KBTG KASIKORNTHAI

Building Cloud-Optimized Data Ecosystem for Enterprise Agility

Big Data & Cloud Computing 2025

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Introduction of KBANK and KBTG

Kasikornbank (KBANK)

- One of Thailand's leading banks, serving **20M+ customers** with a robust presence across **Retail, SME, and Corporate Banking**.
- **As of end 2024 manage Asset of ฿4.33 trillion** (approximately **USD 127.3 billion**), marking a 0.97% increase from the previous year.
- Operator of **K PLUS**, Thailand's top mobile banking app with **20M+ active users**, driving digital financial inclusion at scale.
- Strategic investments in **AI, Data Platforms, Web3, Digital Asset Ecosystem, and Emerging Technologies**.

20+ Million Customers and Active users in K+
(#1 in Thailand on mobile banking)

Leading innovation in financial technology

Asset of 4.33 trillion Baht
(0.97% increase YoY As of 31 Dec 24)

KASIKORN Business-Technology Group (KBTG)

Technology and Innovation Engine

- **Technology subsidiary of KBank**, responsible for engineering and running digital banking infrastructure.
- **Leads innovation in AI/Gen AI, real-time data analytics, and enterprise automation** across banking operations.

A Unified Data & AI Platform

A Data Lakehouse is a scalable, flexible, and cost-effective storage system that ingests, stores, and processes vast amounts of structured and unstructured data. It enables AI, machine learning, and real-time analytics while ensuring data governance and security.

Key Characteristics:

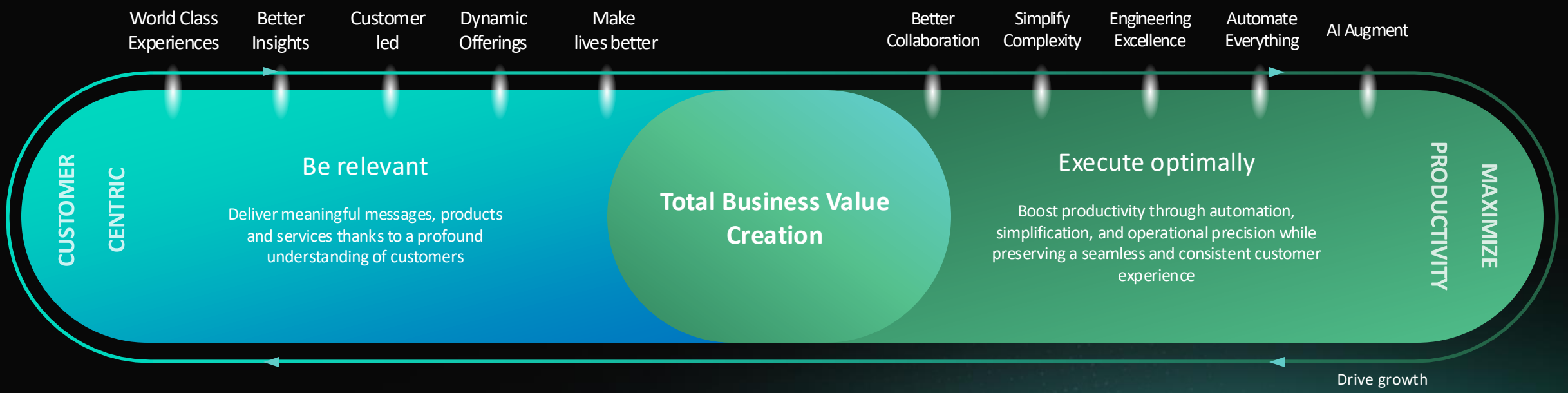
✅ Scalable & Cost-Effective – Stores raw and processed data at scale, often in the cloud. Separates data storage from processing power for flexibility and efficiency.

✅ Multi-Format Support – Handles structured (tables), semi-structured (JSON, XML), and unstructured (voice, videos, logs) data.

✅ Real-Time & Advanced Analytics – Supports AI, machine learning, and streaming data decision-making.

✅ Strong Governance & Security – Ensures data quality, compliance, and access control.

Leverage data & AI platform as customer centric business transformation enabler and AI-augmented productivity booster



A customer obsession

Land of creativity, personalize and proactive offering

With AI powered Business – Credit/Wealth/Payment

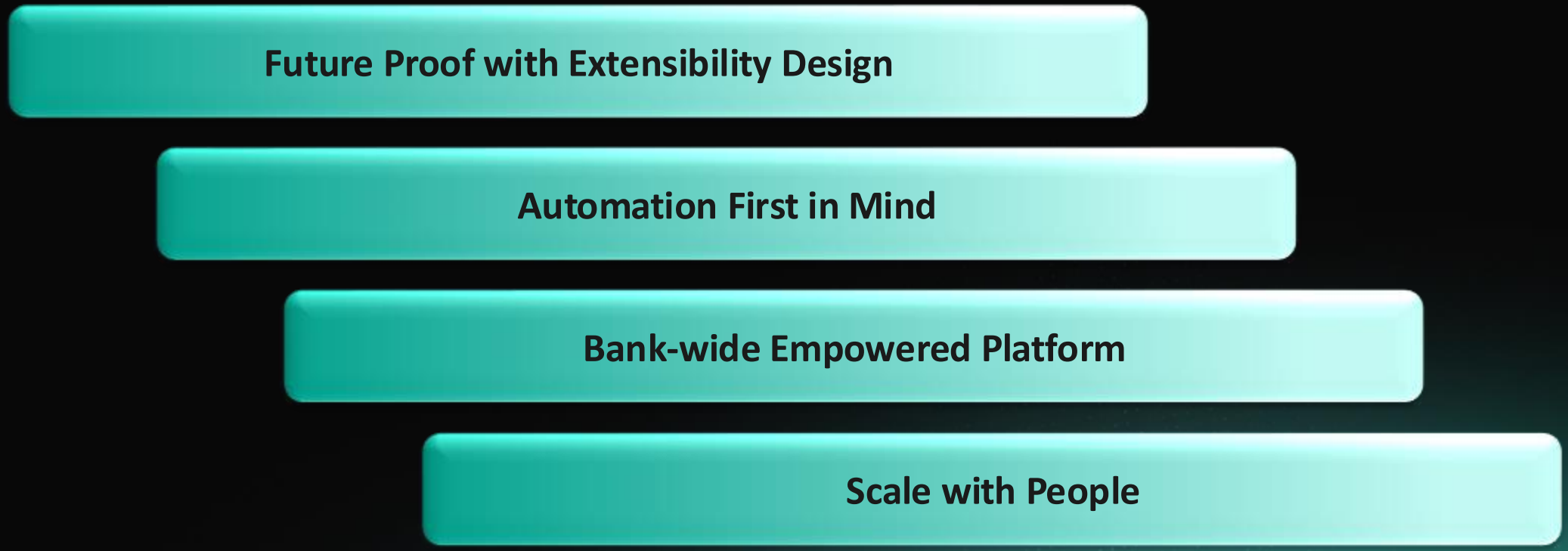
+

A performance obsession

Land of automation, scale and rational decision making

With AI Augmented agent driving intelligent operations across the enterprise

How can we achieve everything in a year?

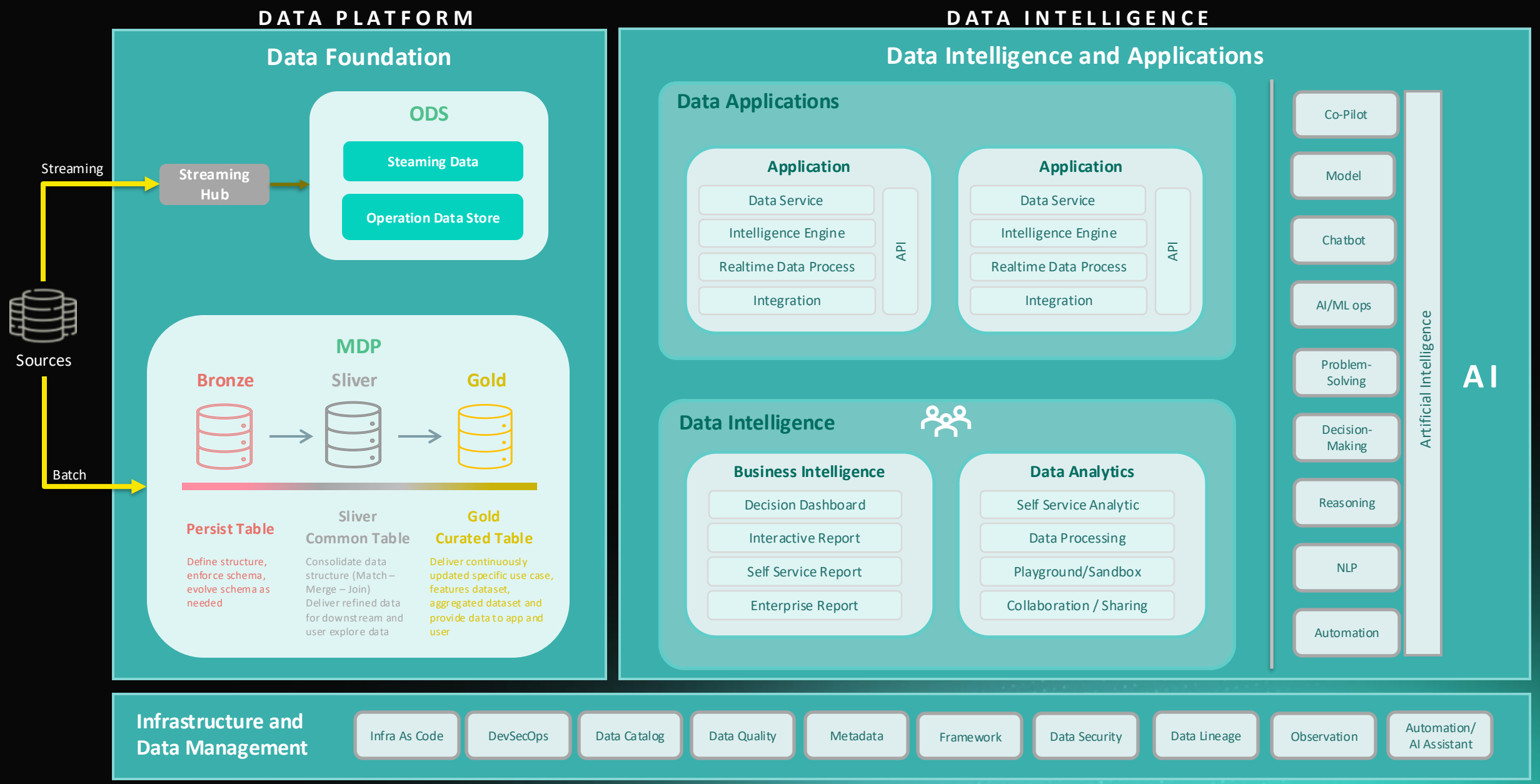


Choosing the right deployment model

Criteria	Cloud Data Lakehouse	On-Premises Data Lakehouse
Scalability	Elastic, scales on demand	Limited by hardware capacity
Cost	Pay-as-you-go, lower upfront cost	High upfront investment, ongoing maintenance
Performance	Optimized with cloud-native AI & ML	Dependent on in-house infrastructure
Security & Compliance	Built-in security, requires cloud governance	Full control over security & compliance
Maintenance	Managed by cloud provider	Requires in-house IT resources
Deployment Speed	Faster, ready-to-use infrastructure	Longer setup & upgrade cycles

📌 **Key Takeaway:** Cloud data lakehouse offers scalability, cost efficiency, and rapid deployment, while on-premises provides greater
control but requires higher investment and effort.

Data & AI ecosystem architecture

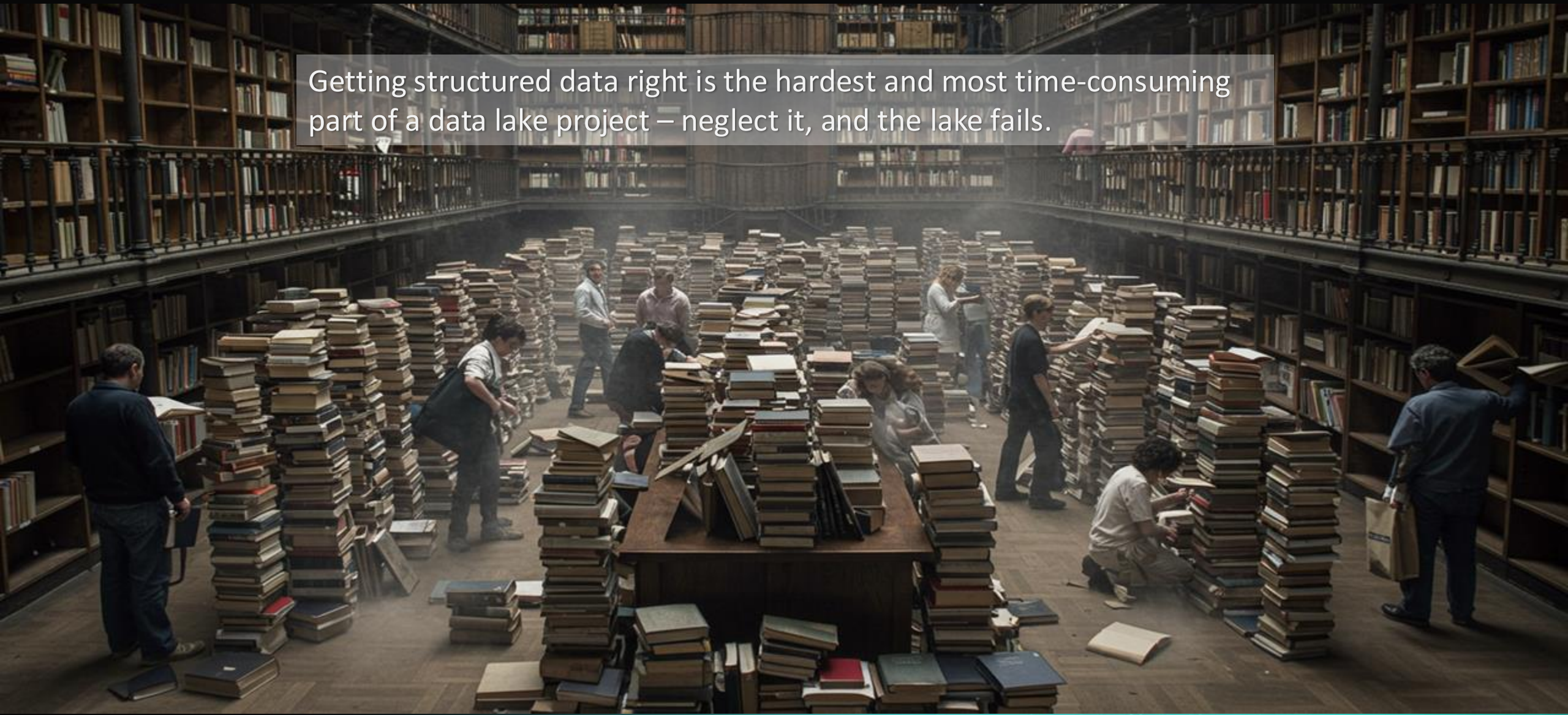


AI & analytics are only as good as its data

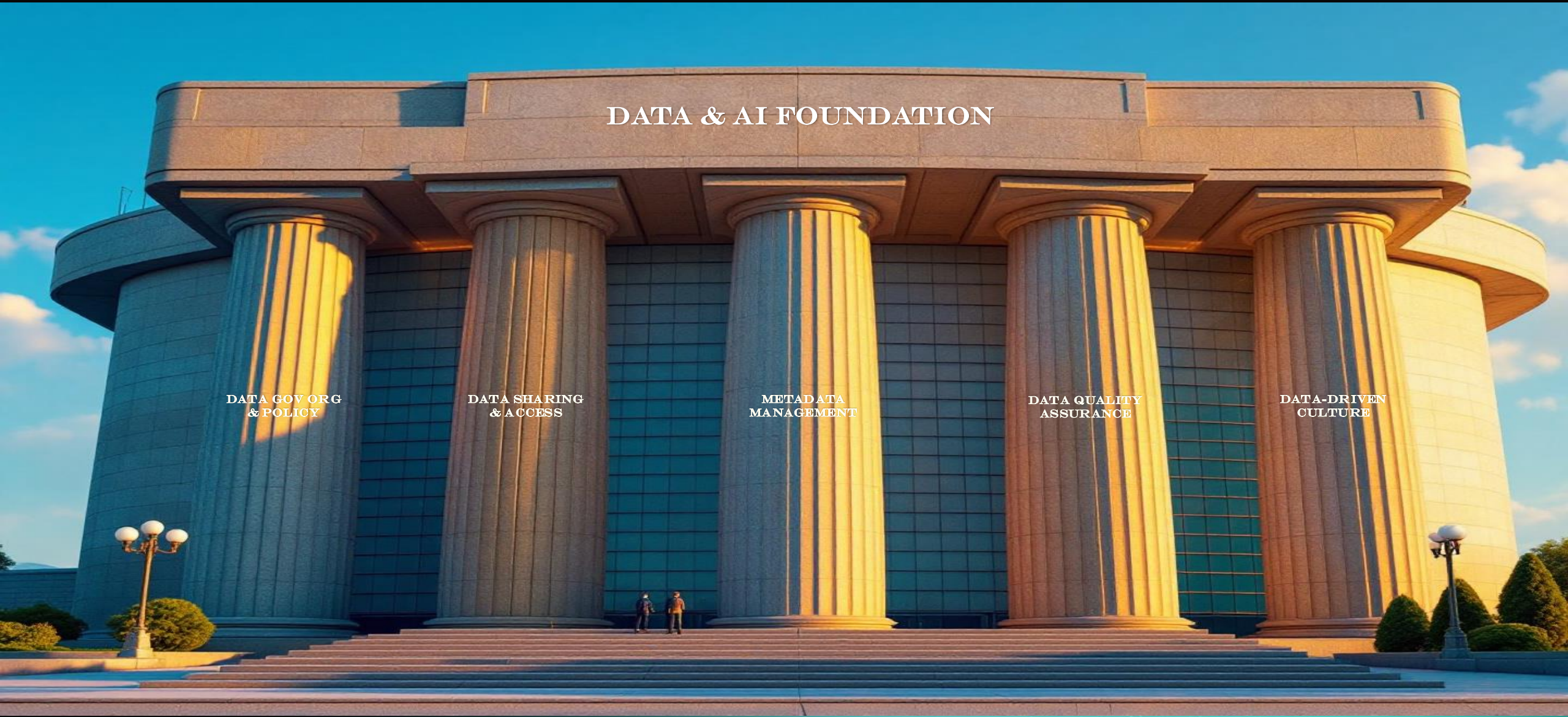
Garbage In, Garbage Out

AI and analytics are only as good as the data they are trained on. Data must be clean, complete, accurate, and timely.

The #1 culprit of data lake failures



Enterprise data management key focus areas



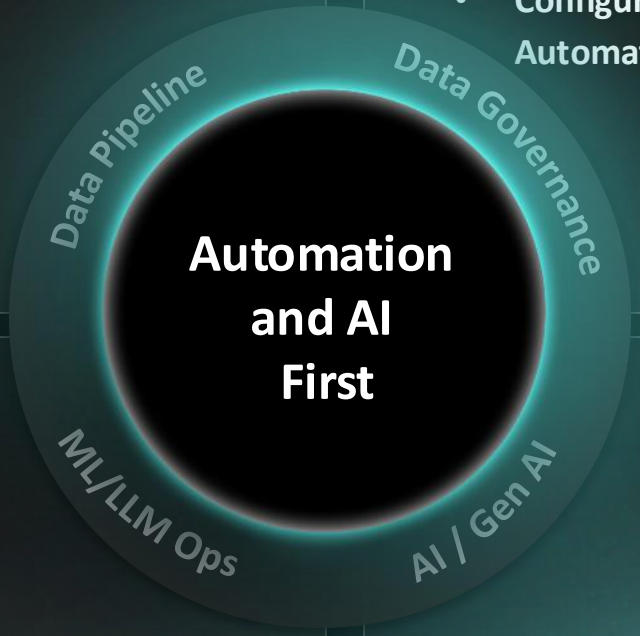
To achieve scalable implementation from design to operation at speed, we keep the principle of automation-first leveraging AI/Gen AI capabilities

- **No-code/low-code** approach
- **Gen-AI powered pipeline framework** unifies diverse legacy interface specifications

- **9X faster** data integration
- **Minimize human intervention**
- **Auto create** enterprise standard Interface specs

- **Predefined data usage rights** with employee job code
- **Configurable** data classification control with AI assistant
- **Automate data lineage** capturing and visualization

- **Instant user onboard** with right access
- **Higher control** with multiple classification levels
- Easy to **track data end-to-end**



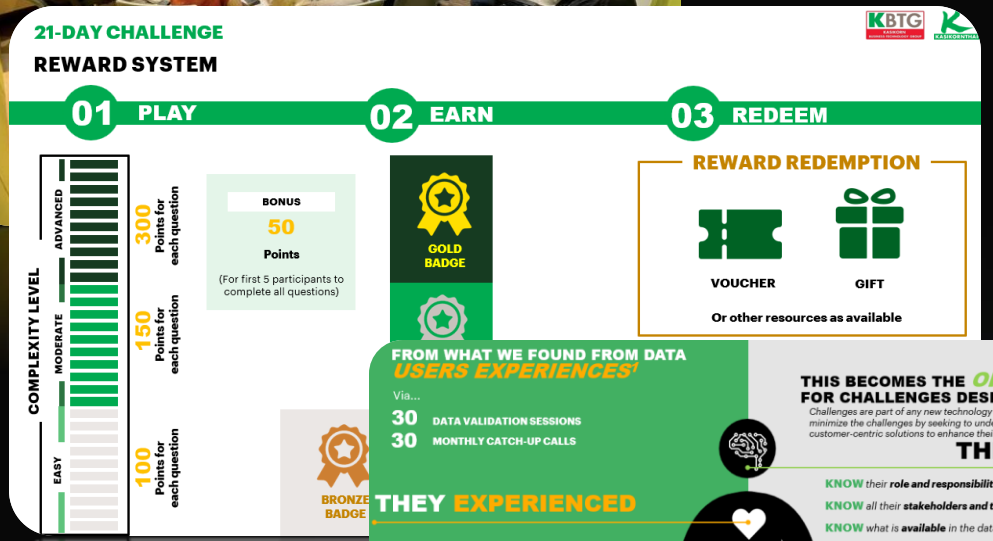
- Leverage process, tools and framework **productionize AI models**
- Refactor and **standardize model with AI code assistant**

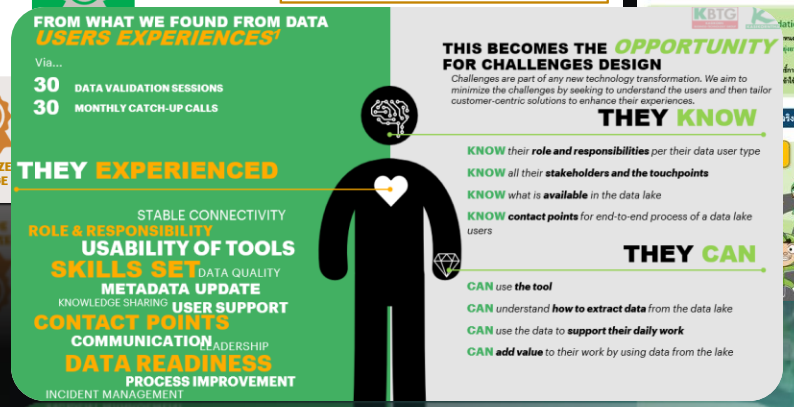
- **1.5X faster productionize** AI models
- **5X faster speed to insight** for AI model running on the platform

- **Gen-AI Playground** giving user autonomy to self-service provision Gen-AI ready kit to create use cases
- **Gen-AI-powered chatbot** to provide insights in plain language to users

- **Faster Gen-AI adoption** for employee to creatively develop use case
- **Enable Data and AI benefits** to bank wide usage

Comprehensive change management program to uplift Data & AI skills fostering Data & AI Culture with Gamification Concept





78%
of Target Employee Engaged in AI
(10,862 of 12,457)

45
of 55 Departments adopted AI to daily workflow

97%
of Target Users Certified on Data and AI Literacy

Key Takeaways

🎯 Align Technology with Business & Regulatory Goals – Ensure data & AI investments support regulatory oversights and data management.

🔒 Minimize Risk of Vendor Lock-in – Choose open, interoperable platforms to maintain control and flexibility.

🚀 Build for Scalability & Future Growth – Ensure the platform can handle increasing data volumes and evolving AI use cases.

📊 Take a Phased Approach to Implementation – Start with a proof of concept (POC) before scale strategically across functions.

🤝 Partnership – Leverage reputable cloud providers and/or technology vendors for expertise.

🧑‍💻 Develop Talent & a Data-Driven Culture – Invest in skills, training, and change management to maximize platform value.

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Thank You