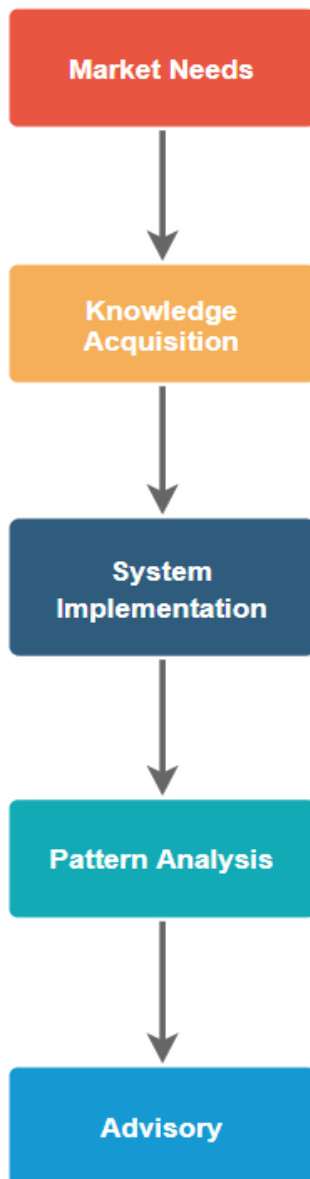


APPENDIX A:

Project Proposal



In Singapore, the top financial goal for the emerging affluent was saving for retirement and over 70 per cent of Singapore's emerging affluent used savings accounts to do so. Adding on to this, credit card expenses is another huge pool of transactions which also brings additional earns to customers.

Our knowledge for the system is gained from both official websites of the banks as well as pattern analyzing. Official websites and documentations are translated into rules contained in knowledge base while pattern analyzing results serves the purpose of advisory to customers and financial consultants. The knowledge acquisition is the very first step and foundation of the whole system built-up.

The Saving Robot Advisor System is robust and straight forward. It is a combination of JavaScript frontend, .Net backend and MSSQL database. Plenty of testing has been done prior to go-live. With the concept of easy to use, the system provides users with functionality of minimal guidance needed.

R language has been chosen to perform the analyzing part. The data feed-in comes from two sides: rules in knowledge base built earlier and massive user data generated coving from hundreds to hundred-thousands. With the comprehensive analyzing done, we are confident to say "we know the market, we know the banks and we know the customers".

Advisory is to be provided to bank customers as well as financial consultants. They may filter out the suitable ones among the dazzling product sea.

