

**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

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