



25 years
FUTURE
NEXT

PASSION FOR
DIGITAL **WORLD**

Data Driven Transformation in Banking & Financial Services

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Why has Data Transformation & Analytics become a CEO's topic?

Intelligence Experience Platform

How CMC works with Bank to transform Data & Analytics?

Key takeaways

Why has Data Transformation & Analytics become a CEO topic?

10%

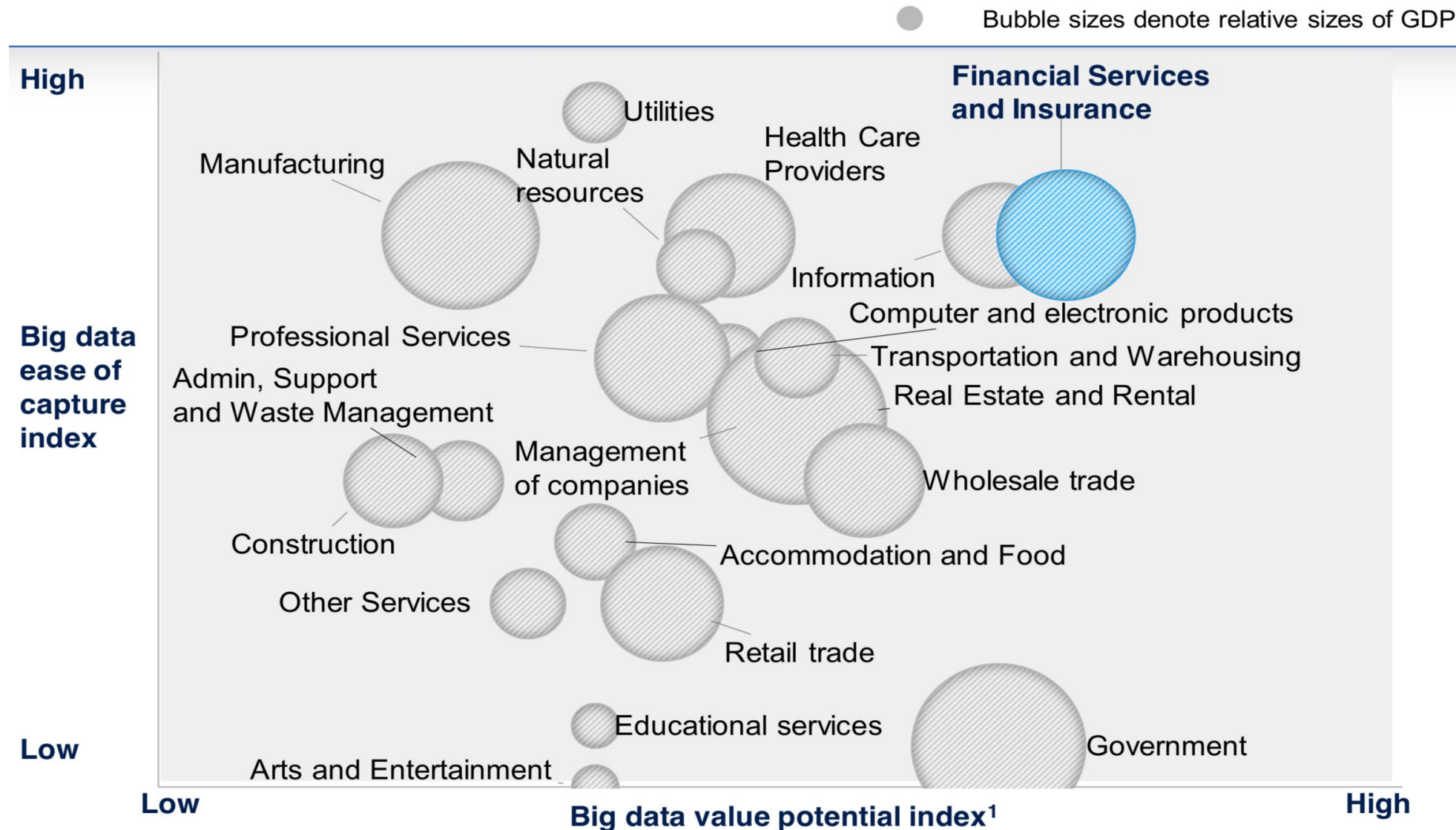
of organizations are expected to have a highly profitable business unit specifically for productizing and commercializing data by 2020

\$100M

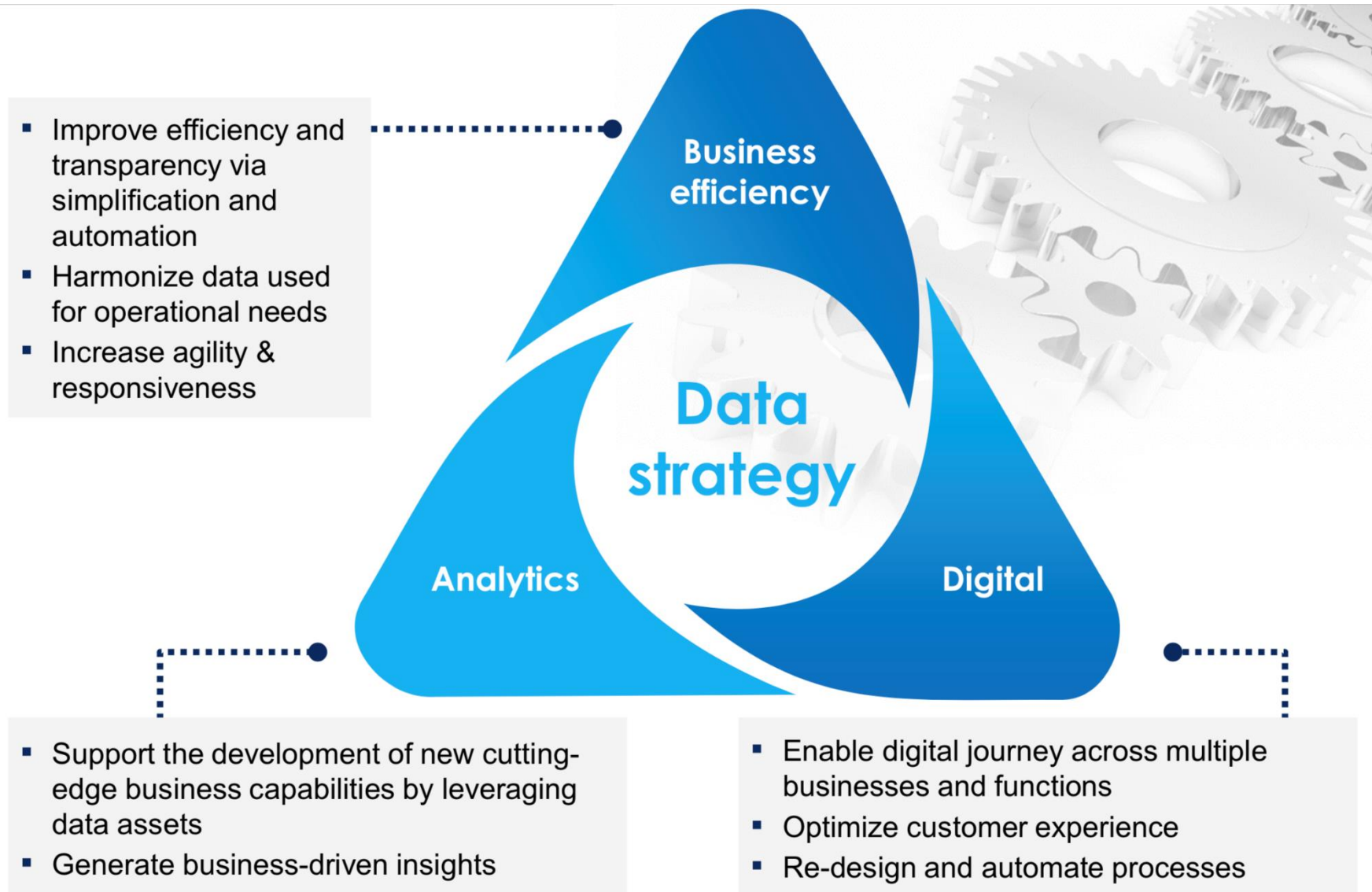
The most digitally transformed enterprises generate on average \$100 million in additional operating income each year

5,247GB

Approximate amount of data for every man, woman and child on earth in 2020



¹ Determined by industry average of transaction intensity, amount of data per firm, variability in performance, customer & supplier intensity, and turbulence



Data & analytics vision

Cross-sell & up-sell

Enable generation of significant new revenue through **cross-sell** and **up-sell**

Customer experience

Enable best-in-class and integrated **customer experience**

Risk management

Enable improved **risk management** and improve flexibility to adapt to the changing regulatory environment

Operational efficiency

Improve **efficiency** in IT and business operations

Business capabilities and data dependent processes impacted by a customer data vision

Sales

- Sales management
- Referral management

Product

- Product development and testing

Service

- Service provisioning
- Event driven servicing

Risk

- Credit risk management and forecasting

Marketing

- Outbound and inbound marketing (service to sales)
- Offer management

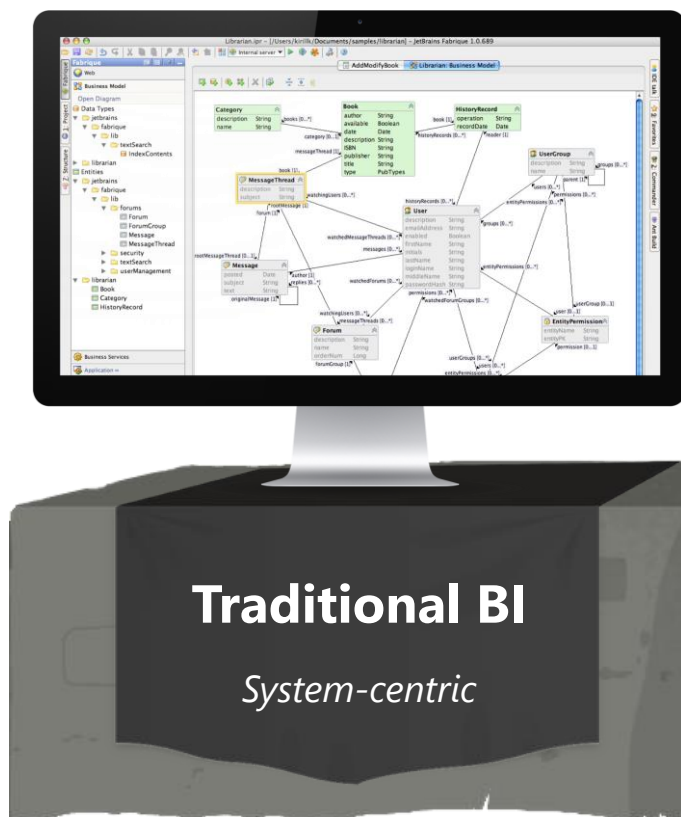
Compliance

- Operational risk, compliance, and control

Types	Description	Example of data domains
Transactional	Granular data typically oriented around transactions or events typically sourced from systems of records	<ul style="list-style-type: none"> ▪ Mortgages ▪ Consumer Lending ▪ Deposits ▪ Wealth management
Master / Reference	Relatively static data used as reference typically oriented around actors/entities and aggregated across businesses	<ul style="list-style-type: none"> ▪ Customer / client ▪ Product catalog ▪ Location
Derived	Calculated or derived data from multiple other domains used for specific enterprise use cases	<ul style="list-style-type: none"> ▪ Finance ▪ Risk ▪ Regulatory reporting
Discovery	Data used for exploratory analytics	<ul style="list-style-type: none"> ▪ Customer analytics ▪ Campaign results



CMC Technology – Intelligent Experience Platform



Static, disconnected, monolithic, rigid; but large install base



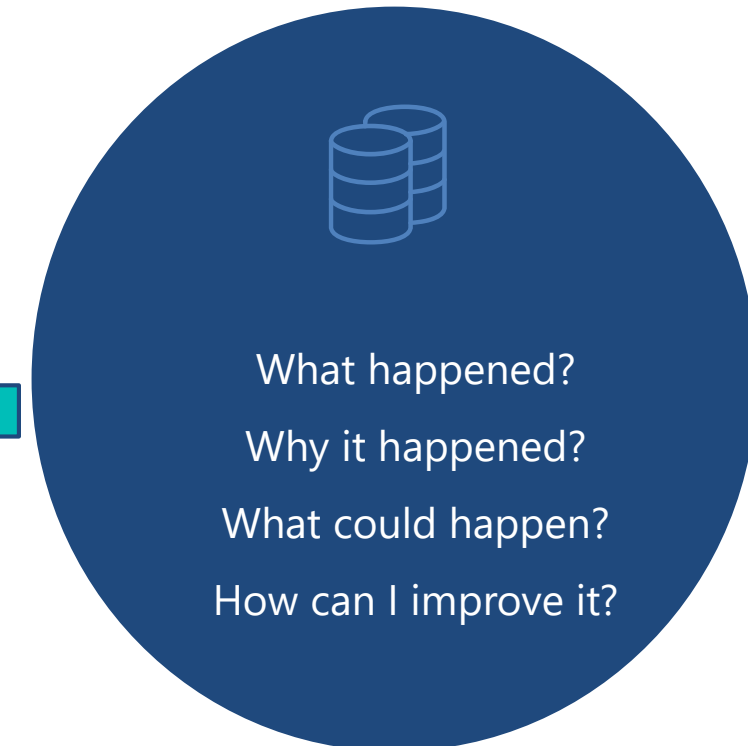
Optimized for the few; disconnected, limited cloud and mobile

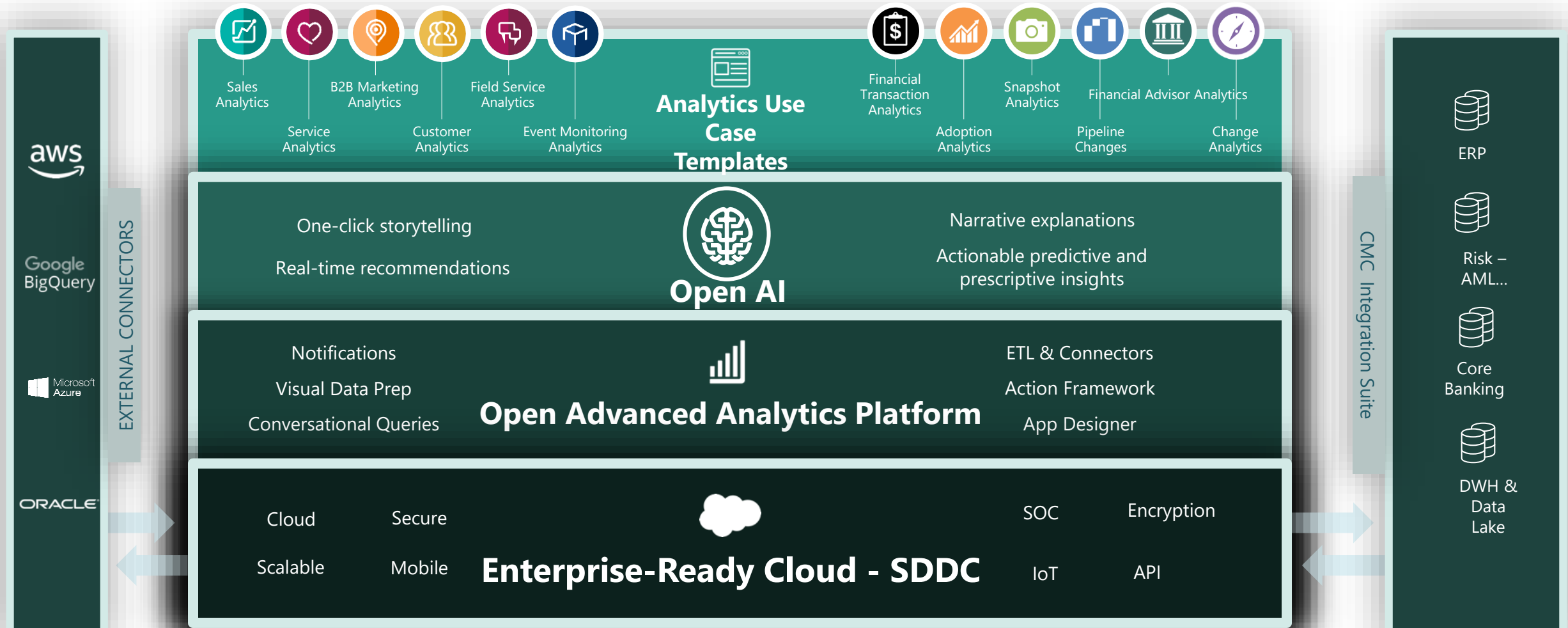


Intelligent experience for every business process

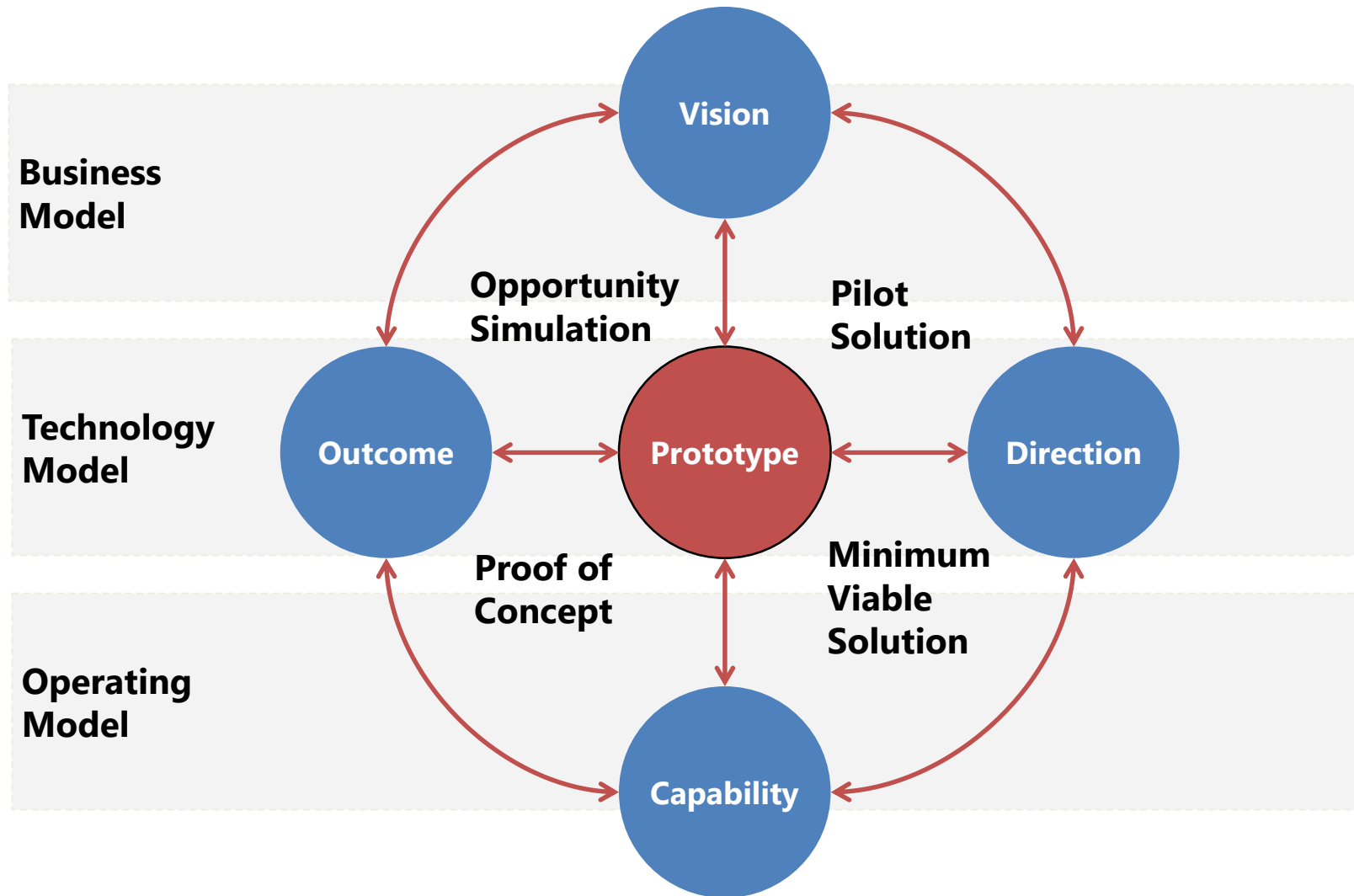
*“During the next five years, **embedded analytics** built into personal productivity tools, employee-facing HR systems and all business applications **will move from a differentiating capability to a standard feature.**”*

Gartner: Hype Cycle for Analytics and Business Intelligence, 2017; Kurt Schlegel, Jim Hare; 28 July 2017





How CMC and Bank's Data Analytics Transformation success together?



1 Starts with the business case: Starts with the business value and not from the data; the data already available is typically sufficient to build well-performing models

2 Is “End-to-End”: Achieves impact through comprehensive translation of business case to data strategy, modeling, work flow integration and adoption

3 Emphasizes on cross-functional execution: Brings together multiple parts of the bank and bank ecosystem to achieve the excellence

4 Fails early to win big later: starts small, pilots through an interactive approach and builds scale later as business value becomes more clearer

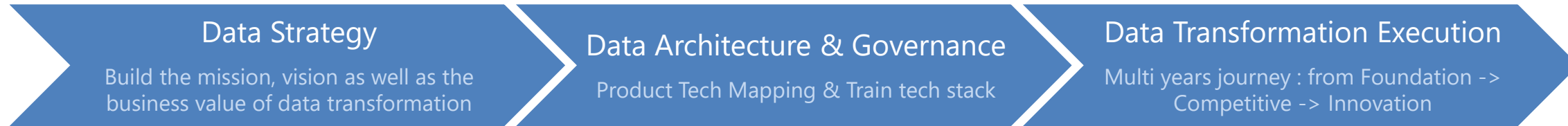
5 Does not over invest in IT or data management: develops long-term technical infrastructure only when the business case is clear

CMC & Bank identify the potential customers and assess their data capability.

Reengineering **data architecture** and **data governance** – map with proposed tech platform

Transformation planning to upgrade infra or hybrid cloud –> implement use cases

Data Transformation Journey



Advanced Analytics Journey

Start an immersive experience with CMC team in CMC Innovation Lab

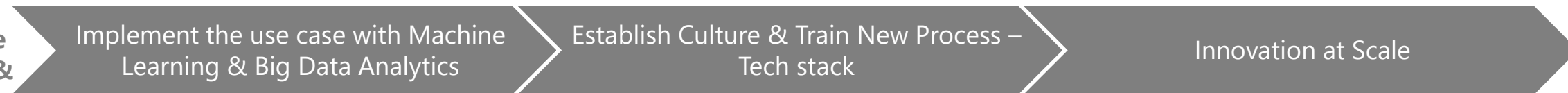
Ingrain methodologies and practices in your team with CMC's help

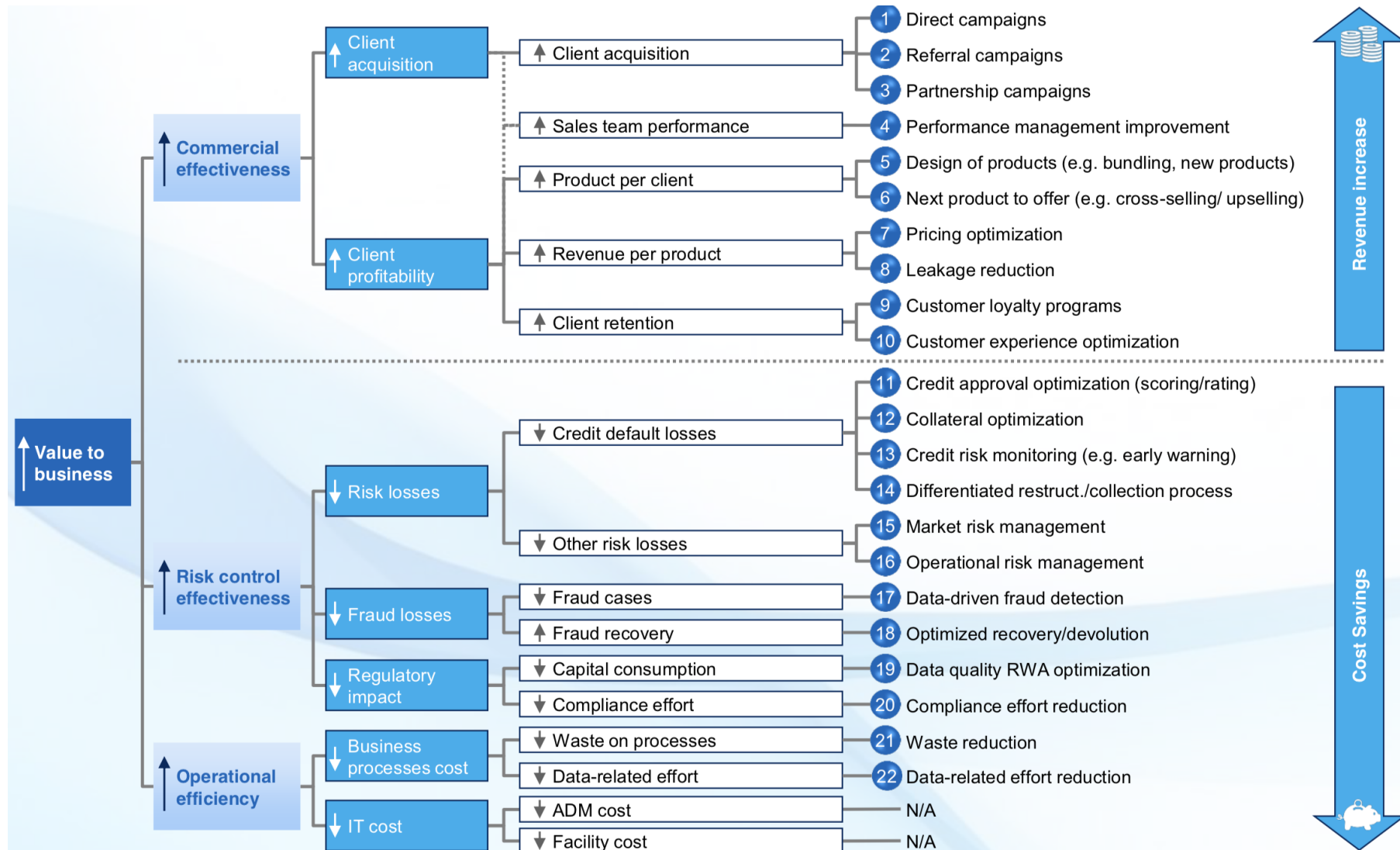
Scale performing methodologies and practices in bank's team with help from CMC & product partner

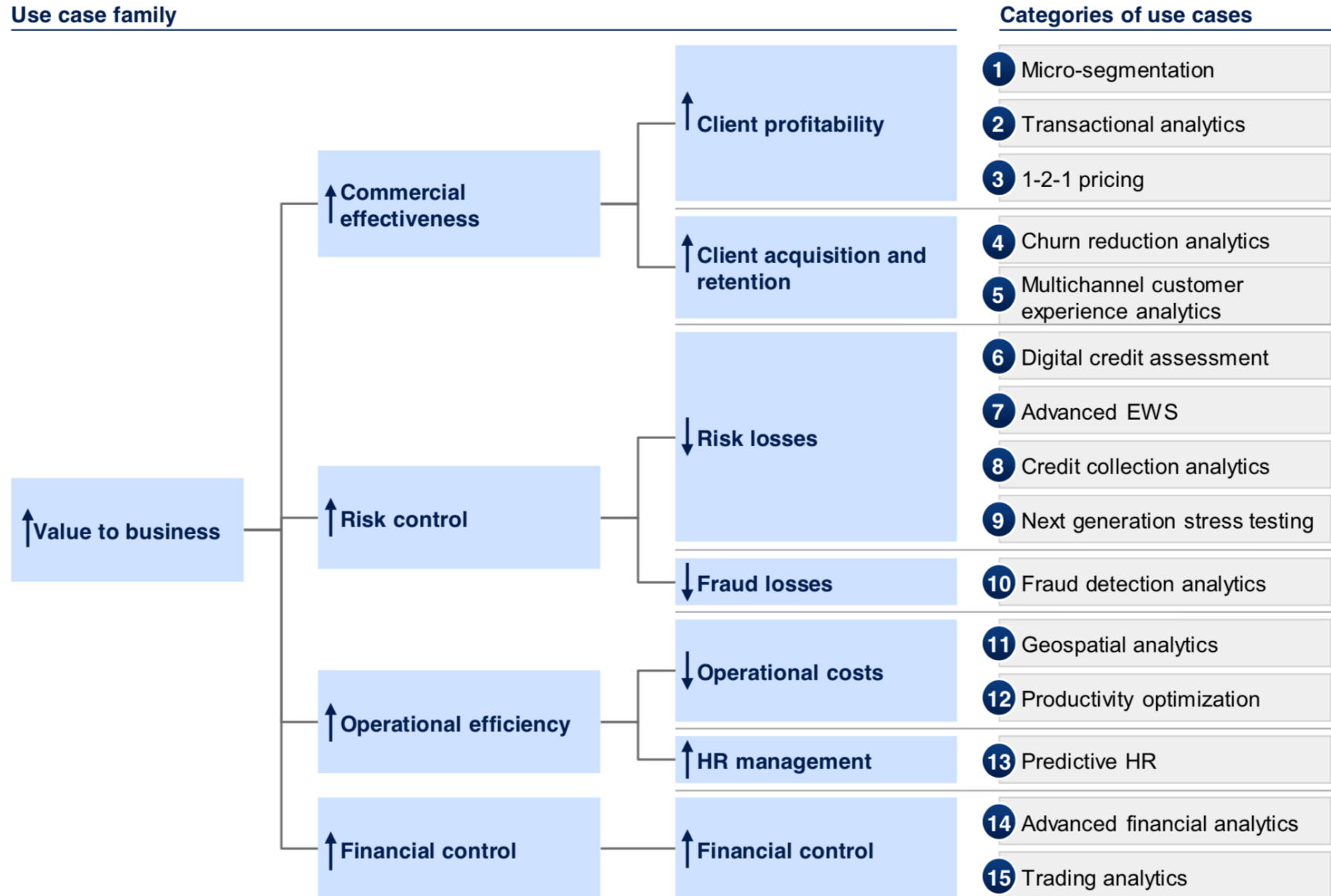
Traditional Use Cases

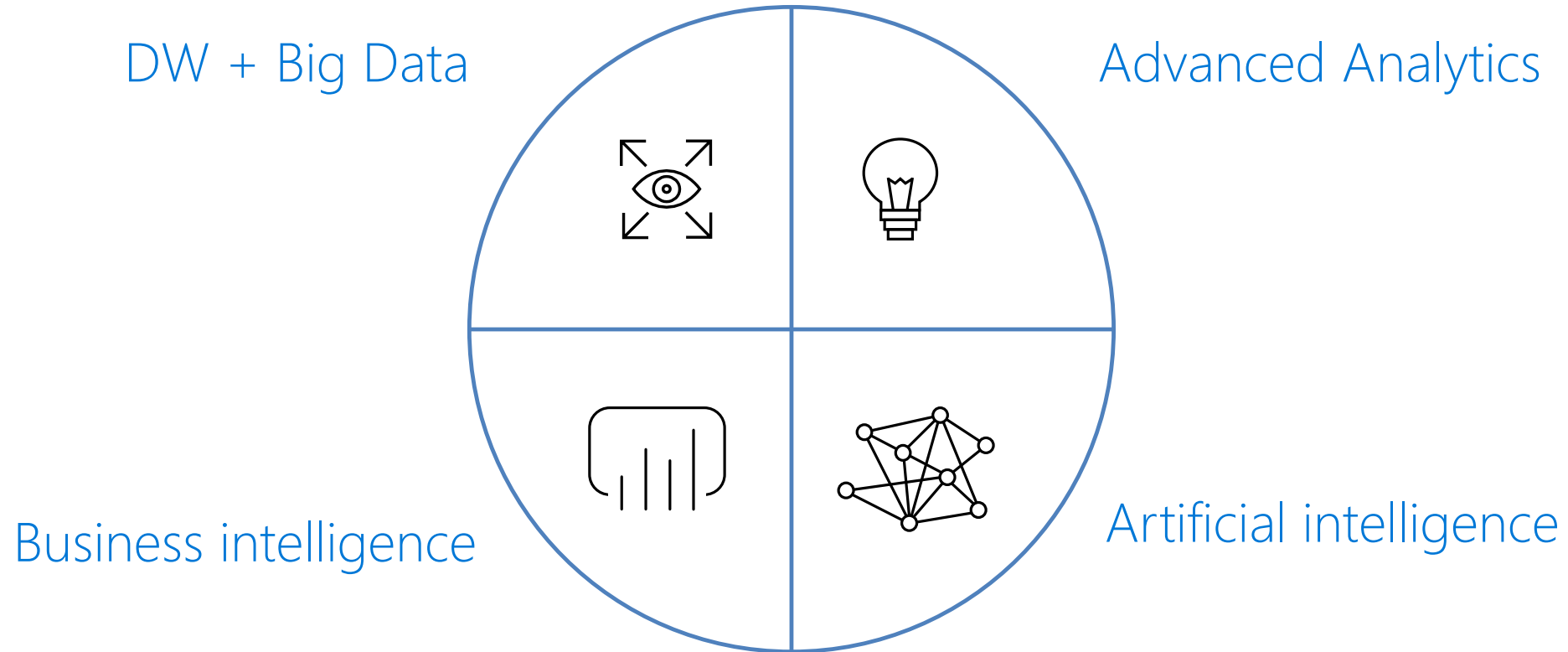


Innovation Use Cases with AI & Big Data









CMC Technology to accelerate Digital Transformation

Financial Services		Banking & Financial Services
Financial Services		Capital Markets (DCM & ECM)
Financial Services		Insurance
Healthcare		Health Experience, Intelligent Patient
Communications & Media		Digital Hub, Telco, Media
Consumer Goods & Retail		Retail, Airlines, Travel & Hospitality
Industrial & Automotive		Automotive, Manufacturing, Logistic, Supply Chain, Distribution
Public Sector		E-Gov, Smart City, Public Finance
Public Sector		Education, Natural Resources & Life Science
Public Sector		Utilities & Gas



Customer Centric Services


Digital Strategy


Business Model


Customer Insights



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THANK YOU!

