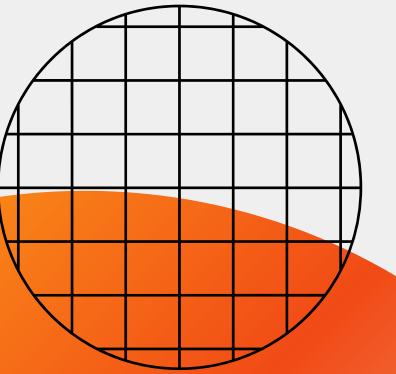


Let's Start

Business Foundation Capstone

**Agentic-AI
FinOps
Consultant Platform**

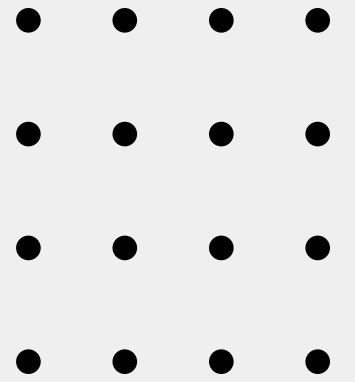
**Chotchuang Chotnapalai
6 Aug 2025**



Situational Analysis

Meeting Agenda

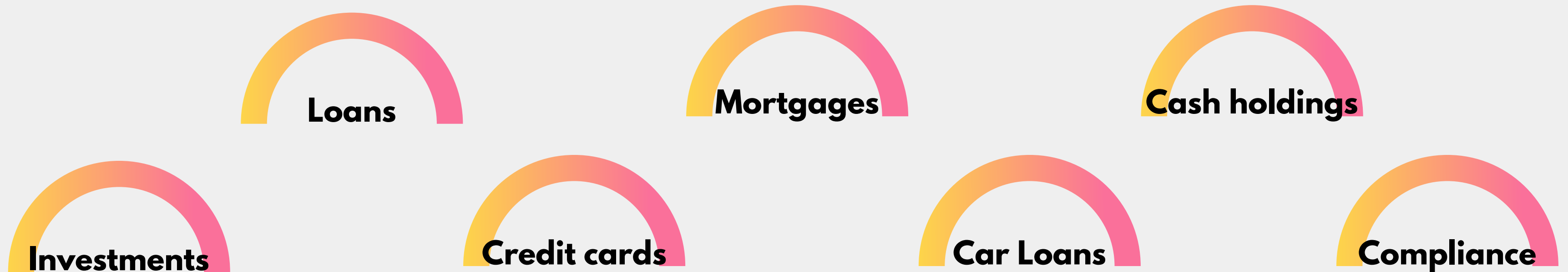
Products
External Analysis
Internal Analysis
Segment, Targeting, Positioning
Marketing strategy
Operations Plan
Financials
Timeline
Evaluation
Business Model Canvas
Mock-ups and prototypes



Product or Services

AI-Powered Financial Optimization Platform

The service integrates securely with multiple bank accounts, credit cards, loans, mortgages, car loans, and e-wallets, using consented data



1. Analyze

AI-experts filter decisions

2. Optimize

Tips & Tricks

3. Automate

APIs

4. Explain

Recommendations

External Analysis

Macro digital & consumer context

- Thai internet penetration is extremely high: ~91.2% of the 71.6 million population were online in 2025, and 71.1% had at least one social media account
- Payments are deeply digital. PromptPay instant transfers process ~2.24 billion transactions/month with ~THB 4.6 trillion value (May 2025), showing mainstream real-time payments that AI optimizer can ride.
- Virtual banks are coming online. Thailand approved qualified applicants; virtual banks must begin operations within 1 year of 19 Jun 2025 → expect new API-friendly retail banking competition by mid-2026. the product should integrate early.
- Line, Facebook, Tiktok, and Youtube are mainstreams digital channels and target in-app for affiliate marketing.

Regulatory & data-sharing landscape (what AI do and don't do)

- PDPA (Thai GDPR) is fully in force lawful basis with a purpose limitation through consent for access and erasure permission.
- Open Data for Consumer Empowerment, Bank of Thailand's program aims to let consumers port their financial data securely between providers. Plan for tokenized, consented data pulls for accounts, payments, and credit.
- Open banking readiness in the 2025 requires the need for robust bank APIs. Build to bank-grade OAuth2/OIDC and consent dashboards from day one.
- Financial marketing and lending disclosures must be transparent.

External Analysis

As of February 2025



91%

Household debt-to-GDP
2025

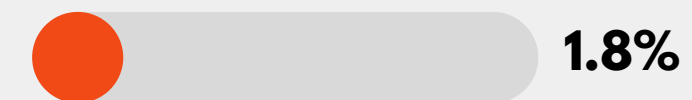
~ ₪ 606,000

Avg. household debt



59%

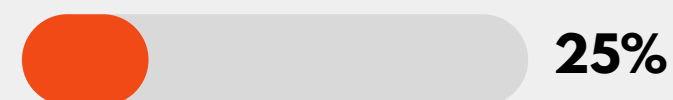
Non-productive debt
(personal + credit card)



1.8%

Policy Interest Rate

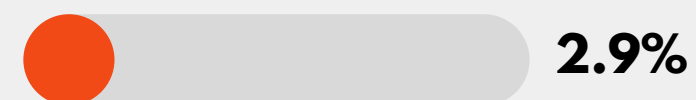
₪ 1.23 Trillion



25%

NPL up from 2022

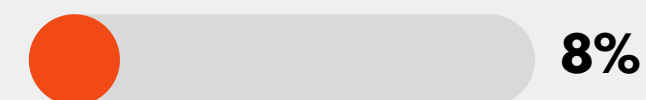
~ ₪ 548,100 billion



2.9%

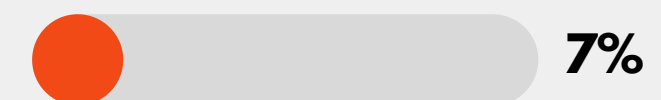
Banking system
overall NPL ratio

₪ 1.09 trillion



8%

NPLs across
all household loans (2024)



7%

Bank Lending Rate

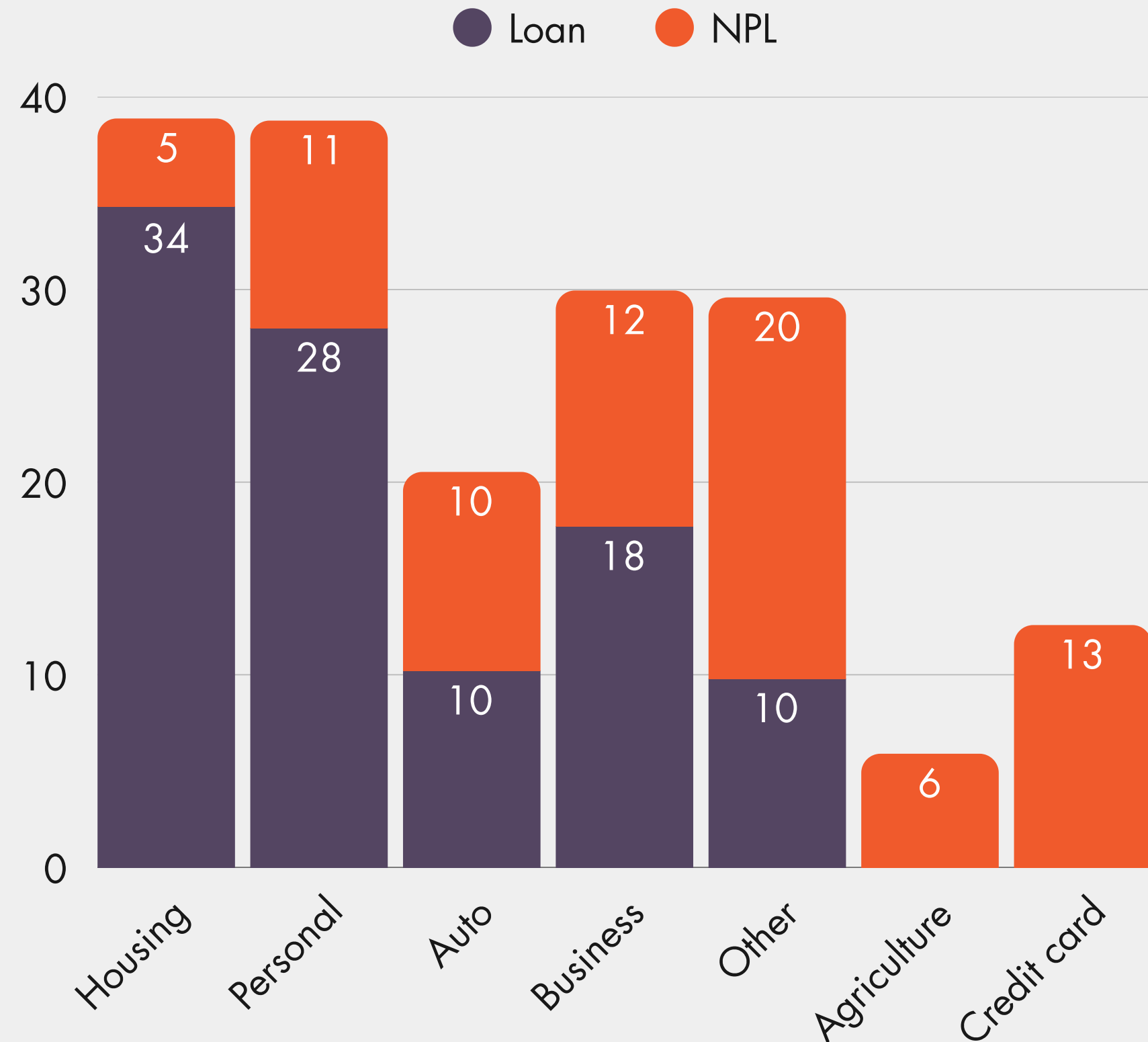
External Analysis

Loan Breakdown:

Q1 2024

- Household debt stood at THB 16.3 trillion
- Approximately 91% of GDP but down to 89% in Q1 2025
- NPLs across all household loans rose to THB 1.09 trillion
- Housing loans: 4.58% NPL ratio
- Auto loans: 10.33%
- Credit card loans: 12.58%
- Personal loans: 10.77%
- NPLs (Stage 3) totaled THB 548.1 billion in Q1 2025 with an NPL ratio of 2.90%
- High NPL concentrations in credit cards, personal and auto loan
- Rising NPL levels (25% increase) create urgency for automated finance tools that help users avoid falling into delinquency.
- Wide credit fragmentation (housing: 4.6% NPL ratio vs. credit card: 12.6%)

Macro-Level Credit & Loan Metrics



External Analysis

Demand signals

- Credit & cards are growing. Card payment value grew 7.1% in 2024; forecast ~9% CAGR 2025–2029 to THB ~฿3.3T. Consumers respond to rewards/cashback—your optimizer can arbitrage card benefits vs. fees and interest.
- Cross-border QR code payment keep expanding. It's useful for travel spend optimization and lower FX fee.
- Thailand's household debt remains elevated—around 88–89% of GDP (~16.3–16.4 trillion ฿)—among the highest in Asia
- The Bank of Thailand recently eased loan-to-value rules and reduced home-loan and auto-loan restrictions to stimulate credit access, especially in the struggling mortgage and auto sectors
- Virtual Banks are coming in mid-2026

Industry Structure & Channels

- Large finance Institution: for instance, KBank, SCB, Krungthai, Bangkok Bank, Krungsri, card issuers, major e-wallets (TrueMoney, ShopeePay, LINE BK), and coming virtual banks. Position the service as neutral optimization layer that sits above accounts, cards, and wallets via APIs/consents.
- Channels that work in Thailand: mobile banking “super-apps”, LINE official accounts, in-app marketplaces, and comparison portals. Leverage in-app PromptPay and deep links to banks for one-tap actions.

Finance Behavior

- Thailand ranks 73.9 on APMEA's Financial Literacy Index – higher than regional peers – indicating relatively decent awareness

Internal Analysis

Value Proposition

- “An AI financial autopilot” that allocates cash, routes payments, and optimizes debt & investments across bank accounts, credit cards, mortgages, car loans, and cash following PDPA-compliant user consent.

Core flows:

- Connect: accounts, cards, loans read-only via APIs, screenless flow
- Assess: income volatility, obligations, rate schedules, due dates, rewards, risk score
- Plan: daily cash buffers, payoff schedule, refinance triggers, investment glidepath
- Act: execute transfers, payments via deep links, and partner APIs; user remains in control

Resources:

Top management

- small founding team combining experts in finance (banking/card/loans domain), AI/ML modeling, compliance (PDPA/data protection), and operations.

Marketing

- In-house content and digital marketing in social media, Line campaigns and influencer activations
- SEO/ASO strategies focused on Thai-language keywords.
- Data-driven campaigns tied to financial outcomes

Internal Analysis

Resources:

Production / Engineering

- Core engineering capabilities include:
- API integrations with banks, cards, wallets.
- Event-driven architecture, security infrastructure (encryption, OAuth2, audit logs).
- Mobile app and LINE mini-app developers.
- ML engineers and data scientists building and tuning the optimizer and explainability modules.

Finance

- Capability to model financial projections, churn, CAC/LTV, and unit economics.
- Budgeting for cloud infrastructure, compliance (penetration testing, DPIA), and acquisition.
- Monitoring MRR, margins, and CAC payback performance.

Research & Development (R&D)

- AI/policy engines (bandits, simulators).
- Risk and suitability logic for investment sweeps.
- Open banking pilots and evolving API features with virtual banks.
- A/B testing infrastructure and analytics for continuous improvement.

Internal Analysis

Brand Diagnosis:

Current Brand Positioning

- Emerging fintech/AI brand positioned as a neutral, bank-agnostic money-saving copilot.
- Emphasizes trust, compliance, measurable financial gains, and control with transparency.

Pricing Strategy

- Freemium tier with insights only.
- Monthly Pro subscription (~THB 149–249) unlocking automation and arbitrage features.
- Potential “save-or-free” guarantee to reduce user hesitation (if no money saved in a month, subscription waived).

Distribution Strategy

- Mobile apps (iOS & Android).
- LINE Official Account + Mini-App for viral reach and onboarding.
- Partnerships with banks, virtual banks, payroll/HR platforms for embedded adoption (B2B2C strategy).

Promotions Strategy

- “Save THB X this month or pay nothing” launch guarantee.
- Educational “AI Money Makeover” campaigns (e.g., 21-day challenges).
- Referral incentives giving extra Pro days to referrer and referee.
- Seasonal activations (Songkran, year-end sales) to highlight fee avoidance and reward maximization.

Internal Analysis

Problem Statement:

- Thai consumers face fragmented financial data, leading to suboptimal decisions: paying unnecessary interest, missing payment windows, underutilizing card rewards, and keeping excessive idle cash.
- There is no unified, automated, trustworthy platform that aggregates across cards, loans, accounts, and e-wallets, then decisively recommends and executes optimized moves.

Critical Success Factors:

- Seamless Multi-Provider Connectivity: Robust, stable API or deep-link integrations across banks, cards, loans, wallets.
- Consumer Trust & Compliance: Trustworthy PDPA-first design with auditability, transparency, and explainability.
- Tangible Financial Value: Deliver net positive financial outcomes per user (interest & fees saved + rewards) that clearly exceed subscription cost.
- User Experience & Control: Simple onboarding, clear insights, simulation previews, and user control over every action.
- Strategic Partnerships: Relationships with issuers, virtual banks, payroll platforms, asset managers to enhance features and distribution.
- Scalable Infrastructure & IRR: Sustainable unit economics (CAC payback within 3 months) and scalable tech architecture to support growth.

Marketing Plan AI Finance Optimizer

Marketing Analysis, Segmentation, Targeting, Positioning

Objective

Acquire early adopters, build trust in AI-based financial management, and scale to mainstream users while complying with PDPA and preparing for open banking integrations.

Target Market

Primary:

- Urban Thai professionals age between 25–50, low to mid-high income, active PromptPay, digital banking users.

Secondary:

- Gig economy earners & SME owners with irregular income and multiple loans/wallets.

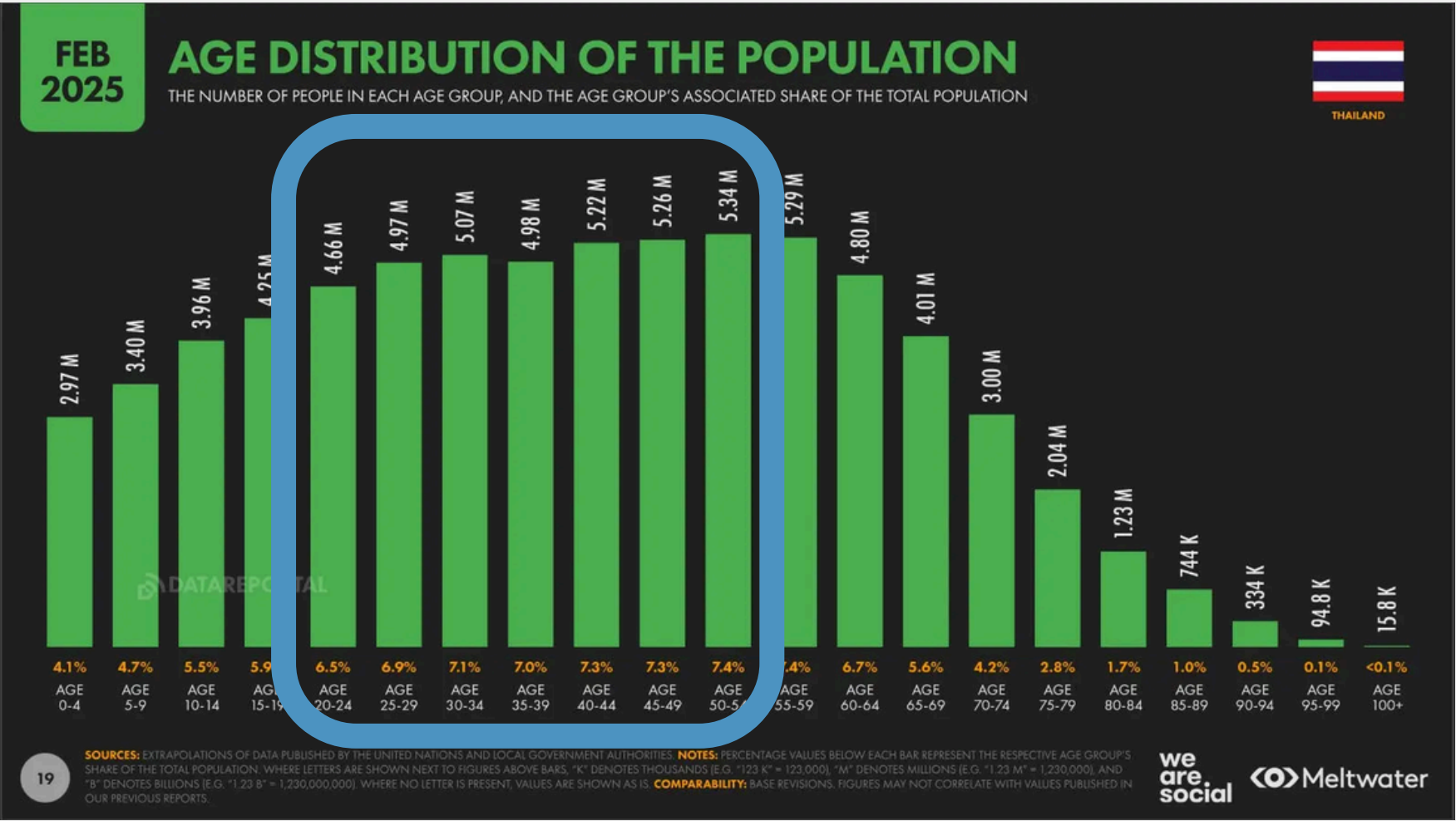
Key for the positioning

- AI copilot to saves client money, optimizes their debt, and grow your investment with data privacy (PDPA).

Customer Behaviors in mobile

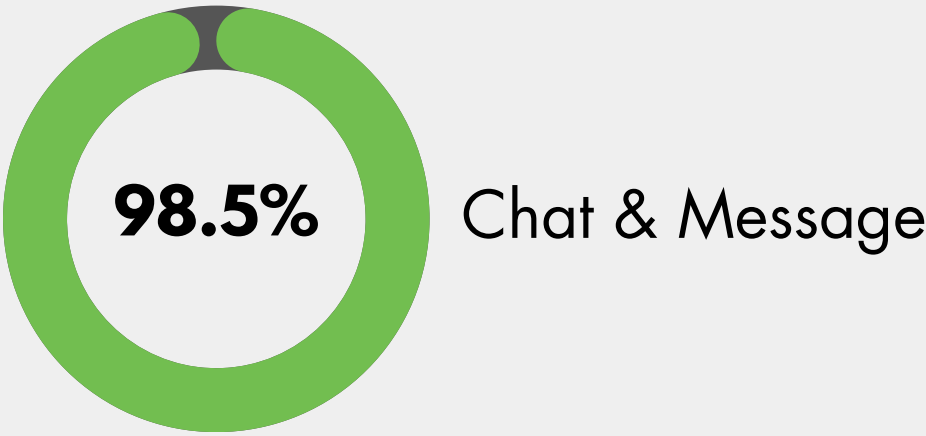


Thai uses internet
91% of population



Demographic age range between 20-55

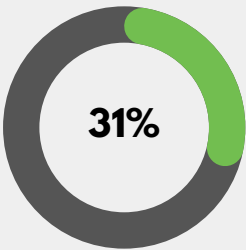
Activities



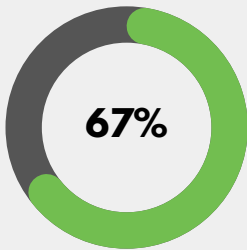
Purchase driver



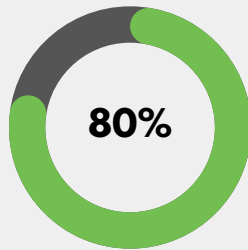
Purchase driver



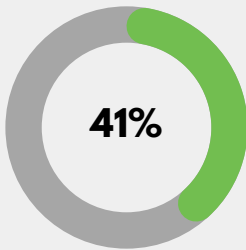
Banking Investing
Insurance



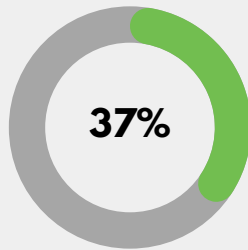
New Information



Purchasing



Managing
finances & savings



Brand Discovery
by SEO

Distribution

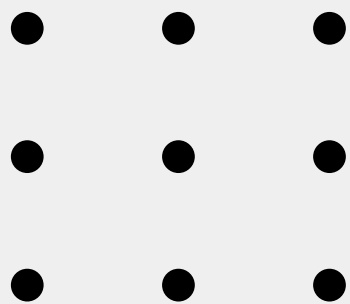
Channel	Purpose	Execution
Line OA	Direct reach	Financial tips, interactive debt payoff calculator, AI trial signup
Bank or Virtual Bank	API-based onboarding	Co-branded campaigns with SCB, KBank, or new virtual banks
Influencer & Blogger	Educate for AI finance	Partner with Thai financial YouTubers, TikTok creators
Payroll platform	B2B2C acquisition	Integrate AI optimizer as an employee benefit
SEO + Content Marketing	Long-term acquisition	"How AI Can Pay Off Your Debt Faster"
App Store	Conversion	Keyword targeting for "personal finance Thailand", "AI debt payoff"

Messaging Pillars

- Trust & Compliance: "PDPA-compliant, bank-grade security."
- Clear Financial Wins: "THB saved per month = Your subscription pays for itself."
- Fully-control & Transparency: "You approve every action."
- Local Relevance: Supports PromptPay, Thai holidays, local rewards.

Campaign roadmap

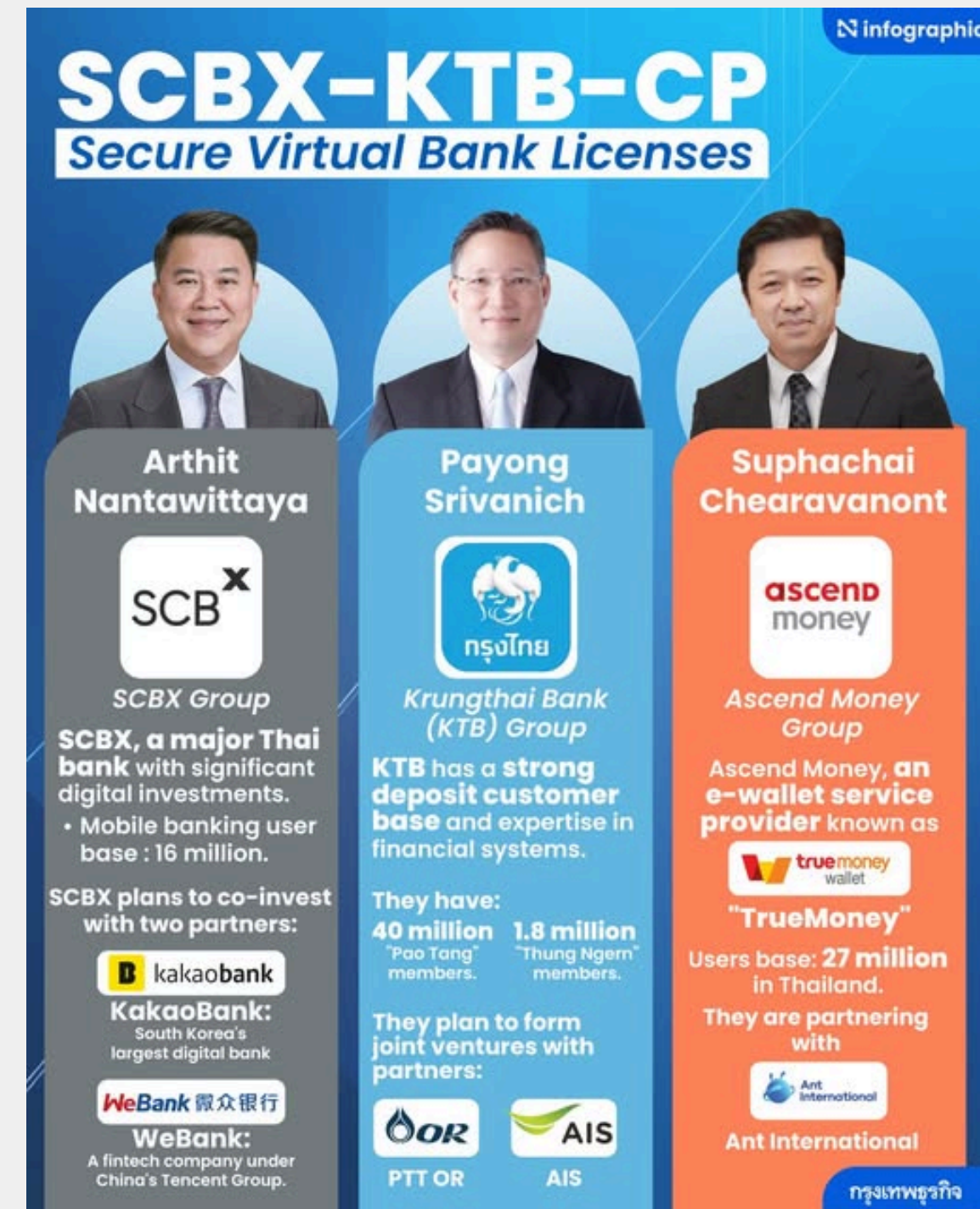
- Launch campaign: "Save THB 500+ This Month or It's Free." "Points to redeem cash."
- Educational series: "AI Money Makeover" (3-week challenge on LINE).
- Referral program: Free 1 month Pro for every successful invite.
- Milestone events: Tie promotions to festivals, high-seasons, mid-year sale, and year-end shopping season.



Virtual Banking License



5 Proposal to Bank of Thailand



3 of 5 Authorized

Source: ฐานเศรษฐกิจ The Nation Thailand

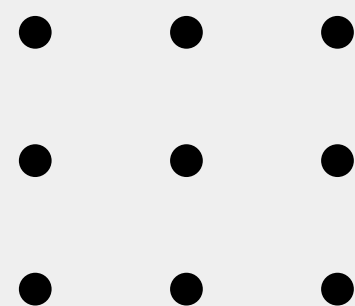
Operation Plans

Data ingestion:

- Data ingestion: bank/wallet/issuer APIs, BOT Open-Data rails, plus user documents.
- Consent flows aligned to PDPA + sectoral sub-regs.

Decision engine:

- Debt: avalanche/ladder payoff with APR vs. reward ROI arbitrage, prepayment penalty awareness, refinance triggers when virtual banks launch.
- Cash: 2–3-tier buffers; sweep excess to short-duration funds or high-yield accounts; PromptPay bill timing.
- Investments: risk-based glidepaths (Thailand-ETFs), rebalancing around payroll dates.
- Execution: one-tap deep links back to bank apps (near-term), direct API initiation where partners allow (mid-term).
- Trust & safety: simulation preview, “why this action” explainability, opt-out toggles, and rollback.



Financials

Monetization:

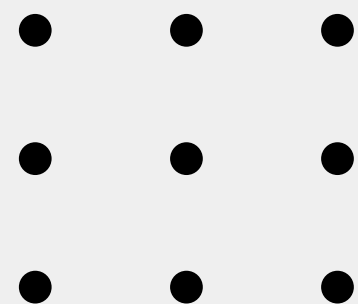
- Pro subscription (THB 149–249/mo), interchange/referrals (transparent), B2B2C fees.

Unit economics:

- aim for \geq THB 300–600 / user / month delivered value (interest saved + rewards + fee avoidance). Tie a money-back guarantee to this to reduce CAC payback window.

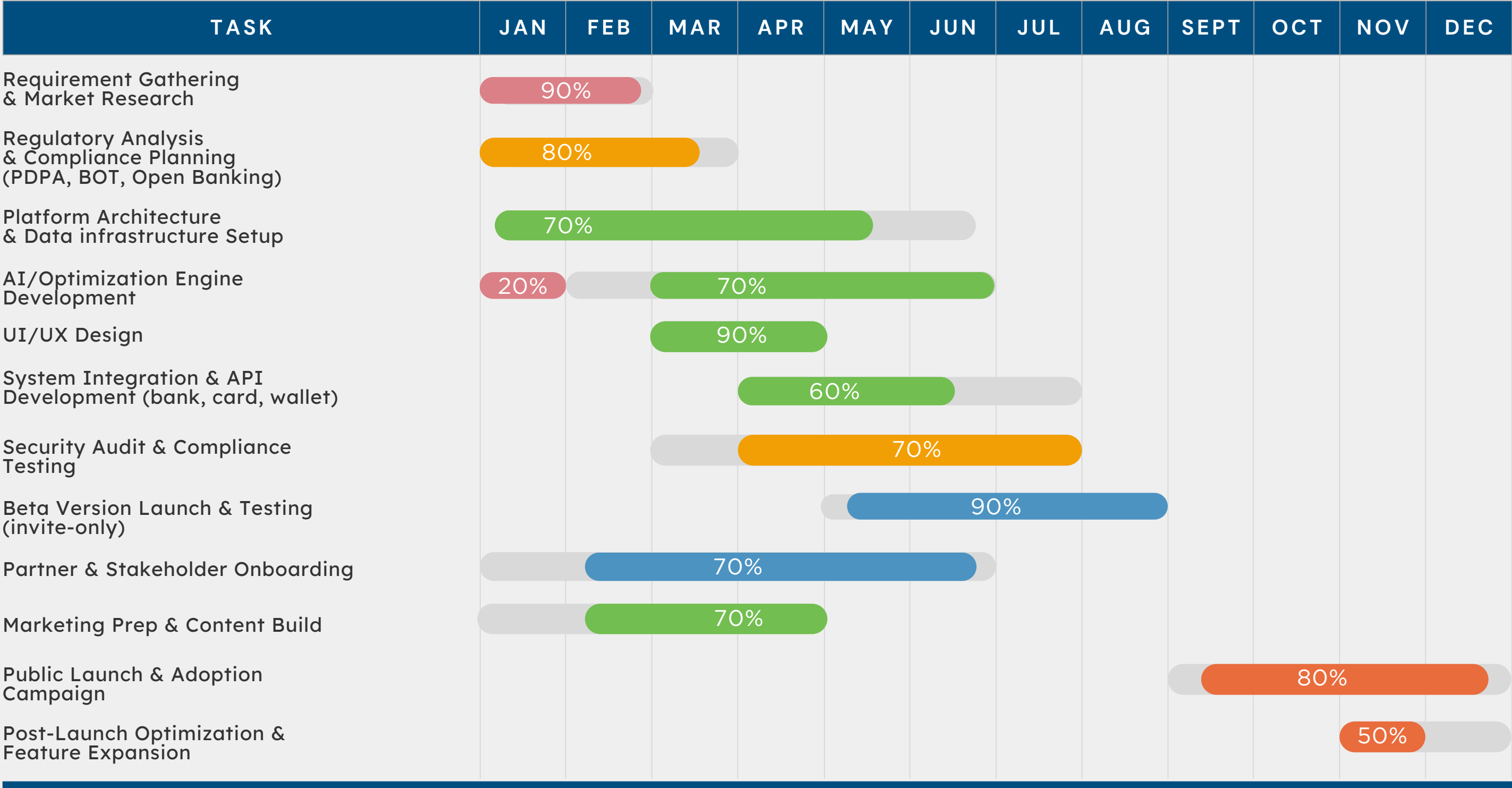
Market sizing cues:

- cross-reference total active cardholders growth and PromptPay ubiquity to estimate serviceable obtainable market for your first 24 months.



Timelines

12 month Go-to-Market



Planning & Research



Compliance & Analysis



Development



Testing & Audit



Launch & Adoption

Strengths

- PDPA-compliant, bank-grade security.
- Multi-bank & wallet integration.
- AI optimization with transparent explanations.
- Delivers measurable monthly savings > fee.

Weaknesses

- Reliance on partner APIs.
- Requires high user trust for data access.
- Low initial brand awareness.



Opportunities

- High household debt & NPL rates.
- Open banking & virtual bank expansion.
- Rising digital banking adoption.
- B2B2C distribution potential.

Threats

- Strong competition from bank apps/fintechs.
- Regulatory changes on data access.
- Security breaches impacting trust.

LINE OA & Mini-App Activation

- Use LINE Official Account and Mini-App as the primary onboarding channel.
- Offer interactive debt/interest calculators to encourage users to connect accounts.

Influencer Finance Collaborations

- Partner with Thai finance YouTubers/TikTokers.
- Launch “21 Days with AI Money Manager” content to build trust and go viral.

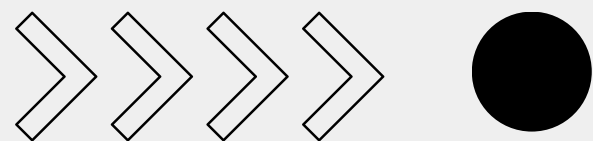
Save-or-Free Guarantee Campaign

- Promote “Save \geq THB 500/month or Pay Nothing.”
- Use the guarantee to reduce signup hesitation and build credibility.

Partnership Marketing

- Co-brand with banks, virtual banks, and payroll platforms.
- Position as an employee financial wellness benefit for organizations.

New Marketing Strategies



Product

- AI-powered financial optimization app for Thailand.
- Connects to multiple bank accounts, credit cards, loans, wallets via consented APIs.
- Modules: Debt optimizer, cash flow manager, spend router, investment sweeps.
- PDPA-compliant with transparent explainability and simulation preview.

Place

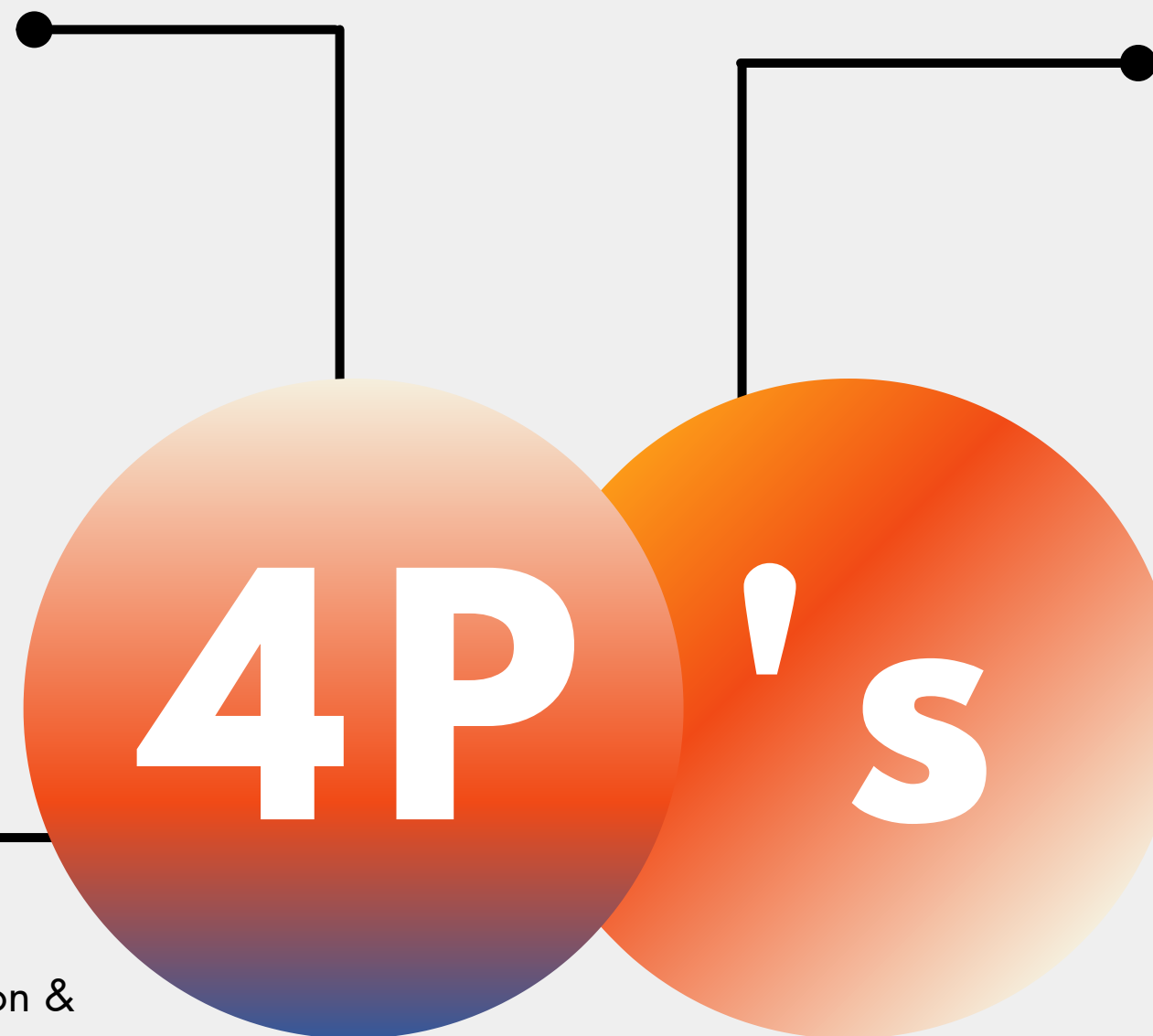
- Mobile app (iOS & Android).
- LINE Official Account & Mini-App for onboarding and engagement.
- Partnerships with banks, virtual banks, payroll platforms.
- App marketplaces & fintech comparison platforms.

Price

- Freemium: insights-only access for free.
- Pro Plan: THB 149–249/month — automation & premium optimization features.
- “Save-or-Free” guarantee: waive subscription if monthly savings < THB 500.
- B2B2C licensing model for employers/partners.

Promotion

- Launch campaign: “Save THB 500+ This Month or Pay Zero.”
- Influencer/financial blogger collaborations on YouTube, TikTok, Facebook.
- Educational challenges: “AI Money Makeover – 21 days to smarter money.”
- Referral program: extra Pro days for inviter & invitee.
- Seasonal campaigns (Songkran, year-end shopping) focused on reward maximization & fee avoidance.



Evaluation & KPIs

Primary KPIs:

- Net Outcome Lift/user/month (THB)
- % Automated Actions accepted (vs. suggested)
- Fees/Interest avoided (THB)
- Delinquency avoidance rate (missed-payment prevention)
- Churn & NPS (trust proxy)

Compliance KPIs:

- consent opt-out rate, DSR SLA, incident MTTR, audit pass rate.

Experiment design:

- staggered rollout with A/B of automation on/off, measuring same-user outcomes over pay cycles.

Growth data:

- New sign-ups, referrals, CAC, LTV, conversion rates.

User Feedback:

- NPS surveys, in-app satisfaction ratings, qualitative feedback.

Evaluation & KPIs

Business Growth Criteria:

- CAC payback ≤ 3 months.
- LTV/CAC ratio ≥ 3 .
- Organic referral K-factor ≥ 0.25 .

Compliance & Risk Criteria:

- Consent opt-out rate $\leq 5\%$.
- 100% of Data Subject Requests (DSRs) processed within 7 days.
- Zero critical PDPA violations; pass all security audits.

User-Centric Criteria:

Financial Impact:

- Average NFO \geq THB 400 per paying user by month 2 of usage.
- $\geq 80\%$ of Pro users see positive net gain vs. subscription cost.

Engagement & Retention:

- Activation (≥ 2 accounts connected) $\geq 60\%$.
- Monthly retention rate $\geq 85\%$.
- User Satisfaction:
- NPS $\geq +30$.
- % of automation recommendations accepted $\geq 70\%$.

End

Thank you

Do you have any questions?

