

October 30th: Conference Day 1 (City Point, 1 Ropemaker Street, London)

07:30 Conference Registration Opens – Coffee and Pastries Available

08:40 FinTech Network Opening

Jessica Fairbank, *Project Manager, FinTech Network*

08:45 Chairs Opening Remarks

Angus McLean, *International Head of Fintech, Simmons and Simmons*

Section 1: Evolving the Business Case for the Digital Customer

09.00 The Business Case for Customer Experience

- 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 the customer
- Hear more about the role of technology in customer experience and why Legal & General have invested in AI to focus on protecting their core values

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

09.30 "What Have the Banks Ever Done for Us?" - Building a B2B relationship with your bank.

- Learn how NatWest has developed a relationship with start-up and scale-up businesses to build a connection with the growing SME Markets
- Discuss the key lessons businesses can learn from entrepreneurs and how financial services organisations can put these lessons into practice
- Evaluate what it takes to differentiate your proposition for business customers and how doing so can add value to your organisation

Craig McVoy, *CEO, Beyond Brand*

Jodie Hughes, *Entrepreneur Development Manager, NatWest*

10.00 From customer experience to Customer Experience: Aligning an Organisation Behind the Customer

- Hear how O2 have changed their strategic outlook from looking backwards to moving forward and learn how this has enabled O2 look at the bigger picture
- Learn how looking outside of the finance industry has helped O2 implement customer solutions and discuss how an agnostic outlook can benefit your organisation
- Examine some of the efforts O2 have implemented to see where banks, FinTech's and other financial services organisations are working to align their organisation behind the customer

Katherine Mearman, *Head of CX, Strategy & Engagement, O2*

10.30 Morning Coffee Break

Section 2: Moving Beyond Regulation to Deliver Value

11.00 How is Regulation 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
- Hear how HSBC have approached meeting and moving beyond regulatory requirements to create customer value from Open Banking and PSD2

George Miltiadous, *Head of Open Banking Delivery UK, HSBC*

Section 3: Establishing A Culture of Innovation

11.30 Putting the Customer First

- Identify what the modern successful bank will look like as First Direct explains the need to remain both personal and relevant
- Understand how restructuring your business around the customer will improve the ROI helping to safeguard the service you provide
- Discuss what it means to put the customer first in the new world of Open Banking and the challenges that are holding back innovation potential

Nick Harrison, *Commercial Director*, **First Direct**

12:00 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 products that serve long-term value for the customer and establish relationships to ensure loyalty to the brand

Moderator: David Mitchell, *Business Director*, **Futurice**

Aline Baeck, *Head of Design*, **Capital One**

Daniel Kornitzer, *Chief Business Development Officer*, **Paysafe**

Matt Ford, *Product Director*, **Tandem**

Mollie Pearse, *Head of Financial Services Marketing*, **Facebook**

12:45 Networking Lunch

13:00- 13:55 Lunch and Learn Workshop: Hosted by O2

The Evolution of Customer Experience: Opportunities and Challenges

Miranda Clarke, *Strategic Account Manager*, **O2**

14:00 Be the Difference: Enabling our Customers, Colleagues & Communities to Thrive

- Benefit from an overview of the Bank of Ireland's "Be the Difference" colleague engagement initiative
- Hear examples of where engaged colleagues and innovative projects have delivered value to customers across multiple touchpoints along the journey
- Understand the BOI's perspective on what more needs to be done to improve the way colleagues manage customers to provide a better experience in financial services

Kate O'Byrne, *Head of Customer Distribution Channels*, **Bank of Ireland**

14:30 Building a Customer-Centric Platform and Business

- Learn how Futurice have helped MoneyCorp develop their CX-focused delivery of a frictionless service to understand what it takes to establish a successful digital transformation
- Discuss how financial services organisations can navigate multiple geographies and regulatory environments while retaining a customer-focussed outlook
- Review what it takes to ensure collaboration and co-creation work at speed, with a focus on how you FSOs can move seamlessly towards digital partnerships

David Mitchell, *Commercial Director*, **Futurice**

Nick Haslehurst, *Chief Financial Officer*, **MoneyCorp**

15:00 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
- Debate how a strong cultural foundation is important to ensure companies protect their values when expanding digitally
- Review the work CYBG are doing with their digital bank 'B' as they outline how to embrace innovation in the new digital era

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

15:30 Afternoon Coffee Break

16:00 Panel Discussion: The Value of Culture

- Debate whether innovation is still a useful term to explore customer experience and how to leverage the commercial opportunity of new partnerships
- Asses the most important enabler of innovation and how you can make the jump from use-case to commercialisation
- Review the business case for third-party collaborations as well as the opportunities and concerns for financial organisations

Moderator: Stanford Swinton, *Partner, Bain & Company*

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

Nick Harrison, *Commercial Director, First Direct*

Rich Thompson, *Head of Digital Innovation, Barclays*

16:45 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 organisation can leverage data and bring the voice of the customer into 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*

17:15 Chairs Closing remarks

17:20 Networking Drinks Reception

19:00 End of Day 1

October 31st: Conference Day 2 (1 City Point, 1 Ropemaker Street, London)

08:00 Conference Registration Opens – Coffee and Pastries Available

08:45 Chair's Opening Remarks

Gianluca Corradi, *Director, Simon-Kucher & Partners*

Section 4: Customer Centric Product Development

09:00 The Ever-Changing Face of Product

- Review the evolution of product development by following the developer's 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, Investec*

09.30 Designing Cohesive Experiences at Scale

- Hear how Lloyds Banking Group are using tools and frameworks to support quality and efficiency across multiple product teams to deliver a cohesive experience
- Delve deeper into changes Lloyds Banking Group have implemented including engagement initiatives, design projects and C-Suite engagement to foster a collaborative environment
- Review why it was essential Lloyds developed a human centred approach and the benefits this had brought to deliver a cohesive experience

Paola Miani, *Head of Design Strategy, Lloyds Banking Group*

10:00 Building a Bank Without a Balance Sheet

- Understand how Yolt is building an app from scratch that can manage your entire personal financial world
- Discover the architecture of connected value-added services covering every money touch point and learn how you can implement this into your own organisation
- And, most importantly, discuss how to ensure that it is a personalised end-to-end experience for each user

Roderick Simons, *Chief Technology Officer, Yolt*

10.30 Morning Coffee Break

11:00 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*

Section 5: Using Customer Data to Yield Customer Insight

11:30 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

12:00 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

Michael Anyfantakis, *Head of Customer Journey Design*, Lloyds Banking Group

Hannah Isaacs, *Management Consultant*, PEN CX

12:30 Networking Lunch Break

13:30 6 Steps to Bake an Innovation Cake

- Discuss how Open Banking has accelerated the need for rapid innovation in financial services by looking at how RBS, a traditional incumbent has had to become more agile
- See how RBS are building their innovation labs and how they are developing the steps needed to build a successful new digital proposition
- Review RBS's success cases to discuss the relevance of innovative propositions for CX to help futureproof your business to meet the customers of tomorrow

Wincie Wong, *Head of Innovation for Supply Chain Services*, RBS

Section 6: Embracing Technology to Remain Competitive

14:00 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 use 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

14:30 The Future Role of Artificial Intelligence in Customer Service

- Explore how to capitalise on the opportunities intelligent automation brings and the benefit provides the customer and financial service organisation
- Learn how to build an ecosystem for omnichannel customer experience offering personalised financial products or services that add value to the customer
- Discuss the latest use cases for innovative CX technologies that empower employees to work effectively alongside virtual colleagues

Anna Metsäranta, *Head of Automated Remote Customer Experience*, Nordea

15:00 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*

15:30 Closing Remarks

Gianluca Corradi, Director, **Simon-Kucher & Partners**

End of Day 2