



Technology Disruption and The Future of Banking

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Principal Visionary Architect
Kasikorn Business Technology Group

#1 DIGITAL DISRUPTION

Industry Boundary Became Blurred



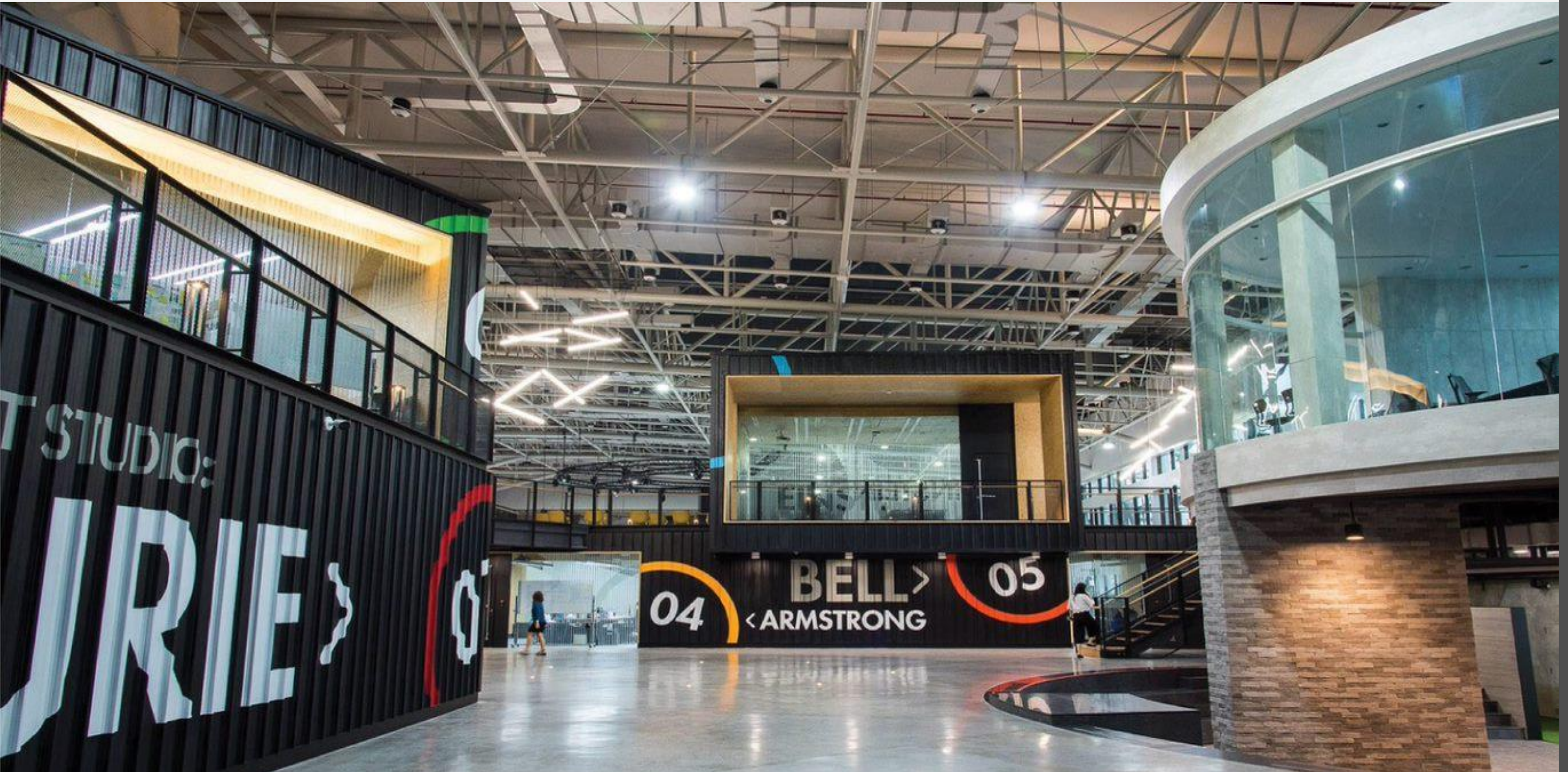
*“Banking Service is necessary,
Banks are not.”*

-Bill Gates



#2 TECHNOLOGY INNOVATION

Technology as a Cost Center **Value Center**



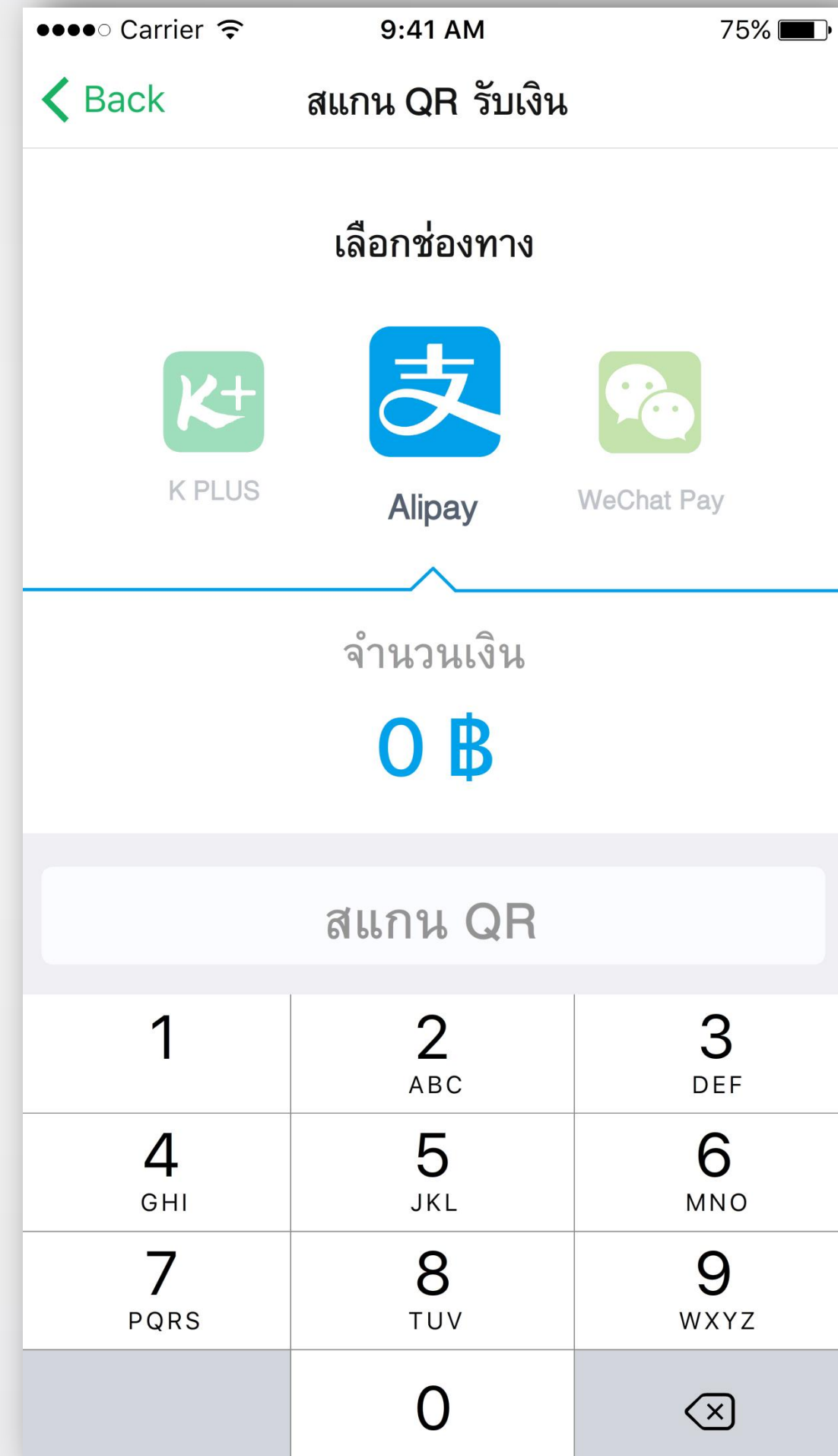
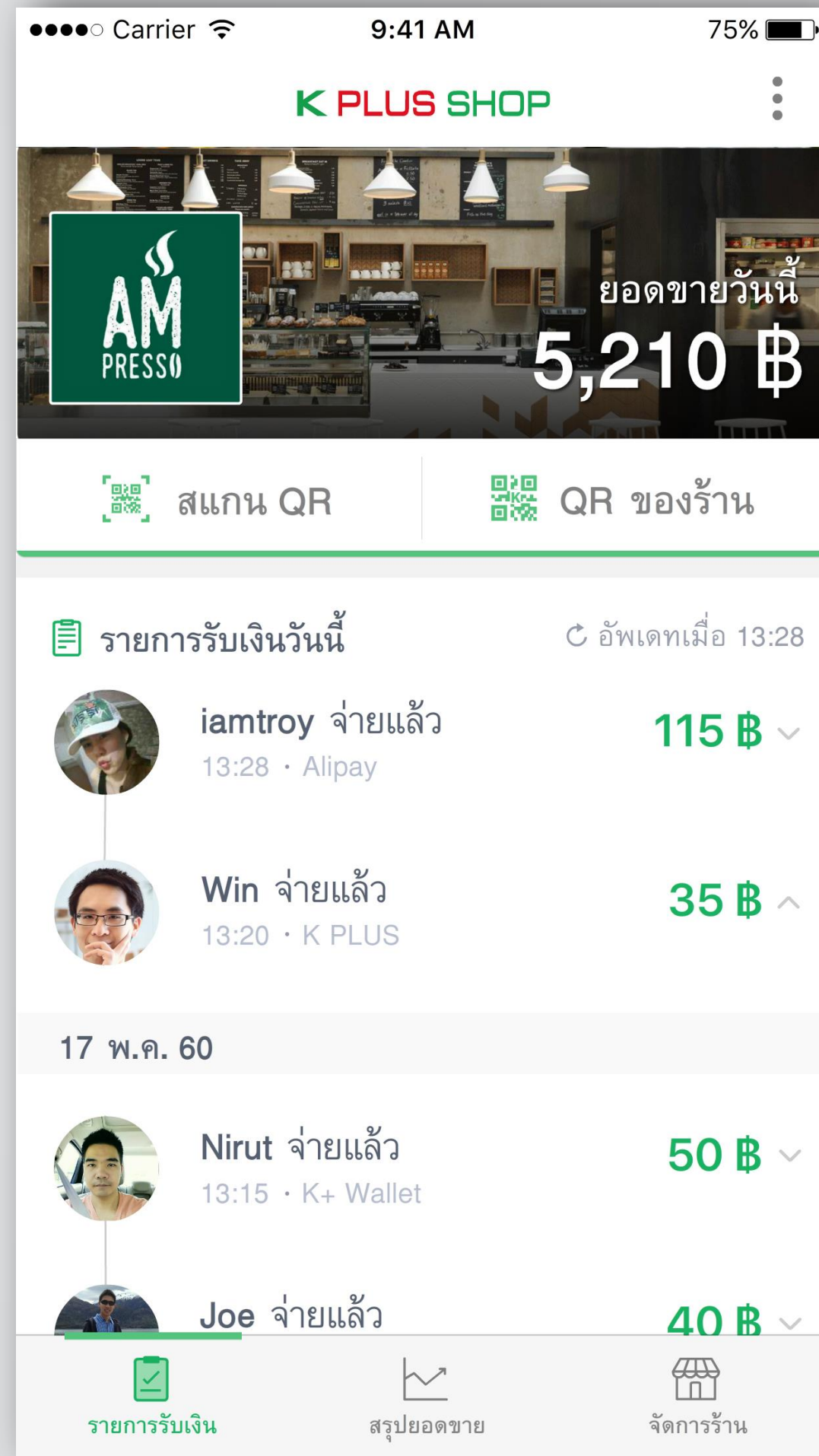
#3 THE RISE OF MOBILE

Mobile as a Channel > Mobile First > Mobile Only



#4 CASHLESS SOCIETY

Accelerate Mobile Payment Acceptance with K+ SHOP



#5 FINANCIAL INCLUSION

Technology for All



K PLUS beacon

Unlocking Financial Inclusion
for the Visually Impaired



#6 SEGMENT OF ONE

From Segmentation to Personalization



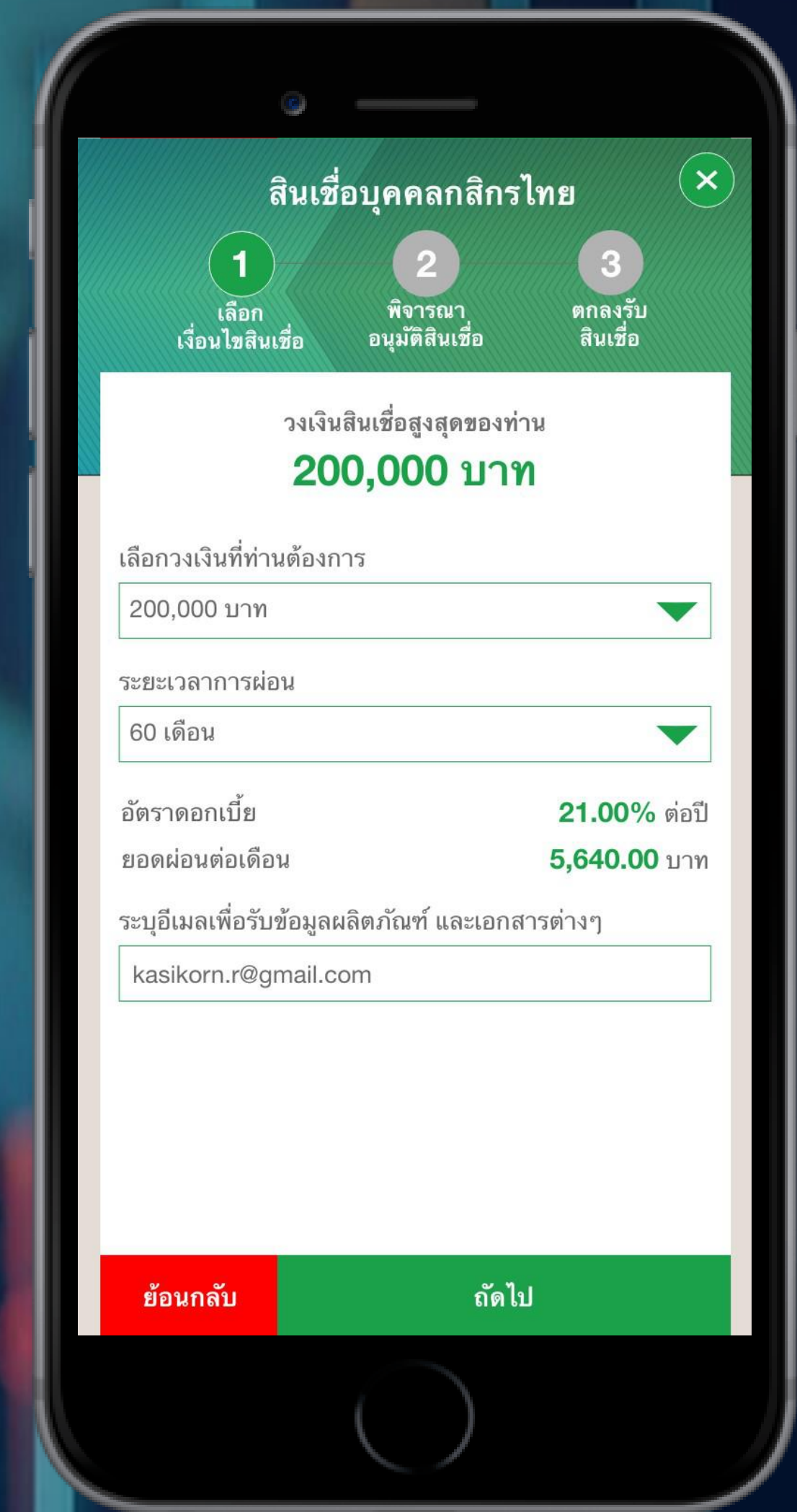
Male, Married,
30-40, Affluent,
Bangkok, Employee



You

#7 INTELLIGENT AND FRICTIONLESS SERVICE

Machine Lending



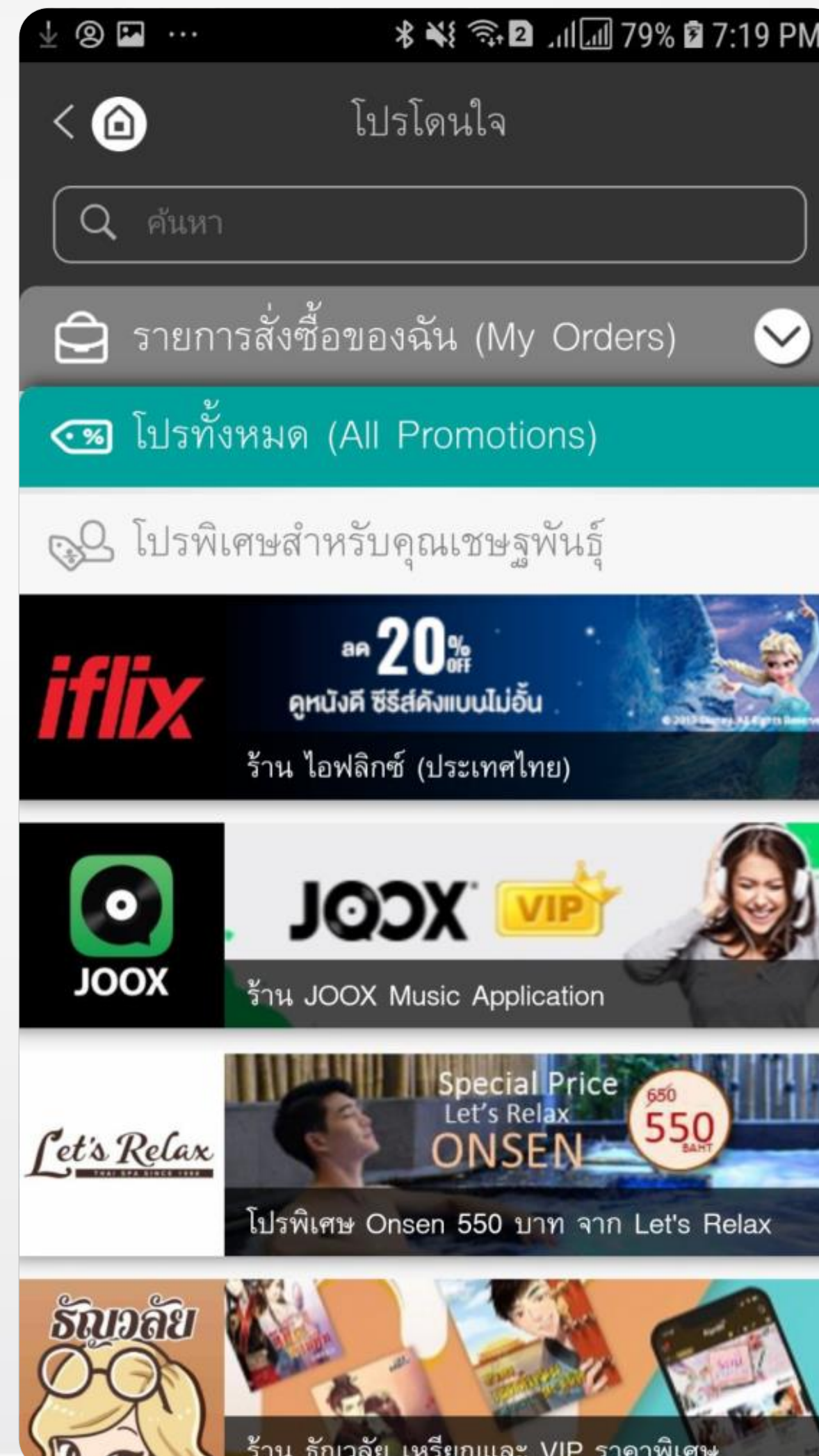
#8 FROM BANKING TO LIFESTYLE PLATFORM

Serving Customers beyond Financial Services

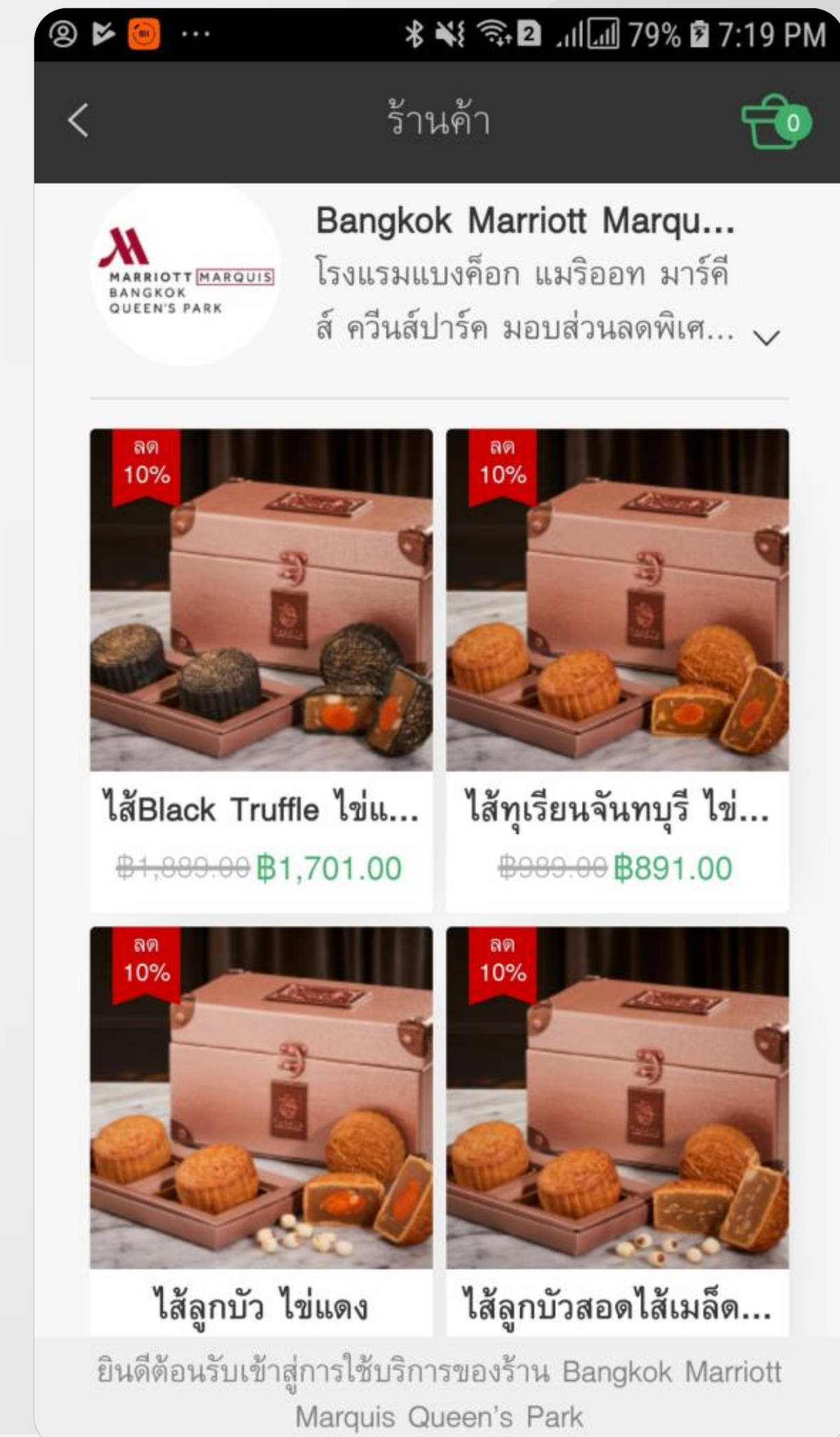
Pruanfun Internal Pilot



K+ Market Commerce

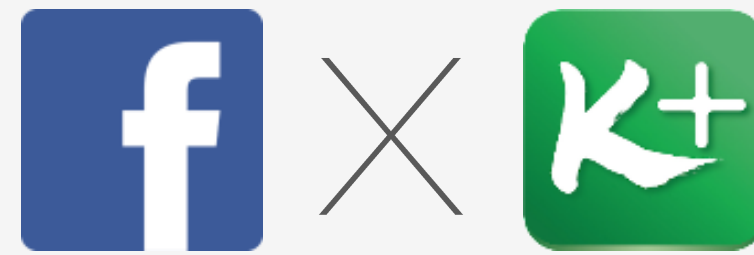


Seasonal Offers

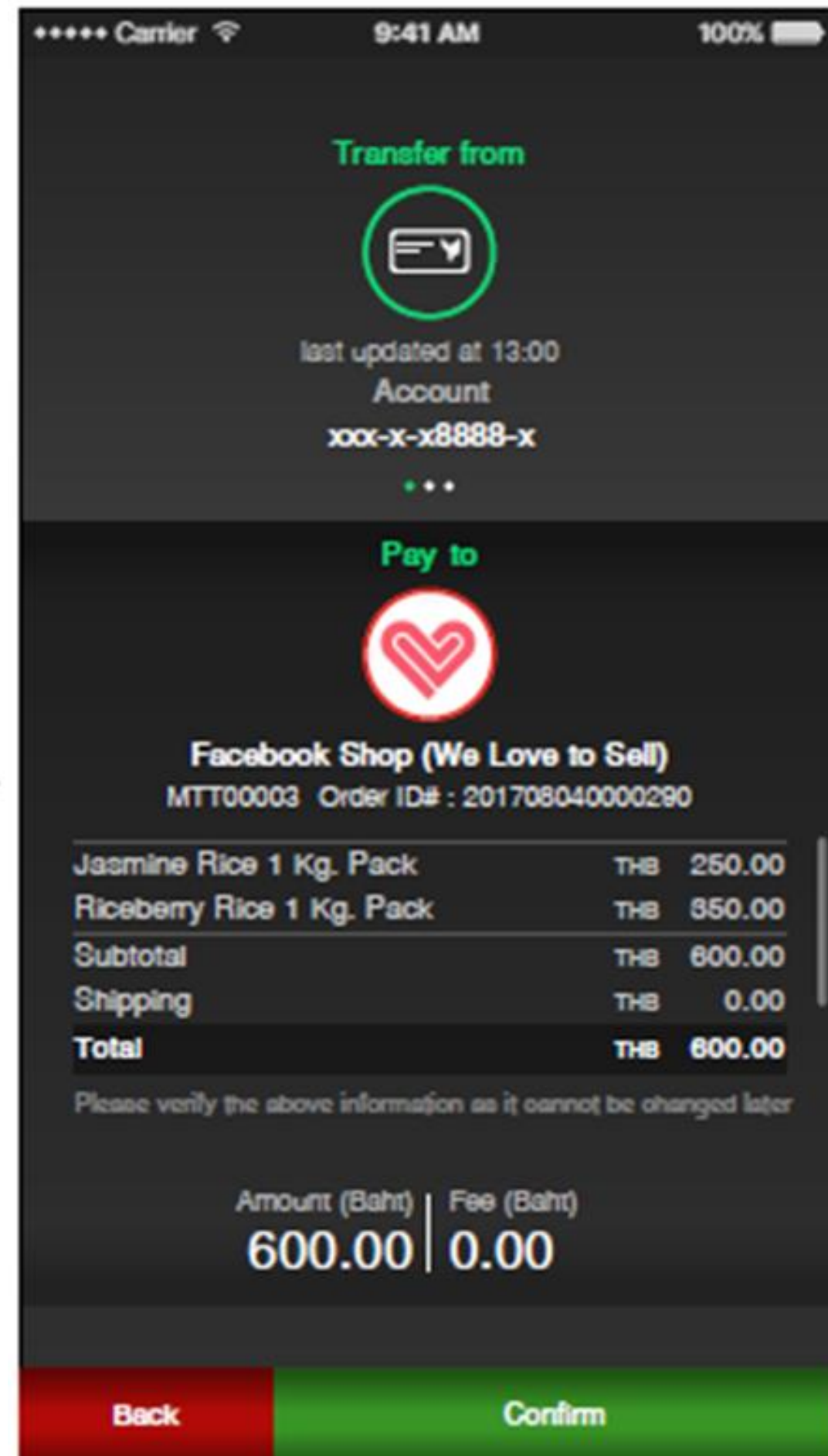
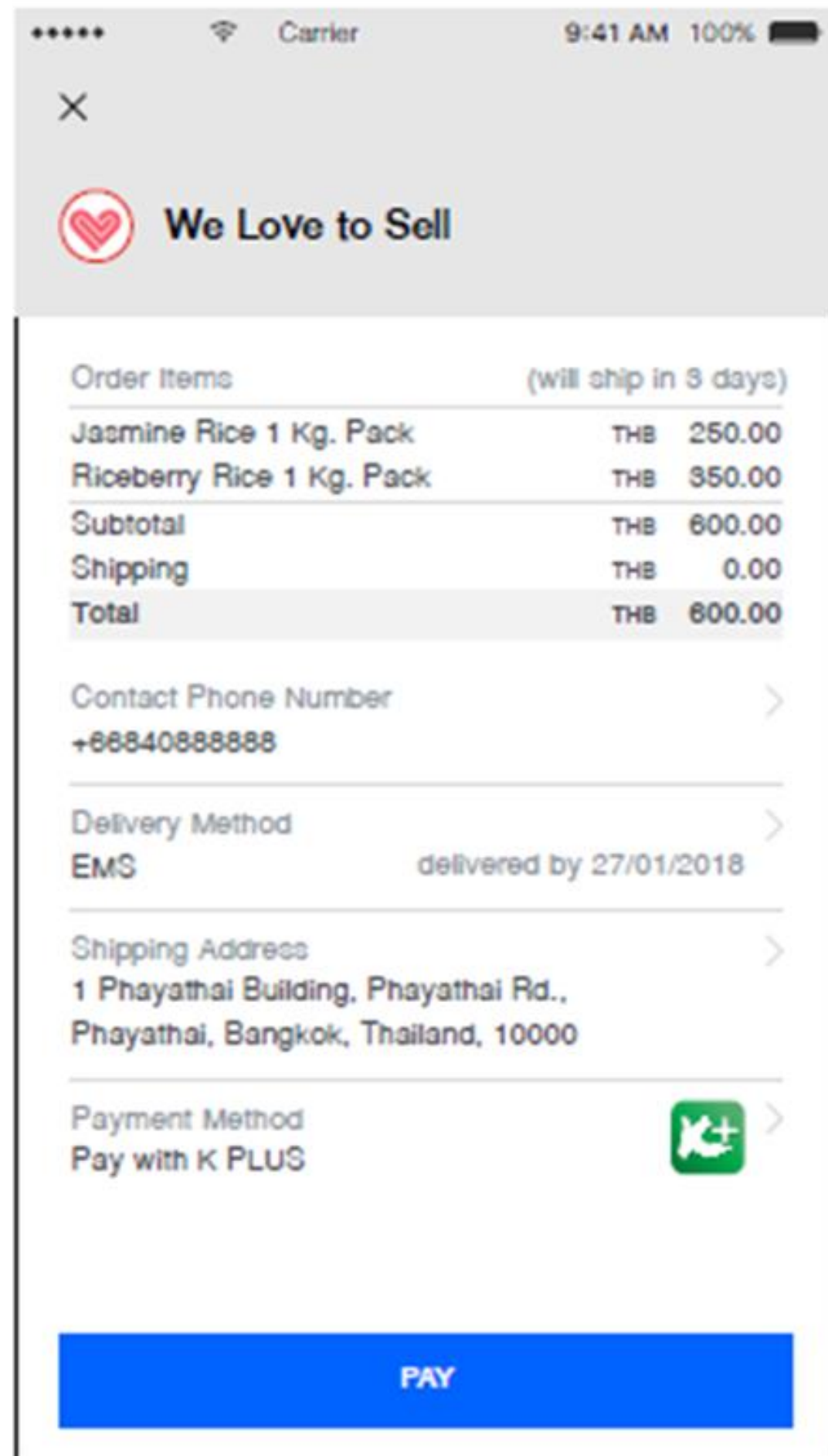


#9 PARTNERSHIP ECOSYSTEM

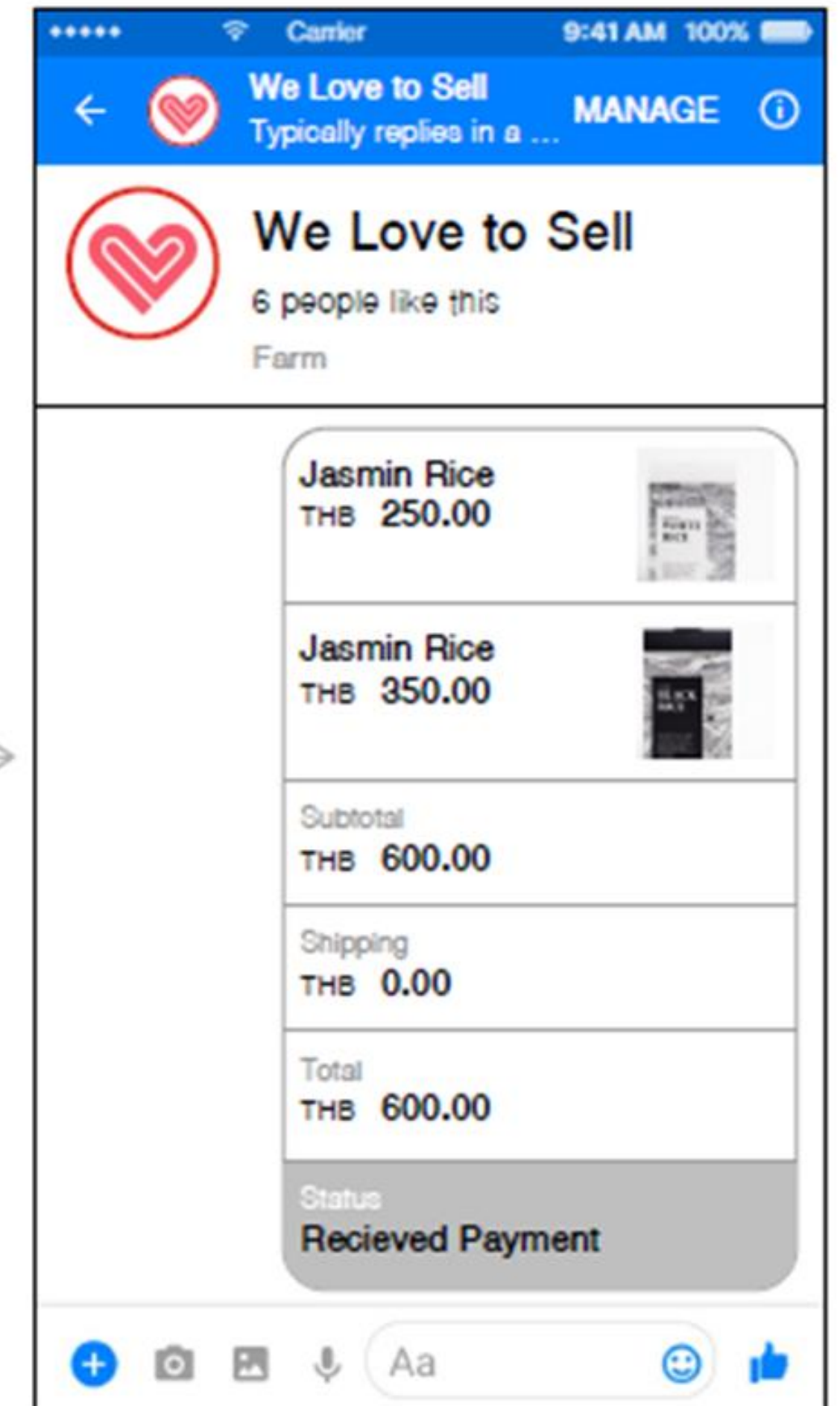
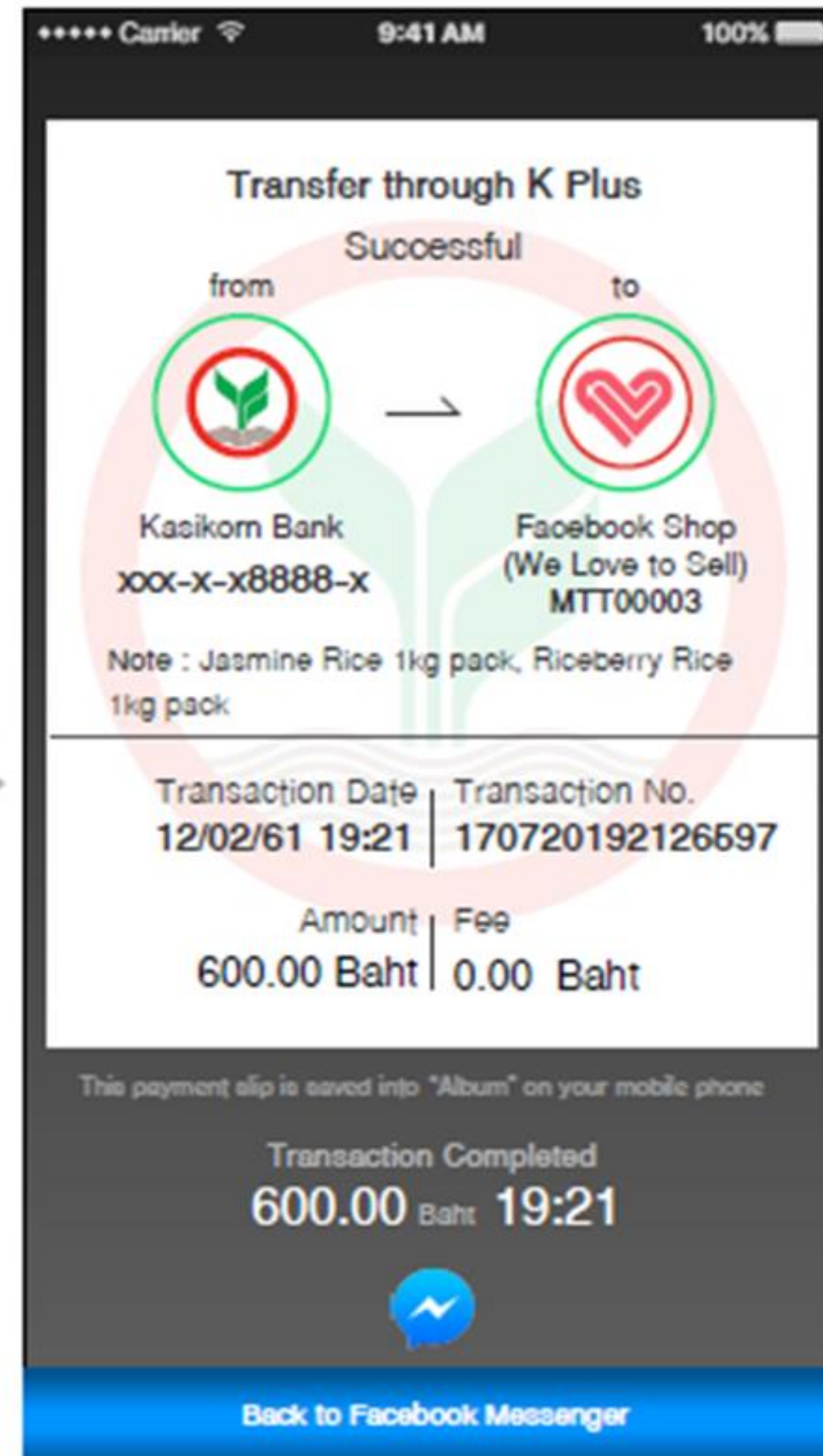
Seamless Integration through API



Payment Process



* PIN required here if amount exceeding K+ QuickPay limit



#10 AI AS FOUNDATION

Big Data and Machine Learning as Foundation of All Services



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