



Beyond the Balance Sheet:

The Real Financial Impact of

Digital Transformation

The Digital Transformation (Dx) Finance Summit

DAAB, ICAI

8th Aug 2025

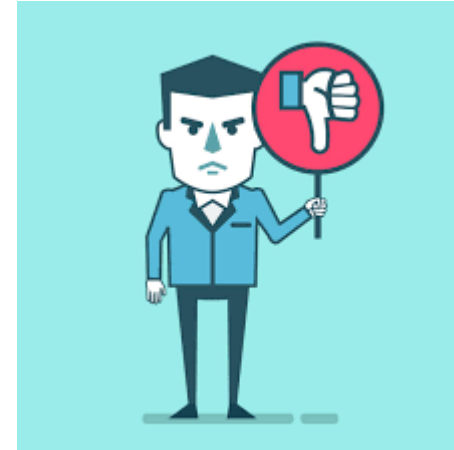


**E-COMMERCE AND
CUSTOMER RELATIONS**

Customer Impact on Business



A happy customer acts as a walking, talking advertisement.



An unhappy customer can quickly spread negative feedback.

Issues with Traditional Approach



Dress delivery is late;
Priya contacts helpline.



Priya waits 15 minutes
and explains her
problem twice.



Result: Frustration and
possible loss of customer.

Modern Approach with Digital Solutions

System detects delay and sends **proactive** SMS/app notification to Priya.

Priya interacts with a **smart chatbot** in the app.

App later sends personalized **product recommendations**.



- Message apologizes and offers a **₹150 coupon** for next purchase.
- Bot **identifies her** and confirms new delivery time.

The Financial Impact - Where's the Money?

01

Higher Revenue

Personalized recommendations lead to more **sales**.

₹150 coupon encourages repeat shopping, increasing **CLV**.

02

Lower Costs

Chatbot reduces need for call center operations.

Positive experience prevents bad reviews, **reducing CAC**.

Role of CAs → Focus on **Value Creation**

01

CAs should examine metrics like **CLV** and **CAC**.

02


Assess the impact of technology on financial performance.



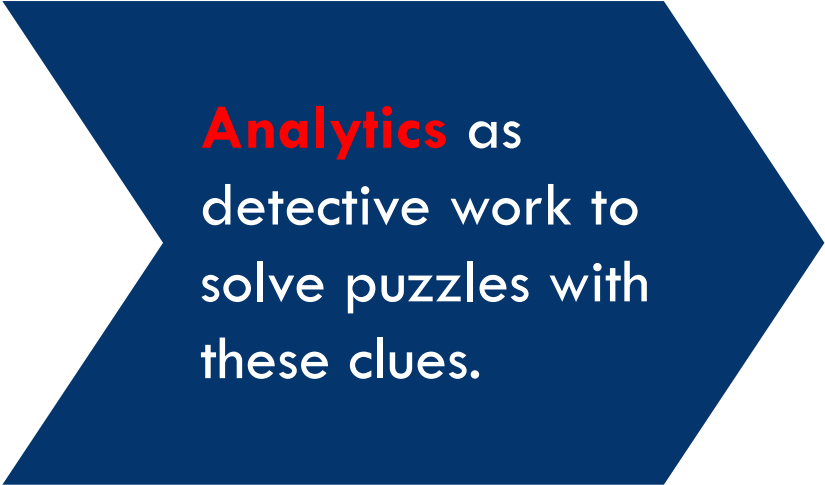


Data & Analytics

Understanding Data and Analytics



Data is the clues
left behind by
customers and
operations.



Analytics as
detective work to
solve puzzles with
these clues.

Recommendation Engine and How it helps Customer and Business

What are Recommendation Engines?

Recommendation engines are **advanced algorithms** that provide **personalized suggestions** to users based on their past behavior, preferences, and similar user activity, making online experiences more engaging.

Role in E-commerce Success

These systems enhance e-commerce by boosting **customer satisfaction** and retention through tailored product suggestions, leading to **increased sales** and **brand loyalty**.

Analyzing Data for Personalized Recommendations

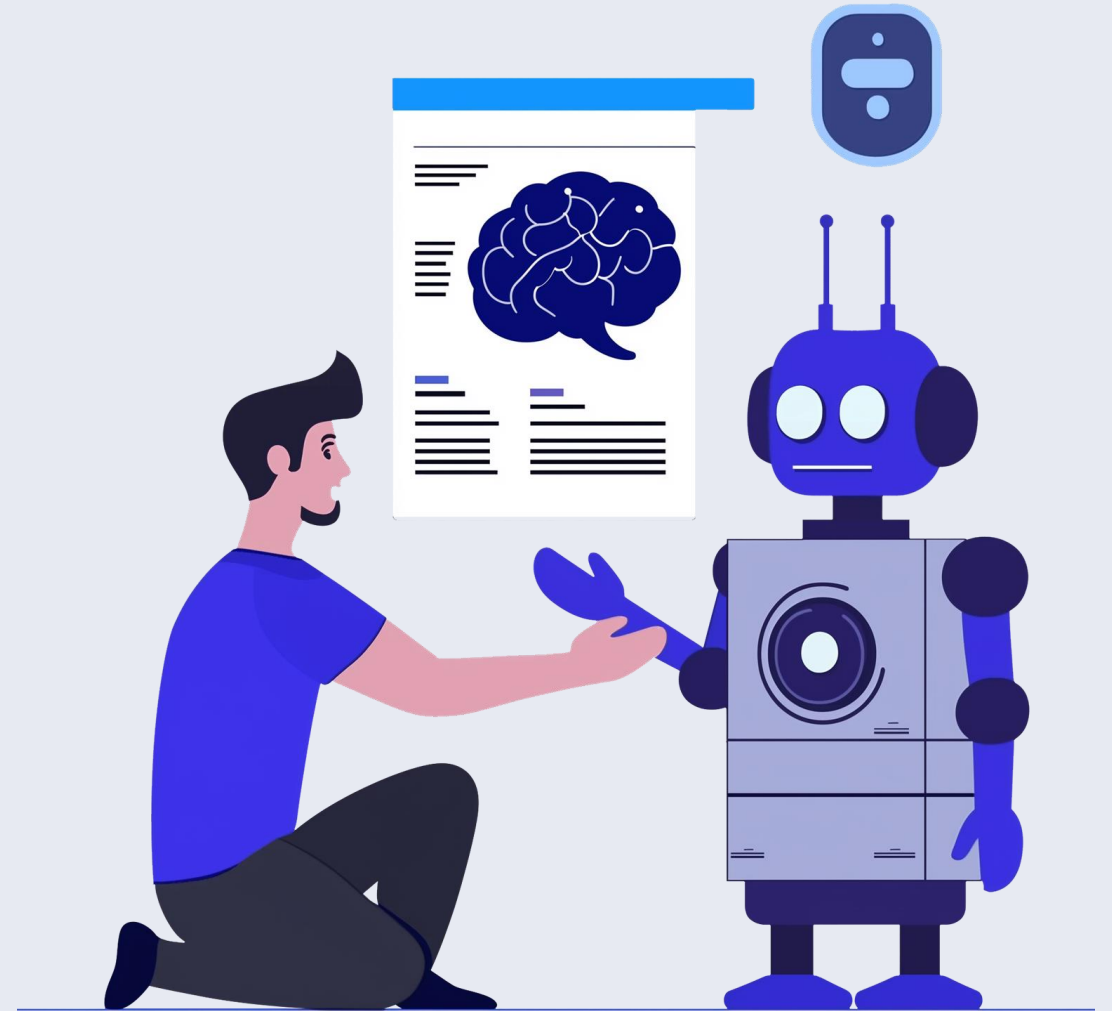
Algorithms Used for Data Processing

Various algorithms, including **collaborative filtering** and **content-based filtering**, are deployed to analyze collected data, resulting in precise, personalized recommendations for users.

Metrics for Evaluating Effectiveness

Metrics like **click-through rates** and **conversion rates** are essential for assessing the impact of recommendations, enabling constant optimization of the system for improved outcomes.

Automation and Productivity



RPA → AI RPA → AI Agents → Agentic AI



Introduction to RPA

Automation is about assigning repetitive and boring tasks to software robots.

Robotic Process Automation (RPA) can mimic human actions like logging into systems, copying-pasting data, and filling out forms.



Use Case: Bank Reconciliation & Month-End Close

The Old Way: Manually matching thousands of entries from the bank statement with ERP entries by a team of junior accountants.

The New Way: RPA bot logs into the bank's portal, downloads the bank statement, matches 98% of the entries in ERP, and prepares a report for exceptions.



Financial Impact

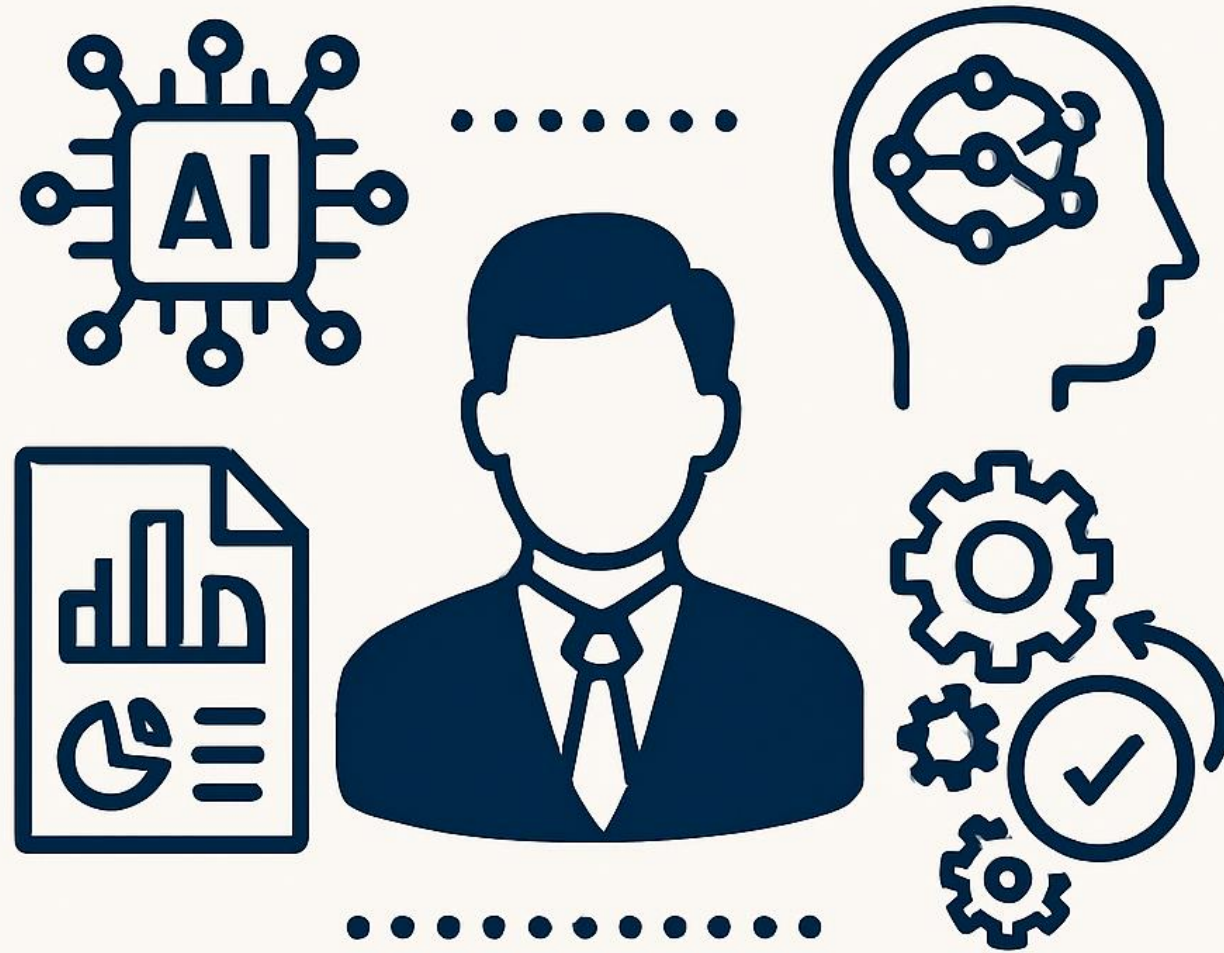
Massive Cost Savings: Accounting team doesn't need to grow with increasing transactions and can focus on valuable insights.

Increased Accuracy: Bots don't make errors, resulting in cleaner books and potentially lower audit fees.

Faster Decision Making: Management receives financial reports earlier, enabling quicker reaction to market changes.



The Opportunity for
You, The Chartered
Accountant 🚀



IMPACT OF AI AND GENAI ON THE JOB OF CHARTERED ACCOUNTANTS

Essential New Skills for CAs



Business Partner

Use data to explain why numbers are what they are.

Advise the business on how to improve financial outcomes.



Tech Translator

Understand both finance and technology languages.

Explain critical controls in financial systems to IT professionals.



Process Architect

Evaluate processes like Procure- to- Pay for automation opportunities. Identify risks and build controls into the systems.

Key Tools and Mindsets



Tools to Master

Get comfortable with:

- Creating **AI Agents**
- Use of Power BI or Tableau for **data visualization**.



The Importance of Curiosity

Continuously **ask 'why' five times** to deepen understanding.

Thank you !