AI+Data+CRM이 만드는 금융산업의 미래

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2023. 12. 07

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effect of evolving domestic and foreign government regulations, including those related to the provision of services on the Internet, those related to accessing the Internet, and those addressing data privacy, cross-border data transfers and import and export controls; the valuation of our deferred tax assets and the release of related valuation allowances; the potential availability of additional tax assets in the future; the impact of new accounting pronouncements and tax laws; uncertainties affecting our ability to estimate our tax
rate; the impact of expensing stock options and other equity awards; the sufficiency of our capital resources; factors related to our outstanding debt, revolving credit facility, term loan and loan associated with 50 Fremont; compliance with our debt covenants and lease obligations; current and potential litigation involving us; and the impact of climate change.

Further information on these and other factors that could affect the company's financial results is included in the reports on Forms 10-K, 10-Q and 8-K and in other filings it makes with the Securities and Exchange Commission from time to time. These documents are available on the SEC Filings section of the Investor Information section of the company's website at www.salesforce.com/investor.

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Thank You

금융산업의
고객관계관리

인공지능 활용방법
AI 현재와 미래

AI CRM을 통한
디지털혁신 아젠다

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왜 CRM인가?

단기적 수익성 확보는 한계가 존재하며, 고객 중심의 수익/성장 확보 전략이 매우 중요

Key Message

- 고객 만족에 기반한 경쟁력은 **비교적 장기의 구축** 기간이 필요하나, **고객과의 상호신뢰를 바탕으로 지속적인 수익/성장 추구가 가능한 경쟁우위** 요소

1. 운영효율화를 통한 가격경쟁력

Message

- 비용최적화와 운영효율성을 통한 경쟁력은 필수적이나 지속할 수 없는 **단기 요소로서 한계가 존재**함

3. 고객 중심을 통한 경쟁력

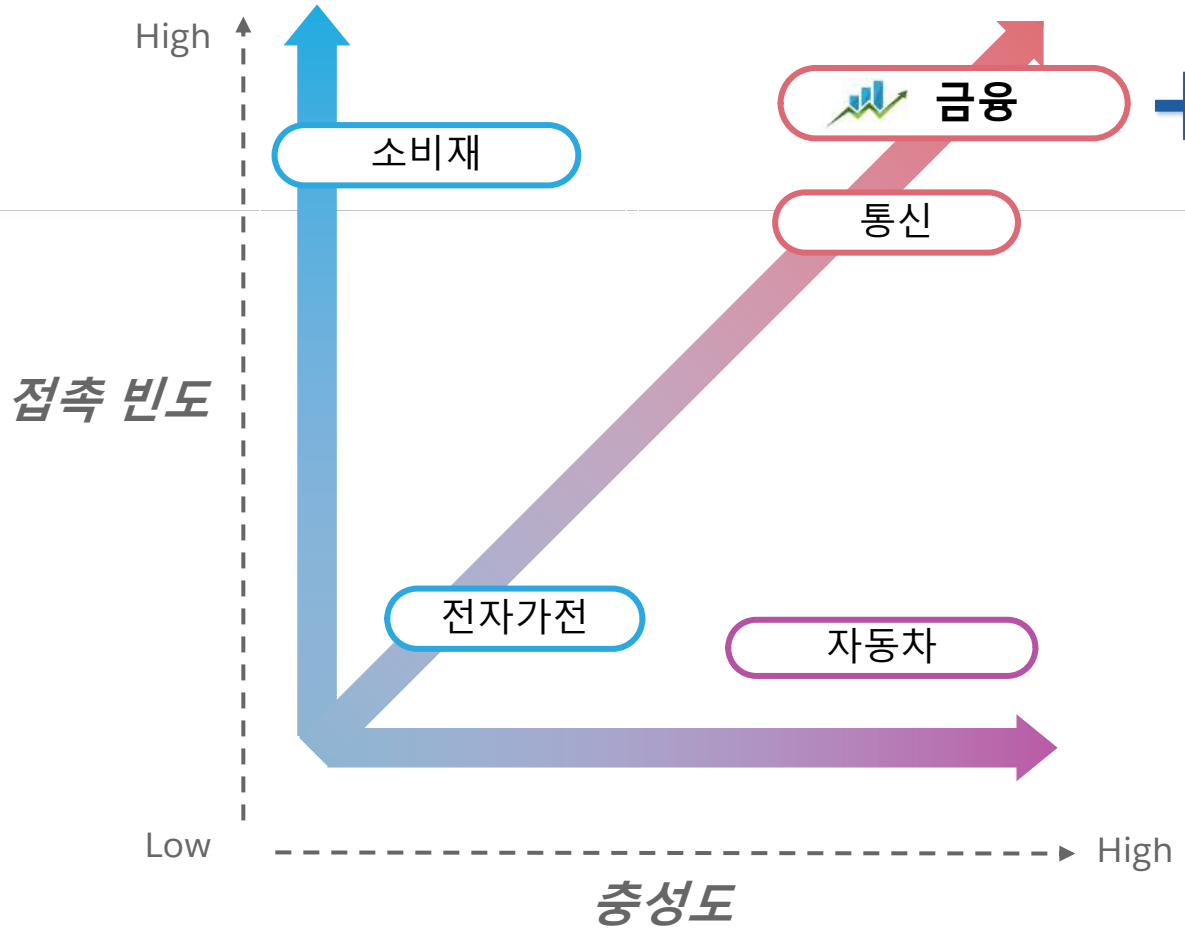
2. 상품차별화를 통한 기술경쟁력

Message

- 상품차별화와 혜택우월성을 통한 경쟁력은 경쟁자의 **상품 모방과 혜택 격차의 축소로 인한 위험**이 상존함

왜 금융에서 CRM이 중요한가?

단기적 수익성 확보는 한계가 존재하며, 고객 중심의 수익/성장 확보 전략이 매우 중요



+ Digital

고객데이터

세상은 지금? 고객 Data 전쟁

최종 소비자에 대한 Digital Data 확보와 활용 → 생존 및 성장과 직결

제조사

✓은행/보험사

Hospitality, Airlines

유통사

핀테크

OTA
(Online Travel Agency)

Servitization

DTC

Retail
Media

고객과 Data를 통한 디지털 혁신

모든 고객 접점 프로세스와 그 내부 역량 향상을 위한 글로벌 #1 디지털 혁신 플랫폼

사용자 경험	모바일	웹	디지털 채널	챗봇
생산성	A.I.	자동화	개인화	쉬운 개발
정보의 통합	데이터	다양한 통합	통찰력	정보 보호

Hyperforce

세일즈포스 글로벌 금융 고객 현황

Consumer — Institutional

Cards & Payments	Retail & Premier Banking	Property & Casualty Insurance	Life Insurance & Annuities	Wealth Management	Mortgage & Lending	Business & Commercial Banking	Asset Management	Corporate Banking & Treasury Services	Investment Banking	Global Markets
Capital One	SCB	Farmers Insurance	Standard Life	Transamerica	SunTrust	TD Bank	Schroders	PNC	Barclays	ABN·AMRO
Visa	Crèdit Andorrà	Aon	New York Life	AMP	NatWest	Comerica	BNY Mellon	Santander	Houlihan Lokey	Jefferies
PayPal	cajamar	State Farm	Pacific Life	Ameriprise Financial	laurel road	Capital One	John Hancock	BBVA	Moelis & Company	Nomura
BBVA		Zurich		trilogy	Barclays	Commerzbank	Lazard			
Bank of America	Amica	Prudential						bank hapoalim	Macquarie	CIBC
IAG		MetLife	Northern Trust	Veterans First Mortgage	Zions Bank	TIAA				

CGU SEE IT THROUGH.

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우리는 지금 AI 혁신의 시대에 살고 있습니다

Wave 1

Predictive

How to

How to increase conversions

How to optimize spend

How to personalize experiences

How to grow relationships

Wave 2

Generative

Wave 3

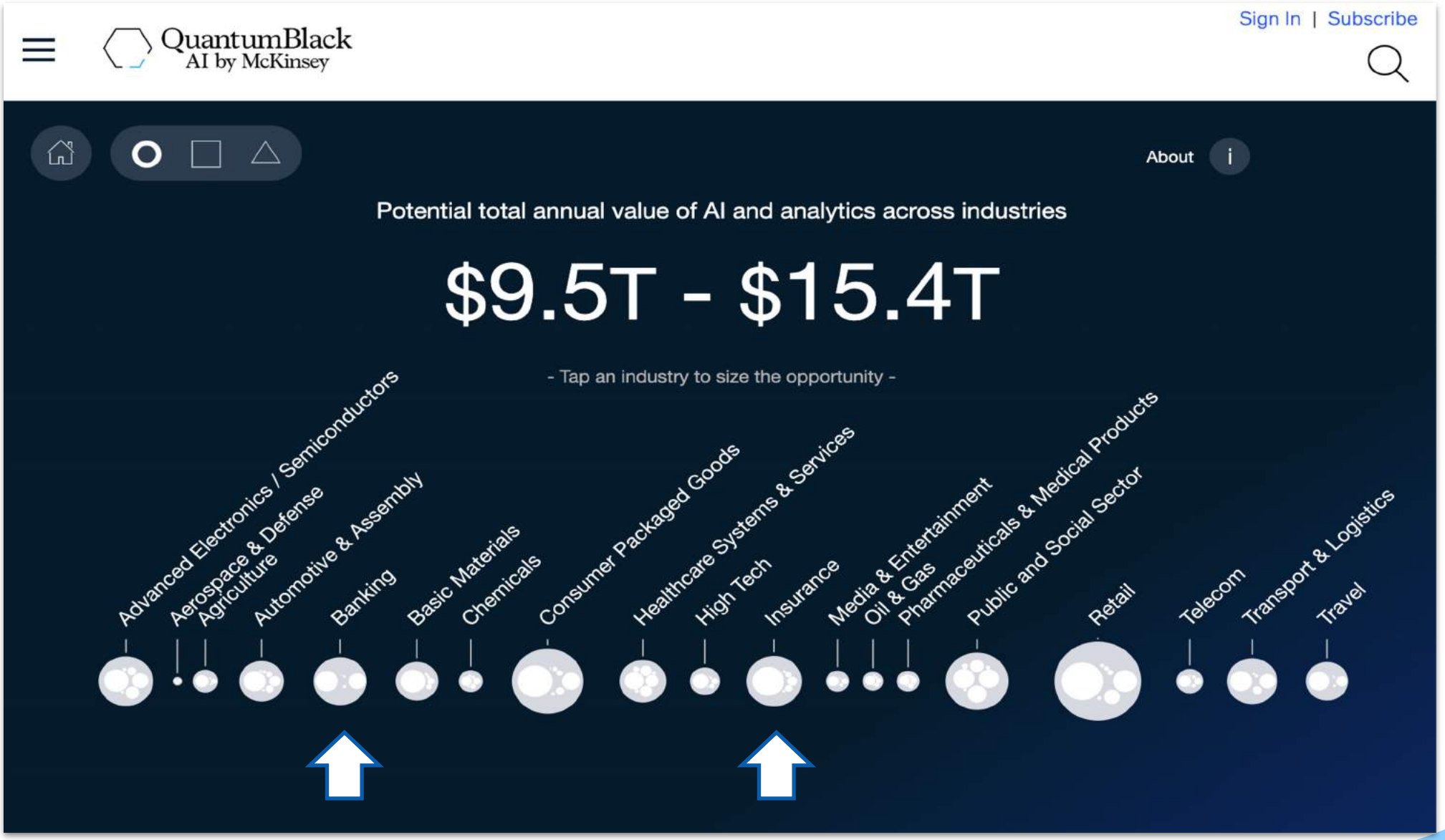
Autonomous & Agents

Wave 4

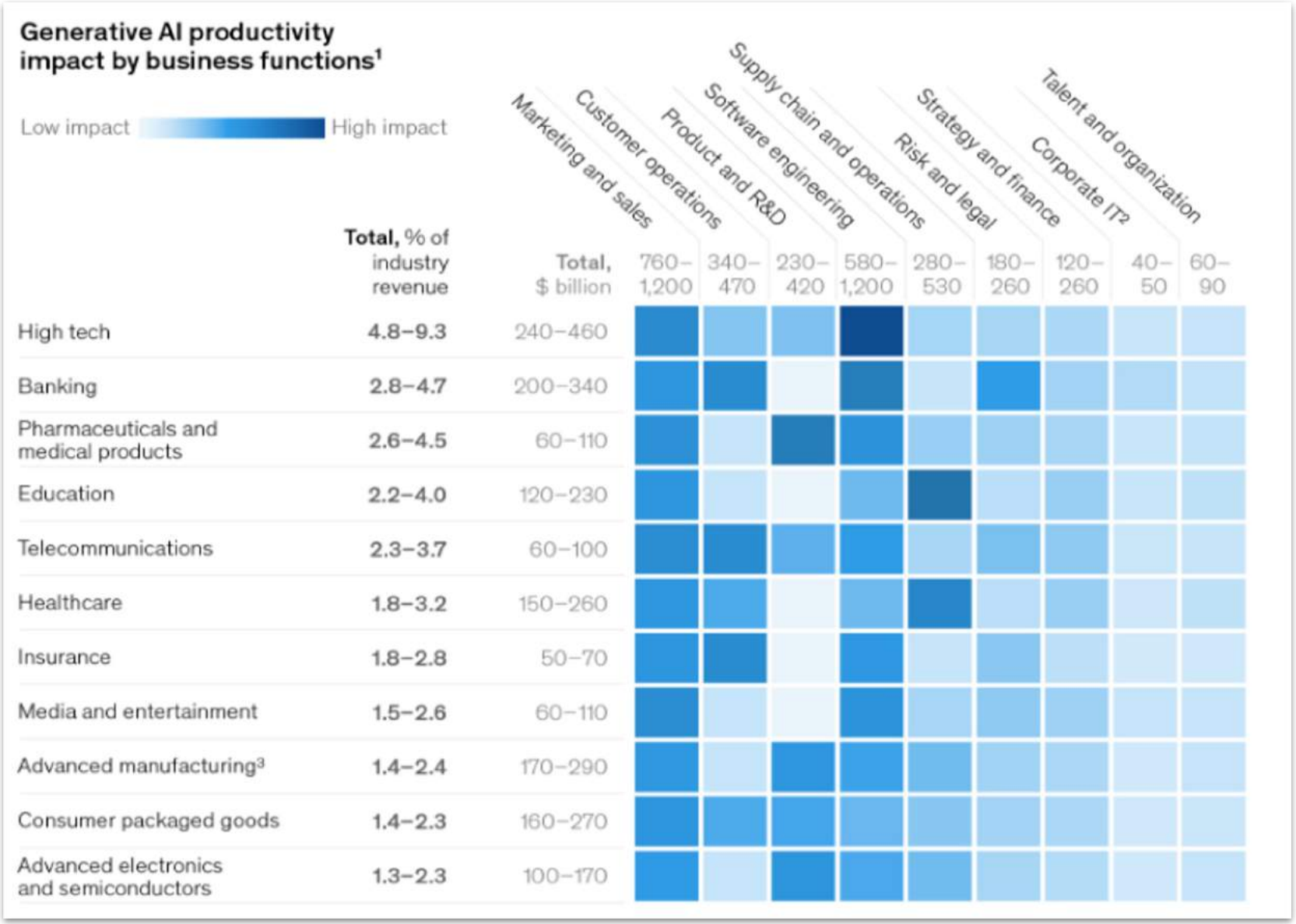
Artificial General Intelligence

특히,
생성형 AI는
전 산업을 변화시키고
있습니다.

AI와 분석이 산업에 미치는 가치는? 哀



생성형AI가 생산성에 미치는 영향? 직원과 고객경험



High tech & MFG

Banking & Insurance

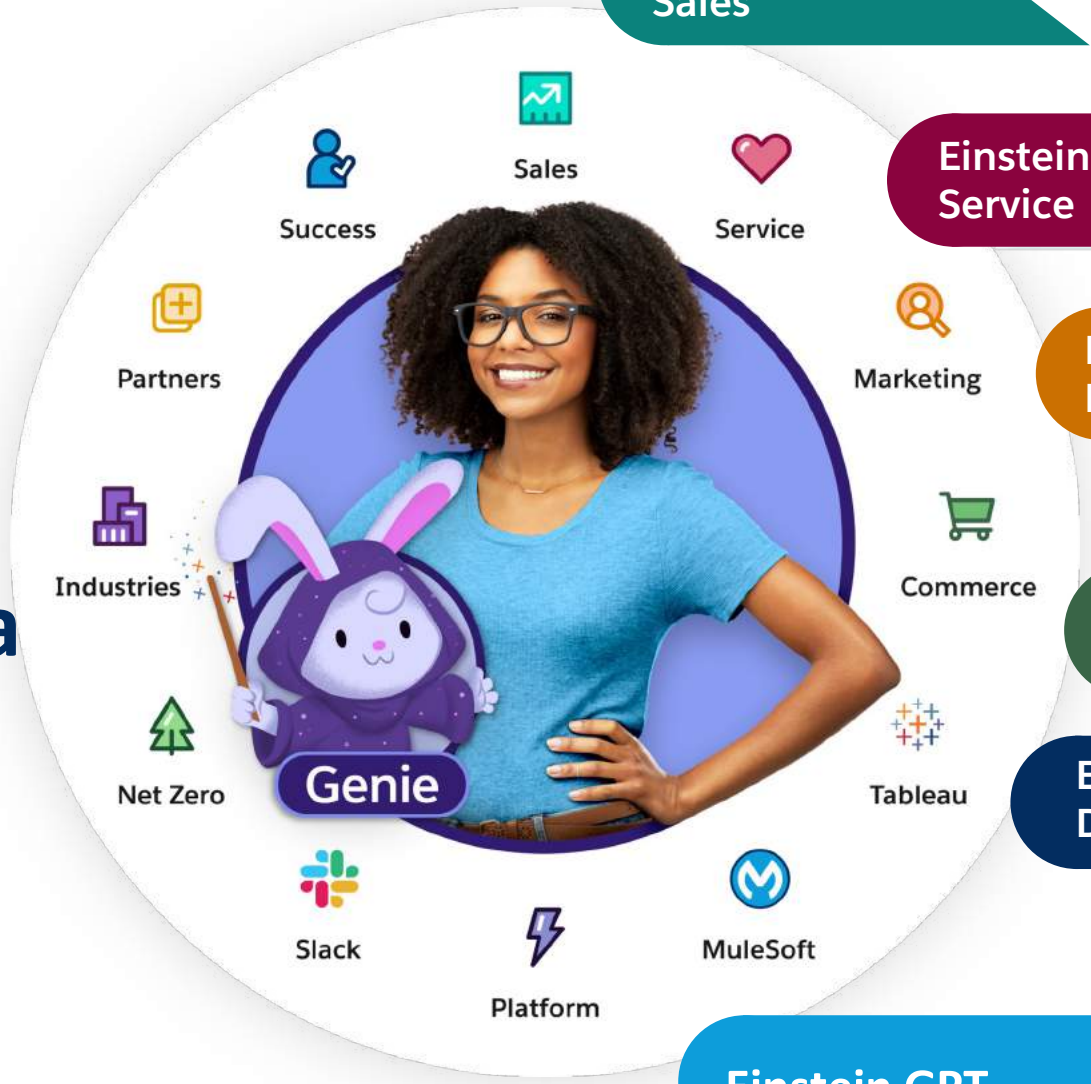
Medical & Healthcare

마케팅과 세일즈

고객 서비스

Software Engineering

Einstein is the AI Engine Using Customer 360 Data



Einstein for Sales

Einstein for Service

Einstein for Marketing

Einstein for Commerce

Einstein for Developers

Einstein GPT

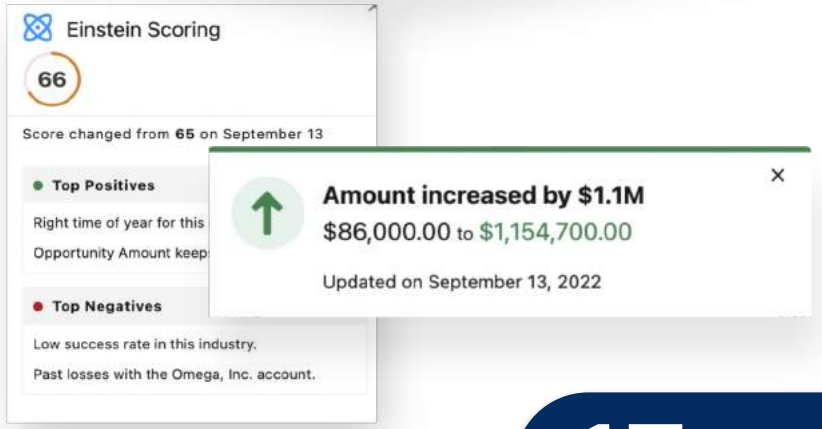
세일즈포스는 CRM을 위한 예측형과 생성형 AI를 제공합니다

Predictive

Informs

기존 보유 데이터 기반 미래 "예측"을 제공

Einstein



1T+ Predictions per Week

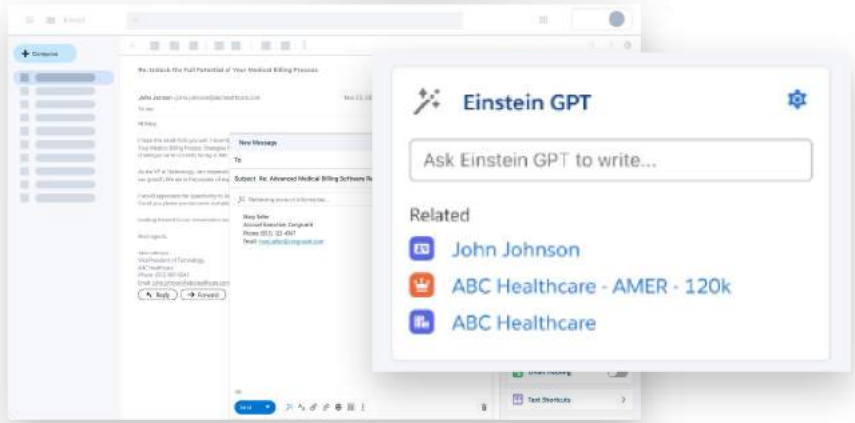
+

Generative

Assists

기존 데이터를 학습하여 새로운 것을 "창조"

Einstein GPT



AI 활용의 예를 들면

Traditional AI/ML

- 영업으로서, 고객에게 발송되는 이메일을 **자동화** 하고 싶다.
- 매니저로서, 지난 주문 이력에 기반하여, 미래의 세일즈를 **예측**하고 싶다.
- 서비스 담당으로, 관련된 지식 문서를 **가져와서** 보고 싶다.
- 데이터 분석가로서, 기존 데이터를 기반으로 Account의 문제를 **식별**하고 싶다.
- Admin으로서, 발생되는 이슈에 대한 알림과 리포팅을 **자동화** 하고싶다.

Generative AI

- 영업으로서, 고객에게 발송되는 이메일 초안이 필요하다.
- 콘텐츠 생성가로서, 새로운 아이디어를 브레인스토밍 하고싶다.
- 서비스 담당으로서, 새로운 지식문서를 생성하기 위해 Case를 요약하고 싶다.
- 매니저로서, 나의 팀 퍼포먼스 데이터를 질문을 통해서 가져오고 싶다.
- 개발자로서, 신규 기능에 대한 코드 기반을 생성하고 싶다.

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AI CRM을 통한
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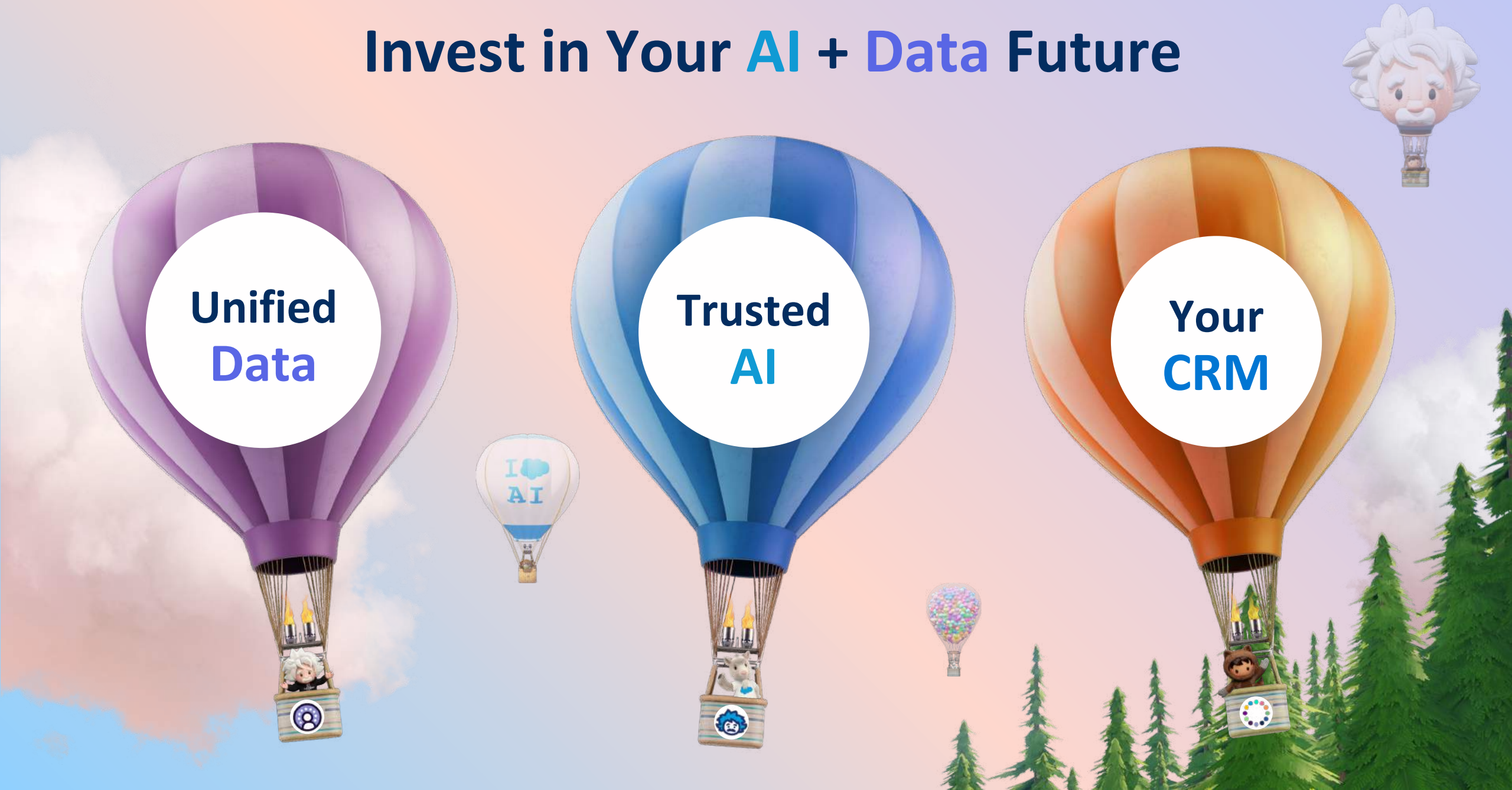
Invest in Your AI + Data Future



금융산업에서의 AI CRM을 통한 혁신 아이템

의사결정의 시각화

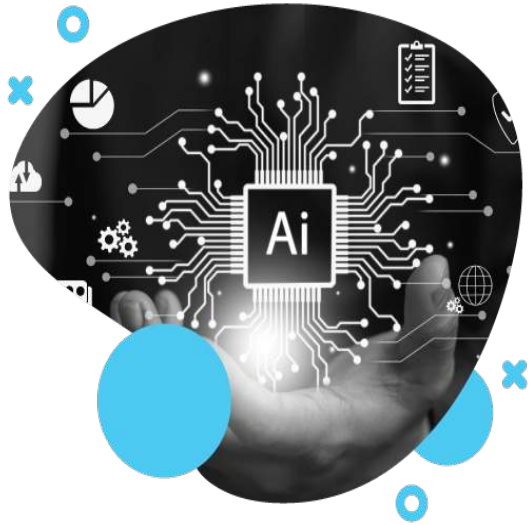
Brainstorming 을 통한 의사결정

비지니스 유연성 확보

통합 Platform을 통한 Agility

✓최적화/자동화

고객경험 및 직원 생산성 향상



금융산업에서의 AI CRM : 자동화, 유연성, 시각화

생성형 AI를 기반으로 **하나의 플랫폼**에서 **생산성 향상 극대화**

Sales

Close deals faster

- Sales Emails
- Call Summaries
- Sales Assistant

Service

Deliver proactive service

- Service Replies
- Work Summaries
- Knowledge Articles
- Search Answers
- Mobile Work Briefings

Marketing

Create more resonant content

- Subject Lines
- Campaign Assistance

Commerce

Increase conversion rates

- Product Descriptions
- Smart Promotions
- Commerce Concierge

IT

Develop faster

- Code Completion
- Natural Language to Code
- Chat-based Coding Assistant

금융산업에서의 AI CRM을 통한 생산성 증대

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Cumulus BANK

Search...

Marketing

Campaigns | New Campaign | Accounts | Contacts | Leads | Reports | Dashboards

Campaign
New Campaign

Edit

Campaign Overview | Performance | Details

Select a Campaign Type

Select one of the folowing campaign templates to get started with.

Landing Page

Create a custom landing page to bring your users into a new campaign.

Single Email

Customize a simple email to get your message out to a targeted audience.

Drip Campaign

Build a sequence of personalized emails to keep an audience engaged.

Einstein Assistant

Welcome Lisa

Einstein is here to help. Ask a question or make a request to generate a response.

Ask Einstein

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Cumulus BANK

Search...

Service | Home | 00001026 | Case

Case
Question about Private Loan

+ Follow | Edit | Delete | Change Owner

Subject
Question about Private Loan

Description
Customer initiated this case through customer support chat on our website.

Contact Details

Name
Rachel Morris

Email
rachel.morris@gmail.com

Phone Number
+1 (415) 333-1111

Case Details

Case Status
Open

Issue

Case Summary

Chat

Chat started by **Rachel Morris** • 17:00:40

Hi! I would like to know if I can pay off my private loan in advance?

Rachel Morris • 17:00:40

End Chat

Type a message...

Einstein Replies

Next Best Action

This customer recently attended one of our investment events. This is a great opportunity to invite her to our next event about Exchange-Traded Funds.

Send Invite

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Cumulus WEALTH

Search...

Wealth Manageme... | Accounts | Rachel Morris | Acc...

Rachel Morris |... | Inheritan...

Person Account
Ms. Rachel Morris

Open Relationship Center | New Event | New Task

Life Events

Recents first | All Years | New Event

- **Birthday** 28.08.1993
- **Graduated from UNC** 31.05.2019
- **Job @ Deloitte** 02.09.2019
- **Marriage**
- **Relocation**
- **Car**
- **Home**
- **Baby**
- **Diagnos**

Rachel Morris
San Francisco, CA

Silver
Client Tier

4000
Average Annual Relationship Value

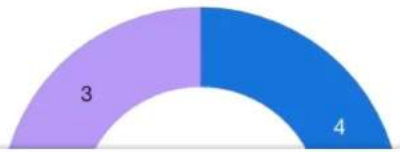
Active Accounts

Summary | Financial Accounts | Interactions | ARC | Relationships | Action Plans | More

Activities 12 -26% vs last month

ENGAGEMENT

Activity Types



Activity Details

T...	ACTIVITY...	Subject
Ot...	2023-05-23	Lunch Meeting
E...	2023-03-30	Quarterly Earnings S...

Campaign Engagement

Total Revenue Generated by Campaign

Einstein Assistant | Recent Items | Notes

Search Cumulus Bank

Cumulus Bank

All unreads
Threads
All DMs
Mentions & reactions
Saved items
Slack Connect
More

Direct Messages
Libby Hickey
Caroline Sherman
Add teammates

Channels
general
service-team
sales-team
Add channels

Apps
Tableau 1
Add apps

Tableau

Home Messages About

Today

New

Tableau APP 9:00 AM

@Caroline Airfryerscontri has shared an insight with you.

Check out the recent dip in Available Underwriter Capacity, which may be at risk of falling below the threshold of 10% by May 13, 2023, mainly driven by ACH Lines.

> Daily (May 9, 2024) | Commercial Banking LOB, ACH Lines
> Available Underwriter Capacity for **ACH Lines** at Commercial Banking LOB is starting to drop and may be **at risk** of falling below the threshold.

underwritercapacity.png

What are the top contributors?

Message Tableau

Sales

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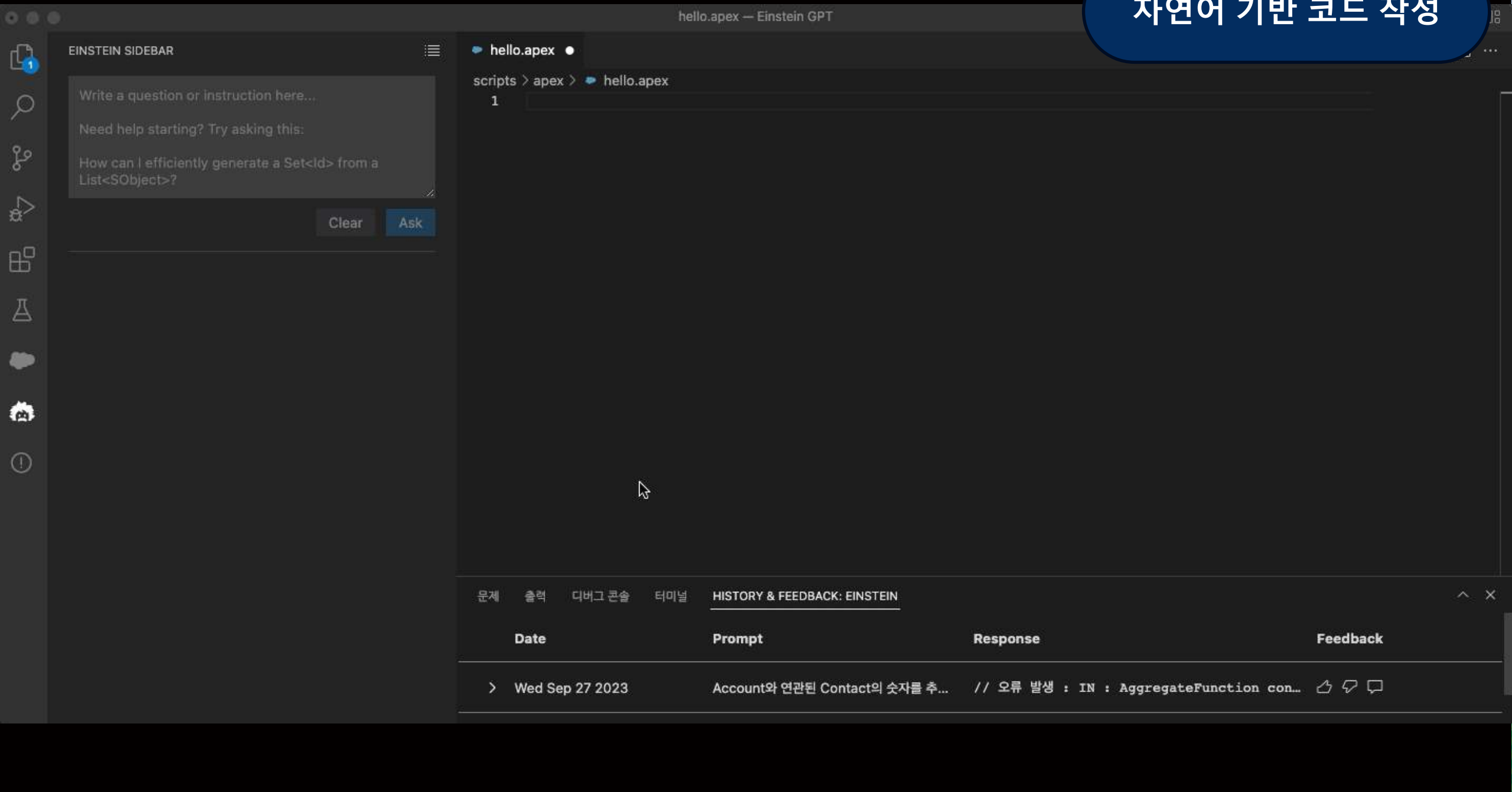
자연어 기반 코드 작성


hello.apex — Einstein GPT
EINSTEIN SIDEBAR
Write a question or instruction here...
Need help starting? Try asking this:
How can I efficiently generate a Set<Id> from a List<SObject>?
Clear
Ask
hello.apex
scripts > apex > hello.apex
1
문제
출력
디버그 콘솔
터미널
HISTORY & FEEDBACK: EINSTEIN
Date
Prompt
Response
Feedback
Wed Sep 27 2023
Account와 연관된 Contact의 숫자를 추...
// 오류 발생 : IN : AggregateFunction con...

Trusted AI Architecture

통합 Metadata 플랫폼

Einstein 1 Platform

Apps	Sales	Service	Marketing	Commerce	Tableau	Industries
Einstein Copilot						
Lightning Builders	**Einstein Copilot Studio** Prompts Skills Models	Predictions	Flows	Apps		
Einstein Trust Layer	Secure data retrieval	Dynamic grounding*	Data masking	Toxicity detection	Auditing	Zero data retention
Open Models	Our Models salesforce	Your Models Amazon SageMaker Vertex AI databricks	Any Models aws ANTHROP\C OpenAI cohere			
Data	Lakehouse	Real-time	Zero ETL	Unified Profile	Data actions	Governance	MuleSoft Connectors
Hyperforce	Data residency	Compliance	End to end encryption	Net Zero		

"Future functionality. Any unreleased services or features referenced here are not currently available and may not be delivered on time or at all. Customers should make their purchase decisions based upon features that are currently available."

성공과 실패의 갈림길

Thank you