Company Introduction

GAILABO
Global AI Innovations Laboratory

Company Introduction

Company profile

Name	Global AI Innovations Laboratory Co., Ltd. (GAILABO)
Establishment	October 1, 2019
HQ	Tokyo, Japan
Shareholder	60% Mitsui & Co., Ltd. 40% Sony Network Communications Inc.
Business	Development, Sales and Maintenance of AI Solution

Main Members

Makoto Ichikawa
CEO
MITSUI&CO.

Keiji Shiotani
EVP
Sony

Himanshu Shekhar
CTO
Sony

Concept: True solutions by unlocking the value of data

Sony

Advanced technology

GAILABO
Global AI Innovations Laboratory

360° business innovation

Global business expertise

MITSUI&CO.

Copyright 2023 Global AI Innovations Laboratory

Company Introduction

Strongness

①Business experience

Propose solutions to solve issues with our business experience & know-how

②Cutting-edge & advanced technology

Supported by the Sony Group, we provide advanced and reliable technical solutions

③Flexibility

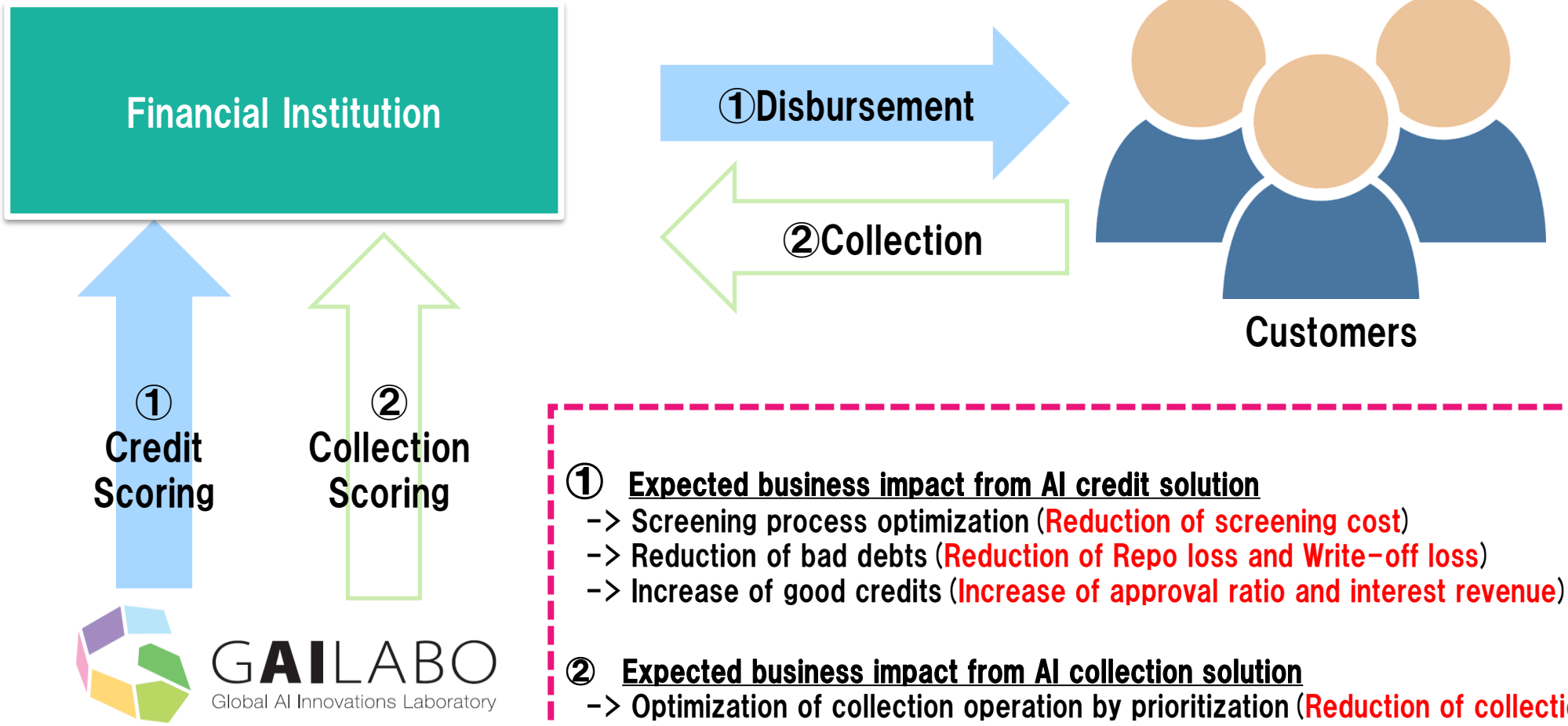
Grasp customers' needs first, then propose and develop solutions with flexibility

Use case

Service	Country	Product
AI credit score	Indonesia	4 Wheel
AI collection score	ASEAN	2 Wheel
	Japan	Multiproduct
	Chile	Buy Now Pay Later
	Peru	Personal finance

Copyright 2023 Global AI Innovations Laboratory

How can GAILABO contribute to your business?



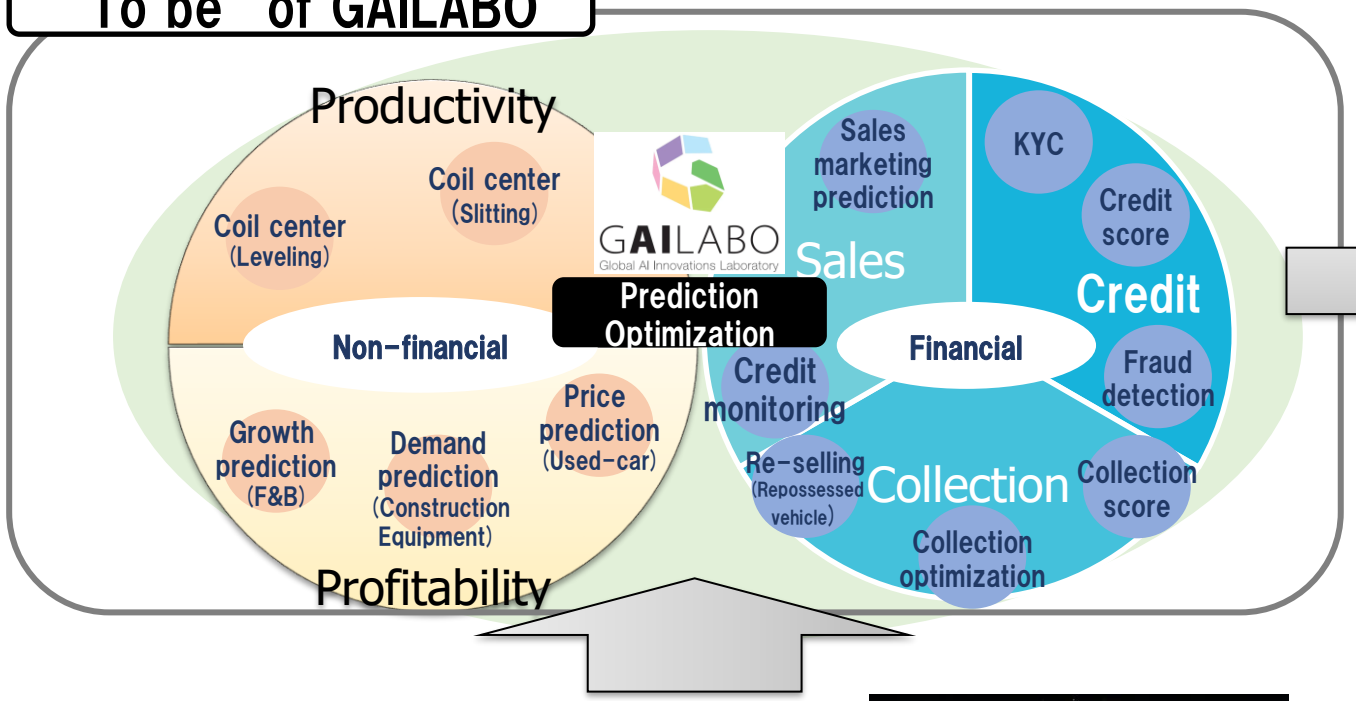
① **Expected business impact from AI credit solution**
-> Screening process optimization (Reduction of screening cost)
-> Reduction of bad debts (Reduction of Repo loss and Write-off loss)
-> Increase of good credits (Increase of approval ratio and interest revenue)

② **Expected business impact from AI collection solution**
-> Optimization of collection operation by prioritization (Reduction of collection cost)

Copyright 2023 Global AI Innovations Laboratory

Vision of the future

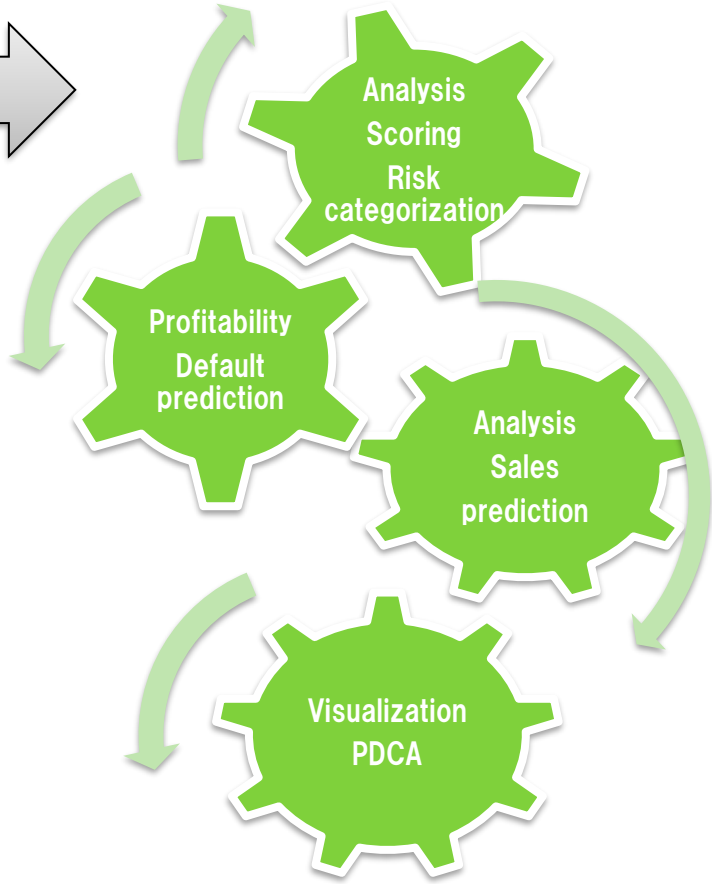
“To be” of GAILABO



Sony

AI solutions integrating score and data analysis

Ex. Financial sector



Copyright 2023 Global AI Innovations Laboratory

AI Credit Scoring Solution

Achievement in Indonesia

<Clients' Overview>

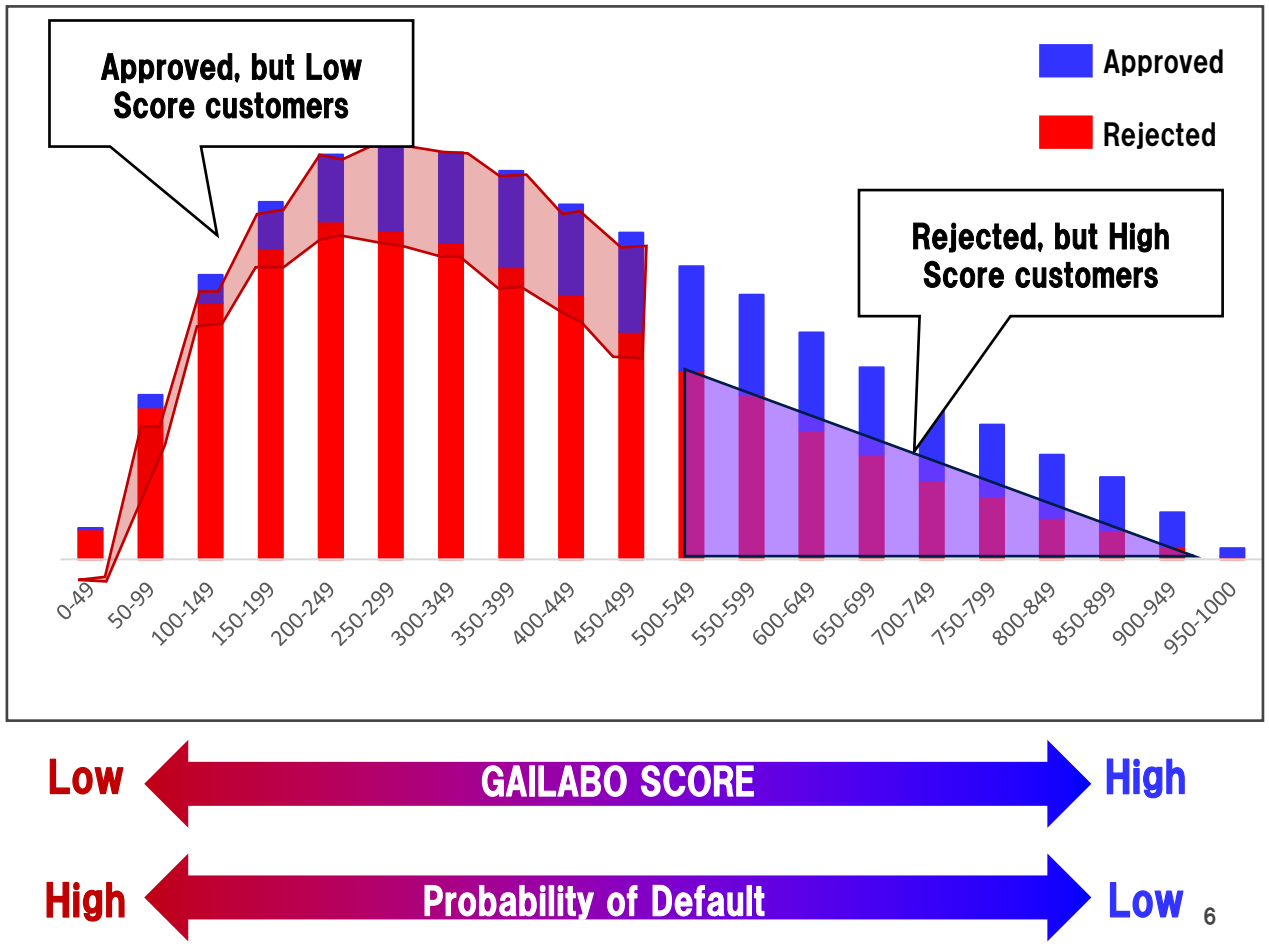
Multi Product Loan

Average Ticket size: USD 300

<Booking and portfolio information>

Year	Month	Approval	Rejected	Total	Approval ratio	Colleciton ratio
2020	Oct-Dec	30,000	70,000	100,000	30%	96%
2021	Jan-Mar	29,450	65,550	95,000	31%	97%
	Apr-Jun	34,100	75,900	110,000	31%	96%

GAILABO Score Distribution



Copyright 2023 Global AI Innovations Laboratory

AI Credit Scoring Solution

Achievement in Indonesia

<Clients' Overview>

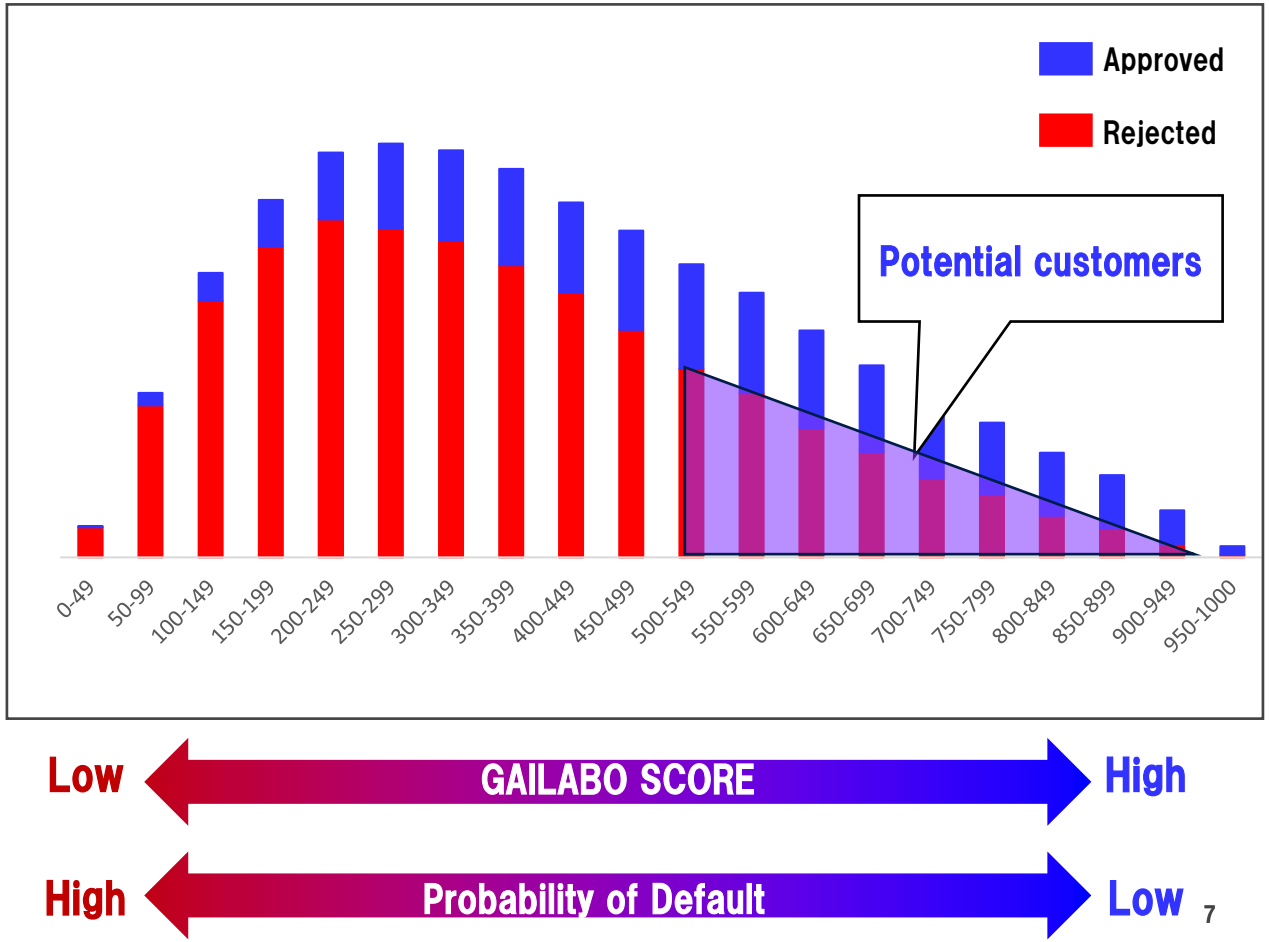
Multi Product Loan

Average Ticket size: USD 300

<Booking and portfolio information>

Year	Month	Approval	Rejected	Total	Approval ratio	Colleciton ratio
2020	Oct-Dec	30,000	70,000	100,000	30%	96%
2021	Jan-Mar	29,450	65,550	95,000	31%	97%
	Apr-Jun	34,100	75,900	110,000	31%	96%

GAILABO Score Distribution



Copyright 2023 Global AI Innovations Laboratory

AI Credit Scoring Solution

Achievement in Indonesia

Goal: To increase approval ratio while keeping good Collection ratio

<Portfolio information (Count) >

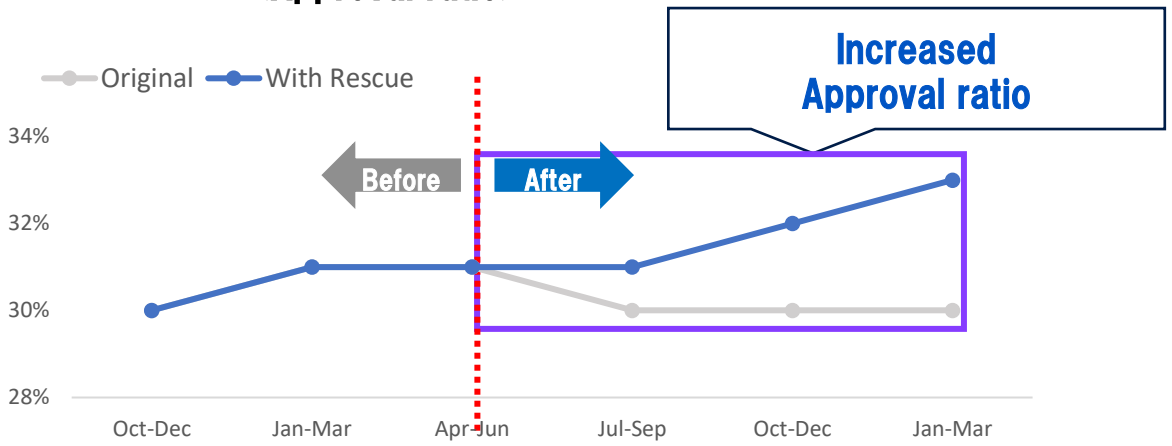
	Year	Month	Approved		Rejected	Total
			Orinal	Rescue		(Approved +Rejected)
Before	2020	Oct-Dec	30,000		70,000	100,000
	2021	Jan-Mar	29,45		68,400	95,000
		Apr-Jun	34,100		75,900	110,000
After		Jul-Sep	34,800	1,160	80,040	116,000
		Oct-Dec	36,000	2,400	81,600	120,000
	2022	Jan-Mar	37,500	3,750	83,750	125,000

7,000 Customers
USD 2.1Mil

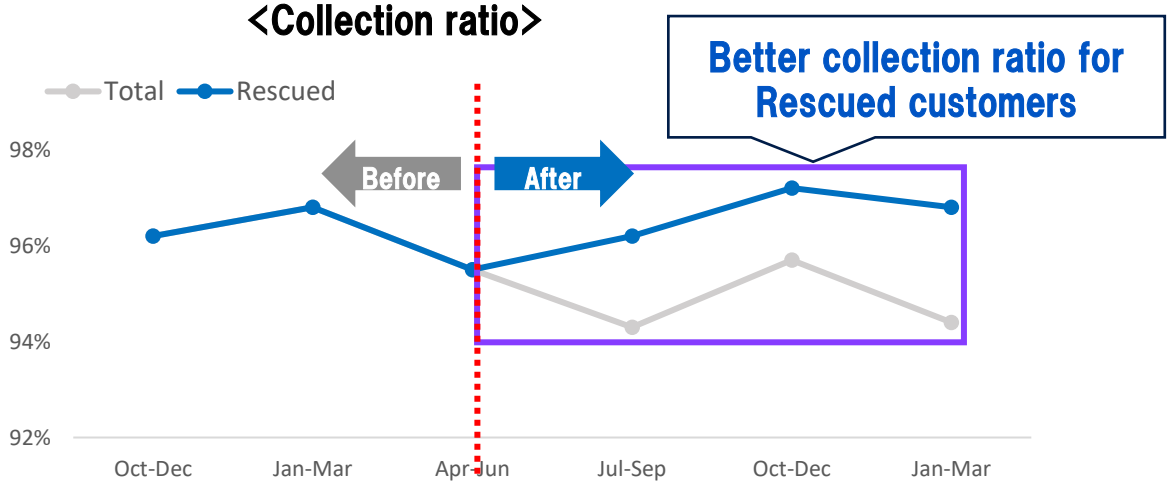
< Portfolio information (ratio) >

	Year	Month	Approval ratio			Collection ratio	
			Original	With Rescue	Gap	Total	Rescued
Before	2020	Oct-Dec	30%	30%		96%	
	2021	Jan-Mar	31%	31%		97%	
		Apr-Jun	31%	31%		96%	
After		Jul-Sep	30%	31%	1%	94%	96%
		Oct-Dec	30%	32%	2%	96%	97%
	2022	Jan-Mar	30%	33%	3%	94%	97%

<Approval ratio>



<Collection ratio>



Copyright 2023 Global AI Innovations Laboratory

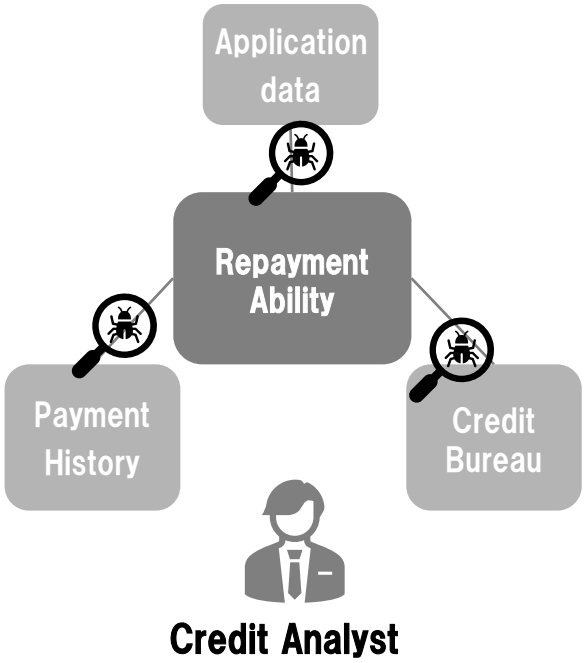
AI Credit Scoring Solution

Achievement in Indonesia

AI model can find out the correlation among tremendous attributes

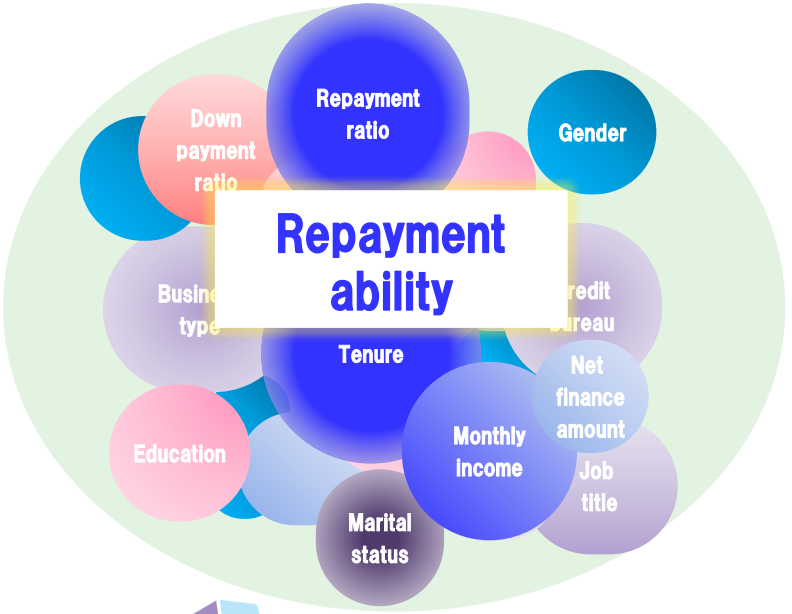
Without GAILABO

Hard to analyze the correlation among tremendous attributes••



With GAILABO

Find out correlation and quantify the default risk in a moment !



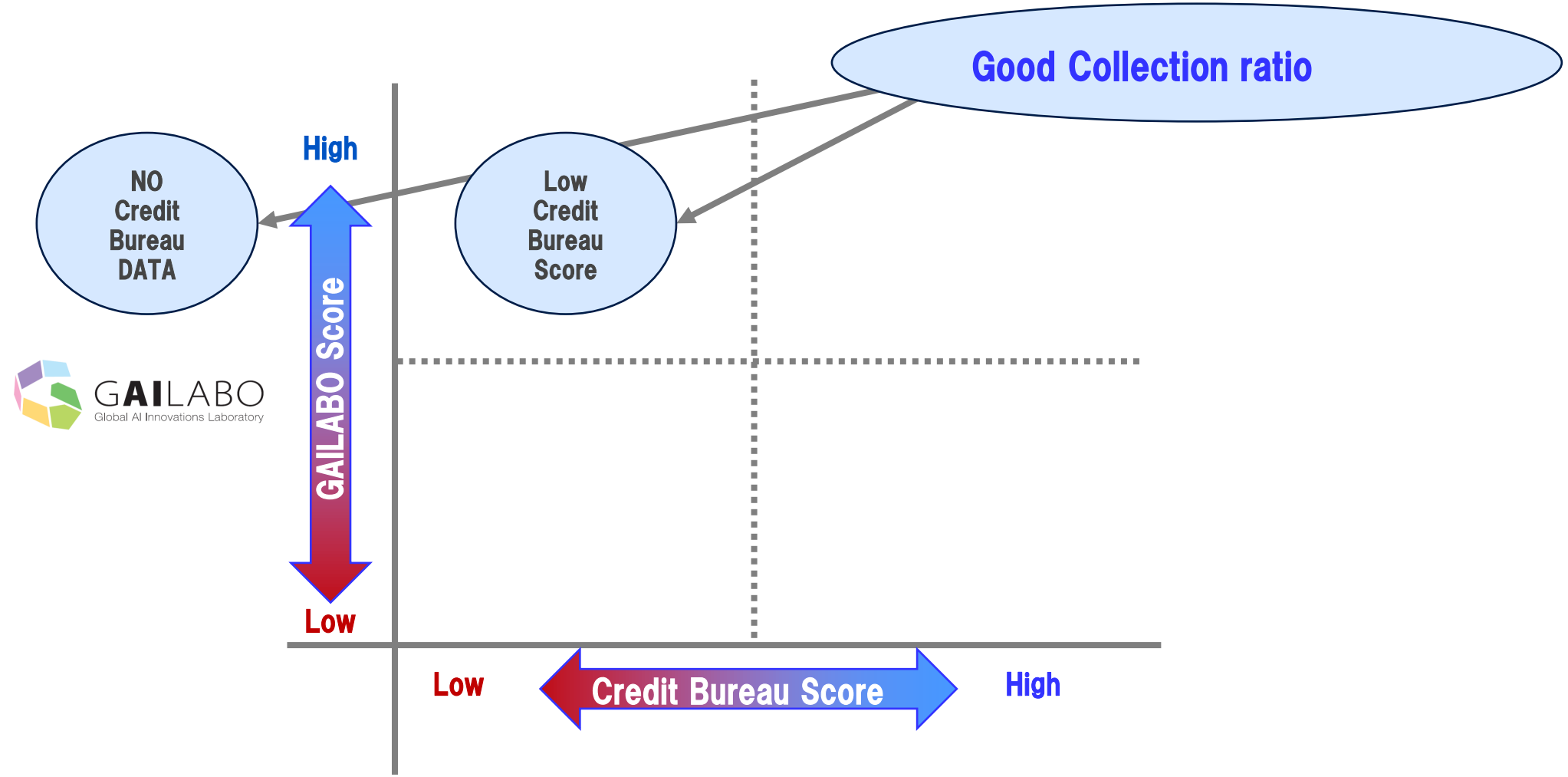
GAILABO
Global AI Innovations Laboratory

Copyright 2023 Global AI Innovations Laboratory

AI Credit Scoring Solution

Achievement in Indonesia

Good collection ratio by rescued customers with High GAILABO Score



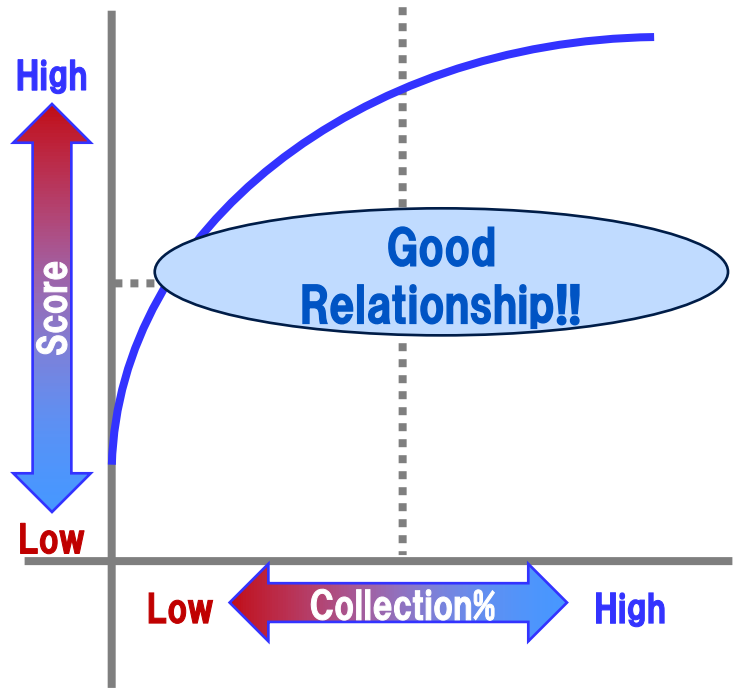
Copyright 2023 Global AI Innovations Laboratory

AI Credit Scoring Solution

Achievement in Indonesia

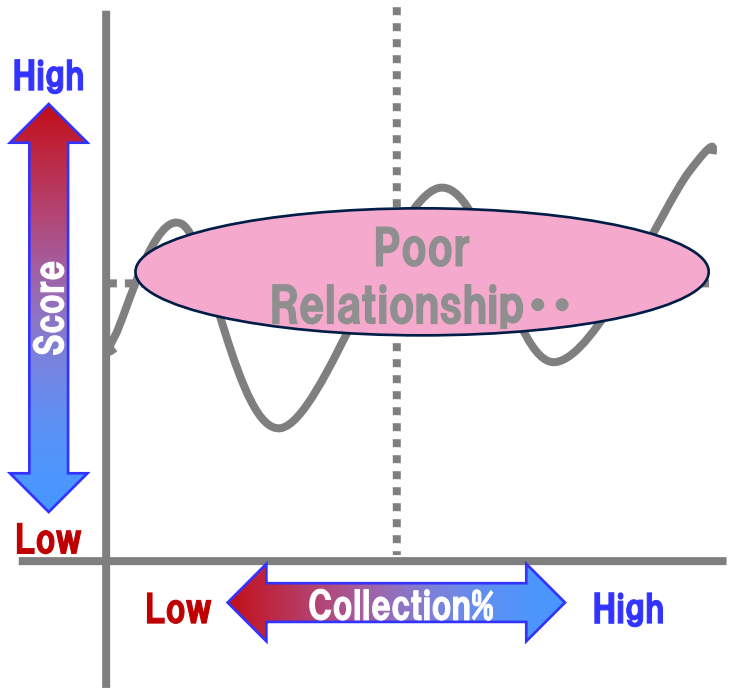
GAILABO score showed stronger relationship with collection% than competitors'

GAILABO
Global AI Innovations Laboratory



VS

Competitor



Copyright 2023 Global AI Innovations Laboratory

AI Credit Scoring Solution

Achievement in Indonesia

GAILABO AI credit scoring contributed to reduction of average screening time and workload

Before		After
55 Minutes	Screening time −93%	4 Minutes
50 Staffs	Workload −78%	11 Staffs

Copyright 2023 Global AI Innovations Laboratory

AI Credit Scoring Solution

Client's voice

PT. AEON Credit Service Indonesia

Feedback

Using AI credit scores as a starting point has facilitated early identification of issues and adjustment of screening criteria in response to changes in the market.

Although the AI model is complex, we do not have to worry about the details of the model, and we can consult with GAILABO to confirm our issues, develop the model, and identify current problems. GAILABO can develop models and identify current problems in a speedy and thorough manner.

GAILABO members have a lot of financial knowledge and cutting-edge AI technology. So, GAILABO is not just an AI scoring vendor or AI tool provider.

※Information on our website URL↓
(EN) GAILABO Global AI Innovations Laboratory
(JP) GAILABO Global AI Innovations Laboratory

Copyright 2023 Global AI Innovations Laboratory

AI Credit Scoring Solution

Other client's voice

Client A

We can use more than 30 features by using GAILABO scoring service ,while we could use only 10 features with our original non-AI scoring tool.

Client B

Model development took longer time since our dataset was not maintained, but we could do it with GAILABO's support.

Client C

We could find out the incorrect data generated from the past operation process thanks to the on-site support from GAILABO.

※Based on the clients' comment

Copyright 2023 Global AI Innovations Laboratory

AI Collection Scoring Solution

Without GAILABO

Contract date

Payment history

After

Collection Team

Deciding priority based on only payment history・・・

With GAILABO

Contract date

Application Data

Before

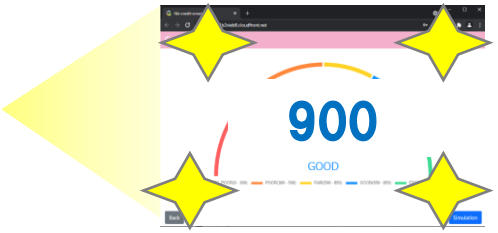
Payment history

Credit bureau

Contact history

After

AI model



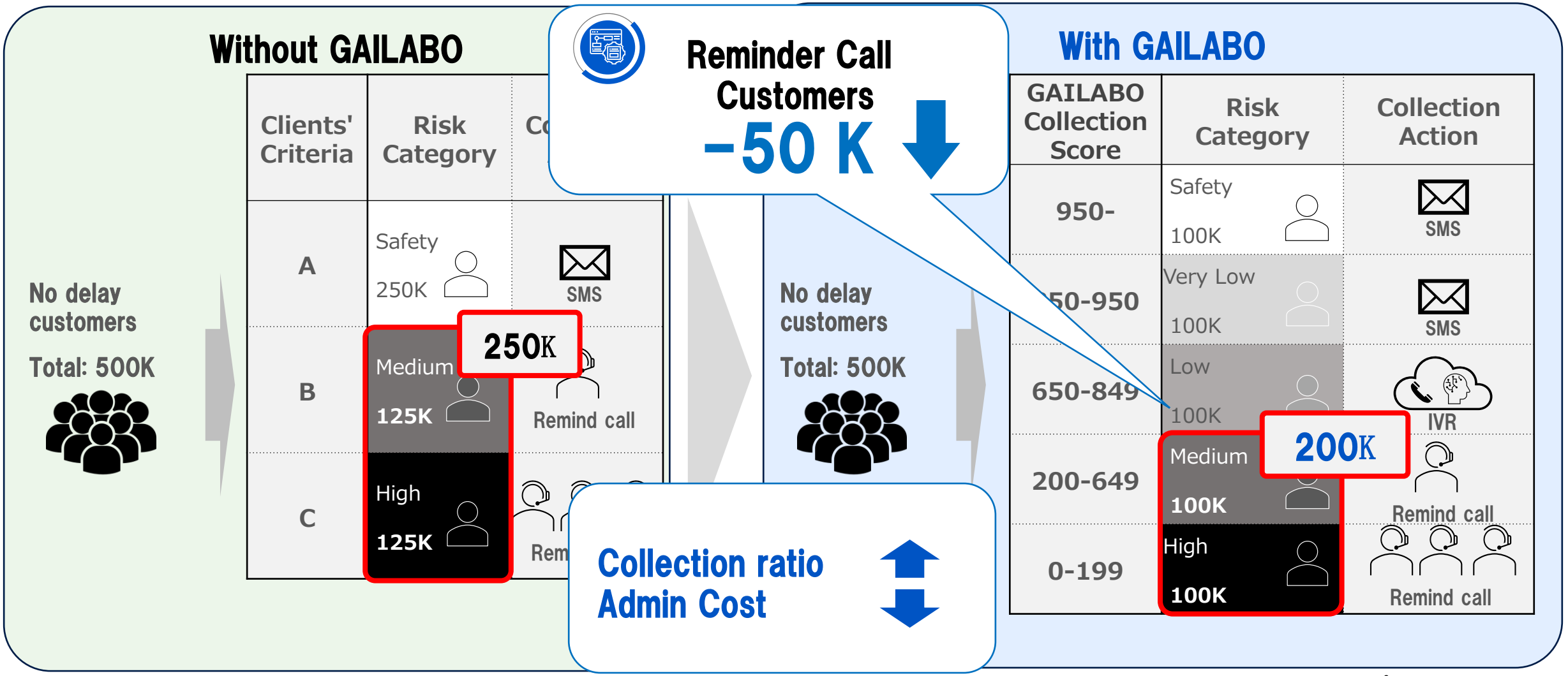
Deciding priority based on Various dynamic data

Copyright 2023 Global AI Innovations Laboratory

AI Collection Scoring Solution

Achievement in Indonesia

Ticket size：USD 650



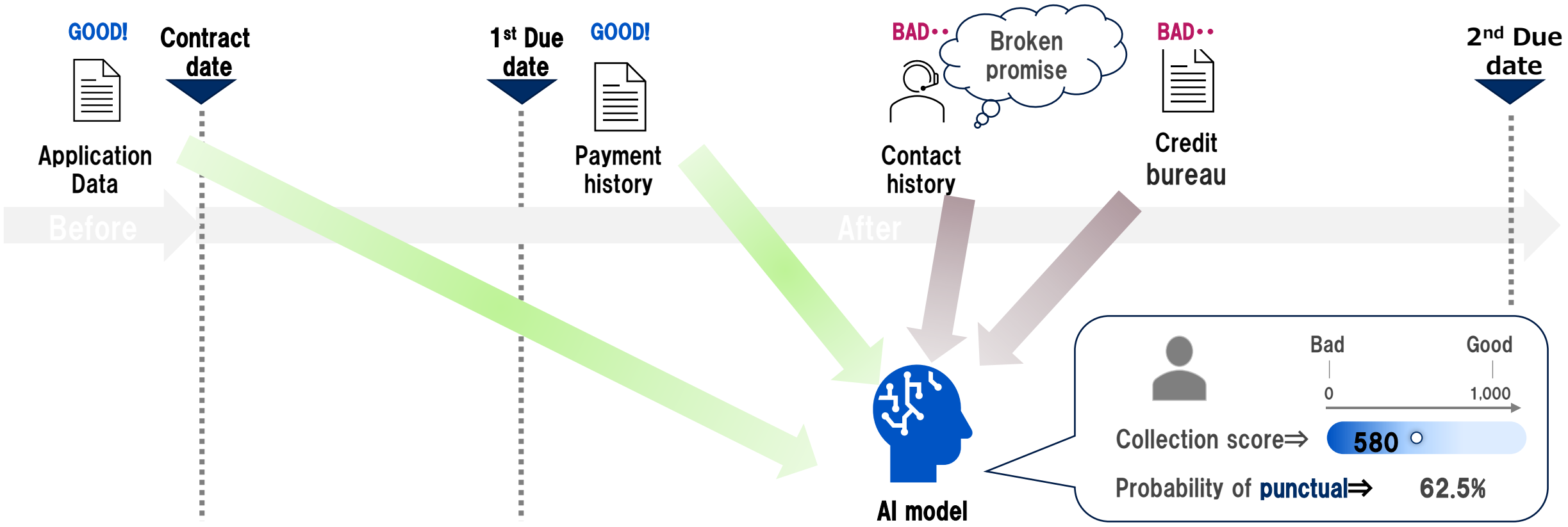
Copyright 2023 Global AI Innovations Laboratory

*Based on our clients' case

AI Collection Scoring Solution

Compute the score on daily basis

How it works (Image)



Copyright 2023 Global AI Innovations Laboratory

Analysis Support Tool

XAI (Explainable AI)

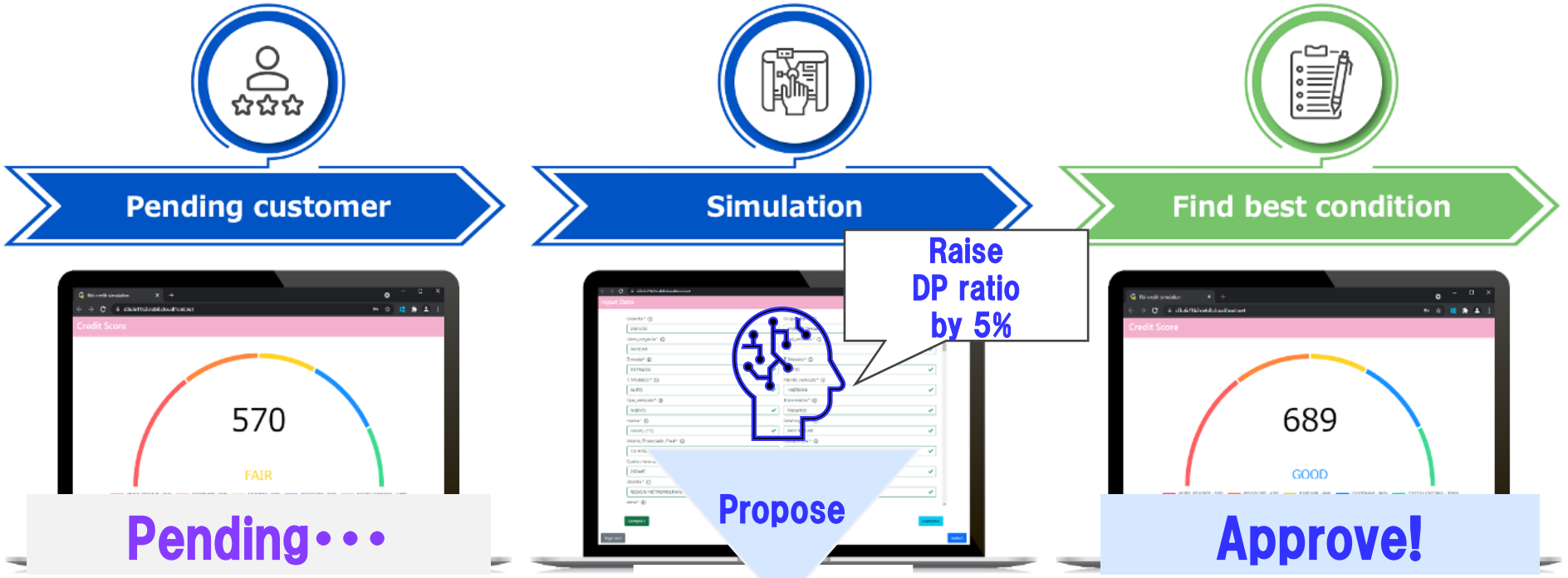
Understand what factors affect the score

Copyright 2023 Global AI Innovations Laboratory

Analysis Support Tool

Credit Simulator

Automatically propose the best condition to approve pending customers

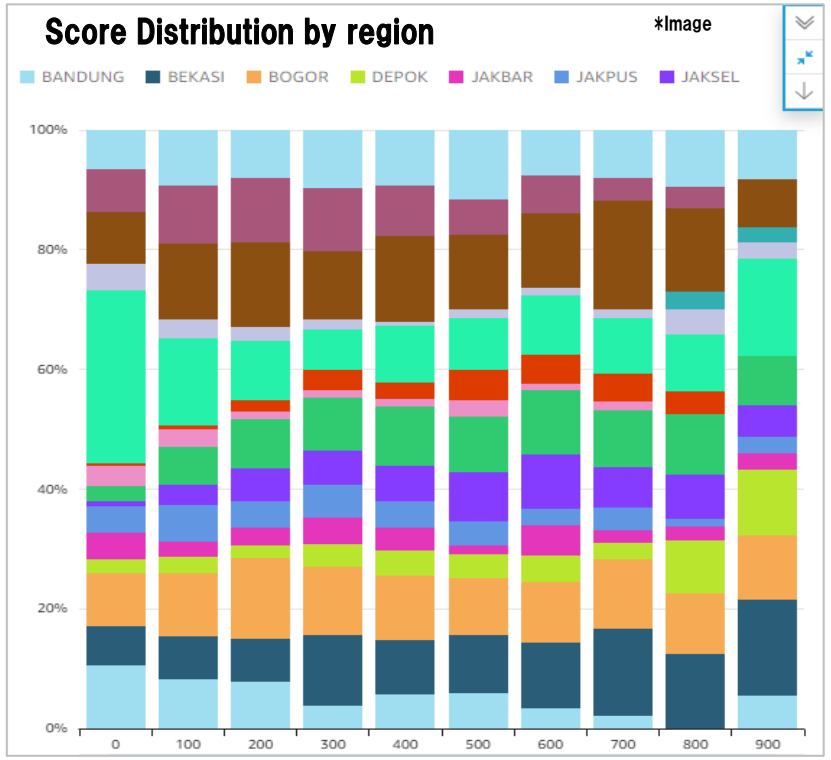


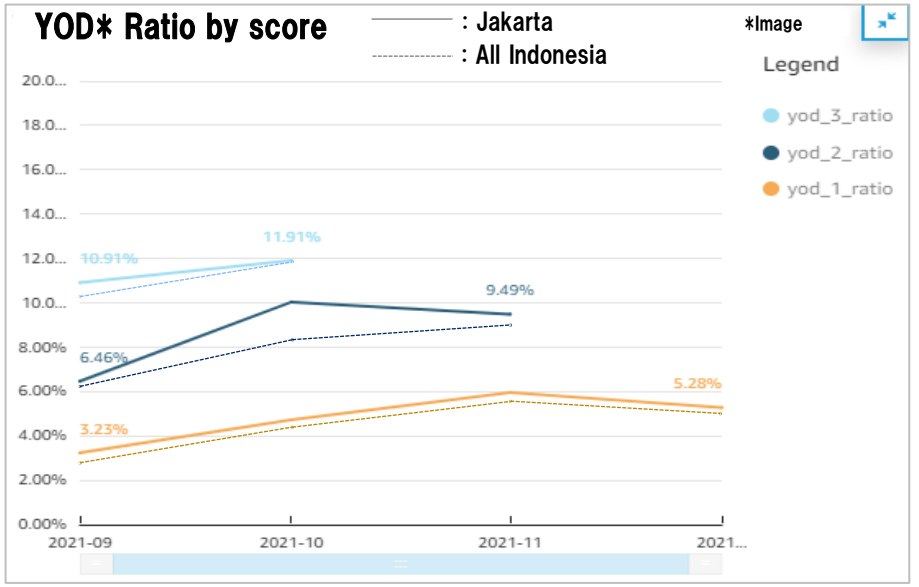
Copyright 2023 Global AI Innovations Laboratory

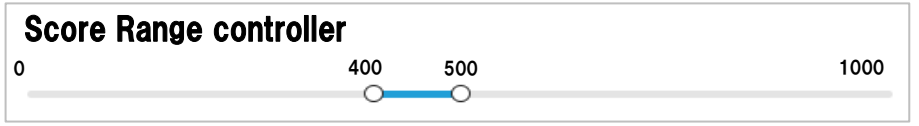
Analysis Support Tool

GAILABO BI

Analyze KPIs from multiple aspects







＊ YOD: Young Overdue ratio for early installments

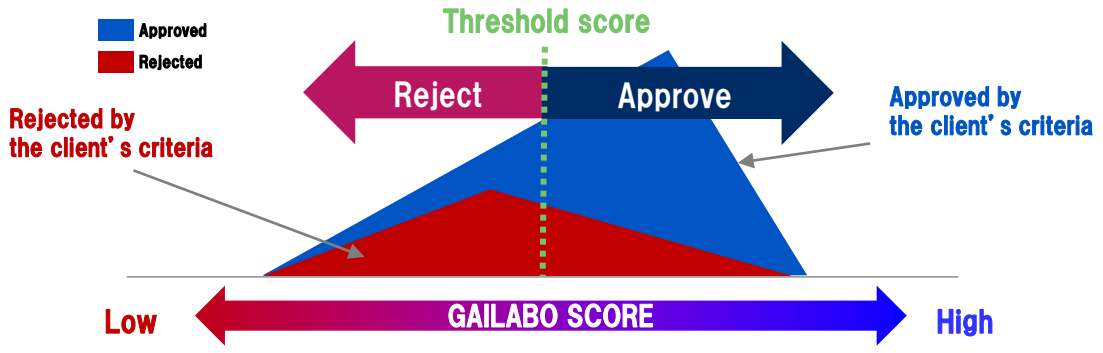
※Demo movie URL ↓
English ver.
Japanese ver.

Copyright 2023 Global AI Innovations Laboratory

Free PoC report sample

GAILABO can make profit simulation and multiple analysis during Free PoC.

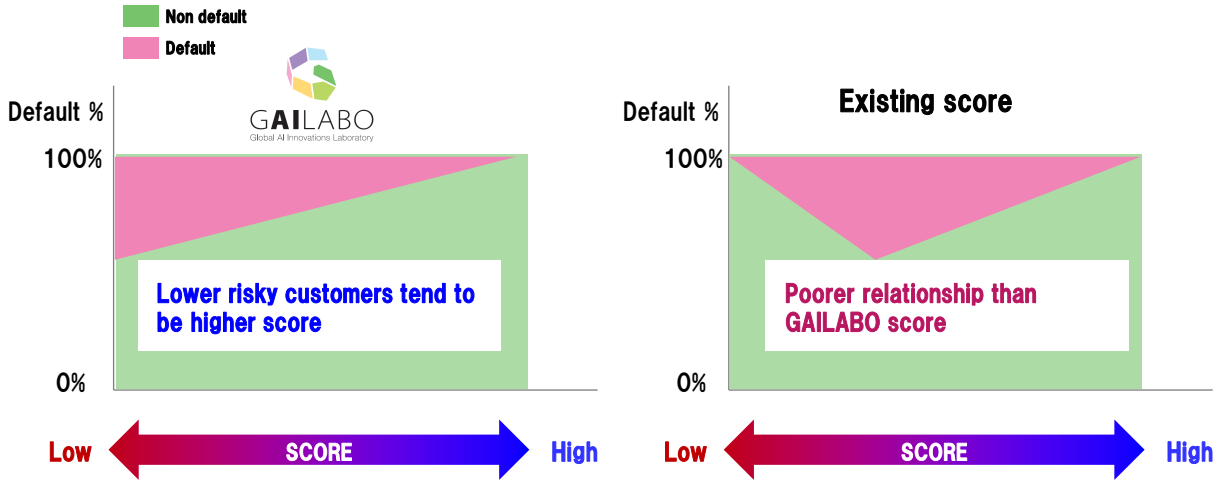
Analysis based on threshold score



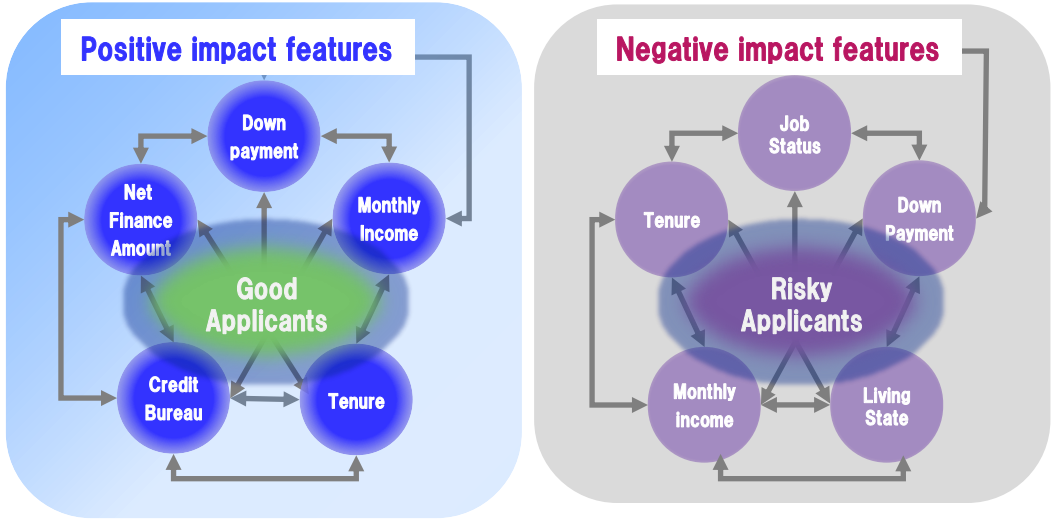
Profit simulation

Profit simulation	Total Profit impact	KPI			
		Approval % (Current Figure:50%)	Profitability % (Current Figure: 30%)	Assumed W/O % (Current Figure:10%)	Assumed Default % (Current Figure:15%)
(1)Same default ratio"15%" (Threshold score:300)	+USD 2.0 mil. (+25%)	70% (+20%)	40% (+10%)	7% (-3%)	15% (-0%)
(2) Same Approval ratio"50%" (Threshold score:400)	+USD 1.5 mil. (+19%)	50% (+0%)	35% (+5%)	5% (-5%)	7% (-8%)

Comparison analysis with Existing score



Feature analysis



Copyright 2023 Global AI Innovations Laboratory

Comparison table with competitors

	Pros	Cons
GAILABO Global AI Innovations Laboratory	• Professional AI engineer and sales staff provide extensive support from the beginning to the end. • No need to train and assign dedicated staff for AI at the client's side, and no risk of handover in the event of transfer or retirement. • High accuracy with best fit AI model for each client's operation by using all the data the client has. (application, payment history, credit bureau, alternative data, etc.)	• Project leading time is longer than others because of the model development.
Alternative scoring	• Enjoy the scoring service without complicated model developing process. • Using the alternative data such as mobile data, meta data, etc. for scoring.	• Low accuracy in case alternative data scoring model is not reflecting client's own data (payment history, application data, credit bureau, any other related data.)
Package solution	• In-house operation is possible by assigning or training dedicated staff for AI. • This kind of Auto ML tools enable the client to develop the AI model within short time	• All tasks from data cleaning, model development, implementation need to be conducted by the client's own staffs. • Need to train and assign dedicated staff for AI at the client's side, and risk of handover in the event of transfer or retirement. • Take time to verify which model is the best even though short time developing is possible. • Need to use within the rule of package.
Traditional scoring (Not AI base)	• In-house operation is possible by assigning or training dedicated staff for credit operation. • Easy to understand what parameter affects to the score because of rule base engine.	• Most tasks need to be conducted by the client's own staffs. • System update takes long time, because parameter adjustment and selection needs to be conducted by client's own staff. • The number of parameter used for scoring model is limited, because the capacity of manual analysis is also limited.

※Based on GAILABO's research

Copyright 2023 Global AI Innovations Laboratory

GAILABO

Global AI Innovations Laboratory