



CUSTOMER EXPERIENCE IN FINANCIAL SERVICES 2023

Leonardo Royal Hotel London City, UK

27th – 28th 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*
- *Kanika Bhatia, Head of Digital Content and Strategy, ANZ Bank Melbourne Australia*
- *Kirstie Ross, Sustainability Lead, TSB*
- *Thomas Simpson, Managing Director, YBS Commercial*
- *Janthana Kaenprakhamro, CEO, Tapoly*
- *Thomas Girling, Head of Regulated Advice, Skipton Building Society*
- *Emma Lane, Head of Client, Allica Bank*

REGISTER NOW

Day 1 – Tuesday 27th June

08.00	Registration and refreshments	
08.45	Chairs opening remarks <i>Stephen Walker, Lead Analyst - Fintech & Thematic Research, GlobalData</i>	
9:00	Moment's matter: Creating inclusivity for all customers <ul style="list-style-type: none"> Considering consumer well-being across the digital customer journey and designing products for inclusivity Looking to a blending offering approach across customer touchpoints to cater to generational needs and vulnerable customers Managing customer-centricity in more complicated financial products <i>Thomas Girling, Head of Regulated Advice, Skipton Building Society</i>	
9:30	How to transition from financial services to superior financial eXperiences <ul style="list-style-type: none"> The evolution from customer service to customer eXperience What characterises the eXperience economy? How does data and technology align? Driving growth and value for the customer and for the business <i>John Glennane, CEO, Capventis</i>	
10:00	Panel Discussion: Digital-first vs digital only: Meeting demands of the modern consumer <ul style="list-style-type: none"> Creating a friendly, customer-centric, and future-ready digital journey Reacting to unpredictable times by bringing the human touch to the digital age and providing personalised customer support Supporting late digital adopters and ensuring no customers get left behind What do new digital relationships with customers look like? <i>Moderator: Wasim Mushtaq, Interim COO, CFIT</i> <i>Paul Sweet, Head of Customer Experience, FSCS</i> <i>Thomas Girling, Head of Regulated Advice, Skipton Building Society</i> <i>Emma Lane, 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>	
10:30	Control the chaos of managing external workflows in financial services <ul style="list-style-type: none"> Modernize your client interaction workflows to drive efficiency and increase retention Streamline your external business processes with guided assistance across account acquisition, onboarding, underwriting, and account servicing Rethinking today's costly, inefficient, and fragmented external engagement model, which requires significant manual intervention Orchestrate each step of your external processes to fast-track client workflows and drive efficiency, with a great experience <i>Shimona Pinto, Senior Corporate Solutions, Moxo</i>	
11:00	Networking break	
11:30	Stream A - Changing Customer Behaviours	Stream B – Digital Innovation

11:30	<p>Fireside Chat: Women in finance: Moving in the right direction</p> <ul style="list-style-type: none"> Is the industry doing enough to promote gender equality? Why aren't there more women in finance leadership positions? What can the industry forecast for the future and how can we ensure diversity is within this? <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, Head of Client, Allica Bank</i></p>	<p>Deep diving into data: How do we best utilise our customer data?</p> <ul style="list-style-type: none"> Understand what data is useful and how to use it Apply personalisation strategies to create an effective digital CX journey Create optimization data plans to continuously test and iterate Find opportunities to use AI and ML when stitching data and CX <p><i>Kanika Bhatia, Head of Digital Content and Strategy, ANZ Bank Melbourne Australia</i></p>
12:00	<p>Driving successful financial outcomes for customers Learn how Coutts, Fidelity, Nationwide used their Voice of Customer program to deliver better financial outcomes for their customers.</p> <p>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>How does a better customer experience start with engaged digital colleagues?</p> <ul style="list-style-type: none"> Learn how evolving customer experiences could shape your colleagues' expectations How to help colleagues help clients navigate a new digital journey What can be learned from multi-generational colleagues and customers <p><i>Yohan Lobo, Industry Solution Manager, Financial Services - M-Files</i></p>
12:30	<p>Panel Discussion: Revolutionising financial services through CX</p> <ul style="list-style-type: none"> Navigating the challenges and opportunities when implementing CX capabilities and strategies Exploring successful case studies of CX implementation What type of training is needed to effectively implement CX strategies for internal teams? How can CX strategies support staff training during the rollout of new regulations or service updates? 	<p>Panel Discussion: Harnessing AI to deliver the most value</p> <ul style="list-style-type: none"> Exploring the most effective applications of AI across CX Boosting customer satisfaction through conversational AI Looking at the importance of AI in banking, payments & fraud Empowering teams and not replacing them through AI <p><i>Moderator: Edmund Towers, Head of Regtech & Advanced Analytics, Financial Conduct Authority</i></p>

	<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 & Strategy, Elsewhen</i></p>	<p><i>Dastan Shukanayev, Payments & Strategy, Marks & Spencer</i></p> <p><i>Philip Hallehn, Regional Head of CS, boost.ai</i></p>
13:00	Lunch break	
14:00	<p>Designing client experiences of the future in wealth management</p> <ul style="list-style-type: none"> • Navigating industry CX and digitalisation trends • Exploring key personalisation strategies • Looking to the wealth and investable asset area for inspiration <p><i>Gleb Ivanov, Director, Barclays Wealth Management</i></p>	<p>Case Study:</p> <p>Where are we with open banking?</p> <ul style="list-style-type: none"> • Navigating the key considerations, aims and expectations in open banking • Looking at open banking as a critical strategic strategy and taking use of regulatory compliance as an opportunity • When will open finance take shape and expectations for the current UK roadmap? • Exploring the journey ahead and opportunities; who are the early movers? <p><i>Wasim Mushtaq, Interim COO, CFIT</i></p>
14:30	<p>When it comes to CX, now is the time to ask for more:</p> <ul style="list-style-type: none"> • Ask more from your people • Ask more from your agency/partners • Ask more from your customers <p><i>Charlie Attenborough, Chief Marketing & Commercial Officer, The BIO Agency</i></p>	<p>Duty of care: Delivering ultimate CX in finance</p> <ul style="list-style-type: none"> • Meeting new consumer duty regulations with ultimate CX – learn about the tools involved • How to wow customers in a heavily regulated environment; best-practice examples from other industries (UKPN, Tesco Bank) • How to address the needs of the digitally disadvantaged & financially vulnerable; NLP and introduction to TX, the true omni-channel experience • Quantum leap; how to represent all age demographics <p><i>Edward Winfield, Director Global Partnerships, Content Guru</i></p>
15:00	<p>Nudging passives into promoters: Listening, learning and acting on customer feedback</p>	<p>Fireside chat:</p> <p>Crypto & blockchain: Working practices or just a fad?</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"> • What do we need to do to truly create that wow factor? • The time has come to stop crossing our fingers that 10s would start rolling in but instead take action to bring them there through • Effortless every day and extraordinary when it matters experiences • Hear how NatWest have moved away from an internal culture of chasing scores towards a mission to create genuinely happy customers <p><i>Ian Goulding, Head of Insight Operations, NatWest Group</i></p> <p><i>Emma Duguid, Customer Insight Lead, NatWest Group</i></p>	<ul style="list-style-type: none"> • Building next-generation banking platforms through innovation • Looking at the development of digital assets in recent years • Exploring used cases of cryptocurrency and blockchain in everyday banking • Understanding the future financial roadmap, where do blockchain and crypto fit? • How do banks participate safely? <p><i>Vivek Jain, Head of Audit – Insurance, Pensions and Investments, Lloyds Banking Group</i></p> <p><i>Victor Chatenay, Strategy & Innovation Manager, RBS International</i></p> <p><i>Moderator: Suneet Muru, Analyst, GlobalData</i></p>
15:30	Networking Break	
16:00	<p>Fireside chat:</p> <p>What makes the next generation of embedded finance so powerful?</p> <ul style="list-style-type: none"> • Investigating the key trends and implications of embedded finance and BaaS • Integrating financial services into digital platforms to unlock advanced consumer possibilities • Examining existing processes and improving areas using embedded solutions • How can banks co-inside with tech companies in the awakening of embedded finance? <p><i>Dastan Shukanayev, Payments & Strategy, Marks & Spencer</i></p>	<p>Panel Discussion:</p> <p>Building strategic alliances to accelerate digital transformation in banking</p> <ul style="list-style-type: none"> • Navigating 2023 valuations and Fintech predictions • Investigating modern eco-systems: What can FinTech's teach traditional banks? • Where are the collaboration opportunities in the Fintech landscape? • Are big tech essential future partners or existential threats? <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	Session reserved for Cognigy	
17:00	Putting the CX talk into practice: How do our customers want us to approach innovation?	

	<ul style="list-style-type: none"> • Utilising innovation to advance relationships with clients • Understanding what consumers mean and expect by 'innovation' • Navigating obstacles and hidden obstructions; how will the recession risk affect future financial innovation? • Investigating the top CX trends; how does empathy enable innovation? <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 28th June

08.00	Registration and Refreshments
08.00	Breakfast Briefing - Private
08.45	Chair's opening remarks
9:00	Fireside chat Adapting business models: Banking strategies for a new era <ul style="list-style-type: none"> • Preparing for economic turbulence • Changing culture and mindset • Building an insight strategy for the future • Emerging and disrupting technologies in finance <p><i>Conrad Ford, Chief Product & Strategy Officer, Allica Bank</i></p>
09:30	Customer data: How today's technology can help gain control, ensure compliance to achieve monetisation <ul style="list-style-type: none"> • Gain control over your data • Use your customer data to take understanding your customer to the next level • Tips to ensure the compliance of customer data and its usage to today's privacy regulation • How a customer data platform support strategies to enhance customer trust and help organisations to act on insights in a safe environment <p><i>Chris Thomson, Account Director, Treasure Data</i></p>
10:00	Panel Discussion: Happy workplace, happier customers: Achieving organisational resilience <ul style="list-style-type: none"> • How do you break free from old habits and systems? • What are some creative business models to consider? • What steps must you take to foster a culture of long-term innovation? • Promoting well-being and assisting efforts to keep employees engaged and upbeat in both the real and virtual worlds • Ensuring CX success by bridging the digital skills gap through effective training and development

	<i>Reserved for Capita</i>
10:30	Onboard and authenticate customers online effortlessly <ul style="list-style-type: none"> • Maximize completion rates • Reduce costs and manual error • Comply with regulations <i>Andrew Bud, Founder & CEO, iProov</i>
11:00	Networking Break
11:30	Fireside chat: ESG & Financial services: What's on your green agenda? <ul style="list-style-type: none"> • Managing ESG priorities in an increasingly difficult economic environment • Learning from consumer and employee insights and behaviours • Avoiding greenwashing and establishing successful communication strategies • Digitalisation and sustainability, where are we? <i>Kirstie Ross, Sustainability Lead, TSB</i> <i>Oli Cook, CEO & Co-Founder, ekko</i>
12:00	Building a trusted, connected, and inclusive experience-based customer journey in financial services <ul style="list-style-type: none"> • 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 • 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 • CXM focusses on bringing firm existing internal tools, ecosystems, process automation, journey orchestration and communication channels together, to seamlessly connect the customer journey • 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 <i>Lee Russell, Client Solutions Director, Davies Group</i> <i>Michael Anderson, VP – Client Management, Consulting, Davies Group</i>
12:30	The future workplace of the finance industry <ul style="list-style-type: none"> • How will artificial intelligence impact work? • How will digital labor affect the UK finance industry? <i>Robert Garlick, Managing Director, Citi</i>
13:00	Lunch break
14:00	<i>Session reserved for Aulysius Ltd</i>
14:30	Laying the groundwork for a first-class consumer journey

	<ul style="list-style-type: none"> • Striking a balance between technology, speed of delivery 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 <p><i>Thomas Simpson, Managing Director, YBS Commercial</i></p>
15:00	<p>Injecting life into the customer onboarding experience</p> <ul style="list-style-type: none"> • Making first impressions count: ensuring a smooth client journey from day one to establish future connection and engagement • Streamlining the customer onboarding process with integrated technology and a well-thought digital journey • Drawing attention to tried and tested methods for optimizing customer onboarding through digital identity schemes, automation, and one-stop-shop portals <p><i>Lisa Elliot, Voice of the Customer Manager, Lloyds Banking Group</i></p>
15:30	Chairs closing remarks
15:40	Close of Conference