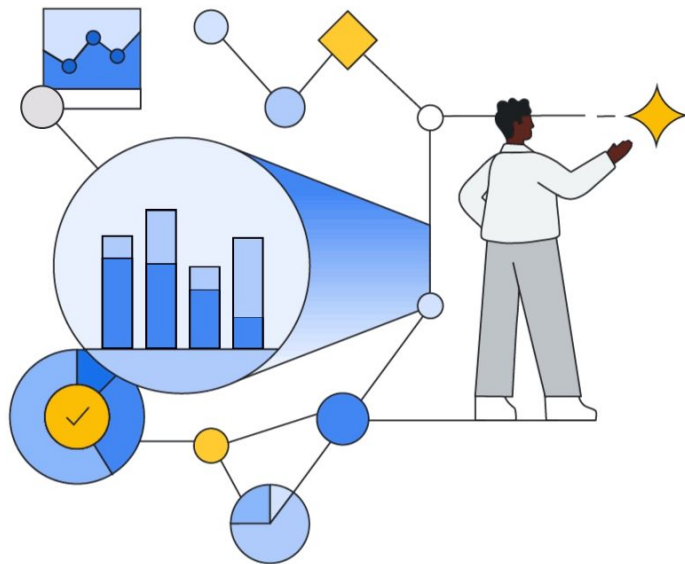


Innovate faster with **Generative AI**



Michael Le

Solutions Architect @ Google Cloud



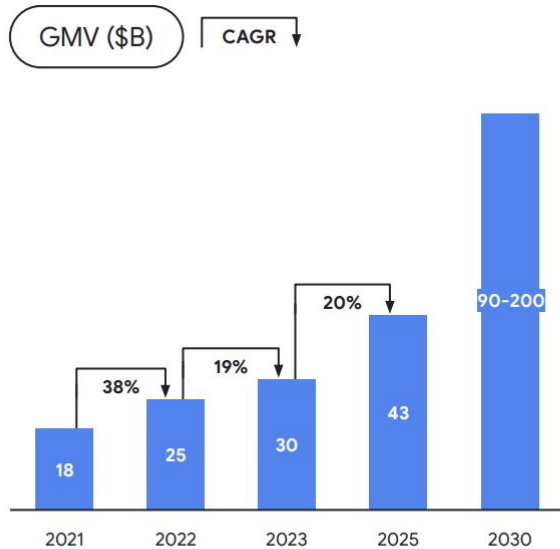
Growing against macroeconomic headwinds

The background features a stylized illustration of a hiker in a yellow shirt and blue shorts, carrying a green backpack, standing on a mountain peak. A white line graph is overlaid on the scene, showing an upward trend from left to right. The sky is blue with some orange and red clouds on the left side.

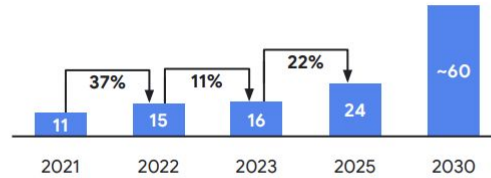
The region has withstood the recent macroeconomic storm and demonstrates significant headroom for future growth

The digital economy is on track to reach ~\$45B by 2025, fueled by strong expectations of economic growth

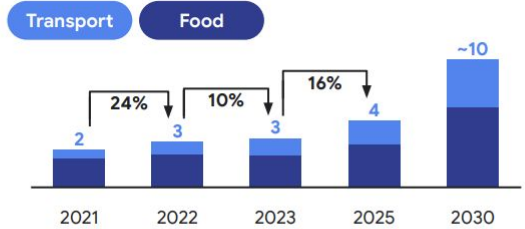
Overall digital economy



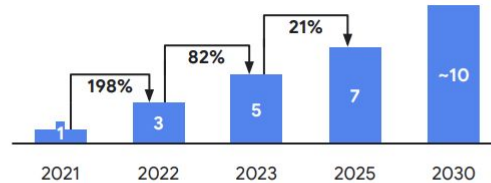
E-commerce



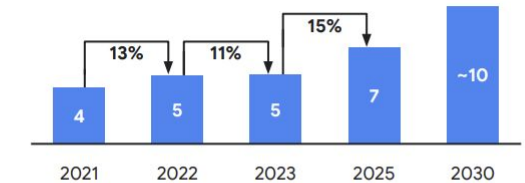
Transport & food



Online travel



Online media

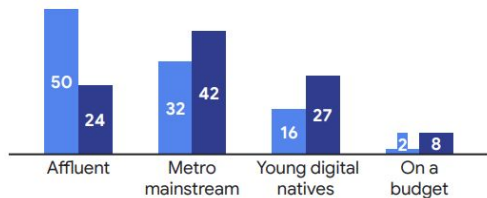


HVUs spend 5.4X vs non-HVUs; most positive change in spending outlook

HVU **Non-HVU**

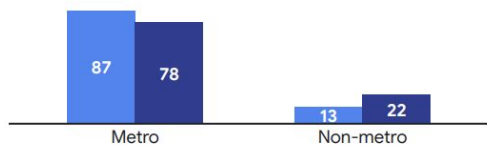
HVU composition¹ by demographic² (%)

Based on total online spend³ per user



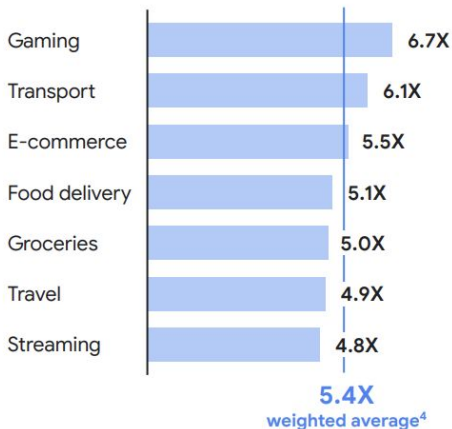
HVU composition¹ by geography (%)

Based on total online spend³ per user



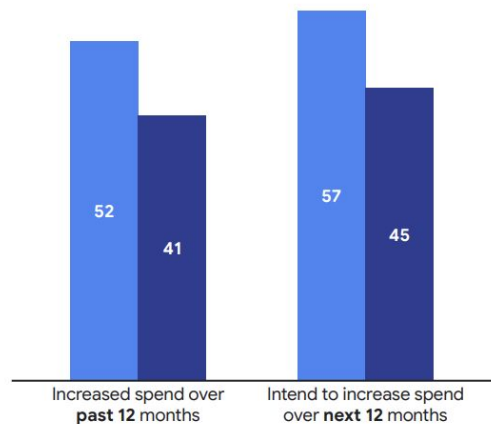
HVU vs non-HVU online spend

Based on average online vertical spend per user



Change in spend (%)

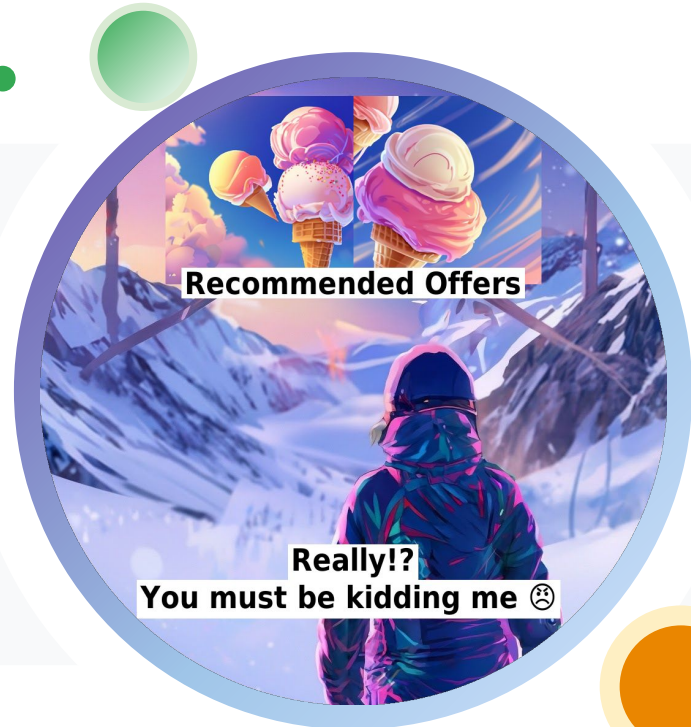
Averaged across verticals³ per user



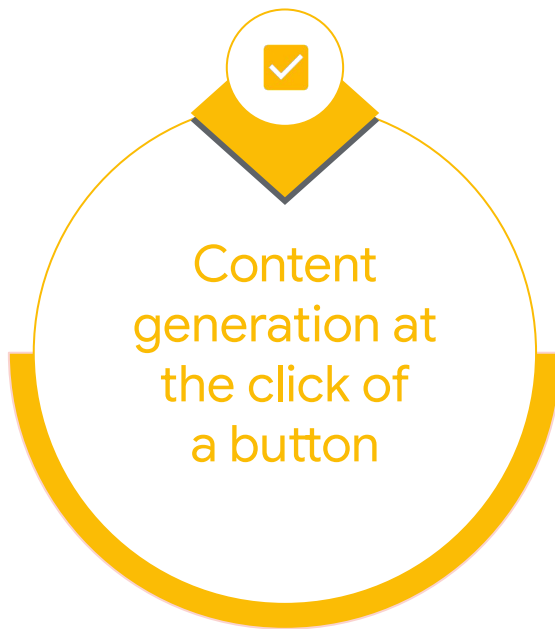
Notes: HVU = high value users. (1) Average composition across SEA; (2) Affluent = High income; Metro mainstream = Age 30 and above & medium income; Young digital natives = Age 18-29 & medium income; On budget = low income; (3) Excludes digital financial services (DFS). (4) Based on aggregate HVU user spend / aggregate non-HVU user spend, across all 7 categories.

Source: Google-commissioned Kantar e-Economy SEA consumer survey, ID, MY, PH, SG, TH, VN, 2023, online survey among 18-64 internet users and digital economy spenders, 10/08/2023 - 01/09/2023 (n=1,374 Vietnam) Question S7.S3, A2, A5, A7: "Which of the following best describes your regular monthly household income situation before tax?" "In what region / area do you live?" "Please estimate how much you think you spend online in an average month across the below digital activities." "Comparing this year to the previous year, how has your spend for the following digital behaviours changed?" "Thinking about the upcoming year, how do you think your spend for the following digital behaviours will change?"

In today's digital world customer loyalty (and wallet share !!) will be tested and won in the moment; **the exact moment** when a customer needs something



Generative AI enables enterprises to seize that moment





Riya

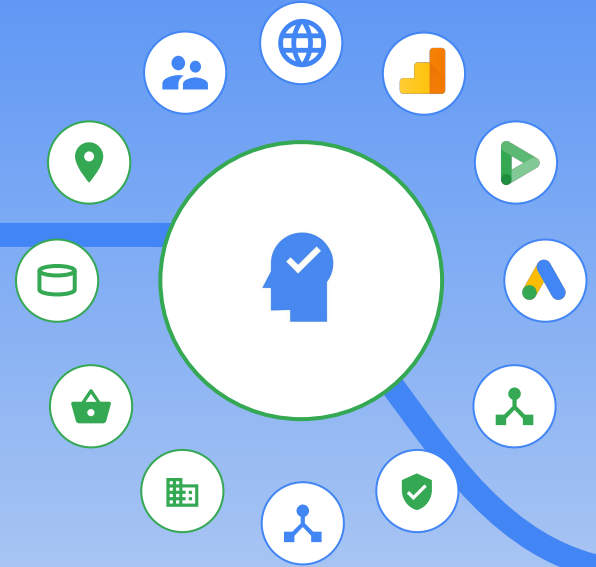
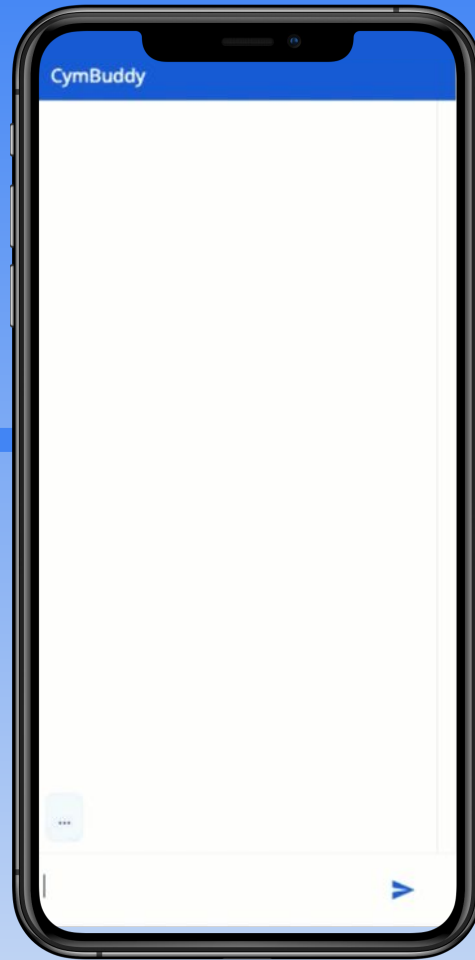
Tech-savvy millennial, recently started her professional career, likes to party with friends, conscious of need for financial discipline

CymBuddy

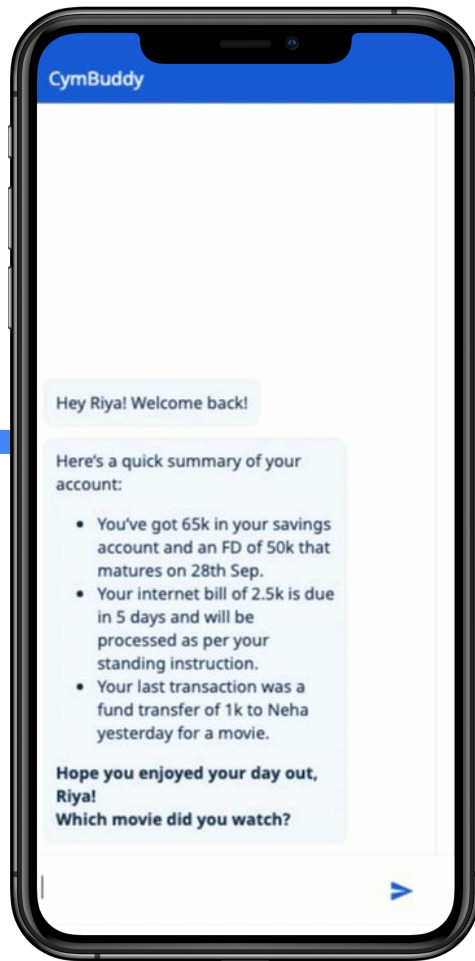
CymbalX's Virtual Agent, powered by generative AI



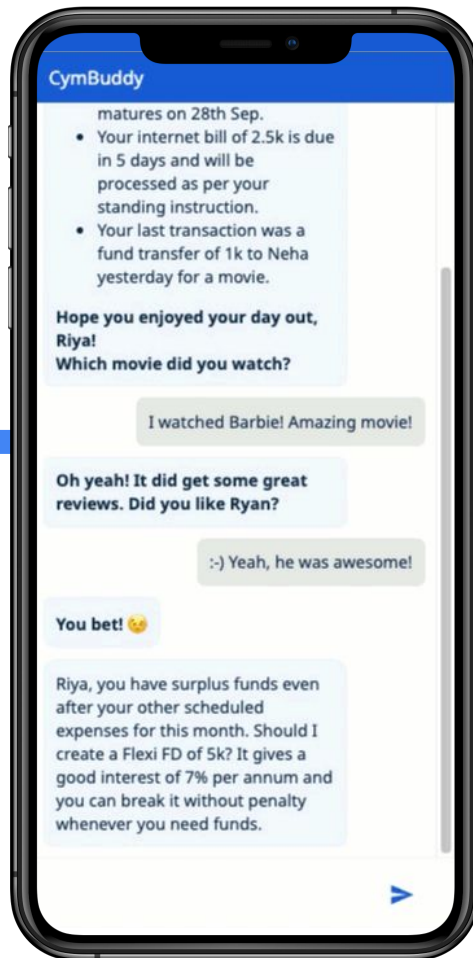
Understand
the customer
to start
the conversation



Personalize the service and message to up-sell/cross-sell



Personalize 1:1 message



FD Confirmation



riya_b@google.com



FD Confirmation



Help me write



Formalize



Elaborate



Shorten



I'm Feeling Lucky

Send





Vision

EXPORT RESET HISTORY PROMPT GUIDE

Parameters



Submit a text prompt to g

Try this: "Stylish depiction of Italian pasta with tomato sauce being prepared in a rustic setting"

More prompt tips

GENERATE EDIT CAPTION VISUAL Q & A

Write your prompt here

Prompt is required.

We want your feedback

Settings

Number of results

Slider control for Number of results, currently set to 1.

Negative prompt

Define what you don't want to see

Style

Make the model your own by changing its style. Create new models in Fine tuning

SELECT STYLE

Subject

Make the model your own by changing its subject. Create new models in Fine tuning

SELECT SUBJECT

GENERATE





Customer Name: Riya R

Customer Since

2020

Customer Predicted Lifetime Value

23,35,000

NPS Score

9/10

Products Used by Customer



■ Salary Savings ■ Flexi Deposits
■ Bill Payments ■ Debit Card

Call sentiment

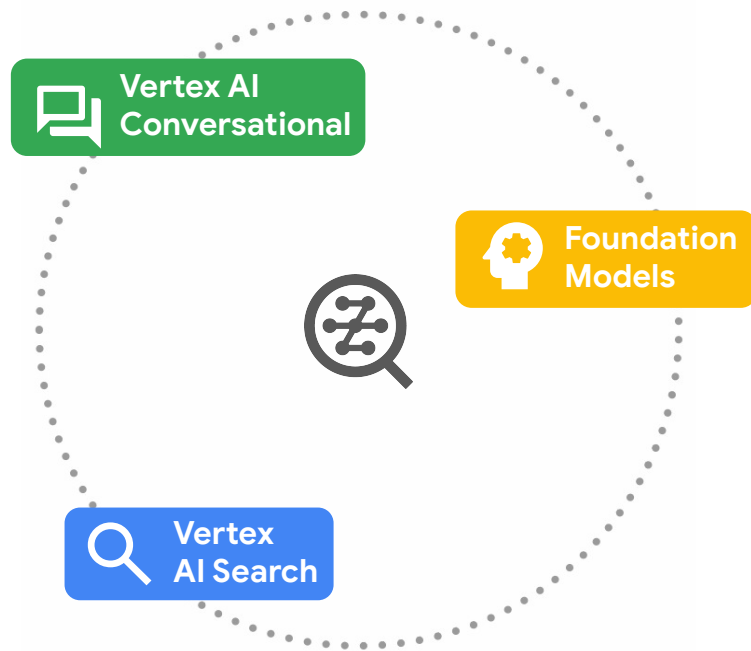


Customer Affinities

Hanging out with friends, movies, travel

- Spaces
- Explore
- Data
- SQL Runner
- Admin
- Account
- Dev OFF

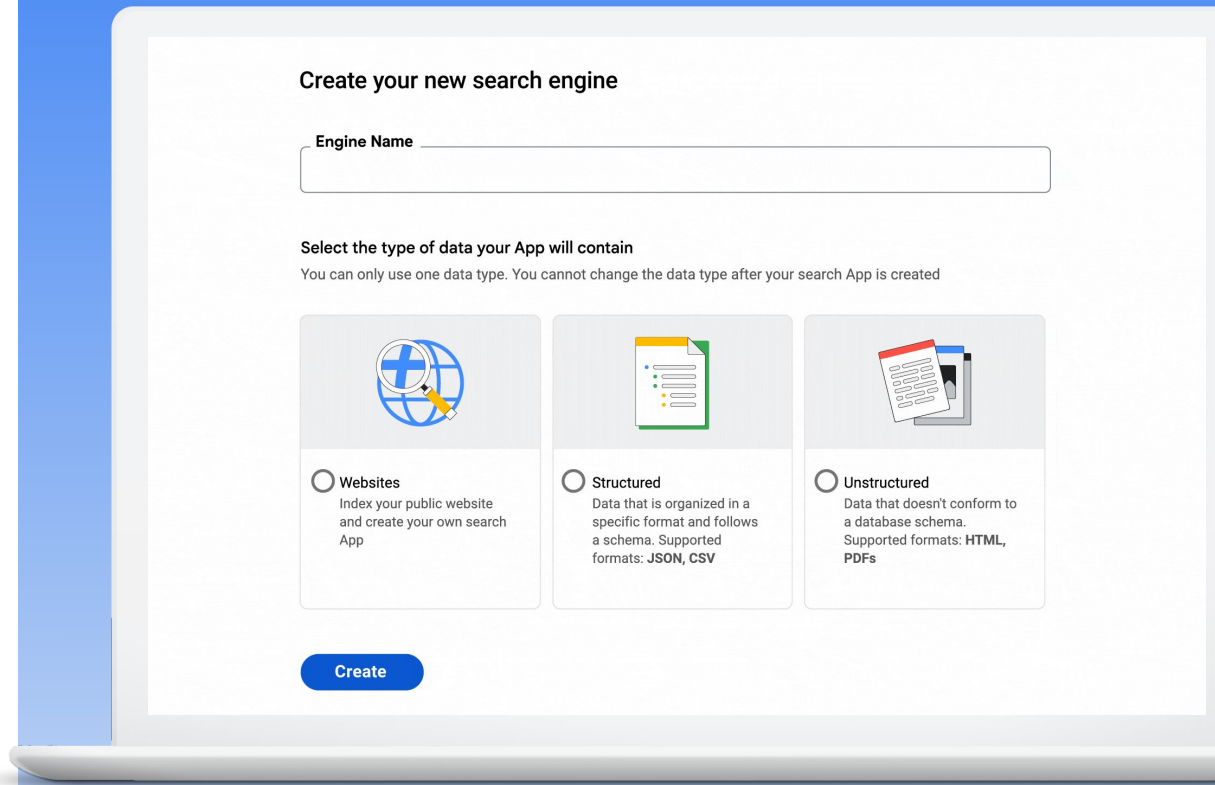
Vertex **Search** and **Conversation** helps you easily build WOW experiences in minutes.



● **Step 1:**
Create an
engine page

● **Step 2:**
Upload relevant
Documents

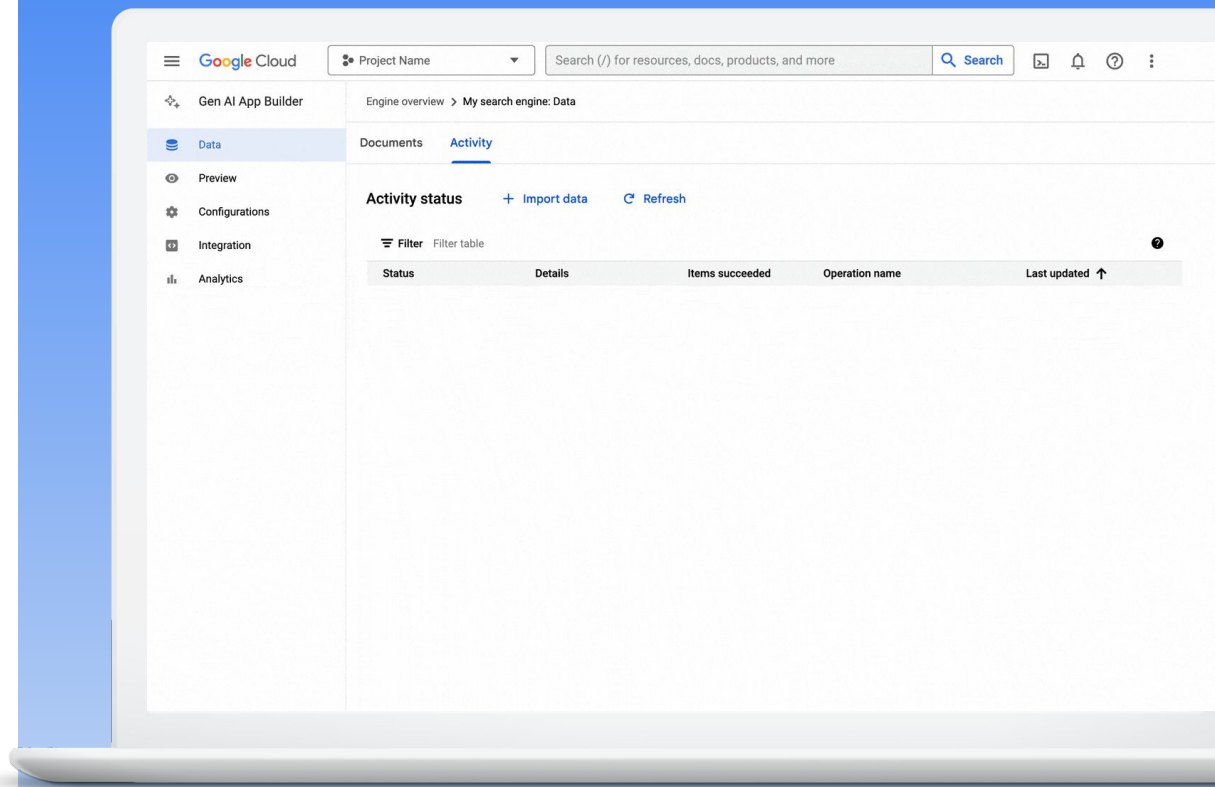
● **Step 3:**
Deploy



• Step 1:
Create an
engine page

• Step 2:
Upload relevant
Documents

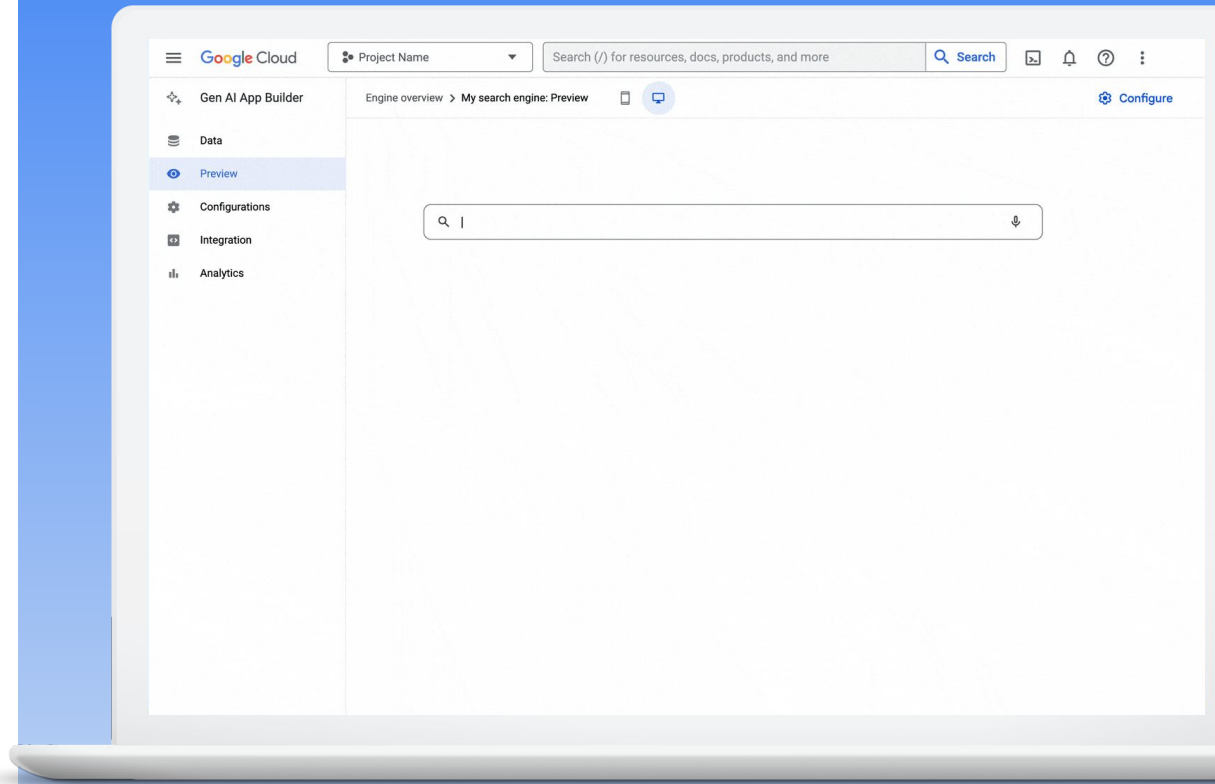
• Step 3:
Deploy



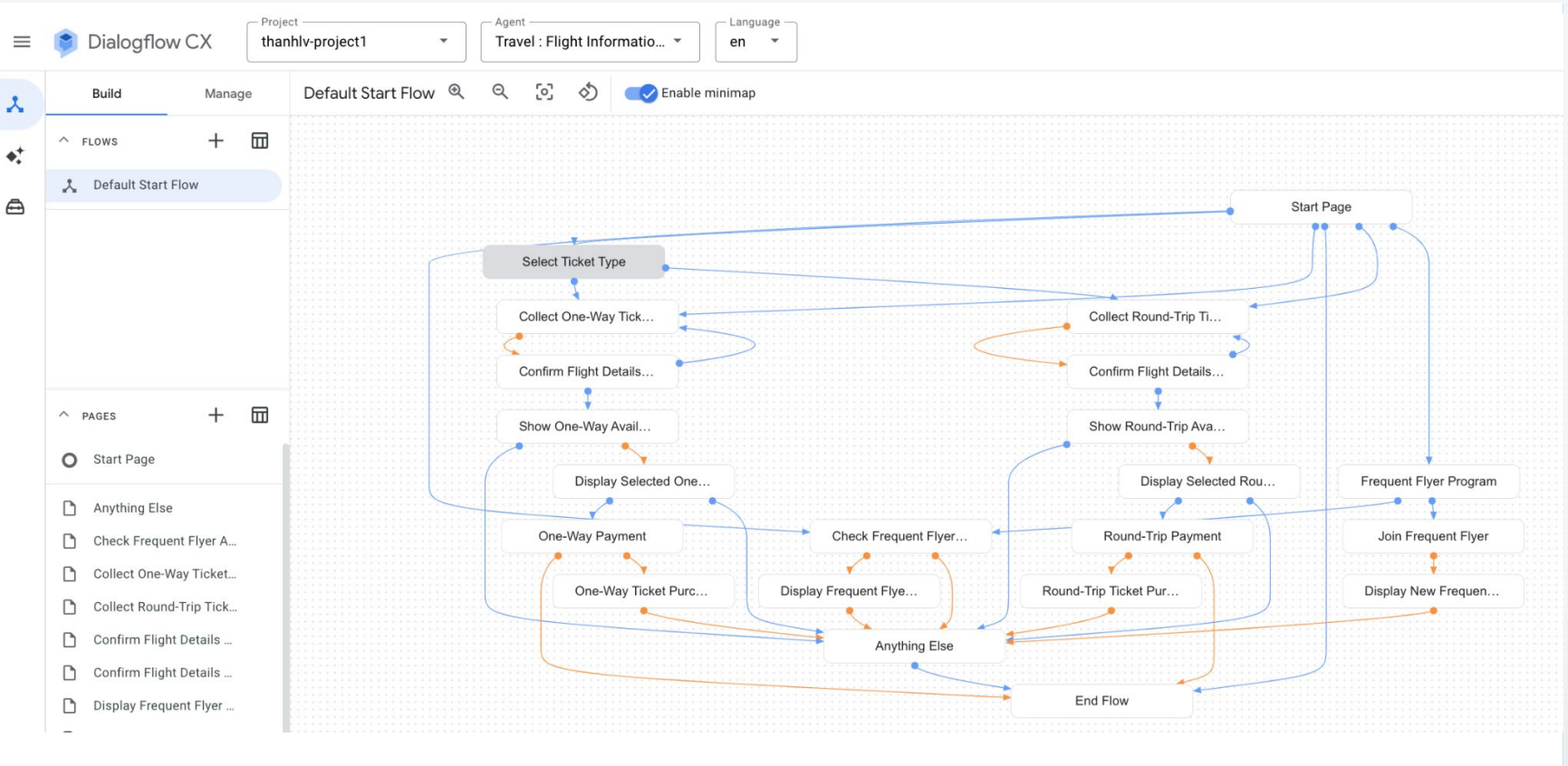
• **Step 1:**
Create an
engine page

• **Step 2:**
Upload relevant
Documents

• **Step 3:**
Deploy



Old AI Chatbot



New Generative AI Chatbot

The screenshot displays the Dialogflow CX interface for a project named 'thanhlv-project1' using the 'infobot' agent in English. The interface is divided into a left sidebar and a main workspace. The sidebar has two sections: 'FLOWS' and 'PAGES'. Under 'FLOWS', 'Default Start Flow' is selected. Under 'PAGES', 'Start Page' is selected. The main workspace shows a flow diagram on a dotted grid background. It consists of a grey rounded rectangle labeled 'Start Page' at the top, connected by a blue arrow pointing downwards to a white rounded rectangle labeled 'End Session' at the bottom. Above the workspace, there are controls for 'Default Start Flow', including search, zoom, and refresh icons, and a toggle for 'Enable minimap' which is currently turned on.

Project: thanhlv-project1

Agent: infobot

Language: en

Build | Manage

Default Start Flow

Enable minimap

FLOWS

Default Start Flow

PAGES

Start Page

Start Page

End Session

Top Use Cases for GenAI ¹



#1 - Enhanced Virtual Assistants

80% said Extremely or Fairly Valuable

- Conversational Assistants in natural language
- Connected to Data, & Corpuses (1st, 3rd & Corporate data)
- Able to answer questions, offer next steps & transact
- Hand off to a Human Agent at anytime

#2 - Financial document search

78% said Extremely or Fairly Valuable

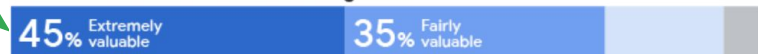
- Able to answer question
- Provide reference documents
- Ask follow up questions

How valuable would implementing this use case be for your organization

Financial document search and synthesis with gen AI



Enhanced virtual assistants with gen AI



Capital markets research with gen AI



Regulatory code change consultant with gen AI



Personalized financial recommendations with gen AI



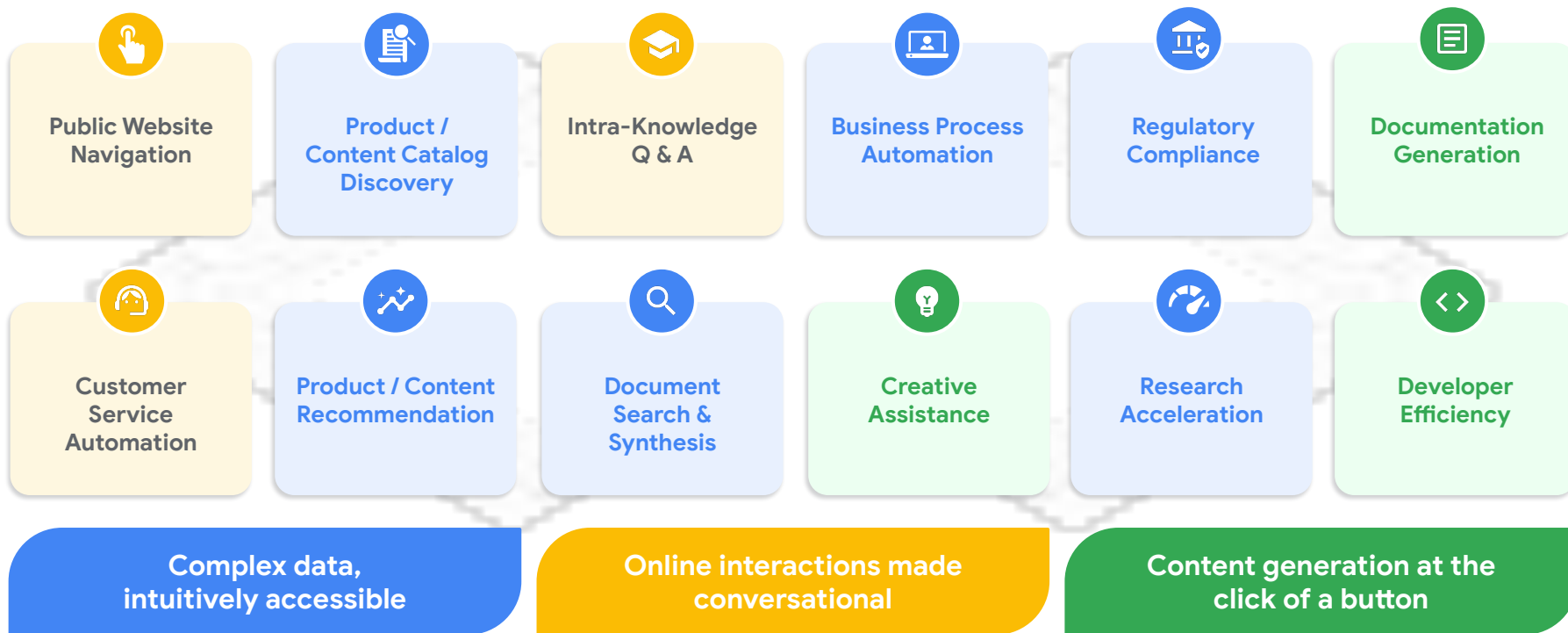
Legend: Somewhat valuable, Not very valuable, Not valuable at all, N/A or "I Don't Know"

Source: Google Cloud Gen AI Benchmarking Study, July 2023, Financial services respondents n=200

1. Based on a Google Cloud Gen AI Benchmarking Study, July 2023

Enterprises are realizing significant value

From top Generative AI powered use cases



Consumers & enterprises have different needs....



Consumers

Plan a 3 day trip to Patagonia

Create a valentine poem.

How to make GF pancakes?

A picture of a panda playing yahtzee

I want to write a novel. How do I get started?

Create a jazz song for a bday card

Bard + MakerSuite

Google



Enterprises

How do we **control our data**

How do we deal with **fraud & security**

We need to be **accurate & explainable**

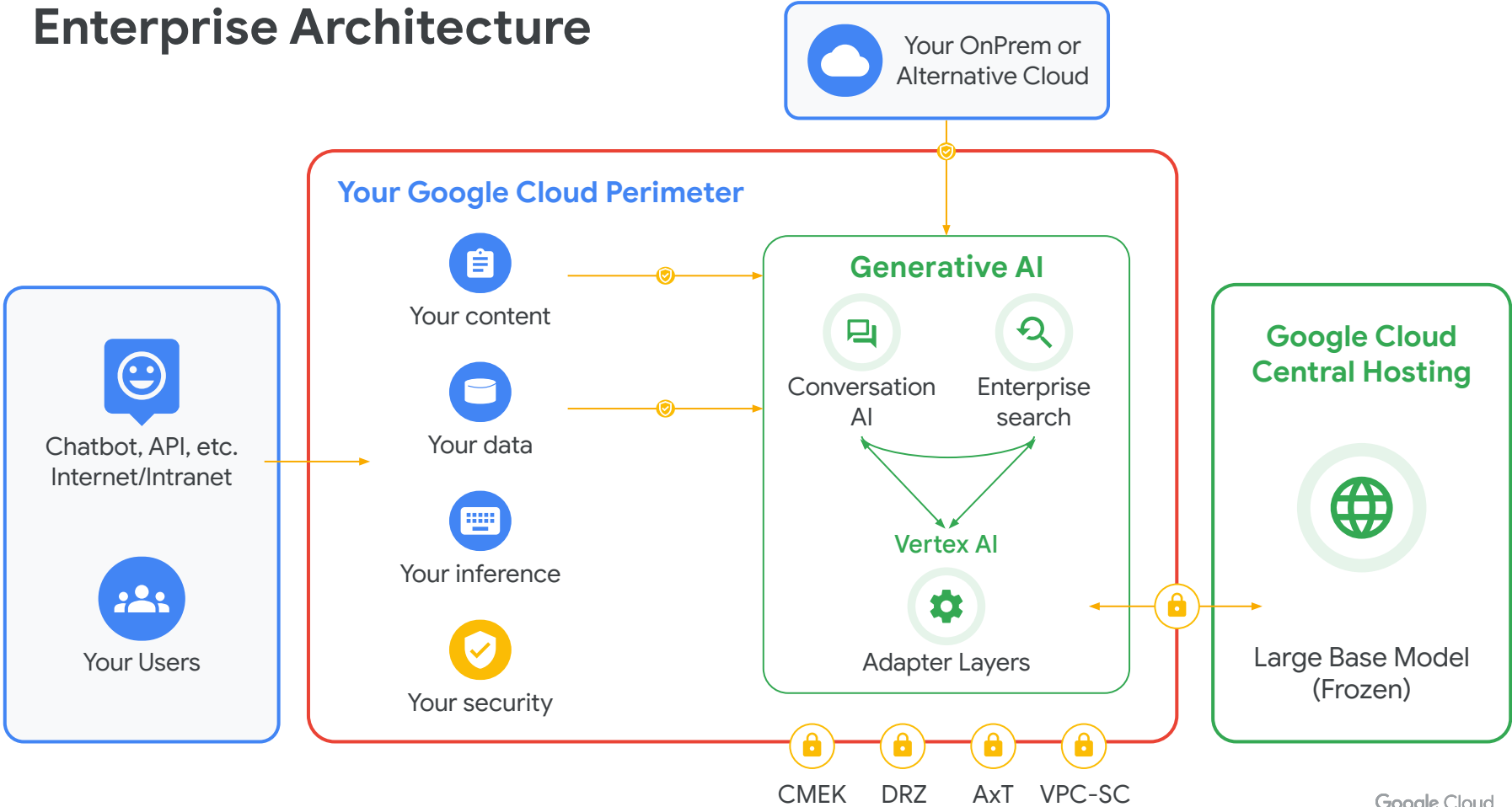
How will we **control costs?**

How do we integrate our existing **data & applications**

Vertex AI + Duet AI

Google Cloud

Enterprise Architecture





Monetary Authority
of Singapore

[Regulation](#)

[Development](#)

[Monetary Policy](#)

[Bonds & Bills](#)

[Currency](#)

[Publications](#)

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Media Releases

| Published Date: 31 May 2023

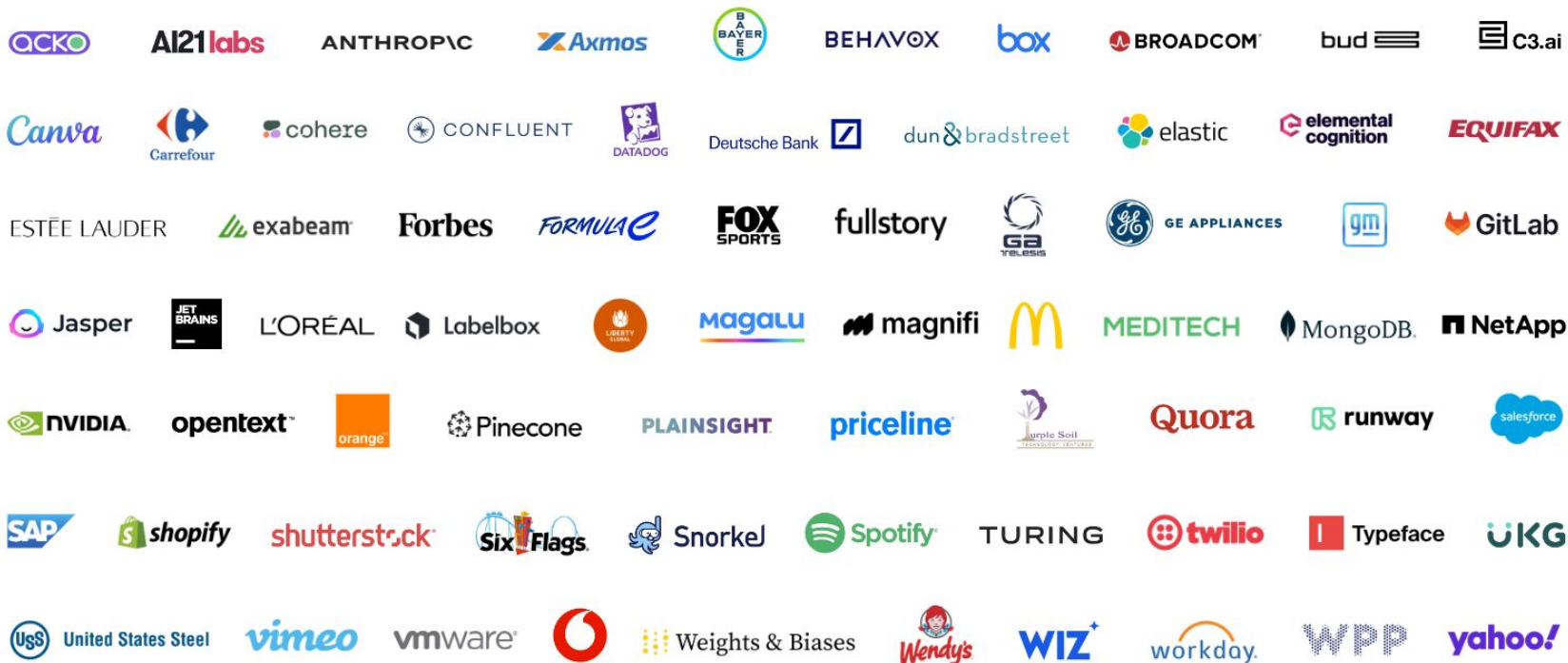
MAS Partners Google Cloud to Advance Capabilities in Generative AI Technology



Monetary Authority
of Singapore

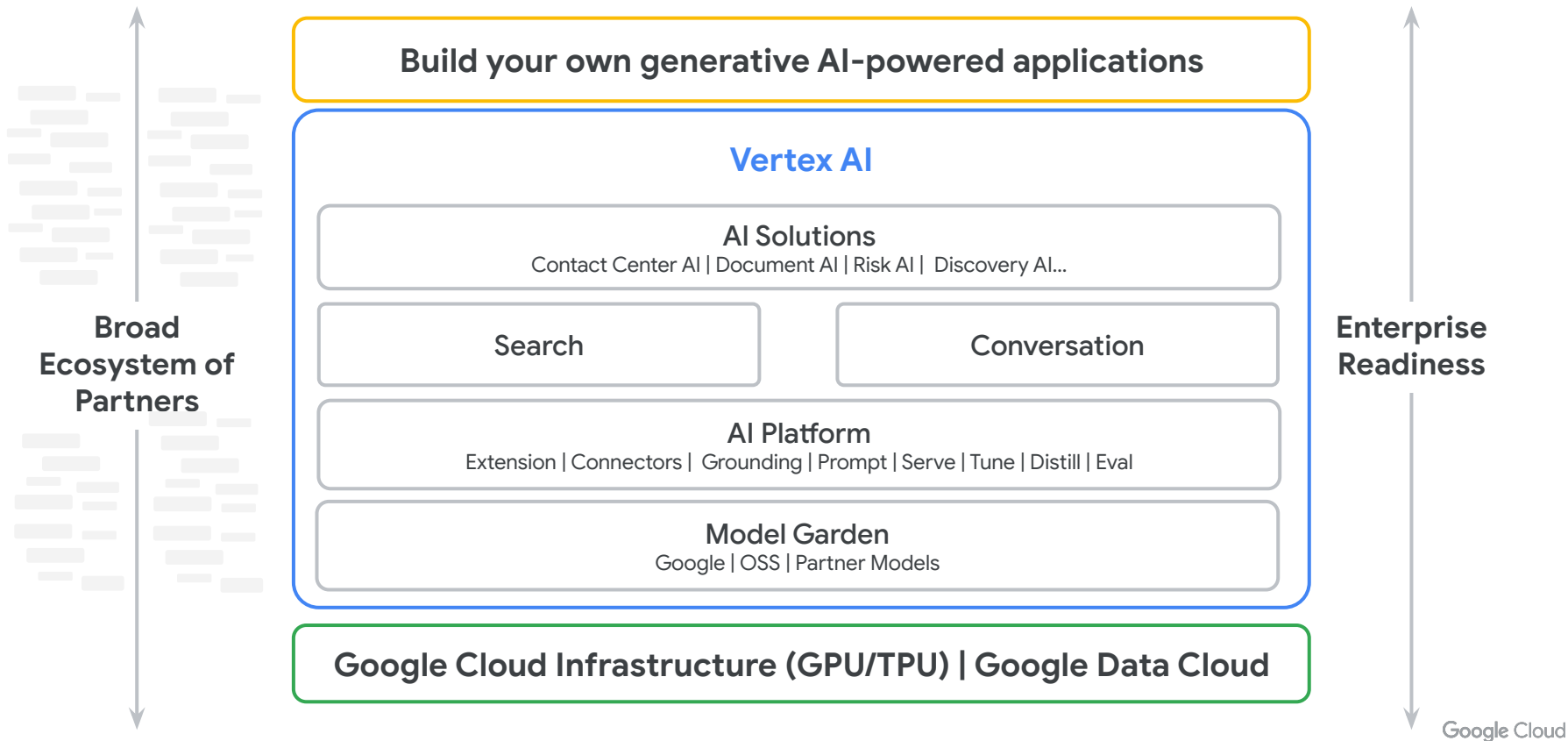


Customers are transforming with Google Cloud GenAI

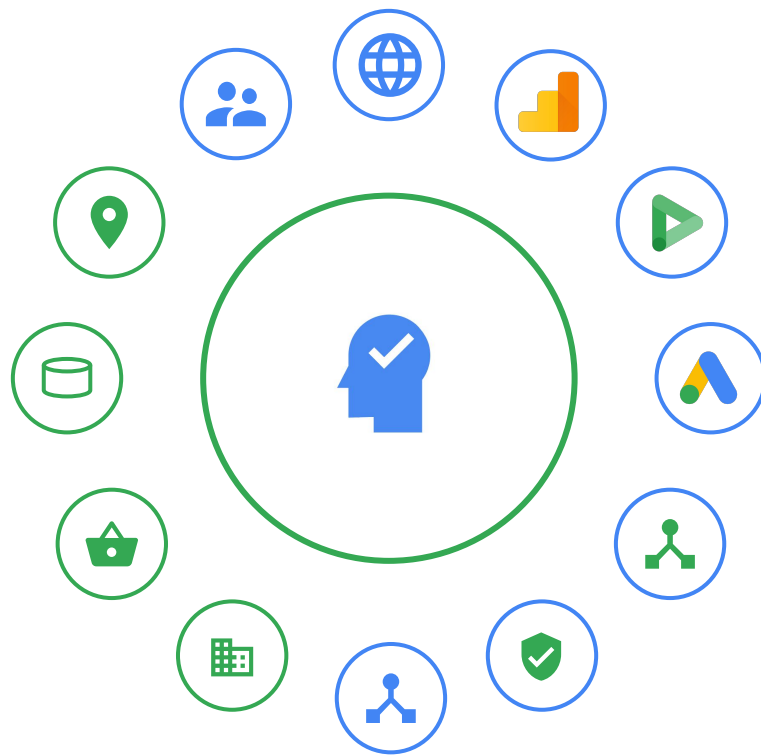


Google Cloud Generative AI

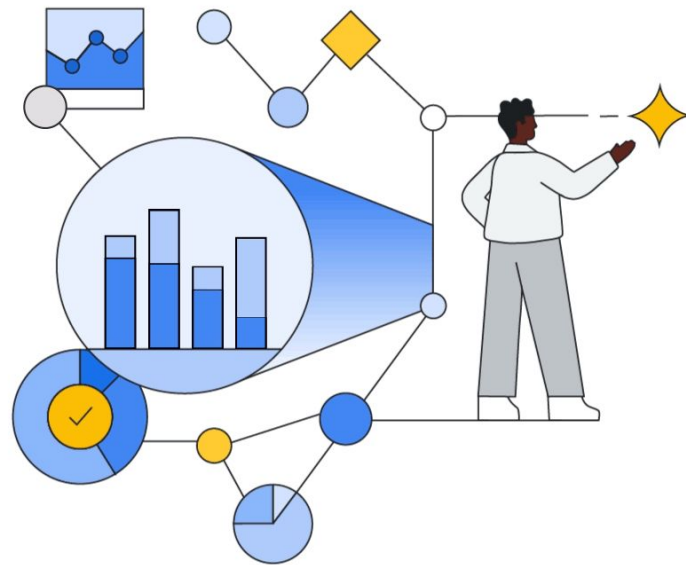
Empower enterprises to innovate faster with **enterprise-ready** generative AI



Live Demo GenAI voicebot



Thank you



10 Steps to launch your first use case in 30 days



Follow these steps for a fast, easy, and low-risk approach to starting your organization's generative AI journey.

We've included KPIs to help you demonstrate impact to your leaders, foundational to scale across domains, and recommendations to allow your teams to experiment in a safe, internal setting so they can gain experience with the new technology.

