



Digital Dynamics: Steering Banking into a New Era

In an age of rapid technological change, retail finance undergoes profound transformation. Generative AI and emerging tech reshape the industry, urging established players to adapt with agility. From AI-powered platforms to blockchain and IoT integration, the focus shifts to hyper-personalised customer experiences and real-time decision-making.

The traditional banking model faces challenges, as Banking-as-a-Service (BaaS) gains traction, promoting unprecedented collaboration between banks, fintechs, and tech giants. The Digital Banking Annual Meeting in Seoul delves into these trends with panel discussion equipping senior executives from 20+ countries with actionable strategies for success.

The Digital Banking Annual Meeting gathers industry leaders to explore the latest trends and strategies for success in this dynamic environment. This convention reflects the industry's progression and its convergence towards strategic, innovative approaches that are set to dominate the financial domain.



Key focus areas:



Digital finance crossroads: Sustainability, security, and customer-centricity



Mastering tomorrow's technology



Ecosystem: Incubators, accelerators and sandboxes



Digital wallet insights: Adapting to financial evolution

The Digital Banking Annual Meeting 2024

Seoul AI Innovation Tour
5-6 March 2024

Thursday
7 March 2024

08:30 – 09:00



Registration

09:00 – 09:10



Opening remarks

**Welcome note by Keun
Ju Lee, President, Korea
Fintech Industry
Association (KORFIN)**

09:10 – 09:30



Opening keynote:

Presentation by **Mark van Rijmenam** on
'Facing a New Reality: AI
- The Good, The Bad,
The Ugly'

Mark van Rijmenam is a renowned strategic futurist and the author of *"Step into the Metaverse: How the Immersive Internet Will Unlock a Trillion-Dollar Social Economy."* He offers unique perspectives on the convergence of generative AI, blockchain, and metaverse. His expertise is in understanding how these technologies can transform industries, such as the immersive internet, while also highlighting the associated risks. In this talk, Van Rijmenam will share the good, the bad and the ugly of AI, how the finance industry can benefit from AI and how

we can ensure a thriving digital future.

09:30 – 10:45



The Heads of Digital Banks Roundtable

Leaders in digital finance converge to tackle critical challenges and opportunities

- ⦿ Digital roadmaps:
Balancing innovation and sustainability in the financial journey
- ⦿ AI-powered models:
Leveraging AI, machine learning, and the cloud for sustainable financial empowerment
- ⦿ Cybersecurity vigilance: Mitigating IT risks in a digital-first world
- ⦿ Customer-centric ecosystems:
Collaborative networks for exceptional service and growth

Panelists:



**Mark van
Rijmenam**

Strategic futurist; expert Advisor on AI, Blockchain, and the Metaverse; Author of several acclaimed books including 'Step into the Metaverse' and 'Future Visions'.



**Victor Lee
Meng Teck**

Country Head Singapore, CIMB



Barry Katz

Professor of Industrial and Interaction Design, Stanford University



Hakan Eroglu

Advisor – Technology & Innovation: Open Finance Lead, Payments, Digital Currencies, BIS Innovation



Jeffery Ng

MD, Group Community Banking, RHB Bank



Arjun Chib

MD, Global
Financial Crime
End to End
Transformation
Program Lead,
Standard
Chartered Bank



Damien Cummings

Chief of Digital
Strategy &
Leadership,
NUS-ISS



Steve Monaghan

Executive
Chairman,
Human AI;
former Chief
Innovation
Officer, DBS



Van Do Cam

Head of IT,
VPBank



Keith B. Carter

Lead Partner of
Technology
Strategy at KBC
Global Partners
and board
member of DEC
Institute



Sarah Corley

CEO, Alliance of
Digital Finance
Associations



Jeewoong Kim

CSO, Tossbank



Bob Jang

Chief
Investment
Officer, Buysell
Standards



Axel Winter

Technology
Leader; former
Global Head of
Enterprise
Architecture &
Technology
Strategy,
Standard
Chartered



Varun

Sabhlok

Advisor,
Excellence in
Retail Financial
Services
Awards
Programme, The
Asian Banker



Musab

Msallem

Head of Fintech
and Innovation,
Central Bank of
Libya



Hien Tu The

CTO, Cake Bank



Abdy Salimin

Director,
Technology and
Operations,
Permata Bank



Nguyen Thi

Quynh Gia

SEVP, BIDV

Presentation: Best Digital Banks in the World by Christian Kapfer, Research Director, The Asian Banker

Session Chaired by:



Emmanuel

Daniel

Founder, TAB Global

10:45 – 11:15



Tea/Coffee Break

11:15 – 11:45



Navigating the future of payments: Innovation, resilience, and customer-centricity

The interconnected digital infrastructure, coupled with the widespread use of smartphones, has propelled digital payments into a new era. The adoption of open banking API ecosystems is driving this evolution, with

consumers and businesses increasingly embracing the efficiency, transparency, and cost-effectiveness offered by digital transactions.

- ⦿ Impact of cryptocurrencies on mainstream payments and how DeFi platforms are poised to disrupt traditional banking systems.
- ⦿ Embedded finance to create seamless and integrated payment experiences across various industries.
- ⦿ The future of authentication:
Balancing security and convenience
- ⦿ Navigate the influence of CBDC on digital payments.
- ⦿ Using blockchain to streamline cross-border transactions, reduce costs, and enable faster settlement.

Invited panelists



Hakan Eroglu

Advisor, BIS
Innovation



Jonathan Kim

Director, Web3
Business Team,
SK Telecom

Session Host



Foo Boon

Ping

President and
Managing
Editor, The
Asian Banker

11:45 – 12:00



Presentation by **Barry Katz**, Professor, Design Group, Stanford University on '**Unlocking Innovation: An Inside Perspective on Silicon Valley's Ecosystem**'

Join Barry Katz as he explores why Silicon Valley stands as a global innovation hub. Beyond talent and resources, Katz highlights the unique interplay among them, emphasizing how mutual interdependency

forms the backbone of Silicon Valley's richly productive entrepreneurial ecosystem, setting it apart from aspiring imitators worldwide.

12:00 – 12:30



Redefining digital banking - The hyper-personalisation revolution

Unlock the future of digital banking in this insightful session. Learn how strategic tech investments, AI, and collaboration are shaping the era of hyper-personalisation.

- 🕒 Is your institution leveraging the right technology to transform digitally and seize market share?
- 🕒 Impact of AI and ML on customer-centric digital engagements
- 🕒 Generative AI, and its trajectory as the next

frontier in reshaping
the industry

Invited panelists:



**Jeewoong
Kim**

CSO, Tossbank



Su Min Lee

CEO, Wayne
Hills Bryant

Session Host:



Axel Winter

Technology
Leader; former
Global Head of
Enterprise
Architecture &
Technology
Strategy,
Standard
Chartered

12:30 – 13:30



Luncheon

13:30 – 13:45



Presentation by **Damien
Cummings**, Chief of
Digital Strategy &
Leadership, NUS-ISS, on
**'Beyond the hype: What
Generative AI means
for the future of work'**

With extensive
experience in the

financial services industry, Damien, who held key positions at Standard Chartered and DBS, and is currently the Chief of Digital Strategy & Leadership at NUS-ISS. He will share valuable insights into the practical implications of Generative AI and its transformative impact on industries and the future of work.

13:45 – 14:30



Dialogue: Leveraging innovation ecosystems

FIs seek startups for fresh ideas, tech, and talent. Incubators, accelerators, and sandboxes are collaboration platforms for experimenting with new products and services, staying updated on trends, and gaining a competitive edge. This session

guides participants in harnessing these ecosystems to turn ideas into banking products and services.

- 🕒 **Measuring success:**
Setting KPIs and ROI for these projects.
Collaborate while safeguarding competitiveness
- 🕒 **Integrating insights:**
Effectively using partnership insights in operations and product development
- 🕒 **Case studies:**
Success stories from FIs managing innovation hubs

Invited panelists:



Steve Monaghan

Executive Chairman, Human AI; former Chief Innovation Officer, DBS



Sarah Corley

CEO, Alliance of Digital Finance Associations



Sarah Kim

Corporate
Venture Capital
Specialist in
Fintech

Session Host:



Matt Dooley

Managing
Director,
Connected
Thinking

14:30 – 15:00



**Ethical implications
of AI in finance**

Explore the ethical
considerations
surrounding the use of
AI in financial services,
including decision-
making, bias, and
transparency

- ⦿ Enhancing trust in AI
requires making its
decision-making
processes
transparent and
understandable.
- ⦿ Protecting sensitive
financial data in AI
applications
necessitates robust
data privacy and
security safeguards.

- ⦿ How can we foster a culture of continuous human oversight and accountability to ensure ethical and responsible AI practices in the finance industry?

Panelists:



**Keith B.
Carter**

Lead Partner of Technology Strategy at KBC Global Partners and board member of DEC Institute

Session Host:



Axel Winter

Technology Leader; former Global Head of Enterprise Architecture & Technology Strategy, Standard Chartered

15:00 – 15:30



Tea/Coffee Break

15:30 – 15:50



Presentation by **Sarah Corley**, CEO, Alliance of

Digital Finance

Associations on

'Building Ecosystems in Digital Finance'

Discussing the evolving landscape, she will highlight fintech's niche in addressing underserved areas and foresee a 'battle' with traditional banks.

Emphasizing the role of ecosystems, Sarah will emphasize the value of partnerships and collaboration, endorsing an inclusive approach that integrates super apps and platforms to enrich the consumer experience in digital finance.

15:50 – 16:30



Navigating the regulatory maze: Striking a balance between innovation and oversight in digital banking

- 🕒 Digital banking and fintech innovations drive swift regulatory

changes, creating
compliance
challenges in
bridging the
technology-
regulation gap

- ⦿ Striking a balance
between nurturing
innovation and
upholding financial
regulations requires
a strategic approach.
- ⦿ Global Regulatory
Harmonization: The
need for cohesive
international
regulations amidst
digital banking's
global nature.

Panelists:



Arjun Chib

MD, Global
Financial Crime
End to End
Transformation
Program Lead,
Standard
Chartered

Session Host:



Matt Dooley

Managing
Director,
Connected
Thinking

16:30



End of Conference

People you will meet



Steve Faktor

Innovation Incubator, Futurist, Author of 'Econovation',
Founder and Managing Director, IdeaFaktory Innovation

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Steve Monaghan

**Executive Chairman, Human AI Pte Ltd,
Strategy, Risk and BRNC, Rakbank
Board member, Pulse Global and SBCo**

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Damien Cummings

**Chief, Digital Strategy & Leadership
National University of Singapore
(NUS-ISS)**

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Barry Katz

Professor, Design Group, Stanford University

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Lead Partner of Technology Strategy, KBC Global Partners
Board member, DEC Institute

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Founder and CEO,
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Managing Director, Financial Crime End to End Program,
Standard Chartered Bank

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Jeewoong Kim

CSO,
Head of Strategy, Toss Bank

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Hakan Eroglu

Advisor,
Bank for International Settlements (BIS) Innovation Hub

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Hyungsik Marcus Kim

Founder and CEO,
Qraft Technologies

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Mark van Rijmenam

Strategic futurist; Expert advisor on AI, blockchain, and the Metaverse; Author; Founder of Datafloq

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Victor Lee Meng Teck

Country Head Singapore, CIMB

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Jeffery Ng

MD, Group Community Banking,
RHB Bank

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Van Do Cam

Head of IT, VPBank

[View More](#)



Axel Winter

Technology Leader; former Global Head of Enterprise Architecture & Technology Strategy, Standard Chartered

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Varun Sabhlok

Advisor, Excellence in Retail Financial Services Awards Programme, The Asian Banker

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Musab Msallem

Head of Fintech and Innovation, Central Bank of Libya

[View More](#)



Hien Tu The

CTO, Cake Bank

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Abdy Salimin

Director, Technology and Operations, Permata Bank

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Nguyen Thi Quynh Gia

SEVP, BIDV

[View More](#)



Jonathan Kim

Director, Web3 Business Team, SK Telecom

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Su Min Lee

CEO

Wayne Hills Bryant

[View More](#)



Sarah Kim

Corporate Venture Capital Specialist in Fintech

[View More](#)



Bob Jang

Chief Investment Officer, Buysell Standards

[View More](#)

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Da 디지털데일리

Venue

 JW Marriott Hotel Seoul,

 176 Sinbanpo-ro, Seocho-gu, Seoul, South Korea

 +82 2-6282-6262

Who should attend?



CEOs, business heads and senior executives of retail banking, SME finance, wealth management, credit cards and consumer credit who need to keep abreast of the latest industry trends & strategies



Senior executives of risk management, controls and business development



Senior executives of operations, technology, systems and methods who need to gain insights into the business side of retail banking, insurance, asset management firms and private equity firms



Regional managers, branch managers, and heads of marketing and distribution who need to expand their skill sets in a changing world



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