZVZY'c'i] Z'[dgb d[Vc'Vccdj cXZb Zci'dgegZhh'gZ'VhZi'h'b ean'id'b egZhh'Xj hidb Zg'dg'ckZhidgh!' ^] dj i Vcn'Xdch'YZgi'dc'[dgi] Z'hig/iZ\ 'X'kVj Z'd[i] Z'iZX] cdad\n#
- I dn'VeeaXVi 'dch'k6>[dg'6>h'hV' Zl/ L] Vi'XVc'l Z'Yd'l ^] '6>4' i] 'h'h'V'l Zae'ciZcYZY f j Zhi'dc!Wj i'^hiZZgh'Xdb eVc'Zh'c'i] Z'l gdc\ 'YgZXi'dc#>[g]b Zh'6>a' Z'Vc'> 'hdj i'dc i] Vi'XVc'W' eaj \ \ZY'c# '6>h'V'ad'c'i]Zgb 'ckZhib Zci'i] Vi'h] dj a'W'Va'cZY'l ^] Xdb eVcn'\dVh'VcY'l ^] 'Vc'j cYZgih'VcY'c\ 'd['6>h'XVeVWaf'Zh'Vg'VYan!c'di'Vh'V' cZZ' Zg Z[[dg'id' Yd'6>[dg'h'dl c'hV' Z#

(# #EgdeZg'B di 'kZh

E] 9'6>Xdchj aVi'dch'VcY'6>ZmeZgh'l ZkZ'ciZgk'Zl ZY'd[iZc' ^] a\] i'i] Z*[daadl 'c\`6>VYdei 'dc b di 'kZh'Vh'VeeglegViZ/

- 6>'h'i] Z'WZhi'i'dda[dgi] Z'_dW[dgV'Xg'f'XVaWj h'cZhh'egd'XZhh/6hhZhh'VaeZmhi'c\ hdj i'dch'id'V'eg'WZb #; gdb 'c"] dj hZ'b Vcj VaZ[[dg]!id'dj ihdj g'c\!id'hd[i] VgZ!id'6>#> V'_dW'h'\Zcj 'cZan'WZhi'hj ^ZY'id'W'hdakZY'Vh'Vg'f'XVa'ciZae'ZcXZ'VcY'ndj ^] VkZ'i] Z Wj Y\Zi!iZVb !VcY'YViV'id'Yd'f'i] Zc'6>XVc'W'V'g\] i'X] d'XZ#
- 6>l 'ae'W'Xg'f'XVa[dg]j ij gZ'hig/iZ\ n'>ndj gdl c'Xdb eVcn'hig/iZ\ n'l 'ae'W'\gZ'Vian Zc] VcXZY'Vh'Vc'VeeaXVi'dc'd[Vg'f'XVa'ciZae'ZcXZ'i] Zc'f'b Vn'W'V'k'VWZ'gZ'Vhdc'id VYdei#; dgZmVb eaz!Vc'Z8db b ZgXZ'Wj h'cZhh'l] dhZ''nZVghig/iZ\ n'ckdkZh'WZXdb 'c\ i] Z'WZhi'Vi'g\] i'i'b Z'b Vg'Zi'c\ 'XVb eV'ch'i] g]j \] 'Zb V'ae'VcY'hdX'Vab ZY'V'b Vn'gZ'f j gZ 6>id'VX] ZkZ'i] Vi'hig/iZ\ 'X'V'b #
- 6>XVeVWaf'Zh'VgZ'cZk'f'WZ'c'V'heZX'f'X'Wj h'cZhh'j] cXi'dc/Hdb Z'Wj h'cZhh'j] cXi'dch I 'ae'cZk'f'Wan'ckdkZ'Vg'f'XVa'ciZae'ZcXZ'dg'b VX] 'cZ'ae'Vg'c'c\#; dgZmVb eaz!eVnb Zci [g]j Y'VcY'XnWZghZj g'n'VgZ'Wj h'cZhh'j] cXi'dch'i] Vi'XVccdi'edhh'Vh'WZ' VcY'ae'Y'Vh] VgY'XdYZY'g' a'h!VcY'i] gZ'h'V'XdchZchj h'i] Vi'i] ZhZ'VeeaXVi'dch'l 'ae'h] [i'cZk'f'Wan b dgZ'VcY'b dgZ'idl VgY'h'6>hdj i'dch#6'Wj h'cZhh'l ^] i] Z'Wj Y\Zi!iZVb !VcY'YViV 'c[g]hig' Xij gZ'id'b V' Z'i] Z'ae'Ve'cid'6>cdl 'b Vn'Yd'hd'c'dg'Zgid'hiVn'V] ZVY'd[i] Z Xj gkZ#



| " %&. ' : b Zg'6g'f'XVa'ciZae'ZcXZ'GZhZVgX] #J cVj i] dg6ZY'Xden'c\ 'dgY'higWj i'c\ 'h'V'k'da'i'dc'd[Xdeng\] i'adl #'X'f'V'i'dch5 Zb Zg#Xdb 'dg&'+&, ".) *- * +,

) #I b c\ VcY°Ej gX] VhZ

) #&#L] Zc id°Wdei°6>

6°kVgZin°d[°VXidg°Xdb Z°id\Zi] Zg°id°XdcigWj iZ°id°i] Z°i°b c\°d[°6>VYdei°dc°[gdb °Wj Y\Zih!°id YViV!°id°egdeZgZmeZXiVi°dch°d[i] Z°i°ZX] cdæ\n#

= Zg°h°V°h] dg°X] ZX° ahi°[dg°6>VYdei°dc/

- : chj g°i] Vi°[j cXi°dcVāZVYZgh°] VkZ°V\°g/he°d[°6>]j cYVb ZciVāXdcXZeiH°VcY°j hZ°XVhZh
- : chj g°i] Vi°[j cXi°dcVāZVYZgh] e°XVc°hj hiV°c°i] Z°g°h°°d[i] Z°egd\°g/b [°V°æ\°#: chj g°i] Vi°[j] Zn°XVc°k°ZI °6>h°°æWj°æ°c\°VcY°egdWZb°hdak°c\°Vh°Vc°°ckZhib Zci°c°i] Z°g°i°ZVb h
- : chj g°i] Vi°6>h°Vc°VeegdegViZ°idda[dgi] Z°dW#6h°°YViV°h°X°Zci°hih°°[i] Z°j hZ°XVhZ°c°fj Zhi°dc°h°k°VWZ°VcY°g°Vahi°X°\°k°Zc°i] Z°YViV°VcY°g°hdj gXZ°Xdchig/°cih°Vi°eā/n
- 6h°V°g° a°d[i] j b W°Vh°°ndj ghZā/] VkZ°ndj gā/g\Zhi°Xdb eZi°dgh°WZ\j c°ZmeZgb Zci°c\ I°↑] °6>°[i] Z°Vchl Zg°h°V°XāVg°nZh!°i] Zc°6>h°b dg°a°Zan°id°WZ°g°Vahi°X°c°ndj ghZXidg dg[dgndj gWj h°c°Zhh#°[i] Z°Vchl Zg°h°°cd! °6>a°Zan°c°ZZYh°id°\V°c°\V°c°c°↑Vāig/Xi°dc°VcY [°c°Y°V°egdkZc°j hZ°XVhZ°c°ndj ghZXidg

) # #EgZ°VYdei°dc°8dch°YZgVi°dch

6h°°i] Z°[dæd c\°f°j Zhi°dch°Vh°V! Vn°id°[g/b Z°ZmeZXiVi°dch°VcY°egdeZgn°egZ°eVgZ°[dg Xdci°c\°ZcXZh/

- =dl °l°°æhj°XXZhh°WZ°b ZVhj g°ZY4°8dhi°eZg°M4°HeZZY°d[°Xdb eāZi°c\°V°egdXZhh4 8db eVghdc°V\°V°c°hi°Xj g°Zci°] j b Vc°dghd[i] VgZ°eZgdgb VcXZ4
- =dl °l°°æi] Z°Wj h°c°Zhh°egdXZhh°add°°[i] °h°b eāZb ZciVi°dc°\dZh°l° Zā°[°h°WZhi°id Xdc[°gb°i] °h°[dg Vg°"add°°c\°k°h°dc°cdi°] °h°l°°↑] °hj WZXi°b ViiZgZmeZgh°c°ndj g°Xdb eVcn! Wj i°l°°↑] °YViV°h°X°Zci°hih°l°] d°] Zā°h°Zi°ZmeZXiVi°dch°[dg°V°g°Vahi°X°g°hj a°c\°hdj i°dc#
- =dl °l°°æZmhi°c\°i°VāZci°VcY°g°hdj g°XZh°WZ°j hZY4°L] Vi°l°°ændj °Yd°l°°↑] i] Z°ā°\VXn°hnh°Zb i] Vi°ndj °cd°æc\Zgj hZ°dgj hZ°ā°hh°d[°WZ°XVj hZ°d°[i] °h°6>°b eāZb ZciVi°dc°4°=dl °l°°æYV°an I°dg [æd h°X] Vc\Z°[dgndj gi°ZVb °b Zb WZgh4°[i°ZVb °b Zb WZgh°Vg°Y°heā°XZY!°l°] Zg°XVc ndj °hi°æj hZ°i] Z°g°h°°æh°l°°↑] °c°i] Z°Xdb eVcn4
- L] Vi°l°°æi] Z°Ed8!°c°Xj Wwi°dc!°VcY°akZ°e] VhZh°add°°a° Z4°L Z°Y°h°Xj hh°i] °h°[j°g] Zg°WZæd #



| °°%&. °: b Zg°6g°[°X°Vā°ci°Za°\ZcXZ°GZhZVgX] #J cVj i] dg°bZY°Xden°c\°dgY°hi°g°Wj i°c\ °h°V°k°dā/i°dc°d[°Xdeng\] i°ā/I #""X1Vi°dch5 Zb Zg°#°db °dg°&"+&. °) °°- °*+,

) # #7j 'dg'7j n°8dch'YZgvi 'dch

æ'i] h'hZXi 'dc!i Z'VYYgzhhi] Z'gZai kZ'VYkVci\Zh'VcY'YhVYkVci\Zh'd['Wj n'c\ '[gdb 'Vc'6> kZcYdgVcY'Wj 'æ'c\ '6>hdj i 'dch'c"] dj hZ#

CdcZ'd[i] Z'[VXidgh'ahiZY'WZadl 'h] dj 'æ'WZ'j hZY'c'hdai'dc'Wj i'gvi] Zg'h] dj 'æ'WZ'hZc'Vh [VXidgh'i dg] 'Xdch'YZg'c\i] Zc'zVc'c\ 'c'i] Z'Y'gZXi'dc'd['Wj 'æ' 'dg' Wj n /

9d'ndj 'j Vki] Z'c"] dj hZ'YViV'hX'ZcXZ'iVZci id'ZnZj iZ'dc'i] h'6>c'↑Vi'kZ4

- Cd/Ndj 'b Vn'WZ'b dgZ'a' Zan'id'gZfj 'gZ'V'kZcYdg[dg] Zæ#
- NZh/Ndj 'b Vn'WZ'VWZ'id'Wj 'æ'i] Z'hdj i'dc'ndj ghZd#

=dl 'b h'h'dc'Xgt'XVa'h'i] h'6>VeeaXVi'dc'id'ndj gXdb eZi'↑kZ'higviZ\ n4

- Cd/Ndj 'b Vn'WZ'b dgZ'a' Zan'id'j hZ'V'kZcYdgVeeaXVi'dc#
- NZh/Ndj 'b Vn'WZ'j ZV'k'an'cXZci'k'bzY'id'Wj 'æ'i] Z'VeeaXVi'dc'c"] dj hZ#DI c'c\i] Z'Æ b Vn'WZ'ZhhZci'Va[dgVcn'6>VeeaXVi'dc'i] Vi' 'æ'WZ'e'kdi'Va'id'ndj ghigviZ'n'b dk'c\ [dg VgY#6cn'7' 7'6>kZcYdg]i Vi'hZah'6>egdYj Xi'h'dghZgk'XZh'XVccdi'edhh'Wn'gZan'dc Vcdi] Zg'kZcYdg'id'egdk'YZ'↑h' Zn'Æ!↑h'egdYj Xi#H'b 'æ'gn!V'Wj h'cZhh'c'↑Vi'kZ'i] Vi] d'h'j e'V'Xdb e'Vcn'h'Zci'gZ'ij ij gZ'Xdb eZi'↑kZ'higviZ'n'i 'æ'a' Zan'] Vki'id'WZ'Wj 'æ'c] dj hZ#

9d'ndj 'j Vki] Z'YViV'gZfj 'gZ'Y'id'ZnZj iZ'dc'i] h'6>c'↑Vi'kZ4

- Cd/Ndj 'b j hi'Z'j] Zg'WZ'c'Xdæ'ZXi'c\i] Z'YViV'cdi 'c'dg'Zg'id'Wj 'æ'i] Z'hdj i'dc'c"] dj hZ! dg'↑'ndj 'XVccdi'l V'↑dg'Ydc'i] Vki'VXXZhh'id'i] Z'g\i] i'c'Y'd[YViV!ndj'h] dj 'æ'l dg'l'↑] V'kZcYdg['g #Hdb Z'kZcYdg['g h] Vki'egZ'ig'c'Z'Y'b dYZ'h'i] Vi'b' ^] i'W'dhi'Zg'ndj g 'æ'X' c\ 'YViV'hidg'Zh'VcY'egdk'YZ'j cXi'dc'Va'n'i] Vi'V'hZa'ig'c'Z'Y'h'hi'Zb 'XVccdi'd[[Zg#
- NZh/Ndj 'VgZ'b dgZ'a' Zan'id'hj XXZhh[j 'æ'Wj 'æ'Vc'6>egdYj Xi'c"] dj hZ#

9d'Zmhi'c\ 'kZcYdg'hdj i'dch'VYYgzhhi] h'dj iXdb Z'Y'gZXi' n4

- Cd/æ'h'b dgZ'a' Zan'i] Vi'ndj 'l 'æ'i] Vki'id'Wj 'æ'ndj gh'dj i'dc'c"] dj hZ#KZcYdg'h'gZ'kZgn a' Zan'id'hVn'i] Vi'i] Zn'XVc'higZiX] i] Z'g'h'hi'Zb 'id'hj '↑Vcn'egdWZb!Wj'i] h'h'V YVc\Zgdj h'egdedh'↑dc'[dgV'Wj nZg#7Z'c\ 'Vc'ZmeZgb Zci'Vd'j c'f'j Z'j hZ'XVhZ'[dg'V'kZcYdg XVc'WZ'Xdhian'VcY'b Vn'l Zæig'hj a'c'V'kZcYdg'YZX'Y'c\i] Vi'hj X] 'Vc'ZY\Z'XVhZ'h'cdi hdb Zi] c\i] Zn'XVc'hj eedg'c'i] Z'ædc\ 'g c!ZkZc'↑'↑h'Xgt'XVa[dg'ndj g'Wj h'cZhh deZgvi'dch#
- NZh/æ'b Vn'WZ'l dg] 'Xdch'YZg'c\i] Z'j hZ'd['V'kZcYdg'id'hdæZ'ndj g'heZX'↑'X'Wj h'cZhh egdWZb #

9d'ndj 'cZZY'i] h'VeeaXVi'dc'YZealnZY'hi 'j i' n4

- Cd/Ndj 'b Vn'] Vki'b dgZ'i'b Z'id'YZkZæde'VcY'i'Zhi'V'gd'Wj hi'hdj i'dc'c"] dj hZ# 6a'Zg'Vi'kZan'ndj 'Vhd'] Vki'b dgZ'i'b Z'id'[c'Y'V'kZcYdg#
- NZh/æ'b Vn'WZ'WZhi'id'[c'Y'V'kZcYdg]i'↑] 'V'higdc\ 'ig'X' "gZXdg'c'hdæ'c\ndj gZm'Xi egdWZb!c'ndj gZm'Xi'edh'↑dc#



| " %&. ' : b Zg'6g'↑'X'Va'æ'ci'Za'ZcXZ'GZhZVgX] #J cVj i] dg'bzY'Xden'c\ 'dg'Y'hig'Wj i'c\ 'h'V'k'dai'dc'd['Xdeng\] i'æ/l #"'X'1Vi'dch5 Zb Zg#ædb 'dg&'+&, .) '*- *+,

B \] i i] h^VeeaXVi ^dc^gZfj gZ^gZViZg[zmWafn^c^i] Z^j ij gZ4

- Cd/Ndj] VkZ^i] Z^VWafn^id^Z^j] ZgWY ^X^c^"] dj hZ^dgWY n^V^hdj i^dc#
- NZh/Ndj] VkZ^V^higdc^`b di^kZ^id^WY ^X^c^"] dj hZ^f^edhh^WZ^WZXVj hZ^ndj gZ^j ca^ Zan^id^`Zi V^kZcYdgXdb eVcn^id^WZcY^i] Z^ghdj i^dc^id^ndj g^heZX^f^X^cZZYh#



Artificial Intelligence Buy / Build Decision Guide

Critical Question	More Likely to Build If	More Likely to Buy If
Do existing vendor solutions address this outcome directly?	No	Yes
Do we need this application deployed swiftly?	No	Yes
Do we have the data required to execute on this AI initiative?	No	Yes
Might this application require great flexibility in the future?	Yes	No
How mission-critical is this AI application to your competitive strategy?	Yes	No
Do we have the in-house data science talent to execute on this AI initiative?	Yes	No

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[GZafZY^ciZgk^ZI /6^; g/b Zl dg \[dg^Adc^`I\] Zgb VcY^CZVg^I Zgb ^6>GD>1 1\] B Xgdhdf\[i <B ^d^f^6>^9Vk^Y^8Vgb dcV](#)



| " %&. : b Zg^6g^f^X^Va^ciZaf^ZcXZ^GZhZVgX] #J cVj i] dg6ZY^Xden^c^`dgY^higWY i^c^` h^V^k^da^i^dc^d^[^Xdeng^] i^`a^l #^"X^1Vi^dch5 Zb Zg^#Xdb ^dg^&"+&, ".) ** - * +,

* #l] Z(°E] VhZh°d[°6>°6Ydei °dc

) "%°DfccZcZ7 cbWdhD\ UgY°

6°eggd[°d[°XdcXZeI°h°ciZcYZY°id°YZiZgb °cZ°l] Zi] Zg°Vc°6>°VeeaXVi °dc°Xdj °d°ediZci°Van°YZakZg°V heZX°f°X°\°d°Vadgdj iXdb Z#°°h°c°di°ciZcYZY°id°g°ZeaXViZ°Vc°VXij V°ægdYj Xi °dc°Zck°g°dcb Zci#°°h° b Zg°Zan°ciZcYZY°id°egdkZ°i] Vi°i] Z°6>°VeegdVX] °h°ediZci°Van°k°Vj VWZ°#

l] °h°e] VhZ°h°b edg°Vci°WZ°XVj hZ!°[g°Vc° an!°b Vcn°6>°VeegdVX] Zh°Vg°Z°ej g°Zan°ZmeZgb ZciVa# 9ZiZgb °c°c°\°l] Zi] Zghj X] °VeegdVX] Zh!°l] Zi] Zg°[dg°[g°Y°YZiZXi °dc!°[dg°g°Zdb b ZcYVi °dc Zc°\°c°Zh!°dgi] ViZkZg°ZahZ!°Xdj °d°VZ°j hZY°dc°i] Z°heZX°f°X°Y°Vi°V°Vc°Y°heZX°f°X°W°j h°c°Zhh°egdwZb °d[V°heZX°f°X°W°j h°c°Zhh°h°j cXZgV°c°#

D[iZc°V°eggd[°d[°XdcXZeI°h°g°c°°c°°V° hVcY°W°d°m° °V°Xdcig°d°æ°ZY°Zck°g°dcb Zci!°l °↑] °] °hidg°X°V°Y°Vi°V! l °↑] dj i°Vcn°VXij V°æ°ci°Z°g°Vi °dc°°ci°d°Xdg°°W°j h°c°Zhh°h°h°i°Zb h!°Vc°Y°l °↑] dj i°Vcn°VXij V°ah°Z°Xj g°f°n XdcXZg°ch#

l] Z°k°Zc°Ydg°°f°dc°Z°h°°ck°d°k°ZY!°h°d[iZc°Yd°c°\°i] Z°eggd°Z°Xi°i] Zb hZ°k°Zh°l °↑] dj i°h°^°c°f°X°Vci °ck°d°k°Zb Zci°[g°db °i] Z°°c°"°] dj hZ°Y°Vi°V°h°X°Z°c°XZ°i°V°æ°ci°d°[i] Z°g°X°æ°Z°ci°#

l] Zg°Z°Vg°Z°cd°Zc°Y°j hZgh°id°e°æ°VhZ!°cd°Y°Vn°id°Y°Vn°de°Zg°Vi °dch°i] Vi°X°Vc°WZ°°ci°Zg°j eiZY°dg X] V°æ°Z°c°\°Y°#°°i] Z°k°Zc°Ydg] Vh°g°c°b° Vcn°hj X] °h°Vc°Y°W°d°mi°Zhi°h!°i] Zn°b° Vn°WZ°°VWZ°°id°Xdc°[°YZ°ci°an°h°Zi j e°Vc°Y°g°c°i] °h°k°Zgn°Xdcig°d°æ°ZY°i°Zhi°#°°i] Z°k°Zc°Ydg°h°hd°k°c°\°V°c°Zl °egdwZb °dgi dg °c°\°l °↑] °c°Zl °°c°Yh°d°[°b° Zhhn°Y°Vi°V!°i] Zn°b° Vn°WZ°°æ°Vgc°c°\°Vh°i] Zn°\°d°#l] Zg°Z°b° Vn°WZ°°cd°l° V°æ°"°i] g°j° \] °d°[i] Z°j° hZg °ci°Zg°VXZ°[dg°i] Z°X°æ°Z°ci°d] Z°°ci°Zg°VXZ°°Vc°Y°l° dg °h°d[iZc°WZ°°c°\°YdcZ°Vh°V°k°Zc°Ydg°#

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- l °b° Z°id°g°Z°hj° ah°°æ°Z°gi] Z°eggd°XZhh°c°\°d[°dc°Z°ad°Vc°°VeeaXVi °dc!°[dg°Zm°Vb° e°æ°l
- 8dhi°e°Zg°↑°Zb °E°[dg°V°X] Vi°W°di!°i] °h°b° ^°] i°WZ°°e°Zg°g°Z°e°an°d°ge°Zg°h°Vi° °h°[°ZY°j° hZg°f°j° Zgn°l
- : VhZ°d°[j° hZ°

7n°Xdb °c°\°j° e°l °↑] °h°db Z°° °c°Y°d[°hi°Vc°Y°Vg°°b° ZVhj g°Z!°V°Xdb° e°Vcn°XVc°°Xdb° e°Vg°Z°k°Zc°Ydg°h°Edg°V kZc°Ydg°k°Zgh°h°°c°"°] dj hZ°°VeegdVX] °h°YZ°°Wh°h°YZ°#°6°°Xdb° e°Vcn°XVc°°V°hd°ad°d° °Vi°i] Z°i°b° Z°°↑°i°V° Zh°id° Xdb° e°æ°Z°i°Z°i] Z°eggd°XZhh°#

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- 9ZiZgb °c°Z°l° Vnh°id°b° ZVhj g°Z°i] Z°°hj° XXZhh°d[°Vc°°6>°VeeaXVi °dc°



l ° °%& °: °b° Zg°g°g°f°X°V°æ°ci°Za°\°Zc°XZ°GZh°ZVg°X] #J°c°Vj°i] dg°b°ZY°Xden°c°\°dg°Y°hig°W°j°i°c°\° °h°V°k°°d°æ°i°°dc°d[°Xdeng°\]°i°°d°l° #°"°X°l°Vi°°dch°5° Zb° Zg°#°Xdb° °dg°&°+&°,"°) °"°-°*°+°,

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- 8db eVg'kZcYdgVeeaxVi 'dch'dg'c"] dj hZ'VeegdVX] Zh'id'YZiZgb cZ'i] Z'VeeaXVi 'dc'1 '1] i] Z'g'ViZhi'egdb hZ

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- 9ZiZgb cZ'] dl 'id'egdeZgn'ig/c'iZVb h'dc'i] Z'1 dg [adl h'cZZYZY'id'b VcV\Z'i] Z'hnhizb egdeZgn
- 9ZiZgb cZ'] dl 'id'b VcV\Z'i] h'6>egdXZhh'LYV'an'i] ZZ' an!'b dci] an!'cXj Y'c\i] Z'iZVb b Zb WZgh'VcY'g'hdj gXzh'g'fj g'Y
- 9ZiZgb cZ'V'hj XXZhh'Xg'fZg'dc'd['] dl 'i] Z'hnhizb '1 'aW'Z'b ZVhj g'Y#1] Zg'h] dj d'V'V' i] g'h] da'd['V\g'ZY'] edc'b ZigXh'i] Vi'V' Z'i] Z'egd_ZXi'gdb 'cXj Wwi 'dc'id'c'iZ'g'Vi'c
- HZXj g'f'n'iZhi'i] Z'hnhizb 'i] dggj \] an'id'Zchj g'f'i] Vi'f'h'hV[Z'id'\d'akZ
- 6\g'Z'id'V'hj eedg'b dYZal '1] i] Z'kZcYdg'f'ndj '1 dg ZY'1 '1] 'dcZ

D[iZc'i] Z'\dVah'd[i] Z'cXj Wwi 'dch'1 'aW'Z'V'adg'Y'id'ndj gj c'fj Z'W' h'cZhh'VcY'W' h'cZhh egdVZb #GZa'i'kZan'b Vij g'kZcYdg'Xdb eVc'Zh'1 'aa] VkZ'egd['X'Zci'hig'ViZ\Zh'[d'gegd'k'c\ 'V'egld[d['XdcXzei!'W'i] Zn'Vg'j ca' Zan'id'] VkZ'V'hj XXcXi'egdXZhh'[dgi] Z'cXj Wwi 'dc'e] VhZ'#c'b Vcn XVhZhi'i] Z'kZcYdg'Xdb eVc'Zh'1 'aW'Z'V'g'c\ 'Vh'b j X] 'c'i] h'e] VhZ'Vh'i] Z'XaZci#

Fj Zhi'dch'id'Vh' 'c'i] Z'cXj Wwi 'dc'e] VhZ/

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- =dl 'Yd'ndj 'XdaZXi'cZl 'YViV4'L] d'iV\h'f4'L] Zg'Yd'ndj 'ej i'f4
- L] Vi'Yd'ndj 'Yd'f'i] Z'b dYZahZZb h'id'WZ'1 gdc\4

I] h'cXj Wwi 'dc'eZgdY'1 'aa][VYZ'Vh'kZcYdg'h'VcY'j hZ'XVhZh'WZXdb Z'b dg'XVeVWZ'VcY'Vh'iZVb h WZXdb Z'b dg'j hZY'id'YViV'hX'ZcXZ'VcY'B A'hnhizb h!'W'i] i'[dgi] Z'[dg'hZZVWZ'j ij g'f'cXj Wwi 'dc h'cZXZhhVgn'[dgi] Z'c'iZ'g'Vi'c'd['b dhi'gdW'j hi'6>hnhizb h#



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b egdkZY'Wh'] V'k'c\i] Z'g\] i'hZi'd[°ZmæZXiVi'dch!°Vh'l Z kZ'igZY'id'XdkZgi] g] \] dj i'i] h'g'edg!
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- L] Vi'izVb °b Zb WZgh'l æicZZY'id'W°c'kdakZY°c° ZZe'c\i] h'6>hnhizb h'l dg' c\4
- L] Vi'VYY↑'dcVá'c"] dj hZ'ivá'ci'dgXdchj á'c\] Zæ°Yd'ndj °cZZY°c'dgYZgid°b eZb Zci'VcY
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- L] Vi'Vg'zi] Z'VYY↑'dcVáhZXj g'n'XdchYZgVi'dch'ndj °h] dj á'iv' Z°cid'VXXdj ci'WZ[dgZ
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The Three Phases of Artificial Intelligence Adoption

	(1) Proof of Concept	(2) Incubation	(3) Integration
Goals	<p>Determine a way (or ways) to measure the success of an AI application.</p> <p>Determine whether our data, and the AI approach we have in mind, could viably solve the business problem.</p> <p>Compare vendor applications or in-house approaches to determine the application with the greatest promise.</p>	<p>Determine how to properly train teams on the workflows needed to manage the system properly.</p> <p>Develop a "run Book", determine how to manage this AI process (daily, monthly, etc) – including the team members and resources required.</p> <p>Determine a success criterion of how the system will be measured. There should be a threshold of agreed-upon metrics that take the project from incubation to integration.</p> <p>Security test the system thoroughly to ensure that it is safe to go live.</p>	<p>Upgrade teams to data science talent as necessary to achieve our desired result.</p> <p>Upgrade or overhaul data infrastructure in order to consistently provide our application with data in the right formats.</p> <p>Update "run book" of processes and procedures (expect a large number of updates within the first 3-6 months post-integration).</p>
Criterion for Progression to Next Phase	<p>Measurement(s) of success are determined.</p> <p>The application proves itself to perform at our determined standard within an isolated, "sandbox" environment.</p>	<p>Processes and workflows are determined for our teams, with a plan on how to get them started.</p> <p>The ongoing processes seem viable and cost-effective for the result we expect to achieve.</p> <p>Buy-in from users/operators of the AI solution.</p>	(Not Applicable)
Vendor Considerations	<p>Explore the vendor's understanding of your business problem.</p> <p>Compare vendor solutions directly via the determined success criterion of the PoC.</p>	<p>Agree to a support model in place with the vendor, make ongoing needs and support clear, and tailored to your unique business needs.</p>	<p>Stay in touch with vendors as necessary. There may be benefits in keeping a strong communication between vendor AI experts and in-house AI experts, to transfer knowledge and glean lessons learned from the vendor's other client integrations.</p>

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6c°°b b Zgh°kZ°il d°°YVn°dc°h°↑Z°eg°dXZh°id°°YZiZg°b °c°Z°V°Xd] Zg°Z°ci°!°edl Zg°j ahig°iZ°\n°Vgdj c°Y°i] Z°°6> XVeVWaf°Zh°b dhi°°Va°\c°ZY°id°°Xdb eVcn°\dVh°°VcY°hig°Z°c°\°i] h#AZVgc°b°dgZ°#

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