

# A Journey That Was Worth It



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From a junior analyst in Korea to a CEO in Hong Kong, a fintech exec discusses building a career and a life here in his “second home”.



“ I feel Hong Kong is well-designed and very open to visitors or foreigners seeking to blend in. Even though I was leaving my home country, I felt perfectly comfortable here. ”

Francis Geeseok Oh  
CEO

Graft Technologies Asia Pacific Limited

As chief executive officer of Graft Technologies APAC, a fintech company from Korea and pioneer in artificial intelligence (AI) investment tools, Francis Geeseok Oh looks back on his 12 years in Hong Kong and sees a city that helped him transform from a local talent to a global asset. When he left Korea in 2010, he was a bachelor and a neophyte in the field of investment. Now a happily married father of two, he calls Hong Kong home and looks forward to continuing to grow together.

## Open Arms to Talent & an Open Door to Opportunities

Speaking to us from his office in Central, the heart of this international finance hub, Oh tallied the qualities that make Hong Kong attractive to overseas talent. “Hong Kong has very well-designed infrastructure, in terms of regulation or legal structure,” he notes. “The system is supportive of people like us who are looking into fintech opportunities.” The city’s long-standing openness to foreigners goes well beyond policy: while its location in the Greater Bay Area (GBA) positions it as a “great open-gate global market” connecting Mainland China to the world, and its proximity to Shenzhen — aka China’s Silicon Valley — is a win for businesses, Oh considers the Hong Kong personality to be perhaps the

region’s most attractive feature. “One of the key characteristics of Hong Kong people, I believe, is that they’re very entrepreneurial, and open to new, interesting things.”

## Finding Room to Grow and Bloom in Hong Kong

Hong Kong’s stature as a business hub also made it an ideal place for Oh to further study business. He graduated with an MBA in 2019 from the University of Hong Kong (HKU), describing his time there as one of the most exciting periods in his life. “I know lots of people choose MBA programmes outside of Asia, especially in the USA and UK, but many will probably come back and build up businesses in Asia,” he noted. “Getting a world-class MBA here in Hong Kong made more sense, instead of spending my time outside Hong Kong, isolated from my connections in Asia.” His time studying offered Oh the opportunity to make new connections, networking with people from a diverse array of backgrounds, from Hong Kong and GBA locals to other Asian and Western students, as well as people with positions in government and various commercial sectors.

Beyond a promising place to build a career, Hong Kong presented a great place to build a life and relax. The family has fun exploring Hong Kong’s natural wonders and enjoys

adventures in the region, such as family hikes on the Lantau Island. He highly recommended Mui Wo to those who enjoy greenery and a village vibe.

When asked about the challenges he faced when he first arrived in Hong Kong, Oh could hardly remember any. Even language isn’t an issue for those who speak English, given how many Hongkongers are multilingual. Oh heartily recommends the city to those considering a move to kick-start their career. Though he was far from home, Hong Kong’s welcoming nature made it easy to settle in as a newcomer, and gave him a place where he quickly felt at home once more.

■ Francis Geeseok Oh has over 15 years of experience in asset management, and is now serving as the CEO of Graft Technologies APAC, a Korean invest-tech startup dedicated to transforming investment with AI

■ Oh first moved to Hong Kong in 2010, and later graduated with an MBA from the University of Hong Kong (HKU) in 2019