**Fintech Conference**

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| **Topics** | **Guest Speakers** | **Key Take-Aways** |
| Decision Intelligence – Rethinking Tradition | Cassie Kozyrkov,  Chief Data Scientist,  Google Inc. | Cassie shared her insights on AI use cases in the financial services industry, particularly in the fields of operation management and risk prediction.  She also shared about an emerging discipline called Decision Intelligence Engineering, which focuses on applied machine learning, analytics and statistics to solve real business problems. The recipe for successful implementation of Decision Intelligence Engineering involves:   1. Identifying a business problem 2. Experimenting with Decision Intelligence 3. Backtesting models with unseen datasets 4. Evaluating model performance |
| AI and a Politically Sustainable Economy | Dr. Joanna Bryson,  Associate Professor,  University of Bath | While the use of AI has become omnipresent in improving business workflows and decision making, Joanna discussed the growing importance of regulating such technologies. This would ensure that companies responsible for building AI technologies would always be held accountable and be able to prove due diligence whenever necessary. |
| Customer Intelligence and Experience Revolution | 1. Ram Lakshminarayanan, Partner, KPMG 2. Al-Noor Ramji,   Group Chief Digital Officer, Prudential   1. Bonghan Cho,   CEO, Equalkey Corp   1. Brad Wiskirchen,   CEO, Kount   1. Jim Heinzman,   Executive VP,  ThetaRay Inc. | Each speaker shared about how AI and data analytics are transforming business processes in their respective companies. Examples include:   1. Use of ChatBots to improve customer interactive experience 2. Supply chain analysis to help SMEs secure businesses 3. Reducing time to review insurance claims   Having said that, the speakers also discussed 2 potential hindrances to AI implementation in an organization:   1. Large data repositories but inadequate knowledge/procedures to identify and handle data (with predictive power) effectively. 2. Tendency for decision makers/management to distrust AI decision making and continue relying on heuristics/gut feelings. |
| (Data \* AI \* Cloud) Quantum = ? | 1. Ranjit Bawa,   Principal Cloud,  Deloitte   1. Evangelos Kotsovinos,   Managing Director and Asia CIO, Morgan Stanley   1. Gregor Hohpe,   Technical Director, Google Cloud   1. Patrick Maes,   Manging Director, Credit Suisse | With the booming of Cloud providers and applications, the speakers highlighted the importance for organizations to first define a clear business/IT strategy, which includes designing an enterprise Cloud architecture and evaluating which Cloud provider/applications could better serve the organization’s needs.  Regarding the use cases of quantum computing in financial institutions, the speakers postulated that the area is still in its infancy stages. Nevertheless, the landscape is evolving and use cases of quantum computing may pick up in future. |
| Innovating with AI – The Future of Financial Services | Jessica Tan,  Deputy Group CEO, COO and CIO,  Ping An Insurance (Group) Company of China | Jessica attributed the success of AI implementation in Ping An Insurance to a 3-stage process:   1. New-born stage: Developing the ability to recognize and interpret data 2. Learning stage: Building up the extensive knowledge base by feeding it with useful data and insights 3. Expert stage: Training the model rigorously and replicating similar results on unseen data |
| Digital Only Bank – Strategies and Challenges | 1. Bob Contri,   Global Financial Services Industry Leader, Deloitte   1. Matthias Kroner,   CEO, Fidor   1. Nigel Verdon,   CEO, Railsbank   1. Olivier Guillaumond,   Global Head of Fintech, ING Bank   1. Piotr Skrabski,   VP, LiveBank | The speakers floated the idea of a “digital only bank” as a sustainable strategy that could be used by banks to stay relevant to their customers.  The concept of a “digital only bank” involves the bank being the creator of a customer ecosystem, where it is always at the forefront of (i) understanding customers’ existing and future needs, and (ii) designing relevant customer centric services that could address those needs. |
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