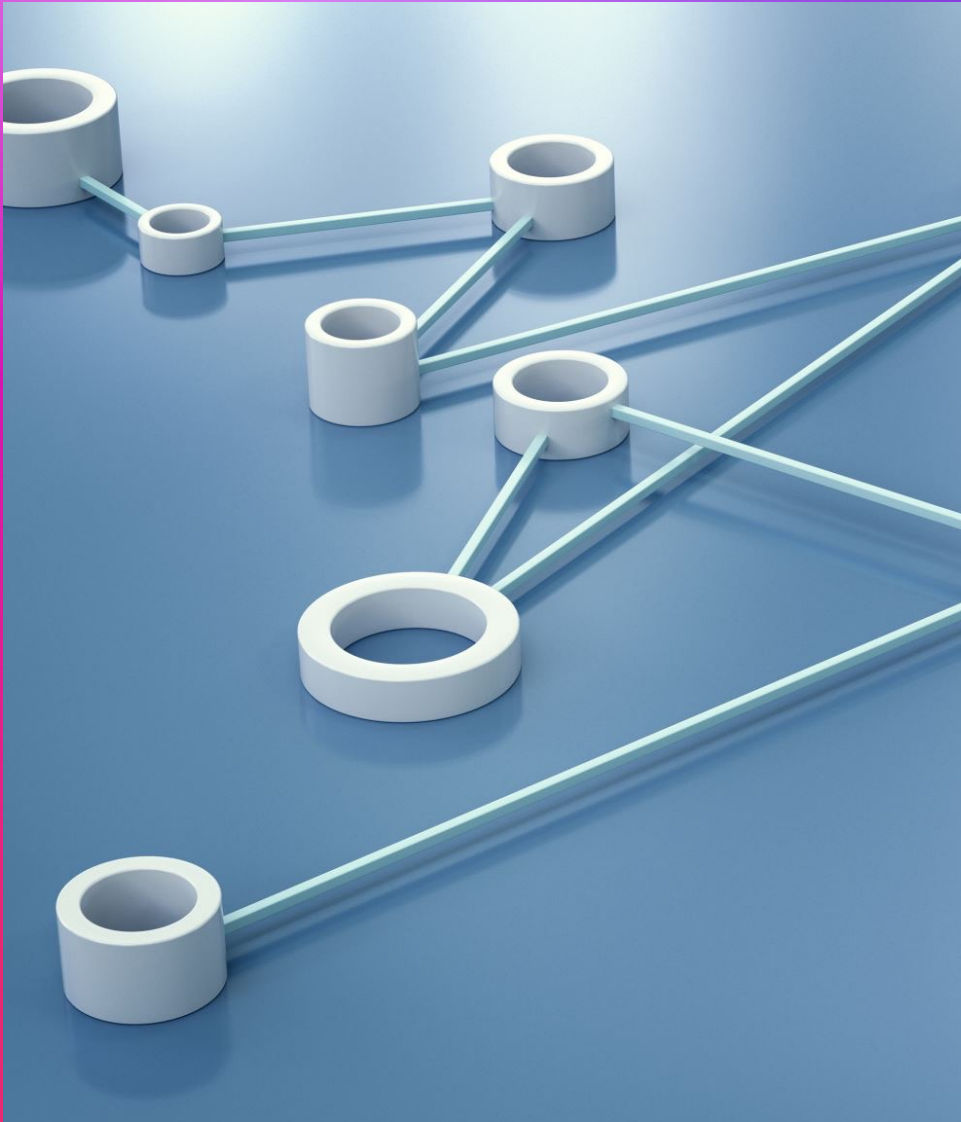


The background is a deep blue gradient. On the left side, there is a complex, isometric arrangement of translucent cubes and rectangular blocks. These shapes are interconnected and appear to be part of a larger digital structure. Several bright, glowing points of light in yellow, orange, and blue are scattered throughout the scene. Some of these points are connected to the geometric shapes by thin, white lines, suggesting a flow of data or information. The overall aesthetic is futuristic and tech-oriented.

BEYOND THE HYPE

Deploy Emerging Tech to Drive
Value and Integrate it with your
current stack



Successfully navigating the rapidly evolving landscape of emerging technologies and determining which ones hold true value for your organization

- **Strategic Alignment**
- **Market and Competitive Analysis**
- **Feasibility and Cost-Benefit Analysis**
- **Proof of Concept**
- **Stakeholder Engagement**
- **Continuous Learning and Adaptation**
- **Risk Management**
- **Scalability and Integration**



Integrating emerging technologies into the current technology stack - Insights into use cases



**Data Encryption, Access control,
Audit Trails, Data Masking,
Regular Security Assessment, Risk
Isolation, Incremental Upgrades,
Flexibility, Easier Maintenance
and Troubleshooting, Scalability**



Nike Fit: This technology, which uses a combination of computer vision, data science, machine learning, artificial intelligence, and recommendation algorithms, helps customers find the right fit for their footwear via their smartphone.




Precision Agriculture: John Deere's tractors and equipment are equipped with advanced sensors and GPS technology, allowing for precision agriculture. This technology enables farmers to monitor crop health, soil conditions, and weather in real-time, optimizing planting, fertilizing, and harvesting processes to increase efficiency and yields.



Innovate Within Your Niche: John Deere has shown how deeply understanding your core market and innovating within that niche with relevant technologies can drive business growth and customer satisfaction.



Leverage IoT for Operational Efficiency: The use of IoT technologies to monitor and control equipment remotely can greatly enhance operational efficiencies, not just in agriculture but in any industry involving physical assets.

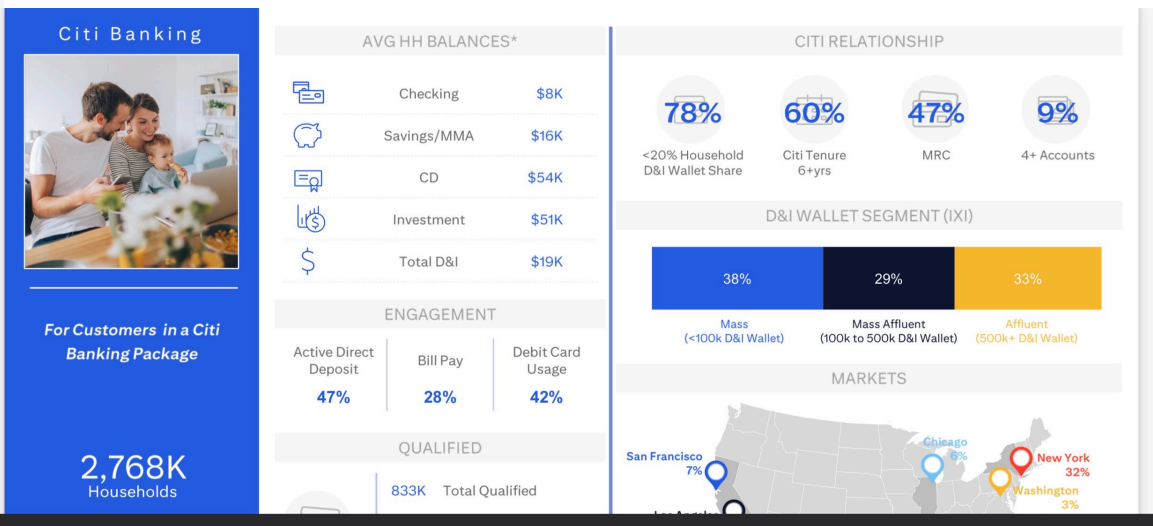
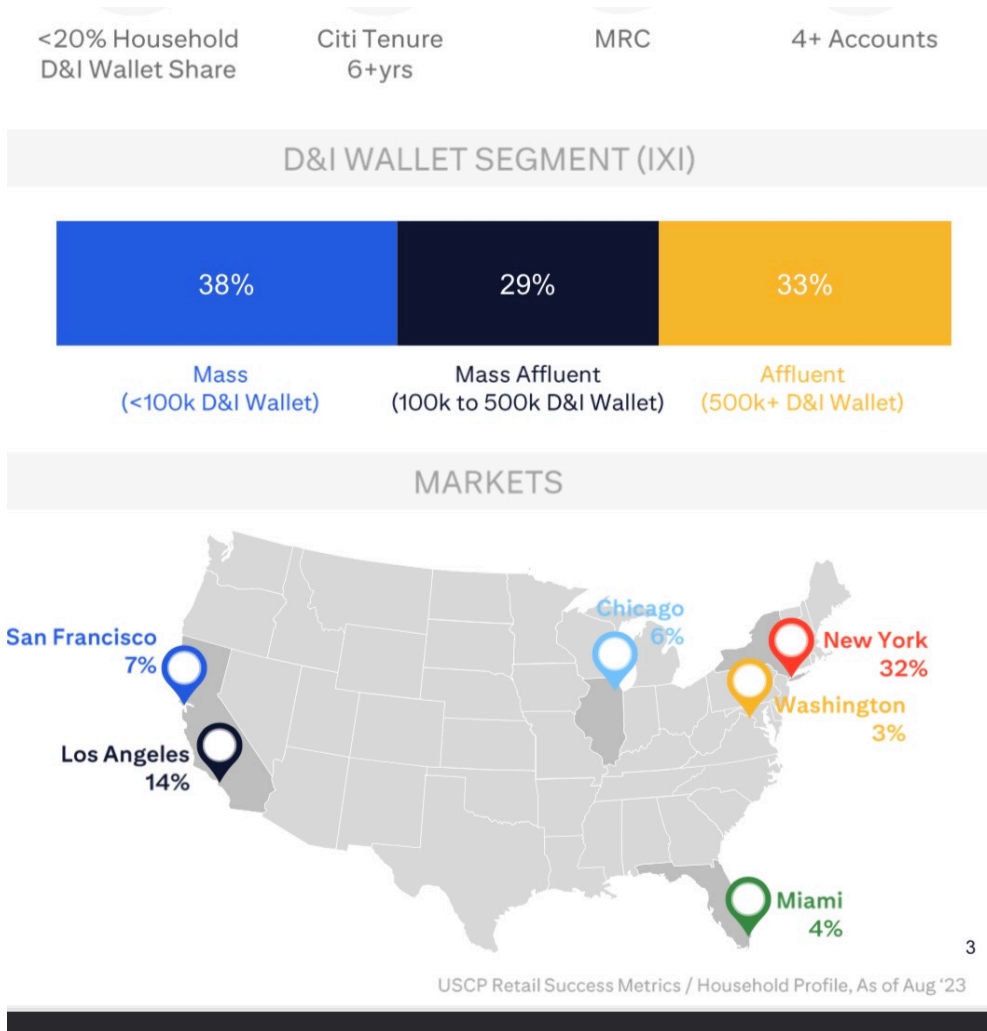
An abstract geometric pattern composed of numerous thin, colorful sticks (yellow, green, blue, red, and orange) connected by small yellow three-pronged connectors. The sticks are arranged in a complex, interconnected network of triangles and quadrilaterals, creating a mesh-like structure. The background is a solid, light purple color. The lighting creates soft shadows, giving the structure a three-dimensional appearance.

**Implementing a data
governance policy that
accounts for emerging
technologies**

Example – Data governance policy for fair lending

- Enhancing Credit Models with Multidimensional Data
 - **Inclusive Credit Scoring:** Incorporate non-traditional data such as rent and utility payment histories.
 - **Behavioral Indicators:** Use data analytics to identify and reward positive financial behaviors.
 - **Assessing Income Stability:** Evaluate income stability and career trajectory as indicators of creditworthiness.
 - **Adjustments for Cost of Living:** Apply geographical data to adjust credit offerings based on local economic conditions.
 - **Educational and Career Potential:** Factor in educational attainment and occupation for future financial prospects.
 - **Community Engagement:** Recognize the value of social support structures in financial risk assessment.





CITI RELATIONSHIP

78%

60%

47%

9%

<20% Household D&I Wallet Share

Citi Tenure 6+yrs

MRC

4+ Accounts

D&I WALLET SEGMENT (IXI)

38%

29%

33%

Mass (<100k D&I Wallet)

Mass Affluent (100k to 500k D&I Wallet)

Affluent (500k+ D&I Wallet)

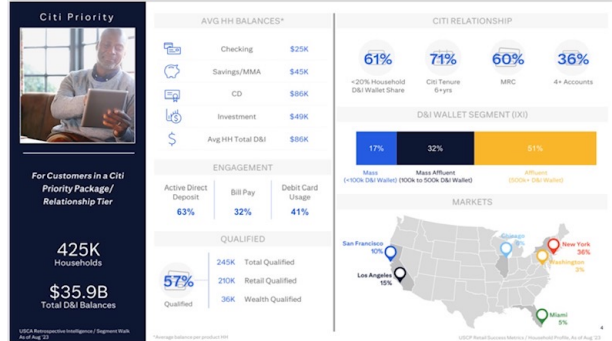
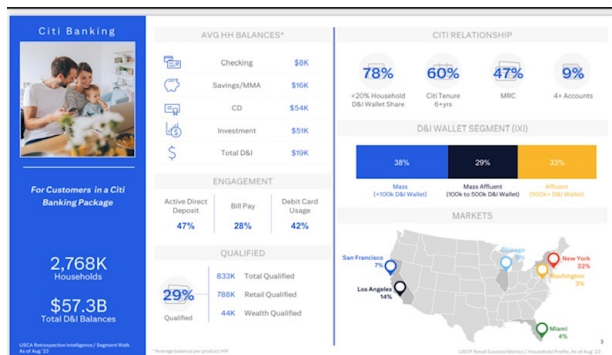
MARKETS

San Francisco 7%

Chicago 6%

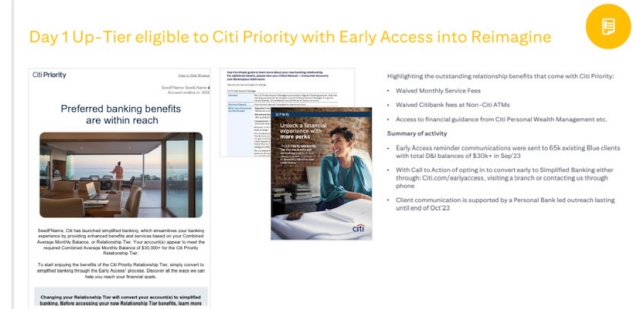
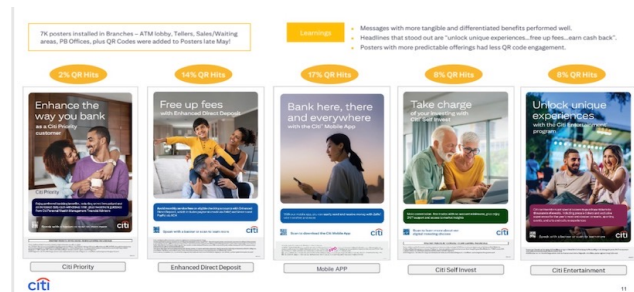
New York 32%

Washington 3%



Priority HH Segment Walk

Cat	Pri	Key Success Metrics	Units	Actuals					YTD				
				Actuals	Target	Prior Year	1/20 vs. PY	Actuals	Target	Prior Year	1/20 vs. PY	Actuals	Target
HMI Success	1	Qualified New Leads	%	15.2%	12%	14.8%	7.9%	28.0%	25%	27.5%	2.5%	45.0%	40.0%
		Lead to Appointment Ratio	%	20.0%	18%	19.5%	5.0%	35.0%	30%	32.0%	5.0%	60.0%	55.0%
		Appointment to Close Ratio	%	65.0%	70%	68.0%	7.0%	75.0%	70%	72.0%	5.0%	85.0%	80.0%
		% Qualified (2020-03/2020-03)	%	60.0%	65%	62.0%	3.0%	70.0%	65%	68.0%	5.0%	80.0%	75.0%
HMI Success Breakdown	1	% Leads Qualified (2020-03/2020-03)	%	30.0%	35%	32.0%	3.0%	40.0%	35%	38.0%	3.0%	50.0%	45.0%
		BDP Total Passages	mm	425,454	435,736	420,464	15,990	425,454	435,736	420,464	15,990	425,454	435,736
		HTP	mm	2,871	3,142	2,911	2,871	24,826	27,392	25,478	2,348	24,826	27,392
		Integration from Lead Agents	mm	5,297	4,940	5,000	5,297	22,146	21,746	21,874	300	22,146	21,746
		Disengagement from Client	mm	298	1,464	1,495	99	1,706	8,213	55%	2,600	37,891	37,891
		Abandon	mm	14,709	10,683	10,683	4,026	14,709	10,683	10,683	4,026	14,709	10,683
		Disengagement Total	mm	425,535	436,000	420,960	575	24,446	425,535	436,000	420,960	575	24,446
		Integration of Passages	mm	425,454	435,736	420,464	15,990	425,454	435,736	420,464	15,990	425,454	435,736
		BDP Total Passages	mm	425,454	435,736	420,464	15,990	425,454	435,736	420,464	15,990	425,454	435,736
		Package Fee Total	mm	204,884	205,400	204,884	516	204,884	205,400	204,884	516	204,884	205,400



- About the Speaker : LinkedIn Top Voice for Artificial Intelligence | Thought Leadership and Technological Innovation | Driving AI-Powered Innovation | Empowering Women's Leadership | Keynote Speaker | Chief | Author | Forbes Technology Council Member
- My career trajectory is diverse with holding positions in Engineering, Architecture, CTO, Product and Management orgs. She has delivered strategically critical products for companies like Lockheed Martin, Fannie Mae, Freddie Mac, Sprint, U.S. Treasury, Oracle, and Citi, spanning diverse sectors like Defense, Telecommunication, and Finance.
- Armed with a Postgraduate degree in Artificial Intelligence and Machine Learning from McCombs, Strategic Management from Wharton, Erum brings deep expertise and a strategic mindset to every challenge. Her ability to solve complex problems and implement solutions at scale has earned a reputation as a true innovator.

