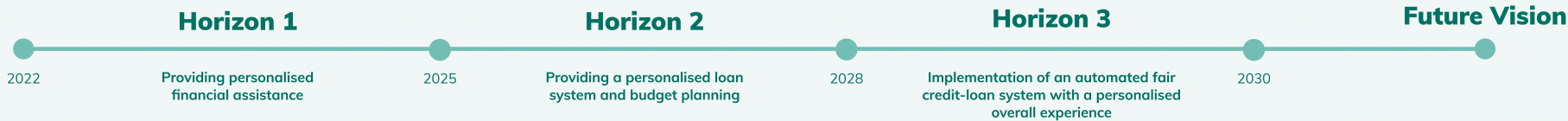


# Tactical Roadmap



USERS	Trends	Hyper-personalization	Need for Financial Literacy	Striving for Equality
	Target Group	Financially illiterate   Overly Impulsive   Small Financial Means		
	Values	Optimising Experience Getting to know the system	Personalized Financial Insights Responsible Being well-organized	Compatibility Building Trust Assistant for financial stability Knowledge Development Guidance Security Inclusion Justice Efficiency Protection
PRODUCT-SERVICE SYSTEM	Features	Personal Loan Application Support Loan Officer Tracking Personality New Behavioural Credit-scoring System Tracking Financial Behaviour Tracking Economic Challenges (context) Spending Pattern Insights Budget Planning Suggestions For Loan	Personal Loan Application and Post Loan Support Support Loan Officer Personalized Loan Proposal Post Loan Support Personalized Loan Proposal Personalized Duration (Years) Personalized Amount Fixed Interest Rate Educating The User Warning System Finance Guidance System (MVP) Insights into Spending Patterns Alerts About Loan Repayment Impaired Budget Planning	Automated Personal Loan Application and Post Loan Support Support Loan Officer Personalized Loan Proposal Automated Loan Approval Post Loan Support Personalized Loan Proposal Personalized Duration (Years) Personalized Amount Fixed Interest Rate Instant Loan Approval Educating The User Warning System Finance Guidance System Fail-Safe System Quality Assurance
	Partners	IBM: Developing the AI loan decision- and support system	IBM: Integrating the new data streams, training and improving the decision making- support system	IBM: Monitor quality of automated loan system. Updating and modifying AI system
	Talent	Loan Officer: Approving the loan based on the new credit-scoring system UX experts to update the application	Loan Officer: Understanding how AI makes choices and approving the loans with the advice from the AI UX experts to update the application	Loan Officer: Change into the role of explaining, advising and advocating UX experts to update the application
TECHNOLOGY	Outsource	Data Collection Watson Personality Insights Tool 'Watson Discovery' to find spending patterns	'AutoAI' to predict the future spending patterns and educating the user	Building Fail-safe System and monitoring the system
	In-house	API modification for spending pattern insights	API modified to include the educating, warning and fierce guidance MVPs Learning from the user insights and modifying the IBM's model and updating the ABN Amro's API	Launching fully upgraded the ABN Amro API to include the educating, warning and fierce guidance systems
	Partnership Values	Collaboration Customer Experience	Courage Future-proof Bank IBM: Explainability	Care "A personal bank in the digital age" IBM: Fairness
BUSINESS MODEL	Revenue	New clients taking a personal loan Capitalizing part of the new system efficiency Saving on salary of loan officers		
	Costs	Investing in AI system (personal loan application system) by partnering with IBM & the application interface (post loan support) Marketing Campaign Educating the loan officers about how AI system works (Training from IBM) and aligning organisation	Buying up financial data, meta data and google data of the user	

Fair personal loans, education and protection for those who need it the most!



Providing people with little access to personal loans, an equal chance based on their own merits. Guiding people to a better financial future through education and protection.