RISK BEYOND 2025

ERMA INTERNATIONAL CONFERENCE ON ERM

Risk Odyssey:
Engineering Momentum,
Building a Resillient Risk DNA

BEYOND TECHNOLOGY:

Building Intelligent Risk Capabilities

Ida Ceniza Tiongson
Vice Chairperson – Institute of Corporate Directors
(in charge also of Technology Governance)
Trustee – Fintech Alliance Ph
Board Director- several Publicly Listed Companies

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Risk Beyond Is Hosted by
ERMA - Enterprise Risk Management Academy
www.erm-academy.org

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IMELDA 'IDA' CENIZA TIONGSON

President of an ING formed company,
Opal Portfolio Investments (SPV-AMC) Inc. involved in handling distressed assets and turning around businesses

Present

- Board of Trustee/Vice Chair and Teaching Fellow : Institute of Corporate Directors
- Board of Trustee: Fintech Alliance Ph, Womenbiz Ph, Blockchain Council of the Philippines
- Lecturer at Ateneo CCE, Worldbank IFC, ICD
- Board Director: several Publicly Listed Companies

Past Experience

- BSP Open Finance Oversight Committee and Chair of Governance
- Senior Vice President - Philippine National Bank.
- Senior Corporate Banker - National Australia Bank (Australia)
- Past Board Directorships; include publicly listed Vitarich from 2005-2007, Board Excom member of publicly listed East Asia Power Corporation
- Lecturer – Ateneo Graduate School of Business
- Technical Working Group which drafted the combined Law on business rehabilitation and insolvency called The Financial Rehabilitation and Insolvency Act of 2010 and the Revised Corporation Code.

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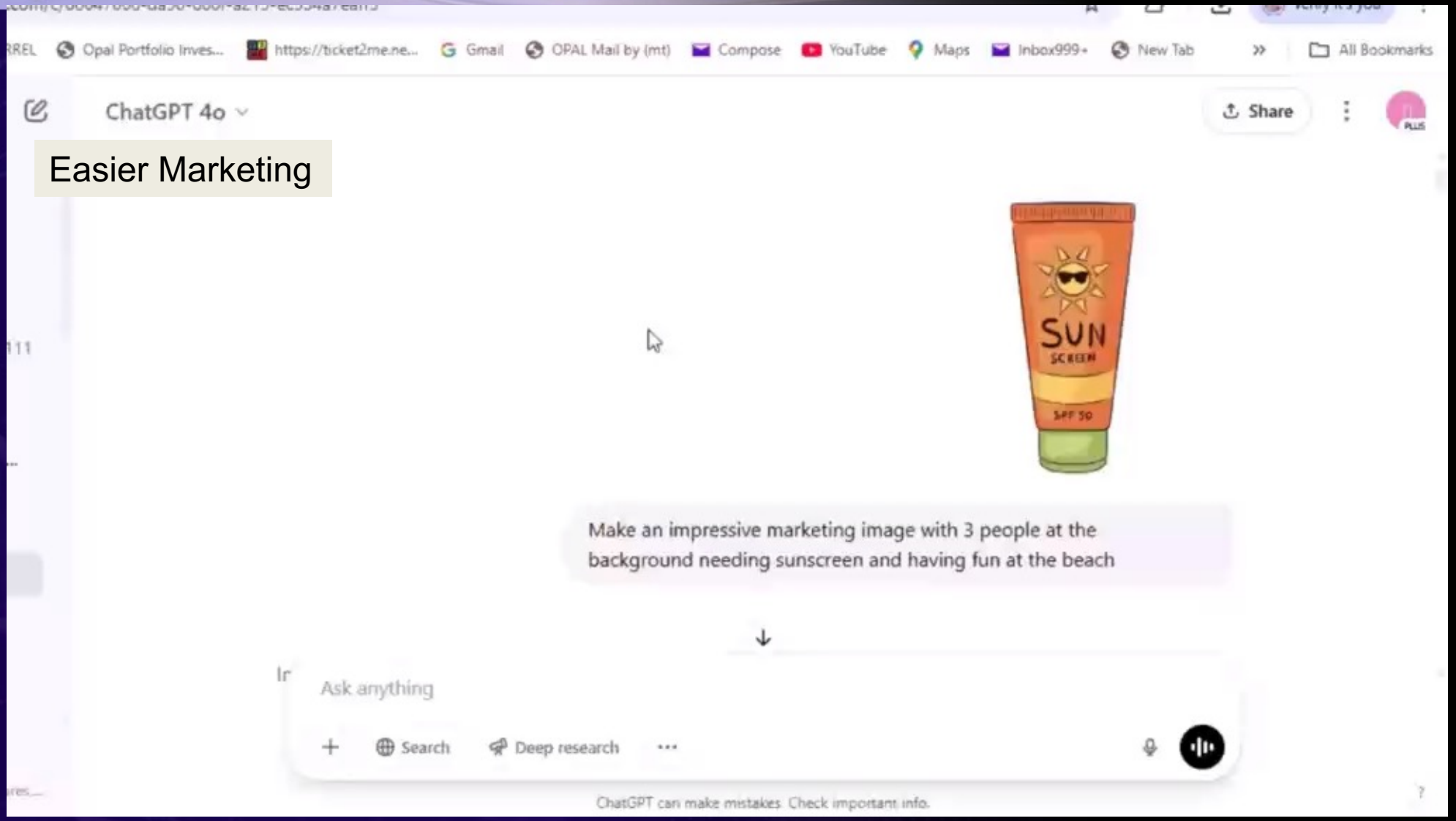
Easier Marketing



Easier Marketing

Easier Marketing

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Create a Clone, Translate

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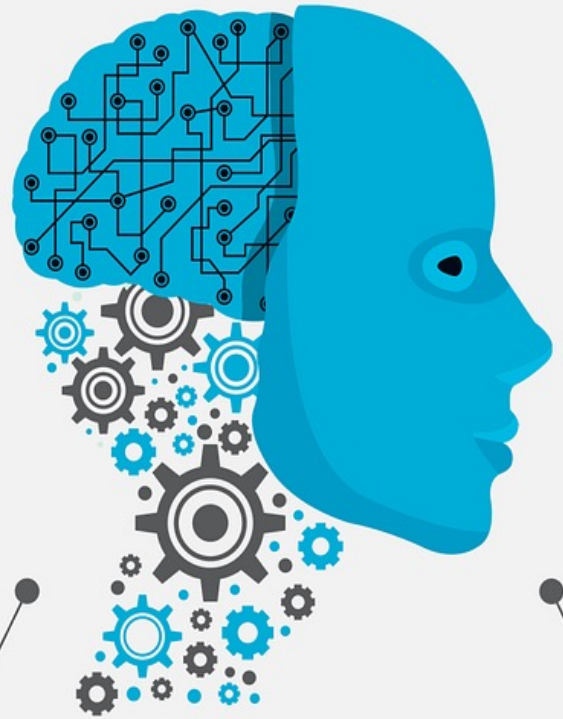
Top AI Use Cases

- Customer Experience
- Supply chain
- Human Resources
- Fraud Detection
- Knowledge Creation
- Research & Development



- Predictive Analytics
- Real-time Operations Management
- Customer Services
- Risk Management & Analytics
- Customer Insight
- Pricing & Promotion

Risk Odyssey:
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- ✓ We are Managing Risk In the Wrong Century
- ✓ What Risk Intelligence Really Means
- ✓ The New Frontier: Risk Intelligence
- ✓ The Dark Side: The Biggest Risks of Tech Adoption
- ✓ The Future Belongs to the Risk-Intelligent Organization

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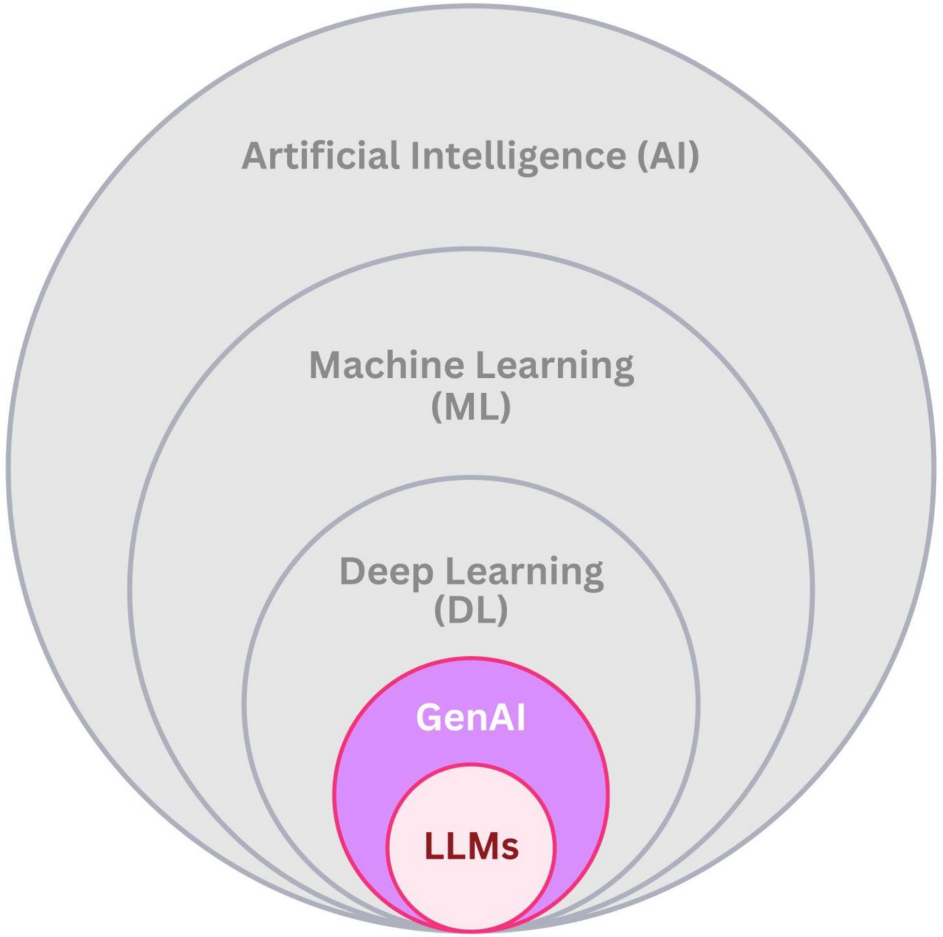
We Are Managing Risk in the Wrong Century."

Most organizations today are using 20th-century tools to manage 21st-century threats.
Data moves in milliseconds, but decisions still move in committees. Weak response time.

- Why *intelligent risk* is the new strategic edge



broad field of computer science focused on creating machines capable of performing tasks that typically require human intelligence

a subset of AI that involves the development of algorithms that can learn and make predictions or decisions based on data

a subset of ML that uses layered **neural networks** to analyze various factors of data; it is inspired by the structure and function of the brain

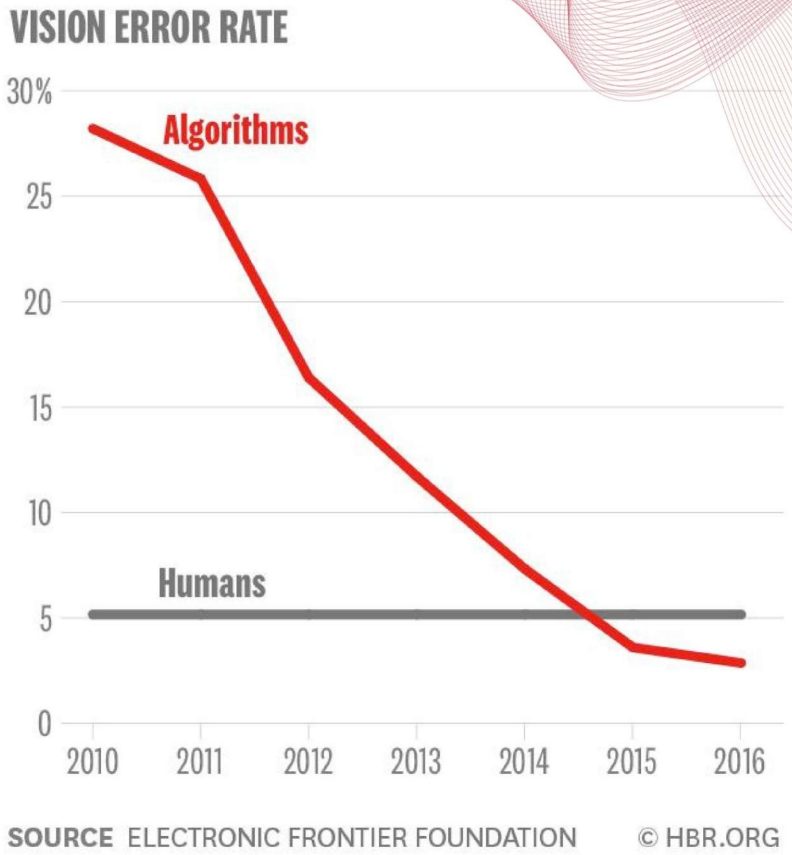
a type of AI that uses ML and DL methods to generate new content, from text to images and music, based on its training data

a subset of Gen AI that uses DL techniques to understand and generate human-like text

Puppy or Muffin?

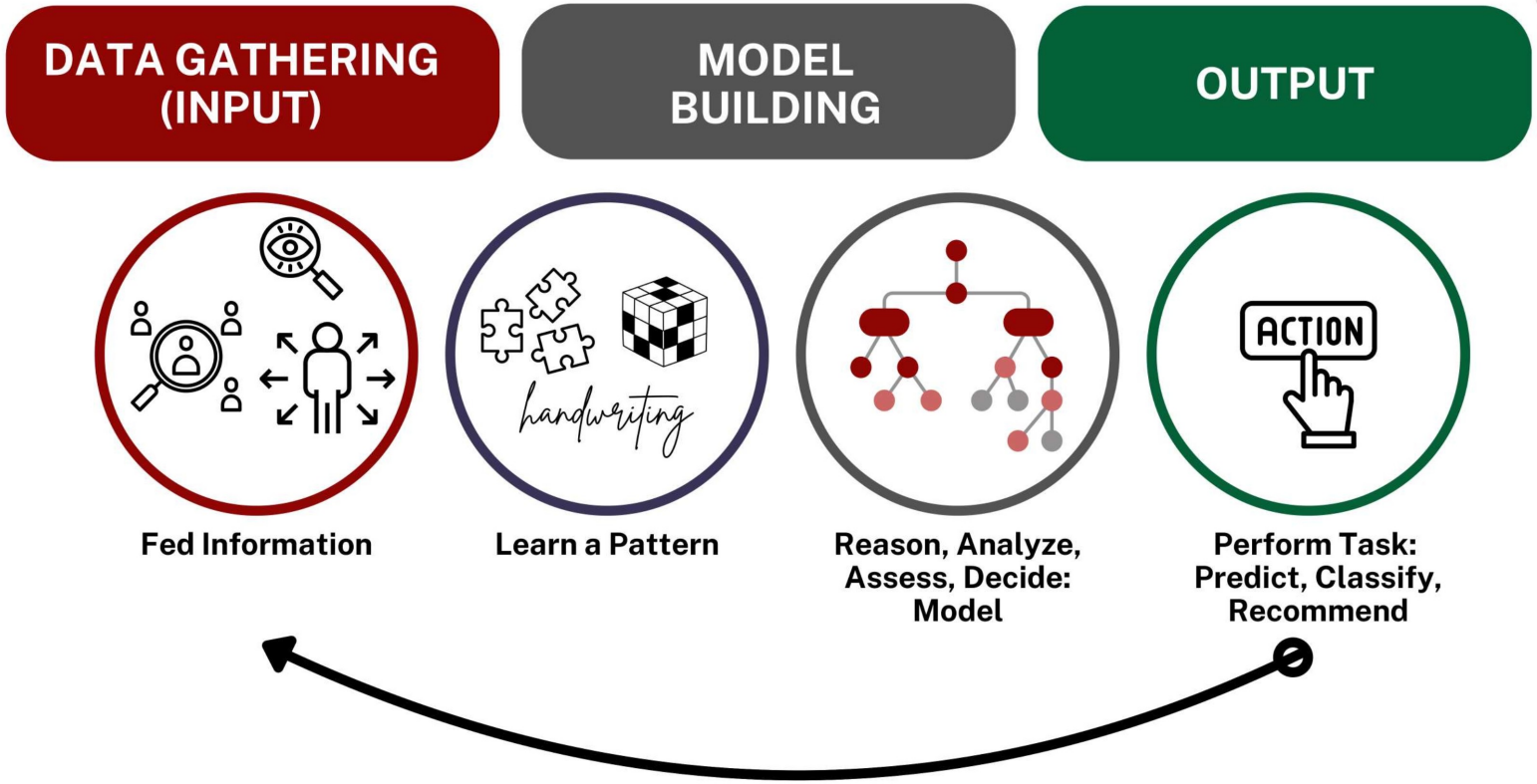
Source: Karen Zack/@teenybiscuit

The Business of AI by E Brynjolfsson and A Mcaffee, The Big Idea, HBR.



Generative AI

[oversimplifying, but more or less...]



Agentic AI

DATA GATHERING (INPUT)

MODEL BUILDING

OUTPUT

AI Agent

Reasoning	Acts (Open Source Tools)	Iteration
Step 1 Step 2 Step 3		Hmm .. Lets try that again DECISION

What Risk Intelligence Really Means

Risk Management → Reacts

Risk Intelligence → Predicts

In the past, risk intelligence meant financial ratios and dashboards. Today, it means **permissioned intelligence**

The New Frontier: Risk Intelligence = Trust + Tech

Are we allowed to use this data?
Do customers trust us?
Are we using right data to make best decision?

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The Dark Side: The Biggest Risks of Tech Adoption

UTOPIAN

- Advanced Technology
- Social Equity
- Environmental Harmony
- Trust and Security
- Global Collaboration

DYSTOPIAN

- Uncontrolled Technology
- Environmental Collapse
- Loss of Privacy
- Economic Inequality
- Breakdown of Trust

The Dark Side: The Biggest Risks of Tech Adoption

1. **Model blind spots** — algorithms making confident mistakes.
2. **Data fragmentation** — massive insights trapped in silos.
3. **Cyberattacks** — the fastest-growing business risk globally.
4. **Ethical & regulatory landmines** — privacy, bias, explainability.
5. **People issues** — low adoption, override culture, ‘I don’t trust the model.’

“The biggest risk today is leaders who trust the technology too much…and teams who don’t trust it at all.”

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piZap.com

The Future Belongs to the Risk-Intelligent Organization

What are the future predictions of top business leaders ?

WORLD ECONOMIC FORUM – Visions (Predictions) for 2030

Clean air is a human right - — Jane Burston, Executive Director of the Clean Air Fund; Member of the Global Future Council on Energy

We build a fair and democratic gig economy - — Mark Graham, Professor of Internet Geography, University of Oxford, member of the Global Future Council on the New Education and Work Agenda

There's a new platform for peace in the Middle East - — Dalia Dassa Kaye, Director of the Center for Middle East Public Policy, RAND; Member of the Global Future Council on Geopolitics

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We create cities where you can walk to everything you need - — Rob Adams, Director City Design and Projects, City of Melbourne, member of the Global Future Council on Cities and Urbanization

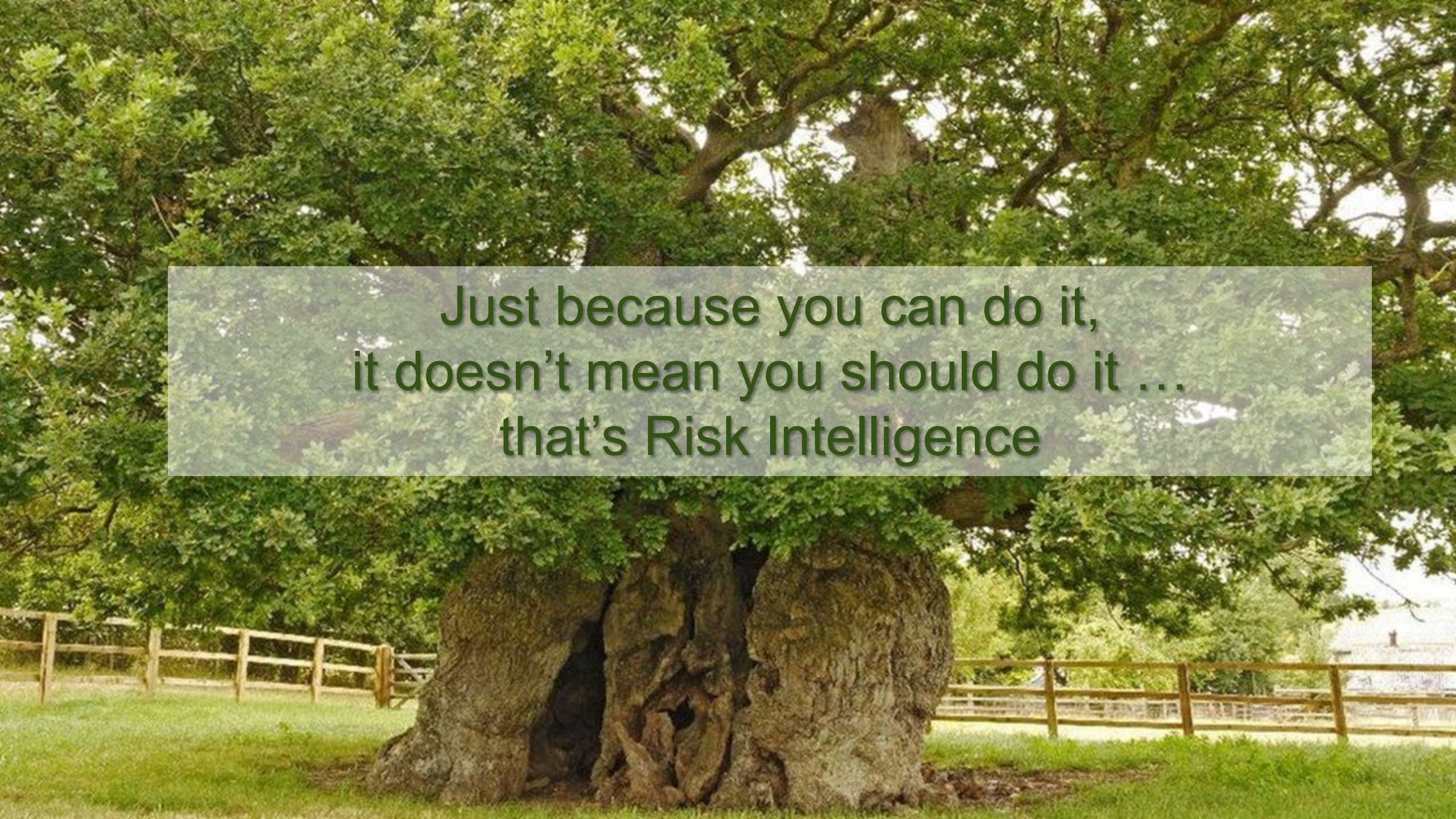
Clean electricity will dominate the energy sector - Chen Wei Nee, Chief Strategic Officer, Sustainable Energy Development Authority, Malaysia; Member of the Global Future Council on Energy Technologies

Virtual reality will protect our mental health - — Professor Helen Christensen, director and chief scientist at Black Dog Institute, Australia; member of the Global Future Council on Media, Entertainment and Culture

The circular economy has become the economy — Leanne Kemp, founder and CEO, Everledger; member of the Global Future Council on Advanced Manufacturing and Production

The middle class grows and inequality shrinks - — Carl Frey, Director, Future of Work, Oxford Martin School, University of Oxford

Streets are made for people not cars - — Marcela Guerrero Casas, Founder and Associate, Open Streets Cape Town; Member of the Global Future Council on Mobility


Just because you can do it,
it doesn’t mean you should do it …
that’s Risk Intelligence

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Terimakasih

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