Let's Start

Business Foundation Capstone

Agentic-AI
FinOps
Consultant Platform

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6 Aug 2025

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Situational Analysis

Meeting Agenda

Products
External Analysis
Internal Analysis
Segment, Targeting, Positioning
Marketing strategy
Operations Plan
Financials
Timeline
Evaluation
Business Model Canvas
Mock-ups and prototypes

Product or Services

AI-Powered Financial Optimization Platform

The service integrates securely with multiple bank accounts, credit cards, loans, mortgages, car loans, and e-wallets, using consented data

Loans

Mortgages

Cash holdings

Investments

Credit cards

Car Loans

Compliance

1. Analyze
AI-experts filter decisions

2. Optimize
Tips & Tricks

3. Automate
APIs

4. Explain
Recommendations

External Analysis

Macro digital & consumer context

- Thai internet penetration is extremely high: ~91.2% of the 71.6 million population were online in 2025, and 71.1% had at least one social media account
- Payments are deeply digital. PromptPay instant transfers process ~2.24 billion transactions/month with ~THB 4.6 trillion value (May 2025), showing mainstream real-time payments that AI optimizer can ride.
- Virtual banks are coming online. Thailand approved qualified applicants; virtual banks must begin operations within 1 year of 19 Jun 2025 → expect new API-friendly retail banking competition by mid-2026. thee product should integrate early.
- Line, Facebook, Tiktok, and Youtube are mainstreams digital channels and target in-app for affiliate marketing.

Regulatory & data-sharing landscape (what AI do and don't do)

- PDPA (Thai GDPR) is fully in force lawful basis with a purpose limitation through consent for access and erasure permission.
- Open Data for Consumer Empowerment, Bank of Thailand's program aims to let consumers port their financial data securely between providers. Plan for tokenized, consented data pulls for accounts, payments, and credit.
- Open banking readiness in the 2025 requires the need for robust bank APIs. Build to bank-grade OAuth2/OIDC and consent dashboards from day one.
- Financial marketing and lending disclosures must be transparent.

External Analysis

As of February 2025

91%
Household debt-to-GDP 2025

~ ฿ 606,000
Avg. household debt

59%
Non-productive debt (personal + credit card)

1.8%
Policy Interest Rate

฿ 1.23 Trillion
25%
NPL up from 2022

~ ฿ 548,100 billion
2.9%
Banking system overall NPL ratio

฿ 1.09 trillion
8%
NPLs across all household loans (2024)

7%
Bank Lending Rate

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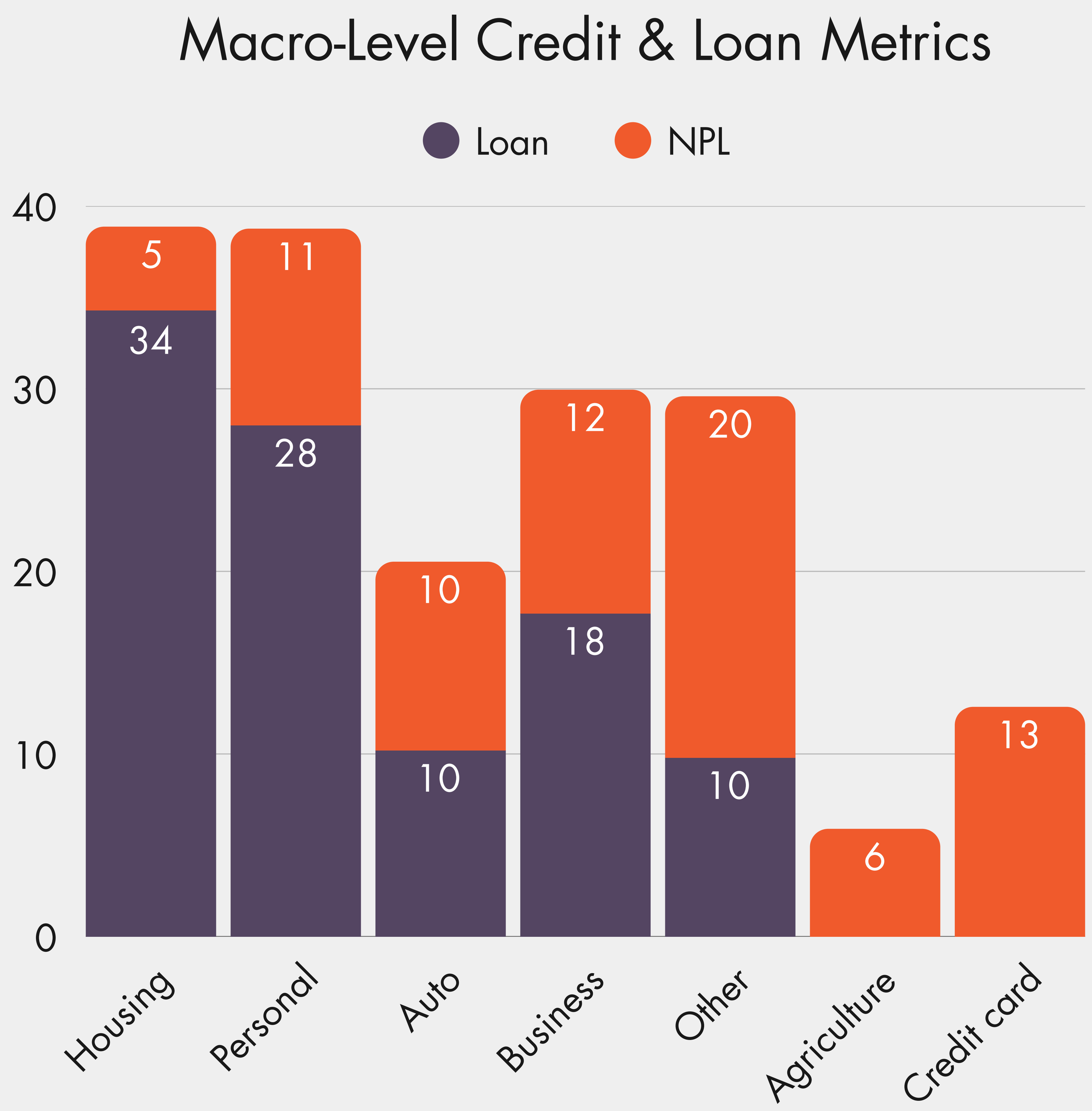
External Analysis

Loan Breakdown:

Q1 2024

- Household debt stood at THB 16.3 trillion
- Approximately 91% of GDP but down to 89% in Q1 2025
- NPLs across all household loans rose to THB 1.09 trillion
- Housing loans: 4.58% NPL ratio
- Auto loans: 10.33%
- Credit card loans: 12.58%
- Personal loans: 10.77%
- NPLs (Stage 3) totaled THB 548.1 billion in Q1 2025 with an NPL ratio of 2.90%
- High NPL concentrations in credit cards, personal and auto loan
- Rising NPL levels (25% increase) create urgency for automated finance tools that help users avoid falling into delinquency.
- Wide credit fragmentation (housing: 4.6% NPL ratio vs. credit card: 12.6%)



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External Analysis

Demand signals

- Credit & cards are growing. Card payment value grew 7.1% in 2024; forecast ~9% CAGR 2025–2029 to THB ~฿3.3T. Consumers respond to rewards/cashback—your optimizer can arbitrage card benefits vs. fees and interest.
- Cross-border QR code payment keep expanding. It's useful for travel spend optimization and lower FX fee.
- Thailand's household debt remains elevated—around 88–89% of GDP (~16.3–16.4 trillion ฿)—among the highest in Asia
- The Bank of Thailand recently eased loan-to-value rules and reduced home-loan and auto-loan restrictions to stimulate credit access, especially in the struggling mortgage and auto sectors
- Virtual Banks are coming in mid-2026

Industry Structure & Channels

- Large finance Institution: for instance, KBank, SCB, Krungthai, Bangkok Bank, Krungsri, card issuers, major e-wallets (TrueMoney, ShopeePay, LINE BK), and coming virtual banks. Position the service as neutral optimization layer that sits above accounts, cards, and wallets via APIs/consents.
- Channels that work in Thailand: mobile banking "super-apps", LINE official accounts, in-app marketplaces, and comparison portals. Leverage in-app PromptPay and deep links to banks for one-tap actions.

Finance Behavior

- Thailand ranks 73.9 on APMEA's Financial Literacy Index – higher than regional peers – indicating relatively decent awareness

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Internal Analysis

Value Proposition

- "An AI financial autopilot" that allocates cash, routes payments, and optimizes debt & investments across bank accounts, credit cards, mortgages, car loans, and cash following PDPA-compliant user consent.

Core flows:

- Connect: accounts, cards, loans read-only via APIs, screenless flow
- Assess: income volatility, obligations, rate schedules, due dates, rewards, risk score
- Plan: daily cash buffers, payoff schedule, refinance triggers, investment glidepath
- Act: execute transfers, payments via deep links, and partner APIs; user remains in control

Resources:

Top management

- small founding team combining experts in finance (banking/card/loans domain), AI/ML modeling, compliance (PDPA/data protection), and operations.

Marketing

- In-house content and digital marketing in social media, Line campaigns and influencer activations
- SEO/ASO strategies focused on Thai-language keywords.
- Data-driven campaigns tied to financial outcomes

Internal Analysis

Resources:

Production / Engineering

- Core engineering capabilities include:
- API integrations with banks, cards, wallets.
- Event-driven architecture, security infrastructure (encryption, OAuth2, audit logs).
- Mobile app and LINE mini-app developers.
- ML engineers and data scientists building and tuning the optimizer and explainability modules.

Finance

- Capability to model financial projections, churn, CAC/LTV, and unit economics.
- Budgeting for cloud infrastructure, compliance (penetration testing, DPIA), and acquisition.
- Monitoring MRR, margins, and CAC payback performance.

Research & Development (R&D)

- AI/policy engines (bandits, simulators).
- Risk and suitability logic for investment sweeps.
- Open banking pilots and evolving API features with virtual banks.
- A/B testing infrastructure and analytics for continuous improvement.

Internal Analysis

Brand Diagnosis:

Current Brand Positioning

- Emerging fintech/AI brand positioned as a neutral, bank-agnostic money-saving copilot.
- Emphasizes trust, compliance, measurable financial gains, and control with transparency.

Pricing Strategy

- Freemium tier with insights only.
- Monthly Pro subscription (~THB 149–249) unlocking automation and arbitrage features.
- Potential "save-or-free" guarantee to reduce user hesitation (if no money saved in a month, subscription waived).

Distribution Strategy

- Mobile apps (iOS & Android).
- LINE Official Account + Mini-App for viral reach and onboarding.
- Partnerships with banks, virtual banks, payroll/HR platforms for embedded adoption (B2B2C strategy).

Promotions Strategy

- "Save THB X this month or pay nothing" launch guarantee.
- Educational "AI Money Makeover" campaigns (e.g., 21-day challenges).
- Referral incentives giving extra Pro days to referrer and referee.
- Seasonal activations (Songkran, year-end sales) to highlight fee avoidance and reward maximization.

Internal Analysis

Problem Statement:

- Thai consumers face fragmented financial data, leading to suboptimal decisions: paying unnecessary interest, missing payment windows, underutilizing card rewards, and keeping excessive idle cash.
- There is no unified, automated, trustworthy platform that aggregates across cards, loans, accounts, and e-wallets, then decisively recommends and executes optimized moves.

Critical Success Factors:

- Seamless Multi-Provider Connectivity: Robust, stable API or deep-link integrations across banks, cards, loans, wallets.
- Consumer Trust & Compliance: Trustworthy PDPA-first design with auditability, transparency, and explainability.
- Tangible Financial Value: Deliver net positive financial outcomes per user (interest & fees saved + rewards) that clearly exceed subscription cost.
- User Experience & Control: Simple onboarding, clear insights, simulation previews, and user control over every action.
- Strategic Partnerships: Relationships with issuers, virtual banks, payroll platforms, asset managers to enhance features and distribution.
- Scalable Infrastructure & IRR: Sustainable unit economics (CAC payback within 3 months) and scalable tech architecture to support growth.