

JYOSNA



DIGITAL TRANSFORMATION

WHAT OUR EXPERIENCE HAS TAUGHT US
(OPPORTUNITIES AND CHALLENGES)

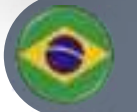
WE ARE ONLINE

3.2 billion
people in the
world uses the
Internet.





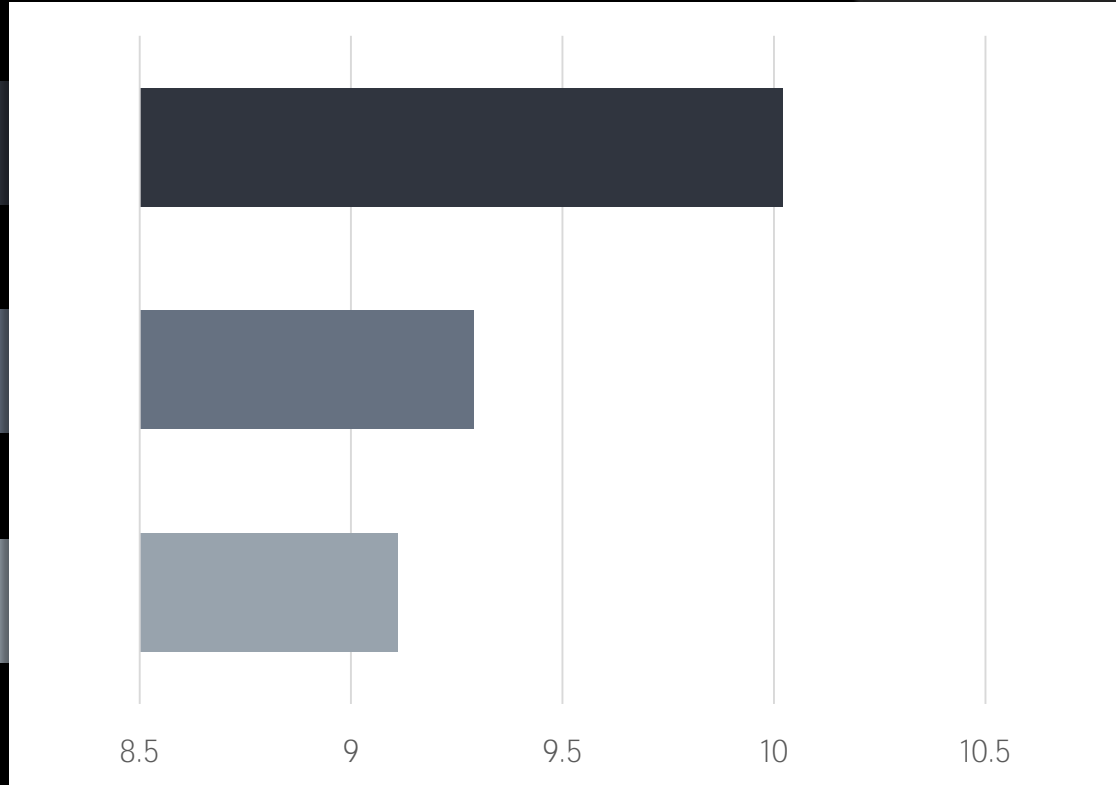
10.02



9.29



9.11



A recently released report revealed Filipinos spend the most amount of time online.

Digital 2019, a report from Hootsuite and We are Social showing people's online behavior around the world, said Filipinos spend an average of 10:02 hours a day on the internet — on any device.

**We
are
living
digitalized
lives**





FINANCIAL TECHNOLOGIES

A dark, grayscale aerial photograph of a city skyline, likely Pittsburgh, featuring a river and a bridge. The image is dimly lit, with the city lights and structures appearing as light gray shapes against a dark background. The word "HOW?" is superimposed in the center in a large, white, sans-serif font.

HOW?

OVERLOOKED ISSUES/PRACTICES

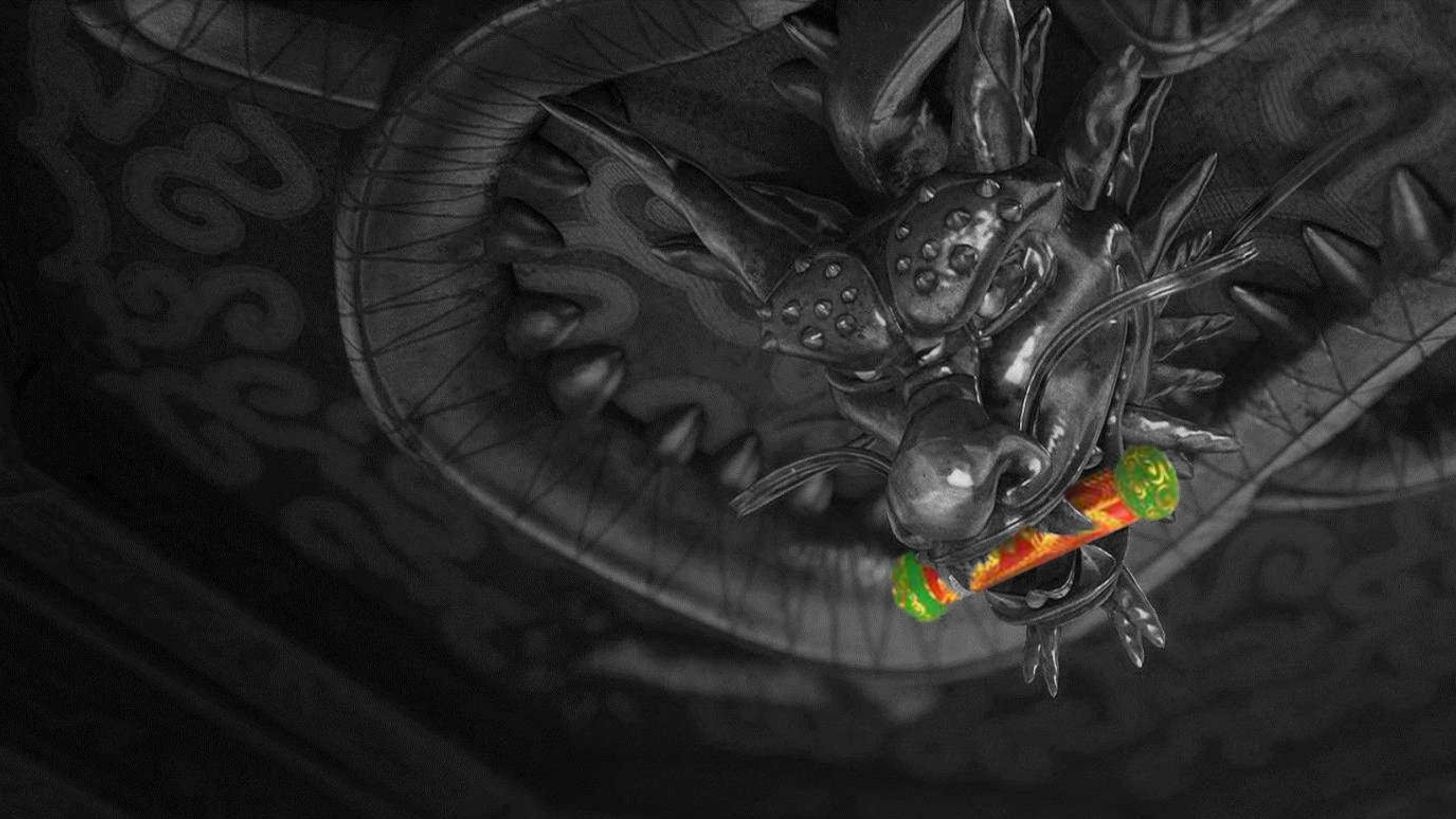
when choosing a core system

1. Calendar Disruptions of Weekly Cycle

2. Compensating Balance

CALENDAR DISRUPTIONS

SAVINGS



CORE

TRENDS

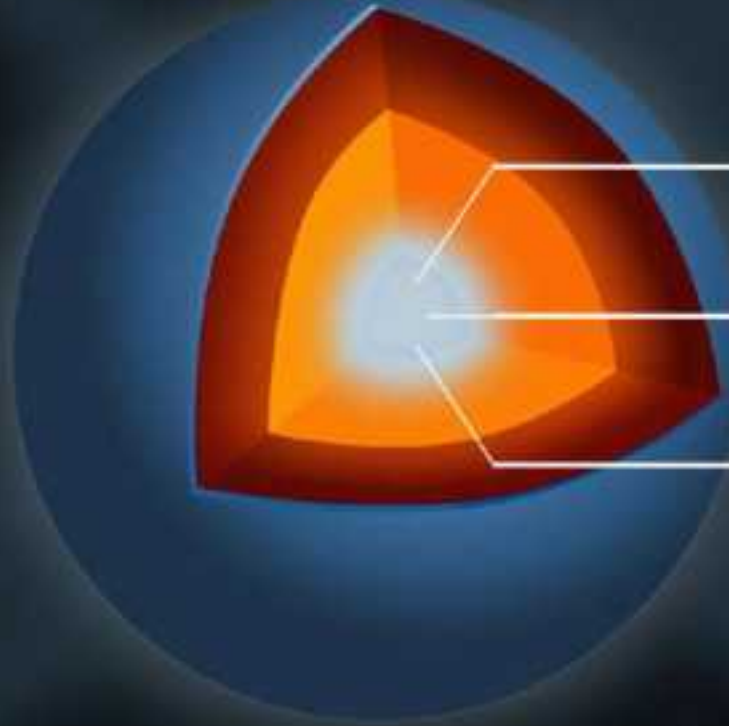
YOUR SYSTEM

has to
reinforce
your core
business
model



BUILD IT UP





Machine Learning

Institutional Goals Prioritization

Performance Management

CORE | SENSE



DEEP CORE

Thank you