

**Leading in the Age of Intelligent Machines**

# **Navigating AI-Driven Transformation**



# Speaker Profile



**Chief Data  
Analytics  
Officer**

## Sonny Supriyadi

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Sonny is a seasoned professional and has led Pricing and Data Analytics projects/transformations in Asia, Europe and North America.

Sonny returned to Indonesia in July 2019 after spending 20 years living and working in the UK.

His current responsibility at Maybank Indonesia is to lead and manage a team of data scientists, pricing specialists, market researchers, and Data Governance, developing a relatively new Division to convert data into meaningful and actionable insights for the Bank to better serve its customers.



# Agenda

**01 The Evolution of Leadership in Banking**

**02 Core Leadership Competencies in the AI Era**

**03 Case Studies & Industry Insights**

**04 Challenges & Ethical Considerations**

**05 Call to Action: The Future of Leadership**





# The Evolution of Leadership in Banking



# The majority of bankers believe AI capabilities will make or break the banks of the future in a strongly growing market

Why address your AI strategy now?

**+\$1 tn**

In global banking  
revenues pools by  
2030

**~ 25%**

Decrease in cost for  
compliance,  
operations and  
customer service

**> 70%**

Of bankers believe that  
the ability to utilize AI  
will decide whether  
banks succeed or fail

# AI Reshaping Financial Services

## Risk Management

- Proactive Fraud Detection
- Robust Compliance

- Navigating Complex Regulatory Landscapes
- Ensuring Adherence To Laws and Minimizing Compliance-related Risks.

## Compliance




## Customer Experience

- Tailored Services
- Improved Engagement.



- Automates Repetitive Tasks
- Streamlines Processes
- Reduces Operational Costs

## Operational Efficiency

The background features a light gray abstract network diagram. It consists of several clusters of circular nodes of varying sizes, connected by thin, light gray lines. The nodes are arranged in a way that suggests a complex, interconnected system, possibly representing a network or a molecular structure. The overall aesthetic is clean and modern, with a focus on geometric shapes and connections.

“Leadership today is not just about managing people—it’s about **orchestrating human and machine intelligence** to drive innovation and resilience”

# The Evolution of Leadership in Banking

## Traditional Leadership

Based on experience & intuition

Hierarchical decision-making

Focus on process & control

Human-centric talent  
management

Reactive to market shifts



Decision basis



Structure



Focus



Talent Management



Market Response

## AI-Driven Leadership

Augmented by data &  
insights

Collaborative, network-centric

Emphasis on innovation &  
agility

Orchestrating human-  
machine teams

Proactive, predictive  
strategies





# **Core Leadership Competencies in the AI Era**

# Core Leadership Competencies in the AI Era



**Strategic Agility:** Ability to anticipate AI-driven disruptions and pivot strategies accordingly



**Human-AI Collaboration:** Integrating AI as a tool to enhance human capabilities rather than replace them



**Ethical Governance:** Ensuring transparency, fairness, and accountability in AI-driven decisions



**Continuous Learning:** Embracing lifelong learning to stay ahead in AI advancements.



**Trust & Psychological Safety:** Creating environments where employees feel safe to experiment with AI-driven solutions. .



# Case Studies & Industry Insights



# Case Studies & Industry Insights

## 01 Customer Experience & Security

### ❑ Fraud Detection

e.g. JPMorgan Chase leverage AI for real-time anomaly detection in reducing fraud losses

### ❑ Personalized Financial Services

e.g. Bank of America's "Erica" virtual assistant uses AI and machine learning to offer personalized financial

## 02 Compliance & Risk Management

### ❑ Regulatory Compliance

e.g. Financial institutions employ AI for automated KYC (Know Your Customer) and AML (Anti-Money Laundering) checks

### ❑ Risk Management

Advanced Credit Risk Assessment, Market Volatility prediction, and operational risk identification, enabling more nuanced and proactive risk mitigation strategies.





# Challenges & Ethical Considerations



# Challenges & Ethical Considerations

**01** Bias & Fairness in AI Systems

**02** Regulatory Landscape

**03** Human-Centric Leadership



# **Call to Action: The Future of Leadership**

# Call to Action: The Future of Leadership


- Leading the AI Transformation in Banking -

## EMPOWERMENT

- ❑ Embrace AI not just a TOOL but as a strategic partner
- ❑ Develop AI literacy.

## COLLABORATION

- ❑ Foster cross-industry partnerships for responsible AI adoption
- ❑ Ethical frameworks.



**"The future of banking leadership is not about choosing between humans and machines—it's about leading both toward a smarter, more resilient financial ecosystem."**

# THANK YOU

