

SCBX Journey to the AI-first Organisation
เส้นทางการเปลี่ยนผ่านสู่องค์กร AI-first

Global CEOs collectively agree that generative AI will change the competitive landscape

87%

of CEOs agree that AI's benefits to their businesses outweigh its risks.

Generative AI will...



Improve the quality of a company's products or services



Significantly change the way a company creates, delivers, and captures value



Increase competitive intensity in a given industry

And yet many companies are struggling to realize benefits from AI in reality

74%

of companies struggle to achieve and scale value.

70%

of CEOs revealed that uncertainty around generative AI made it challenging to develop and execute a strategy quickly.

51%

of AI projects in the average organizations are not being delivered at scale.

9%

of companies said they had adopted the technology widely.

SCB^x

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**We envision
becoming an
AI-first organization.**

**Aiming for 75% of our
revenue to be AI-enabled
within 4 years,**

**and using AI to uplift our
services.**



SCBX AI Roadmap

75%

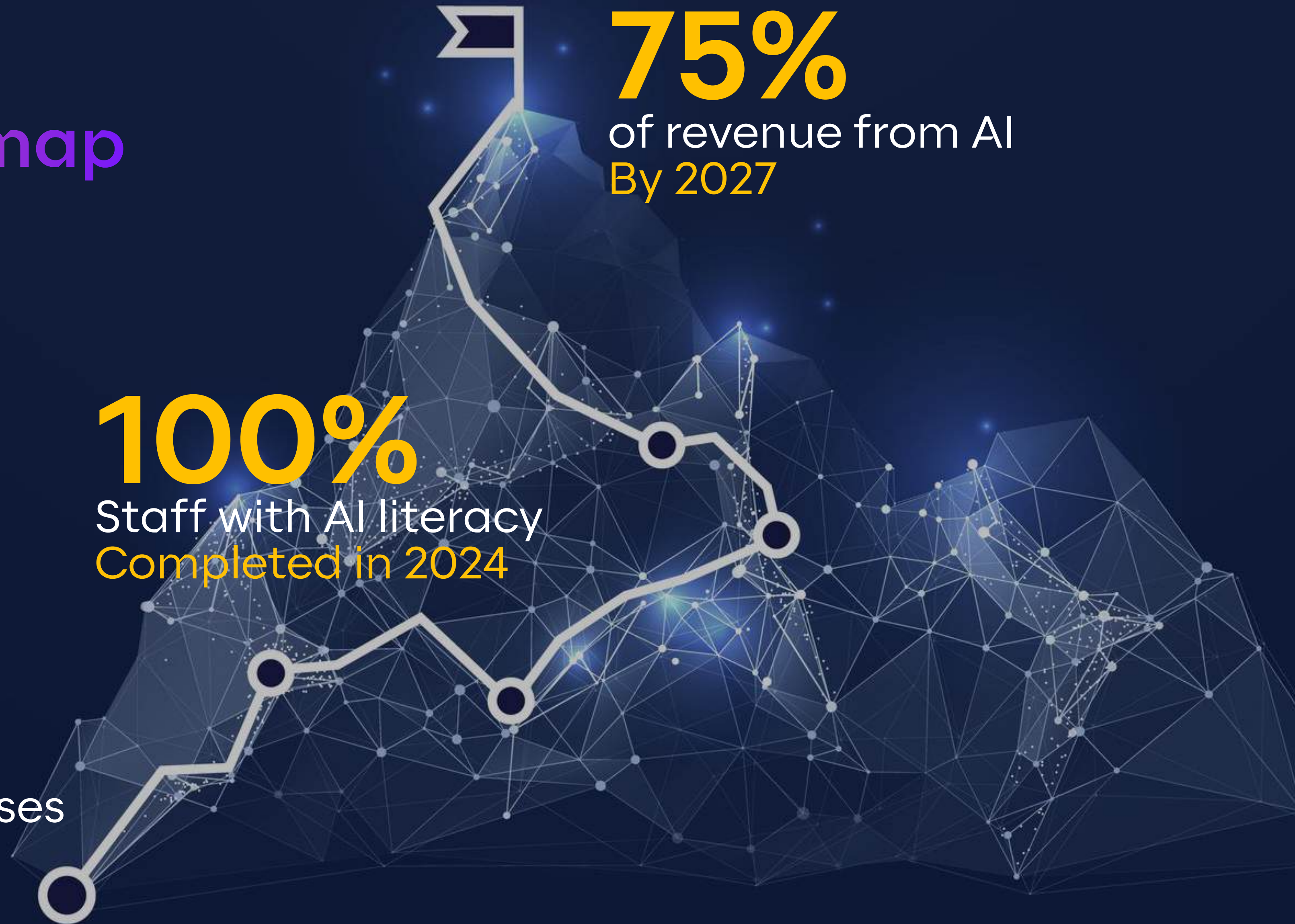
of revenue from AI
By 2027

100%

Staff with AI literacy
Completed in 2024

300

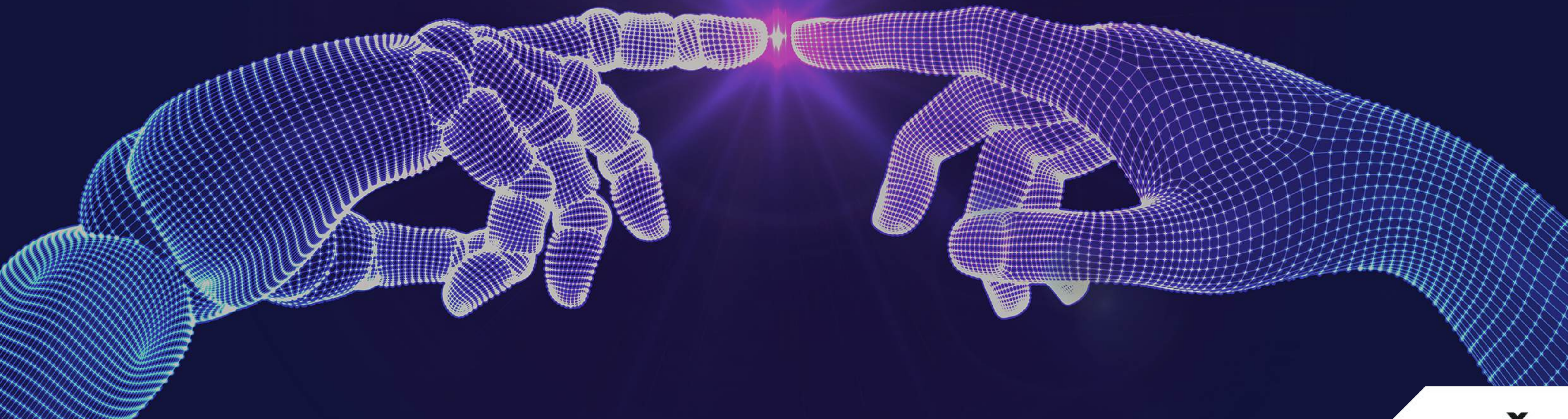
Co-pilot talents
With +400 use cases
Since 2023



SCBX's AI-first Organization Blueprint

Broad AI Adoption

Deep AI Development



Broad AI Adoption

Beyond Awareness, Culture Matters.

The Foundation

Knowledge & skill
enhancement

Infrastructure
& tools

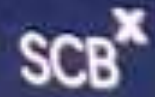
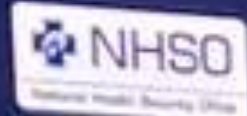
The Drive

BoD & top management's driving force

Early adopter champions

Adoption acceleration

a bot that any citizen can use with natural language to interface with



a bot that any citizen can use with natural language to interface with



Deep AI Development

Find the winning Zone by Defining Strategic Areas to Expand Beyond Boundaries

1. Elevate Data Foundation
with DataX as Our Core Data
Infrastructure

2. Establish R&D Sandbox
for Experimental
Capabilities

3. Empower Subsidiaries with
Key Capabilities for
Competitive Advantage

AI is a brain.

Without body muscles, a brain cannot facilitate body movements.

SCBX is facing similar challenges.

We are building

5 Major Muscle Groups

to mobilize AI across the entire organization.

01

People muscle

“คน” ทุกระดับต้องมีความเข้าใจในเทคโนโลยี
และมุ่งสู่เป้าหมายเดียวกันทั้งองค์กร

SCBX makes sure AI is everyone's business by enabling all internal stakeholders towards the AI aspiration

Board of directors

Executives

Talents



AI Literacy Program

- 100% of SCBX Group employee completes the foundation course by 2025
- 200 of SCBX Group employee embedded with intermediate and advanced AI knowledge and skills by 2024



02

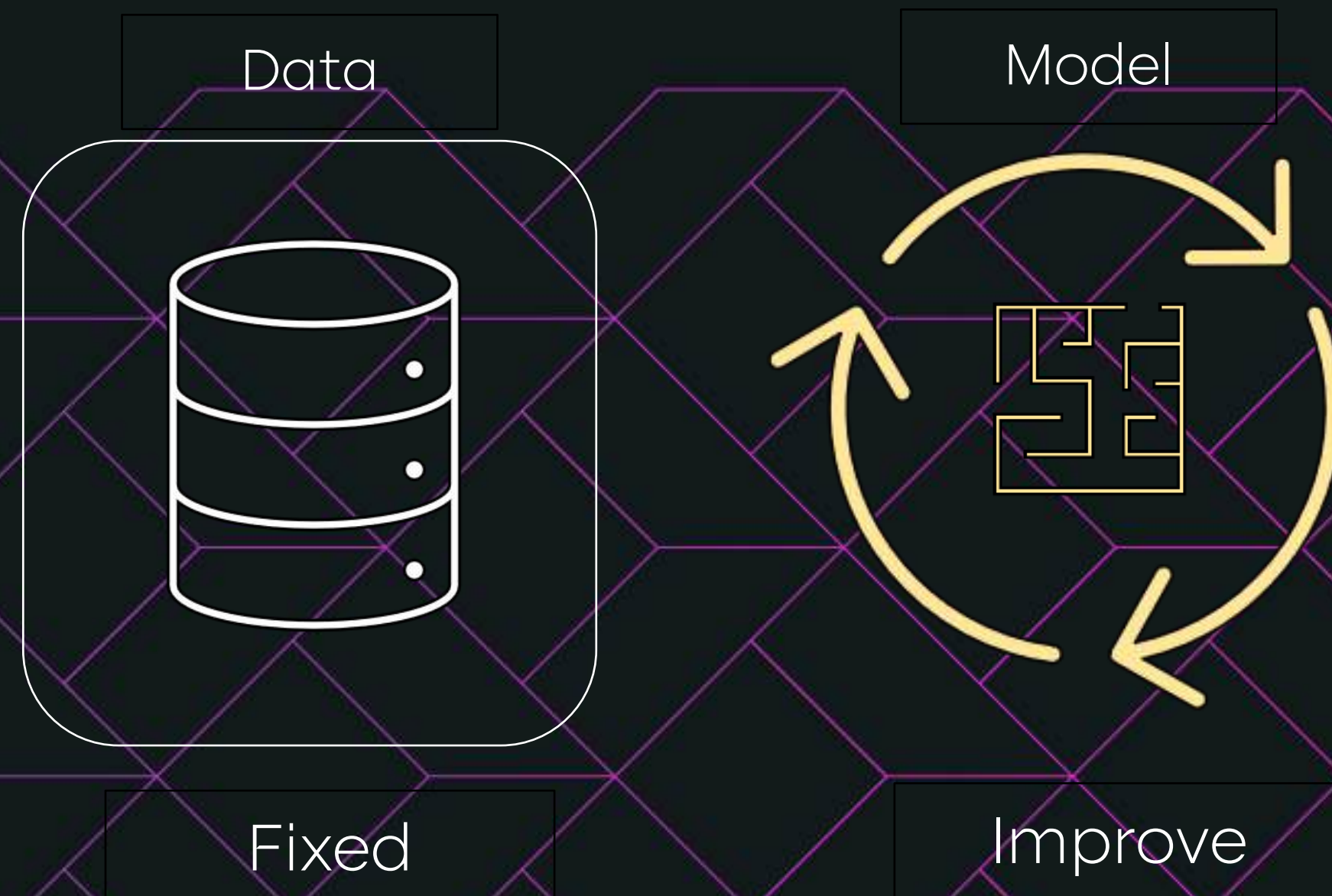
Data muscle

จัดเก็บและรวมศูนย์ "ข้อมูลที่มีคุณภาพ"
เพื่อเป็นอาหารอันทรงคุณค่าแก่สมองขององค์กร

AI capability has rapidly evolved, data-centric approach has become more efficient and systematic than model-centric

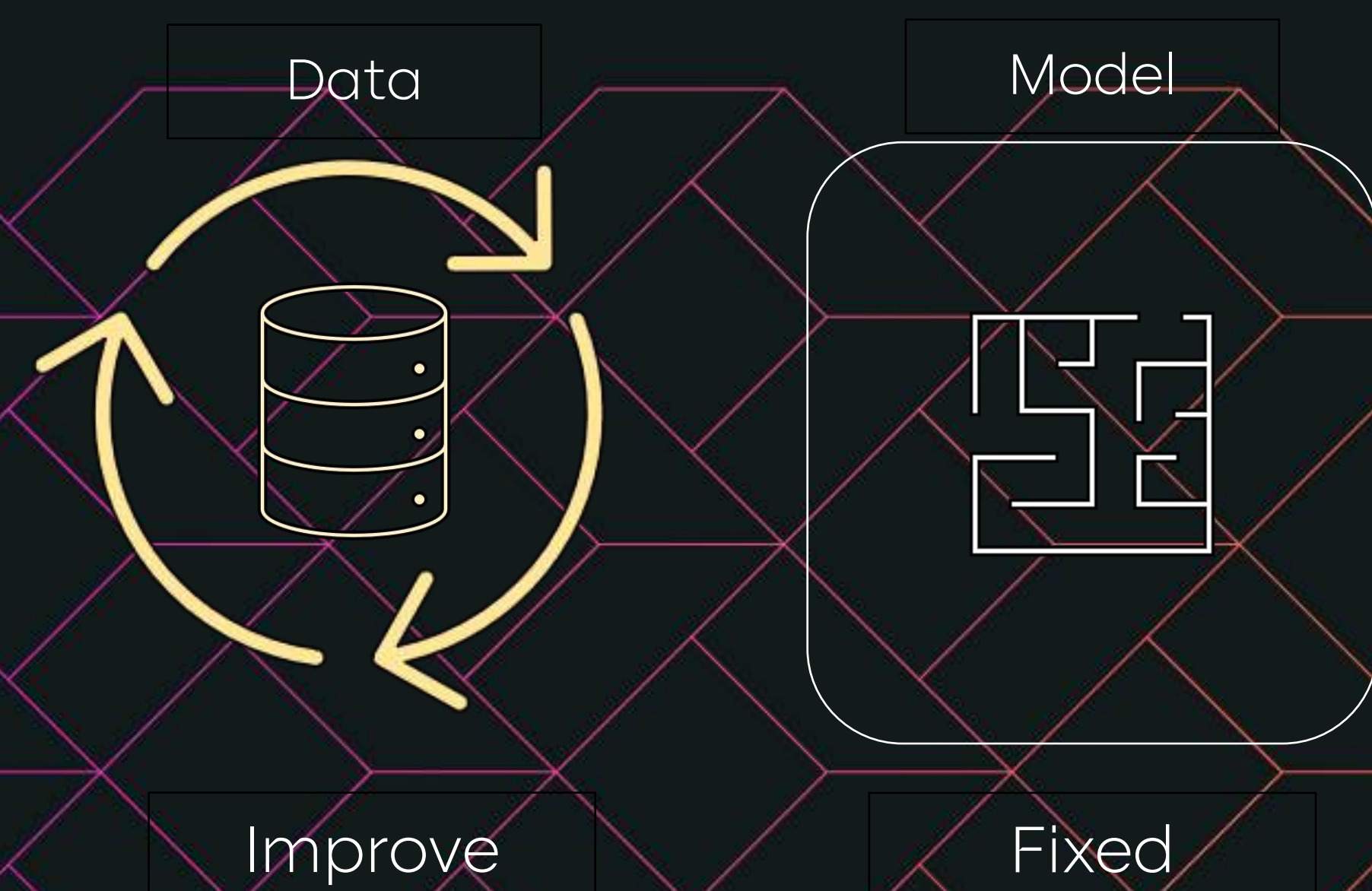
Model-centric

Change the model (code) to improve performance



Data-centric

Systematically change the data to improve performance



DataX as our core data and AI infrastructure



A Subsidiary of SCBX Group

innovest^x

ALPHA X

POINT X

ABACUS
digital

monix

dataX

CardX

SCB

autoX

03 Capability muscle

สร้างขีดความสามารถทางเทคโนโลยี
บนพื้นฐานของระบบ กระบวนการ และข้อมูล
ขององค์กร เพื่อลดอุปสรรคในการนำไปใช้

SCBX has started applying generative AI in multiple areas and seeing increase in productivity



**Credit
underwriting**

**Software
development**
(coding)

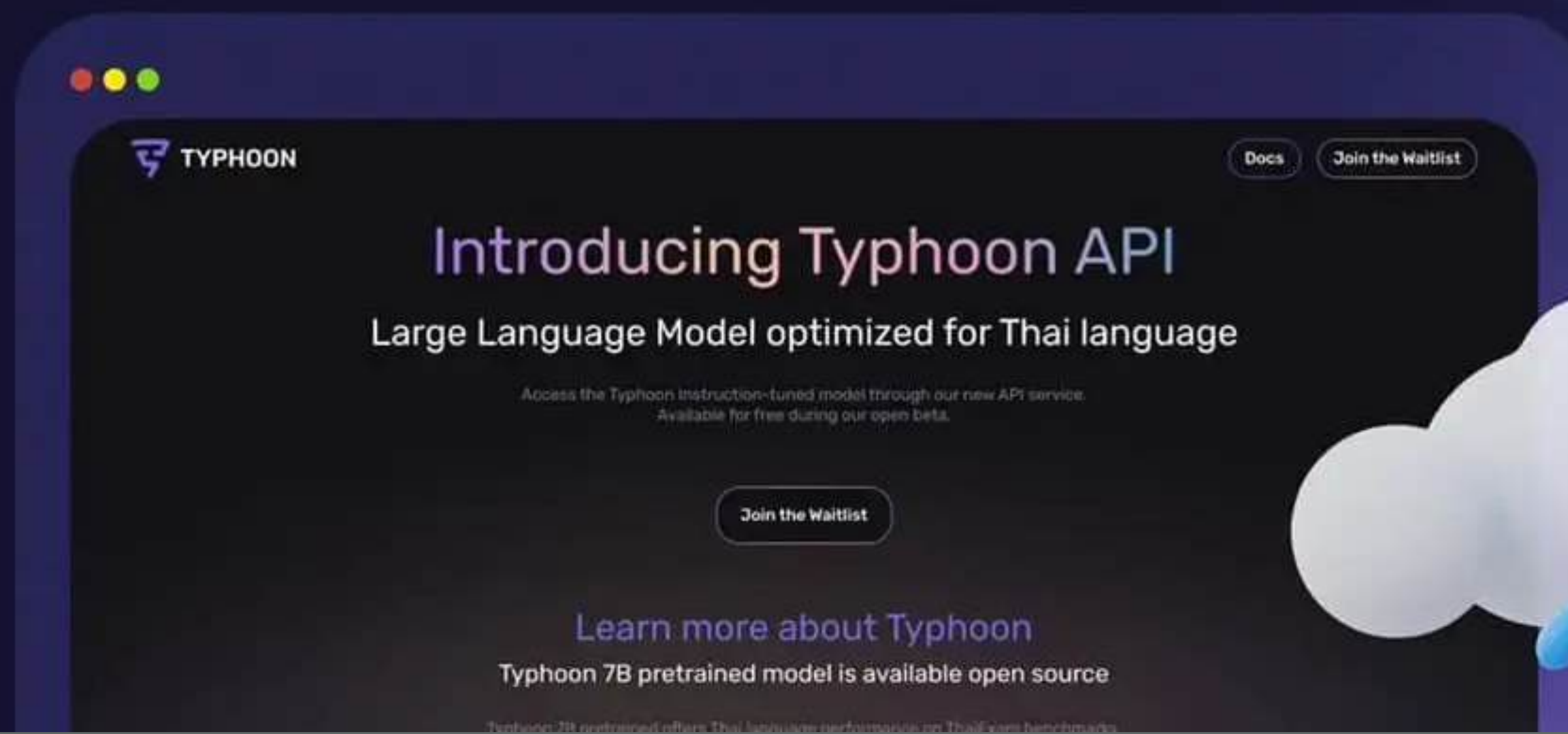
**Customer/
employee
service**

**Automated
audit on
internal process**



โมเดลภาษาขนาดใหญ่ เพื่อภาษาไทย โดยเฉพาะ

- Open source
- Thai ASR with local dialects



04

Empowerment muscle

ให้โอกาส สร้างบรรยากาศ และเสริมศักยภาพ
ให้องค์กร "ทำเป็น ทำเร็ว" โดยไม่กลัว
ความล้มเหลว

Create a 'safe zone' for experimentation and innovation to amplify AI use without fear of mistakes or punishments





AI Showcase

- AI in investment and Underwriting**
Mr. Panu Uengsakul
Digital Banking, SCB
- Mr. Chindhanai Uthaisaad**
Digital Banking, SCB
- Copilot for Macro Monitor**
Mr. Poonyawat Sreasing
EIC, SCB
- Mr. Poomisak Kumprasert**
EIC, SCB
- Group Reputation Risk Management**
Ms. Yada Sareesavetrat
Customer Office, SCBX
- AI-Powered Investment Advisory (Digital RM)**
Ms. Weerin Chantaraje
Transformation, InnovestX
- Federated Learning**
Mr. Nut Chukamphaeng
AI&DS COE, SCB DataX
- Revolutionizing Talent Acquisition : The Copilot Advantage**
Mr. Sulaiman Swaleh
Talent, SCBX

AI Workshop

- The Intersection of AI and Legal Works**
Mr. Supalun Chaisiri
Legal, SCB
- Unlocking Insights, Unleashing Efficiency : InnovestX's AI Powerplay**
Ms. Weerin Chantaraje
Transformation, InnovestX
- Ms. Wilawan Naksatmonthon**
Corporate Service, InnovestX
- Copilot Accelerate Dashboard Development**
Mr. Kittisak Laithanasin
Technology, SCB
- Copilot Assisted Audit Review**
Mr. Suttipong Srimangmat
Audit, SCB
- Gen AI Image Aligned CI**
Mr. Atsawin Atsawapittayanont
Customer Office, SCBX



ALL SCBX GROUP'S SUBSIDIARY COMPANIES ARE WELCOME. REGISTER HERE.



AI Showcase

- 11:00 Event Start & MC Welcome
- 11:10 Opening Speech
Mr. Manop Sanglambut
Chief Financial Officer, SCBX
- 11:25 SCBX AI Literacy Program
Mrs. Patraporn Sirodom
Chief Talent Officer, SCBX
- 11:40 Group R&D Ecosystem: AI Collaboration, Innovation and Vision
Mr. Kaweeewut Temphuwapat
Head of R&D, SCBX
- 12:00 Pushing boundaries in Thai AI : Unleashing Typhoon for Superior Language Understanding and Human Alignment
Mr. Kasima Tharnpittchai
Head of AI Strategy, SCB 10X
- 12:20 AI-Powered Investment Advisory (Digital RM)
Ms. Weerin Chantaraje
S-Deputy Vice President, Transformation, InnovestX
- 12:40 AI in investment and Underwriting
Mr. Panu Uengsakul
Principal Data Scientist, Digital Banking, SCB
Mr. Chindhanai Uthaisaad
Lead, Data Scientist, Digital Banking, SCB
- 13:10 Copilot for Macro Monitor
Mr. Poonyawat Sreasing
Senior Economist
EIC, SCB
Mr. Poomisak Kumprasert
Management Information System Officer
EIC, SCB

AI Workshop

- 13:00 The Intersection of AI and Legal Works
Mr. Supalun Chaisiri
FSVP, Utilities, Infrastructure and Technology Lawyer, Legal, SCB
- 13:30 Unlocking Insights, Unleashing Efficiency : InnovestX's AI Powerplay
Ms. Wilawan Naksatmonthon
S-Assistant Vice President
Corporate Service, InnovestX
Ms. Weerin Chantaraje
S-Deputy Vice President
Transformation, InnovestX
- 14:00 Copilot Accelerate Dashboard Development by SCBX Technology
Mr. Kittisak Laithanasin
Technology Governance Specialist, Technology, SCBX

- 13:30 Federated Learning
Mr. Nut Chukamphaeng
Senior AI Scientist
AI & DS COE, SCB DataX
- 13:50 Future of SCBX AI
Dr. Arak Sutivong
Deputy Chief Executive Officer, SCBX
- 14:10 Group Reputation Risk Management
Ms. Yada Sareesavetrat
Senior Consumer Insights and Market Research Manager, Customer Office, SCBX
- 14:30 Revolutionizing Talent Acquisition : The Copilot Advantage
Mr. Sulaiman Swaleh
Talent Acquisition Partner, Talent, SCBX
- 14:50 Microsoft AI Roadmap : The age of AI transformation
Mr. Vasupon Thankakan
Chief Operating Officer, Microsoft Thailand
- 15:10 Exclusive Talk: Co-piloting the Future of Work: Unleashing the Art of the Possible with AI & Gen-AI
Mr. Paul Zanker
Managing Director, CFO and Enterprise Value Lead for Growth Markets, Accenture
Mr. Nattanon Pranunon
Account Director FSI, Microsoft Thailand
Mr. Mac Ghani
Accenture Microsoft Business Group Lead, Growth Markets
- 16:00 End

- 14:30 Copilot Assisted Audit Review by SCB Internal audit
Mr. Suttipong Srimangmat
Senior Digital Banking Auditor, Audit, SCB
- 15:00 Gen AI Image Aligned CI
Mr. Atsawin Atsawapittayanont
Senior Graphic Designer, Customer Office, SCBX
- 15:30 End



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SCB^x

SCB

CardX

autoX

ABACUS digital

monix

ALPHA X

Purple Ventures

innovestX

SCB(iO)

TOKEN

SCB TECH

data

SCBX



EXPO 2024



SCBX



EXPO 2024



SCBX
EXPO 2024

Federated Learning

Nat Chalermpoeng
Senior AI Scientist
AI & DS COE, SCBX DataX

What's next?

- 1 Expand our experiments to more use cases within the SCBX group.
- 2 Invest in infrastructure that supports seamless Federated Learning.
- 3 Continue to prioritize data privacy and security while exploring the cutting-edge technology.



SCBX
EXPO 2024



cloud
Reach Cloud Investment Efficiency, Fast ROI and Cost Optimization with FinOps

V@XXY
Dashboard Management
Send An Order Message Directly To The Customer

chochae
Revolutionize Your Business with Custom AI Solutions

SERTIS
Revolutionize Your Business with Custom AI Solutions

Social Eye
Unleash the Power of Generative AI

Unleash the Power of Generative AI
Now Ask

BLE DATA
Unlock the Power of Generative AI

Unleash the Power of Generative AI

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Talent Acquisition Assistant

Department : AI & DS COE, AI Scientist
Company : DataX

- Current Challenges:**
- High Applicant Volume: Large numbers of applications hinder recruiters' ability to spot qualified candidates, increasing time-to-hire.
 - Manual Resume Review: Labor-intensive and prone to errors, manual processes slow down application processing and can introduce bias.

- Proposed Solutions:**
- Automated Screening & Scoring: A system to extract details from resumes and score them against job descriptions, aiding in efficient candidate prioritization.
 - AI-Generated Interview Queries: An AI system generates interview questions tailored to candidates' profiles based on pertinent skills and experiences.

- Expected Benefits:**
- Efficiency & Time Savings: Automation of interview preparation cuts down on repetitive tasks, allowing focus on strategic hiring decisions.
 - Quality of Hire: The systematic approach improves selection quality.
 - Enhanced Candidate Experience: Streamlined processes lead to a better interaction for potential hires.

HR Survey Analytics

Department : AI & DS COE, Senior AI Scientist
Company : DataX

- Current Challenges:**
- Quarterly Survey Analysis: The HR team might struggle with summarizing employee surveys quarterly, requiring extensive effort to analyze data across multiple aspects and subsidiaries.
 - Lack of Suitability: No existing solutions adequately visualize results through chat interfaces for HR queries.

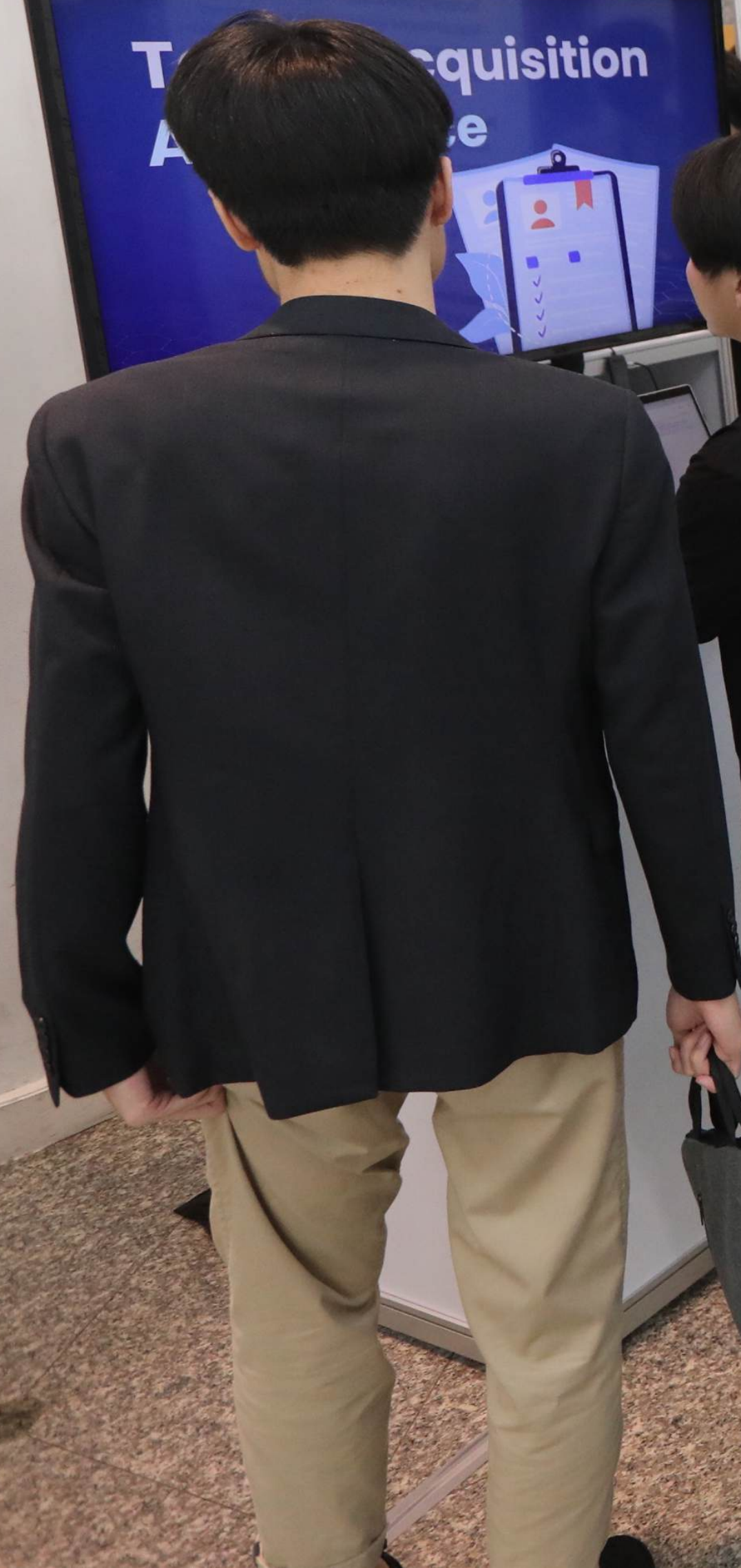
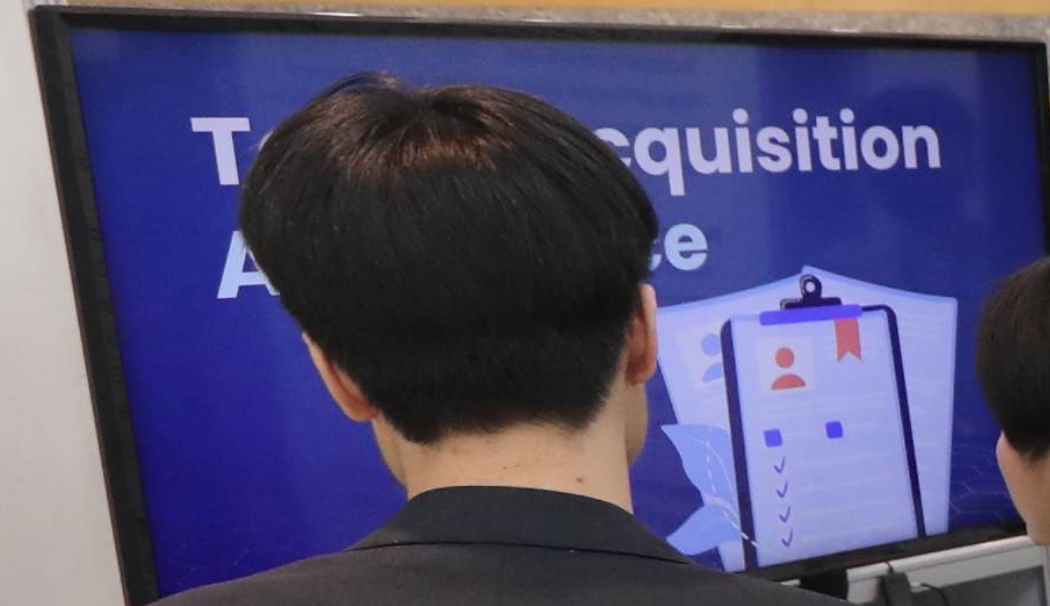
- Proposed Solutions:**
- Chat Engine: Utilize OpenAI for generating insights using natural language processing and machine learning.
 - Interactive Dashboard: Integrate data visualization tools to provide a clear overview of survey trends and insights.

Insurance Product Matching

Department : AI & DS COE, Senior AI Scientist
Company : DataX

- Current Challenges:**
- Time Insurance Info: No system offers real-time insurance information and comparisons.
 - Fragmented Data: Absence of a unified, conversational system for insurance evaluation and comparison.

- Proposed Solutions:**
- Knowledge Graph: Extract structured knowledge from unstructured insurance documents to create a knowledge graph.
 - Recommendation Engine: Utilize machine learning to provide personalized insurance suggestions based on user preferences and financial status.



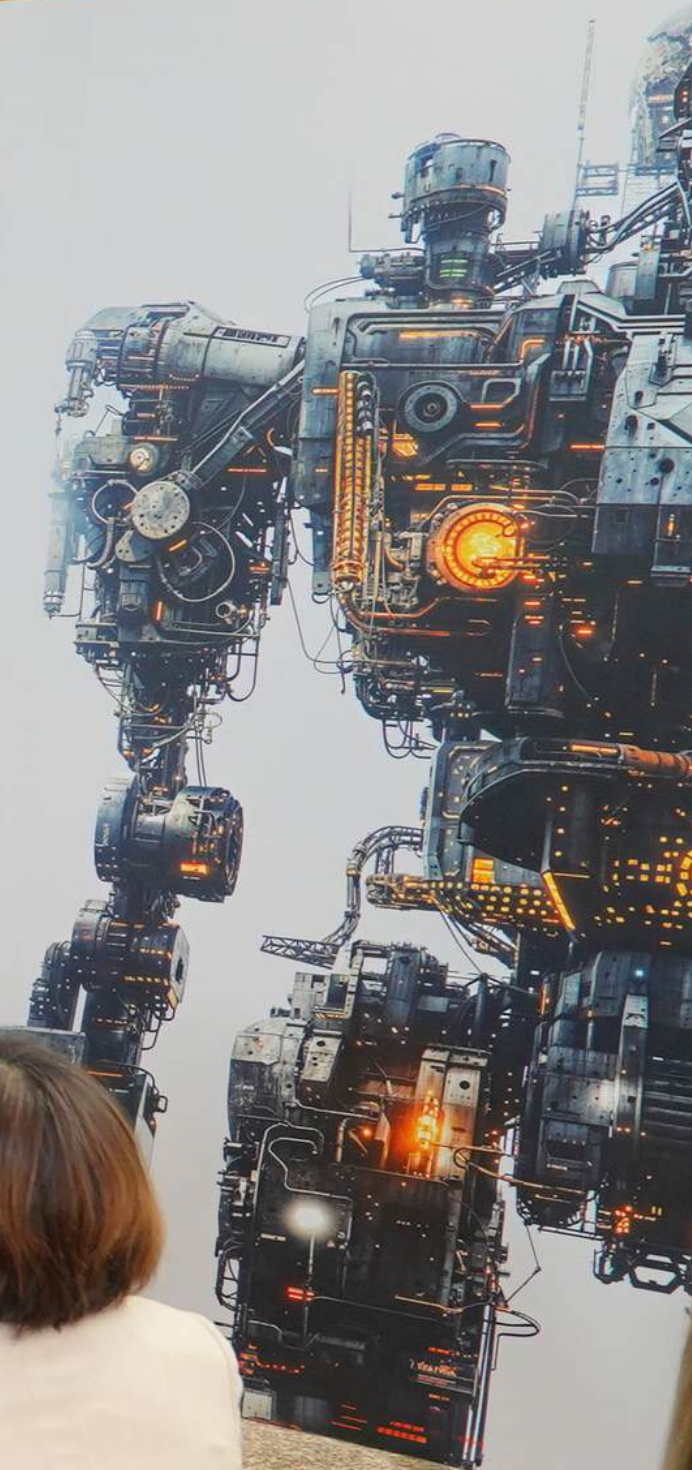


EXPLORE 2024

TCM - Service Address

3. Static Document Generation

- Web-base application to generate legal document in .docx from user input
- Low computation resources / relatively easy to develop
- Deterministic result



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AI in SCB Academy

Department: SCB Academy
Company: SCB

Use Case 1: Project Engagement Platform

Train Next Learning to develop an engagement platform with Power Apps, Power Automate, and Sharepoint, coached by Gen AI Solution Utilizing Copilot & Generative AI. It increases user engagement and cost savings in recruitment process by using Copilot AI to write the Power Apps for social media data filtering.

Quick Question

Line containing essential generative AI use cases for HR and recruitment.

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AI in Human Resources

Department: People
Company: SCB

Use Case 2: Streamlined Activity Participation

For business, it helps speed and convenience in organizing activities, learning content, and formulating topics, while leading employee engagement and developing content through Copilot AI use.

Smart Hiring with Copilot

AI can help to find the best candidate to hire.

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CardX - Automation & Copilot

Department: Digital
Company: SCB

What is Copilot?

What are some strategies for using Copilot?

What are some use cases for using Copilot?

What are some use cases for using Copilot?

CardX

Role of AI/ML in Cards

Department: Digital
Company: SCB

What are some use cases for using Copilot?

What are some use cases for using Copilot?

CardX

Adapting of Cards in Cards

Department: Digital
Company: SCB

What are some use cases for using Copilot?

What are some use cases for using Copilot?

05

Enablement muscle

สร้างแรงขับเคลื่อนแห่งการเปลี่ยนแปลง
ผ่านการมีส่วนร่วม สนับสนุน และผลักดัน
อย่างเป็นระบบจากทุกระดับ

Introducing

SCBX AI Enablement Team

Single contact point: SCBX Finance/Data X PMO

Coordinating internal resources: SCBX Tech, SCBX R&D, Data X, Tech X ...

... as well as external resources

Successful AI adoption relies on multiple teams working together to identify, connect, assess, prioritize, and delivers with a systemic oversight and support

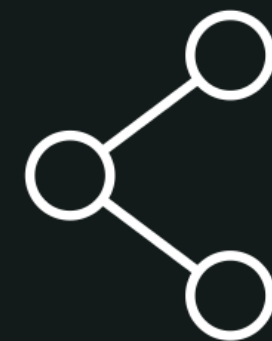
Directly reporting to management, **'AI Enablement' team** is set up to drive Group wide adoption, report progress, and tackle any adoption barriers.

1.



Identify potential and strategic AI use cases

2.



Register and centralize use cases for resource planning and coordination

3.



Assess and prioritize projects to identify implementation and delivery

4.



Develop appropriate solutions

5.



Monitor implementation



Knowledge and expertise leveraged



Economies of scale achieved



Long-term solutions provided

5 Corporate AI Muscle Groups for successful AI adoption

01

People muscle

"คน" ทุกระดับต้องมีความเข้าใจในเทคโนโลยี และมุ่งสู่เป้าหมายเดียวกัน ทั้งองค์กร

02

Data muscle

จัดเก็บและรวมศูนย์ "ข้อมูลที่มีคุณภาพ" เพื่อเป็นอาหารอันทรงคุณค่าแก่สมองขององค์กร

03

Capability muscle

สร้างขีดความสามารถทางเทคโนโลยีบนพื้นฐานของระบบกระบวนการ และข้อมูลขององค์กร เพื่อลดอุปสรรคในการนำไปใช้

04

Empowerment muscle

ให้โอกาส สร้างบรรยากาศ และเสริมศักยภาพให้องค์กร "ทำเป็น ทำเร็ว" โดยไม่กลัวความล้มเหลว

05

Enablement muscle

สร้างแรงขับเคลื่อนแห่งการเปลี่ยนแปลงผ่านการมีส่วนร่วม สนับสนุน และผลักดันอย่างเป็นระบบจากทุกระดับ



It takes **commitment, discipline, and effort**
to build the AI muscle mass.

The start is now.