



6TH SENSE PRESENTS:

QUIRX

QUERY YOUR WAY TO FINANCIAL PERKS

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OUR TEAM



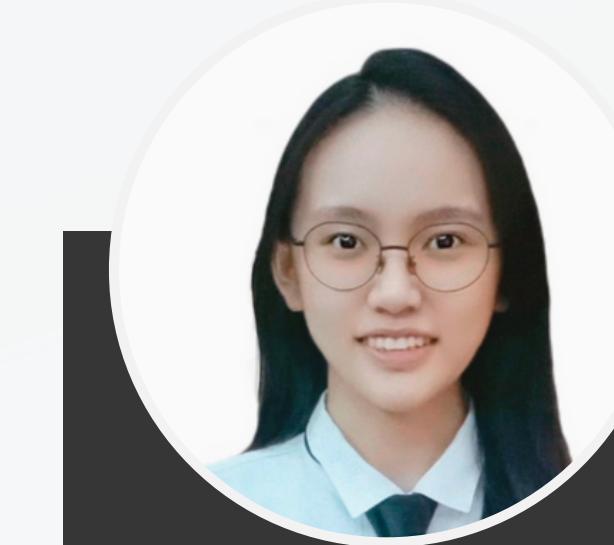
Ng Khai Hon
Project Manager
Frontend Developer



Tneoh Chuan
Lin
Full-stack
Developer



Chong Boon
Ping
Backend
Developer



Lim Hui Ern
ML Engineer

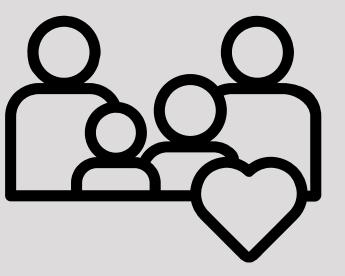
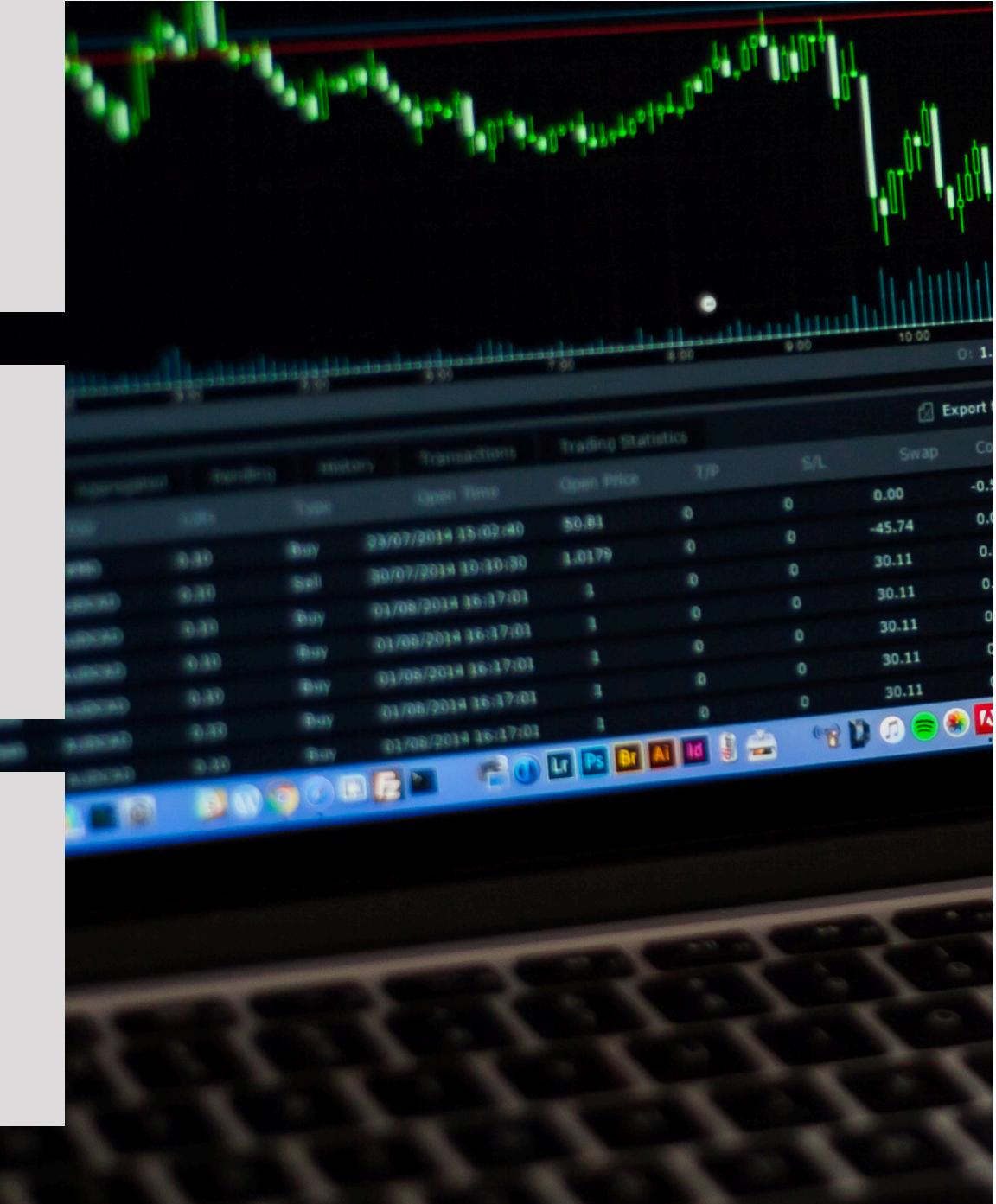


Vanessa Jing
Taing
Product Manager

PROBLEM STATEMENT



Struggling to identify unusual transaction amounts quickly



Concerned about family expenditure monitoring



The frustration of lacking actionable insights on personal finances



SOLUTION

Quirx, Query Your Way to Financial Perks

FEATURE 1

Fraud detection
Spotting unusual
amounts

FEATURE 2

**Multiuser on a
device**
Allows dependent
mode, worry-free
about your family's
expenditure

FEATURE 3

**Insights on
personal finance**
Export query output
Trend analysis



PROTOTYPE DEMO

Technologies

Front-End

- ReactJS
- TailwindCSS

Large-scale, high performance application
Faster development time

Back-End

- Django

Build and scale up projects incredibly quickly



Database

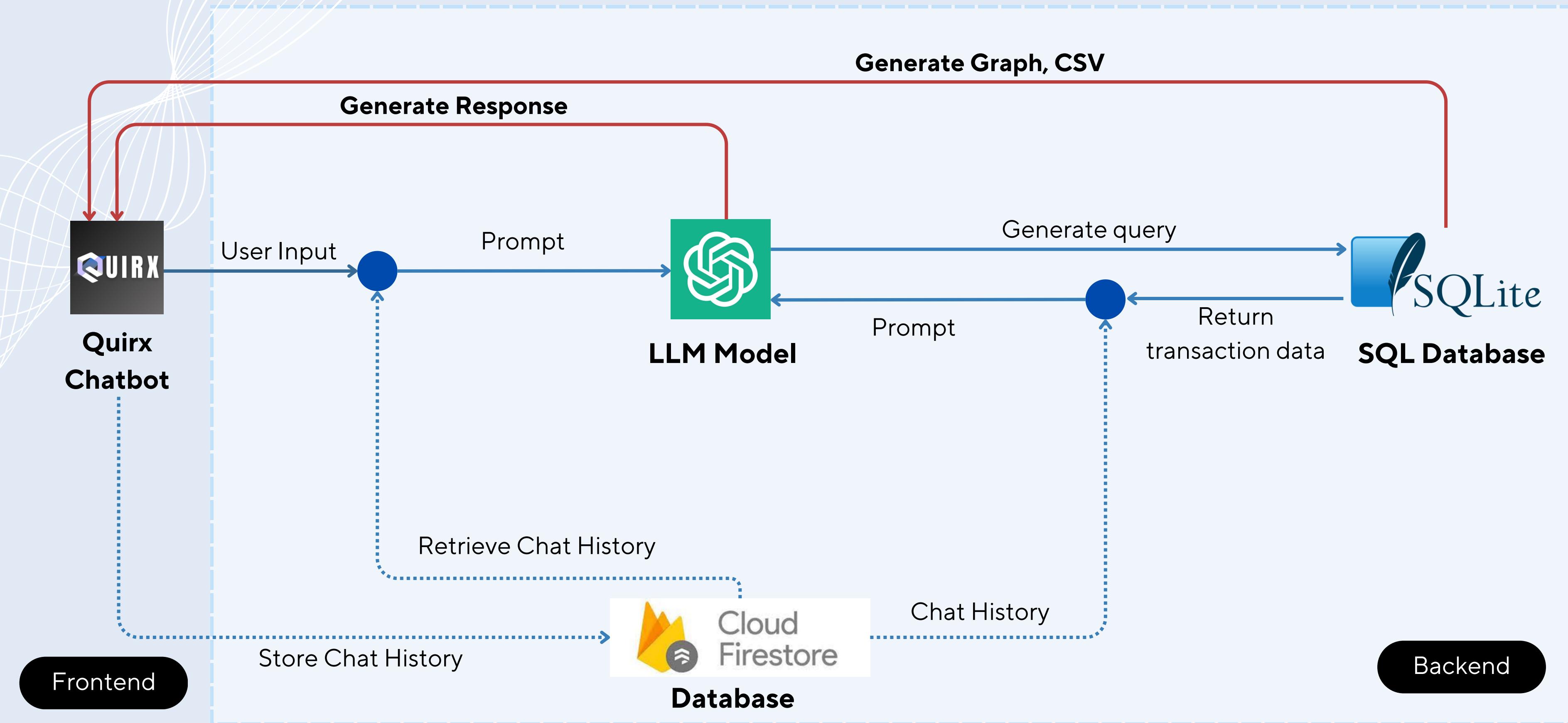
- Firestore (Chat history)
- SQLite (Transaction data)

Excellent data handling capabilities

Integration and Tools

- GPT3.5 (LLM)
- Prophet (ML Model for forecasting)
- Langchain (Prompt engineering)

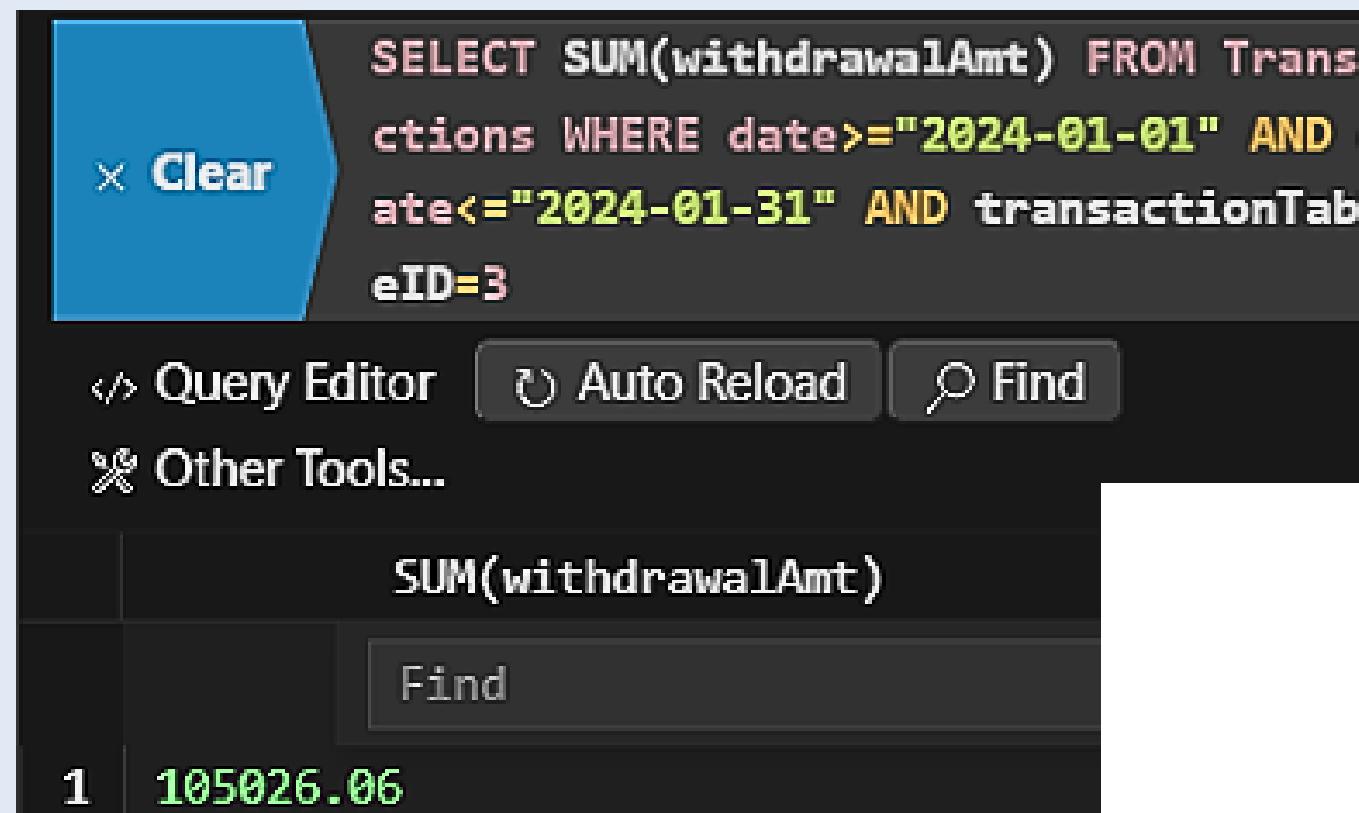
ARCHITECTURE



THE ML MODEL

The ML Model is fine-tuned using **prompt engineering** to deliver accurate results

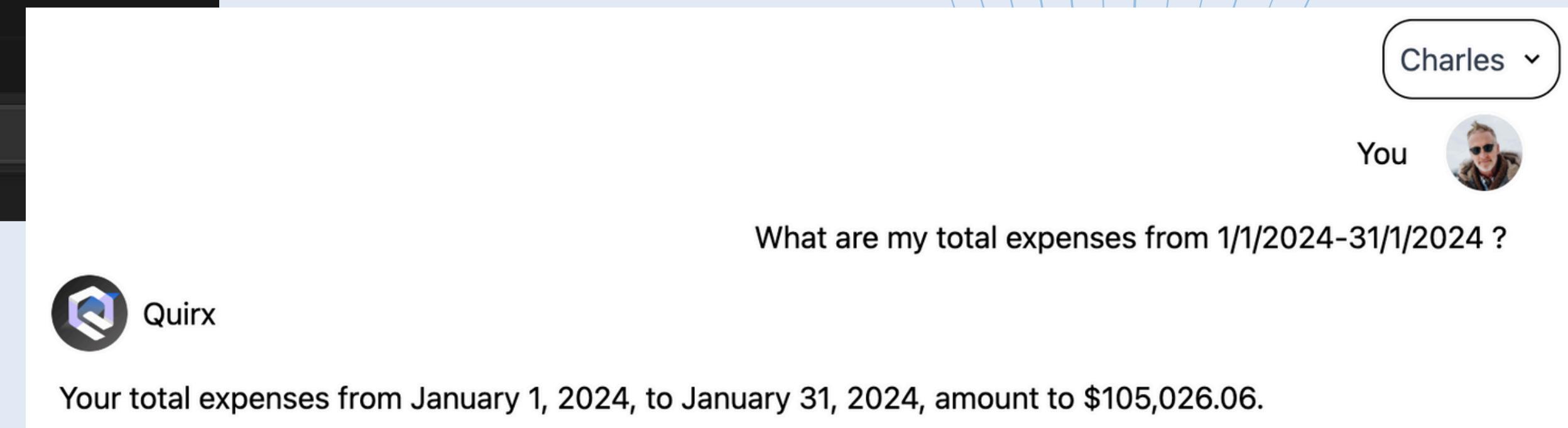
Query: What are my total expenses from 1/1/2024–31/1/2024 ?



```
SELECT SUM(withdrawalAmt) FROM Transactions WHERE date>="2024-01-01" AND date<="2024-01-31" AND transactionTableID=3
```

× Clear ↻ Query Editor ⏪ Auto Reload ⚡ Find
⌘ Other Tools...

	SUM(withdrawalAmt)
1	105026.06



Charles

You

What are my total expenses from 1/1/2024–31/1/2024 ?

Quirx

Your total expenses from January 1, 2024, to January 31, 2024, amount to \$105,026.06.

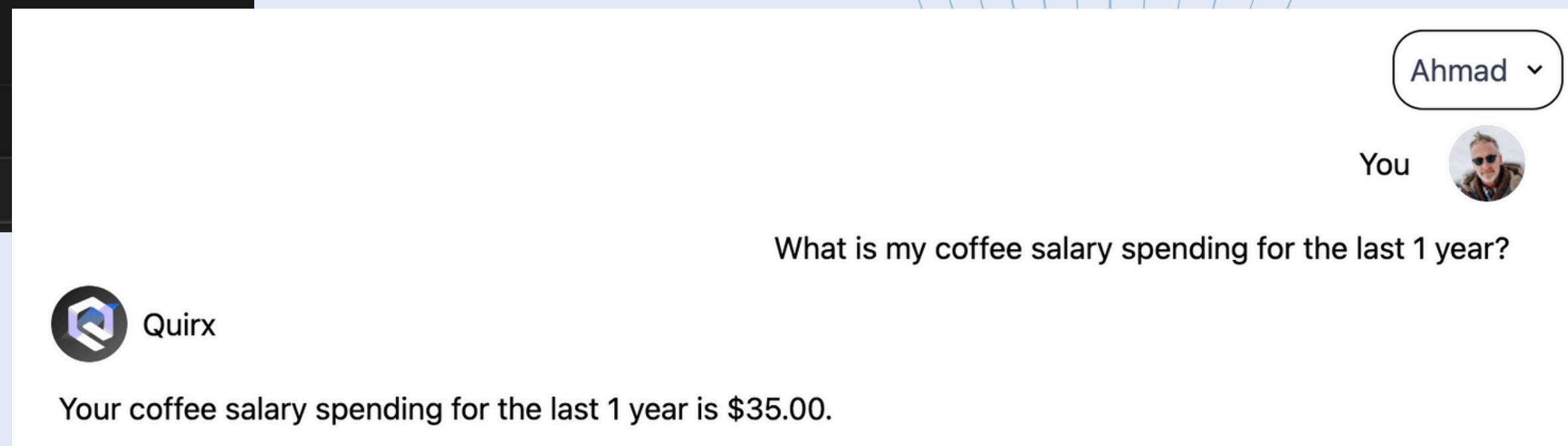
THE ML MODEL

The ML Model is fine-tuned using **prompt engineering** to deliver accurate results

Query: What is my coffee salary spending for the last 1 year?

```
Query
SELECT SUM(withdrawalAmt) FROM
Transactions WHERE transactionDe
tails="Coffee Shop"

Query Editor ⏪ Auto Reload ⌂ Find
⌘ Other Tools...
SUM(withdrawalAmt)
1 35.0
```



MARKET ANALYSIS

1. TREND

- Personalization
- Self-Service Solutions

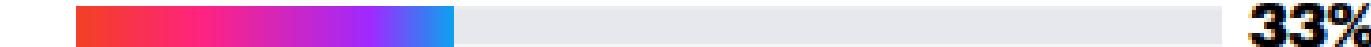
2. OPPORTUNITY

- Cost Savings
- Improved customer engagement
- Data-driven Insights

3. CHALLENGES

Malaysia 

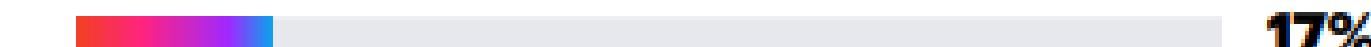
Do not see the need to use



Not familiar/don't know how to use chatbot

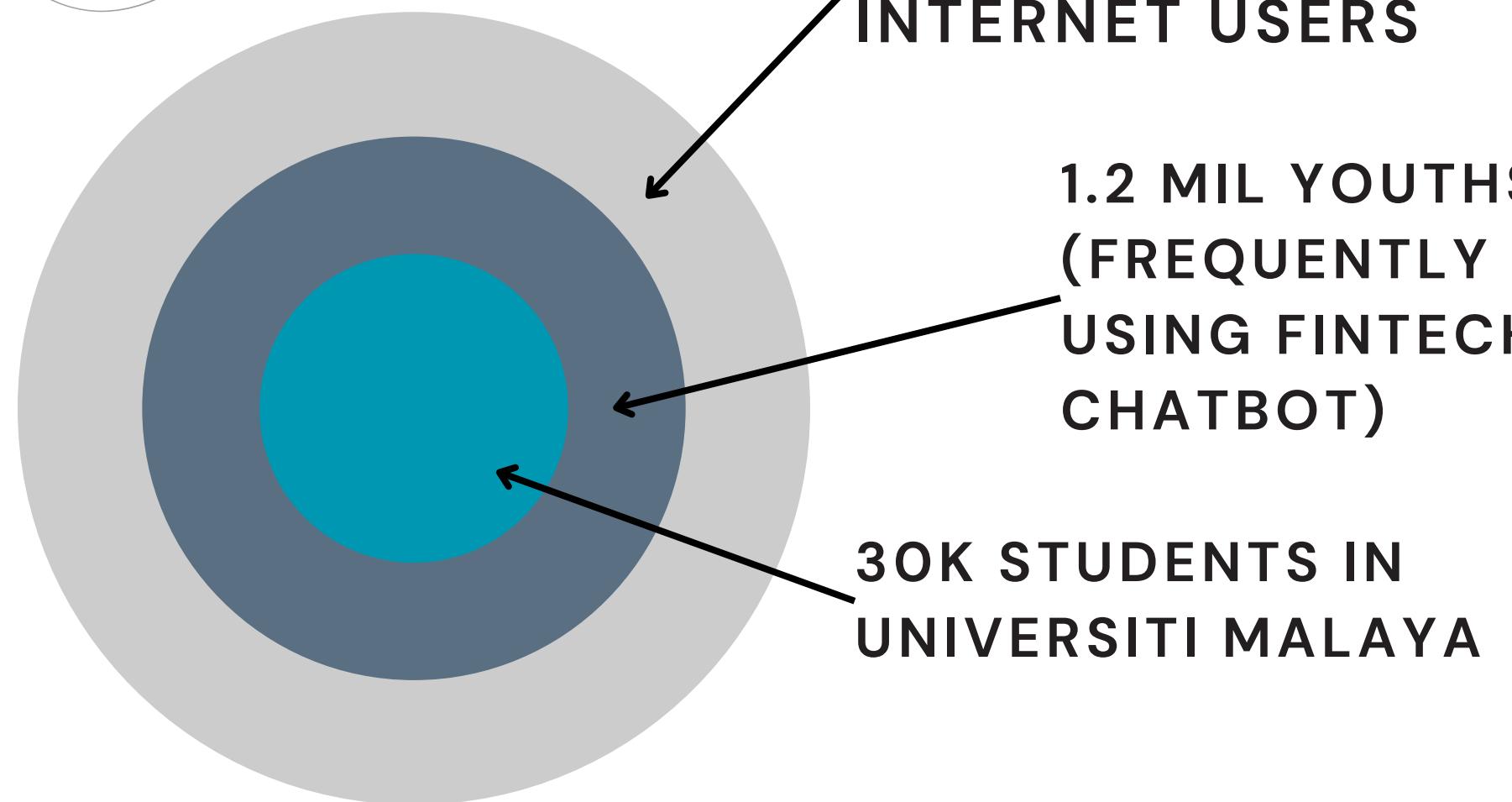


Prefer human interaction



Source: YouGov-APAC-Adaptation-of-Chatbots-Report-APAC-v2.pdf

MARKET SIZE



$$\begin{aligned} \text{Market size} &= \frac{\text{No. of Target Customers}}{\text{No. of Next Target}} \times 100 \% \\ &= \frac{30K}{1.2 \text{ Mil}} \times 100 \% \\ &= \mathbf{2.5\%} \end{aligned}$$

[Source: YouGov-APAC-Adaptation-of-
Chatbots-Report-APAC-v2.pdf](#)

MARKETING CHANNELS

- Social Media
- Webinars and Virtual Events
- Partnerships and Alliances



MARKETING PLAN

- Content for showcase
- Email list of prospects

PRELAUNCH

- Launch webinar
- Special launch promotions

LAUNCH

- Continue to engage
- Monitor social media channels

POST-LAUNCH

- Track KPIs
- Optimize with data-driven insights

CONTINUOUS



COMPETITIVE ADVANTAGE ANALYSIS

TECHNICAL ASPECTS					
AI training and analysis	✓	✓	✓	✓	✓
Realtime reports	✓				✓
Focus on personal financial solutions	✓			✓	
Bugs free/ Stable	✓	✓			✓
Chat history	✓	✓	✓	✓	

REVENUE STREAM (SUBSCRIPTION PLAN)

Basic Plan

Ideal for individuals looking for essential financial assistance and support.

- **Full access** to chatbot queries
- Chat history stored on site for up to 30 sessions
- Multiuser access up to 3 accounts
- Export up to 3 query results per day

FREE



Premium Plan

Tailored for users seeking advanced and personalized advice.

- **Full access** to chatbot queries
- **Unlimited** chat history stored on site
- **Unlimited** multiuser access accounts
- **Unlimited** export of query results

\$19.90/ month



FUTURE RECOMMENDATIONS

- Big data analytics
- Multi-lingual support
- Tailored prompt engineering
- Self-trained finance LLM

Malaysia 

Better security measures



Option to transfer query to human agent



Voice command features



Source: YouGov-APAC-Adaptation-of-Chatbots-Report-APAC-v2.pdf

IMPACT AND VALUES

Convenience and Accessibility:

No need for visiting physical bank branches or navigating complex websites or apps

Financial Education and Empowerment:

Improve financial literacy

Data-driven Insights and Decision-making:

Gain insights into customer behavior, preferences, and needs

THANK YOU

TIME FOR Q&A



SUPPORTING EVIDENCE

Frequency of using chatbots

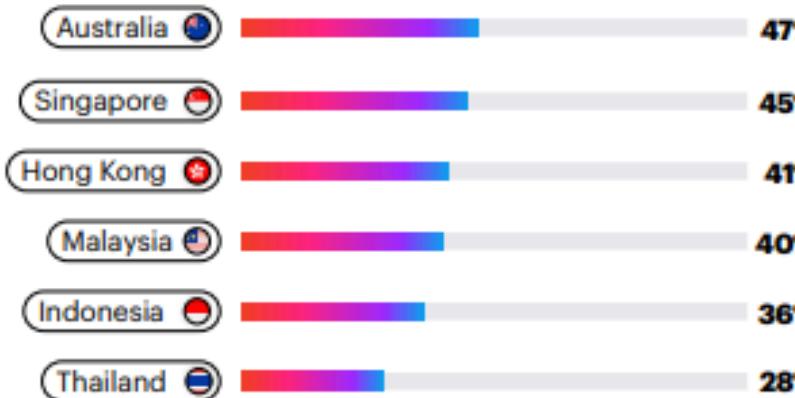
The data on chatbot usage for personal banking in the past three months reveals varying levels of adoption across different markets. Australia and Singapore have a higher percentage of respondents who have never used chatbots or use them infrequently, while Hong Kong and Thailand show a greater proportion of users engaging with chatbots **at least once a week**.

Understanding these usage patterns can help financial institutions tailor their chatbot strategies and ensure they align with customer preferences. There is a need to strike a balance between chatbot implementation and maintaining alternative channels for customers who prefer human interactions.



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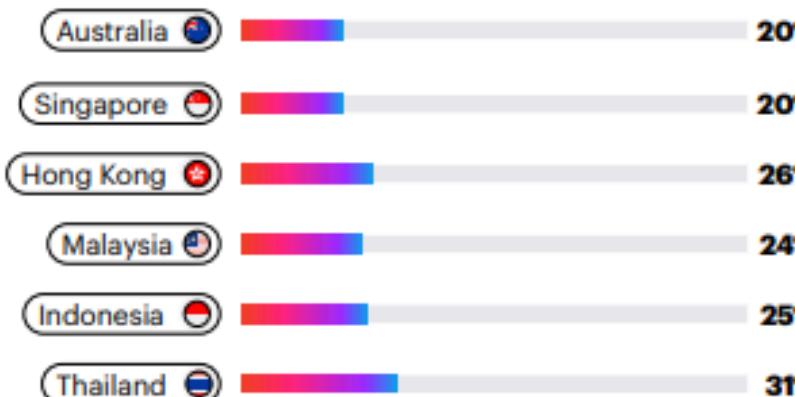
Never used chatbots for personal banking in the past 3 months



Less than once a month



1-3 times a month



At least once a week:

