

# Retail

Innovative strategies to achieve competitive advantage and effective differentiation

# FINANCIAL SERVICES

'Sales, Marketing & Customer Management Strategies' .....

20-21 August 2007 \* Marina Mandarin Hotel, Singapore

**FEATURING A PANEL OF INDUSTRY PROFESSIONALS FROM LEADING RETAIL FINANCIAL INSTITUTIONS:**



**Frank Marton**  
Director of Partnerships  
Distribution  
**PRUDENTIAL SINGAPORE**



**Carlos Sabuguerio**  
Regional Director - Asia  
**ZURICH INTERNATIONAL LIFE, HONG KONG**



**Derek Young**  
CEO  
**IPAC FINANCIAL PLANNING ASIA, HONG KONG**



**Douglas Sumner**  
General Manager & Country Head - Australia & New Zealand  
**REMARK ASIA PACIFIC**



**Warren Lim**  
CEO  
**FIN-EXIS ADVISORY**



**Advait Kurleka**  
Co-CEO  
**KP CONSULTING, INDIA**

Also Featuring: **Milan Naik**  
Head of Distribution Partners  
**ROYAL SUNDARAM, INDIA**

**GAIN INVALUABLE INSIGHTS FROM DISTINGUISHED INDUSTRY EXPERTS:**



**Robin Speculand**  
CEO  
**BRIDGES BUSINESS CONSULTANCY INTERNATIONAL**



**Holger Kern**  
Director of Financial Services  
**DELOITTE CONSULTING**



**David MacDonald**  
Director  
**MACSIMIZE**



**Huw Hopkin**  
Managing Director  
**GROUND8 LOYALTY MARKETING**



**Carol Yip**  
CEO  
**ABACUS ADVISORY, MALAYSIA**



**Addressing Pressing Issues in the Retail Financial Industry & Providing Solutions to Develop the Most Competitive Strategies to Reach and Retain Consumers**

- Differentiate and recognise the needs and expectations of consumers in different geographical markets to create relevant financial products and services
- Examine external factors influencing consumer behaviour in buying financial products
- Strike consensus between internal guidelines and the interests of the clients
- Execute white labelling as a strategic tool to increase revenue and enhance corporate positioning
- Learn of the benefits and risks emerging from collaboration between banks, insurance companies & independent financial advisors
- Improve branding to overcome the challenge of commoditisation of financial products
- Formulate customised and specific marketing and customer management strategies to reach high net worth customers
- Set customer loyalty as the key economic driver to increase revenue and strengthen customer retention
- Move beyond strategising and planning to implementation and embrace the change that comes with your retail strategy
- Discover tried and tested distribution and client strategies from banks and retailers

ORGANISED BY:

**The Asia  
BUSINESS  
FORUM**

OFFICIAL  
PUBLICATION:



Institute of Islamic Banking and Insurance

DAY ONE

20 AUGUST 2007

MONDAY

- 8:00 REGISTRATION AND MORNING COFFEE
- 9:00 **CHAIRPERSON'S OPENING ADDRESS**  
**Douglas Sumner**  
*General Manager & Country Head – Australia & New Zealand*  
**ReMark Asia Pacific**
- 9:15 **UNDERSTANDING CUSTOMER PREFERENCES AND BUYING HABITS FOR FINANCIAL SERVICES**
- What is a customer-centric business strategy?
  - The importance of segmentation: Identifying target consumers' needs and attitudes
  - An analysis of 'environmental factors' that are shaping customer behavior in relation to financial services in Asia
  - Niche propositions for consumers: Aligning pricing and product portfolios with customer needs
  - Meeting needs by developing the distribution framework
- Carlos Sabuguerio**  
*Regional Director – Asia*  
**Zurich International Life, Hong Kong**
- 10:00 **WHITE LABELLING: LEVERAGING ON BANKS TO ENHANCE DIVERSIFICATION AND INCREASE SALES FOR INSURANCE COMPANIES**
- Choosing a strong white label brand to gain better positioning and boost sales
  - Risk exposure for the bank's reputation and image: The importance of conveying the right message to prevent detrimental impact on services and customer security
  - Using white labelling as a strategic marketing tool
  - Managing operational and financial trade offs for optimal revenue opportunities and growth in market share
- Douglas Sumner**  
*General Manager & Country Head – Australia & New Zealand*  
**ReMark Asia Pacific**
- 10:45 MORNING REFRESHMENT

- 11:15 **MOVING FORWARD FROM COMMISSION-BASED SERVICES AND PRODUCT-PUSHING TO FOCUSING ON ALIGNING WITH THE INTERESTS OF THE CLIENTS**  
**Derek Young**  
*CEO*  
**IPAC Financial Planning Asia, Hong Kong**
- 12:00 **IT'S A DISTRIBUTION GAME - HOW DO YOU REACH OUT TO YOUR CUSTOMER**  
**Milan Naik**  
*Head of Distribution Partners*  
**Royal Sundaram, India**
- 12:45 LUNCH
- 2:15 **THE CURRENT GROWTH POTENTIAL OF IFAS IN SINGAPORE AND THE BROADER SOUTH EAST ASIAN MARKET**
- Are the IFAs still in the infancy stage of attempting to distinguish themselves (IFAs) from the insurance companies and banks?
  - How the IFAs stack up against the larger financial advisory market providers
  - What are some of the unique service delivery methods and marketing strategies used by IFAs in the current competitive landscape
- Warren Lim**  
*CEO*  
**Fin-Exis Advisory**
- 3:00 AFTERNOON REFRESHMENT
- 3:30 **BUNDLING OF APPLICABLE FINANCIAL PRODUCTS AND SERVICES: NEW CONCEPT OF FINANCIAL PLANNING IN HELPING HIGH NET WORTH CLIENTS CREATE FAMILY WEALTH LEGACY**  
 Managing emotional and familial complexities during the process of financial planning as a family unit
- Assist families with the perennial issues of wealth preservation and transfer
  - The role of financial institutions in helping families build wealth that can last through 3 generations
  - Importance of communication: Overcoming the economic and social norms in the Asian society to bridge the generation gap
- Carol Yip**  
*CEO*  
**Abacus Advisory, Malaysia**

- 4:15 **PANEL DISCUSSION**  
**EDUCATION IN FINANCIAL SERVICES TO PROMOTE FINANCIAL LITERACY**
- The consumerism theory
  - Getting consumers to distinguish between financial plans and investment-linked plans
  - Consumer empowerment: Consumers taking ownership of making financial decisions
  - The role banks and insurance companies play in educating the public to create a family life legacy with financial products that can generate wealth through generations

**Panelists:**

**Carlos Sabuguerio**

*Regional Director – Asia*

**Zurich International Life, Hong Kong**

**Milan Naik**

*Head of Distribution Partners*

**Royal Sundaram, India**

**Carol Yip**

*CEO*

**Abacus Advisory, Malaysia**

5:00 **END OF DAY ONE**

DAY TWO

21 AUGUST 2007

TUESDAY

8:30 MORNING COFFEE

9:00 **CHAIRPERSON'S OPENING ADDRESS**

**Frank Marton**

*Director of Partnerships Distribution*

**Prudential Singapore**

9:15 **MAKING YOUR RETAIL STRATEGY WORK FOR YOU**

Most strategy implementation efforts don't work; they fade out along the way or simply fail to deliver. Overwhelmingly, this is because most leaders spend too much time creating change management initiatives and not enough time making sure the job gets done. Yet, it is often the banks that fully embrace radical change that are most successful.

- Know where you are going and how to get there with the 'Implementation Compass'

- Find out why change management fails in banks
- Find out how to galvanise your workforce into action beyond a coffee mug and t-shirt
- Find out what works and what to avoid

**Robin Speculand**

*CEO*

**Bridges Business Consultancy International**

10:00 **A PRUDENTIAL PERSPECTIVE: IMPLEMENTING TAILOR MADE DISTRIBUTION STRATEGIES IN PARTNERSHIPS DISTRIBUTION**

**Frank Marton**

*Director of Partnerships Distribution*

**Prudential Singapore**

10:45 MORNING REFRESHMENT

11:15 **ACHIEVING SALES EXCELLENCE AND DEVELOPING HIGH PERFORMANCE TEAMS TO SERVE AS AMBASSADORS OF YOUR FINANCIAL INSTITUTION**

- 8 core principles of HPT

- How to differentiate your services through your people

- Professionalism - Inculcating it as a culture

- Keeping your people at the top of their profession

**David MacDonald**

*Director*

**Macsimize**

12:00 **BALANCING OUT YOUR BUSINESS STRATEGY**

- Challenges typically faced by financial services retail companies at the strategic level

- Business strategy beyond business

- How to deliver a winning value proposition to your customers

- What are the internal challenges

- How do we ensure organisational capability to deliver our retail banking strategy

**Advait Kurlekar**

*Co-CEO*

**KP Consulting, India**

12:45 LUNCH

2:15 **RETAIL BANKING RELOADED: WHAT BANKS CAN LEARN FROM OTHER INDUSTRIES**

- Disaggregation of the retail banking value chain: Who is good in what step

- Competition through non and near banks and their respective strategies
- What banks can learn from retailers
- Best practice distribution and client strategies from banks and non-banks

**Holger Kern**

*Director of Financial Services*

**Deloitte Consulting**

3:00 **TAILORING YOUR MARKETING STRATEGIES TO PROMOTE INNOVATIVE AND UNIQUE FINANCIAL PRODUCTS IN NICHE MARKETS**

**Huw Hopkin**

*Managing Director*

**Ground8 Loyalty Marketing**

3:45 AFTERNOON REFRESHMENT

4:15 **PANEL DISCUSSION  
OVERCOME THE CHALLENGE OF COMMODITISATION OF FINANCIAL PRODUCTS: GETTING CONSUMERS TO BUY YOUR PRODUCTS THROUGH BRAND RECOGNITION**

- Examining customer loyalty, or the lack thereof
- Keeping pace with customer development and increasing sophistication
- Improve branding through focus on primary touch points and access points where customers judge service standards
- Cost effective options for brand building

**Panelists:**

**Frank Marton**

*Director of Partnerships Distribution*

**Prudential Singapore**

**Holger Kern**

*Director of Financial Services*

**Deloitte Consulting**

**Huw Hopkin**

*Managing Director*

**Ground8 Loyalty Marketing**

5:00 **END OF CONFERENCE**

**SPONSORSHIP AND EXHIBITION OPPORTUNITIES**

This high profile event provides your company with the unique opportunity to capture the interest and influence the decisions of a highly targeted audience. Capitalise on this ideal platform to market your services and form strategic relationships through networking. Sponsorship and Exhibition options include:

- Luncheon □ Cocktail Reception □ Documentation
- Table-top Display □ Promotional Materials

For enquiries, call Simon Turner

Tel: (65) 6532 5370 or Email: [simon.turner@abf-asia.com](mailto:simon.turner@abf-asia.com)

**KEY BENEFITS OF ATTENDING**

- ✓ **DISCOVER** how to reach high net worth individuals and retain them
- ✓ **LEARN** from *Prudential Singapore* on implementing customised strategies in partnerships distribution
- ✓ **GAIN** insights from *Zurich International Life* on customer behaviour towards financial products and services in Asia
- ✓ **LEVERAGE** on banks to enhance corporate image and increase revenue for insurance companies
- ✓ **FIND** out how to put your retail strategy into action
- ✓ **ENSURE** win-win outcomes when aligning the objectives of the company with the interests of the clients
- ✓ **FIND** out the critical success factors of building a professional sales force to be your brand ambassadors
- ✓ **NETWORK** with industry leaders from leading retail financial organisations in the Asia Pacific region

**WHO SHOULD ATTEND**

- Marketing Directors • Sales Directors
- Customer Management Directors • Head of Channel Distribution • Head of Corporate Planning Strategy • Product Development Director
- Product Management Director • PR Director and Branch Operations Manager

of

- All Financial Institutions including**
- ❖ Banks ❖ Insurance Companies
  - ❖ Independent Financial Advisors
  - ❖ Financial Brokers

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ACQUIRE PRACTICAL INSIGHTS FROM FINANCIAL SERVICES  
INDUSTRY LEADERS AND GAIN TECHNIQUES FROM PROFESSIONAL EXPERTS  
TO EXECUTE PLANS FOR HIGHER PROFITS, ENHANCED BRANDING  
AND CUSTOMER RETENTION

Retail financial services organisations everywhere are striving to achieve increasingly ambitious profit and growth targets while consumer sophistication for and usage of financial products is also becoming ever more complex.

And as the retail financial services industry itself continues to grow by leaps and bounds, products and providers themselves are now becoming more of a commodity as consumers increasingly focus on the benefits and economic value accessible through increased distribution channels. With consumer loyalty diminishing, financial services providers are finding it increasingly challenging to entrench their brand and develop effective distribution channels to reach their target customers on a consistent basis.

In times of increasing personal wealth and the desire for more accessible and customised financial products and services, it is crucial that financial institutions constantly stay in touch with their customers evolving needs and expectations to stay ahead with the most competitive marketing and customer management strategies to not only capture the market, but more importantly, **RETAIN** their customers!

In this aggressive environment, the winners will be the organisations that turn challenges into opportunities to build stronger and more enduring customer relationships; reinforce internal competency to enhance professionalism in the sales force, and view the changing regulations as a mechanism for strengthening the business and boosting market confidence.

To address these pressing issues and provide solutions for retail financial services providers to gain a competitive advantage, the *Asia Business Forum* is delighted to present a dynamic and intensive 2-day Conference on **RETAIL FINANCIAL SERVICES**. This high profile regional summit is the only event committed to identifying and tackling the current sales, marketing and customer management issues facing the financial services providers today. Grab this exclusive opportunity to learn from industry leaders of leading financial institutions and distinguished experts on customer management issues such as:

- ✓ **Managing cultural diversity in the customer base**
- ✓ **Identifying the right type of high value customers**
- ✓ **Catering to your high net worth clients**
- ✓ **Building a customer-centric business strategy**
- ✓ **Maintaining consistent customer care and service**
- ✓ **Implementing tried and tested strategies on retaining customers**
- ✓ **Identifying and responding to early warning signs when a customer is likely to exit**
- ✓ **Communicating with customers on their terms regarding their financial interests**

**REGISTER today! For this Crucial and Timely Conference**  
Call our customer service hotline at (65) 6536 8437  
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# REGISTRATION FORM

## RETAIL FINANCIAL SERVICES

20-21 August 2007 \* Marina Mandarin Hotel, Singapore

Yes! Please register the following delegate(s) for this Conference  
(Please photocopy for more delegates)

I am unable to attend but please put me on your mailing list

I am interested in Sponsorship/Exhibition Opportunities

Name:(Dr/Mr/Mrs/Ms): \_\_\_\_\_

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Name:(Dr/Mr/Mrs/Ms): \_\_\_\_\_

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### CONFERENCE VENUE & ACCOMMODATION INFORMATION

#### Marina Mandarin Hotel, Singapore

6 Raffles Boulevard Marina Square Singapore 039594

Tel:(65) 6845 1000 Fax:(65) 6845 1001

Website: [www.marina-mandarin.com.sg](http://www.marina-mandarin.com.sg)

Attn: Room Reservation Department

For reservations, please make your bookings directly with the hotel. To enjoy the special room rates, please quote Asia Business Forum's "Retail Financial Services". Hotel bills are to be settled by delegates directly with the hotel. Hotel reservations and travel arrangements are the responsibilities of the registrant. Please note that hotel rooms are available on a first-come-first-served basis.

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Email: **marcy.chong@abf.com.sg**  
**wendy.lee@abf.com.sg**



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Your investment for attending this Conference is:

	Regular Fee	Early Bird Fee (If Payment & registration are received by 20 July 2007)
2-Day Conference	S\$2,395 + 7% GST*	S\$2,195 + 7% GST*

Note: \*GST is only applicable to Delegates from Singapore.

The fee includes lunch, refreshments and conference documentation.

**Group Discount:** Enjoy a group discount of **10% for 3 or more delegates** registered at the same time from the same organisation and of the same billing source.

### METHODS OF PAYMENT

Please cross cheque or bank draft made payable to **ASIA BUSINESS FORUM (Singapore) PTE LTD** and mail your payment together with this registration to **3 Raffles Place, #08-01, Singapore 048617**. Enclosed is our cheque/draft for S\$ \_\_\_\_\_

Overseas delegates may pay by telegraphic transfer into the account of Asia Business Forum (Singapore) Pte Ltd which is: **Account No. 147-070312-001, The Hongkong and Shanghai Banking Corporation Limited, 21 Collyer Quay, #01-01 HSBC Building, Singapore 049320**. Please quote our reference no. **1871S** and your Company's name in your payment instructions.

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### CANCELLATIONS & TRANSFERS

If you are unable to attend, a substitute delegate is welcomed at no extra charge. Please provide the name and the title of the substitute delegate at least 2 working days prior to the Conference. A refund less S\$300 administration charge will be made for cancellation received in writing on or before **31 July 2007**. Regrettably, no refund can be made for cancellation received after this date. A complete set of documentation will however be sent to you.

The organiser reserves the right to make any amendments and/or changes to the programme, venue, speaker replacements and/or topics if warranted by circumstances beyond its control.