THE JOYS AND SORROWS OF AI IMPLEMENTATION

MARTIN MÜNCH, ČSOB

DATA SCIENCE DEPARTMENT

- DATA SCIENCE & MACHINE LEARNING

- 3 TEAMS OF DATA SCIENTIST AND ML ENGINEERS
- 1 TEAM OF BUSINESS INTEGRATORS

- COMPETENCE CENTER FOR AI FOR THE WHOLE CSOB GROUP

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ADAM
Applied Data Analytical Modeling

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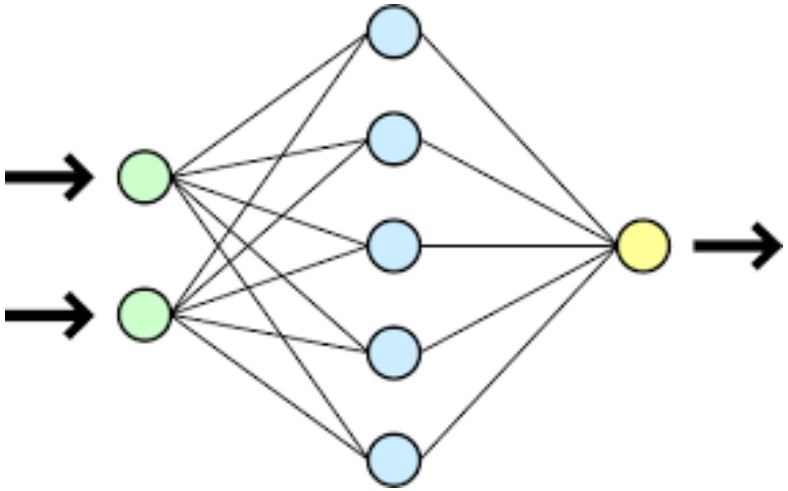
JOY: PROPENSITY MODELING

- PROPENSITY TO BUY
- 2006 FIRST USE CASE
- 2017 FIRST NEURAL NETWORK IN PRODUCTION



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SOROW: MiFID CHECKS

- OBLIGATION TO CHECK INVESTMENT CALLS
- 2019 PRODUCTION
- MODEL-AS-A-SERVICE

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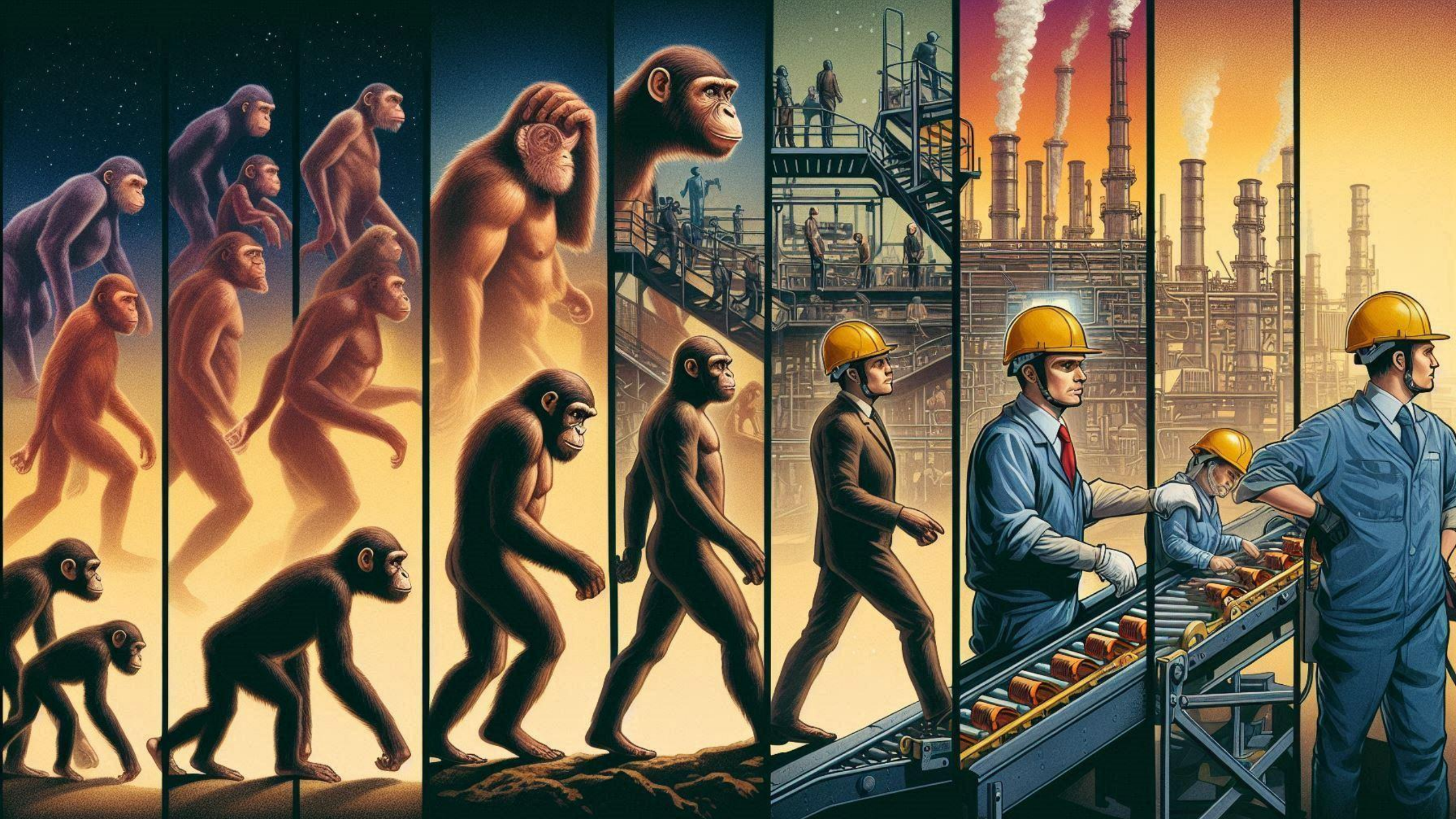

GOOGLE

„THE GOAL OF RESEARCH AT GOOGLE IS TO BRING SIGNIFICANT, PRACTICAL BENEFITS TO OUR USERS, AND TO DO SO RAPIDLY, WITHIN A FEW YEARS AT MOST“

GOOGLE'S HYBRID APPROACH TO RESEARCH (2012)

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GOOGLE

GOOGLE'S APPROACH TO RESEARCH IS ITERATIVE AND USUALLY INVOLVES **WRITING PRODUCTION CODE FROM DAY ONE.**

...

GOOGLE'S HYBRID APPROACH TO RESEARCH (2012)

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GOOGLE

...

TYPICALLY, A **SINGLE TEAM** ITERATIVELY **EXPLORES** FUNDAMENTAL RESEARCH IDEAS, **DEVELOPS** AND **MAINTAINS** THE SOFTWARE, AND **HELPS** OPERATE THE RESULTING GOOGLE SERVICES – ALL DRIVEN BY REAL-WORLD EXPERIENCE AND CONCRETE DATA.

GOOGLE'S HYBRID APPROACH TO RESEARCH (2012)

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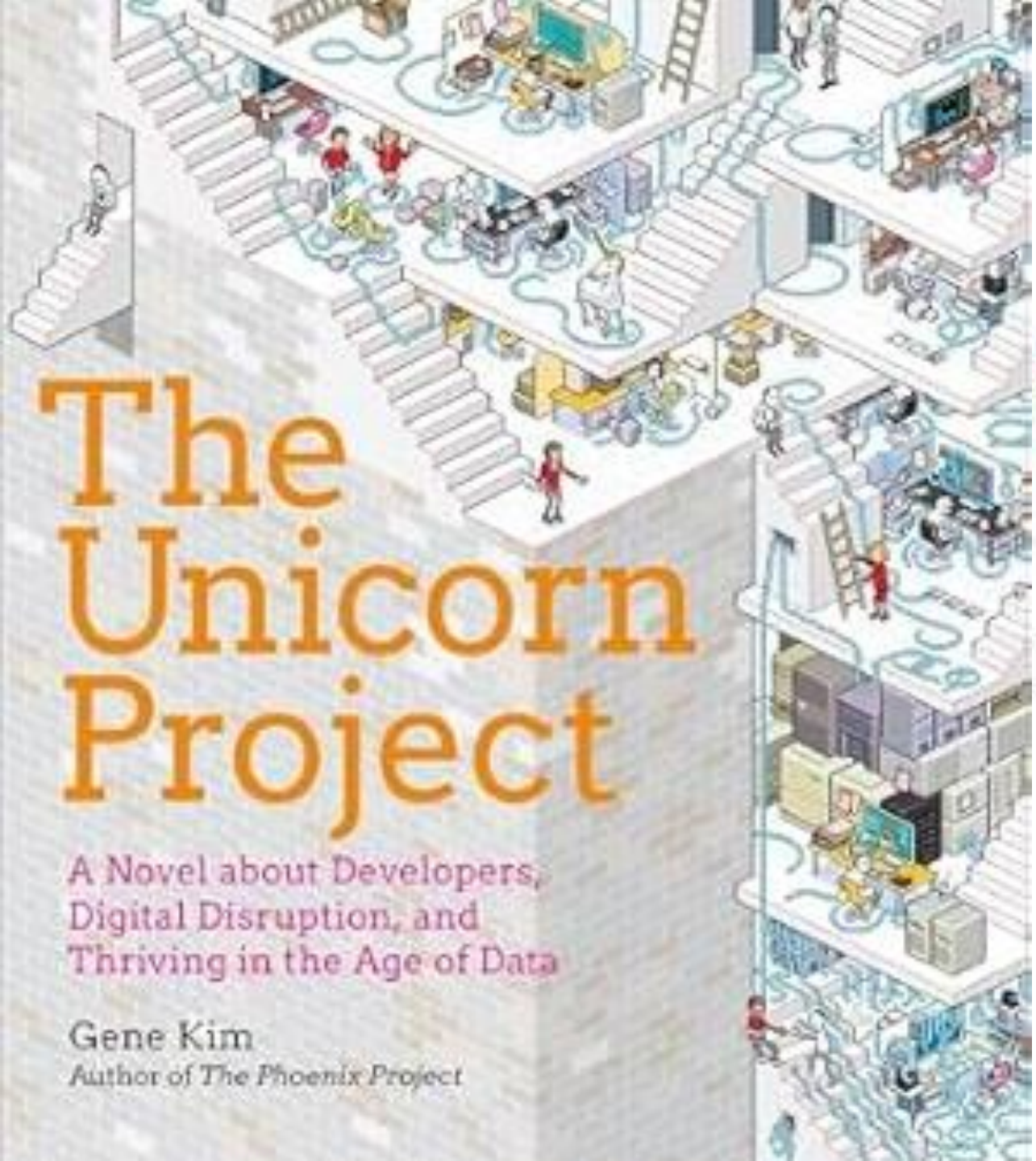
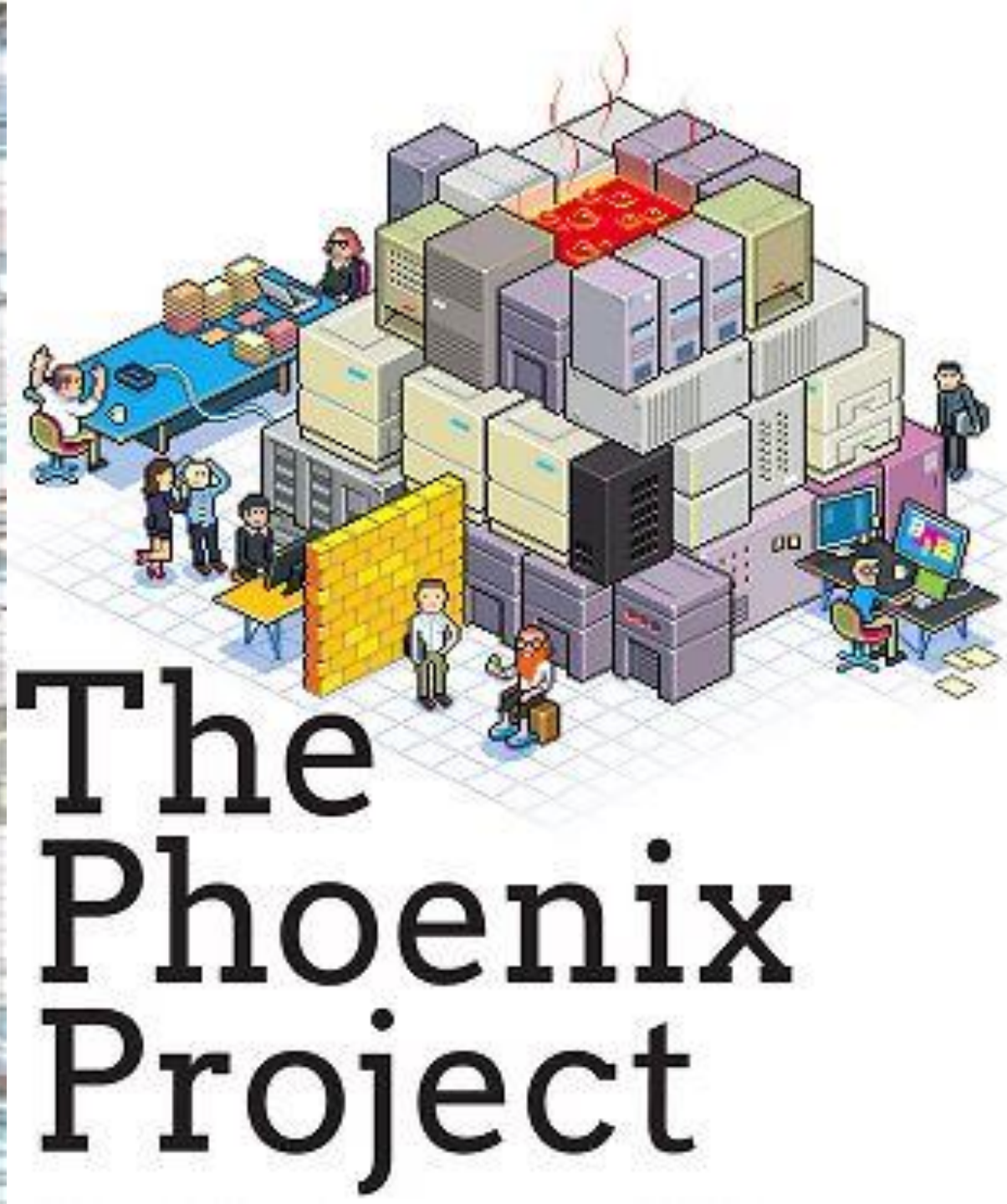

The Unicorn Project
A Novel about Developers, Digital Disruption, and Thriving in the Age of Data
Gene Kim
Author of The Phoenix Project


The Phoenix Project

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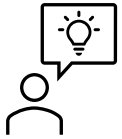
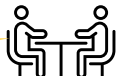
PUT CLIENTS CENTRAL

'BUILD' AND 'BUY' AI MODELS!



SCOPE

TRUSTED AI QUESTIONNAIRE



ADAM

Applied Data Analytical Modeling

HIGH LEVEL LEGAL & COMPLIANCE ADVICE

APPROVE

BUILD/BUY AI MODEL

PILOT

CONFIRM

FINAL LEGAL & COMPLIANCE ADVICE

DEPLOY

MONITOR

YEARLY "MODEL RISK MANAGEMENT" CHECKS

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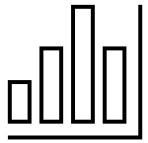
WHAT



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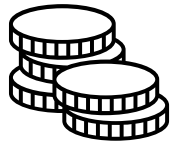
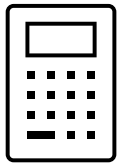


HOW



REGULATORY CHECKLIST

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ČSOB FRAMEWORK

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MARKETING OPTIMIZATION

- JOY OR SORROW?
- BUY OR BUILD AN AI SOLUTION
- ITERATIVELY DISCOVER BUSINESS REQUIREMENTS

Kate Brain

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GEN AI in AML

- JOY OR SORROW?
- BELETRIZATION OF DATA
- INTRODUCTION OF LLMS INTO PRODUCTION LINE

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GEN AI in KATE

- JOY OR SORROW?
- SPLIT INTO 4 CASES ON THE LINE

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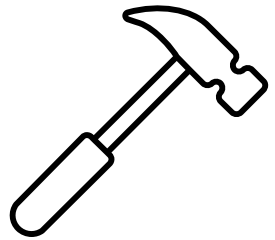
TAKEAWAYS

- AI IS „JUST“ ANOTHER TOOL



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TAKEAWAYS

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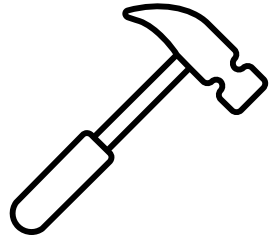
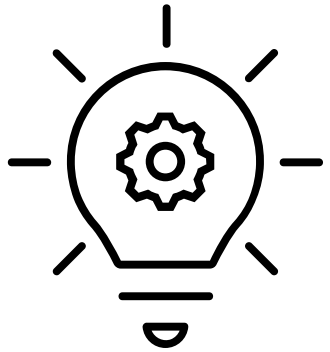


- SMART CENTRALIZATION
  - MAPPING OF COMPANY CHALLENGES (BIs)
  - CONTINOUOSLY PERFECTED PRODUCTION LINE (MLEs)
  - DEEP TECHNICAL AND DOMAIN KNOW-HOW (DSs)



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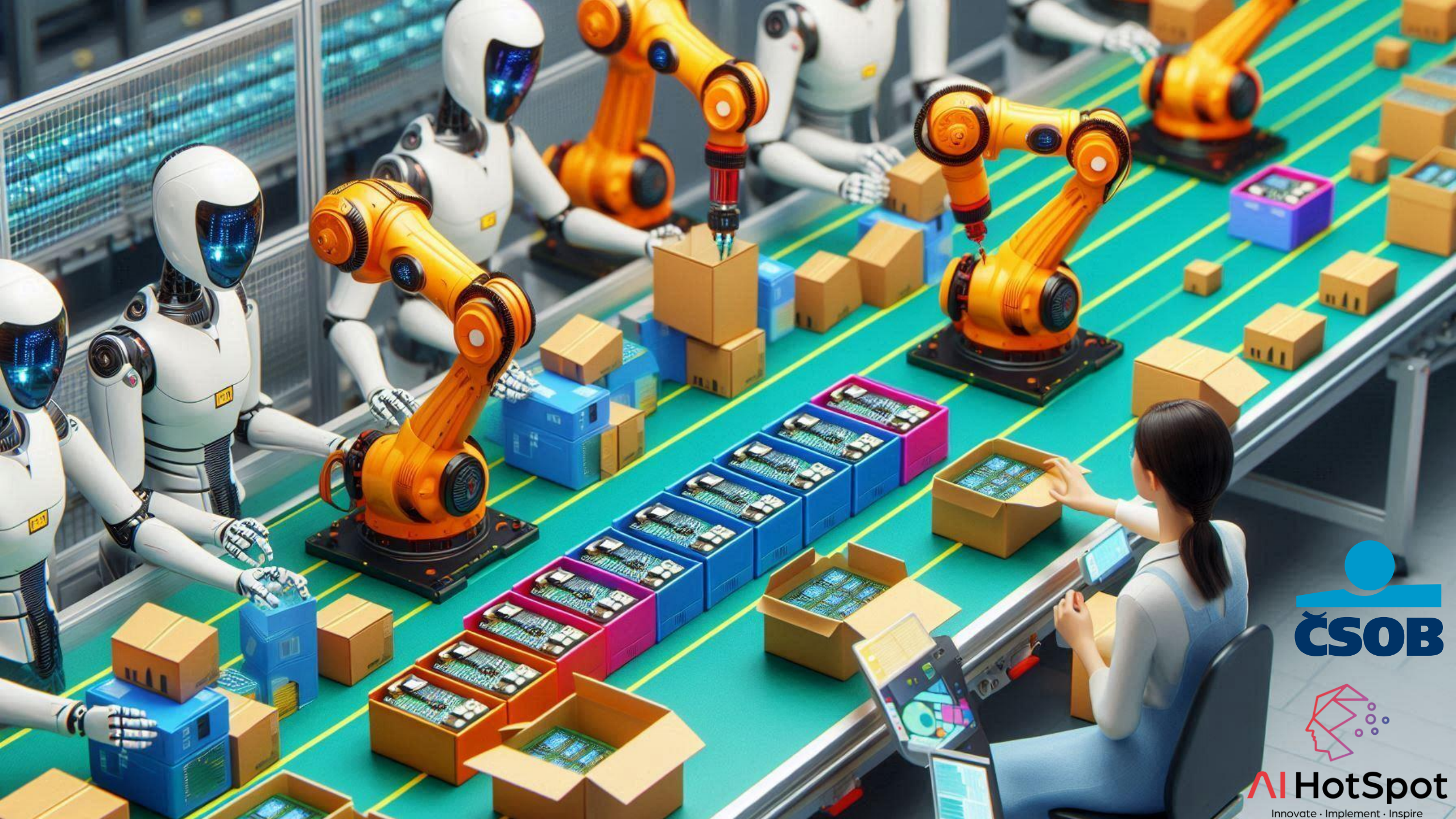
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