

Philip Sowter, COO, focuses on "Digital and Operational Transformation" at TBUK. Mr. Sowter outlines the Bank's strategies to embrace digital advancements and optimize operational processes for agility. Key areas of emphasis include operational resilience covering IT infrastructure, core systems, and cybersecurity, as well as operational efficiency involving disaster recovery, business resumption, and supplier engagement. Mr. Sowter introduces transformative pillars of digitization and automation, aiming to expand TBUK's digital footprint and enhance operational efficiency through technologies like RPA, BPM, and AI/machine learning. The presentation emphasizes the importance of actively participating in transformation initiatives for continuous improvement, service excellence, and futureproofing. This aligns with the growth mindset advocated throughout the presentations, focusing on creating capacity, enhancing customer experience, improving profitability, and generating capital for strategic investment. Overall, Mr Sowter`s insights underscore TBUK's commitment to staying at the forefront of technological innovation and operational excellence for sustained growth and competitiveness in the financial landscape.