

The Financial Services Customer Experience Conference  
Thursday 21<sup>st</sup> May 2026 | 10-18 Union Street, London, SE1 1SZ

# FINANCIAL SERVICES CUSTOMER EXPERIENCE

21/5/2026  
Behavioural  
Insights,  
Real Value

[WWW.FINANCIALSERVICESCONFERENCE.COM](http://WWW.FINANCIALSERVICESCONFERENCE.COM)

13TH ANNUAL

25+ SPEAKERS

## Welcome To The Financial Services Customer Experience Conference

### Official Event Programme

Please note that the following timings are flexible. Due to the nature of a live event, the conference chairs and organisers will be updating the timings throughout the day to adapt to speakers running over time, late arrivals, last minute changes and extending popular sessions. Please rest assured we will do our utmost to adapt and to accommodate all live changes.

Organised By:



## 08.15 Registration & Informal Networking

## 09.00 GIC Welcome & Morning Chair's Opening Remarks

Celia Shek, Head of Audit, Consumer Relationships, **Lloyds Banking Group**



## Beyond Replies – Build A Multi-Skilled Social Media Team That Delivers Personalised Customer Experience At Scale

09.10

Social media is often treated as a reactive, low-value channel. In reality, it's one of the most visible and emotionally charged parts of the customer experience. This session explores how HSBC UK repositioned social media from a siloed offshore function, in a fully integrated service channel, capable of delivering personalised, high-quality interactions in real time. With a focus on:

- What personalisation actually means in a regulated, high-volume environment
- How to move from scripted responses to human interactions
- The role of multi-skilled team in improving flexibility, quality, and consistency

Hannah Ratcliff-Barnes, Social Media Lead, **HSBC**



## From Output to Outcomes: Transforming Customer Communications

09.30

Transforming customer communications means moving beyond output and focusing on outcomes. This session explores the wider business changes needed to create clearer communications that improve customer experience and business performance, with a closer look at the work we're doing with Lloyds Banking Group to help transform their communications.

Barney Hosey, General Manager, **Broadridge Customer Communications International**



## Cutting Edge AI & Automation Innovations

09.45 **Go Beyond The Theoretical & Into Implementable, Time-Saving & Cost-Cutting Practices For Financial Services Powered By The Latest Developments In AI**

- More than just a buzzword! Drive efficiencies and cost-cutting with actionable AI strategies, without compromising on quality and the need for human interaction
- Assess the landscape of self-service, apps and chatbots – what's next for these technologies? How can chatbots be improved to limit the risk of misinformation or unethical biases?
- Explore the practical and immediate real-world solutions that AI can deliver, with clear and tangible benefits going straight to the consumer
- Human in the loop; how much human involvement and oversight do AI processes need? How far are we from automation that can be trusted to work truly independently?

Alex Swain, Head Of Design & Experience, **Deutsche Bank**



# From Output to Outcomes: Transforming Customer Communications

**Session time: 09:30**

**Broadridge, formerly, Signal provides a combination of best-practice insight, consulting, transition support and platform-driven managed services to transform how regulated customer communications are governed and managed within large Banking, FS and Insurance firms.**

We recognise that transforming customer communications means moving beyond output and focusing on outcomes.

In this session, we'll explore the wider business changes needed to create clearer communications that improve customer experience and business performance. We'll also take a closer look at the work we're doing with Lloyds Banking Group to help transform their communications.



## Speaker

**Barney Hosey**

General Manager,

Broadridge Customer Communications

[Barney.Hosey@broadridge.com](mailto:Barney.Hosey@broadridge.com)

## Join our session to find out

- Why transforming customer communications requires more than changes to content alone
- How clearer communications can improve both customer experience and business outcomes
- What wider business changes are needed to support effective transformation
- Practical insight from our work with Lloyds Banking Group

## Vulnerability Support: Good For Customers... And Better For The P&L Than You Might Think

10.05

Every firm has a vulnerability policy. Far fewer have the infrastructure to consistently act to deliver good outcomes for all customers, including those experiencing the range of challenges life can bring – a regulatory gap, and a commercial one.

National Support Network's Helen Beaumont Manahan will explore key areas where that gap shows up in practice and why some firms still struggle to operationalise effective support for vulnerable circumstances.

We'll examine the enduring perception that supporting vulnerability is a costly compliance exercise, and consider examples where firms aren't only meeting expectations around robust signposting and support – they're seeing commercial return, too.

Helen Beaumont Manahan, Director, Client Success & CX, **NSN**



## Streamlined & Optimised Customer Journeys – Panel Discussion & Q&A

### 10.20 Guide Financial Services Customers Through A Streamlined, Multichannel UX Journey That Incorporates Automation, Data Insights & Key Lessons Learned

- Craft an optimised omnichannel experience by joining the dots across different platforms to maintain a seamless customer experience
- One size doesn't fit all; mitigate churn by utilising customer data to adapt customer journeys and cater for different generations, tastes and needs
- Identify and eliminate friction through consistent testing of your customer journey roadmaps
- What are the current and upcoming innovations in automation? What lessons can be learned from other industries and self-service platforms?

Shelagh Martin, Head of Customer Experience, **Just Group plc**



Ross Barnes, Audit Director – Customer Outcomes, **formerly Standard Life UK**



Alex Swain, Head Of Design & Experience, **Deutsche Bank**



James Cuthbertson, Chief Revenue Officer, **Relative Insight**



## 10.50 Morning Refreshment Break & Informal Networking

## Scaling Research Safely

11.20

How we significantly scaled research maturity by growing participation from 7 to 40 practitioners, underpinned by a research upskill framework and safe governance. This enabled faster hypothesis validation & customer insight and allowed dedicated researchers to focus on the highest value work.

Hayley Isaac, Research Operations Manager, **NatWest**

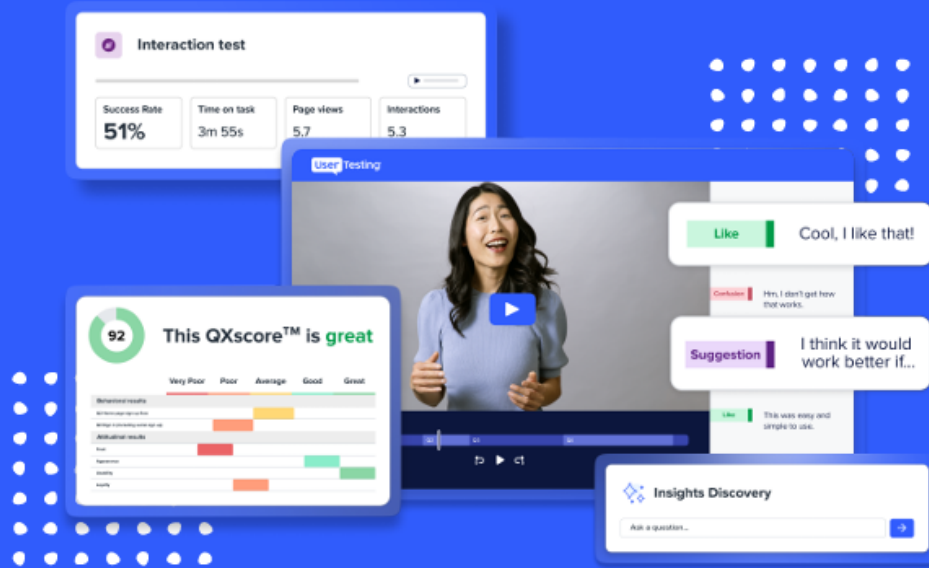




Human understanding. Human experiences.

# Increase customer satisfaction across financial journeys.

Understand your customers in the moments that matter.



# +21

customer understanding

Yorkshire Building Society

# 4.4★

app rating (up from 1.6)

National Australia Bank

# +20pt

CSAT improvement

Wells Fargo

## They trust us



Understand your customer's perspective. **Start today.**

## Powerful & Attention-Grabbing Hyper-Personalisation

### 11.35 Cut Through The Comms Noise & Speak Directly To Customers With Tailored, Relevant & Eye-Catching Personalisation

- Develop and maintain accurate and perceptive customer profiles, grounded in trusted data and crafted to speak to key customer needs
- Leverage real-time data and constant customer feedback at all touchpoints to deliver personalisation that goes beyond the superficial and drives real value
- What are the latest innovations and applications in automation technology primed to take personalisation to the next level?
- Assess the reasonable limits of personalisation in order to prioritise data privacy and cybersecurity, and to make customers feel not only seen but truly safeguarded

Sapna Kandukuri, Head of Marketing (ABM + Northern Europe), **LSEG (London Stock Exchange Group)**



## Inclusive Digital Banking

11.55

Embedding financial inclusion and digital accessibility into product design and delivery. Why inclusive design matters and how it drives better experiences for all customers.

Tom Paget, Head of Experience Design UK, **Santander**



Andy Eyles, Head of Mobile Experience Design, **Santander**



**Critical Customer-Centric Company Cultures – Panel Discussion & Q&A**

**12.15 Instil A Customer-Centric Approach At The Heart Of Finance Business Practices By Unifying Company Culture Around Impactful CX Outcomes**

- Everyone on the same page; foster a company-wide culture that promotes the value of CX and puts the customer front and centre
- Break down silos to facilitate cross-team collaboration and buy-in to a CX-driven roadmap
- Equip colleagues with the key tools and training that empower them to deliver truly first-class CX journeys
- Positive outcomes go both ways! Gather relevant employee feedback and address pain points to avoid burnout and disengagement

Susan Quain, Senior Product Owner – Workforce Planning, **Lloyds Banking Group**



Pietro Cagnina, Strategic Enablement & Change Delivery Lead, **NatWest Rooster Money**



Hannah Ratcliff-Barnes, Social Media Lead, **HSBC**



Holly Rylands, Head of Customer Insight, **Vitality**



Julie Walker, Global Scheme Manager, **BSI**



Sarah Faulkner, Head of Customer Experience & Digital, **Zurich Insurance**



### Turning NPS Into Revenue: Lessons From 100,000 UK Banking Customers 12.55

Everyone in this room tracks a score. No one has put a revenue number on it. Drawing on Adoreboard's new analysis of more than 100,000 UK banking customer reviews, this session turns the feedback banks already hold into a revenue-ranked view of what to fix first. Early findings, presented here for the first time.

- \* Why a rising NPS and a green dashboard can still hide a growing revenue risk
- \* The silent leavers: the customers who never complain and quietly lapse
- \* Why the most-mentioned issue is rarely the most expensive one to fix
- \* From a score to a number: making CX evidence the FCA and the CFO both accept

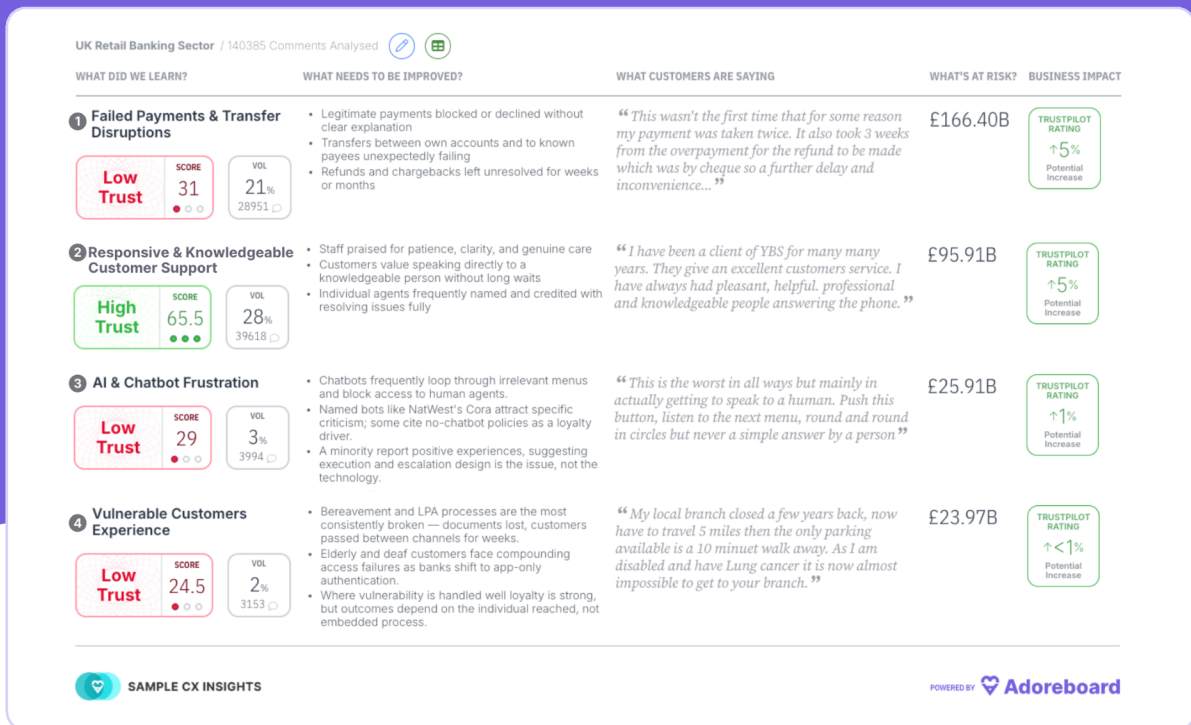
Chris Johnston, CEO, **Adoreboard**



### 13.10 Topic Generation Submission


*We would love to hear your thoughts on potential topics or ideas for one-day brand-led conferences – please do submit any thoughts or ideas via the QR code on the screen. Many thanks in advance!*

# TURN NPS INTO REVENUE IMPACT



**STOP REPORTING SCORES.  
START PREDICTING REVENUE IMPACT.**

Discover how: [adoreboard.com/demo](https://adoreboard.com/demo)

or scan 

**Adoreboard turns the customer feedback you already have into a revenue-ranked view of what to fix first.**

We analysed more than 100,000 UK banking customer reviews. Book a demo and be first to see what the same analysis finds in yours.



Recognised by:



### 13.15 Lunch & Informal Networking For Speakers, Delegates & Partners

### 14.15 Afternoon Chair's Opening Remarks

Craig Bridger, Partner & Senior Operations & Performance Manager, **John Lewis Financial Services**



### Bonus Session; Reserved For Gradient Labs

14.25

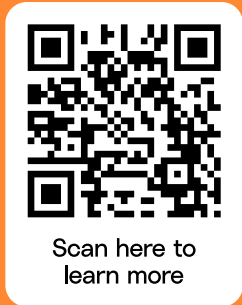
Most AI deployments in financial services never make it past the pilot phase. Neal shares six lessons from deploying AI agents that automate the full lifecycle of customer operations at production scale across leading banks and fintechs, covering:

- Why cost ROI on AI agents is more nuanced than it seems
- What it actually takes to go from 50% to 80%+ automation rate
- The biggest upside of AI agents in finance right now (it's not cost savings)
- How to get to production faster
- Why testing is the biggest blind spot in AI agent deployment
- The pitfalls of both building and buying, and why neither framing is quite right

Neal Lathia, CTO, **Gradient Labs**



# AI-native customer operations for financial services



■ *Trusted by financial innovators*

 7Wise

 ZEGO

 plum

 morse

 nala

 Pockit

 STASH

 Rain

 Penfold

 yonder

 nsave

 Reposit

98%



Customer satisfaction score

30x



More compliant than humans

60%



Resolution rate Day 1

## Key Insights In Evolving Customer Behaviours & Expectations – Panel Discussion & Q&A

### 14.40 Key Lessons Learned! Deep-Dive Into Your Customers' Needs, Concerns & Priorities To Deliver CX Strategies That Keep Pace With The Modern World

- Evaluate the key drivers behind customer expectations in 2026, from the cost-of-living crisis to concerns about cybersecurity and data privacy
- Asking the right questions; harvest relevant customer feedback across multiple points of interaction, to gain invaluable insights about key frustrations and friction points
- Strike the ideal balance between human interaction and digital self-service to ensure that no customer is left behind
- Making it right; when customer complaints are inevitable, how can you reassess handling processes to turn things around and convert negatives into positives?

Rosie Franca, Head of Customer Experience & Regional Board Member, **NatWest**



Alison Wright, Senior Customer Manager, **Bank of Ireland**



Leigh-Anne Gray, Senior Specialist Complaints Manager, **Vanquis**



Carla Hall, Chief Delivery Officer, **CGA**



Sarah Beams, Managing Director, **The Harris Poll UK, A Stagwell Company**



Pauline Cochrane, Head of Research & Partnerships, **CCA Global**



### Regulations & Compliance: The Latest Key Updates

#### 15.20 Keep Your Organisation Compliant & Future-Proofed With A Detailed Understanding Of The Regulatory Landscape & Its Impact On Customer Journeys

- Assess the current state of regulations relating to customer experience – what is in place, and what is in the pipeline?
- Promote your organisation’s compliance credentials to generate long-term customer loyalty and trust
- Safeguard against non-compliance issues relating to AI technology by understanding the limitations and potential pitfalls of automation
- How has Consumer Duty impacted customer journeys? What are they key lessons learned and how can we continue to improve on them?

Mary Reuben, Head of Internal Audit, Controls & Governance Assurance, **United Bank for Africa (UK) Limited**



### 15.40 Evaluation Form & Feedback

*We would love to hear your thoughts on potential topics or ideas for one-day brand-led conferences – please do submit any thoughts or ideas via the QR code on the screen. Many thanks in advance!*

# Develop meaningful customer relationships that drive value

## WHAT WE DO

We transform the way organisations engage with their customers to deliver maximum loyalty and value.

## CONTACT US



07864 164788



[info@cgaexperience.com](mailto:info@cgaexperience.com)



[www.cgaexperience.com](http://www.cgaexperience.com)

## HOW WE DO IT

We enable organisations to put the customer at the heart of their business strategy. Through analysis, insight and methodologies, we drive value at every interaction.

## WHAT DOES CGA DELIVER

Culture change, analysis, insight, proven methodology, training and support to design and deliver the optimum customer experience strategy.



NAVIGATORS *of* EXPERIENCE

## 15.45 Afternoon Refreshment Break With Informal Networking

### Essential New Tech & Digital Innovations

#### 16.20 Innovate & Expand Your Tech Solutions With The Latest Digital Advancements To Enhance CX Without Breaking The Bank

- AI and beyond! What are the latest tech and digital innovations set to hit the financial sector, and how can they be employed in a timely and cost-effective manner?
- Embrace the new! Embed seamless updates and new processes to boost CX efficiency without feeling disruptive
- Evaluate the regulations and potential security concerns around open banking to drive customer safety and long-term trust
- Streamline UX designs and promote ease of use to win over established customers and mitigate uncertainty and scepticism

Dan Wilson, Head of Customer Journey – Payments, **Nationwide**



### 2027 & Beyond! The Future Of CX Strategies – Panel Discussion & Q&A

#### 16.40 Future-Proof Your Organisation With Powerful & Adaptable CX Approaches That Deliver Today & Are Ready For Tomorrow

- What does 2027, and beyond, hold for financial customer experience? How can institutions, both large and small, prepare for an uncertain future?
- Inform and steer future organisational change by promoting CX priorities and a company-wide customer centricity
- Assess the current state of tech developments, and what is coming down the pipeline, to keep pace with constant evolution in CX and cybersecurity
- Monitor customer behaviours and expectations, as well as political and economic considerations, for informed forecasts which remain adaptable to coming developments

Bogdan Grigorescu, Senior Technical Lead, Engineering & Automation, **Direct Line Group**



Rosie Franca, Head of Customer Experience & Regional Board Member, **NatWest**



Kay Lam, Marketing Technology Operations Lead, **Hiscox**



**17.10 Afternoon Chair's Closing Remarks & Close Of Conference**

Craig Bridger, Partner & Senior Operations & Performance Manager, **John Lewis Financial Services**



***Many Thanks For Joining Us Today!***