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Scaling AI-Driven Personalization: Strategic Choices at Company Alpha

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Peer Review Information	Abstract
<p><i>Submission: 13 March 2026</i></p> <p><i>Revision: 0.2 April 2026</i></p> <p><i>Acceptance: 16 April 2026</i></p> <p>Keywords</p> <p><i>Artificial Intelligence, Generative AI, Data, Recommendation, Customer Experience, and Marketplace</i></p>	<p>This case examines Company Alpha, an AI-driven firm founded by Mr. Suresh to transform big data into actionable business insights. Established in 2012, the company delivers hyper-personalized recommendations through its platform, Maya.ai. The case highlights its four core service components Data, Recommendation, Customer Experience, and Marketplace that drive digital transformation. It explores the growing role of AI and Generative AI in financial services, particularly in personalization, credit scoring, and customer engagement. Real-world applications such as chatbot-driven services and strategic collaborations (e.g., with Visa) are discussed. The case emphasizes how AI enhances efficiency, customer satisfaction, and competitive advantage. It also raises managerial questions on technology adoption, data utilization, and innovation strategy.</p>

Introduction

In the bustling heart of a vibrant city, nestled among towering skyscrapers and buzzing with the energy of innovation, lay the headquarters of Company Alpha. Within its sleek glass walls thrived a team of brilliant minds, each possessing a unique set of skills and a shared passion for revolutionizing the world of artificial intelligence and big data. At the helm of this team stood Mr. Suresh, a visionary entrepreneur and technology luminary, who wants to revolutionize AI-driven personalization and recommendation systems. Over 10 years ago, Mr. Suresh saw the significant potential of Big Data, anticipating its revolutionary influence on global enterprises. Noticing the increasing interest among firms in using data for strategic decision-making In 2012, Suresh initiated by co-establishing Company Alpha with distinguished other partners. Collectively, they founded Company Alpha as an

innovative firm positioned to transform the way businesses use and extract valuable information from large volumes of data.

Their mission revolves around leveraging cutting-edge technologies such as artificial intelligence, big data, and deep learning algorithms to curate highly customized recommendations on a global scale. The cornerstone of their approach lies in Maya.ai, an innovative platform that harnesses the full potential of organizational data assets to decipher customer preferences, anticipate needs, and deliver tailored solutions at scale.

The platform serves as a transformative force for enterprises across a diverse array of sectors, including Banking, Fintech, and Travel. By harnessing the power of data, this empowers organizations to not only navigate but thrive in an increasingly complex and competitive landscape. At its core, maya.ai is driven by four

key "as a Service" components—Data, Recommendation, Customer Experience, and Marketplace—that synergistically combine to unlock the full potential of data-driven insights. The Data component acts as the foundation, providing access to vast repositories of structured and unstructured data sources. Leveraging sophisticated algorithms and machine learning techniques, the Recommendation component delivers personalized and contextually relevant insights, enabling enterprises to anticipate and fulfill customer needs with precision. Complementing this, the Customer Experience component ensures seamless interactions across various touchpoints, fostering engagement and loyalty. Finally, the Marketplace component facilitates collaboration and partnerships, creating new avenues for revenue generation and growth. Together, these components form a cohesive ecosystem that not only drives operational efficiency but also unlocks sustainable revenue streams, in the journey towards digital transformation and business success.

AI in Financial Institutions

GenAI uses a neutral language model (NLM), a solution tailored to business goals, efficiency, and innovation requirements to understand intent, generate content, and deliver intelligent suggestions in real time. It helps access historical data through agents and Chabot's with contextual understanding and step-by-step workflows. Gen AI in Fintech is expected to see the significant growth in the coming years, reaching \$7.23 billion by 2029, at a CAGR of 35.1%.

Company Alpha is a Market Leader in providing solutions for Consumer Bank, Fintech, Travel, Tech Distributor and Retail. Financial institutions are using AI-powered technologies to enhance their clients' digital experiences, with the goal of achieving more personalization. Using machine learning algorithms, these chatbots constantly improve their replies to client requests, adjusting interactions based on individual preferences. Chatbots operate effortlessly across several digital platforms, offering continuous help that meets customers' need for instant assistance. Financial institutions are progressively using virtual assistants into their operations to improve client connections and optimize procedures. For example, Lemonade, an insurance firm, use chatbots to promptly provide insurance estimates and accelerate the process of resolving claims via its online platforms. The Lemonade app uses chatbots such as AI Jim and AI Maya to interact with clients, using data analysis to provide

tailored support. AI Maya specializes in facilitating insurance purchases, whereas AI Jim focuses on processing claims. AI Jim employs advanced video and image analysis techniques to optimize the whole claims process, reducing the need for middlemen and improving overall efficiency.

In March 2023, Visa and Alpha, formed a significant relationship. This collaboration enabled card issuers to get AI-powered insights, enhancing consumer engagement via highly personalized experiences. Alpha's AI technology collects data from many lifestyle categories and creates a complex entity-affinity model called the 'Tastegraph'. By using Visa's customer behavior data, this approach provides institutions with a wide range of choices and customized suggestions, enhancing the client experience with personalized products and increased satisfaction.

Big data visualization helps financial organizations use AI to enhance risk assessments and credit scoring. AI systems can properly assess creditworthiness by analyzing credit history and financial activities. Automating credit scoring lets banks customize loan terms, interest rates, and credit limitations to each customer's risk profile. AI-driven data analytics and risk assessment technologies let insurers create real-time consumer profiles and customize products to meet client demands and behaviors. This move towards customizable coverage helps insurers retain consumers. Financial institutions rely on AI to automate processes and provide personalized customer care. This improvement enhances the client experience and increases customer loyalty.

In essence, Company Alpha stands as a beacon of innovation, consistently challenging the status quo and redefining the contours of consumer interaction. As a pioneering authority in the fusion of technology and business, they remain steadfast in their commitment to shaping the future of AI-driven personalization, thereby revolutionizing the way organizations connect with their audiences on a global scale.

Discussion Questions:

1. How do Maya.ai's four components integrate to create value for financial institutions?
2. How effective is AI-driven personalization in improving customer experience in financial services?
3. What new AI-based solution can Company Alpha develop to expand into a new industry?

Supplementary Notes:

Generative AI in FinTech: Market Overview

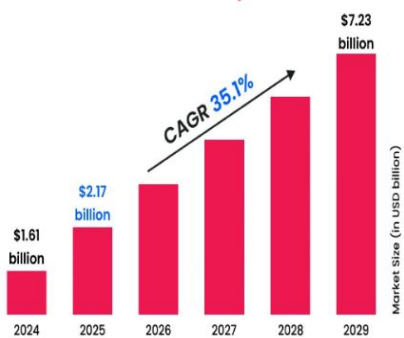
Generative AI adoption in Fintech was anticipated to grow to \$2.17 billion in 2025, from \$1.61 billion in 2024, at a compound annual growth rate (CAGR) of 25.3%. This exponential growth during the forecast period is attributed to the growing focus on personalized financial services, the increasing adoption of AI for fraud detection, and the scaling demand for efficient compliance solutions. The major trends in

generative AI in Fintech during this forecast period include the integration of AI with block chain technology, the development of AI-powered trading algorithms, the growth of AI-enabled personal financial management tools, and more. Innovation of AI for credit scoring and lending will be one of the significant trends for implementing Gen AI in Fintech.

Gen AI is shaping the banking and finance sectors, which helps in planning workflow models in a customized way.

GenAI Use Cases in FinTech	Why It's Important
Hyper-Personalization of Financial Services	Enables customized financial products, advisory, credit recommendations, and personal budgeting using GenAI insights.
Advanced Fraud Detection & Risk Management	Detects anomalies, predicts risk in real time, reduces false positives, and improves compliance accuracy.
Intelligent Automation & Operational Efficiency	Automates financial documentation, underwriting, claims processing, reporting, and back-office tasks.
AI-Powered Conversational Customer Service	AI chatbots and voice assistants deliver human-like financial support 24/7 and reduce call center load.
Algorithmic Trading & Market Analysis	Predictive AI models generate trading signals, market insights, simulations, and risk-adjusted investment strategies.

Generative Artificial Intelligence In Fintech
Global Market Report 2025



Source: Generative AI in Fintech Market Overview

Agentic AI and the Forecast of the Digital Industry

Agentic AI uses sophisticated reasoning and iterative planning to solve complex, multi-step problems autonomously. An AI agent for customer interactions, for instance, operates beyond simple question-answering. With agentic AI, it could check a user's outstanding balance and recommend which accounts could pay it off, all while waiting for the user to decide, so it could

complete the transaction accordingly when prompted.

Key Applications of Agentic AI in Fintech

- **Autonomous Portfolio Management:** Agents can monitor markets 24/7, rebalance portfolios, and execute trades within pre-defined risk policies, often achieving higher performance and lower manual effort.
- **Real-Time Fraud Prevention:** Unlike traditional systems that flag issues post-transaction, agentic AI acts proactively. It can analyse behaviour patterns, instantly freeze suspicious accounts, and block transactions without manual intervention.
- **End-to-End Financial Workflows ("Done-for-You"):** Agents are being used to automate complex tasks, such as in bookkeeping, where AI can independently categorize millions of transactions.
- **Automated Customer Onboarding (KYC/AML):** Agents automate the tedious Know Your Customer (KYC)

processes, such as document validation and data-driven approvals, reducing onboarding time from days to minutes.

- 24/7 Transactional Support: Rather than just responding to queries, agentic agents can actively work within financial systems to resolve issues, such as moving funds or updating account settings on behalf of the customer.

As the industry moves toward 2030, the ability of fintech firms to integrate agentic AI into their core operations is seen as a key differentiator, moving from passive tools to "living" ecosystems that learn and act independently

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