



Work Smarter

Digitalizáció a credit managementben

Business and Financial Summit
2018. november 8.

1. Mennyire vagyunk digitálisak?



Transit
1:30min

120m



Hotel

★★★★★ 40m



Grocery Store

★★★★★ 30m



Restaurant

★★★★★ 25m



Szabadságon....



AP

Gläubige auf der Via Della Conciliazione 2005: Kaum ein Handy zu sehen



AP/DPA

Gläubige 2013: Elektronik en masse



... és újra a munkában...

Travel



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Products

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Dynamics 365

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Marketing

Operations + supply ...

Productivity

Sales

Industries

Agriculture

Education











Distribution

Add-Ins ✕






Office 365 ✕

Reset filters

Best apps of the year for Office 365

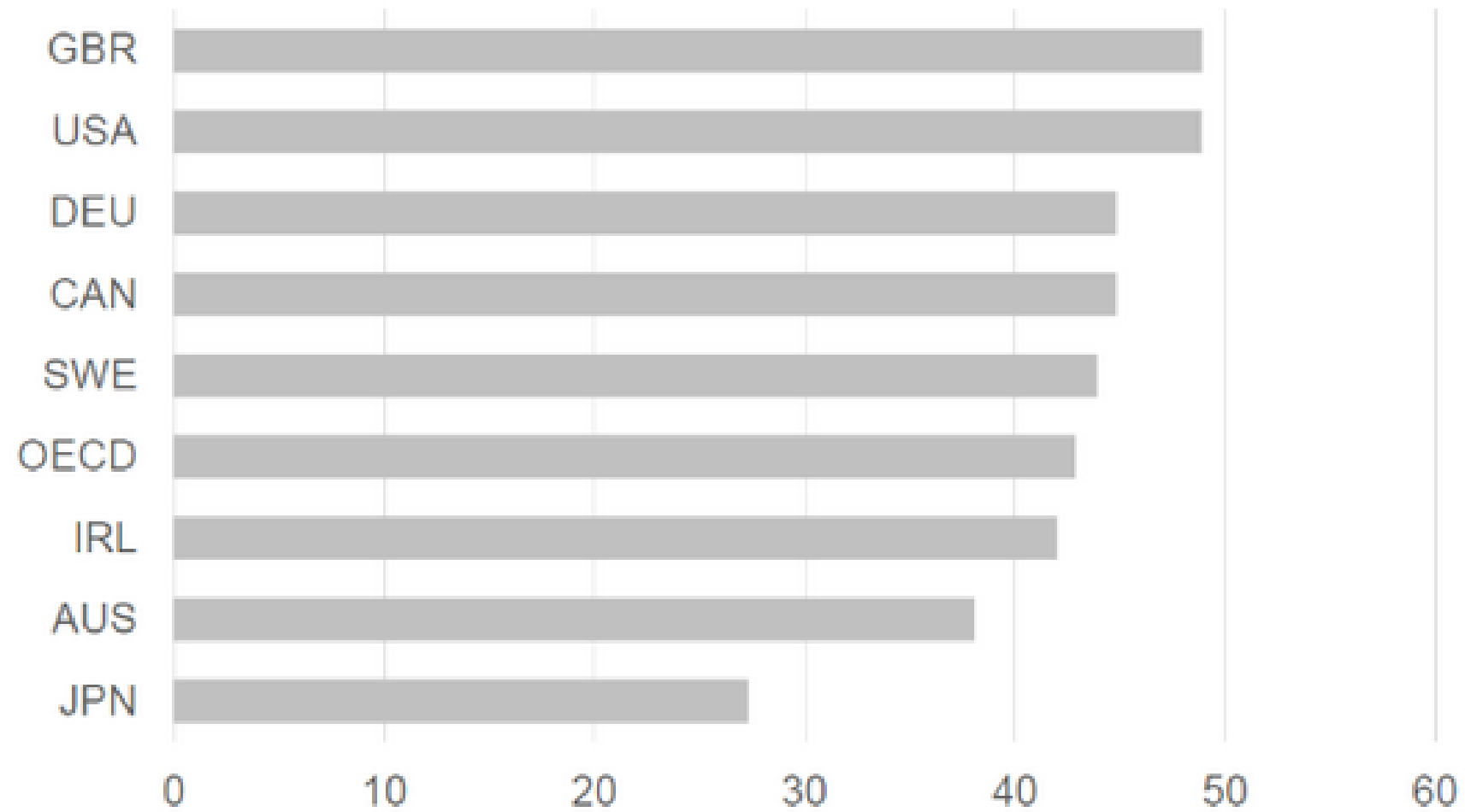
 <p>Boomerang By Baydin Inc. Outlook</p> <p>The ultimate email productivity tool. Send later, track responses, schedule meetings, and more!</p> <p>★★★★☆ (964)</p> <p>Free</p> <p>Get it now </p>	 <p>Yesware Email Tracking By Yesware Inc. Outlook</p> <p>Track manual or automated emails, use customized templates, and sync to</p> <p>★★★★☆ (148)</p> <p>Additional purchase may be required</p> <p>Get it now </p>	 <p>Jira for Outlook By jason GmbH Outlook</p> <p>Improve your Jira workflows and create or update issues from Outlook</p> <p>★★★★☆ (71)</p> <p>Additional purchase may be required</p> <p>Get it now </p>	 <p>MyScript Math Sample By MyScript Word</p> <p>Add mathematical equations to your Word document in a simple and intuitive way.</p> <p>★★★★☆ (81)</p> <p>Free</p> <p>Get it now </p>	 <p>Decisions Meeting Secretary By Decisions Outlook</p> <p>Plan, organize and run successful meetings, all within Office 365</p> <p>★★★★☆ (11)</p> <p>Additional purchase may be required</p> <p>Get it now </p>
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Editor's Pick for Office 365

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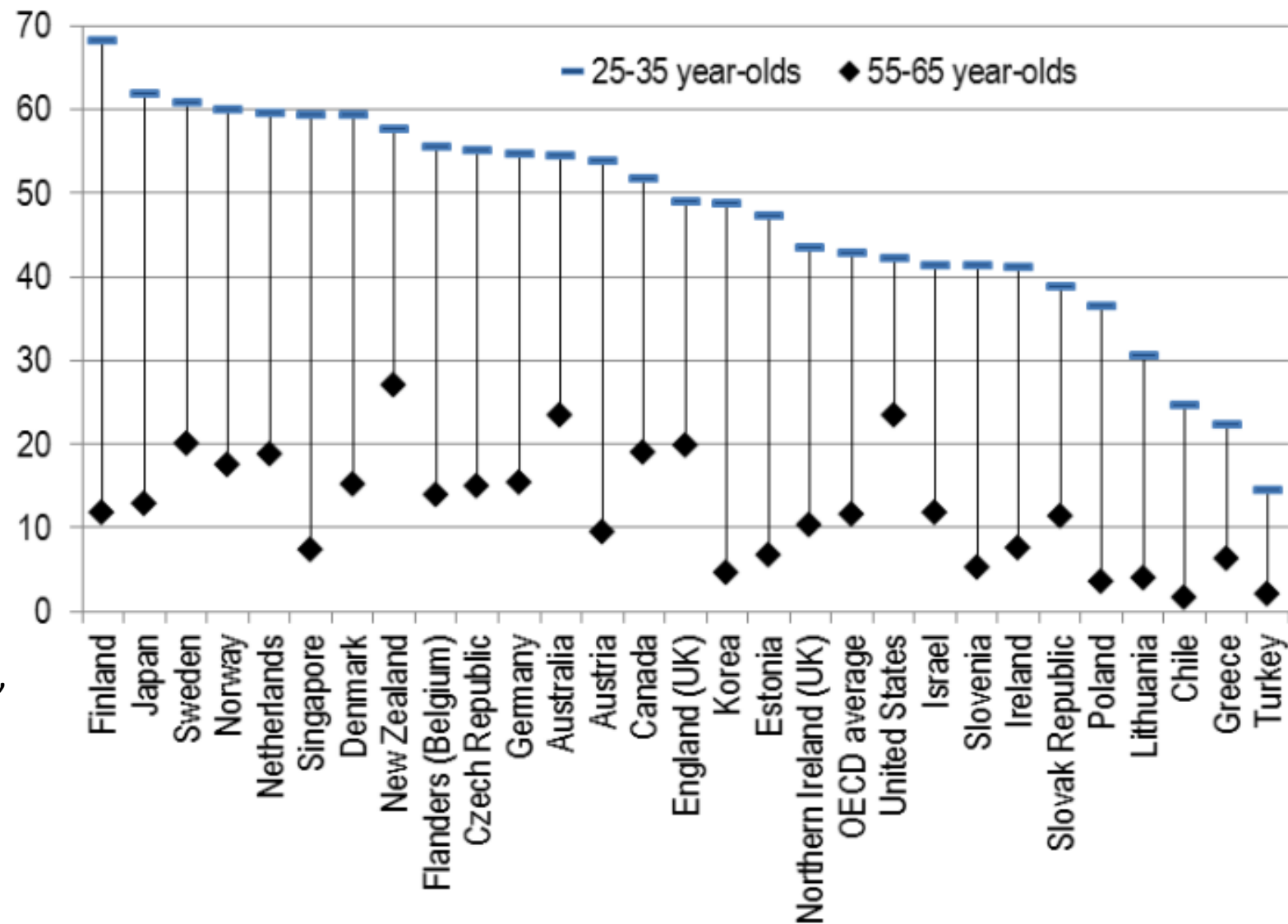
2. Mit mutatnak a statisztikák?

Percentage of adults lacking basic skills to solve problems in technology rich environments



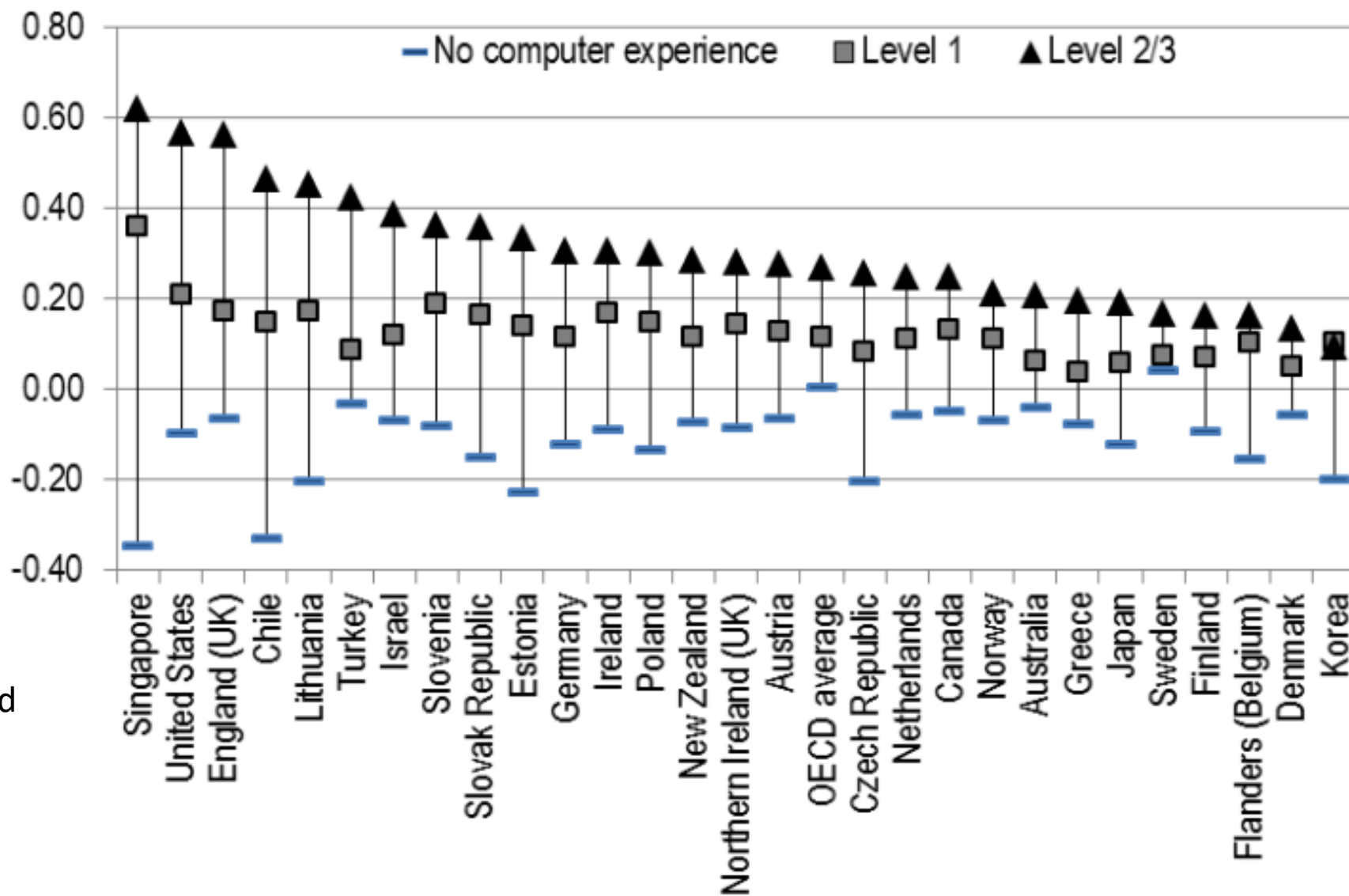
Forrás: OECD 2017 / Medium Corporation

Share of 25-34 and 55-64 year-olds performing at Level 2 or 3 in Problem Solving in Technology-Rich Environments



Forrás: OECD (2015c),
Survey of Adult Skills
(PIAAC) 2015

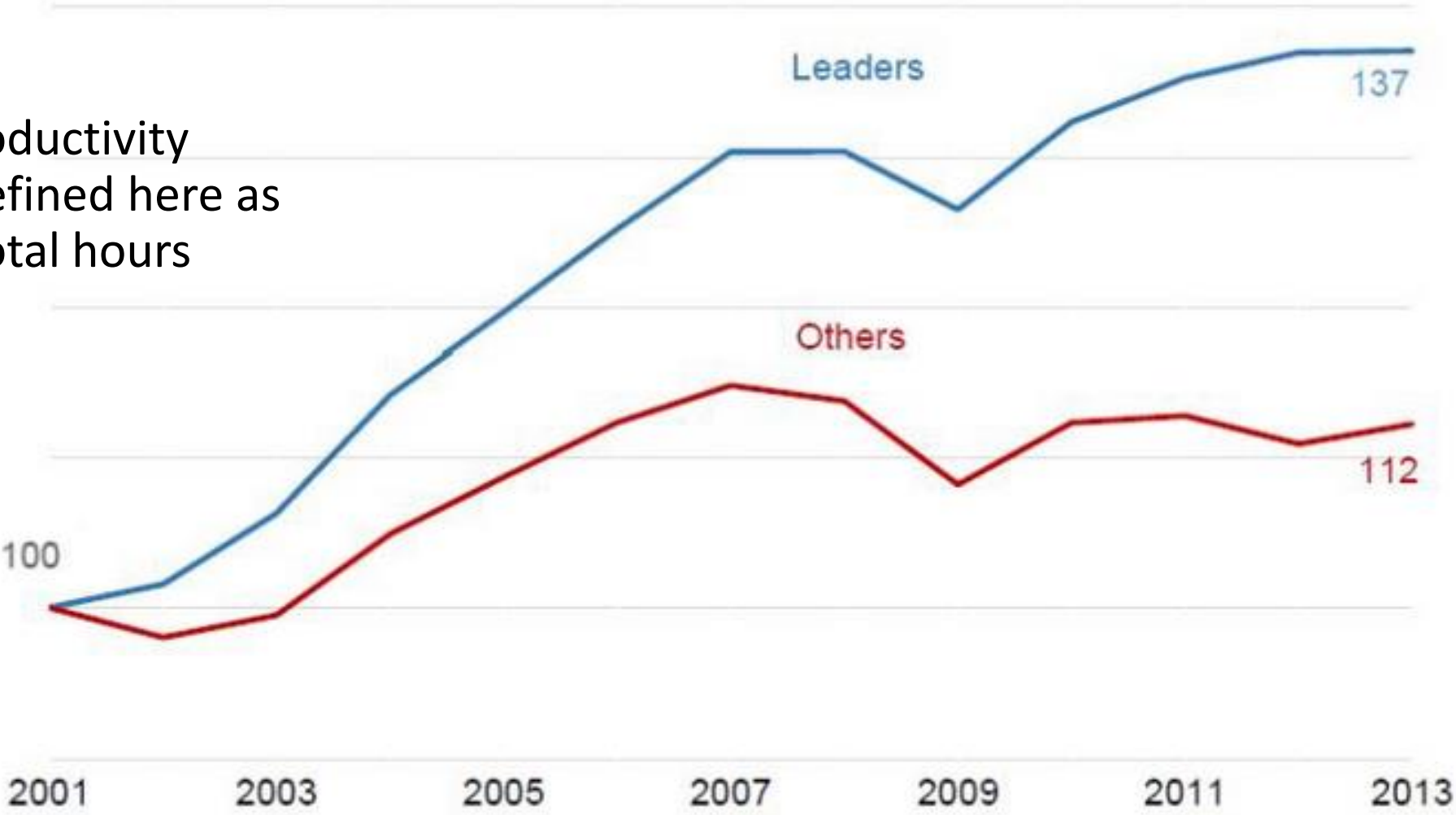
Wage premium compared to workers performing at or below Level 1 in Problem Solving in Technology-Rich Environments



Forrás: OECD,
Falck, Heimisch and
Wiederhold, 2016

Labour productivity in leading firms versus the rest 2001-2013

Labour productivity growth (defined here as GDP per total hours worked)



Forrás: OECD / Medium Corporation

3. Féljünk, vagy örüljünk?

A close-up photograph of a human hand holding a complex, metallic, multi-jointed robotic arm. The arm is highly detailed, with various pipes, joints, and mechanical components. The background is plain white. A semi-transparent white banner with a thin orange border is positioned at the bottom of the image, containing text.

Versenytársat látunk a robotokban és az AI-ban

WILL ROBOTS TAKE MY JOB?

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All the tools your team needs in one place.
Slack: Where work happens.

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98%

Credit Analysts

SOC CODE: 13-2041



The new generation of project management tools is here and it's visual.

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[About](#) [Rankings](#)

97%

Credit Authorizers, Checkers, and Clerks



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Daron Acemoglu

Professor of Applied Economics,
MIT



Pascual Restrepo

Postdoctoral Fellow, Cowles
Foundation, Yale

The race between machines and humans: Implications for growth, factor shares and jobs

„A technológiai fejlődés mindeddig nem okozott visszafordíthatatlan károkat a munkaerőpiacon, amely mindig alkalmazkodott a munkahelyek a tőkével történő helyettesítéséhez.”

A digitalizáció és a munkanélküliség között nincs közvetlen negatív korreláció. Az emberek intelligensek és tudják, hogyan lehet túlélni. Új és összetettebb feladatokra fókuszálhatunk. Miután bizonyos tevékenységek automatizálva lesznek, új lehetőségeket és foglalkozásokat fogunk felfedezni és létrehozni.

4. Mit hoz a digitalizáció a credit managementben?



Hagyományos credit management feladatok döntően automatizálhatók, így a jövőben változni fog a szerepkör és az eszköztár.

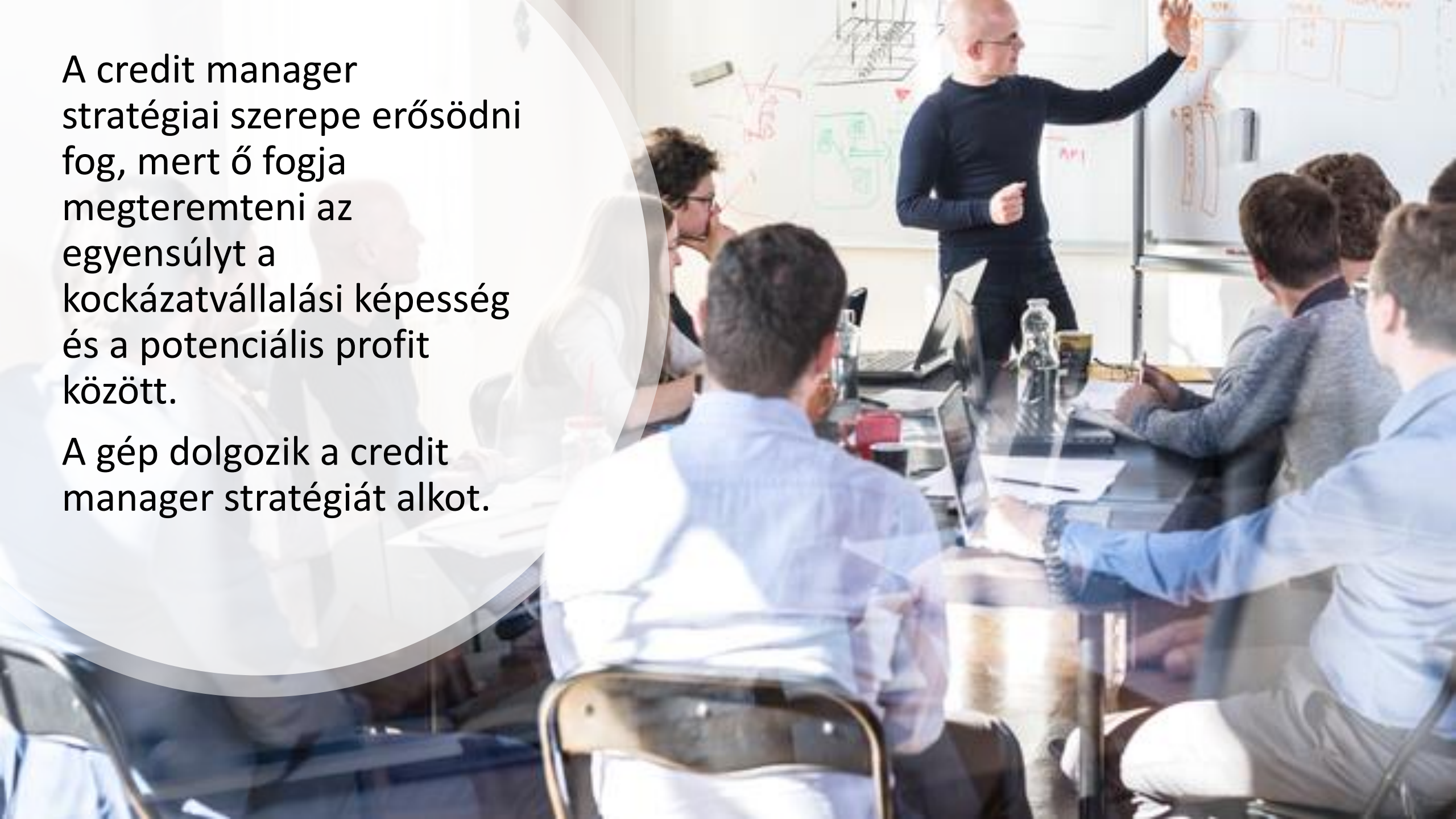
Új integrált digitális megoldások alkalmazásával a credit manager lesz a változás motorja.

- Új adatforrások és adat típusok
- Gyorsabb adatgyűjtés és feldolgozás
- Big data és analitics
- Gyorsabb reakció
- Jobb előrejelző képesség (AI)
- Öntanuló scoring modellek
- Modellezés
- Kevesebb hiba
- Jobb ügyfél élmény



A credit manager stratégiai szerepe erősödni fog, mert ő fogja megteremteni az egyensúlyt a kockázatvállalási képesség és a potenciális profit között.

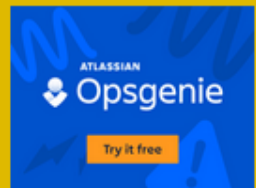
A gép dolgozik a credit manager stratégiát alkot.



WILL ROBOTS TAKE MY JOB?

[About](#) [Rankings](#)

33%



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Financial Specialists, All Other

SOC CODE: 13-2099

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725,000 Europeans have found a job or grown their business. By 2020, we will support one million more.



“We never imagined that our experience in the



“What if we don’t change at all ...
and something magical just happens?”



Credit Management

Szövetség ▪ Association ▪ Verband

Köszönöm a figyelmet!

Szentirmay Péter

Magyar Credit Management Szövetség