

# Driving Women's Markets Performance

## AGENDA

Sept. 29 – Oct. 1, 2015

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### TUESDAY September 29, 2015

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**9:00 – 12:00 PM**

#### ITAÚ UNIBANCO EXPOSURE VISIT

Summit Host Itaú Unibanco opens its doors for a deep-dive look at their strategy for the Women's Market in Brazil. Attendees will have the opportunity to meet key team members responsible for developing and implementing the Women's Market program and be given the opportunity to discuss obstacles encountered, lessons learned and best practices.

**GBA members only**

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**2:00 – 6:00 PM**

#### GLOBAL DATA SYMPOSIUM

This symposium gathers GBA banks, policymakers, Development Finance Institutions and government agencies to discuss how data can be used to incent more financial services providers to serve the Women's Market and to design more effective national policy around improving women's access to and use of financial services. Inputs to the symposium include

lessons learned from 10 GBA banks on the challenges and opportunities of producing sex-disaggregated customer data to track Women's Market performance, as well as findings from a consultative process with ecosystem actors on actions each can take to spur the widespread production and use of sex-disaggregated consumer banking data. Lessons learned from specific country case studies will also be presented.

**Invited guests only**

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**7:00 – 9:00 PM**

#### OPENING RECEPTION

Welcome to all

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### WEDNESDAY SEPTEMBER 30, 2015

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**8.00 – 8.45 AM**

#### REGISTRATION

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**8.45 – 9.15 AM**

#### OPENING REMARKS

- **Tania Moussallem**, Chair, Global Banking Alliance for Women; Assistant General Manager, BLC Bank
- **Inez Murray**, CEO, Global Banking Alliance for Women
- **Denise Hills**, Head of Sustainability, Itaú Unibanco



## WEDNESDAY • SEPTEMBER 30, 2015

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**9.15 – 9.45 AM**

### KEYNOTE

**Jean-Marc Etlin**

Executive Vice President and Chief Executive Officer of Investment Banking Division, Itaú Unibanco

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**9.45 – 11.15 AM**

### GLOBAL ADOPTION OF THE WOMEN'S MARKET BY THE FINANCIAL SERVICES SECTOR

Despite the impressive financial returns achieved by GBA members' Women's Market efforts and large investments by the development finance community to support banks in entering this space, a large gender gap remains in access to and use of financial services globally. Research with senior bankers outside of the GBA shows myopia and lack of awareness of the Women's Market opportunity, while other ecosystem stakeholders, such as regulators and policymakers, are equally gender blind. This panel explores what needs to be done to truly globalize the adoption of the Women's Market by the financial services sector.

#### MODERATOR:

- **Julie T. Katzman**, Executive Vice President, Inter-American Development Bank Group

#### PANELISTS:

- **Andréa Pinotti Cordeiro**, Director of Institutional and Wholesale Marketing, Itaú Unibanco
- **Eric Parrado**, Chairman (Superintendent), Superintendency of Banks and Financial Institutions of Chile
- **Jessica Schnabel**, Product Head, Banking on Women, Financial Institutions Group, International Finance Corporation, World Bank Group
- **Dr. Tukiya Kankasa-Mabula**, Deputy Governor, Bank of Zambia

**11.15 – 11.45 AM**

### COFFEE BREAK



**11.45 – 1.00 PM**

### KEY DRIVERS OF CUSTOMER SATISFACTION — BECOMING A "CUSTOMER-CENTRIC" ORGANIZATION

A company's customer satisfaction is a key driver of its growth. Globally, banks have more detractors than promoters. Women are particularly important to a bank's engagement levels, as they tend to share more widely than men how they feel about their banks. This panel will explore drivers of customer satisfaction for banks, including becoming truly customer centric, a necessary ingredient for having a successful Women's Markets program.

#### MODERATOR:

- **Jesús Moreno**, Associate Principal, McKinsey & Company

#### PANELISTS:

- **Maisa Gennari**, Superintendent, Research and Market Analysis, Itaú Unibanco
- **Daniel Gutiérrez**, Vice President, Business Management, Banco BHD León
- **Julie Rynski**, General Manager, Business Banking and Connect NOW, Westpac
- **Mujtaba Naqvi**, Head - Global Branch Business development, HBL

**1.00 – 2.30 PM**

### LUNCH AND NETWORKING

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**2.30 – 3:30 PM**

### SEGMENT VALUE PROPOSITIONS (PARALLEL SESSIONS)

#### SESSION A: THE WOMEN'S MARKET FOR INSURANCE

While the insurance industry is expected to earn more than US\$1 trillion from women alone — half of it in just 10

emerging economies — by 2030, insurance companies have largely overlooked women as a key consumer segment. This panel will explore the following questions: What kind of products has the insurance industry already developed, and what does it still need to develop to mitigate risk so that women can live healthier and wealthier lives, protect their families, and grow their businesses? What needs to be done to bring insurance companies to this market, and how are banks partnering with insurance providers to offer strong value propositions to women?

**LOCATION: DI CAVALCANTI ROOM****MODERATOR:**

- **Steven Puig**, Executive Vice President, General Manager, Banco BHD León

**PANELISTS:**

- **Heather Kipnis**, Entrepreneurship Lead, Gender Secretariat, International Finance Corporation, World Bank Group
- **Carolina Ureña Duverge**, Vice President of Products and Innovation, Banco BHD León
- **Ney Ferraz Dias**, Executive Director, Porto Seguro

**SESSION B: VERY SMALL BUSINESSES AND START-UPS**

This panel explores key adaptations to systems and processes required for banks to lend to very small businesses and start-ups.

**LOCATION: BONA DEI ROOM****MODERATOR:**

- **Andrew McCartney**, Senior Banking Specialist, International Finance Corporation, World Bank Group

**PANELISTS:**

- **Guido Cordero**, Vice President, Risk and Credit, Banco Pichincha
- **Simla Unal**, Marketing Director, TEB
- **Julie Rynski**, General Manager, Business Banking and Connect NOW, Westpac

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**3.30 – 4.30****SEGMENT VALUE PROPOSITIONS (PARALLEL SESSIONS)****SESSION A: BANKING THE UNBANKED**

Digital banking is rapidly increasing banks' outreach to the unbanked, a segment disproportionately made up of women.

This panel explores innovative strategies employed by GBA members to reach women by using alternative distribution channels.

**LOCATION: DI CAVALCANTI ROOM****MODERATOR:**

- **Sandra Darville**, Development Effectiveness Principal Technical Lead, Inter-American Development Bank Group

**PANELISTS:**

- **Chidinma Lawanson**, Head, MSME & Agency Banking, Diamond Bank
- **Maria Soledad Ovando Green**, Small Business Manager, BancoEstado

**SESSION B: HIGH NET WORTH**

Women whose investment advisers listen, inform and help align their investments with life goals are much more likely to be satisfied, trusting and loyal to their advisers than to advisers who don't exhibit these behaviors. Women also prefer to invest their money in a way that is consistent with their values. Understanding how to interact with women investors not only builds the bottom line, but can have a transformative impact on society. This panel will explore both how to serve high net worth women effectively with a goals-based financial planning approach, and how emerging innovations in values-based investment products may appeal to them.

**LOCATION: BONA DEI ROOM****MODERATOR:**

- **K. Shelly Porges**, Managing Director, Reservoir Q Global LLC; Former Director of Global Entrepreneurship Program, US State Department

**PANELISTS:**

- **Michael Foy**, Director, Wealth Management, J.D. Power
- **Rachael McKenzie**, Manager, Women's Markets, Westpac
- **Martin Iglesias**, Manager of Asset Allocation, Itaú Unibanco

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**4.30 – 5.00 PM****COFFEE BREAK**

**5.00 – 6.30 PM**

### **BUILDING INTERNAL BUY-IN FOR A WOMEN'S MARKET STRATEGY**

This panel will discuss the range of levers that must be pulled in order to embed a Women's Market program in the bank, from Board Room buy-in to having the right core team, the appointment of Ambassadors and Champions, the creation of branding materials and branch-level events, internal communications, staff training and modifying employee incentive systems — with a key focus on Diversity & Inclusion.

**MODERATOR:**

- **Nadia Al Saeed**, Chief Executive Officer, Bank al Etihad

**PANELISTS:**

- **Souheil Younes**, Head of Human Resources, BLC Bank
- **Rachael McKenzie**, Manager, Women's Markets, Westpac
- **Leila Melo**, Executive Director of Legal Department, Itaú Unibanco
- **Selin Oz**, SME Banking Marketing Manager, Garanti Bank

**7:30 – 9:30 PM**

**DINNER**



## **THURSDAY OCTOBER 1, 2015 MEMBERS MEETING**

**8.45 –9.00 AM**

### **GBA GOVERNANCE**

- **Tania Moussallem**, Chair, Global Banking Alliance for Women; Assistant General Manager, BLC Bank

**9.00 –10.15 AM**

### **CAN FINTECH IMPROVE BANKING FOR WOMEN CUSTOMERS?**

FinTech is changing what we can do in banking. It enables greater product diversity and customization, almost regardless of scale. It offers new channels for delivering services to clients, and viable connections to non-banking services hitherto unavailable except to a very narrow group of large-ticket customers. This panel explores the future of digital finance and how banks can collaborate with FinTech companies to create greater value for women.

**MODERATOR:**

- **Matthew Gamser**, CEO, SME Finance Forum, World Bank Group

**PANELISTS:**

- **Joyce Clark**, Partner, McKinsey & Company
- **Adriana Barbosa**, Founder and Managing Director, Payleven
- **Leandro Gimeno**, Head of Business Development for Latin America, Strands
- **Silvia Valadares**, Legal Director, Microsoft Brasil
- **Erica Jannini**, Senior Manager of Electronic Channels, Itaú Unibanco

**10.15 –10.40 AM**

### **ALLIANCE GROWTH & IMPACT: KEY STRATEGIC IMPERATIVES**

**GBA STRATEGY:**

- **Inez Murray**, CEO, Global Banking Alliance for Women

**GBA DATA ANALYTICS:**

- **Rebecca Ruf**, Vice President, Programs, Global Banking Alliance for Women

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**10.40 – 11.00 AM**

**COFFEE BREAK**



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**11.00 – 12.00 PM**

**SUCCESSFUL PROGRAM LAUNCHES 2014 - 2015**

The last 12 months have seen the launch of Women's Market programs by 10 GBA members, representatives from eight of which are here today. GBA will recognize each bank and ask that their representative share one key success factor and one thing they would change if they could do it all again.

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**12.00 – 1.00 PM**

**MAXIMIZING MEMBER INVOLVEMENT**

The GBA is unique because its members support one another's efforts to grow their reach and impact. Two efforts this past year personified this level of commitment to mutual learning — the GBA Mentoring Program and the GBA Data Analytics Working Group. Members will have the opportunity to be mentored by our world-class team of mentors from 10 banks, enjoying four, 10-minute, "bite-size" mentoring conversations, while members belonging to the Data Analytics Working Group will meet to "blue sky" how we take the Data Analytics strategy forward.

**SESSION A:  
BITE-SIZE MENTORING**

**LOCATION:  
DI CAVALCANTI ROOM**

**SESSION B:  
DATA ANALYTICS**

**LOCATION:  
BRECHERET ROOM**

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**1.00 – 1.15 PM**

**CLOSING REMARKS**

- **Denise Hills**, Head of Sustainability, Itaú Unibanco
- **Inez Murray**, Chief Executive Officer, Global Banking Alliance for Women

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**2.30 – 6.00 PM**

**MULHERES TRANSFORMADORAS**

This event will allow 250 invited guests to experience the power of the female economy in Brazil through TED-style lectures and interactive discussions.

**2015 ANNUAL SUMMIT**  
São Paulo, Brazil

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