

CASE STUDY · 2023 TO 2026

Klarna's AI assistant and the 700-agent claim.

What the figure measured, how it changed, and what boards should ask before an AI productivity claim goes public.

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ABOUT YOUR SPEAKER



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Twenty-five years leading digital and AI transformation across Asia and the Middle East: national smart-city programmes, critical infrastructure and enterprise operations. Today I help leadership teams put AI into production with controls they can show a board, an auditor and a regulator.

Built	A governed AI platform serving more than 6,000 engineers, with zero security incidents
Certified	ISO/IEC 42001 Lead Auditor Professional (BSI) · AIGP (SMU) · Registered Management Consultant
Serving	CTCB CPSC Advisory Board · UN ESCAP AI for Developing Countries Forum
Awards	CDO Vision Award 2026 · Singapore's Most Influential Data & AI Leaders 2026 · Google Trailblazer Transformation Award 2024

Independent analysis from public sources. The views in this session are mine.

THIS SESSION

Seven parts from the hiring freeze to the board agenda.

01

The hiring freeze

2023: a ChatGPT plugin, an OpenAI partnership and a stop on hiring outside engineering.

02

The launch

February 2024: five first-month claims, and who did the work before.

03

The moving figure

700, then 800, 700 and 850 agents, and five windows for one share.

04

The remark

May 2025: "lower quality", two readings and an SEC comment letter.

05

The audited line

What customer service expense shows, and what it cannot.

06

Customers and regulators

Outcomes, a fine that is not about AI, and new UK rules.

Part seven is for the board: seven lessons, a value claim card, a controls checklist and questions for discussion.

THE CASE IN ONE SLIDE

Most numbers in this case are company estimates that moved over time.

700

full-time agents' work in the first month, Klarna's estimate (Feb 2024)

80%

of customer service chats handled by the assistant in 2025

2,831

full-time employees at end 2025, from 5,527 at end 2022

\$207m

audited customer service and operations expense in 2025, up 2%

Sources: [1] Klarna press release, 27 Feb 2024; [11] Form F-1; [25] Form 20-F for 2025.

WHY BOARDS STUDY THIS CASE

Three features of this case apply to any company using AI in service.

01

An estimate became a headline

A work estimate of 700 agents was heard around the world as 700 jobs lost to AI.

02

The work sat outside the payroll

Most of the agents whose work the assistant took over were employed by contractors.

03

A remark became a disclosure

One interview answer drew an SEC comment and a formal correction within ten weeks.

Sources: [1] [3] [4] [18] [19].

01

The hiring freeze, 2023.

Klarna stopped hiring outside engineering a year before the assistant launched.

2023

Klarna paused hiring to see what AI could do.

Klarna, the Swedish buy now, pay later company, was among the first to build a ChatGPT plugin, in March 2023. Its filings date the OpenAI partnership to that year.

In the same year it stopped hiring outside engineering.

"Let's not recruit now, let's see how this plays out."

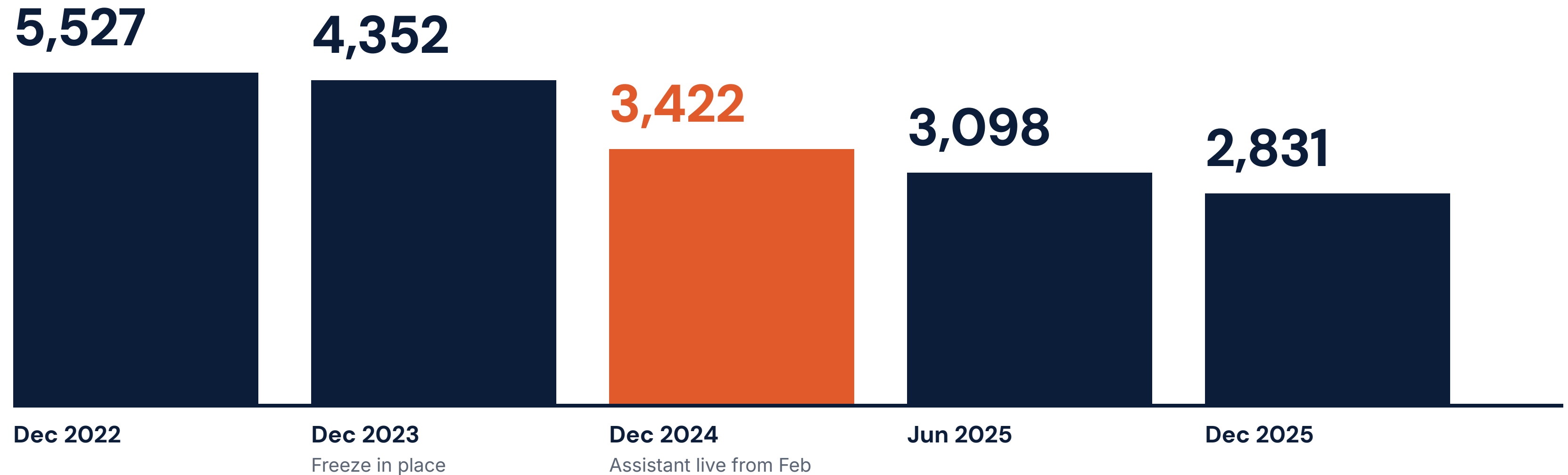
Klarna spokesperson, as reported by Fortune, Feb 2024

Sources: [2] TechCrunch, 23 Mar 2023; [11] Form F-1; [5] Fortune, 28 Feb 2024.



FULL-TIME EMPLOYEES AT PERIOD END

Headcount halved through a freeze and attrition.



Sources: [11] Form F-1; [20] final prospectus; [25] Form 20-F. Employees only; outsourced agents are not in these figures.

TWO SETS OF NUMBERS

The CEO’s interview figures did not match the filings.

When	Said in interview	Filed figure, nearest date
Dec 2024	"We were 4,500, now we're 3,500"	4,352 (Dec 2023) to 3,422 (Dec 2024)
May 2025	"From about 5,000 to now almost 3,000"	5,527 (Dec 2022) to 3,098 (Jun 2025)
Dec 2024	Klarna had stopped hiring "about a year ago"	More than 50 roles still advertised; press lead said he was "simplifying for brevity"
May 2025	Natural attrition of 15 to 20% a year	The CEO’s estimate

For board papers and disclosures, use the filed numbers. Rounded interview figures travel further than the filings do.

Sources: [8] Fortune via Bloomberg, 12 Dec 2024; [9] TechCrunch, 14 Dec 2024; [16] CNBC, 14 May 2025; [11] [20] [25].

JUNE 2023 · US CONSUMER FINANCIAL PROTECTION BUREAU

Regulators were already looking at chatbots in consumer finance.

“Doom loops” that leave customers with no way through to a person.

The CFPB’s description of the risk in its issue spotlight on chatbots. The report did not name Klarna.

THE RISK IT NAMED

Customers caught in a loop with the bot and no route through to a person.

WHY IT MATTERS HERE

Klarna’s filings now promise a human option for every customer, the safeguard the CFPB pointed to in 2023.

Sources: [12] CFPB, Chatbots in consumer finance, June 2023; [19] [20].

02

The launch, February 2024.

An OpenAI-powered assistant, and a first month described in five numbers.



LAUNCH RELEASE · 27 FEBRUARY 2024 · FIRST MONTH

Klarna made five claims for the first month.

2.3m

conversations

2/3

of all customer service
chats

700

full-time agents' work,
an estimate

<2 min

to resolve an errand,
against 11 before

25%

fewer repeat inquiries

ALSO CLAIMED

Customer satisfaction "on par with human agents",
according to Klarna's internal surveys.

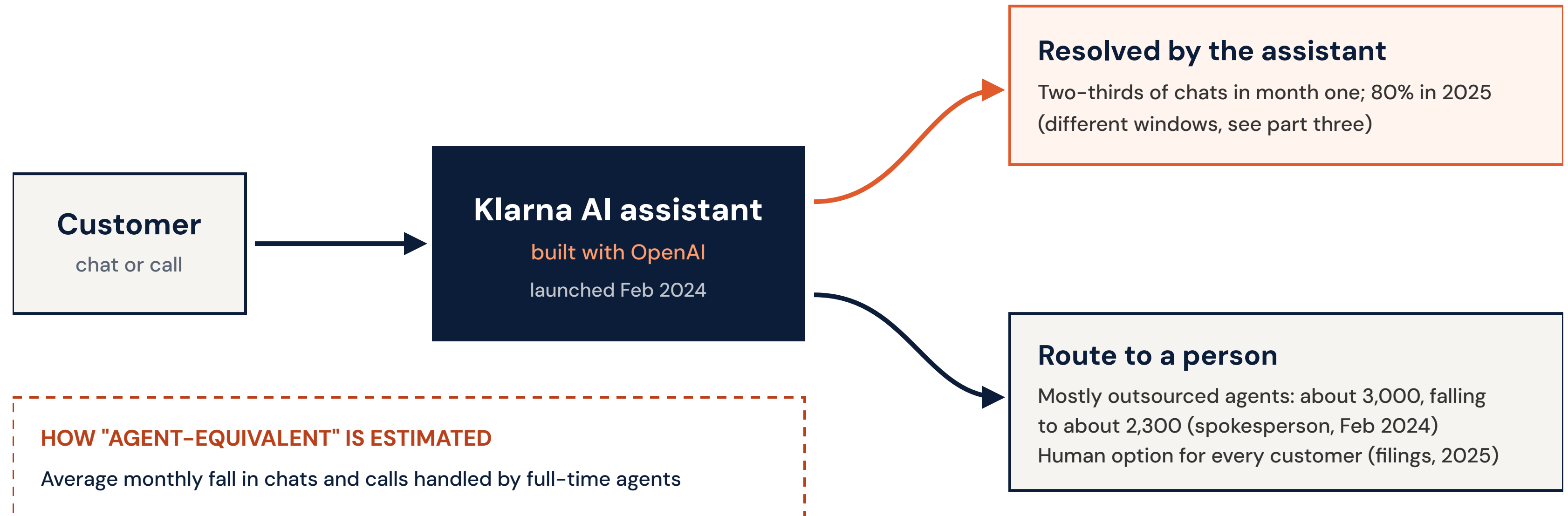
ALSO FORECAST

"\$40 million USD in profit improvement to Klarna in 2024",
made at launch.

Source: [1] Klarna press release, 27 Feb 2024. All figures are Klarna's own measurements or forecasts.

HOW IT FITS TOGETHER

The assistant took chats that people used to handle.



Sources: [1] [3] Tech.eu, 28 Feb 2024; [11] [19] [20] [25]. The method is described in one line in each filing.

28 FEBRUARY 2024 · THE NEXT DAY

Most of the agents worked for contractors.

A Klarna spokesperson told Tech.eu that about 3,000 outsourced agents worked on Klarna's customer service, and that the number would fall to about 2,300.

"While it may be a positive impact for society as a whole, we need to consider the implications for the individuals affected."

Sebastian Siemiatkowski, CEO, to Tech.eu

Source: [3] Tech.eu, 28 Feb 2024. The 3,000 figure is a single press report. No filing names the vendors.



HOW THE WORLD HEARD IT

The press heard a jobs number.

THE HEADLINES

"Klarna's AI bot is doing the work of 700 employees"

Euronews asked what would happen to their jobs. Fortune reported a chatbot "doing work of 700 staff after AI-induced hiring freeze".

WHAT THE FIGURE WAS

An estimate of work done in one month

Measured against a baseline Klarna chose. It counted work avoided. Most people doing that work were contractors' staff.

Sources: [4] Euronews Next, 28 Feb 2024; [5] Fortune Europe, 28 Feb 2024; [1] [3].

THE WORKFORCE BOUNDARY

A board looking at headcount sees half of the change.

ON KLARNA'S PAYROLL

FULL-TIME EMPLOYEES, DEC 2023

4,352

Shrank through the freeze

Counted in filings, in headcount and in revenue per employee.

OUTSIDE THE PAYROLL

OUTSOURCED AGENTS, EARLY 2024

~3,000

Where the assistant's work landed

Expected to fall to about 2,300. Not in any employee figure Klarna publishes.

Sources: [11] Form F-1; [3] Tech.eu, single press report. Comparing the two boxes is my analysis.

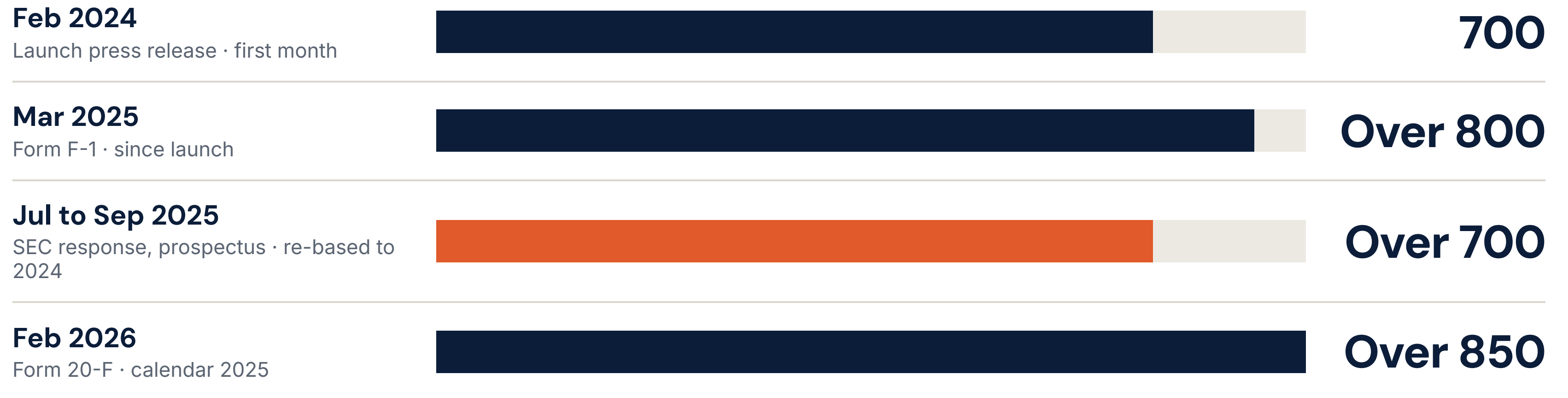
03

How the headline figure moved, 2024 to 2026.

Once Klarna filed to list in New York, the 700 figure became a securities disclosure.

THE AGENT-EQUIVALENT CLAIM, DOCUMENT BY DOCUMENT

The figure was restated three times, each on a new basis.



On the Q3 2025 results call Klarna gave a single figure: 853. Each number is right on its own basis. Side by side without the basis, they read as a trend.

Sources: [1] [11] [19] [20] [23] Customer Experience Dive, 20 Nov 2025; [25].

THE METHOD, AS FILED

Each filing described the method in one line.

An estimate "based on the average monthly reduction in chat and telephone conversations handled by full-time agents".

Klarna, Forms F-1, 424B4 and 20-F

Which baseline?

Ask which month or year the reduction is measured against.

Which agents?

Ask whether the agents counted were employees, contractors or both.

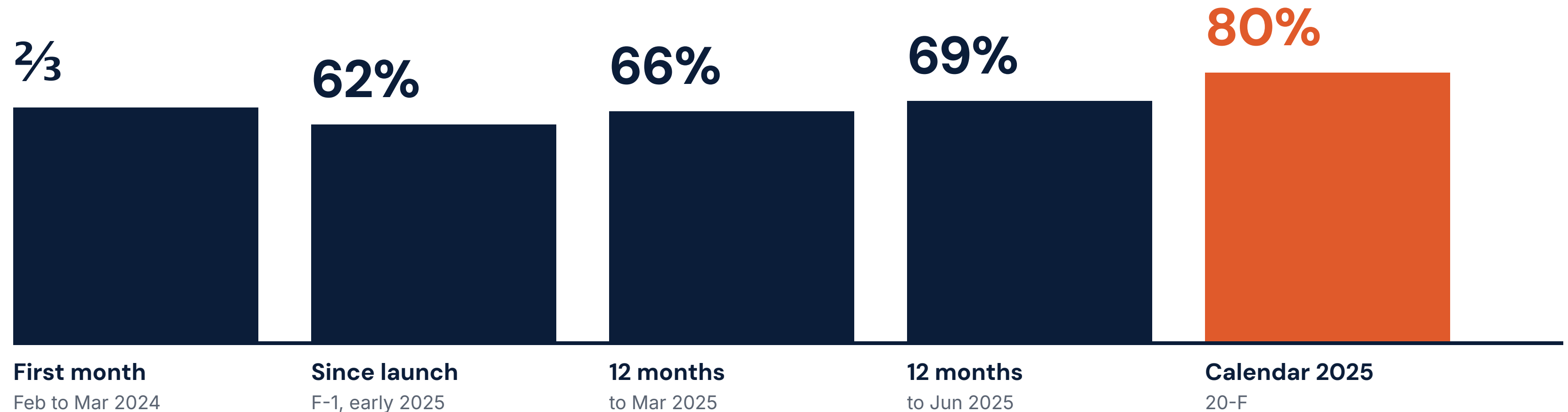
Who checked it?

Ask who outside management has reviewed the calculation.

Sources: [11] [19] [20] [25]. The three questions are mine.

SHARE OF CUSTOMER SERVICE CHATS HANDLED BY THE ASSISTANT

The chat share was reported over five different windows.



Resolution time moved basis too: under 2 minutes against 11 at launch, then 2 against 12 for human agents as of Sep 2024. Some reports gave 75%; no Klarna document uses it.

Sources: [1] [11] [19] [20] [25]; [15] Entrepreneur, 9 May 2025.

THE EFFICIENCY MEASURE AFTER LISTING

Revenue per employee became the headline metric.

+73%

revenue per employee,
reported Aug 2024

3×

"tripled since 2022", Q3
2025 shareholder letter

\$1.24m

for 2025, "up 3.6 times
since 2022 as headcount
declined 49%"

~\$1.4m

"nearly \$1.4 million" by Q1
2026

Neither the Q1 nor the Q2 2026 release mentions the assistant.

Sources: [6] H1 2024 release; [22] Q3 2025 letter; [24] Q4 2025 release; [26] Q1 2026 release; [27] Q2 2026 release.

READING THE RATIO

The ratio improves when work moves off the payroll.

Revenue

Employees at period end

Klarna's own staff only

NOT IN THE DENOMINATOR

Outsourced agents. Moving work to contractors, or from contractors to software, raises the ratio in the same way.

What a board should add

Total cost of service per customer contact, covering employees, contractors and software, beside revenue per employee.

Sources: [24] [25] for the definition. That it excludes outsourced labour is my reading.

04

The "lower quality" remark, May 2025.

One interview answer, two readings and a question from the SEC.



BLOOMBERG INTERVIEW, STOCKHOLM, 8 MAY 2025

“As cost unfortunately seems to have been a too predominant evaluation factor when organizing this, what you end up having is lower quality.”

Sebastian Siemiatkowski, CEO, as quoted by Fortune. Bloomberg’s report said his pursuit of cost-cutting in customer service had "gone too far".

Sources: [14] Fortune, 9 May 2025; [13] Bloomberg via Bloomberg Law (headline and opening only).

WHAT HE DESCRIBED

He described a pilot of freelance human agents.

THE PILOT

Remote freelance agents

Customer service staffed by freelance agents working remotely, "in an Uber type of setup".

"Really investing in the quality of the human support is the way of the future for us."

THE SAME WEEKS

The assistant kept growing

A Klarna spokesperson said the company was "very much still AI-first".

A week later the CEO said the assistant handled about 1.3 million errands a month, was moving into more complex support, and would take on more work.

Sources: [14] Fortune, 9 May 2025; [17] Big Technology, 16 May 2025.

ONE REMARK, FOUR POSITIONS ON THE RECORD

Both readings of the remark are on the record.

CEO TO BLOOMBERG · 8 MAY 2025

Cost was "a too predominant evaluation factor"; the result was "lower quality".

Quoted by Fortune. Klarna says the context was a pilot of freelance human agents.

PRESS READING · MAY 2025

Klarna is retreating from AI and hiring humans again.

Widespread. Klarna said the same week it was "very much still AI-first".

SEC STAFF · 30 MAY 2025

Asked Klarna to explain how its approach to AI had changed, citing a Forbes report.

A comment letter on the IPO registration statement.

KLARNA TO THE SEC · 16 JULY 2025

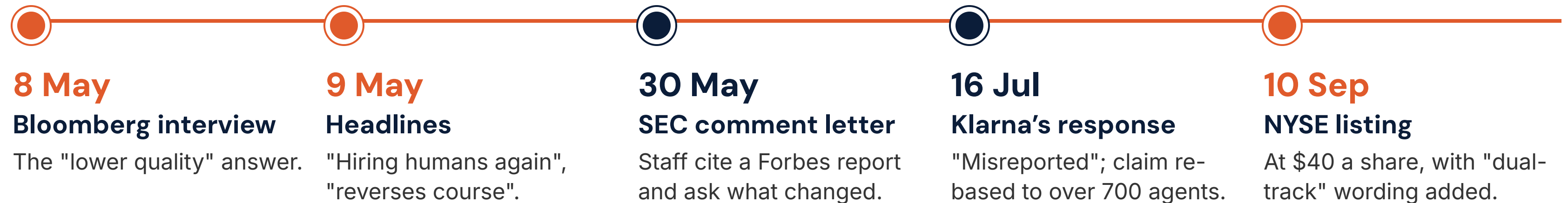
The remark was about human customer service and "did not relate to AI-driven customer service quality issues".

Klarna's formal position: it was "misreported by Forbes".

Sources: [14] [15] [18] [19]. The full Bloomberg text could not be read, so this deck does not settle which reading is right.

FROM INTERVIEW TO REGISTRATION STATEMENT

The remark reached the regulator within ten weeks.



For a company about to list, or already listed, what executives say about AI and jobs is read as disclosure.

Sources: [13] [14] [15] [18] [19] [20] [21].

Klarna told the SEC the remark was about human service.

"In that interview, Mr. Siemiatkowski discussed a pilot program of engaging highly skilled freelance customer experience consultants to increase the quality of the Company's human customer service. As such, the comments cited by the Staff did not relate to AI-driven customer service quality issues and were misreported by Forbes."

Davis Polk & Wardwell for Klarna Group plc

The prospectus gained a "dual-track approach" combining AI with "high-quality human support", and a human option for all customers.

WHAT KLARNA DID NEXT

Headcount kept falling and the assistant's share kept rising.

3,098

employees, Jun 2025

Form 424B4

2,831

employees, Dec 2025

Form 20-F

69%

of chats, 12 months to Jun 2025

Form 424B4

80%

of chats, calendar 2025

Form 20-F

No source shows Klarna re-employing former staff. It piloted freelance human agents and promised a human option, while the assistant took more of the work.

Sources: [20] [25] [14] [17].

05

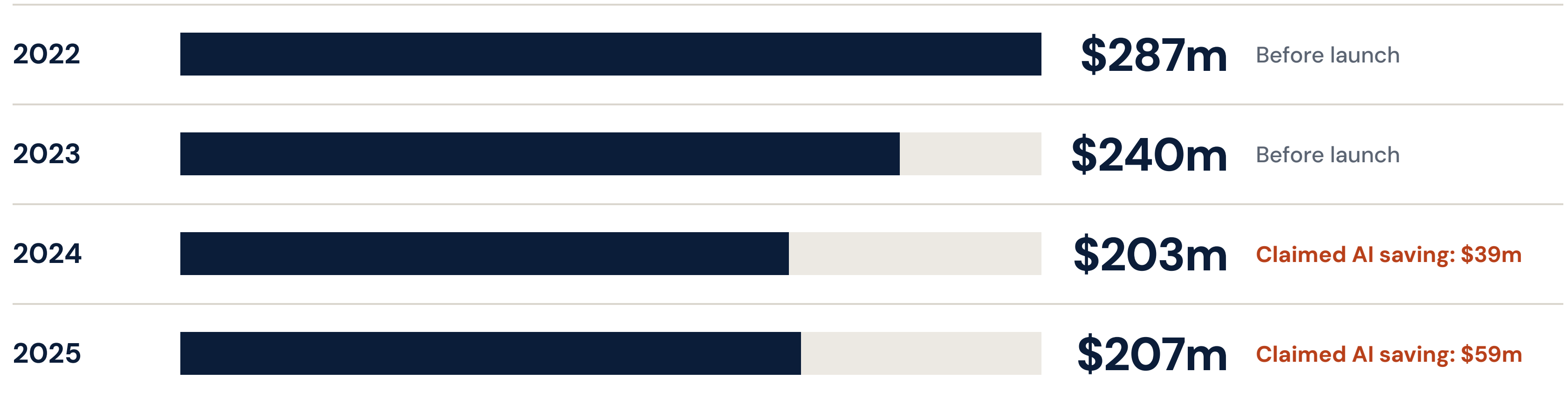
What the audited figures show.

The savings are company claims, and the cost line is audited.



CUSTOMER SERVICE AND OPERATIONS EXPENSE, US\$ MILLION, AUDITED

The cost line fell before launch and rose slightly in 2025.



Klarna's explanation for 2025: cost "increased at a slower pace than volumes, with volumes up 32%". First half of 2026: \$112m against \$102m a year earlier, unaudited.

Sources: [11] Form F-1 and [25] Form 20-F, audited income statements; [32] interim statements, H1 2026; savings as reported by Klarna, method not disclosed.

READING THE COST LINE

The audited figures neither confirm nor contradict the savings.

More than half the fall came first

Expense fell \$47m in 2023, before the assistant launched in February 2024.

The baseline is an estimate

What service would have cost without the assistant is Klarna's counterfactual.

The line is wider than chat

Customer service and operations covers more than the chat channel the assistant serves.

That is a reasonable explanation, and the savings may well be real. A board cannot tell from the published numbers.

Sources: [11] [25]. The reading is mine.

THREE DOLLAR FIGURES, THREE DIFFERENT THINGS

None of the AI money figures is an audited line item.

\$40m

Forecast. "Profit improvement to Klarna in 2024", launch release, Feb 2024.

\$39m

Company-reported saving for 2024, F-1 and prospectus. No stated method.

\$59m

Company-reported saving for 2025, Form 20-F. No stated method.

The audited figure is the cost line: \$287m, \$240m, \$203m, \$207m for 2022 to 2025.

Sources: [1] [11] [20] [25].

06

Customers and regulators.

What is known about outcomes, one fine that is unrelated, and the rules now arriving.

CUSTOMER OUTCOMES

The only evidence on satisfaction is Klarna's own.

WHAT KLARNA SAYS

AI-handled chats "rank on par with human agents in consumer satisfaction", based on internal surveys and chat logs.

WHAT THIS STUDY FOUND

No independent measure of satisfaction or complaints tied to the assistant, and no regulatory action about it.

Measures a board can ask for: complaints, repeat contacts, transfers to a person and their wait, alongside resolution time.

Source: [25] Form 20-F. The list of measures is mine.

FINANSINSPEKTIONEN · 10 DECEMBER 2024

The SEK 500 million fine concerned money-laundering controls.

SEK 500m

Anti-money-laundering failures, 2021 to 2022

Sweden's financial regulator also found Klarna had no routine for managing the risk of its automated customer due diligence model.

Unrelated

Nothing to do with the assistant

The decision does not concern customer service or the chatbot.

Source: [10] Finansinspektionen, FI dnr 22-11505.

UK · FROM 15 JULY 2026

Buy now, pay later came under FCA regulation in July 2026.

Complaints handling

Firms must handle complaints under FCA rules.

Financial Ombudsman

Customers gain access to the Financial Ombudsman Service.

Consumer Duty

Applies to any channel, human or automated, that serves these customers.

An AI service channel now sits inside a regulated customer journey. Its outcomes need evidence that will stand up to a complaint.

Sources: [30] FCA, regulating BNPL, updated 15 Jul 2026; [28] A&O Shearman, 11 Feb 2026; [29] Linklaters, Feb 2026. Applies to agreements made from 15 July 2026.

REPORTING

Seven things that are often misreported.

Often said	What the record shows
Fired 700 people	700 was an estimate of work done; most agents were outsourced. [1] [3]
Rehired its staff	It piloted freelance human agents while headcount kept falling. [14] [25]
Abandoned AI	The assistant's share of chats rose to 80% in 2025. [25]
Admitted AI quality failed	Disputed. Klarna told the SEC the remark concerned human service. [19]
Saved \$40 million	A forecast. \$39m and \$59m are company-reported and unaudited. [1] [25]
Fined over its chatbot	The SEK 500m fine was for money-laundering controls. [10]
75% of chats	No Klarna document uses that figure. [15]

07

What boards can take from it.

Seven lessons, a value claim card and a controls checklist.

LESSONS 1 AND 2 · AI VALUE CLAIMS

LESSON 01

Ask what an agent-equivalent counts.

It is an estimate of work avoided against a chosen baseline.

BOARD ACTION

Before publication, know the period, the baseline and who checked it.

LESSON 02

Hold the claim against the audited line.

Klarna's savings cannot be seen in its customer service expense, which rose in 2025 and again in the first half of 2026.

BOARD ACTION

Report AI savings beside the cost line they are meant to reduce.

LESSONS 3 AND 4 · BOARD REPORTING

LESSON 03

Count contractors in the same view as employees.

The work the assistant absorbed was mostly done by outsourced agents.

BOARD ACTION

Track employed and contracted service capacity on one page.

LESSON 04

Keep one basis, or say when it changes.

Shares of chats and agent-equivalents were given over five different windows.

BOARD ACTION

Disclose the window every time a figure is used.

Lessons are my reading of the record: [3] [11] [19] [20] [25].

LESSONS 5 TO 7 · OUTCOMES AND DISCLOSURE

LESSON 05

Measure satisfaction independently.

The only evidence on quality is Klarna's own surveys.

BOARD ACTION

Commission an outside check; track complaints and repeat contacts.

LESSON 06

Treat executive remarks about AI as disclosure.

One interview answer drew an SEC comment and a correction.

BOARD ACTION

Brief executives on what has been measured before they speak.

LESSON 07

Keep a route to a person.

Klarna's filings now promise a human option, as the CFPB urged in 2023.

BOARD ACTION

Build it in from the start and test that it works.

Lessons are my reading of the record: [12] [18] [19] [25].

Every AI value claim should arrive with eight facts.

CLAIM The figure, in the words that will be published. Klarna: "work of 700 full-time agents"	WINDOW The period it covers. First month only	BASELINE What it is measured against. Chosen by management	METHOD How it is calculated, in full. One line in each filing
AUDITED LINE The cost or revenue line it should move. CS and operations expense	WORKFORCE Employees and contractors affected. ~3,000 outsourced agents	OUTCOMES Independent evidence on customers. Internal surveys only	OWNER AND CHECK Who signs it, and who reviewed it. Not stated

The card is my recommendation. Klarna examples from [1] [3] [11] [25].

CONTROLS CHECKLIST

Controls for an AI service channel.

Control	What good looks like	Owner
Value claim sign-off	Window, baseline and method documented; reviewed before any public use	CFO, with internal audit
Cost line reconciliation	Claimed savings shown beside the audited expense line each period	CFO
Total workforce view	Employees and contractor capacity reported together	COO, CHRO
Independent outcome check	Complaints, repeat contacts, transfers and an outside satisfaction survey	Chief Customer Officer
Human route tested	Hand-off to a person tested on a schedule, wait times reported	Head of Service
Executive briefing	Approved figures and wording before interviews on AI and jobs	General Counsel, IR

My recommendations, drawn from the seven lessons.

EVIDENCE AND METHODOLOGY

How strong each claim in this case is.

Claim	Rests on	Grade
Full-time employees fell from 5,527 (2022) to 2,831 (2025)	F-1, final prospectus and 20-F	Measured, company filings
Customer service and operations expense of \$287m, \$240m, \$203m and \$207m, 2022 to 2025	Audited income statements in the F-1 and 20-F	Measured, audited
The assistant did the work of 700, then 800, 700 and 850 full-time agents	Press release, F-1, SEC response, prospectus, 20-F	Company estimate, method stated in one line
Cost savings of \$39m (2024) and \$59m (2025)	F-1, prospectus and 20-F	Company claim, method not disclosed
Customer satisfaction on par with human agents	Klarna's internal surveys, cited in its filings	Unverified company claim
Most frontline agents were outsourced, about 3,000 in early 2024	Klarna spokesperson to Tech.eu	Single press report
The "lower quality" remark was about human service, not AI	Klarna's response to the SEC, 16 July 2025	Company position, contested by press reading
Revenue per employee leaves out outsourced labour	My reading of Klarna's definition	My call
Customer service and operations expense of \$112m in the first half of 2026, up from \$102m	Q1 and Q2 2026 releases and interim statements	Measured, company filings, unaudited
Buy now, pay later under FCA regulation from 15 July 2026	FCA	Measured, regulator record
Workforce expected to fall below 2,000 by 2030	Fortune's report of the CEO, Feb 2026	Forecast, single press report
The lessons for boards	My reading of the record cited against each	My call

Sources: as listed on the case study page. Bloomberg and Forbes originals could not be read.

March 2023 to May 2025.

Mar 2023	Klarna is among the first companies with a ChatGPT plugin. Its filings date the OpenAI partnership to 2023.	[2] [11]
2023	Klarna stops hiring except in engineering. Full-time employees fall from 5,527 to 4,352 over the year.	[5] [9] [11]
Jun 2023	The US CFPB warns that chatbots in consumer finance can trap customers in "doom loops" without a route to a person.	[12]
27 Feb 2024	Klarna launches its OpenAI-powered assistant and says it did the work of 700 full-time agents in its first month. A spokesperson says about 3,000 outsourced agents will fall to about 2,300.	[1] [3]
Aug 2024	Klarna reports revenue per employee up 73% and says AI makes each employee more efficient. Press reports a headcount of about 3,800.	[6] [7]
Dec 2024	Sweden's financial regulator fines Klarna SEK 500m for anti-money-laundering failures in 2021 to 2022, unrelated to the assistant. The CEO says on Bloomberg TV that Klarna stopped hiring "about a year ago".	[10] [8] [9]
14 Mar 2025	Klarna files for a US listing. The F-1 says the assistant handles 62% of chats and does the work of over 800 agents, with \$39m of cost savings in 2024.	[11]
8 May 2025	In a Bloomberg interview the CEO says cost was "a too predominant evaluation factor" and the result was "lower quality". He describes a pilot of freelance human agents.	[13] [14]
14 to 16 May 2025	The CEO says headcount has fallen from about 5,000 to almost 3,000, and that the assistant will keep taking on more work.	[16] [17]
30 May 2025	SEC staff ask Klarna to explain how its approach to AI has changed.	[18]

July 2025 to August 2026.

16 Jul 2025	Klarna tells the SEC the remark concerned human service quality and was misreported, and re-bases the claim to over 700 agents for 2024.	[19]
10 Sep 2025	Klarna lists on the New York Stock Exchange at \$40 a share. The prospectus says the assistant handled 69% of chats in the year to June 2025.	[20] [21]
Nov 2025	First results as a listed company. Klarna says revenue per employee has tripled since 2022. On the call it gives 853 agent-equivalents.	[22] [23]
Feb 2026	The 20-F: 80% of chats in 2025, over 850 agent-equivalents, \$59m of savings, 2,831 full-time employees. Customer service and operations expense rises 2% to \$207m.	[24] [25]
Feb 2026	Fortune reports that the CEO expects the workforce to fall from about 3,000 to fewer than 2,000 by 2030, through attrition rather than layoffs.	[31]
Feb 2026	The UK FCA finalises rules bringing buy now, pay later under regulation from 15 July 2026, including complaints handling and the Consumer Duty.	[28] [29]
May 2026	Q1 2026 results: revenue per employee of nearly \$1.4 million, four times the 2022 level. Customer service and operations expense is \$55 million, against \$51 million a year earlier.	[26]
15 Jul 2026	The FCA starts regulating buy now, pay later in the UK. Lenders need authorisation or a temporary permission for agreements made from that day.	[30]
Aug 2026	Q2 2026 results. Customer service and operations expense is \$58 million, against \$51 million a year earlier. First-half expense is \$112 million, up about 10%. Neither 2026 release mentions the assistant.	[27] [32] [26]

FOR DISCUSSION

Six questions to take back to your board.

- 1 Which AI figures has our company published, and what basis does each use?
- 2 Can we see our claimed AI savings in an audited line?
- 3 How many contractors' staff does our AI programme affect?
- 4 What independent evidence do we have on customer outcomes?
- 5 Who briefs our executives before they talk about AI and jobs?
- 6 When did we last test the route from our bot to a person?

TAKE IT FURTHER

The full case and two tools.



The Klarna case study

Full text, motion figures, 32 numbered sources and the FAQ. terencekok.com/research/case-studies/klarna-ai-assistant



Agent risk assessment matrix

Place an AI deployment in a customer channel by autonomy and consequence.



Oversight ceiling calculator

Estimate the human review capacity a deployment needs.

THANK YOU

Thank you.

Questions and discussion.

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Connect on LinkedIn

SOURCES · 1 OF 2

Numbered as on the case study page.

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- 2 Hall, C. (2023, 23 March). Klarna brings smooth shopping to ChatGPT. TechCrunch.
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- 3 Reynolds, J. (2024, 28 February). Power of AI is “happening right now” says Klarna boss, as AI-powered chatbot carries out work of 700 people. Tech.eu.
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- 4 Davies, P. (2024, 28 February). Klarna’s AI bot is doing the work of 700 employees. What will happen to their jobs? Euronews Next.
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- 5 Hogg, R. (2024, 28 February). Klarna chatbot doing work of 700 staff after AI-induced hiring freeze. Fortune Europe.
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- 6 Klarna. (2024, 27 August). H1 2024 earnings release.
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