ASIAN
BANKING
SCHOOL

清華大学继续教育学院
School of Continuing Education, Tsinghua University

# GLOBAL BANKING PROFESSIONALS
# PROGRAMME
# 2024

Lessons from China:
Bank Digital Transformation, FinTech Innovation and AI

**ABS** in **Beijing** | Executive Education

## ACADEMIC SUPPORT

### School of Continuing Education, Tsinghua University

The School of Continuing Education at Tsinghua University was established in 1985 and is the first continuing education school among Chinese universities, approved by the Ministry of Education.

The school actively aligns with national strategic needs, focusing on the fundamental task of cultivating well-rounded talent. It implements Tsinghua University's educational philosophy of value shaping, capability training, and knowledge imparting. Leveraging Tsinghua's distinguished faculty, robust research capabilities, and extensive international influence, the school integrates high-quality educational resources from both domestic and international sources to deliver high-level, high-standard, and high-quality continuing education. It promotes integrated teaching and actively explores innovative digital teaching models.

# GLOBAL BANKING PROFESSIONALS PROGRAMME

## Lessons from China : Bank Digital Transformation, FinTech Innovation and AI

### 21 – 25 OCTOBER 2024

ASIAN BANKING SCHOOL

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# GLOBAL BANKING PROFESSIONALS PROGRAMME

## Lessons from China : Bank Digital Transformation, FinTech Innovation and AI

Amidst the global wave of transformation in the financial industry, the rapid development of Financial Technology (FinTech) has brought unprecedented opportunities and challenges to the banking sector. Leveraging its leading advantages in the fields of the internet, big data, blockchain, cloud computing, and artificial intelligence, China has become a significant driving force in global FinTech innovation. The advancement of artificial intelligence technology in China, in particular, has greatly propelled the banking industry's shift towards digitisation, intelligence, and multi-party symbiosis. The widespread adoption of mobile payments and digital wallets, alongside the rise of virtual banks and smart branches, has optimised resource allocation, enhanced user engagement, reduced operational costs, and effectively improved the management and operational efficiency of the banking sector.

The sessions in this programme primarily focus on how FinTech can empower the development of modern banking. Through a diverse array of methods, including theoretical explanations, case studies, and practical applications, participants will gain a comprehensive understanding of the latest trends in FinTech and artificial intelligence technologies. Additionally, the programme would include practical applications of Chinese FinTech through industry visits. This would enable participants to discuss potential paths for banking industry development amidst the FinTech wave with industry experts and peers, and offer valuable references and support for the Malaysian banking industry in cross-border payments and international innovative development.

## PROGRAMME AT A GLANCE

| Sunday 20 October | Monday 21 October | Tuesday 22 October | Wednesday 23 October | Thursday 24 October | Friday 25 October |
|---|---|---|---|---|---|
| Arrival in Beijing | Opening Ceremony<br><br>Application of Generative AI in Finance<br>*Mr Wang Mingzhe* | Course Review<br><br>A Global Macroeconomic Perspective from China<br>*Professor Pan Qingzhong* | Course Review<br><br>Fintech 4.0 and Digital Security<br>*Mr Qian Xiaobin, Chief Scientist at CoVision* | Course Review<br><br>A Macroscopic Perspective on Development Opportunities for Commercial Banks in the Context of IT Development<br>*Associate Professor Zhang Taowei* | Course Review<br><br>The Impact of Internet Finance and Blockchain Technology Development Trends on the Banking Industry<br>*TBC* |
| | **Lunch** | **Lunch** | **Lunch** | **Lunch** | **Lunch** |
| Programme Briefing and Beijing City tour | Financial Technology and Digital Transformation of the Banking Industry<br>*Professor He* | FinTech in the Era of Gen AI<br>*Professor Wei Chenyang*<br><br><br>Visit to the Tsinghua University History Museum | Development Experience of China's Digital Banks, Company Visit and Exchange with Xiaomi-backed XW Bank, or Alibaba-owned MYBank, or WeBank etc. | Digital Technology Empowers the Expansion of Banking Services and Risk Management — Digital Scenarios and Industrial Finance<br>*Dr Ge Meng*<br><br>Invited Expert Workshop – Thematic Reporting and Exchange | From Data to Decision: Operations Research and Machine Learning Methods in the Banking Industry<br>*Associate Professor Jiang Hai*<br><br>Certificate Ceremony |
| | **Evening Break** | **Evening Break** | **Evening Break** | **Evening Break** | **Evening Break** |
| Welcome Dinner | Free Time | Free Time | Free Time | Farewell Dinner | Free Time |

## PROGRAMME FEES*

### MYR 50,000 / SGD 14,500
per participant

*\* Fee includes all training activities and materials, company visits, lunches during training days, special dinners, social programme and accommodation (from 20-26 October 2024) based on single occupancy in a 4-star hotel. It is not inclusive of any applicable taxes.*

**AICB** 40 CPD HOURS

HRDC Prog No: 10001443292

MyCo ID: 201201039737

*Note : All Information in this publication is correct at the time of printing but may be subject to change.*

## PAYMENT OPTIONS

- This programme is an approved **HRD Corp** claimable course and employers can claim 100% of the programme fee.
- The programme fee and roundtrip airfare is **STF credit** claimable by qualifying Malaysian banks.

## REGISTRATION

Please register online at
**www.asianbankingschool.com/our-programmes/ executive-education**
Alternatively, you may email your completed Registration Form to **training@asianbankingschool.com**
Terms and conditions apply. Please visit
**www.asianbankingschool.com/terms-and-conditions**

## ENQUIRIES

Please contact the Asian Banking School at:
Tel: **+603-2701 7822** or
Email: **training@asianbankingschool.com**

**GLOBAL BANKING PROFESSIONALS PROGRAMME**

## MONDAY, 21 OCTOBER 2024

Morning Session : **Opening Ceremony**

**Learning Objectives: Master the course structure, themes, and learning path**
In the course overview section, participants will understand the overall framework of the course arrangement, the learning objectives of each course, and the considerations during the learning period. This will help participants grasp the overall focus of the learning and the logical relationships between each topic, preparing them to fully engage in the learning process.

Morning Session : **Application of Generative AI in Finance**

**Learning Objectives: Understand the application scenarios and technical implementation methods of generative AI in the financial industry**
The course begins by elucidating the fundamental principles of generative AI, progressing to its practical applications in risk management, customer service, market forecasting, and other critical areas within finance. Participants would be equipped with the knowledge and skills necessary to efficiently analyse data and make informed decisions through the training and deployment of AI models. Furthermore, the course delves into successful generative AI practices in financial technology, offering insights into innovative applications in banking operations.

Afternoon Session : **Financial Technology and Digital Transformation of the Banking Industry**

**Learning Objectives: Understand and master key technologies and application examples of financial technology to facilitate the digital transformation of the banking industry**
This course delves deeply into how financial technology drives the digital transformation of the banking industry. By providing detailed explanations of cutting-edge technologies such as the Internet, big data, cloud computing, and artificial intelligence, participants would grasp the specific applications of these technologies in banking and their enhancements to operational efficiency and user experience. The course covers the development history, current trends, and future prospects of financial technology, and extensively analyses the core driving force behind digital transformation and its impact on the banking business model.

## TUESDAY, 22 OCTOBER 2024

Morning Session : **A Global Macroeconomic Perspective from China**

**Learning Objectives: Understand the impact of China's economic policies and the development of financial technology on the global macroeconomy**
This course, from a Chinese perspective, deeply analyses the dynamics and trends of the global macroeconomy. By explaining China's economic policies, industrial structure, financial markets, and more, it helps participants understand China's position and influence in the global economy, as well as future development directions. It further explores China's role and contributions in the global macroeconomy.

Afternoon Session : **FinTech in the Era of Gen AI**

**Learning Objectives: Understand the fundamentals of FinTech and its evolution with Gen AI, analyse the impact of AI on various financial sectors and evaluate the ethical, legal, and social implications of AI in finance, develop skills to innovate and adapt to the changing landscape of FinTech**
This course explores the intersection of financial technology (FinTech) and the emerging era of general artificial intelligence (Gen AI). Students will learn about the transformative impact of AI on financial services, and the future of finance in a world where AI is pervasive.

Afternoon Session : **Visit to the Tsinghua University History Museum**

**Learning Objectives: Understand the historical evolution of Tsinghua University and experience the spirit of the motto "Strive Continuously to Strengthen Oneself, Have Ample Virtue and Carry All Things"**
Share Tsinghua University's century-old history, its significant achievements in education, scientific research, culture, and the development of its trinity education philosophy and internationalisation.

## WEDNESDAY, 23 OCTOBER 2024

Morning Session : **Fintech 4.0 and Digital Security**

**Learning Objectives: Learn and apply the latest cybersecurity technologies and data protection mechanisms to ensure information security in FinTech applications**
The course elaborates on the latest network security technologies, data protection mechanisms, and risk management strategies, exploring how to ensure information security in financial technology applications. Course content includes core technologies such as digital identity authentication, data encryption, and network attack prevention, combined with real-world case studies to analyse security vulnerabilities and solutions in financial technology applications.

Afternoon Session : **On-site Teaching: Development Experience of China's Digital Banks and MYBank/ XW Bank (Company Visits and Exchanges)**

**Learning Objectives: Gain in-depth understanding of the actual operating models and successful experiences of digital banks and MyBank of benchmark banks**
By arranging visits to benchmark banking enterprises, participants would gain in-depth insights into the development experiences of China's digital banks and internet banks. Through in-depth exchanges with senior bank executives, they would explore the development strategies, operational management, and innovative initiatives of digital banks and internet banks. The on-site teaching aims to enhance participants' professional capabilities and practical skills in the field of digital banking through a combination of theory and practice.

Morning Session : **A Macroscopic Perspective on Development Opportunities for Commercial Banks in the Context of IT Development**

**Learning Objectives: Understand the strategic development opportunities of commercial banks in the macro context of information technology development**
This course analyses the impact of information technology development on commercial banks from a macro perspective, exploring both the challenges and opportunities it presents. By examining the latest advancements in information technology, market trends, and policy environments, the course discusses how these factors reshape banking business models and competitive landscapes. It covers the application of information technology in areas such as payment systems, customer service, and risk management, and uses specific case studies to illustrate the innovative opportunities that information technology brings to commercial banks.

Afternoon Session : **Digital Technology Empowers the Expansion of Banking Services and Risk Management — Digital Scenarios and Industrial Finance**

**Learning Objectives: Understand the application of digital technology in banking business development and risk management, and enhance business innovation and risk control capabilities**
The course starts from the basic principles of digital technology, explaining its specific applications in banking business, and explores how to enhance customer experience and optimise business processes through digital scenarios. The course content includes digital scenario construction, industrial financial innovation, and risk management strategies, combined with practical cases to demonstrate successful practices of digital technology in banking business.

Afternoon Session : **Workshop**

**Learning Objectives: Deepen the understanding of learned knowledge through group discussions and action learning**
Participants would be grouped for discussion, focusing on the core content of the courses. They would use the theories and tools learned to analyse and discuss practical problems in the context of their work, thereby stimulating innovative thinking, enhancing comprehensive skills, and problem-solving abilities. The workshop not only reviews and consolidates the course content but also serves as a crucial step in transforming theoretical knowledge into practical skills. It helps participants efficiently apply their knowledge in real work situations to improve work efficiency.

Morning Session : **The Impact of Internet Finance and Blockchain Technology Development Trends on the Banking Industry**

**Learning Objectives: Understand the development trends of blockchain technology and Internet finance and their impact on the banking industry**
The course explains the basic principles, technical architecture, and application scenarios of blockchain, helping students understand the specific applications of blockchain technology in improving the transparency, security, and efficiency of banks. The course content includes innovative practices of blockchain in areas such as payment clearing, supply chain finance, and smart contracts, analysing its transformation of traditional banking business models.

Afternoon Session : **From Data to Decision: Operations Research and Machine Learning Methods in the Banking Industry**

**Learning Objectives: Master the application methods of big model technology in banking business decision-making and improve data-driven decision-making capabilities**
By elucidating the principles, data processing methods, and application scenarios of big models, participants would learn how to leverage big model technology to enhance banking business insights. The course comprehensively covers the process from data collection to model construction. It integrates specific case analyses and practical exercises to facilitate participants' mastery of applying big models in business decision-making, thereby optimising banking business processes and enhancing decision-making efficiency.

## LEARNING OBJECTIVES

This programme aims at developing the participants' ability to:

- Understand the development trends of FinTech and its profound impact on modern banking, including how technologies such as big data, mobile payments, blockchain, and artificial intelligence are transforming the delivery of financial services;

- Master the practical applications of artificial intelligence in banking, including how data analysis can improve operational efficiency, optimise user experience, and expand the accessibility of financial services;

- Learn how to integrate FinTech into the strategic planning of commercial banks to promote business innovation and transformation, and explore how to establish a customer-centric service model; and

- Explore new trends in FinTech-driven cross-border payments and international business development in the banking industry, to enhance the efficiency of cross-border transactions, reduce costs, and improve security.

## He Ping, Ph.D.

Associate Dean and Professor of the Department of Finance at the School of Economics and Management, Tsinghua University.
The main research areas: banking and financial institutions, monetary policy, and macro-finance.

## Pan Qingzhong, Ph.D.

Executive Dean and Professor, Schwarzman College, Tsinghua University.
The main research areas: enterprise development, corporate governance, Chinese economic history, and the Belt and Road Initiative. He teaches courses in Managerial Economics, Corporate Governance, Management Information Systems, and the History of World Business

## Zhang Taowei, Ph.D.

Former Associate Professor in the Department of Finance at the School of Economics and Management, Tsinghua University.
The main research areas: financial engineering (design and development of financial derivatives, financial risk management), investment banking (private equity PE investment, mergers and acquisitions), international finance, RMB exchange rate research, corporate governance, and the design of incentive and constraint mechanisms.

## Wei Chenyang, Ph.D.

Deputy Director of the Institute for FinTech Research at Tsinghua University; Director of the Research Center for China Insurance and Pension Finance at Tsinghua PBC School of Finance; Secretary General of the Tsinghua PBC Global Real Estate Finance Forum.
The main research areas: financial technology, insurance and pensions, real estate financial policy, and the digital transformation of financial institutions.

## Jiang Hai, Ph.D.

Tenured Associate Professor of Industrial Engineering at Tsinghua University; Vice President of the Behavioral Operations Management Chapter of the ORSC. Research interests: stochastic optimisation, robust optimisation, behavioral modeling and machine learning.

## Ge Meng, Ph.D.

Senior Researcher at the FinTech Lab of the China Banking Association; He has gained work experience at the head office of the Bank of China.

The main research areas: financial technology and inclusive finance. Since 2017, he has served as a specially-appointed expert in various projects, including the financial technology talent training program at the Agricultural Bank of China's headquarters. He has also played a key role in the planning, design, and implementation of inclusive finance and rural finance projects for several major banks. Additionally, he has delivered keynote speeches at national industry conferences and published articles in esteemed professional journals such as China Banking and China Urban-Rural Financial News.



## Qian Xiaobin

Chief Scientist at CoVision of the 360 Digital Security Group, Chief Architect of National Cyber Range for Big Data Security in Guiyang, the Chief Technical Expert of the Big Data Security Industry Park in Guiyang Economic and Technological Development Zone, and specially-appointed expert at the National Engineering Research Center for Collaborative Security Technologies for Big Data.



## Wang Mingzhe

Alumnus of the Department of Automation at Tsinghua University, the Deputy Secretary-General of the Industrial Digitalisation Association of Tsinghua Alumni Association, the Chief Digitalisation Officer of the Turing Artificial Intelligence Research Institute and the Founder of Turing UThink Technology Co., Ltd. The main research areas: Artificial intelligence the, algorithm, the digitalisation and intelligence transformation of industry/manufacturing, the digitalisation and intelligence transformation of health/medical care, and the digitalisation and intelligence transformation of finance.
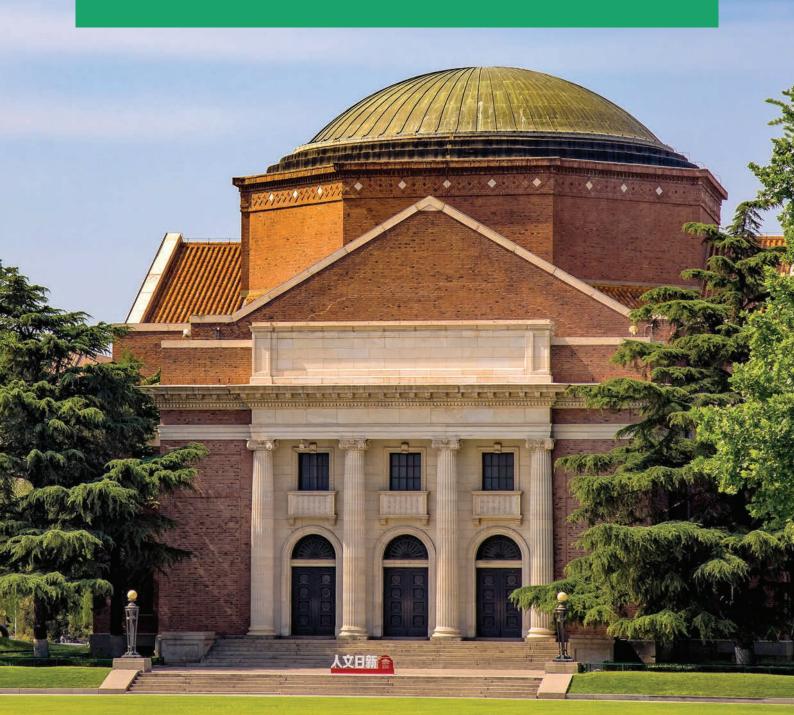


## Pang Yinming

Served as the CEO of Linkeychain Technology Group, obtained a PhD in Computer Science from Fudan University, and previously served as the Vice Chairman of the China Blockchain Industry Development Forum.

# ABOUT TSINGHUA UNIVERSITY

Tsinghua University, located in northwest Beijing, was established in 1911 under various names, including "Tsing Hua Imperial College" and "National Tsing Hua University". The University's faculty valued the interaction between Chinese and Western cultures, sciences, and humanities. In 1937, National Tsing Hua University, National Peking University, and Nankai University merged to form Lin-shih-ta-hsueh, which was renamed the National South-West Associated University in 1938. In 1946, the University was moved back to its original location in Beijing.

Since 1978, Tsinghua University has grown into a comprehensive research university with 22 schools and 59 departments. Its motto is "Self-discipline and Social Commitment" and the spirit of "Actions Speak Louder Than Words." Tsinghua University is dedicated to cultivating global citizens who will thrive in today's world and become tomorrow's leaders.

In 2016, Tsinghua University launched its global strategy, aiming to foster innovative talents with global competence, serve China and the world through research, and strengthen its institutional competitiveness and global impact. The University has established new global institutions, initiated four university alliances, and formulated its Global Strategy 2030 in 2021 to enhance international exchange and cooperation.

## PROGRAMME VENUE



Tsinghua University's classroom environment combines tradition and modernity. Classrooms are outfitted with cutting-edge technology, enabling interactive learning experiences. The university's rich history and prestigious reputation provide an inspiring environment for academic pursuits.

## ACCOMMODATION



Accommodation will be provided in superior rooms based on single-occupancy from 20 – 26 October 2024 at the 4-star Crowne Plaza Beijing Zhongguancun in Hai Dian District, Beijing. The hotel is located approximately 2.6 kilometres (10-minutes drive) from Tsinghua University. Transportation to the university and back will be provided on programme days.

## GETTING TO THE HOTEL

There are two international airports in Beijing. It is recommended to take flights that land at the Beijing Capital Airport, which is closer to the city. There are several options to travel from the airport to the hotel. The following are some suggested ways:

**Subway:**
Take the Airport Express line from the airport to Sanyuanqiao Station, then transfer to Line 10 and get off at Zhichunli Station. The hotel is a 5-minute walk from the station. The total travel time is approximately 49 minutes.

**Taxi:**
If you prefer a more direct route, you can take a taxi from the airport to the hotel. The journey is approximately 23 minutes.

*Tips: Beijing traffic can be heavy, especially during peak hours (7:30-9:30 AM and 5:00-7:30 PM). Allow extra time if traveling by taxi or private transfer during these times.*

## PAYING FOR THINGS IN CHINA

Mobile payment is the most common payment method in China today with Alipay and WeChat Pay being the two main apps. You could choose one or both to download. Types of foreign cards (debit and credit cards are both acceptable) that can be linked to Alipay / WeChat Pay include Visa and Mastercard. Most recently, the Wise card has been known to work as well.

The acceptance of foreign bank cards in China is limited. Most card scanners at 'point of sale' only accept UnionPay cards. Only some chain hotels, big malls, and airport shops accept foreign bank cards. If you want to order in restaurants, shop in supermarkets, take the subway, etc., downloading Alipay and linking your foreign bank card is the best choice.

While direct payment with foreign bank cards is typically not feasible in most cases, withdrawing money from ATMs in China is highly convenient. Both Visa and Mastercard enable direct RMB withdrawals from ATMs. However, due to the convenience of mobile payments, China has essentially become a cashless society, although cash payments are still accepted but only in RMB and only at selected places.

Those with a TNG eWallet account can use this app to make Alipay QR payments in China. You can use it to scan local Alipay QR codes or show your QR code to the merchant. The transaction uses your TNG eWallet's ringgit balance and will convert to Chinese Yuan in real-time. The single-transaction limit for TNG payments is USD 5,000 per day and the annual cumulative transaction limit is USD 50,000.

## COMMUNICATION

Mandarin is the official and main language used in China. Some English is more commonly spoken in areas like international hotels, restaurants, and tourist spots, with younger people and service industry professionals more likely to speak it. Knowing a bit of the language can help with recreational activities. Here are a few Mandarin phrases to get you started:

- **Good Morning** – 早上好 (zǎo shàng hǎo)
- **Hello** – 你好 (nǐ hǎo)
- **Goodbye** – 再见 (zài jiàn)
- **Bye** – 拜拜 (bāi bāi)

- **Yes/No** – 是 (shì) / 不是 (bú shì)
- **Thank you** – 谢谢 (xiè xiè)
- **Please** – 请 (qǐng)
- **You're welcome** – 不客气 (bú kè qì)

## ABOUT ASIAN BANKING SCHOOL

The **ASIAN BANKING SCHOOL (ABS)** is dedicated to developing talent and is the largest specialised provider of quality banking training programmes in the ASEAN region.

As the industry's preferred partner in learning and development, ABS offers customised and open enrolment training programmes that cover a comprehensive list of banking areas developed by its Specialist Training Consultancy Team or in collaboration with strategic learning partners that includes some of the top business schools in the world. This includes its Executive Education programmes with Bayes Business School (formerly Cass) in London, the University of Cambridge Judge Business School, Frankfurt School of Finance and Management, INSEAD, the University of Edinburgh Business School, Bologna Business School, Bangor Business School, ESSEC Business School. In 2024, ABS will offer two new courses with the University of Oxford Saïd Business School and the Tsinghua University, Beijing.

ABS began operations in 2015 and has continued to set the standard for developing talent in the banking industry through its innovative, unique, and relevant training programmes that have transformed the banking education landscape having trained nearly 200,000 bankers since its inception. In 2023, ABS established its Singapore office as part of its expansion plans to provide personalised training consultancy services within the region.

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