



Chris Skinner

AUTHOR · FUTURIST

Most bank digital transformation programmes are redesigning customer interfaces, not the structural model underneath. The real question is whether a bank retains a meaningful role when AI manages financial decisions autonomously on the customer's behalf. Boards that cannot answer that question are investing in the wrong conversation.

When AI manages financial decisions autonomously, the structural purpose of a bank becomes the central question – Chris Skinner, author of *Intelligent Money* (Marshall Cavendish, 2024) and founder of the Financial Services Club, helps financial institutions articulate a credible answer.

Chris Skinner's 2026 Biography

Why organisations work with Chris Skinner

- His *Intelligent Money* thesis – that by 2030 AI will make money embedded, autonomous, and invisible within daily life – gives financial institutions a specific, time-bound structural challenge to test their strategy against, rather than a generic warning about disruption.
- *Doing Digital* draws on direct research inside transformation programmes at JP Morgan Chase, DBS, BBVA, ING, and China Merchants Bank – peer-level evidence on what structural change in banking actually requires, not what frameworks predict.
- The Finanser, updated daily for more than two decades, means organisations working with Skinner access a commentator whose knowledge base is built from continuous sector tracking rather than periodic research cycles.
- His advisory work spans the World Economic Forum, World Bank, United Nations, and White House – a perspective tested by global regulators and policymakers alongside market practitioners.
- The 2023 Lifetime Achievement Award from The Payments Association, the largest payments professional community in the UK, represents recognition from peers within the sector rather than from the speaker circuit.

Biography highlights

- Founder and Chair, the Financial Services Club – European financial industry network, founded 2004
- Author of 18 books on digital banking and fintech, including *Digital Bank*, *Doing Digital*, *Digital for Good*, and *Intelligent Money* (Marshall Cavendish, 2024)
- 2023 Lifetime Achievement Award, The Payments Association

AVAILABLE FOR

- Guest Appearance
- Panel Participation
- Speaking
- TV and Media

CHRIS'S SPEAKING THEMES

- Artificial Intelligence & Generative AI
- Banking & FinTech
- Digital Transformation
- Innovation & Disruption
- Scenario Planning & Strategic Foresight

LANGUAGES: English

- Visiting lecturer, Cambridge University; TEDx speaker (TEDx Athens)
- Non-executive director, 11:FS (fintech consultancy firm)
- Former VP Marketing and Strategy, Unisys Global Financial Services; former Strategy Director, NCR Financial Services
- Fellow of the British Computer Society; Fellow of the Institute of Management Services; BSc Management Sciences, Loughborough University
- Regular commentator on BBC News, Sky News, CNBC, and Bloomberg; contributor to American Banker
- Named among the Top 40 most influential people in financial technology, Wall Street Journal's Financial News

Biography

The Finanser, Chris Skinner's daily blog on financial markets and technology, has run for more than two decades. His 18 books - from *Digital Bank* to *Intelligent Money* (Marshall Cavendish, 2024) - form a sustained body of analysis on how digital technology is restructuring banking and what that means for institutions built around managing money on behalf of customers.

Intelligent Money argues that by 2030 AI will make money embedded, autonomous, and invisible within daily life. This is a structural challenge asking institutions to account for what purpose they serve when AI handles financial decisions on the customer's behalf. *Doing Digital* draws on direct research inside transformation programmes at JP Morgan Chase, DBS, BBVA, ING, and China Merchants Bank. It is one of the few comparative analyses of large-scale banking transformation built from institutional access rather than external observation.

Before establishing The Finanser, Skinner was VP of Marketing and Strategy at Unisys Global Financial Services and Strategy Director at NCR Financial Services. He founded the Financial Services Club in 2004. He holds a BSc in Management Sciences from Loughborough University and is a Fellow of the British Computer Society.

He has advised on financial system transformation at the World Economic Forum, World Bank, United Nations, and White House, and appears regularly on BBC News, Sky News, CNBC, and Bloomberg. In 2023, The Payments Association awarded him its Lifetime Achievement Award. He is a visiting lecturer at Cambridge University.

Key speaking topics

- Digital transformation in banking and financial services
- AI and generative finance: the future of money
- Fintech, payments, and the restructuring of banking models
- Central bank digital currencies and the digital payments landscape
- Future banking strategy in a platform-driven economy
- Technology and ESG in financial services

Ideal for

- Chief executives, strategy directors, and transformation leads in banking and financial services
- Boards and executive committees of financial institutions navigating digital restructuring
- Fintech leaders and payments executives
- Financial regulators and policy teams examining digital money and AI in

Audience outcomes

- A specific framework for understanding what AI-driven financial systems mean for existing banking models – not just what technology is changing, but what institutions need to become
- Case study evidence from major banks including JP Morgan Chase, DBS, and BBVA on what large-scale digital transformation actually requires at an institutional level
- Clarity on the distinction between digitising banking processes and restructuring banking as a business model
- A grounded view of where central bank digital currencies, decentralised finance, and AI-managed money systems fit within existing regulatory and institutional frameworks
- A time-bound analytical perspective on the future of financial services, grounded in two decades of continuous sector tracking

Chris Skinner's 2026 talks & topics

Intelligent Money: our future is where money thinks for us

Examines how AI-driven digital money will reshape the structure of financial services – and what that means for institutions whose value proposition depends on managing money on behalf of customers.

Key takeaways:

- How the shift to digital and AI-managed money changes the structural role of financial institutions
- How intelligent financial systems may manage risk, savings, and personal financial goals automatically
- Why money embedded within everyday digital systems represents a specific strategic challenge to traditional banking intermediaries

Doing Digital - Lessons from Leaders

Draws on direct research with JP Morgan Chase, ING, BBVA, DBS, and China Merchants Bank to examine what digital transformation in major banks actually requires – beyond platforms and customer interfaces.

Key takeaways:

- The change management approaches that have produced measurable results inside large banking institutions
 - The digital leadership capabilities required to sustain structural transformation at scale
 - Why most bank digital programmes invest in the wrong areas – and what the institutions that succeeded did differently
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The decentralised smart companies of the future

Examines how AI, digital networks, and decentralised systems are changing the structure of organisations – and the role that established institutions play in an economy increasingly built on programmable value exchange.

Key takeaways:

- Where technology is taking business structure and what future organisations may look like
- The growing tension between centralised institutional models and decentralised digital systems
- The strategic implications of AI and emerging technologies for large financial institutions

The next major global financial crisis will be in 2045

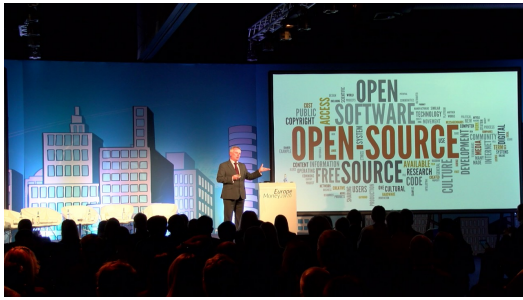
Examines historical patterns in financial crises to argue that future systemic risk is structurally predictable – and that institutions and regulators can identify and prepare for it before it arrives.

Key takeaways:

- Why regulatory frameworks tend to follow financial innovation rather than lead it
- How historical crisis patterns can inform preparation for future systemic risk
- Where structural vulnerabilities in the current financial system are most likely to build

Chris Skinner's Videos





What Chris Skinner's clients say

Chris takes you on an intellectual journey as he methodically thinks through where technology will take us. I greatly enjoyed this rare and refreshing optimistic vision.

Konstantin Peric

Deputy Director, Bill and Melinda Gates Foundation

Skinner presents a compelling vision of the future of financial services.

Jesse McWaters

Financial Services Project Leader, World Economic Forum

Chris has a sharp eye for industry trends and cuts through a lot of noise with actionable insights.

Kim Fournais

CEO and founder, Saxo Bank

Chris Skinner has the remarkable ability to distil complex issues to their simplest form.

Wayne Brown

Managing Partner, The Walker Group

Any banker the world over would benefit from Chris' practical clarity about where the evolution of financial services will lead us.

Chris Nichols

Chief Strategy Officer, CenterState Bank

If you're a traditional banker, Chris Skinner will feel like a SoulCycle kick-your-butt spin class, but you will walk away healthier.

Mary Wisniewski

American Banker

Chris Skinner is simply one of the most brilliant minds in banking

The Financial Brand

The Bloomberg TV team is very grateful to have had such an insightful guest in such critical times.

Producer, Bloomberg Television

Chris Skinner - one of the most authoritative voices on Fintech.

Seth Wheeler

Brookings Guest Scholar and Former Special Assistant to the President for Economic Policy, The White House

Global payments are ripe for disruptive innovation. Chris Skinner argues, persuasively, that the combined technologies of mobile connectivity and distributed ledgers could deliver just that disruption, for the benefits of billions of citizens.

Andrew G Haldane

Chief Economist, Bank of England

Can I just start by SINGING my praises for Mr. Skinner. What a lovely, down-to-earth, intelligent (insert ALL adjectives that apply here) person. When I say it was a pleasure and an honour to meet such a great guy, I mean every word. He was the highlight of the Summit.

Organiser, FT Summit Dubai

Chris Skinner captures the maturing of fintech.

Deanna Oppenheimer

Former Vice Chair, Global Retail Banking, Barclays Bank

Just a quick note to thank you for your contribution in the last 2 days. It's not easy to moderate a 90 minute discussion on risk and follow it up with one on Regulation. As for your presentation ... well ... that was a REAL eye-opener.

Vice President, Deutsche Bank AG

Over the many years we have worked with Chris Skinner, we have found him to have both a multi-dimensional understanding of the financial services business, as well as unique insights into what the future holds for our industry. Most of all, he is uniquely skilled in articulately painting a clear picture of the dynamics impacting our future to help other financial services executives see what's ahead for them.

President & Chief Executive Officer, BAI

Chris Skinner's 2026 speaking fees

Specific fees fall within the ranges shown. These are presented as a guide only and are subject to change without notice.

	EUR	GBP	USD
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Home Country	Please enquire	Please enquire	Please enquire
Asia Pacific	Please enquire	Please enquire	Please enquire
Europe	€12000 to €40000	£10,001 - £35,000	\$15000 - \$50000
Middle East & Africa	Please enquire	Please enquire	Please enquire
South America	Please enquire	Please enquire	Please enquire
United Kingdom	Please enquire	Please enquire	Please enquire
US East Coast	Please enquire	Please enquire	Please enquire
US West Coast	Please enquire	Please enquire	Please enquire
Virtual	Please enquire	Please enquire	Please enquire