


DIGITAL BANKING

# Thinkathon

WEBCAST SERIES

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# Building a better digital bank

**APAC**  
**Edition**   
March 10



# Building better digital banks

Digitization across payments and banking has been gaining momentum across the region. Branch networks are declining, while contactless and digital payments transactions are achieving exponential growth due to customer behaviour. There are layers of complexity in a bank. Banks must assess their readiness and rethink their infrastructure, employees, and back-office operations to work seamlessly, digitally, and rise to the new digital demand's challenges.

A better digital bank is not only concerned about what customers see and their experience, but it's also deeply invested in the digital inside. The bank's technology and ecosystem enable capitalization on industry must-haves like cloud-based architecture, risk management and KYC, open banking and collaborations with finTechs to achieve automation and scalability securely.

**Get more from your technology to adapt to customer needs and leverage a fully digital lifecycle to deliver a rich customer experience and flexible engagement.**

**Ease of regulation and the impact on open banking, customer onboarding, and cloud hosting create new market opportunities for challenger banks.**

**Expand beyond recovery and resilience. Move to the next era of innovation.**



# Meet the speakers



**Annie Chen**

Managing Director,  
Head of Digital Banking  
& Personal Segment,  
Retail Banking Hong Kong  
**Standard Chartered**



**Ajay Mathur**

Managing Director,  
Head - Consumer Banking  
& Wealth Management  
**DBS Bank (Hong Kong) Limited**



**Kazuya Sakakibara**

Executive Officer,  
Head of Innovation  
**Jibun Bank Corporation**



**Millie Gillon**

Global Head of CX,  
Managing Director  
**Standard Chartered  
Bank Singapore**



**Nguyen Thien Tam**

Head of Digital  
**OCB OMNI**



**Bùi Thanh Tú**

Head of Digital Banking  
**HD Bank, Vietnam**



**Easwar Subramanian**

Director, Banking Solutions  
**Oracle Financial Services**

“ There are three key ingredients for successful digital transformation

- ① **Having a digital core**
- ② **Customer centricity**
- ③ **Having a culture open to change.”**



**Ajay Mathur**

Managing Director,  
Head - Consumer Banking  
& Wealth Management  
**DBS Bank (Hong Kong) Limited**



“ The purpose of modernizing is to allow us to scale, build speed, and to allow us to adopt new technology. As a bank, we cannot create and build everything on our own, hence the need to partner with those who can give us the best and latest technology available in the world.”



**Annie Chen**

Managing, Director,  
Head of Digital Banking  
& Personal Segment,  
Retail Banking Hong Kong  
**Standard Chartered**



The banking industry is facing unprecedented headwinds. Business models are evolving; new revenue models are afoot, cost pressures and compliance are increasing.

The key to growth is to fundamentally transform the traditional siloed banking environment into an adaptive environment.”



**Easwar  
Subramanian**

Director, Banking Solutions  
**Oracle Financial Services**

# Here's your on-demand audio link!

To help you navigate the discussion, we hope you find the following listening bookmarks handy:

## MINUTE

06:13 **Ingredients for successful transformation in regional banks**

Ajay Mathur, Managing Director, Head – Consumer Banking & Wealth Management, DBS Bank (Hong Kong) Limited

11:56 **How working remotely has impacted banking; The challenges and opportunities**

Ajay Mathur, Managing Director, Head – Consumer Banking & Wealth Management, DBS Bank (Hong Kong) Limited

16:05 **How incumbent financial institutions can stay ahead and ward off threats from new players**

Annie Chen, Managing Director, Head of Digital Banking & Personal Segment, Retail Banking Hong Kong, Standard Chartered

21:47 **Standard Chartered's approach to innovation**

Annie Chen, Managing Director, Head of Digital Banking & Personal Segment, Retail Banking Hong Kong, Standard Chartered

23:38 **Key technologies for banks to leverage in the new digital world**

Annie Chen, Managing Director, Head of Digital Banking & Personal Segment, Retail Banking Hong Kong, Standard Chartered

26:46 **How virtual banks can sustain growth momentum and stay relevant**

Kazuya Sakakibara, Executive Officer, Head of Innovation, Jibun Bank Corporation

30:30 **Key considerations in designing a banking experience for Gen Z, Millennials**

Nguyen Thien Tam, Head of Digital, OCB OMNI

33:48 **Changing consumption patterns and how it would evolve going forward**

Nguyen Thien Tam, Head of Digital, OCB OMNI

36:14 **State of banking ecosystems in Vietnam**

Bùi Thanh Tú, Head of Digital Banking, HD Bank, Vietnam

39:50 **Challenges & opportunities for open banking in Vietnam**

Bùi Thanh Tú, Head of Digital Banking, HD Bank, Vietnam

43:20 **Key trends in technology investments from financial institutions in APAC**

Easwar Subramanian, Director, Banking Solutions, Oracle Financial Services

50:20 **Key takeaways from the Webinar**

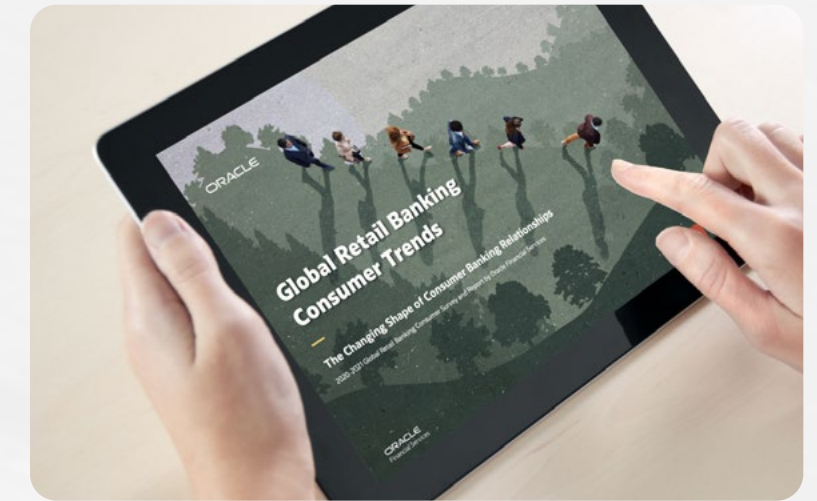
Ajay Mathur, Managing Director, Head – Consumer Banking & Wealth Management, DBS Bank (Hong Kong) Limited  
Millie Gillon, Global Head of CX, Managing Director, Standard Chartered Singapore



# Looking for more information

## How consumer banking relationships are changing in the new decade

Conducted across ten major banking regions and gathered from more than 2,000 consumers under the age of 30, the 2020-2021 Global Banking Survey provides an unparalleled view of how behaviours and preferences are changing among today's emerging banking customers.



Customer Success Stories  
**Meet Oracle Banking Innovators**



Blog  
**Why Millennials, Gen Z prefer to bank like Boomers**



eBook  
**Building better banks: 3 critical consideration to opening the bank**



# Thinkathon Regional Webcast Series



# Oracle Financial Services for Digital Banks

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Banks can reinvent, build from scratch, or pivot to respond to changes in the industry by customizing their banking ecosystem's most critical components. Oracle's cloud-enabled platform provides the flexibility to safely and profitably scale and innovate—to reimagine banking continuously.

Connect with us

