Raman Bhatia heads the Digital business for HSBC Retail Banking and Wealth Management in the UK and Europe. He and his team are responsible for driving innovation, new digital ways of working and the design, development, deployment and commercialisation of digital platforms, products and channels.

Prior to HSBC, Raman was a Vice President at HouseTrip - a venture-backed online platform for holiday rentals. Before HouseTrip, Raman was Head of Strategy for Expedia in EMEA. His early career was at Bain & Company in London and as a consultant to local and regional governments in the United States. Raman holds an MBA from Harvard Business School and in 2019 joined the board of fintech company Bud.