

# **AI GOVERNANCE & DATA PRIVACY**

## **BALANCING INNOVATION, REGULATIONS & ETHICS**

# Agenda

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# GXBank Story #1 : Alex's Seamless Tuesday



# GXBank Key Takeaways

## Seamless Personalisation

AI tailors daily routines to individual needs, such as adjusting alarms based on sleep cycles and summarising emails by importance, reducing noise and saving time.

## Context Aware Assistance

AI integrates into everyday settings: car navigation, playlists, podcasts, delivering support that matches both context and goals

## Proactive Decision Support

Personal : AI predicts needs before they arise like suggesting grocery stops based on consumption pattern or highlighting discounts, improving convenience and efficiency.

Professional : instead of digging into spreadsheets, AI highlights trends (eg sales dipped 12% in region x last year- worth flagging in your presentation

## Productivity Amplifier

AI enhances work by drafting documents, transcribing meetings and auto assigning action items, freeing humans to focus on higher value tasks.

# GXBank Story #2: World of Over Regulation





# WORLD OF OVER REGULATION

## 3 Key Takeaways & 3 Things to Improve

### **Innovation is Stifled**

Endless approvals, disclaimers and compliance checks reduce AI tools to bare bones features (spell check, generic playlists), halting meaningful progress

### **Convenience is Lost**

Everyday tasks (alarms, navigation, recipes, entertainment) become frustrating or unusable because AI cannot process personal data without layers of red tape.

### **Fear Overrides Utility**

Organisation focus more on avoiding fines than on creating helpful AI, leaving users like Alex burdened with bureaucracy instead of benefits.

### **Enable Proportionate Regulation**

Shift from rigid, blanket restrictions to a risk based framework that allows innovation while protecting against high impact harms.

### **Empower User Choice**

Replace endless forms with clear, streamlined consent mechanism, giving Alex simple control over what data is shared.

### **Encourage Responsible Innovation**

Build where AI can be tested safely, balancing compliance with opportunities to explore new, user centric features.

# GXBank Story #3 : World Without Guardrails





# WORLD WITHOUT GUARDRAILS

## 3 Key Takeaways & 3 Things to Improve

### **Algorithmic Bias Has Real Consequences**

Without Governance, AI driven decisions like promotions or loan approvals can unfairly penalize individuals based on incomplete or biased data.

### **Data becomes Exploitation, not Empowerment**

Personal information (grocery purchase, sleep patterns) is used to classify and control, reducing Alex to just a datapoint rather than a person

### **Automation without Accountability**

When AI operates without human oversight, decisions happen faster than responsibility can catch up.

### **Introduce Guardrails and Transparency**

Require explainability in AI decisions, so Alex can understand and challenge why a promotion or loan was denied.

### **Strengthen Data Protection**

Implement privacy laws, limit data used, mandate strong safeguards like encryption and access controls and hold organisations accountable through breach reporting and remedies.

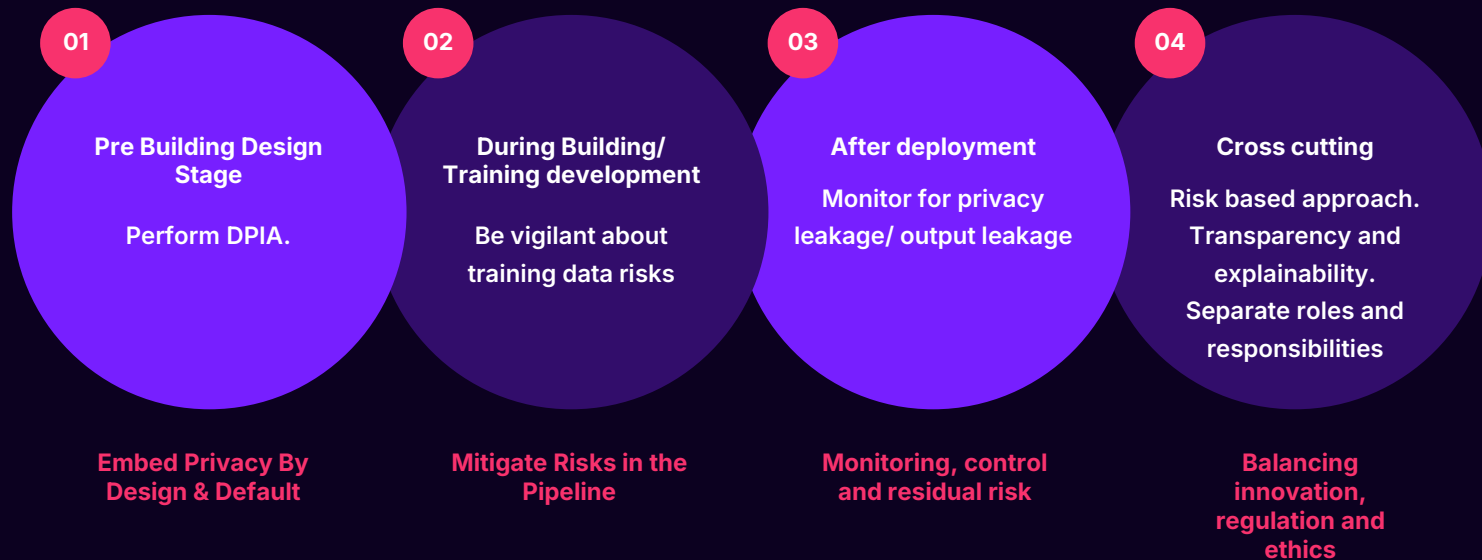
### **Promote Human Centric AI Use**

Design AI to empower individuals, ensuring people like Alex remain in control of how their data is collected, shared and applied rather than being reduced to datapoints.



# **GXBank** Managing Privacy Risks Across the AI Lifecycle

## Key Privacy Takeaways:



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# THANKS

Prepared by  
Natasya Khairunnisa, DPO

