



BIG DISRUPTION ON BANKING INDUSTRY

Proposal to Members of Board
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KEY WORD

Which industry was disrupted?

Banking

BEFORE BEING DISRUPTED

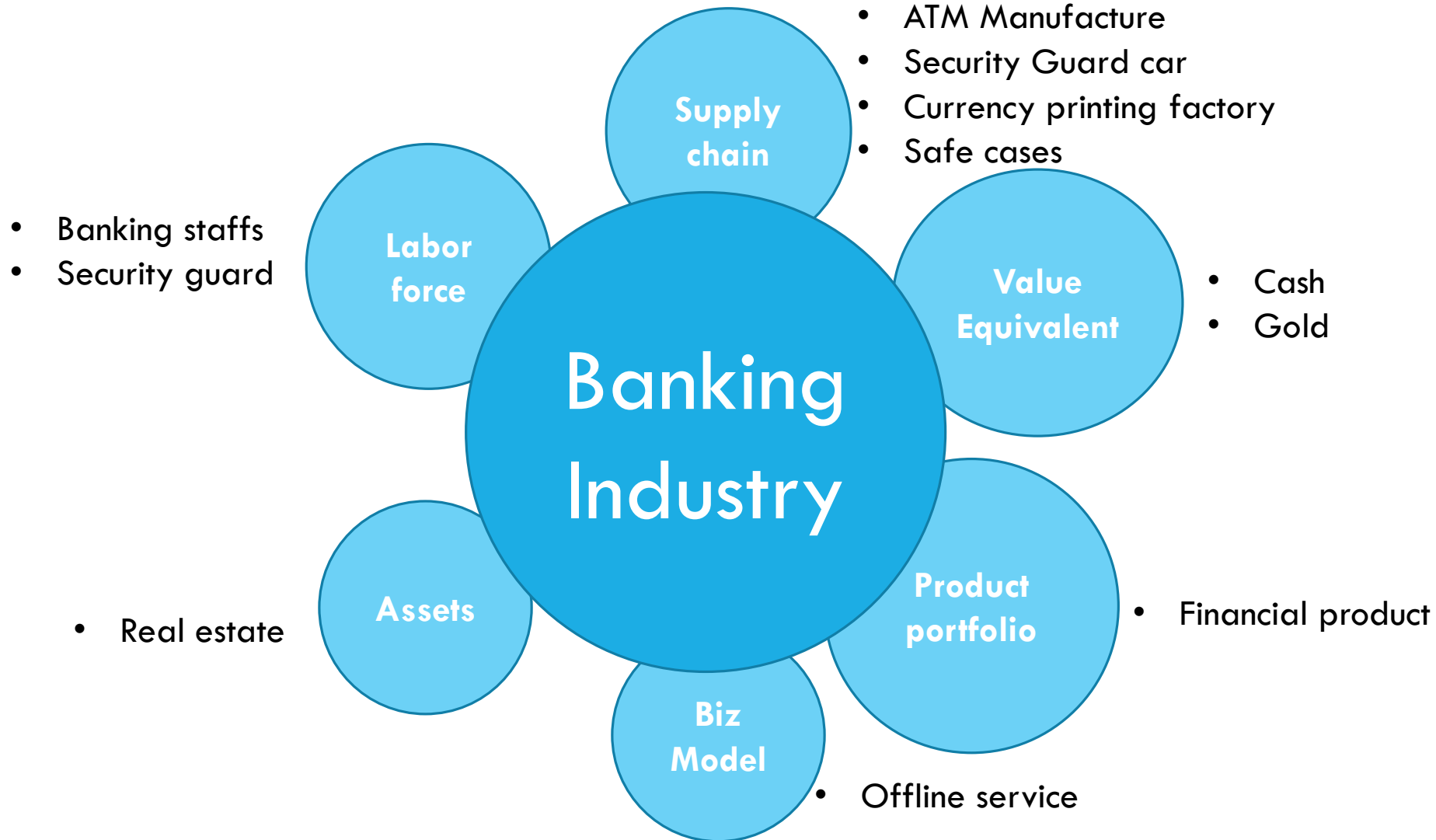
Public transportation
Restaurant
Shopping
Tuition
Book stores
Coffee
.....



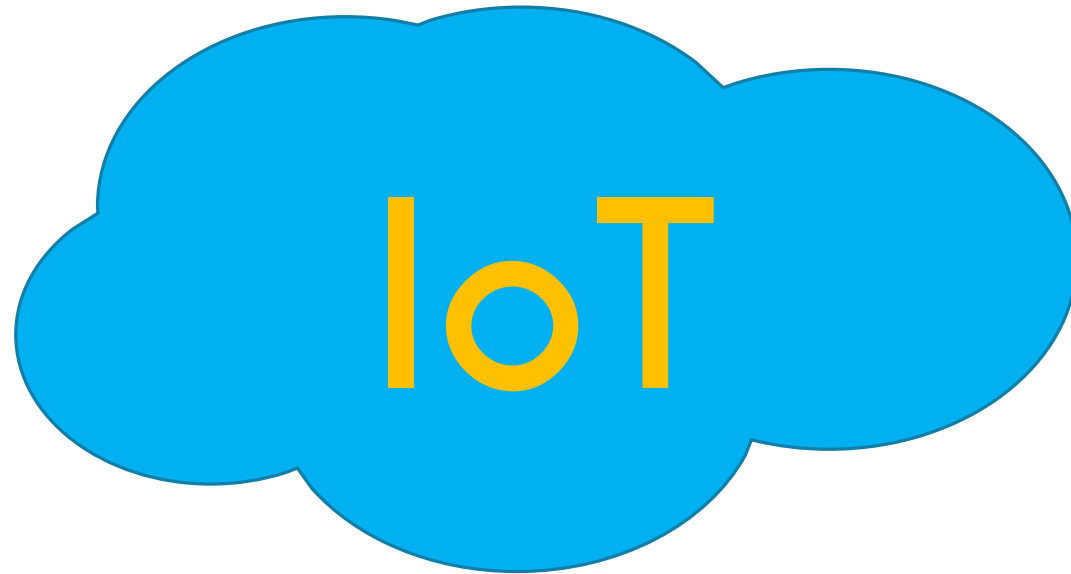
To Who Offer These
Services And Goods

Image that you don't have any cash?

BEFORE BEING DISRUPTED



ROOT CAUSE



Internet of Things

BEING DISRUPTED

Nowadays

Public transportation

Restaurant

Shopping

Tuition

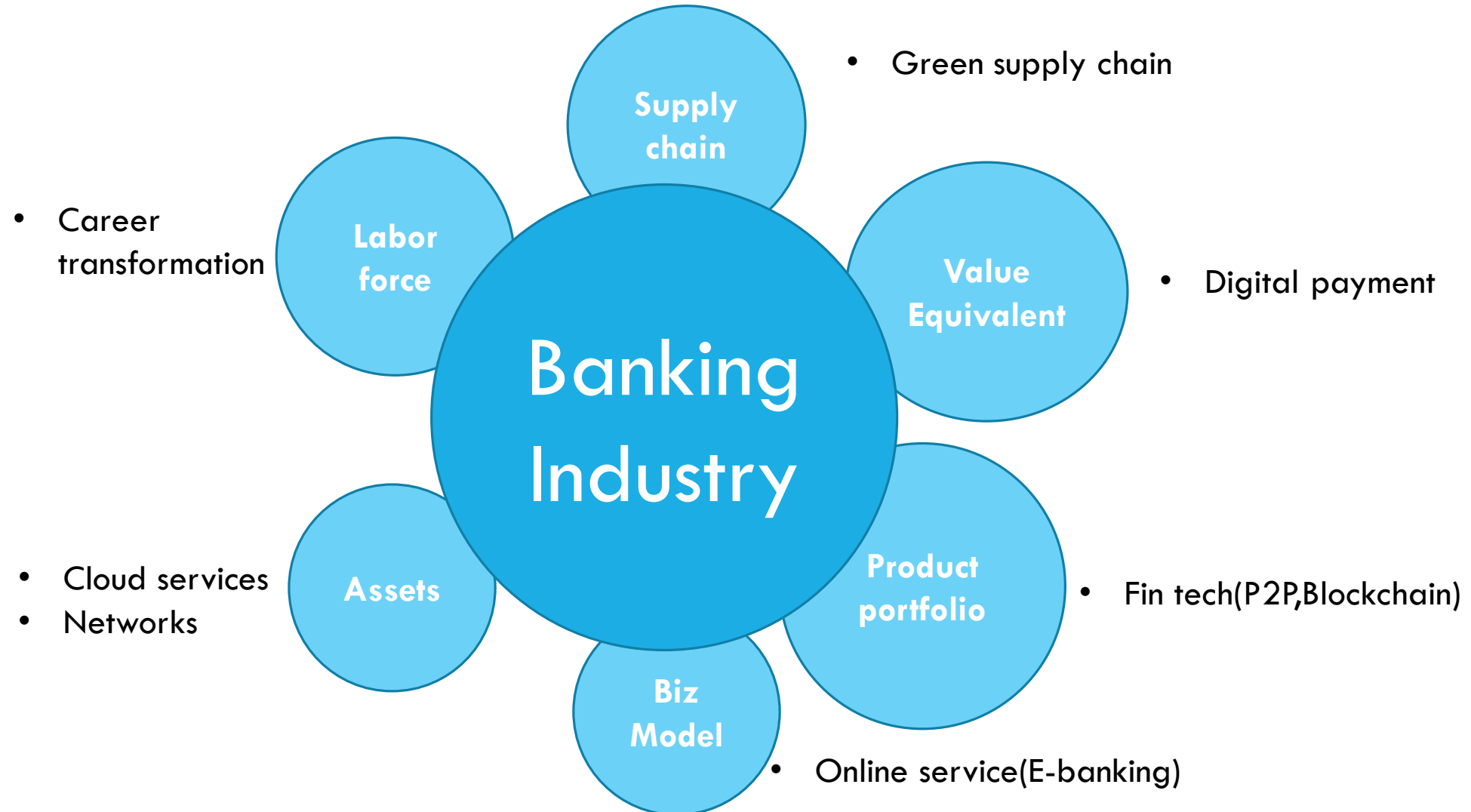
Book stores

Coffee

.....

Wallet → Smartphone

BEING DISRUPTED



ALTERNATIVES

Now

- QR Code
- Credit Card
- Smartphone

By physical

Future

- Face ID
- Eye
- Voice
- Fingerprint
- Inserted Chips

By Bio-Tech

IMPLEMENTATION

Function	Disruption	Implementation
Supply chain	Green supply chain	<ul style="list-style-type: none">• Develop security verify devices• Automatic manufacturing• Paperless(e-working , digital invoice)• Digital cards
Value Equivalent	Digital payment	<ul style="list-style-type: none">• Bio-verify tech• E-account
Product portfolio	Fin tech(P2P,Blockchain)	<ul style="list-style-type: none">• Change the consuming behavior
Biz Model	Online service(E-banking)	<ul style="list-style-type: none">• All online
Assets	<ul style="list-style-type: none">• Cloud services• Networks	<ul style="list-style-type: none">• Non-office/Non-desk mode
Labor force	Career transformation	<ul style="list-style-type: none">• Training white collars to do AI job• Basic Position will be replaced by robots

Educational system disruption!

IMPLEMENTATION

Adopt Bio tech

- Face ID
- Eye
- Voice
- Fingerprint
- Inserted Chips

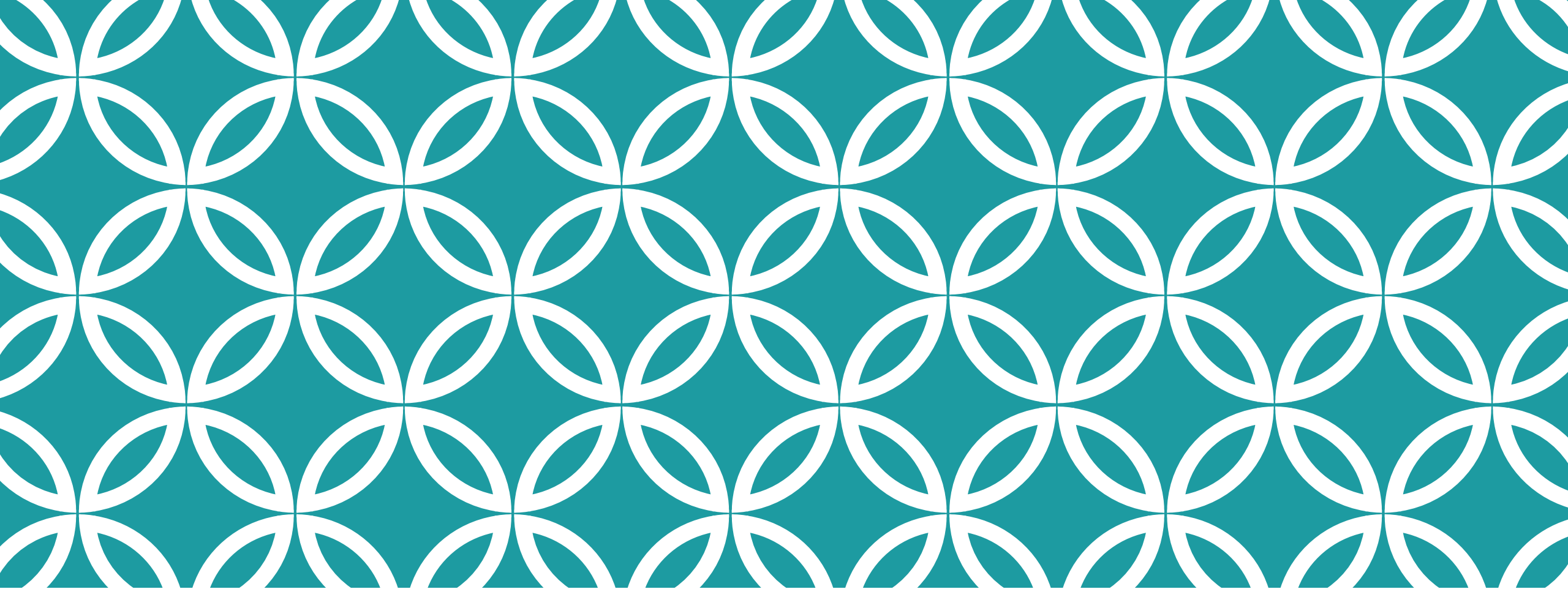
Phase 1 Short term	Phase 2 Middle term	Phase 3 Long Term
Set up industry rule	Develop Smart devices	Business Ethics
Bio-Technology development	Commercial promotion	Smart city
Calculation method	Public portal	
Security verification		
Cooperate with "Googles"		

Educational system disruption!

FUTURE IS COMING



IoTSP
Human-being
Controlled



THANK YOU |