Ensuring profitability of customer engagement strategies as part of retail bank transformation in the face of new wave non-bank competitors

Speakers Include:

- Hui Hui Li, President Global Business Management, China HengFeng Bank
- King-Bun Wong, Head of Technology Risk Management, China Construction Bank (Asia)
- Masato Kaneda, Deputy Manager, Digital Innovation Department, Mizuho Financial Group, Inc
- Janet Yuen, Head of Business Model Innovation Asia Pacific, HSBC
- David Chi, VP Head of New Payments Business, CTBC Financial Holdings
- Priscilla Ng, Head of Customer Franchise, Citibank
- Kenneth Chau, ED, Head of Technology Management, Risk and Control, DBS Bank
- Andrew Eldon, Head of Digital, HSBC
- Anne Lee, Executive General Manager, China CITIC Bank
- Michael Leung, Chief Information and Operations Officer, China CITIC Bank
- Douglas W. Arner, Kerry Holdings Professor in Law, University of Hong Kong
- Sharen Chiu, SVP Global Retail Credit Risk Management, CTBC Bank
- Agnes Tse, Deputy Head Credit Card Centre, ICBC
- Kit Carson, Head of Banking and Fintech, GlobalData Financial
- Jessie Li, Deputy Chief Executive and Head of Retail Banking & Wealth Management, Hang Seng Bank (China) Limited
- Janos Barberis, Founder, SuperCharger & FinTech
- Li WeiQing, Managing Director of Retail Banking, Zhe Shang Bank
- Kenny Man, Head of International Investment and Senior Director, Ant Financial Services Group

Further Information

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**Programme Day One**  
**Wednesday, 22nd November 2017**

<table>
<thead>
<tr>
<th>Time</th>
<th>Session</th>
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<tbody>
<tr>
<td>07:15 – 08:05</td>
<td><strong>Registration, Meetings Schedules &amp; Welcome Coffee</strong>&lt;br&gt;Registration sponsored by CAPCO</td>
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<tr>
<td>08:05 – 08:15</td>
<td><strong>Chair’s Opening Remarks</strong>&lt;br&gt;Kit Carson, Head of Banking and Fintech, GlobalData Financial</td>
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**Leveraging and Integrating New Technologies**

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<tr>
<th>Time</th>
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<tr>
<td>08:15 – 08:45</td>
<td><strong>Opening Keynote: Exploring how to leverage on technology and engage customers and frontline sales to deliver results</strong>&lt;br&gt;- Identifying business opportunities to create unique competitive edge in a highly technologically advanced retail banking environment in China&lt;br&gt;- Engaging frontline sales to deliver results during digital transformation journey in retail banking.&lt;br&gt;- Creating moments of truth via interactive problems addressing customers’ needs&lt;br&gt;- Determining the pace and scope of digital transformation to strike for the best results for all stakeholders&lt;br&gt;Jessie Li, Deputy Chief Executive and Head of Retail Banking &amp; Wealth Management, Hang Seng Bank (China) Limited</td>
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<tr>
<td>08:45 – 09:15</td>
<td><strong>Beyond the buzzwords: Making innovation meaningful by solving customer problems</strong>&lt;br&gt;- Creating genuinely distinctive and valuable experiences for users with the right combination of technologies based on emerging needs&lt;br&gt;- Beyond “User Centred Design”: Using a combination of qualitative and quantitative user research to see how needs are evolving and being met or going unmet&lt;br&gt;- Beyond “Disruption”: Defining and identifying market moves or sizable opportunities by evaluating channel shifts or value chain changes, evaluating commercial implications of build/partner/buy options to advance capability development&lt;br&gt;- Beyond “AI and Big Data”: Reviewing components of technology stack and relative advantages and disadvantages across multiple applications and use cases to determine best fit by use case&lt;br&gt;Janet Yuen, Head of Business Model Innovation Asia Pacific, HSBC</td>
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<tr>
<td>09:20 – 09:50</td>
<td><strong>Business Meeting 1</strong></td>
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<td>09:55 – 10:25</td>
<td><strong>The future of FinTech: Rethinking how to develop for future clients and driving innovation through collaboration</strong></td>
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<td>Time</td>
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| 10:30 – 11:00 | Keynote Presentation: Introducing CAPCO: Financial Services Experts. Digital Innovators  
- Describing the story of CAPCO’s expansion to become ‘the Swiss army knife’ of the financial services industry  
- Highlighting how we help our clients realize their digital aspirations  
Neil Ramchandran, Managing Partner, Asia Pacific & India, CAPCO |
| 11:00 – 11:30 | Morning refreshments & Networking |
| 11:30 – 12:00 | Transforming sales through AI  
- Highlighting how applications have evolved from being diagnostic to prescriptive to help business leaders make data-driven decisions ahead of the curve  
- Determining what increased AI adoption means for your organisation and the industry as a whole to find out how you can take advantage of the possibilities  
- Exploring how AI can transform sales from planning to closure and will reshape every facet of the sales cycle  
Tejaswi Chawla, SVP Global Sales, Vymo |
| 12:00 – 12:30 | Determining how the traditional bank needs to be restructured to better support digital transformation  
- Exploring whether tight regulations are detrimental to restructuring traditional processes in the bank to determine how banks and regulators can better collaborate  
- Underlining the impact that the internal operations of the bank has on external customer... |
experience to determine how streamlined operations can result in a more convenient customer journey
- Evaluating the benefits of hiring technology company insiders to redefine the bank’s system and culture
- Investigating how the decision-making process within the bank can be streamlined to better accommodate digital projects

**Andrew Eldon, Head of Digital, HSBC**

<table>
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<tr>
<th>12:35 – 13:05</th>
<th><strong>Banking and Financial Services delivered on demand through Moxtra Collaboration Platform</strong></th>
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<tr>
<td></td>
<td>- Determining how the Moxtra Collaboration Platform enables Omni Channel Client Engagement</td>
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<td>- Exploring Banking use cases to show the benefits of the relationship management and related engagement suited for different client segments</td>
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<td>- Describing life before and after Moxtra to define the challenges addressed and benefits realised</td>
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<td><strong>Jinendra Subash Jain, Senior Director Product Management, Moxtra</strong></td>
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<th>13:05 – 13:15</th>
<th><strong>Pre-Lunch Address Delivered by Teradata</strong></th>
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<td></td>
<td>Evaluating ways to de-risk your analytics investment during the days of the new data revolution</td>
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<td><strong>Derek Lee, Managing Director, Teradata (HK) Ltd</strong></td>
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<th>13:15 – 14:20</th>
<th><strong>Lunch &amp; Networking</strong></th>
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<td><strong>Sponsored by Teradata</strong></td>
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Panel Discussion: Exploring common challenges and pitfalls experienced during the cultural transformation of the traditional bank to determine how to overcome key challenges

- Investigating key considerations to take into account when adapting technology from the creative environment to the banks’ regulatory requirements and customer base to prevent innovations getting discarded

- Highlighting the challenge of getting innovative ideas in front of upper management in a large organisation as opposed to a start-up to determine how banks can disrupt their vertical structure

Panellists:
- Priscilla Ng, Head of Customer Franchise, Citibank Hong Kong
- Nimish Panchmatia, Head of Technology & Operations, Hong Kong & Mainland China, DBS Bank (Hong Kong) &
- Andrew Eldon, Head of Digital, HSBC

Exploring key challenges and drivers in the traditional bank’s digital transformation

- Digitalizing leadership: exploring how to secure senior leaders' endorsement on leadership and groom digital leadership top down.

- Digitalizing organization structure: restructuring the organizations to build up net-speed and entrepreneurship as organizational DNA and defining how to set up right KPIs to evaluate digitalization performance

- Digitalizing talents: determining how to identify and groom right talents to cater for digital transformation and what kind of incentives and career path you need to put into the organization to retain those talents

- Digitalizing regulators: exploring how to partner with regulators to pilot digitalization initiatives in the market and how to secure their endorsement and support on digitalization journey
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| 08:30  | **Keynote Panel**: Interrogating whether fintech and banks should be competitors or collaborators to determine which brings greater long-term benefits for your customers
|        | - Underlining how fintech partnerships can open up new customer bases for banks
|        | - Taking into account banks’ ability to work within a stringent regulatory framework to determine whether fintechs can also effectively manage risk
|        | - Discussing the advantages and drawbacks of fintech focusing on one part of the value chain to discover whether banks will always have better relationships with the customer by supporting them throughout their financial lifecycle
|        | - Exploring whether the extent of banks’ involvement in digital innovation should be helping to scale up fintech solutions to meet customer demand and regulatory requirements
|        | - Debating whether banks can continue to be profitable by focusing on their core offering to evaluate whether innovating outwards is the only way to remain relevant to consumers
|        | **Panellists:**
|        | - Janos Barberis, Founder, SuperCharger & FinTech
|        | - Anne Lee, Executive General Manager, China CITIC Bank
|        | - Douglas W. Arner, Kerry Holdings Professor in Law, University of Hong Kong |
| 09:00  | From Sandboxes to Smart Regulation: The Future of Digital Regulation   |
|        | - Exploring the regulatory sandbox evolution status of the market
|        | - Defining regulatory sandbox principles and designs
|        | - Assessing the role of sandboxes for cultural change within regulators: small-enough-
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| 09:30 – 10:00 | Exploring new frontiers in peer-to-peer payments to identify how banks can best meet customer expectations  
- Determining what banks can learn from payment pioneers such as AliPay and Tencent to evaluate how they can better serve customers in this area  
- Evaluating what partnership models are possible between banks and non-bank competitors to outline how P2P payment services could be integrated between providers in the future  
- Outlining what is currently feasible under the current regulatory framework to ensure investments in new payment technologies are compliant  
- Exploring the mutual benefits of establishing payment service partnerships between banks to expand your current customer base  
- Investigating how banks can incentivise their payment technology platforms to leverage customer loyalty | Janos Barberis, Founder, SuperCharger & FinTech |
| 10:05 – 10:35 | Business Meeting 8                                                      |                                                |
| 10:40 – 11:10 | Business Meeting 9                                                      | Morning refreshments & Networking              |
| 11:15 – 11:45 | Engaging your merchants and customers in one platform - ICBC Pet’s Lover’s platform  
- Exploring how ICBC’s online shopping platform for merchants is a new and cost effective sales channel and results in valuation creation for acquiring merchants  
- Evaluating who the online shopping platform creates value for  
- Exploring how the exclusive privileges available on the online shopping platform increases application for ICBC Asia’s credit card  
- Interrogating the segmented strategy approach present in the pet theme to create the business chain  
- Exploring the engagement plan in greater depth | Agnes Tse, Deputy Head Credit Card Centre, ICBC Asia |
| 11:50 – 12:05 | Exploring the future of mobile security  
- Examining how Asia has come to lead the way in mobile banking  
- Highlighting the opportunities and threats of building mobile applications for consumers  
- Underlining the importance of building banking experiences that are delightfully simple and uncompromisingly secure  
- Describing a case study to show how the most progressive banks are transforming | Business Meeting 10 |
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<tr>
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<tr>
<td>12:05 – 12:20</td>
<td><strong>Millennial Banking: Disruption for the disruptive</strong></td>
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<td>• Exploring how millennials are changing the agenda for digital banking to determine what trends are leading the change</td>
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<td>• Asking why focus on Millennials?</td>
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<td>• Determining how the financial services industry can get on the front foot by highlighting some tools and tips to capture the minds and wallets of the Millennial generation</td>
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<td><strong>Daniel Stacey, Principal Consultant, Hong Kong, CAPCO</strong></td>
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<tr>
<td>12:20 – 13:20</td>
<td><strong>Lunch &amp; Networking</strong></td>
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<td>13:20 – 13:50</td>
<td><strong>Detailing how alternative data sources have been used for retail credit risk management to determine whether they truly allow for better credit decisions to be made about your customer base</strong></td>
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<td>• Evaluating how social media can be a rich source of information on customers to determine the value of data gained through this channel</td>
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<td>• Exploring how partnering with frequently used services and retail outlets can enable banks to both gain data on current customers and reach new prospects</td>
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<td>• Determining how to best use data gained from these alternative sources to customise products for the individual customer</td>
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<td>• Identifying the pitfalls of only relying on internal databases as a source of information to consider the best mix of data sources</td>
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<td><strong>Sharen Chiu, SVP Global Retail Credit Risk Management, CTBC Bank</strong></td>
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<tr>
<td>13:55 – 14:25</td>
<td><strong>Identifying new practical applications of blockchain to determine the benefits of becoming an early adopter of this technology</strong></td>
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<td>• Highlighting the importance of exploring how blockchain can be applied across different lines of the bank’s business to determine where it is best utilised</td>
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<td>• Exploring the outcomes of recently launched mortgage valuation systems using blockchain to identify key</td>
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<td><strong>Business Meeting 11</strong></td>
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### Challenges and Future Applications
- Identifying how the adoption of smart contracts using blockchain technology can boost customers’ online security
- Describing the current regulatory standpoint on blockchain in East Asia’s key markets to determine the potential for new initiatives and collaborations

**Masato Kaneda, Deputy Manager, Digital Innovation Department, Mizuho Financial Group Inc**

### Exploring How to Optimize Mobile Platforms to Allow Customers to Bank Where and When They Want
- Building “Data First” culture to establish the target customer segment of “Mobile First”
- Key considerations for Values/Services/Products offering to “Mobile First” customer
- Evaluating various identity verification means for “Mobile First” customer

**Kenneth Chau, ED, Head of Technology Management, Risk and Control, DBS Bank**

### Determining the Impact of Unique Digital Transformation on Retail Banking and Wealth Management
- Exploring whether digitalization has immense potential to add value to retail banking and wealth management in the future
- Underlining the impact of current financial products on the sector, such as Alibaba’s monetary fund Yu’e Bao
- Evaluating the latest innovative technologies to come off the product line
- Investigating how the Direct Banking process within the bank can be streamlined for a better experience

**Li WeiQing, Managing Director of Retail Banking, Zhe Shang Bank**

### Keynote: Less Is More - FinTech Changing the Way We Live, Work and Play
- Exploring the impact of modern technology on how we live, work, learn and play in the digital age
- Evaluating whether ‘less is more’ and interrogating the examples of ‘paperless’, ‘wireless’ and ‘cashless’.
- Determining potential future impact of technology in our financial lives and beyond
<table>
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<tr>
<th>Time</th>
<th>Session Details</th>
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| 16:35 – 16:55 | **Panel Discussion**: Evaluating how to develop your cybersecurity strategy to ensure the bank and its customers are protected against new and emerging threats  
- Recognising the need for an increased focus on cybersecurity given the frequency of attacks to protect customer data  
- Exploring the implications of recent cybersecurity initiatives from the HKMA and NPC to ensure how you can best remain compliant with new regulations  
- Breaking through technical jargon to determine the practical benefits of a forward-thinking cybersecurity strategy  
- Recognising the current challenges of updating cybersecurity in traditional banks to determine how to overcome common challenges  
**Panellists:**  
- King-Bun Wong, Head of Technology Risk Management, China Construction Bank (Asia)  
- Michael Leung, Chief Information & Operations Officer, China CITIC Bank |
| 16:55 – 17:00 | **Chair’s Closing Remarks & Summation of Forum**  
Kit Carson, Head of Banking and Fintech, GlobalData Financial |