

COMPETING AT THE SPEED OF REAL-TIME DATA

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Bangkok, Thailand
Thursday, Sep 24, 2026

● Data Analytics & Cloud

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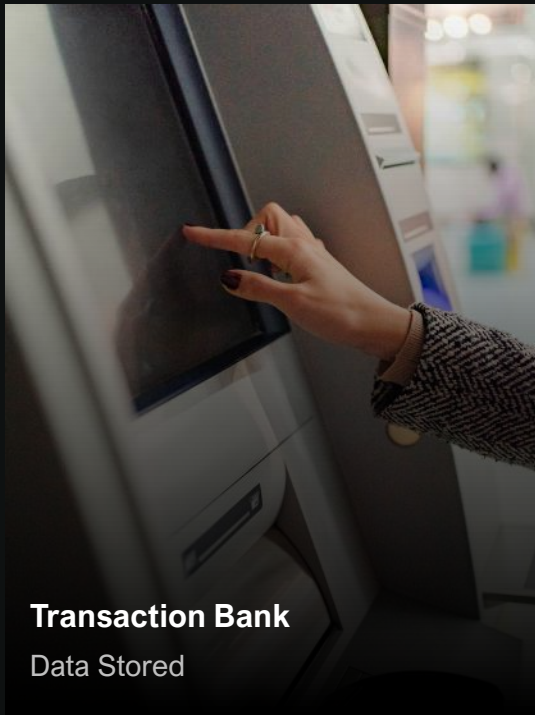
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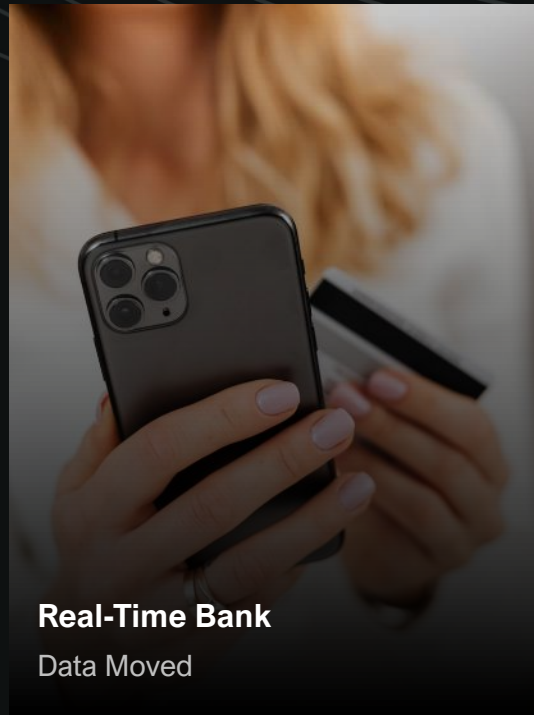
Building a **Real-Time Bank**

Three Years Ago, to become a bank that can understand, decide, and act on customer events as they happen.

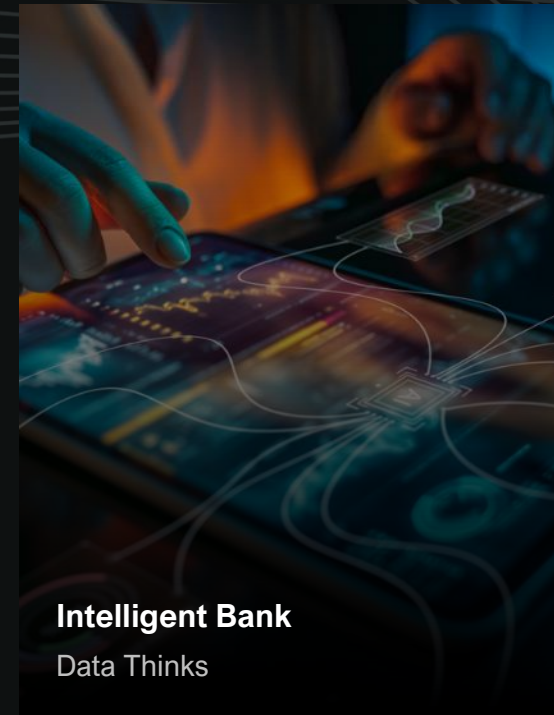
2023



Today



Tomorrow



Every interaction creates an event. Every event is an **opportunity to act.**

The Challenge Was Not Just Data Latency

Speed was only part of the problem. **Complexity** was the bigger challenge.

Our challenge has 2 dimensions:

Data Latency

- Overnight batch processing
- Delayed insights
- Delayed actions

Integration Complexity

- Systems connected directly to each other
- Duplicate integrations
- Increasing maintenance effort
- Slow onboarding of new use cases
- Complex dependency management



Every new connection
adds complexity

Challenge:



Data latency



Point-to-point complexity

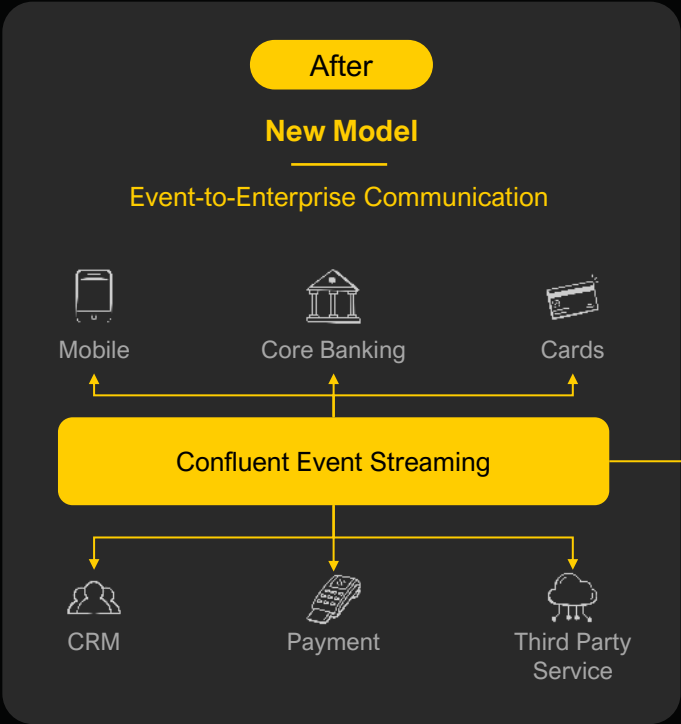
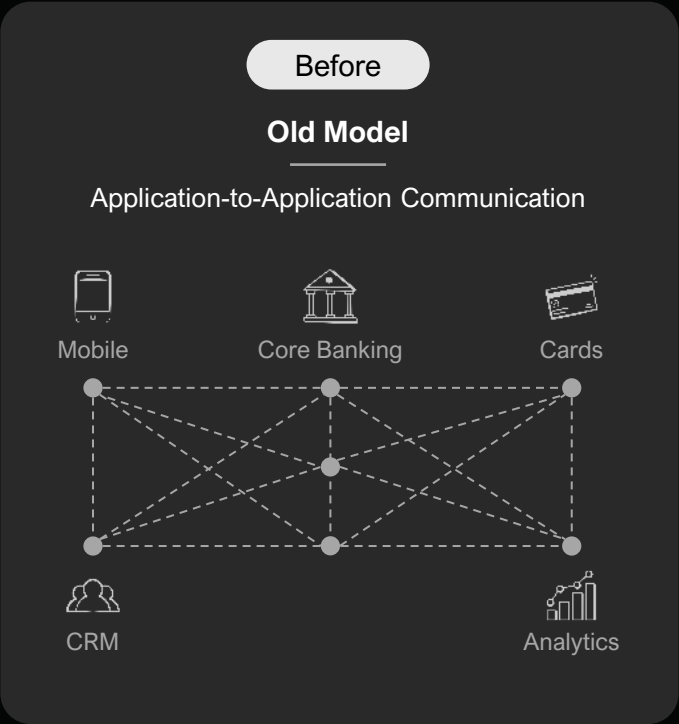


Data silos

From Point-to-Point Integration to an Event-Driven Enterprise

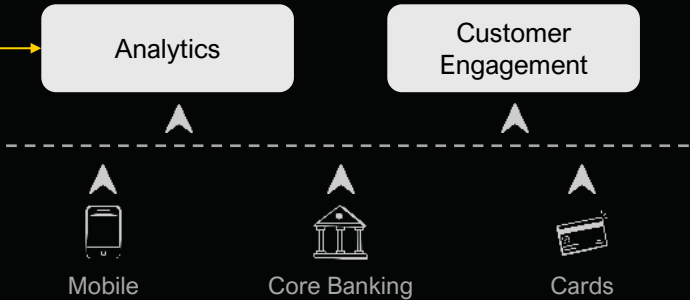
We shifted from Application-to-Application Communication to Event-to-Enterprise Communication

Business events become shared enterprise assets.



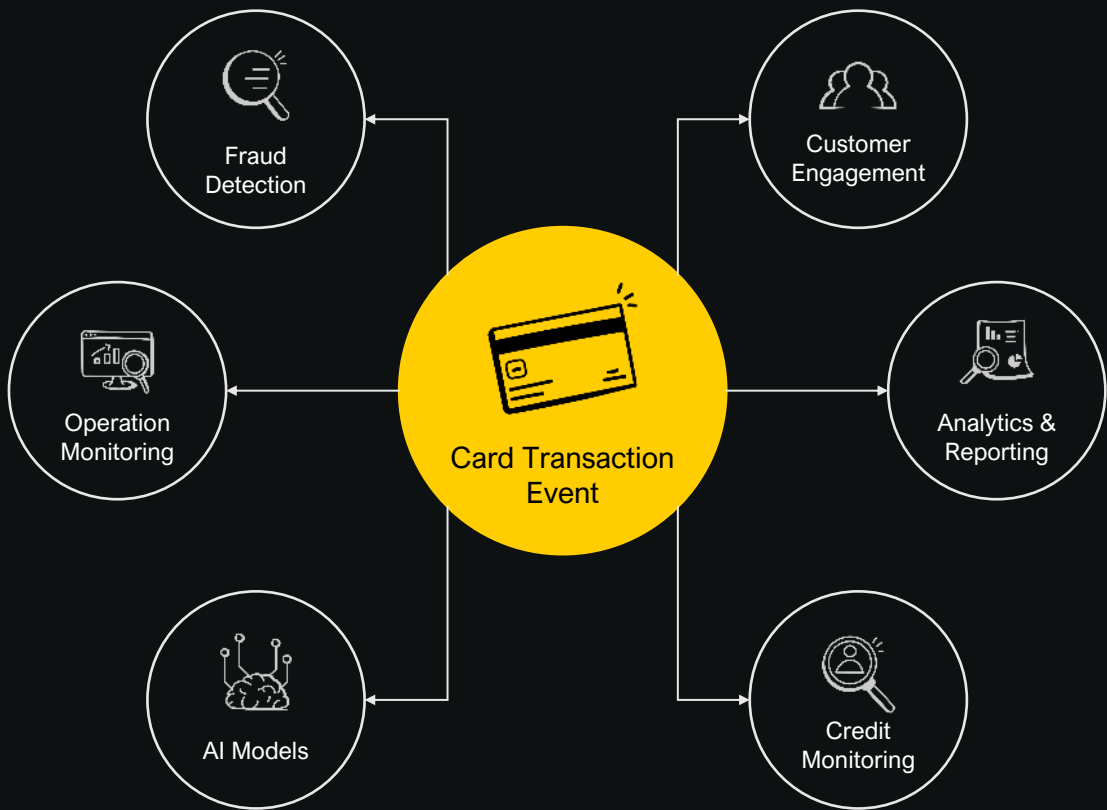
Example of Business Event

- Customer login
- Card transaction
- Payment completed
- Loan application submitted
- Customer profile updated



One Event. Multiple Business Outcomes.

Once data becomes available as reusable event streams, value expands beyond a single project.



Business Outcomes Examples



Customer Experience

- Real-time offer eligibility
- Contextual customer engagement
- Faster customer servicing



Analytics

- Faster reporting
- Near real-time dashboards
- Better decision making



Risk & Fraud

- Suspicious transaction detection
- Earlier intervention
- Accelerated investigation



Operations

- System monitoring
- Process tracking
- Issue identification



Sales & Marketing

- Event-triggered campaigns
- Better targeting
- Improved conversion opportunities



AI & Machine Learning

- Real-time feature generation
- Continuous decisioning
- Agentic AI context feeds

AI Requires Data in Motion

The next phase of transformation is AI.
Many organizations are preparing models.
Far fewer are preparing real-time data.

AI System Need

Current Context

Fresh customer signals

Continuous event streams

Trusted enterprise data



AI Value Chain

Simple Funnel



What We Learned Along the Journey



**Start with
Business Outcomes**

Not technology
adoption.



**Attack Complexity,
Not Just Latency**

Removing
integration
complexity often
delivers more
value than
reducing
milliseconds.



**Build Platforms,
Not Projects**

Create
reusable
enterprise
capabilities.



**Technology and Culture
Must Evolve Together**

Real-time
technology
requires real-time
decision making
and ownership.

From Real-Time Enterprise to **Intelligent Enterprise**



**Data Streaming was never the destination.
It was the foundation.**

The next chapter is turning every business event into intelligence, and every insight into action.