

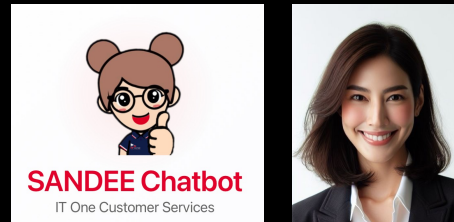


SCG Innovation Day 2026

AI Technology Update

Apichart Arunkunarach

AI: A declaration of autonomy



Binary Big Bang

When AI expands exponentially, systems are upended

Your Face, in the Future

Differentiating when every interface looks the same

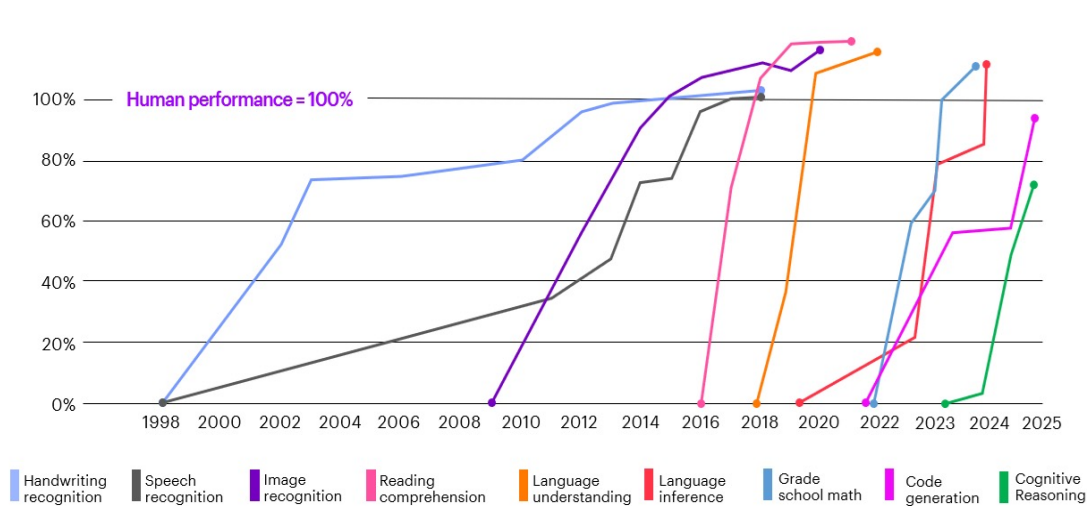
When LLMs get their Bodies

How foundation models reinvent robotics

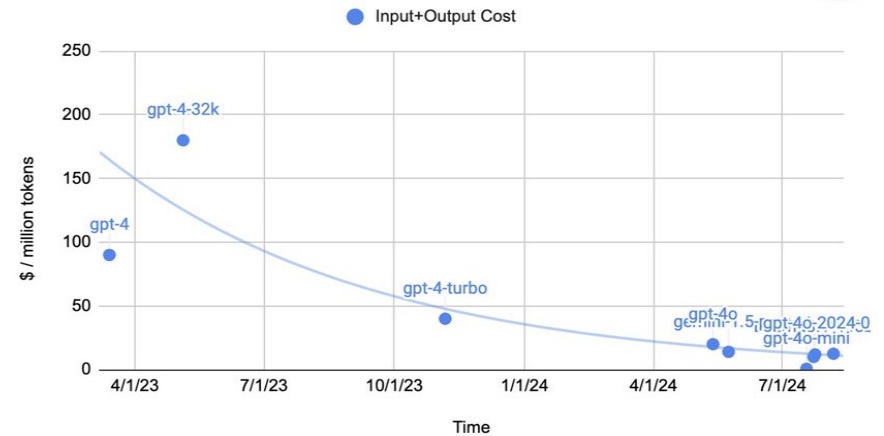
The New Learning Loop

How people and AI are defining a new virtuous cycle of learning, leading and creating

Agentic AI is getting smarter, faster, & independent

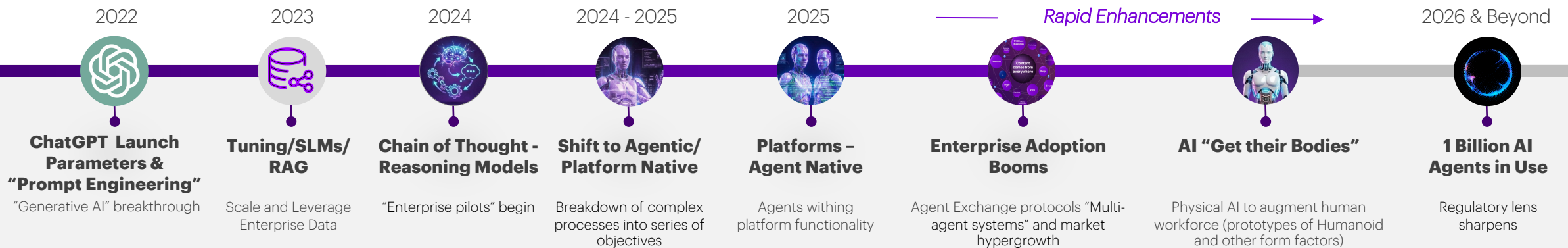


Token Cost of GPT-4 level models over time







Source: <https://lsvp.com/stories/ai-the-last-employee/>

Key Milestones:



By enabling CAPITAL to augment or substitute LABOR like never before, AI agents are changing the rules of competition and redefining the balance of economic value creation

	Economic paradigm	Main value creation constraint	Why
Productivity gains ↑	Agrarian economy	 Labor	Productivity tied to physical effort
	Industrial economy	 Capital	Machines, tools and infrastructure unlock scale
	Service / knowledge economy	 Labor	Thoughtful and creative human input fuels the production engine
↓	Agentic economy	 Agentic Capital	AI systems, data and computing power reduce needs for human labor and introduce new products, production methods, markets and organization
	Competitive advantages are shifting toward those who control agentic capital and not just traditional factors of production, i.e., tangible and intangible capital (e.g., tools, machinery, know-how), natural resources or labor'.		

Source: Accenture analysis.





ภาพรวมองค์กร

- ประสิทธิภาพ 95%
- การเชื่อมต่อ 99.9%
- ความปลอดภัย 100%
- ความพึงพอใจลูกค้า 4.8/5

พนักงาน

12,458 คน

ห่วงโซ่อุปทาน

การวางแผนทรัพยากรองค์กร

ERP
บริหารจัดการทรัพยากรองค์กร

ข้อมูลลูกค้า 360°

CRM
บริหารความสัมพันธ์ลูกค้า

ผลการดำเนินงาน

FINANCE
การเงินและบัญชี

SUPPLY CHAIN
ห่วงโซ่อุปทาน

CUSTOMER APPS
แอปพลิเคชันสำหรับลูกค้า

ประสบการณ์ลูกค้า

★★★★★ 4.8

แชท

การสั่งซื้อ

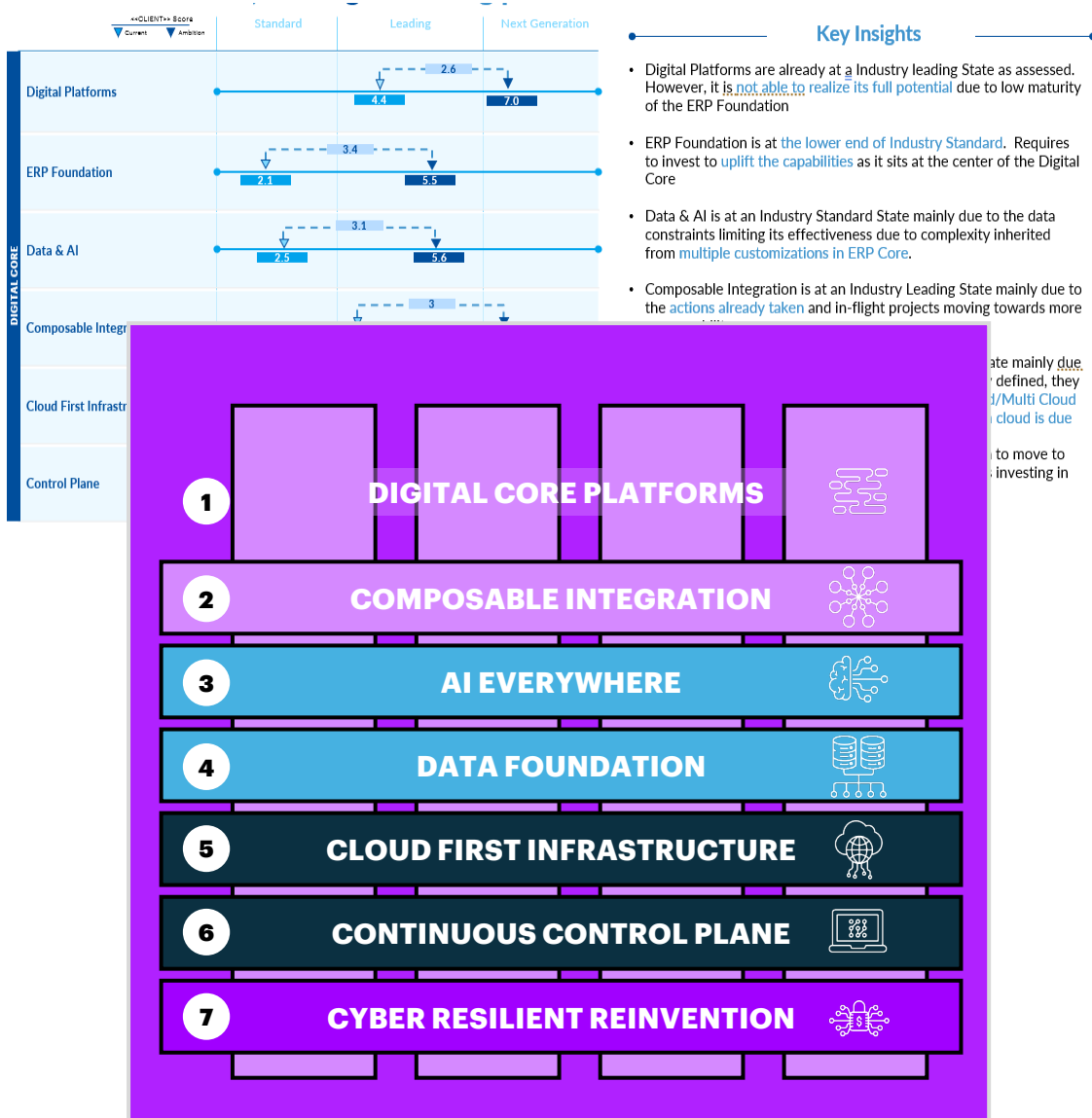
What is the most important investment to consider on the journey to be an AI-Powered Enterprise?

A Modern Digital Core ...



Leading to an Intelligent Digital Enterprise Brain...

What Should I Look For?



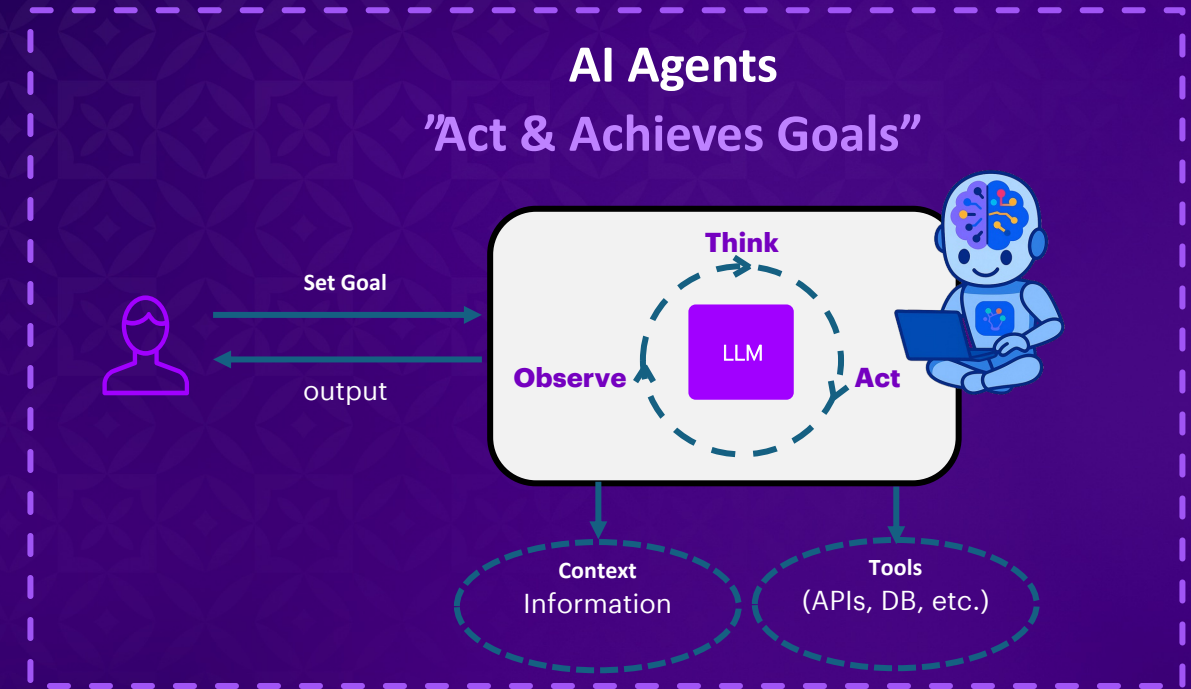
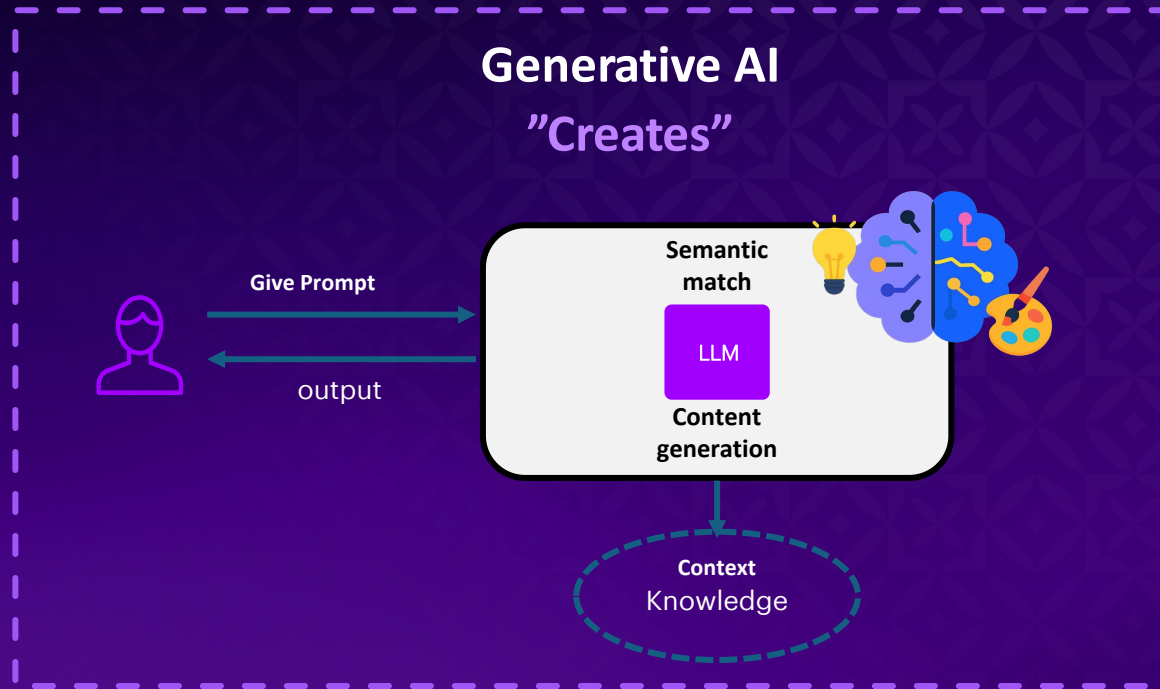
There are many capable and comprehensive assessment frameworks. The four key questions which CEO will ask:-

1. Is enterprise data organized in a way that is optimized for AI?
2. Is the core built on a scalable, resilient cloud-based architecture?
3. Do we have established management, governance and cyber solutions to operate reliably and securely?
4. Is my digital core designed to be future-proof?



The AI-Powered Enterprise: Gen AI and AI Agents

It's Key to Understand the Difference.



Prompt-based Intelligence

- Works on **set of instructions** passed by Human as a **prompt**
- Uses a **Large Language Model (LLM)** to **generate output based on the prompt & relevant context**
- **Requires human input** for each interaction (**prompt-response cycle**)
- **Example:** Provide unstructured text and ask GenAI to summarize

Goal-Oriented Intelligence

- Works on a **goal** set by the Human
- Iterates through a **Think** (analyze & plan) → **Act** (execute) → **Observe** (monitor) cycle until goal is reached or max iterations defined
- Agent can **work independently after the goal is set**, with human feedback required only for low-confidence cases
- **Example:** Build me a captivating single player card game

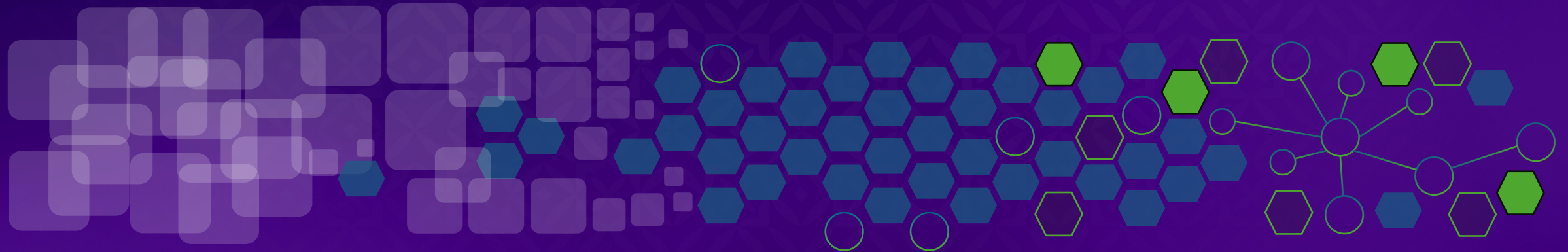
The Future of Apps is (mostly) No Apps at All

Evolving from monoliths to distributed intelligence

APPLICATIONS

APPS

DATA & AGENTS





ARCHITECTURE EVOLUTION

Monolith architecture
Centralized Control
Structured Queries
Data within applications
Limited sharing via Batch


Microservices and event-based
Data flowing between applications
Sharing in real-time

Cloud native modular architecture
Agents and generated services
Data sources mapped to ontology
Disappearance of apps

 Legacy monolith

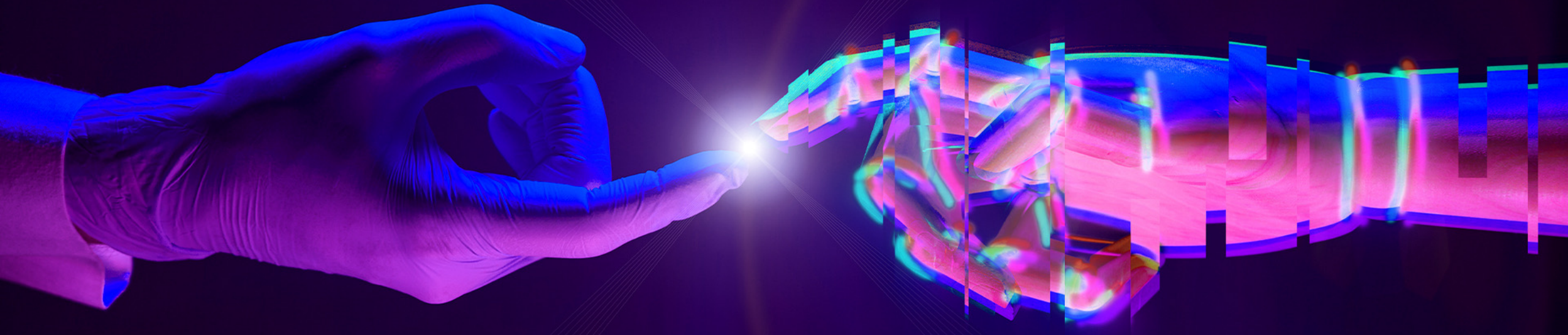
 Domain Microservices

 Agents

 Generated microservices

 Data

AI AGENT



AI programs that perceive their environment,
understand intention,
and take actions to achieve their goals.

Introducing AI Agents

Transformative characteristics of AI agents

Goal-oriented action

Humans set goals, but AI agents act independently to achieve their goals, adapting their strategies if necessary.

Long-term Memory and Reflection

Agents learn and remember past interactions to better understand intention and context to drive optimized decision making.

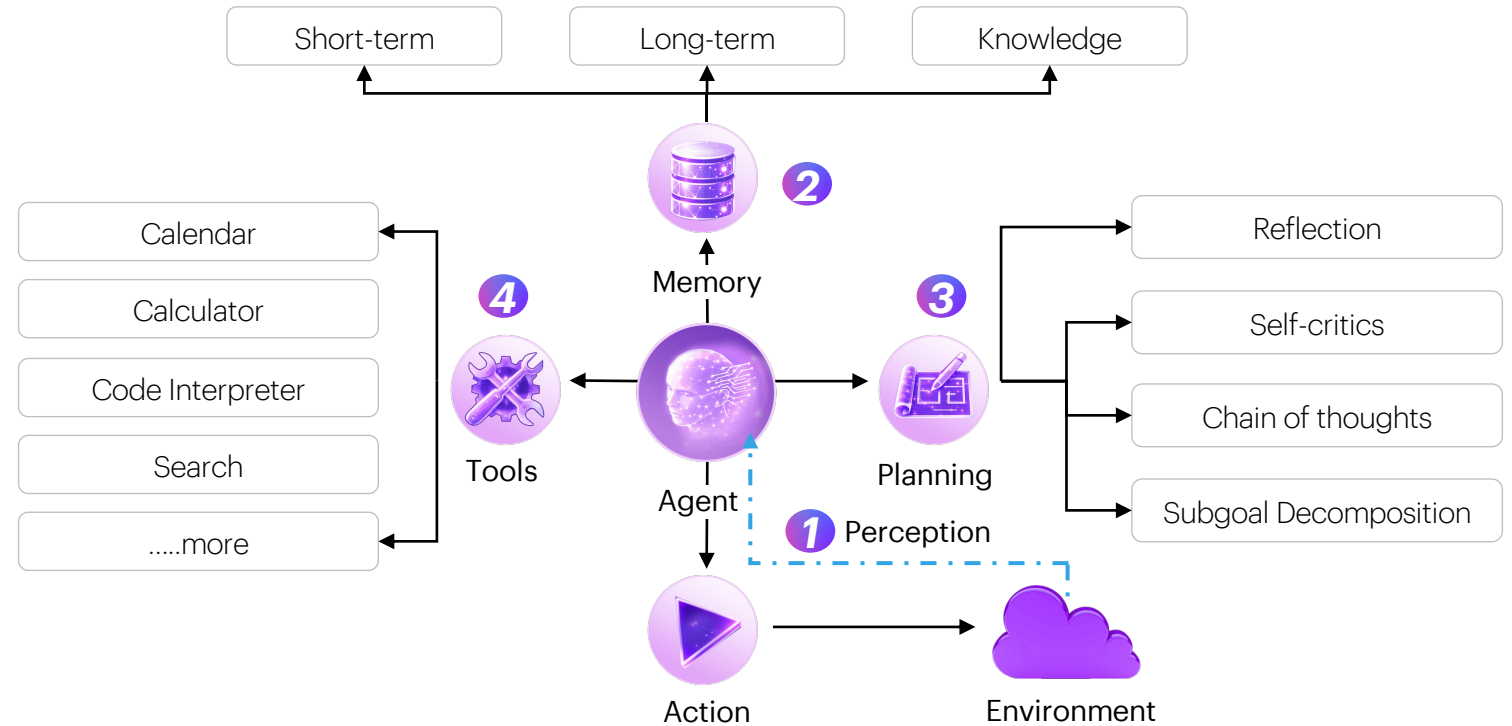
Logical Reasoning and Planning

Agents reason through ways to accomplish their goals and create a plan of actions to complete complex tasks.

Communication Capabilities

Agents' communication capabilities (e.g., APIs) enable multi-agent configurations that work together to drive end-to-end business functions.

The Anatomy of AI Agent



- 1 Perception**
 - Process information from their environment
 - Interact with environment
 - Is aware if the context

- 3 Planning**
 - Plan and sequence actions to achieve specific goals

- 2 Memory**
 - Remember past interactions and behaviors
 - Store these experiences and even perform self-reflection to inform future actions

- 4 Tool usage**
 - Use various tools, such as code execution, search, and computation capabilities, to perform tasks effectively.

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and accessories



Plants
and supplies



Plant care
and maintenance



Landscaping
services



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Seeds + Bulbs

Garden tools

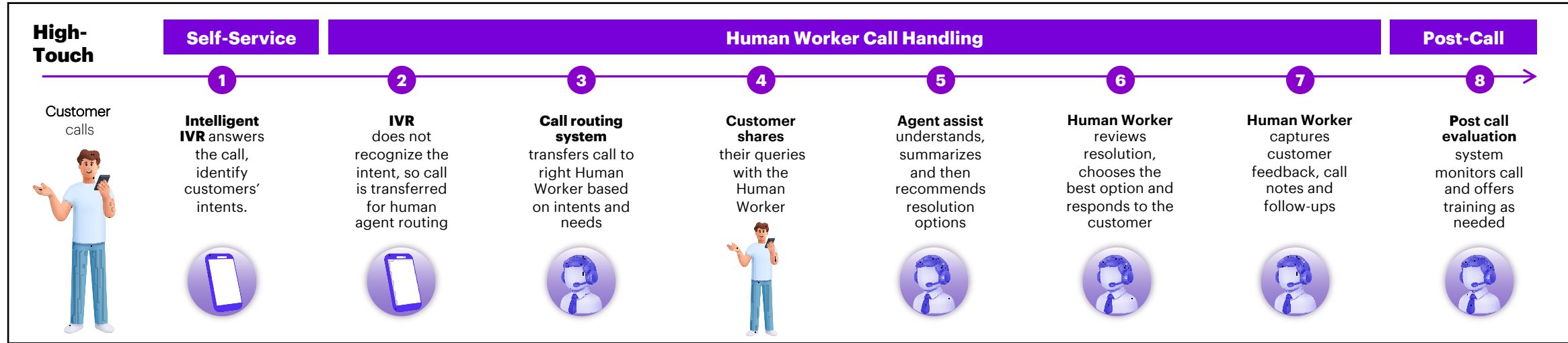
Best Sellers



Informed and Simplified Interactions through Human and Digital Agent Huddles

Today, complex customer issues are primarily handled by human workers. In tomorrow's workflow, Agentic AI collaborates with the human worker to solve for complex interactions and deliver better customer outcomes.

Today



Tomorrow



Live Agentic Solutions













Partial examples

- | | | | |
|---|--|---|---|
| 1. B2B Marketing | 12. Commercial Credit Assistant Intelligence for Banking | 22. Agentic AI Source to Pay: Sourcing * | 32. E2E Merchandise Planning: Pricing/Promotion Manager * |
| 2. Hyper-personalization for Beauty | 13. Marketing Effectiveness Reconciler for B2C Marketing | 23. Agentic AI Source to Pay: Requisition * | 33. E2E Merchandise Planning: Physical Space Manager * |
| 3. Revenue Growth Management for CG&S | 14. TDLC Legacy Modernization for Banking | 24. Agentic AI Source to Pay: Invoicing and Validation * | 34. E2E Merchandise Planning: Digital Planning Manager * |
| 4. Intelligent Sales Coach for CG&S | 15. Travel Companion for Airlines | 25. Supply and Demand Gap Optimization for Consumer (SAP Integration) * | 35. E2E Merchandise Planning: Digital Marketing Manager * |
| 5. Contact Center Agent-assist for Telco | 16. Supply Chain Demand Forecasting for CG&S | 26. Trade Marketing Agentic Assistant * | 36. Digital Lab Assistant: Research Scientist ** |
| 6. P&C Underwriting for Insurance | 17. Transportation Router and Optimizer for Retail | 27. Dynamic Customer Support with Agentic AI * | 37. Digital Lab Assistant: Lab Technician ** |
| 7. AI Led Claims for Insurance | 18. WebApp Security Assessor | 28. Utility Asset Maintenance Agent System * | 38. Digital Lab Assistant: Research Analyst ** |
| 8. Intelligent Recruiting for Public Sector | 19. KYC Review Intelligence for Banking | 29. Warehouse Scheduling Assistant * | 39. Order Management: Order Creation/Modification ** |
| 9. Clinical Trial Companion for Life Sciences | 20. Agentic AI Enabled Deal Advisory (SFDC Integration) | 30. E2E Merchandise Planning: Category Manager * | 40. Order Management: Order Fulfillment ** |
| 10. Asset Troubleshooting for Industrial | 21. Testing for Agentforce Agentic AI Systems | 31. E2E Merchandise Planning: Inventory Manager * | 41. Order Management: Query Resolution ** |
| 11. Order-to-Cash AI Agent Assistant | | | |

● Cross-industry application



Three Cheers: the 3 Most Scaled Strategic Bets by Industry in APAC

Industry	1	2	3
 Banking	Fraud Management	Cards & Payments	Investment Management and Advisory
 Insurance	Fraud detection	Intelligent Ingestion	Triage and Appetite
 Communications	Field engineer technical assistant	Self-healing Automated Network	Sales Co-Pilot
 Life Sciences	Accelerating time to market	Maximizing the value proposition of medicines	Accelerating time to clinic
 Public Services	Knowledge Management for reporting or analysis	Cyber Security	Citizen Services
 Energy	Customer Engagement	Health and Safety	Automatic Analysis and Work Order Generation
 Utilities	Contracting Assistant and Review	Personalized Promo offers and campaigns	Customer Pricing Strategy
 Media	Chatbots to help with content retrieval & compliance queries	Adaptive bitrate streaming optimization	Real-time feedback loops
 CG&S	Workforce Planning & Human Capital Management	In-Silico Product Design & Development	Hyper-Personalized Consumer Profiling & Segmentation
 Retail	Automated Workforce Scheduling	Persona-Based Digital Marketing Content Creation	Channel-Specific Customer Segmentation



Technology sets the stage.

The alignment of *people, processes* and *technology* is *what truly drives reinvention*.

But our client experience tells us that
3x more gen AI budgets are spent on tech
than on **people**

The 5 Reinvention Imperatives

1.
*Lead
with value*



Focus on high-impact initiatives that drive reinvention of the core

2.
*Reinvent talent
and ways of working*



Reinvent work and reimagine workforce for a gen AI-powered world

3.
*Develop
an AI-enabled,
secure digital core*



Build technology stack and AI ready infrastructure

4.
*Close the
responsible AI
gap*



Embed governance, ethical frameworks and monitoring

5.
*Continuous
reinvention*



Build organization agility and change management capability

Reinventing Work: Retail Example *(Illustrative)*

Identify opportunities across the value chain to leverage Gen AI for work reinvention



Merchandising

Merchandising Strategy
Merchandising Co-Pilot
Intelligent Merchandising

Demand Forecast Management
Intelligent Demand Forecast

Assortment Planning and Optimization
Product Assortment Planning

Product Sourcing
Supplier Negotiator & Contract Management
ESG Co-Pilot
Risk and Audit Compliance
Optimal Sourcing Simulation

Supply Chain

Supply Planning
Dynamic Replenishment
Asset Maintenance Co-pilot
Intelligent Inventory Management
Intelligent Supply Chain

SC Performance Management
Supply Chain Control Tower

Product Design & Dev

Product Design
Customized Product Designs

Channel & Commerce

Store Operations
Customized Manuals/ Guides Generation
Smart Shrinkage Detector
Assortment Planning

Digital Commerce
Conversational Product Search
Inclusivity led Digital Assets Generation
Personalized Recommendations
SEO

Unified Commerce
Commerce

Consumer Services & Support
Gen AI led Chatbots
Contact Center Assist
Store Associate Co-pilots

Customer Experience

Lifestyle Services
Hyper-personalization
Language Translation

Experience Design
Customer Journey Optimization
Personalized Style/Product Advisor

Customer Analytics
Voice of Customer Analysis
Customer 360 Insights Platform

Marketing Management

Marketing Strategy & Execution
Marketing Content Creation
Retail Co-Pilot
Marketing Campaign Automation
Design and Creative Production
Media Marketing Effectiveness
Retailer Media Marketing
Promo Effectiveness

Operations (Talent, HR and Finance and Data)

Employee Retail GPT
WFM Co-Pilots
HR, Legal, F&A Co-Pilots
Synthetic Data Generation
Software Development Lifecycle Tools
Intelligent Security
Shrinkage analysis

*Source: [Generative AI, Retail Industry Narrative](#)

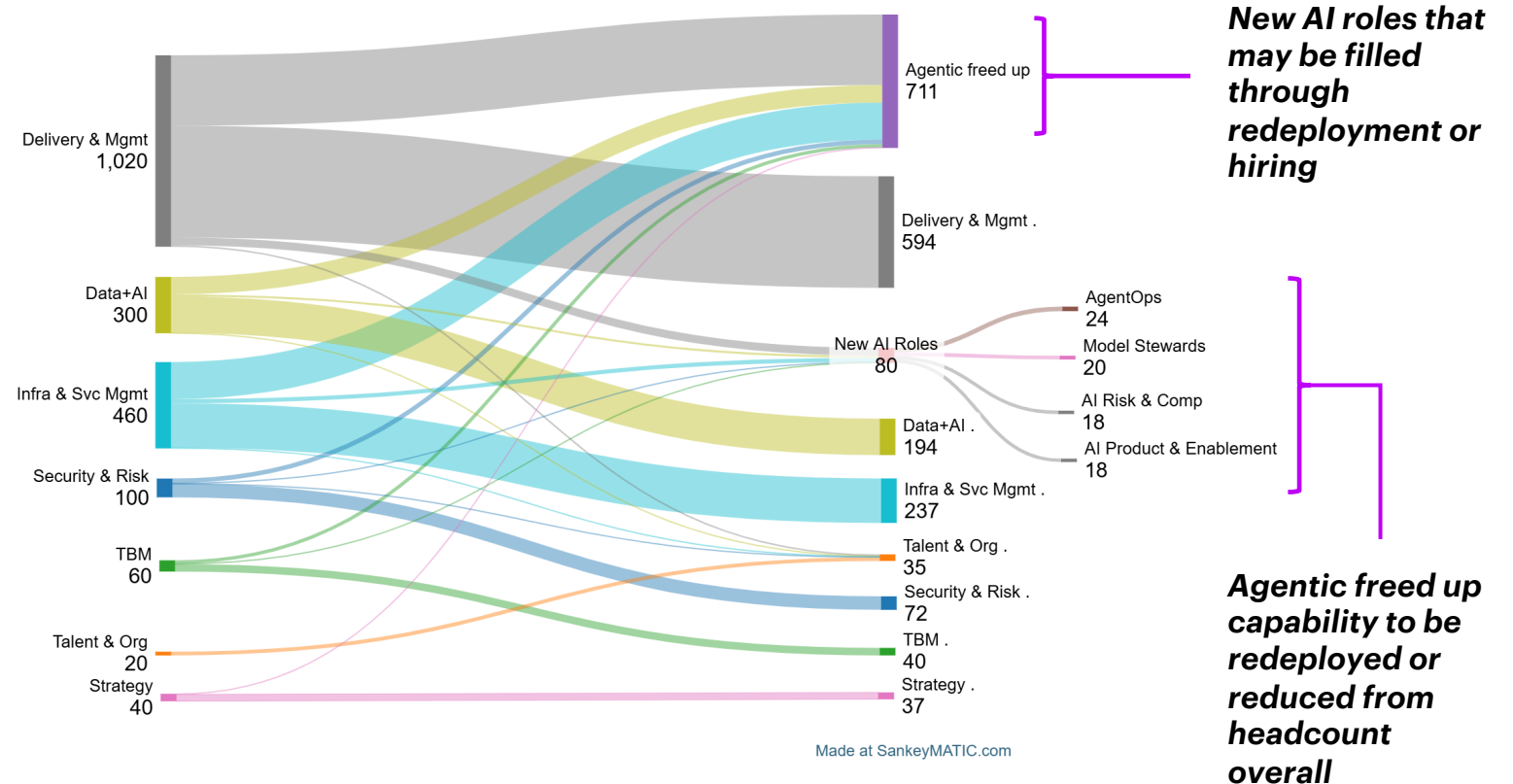


Reinvention can help technology functions unlock 35% of their capacity by supercharging productivity

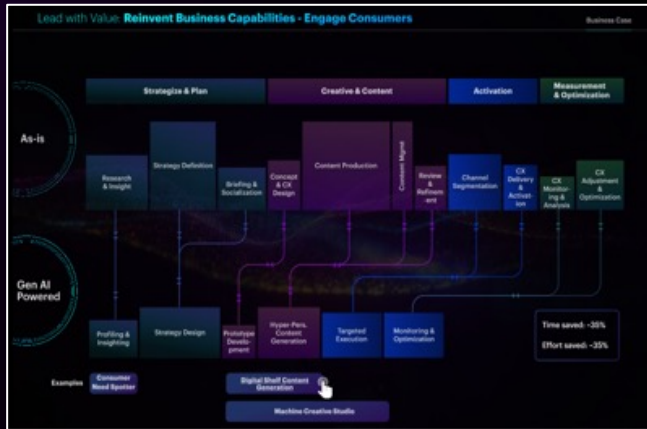
Technology function roles are redistributed when agentic AI capabilities are adopted

- We estimate 42% of Delivery & Management roles will be freed up by agentic automation – allowing capacity to be redeployed or reduced from headcount
- In an illustrative Technology function with 2000 FTE, 80 new AI-related roles will be required to support agentic AI and deliver on new AI capabilities
- The remaining workforce will be impacted, with all roles transformed through Agentic enablement and some areas seeing larger headcount reductions than others (e.g. 7% of Strategy roles vs 48% of Infrastructure & Service Management roles)
- Investment in talent and organisation capability required to orchestrate reskilling and redeployment of roles, as well as facilitating the shift to an AI-augmented workforce with resultant productivity increases

Illustrative evolution of technology capabilities in a 2000 FTE Technology & Data organisation*



AI – Agentic AI: Reinvention of Work/ Workforce/ Worker



Process Redesign



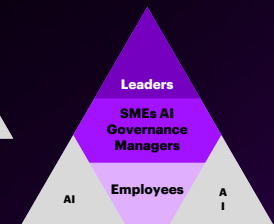
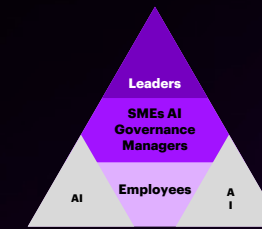
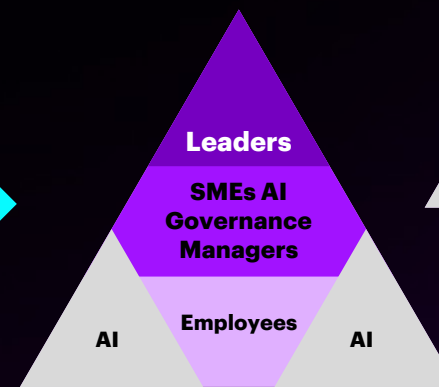
Role Evolution



Redefined Skills



Workforce Transformation



... +7 lines (ctrl+o to expand)

- 10 agents were added today (May 11, 15:06), all from the financial-services plugin repo:

#	Agent	Size	Domain
1	earnings-reviewer	2.1KB	Equity Research
2	gl-reconciler	1.8KB	Accounting / Finance Ops
3	kyc-screener	1.6KB	Compliance / RegTech
4	market-researcher	2.6KB	Research & Strategy
5	meeting-prep-agent	1.5KB	Deal Advisory
6	model-builder	1.8KB	Financial Modelling
7	month-end-closer	1.6KB	Accounting / Finance Ops
8	pitch-agent	3.2KB	Investment Banking
9	statement-auditor	1.3KB	Audit & Controls
10	valuation-reviewer	1.4KB	Valuation / M&A

All live at `~/.claude/agents/` and are available for direct invocation or as sub-agents in a supervisor pipeline.

* Crunched for 13s

> show me what each agent can do

▶▶ accept edits on (shift+tab to cycle)

Session Summary

1. Agent Inventory

Listed all newly created agents from the past week – identified **10 financial-services agents** created on May 11 across `~/.claude/agents/` and `~/financial-services/managed-agent-cookbooks/`: earnings-reviewer, market-researcher, valuation-reviewer, kyc-screener, model-builder, pitch-agent, meeting-prep-agent, gl-reconciler, month-end-closer, statement-auditor.

2. SCG / PTTGC JV Multi-Agent Management Report

Read the existing deal advisory documents in `~/SCG_PTTGC_JV_Advisory/` to extract full deal context, then launched **5 specialized agents in parallel**:

Agent: market-researcher

View Produced: ASEAN olefin sector snapshot, peer comps, 3 strategic angles

Agent: earnings-reviewer

View Produced: Q1 2026 earnings baseline, normalisation adjustments, pro forma THB 34,200M combined EBITDA, forward estimates

Agent: valuation-reviewer

View Produced: Football field (THB 227.5B-532.5B EV), 6 valuation flags including critical TV weight at 79% of DCF

Agent: kyc-screener

View Produced: PTT Group counterparty DD – Medium risk rating, 3 legal escalations (Myanmar/MOGE, lender consent, GSP offtake)

Agent: accenture-business-impact-advisor

View Produced: Strategic impact across 3 horizons, top 3 board-level risks, 90-day action plan, 4 value creation levers beyond synergies

All 5 outputs were saved as individual section files, then compiled into a single unified management report:

`~/SCG_PTTGC_JV_Advisory/Management_Report_SCG_PTTGC_JV.md`

The report covers 8 sections – executive summary, market research, earnings, valuation, KYC, strategy, deal timeline, and a 15-item open items matrix – with a single headline recommendation: **Proceed with Conditions**, gated on governance term sheet execution with PTTGC by Q3 2026.

* Crunched for 12s

SCG × PTTGC Olefin JV

Pros & Cons Synthesis · Market · Financial · Valuation · Strategic · Board — 5-Agent Parallel Analysis

MARKET & COMPETITIVE GO ✓	FINANCIAL & RETURNS GO (CONDITIONAL) ▶	VALUATION & STRUCTURE GO (CONDITIONAL) ▶	STRATEGIC NARRATIVE PRE-CLEAR FIRST ⚠	BOARD ENGAGEMENT PREP REQUIRED ⚠
------------------------------	---	---	--	-------------------------------------

<h2>18.4%</h2> <p>BASE CASE IRR (640–840BPS ABOVE WACC)</p>	<h2>THB 47B</h2> <p>COMBINED NPV · 10.5% DISCOUNT RATE</p>	<h2>THB 245</h2> <p>POST-JV PRICE TARGET (VS THB 182 TODAY, +34.6%)</p>	<h2>THB 8B</h2> <p>ANNUAL SYNERGIES YEAR 3+ · PROCUREMENT + OPEX</p>
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01

Market Researcher

ASEAN Market & Competitive Landscape

GO ✓

PROS	CONS
<ul style="list-style-type: none"> + Counter-cyclical timing. Spreads at USD 60–100/t vs. long-run avg USD 180–220/t — locking in combined cost structure before recovery. + ASEAN market dominance. ~22% of ASEAN ex-China supply and ~55–60% of Thai domestic ethylene — pricing power over converters. + Feedstock blending upside. 2.5 MTPA scale justifies ethane import infrastructure; narrows cost gap vs. PETRONAS by USD 40–60/t. 	<ul style="list-style-type: none"> – China structural oversupply. 4–6 MTPA still commissioning 2026–2027; Chinese PE/PP exports into ASEAN are multi-year, not cyclical. – PETRONAS structural moat. USD 150–200/t feedstock advantage is government-infrastructure-linked — cannot be closed by blending alone. – Doubles down on naphtha. Consolidates the highest-cost cracking technology globally; technology risk amplified if regional gas supply develops.

02

Model Builder

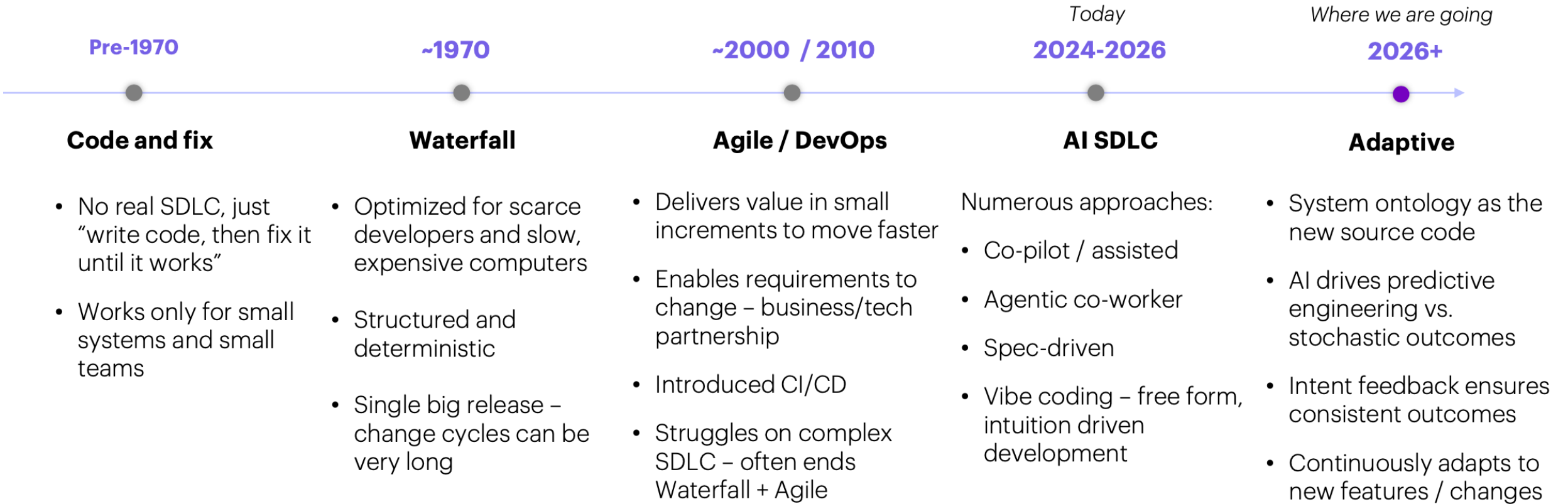
Financial Model & Returns Analysis

GO (CONDITIONAL) ▶

PROS	CONS
<ul style="list-style-type: none"> + IRR clears WACC comfortably. 18.4% base IRR vs. 10–12% WACC = 640–840 bps spread; NPV buffer before assumptions need to break. + Attributable NPV is material. SCG's 51% share = ~THB 24B NPV — significant value creation at cycle trough. + Synergies are high-confidence. THB 8B/year — naphtha procurement aggregation is low-complexity; minimal synergy haircut risk in sensitivities. + Spread recovery aligns with synerg ramp. 	<ul style="list-style-type: none"> – Balance sheet already stretched. THB 4.2B/quarter finance costs on THB 28.3B EBITDA = ~1.7x coverage; any incremental deal debt compresses further. – Bear case may destroy value. 11.2% bear IRR likely sits at or below WACC — fat-tailed outcome distribution, wide 700bps bear-to-base spread. – J-curve hits at worst time. Synergies delayed 24–36 months; negative FCF drag in Years 1–2 when leverage is highest and spreads are lowest.

Large scale SDLC is at an inflection point

Two historic shifts already, a third one now starting



AI is creating a Software Productivity Paradox, especially in complex systems

Why faster coding does not automatically translate into faster projects



The Paradox

What was expected

↓ **20-30%**

Decrease
in delivery time

What is happening

↑ **~20%**

Increase
in delivery time

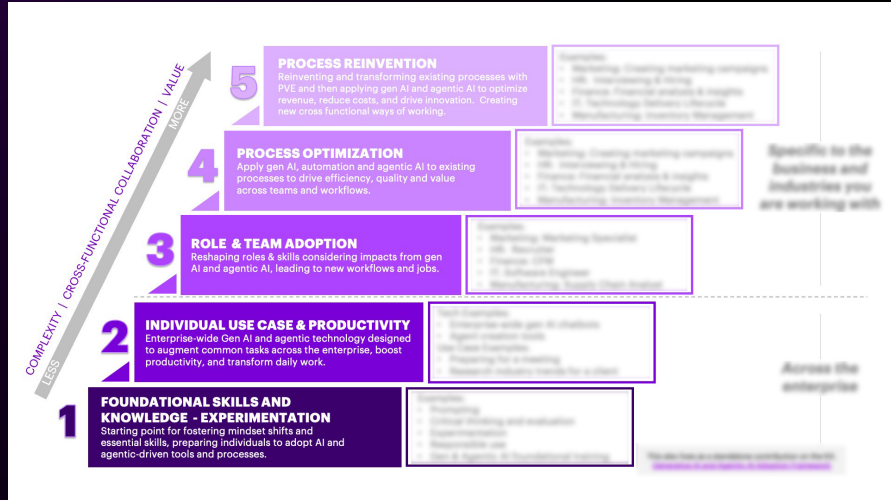


The reality of AI in large scale development

- **Task level gains do not automatically translate to the project level**
AI accelerates individual coding tasks (26–45%), but in large, complex systems those gains often fail to materialize at the project level because coding represents only ~20% of the overall delivery effort
- **Bottleneck moves from build to verify**
Comprehension debt from AI-generated (“vibe-coded”) code increases system complexity, shifting effort from development to understanding and correction.
- **Maintenance burden is real**
A study on Open Source Software (OSS) found that PR volume increases (+47%) while core maintainer productivity declines (-19%), turning senior engineers into verification-focused “human compilers.”

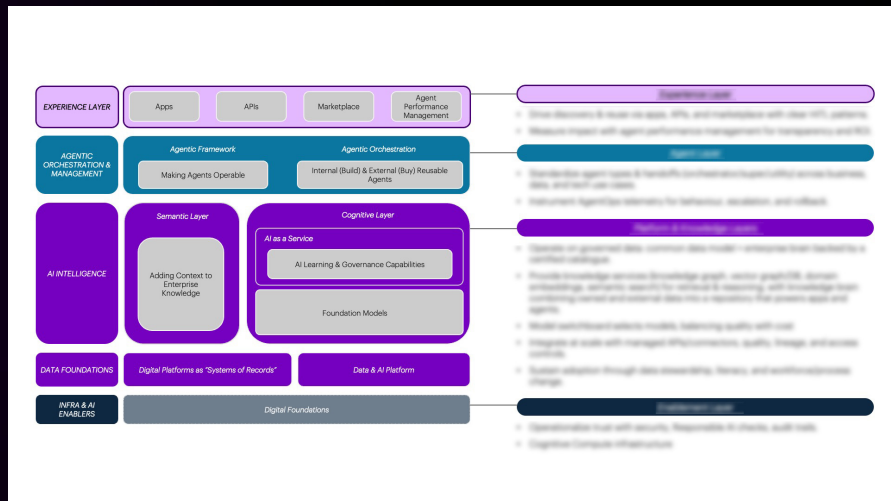
Generative and Agentic AI Adoption

Generative & Agentic AI impact ranges from foundational skills to true process reinvention.



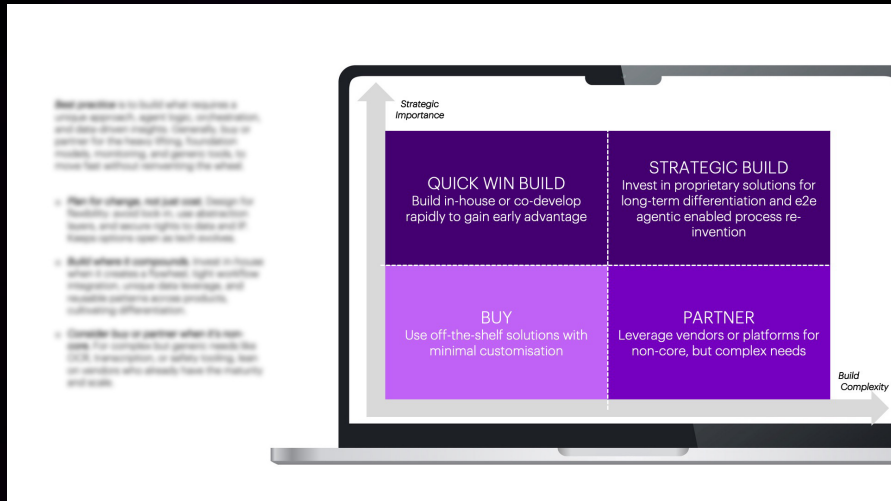
Where to Start: Building the Foundation

The Agentic CoE unifies architecture and capability layers to scale agents with speed, scale, and trust



Where to Start: Building the Foundation

Build vs Buy Decision Matrix

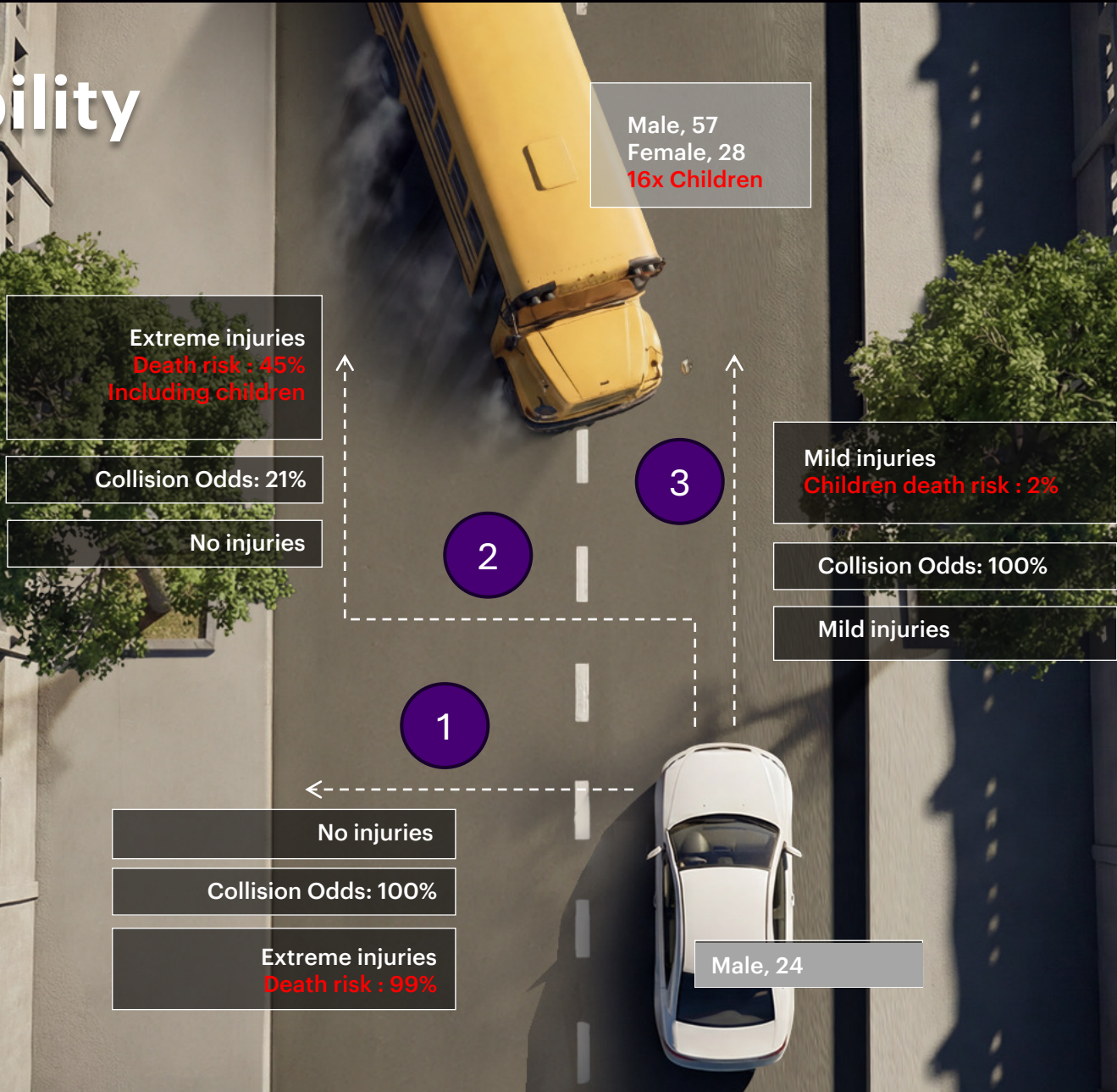


Where to Start: Making it Real

A phased operating roadmap guides the Agentic CoE from setup to scaled autonomous agent delivery



The responsibility lies with you



Closing....

1.
*Lead
with value*



Focus on high-impact initiatives that drive reinvention of the core

2.
*Reinvent talent
and ways of working*



Reinvent work and reimagine workforce for a gen AI-powered world

3.
*Develop
an AI-enabled,
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Build technology stack and AI ready infrastructure

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