

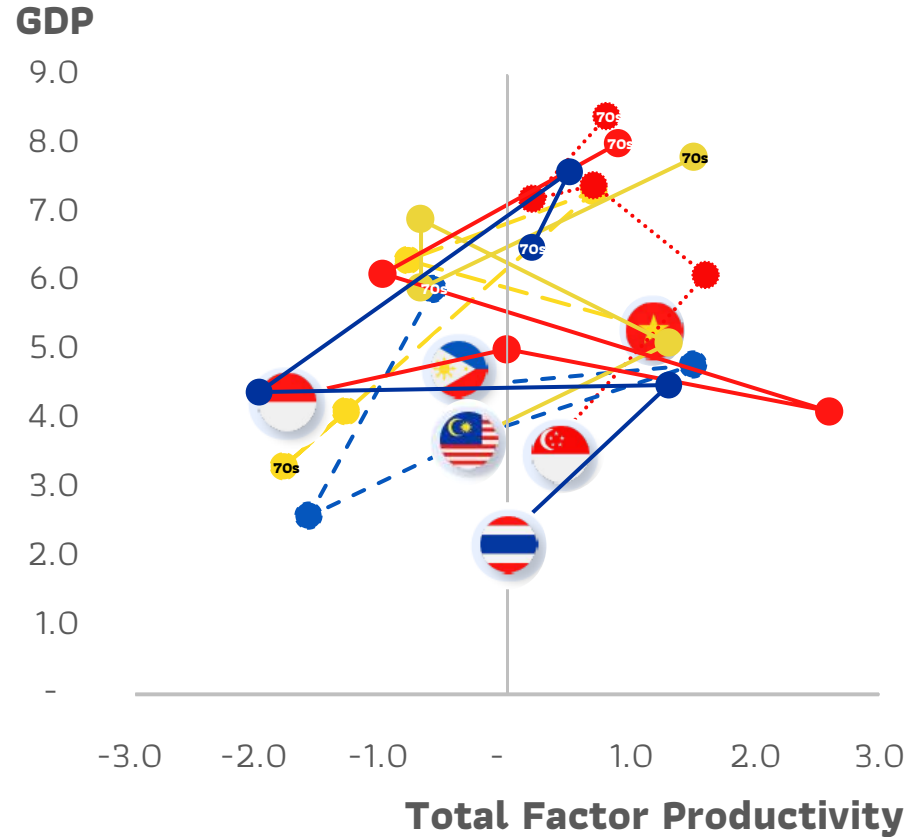
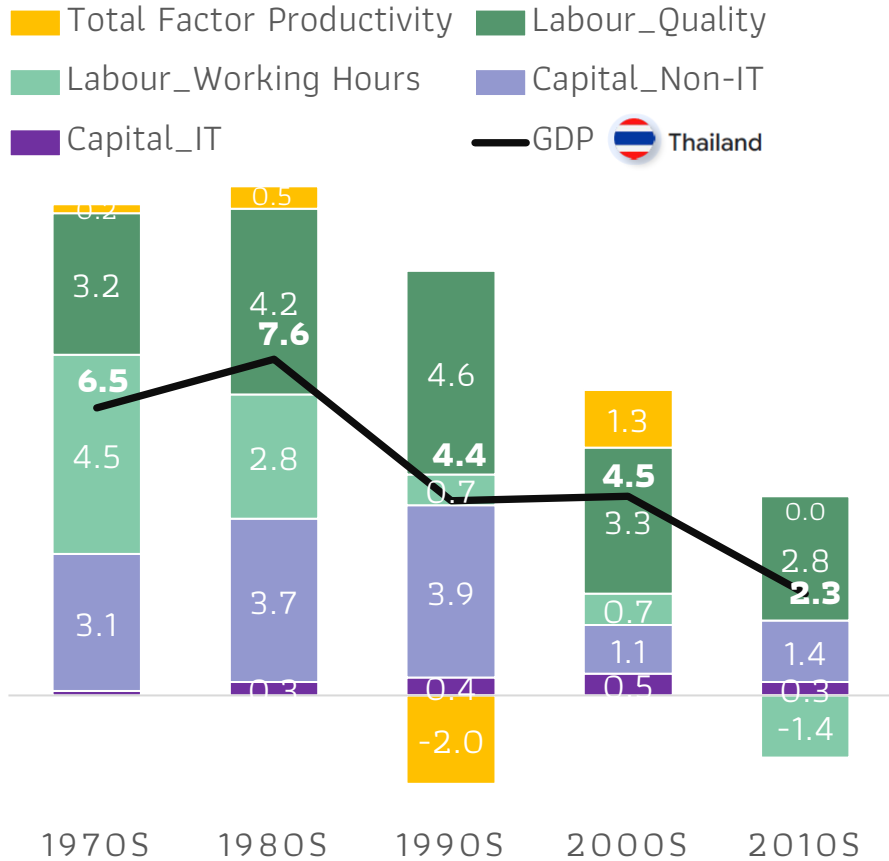
# Financial Innovation $\times$ Economic Growth

*Creativity, Connection & Collaboration*

**Nakaran Amarase, Ph.D.**

**Head of External Affairs, Corporate Strategy Function, Siam Commercial Bank PCL.**

# Innovation-led Growth is Sustainable, yet Not Easily Achievable



# *Creativity* to Embark on an AI Journey will Shape Thailand's future

## SCBX's AI-first Organization Blueprint

1. AI-FIRST is  
**PEOPLE-FIRST**

2. Always Start with a BIG **WHY**

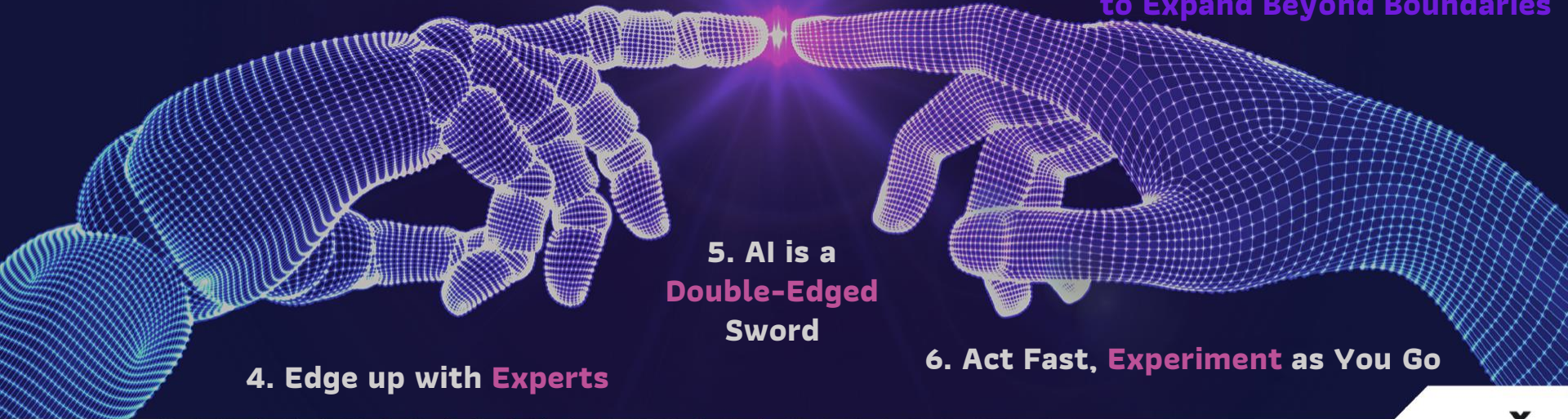
3. Change Begins  
at the **Top**

**Broad AI Adoption**

**Beyond Awareness, Culture Matters**

**Deep AI Development**

**Find the winning Zone, Defining Strategic Areas  
to Expand Beyond Boundaries**



4. Edge up with **Experts**

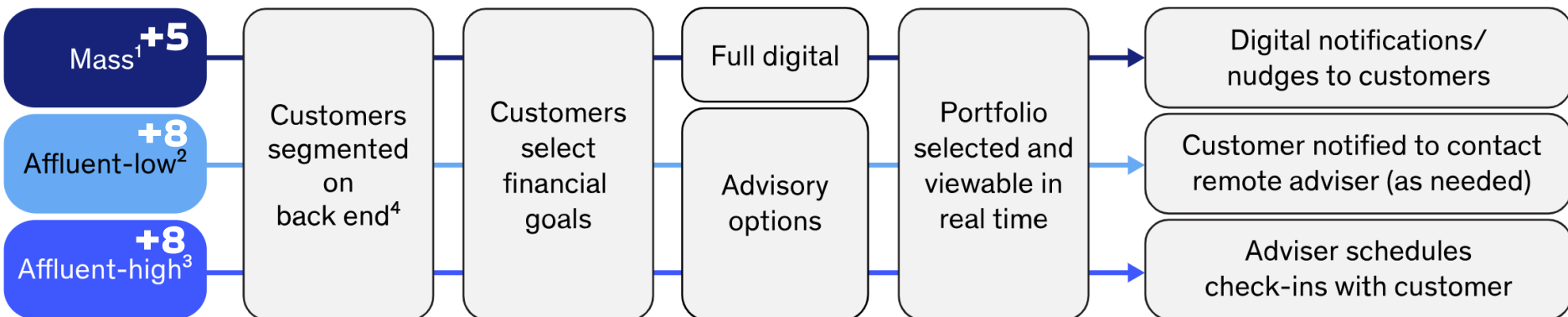
5. AI is a  
**Double-Edged  
Sword**

6. Act Fast, **Experiment** as You Go

# The growing and underpenetrated affluent segment is fertile for growth in Asia–Pacific.

## Connection to the Value Chain with Innovation

Asia–Pacific (APAC) will be approximately an \$81 trillion onshore opportunity by 2027



**Source:** McKinsey & Company. [2023] “*WealthTech in Asia-Pacific: The next frontier in financial innovation.*”

<sup>1</sup>Defined as personal financial assets (PFA) below \$100k.

<sup>2</sup>Defined as PFA between \$100k and \$1 million with low-investment frequency.

<sup>3</sup>Defined as PFA between \$100k and \$1 million with high-investment frequency.

<sup>4</sup>Customers can be segmented with defined features, for example, monthly income, risk appetite, investment frequency, investment profile, etc.

# Collaboration between Innovation & Green would lay a solid foundation for Thailand's sustainable growth

