

## Patrick THNG

School of Computing and Information Systems  
Singapore Management University (SMU)  
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## Education

PhD, Singapore Management University, Singapore, 2020  
Master of Commerce, University of New South Wales, Australia, 1990  
Honours Award - Information Systems Management  
Bachelor of Commerce, University of New South Wales, Australia, 1985  
First Class Hons Systems, Accounting and Finance

## Academic Appointments

Principal Lecturer of Information Systems, School of Computing and Information Systems, SMU, Jan 2023 - Present  
Senior Lecturer of Information Systems, School of Computing and Information Systems, SMU, Apr 2013 - Dec 2022  
Faculty (Tutor), School of Information SystemsFaculty of Commerce, University of New South Wales, Australia, Jan 1984 - Jan 1989

## Academic Administrative Positions

Director, MITB (Financial Technology & Analytics) Programme, SCIS PG by Course Work, SMU, Jul 2020 - Present  
Director (Innovation Management), School of Computing and Information Systems, SMU, Jul 2016 - Jun 2020  
Co-Director, Institute of Innovation and Entrepreneurship, SMU, Jul 2016 - Jun 2020  
SIS liaison with SMU Executive Development, School of Computing and Information Systems, SMU, Jul 2016 - Jun 2020  
Director (SIS Executive Initiatives), School of Computing and Information Systems, SMU, Apr 2013 - Jun 2016

## Other Positions and Affiliations

Chief Information Officer (Double Promotion), Singapore & Regional CIO for South Asia, ABN AMRO Bank NV, Singapore, Jan 1995 - Jan 1998  
Vice President, Channels, Credit Administration, CommercialLending and Treasury Reengineering Head, UOB Bank, Singapore, Jan 1989 - Jan 1995

Managing Consultant (Double Promotion), Touche Ross Management Consultancy, Australia, Jan 1985 - Jan 1989

## Awards and Honors

ANZCA 25 Year Member Fellow Chartered Accountant, Chartered Accountants Australia and New Zealand, 2016

Winner of SMU Teaching Excellence 2015 Award for Postgraduate Program Development, Singapore Management University, 2015

SMU PhD (General Management) Scholarship Grant, Singapore Management University, 2014

HP Regional Leadership Award for Exemplary Staff and Customer Engagement, Hewlett Packard, 2007, Hewlett Packard, 2007

Top Computer Security Auditing Student (Honours Year) Peat Marwick Mitchell Prize, University of New South Wales, 1984

Top Financial Accounting Student (3rd Year) Wolfenden Memorial Prize, University of New South Wales, 1983

## RESEARCH

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### Research Interests

Digital Banking

FINTECHs

Innovation Management

ICT Incubation Best Practices

Global Sourcing of ICTs & BPOs

### Publications

#### Journal Articles [Refereed]

Development of an explainable artificial intelligence model for Asian vascular wound images, by LO, Zhiwen Joseph; MAK, Malcolm Han Wen; LIANG, Shanying; CHAN, Yam Meng; GOH, Cheng Cheng; LAI, Tina Peiting; TAN, Audrey Hui Min; THNG, Patrick; RODRIGUEZ, Jorge; WEYDE, Tillman; SMIT, Sylvia. (2023). *International Wound Journal*, 21 (4), 1-14. <https://doi.org/10.1111/iwj.14565> (Advance Online)

#### Book Chapters

Chapter 4 Selective International Perspective of Cyber Security – Lessons We Can Profit From Leading Cyber Security Nations, by Patrick Thng  
John Lee. (2023). *Cyber Security and Risk Management* Tokyo, Japan: Nomura Research Institute. (Forthcoming)

Reimagining the management of outsourcing life cycles in the fin tech era for financial services, by THNG, Patrick; LIM, Tristan. (2022). In Daisy Chou, Conall O'Sullivan, and V. G. Papavassiliou (Ed.), *Fintech research and applications: Challenges and opportunities* Singapore: World Scientific. <https://doi.org/10.1142/q0375> (Published)

#### Conference Proceedings

Outsourcing life cycle model for financial services in the FinTech era, by LIM, Tristan; THNG, Patrick. (2021.0). *Proceedings of the 11th Industrial Engineering and Operations Management (IEOM) 2021: Singapore, March 7-11*, (pp. 703-731) Michigan: IEOM Society International. (Published)

### Magazine Articles

Corporate myths: Sourcing and vendor management in Asia Pacific, by THNG, Patrick. (2013, September). *Perspectives@SMU*, (Published)

### **Theses and Dissertations**

*Successful venture building: What matters! An empirical examination of effective incubation practices* (Doctoral dissertation), by THNG, Patrick. (2019). Singapore: Singapore Management University. (Published)

## **TEACHING**

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### **Teaching Areas**

- Digital Banking & Trends (Master's)
- Fintech Innovations & Startups (Master's)
- Digital Transformation in Retail Banking Technology (Master's)
- Global Sourcing of Technology & Processes (Master's)
- Strategy & Organisation (Master's)
- Retail Banking & Mobile Technology (Undergrad)
- Digital Banking and Trends (PG MITB)

### **Courses Taught**

#### Singapore Management University

##### **Undergraduate Programmes :**

Retail Banking and Mobile Technology

##### **Postgraduate Professional Programmes :**

- Digital Banking and FinTech
- Digital Banking and Trends
- Digital Banking & Emerging Digital Trends
- Fintech Innovations and Startups
- Global Capstone Project
- Global Sourcing of Technology and Processes
- Strategy & Organisation

##### **Executive Development :**

Singapore Biometric Technology and Digital Finance Program, Biometric Tech Ctr and National Payment Card System, 28 Oct 2024-28 Oct 2024

Change & Agility/ Innovative Mindset, BCA Build Industry Members, 07 Mar 2024-08 Mar 2024

Strategic Engagement of C Suite Executives, Microsoft, 01 Mar 2024-01 Mar 2024

Engaging with Executives, Microsoft, 13 Dec 2023-13 Dec 2023

Vantage Banking Executive Program, Program Director, Standard Chartered Bank, 30 Oct 2023-01 Nov 2023

FinTech: The Future of Money, Markets and Banking, Standard Chartered Bank, 30 Oct 2023-01 Nov 2023

FinTech - Business Analytics: Hyper-personalisation, Public , 03 Jun 2023-10 Jun 2023

Next Level Relationship, AT Kearney Management Consulting, 10 Mar 2023-10 Mar 2023

Partner of Choice, BCG, 08 Dec 2022-09 Dec 2022

Fin Services Technology Risk Management, Nomura Research Institute, 20 Oct 2022-21 Oct 2022

KAIST-SMU Digital Finance MBA Immersion Program (FINTECH) , Korea Advanced Institute of Science & Technology, 07 Jan 2022-29 Jan 2022

Digital Transformation, Boreouge Corporation, 21 Mar 2019-21 Mar 2019

Strategic Selling to C Level, Boston Consulting Group, 11 Mar 2019-12 Mar 2019

Digital Transformation, Red Lips (Xiao Hong Chuen) Online Cosmetics (China), 14 Jan 2019-14 Jan 2019

MAS IBF Seminar "Innovation in Financial and Banking Risk Management", MAS IBF Financial Services Members, 25 Oct 2018-25 Oct 2018

Digital Innovation in SMART Cities, Japan Railways Senior Management, 22 Oct 2018-22 Oct 2018

Digital Innovation and Transformation, Japan Digital Business Innovation Centre Corporate Members (NRI; JAL; MUFG etc), 17 Oct 2018-17 Oct 2018

FINTECH in Retail Banking, Chinese University Exchange Students organised by PGPP, Chinese Leading Universities (UIBE, Beijing Normal University, Xiamen, Minzu Uni etc), 22 Jan 2018-26 Jan 2018

Design, Innovation & Entrepreneurship, Bedok South Secondary School, 20 Nov 2017-20 Nov 2017

Design, Innovation and Entrepreneurship: Key Note Speaker, Bedok South Secondary School Teachers and Advisory Committee, 20 Nov 2017-20 Nov 2017

Digital Innovation, Design Thinking and Smart City, Tokyo Gas of Japan, 08 Nov 2017-08 Nov 2017

Disruptive Innovation, Singapore Housing and Development Board Senior Mgt Retreat, 11 Oct 2017-11 Oct 2017

Digital Disruption in the Insurance Industry, NTUC Income Insurance, 06 Oct 2017-06 Oct 2017

Japan Corporate Executives Study Mission, Japan Digital Business Innovation Centre, 19 Sep 2017-22 Sep 2017

Innovation in Project Management Panelist, Singapore Project Management Institute, 16 Mar 2017-16 Mar 2017

FINTECH Revolution, Chinese Universities Exchange Program with SMU organised by PGPP, 14 Feb 2017-17 Feb 2017

Advanced Business Analytics, Johnson & Johnson Technology Asia Pacific, 19 Jan 2017-20 Jan 2017

Disruptive Digital Innovation, Zuellig Pharma, 17 Jan 2017-17 Jan 2017

FINTECH Disruption followed by FINTECH Panel Discussion, BNP Paribas Bank, 23 Nov 2016-23 Nov 2016

2 courses: Cloud Technology & Outsourcing; and Customer Satisfaction Digital Journey, Temasek's Asian Financial Leaders Program for C Level Banking Senior Management, 26 Sep 2016-26 Sep 2016

FINTECH in Retail Banking SMU China Exchange Program, Organised by PGPP, Chinese Universities (Sze Chuan Uni etc), 19 Jul 2016-25 Jul 2016

Business Analytics for the Insurance Industry, Liberty Insurance, 28 May 2015-28 May 2015

New Collaborative Approach to Regulatory Compliance, Singapore Management University(School of Information System/SKBI), Delta Capital, 10 Jan 2015-10 Jan 2015

Finance for Non-Finance Executives, Hewlett Packard Forum, 06 Jan 2015-06 Jan 2015

Advanced Project Management of Stakeholders, Citibank, 16 May 2014-16 May 2014

GTAC Governance Conference, ISACA, 21 Apr 2014-22 Apr 2014

Cyber Crime Workshop Facilitation, Association of Banks in Singapore- Singapore Management University's Financial IT Academy, 27 Feb 2014-28 Feb 2014

## Teaching Publications

### Cases

*Social media platforms: The governance and ethics design of content moderation*, by THNG, Patrick; KIM, Francis D.; SONG, Claire S.; ZERRILLO, Philip; KIM, Emily M.. (2025). SMU-25-0011. (Published)

### Teaching Notes

*Social media platforms: The governance and ethics design of content moderation*, by THNG, Patrick; KIM, Francis D.; SONG, Claire S.; ZERRILLO, Philip; KIM, Emily M.. (2025). SMU-25-0011TN. (Published)

## OTHER ACADEMIC AND PROFESSIONAL ACTIVITIES

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### Other Grants and Funding Received (Non-Research)

Innovation Grant, Enterprise SG, Oct 2022 - Sep 2025, S\$438,600

SMU IIE Innovation Grant, SMU IIE, Mar 2020 - Sep 2021, S\$250,000

SMART Innovation Grant (MIT), SMART Centre of MIT, Mar 2020, S\$250,000

Exploratory Research in Innovation, Nomura Research Institute (NRI) Japan, Apr 2017 - Aug 2017

### Consultancy

BNP Paribas Bank (Asia Pacific), Jan 2018

Nomura Research Institute (Japan) May to Aug 2017, Singapore, May 2017

Wesley Clover International Partner, Apr 2016 - Present

Delta Capita Banking Consultancy Non Executive Director, Jan 2016

HPE Finance, Jun 2015

Delta Capita Banking Technology Consultancy (SG), Jan 2015 - Present

SMU's Financial IT Academy, Jan 2013 - Present

Hewlett Packard Ltd  
, Jan 2013 - Jan 2014

Eleven Canterbury Financial Services Consulting Senior Network Advisor, Jan 2012 - Present

Shanghai Rural and Commercial Bank  
, Jan 2010 - Jan 2011

### **Media Contributions and Citations**

MAS penalties on DBS won't set the bank back, analysts say, Channel News Asia , 03 Nov 2023  
[https://www.channelnewsasia.com/singapore/dbs-mas-penalties-minor-setback-analysts-3892866?cid=internal\\_sharetool\\_androidphone\\_03112023\\_cna](https://www.channelnewsasia.com/singapore/dbs-mas-penalties-minor-setback-analysts-3892866?cid=internal_sharetool_androidphone_03112023_cna)

Banking Outages - Are there gaps in the system? Expert Views of Oct 2023 Outage of DBS and Citibank, Channel News Asia Digital, 25 Oct 2023 <https://youtu.be/TXJknzKNFZw>

FINTECH Trends & Education in Singapore Special Coverage, EBC News Taiwan, 30 Jan 2020

Navigating the Digital Revolution, Singapore Business Times, 27 Sep 2018

SMU Master of IT in Business Team Wins International Strategy Championship (Glo-Bus Best Strategy), SMU OnLine, SMU, 12 Jun 2018

Grab moving into e-payment, The New Paper, 31 Aug 2017

SMU BT organise seminar on digital transformation, Singapore Business Times, 18 Jul 2017

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## **UNIVERSITY SERVICE**

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### **Singapore Management University**

Panellist, Web3 , Nov 2025

Moderator, SCIS Industry Day, Sep 2025

Committee Member, SEC Committee Member, Oct 2024 - Nov 2024

Committee Chair, GFI Fintech Professional Accreditation, Jul 2024 - Dec 2024

Committee Chair, Enhanced Career Internships with Banking Partners, May 2024 - Dec 2024

Committee Chair, MITB SFF 2024 Exhibition, Apr 2024 - Nov 2024

Faculty Advisor, MITB Promotion in Manila with partner Universities , Feb 2024

PhD Defence Committee Member - A Bhardwaj, PhD Committee (Defence by Ashish Bhardwa), Nov 2023

Committee Member, SEC, Nov 2023

Guest Speaker, Maybank Panel Speaker: Attracting, Managing and Retaining Talents, Oct 2023

Guest Speaker, CNA Digital Interview: October Banking Data Centre Outage, Oct 2023

Taught 60 Chinese Uni Students to promote MITB, Chinese University Winter Camp, Aug 2023

Promote MITB at Talent Pavilion Singapore Fintech Festival 2023, MITB SFF 2023, Jul 2023 - Nov 2023

Faculty Director to promote MITB to SMU Partner Universities, Mahidol University of International College Recruitment, Mar 2023

Keynote Speaker, Master Class Fintech, Oct 2022

Faculty Advisor, MAS Singapore Fintech Festival 2022, Feb 2022 - Present

Innovation Collaborator, Kajima Construction Innovation Collaboration, Jan 2022 - Present

DBA Defence of Ajjaree Limpamont and Kanyaporn Skutalakul, SMU DBA Dissertation Committee, Apr 2021 - Present

SMU SpinOff Chairman, Narwhal Financial Services, Mar 2021 - Present

Committee Member, 10th LKYGPBC Steering Committee 2021, Jan 2021 - Dec 2021

MITB Capstone Supervisor, TechInnovation MITB Project Showcase Outsourcing Life Cycle Management in FinTech Era, Dec 2020

Other, Keynote Speaker Head Hunt Brownbag Session Explainable AI, Oct 2020 - Present

Committee Member, Annual MITB Day Mar 2021, Oct 2020 - Mar 2021

FTA Track Director, MITB Program, Jul 2020 - Present

Committee Member, 7th LKYGPBC Steering Committee, Jul 2020 - Present

Faculty Advisor, Tan Tock Seng Hospital AI Applied Wound Project, Jul 2020 - Present

Co Founder Chairman, SMU SCIS Fintech Spin Off (Narfin), Mar 2020 - Present

Committee Member, SMU IIE Lee Kuan Yew Global Business Plan 10th Ed Competition, Jul 2019 - Mar 2020

Committee Member, SMU IIE 2019 Lee Kuan Yew Global Innovation Competition Steering Committee, Dec 2018 - Present

Speaker, University of Economics & Business (Vietnam), Sep 2018

Member, External Quality Assurance Member for SIS, Jun 2017

Design and coordinate new Cross Disciplinary FINTECH Program for launch in AY 2017, Singapore Management University FINTECH Course, Feb 2017 - Jun 2018

Steering Committee Member, SMU Lee Kuan Yew Global Innovation Competition 2017, Jun 2016 - Sep 2017

Faculty Advisor, FITA, Jun 2013 - Jun 2017

## EXTERNAL SERVICE – PROFESSIONAL

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Advisor , GAPE Academy (Mongolia), 2025

Member Board of Advisors, AITIS Pte Limited, 2020 - Present

Member Board of Directors, Pisano Pte Ltd, 2019 - 2022

Partner Representing Wesley Clover as Corporate Sponsor, Canadian ASEAN Business Council -ASEAN Forum with Canadian Special Minister of Trade, 2018

Interaction with Industry, Consulting Faculty & Advisor, Singapore College of Insurance and BNP Paribas Bank Asia Pacific, 2018

Member Board of Directors, Management, Delta Capita Banking Consultancy (UK, Benelux and Singapore), 2014 - 2019

Former C Level Executive, World Bank, ANZ Bank, NCS, HP Enterprise, UBS, DBS Bank, BNP Paribas, ABN AMRO Bank NV, UOB, Ernst & Young SG, Touche Ross Management Consulting Australia, UNSW, 1984 - 2013

## **EXTERNAL SERVICE – PUBLIC SECTOR AND COMMUNITY SERVICE**

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SMU Master Class Faculty for SMEs on Succeed with Essential Digital Tools, Singapore Fintech Festival 2021, Monetary Authority of Singapore & Association of Banks in SG , 2021

Discussant, SRIS Wound Healing Innovation Partnership Initiative, ASTAR Skin Research Institute of Singapore, 2020

Guest Speaker, Vietnam FINTECH Forum, Vietnamese Government and Vietnamese ICT Industry, 2019

Guest Speaker, China FINTECH International Panel Dec 2018, Beijing University of Postal and Telecommunications, 2018

Guest Speaker, SMU-BT Convergence of Artificial Intelligence and Analytics Seminar, SMU - Business Times, 2018

Advisor on Digital Competencies, Digital Competencies for Singapore & ASEAN Insurance Industry, Singapore College of Insurance, 2018

Knowledge Advisor to DBIC Chairman and CEO, Innovation Education, Digital Business Innovation Centre (Japan), 2015 - Present