

Hong Kong Monetary Authority
“Four Faces of Talents in Central” Video Series

Interview Video 3 - Fintech

Super: Are you an early adopter in technology?
Then fintech may suit you well!

BabyJohn: Are you like the main character in the video
who is passionate about technology and innovation?
Perhaps fintech may suit you well
Today I have Simon and Pearl with me
to talk about fintech

Super: Simon Loong
WeLab
Founder & Group CEO

Pearl Ho
WeLab Bank
Product Manager, Wealth Management

BabyJohn: What is it like to work in the fintech industry?

Super: What is fintech?

Simon: Fintech combines
cutting-edge technology and traditional finance
to become the new fintech industry

Super: Fintech
Cutting-edge technology + Traditional finance

Simon: It includes technology like artificial intelligence
big data operations
risk management or regulatory technology
Applications of fintech are common in our daily lives
such as the Faster Payment System we now use

to transfer money instantly to friends
virtual banks, wealth management
and even virtual insurance
that you may use in daily life
In the past 5 to 10 years
fintech has changed the entire industry
with many fintech companies burgeoning in Hong Kong

BabyJohn: I want to ask Pearl
Did you study a relevant subject before?
How were you introduced to fintech?

Super: What did you study at university?
How were you introduced to fintech?

Pearl: I studied business management at university
and worked in a traditional bank
I saw an established infrastructure is in place within traditional banks
but I could be involved in building a virtual bank
from scratch after joining
I am a product manager
My main focus and duty is to learn about customer needs
So I do a lot of market research
and work with designers at the same time
to design application interfaces

BabyJohn: Simon, as a senior executive
when hiring talents
what qualities in applicants
would make you think that they are suited for the industry?

Super: What qualities do you look for in new hires?

BabyJohn: What factors do you emphasise?

Simon: When screening candidates
we consider several factors
For example, whether they are willing to contribute
and whether they have passion in mind
During interviews, the top priority is to assess
whether an applicant is passionate

Super: Passion

Simon: In a creative industry
the more passion you have
the more time you are willing to spend in doing research
to dig deep into the industry
There will be frequent setbacks when developing new technology
With passion
you can start over even when facing setbacks
The talents at our company actually come from different industries
and different academic backgrounds
The most relevant one is studying business management
but there are other cases
like studying design or fine art
some study law or accounting
We also look for talents with a strong sense of intellectual curiosity
which means they are interested in different subjects
and will delve into the subjects themselves

Super: Curiosity

Simon: Students can start keeping track of the development
of fintech in Hong Kong and overseas markets
Try a little of everything
as an individual customer to gain user experience
to figure out what is best

BabyJohn: I want to ask Pearl
As a product manager
what are the career prospects?

Super: How are the career prospects after getting into the industry?

Pearl: Fintech is growing fast
so different departments in my company
are also constantly expanding
with a variety of new positions available
offering a lot of career advancement opportunities
The heads of other departments
will invite you to work in their departments

BabyJohn: After working in the fintech industry in Hong Kong for quite a while
and accumulating certain experience
are there any opportunities to go elsewhere
such as Japan to continue working in the fintech industry?
Is that possible?

Super: What are the career opportunities of fintech around the world?

Simon: As an international financial centre
Hong Kong has nurtured many fintech talents
The fintech industry in Hong Kong has grown quickly in recent years
from virtual banks, payment to insurance
There is tremendous room for further development
This leading edge has driven an increasing demand
for fintech talents
After these talents made contribution to Hong Kong
and optimised the fintech ecosystem
there will be many opportunities in other Southeast Asian countries
for employment and career advancement

BabyJohn: Just like my character in the video
creativity is a key attribute that fintech recruiters consider
If you are interested in the fintech industry
they are waiting for you
To learn more about other areas of the financial market
click the links to watch other interview videos

Super: Visit the HKMA YouTube Channel
to learn more about other areas of the financial market!
Acknowledgement
WeLab
WeLab Bank
Hong Kong Monetary Authority Logo