



Live more,  
Bank less

# Wealth Management in the digital era

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# Wealth Management focuses on hyper-personalized experience

*With customer journey & micro moments tailored to their needs*

## Traditional Investing



### Business-centric

Standardize customer journey on trading for each investment product for all customers



### Product & Asset

Invest and manage the assets (e.g. stock, bond, etc.) separately, providing the atomistic view

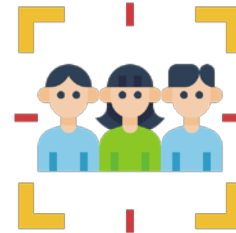


### General investment news & comments

Provide the general investment insights to all investors including market trend, daily news and research articles, etc.



## Wealth Management



### Customer-centric journey

Provide the personalized investment journey and build the customized wealth management plan



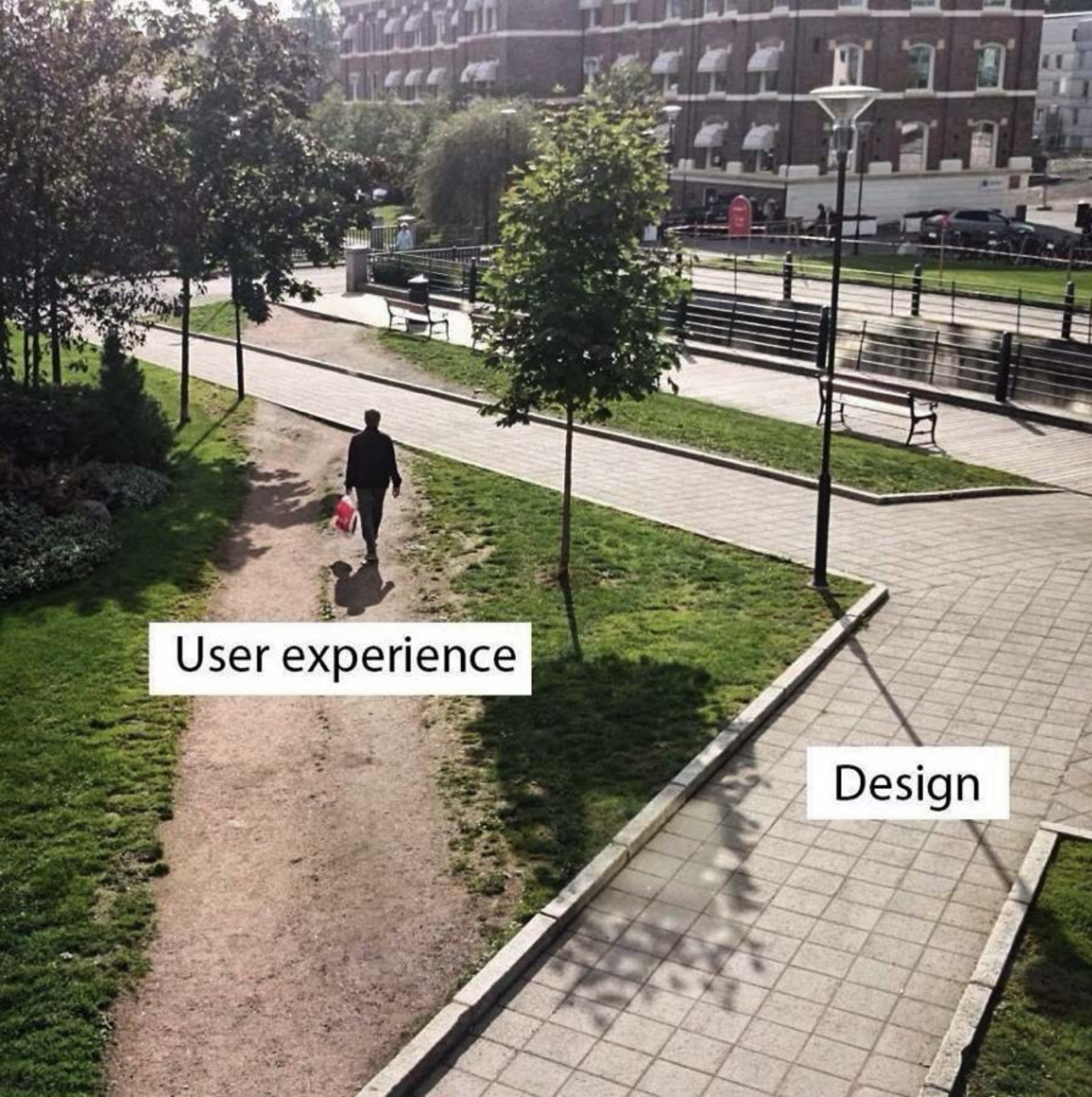
### Portfolio Management

Manage all wealth assets in a holistic view to craft the suitable financial plan archiving the goal



### Financial advisory

Assist customer to monitor the wealth portfolios and provide advisory service on the personalized investment strategy



User experience

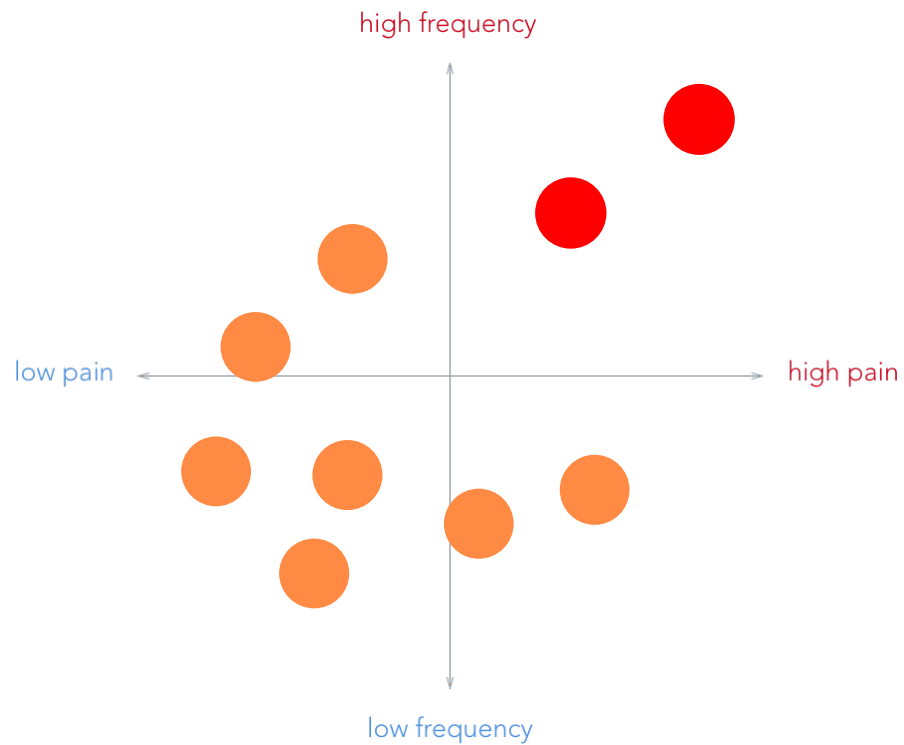
Design

# How to create a **customer-centric** journey?



# Why should we build with UX?

To build something that people really use

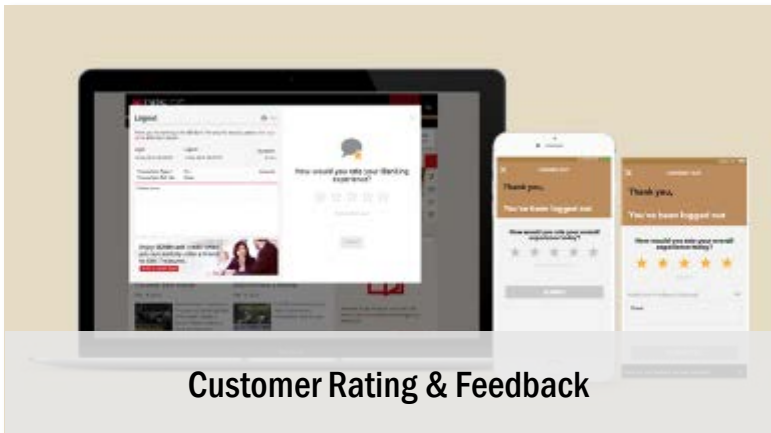
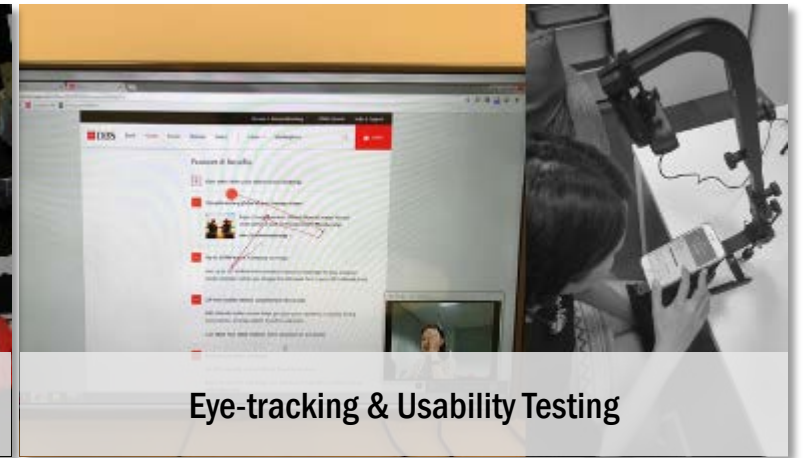


# Satisfying modern customers

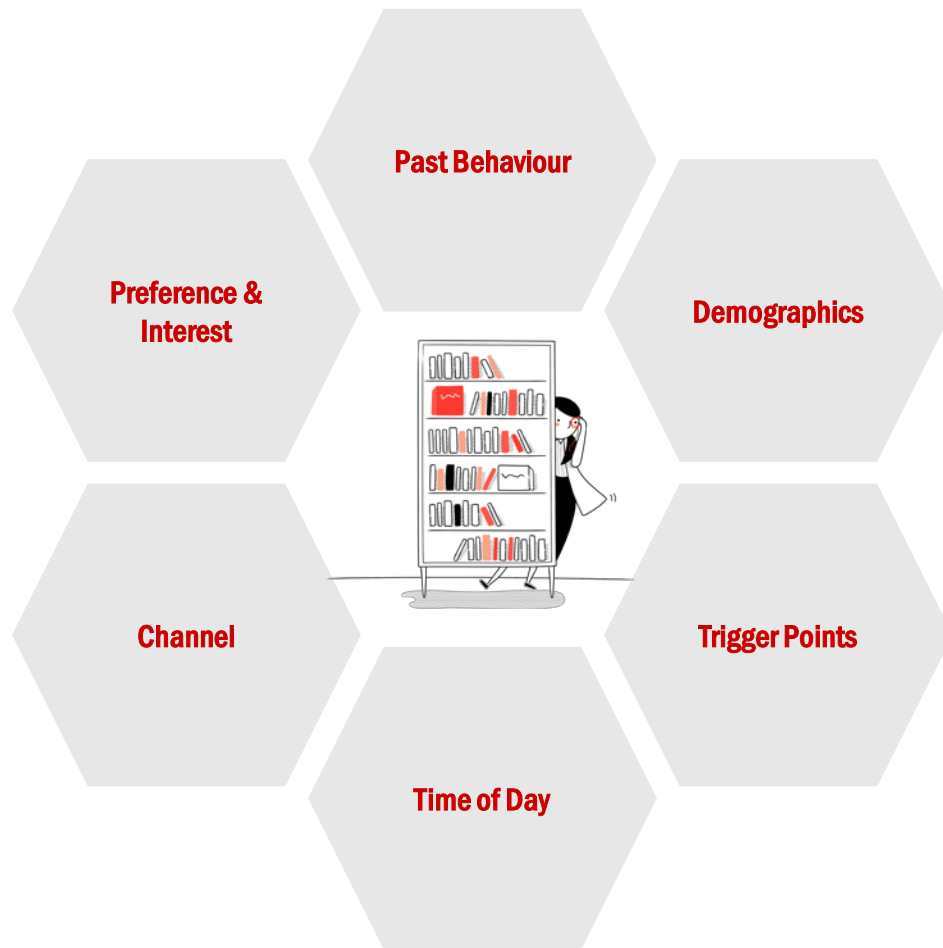
- Empower
- Engage
- Educate



# Begin, Build and Iterate with Customer & Data



# Contextualization of data into meaningful actions



At the right **timing...**

**Adjusts** to your preferred frequency

**Remembers** your previous actions

**Relevant** to your past behaviour & preference

**Unobtrusive** along your customer journey

With an element of **Fun**



# Which part of our journey you want to be in?

## Business Manager

Strategy, Pain points, priorities, Return of investment (ROI), customer satisfaction



## Project Manager

Project Management, requirements in detail, quality efficiency and cost control



## Developer

IT knowledge, system knowledge, solution architects



**Thank You**



## 可持續金融及職業發展



# Disclaimers

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- (a) This material is prepared for general information purposes only and does not have any regard to the specific investment objectives, financial situation and the particular needs of any specific person who may receive it. Besides, this material is not an investment advice and does not constitute any offer or solicitation to offer or recommendation of any investment product;
- (b) Any views and opinions expressed represent the views of the author(s) and do not necessarily reflect the views of Bank of China (Hong Kong) Limited ("BOCHK");
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全球氣溫上升

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氣候變化的影響

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減碳勢在必行 金融業分配資金

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崗位多樣 複合型人才需求

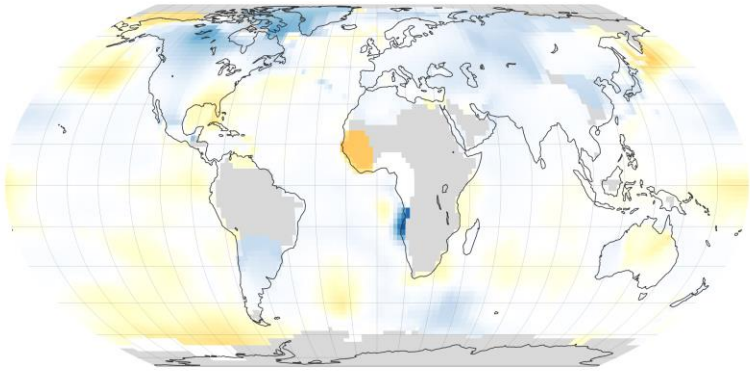
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年輕人如何抓住機會

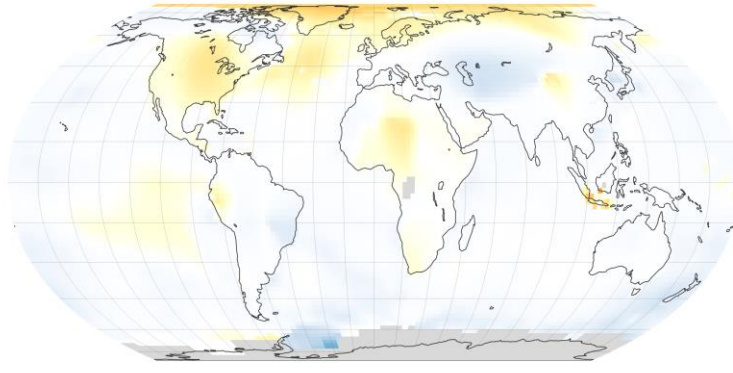
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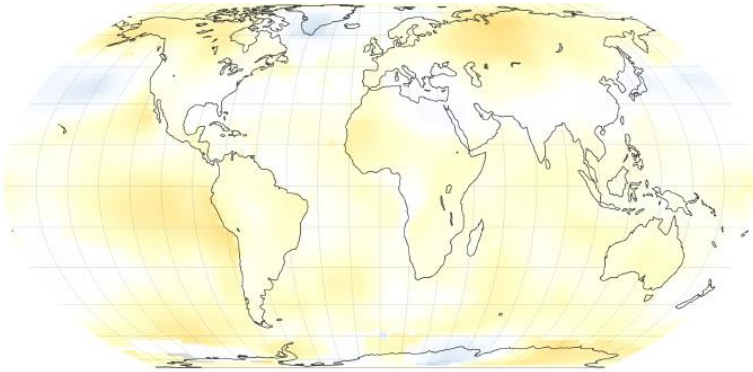
# 氣溫上升



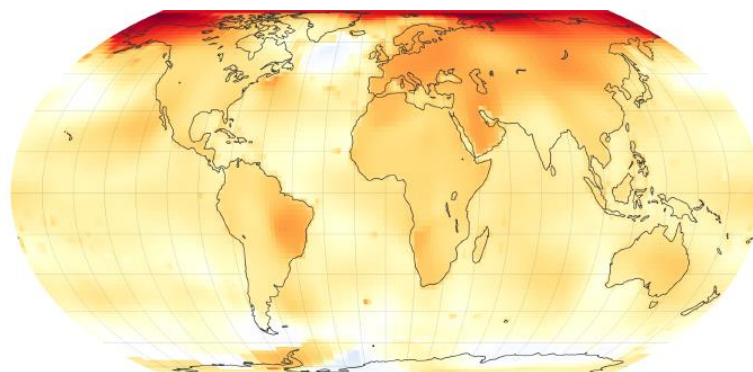
1880-1884



1930-1934

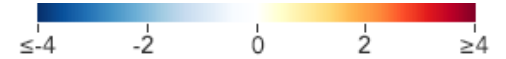


1980-1984



2015-2019

各時期氣溫較1951-1980年變化

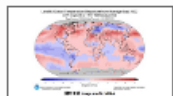


至2021年，全球平均氣溫已較工業革命前高**攝氏1.01度**。

2050年的平均氣溫或較工業革命前高1.5至攝氏**5度**。

在上一個冰河世紀，全球平均氣溫較現在低攝氏**6度**。

在恐龍存活的時代，全球平均氣溫較現在高攝氏**4度**，北極圈內還有鱷魚生活。



在2022年，北美洲經歷了有記錄以來最暖的9月。



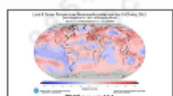
在北半球溫帶地區，人為氣候變化導致植物根部土壤發生乾旱的機會顯著增加至最少20倍。



全球溫度上升導致更頻密和更持久的乾旱，對人類和生態系統構成重大風險。若全球變暖達4°C，預料某些地區或會出現持續5年以上的嚴重乾旱。



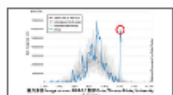
隨着氣候變暖，巴基斯坦的強降雨變得更為強烈，氣候變化或已導致極端降雨強度增加達50%。



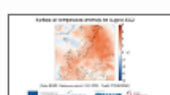
在2022年，北半球經歷了有記錄以來第最暖的夏季。2022年8月與2020年8月的北半球平均溫度並列8月的最高紀錄。



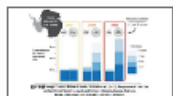
全球變暖超過1.5°C可能會觸發多個氣候臨界點，例如冰蓋崩塌、大範圍凍土急速融化。



2022年9月2日至5日，格陵蘭冰蓋出現了過去44年連續衛星監測以來從未見過的季末熱浪及融冰事件，在9月3日，冰蓋約600,000平方公里出現表面融化。



在2022年，歐洲經歷了有記錄以來最熱的8月和夏季。



假如全球溫室氣體排放維持在非常高水平，到2500年，南極洲冰蓋東部的融化可導致全球海平面上升達5米。



2022年夏季，中國經歷了1961年以來持續時間最長及受40°C以上高溫覆蓋範圍最大的破紀錄熱浪事件。



在非常高溫室氣體排放情景下，約22,000種海洋物種會面臨高或嚴重的氣候風險。



即使各國能實現巴黎協定的目標，把全球升溫控制在2°C，到了2100年，美國、西歐、中國及日本的熱壓力指數超越「危險」臨界值的機會將增至3至10倍。

# 減碳勢在必行 金融業分配資金

## 低碳經濟投資需求巨大

目標	投資需求	來源
達到巴黎協議1.5度和2度目標所需投資預測的中位數	共15和30萬億美金	van Vuuren, D.P., van der Wijk, K.I., Marsman, S. et al. The costs of achieving climate targets and the sources of uncertainty. Nature Climate Change (2020)
2050年達到淨零排放目標	每年1-2萬億美金	Energy Transitions Commission (2020)
歐洲2050年達到淨零排放目標	共28萬億歐元	McKinsey (2020)
英國2050年達到淨零排放目標	每年500億英鎊	UK Committee on Climate Change (2020)
中國2060年達到碳中和	127到174萬億人民幣	清華大學

## 金融機構對資金分配起著關鍵作用

為了推動香港成為綠色金融中心，香港銀行界正推動綠色及可持續發展的方案以管理或降低氣候風險，支持香港向低碳和可持續經濟過渡。

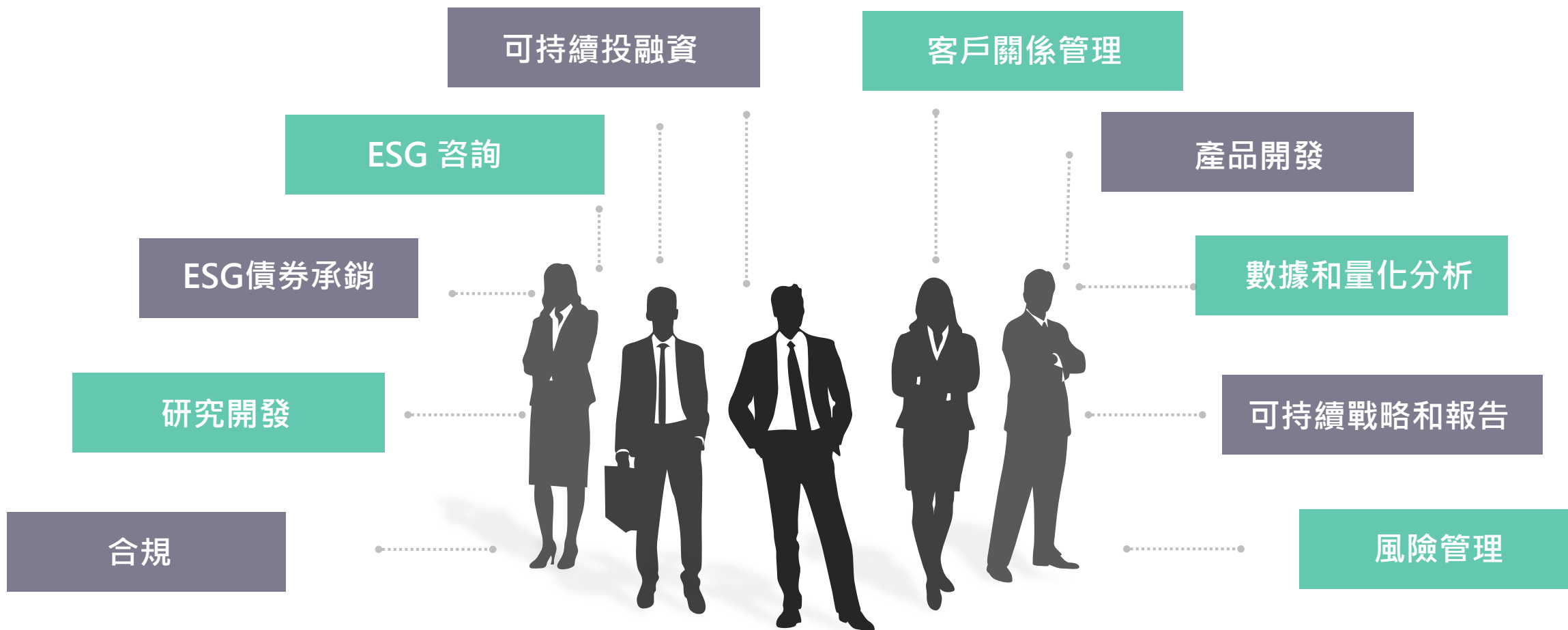
金管局將會分三階段推動綠色及可持續的銀行業發展：

第I階段：與業界建立一個共同框架，評估銀行目前的「綠色」基準(Greenness Baseline)。金管局亦會與國際組織合作，為本港銀行提供技術支援，掌握進行「綠色體檢」的原則和方法；

第II階段：就綠色及可持續銀行的監管期望或要求諮詢業界及其他持份者，以訂立一套提升香港銀行業的綠色和可持續發展的具體目標；

第III階段：確立目標後，落實、審視及評估銀行在這方面的進度。

## 可持續金融相關職位





年輕人如何抓住機會？

是否願意承擔這項社會責任？







關注資訊 尋找興趣 儲備知識

參加活動 與從業者交流

# ESG相關網站

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## 非盈利組織組織或聯盟

International Panel on Climate Change - IPCC : <https://www.ipcc.ch/>

United Nations Framework Convention on Climate Change – UNFCCC : <https://unfccc.int/>

Task Force on Climate-related Financial Disclosures - TCFD : <https://www.fsb-tcfid.org/>

Organisation for Economic Co-operation and Development- OECD : <https://www.oecd.org/contact/>

Glasgow Financial Alliance for Net Zero -GFANZ : <https://www.gfanzero.com/>

Carbon Disclosure Project - CDP :<https://www.cdp.net/en>

## 本港及內地機構

HKMA Green and Sustainable Banking : <https://www.hkma.gov.hk/eng/key-functions/banking/banking-regulatory-and-supervisory-regime/green-and-sustainable-banking/>

HKEX ESG Academy : [https://www.hkex.com.hk/Listing/Sustainability/ESG-Academy?sc\\_lang=en&fireglass\\_rsn=true#fireglass\\_params&tabid=a25e568b39b0c9dd&application\\_server\\_address=rwishklweb15.bocgroup.com&popup=true&is\\_right\\_side\\_popup=false&start\\_with\\_session\\_counter=1](https://www.hkex.com.hk/Listing/Sustainability/ESG-Academy?sc_lang=en&fireglass_rsn=true#fireglass_params&tabid=a25e568b39b0c9dd&application_server_address=rwishklweb15.bocgroup.com&popup=true&is_right_side_popup=false&start_with_session_counter=1)

香港氣候行動藍圖2030+ : <https://www.climate.gov.hk/?lang=2>

香港綠色金融協會 : <https://www.hkgreenfinance.org/?lang=zh-hant>

生態環境部 : <https://www.mee.gov.cn/>

## 其他相關

ESG Today : <https://www.esgtoday.com/>

Environmental Finance : <https://www.environmental-finance.com/content/news/>

ESG Clarity : <https://esgclarity.com/>

Carbon Tracker : <https://carbontracker.org/>

Cambridge : <https://www.cisl.cam.ac.uk/resources/publications>

Sustainalytics : <https://www.sustainalytics.com/>

Moodys : <https://esg.moodys.io/>

MSCI : <https://www.msci.com/>

10 Mckinsey : <https://www.mckinsey.com/featured-insights/climate-change>



謝謝！

