



# CUSTOMER EXPERIENCE IN FINANCIAL SERVICES 2023

Leonardo Royal Hotel London City, UK

27<sup>th</sup> – 28<sup>th</sup> June 2023

## Key Speakers:

- *Ranila Ravi-Burslem, Distribution Director, Lloyds Banking Group*
- *Gleb Ivanov, Director, Barclays Wealth Management*
- *Edmund Towers, Head of Regtech & Advanced Analytics, Financial Conduct Authority*
- *Conrad Ford, Chief Product & Strategy Officer, Allica Bank*
- *Kirstie Ross, Sustainability Lead, TSB*
- *Tracey Davidson, Deputy CEO, Handelsbanken*
- *Robert Garlick, Managing Director, Citi*
- *Ian Goulding, Head of Insight Operations, NatWest Group*
- *Jason Maude, Chief Technology Advocate, Starling Bank*
- *Vivek Jain, Head of Audit – Insurance, Pensions and Investments, Lloyds Banking Group*
- *Natalie Fuller, Head of Customer Experience and Communication, Cashplus Bank*
- *Kirstie Ross, Sustainability Lead, TSB*
- *Thomas Simpson, Managing Director, YBS Commercial*
- *Janthana Kaenprakhamro, CEO, Tapoly*
- *Thomas Girling, Head of Regulated Advice, Skipton Building Society*

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## Day 1 – Tuesday 27<sup>th</sup> June

08.00	<b>Registration and refreshments</b>
08.45	Chairs opening remarks <i>Stephen Walker, Lead Analyst - Fintech &amp; Thematic Research, GlobalData</i>
9:00	<p><b>Moment's that matter: Creating inclusivity for all customers</b></p> <ul style="list-style-type: none"> <li>• Considering consumer well-being across the digital customer journey and designing products for inclusivity</li> <li>• Looking to a blending offering approach across customer touchpoints to cater to generational needs and vulnerable customers</li> <li>• Managing customer-centricity in more complicated financial products</li> </ul> <p><i>Thomas Girling, Head of Regulated Advice, Skipton Building Society</i></p>
9:30	<p><b>How to transition from financial services to superior financial eXperiences</b></p> <ul style="list-style-type: none"> <li>• The evolution from customer service to customer eXperience</li> <li>• What characterises the eXperience economy?</li> <li>• How does data and technology align?</li> <li>• Driving growth and value for the customer and for the business</li> </ul> <p><i>John Glennane, CEO, Capventis</i></p>
10:00	<p><b>Panel Discussion:</b> <b>Digital-first vs digital only: Meeting demands of the modern consumer</b></p> <ul style="list-style-type: none"> <li>• Creating a friendly, customer-centric, and future-ready digital journey</li> <li>• Reacting to unpredictable times by bringing the human touch to the digital age and providing personalised customer support</li> <li>• Supporting late digital adopters and ensuring no customers get left behind</li> <li>• What do new digital relationships with customers look like?</li> </ul> <p><i>Moderator: Wasim Mushtaq, Former Transformation Lead, Standard Chartered Bank</i> <i>Paul Sweet, Head of Customer Experience, FSCS</i> <i>Thomas Girling, Head of Regulated Advice, Skipton Building Society</i> <i>Emma Lane, Former Head of Client, Allica Bank</i> <i>Natalie Fuller, Head of Customer Experience and Communication, Cashplus Bank</i> <i>Stephen Kennedy, Director of Solutions, eGain</i></p> <p><i>(introduced)</i></p>
10:30	<p><b>Control the chaos of managing external workflows in financial services</b></p> <ul style="list-style-type: none"> <li>• Modernize your client interaction workflows to drive efficiency and increase retention</li> <li>• Streamline your external business processes with guided assistance across account acquisition, onboarding, underwriting, and account servicing</li> <li>• Rethinking today's costly, inefficient, and fragmented external engagement model, which requires significant manual intervention</li> <li>• Orchestrate each step of your external processes to fast-track client workflows and drive efficiency, with a great experience</li> </ul> <p><i>Shimona Pinto, Senior Corporate Solutions, Moxo</i></p>

11:00	Networking break	
11:30	Stream A - Changing Customer Behaviours	Stream B – Digital Innovation
11:30	<p><b>Fireside Chat:</b>  <b>Women in finance: Moving in the right direction</b></p> <ul style="list-style-type: none"> <li>• Is the industry doing enough to promote gender equality?</li> <li>• Why aren't there more women in finance leadership positions?</li> <li>• What can the industry forecast for the future and how can we ensure diversity is within this?</li> </ul> <p><i>Moderator: Tracey Davidson, Deputy CEO, Handelsbanken</i></p> <p><i>Ranila Ravi-Burslem, Intermediary Distribution Director, Lloyds Banking Group</i></p> <p><i>Emma Lane, Former Head of Client, Allica Bank</i></p>	<p><b>Case Study:</b>  <b>Where are we with open banking?</b></p> <ul style="list-style-type: none"> <li>• Navigating the key considerations, aims and expectations in open banking</li> <li>• Looking at open banking as a critical strategic strategy and taking use of regulatory compliance as an opportunity</li> <li>• When will open finance take shape and expectations for the current UK roadmap?</li> <li>• Exploring the journey ahead and opportunities; who are the early movers?</li> </ul> <p><i>Wasim Mushtaq, Former Transformation Lead, Standard Chartered Bank</i></p>
12:00	<p><b>Driving successful financial outcomes for customers</b></p> <p>Learn how Fidelity, Volvo, and Santander use their Voice of Customer program to deliver better experiences and outcomes for their customers. Through real-life examples, experts from Medallia will share how leading Financial Services deliver customer-centric programs, better understand customers, solve problems, influence decisions, and create financial value.</p> <p><i>Carole Layzell, Vice President, Solution Principal, Medallia</i></p>	<p><b>How does a better customer experience start with engaged digital colleagues?</b></p> <ul style="list-style-type: none"> <li>• Learn how evolving customer experiences could shape your colleagues' expectations</li> <li>• How to help colleagues help clients navigate a new digital journey</li> <li>• What can be learned from multi-generational colleagues and customers</li> </ul> <p><i>Yohan Lobo, Industry Solution Manager, Financial Services - M-Files</i></p>
12:30	<p><b>Panel Discussion:</b>  <b>Revolutionising financial services through CX, technology and innovation</b></p> <ul style="list-style-type: none"> <li>• How can financial service organisations use AI to redesign customer experience?</li> <li>• What practical steps can financial service organisations take to integrate AI and innovation into their CX strategy today, and what</li> </ul>	<p><b>Panel Discussion:</b>  <b>Harnessing AI to deliver the most value</b></p> <ul style="list-style-type: none"> <li>• Exploring the most effective applications of AI across CX</li> <li>• Boosting customer satisfaction through conversational AI</li> <li>• Looking at the importance of AI in banking, payments &amp; fraud</li> <li>• Empowering teams and not replacing them through AI</li> </ul>

	<p>resources are available to help them?</p> <ul style="list-style-type: none"> <li>• In the context of financial services, what makes the launch of ChatGPT intriguing and unique? What sets it apart?</li> <li>• What are the initial significant trends that are emerging as a result of the introduction of ChatGPT?</li> </ul> <p><i>Jason Maude, Chief Technology Advocate, Starling Bank</i></p> <p><i>Janthana Kaenprakhamro, CEO, Tapoly</i></p> <p><i>Leon Gauhman, Co-founder and Chief Product &amp; Strategy, Elsewhen</i></p> <p><i>Moderator: Shaun Edmeston, Head of Customer Experience, Absa Bank</i></p>	<p><i>Moderator: Edmund Towers, Head of Regtech &amp; Advanced Analytics, Financial Conduct Authority</i></p> <p><i>Dastan Shukanayev, Payments &amp; Strategy, Marks &amp; Spencer</i></p> <p><i>Philip Hallehn, Regional Head of CS, boost.ai</i></p>
13:00	Lunch break	
14:00	<p><b>Designing client experiences of the future in wealth management</b></p> <ul style="list-style-type: none"> <li>• Navigating industry CX and digitalisation trends</li> <li>• Exploring key personalisation strategies</li> <li>• Looking to the wealth and investable asset area for inspiration</li> </ul> <p><i>Gleb Ivanov, Director, Barclays Wealth Management</i></p>	<p><b>Fireside chat:</b></p> <p><b>What makes the next generation of embedded finance so powerful?</b></p> <ul style="list-style-type: none"> <li>• Investigating the key trends and implications of embedded finance and BaaS</li> <li>• Integrating financial services into digital platforms to unlock advanced consumer possibilities</li> <li>• Examining existing processes and improving areas using embedded solutions</li> <li>• How can banks co-inside with tech companies in the awakening of embedded finance?</li> </ul> <p><i>Dastan Shukanayev, Payments &amp; Strategy, Marks &amp; Spencer</i></p> <p><i>Moderator: Maria Campbell, Chief Operating Officer, Griffin</i></p>
14:30	<p><b>When it comes to CX, now is the time to ask for more:</b></p> <ul style="list-style-type: none"> <li>• Ask more from your people</li> <li>• Ask more from your agency/partners</li> <li>• Ask more from your customers</li> </ul>	<p><b>Duty of care: Delivering ultimate CX in finance</b></p> <ul style="list-style-type: none"> <li>• Meeting new consumer duty regulations with ultimate CX – learn about the tools involved</li> </ul>

	<p><i>Charlie Attenborough, Chief Marketing &amp; Commercial Officer, The BIO Agency</i></p>	<ul style="list-style-type: none"> <li>• How to wow customers in a heavily regulated environment; best-practice examples from other industries (UKPN, Tesco Bank)</li> <li>• How to address the needs of the digitally disadvantaged &amp; financially vulnerable; NLP and introduction to TX, the true omni-channel experience</li> <li>• Quantum leap; how to represent all age demographics</li> </ul> <p><i>Edward Winfield, Director Global Partnerships, Content Guru</i></p>
15:00	<p><b>Nudging passives into promoters: Listening, learning and acting on customer feedback</b></p> <p>Those who score us a passive 7 or 8 out of 10 (NPS) are essentially telling us that we have delivered a perfectly adequate experience, but not why it didn't warrant a 9 or a 10:</p> <ul style="list-style-type: none"> <li>• What do we need to do to truly create that wow factor?</li> <li>• The time has come to stop crossing our fingers that 10s would start rolling in but instead take action to bring them there through</li> <li>• Effortless every day and extraordinary when it matters experiences</li> <li>• Hear how NatWest have moved away from an internal culture of chasing scores towards a mission to create genuinely happy customers</li> </ul> <p><i>Ian Goulding, Head of Insight Operations, NatWest Group</i></p> <p><i>Emma Duguid, Customer Insight Lead, NatWest Group</i></p>	<p><b>Fireside chat:</b></p> <p><b>Crypto &amp; blockchain: Working practices or just a fad?</b></p> <ul style="list-style-type: none"> <li>• Building next-generation banking platforms through innovation</li> <li>• Looking at the development of digital assets in recent years</li> <li>• Exploring used cases of cryptocurrency and blockchain in everyday banking</li> <li>• Understanding the future financial roadmap, where do blockchain and crypto fit?</li> <li>• How do banks participate safely?</li> </ul> <p><i>Vivek Jain, Head of Audit – Insurance, Pensions and Investments, Lloyds Banking Group</i></p> <p><i>Victor Chatenay, Strategy &amp; Innovation Manager, RBS International</i></p> <p><i>Moderator: Suneet Muru, Analyst, GlobalData</i></p>
15:30	Networking Break	
16:00	<p><b>Panel Discussion:</b></p> <p><b>Building strategic alliances to accelerate digital transformation in banking</b></p> <ul style="list-style-type: none"> <li>• Navigating 2023 valuations and Fintech predictions</li> <li>• Investigating modern eco-systems: What can FinTech's teach traditional banks?</li> <li>• Where are the collaboration opportunities in the Fintech landscape?</li> </ul>	

	<ul style="list-style-type: none"> <li>• Are big tech essential future partners or existential threats?</li> </ul> <p><i>Kevin Mountford, Co-Founder, Raisin UK</i></p> <p><i>Ines Rigaud, Innovation Analyst, HSBC</i></p> <p><i>Moderator: Suneet Muru, Analyst, GlobalData</i></p>
16:30	<p><b>The future of customer service in a ChatGPT world</b></p> <ul style="list-style-type: none"> <li>• Introducing the AI Agent</li> <li>• How generative AI coexists with conversational AI in customer service</li> <li>• How the AI Agent coexists with the human agents</li> </ul> <p><i>Alan Ranger, VP Marketing, Cognigy</i></p>
17:00	<p><b>Putting the CX talk into practice: How do our customers want us to approach innovation?</b></p> <ul style="list-style-type: none"> <li>• Utilising innovation to advance relationships with clients</li> <li>• Understanding what consumers mean and expect by 'innovation'</li> <li>• Navigating obstacles and hidden obstructions; how will the recession risk affect future financial innovation?</li> <li>• Investigating the top CX trends; how does empathy enable innovation?</li> </ul> <p><i>Dominique Gribot-Carroz, Global Head of Customer Experience, Moody's</i></p>
17:30	Chairs closing remarks
17:40	Drinks Reception
18:40	Private Dinner

## Day 2 – Wednesday 28<sup>th</sup> June

08.00	Registration and Refreshments
08.00	Breakfast Briefing - Private
08.45	<p>Chair's opening remarks</p> <p><i>Stephen Walker, Lead Analyst - Fintech &amp; Thematic Research, GlobalData</i></p>
9:00	<p><b>Fireside chat</b></p> <p><b>Adapting business models: Banking strategies for a new era</b></p> <ul style="list-style-type: none"> <li>• Preparing for economic turbulence</li> <li>• Changing culture and mindset</li> <li>• Building an insight strategy for the future</li> <li>• Emerging and disrupting technologies in finance</li> </ul> <p><i>Conrad Ford, Chief Product &amp; Strategy Officer, Allica Bank</i></p> <p><i>Moderator: Stephen Walker, Lead Analyst - Fintech &amp; Thematic Research, GlobalData</i></p>

09:30	<p><b>Customer data: How today's technology can help gain control, ensure compliance to achieve monetisation</b></p> <ul style="list-style-type: none"> <li>• Gain control over your data</li> <li>• Use your customer data to take understanding your customer to the next level</li> <li>• Tips to ensure the compliance of customer data and its usage to today's privacy regulation</li> <li>• How a customer data platform support strategies to enhance customer trust and help organisations to act on insights in a safe environment</li> </ul> <p><i>Chris Thomson, Account Director, Treasure Data</i></p>
10:00	<p><b>Panel Discussion:</b>  <b>Happy workplace, happier customers: Achieving organisational resilience</b></p> <ul style="list-style-type: none"> <li>• How do you break free from old habits and systems?</li> <li>• What are some creative business models to consider?</li> <li>• What steps must you take to foster a culture of long-term innovation?</li> <li>• Promoting well-being and assisting efforts to keep employees engaged and upbeat in both the real and virtual worlds</li> <li>• Ensuring CX success by bridging the digital skills gap through effective training and development</li> </ul> <p><i>Sarah Green, Business Development Director, Client Partner, Mortgages, Capita</i>  <i>Shaun Edmeston, Head of Customer Experience, Absa Bank</i>  <i>Ronelle Arbib, Chief Operating Officer, Recognise Bank</i>  <i>Dan Pass, Chief Technology Officer, Perenna</i></p>
10:30	<p><b>Onboard and authenticate customers online effortlessly</b></p> <ul style="list-style-type: none"> <li>• Maximize completion rates</li> <li>• Reduce costs and manual error</li> <li>• Comply with regulations</li> </ul> <p><i>Andrew Bud, Founder &amp; CEO, iProov</i></p>
11:00	<p>Networking Break</p>
11:30	<p><b>Fireside chat:</b>  <b>ESG &amp; Financial services: What's on your green agenda?</b></p> <ul style="list-style-type: none"> <li>• Managing ESG priorities in an increasingly difficult economic environment</li> <li>• Learning from consumer and employee insights and behaviours</li> <li>• Avoiding greenwashing and establishing successful communication strategies</li> <li>• Digitalisation and sustainability, where are we?</li> </ul> <p><i>Kirstie Ross, Sustainability Lead, TSB</i>  <i>Oli Cook, CEO &amp; Co-Founder, ekko</i>  <i>Moderator: Stephen Walker, Lead Analyst - Fintech &amp; Thematic Research, GlobalData</i></p>
12:00	<p><b>Building a trusted, connected, and inclusive experience-based customer journey in financial services</b></p> <ul style="list-style-type: none"> <li>• Financial services are on a journey of transformation from a service led industry, to one where customers and clients expect an experience across all interactions which allows them to feel excited about working with your organisation</li> </ul>

	<ul style="list-style-type: none"> <li>• There is a new thought growing ever more popular, which is customer experience management (CXM), and one of our key focusses here is how organisations can maintain a clear line of sight on the customer – and not neglecting the human, both from a customer and employee perspective</li> <li>• CXM focusses on bringing firm existing internal tools, ecosystems, process automation, journey orchestration and communication channels together, to seamlessly connect the customer journey</li> <li>• Our insights can help you understand the current situation and what the expectations are of the future – and how the right solutions, in the right place at the right time, can grow your customer experience</li> </ul> <p><i>Lee Russell, Client Solutions Director, Davies Group</i>  <i>Michael Anderson, VP – Client Management, Consulting, Davies Group</i></p>
12:30	<p><b>The future workplace of the finance industry</b></p> <ul style="list-style-type: none"> <li>• How will artificial intelligence impact work?</li> <li>• How will digital labor affect the UK finance industry?</li> </ul> <p><i>Robert Garlick, Managing Director, Citi</i></p>
13:00	Lunch break
14:00	<p><b>Revolutionise your team collaboration through monday.com</b></p> <ul style="list-style-type: none"> <li>• Maximize project success; optimize resource allocation for optimal outcomes in the financial sector</li> <li>• Agile excellence; embrace dynamic methodologies for timely delivery and continuous improvement</li> <li>• Risk mitigation and compliance; safeguard stakeholder interests with robust financial project management</li> <li>• Create high performance teams through automations eliminating manual work</li> </ul> <p><i>Tooba Ahmed, COO, Aulysius</i></p>
14:30	<p><b>Laying the groundwork for a first-class consumer journey</b></p> <ul style="list-style-type: none"> <li>• Striking a balance between technology, speed of delivery and maximising personal relationships</li> <li>• Examining the risks of growing automation in banking and reassessing self-service consumer journeys</li> <li>• What consumer channels should be prioritised in 2023 and beyond</li> </ul> <p><i>Thomas Simpson, Managing Director, YBS Commercial</i></p>
15:00	<p><b>Injecting life into the customer onboarding experience</b></p> <ul style="list-style-type: none"> <li>• Making first impressions count: ensuring a smooth client journey from day one to establish future connection and engagement</li> <li>• Streamlining the customer onboarding process with integrated technology and a well-thought digital journey</li> <li>• Drawing attention to tried and tested methods for optimizing customer onboarding through digital identity schemes, automation, and one-stop-shop portals</li> </ul>



	<i>Lisa Elliot, Voice of the Customer Manager, Lloyds Banking Group</i> <i>Shaun Edmeston, Head of Customer Experience, Absa Bank</i> <i>Moderator: Ronelle Arbib, Chief Operating Officer, Recognise Bank</i>
15:30	Chairs closing remarks
15:40	Close of Conference