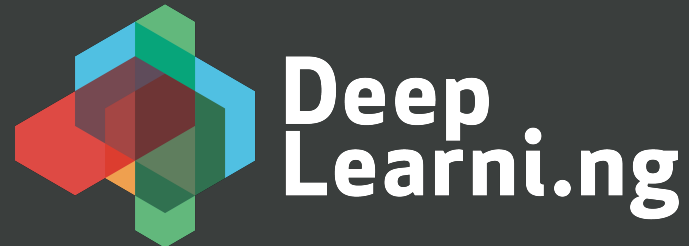


# Building a collaborative future with artificial intelligence in banking

Eric Kin Ho Lee, PhD



**Collaborative future**





**What to keep in mind for a  
collaborative AI future?**



**Hype**

**With AI, there's already a lot of news to navigate.**



artificial intelligence



**All**

News

Images

Videos

Books

More

Settings

Tools

About 86,000,000 results (0.97 seconds)

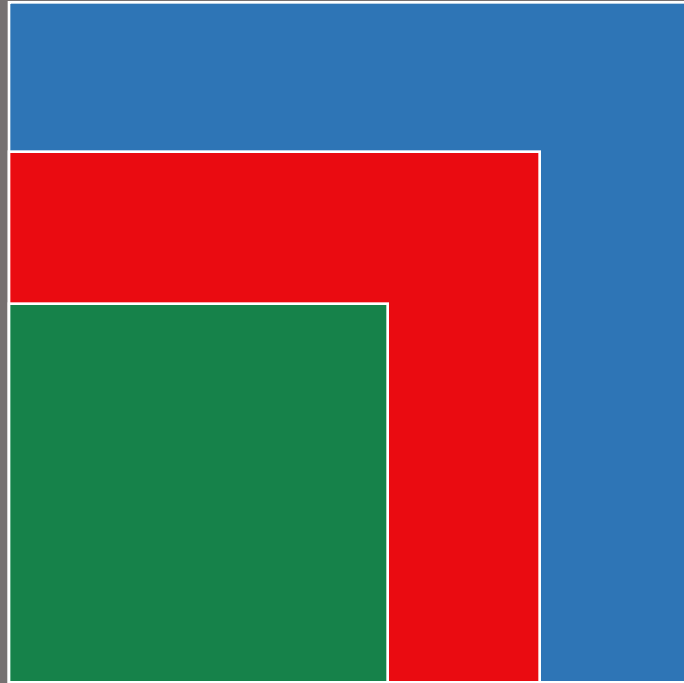
**A lot of it is noise...**

**Investing in  
an elevated  
perspective**



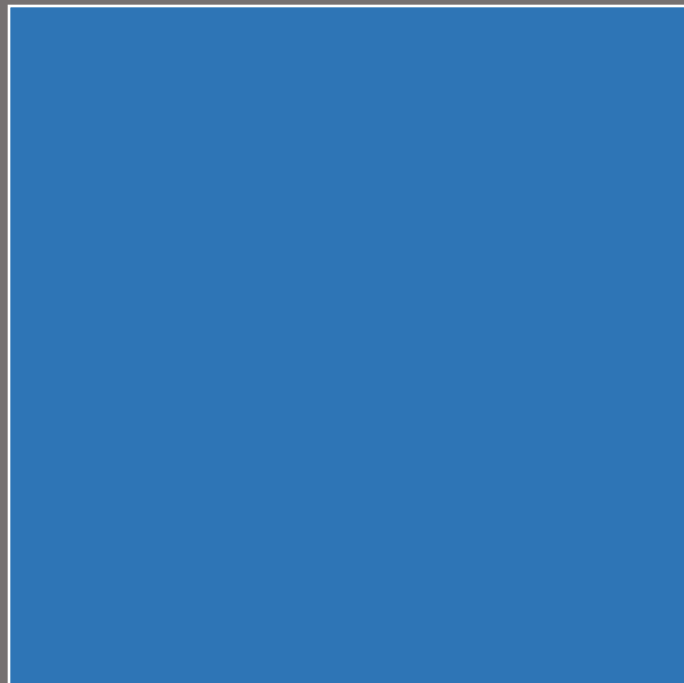
# **Artificial intelligence: the basics**



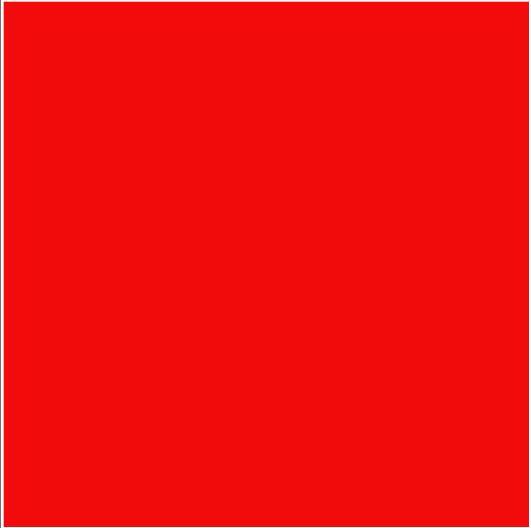


**AI? Machine learning? Deep learning?**

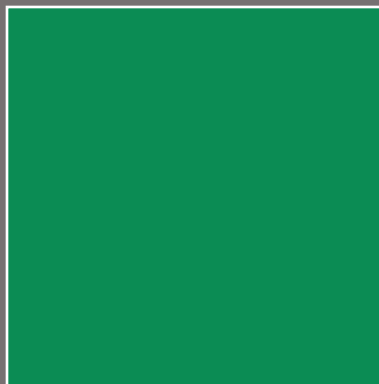
# Artificial intelligence



# Machine learning



# Deep learning



# General AI...



... still in most ways a far-off fantasy

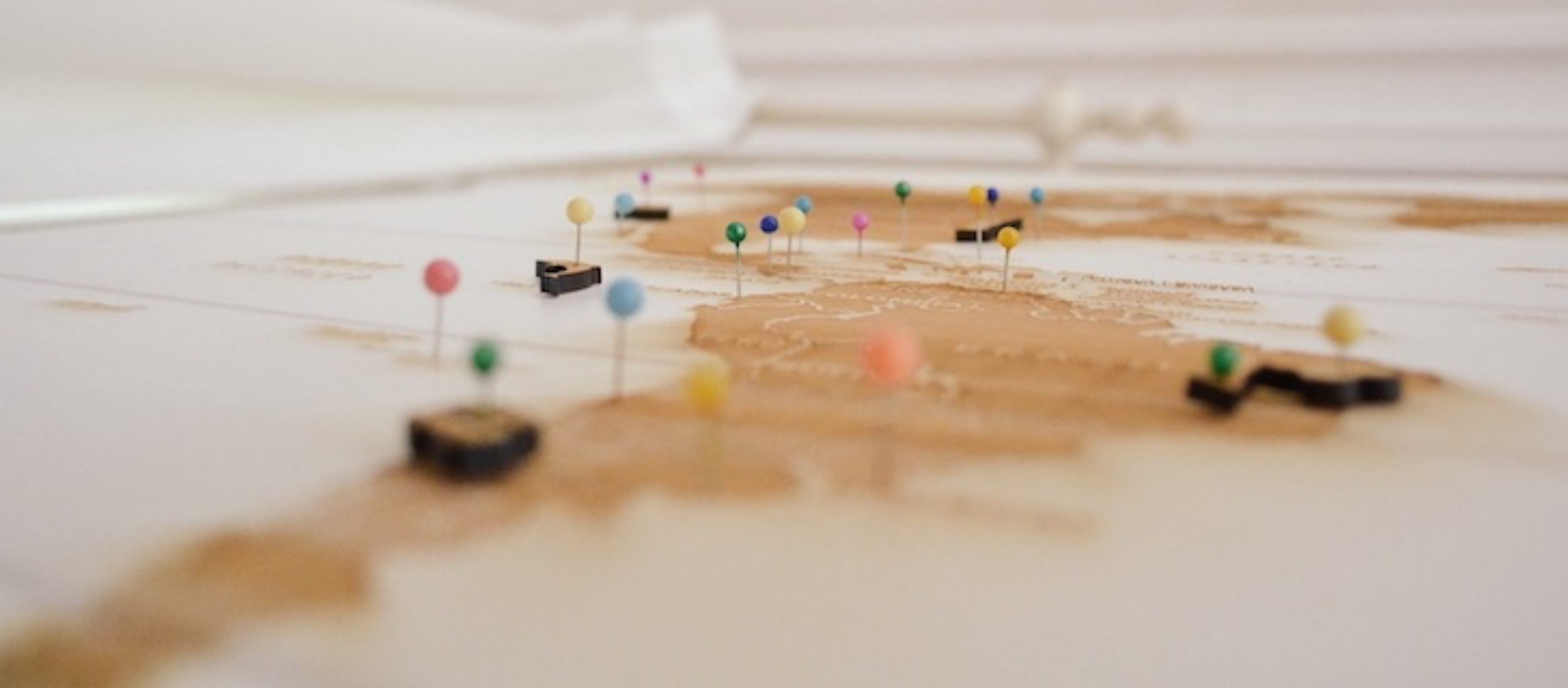
A close-up photograph of a person's hand pointing at a topographic map. The map shows a mountainous region with contour lines, a grid, and various geographical features. A prominent red dotted line is drawn across the map, likely representing a specific route or boundary. The person's hand is visible on the right side, with the index finger pointing towards a specific location on the map. The background is blurred, showing what appears to be a natural outdoor setting.

**Narrow AI: a specific destination**



**What's needed for successful  
machine learning projects?**

**Don't solution...yet**





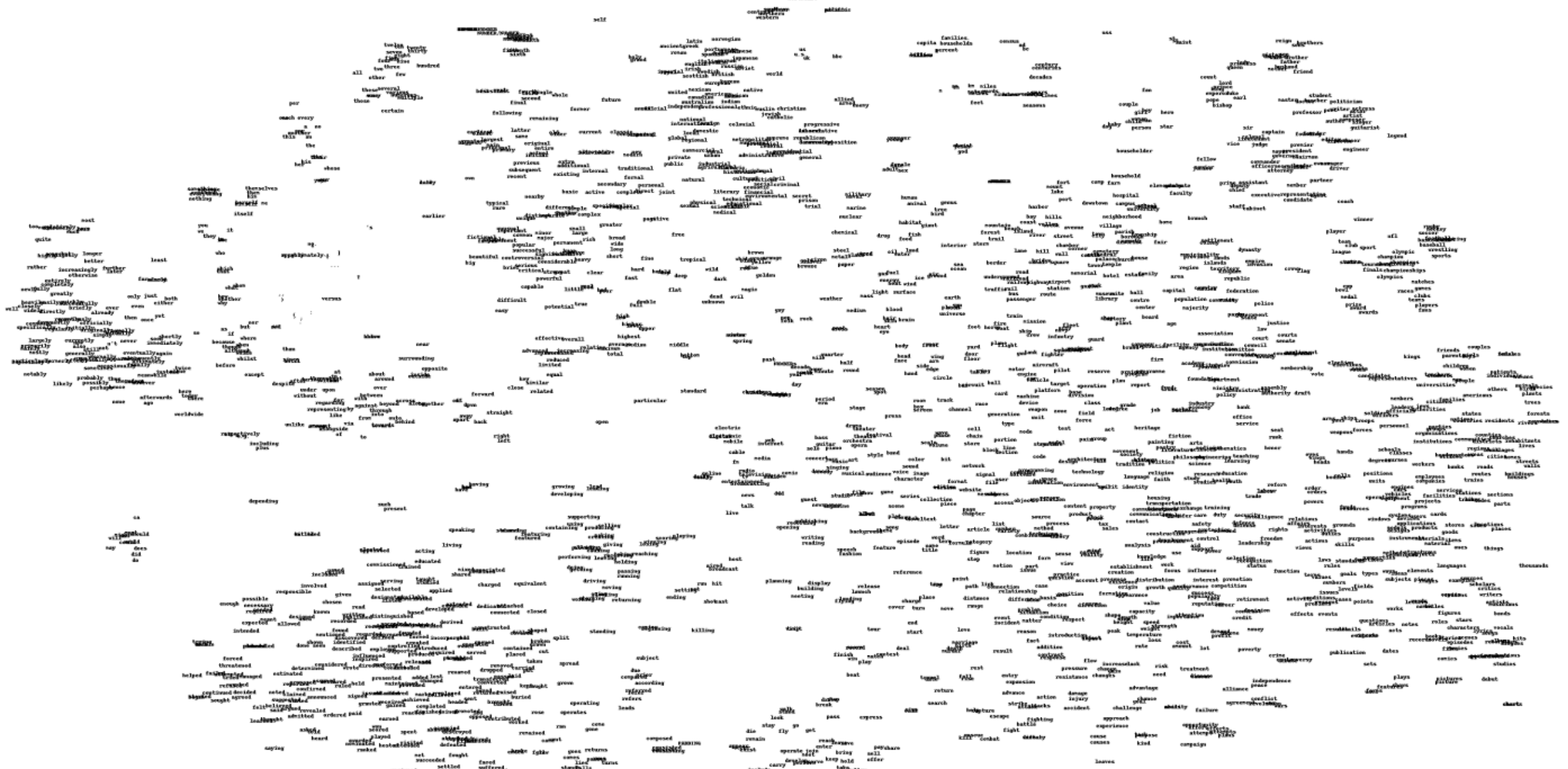
**Use your data now**

A perspective view of a server room aisle. The aisle is flanked by rows of server racks on both sides. The racks are filled with server units, many of which have glowing blue and yellow lights. The aisle leads towards a bright light at the far end.

**Take a phrased approach**



# Not just PhDs but cross functional teams



**Find the right tools for  
design, development, and deployment**





# **Deep Learning Design Patterns & Some Current Use Cases in Finance**

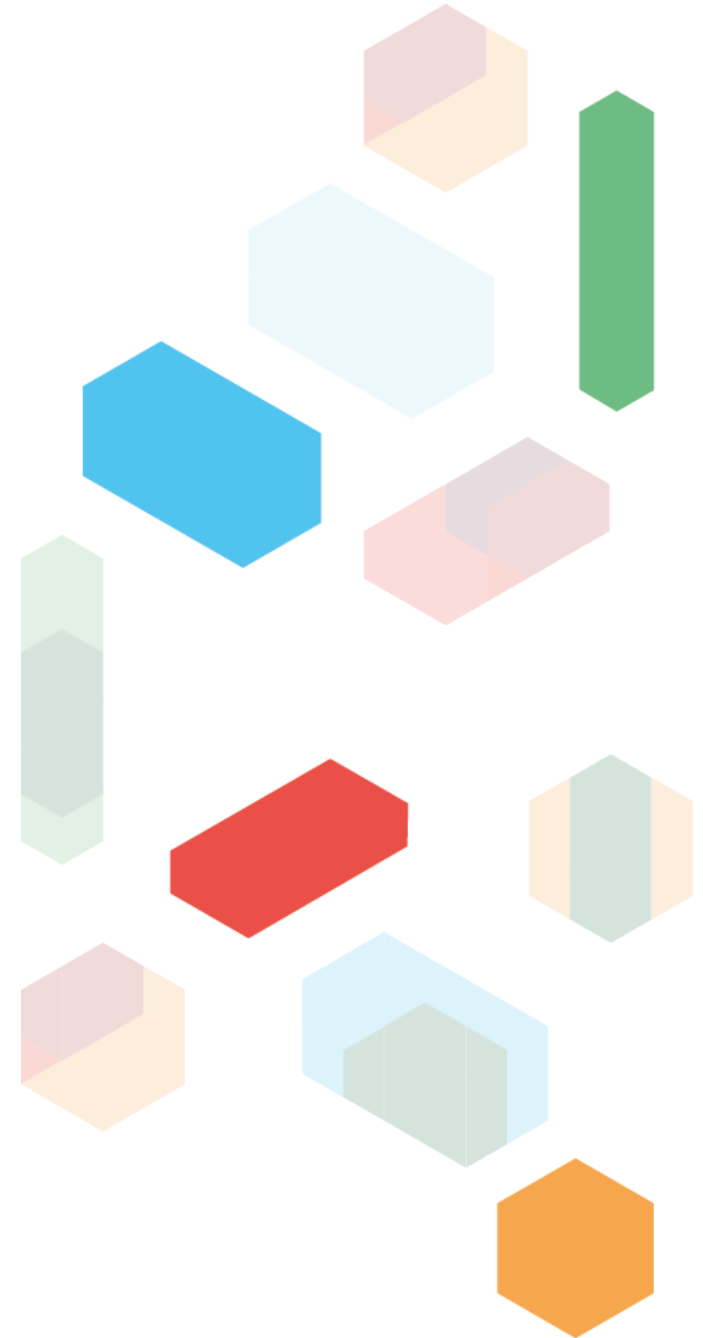
# Prediction

## Deep learning paradigm:

Supervised deep neural network

## How it works:

A scoring algorithm analyzes information within a "snapshot" of over 500 features from current and historical data to predict most likely outcomes for a given objective.



**Use case: Predicting default**

# Segmentation



# Segmentation

## Deep learning paradigm:

Unsupervised generative learning

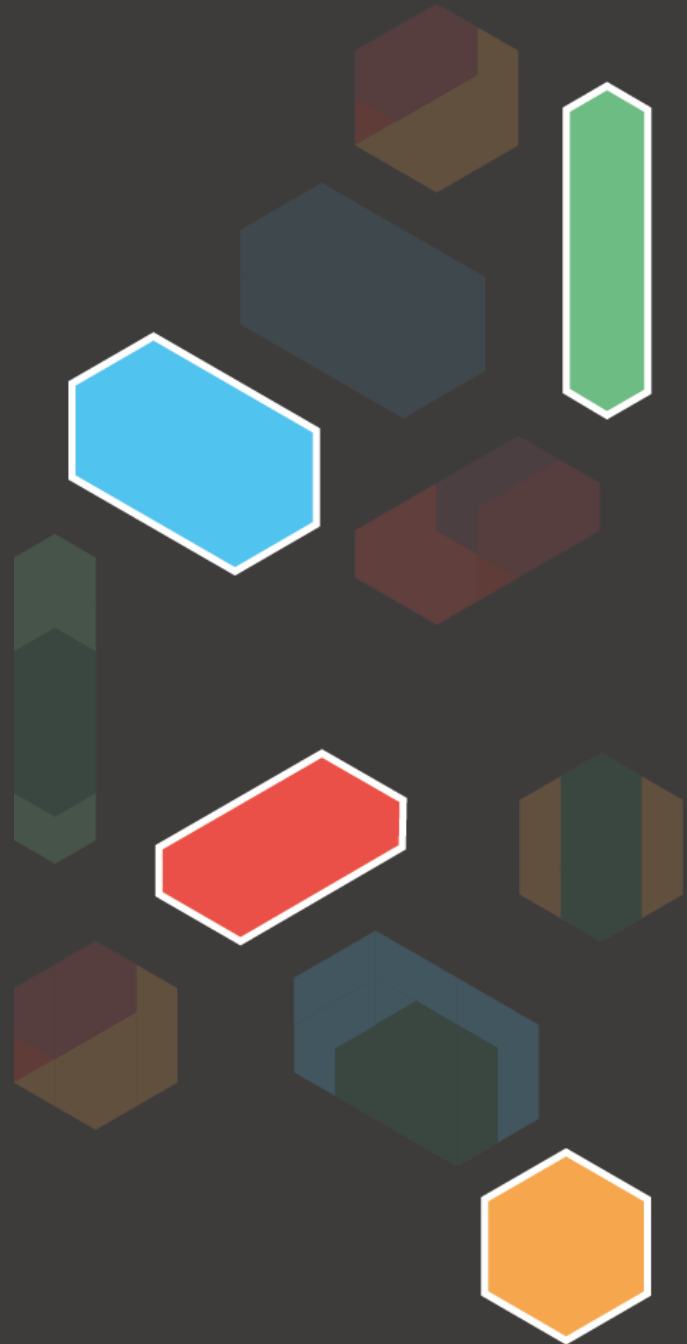
## How it works:

An encoder algorithm uncovers the most essential information from over 500 features related, making it possible to identify powerful microsegments within a large set of data.



**Use case: better understanding of customers**

# Reinforcement



# Reinforcement

## Deep learning paradigm:

Reinforcement learning

## How it works:

Designed to uncover insights about a particular business objective by learning from a context-rich data environment in real time. Rapidly gathered insights from deep learning can then be amplified by your' subject matter experts' distinct perspective on business.

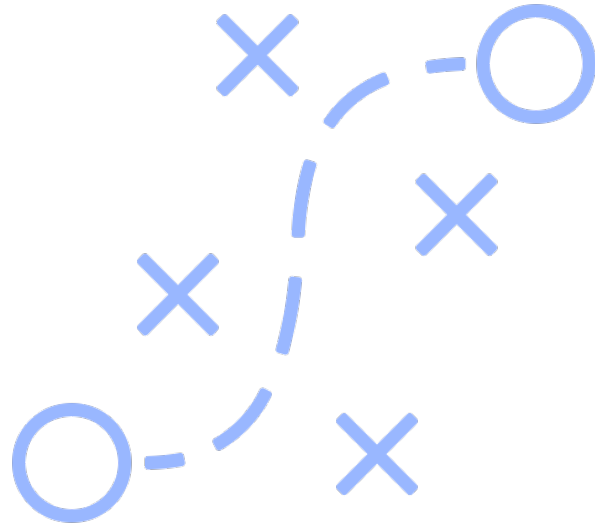
# **Use case: fraud prevention**



**How should firms react?**

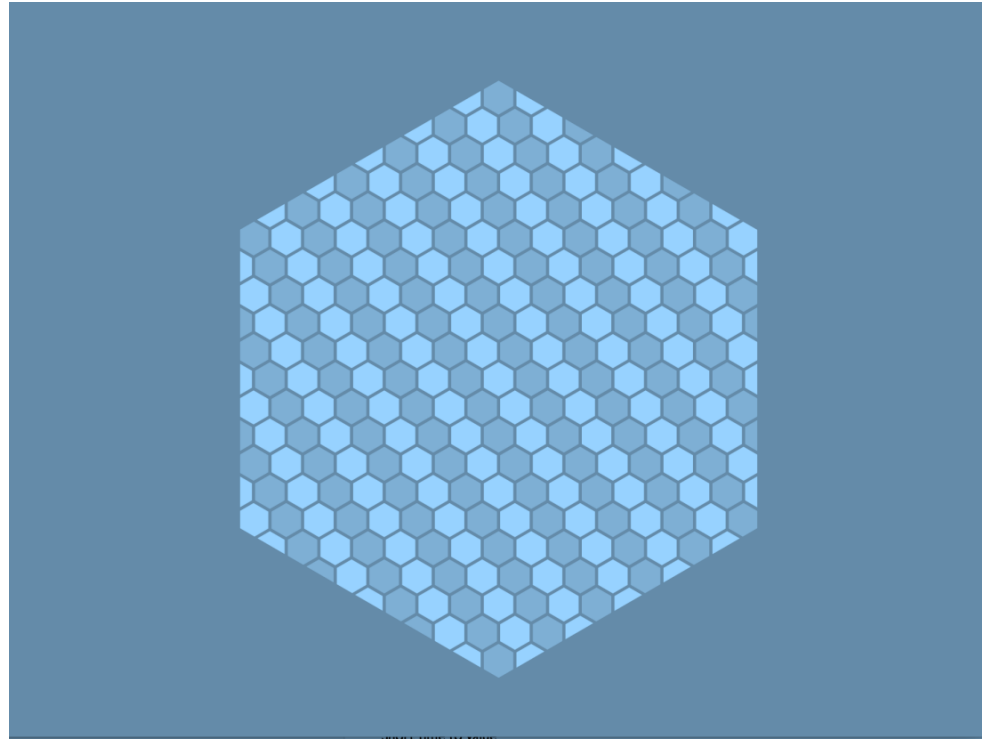


**Embrace and promote collaborative AI**

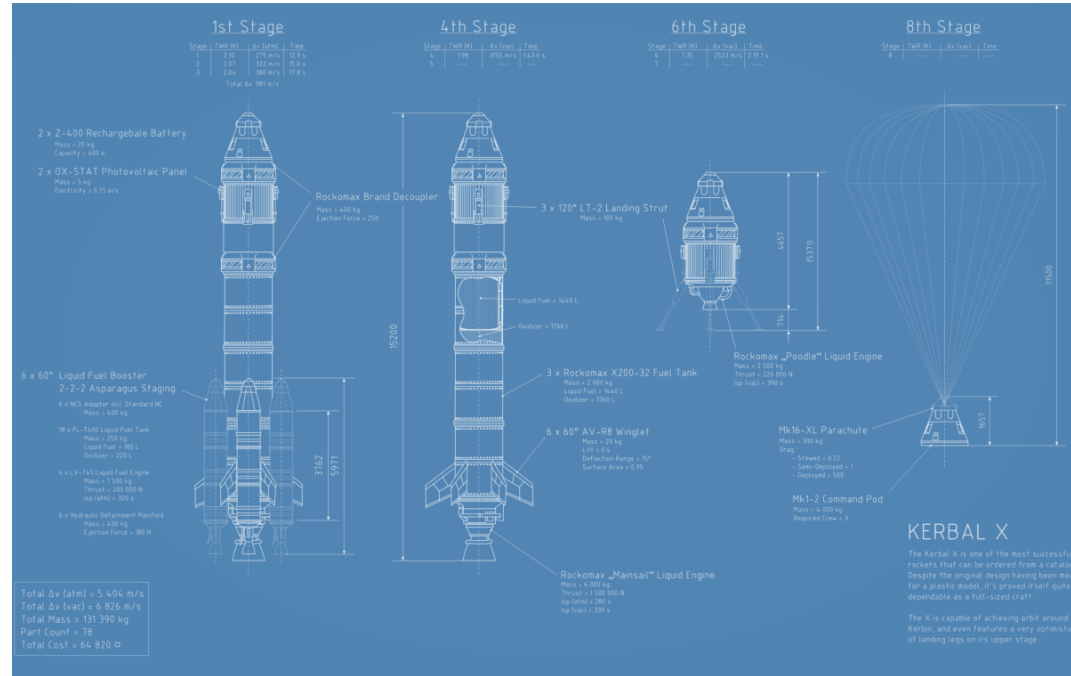


**Design phased approach to try use cases to extract value throughout journey**

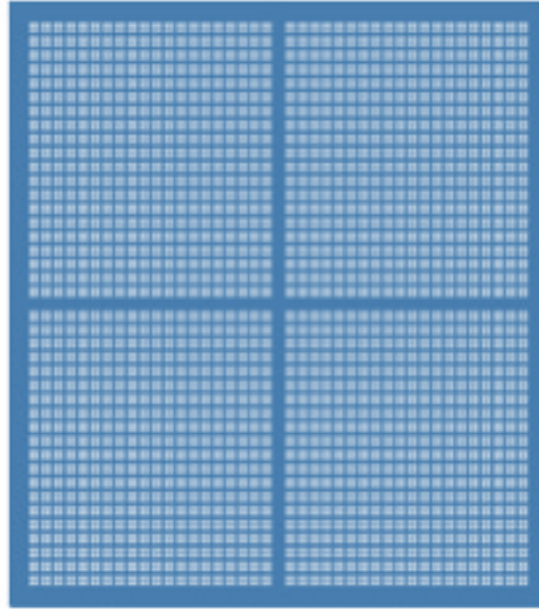




**Think big, start small now**



# Find the talent solution right for you



**Pair up talent solution with the proper tools**

The background features a collection of various geometric shapes, including triangles, rectangles, and polygons, scattered across the page. The colors used are muted tones of blue, green, orange, and brown. The shapes are oriented in different directions, creating a dynamic and abstract pattern.

**Thank you!**