

Enabling Responsible AI in Banking: A Journey with MNC Bank in Kuala Lumpur

The Context

Banks today face unprecedented pressure: stricter **compliance requirements**, rising **fraud risks**, and increasing demand for **customer trust**. An MNC Bank in Kuala Lumpur recognized that to meet these challenges, their teams needed to move from *theory* to *practical enablement* in **AI and Machine Learning**.

That's where Timmins Training Consulting came in.

The Intervention

Over **June–August 2025**, Timmins delivered a structured, hands-on program to the MNC Bank tech teams:

- **3 batches** of *Python Data Analysis & Visualization* (65 participants)
- **3 batches** of *Machine Learning Fundamentals: Application Fundamentals with Python* (53 participants)

Our approach:

1. **Assessments-first** – participants segmented by skill level
 2. **Customized curriculum** – aligned with banking contexts
 3. **Hands-on focus** – 90% coding with real/synthetic datasets
 4. **Expert delivery** – led by senior AI/ML trainer with 16+ years of experience.
 5. **Continuous improvement** – feedback refined each batch
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The Outcomes

Data Analytics Track (3 batches):

- Pass rates: **42% → 64% → 88%**
- Assessment improvements: up to **+130%**

Machine Learning Track (3 batches):

- Average improvement: **+22 percentage points**
- Pass rates: 92% → 76% → **100%**
- **Feedback scores:** 4.5+/5 across both programs
- **118 participants trained**, creating their first step towards AI-ready workforce

This wasn't just knowledge transfer — it was measurable ROI.

The Bigger Picture: Banking Use Cases

The reports highlighted where the teams want to go next:

- **AI for AML Monitoring & Compliance** – anomaly detection, regulatory reporting
- **Fraud Detection & Prevention** – transaction monitoring, real-time alerts
- **Workflow Automation** – document processing, summarization, data extraction
- **Responsible AI** – fairness, bias mitigation, explainability frameworks

This shows a clear trajectory: from **learning fundamentals** → to building **teams towards real banking challenges responsibly**.

The Journey Ahead

Our case study is not just about the past — it's about the **journey Citi Group** has embarked on:

- Building **practical skills** in AI/ML
- Embedding **ethical adoption** into financial workflows
- Partnering with L&D and engineering teams for **continuous improvement**

- Creating the foundation for **future-focused, responsible AI interventions**
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Key Takeaways

- **Assessment-first** = right people, right level
 - **Measurable ROI** = skills improved, pass rates surged
 - **Ethics-first AI** = compliance, trust, fairness
 - **Scalable impact** = 118 participants trained across 6 batches
 - **Strategic partnership** = co-created journey, not just training
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Closing

At Timmins, we believe AI in banking must be **ethical, practical, and ROI-driven**.

Citi Group KL's success shows how training can move beyond classrooms — into building the **skills and confidence to responsibly embed AI into banking operations**.