THE FUTURE OF BANKING
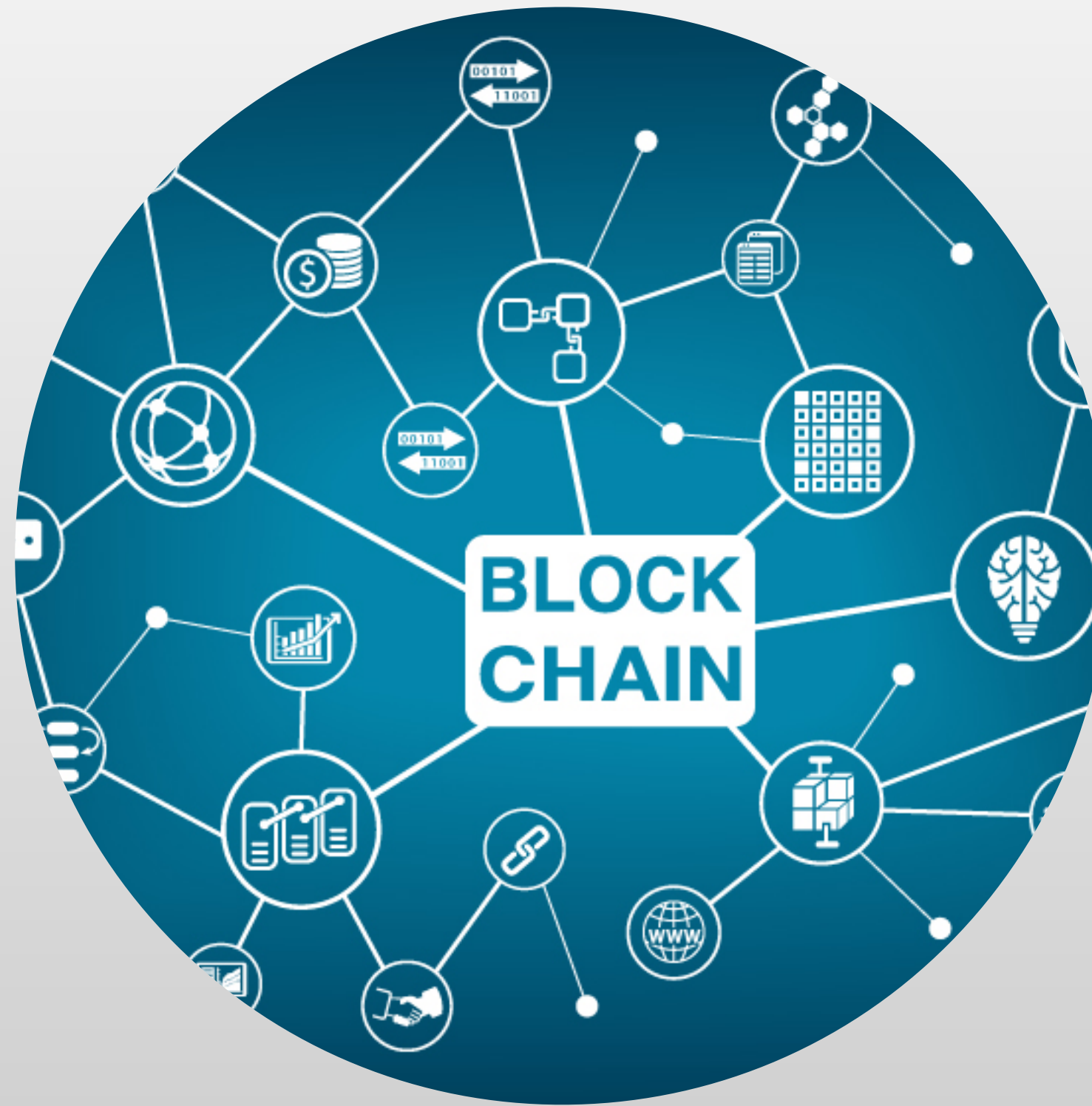
Somkid Jiranuntarat
Chairman, KBTG

TECHNOLOGY LEADING THE FUTURE
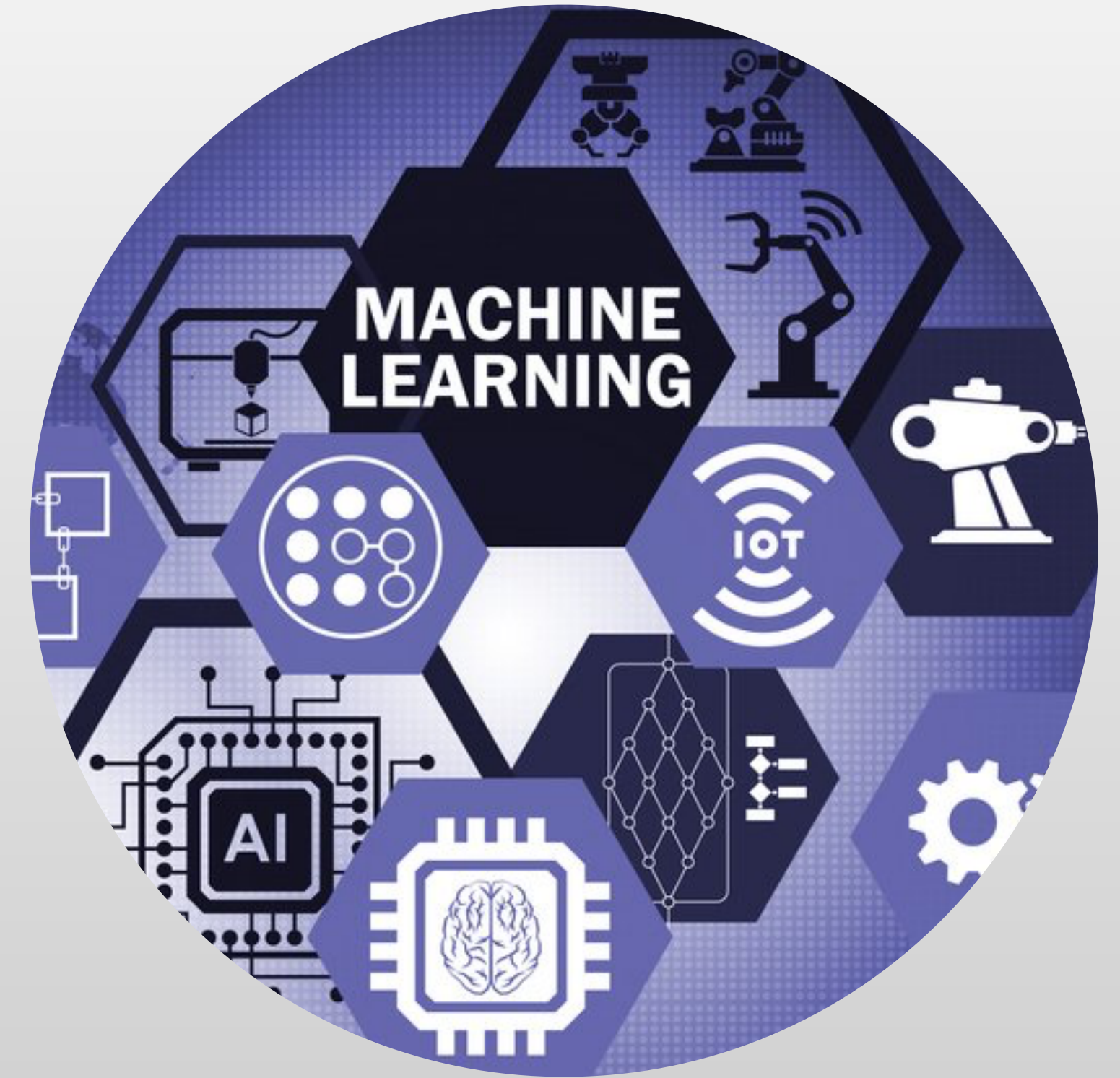

MOBILE TECHNOLOGY
Ubiquitous, Anytime, Anywhere

BLOCKCHAIN TECHNOLOGY
Authenticity, Traceability, Enforcement

AI TECHNOLOGY
Smart, Intimate, Self Learning

DESIGN OF SERVICES TO SERVE CUSTOMERS WILL BE MUCH MORE TECHNOLOGY FOCUSED AND HUMAN-CENTRIC

DIGITAL NATIVE GENERATION IS SO NATURAL WITH
NEW TECHNOLOGY AND REAL-TIME INTERACTION

DESIGN OF KPLUS BEACON

One Screen For One Task

With just one function per screen, decisions are made step by step, minimising error and enhancing users' confidence.

Multi Sensory Interaction

Interface utilises an integrated audio-visual-haptic feedback system to create an all-inclusive user experience.
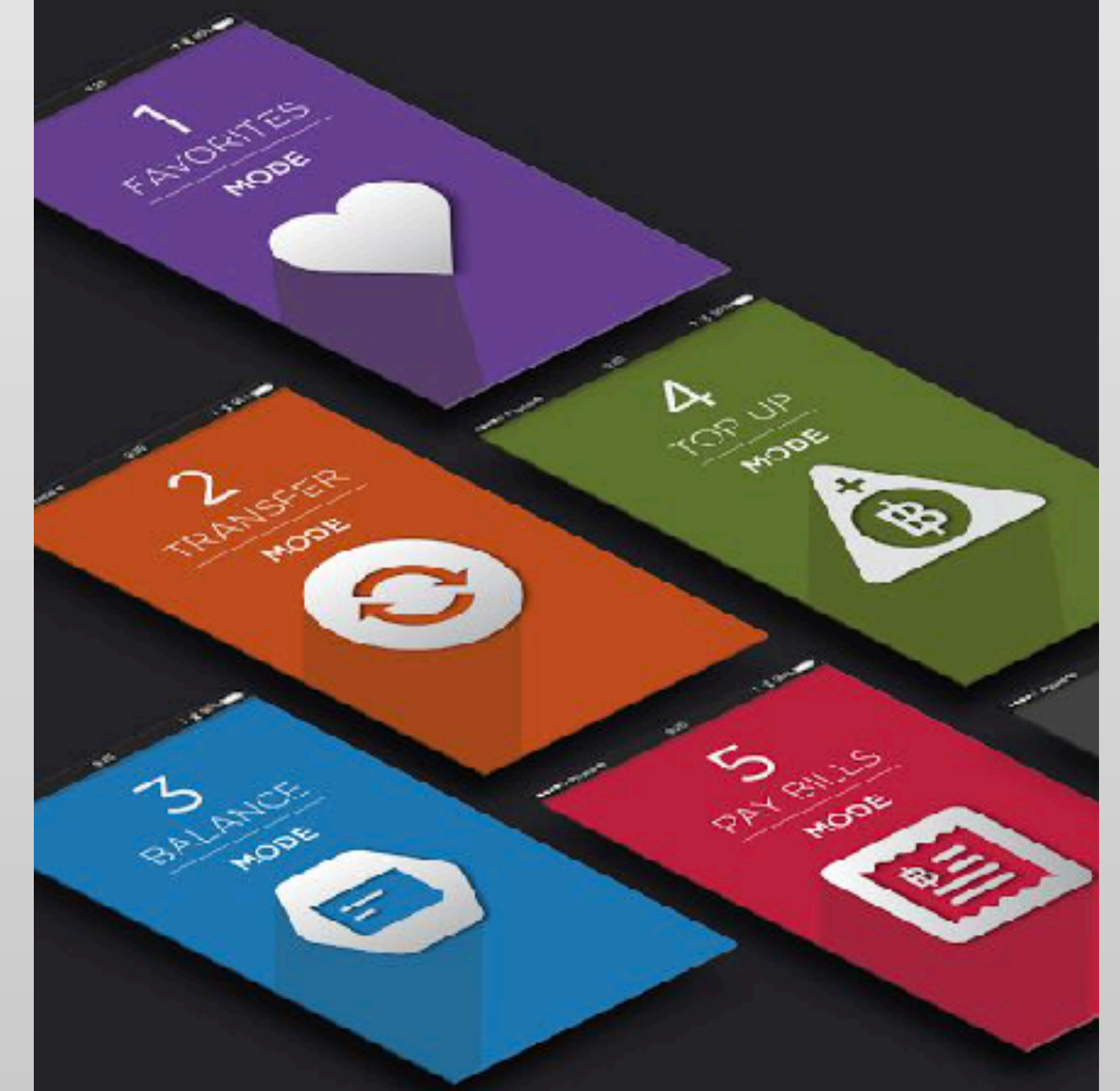
Seeing

Feeling

Hearing

Intuitive Navigation

A simple navigational system that consists only of swiping up, down, left, and right.

4
TOP UP
เติมเงิน

Layout Design

Simple yet elegant, the layout utilises different colors, icons, and shapes to create an optimal user experience.

1 FAVORITES MODE

2 TRANSFER MODE

3 BALANCE MODE

4 TOP UP MODE

5 PAY BILLS MODE

BANKING ANYWHERE

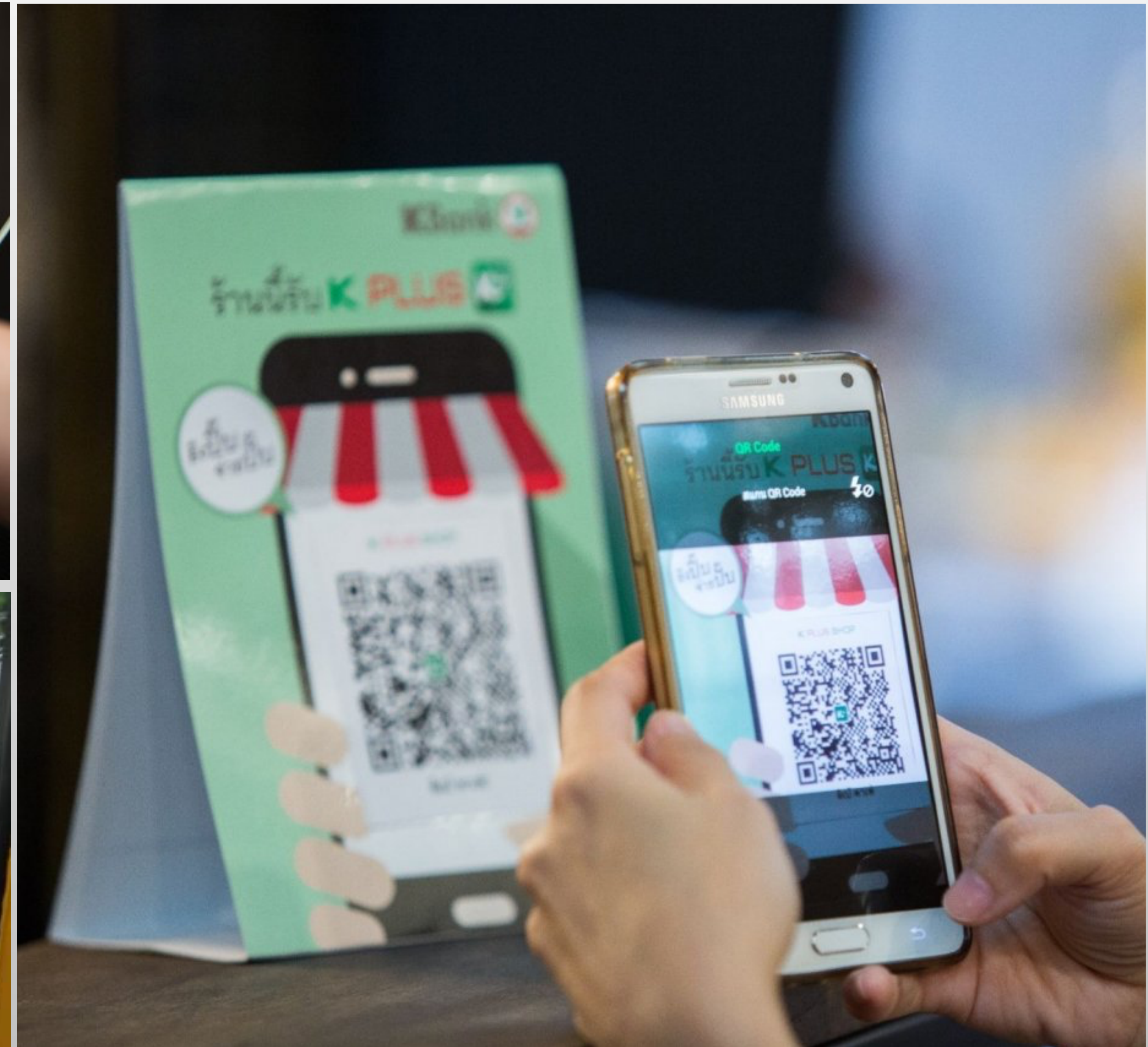# TECHNOLOGY CHANGES HUMAN BEHAVIOUR

MAKE THING EASIER

INFORMATION AND REVIEW

REAL TIME NOTIFICATION

THE CHALLENGES OF TOTAL CASHLESS SOCIETY

WHAT IS REQUIRED FOR TOTAL CASHLESS SOCIETY
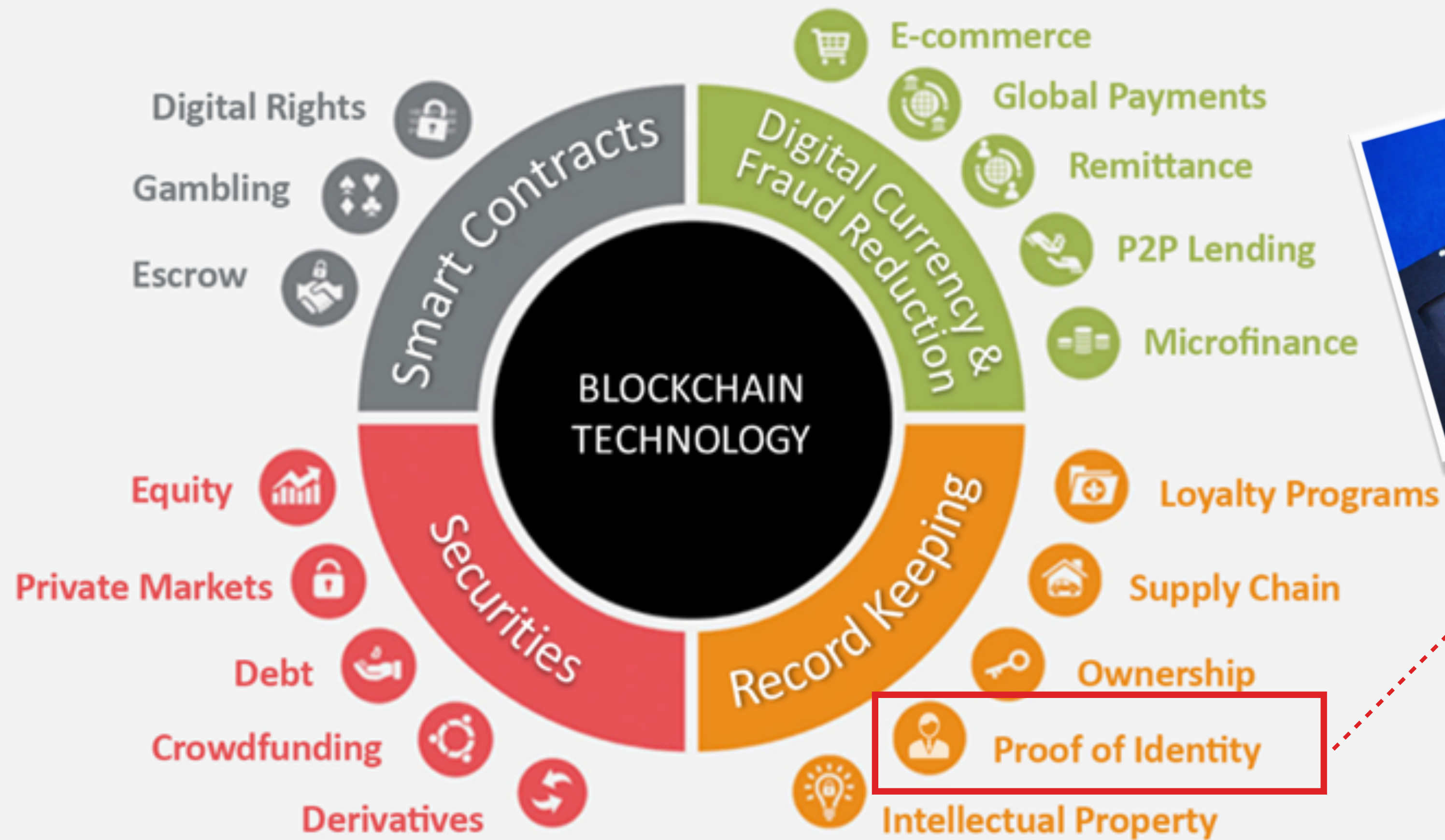

CONVENIENT

SECURED

INFORMATIVE

BEHAVIOUR CHANGE

FROM CASHLESS TO PAPERLESS

BLOCKCHAIN

"an open, **DISTRIBUTED LEDGER** that can record transactions between two parties efficiently and in a verifiable and permanent way"
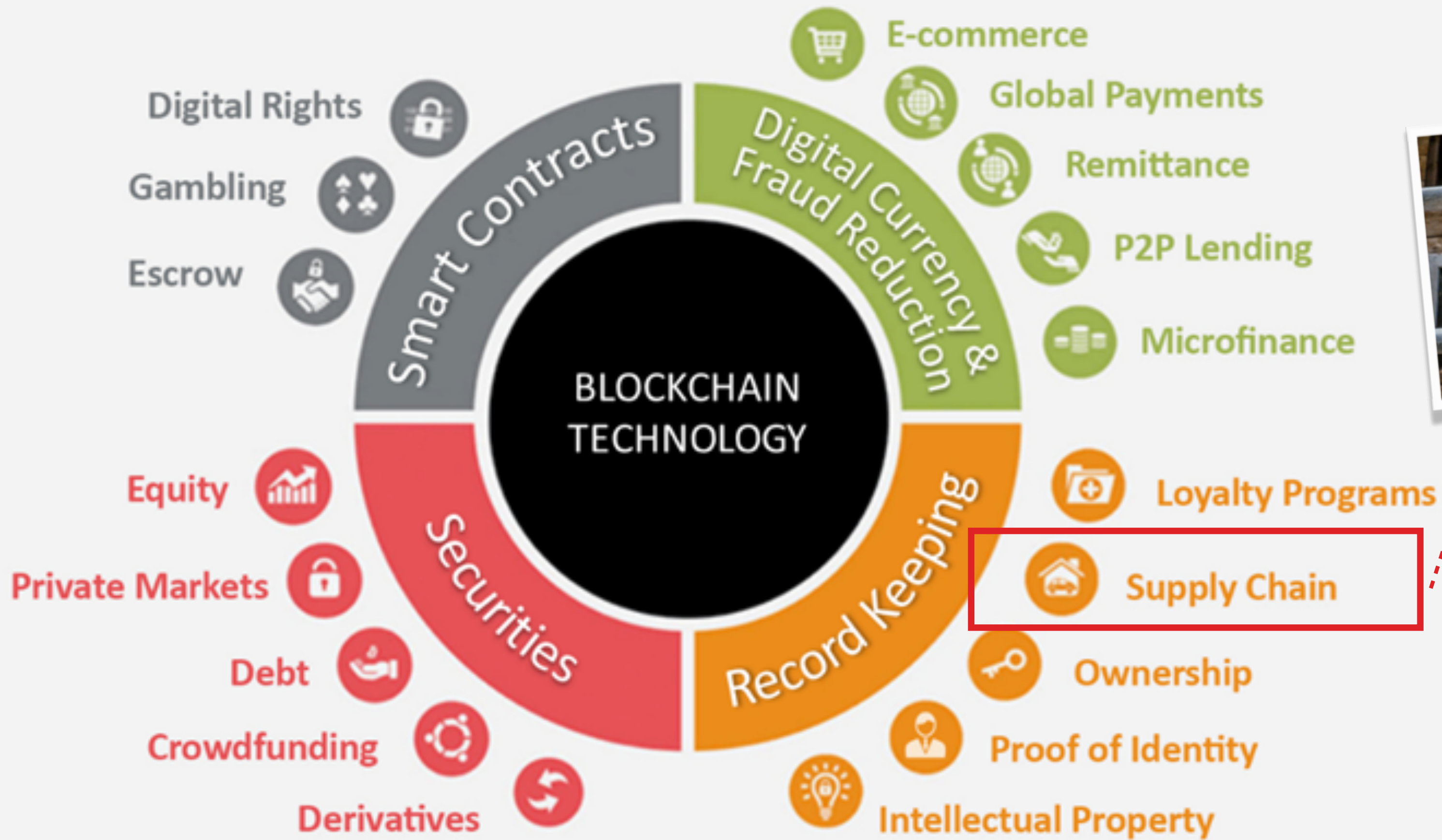
"The Truth About Blockchain" Harvard Business Review (2017)

BLOCKCHAIN USE CASE

- Digital ID
- e-Health record
- Education record
- Business and land registry

BLOCKCHAIN USE CASE

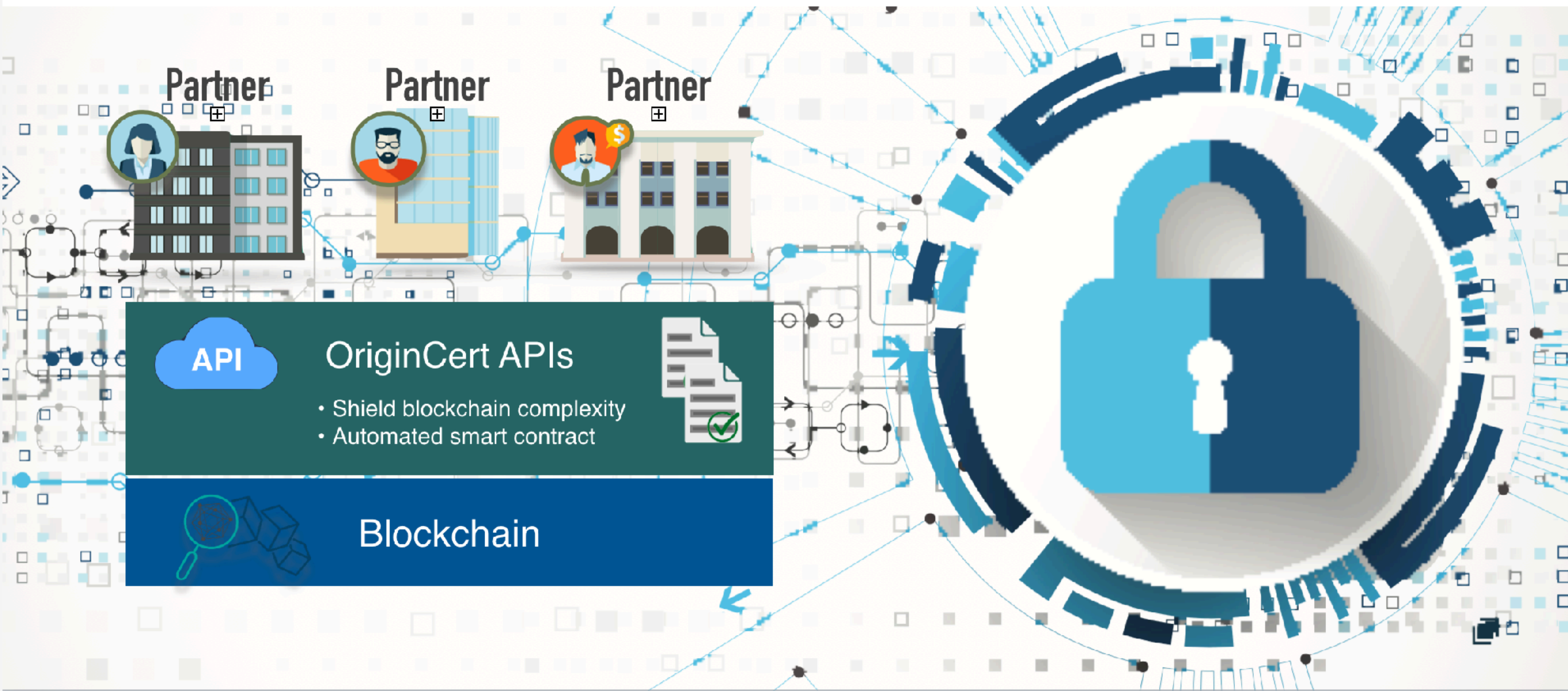Walmart plan to use blockchain to track the origin of pork from China and produces from US

From Walmart receipt, suppliers detail, information of where the foods were grown, who inspected them can be obtained
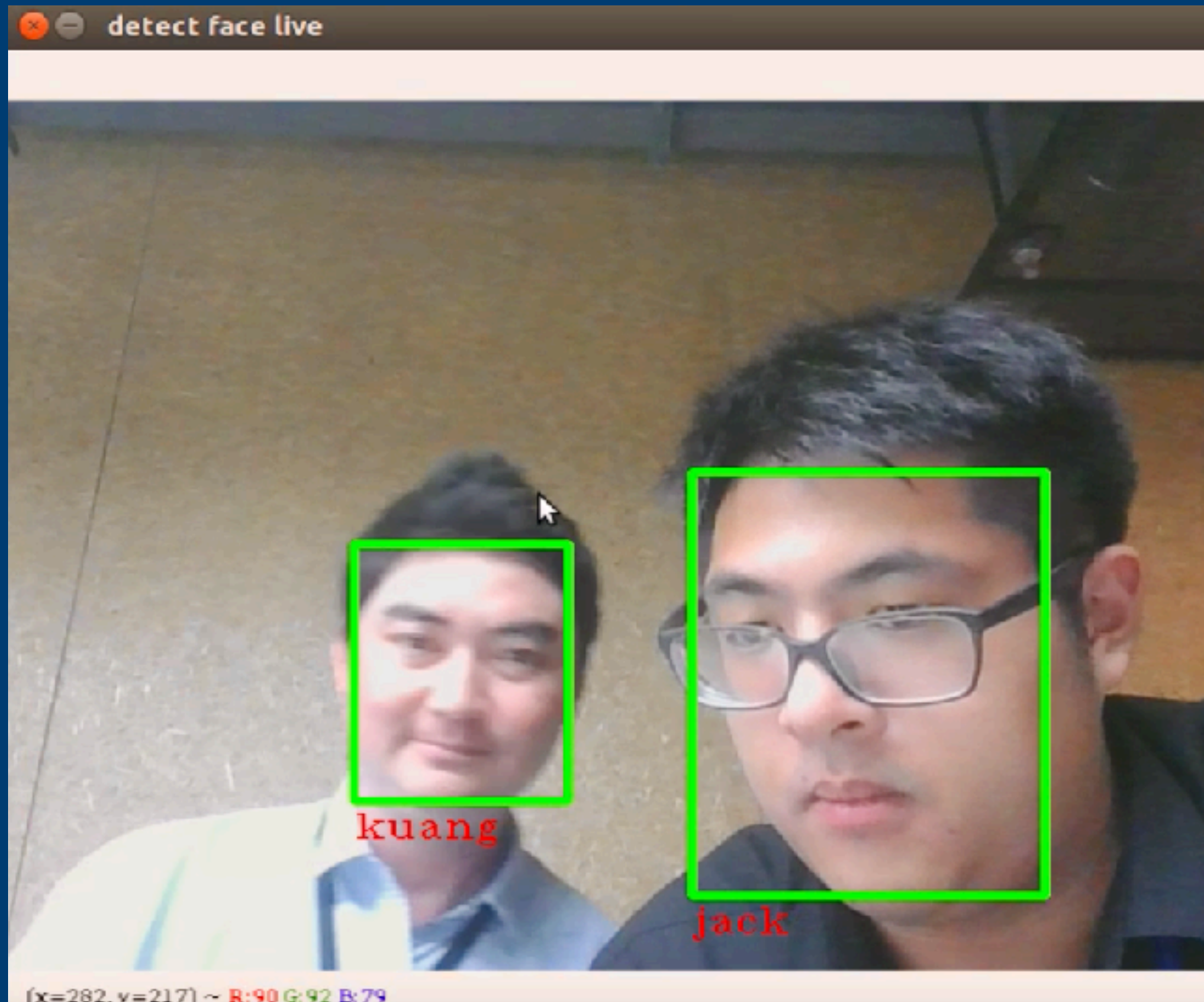
KBTG BLOCKCHAIN TECHNOLOGY

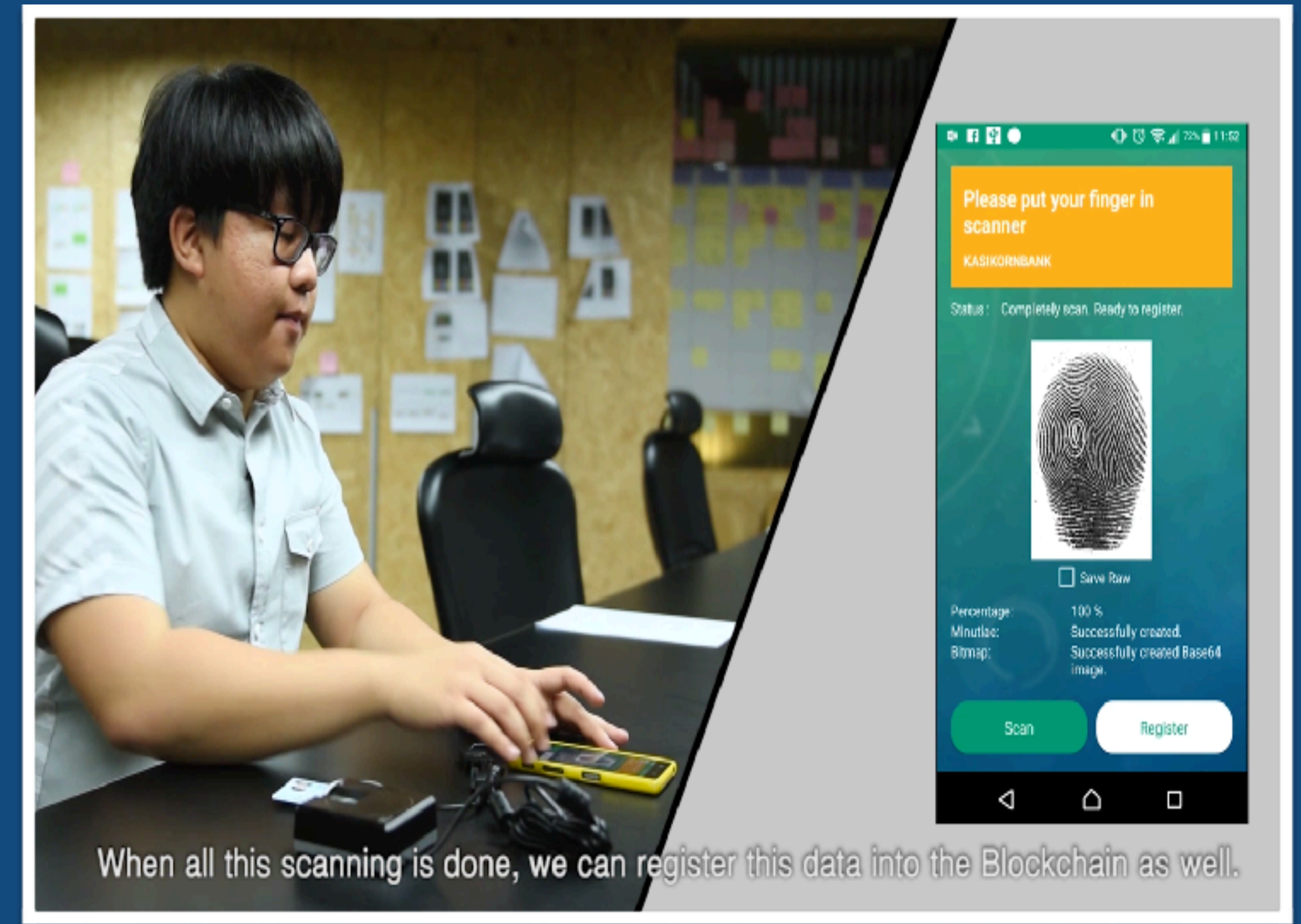Trust Platform to Ensure Authenticity, Traceability, and Enforcement
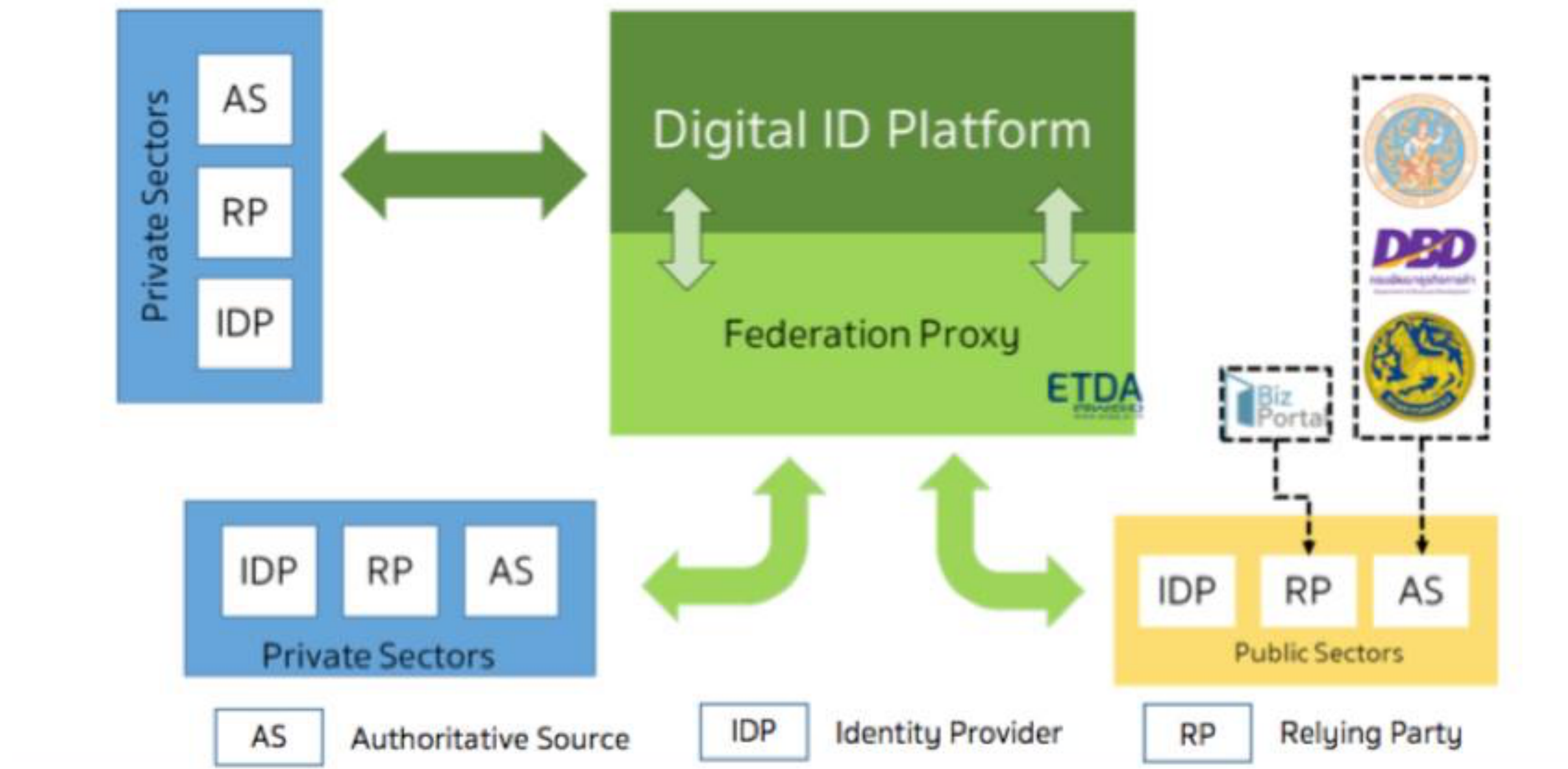
BIOMETRIC VERIFICATION

Face recognition for cashless payment

Biometric Identification for Service Registration

Digital ID for Thailand

PAPERLESS ECOSYSTEM

National ID

Household registration

Education record

Health record

Driving license
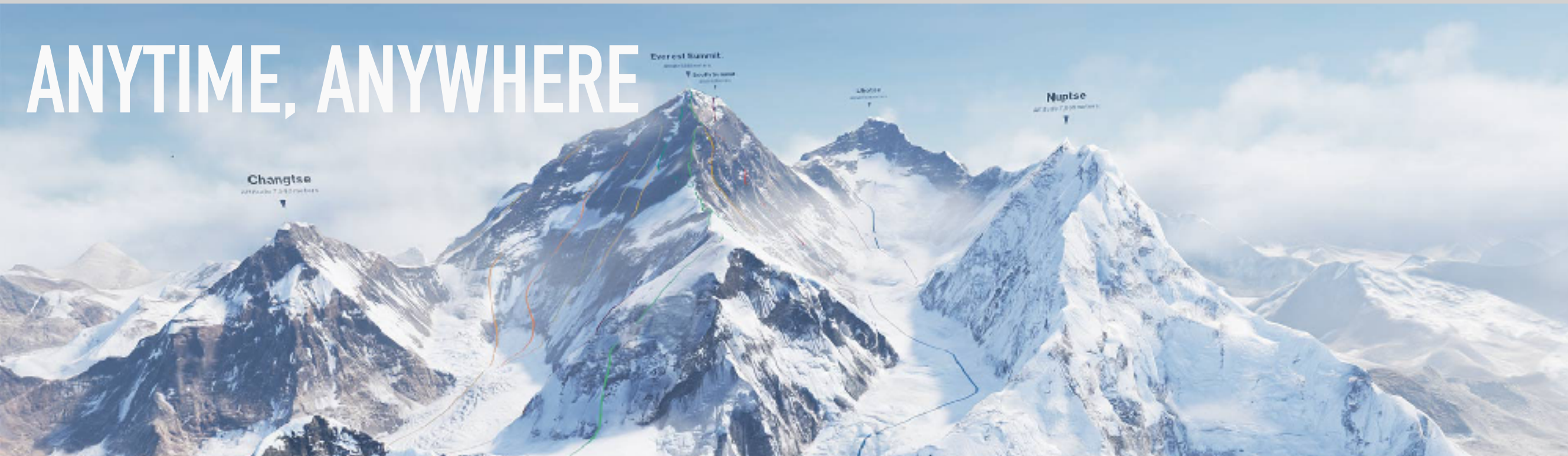
Banking document

AND A LOT MORE…

DIGITAL

COST REDUCTION
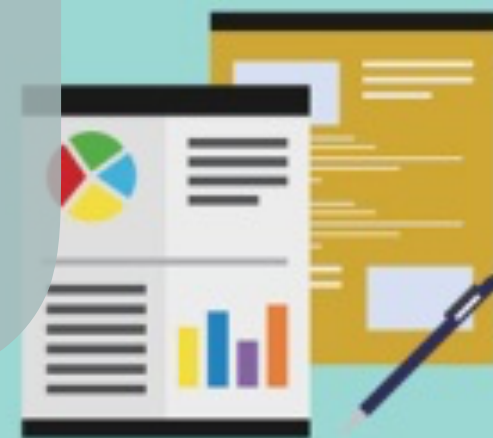
FAST

ANYTIME, ANYWHERE

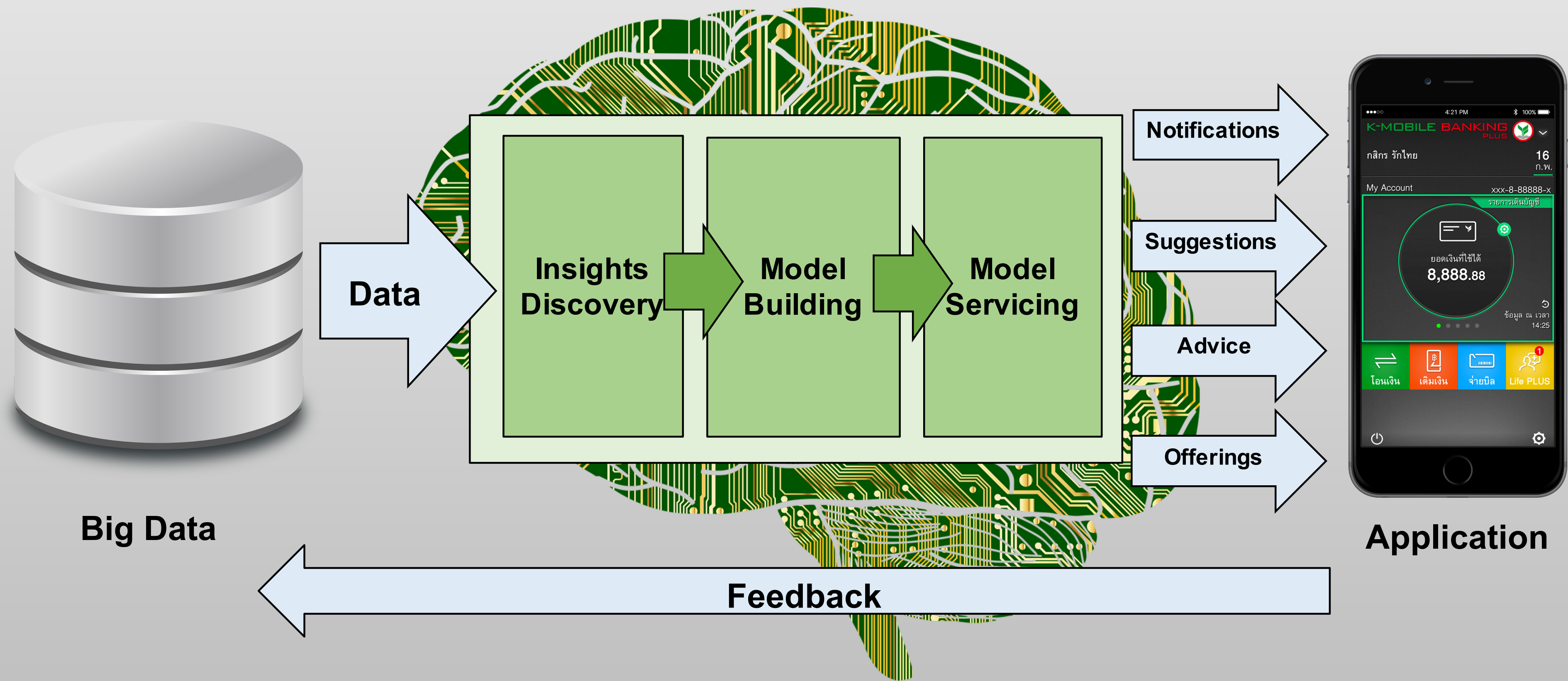**INTELLIGENCE**

DATA IS ALL AROUND

BUILD A DATA-DRIVEN ORGANISATION

MACHINE LEARNING - CUSTOMER IS THE KING

How can AI serve the king?

KBTG MACHINE LEARNING

Intelligence Platform

Big Data

Data

Insights Discovery → Model Building → Model Servicing

Notifications

Suggestions

Advice

Offerings

Application

Feedback

APPLY
AI ELEMENTS
AS
FUNDAMENTAL
FOR SERVICES

Mobile technology will be ubiquitous

Blockchain technology will create new digital efficiency

AI will be fundamental for all services

FROM MACHINE LEARNING TO MACHINE INTELLIGENCE