

CHRIS SKINNER

Keynote Topics



When AI Decides, Who Do We Trust?

Banks went digital. Now, intelligence is coming and it doesn't just automate, it decides.

01.

Machines will know customers, predict needs, and act in real-time. But power without trust is chaos: fraud, deepfakes, and identity theft will escalate faster than ever.

The question isn't whether AI can do more, it's whether anyone can trust what it does. The future belongs not to the smartest banks, but to the ones that make trust unbreakable in an intelligent, autonomous world.

This keynote warns: intelligence without trust is chaos. Banks that survive won't just have the smartest AI, they will be the ones that build unshakable trust, powered by digital identity, Zero Trust frameworks, and privacy-first technologies.

Key takeaways

- The era of “doing digital” is over. Digital transformation was the foundation — intelligence is the next revolution.
- An intelligent bank moves beyond automation to real-time understanding, prediction, and embedded decision-making across ecosystems.
- Finance is shifting from product-centric to life-centric: customers don't want loans or insurance — they want homes, security, mobility, and peace of mind.
- AI enables hyper-personalisation and precision at scale, but it also accelerates fraud, deepfakes, and systemic risk.
- The defining challenge of the next decade is trust: proving identity, protecting privacy, and securing machine-to-machine interactions.
- Precision — not size — will separate leaders from laggards. Smaller institutions can compete if intelligence is embedded at the core.
- AI efficiency gains will not be permanent; competitive pressure will pass benefits to customers
- The ultimate differentiator will not be who has the best AI model — but who earns trust in an intelligent, autonomous world.

In the age of deep fake, what is real?

02.

This presentation investigates how AI is changing our realities, and looks at what that means for all of us, and particularly our money. A critical question arises around identity, authentication, verification and trust. How do you prove that you are you?

In a wide-ranging exploration of these themes, fintech gives some answers. What are they?

Key takeaways

- How to maximise the opportunities for AI in finance and minimise the threats
- How to incorporate the developing world of digital identities into your strategies
- The implications of using Distributed Ledger Technologies
- Understanding how Quantum Computing will change the future

Intelligent Money: our future is where money thinks for us.

03.

WHO cares about the money of the future? **WHY** should I care about the money of the future? These questions, and more, are addressed in depth in Intelligent Money. As money becomes digital, it will revolutionise everything. By 2030, digital money will make money personal, individualise currency and its usage, make it secure, enable it to grow automatically to meet our personal goals, manage risk automatically and make life simpler and easier for all. The most critical aspect of this book is **HOW** money will become intelligent, both digitally and artificially.

The bottom line is that money will soon be embedded, intelligent, invisible and everywhere. It's a whole new world.

Key takeaways

Insightful Exploration of the Future of Money - A thought-provoking and comprehensive exploration of the future of money, the digital transformation of money will bring about a revolutionary change.

Personalized Financial Empowerment - The presentation emphasises how digital money will transform the way we perceive and use currency. It delves into how digitalization will make money a more personalized and individualized tool, catering to specific needs and preferences.

Enhanced Security Measures - Addressing concerns about security, the presentation illustrates how digital money will be equipped with advanced security features, ensuring a secure and trustworthy financial environment for users.

Automatic Growth for Personal Goals - One of the key benefits highlighted is how digital money will automatically adapt and grow to meet personal financial goals. The presentation provides insights into how this intelligent money system will empower individuals to achieve their financial aspirations effortlessly.

Critical Exploration of Digital and Artificial Intelligence Integration - The most crucial aspect of the presentation centres around how money becomes intelligent through the integration of digital and artificial intelligence. It sheds light on the mechanisms and processes involved, demystifying the complex relationship between money and emerging technologies.

The decentralised smart companies of the future

Everything is becoming smart and connected, from our homes to our cars to our clothes. How does this change business, how we think and how we pay? If everything has GPT in its name, does that mean we have far less people working? If everything is decentralised, who regulates the system? How can you be artificially intelligent if you have dumb data?

04.

This presentation looks at the key technologies coming downstream from artificial intelligence to artificial super intelligence, from cloud computing to quantum computing and from cryptocurrencies to central bank digital currencies. The big question it tries to answer is the role of centralised institutions in a decentralised world.

Key takeaways

The presentation aims to answer for the audience the themes of where technology is taking us and what will the companies of the future look like; how they will manage; the structure of future business; and what to do about it.

Specific focus is given to artificial intelligence, spatial and sentient computing and the likely impacts of quantum computing. These are all emerging technologies, but they've been emerging for over half of century. The presentation answers questions of the landscape of the next half century of technology developments.

Another takeaway is that there is big friction right now between centralisation and decentralisation of activities, and it is no better illustrated than by governments and regulators trying to manage the libertarian ideals of creating digital money using things like bitcoin. The session will give attendees a great idea of this area of friction and how to solve it.

The past, present and future of banking, finance and technology

05.

Finance has changed massively in the past years thanks to the rise of cloud computing and the mobile network. For the traditional institutions, this means a radical overhaul of the analogue business model. For the new firms of fintech, it has offered a massive opportunity to digitalise the industry. How will this all turn out? What is the future? How should a traditional firm invest and prioritise to be digital? How should a start-up work out their way to success? This presentation takes you through all the nuances of the past, present and future of banking, finance and technology, and how to navigate a way to winning.

Key takeaways

We need banking and will always need banks, but banks are struggling to deal with digitalisation, so how do we do it? A key part of the presentation explains how banks can digitise their operations.

Fintechs are fantastic, but a little naïve. For example, they think we don't need banks to do banking. A key part of this presentation explains why we need banks to do banking, and where Fintechs fit.

Where all of this is going in the next decade is something no-one knows but, having made correct predictions for over three decades, Mr. Skinner will give you the four most likely scenarios for 2030 and beyond.



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Doing Digital – Lessons from Leaders

06.

There are a small group of banks who are transforming to be digital banks. As we all know, this is incredibly difficult for a long-established bank with thousands of people and millions of customers. What are they doing right? How are they doing it? Why do we think they are digital banks? Is there a way we could all follow their path? Chris Skinner has been travelling the world for years, talking to banks that are doing digital. He selected five to be case studies – JP Morgan Chase, ING, BBVA, DBS and China Merchants Bank. From those interviews and discussions, Chris has found many lessons from banks that are doing digital right, and will share these lessons with the audience.

Key takeaways

Having dealt with business transformation for over thirty years, Mr. Skinner has a wealth of breadth and depth in how to digitalise and change manage major institutions, whether financial or not. This presentation will give you over twenty practical things to take back to the office and implement to ensure success.

Many traditional organisation struggle with digitalisation because the leadership team are ill-equipped for digital skills. This presentation is specifically designed to provide the C-suite with the basics to fully understand how digitalisation can not only be done but, more importantly, done right.

The presentation is specifically designed for large, traditional organisations struggling to change, and gives them the change management skills to ensure future success.

How banking and fintech improves society and the planet

This presentation looks at everything from how banking plays a role in the climate emergency through to the FinTech world using technology to overcome issues of inequality and inclusion. The themes include questioning the purpose of banking, and whether it is socially useful; how purpose can impact a bank's role in the climate emergency; the way in which we can use finance to do good for society and the planet; the latest developments in cryptocurrencies; and more.

07.

After the 2008 financial crisis, banks were described as being socially useless by the UK regulator. How is this changing? Amazingly, through FinTech and digital services, it is changing dramatically. There are now many movements across the network to use financial transactions to be good for society and good for the planet. What's happening and who is driving this change? What does it mean for banks and what happens when you say you are green when, in fact, you are not? This presentation explores all of these themes in depth and demonstrates that digital transformation and green finance are actually coming together hand-in-hand.

Key takeaways

There are numerous examples of how technology and finance are working together to do good for society and our planet. This presentation hand picks a number of these from China to Europe to Africa and the Americas and, through these case studies, gives detailed insights into the best-in-class examples as to how technology and finance are making things better. Based upon these case studies, the presentation helps the audience to internalise what they can do to make the world better.

There is a big difference between talking the talk and walking the walk. Many banks say they are committed to meeting ESG (Environmental, Social and Governance) goals for example, but how do you do this, and how can technology assist? This presentation answers those questions.

Having worked with thought leaders across all major continents, Mr. Skinner shines a light on everything from the role of leadership to impact of activist investors and consumers, even including his experiences to understand Extinction Rebellion. His conclusion is that the more you work with all groups, whether nice or nasty, the more you get to understand and can act. But what actions should you take? This presentation answers this question too!



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