# KPMG Commercial Lending Navigator

## Expertise, Speed, and Scale

**In the fast-paced world of modern-day banking, many lenders struggle with optimizing their knowledge resources, which is crucial for maintaining productivity and operational efficiency. These issues are often further exacerbated during large-scale operational transformations.**

### Get an assist from GenAI

KPMG developed the Commercial Lending Navigator, a distinct solution with large language models (LLM) that we grounded to provide relevant industry and context-specific answers to commercial lending questions. This solution leverages our extensive industry knowledge and AFSVision platform experience.

The KPMG Commercial Lending Navigator helps in minimizing the learning curve for new employees, provides immediate, tailored responses to commercial lending questions and can create content for deliverables on transformation programs. It promotes focus on high-value loan servicing activities, while helping to improve overall productivity and output.

**80%** *of banking executives believe that banks that embrace AI will develop a competitive edge over those who do not.*

**60%** *of banks plan to use GenAI to bridge talent gaps and automate up to 20% of daily tasks.*

KPMG 2024 U.S. Banking Industry Outlook Survey

### Transformation Delivery

**Reduces low-value tasks**

- Streamlines delivery and helps minimize knowledge management inefficiencies during the transformation
- Accelerates workflows by greatly reducing manual input, allowing teams to concentrate more on high-value tasks
- Facilitates real time lending platform transition support

### Operational Efficiency & Scale

**Delivering efficiency gains**

- Enables continuous learning and rapid adoption, allowing for quick integration and use of lending-platform features, reducing downtime
- Promotes scalable growth without adding new operator capacity

### Organizational Responsiveness

**Faster to effectiveness**

- Efficient flexing of employees across teams and faster onboarding of new hires
- Dynamic assimilation of evolving bank policies & procedures increase speed of adoption and adherence
- Enables focus on high-value loan servicing tasks by automating routine operations

## Recently Deployed Transformation Capabilities

A group of platform transformation professionals piloted the KPMG Commercial Lending Navigator as "Client Zero" and noted significant results. Key findings include the following:

### Generating Requirements & User Stories

- Assists in creating requirements and user stories by interpreting and then converting business needs.
- Minimizes time spent structuring and clarifying hundreds of business requirements.

### Change Management – Job Aid First Draft

- Produces the initial draft of the job aids and supports other change activities, capable of producing tailored step-by-step walk-throughs.
- Accelerates change adaption by replacing the time spent searching through thousands of pages of user manuals with the ability to ask a plain English question that references all relevant information.

### Automating Test Case Generation

- Supports establishing comprehensive test cases, mapping each to the corresponding user story.
- Reduces time and effort spent creating test cases, increasing testing efficiency and thoroughness.

### Transition Management – AFS Level III to AFS Vision

- Facilitates the transition from AFS Level III to AFS Vision, providing real-time guidance on how to perform the old processes in the new system.
- Supports positive adoption by reducing change fatigue and errors with readily available guidance for AFS Vision.

**Potential benefits**

**Improved Efficiency**
The tool streamlines complex workflows, reducing manual input and accelerating task completion times so teams can focus on high-value tasks.

**Increased Quality**
Maximizes accuracy with commercial lending knowledge and tasks. This minimizes mistakes and discrepancies, improving overall quality.

**Efficient Onboarding**
Smooth, user-friendly transition to a new commercial lending platform, AFSVision, with real-time guided step-by-step assistance.

## Why KPMG?

Banking models are evolving and innovative approaches are redefining the market. At KPMG, we help our clients grow, engage with customers, manage costs, and comply with regulations by leveraging the power of data and digitization.

Future-ready banks will thrive – make sure you are one of them.

Contact KPMG to transform your Commercial Lending operations today

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**KPMG recognized by HFS Research as a Market Leader in Generative Enterprise Services, 2025**