Conference Objective: Drive customer-centric strategic change within your organisation using the latest advancement in data, insight, design-thinking and analytics

Section 1: The Business Case for Customer Experience

The CX Kaleidoscope in Financial Services

- Learn how Oracle deploys each customer journey as an individual dataset and how they are brought together to drive customer experiences
- Review the challenges of customer demands and expectations driving change and determine how we interpret the infinite number of paths chosen by the end-user
- Examine how Oracle manages customer interactions providing an adaptive, fluid and connected environment to bring the customer to the centre of CX strategy

*Francis Mac Aonghus, Strategic Industry Lead, CX Strategy, **Oracle***

Customer Experience in the Digital Age

- Asses the role that fintech's can play with a more efficient and flexible approach to customer experience and how 'good enough' is no longer acceptable for the end-user
- Discuss why it's important to be meaningfully different in the new digital age to realise how important company values are to customer
- Hear more about the role of technology in customer experience and why Legal and General have invested in AI to focus on protecting their core values.

*Martijn Moerbeek, Group Digital Strategy & Innovation Director, **Legal and General***

Talking to the Connected Consumer

- Understand how we continue to prioritise customer experience while dealing with the implications of customers continually changing their expectations
- Review the latest CX uses cases to discover how technology can transform the journey into seamless experiences for the customer
- Hear how LV= have introduced technology to enable greater customer centricity through personalisation driving value for business by lowering costs of distribution at scale

*Gayathri Sudhakaren, Head of Self-serve & Propositions Digital, **LV=***

Section 2: Moving Beyond Regulation to Deliver Value

How Regulation is Creating Opportunities to Transform Customer Experience

- Discuss how banks can leverage the emerging ecosystem to support customer outcomes
- Understand how financial institutions can deliver niche propositions at scale, with a focus on the growing demands of SME's Delivering niche propositions at scale – SME focus
- Hear how HSBC have approached meeting and moving beyond regulatory requirements to create customer value from open banking and PSD2

*Hetal Popet, Programme Director/Head of UK's CMA Open Banking, **HSBC***

The Regulatory Opportunity
- Discuss how new regulations can help organisations build customer trust, improve customer relationships, establish better data control and progress internal data handling
- Discover how sharing customer data with 3rd parties can create opportunities for incumbent organisations to add value to the customer experience
- Examine the importance of educating customers about PSD2 and GDPR by explaining how there will be better personal data protection, reduced theft and less misuse of data

Section 3: Establishing a Culture of Innovation

CYBG: Embracing Innovation in the New Era of Banking
- Relive the journey that CYBG have taken to transform into a full-scale challenger bank in the UK and learn lessons from their experiences
- Learn about the strong foundations supporting CYBG's ambition by discussing what culture means to us and how we ensure we protect our values when expanding digitally.
- Take a look at some of the work CYBG are doing with their digital bank 'B' as we outline how to embrace innovation in the new digital era

Fergus Murphy, Group Customer Value Director **Clydesdale & Yorkshire Bank Group**

Being Customer First - How Do You Drive That Transformation?
- Get to the bottom of what 'customer first' means in today's multi-channel global marketplace
- Discuss how financial organisations can leverage on fata and bring the voice of the customer into the organisations to influence the transformation process
- Take a look at cross industry best practices by hearing how Intent HQ brings together data to activate the voice of the customer driving digital transformations forward

Sharifah Amirah, Chief Client Officer, **Intent HQ**

Panel Discussion: The Future is Fintech
- What more is needed from the industry to upscale FinTech to help mitigate friction points along the customer's journey, and reduce costs and time spent managing the end-user
- Debate if the inherent divergence in infrastructure will restrict the opportunity for future partnerships between traditional FS and new market entrants all servicing the customer
- Discuss how empowering the customer to co-create the journey would work in practice and the how traditional organisations can keep up with the pace set by fintech's

Fergus Murphy, Group Customer Value Director **Clydesdale & Yorkshire Bank Group**

Staying Creative in a Traditional Industry
- Explore some of the seminal limitations that new innovative companies must navigate to stay innovative in an industry that is traditionally restrictive
- Hear how Moneyfarm prioritise the user in the design process to continue to be innovative and keep up with changing trends
- Take a look at Moneyfarm's current projects identifying how they apply their process to continue to design delightful moments that meet their customers' requirements

Carol Liao, Product Designer, **MoneyFarm**

Section 4: Customer Centric Product Development

The Ever-Changing Faces of Product

- Review the evolution of product development by following the developers journey through fragmentation and isolation to get to where we stand today
- Delve into the imperative of knowing the client's needs, future uses and expectations to better understand the point of friction
- Consider what technology will influence the future of product development within financial services to keep up with the extreme pace of customer cycles

Bil Ahmed, Head of Product Innovation/ Business Strategy, Design Digital, ***Investec***

Panel Discussion: Putting the Individual First

- Discuss how the financial sector can improve customer engagement, loyalty and retention by understanding their customers better and personalising content at scale
- Address the most effective design methodologies that embrace co-creation resulting in a better product and service for the end user
- Discuss how we design the product to serve long-term value for the customer that establishes relationships and ensures loyalty to the brand?

Aline Baeck, Head of Design, ***Capital One***
*Daniel Kornitzer, Chief Business Development Officer****, Paysafe***
*Matt Ford, Product Director****, Tandem***

Panel Discussion: Understanding the Real Needs of Digital Customers

- Asses the ways financial institutions are looking to transform themselves, to succeed in the new digital era by analysing insight tools including customer journey mapping
- Review the structural challenges that are slowing down the development of digital customer engagement as well as the opportunities and concerns for financial institutions
- Explore some of the successful tools financial institutions are spearheading to manage customer experiences by evaluating our ability to address real-time issues

Hannah Isaacs, Management Consultant, ***Pen CX***
*Michael Anyfantakis, Head of Customer Journey Design****, Lloyds Banking***
Chris Bradbury, Product developer, ***MoneyFarm***

Section 5: Using Customer Data to yield Customer Insight

The Closed Loop Feedback Model: Using Data to Harvest Customer Feedback

- Hear how RBS use data to develop a true understanding of customers experience, driving action based on data to enhance the capability of staff
- Understand the benefits of building a cross functional team to drive cultural change around the customer's experience to add value to each individual exchange
- Learn how a Closed Loop Feedback model reduces costs while driving customer advocacy creating learnings that can be applied to any organisation

Sarah Maguire, Head of Products and Customer Experience Analytics, ***RBS***

Translating Data into a Meaningful Resource
- Understand how managing data via a single interface allows for timely, informed decisions enabling organisations to operate with greater agility
- Learn how CRM systems align people and business processes to one, organised platform helping organisations to know their customers, achieve greater scale and grow efficiency
- Discuss how analytics, research and customer engagement tools create new insight into behavioural and performance indicators that assist product design teams and CX strategists

Section 6: Embracing Technology to Remain Competitive

Using Technology to Put the Customer at the Core
- Hear how Trussle uses modern messaging methods to build rapport and provide a personalised experience without meeting customers face-to-face
- Learn how Trussle works alongside traditional financial services and navigates complicated relationships to create successful partnerships
- See how Trussle leverages algorithms to help everyone love their journey of owning a home, and how real time analysis benefits the customer experience

Ishaan Malhi, Founder & CEO, **Trussle**

Panel Discussion: The Future Role of Chatbots in Financial Services
- How do we capitalize on the opportunities new technology brings?
- Learn how algorithms track and maintain customer profile data offering personalised financial products or services that add value to the customer
- Discuss the latest use cases for innovative CX technologies that provide a frictionless engagement for the customer via voice recognition and biometrics