

The Future of

# Retail Banking



25th & 26th November 2009

Radisson SAS Portman Hotel, London

Rebuilding consumer trust and a robust banking sector: insights from industry leaders

**Book early and save!**

Speakers



**Benny Higgins**  
Chief Executive Officer  
Tesco Personal Finance



**Deanna Oppenheimer**  
Chief Executive Officer, UK Retail Banking  
Barclays



**Jane Platt**  
Chief Executive  
NS&I



**Sir Brian Pitman**  
Senior Advisor  
Morgan Stanley  
Former Chairman  
Lloyds TSB Group



**Alan Cook**  
Managing Director  
Post Office



**Matthew Bullock**  
Chief Executive Officer  
Norwich & Peterborough Building Society

Speakers



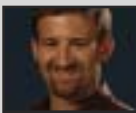
**David Strachan**  
Director of Financial Stability  
Financial Services Authority



**Nick Clegg**  
Leader of the  
Liberal Democrats



**Philip Hammond**  
Shadow Chief Secretary  
to the Treasury



**Roy Vella**  
Director - Group Mobile  
Royal Bank of Scotland



**Simon Lloyd**  
Director of Group Human Resources  
Alliance & Leicester



**Colin Greaves**  
Operations Director  
Newcastle Building Society

“ A good variety of speakers covering all the current hot topics, and excellent company!  
Andrew Clare, Head of Banking, Norwich & Peterborough Building Society ”

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# Retail Banking

Rebuilding consumer trust and a robust banking sector: insights from industry leaders

With the worst of the crisis behind us, banks are working hard to restore trust in the industry and promote a stable and robust banking sector for the future. The debates that take place at this timely conference will help you to create informed strategies to respond to this changing environment and emerge from the economic downturn with revitalised consumer confidence, resilience and profitability.

With an exceptional line-up of speakers and a thoroughly researched programme, this event is on track to be bigger and better than ever. *The Future of Retail Banking* is your opportunity to hear expert insights, network with your peers and find answers to the key questions facing your business.

## Reasons to attend:

- Benefit from the UK's most pertinent agenda – extensively researched with leading experts
- Share best practice and drive the focus of the debate in our peer-to-peer discussion sessions
- Network with your peers and benchmark your progress
- Challenge your own views and those of our speakers in dedicated Q&A sessions
- Learn what industry leaders are doing to ensure their banks emerge from the crisis stronger than ever
- Discover expert predictions on how the competitive environment and economic conditions will develop
- Explore new ways of engaging consumers in our enlightening case studies



## Drinks reception

We are delighted to invite you to a drinks reception for all attendees at the end of the first day of *The Future of Retail Banking*. This informal evening will provide you with the opportunity to continue discussions with peers that you've met during the day, allowing you to maximise the value of your time out of the office.



## Highly recommended by your peers...

- 96% of respondents at last year's event said they would look to attend again in 2009.
- 95% of respondents at last year's event said that they would consider recommending this event to a colleague.

**After a challenging few years for the banking sector, now is the time for the industry to set the foundations for a successful future. Make sure you join this debate by securing your place at the industry-leading, 12th annual *The Future of Retail Banking*.**

# Retail Banking

Rebuilding consumer trust and a robust banking sector: insights from industry leaders

## Day 1: Wednesday 25th November

09.15 Welcome address by **Marketforce**

09.20 Chairman's opening remarks by **Bill Simpson**,  
Business Unit Director - Financial Services, **Fujitsu**

### ! Session One: Opening strategic forum

09.25 Shaping change in a changing industry  
**Deanna Oppenheimer**, Chief Executive Officer, UK Retail  
Banking, **Barclays**

09.45 Building trust in financial services through brand values  
**Jane Platt**, Chief Executive, **NS&I**

10.05 Putting customers and colleagues first in an environment of  
prudent risk management  
**Benny Higgins**, Chief Executive Officer, **Tesco Personal  
Finance**

### Panel discussion

10.25 Finding the optimum business model for the new  
competitive landscape

- Examining business models: should banks go back to basics?
- What strategic position should the retail business hold in a universal bank?
- What can banks do to improve trust and convince consumers that their deposits are safe?
- Will there be increased differentiation between banks' strategies as we emerge from the crisis?
- How will the competitive nature of the industry change as a result of consolidation?
- Will we see the emergence of smaller, leaner players or foreign banks entering the UK?
- To what extent is there a threat of overregulation in the wake of the crisis?

10.55 How will the mobile channel impact banks?

- m-banking, m-commerce and m-payments: more than just new channels
- Insights into regional socioeconomics
- What opportunities and threats do banks need to be aware of? How should these be approached?
- Evaluating the essential prerequisites for success  
**Alan Edwards**, Consulting Director, Financial Services, **Fujitsu**

11.15 Questions

11.20 Refreshments

### Session Two: Evaluating the changing economic climate

11.50 Insights into economic conditions: how are they developing?

- The state of the economy: have government stimulus packages worked?
- Examining likely changes to interest rates
- How will consumer spending and confidence develop, and what are the implications?
- How are consumer attitudes to debt and savings changing?
- What is required to ensure liquidity in the long-term?  
**Graeme Leach**, Chief Economist & Director of Policy, **Institute of Directors**

12.10 Getting the industry back on track: the Liberal Democrats' vision for retail banks

- Politics in banking: how has the nature of the relationship changed?
- Examining banks' lending: balancing a cautious approach with the need to serve consumers
- Is a free and competitive environment the best option for consumers?
- The next steps: what must be done to ensure a healthy banking system for the future?

**Nick Clegg**, Leader of the **Liberal Democrats**

12.30 Questions

12.40 Lunch

### Session Three: Satisfying consumers in the new competitive landscape

13.55 Setting the foundations for a healthy retail banking industry to serve UK consumers

- What can be done to ensure the retail banking industry effectively serves all UK consumers?
- The taxpayer as shareholder and the implications for the competitive environment
- Promoting the return of trust with new policies and effective regulation

**Philip Hammond**, Shadow Chief Secretary to the Treasury

14.15 Competition, fairness and responsibility in retail banking and other financial services

- The importance of strong competition in financial services markets
- Empowering consumers
- Promoting fairness and responsibility in the relationship between the credit industry and its customers  
**Cavendish Elithorn**, Senior Director, Services Sectors, **Office of Fair Trading**

14.35 The role of the branch: customer satisfaction and profitability

- How do consumers view the branch in relation to the overall channel mix?
- Some emerging trends in pursuit of the more customer centric branch
- Improving branch effectiveness: the key steps to an increased ROI?
- Achieving best practice with your branch strategy: what needs to be put in place?

**David Cavell**, Adviser to the Financial Services Industry

14.55 Creating a 'Peoples Bank' at the Post Office

- What role do trusted brands play in retail banking?
- How can the right values be entrenched in the organisation?
- Improving the offering to customers: who are your consumers and what do they truly want?
- A public service: providing widespread access to financial services
- Using existing distribution channels to create an excellent service for existing and new customers  
**Alan Cook**, Managing Director, **Post Office**

15.15 Questions

15.30 Refreshments

16.00 Minimising customer grievances and complaints in a challenging environment

- Examining the effect of the recession on consumer service and expectations
- What can banks do to minimise the chance of misunderstandings and grievances?
- Transparency and accessibility: two core principles of the Financial Ombudsman that the banking industry must demonstrate

- How has the nature and number of consumer complaints changed? What trends are there for the future?  
**Tony Boorman**, Decisions Director, **Financial Ombudsman**
- 16.20 Questions
- Session Four: Towards more effective regulation and supervision**
- 16.25 Self regulation: what role will voluntary initiatives play in the future?  
**Robert Skinner**, Chief Executive, **Banking Code Standards Board**
- 16.45 Promoting stability by ensuring effective supervision of retail banks  
**Thomas Huertas**, Vice Chairman, **Committee of European Banking Supervisors**
- 17.05 Questions
- 17.15 Chairman's closing remarks and end of day one followed by a **drinks reception**

## Day 2: Thursday 26th November

- 09.15 Chairman's opening remarks
- 09.20 **An update on the progress of the Turner Review's recommendations and the next steps**  
**David Strachan**, Director of Financial Stability, **Financial Services Authority**
- 09.45 Questions
- Session Five: Rebuilding trust - responding to changing consumer attitudes**
- 09.50 Analysing consumer trends and confidence in the banking sector
- To what extent is the current public perception of financial services really affecting consumer behaviour?
  - What do customers value from financial services and how is this changing?
  - Are customers more likely to move banks in the current climate?
  - How are attitudes to debt and credit changing?
- Tamar Kasriel**, Managing Director, **Futureal**
- 10.10 Advisory session
- 10.30 Creating a trustworthy brand: rebuilding the brand-customer relationship
- To what extent are brands a powerful tool in retail finance? Do they motivate consumers?
  - What are the fundamental things that banks and building societies must change to create a trustworthy brand?
  - Strategies to effectively communicate brand values to existing and potential customers
  - Which approaches to marketing will achieve a significant return on investment in this climate?
- Matthew Bullock**, Chief Executive Officer, **Norwich & Peterborough Building Society**
- 10.50 Questions
- 11.05 Refreshments

## Session Six: Revising the product range - peer-to-peer discussions

- 11.35 Creating savings products to suit the consumer's changing needs and attitudes  
Speaker to be confirmed
- 11.50 Tailoring credit products to meet customers' needs  
**Derik Farrar**, Head of Consumer Lending, UKRB, **Barclays**
- P2P** Peer-to-peer discussion:
- 12.05
- How are changing spending and saving habits affecting the demand for different banking products?
  - How will consumer credit products need to evolve as attitudes to debt change?
  - What will attract retail deposits in a world where rates remain low?
  - Differentiating beyond price: what value added services will consumers buy into?


12.45 Lunch

## Session Seven: Balancing cost reduction with customer service

- 14.00 Protecting margins while retaining high service standards
- Where is there scope to remove unnecessary cost in the organisation?
  - What does the consumer value in this climate, and how should this direct your spend?
  - Identifying good versus bad costs: reallocating resources for service improvement
  - Renegotiating with suppliers or partners to ensure you are getting the best deal
- Colin Greaves**, Operations Director, **Newcastle Building Society**
- 14.20 Advisory session
- 14.40 Optimising staff effectiveness
- Redeploying staff to where they are needed most
  - To what extent is the human element becoming increasingly important to customers?
  - Where can technology reduce the burden on staff time without infringing on service quality?
  - Improving productivity in the face of potentially low morale
- Simon Lloyd**, Director of Group Human Resources, **Alliance & Leicester**
- 15.00 Questions
- 15.15 Refreshments

## Session Eight: Evolving distribution strategies

- 15.45 Mobile banking: responding to the changing consumer
- How has the economic environment altered the way in which consumers want to deal with their banks?
  - Examining the consumer appetite for mobile banking: is channel innovation still a priority in this environment?
  - Multichannel integration: how can a mobile channel support existing channels?
  - Making mobile banking a reality: what hurdles still exist and how can these be overcome?
- Roy Vella**, Director – Group Mobile, **Royal Bank of Scotland**
- 16.05 The future of digital channels
- Will online banking increase as consumers pay more attention to their finances?
  - What conditions need to be in place for mobile banking to enter the mainstream?
  - What scope is there for using text or online chat to efficiently answer consumer queries?
- Malcolm Rosier**, Senior Manager, New Channel Development, **Lloyds TSB Commercial**

- 16.25 Questions
-  **Keynote closing address:**
- 16.35 **What will win in the new environment?**  
**Sir Brian Pitman**, Senior Advisor, **Morgan Stanley** & Former Chairman, **Lloyds TSB Group**
- 17.00 Questions
- 17.05 Chairman's concluding remarks and close of conference

## Key



### Panel Discussion

Each speaker will make an individual address or short introductory remarks before joining a lively discussion and interactive debate. Delegates are invited to pose questions throughout the session, providing the opportunity to guide the discussion and topics covered and test our panellists with some challenging questions!



### Peer-to-Peer Discussion

Dividing into smaller groups, delegates discuss critical issues with their peers. This format consistently leads to in-depth discussion and enhances the networking experience.



### Keynote Address

A prominent industry player addresses the event on a key issue.

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Delegates	Bookings on or before 16th October	Bookings from 17th October
1 delegate	<input type="checkbox"/> £1,145 + VAT = £1,316.75 (€1,645)	<input type="checkbox"/> £1,245 + VAT = £1,431.75 (€1,790)
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Phone		Email
Title	First Name	Surname
Job Title		
Phone		Email
Title	First Name	Surname
Job Title		
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TERMS AND CONDITIONS

**Delegate information**  
 Registration and documentation distribution from 8.45am on 25th November 2009.

**Event accommodation**  
 Overnight accommodation is not included in the delegate rate. However, a limited number of rooms are available at a discounted rate at the Radisson SAS Portman Hotel from £220 including VAT and breakfast. To make a reservation please contact the hotel directly on 0207 208 6000 or by email at [reservations.london@radissonsas.com](mailto:reservations.london@radissonsas.com) quoting booking reference 091125MARK. Please book before 25th October 2009 to ensure availability.

**Please note** It may be necessary for reasons beyond the control of the organisers to alter the content or the timing of the programme.

**Terms and conditions**  
 The fee covers attendance at all sessions and payment must be received prior to the event. The delegate rate is charged at the discretion of the conference producers.

**Cancellations**  
 All cancellations must be received in writing. Where cancellations are submitted before 30 days prior to the first day of the conference a cancellation charge of £100 + VAT will be incurred. Where cancellations are submitted after 30 days prior to the first day of the conference the registration fee remains payable in its entirety. Substitutions are acceptable at any time.

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