

Retail Banking Innovation Summit

Creating Value through Technology & Innovation
to Islamic and Conventional Banks

4th September 2018
KUALA LUMPUR, MALAYSIA

**C-Level Panel:
Leveraging
Innovation &
Technology for
Value Based
Intermediation**

**Panel:
Disruptive
Technologies
& the Future of
Banking**

**Panel: Top
Concerns in Risk
Management in
the Digital Age
and Strategies to
Tackle Them**

**Developing an
Effective Data
Driven Pipeline**



Introduction

For banks to become banks of the Future, they must look not only at new technologies such as artificial intelligence, machine learning, and other forms of automation, but they must also look to overhaul their operational systems and technology systems to become an agile organization with lean start-up approach. Senior leadership teams should be focused on digital transformation and should become seamless and truly user friendly despite the platform, to become banks which offer solutions to cover all the pain points in a customer's journey. Hence, the future of banking is an ever increasingly converged ecosystem where customers enjoy financial services through platforms with roots in e-commerce and social media.

Retail Banking Innovation Summit 2018 will focus on helping banks embrace innovation which is not limited to product development, customer experience and processes but also it will help build a culture of innovation to promote new ideas and become more agile organizations. It will provide a variety of learning formats, from big picture keynotes to targeted, deeper-dive tech talks and networking opportunities for meaningful business connections. Combine this with an audience of the industry's thought leaders and it's no surprise that Retail Banking Innovation Summit 2018 is an event you cannot afford to miss.

Key Innovation Themes

- ✓ Regulatory and Policy Developments to Drive Innovation
- ✓ How fintech can positively impact people's life?
- ✓ Deepening customer relationships in an age of authenticity
- ✓ Create moments of delight by anticipating customer needs
- ✓ The cost of 'inno-waiting' for banks
- ✓ How big data can revolutionize talent management in banks?
- ✓ Developing an Effective Data Driven Pipeline

Who Should Attend

- ✓ CEOs and Senior Management of Islamic Banks
- ✓ Chief Information/Technology/Risk Officers
- ✓ Product Development Staff
- ✓ Head of Digital Transformation
- ✓ Head of Analytics
- ✓ Risk Managers
- ✓ Heads & Managers of Business Strategy
- ✓ Heads of Talent Management
- ✓ Fintech Enthusiasts
- ✓ Management Consultants and Service Providers
- ✓ Shariah Scholars & Advisors



Agenda

9.00am – 9.30am

Keynote Address: Regulatory and Policy Developments to Drive Innovation

Matteo Chiampo — Consultant CGAP, World Bank

9.30am – 10.00am

Industry Keynote: VBI – What does it mean to the banking industry

Arsalaan Ahmed — CEO, HSBC Amanah

10.00am – 10.40am

C-Level Panel: Leveraging Innovation & Technology for Value Based Intermediation

- » Role of Islamic banks in improving sustainable growth
- » How fintech can positively impact people's life?

Rafe Haneef — CEO, CIMB Islamic

Dato' Haji Mohd Redza Shah Abdul Wahid — CEO, Bank Muamalat

Eqhwan Mokhzanee — CEO, AmBank Islamic

10.40am – 11.10am

Coffee

11.10am – 11.40am

Reimagining Customer Experience

- » Creating moments of delight by anticipating customer needs
- » Deepening customer relationships in an age of authenticity
- » Driving rapid product and service innovation

Lolitta Suffian — Head of Customer Experience, Grab

11.40am – 12.30pm

Tech Panel: Disruptive Technologies & the Future of Banking

- » The cost of 'inno-waiting' for banks
- » Artificial intelligence & machine learning
- » Biometric authentication
- » Blockchains
- » Merging payments, social media and mobile

Azleena Idris — Head of Legal & Acting Head, Compliance, Kuwait Finance House

Chang Chew Soon — Founder & Group CEO, Soft Space

Gopal Kiran — Fintech Lead, EY

Ridzuan A Aziz — CEO, Sedania As Salam Capital

12.30pm – 1.00pm

What Banks Have to Change in Their Talent Strategy?

- » Are we measuring the return on people investment as we measure return on financial investment?
- » What do banks have to change in their talent strategy to stay ahead of the game?
- » How big data can revolutionize talent management?

Mohd Azri Mohd Nawi — Chief People Officer, MBSB Bank Berhad

1.00pm – 2.00pm

Lunch & Prayer Break

2.00pm – 3.00pm

Panel: Top Concerns in Risk Management in the Digital Age and Strategies to Tackle Them

- » Mitigating the growing cyber security threats
 - » Managing reputational and conduct risks
 - » Leveraging technology in risk management
- Nik Shahrizal Sulaiman** — Partner, PwC Malaysia
Maslina Daud — SVP, Cyber Security Proactive Services Division, CyberSecurity Malaysia
Preeth Karan — Director, Cyber Security, KPMG Malaysia
Haris Aziz — Enterprise & Professional Lead, Telekom Malaysia

3.00pm – 3.30pm

» Developing an Effective Data Driven Pipeline

Johnson Poh — Head, Data Science, DBS Bank, Singapore

3.30pm – 4.00pm

Coffee

4.00pm – 4.30pm

Innovating and Design Thinking for Banking to Drive Business Growth & Transformation

Christoffer Erichsen — CEO, Human Inc

4.30pm – 5.00pm

Product Innovation in Islamic Banking

- » Desired framework for product development
 - » Forging technology to drive product development
 - » Adopting & adapting innovative products from global players
- Dr Zaharuddin Abd Rahman** — Founder & CEO, Elzar Shariah Solutions

5.00pm

Networking Reception



Speakers



Arsalaan Ahmed (Oz)
CEO, HSBC Amanah

Oz is an Islamic finance professional with an extensive experience in wholesale and retail banking. He has worked across Europe, the Middle East and Asia. In his early career he distinguished himself in innovating Islamic finance solutions across various jurisdictions and has advised governments on Islamic finance regulation. He is credited with material contributions to the development of the Global Sukuk market, particularly on structuring and is considered a subject matter expert. Amongst his many achievements, Oz has originated and executed multiple first to market Sukuk transactions across the Middle East and Asia including of note, the first public Sukuk related to the Makkah development, the first non-OIC sovereign Sukuk and the first vaccine Sukuk. In recent years, Oz has distinguished himself as a thought leader in Islamic finance for social impact and values-based intermediation banking. Oz started his career as a Strategy Analyst, Financial Services with Accenture London. Thereafter, he joined HSBC Group in 2005 leaving for Barwa Bank of Qatar in 2013 and later re-joining HSBC in 2016 as CEO of HSBC Amanah Malaysia, HSBC Group's global centre of excellence in Islamic finance. He holds an MBA with a distinction from London Business School's executive program and has a Bachelor's degree from University College London and a Master's degree from The University of Bristol. He is a Chartered Professional in Islamic Finance with the Chartered Institute of Islamic Finance Professionals and a Chartered Banker with the Asian Institute of Chartered Bankers. He is currently an EXCO and Council member of the Association of Islamic Banking Institutions Malaysia (AIBIM).



Azleena Idris
Head of Legal & Compliance, Kuwait Finance House

Azleena joined the Malaysian arm of the second largest Islamic bank in the world in early October 2017 after a brief stint in Islamic finance consulting and a decade each with Central Bank of Malaysia (BNM) and RHB Group. During her service with BNM, she was instrumental in several key national and international Islamic finance related development initiatives including positioning Malaysia as an International Islamic Financial Centre (MIFC) and the Financial Sector Master Plan 2011-2020. She was also instrumental in the operationalisation of International Islamic Liquidity Management Corporation, an organisation made up of several central banks from the MENA, GCC and Asian regions. At RHB Group, her work was concentrated at mergers and acquisition exercises. Her last assignment was the creation and licensing the nation's first Islamic bank to migrate from banking window operations. Apart from her legal qualifications obtained from Manchester Law School and Malaysian Legal Profession Qualifying Board, she also has a Global Executive MBA from London School of Economics and Political Science, New York University Stern Business School and HEC Business School Paris, ranked 1st Executive MBA in the world by Financial Times in 2014, which enabled her to gain valuable insights on technology disruption, digital economy, entrepreneurship, globalisation and sustainability. In 2017, she earned the Chartered Professional in Islamic finance from the Chartered Institute of Islamic finance Professional, Malaysia. Earlier this year, she was ranked in the Top 25 of 100 Most Influential Women in Islamic Finance by UK-based Cambridge IFA.



Chang Chew Soon
Founder & Group CEO, Soft Space

Chew Soon is the founder and Group CEO of Soft Space, a multi award winning digital payments technology company with clients in Malaysia, Singapore, Thailand, Indonesia, Philippines, Taiwan, China, Vietnam, Japan, Cambodia, Australia and New Zealand. He has over 15 years of experience innovating and implementing ground-breaking technology for the regional banking, financial and payments industries. Chew Soon spear-headed the creation of Soft Space's centralised EMV level 2 payment kernel for secure card acceptance, propelling Soft Space to become the leading mPOS provider in South East Asia in the early years, with the company now expanded into omnichannel payments and artificial intelligence.



Gopal Kiran
Fintech Lead, EY

Gopal is the FinTech Advisory Lead and also part of the Digital Consulting team of EY Malaysia. He holds a decade of diversified consulting experience of working with global fortune Banking and Technology companies based in USA, Europe, Middle East and Asia Pacific. He is equipped with extensive experience of leading solutions in Retail Banking, Cards & Payments, Mortgages, Auto Insurance, Micro-Insurance and Global Custody. Few of his consulting engagements are related to FinTech Lab Setup, Accelerator Program, Digital Strategy & Innovation, Business Strategy, Business Transformation & IT advisory, Product management, and Revenue and Cost Optimization. He is an active Fintech speaker and also architect of designing multiple Incubator, Accelerator programs and Fintech GTM Strategies. He is an MBA graduate from the Premier business schools of USA (HULT International Business School) with an electrical engineering background



Speakers



Haris Aziz

Enterprise & Professional Lead, Telekom Malaysia

Haris Aziz has 24 years industry experience and is currently the Enterprise & Professional Lead for Telekom Malaysia. Prior to this role, he was the Group CIO / EVP of IT for Prasarana - a national public transportation company (LRT-Rail, Bus, Engineering Services, and Transit Oriented Development). He was previously the RND IT Country Manager for Motorola, which he served for 16 years, with responsibilities spanning across Asia. He spent the subsequent 6 years as the CIO for MIMOS, a CMMI Level 5 ICT RND organization – bringing local technologies to market. Haris holds an MBA, and attained double degrees – BSc. in Electrical Eng. (minor in Math) and BSc. in Computer Eng. He also achieved IT Security professional certifications of CISSP (Certified Information System Security Professional) and CEH (Certified Ethical Hacker).



Johnson Poh

Head, Data Science, DBS Bank, Singapore

Johnson is currently Head Data Science for Big Data Analytics at DBS Bank where he drives the development of core data science capabilities for enhancing decision analysis. He holds an adjunct faculty appointment at SMU School of Information Systems and his focus areas include applied statistical computing, machine learning as well as big data tools and techniques. He was formerly Chief Data Scientist, ASEAN at Booz Allen Hamilton as well as Head Data Science/ Principal Data Scientist at the Ministry of Defence, Singapore. An avid programmer and data enthusiast, Johnson enjoys developing apps and data products. Most recently, he was awarded first prize in Singapore's largest coding competition, Smart Nation Hackathon@SG 2015 as well as the CapitaLand Data Challenge 2016. Johnson completed his bachelor's degree at University of California, Berkeley, majoring in the subjects of Pure Mathematics, Statistics and Economics. He received his postgraduate degree in Statistics at Yale University.



Matteo Chiampo

Consultant CGAP, World Bank

Matteo brings over 20 years of experience in mobile financial services and early stage entrepreneurship, with extensive experience across South and East Asia. Currently Matteo collaborates with the Consultative Group for Assisting the Poor (CGAP), an office of the World Bank whose mission is to advancing financial inclusion to improve the lives of the poor. In his role with CGAP, Matteo has spearheaded projects in Bangladesh and Myanmar aimed at increasing the development and usage of mobile payments. Prior to working with CGAP, Matteo led the startup phase of Wave Money, Telenor Myanmar and Yoma Bank's MFS JV in Myanmar, and served as Chief Operating Officer of Eko India Financial Services, a leading Indian branchless banking initiative. Matteo contributed to the company's growth from an idea in 2007, to serving more than 4 million customers transacting 500 million US dollars yearly. Matteo holds an MBA from Boston University, an MS in aeronautical engineering from Politecnico di Milano, Italy, and is an active advisor and investor in early stage startups in India and the US.



Mohd Azri Mohd Nawi

Chief People Officer, MBSB Bank Berhad

Mohd Azri is a Human Resources practitioner with over 20 years' experience across a spectrum of industries, specialisations, coverage and geographies. He joined MBSB in as the Vice President of People Operations Division. Prior to joining MBSB, his experience in Colgate-Palmolive, Royal Dutch Shell, General Electric and CIMB included a broad coverage in the areas of compensation and benefits, talent and performance management, learning and development, industrial & employee relations, organisational design and HR Business Partnering. At MBSB, Mohd Azri drives the overall strategic people agenda of the Company, whilst advocating the adoption of industry HR best practices. He holds a Bachelor of Economics with Minor in Business Administration (Hons), International Islamic University Malaysia and has completed HR Leadership Program, IMD Business School.



Speakers



Dato' Haji Mohd Redza Shah Abdul Wahid
CEO, Bank Muamalat

Dato' Haji Mohd Redza Shah was appointed to the Board of the Bank on 1 November 2008. He holds a Bachelor of Science in Economics (Industry and Trade) from London School of Economics, University of London and a Master of Science in Economics (International Banking and Finance) from University of Wales, Cardiff. He is also a qualified Chartered Banker. He started his career with Touche Ross & Co., London (now known as Deloitte & Touche) in 1988 as Trainee Accountant and qualified as Associate Chartered Accountant (ACA). In 1992 he joined Arab Malaysian Corporation Berhad, in Internal Audit and progressed to become the Corporate Finance Manager. He then joined Khazanah Nasional Berhad when it commenced operations in July 1994 as a Senior Finance Manager and later moved to Silterra Malaysia Sdn Bhd, as Chief Financial Officer. He left Silterra Malaysia Sdn Bhd to spearhead Tradewinds Corporation Berhad as the Group CEO from September 2002 to November 2005. Prior to joining Bank Muamalat, he was the Executive Director and Group Chief Operating Officer of DRB-HICOM from 1 March 2006 till October 2008. Dato' Haji Mohd Redza Shah currently sits on the Board of Malaysian Electronic Payment System Sdn Bhd (MEPS), Islamic Banking & Finance Institute Malaysia (IBFIM) and Raeed Holding Sdn Bhd. He also sits on the Board of the Bank's subsidiaries.



Rafe Haneef
CEO, CIMB Islamic

Rafe has been the Chief Executive Officer of CIMB Islamic Bank Berhad since January 4, 2016. He served as an Executive Director and Chief Executive Officer of HSBC Amanah Malaysia Berhad since November 22, 2010. He first joined HSBC Investment Bank plc, London in 1999 and thereafter HSBC Financial Services Middle East, Dubai where he set up the global sukuk business in 2001. He served as the Managing Director at Fajr Capital Limited. He served as head of Sukuk at HSBC Amanah, where he led landmark and pioneering Sukuk offerings including the first global Sukuk for the Government of Malaysia. He has a deep and broad understanding of Islamic Banking and has more than 20 years of experience covering a range of businesses and functional roles gained from three global banks, an international asset management company and a legal firm, at various financial centers including London, Dubai and Kuala Lumpur. He was admitted to the Malaysian Bar in 1995 and qualified for the New York State Bar in 1997. Rafe holds an L.L.M. from Harvard Law School and read Shari'a and law at the International Islamic University of Malaysia.



Ridzuan A Aziz
CEO, Sedania As Salam Capital

Ridzuan was appointed CEO of Sedania As Salam Capital Sdn Bhd (SASC) since 04 May 2017. He has over twenty (20) years of commercially-driven regulatory, compliance and technology experience in Malaysia and Asia-Pacific. His career began in 1997 as a Senior Market Examiner with Bursa Malaysia, overseeing intermediaries' supervision. In 2005, he joined Securities Commission and was involved in the oversight of fund management, unit trust and secondary bond market trading. Prior to his role as the CEO of SASC, he co-founded RHT Compliance Solutions in 2013, the first and only integrated commercial outfit providing legal, governance and financial services regulatory compliance solutions for financial institutions in Malaysia, Singapore and Jakarta. Ridzuan actively provides business-oriented regulatory advice, solution and consultancy to banks, remittance companies, fund management entities, broker dealers (equity and derivatives) as well as sovereign wealth managers on regulatory requirements, compliance risks management, licensing, business viability and practical implementation of FinTech and regulatory technology (RegTech).



Dr Zaharuddin Abd Rahman
Founder & CEO, Elzar Shariah Solutions

Dr. Zaharuddin Abd Rahman is the Founding CEO of Elzar Shariah Solutions Sdn Bhd, he has served as a Senior Lecturer at the Kulliyah of Economics, International Islamic University Malaysia (IIUM) for 10 years. Currently, he is appointed as Shariah Scholar by Bursa Malaysia, also Chairs the Shariah Committee of EXIM Bank, BNP Paribas, ACR Retakaful Bahrain and PUNB Malaysia. He also serves as Shariah committee member of the biggest fund in Malaysia i.e Employees Provident Fund Islamic, BIMB Securities and many others. He is a registered Shariah adviser with Securities Commission of Malaysia & certified Islamic Finance trainer and lecturer by The Markfield Institute of Higher Education, United Kingdom. He has served RHB Islamic as a Senior Shariah Compliance Manager and later on joining Asian Finance Bank as Head of the Shariah Compliance. During this time, he was a Shariah Expert Consultant at the Central Bank of Malaysia. Currently, he has written 20 books and hundreds of articles on Islamic Jurisprudence and Islamic Banking in academic journals and local and international magazines. He obtained his degree from University of Malaya, MA in Shariah from Al-Yarmouk University, Jordan and PHD in Islamic Studies and Finance from University of Wales.



Speakers



Nik Shahrizal Sulaiman
Partner, PwC Malaysia

Nik Shahrizal is a Partner in PwC Malaysia, and has over 18 years of experience in the business assurance and advisory profession. He trained in the UK as a chartered accountant prior to joining PwC Malaysia in 2007. Nik has been involved in a wide array of work in the industry, from Islamic finance, governance, compliance, internal audit and risk management.

He had served on the Board of Governors of the Institute of Internal Auditors Malaysia, and was involved in the overall strategy and direction of the professional body.

Nik graduated from the University of Cambridge with a Master in Business Administration, and is professionally qualified in the area of accounting (ICAEW), investments (CFA), financial risk management (FRM) and treasury (PKMC).



Eqhwan Mokhzanee
CEO, AmBank Islamic

Eqhwan Mokhzanee has almost 20 years of corporate and financial services experience. He started his career with PricewaterhouseCoopers in London and subsequently joined the corporate advisory practice of PricewaterhouseCoopers in Kuala Lumpur. Eqhwan has also worked with local and foreign banks where he gained experience in inter alia business development, debt capital markets, corporate finance, corporate banking, financial advisory, real estate investment and international business. He has developed award-winning and innovative Islamic financial structures, and authored research papers on Islamic finance. Other than banking, his experience includes corporate management, mergers and acquisitions, strategy development and operational start-ups both within and outside Malaysia.

Eqhwan holds Bachelor's and Master's Degrees in Economics from the University of Cambridge, United Kingdom. He is a Fellow of the Institute of Chartered Accountants in England and Wales (ICAEW), a Chartered Accountant with the Malaysian Institute of Accountants (MIA) and a Chartered Banker with the Asian Institute of Chartered Bankers (AICB).



Christoffer Erichsen
CEO, Human Inc

Christoffer Erichsen has twenty years of experience in the fields of innovation, learning and facilitation of change and is a sought-for keynote speaker and process facilitator. As a senior process consultant, he has led and delivered large change management and innovation projects in Europe & Southeast Asia working in industries such as banking, insurance, fintech, IT/Tech, logistics, aviation, government and startup ecosystem. Christoffer believes in the power of humanising business and applying human-centered design practices to build better products, services and experiences that solve problems users care about. At Human Inc, he supports companies in boosting learning, culture and innovation. Courses include Design Thinking for Non-Designers, Creative Leadership, Leading Innovation and Agile Projects.



Sponsorship Opportunities

Retail Banking Innovation Summit

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- » Logo on all promotional activities
- » 5 invitations for your colleagues and clients
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- » Full delegate list within one week post Seminar
- » Post-Seminar questionnaire results

Associate Partner: RM10,000

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- » Coverage on the Seminar website including biography and hyperlinked logo
- » Guaranteed session participation
- » Branding throughout the Seminar: Seminar Guide Cover, Buntings,
- » Table-top space in the breakout area during the Seminar
- » Delegate list within one week post Seminar
- » Post-Seminar questionnaire results

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REDmoney Group

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Booking Details

I am booking:	Price per Delegate	Total Price	Early Bird (10% Discount)
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