# **Notes**

**Basic**

* Dashboard: Goal + Datapoints [Powered by Reinforcement Learning]

Everywhere Primary Objective

- Last Professional: Caveat the technology is not there atm

- Last Professional: Powered by deep learning, Securing pur position long term as becoming the primary point to gather information in the financial sector

Task

* Source Vicious Cycle
* Source Types Theory

AI Implementation

* Dashboards need to be disrupted
* Recommender System instead of static analysis
* What is important is highly context dependent (AI figures out what users want to see based pn the interactivity of the platform

Other

* Business Model Navigator bringing everything back together

For each Product list 1 Focus and expansion opportunities

* NLP: Main Task + Possible Expansions [Powered by NLP]

A lot of opportunities in Text Processing

* Text summary fits our product the most as part of the dashboard (so it makes sense to start with first)

Two main Feedback mechanism

* Customers are motivated due to improving their customer experience
* Show me more (Personal and Community)
* All Boxes can be clicked on for more extensive information
* Scrolling behavior (similar to facebook)

# **Teil Fabian**

## **[1-2] Business Model Navigator**

Transition

* In the following we would like to present you our business proposition which aims to solve this problem

Purpose

* For you to get a comprehensive view, our business model will answer four main questions, as presented in this figure
* These 4 questions answer the key drivers of the success of our business model
* Only when having all these questions covered can we ensure a competitive advantage and long term success
* Holistic view
* This ensures a consistency of the business model and prevents us from missing an important part

Who

* At the center of the business model design lies the customer
* Being aware of the target customer is a key element in creating a successful business model and lies at the heart of common problem of startup which is ensuring of product-market fit

What

* What describes what value is being offered to the customer
* Here the goal is to formulate the value proposition which is the unique value we want to offer to the customer

How

* The How contains all the activities and processes of the company to build and distribute the chosen value proposition to the target group
* Here we answer the questions of how our value proposition is driven by artificial intelligence and the mechanisms that are needed
* Further, by looking at dealing with data and how the customer interacts with the product we point out that a good artificial intelligence model does not suffice to create a successful product

Why

* The fourth dimension is why, which refers to the profit mechanism of the business model
* Here we will provide both answers to the issue of financing our business model in the short term, and the long term strategy to compete and strive in the financial market

Without further ado let's build up step by step this interesting model by answering these demanding questions

## **[1] Who: Customer Groups & Key Partners**

* Product differs on the complexity of customer needs
* Key Partners  
  + [Supply] Government Institutions: e.g. SEC (U.S. Securities and Exchange Commision)
  + [External Companies] Computing & Database Storage: Cloud Platforms (e.g. AWS)
* Abhängigkeiten darstellen
* Verschiedene Hierarchiestufen von Kunden (Mitspracherecht)
* Öffentlich Kotierte Unternehmen als Daten Suppliers

## **[1] What: Produktvorstellung**

*(Give Jerome if he needs additional content)*

* Key Figures at first glance
* Key Characteristics: Flexible, Attractive, Convenient, Fast
* Dynamic Dashboard
* Possibilities to further explore

## **[3] How: AI Implementation (1. Overview, 2. Deep Dive)**

## Overview

* **Inputs:** Database: Scraping, Strukturierung, Gruppierung
* **Intelligence:** AI Modell
* **Interaction:** Software Infrastruktur und User Interface: Fulfill promises of performance and ease of use also from a web application perspective
* Technischer Support, Optimierung des Produktes, Massschneiderung

## AI Integration: Deep Dive

Features

* Feature: Dashboard (Product = Basic)
  + **AI:** Reinforcement Learning
  + **Data:** Customer Engagement leads to reinforced learning of what is relevant (Customer wants to see)
  + Information to display is highly context dependent (compared to traditional Dashboards)
  + Informationen sammeln während Kunden die Geschäftsberichte durchlesen
  + Reinforcement learning des Vorstellen der Insights (wie bei Recommender Systems - Click through Rate)
* Feature: Keyword Analysis (Product = Advanced)
  + **AI:** Text Aggregation (Most important sentences Summary), Intelligent Topic Search (Ranking of Categories based on similar word occurence), Clustering (Finding Similar Companies based on Textual Similarities), Unsupervised Learning (Company Performance relating to Text Formulation)
  + **Data:** Annual Reports (Unstructured Text)
  + Structured vs. Unstructured Data (Structured = Automation, Unstructured = Learning)
* Feature: Investment Advice (Product = Professional)
  + **AI:** Reinforcement Learning
  + **Data:** Information Gathering as the foundation of decision making -> AI is part of this and can learn from that
  + Recommendations: Investment Opportunities
  + Reason: Arbitrage evens out

## **[1] Outlook (Long-Term vision)**

Value Capture (Long term Strategy)

* Datengewinnung und Produktverbesserungen
* Value is in the model and software of the platform, and data
* Immer besser individualisierte Anzeigen von Informationen (das System lernt was der Kunde braucht durch Clustering und Reinforcement)
* Long Term Vision (Personalised Platform that satisfies all needs regarding financial information and recommendations)

**Appendix**

Explainability

* Die Kennzahlen oder weitere Informationen sind nachvollziehbar
* Die Nachvollziehbarkeit reizt den Kunden auch zum Entdecken an (Wie ist das System auf diese Information gekommen) und bietet somit direkt einen Kundenwert

Humans

* Eingehen auf Job Displacement: Ist ein Unterstützer, nicht komplett automatisierbar, Gibt den Kunden mehr Zeit für erfüllende Aufgaben
* Differentiators (Human-Machine Interactions [find slide]) as the most effective and rewarding path to success)