



**Maybank**

# **Accelerating Artificial Intelligence and Digital Talent Capabilities in Maybank**

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# Let's Start with a Poll:

Join at  
**slido.com**

**#cdaomalaysia**

Passcode: cdaomalaysia



# Digital Successes at Maybank through our Workforce

Maybank named “Best Consumer Digital Bank in Malaysia & Indonesia”  
– Global Finance, 2020



**An Online Marketplace** to help Local Food Merchants impacted by **COVID-19** to continue to generate sales which resulted in over 50,000 orders. Programme was conceived and implemented entirely by Maybankers within **3 weeks**



## Introduced many innovative and first-to-market digital solutions such as:

- MAE by Maybank2u, a lifestyle app.
- New and improved Maybank2u app with biometric and Secure2u features.
- QRPay and Tap2Phone, affordable digital payment solutions for small merchants.
- SME Digital Financing with 10-minute approval.
- EzyQ, an online branch appointment system.
- Fully digital real-time account opening for SMEs in Malaysia.
- Video Know-Your-Customer (KYC) via Maybank2u, enabling fully digital customer onboarding in Indonesia.

# World's Best Companies 2023 Recognition



## Maybank recognised by TIME Magazine as one of the World's Best Companies of 2023!

Maybank is one of only 750 companies worldwide, and the only Malaysian organisation to be listed in Time Magazine's list of World's Best Companies of 2023.

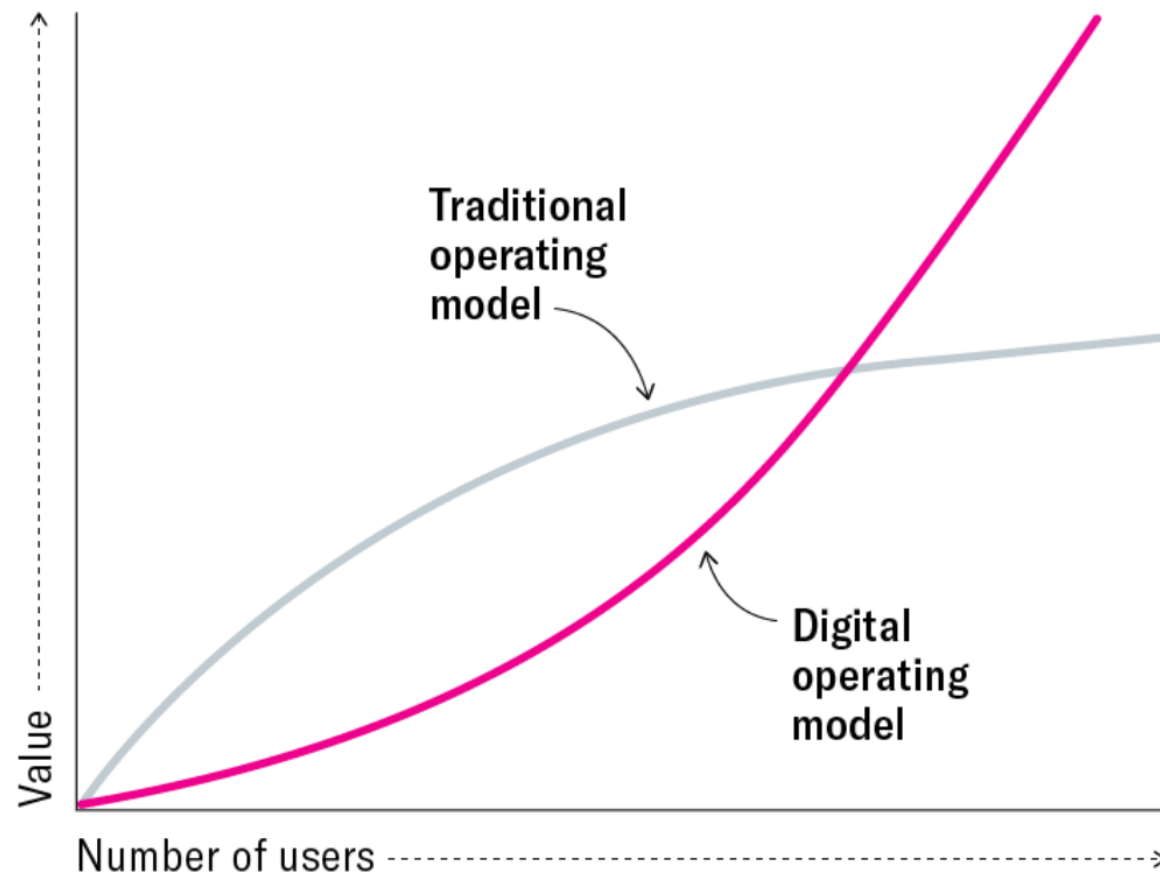
# **How did we do it?**

# **Principle #1: Strategic Relevance**

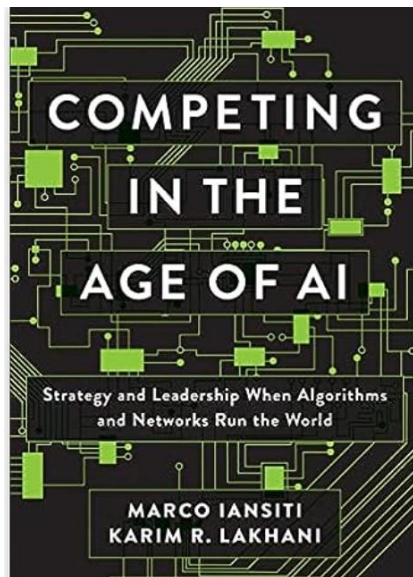


# How AI-Driven Companies Can Outstrip Traditional Firms

The value that scale delivers eventually tapers off in traditional operating models, but in digital operating models, it can climb much higher.



From: "Competing in the Age of AI," by Marco Iansiti and Karim R. Lakhani, January–February 2020



# **Principle #2: Leadership Role Modeling**

# Leadership Role Modelling & Advocacy



## **Mandate from Top Management to Build All Algorithms Internally**

**DO IT  
YOURSELF**

**Growth Mindset & “Muscle” Development**

# **Principle #3: Inclusivity & Ownership**

# **Challenges :**

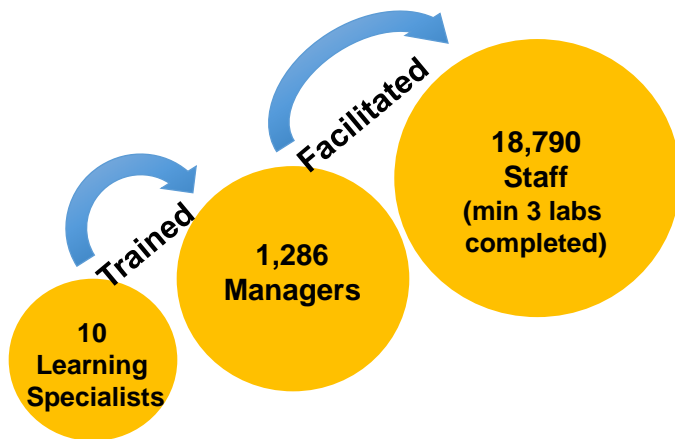
- 1. How to create Buy-In for Change & AI/ML Adoption**
- 2. How can we Scale-Up Upskilling Throughout**
- 3. How to do so Expediently & with least down-time**

# Creating Buy-In & Learning Culture

## The “FutureReady Lab”

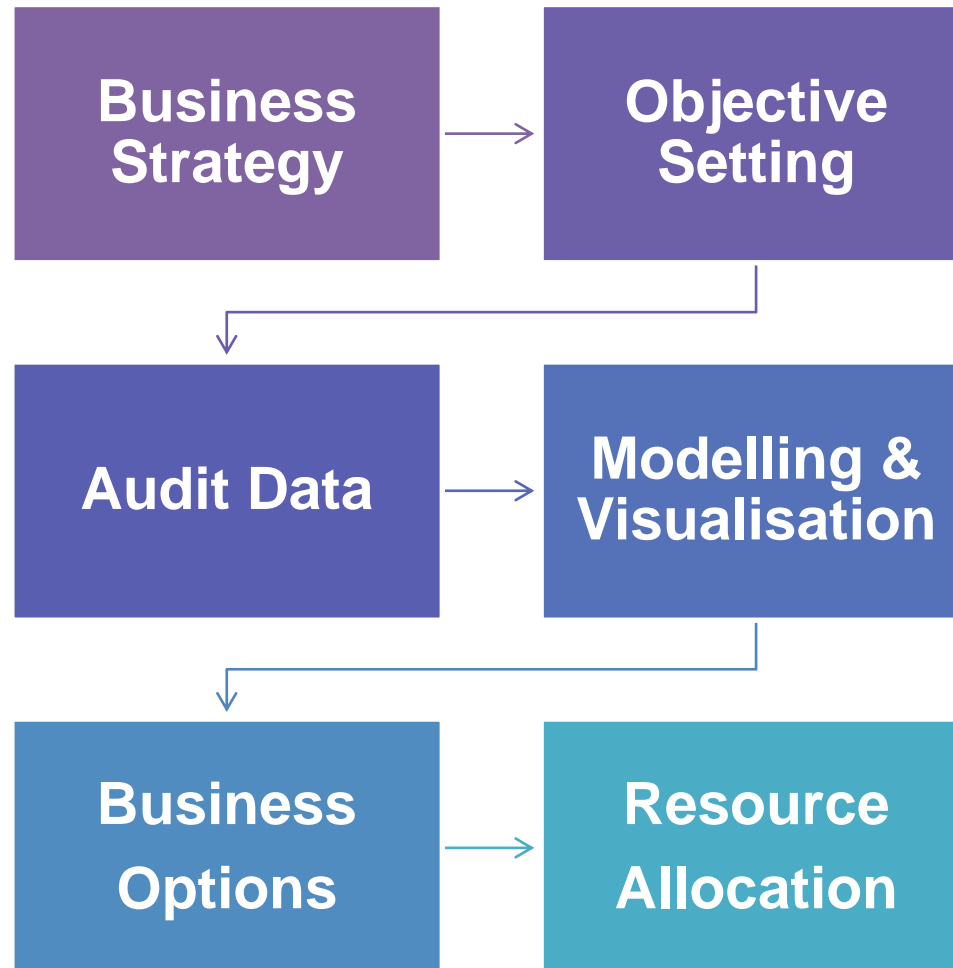
A Bottom-Up Engagement Initiative

“Snowball Approach” - Managers Facilitated Learning Sessions for their own teams:



# **Principle #4: Impact Learning**

# The Strategic AI/ML Application Framework



1. Selected Relevant Case studies
2. Focused on Initiatives that Contributed to Strategy

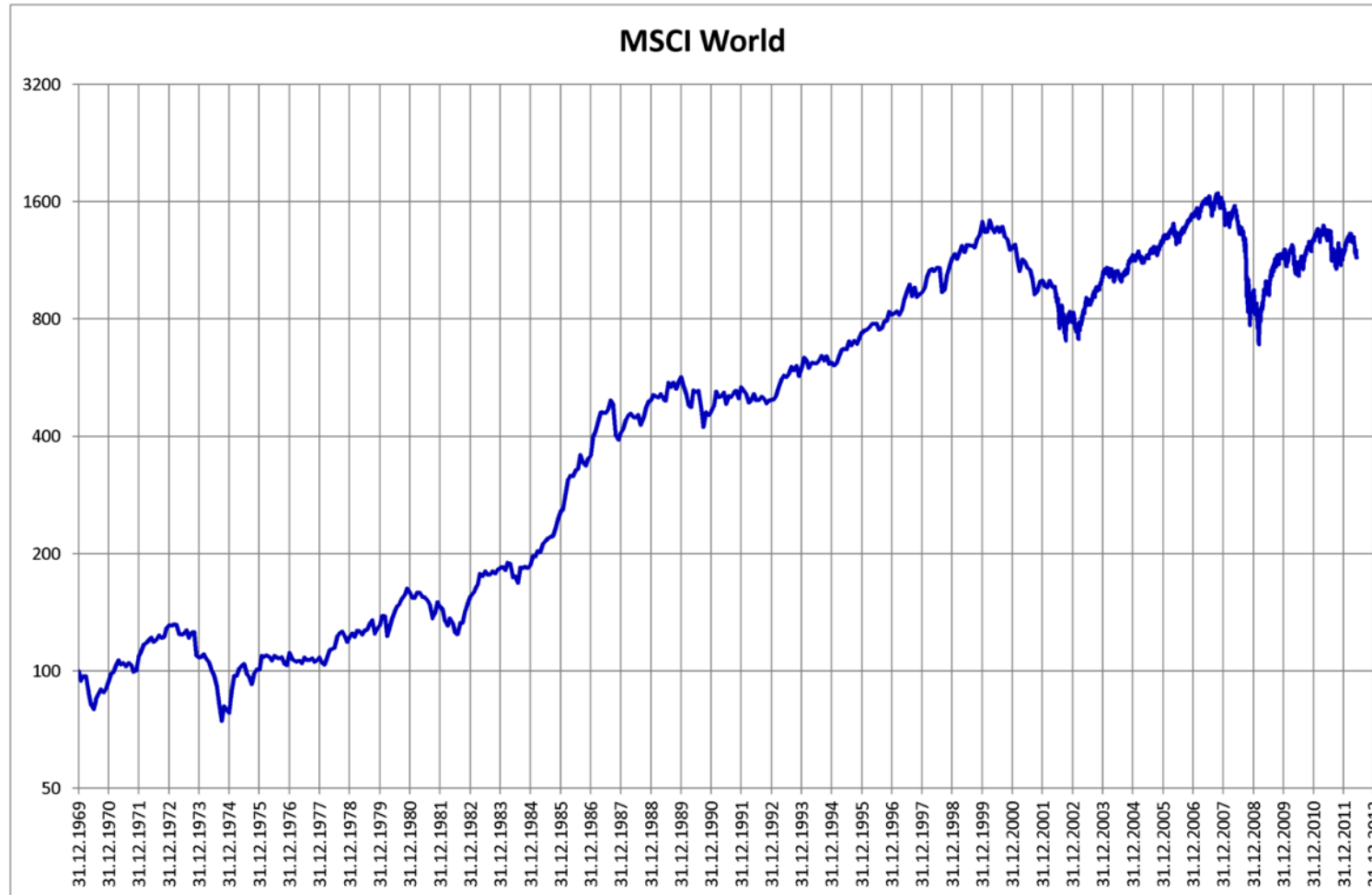
# The Impact Learning Approach

## **Introducing the Maybank Excel AI Tool (MEAT)**

**A Learning Tool to Accelerate the Application of Machine Learning within 1 week compared to typically 2-3 months of training**

## Example of AI/ML Application in Business:

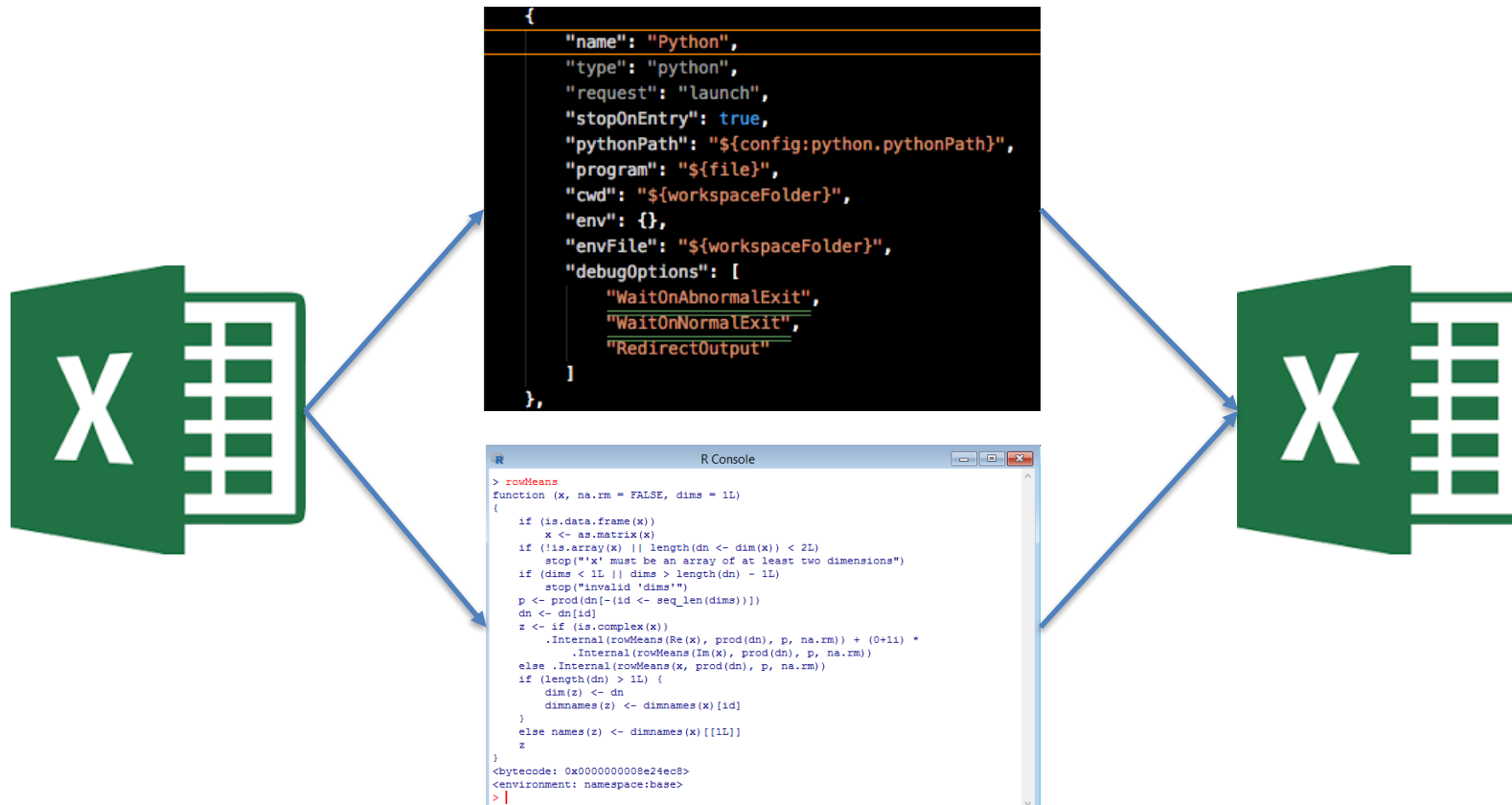
What will the MSCI Index be in 6 month's Time?



# Overview of the Maybank Excel AI Tool (“MEAT”)

Learn to Apply Machine Learning Immediately to your Job via the MEAT:

**Input** via Excel (Graphical User Interface) → **Processing** via R or Python (Back-end) → **Output** in Excel (Back-end)



# Example: Time Series Forecasting

Please Type an "X" to indicate Row is to be Excluded from the analysis/model

**(Re)Initialize**

Enter TOTAL No of Vars & Click Button

(Re)Initialize

# of Vars:

*\* include only independent variables, and not the label*

Paste your data under each column header and enter/select Confirm that none of your data has any blank values before

**Configure Time Series**

Start Date

2/11/1980

Increment By

Day

**Exclude? (Put an "X" to Exclude or leave blank to Include)**

**Dependent or Independent?**

**Description**

**Units**

**Type**

**Role**

**+ Add New Variable**

Delete	Delete	Delete	Delete
Dependent	Independent	Independent	Independent
MSCI World Index	VIX Index	No. of stocks 52w	SPX Index
Index	Index	%	Index
Continuous	Continuous	Continuous	Continuous
Prediction	Exogenous	Exogenous	Exogenous

# Example: Time Series Forecasting

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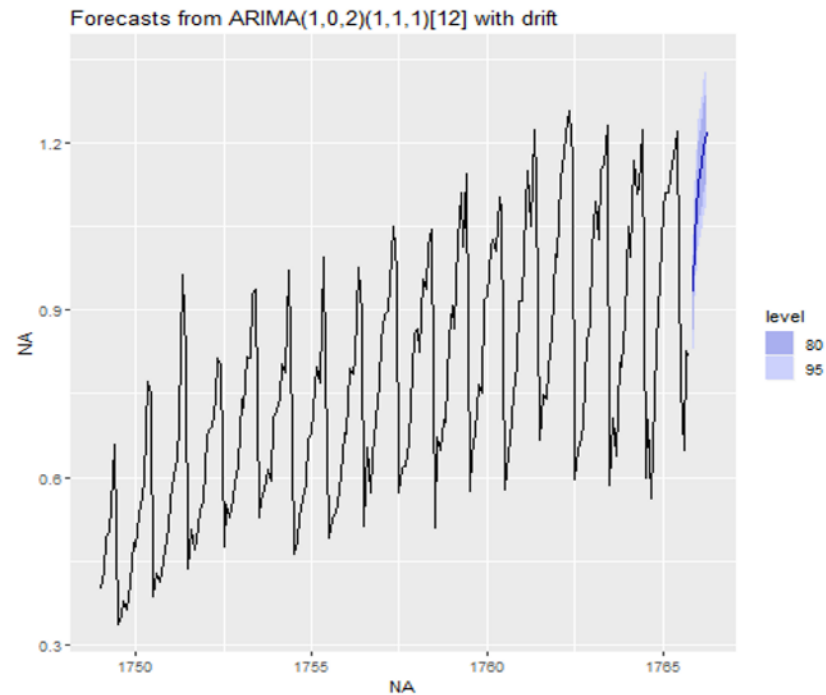
A	B	C	D	E	F	G	H	I
<p>Please Enter your parameter and the click analyze.</p>								
<div>AnalyzeReset Code</div>								
<div>RVector Autoregression (VAR)</div>								
<p><i>R code for selected method below. Feel free to make changes and edit any hyperparameters.</i></p> <pre>#VAR R Script library(vars)  # Load raw data args = commandArgs(trailingOnly = TRUE) raw_data = read.csv(args[1]) plot.dir = args[2]  # construct time series object time.series = ts(raw_data)  headers &lt;- colnames(time.series) windows.options(width=14) v &lt;- vars::VAR(time.series,p=1,type="both")</pre>								

# Example: Time Series Forecasting

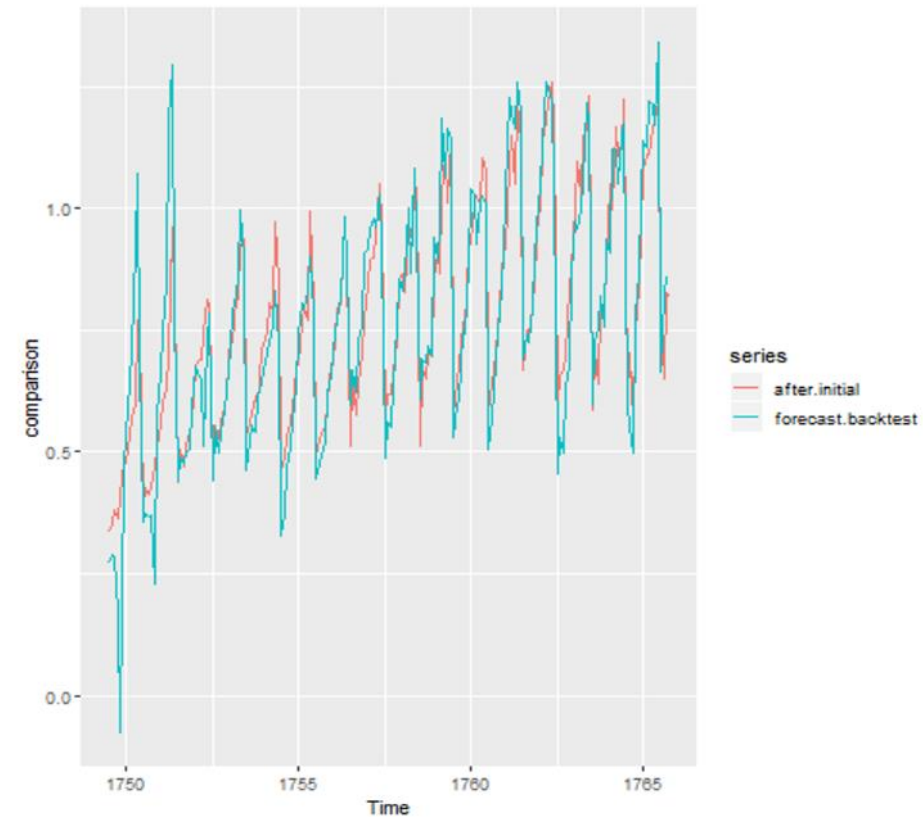
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fx							T	U	V	W	X	Y
B	C	D	E	F	G							

Forecast



Backtesting



# **Principle #5: Ecosystem Development**

# An Enabling Ecosystem

1. **Line Manager Involvement & Sponsorship – Implement Digital Roadmap**
2. **Create the Digital Organizational Model – Redesign Jobs, Business Processes, Systems**
3. **Peer Coaching** – Women who were recently Certified Coached Others
4. **Expert Coaching** - by Experts who were also adept at Coaching
5. Availability & Accessibility of **Technology & Data Infrastructure**
6. **Recognition** – by C-Suite Leaders



# In Summary - an **Organizational Development** Approach to Building Digital Culture & Mindsets



## Key Guiding Principles Adopted:

1. 3-5 Year Planning Horizon Perspective
2. Facilitate Leadership Action
3. Create Inclusivity & Ownership
4. Facilitate Environmental Changes Necessary
5. Nurture Learning Mindsets  
“Developing Proactive Learners who are continuously learning to stay ahead.”

**FUTURE**READY

**Thank You!**

**Further questions:**

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