



## Post Conference Evaluation Report



## Acknowledgements

It is with great pleasure that I present the post-conference report for the **Consumer Credit Conference 2024**. This report represents the hard work, dedication, and seamless collaboration of everyone involved.

First, I would like to extend heartfelt thanks to Shikesh, our chairperson, whose insights and guidance shaped the flow and impact of the sessions. Your leadership on the day created an engaging environment for meaningful discussion and insight-sharing among our attendees.

I also want to express my sincere gratitude to Ryno, my Managing Director, for his invaluable expertise in program development. His thoughtful selection of speakers and topics captured the interest of attendees, making the conference an unmissable event in the industry.

Special thanks go to Charmaine for her meticulous handling of all financial aspects, including invoicing, speaker logistics, and accommodation arrangements. Her attention to detail and professionalism were key to ensuring smooth operations.

To Gugu, thank you for your tireless efforts in marketing the conference and coordinating with our exhibitors. Your dedication in promoting the event and managing delegate accommodation was instrumental in making the conference a success.

I would also like to thank TK and Siphokazi for their work in building our database and designing effective email campaigns. TK's creativity and technical skill reached our target audience and drove significant engagement.

Finally, a warm thanks to Zama and Deborah, whose guidance and support in speaker selection, delegate outreach, and communication helped shape the program. Your insights and assistance ensured the content was aligned with audience expectations and industry trends.

Thank you, everyone, for your unwavering commitment and hard work. Together, we have achieved another successful conference, and I look forward to our continued success in future endeavours.

Warm regards,

Ayanda Akhona Makupula

Project Manager



*Trade Conferences International*  
*your professional event organiser*

## Executive summary

The Consumer Credit Conference 2024 gathered industry leaders, professionals, and experts to discuss emerging trends, regulatory shifts, and technological advancements within the consumer credit sector. Hosted over two days, the conference offered insightful presentations, engaging panel discussions, and interactive sessions, equipping attendees with actionable strategies to address the complexities of consumer credit in a rapidly evolving landscape.

### Key Themes:

- **Digital Transformation:** Speakers highlighted the importance of digital transformation in consumer credit, exploring the role of advanced technologies, such as data analytics and artificial intelligence, in enhancing credit risk assessment, customer engagement, and operational efficiency.
- **Regulatory Compliance and Ethics:** Discussions focused on navigating the complex regulatory landscape, with emphasis on compliance, data protection, and ethical considerations in credit practices. The importance of balancing compliance with consumer rights and operational needs was underscored throughout the sessions.
- **Customer-Centric Strategies:** Presenters shared insights into the importance of customer-centric approaches in credit management, covering strategies for fostering trust, improving customer experience, and personalising lending offerings to meet evolving consumer needs.

### Attendee Feedback:

Feedback from attendees was largely positive, with many expressing satisfaction with the depth and relevance of topics presented. Attendees praised the quality of speakers and the organisation of the event. Notable speakers, such as Lynette de Beer, Carl Knight, and Ans Gerber, received commendations for their expertise and engaging presentations.

Some constructive feedback was received regarding the need for more interactive and diverse session formats, as well as minor technical improvements in the presentation setup. Attendees also recommended maintaining a balanced programme that allows for more practical applications alongside theoretical insights.

### Recommendations:

- Enhance session interactivity by incorporating more varied formats, such as workshops or case studies, to cater to different learning preferences and provide deeper practical insights.
- Continue to refine the programme to ensure a balanced focus on both regulatory compliance and customer-centric innovations, addressing the full spectrum of challenges in consumer credit.
- Consider scheduling future conferences outside of month-end to improve accessibility for delegates with critical month-end responsibilities in financial roles.

## Introduction

The Consumer Credit Conference 2024, held on 30 & 31 October 2024, brought together industry leaders, experts, and professionals from across South Africa to explore the dynamic landscape of consumer credit. Hosted by Trade Conferences International, this event aimed to address the evolving opportunities and challenges within the consumer credit industry, with a focus on regulatory compliance, customer-centric strategies, and technological innovation.

Over the course of two days, attendees engaged with a comprehensive agenda featuring industry expert presentations, panel discussions, and interactive sessions. Topics included digital transformation, credit risk management, financial inclusion, and customer experience enhancement. Esteemed speakers and industry pioneers shared their expertise, while delegates had the opportunity to network, exchange ideas, and gain practical insights to apply within their respective organisations.

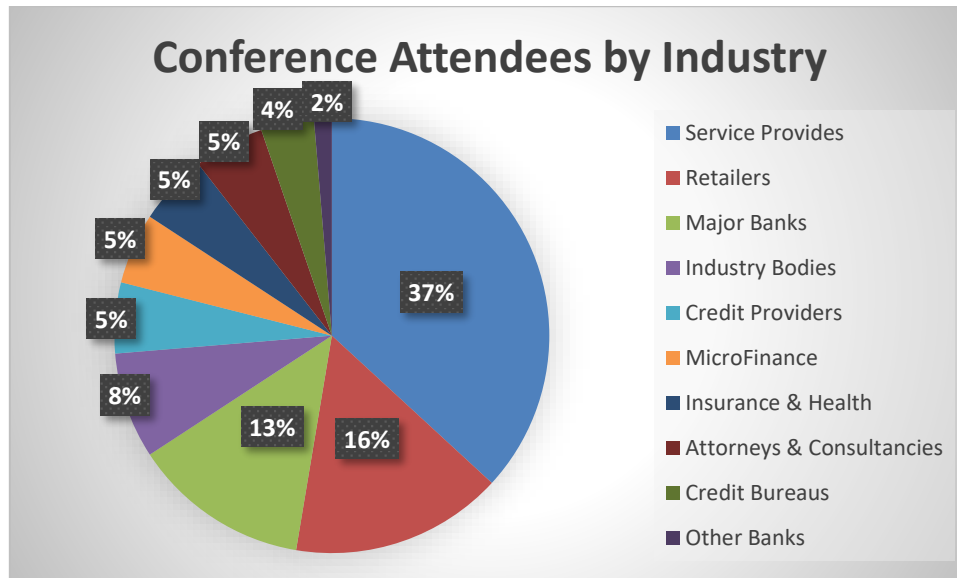
This report provides a comprehensive overview of the conference proceedings, capturing key themes, significant presentations, attendee feedback, and recommendations for future events. It aims to reflect the valuable insights gained and serves as a reference guide for industry professionals seeking to stay ahead in the consumer credit sector.

In the following sections, we delve into the conference program, speaker highlights, attendee feedback, and insights gathered from surveys and interactions throughout the event. We hope this report proves informative and serves as a valuable resource for all stakeholders in the consumer credit ecosystem.



## Attendance and participation

The Consumer Credit Conference 2024 attracted 79 registrations, but welcomed 67 total attendees at the event, with a diverse group of professionals across consumer credit, financial services, banking, legal, and technology sectors. This wide-ranging representation enriched discussions, offering multiple perspectives and insights that resonated throughout the sessions.



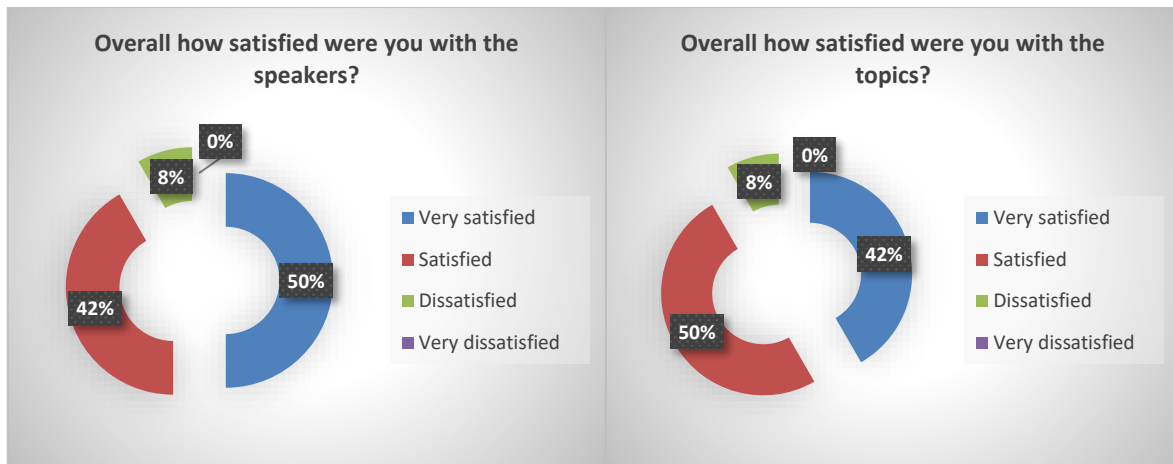
While there were some last-minute cancellations, primarily due to month-end commitments, the conference remained a valuable platform for exhibitors and attendees to connect, learn, and engage in meaningful discussions. Many attendees noted that month-end responsibilities in the credit and payments sectors can be particularly demanding, making it challenging for them to attend. Going forward, we will be mindful of scheduling conferences at times that are more accommodating for finance professionals, especially those in roles focused on credit, payments, and collections.

We extend our sincere gratitude to all who attended, including our returning delegates from previous TCI events. Your ongoing support and active engagement drive our commitment to providing an exceptional conference experience each year. Moving forward, we aim to broaden our outreach and attract an even wider array of stakeholders, ensuring that future conferences continue to meet the evolving needs of the consumer credit industry while fostering a collaborative environment for knowledge sharing and growth.

## Conference programme and sessions

The programme for this year's Consumer Credit Conference was carefully designed to ensure a seamless flow of relevant and timely topics, providing attendees with valuable insights into the evolving consumer credit landscape. Each session was thoughtfully curated to address pressing issues within the industry, offering a comprehensive view of regulatory, technological, and customer-centric approaches.





Survey feedback showed high satisfaction among attendees, with over 90% indicating that the event met their expectations and was well worth attending. Panel discussions were particularly well-received, praised for their engaging and informative nature, and providing a platform for in-depth dialogue on critical industry matters.

Our commitment to delivering content that reflects current trends and challenges was evident throughout the programme. The interactive structure of the sessions fostered active engagement, with attendees and presenters exchanging ideas, discussing best practices, and exploring innovative strategies.

While we received some feedback regarding some speakers going through their presentations too quickly, we do ensure that speakers submit their presentations for vetting to avoid such but due to nerves sometimes, some speakers tend to go faster. Moving forward, we plan to take steps to improve speaker presentation time management but incorporating more open discussions.

Overall, the programme was well-received and succeeded in offering a robust platform for learning, networking, and collaboration in the consumer credit field.

### Notable presentations

The Consumer Credit Conference 2024 featured an impressive lineup of expert speakers, each bringing valuable insights to the evolving consumer credit landscape in South Africa. Key presentations covered a diverse array of topics, reflecting the latest challenges and innovations in the industry.

Lynette de Beer, Acting CEO of the National Credit Regulator, opened the conference with a compelling session on the **current state of consumer credit in South Africa**, highlighting the impacts of stagnant financial education levels and regulatory changes under the National Credit Act. Her discussion set the tone for the conference, emphasizing the need for strategic approaches to improve financial literacy and compliance within the retail credit sector.

Magauta Mphahlele, Executive Director at SACRRA, provided an essential update on the **amended requirements under Regulation 19 of the National Credit Act**. She shared practical strategies for data quality monitoring and regulatory compliance, offering attendees actionable insights into adapting to new submission guidelines.

Howard Gabriels from the National Financial Ombud delivered a thought-provoking presentation on **ensuring fairness and accountability in consumer credit**, focusing on transparency and consumer

protection. His insights on establishing fair standards in credit agreements and lending processes underscored the critical role of regulatory oversight in building consumer trust.

The first-day panel discussion brought together industry experts including Dirk Badenhorst, Carl Holliday, Ans Gerber, and Shandukani Lukoto, who explored customer-centric approaches to regulatory compliance. Although Sicelo Kula missed the panel due to a delayed flight, he engaged in a follow-up dialogue with the chairperson, Shikesh Lalbahadur, to address his panel discussion questions. This interaction offered valuable insights and practical strategies for balancing regulatory requirements with a positive customer experience, especially in the context of unsecured lending. Many attendees were impressed by Sicelo's thoughtful responses and appreciated the engaging discussion on best practices for compliance.

In the afternoon, Mariette Ischner from Royal Finance Group and Matthew Knowlden of MPOWA Finance led sessions on **microfinance and innovations in short-term credit**. Mariette's exploration of the **risks and rewards of microfinance** highlighted the balance between profitability and social impact, while Matthew's focus on **technological innovations in micro-lending** showcased the potential for digital platforms to expand credit accessibility.

Day 2 of the conference began with a presentation from Afua Darko of Sanlam, who addressed the **importance of digital transformation in retail credit**. Her session emphasized how digital transformation can enhance customer onboarding, drive financial inclusion, and create collaboration opportunities within the financial sector.

In a subsequent panel discussion, Jonathan De Matteis, Fatgie Adams, and Carl Holliday discussed **innovative technology solutions in retail credit**, highlighting how technology can drive transformation across the industry. The panel explored advancements that improve credit risk assessment and enhance overall customer experience, offering attendees valuable insights into the future potential of tech in consumer credit.

Tinus Visagie from Capitec delivered a detailed presentation on **advanced data analysis in consumer lending**, underscoring the importance of data-driven strategies in personalising credit offerings. His focus on architecture and data connectivity revealed new opportunities for gaining insights and enhancing consumer credit practices.

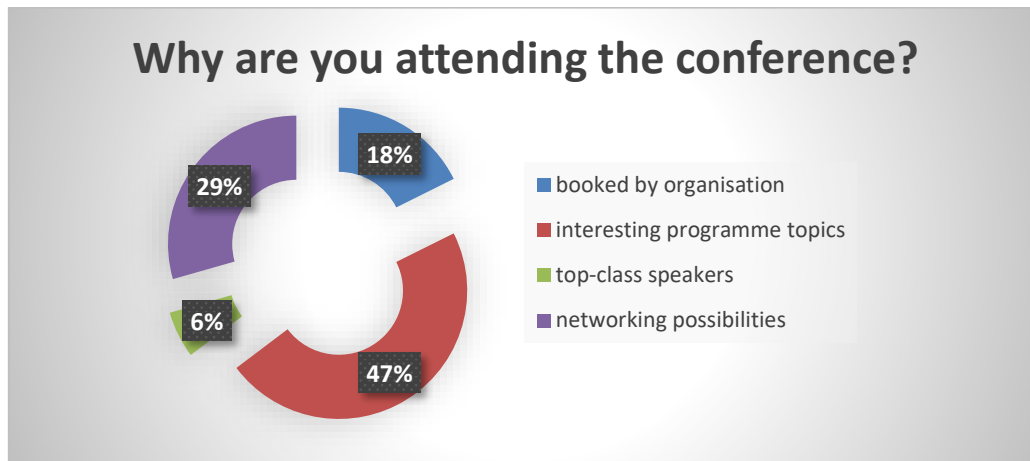
Carl Knight of Credit Intel presented on **artificial intelligence in consumer credit**, covering the applications, benefits, and ethical considerations of AI. His insights into the psychological and behavioral aspects of AI-driven credit decisions provided attendees with a comprehensive view of the role AI can play in the industry.

Finally, Sicelo Kula from Michalsons shared his expertise on **AI governance, data protection, and IT contract management**, discussing the legal and commercial risks associated with data usage in consumer credit. His advice on driving innovation lawfully and the importance of robust IT contracts offered practical guidance for navigating today's digital credit environment.

These notable presentations created a dynamic and informative atmosphere at the Consumer Credit Conference 2024, equipping attendees with the tools and knowledge needed to stay ahead in the rapidly changing consumer credit industry.

## Key Themes and Trends

The Consumer Credit Conference 2024 delivered essential insights into the evolving landscape of consumer credit. The discussions were organized around pivotal themes, including technology integration, digital engagement, and regulatory and ethical considerations — reflecting the “interesting programme topics” that contributed significantly to attendee interest.



## Current Landscape of Consumer Credit in South Africa

The conference began by addressing the state of retail credit in South Africa, with a focus on the challenges posed by stagnant financial education and poor outcomes for consumers. Topics included navigating regulatory changes under the National Credit Act and the need for enhanced financial literacy. Speakers emphasized the impact of regulatory adaptation and financial education on consumer credit outcomes, setting the stage for discussions on compliance and consumer empowerment.

## Customer-Centric Approaches to Regulatory Compliance

A recurring theme throughout the conference was the importance of placing the customer at the centre of compliance efforts. Speakers explored how regulatory requirements could be aligned with customer experience, highlighting the amended requirements for submitting consumer credit information under Regulation 19. The discussion covered data quality, transparency, and consumer protection, providing insights into maintaining compliance while prioritizing fair practices and consumer trust.

## Credit Risk Mitigation and the Role of Microfinance

The sessions on microfinance illustrated its dual role in promoting financial inclusion and managing credit risk. Presentations explored the rewards and challenges of microfinance, especially in underserved communities, where access to credit can stimulate economic growth. The discussions covered balancing profitability with social impact and implementing robust credit assessment strategies, with a focus on the broader economic and social implications of micro-lending.

## Digital Transformation in Consumer Credit

The transformative potential of digital tools in consumer credit was a key focus on the second day. Presentations highlighted digital transformation's impact on customer onboarding, experience enhancement, and financial inclusion. Discussions emphasized the importance of collaboration within the financial sector to overcome barriers to digital adoption, helping organizations adapt to an increasingly digital consumer base. Attendees learned about leveraging digital solutions to streamline credit operations and improve consumer engagement.



## Innovative Technology Solutions in Retail Credit

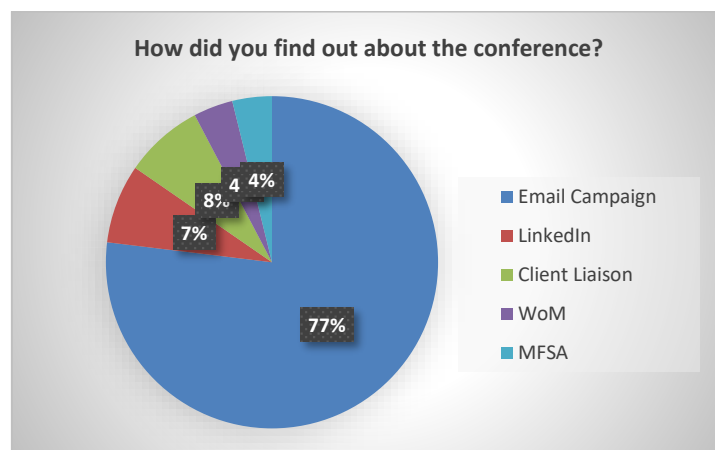
Technology and innovation in credit management were discussed in detail, with a focus on advanced tools for risk assessment and operational efficiency. Experts shared insights on integrating AI, automation, and digital platforms into consumer credit processes. Panellists explored the benefits of data-driven solutions, customer personalization, and streamlined operations, offering a glimpse into the future of tech-enabled credit management.

## Data, AI, and Cybersecurity in Retail Credit

As AI and data analytics become more central to credit management, sessions on data governance, AI ethics, and cybersecurity gained relevance. Speakers discussed the commercial and legal risks associated with AI-driven credit solutions, emphasizing the need for robust data protection and compliance. The conversation covered topics like AI governance, data-driven insights, and cybersecurity, reinforcing the importance of ethical AI usage in consumer credit.

## Marketing

The conference was promoted over 15 weeks. We mainly use email campaigns as our primary means of communications. This year we've also intensified our use of LinkedIn as a marketing tool as well as collaborate with industry bodies such as MicroFinance South Africa. We also increased the number of media partners to ensure our sponsors and exhibitors received as much exposure as we could provide.



\*MFSa – MicroFinance South Africa

The most effective ways of promoting events such as this, is still e-mail campaigns and personal calls

- Over **45 000** e-mails were sent to contacts on our database to personnel targeted included those dealing with: consumer credit, debt collection, credit risk, customer experience, technology, business development and legal matters
- Social media coverage (LinkedIn) that promoted the event, sponsors and their organisations.
- An intensive sales calls campaign by the TCI sale team over 3-month period
- Registration reminder emails and follow-up calls
- Articles on TCI website as well as our media partners
- Some speakers, delegates and exhibitors shared the event on their social media platforms

### Exhibiting companies received pre-conference promotion opportunities:

- Company logo in our brochure
- Company logo on the conference website
- Company logo on all e-mail campaign letters
- Company tagged in our LinkedIn posts

### Marketing by exhibitors

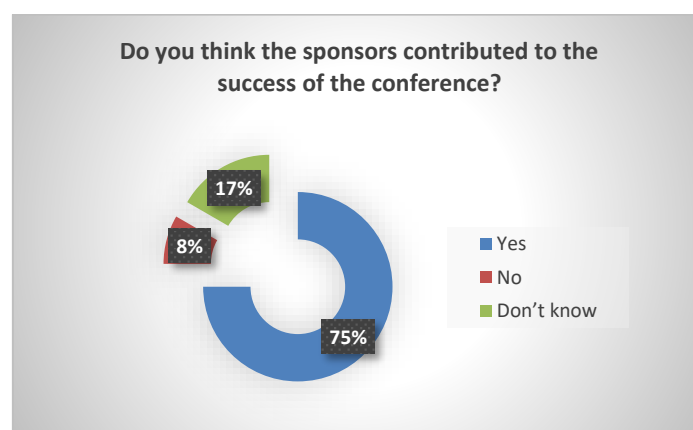
Marketing by exhibitors is still not sufficient and we will have to work harder on making sponsors more involved and understand the value of their role in promoting their involvement in the event... Also, better targeting of who they want to see at the conference must be done.

### During the conference the following was done for exhibitors:

- Exhibition stands/space
- Company advertorial played during breaks
- Company welcome video played
- Company banners at the venue/tea area
- Company fliers distributed to all attendees
- Company logo on welcome and conference banners
- Speaking opportunities in on of our panel discussions
- Company QR codes for generating leads displayed during breaks

### Networking opportunities

The Consumer Credit Conference 2024 offered a range of networking opportunities designed to foster connections and facilitate knowledge sharing among attendees. Informal networking breaks between sessions allowed participants to discuss key topics, exchange insights, and build relationships with peers, industry experts, and potential collaborators. Structured networking sessions also enabled focused engagement, where attendees could connect with speakers and exhibitors on topics relevant to consumer credit.



Feedback on the networking sessions was overwhelmingly positive, with participants highlighting the value of connecting with a diverse range of professionals across sectors like banking, technology, and legal compliance. These interactions added depth to the conference experience, enabling delegates to learn from each other and create relationships that extend beyond the event.

## Post-Conference Report: Consumer Credit Conference 2024

Some exhibitors expressed that delegates were hesitant to visit their stands, as attendees were primarily focused on the conference topics and sessions. To help our exhibitors build stronger connections with delegates and enhance their visibility, we encourage them to consider participating as speakers or panelists in future conferences. By sharing their expertise directly through the program, exhibitors can position themselves as thought leaders, which will help to build trust and credibility with delegates.



Moving forward, we will continue to refine the conference structure to support meaningful engagement between delegates and exhibitors, ensuring that both groups benefit fully from the event.

### Exhibitor highlights

We extend our sincere appreciation to all our sponsors and exhibitors at the Consumer Credit Conference 2024 for their invaluable support, which was instrumental in the event's success. Our exhibitors—Hyphen Technology, Groups R Us, Pay@, Be Compliant, and Altron FinTech—each brought unique expertise and insights, enriching the conference experience for all attendees. Through their interactive exhibition booths, these exhibitors provided attendees with access to cutting-edge products, services, and innovations in consumer credit.

#### *Consumer Credit Conference 2024 Exhibitors*



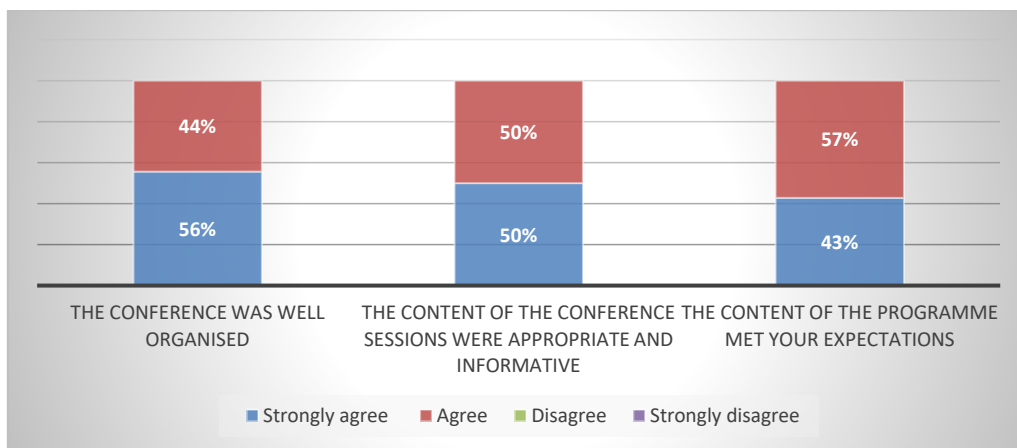
Throughout the conference, our exhibitors actively engaged with delegates, participating in exhibition booths, networking breaks, and informal discussions. Their involvement provided attendees with valuable industry insights and fostered an environment of collaboration and idea-sharing.

To add to the conference's excitement, many exhibitors hosted prize draws, which created a lively atmosphere and offered attendees an enjoyable break from the sessions. This initiative was well received, making the conference both informative and fun.

We thank each sponsor and exhibitor for their commitment to advancing the consumer credit industry. Their contributions were essential to the conference's success, and we look forward to continued partnerships in the future.

## Feedback results

The feedback from the Consumer Credit Conference attendees offers valuable insights into the conference's strengths and areas for enhancement. Survey results reflect a high level of satisfaction among participants, with most attendees expressing positive sentiments about their experience. They particularly appreciated the range and relevance of topics covered, finding the presentations informative and well-aligned with current industry issues.



The speakers received commendable feedback, with many delegates noting the expertise and engaging style of the presenters. The panel discussions were especially well-received, fostering dynamic exchanges and offering a breadth of perspectives on crucial industry topics. Attendees also valued the networking opportunities, which allowed for meaningful connections with peers and professionals in the consumer credit space.

While most feedback was positive, some areas for improvement emerged. A few attendees suggested increasing session format variety to cater to diverse learning preferences. Additionally, some exhibitors mentioned that attendees were not as engaged with exhibition stands as expected.

Integrating this feedback into future conference planning will be essential to building on this year's success and delivering an even more valuable experience. By addressing these improvement areas while amplifying the strengths recognized by attendees, we aim to further enhance the quality and impact of our conferences to better meet our audience's needs.

## Conclusion

The Consumer Credit Conference 2024 was a remarkable success, bringing together industry leaders, experts, and professionals to explore the latest trends, challenges, and opportunities in consumer credit. Over the two-day event, attendees engaged in thought-provoking discussions, gained valuable insights, and established connections with their peers in the sector.

We extend our deepest gratitude to all attendees, as well as our distinguished speakers, exhibitors, and partners whose contributions were integral to the success of this conference. Your active participation and support helped create an enriching experience for everyone involved.

Reflecting on this year's conference, we are inspired by the collaborative exchange of ideas, the networks formed, and the knowledge shared. The engaging discussions on digital transformation, regulatory compliance, customer-centric strategies, and innovative technology solutions provided invaluable perspectives that will shape the future of consumer credit practices.

Looking ahead, we are committed to delivering even more impactful events that empower professionals, inspire innovation, and foster meaningful industry progress. Thank you for your continued support, and we eagerly anticipate welcoming you to future conferences.

## Key Achievements and Recommendations

1. The conference was a success, with positive feedback from attendees on the relevance and depth of content presented.
2. The event successfully attracted a diverse audience from consumer credit, financial services, banking, and technology sectors.
3. Future conferences will focus on enhancing networking opportunities and encouraging more active engagement with exhibitors.
4. To address feedback, we will ensure exhibitors have greater visibility and opportunities to interact meaningfully with delegates.
5. We will work to increase participation from underrepresented sectors, such as microfinance and fintech, to broaden the range of insights shared.
6. Efforts will be made to refine the programme structure, adding more interactive and varied session formats to cater to different learning preferences.
7. Marketing efforts will emphasize sponsor contributions and benefits to the event, encouraging greater collaboration and visibility.

Feedback from sponsors, delegates, and speakers remains vital in assessing our performance and identifying areas for improvement. It guides our mission to deliver high-quality content, industry insights, and top-tier networking opportunities.

We are grateful for the continued trust and support from our audience and exhibitors, who rely on us to create an educational platform that adds value year after year. While enhancing networking and exhibitor engagement, we remain dedicated to upholding the conference's primary focus on knowledge-sharing and professional development. Thank you once again to our sponsors for their ongoing support and partnership.

## Appendix

### Companies that attended this event



### Compliments

**“The ease in communicating with Ayanda, the project manager”** – Avitha Nofal, Head: Regulation & Oversight, Ombud Council

**“Speakers covered informative topics”** – Talita Ngubeni, Client Relations Specialist, NuDebt Management

**“Very well organised and managed. The speakers were well spoken and professional. Will attend again.”** – Samuel Siminya, Financial Analyst - Domestic Risk, Credit Guarantee Insurance Corporation

**“The speakers were entertaining and informative”** – Courtney Prince, Internal Auditor, Lewis Group

**“TCI staff and networking opportunities provided. Secondly, the conference is great to verify & validate whether our current processes are up to standard.”** – Charlene van Wyk, Director of the Debt Collections Call Centre, Hammond Pole Attorneys

**“Venue was nice, plenty of networking opportunities, most presentations were good, and things moved at a good pace”** – Alex Hornsby, Manager of Analytics: CMS, Lewis Group

**“Everything was on time. Some speakers were very engaging, and I took a lot from them. The host was very good.”** – Eugene Jansen van Nieuwenhuizen, Head of Credit Risk, Lewis Group

**“The topics were a lot more relevant and informative than expected. Speakers were good.”** – Mario Hector, Credit Systems Manager, Lewis Group



## Complaints

**“The turnout on day 2 was dismal”** - Avitha Nofal, Head: Regulation & Oversight, Ombud Council

**“Chair was comfortable but too small”** – Courtney Prince, Internal Auditor, Lewis Group

**“Some presentations were too short, the flow of presentations wasn't conducive for questions, more practical examples needed”** – Alex Hornsby, Manager of Analytics: CMS, Lewis Group

**“Some speakers were too theoretical”** – Eugene Jansen van Nieuwenhuizen, Head of Credit Risk, Lewis Group

## Suggestions on how we can improve this conference

**“Include your key speakers and spread them over 2 days so the audience remains motivated”** - Avitha Nofal, Head: Regulation & Oversight, Ombud Council

**“Have every attendee pose a question when sending registration informatio”** – Talita Ngubeni, Client Relations Specialist, NuDebt Management

**“Add 1 or 2 more speakers”** – Courtney Prince, Internal Auditor, Lewis Group

**“Alignment in terms of expectations with presenters and possibly allowing for a more relaxed networking setting”** – Alex Hornsby, Manager of Analytics: CMS, Lewis Group

**“Presenters should provide with more practical advice with real life implications”** – Eugene Jansen van Nieuwenhuizen, Head of Credit Risk, Lewis Group

**“Perhaps do a survey on topics to prev/current delegates to ensure themes are not duplicated too often. New & unknown topics enable us to explore, while existing do not”** – Charlene van Wyk, Director of the Debt Collections Call Centre, Hammond Pole Attorneys

**“Include more panel discussions & debates. Also, have an online option”** – Jaco van der Merwe, Connect: Head of Credit Risk, Connect Financial Solutions

## Companies that previously sponsored our credit and debt collection events



# Post-Conference Report: Consumer Credit Conference 2024

## More pictures from the conference



## Conference programme

### DAY 1

07:30 Registration and refreshments

08:50 Opening remarks

#### CURRENT LANDSCAPE OF RETAIL CREDIT IN SA

09:00 **State of retail credit in South Africa in 2024: Stagnant financial education levels and poor outcomes for consumer**

- impact of stagnant financial education levels on retail credit outcomes
- navigating regulatory changes in consumer credit under the National Credit Act
- ensuring compliance and adaptability in the evolving retail credit landscape
- strategic approaches to enhancing financial literacy among consumers

*Lynette de Beer, Acting Chief Executive Officer, National Credit Regulator*

#### CUSTOMER-CENTRIC APPROACHES TO REGULATORY COMPLIANCE

09:45 **Amended requirements for the submission and accessing of consumer credit information in terms of Regulation 19 of the National Credit Act**

- understanding the updated submission guidelines for consumer credit information under Regulation 19
- data quality monitoring and reporting process to the National Credit Regulator
- strategic approaches to ensuring compliance with Regulation 19

*Magauta Mphahlele, Executive Director, South African Credit & Risk Reporting Association*

10:30 Tea and networking session

11:00 **Ensuring fairness and accountability in consumer credit: Role of the National Financial Ombud (NFO)**

- promoting transparency and consumer protection in retail credit practices
- addressing and resolving disputes between consumers and credit providers
- establishing standards for fairness in credit agreements and lending processes
- enhancing accountability through regulatory oversight and enforcement of ethical

*Howard Gabriels, Lead Ombud: Credit Division, National Financial Ombud Scheme South Africa*

11:45 **PANEL DISCUSSION - Navigating regulatory compliance and enhancing customer experience in consumer credit**

*This panel discussion will cover customer-centric approaches to regulatory compliance in the consumer credit sector. Panellists will address the evolving regulatory landscape, the challenges of ensuring compliance, and how customer experience can be enhanced in unsecured lending. Attendees will gain insights on best practices for compliance while focusing on customer engagement and relationship-building.*

**Dirk Badenhorst, Group Chief Legal & Compliance Officer, Consumer Profile Bureau**

**Carl Holliday, Attorney | Compliance Specialist, Be Compliant**

**Sicelo Kula, IT Lawyer, Michalsons**

**Ans Gerber, Head: Data Insights – Africa, Experian**

**Shandukani Lukoto, Associate Partner, Ntiyiso Consulting**

**12:45 Lunch and networking session**

## CREDIT RISK MITIGATION STRATEGIES

**13:45 Risks and rewards of microfinance**

- exploring the long-term rewards of microfinance for borrowers, institutions, and the South African economy
- balancing profitability and social impact in microfinance operations
- identifying the key risks associated with microfinance in South Africa
- mitigating risks through robust credit assessment and monitoring strategies

**Mariette Ischner, Managing Director, Royal Finance Group**

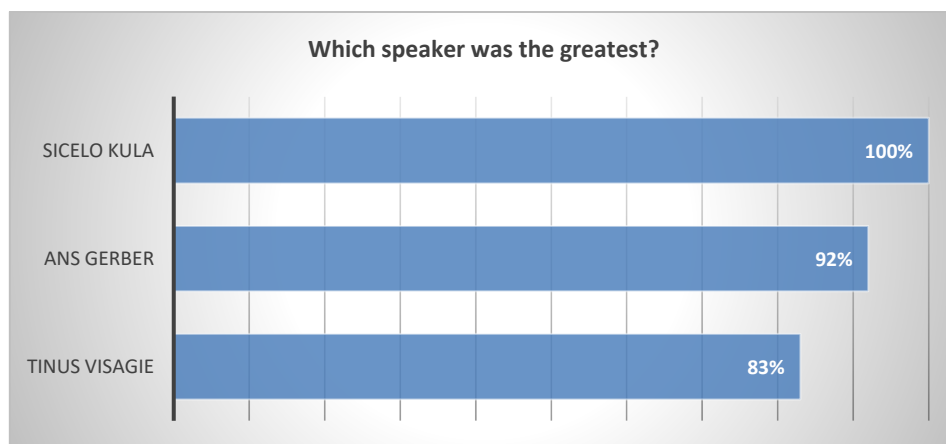
**14:30 Innovations in micro-lending and short-term credit solutions**

- leveraging cutting-edge technologies to streamline micro-lending processes
- developing flexible credit products that cater to underserved markets
- harnessing digital platforms to improve accessibility and customer experience
- integrating risk management tools to enhance the sustainability of short-term credit solutions

**Matthew Knowlden, Chief Operating Officer, MPOWA Finance**

**15:15 Tea and networking session**

**16:15 END OF DAY 1**





## DAY 2

07:30 Registration and refreshments

08:50 Opening remarks

### DIGITAL TRANSFORMATION IN CONSUMER CREDIT

09:00 **Digital transformation in retail credit**

- importance of digital transformation in South Africa
- benefits to the customer onboarding and experience journey
- financial inclusion due to digital transformation solutions
- importance of collaboration within the financial sector
- possible barriers to entry to consider

***Afua Darko, Head of Sanlam Credit Solutions, Sanlam***

09:45 **PANEL DISCUSSION - Innovative technology solutions in retail credit: Driving transformation**

*This session will explore cutting-edge technological innovations transforming the retail credit industry. Industry leaders and tech experts will highlight how these technologies enhance credit risk assessment, improve customer experience, and streamline operations. Participants will learn about successful implementations, the benefits of digital transformation, and the future potential of technology in retail credit.*

***Jonathan De Matteis, Head of Sales, Pay@***

***Fatgie Adams, Head of Credit Risk, TransUnion***

***Carl Holliday, Attorney | Compliance Specialist, Be Compliant***

10:45 Tea and networking session

### DATA, AI & CYBERSECURITY IN RETAIL CREDIT

11:15 **Applying advanced data analysis in consumer lending**

- Why advanced analytics is crucial to support credit offerings
- How the correct architecture supports agility in advanced analytics
- Utilising connections in data to gain insights that were previously not possible
- Making use of data-driven strategies to personalise consumer credit offerings

***Tinus Visagie, Data and Analytics Manager: Retail Credit Access, Capitec***

12:00 **Artificial intelligence in consumer credit**

- why use AI?
- how to use AI in consumer credit
- behavioural, psychological and encouragement criteria
- unintended consequences
- latest worldwide trends

***Carl Knight, Chief Executive Officer, Credit Intel***

**12:45 Lunch & networking session**

**13:45 Navigating AI governance, data protection, access to information, and IT contracts in retail credit**

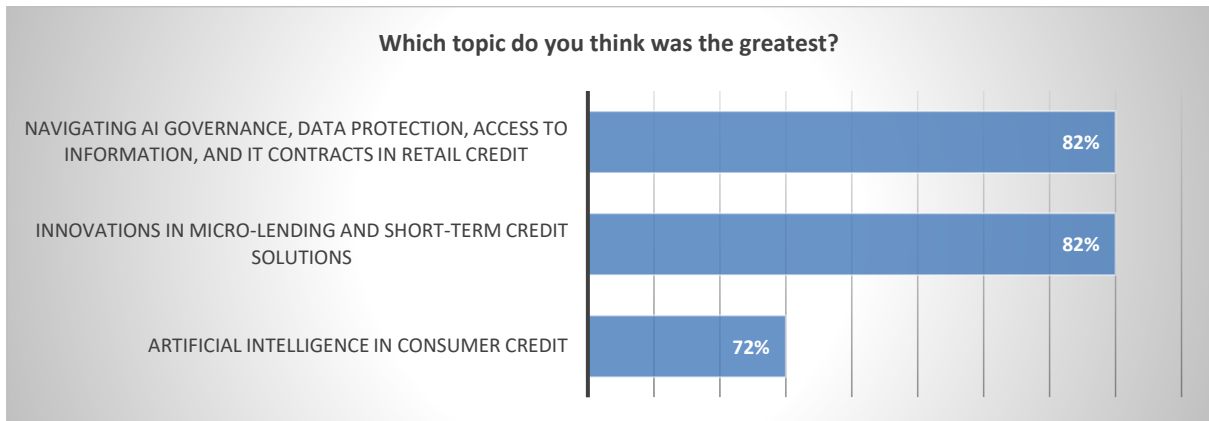
- commercial and legal risks of using data, AI, and other technologies in consumer credit
- how to drive innovation lawfully and manage risks
- importance of a good website and app to risk management
- importance of good IT contracts to risk management

***Sicelo Kula, IT Lawyer, Michalsons***

**14:30 OPEN DISCUSSION & CLOSING REMARKS**

**15:30 Tea and networking session**

**16:00 END OF CONFERENCE**





## Speaker biographies

### **Shikesh Lalbahadur - Chairperson**

Shikesh Lalbahadur is a qualified paralegal and mediator with over a decade of experience in various domains. He possesses expertise in digital customer engagement, omni-channel customer journey strategy, and artificial intelligence for autonomous engagement, including chatbots, conversational analytics, personalisation, and virtual assistants. Shikesh is adept at back-office process optimisation and automation, desktop analytics, business analysis, business intelligence, and process improvement. With a track record of presentations at local and international trade conferences, he excels in solution articulation and purposeful positioning offering valuable insights and strategic guidance in his field.

### ***Lynette de Beer, Acting Chief Executive Officer, National Credit Regulator***

Ms. Lynette de Beer, Acting CEO of the National Credit Regulator (NCR), is a Chartered Accountant with extensive experience in financial management across both public and private sectors. Previously CFO at NCR, she has been pivotal in modernizing business processes, achieving clean audits, and developing strategic frameworks. Prior to NCR, she worked on public sector projects for SAICA, enhancing skills in the Higher Education sector. Her leadership continues to empower informed consumer credit choices.

### ***Magauta Mphahlele, Executive Director, South African Credit & Risk Reporting Association***

Magauta Mphahlele began her career as a Junior Lecturer at Wits University before joining the Department of Trade, Industry, and Competition, where she played a key role in the National Credit Act and Consumer Protection Act's development. She was instrumental in establishing the National Credit Regulator and National Consumer Tribunal. After serving two terms as the Consumer Goods and Services Ombudsman, she joined SACRRA in 2023. Magauta is a respected speaker on consumer protection and financial inclusion. She enjoys cooking and organic gardening in Johannesburg. Magauta holds several notable Non-Executive positions, including Board Member of the National Financial Ombudsman Scheme and Member of the FSCA Consumer Advisory Panel.

### ***Howard Gabriels, Lead Ombud: Credit Division, National Financial Ombud Scheme South Africa***

Howard Gabriels took on the role of Interim Ombud in November 2019 and was formally appointed as the Credit Ombud in February 2021. With extensive experience in the public sector and a strong leadership background, he brings both valuable expertise and a fresh perspective to his position. Previously, Howard served as the Deputy Director General in the Department of Communications and chaired the Statistics Council from 2005 to 2013. He also currently chairs the Board of Directors for Proudly South African. Staff and stakeholders have warmly welcomed his leadership, expressing confidence in his ability to guide the organisation effectively.

### ***Dirk Badenhorst, Group Chief Legal & Compliance Officer, Consumer Profile Bureau***

With a robust background as the Acting CEO and COO of VeriCred Credit Bureau and now consulting to Consumer Profile Bureau as their Group Chief Legal & Compliance Officer, Dirk's expertise lies at the intersection of law and business operations. His focus is on

ensuring meticulous legal compliance and operational excellence within the credit industry, leveraging his industry knowledge and skills as an admitted attorney and credit industry executive. Dirk holds a BComm Law & Business Management as well as an LLB from NWU and is currently completing an MBA through Henley Business School.

***Carl Holliday, Attorney | Compliance Specialist, Be Compliant***

Carl is a seasoned management consultant and attorney specialising in assisting law firms with practice management, financial reporting, and compliance. His expertise spans productivity, compliance, management, litigation, negotiation, and forensic accounting, complemented by strong skills in strategic planning and proficiency in Microsoft Office. Carl holds a B.Proc LL.B in Law from North-West University.

***Sicelo Kula, IT Lawyer, Michalsons***

Sicelo Kula specialises in solving commercial and legal problems through practical application of the law, blending legal training, experience, and creative thinking. As a writer and motivational speaker, he excels at making complex legal concepts accessible. Sicelo's interests include access to information, data protection, commercial contracts, consumer protection law, and corporate governance, particularly IT governance. He is passionate about tackling challenging legal issues and providing clear, workable solutions for his clients.

***Ans Gerber, Head: Data Insights – Africa, Experian***

Ans, Head of Data Insights at Experian Africa, leverages her extensive analytics experience to drive innovation in credit data. She leads a team focused on creating new data sets and products that empower consumers and support an inclusive credit economy in Africa. A regular conference speaker, Ans covers diverse topics such as Customer Experience and Anti-Fraud measures. She also hosts the Experian Data Insights Check-in podcast, offering insights on consumer and commercial debt in South Africa.

***Shandukani Lukoto, Associate Partner, Ntiyiso Consulting***

Shandukani Lukoto, Associate Partner at Ntiyiso Business Consulting, has over 20 years of experience in leadership, customer innovation, and business development. With a Post Grad in Business Acumen from Henley SA, she excels in strategic planning and driving growth across both public and private sectors. Known for achieving 100% client retention, she has a strong focus on customer-driven innovation and relationship building. Shandukani's expertise in strategy, partnerships, and mentoring makes her a valuable asset in competitive markets.

***Mariëtte Ischner, Managing Director, Royal Finance Group***

Mariëtte Ischner is the Co-Vice Chairperson of the MFSA, representing over 1,500 members, and Managing Director of Royal Finance, a family-owned business that has approved over 1 million loans worth more than R2.5 billion. With 30 years of experience, she has pioneered digital strategies in micro-lending. Academically distinguished, she completed her Bachelor's at the University of North West with cum laude and furthered her expertise with the International Executive Development Program at WITS Business School.

***Matthew Knowlden, Chief Operating Officer, MPOWA Finance***

Matthew Knowlden, COO of MPOWA Finance, holds a Bachelor of Commerce and Postgraduate Diploma in Accounting from Rhodes University. After starting his career with KPMG in the Financial Services Division, he transitioned to the lending industry in 2019. At MPOWA Finance, he has driven significant growth, expanding the loan book by 12x, increasing staff, and introducing new products. His leadership has been instrumental in the company's resilience during COVID-19 and its expansion into insurance products.

***Afua Darko, Head of Sanlam Credit Solutions, Sanlam***

Afua Darko is a seasoned financial services professional, currently serving as the Head of Sanlam Credit Solutions, where she leads the strategic growth and operational management of a digital platform dedicated to enhancing the financial well-being of South African consumers. With over a decade of experience in operational leadership, sales, customer service, and client digital engagement, Afua has a proven track record in fintech development and stakeholder account management.

***Jonathan De Matteis, Head of Sales, Pay@***

Jonathan De Matteis is the Head of Sales at Pay@, with over 14 years of experience in the payments and fintech industry, including senior roles at BankservAfrica and Nedbank. With a strong educational background in payments, he has played a pivotal role in driving Pay@'s mission to enhance payment efficiencies across industries. Jonathan's leadership has helped position Pay@ as a key player, serving over 11,000 retailers and 237,000 informal traders in South Africa with innovative, customer-centric payment solutions.

***Fatgie Adams, Head of Credit Risk, TransUnion***

Fatgie Adams, Head of Credit at TransUnion Africa, uses his creative and technical expertise in credit risk to promote financial inclusion across Africa. With a strong background in retail, banking, and FinTech, he has been pivotal in advancing alternative data credit scoring. Previously, he developed strategies and supported revenue growth in roles such as Senior Credit Growth Specialist at TFG and Credit Risk Manager at Lewis Group. He holds a bachelor's degree in information systems and a data science certificate.

***Tinus Visagie, Data and Analytics Manager: Retail Credit Access, Capitec***

Tinus Visagie is a Technology and data enthusiast with over 22 years of experience working in various industries. The last 12 years of my career have been focused on data and data architecture. I have worked on data projects in many different countries with teams from all over the world. Currently based in Stellenbosch managing the Credit Access data team at Capitec Retail.

***Carl Knight, Chief Executive Officer, Credit Intel***

Carl has been active in high level software programming for over 35 years. He holds an MBA degree. He was joint managing director at Commercial Information Agency which was acquired by TransUnion USA. He has considerable experience in IT software systems at senior management level. As a turnaround specialist, he has served on the boards of numerous companies and is currently the CEO of Credit Intel since 2010.