

The Digital Transformation & Innovation in Financial Services Conference
20th September 2023
10 Union Street, London SE1 1SZ



3rd Annual

DIGITAL TRANSFORMATION & INNOVATION

20.09.2023

FINANCIAL SERVICES

www.financedigitalconference.com

Welcome to The Digital Transformation & Innovation in Financial Services Conference!

Official Programme

Please note that these timings are flexible. Due to the nature of a live event, the conference chairs and organisers will be updating the timings throughout the day to adapt to speakers running over time, late arrivals, last minute changes and extending popular sessions. Please rest assured we will do our utmost to adapt and to accommodate all live changes.

Registration, Informal Networking & GIC Welcome

08.30

Chair's Opening Remarks

09.00



Yawar Choudhry
Head of Client Services Proposition
Legal & General

Customer Insights, Expectations & Journeys – Panel Discussion & Q&A

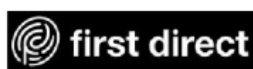
09.10

Maximise The Latest Customer Insights, Expectations & Trends To Fuel Digital Transformation, Determine Critical Product & Service Improvements & Drive Business Growth

- What exactly is it customers want, need and expect from your digital offerings today? How can you create a seamless experience for customers from digital transformation and innovation?
- Taking the next step in digital progress: how can you leverage the power of digital solutions to create a personal experience for your customers?
- Customer-centricity can't just be a tick box exercise! How can you enable critical customer insights to drive real business change and outcomes?
- Keep up with constantly changing customer preferences around how they want to be serviced by your FS organisation in order to continuously update customer service models and changing the delivery of these solutions to suit their expectations today



Geraldine Maringo
Head of Digital (Chief Product Owner)
Nationwide Building Society



Esin Over
Head of Digital Engagement
First Direct



Allan Griffiths
Head of Networks – Business Development –
Commercial Lending
Yorkshire Building Society



Vikas Gujral
Director Digital Strategy & Performance
Bupa



Rami Soysa
Head of Client Engagement, International Affinity
Marsh

AI Excellence – Delegate Discussion

09.40

From RPA To ML Unlock Practical Applications Of Automation Excellence To Adapt Enterprise Architectures & Enhance Your Customer’s Financial Services Digital Experience

- Demystifying and debunking what intelligent chat bots and language models can and can’t do: examine realistic applications for the finance sector and explore how interaction patterns with customers are set to evolve
- With large language models set to replace significant portions of the digital landscape, tailor current investments in apps, functionality and technological infrastructures to AI trajectories to ensure flexible outcomes and smooth transitions
- Colleague interaction, role definition, ways of working, premises and resource requirements: prepare rigorously for the ongoing AI revolution with wider organisational strategies and enterprise architecture fit for the modern workforce
- What will be the key regulatory hurdles and ethical impacts of rolling out ML technology across Financial Services?

Digital Transformation – What Customers Really Want

10.00

- Consumers’ changing digital needs
- Challenges that financial services organizations are addressing through consumer insights
- Research approaches that are helping optimise digital transformation



Mark Foran
Senior Associate Director, Sales & Research
EMEA
Toluna | Harris Interactive

Morning Refreshment Break With Informal Networking

10.15

Data-Driven Sales Intelligence: Empowering Growth in Financial Services

10.45

- Harness the power of data and technology to enhance customer understanding and drive revenue growth
- How to select the right technology that seamlessly integrates into your tech stack that creates the right data and enables your teams
- What is the benefit of engagement data and audience insights and how can it create a better view of your customers to better align sales and marketing efforts



Andy Mullings
Demand Operations, BNY Mellon Investment
Management
BNY Mellon

Digital Strategy & Innovation

11.00

Optimise Value, Benchmark Success & Drive Forward Robust, Practical & Profit-Boosting Digital Transformation & Innovation By Harnessing The Right Digital & Tech Architecture For Your Business

- Harness key technological trends to deliver UX excellence and drive digital engagement with seamless BFSI products and services
- Success starts from within! Secure internal backing and mitigate reluctance around digital transformation by proving the long-term value and overcoming internal doubts
- How can cloud platforms and the right tech mix support and also enable shorter time-to-market for new products and features?
- Measure demographic trends and client needs against technological advancements to locate the necessary short and longer-term investments to secure market share and prove ROI on your digital innovation



Kari-Anne Clayton
Head of Transformation, Strategy, Risk & Service,
Retail Banking Digital & Technology
NatWest Group

Establishing A FinOps Culture In Modern Banking & Financial Services

11.20



Ethan Sumner
Principal Consultant & FinOps Lead
Contino

AI Application, Value & Benefits – Panel Discussion & Q&A

11.35

Determine The Value Of AI, Decrease Operating Costs & Drive Customer Engagement Success With Seamless Applications & Proven Benefits Which Improve Personalisation & Digital Finance Experiences

- Examine the real-life use of AI specifically within Financial Services and how you can maximise it to transform the business landscape for future-driven tech benefits
- Debate and discuss how organisations can adapt and manage their transformation of AI into products, premises and their workforce to enhance customer and colleagues' digital experiences
- From call listening and automated prompts to streamlined communication and more... implement practical features of intelligent automation now to achieve gains and efficacy on the back-end across your functions
- Address customer pain-points across digital finance and self-serve to hone your assisted digital services for slow-burn products and less digitally-fluent customers
- With chatGPT 4 making waves, how are BFSI organisations outlining their transformation roadmaps to incorporate large language models, given their specific client demographics, needs, and internal resources?
- With modern knowledge algorithms and ML technologies threatening to transfer client advice outside of the app, how can BFSI institutions address ownership of these new CX capabilities moving forward, and keep the customer close?



Chloe Evans
UK Claims Strategy & Change Management Lead
Zurich Insurance



Jesila Fernandes
Change Initiatives Enablement Lead
formerly Fidelity International

Data Strategies

12.05

Unlock Critical Insights From Compliant Data Collection & Translate Results Into Actionable Concepts To Deliver Seamless Experiences & Streamline Transformation & Innovation Across Financial Services

- Generating real value is still proving to be a challenge; how can organisations retrieve demonstrable value from the wealth of data captured in order to compliantly and efficiently drive experiences and engagement?
- Remove existing or legacy obstacles and collaborate closely on technological innovations to unlock data integration from ESG data to financial and customer insights to combat inefficiencies
- Master new software and tools to facilitate access to relevant and live data for a clearer line of sight across functions and unlock informed and strategic decision-making
- How can you support data literacy for colleagues through the presentation and visualisation of data today?
- From the cost-of-living crisis and accessibility challenges for vulnerable customers to facilitating personal investment opportunities... engage proactively with real-time data to increase customer care and support functions and engineer user-friendly services



Mayank Bothra
Vice President, Head of Product, Digital Client
Services
J.P. Morgan

Mapping Your Journey From CCaaS to CXi

12.25

NICE will demonstrate how to effectively leverage purpose built CX AI, coupled with the power of Generative AI, to drive exceptional customer experience and operational effectiveness across your organisation, by:

- Dispersing silos in order to provide CX excellence across all channels
- Demonstrating how purpose built CX AI can empower agents and customers to drive operational efficiency
- Utilising your data to build automation
- Enhancing customer operations and improving self-service containment with Generative AI



NICE

Lewis Manning
Digital Specialist
NICE

Topic Generation Form

12.40

Lunch & Informal Networking For Speakers, Delegates & Partners

12.45

Informal Peer-To-Peer Discussions

13.15

A) Digital Employee Experience



Susan Quain
Digital Employee Experience Director
Fidelity International

B) Empowering Product Teams



Matthew Cevik Loft
Chief Design Officer
PensionBee

C) Design Thinking & Agile

D) Vulnerable Customers

E) Blockchain

F) Consumer Duty

Chair's Afternoon Opening Remarks

13.45



Yawar Choudhry
Head of Client Services Proposition
Legal & General

Streamline Financial Services Workflows & CRM With No-Code

13.50

- What technology challenges banks are facing today?
- How no-code solutions can help to digitize finserv workflows?
- OTP Bank transformation journey by leveraging Creatio's no-code platform



Darren Lewis
Chief Sales Officer, Europe
Creatio

Laying The Groundwork For A First-Class Consumer Journey

14.05

Upgrade & Reconcile Legacy Infrastructures, Open Up Information-Sharing & Embed Customer-Centricity From The Back-End For Top-Performing Digital Products & Services

- Striking a balance between technology, quality of execution and maximising personal relationships
- Examining the risks of growing automation in banking and reassessing self-service consumer journeys
- What consumer channels should be prioritised in 2023 and beyond



Thomas Simpson
Managing Director, YBS Commercial Mortgages
Yorkshire Building Society

The Impact on Generative AI on FSI Compliance

14.25

Generative AI: Unlocking the Potential for Financial Services Organisations

- Generative AI encompasses more than just ChatGPT and offers transformative capabilities for Financial Services Organisations. Delve into the diverse facets of Generative AI and its profound impact on FSI Compliance

Transforming Financial Services Organisations through Generative AI

- By exploring the utilisation of both public and private AI models, and the advantages they bring to the industry, gain insights into the role of popular AI tools like Microsoft Copilot and Google Workspace AI in driving innovation

Unique Challenges: Ethical Considerations in Generative AI for FSI Compliance

- Generative AI presents distinct challenges for FSI Compliance teams. Examine the ethical considerations surrounding the use of AI in financial services and understand the regulatory responsibilities and implications of adopting Generative AI, especially with the corresponding explosion in data



Shaun Hurst
Principal Regulatory Advisor
Smarsh

Cultural Transformation

14.40

Achieve Long-Term, Sustainable Cultural Transformation By Securing Stakeholder Buy-In, Creating Change Champions & Positioning Digital Transformation At The Forefront Of Strategies

- How can you adapt your culture and your ecosystem to adapt to the new technologies and digital innovation at scale?
- Double down on organisational direction to maintain a constant course and rally colleagues around shared goals, mission and values to mitigate hesitancy
- Embrace organisational values and personal engagement to support colleagues during digital, technological and strategic change, and keep purpose and productivity levels high
- Tackle risk adversity and adaptation fears to new technologies: foster an opportunity mindset from top-to-bottom to boost creative problem-solving and close the gap on tech adoption rates
- What do design thinking and agile methodologies look like at scale? Harness progressive frameworks to wrest control of business processes amid the pace of digitalisation and deliver more sustainable outcomes



Iestyn Hughes
Head of Mission Enterprise Architecture
Nationwide Building Society

Bonus Session; Reserved For Exclusive Conference Partner

15.00

Evaluation Feedback Form

15.15

Afternoon Refreshment Break With Informal Networking

15.20

Building Financial Capability & Digital Excellence – Panel Discussion & Q&A

15.50

Enhance Experiences, Improve Your Digital Architecture & Create A Fit-For-Purpose, Future-Proofed Digital Ecosystem To Bridge The Digital Divide

- How can you engineer flexibility into your ecosystem to promote quicker time-to-market for new solutions and services, while still offering a complex range of products in a streamlined way?
- Quick-fix, all-singing software or hard-wired headache? Ensure customers and colleagues still benefit from top functionality and slick communication across your digital offerings
- Tackle generational differences and transition digital services towards self-serve as effectively and quickly as possible without alienating your existing customer base to satisfy all consumer bases, retain engagement and drive loyalty across the board
- Annual operating systems and budgets VS. the pace of emerging tech: how can innovators unlock investment opportunities and increase the speed of adoption?



Kshitij Zulkhanthiwar
Digital Solutions Architect
Capital One



Sam Suen
Digital Strategy & Innovation Leader, International
Affinity
Marsh



Anna Livingstone
Lead User Researcher
Tide



Becci Greenfield
Senior UX/UI Design Practice Manager
Coventry Building Society

Driving Innovation Under Regulatory Pressure

16.20

How did Amigo manage to return to market against the odds? Lessons from the sharp end.

- How does it feel to be the most scrutinised firm in financial services?
- Motivating teams, making decisions and maintaining standards whilst the ship is sinking
- Regulatory management and the art of dialogue under pressure
- Using technology to overcome regulatory barriers
- How can you use the Consumer Duty and Operational Resilience to drive innovation?



amigo
loans.co.uk

Paul Dyer
Chief Operating Officer
Amigo Loans

Chair's Closing Remarks & Official Close Of Conference

16.40