

Change Strategy

Prepared for: Executive Sponsor & Leadership Coalition | Initiative: | Assessment Date:

SECTION 1 — CASE FOR CHANGE

is deploying , a GenAI-powered service copilot, across the Consumer & Business Banking contact center and branch service organization — 21,000 colleagues across 14 contact center hubs and six regional branch-service markets. drafts real-time case summaries, recommends next-best-action responses and required compliance disclosures, and automates the post-interaction documentation that currently consumes four to six minutes of every colleague's time after each customer contact. Because this initiative touches how work gets monitored as well as how it gets done, it carries a trust challenge that a conventional system rollout does not: employees will judge this change as much on whether the AI is watching them as on whether it helps them. This strategy is built around that reality, not around it.

The burning platform is direct: cost-to-serve and average handle time have both risen for two consecutive years without matching headcount growth, and a recent multi-state consumer compliance exam identified inconsistent call documentation and disclosure practices as a matter requiring attention. Peer institutions have already fielded comparable copilots. Doing nothing means the Bank continues absorbing rising service costs, carries unresolved compliance exposure into its next exam cycle, and falls further behind competitors on both cost and consistency.

The strategic stakes sit squarely on customer satisfaction, first-contact resolution, average handle time, regulatory exam findings and complaint volume, and — if this rollout is mismanaged — contact center attrition and Net Promoter Score. This is 's first enterprise-scale AI implementation; no institutional AI literacy currently exists, so the strategy builds foundational AI literacy into the program rather than assuming it. This organization's mixed track record with the 2024 case-management migration and the 2025 collections RPA pilot is a known, named risk this strategy addresses directly rather than hoping it goes unnoticed by the colleagues who lived through both.

SECTION 2 — STRATEGIC INTENT

Success for is not defined by login counts or feature usage — it is defined by whether colleagues genuinely rely on the tool's outputs while retaining and exercising their own judgment. Compliance means colleagues click through the AI-drafted summary without reading it; genuine adoption means colleagues review, correct when necessary, and use the AI's speed to spend more time on the parts of the call that require a human.

This strategy is designed to produce the latter, because the former will show up first as unreviewed compliance disclosures and later as a regulatory finding.

The behavioral bar is capability plus trust: colleagues need to be fast enough with the tool to realize the time savings, and secure enough in their employment to stop quietly working around it. Both conditions have to be true simultaneously, or the rollout will look successful in usage dashboards while eroding the very compliance consistency it was built to fix.

Success for this initiative is defined as:

1. Average post-interaction documentation time falling from roughly five minutes to under 90 seconds for at least 80% of in-scope colleagues.
2. At least 95% of AI-drafted compliance disclosures being actively reviewed and confirmed, not blindly accepted or bypassed, per QA sampling.
3. Colleague quality scores holding stable or improving, not declining.
4. All 350 redeployed back-office documentation colleagues completing their transition into expanded servicing roles with no involuntary attrition attributable to the transition.
5. Fewer than 10% of colleagues reporting at 90 days that they don't understand how AI-flagged data is or isn't used in their performance reviews.

SECTION 3 — RISK POSTURE

This initiative carries a Moderate people risk profile (PRI: 35.4/100, provisional), driven primarily by the Leadership and Stakeholder dimensions — sponsor engagement intensity and, more acutely, employee sentiment toward the change. Capability and Sustainment infrastructure are comparatively strong; the risk here is concentrated in whether people trust the initiative enough to engage with it honestly.

● **CRITICAL RISK — COMPOUNDED PSYCHOLOGICAL SAFETY CRISIS**

Job security fear is the primary anticipated resistance source and employee concern about AI-driven displacement is rated highly concerned — the single highest-resistance combination this instrument measures. It will not respond to feature or benefit messaging.

RECOMMENDED ACTION: Sponsor delivers a standalone, direct job-security statement before any other engagement activity.

● **CRITICAL RISK — CHAMPION NETWORK REQUIRED**

Five separate high-need indicators (multi-department scope, multi-site dispersion, surfacing resistance, peer-trust-over-management dynamics, and a need for sustained post-launch encouragement) are all active simultaneously. Peer-level influence is not optional infrastructure for this rollout — it is load-bearing.

RECOMMENDED ACTION: Activate champion recruitment immediately; network must be operational before communications launch.

A single group — the contact center and branch phone-service population — represents 94% of the in-scope headcount, so this program cannot be planned or resourced as a

uniform, evenly-distributed rollout; it is functionally a contact-center program with three smaller satellite populations attached. This organization's mixed track record with prior change adoption is a documented, additive risk factor across all four PRI dimensions, and the OCM plan is calibrated accordingly — trust-building activity gets real time, not a checkbox. This is also ██████'s first AI implementation; the strategy includes a foundational AI literacy layer rather than assuming employees can absorb tool-specific training without it.

SECTION 4 — WORKSTREAM SEQUENCING

Phase 1 — Engage (pre-communications)

Before any employee-facing activity begins, ██████ ██████ must be briefed and committed to leading with a direct, standalone statement on employment impact — not folded into a broader announcement — and the leadership coalition (C&BB senior leadership plus the site-level manager layer) must be aligned on messaging. Manager readiness is currently minimal; managers must receive their briefing and enablement kit before any employee sees a companywide announcement. Phase 1 does not close until the sponsor's job-security statement is drafted and approved and the first wave of champion recruitment is underway.

Phase 2 — Equip (communications and training active)

Communications and training launch once Phase 1's conditions are met. Employee awareness is currently minimal and willingness is skeptical, so communications must establish attention and address the job-security question before training content reaches anyone. Champion network activation is a non-negotiable Phase 2 condition for this initiative given its complexity and resistance profile — broad communications should not launch ahead of an operational network. Training is phased across four site cohorts over roughly six weeks, each gated by a two-week AI "shadow mode" observation period before the tool is customer-facing for that cohort.

Phase 3 — Embed (post go-live sustainment)

Because leader modeling is committed and an escalation owner is named, the structural conditions for sustainment exist post go-live; the work in Phase 3 is executing against them with discipline. This includes the 30/60/90-day sustainment actions, monitoring the regression signals specific to an AI rollout (colleagues quietly overriding or bypassing the tool), and closing out the policy updates — call-monitoring policy and the performance-management guidelines governing AI-flagged quality data — that must be finalized before behaviors can be considered durable.

SECTION 5 — BEHAVIORAL SUCCESS MAP

The following observable behaviors, by role, define what successful adoption looks like for this initiative at 30, 60, and 90 days.

Role	30-Day Behavior	60-Day Behavior	90-Day Behavior
Executive Sponsor ██████	Has delivered a standalone, direct job-security statement and is visibly using ██████ language in her own communications.	Holds a visible 30-day update naming what is and isn't working, unscripted.	Delivers the 90-day outcomes communication naming results against the success definition.
People Managers	Conduct weekly team check-ins using the Manager Enablement Kit; can answer "will this replace me?" without deflecting.	Hold individual conversations with any colleague showing avoidance or workaround behavior.	Report stable or improved team quality scores and confirm 90% of their team has completed required training.
Frontline Colleagues / End Users	Use ██████ to draft the majority of post-interaction documentation rather than typing manually.	Actively review and correct AI-drafted compliance disclosures rather than accepting them unread.	Report confidence using the tool and cite specific time saved on documentation.
Change Champions	Attend the weekly champion debrief and surface at least one new FAQ item.	Are visibly modeling tool use to skeptical peers in their own hub or region.	Are leading peer reinforcement conversations without OCM-lead prompting.
HR / People Function	Confirms the 350-person redeployment cohort's transition plans and role placements.	Tracks and reports on redeployment attrition (target: zero involuntary attrition attributable to the transition).	Confirms full completion of the redeployment transition with no unresolved placements.

These behaviors are the measurement baseline for the Adoption & Outcomes Dashboard (D13), which will be updated at each pulse check-in.

Prepared by GOccelerate™ | ██████ | Confidence: Very High (100%)

The GOccelerate People Risk Index (PRI) is a formative, expert-derived index of people and adoption risk across four dimensions — Leadership, Stakeholder, Capability, and Sustainment — grounded in established organizational change management practice. Dimension scores reflect equally weighted, normalized risk points assigned through expert judgment rather than statistically estimated weights. Baseline results derive from a structured intake completed by a single informant and reflect that respondent's knowledge of the organization at the time of assessment; the accompanying Data Confidence indicator reflects the completeness of the information provided. Risk bands are provisional and subject to recalibration as GOccelerate's outcome-validation program accumulates post-implementation adoption data.