

# DIGITAL TRANSFORMATION & INNOVATION

16.09.2021

## FINANCIAL SERVICES

www.digitalfinanceconference.com

### 18 Brand Speakers 1 Day

#### 1 Customer Trends, Expectations & Seamless Journeys:

Add real value digitally and deliver innovative, customer-centric journeys and experiences based on today's changed trends and expectations

#### 2 The True Value Of AI:

Real-life applications of AI to enhance customer and colleague experience and boost innovation and efficiency

#### 3 Transformation Methodologies, Choreography & Legacy:

Best-practice methodologies for strategically upgrading legacy systems and practices to implement digital transformation agilely

#### 4 Company Culture In A Digital World:

Overcome colleague hesitancy around change, innovation and digitisation and spark new ways of working for 2022 and beyond

#### 5 Digital & App Design & Usability:

User-centred products and apps which reduce friction and boost engagement

#### 6 The Power Of Data, Open Banking & Payment Innovations:

Unlock customer mindsets and data to power your digital transformation and innovation and capitalise on open banking and new payments today

#### 7 Building Financial Capability & Bridging The Digital Divide:

Furthering digital and financial literacy and inclusion for a customer-centric conscience

#### 8 The Future Of Work, Challenger Banks & Disruptors:

Innovate and overcome the new challenges of a digital-first world as we move towards post-pandemic "business as usual"

#### 9 Digital Innovation & Climate Change Case Studies

Hear how NatWest and First Direct are harnessing digital potential to drive their innovation and transformation

- **Capture The Momentum Of 2021** - Learn & Inspire!
- Dedicated Virtual Networking Lounges
- **18+** Financial Services Digital, Product, Transformation, Technology, AI & Customer Heads & Directors Speaking
- **Have Your Say!** Financial Services Tailored Breakouts: Digital Inclusion, Sustainability, Insurtech & Future of Advice

Organised By:



A One-Day, Financial Services-Led Conference & Networking Event, Central London or Virtually, **16th September 2021**

Leveraging Growth Opportunities & Emerging Trends In Customer Behaviours & Automation For

# Customer-First & Value-Adding Digital Transformation & Innovation In Financial Services

Customer Trends, Expectations & Journeys • AI Value & Benefits • Transformation Choreography, Methodologies & Legacy • Cultural Transformation • Digital & App Design & Usability • Open Banking • Data Strategies • Digital Payments Today • Financial Capability • Sustainable Banking • The Future Of Work, Challenger Banks & Disruptors

Virtual OR Live! You Choose!

 Amy Brettell Head of Customer, UK Claims <b>Zurich Insurance Group</b>	 Christopher Williamson Head of IT Delivery <b>First Direct</b>	 Mahmoud Mahfouz Vice President - AI Research Lead - J.P. Morgan AI Research	 Bhavik Mohandas Director of Product Management	 Stuart Corrigan Strategic Initiatives, Agile Centre Of Excellence <b>Lloyds Banking</b>
 Shnay Chohan Senior AI Product Manager <b>NatWest Group</b>	 Richard Beaumont Head of Design <b>Direct Line Group</b>	 Ullas Kishore Senior Manager - Transformation Strategy <b>Lloyds Banking Group</b>	 Kari-Anne Clayton Head of Transformation & Strategy - Retail Banking Digital & Technology <b>NatWest Group</b>	 Sarah Greasley Chief Technology Officer Architecture Coe Lead <b>Direct Line Group</b>
 Srivigneshwar Prasad Senior Product Designer <b>Portify</b>	 Sol Enenmoh Head of Digital Transformation <b>Vanquis Bank</b>	 Paul Selman Senior Digital Product Owner <b>M&amp;G</b>	 Kat Mann Savings & Investment Specialist <b>Nutmeg</b>	 Mercedes Clark-Smith Head of Design & Validation Retail Experience <b>NS&amp;I</b>
 David Thomson Senior Product Owner - Personal Current Accounts <b>Lloyds Banking Group</b>	 Lydia Malakis Senior Advisor <b>Gossman &amp; Cie. Group</b>	 Sarah Ratner Chief Operating Officer <b>Lendable</b>	 Eddie Yanez Head of Digital and AI Strategy <b>AIG</b>	<p>"Great content, all the speakers were generous sharers and it made a difference"</p> <p><b>Bank Of America</b> Previous Conference Attendee</p>

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PLUS!

08.30 Log In & Explore The Virtual Platform

08.40 GIC Welcome

08.50 **Morning Chair's Opening Remarks**

 David Thomson  
Senior Product Owner  
**Lloyds Banking Group**



Chair's Remarks

**Customer Trends, Expectations & Journeys**

Double Perspective

09.00 **Add Value & Deliver Seamless & Innovative Customer Journeys Based On Today's Changed Customer Trends & Expectations**

- Declutter your onboarding processes to deliver instant sign-ups and new products at the touch of a button
- How can you gain a more holistic view of the customer journey and tap into demand, expectations and trends around digital transformation?
- Where can flexible processes enhance customer experience and ensure completion by allowing customers to dip in and out of product journeys?
- Strategies to navigate data security requirements to offer hassle-free customer journeys when customer patience is limited

09.00 Stuart Corrigan  
Strategic Initiatives, Agile Centre Of Excellence  
**Lloyds Banking Group**



1

09.20 Mercedes Clark-Smith  
Head of Design & Validation Retail Experience  
**National Savings & Investments**



2

**AI Value & Benefits**

PANEL

09.40 **The True Value Of AI & Real-Life Applications That Enhance Customer & Colleague Experience**



- How can you apply AI in its simplest forms to fully leverage its value for customers and colleagues? Quantify and measure the value of AI to win buy-in and convert sceptics
- Navigate the limits of legacy systems to find new partners and AI solutions
- Evaluate and action the right amount of AI and RPA for your processes, what are the opportunities and limits?
- How can we retain a human element to produce intuitive chatbots that guarantee customer uptake?

 Mahmoud Mahfouz  
Vice President - AI Research Lead - J.P. Morgan AI Research  
**J.P.Morgan**

 Shnay Chohan  
Senior AI Product Manager  
**NatWest Group**



 Sarah Greasley  
Chief Technology Officer, Architecture CoE Lead  
**Direct Line Group**



10.10 **Bonus Session Reserved For Exclusive Conference Partner**

10.25 Morning Refreshment Break With Informal Networking

**Transformation Choreography & Legacy**

Double Perspective

10.55 **Best-Practice Methodologies For Strategically Upgrading Legacy Systems & Practices To Implement Digital Transformation**

- Discover how to choreograph digital transformation for sustainable, valuable, and long-lasting change
- How can you secure buy-in from colleagues and senior management for a frictionless transformation?
- Leverage transformation choreography to not only prepare for the future but transform the present
- Balance innovative transformation with restrictive regulations and real-life capabilities
- Learning from agile, speedy fintechs whilst navigating legacy and governance restrictions

10.55 Sol Enemoh  
Head of Digital Transformation  
**Vanquis Bank**

1



11.15 Bhavik Mohandas  
Director of Product Management  
**American Express**

2

**Cultural Transformation**

Case Study

11.35 **Overcome Colleague Hesitancy Around Change, Innovation & Digitisation To Achieve Business-As-Usual In A Post-Pandemic World**

- Define and embed digital transformation strategies that complement your company culture
- Steps to secure stakeholder buy-in and create change champions to achieve long-term, sustainable cultural transformation
- How do you measure the success and value-add of cultural change in digital environments?

- How can you ensure your company culture attracts a skilled workforce capable of realising digital innovation?

 Christopher Williamson  
Head of IT Delivery  
**first direct**



**Open Banking**

11.55 **How Can We Leverage Greater Connectivity To Harness The True Value Of Open Banking For Companies & Customers?**

- Apply the potential of open banking and API within the constraints of historic and legacy systems to improve customer experience
- Beyond PSD2, how do we successfully navigate data ethics when delivering open banking strategies and products?
- Dig deeper into expectations to understand perceived roles of banks in the future and the consumer demand for open banking
- How can you educate customer and clients of the value of open banking to kick-start and guide their open banking journey?

12.15 **Bonus Session Reserved For Exclusive Conference Partner**

**Digital & App Design & Usability**

12.30 **Overcome Reduced Customer Loyalty With User-Centred Products & Apps Which Reduce Friction & Boost Engagement**

Engage

- Discover customer-insight-driven design which prioritises simplicity for user-friendly journeys
- Maximise design, app aesthetics and integration to win and maintain customer loyalty in dense marketplaces
- How can you drive adoption amongst your customers to make app-use a repeat and engrained behaviour?
- When patience is thin, how can you help your customers find the information they need quickly and efficiently on websites and apps?

12.30 Richard Beaumont  
Director of Design  
**Direct Line Group**

1



12.50 Srivigneshwar Prasad  
Senior Product Designer  
**Portify**

2



13.10 Morning Chair's Closing Remarks

13.15 Lunch Break & Informal Networking

13.15 **Informal Breakout Discussions**

**A) Digital Inclusion**

 Sol Enenmoh  
Head of Digital Transformation  
**Vanquis Bank**



**B) Sustainability**

 Lydia Malakis  
Senior Advisor  
**Gossmann & CIE Group**



**C) Future Of Advice**

 Paul Selman  
Senior Digital Product Owner  
**M&G**



14.00 **Afternoon Chair's Opening Remarks**

 David Thomson  
Senior Product Owner  
**Lloyds Banking Group**



**Data Strategies**

14.05 **Collect, Harness & Leverage Data To Power Your Digital Transformation & Innovation**

- Navigate regulations to harness GDPR-compliant data that boosts your digital innovation and proves the value-add of your transformation strategies
- Unlock meaningful insight from your data to streamline transformation and support change
- Compliantly and efficiently collect customer data throughout product journeys to harness their voice and complement your metrics
- Overcome the security barriers of accessing sensitive data to enable business-as-usual for remote teams

 Eddie Yanez  
Head of Digital and AI Strategy  
**AIG**



**Digital Payments Today**

14.25 **The Next Digital Payments Challenges & Trends To Streamline Your Payment Journeys**

- Evaluate the future of physical cards and consumer appetite to determine the worthwhile investments and upcoming trends

- From Apple to Google Pay, identify the most popular payment methods and incorporate them in your payment journeys for added-value
- How has PSD2 impacted your customer experience and sparked innovation?

14.25 **Bonus Session Reserved For Exclusive Conference Partner**

**NatWest Digital Transformation**

15.00 **How Are NatWest Harnessing Digital Technology To Drive Climate Transformation?**

 Kari-Anne Clayton  
Head of Transformation & Strategy - Retail Banking Digital & Technology  
**NatWest**



15.20 **Afternoon Refreshment Break With Informal Networking**

**Build Financial Capability & Bridge The Digital Divide**

15.50 **The True Value Of AI & Real-Life Applications That Enhance Customer & Colleague Experience**

- With Covid-19 accelerating digital inequalities, find solutions for customers limited by digital device access, ability, mobile data allowance and smartphone capabilities
- How are you digitising customer journeys and applications to make them increasingly accessible to your most vulnerable customers?
- How can digital technologies be harnessed to encourage customers to address their financial wellbeing and build their financial literacy and capability?
- Proactive, preventive innovations and early intervention tools to save your customers from falling into financial hardship

 Kat Mann  
Savings & Investment Specialist  
**Nutmeg**



 Mercedes Clark-Smith  
Head of Design & Validation Retail Experience  
**National Savings & Investments**



 Ullas Kishore  
Senior Manager, Transformation Strategy  
**Lloyds Banking Group**



 Paul Selman  
Senior Digital Product Owner  
**M&G**



**Digital Transformation & Innovation**



16.20 **Set-Up, Set-Backs & Success: The Vision & Strategies That Define & Drive Your Digital Transformation & Innovation Journey**

- Cultivate business cases to overcome doubts and preconceptions around digital transformation and secure stakeholder buy-in and company-wide backing
- From concept to viable product and successful integration and adoption: timelines and lessons-learned
- Entrepreneurial tactics to deliver quick, agile transformation within a traditional organisation
- Identify and measure the value added and tangible impacts of digital transformation, not just for customers but for your business
- How do you ensure you have the right digital architecture in place to support your transformation, grow with you and overcome regulation to deliver powerful results?

16.40 **Bonus Session Reserved For Exclusive Conference Partner**

**Customer Trends, Expectations & Journeys**

16.55 **Add Value & Deliver Seamless & Innovative Customer Journeys & Experiences Based On Today's Changed Customer Trends & Expectations**

 Paul Selman  
Senior Digital Product Owner  
**M&G**

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**Future Of Work & Challenger Banks**

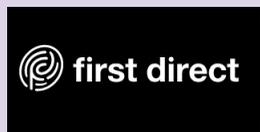
17.15 **Innovate & Overcome The New Challenges In A Digital-First World As We Move Towards Post-Pandemic "Business As Usual"**

- Explore the Covid-powered customer behaviours that are here to stay and those that will fade
- How has Covid-19 accelerated workplace digital transformation and how can you adapt work environments to get the best out of your workforce and measure output wherever they are?
- How to implement the new opportunities which have emerged from a period of disruption for sustained innovation
- Navigate the pending digital skill shortage to empower your workforce, maintain efficiency and power innovation
- How can you navigate data and privacy regulations and vulnerabilities to offer a viable working from home experience?

 Sarah Ratner  
Chief Operating Officer  
**Lendable**



 Christopher Williamson  
Head of IT Delivery  
**first direct**



 Bhavik Mohandas  
Director of Product Management  
**American Express**

17.45 **Closing Remarks & Close Of Conference**

