Closing Keynote Address:
Change is Good

Cheryl Nash
President, Investment Services, Fiserv
Change is Good!

Cheryl Nash
President
Investment Services, Fiserv
the world will not be the same tomorrow as it is today
15 Years Ago

Ding, You’ve Got Mail

Sigh! Letters

Today

220 Unread Emails

OMG! A Letter
CHANGE
If you don’t like change, you will like irrelevance even less.

— General Eric Shinseki
So Many Changes....What Does it all Mean?

Emerging Technologies
- Evolving Customer Needs
- Social Media – access to data and information

Business Transformation
- Digitalization of Investment Management
- Rising cost of risk and heavier regulatory burden

Disruptors – will Amazon be a Bank?
- Talent Implications

1. Emerging Technologies
2. Evolving Customer Needs
3. Digitalization of Investment Management
4. Disruptors – will Amazon be a Bank?
5. Business Transformation
6. Social Media – access to data and information
7. Rising cost of risk and heavier regulatory burden
8. Talent Implications
Emerging Technologies
The 30 Technologies of the Next Decade

Source: Wikibrands
Evolving Customer Needs
the only thing advancing faster than technology is consumer expectations
So Many Segments and Generational Considerations

GENERATIONAL

Millennials
Sought-after Next Gen
- Largest gen in history (90M)
- Among the inheritors of $30 trillion ‘great wealth transfer’

GenerationX
The forgotten ‘MTV Gen’
- Smaller in count (45M)
- Beneficiaries of $30T too (and often overlooked!)

Baby Boomers
Not to be generalized
- Substantial at 74.9M, nearing or at retirement
- 5 personality types & investor habits

The Silent
‘Economic anchors’
- About 20M in their 70s-80s
- “the healthiest, most educated generation of elders that ever lived”

Key segments that span the generations
- HNW/UHNW
- Emerging Affluence
- Women
Digitalization of Investment Management
Disruptors – Will Amazon be a Bank?
According to a *Wall Street Journal* article the week of March 5th, Amazon is in talks with *JPMorgan Chase* and other financial institutions to create a bank consisting of checking accounts targeted to a younger demography.

As if reports of Amazon’s bank hasn’t shaken up the financial industry enough, a new report by Bain & Company shows that the “Bank of Amazon” could amass more than 70 million customers within the next five years.
Rising cost of risk and heavier regulatory burden
Business Transformation
Social Media – Access to Data and Information

Ways to Extend LifeSpan of Content

How long does Content last?

- **Facebook**: Pin important posts to your timeline that will extend their lifespan. The post can also be boosted with an ad.

- **Twitter**: Pin Tweets towards the top of the page that will guarantee a greater lifespan. Develop a Twitter System that will make it easy to repurpose the tweets.

- **Instagram**: Opt for the colourful images that are appealing to the viewers. Add relevant hashtags for your posts.

- **LinkedIn**: Join Groups, engage with members, and share your content there. Repurpose your blog posts on LinkedIn Pulse.

- **Pinterest**: Use long pins and appealing images to grab the attention of the viewers. Boost your pin for a week or more that will give it more visibility.

- **YouTube**: Upload videos on the topics that are appealing to the viewers. Include keywords in your video title, description and tags.

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Talent Implications
10 Things FAB Teams Do!

1. Create a shared vision of the future, and move towards it together.

2. Challenge the status quo together, so no one has to face scary change alone.

3. Sign up to...
(Change is built on a commitment to a different future, not performance management)

4. Value and embrace difference and healthy conflict.

5. Help everyone in the team to feel safe and innovate.

6. Communicate...
(TALK! Don’t rely on email)

7. Are KIND to each other. Get to know each other as people—care about the little things (like tea and cake!).

8. Think the best of each other—so when something goes wrong, you don’t blame other people’s incompetence.

9. Achieve win-win for all team members.

10. Are highly productive—the sum is greater than its parts.

@HorizonsNHS
The Organization with the Best People, Properly Organized and Motivated, Wins.
What would you do if you weren’t afraid?

– Sheryl Sandberg
Staying Relevant
A pessimist sees the difficulty in every opportunity; an optimist sees the opportunity in every difficulty.

— Winston Churchill
Who wants change?

Who wants to lead the change?

Who wants to change?
Thank You!