

The Digital Customer Experience in Financial Services Conference  
22<sup>nd</sup> March 2023  
1 America Square, 17 Crosswall, London EC3N 2LB



# Welcome To The Digital Customer Experience in Financial Services Conference

## Official Event Programme

Please note that the following timings are flexible. Due to the nature of a live event, the conference chairs and organisers will be updating the timings throughout the day to adapt to speakers running over time, late arrivals, last minute changes and extending popular sessions. Please rest assured we will do our utmost to adapt and to accommodate all live changes.

**Organised By:**



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### Registration, Informal Networking & GIC Welcome

08:30 – 09:10

### Morning Co-Chairs' Opening Remarks

09:10 – 09:20

Paulette Toynton, Managing Director, Head of Channel Servicing & Customer Care, **Global Commercial Banking, HSBC HOLDINGS PLC**

Ger Fleming, Senior Manager – Digital Banking Programme, **permanent tsb**

### Optimised Digital Channels

09:20 – 09:40

#### Thrive In Today's Digital First World: Seamlessly Optimise & Connect Omnichannel Strategies To Provide Bespoke Digital Finance & Self-Service Experiences Which Satisfy Customer Expectations

- Uncover the latest digital opportunities to craft a seamless omnichannel experience which connects physical and digital channels and improves ease-of-access and agility
- How do your customers feel about being directed to different channels? Pinpoint your customers' behaviours and action insights to fulfil their needs by offering the correct channels and touchpoints for increased satisfaction and business performance
- Physical vs. digital channels: don't rely on brick-and-mortar and customer loyalty in 2023 and beyond, create a channel offering equipped and suited for ever-increasing digital and tech-savvy consumers
- Digital channels may be the future, but adoption remains the greatest challenge! Ensure omnichannel consistency across your channel mix to deliver effective and efficient experiences and increase self-service adoption
- What are the building blocks and channel components needed to develop robust and resilient digital services which meet and exceed your customers' needs?

Geraldine Maringo, Chief Digital Product Owner (Head of Digital), **Nationwide Building Society**

### AI & Automation – Cloud & RPA

09:40 – 10:10

#### User-Friendly, High-Impact & Cutting-Edge AI, Automation, Cloud & RPA To Power Digital Finance, Self-Service & Business Efficiencies

- Chat bots, RPA AI, cloud, speech recognition... what is the next stage of automation transformation and what real value is this bringing to your organisation and customers?

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- From desktop automation to sentiment analysis, how can you build and establish maturity into your automation to ensure maximum product knowledge and a long-term strategic fix?
- Explore real-life applications of AI to drive data-centric approaches and truly leverage the benefits of automation to maintain and improve a seamless and targeted client experience
- Balancing human and digital interactions... when should you automate and when should you ensure human-first interactions?

Alex Cave, Business and Commercial Banking, **Lloyds Banking Group**

Anuradha Deshpande, Director of Global Customer Support, **GoCardless**

Faizah Rafique, Principal Business Analyst, **Atom Bank**

Ashish Devalekar, EVP & Managing Director, U.K, Europe & Middle East, **Virtusa**

### Designing Paperless Adoption Strategies Using Behavioural Science

10:10 – 10:25

Discover:

- How Behavioural Science can aid the challenge of paperless adoption
- How small changes to the customer experience can drive big changes in customer behaviour
- The power of defaults and the psychology of easy for better outcome creation for your customers & your business

Phoebe Kent, Lead Behavioural Designer, **Cowry Consulting**

Lesley Black, Senior Product Communications Manager, **Tesco Bank**

### Morning Refreshment Break With Informal Networking

10:25 – 10:55

### Metaverse For Financial Services

10:55 – 11:15

The metaverse will enable us all to connect, engage, and interact in fundamentally new ways. Several studies indicate that this is a multi-billion-dollar opportunity for businesses to capitalise on. This talk is designed to separate the hype from the reality, debunk some myths, and help you figure out what it all means for your business

Emanuele Colonnella, Innovation Manager, **Generali**

### The Move From Ccaas To Cxi: Extraordinary Experiences From The Digital Doorstep Across The Entire Journey

11:15 – 11:30

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Ben Hill, Digital Expert, **NICE CXone**

### Digital Payments

11:30 – 11:50

#### **Drive Your Digital Payment Strategies Forward With Secure & Fit-For-Future Frameworks Which Improve Ease Of Access, Efficiencies & Experiences**

- What is the future of cash payments? Debate the authenticity and impact of a cashless, and even cardless society
- Explore the new opportunities, challenges and risks brought about by innovative changes within the payment landscape in order to determine where your financial services organisation fits within this digital-led framework
- Streamline your new payment programmes to lower barriers for entry and ensure customers benefit from increased efficiencies

Joris Kok, Product Lead Mobile Payments, **ING Bank**

### Digital Currencies & Crypto

11:50 – 12:10

#### **Understand Upcoming Regulatory Changes For Crypto Assets So You Can Be Prepared:**

- What does the crypto landscape look like in the UK?
- What are the opportunities and risks associate with crypto?
- What changes to regulation are planned?
- Learn what opportunities there are for you to engage in the process of designing this new crypto regulatory framework.

Jane Moore, Head of Department Payments & Digital Assets, Markets Analysis & Policy, **FCA**

### Levergae New Technologies

12:10– 12:40

#### **Maximise Cutting-Edge Technologies & Advance Digital Innovation To Power Digital Finance Success**

- How can you actually use and maximise the tech that you've got already to full effect?
- From natural language processing to process mining capabilities... what will change the face of finance next?
- Reengineer, upskill and prepare your workforce for the future of digital! How are you training your teams to effectively implement and adapt to digital change and innovation?

Mariya Brown, Head of EMA Innovations, **BNY Mellon**

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Jason Hurwitz, Head of Strategic Initiatives, **Aldermore Bank PLC**

Karoline Nolte, Strategy & Innovation Manager, **RBS International**

Anuj Agarwal, Data Lead, **NatWest Bank**

### Lunch For Delegates, Speakers & Partners

12:40 – 13:40

### Afternoon Chair's Opening Remarks

13:40 – 13:50

Elizabetta Camilleri, Non-Executive Director, **BOV**

### Increasing Self-Service Uptake

13:50 – 14:10

#### **Robust & Impactful Strategies To Drive Forward Self-Service Uptake At Pace & Scale To Deliver Exceptional Customer Experiences & Satisfaction**

- The toolkit to success! What technologies, resources and channel components are required for a seamless and successful implementation? And how can self-service models transform the current user experience for your consumers?
- Empower and encourage your consumers to adopt digital practices with effective self-service channels and experiences which provide a customer's banking needs all in one place for ease and access
- As self-service is becoming the front-line experience, how can you implement changes and improve processes whilst ensuring your customers are qualified enough to self-service themselves
- Explore the myriad of advantages associated with system thinking, connecting your self-service journeys to your wider business operating systems

Robert Shafik, User Experience Lead – Knowledge Management and Learning Capabilities, **American Express**

### Sensitive, Critical, Vulnerable & Complex Customers

14:10 – 14:40

#### **Build Accessibility & Sensitivity Into Your Digital Finance Strategies & Strike The Right Balance Between Digital & Human To Guarantee All Customers Are Supported**

- To self-serve or not to self-serve? When do you need to keep the human touch when tackling sensitive and complex situations?

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- As processes become more complex, facilitate self-service processes which support and enable vulnerable customers to self-serve with confidence

Anna Roughley, Head of Insight & Engagement, **The Lending Standards Board**

Ashley Driver, Director, Head of Digital Adoption, **Global Commercial Banking Customer Channels/ HSBC HOLDINGS Plc**

### **Customer Insights, Expectations & Journeys**

14:40 – 15:00

#### **Power Consistent & Customer-Centric Experiences Informed By Critical Consumer Insights Which Keep Up With & Adapt To Changing Demands & Expectations**

- Stay ahead of the curve! How can you best translate customer data and insights into personalised and targeted customer journeys and experiences in a complex Financial Services landscape?
- Tackling different demographics: how can you best design customer journeys which are customer-focused, whilst ensuring you are targeting a multi-generational audience?
- Power self-service success through leveraging new technological capabilities that drive your immersive digital customer journeys and experiences to the next level
- It's all about knowledge management and learning capabilities! Keep pace with changing consumer and societal expectations to support effective and streamlined customer journeys which drive greater business value and customer satisfaction

Esin Over, Head of Digital Engagement, **First Direct**

### **Afternoon Refreshment Break With Informal Networking**

15:00 – 15:30

### **Open Banking**

15:30 – 15:50

Wasim Mushtaq, Former Transformation Lead, Financial Markets, **Standard Chartered Bank**

### **Consumer Duty**

15:50 – 16:10

#### **Build Accessibility & Sensitivity Into Your Digital Finance Strategies & Strike The Right Balance Between Digital & Human To Guarantee All Customers Are Supported**

- How are organisations interpreting and preparing to meet the consumer duty regulation?
- As duty of care for customers in this economic climate prevails, endeavour to build and maintain meaningful firm-consumer relationships which support your consumers' financial needs

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- As an organisation how are you planning to tackle this shift in culture and behaviour?  
Ensure you best meet your customer duty regulation with long-term, human-centred approaches

Tina Clark, Senior UX/UI Designer, **Coventry Building Society**

Jessica Owen, CX & Consumer Duty Custodian, **Coventry Building Society**

**Afternoon Chair's Closing Remarks & Official Close Of Conference**

16:10 – 16:20

Elizabetta Camilleri, Non-Executive Director, **BOV**

***Many Thanks For Joining Us***