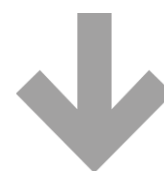


# ACCELERATED DIGITAL TRANSITION IN BANKING

**Tactics and Strategies to Win the  
Post Covid-19 Decade**  
Training Program



ADVANCED TRAINING



INFO

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## I. Digital Period

30 minutes Video material, mixed with slides  
&

## II. Physical Program

2 Day Training Program

10th & 11th of September

# ACCELERATED DIGITAL TRANSITION IN BANKING

## Training Program



**TRAINER:** Mr David Gyori

CEO of Banking Reports (London), Co-Author of 'The FINTECH Book' (international best seller published by Wiley & Sons), Judge of the European FinTech Awards (Amsterdam), Founding Member of the World FinTech Association (Seoul), Featured Writer of Finance Magnates (Tel Aviv).

### TARGET GROUP

Retail banking / Digital channels / Digital transition / Digital strategy / Marketing / Operations / Product development / Key segments (retail, SME, premium) / Payments / IT / Communications / HR / Risk management / Wealth management / Partnerships / Mobile banking / Branch network, ATM network / Additionally as a forward looking key step: young talents, bankers who are Millennials themselves

**COURSE FEE:** APB member: 927€ / Non-members: 1067€



ADVANCED TRAINING

## I. Digital Period (30 minutes Video material, mixed with slides)

<p><b>WEEK 1</b> 13<sup>th</sup> of April</p> <p><b>Emerging Digital Technologies in Financial Services</b></p> <p>LEARNING OBJECTIVES:</p> <ul style="list-style-type: none"> <li>• Categorize future financial services related technologies</li> <li>• Relate different technologies in terms of viability, short term opportunities</li> <li>• Check which technologies are beneficial for your bank operationally and tactically</li> <li>• Sketch short term plans for your bank to advance in key digital transition areas</li> </ul>	<p><b>WEEK 5</b> 11<sup>th</sup> of May</p> <p><b>Clayton Christensen and Digital Disruption in Financial Services</b></p> <p>LEARNING OBJECTIVES:</p> <ul style="list-style-type: none"> <li>• Categorize future financial services related technologies</li> <li>• Relate different technologies in terms of viability, short term opportunities</li> <li>• Check which technologies are beneficial for your bank operationally and tactically</li> <li>• Sketch short term plans for your bank to advance in key digital transition areas</li> </ul>
<p><b>WEEK 2</b> 20<sup>th</sup> of April</p> <p><b>Global Best Practices in Accelerated Digital Banking Transition</b></p> <p>LEARNING OBJECTIVES:</p> <ul style="list-style-type: none"> <li>• Monitor international best practices</li> <li>• Differentiate between tactical opportunities versus strategic transition</li> <li>• Diagnose gaps in your bank's digital journey</li> <li>• Question the PR aspects of digital while solve the 'Banking Innovation Paradox' and the 'Red Queen Effect'</li> </ul>	<p><b>WEEK 6</b> 18<sup>th</sup> of May</p> <p><b>Beyond Smartphone in Banking: How 5G Technology Reshapes Digital Devices</b></p> <p>LEARNING OBJECTIVES:</p> <ul style="list-style-type: none"> <li>• Interpret the hardware consequences of 5G technology</li> <li>• Diagram AR, VR, MR and XR</li> <li>• Recognize the already existing use cases of AR and VR in finance</li> <li>• Express your vision and roadmap of Smart Phone vs AR, VR transition</li> </ul>
<p><b>WEEK 3</b> 27<sup>th</sup> of April</p> <p><b>The Future of the Branch and Other Physical Channels</b></p> <p>LEARNING OBJECTIVES:</p> <ul style="list-style-type: none"> <li>• Recognize the tension between Baby Boomers and Millennials in terms of channel preference</li> <li>• Distinguish between digital, hybrid and physical channels</li> <li>• Practice the 'Underhill Paradigm' of banking channel transition</li> <li>• Illustrate the 'Underhill Paradigm' by real life examples</li> </ul>	<p><b>WEEK 7</b> 25<sup>th</sup> of May</p> <p><b>The Beauty of Technology in Banking: Digital Convergence in Practice</b></p> <p>LEARNING OBJECTIVES:</p> <ul style="list-style-type: none"> <li>• To enjoy key aspects of cooperation with technology companies</li> <li>• To propose theoretically to local e-commerce and telecom companies a vision of cooperation</li> <li>• To relate to and to recognize startups in emerging technologies such as Quantum Computing as a bank</li> <li>• To diagnose the utopic versus dystopic aspects of emerging technologies</li> </ul>
<p><b>WEEK 4</b> 04<sup>th</sup> of May</p> <p><b>Artificial Intelligence in Banking: Evolution or Revolution</b></p> <p>LEARNING OBJECTIVES:</p> <ul style="list-style-type: none"> <li>• Recognize the rhythm of 'AI Winters' versus 'AI Summers'</li> <li>• Compare 'Big Data' versus 'AI' solutions within banking</li> <li>• Describe and discuss difficulties in applying AI within a well established banking environment</li> <li>• Interpret GDPR regulations from a 'data', 'big data', 'AI' perspective</li> </ul>	



FULL MEMBER OF



**Pedidos de Cancelamento:** Só poderão dar origem ao reembolso total do valor pago, quando recebidos até 5 dias úteis antes da data de início do curso. A partir deste prazo, a inscrição será paga na totalidade, podendo, no entanto, o participante ser substituído por outro; Deverão ser efetuados por e-mail e rececionados pelo IFB dentro do prazo acima estabelecido.

# ACCELERATED DIGITAL TRANSITION IN BANKING

## Training Program

## II. Physical Program

10<sup>th</sup> & 11<sup>th</sup> of September / 2 Day Training Program



ADVANCED TRAINING

Day 1: WINNING TRANSITION STRATEGY		Day 2: SOURCES OF DIGITAL GROWTH AND PROFIT	
09:00-09:30	<b>Welcome, Introduction and Warmup</b>	09:00-09:30	<b>Refreshing Day One and Warmup</b>
09:30-10:45	<b>1. Ambidextrous, Bionic and Hybrid Banking</b> <ul style="list-style-type: none"> <li>The Ambidextrous Bank: Business and Usual vs Emerging Business, Unit Level KPIs, Management Challenges</li> <li>Hybrid Channels: Video Banking, The Video Banking Matrix, Hybrid Chat, Hybrid Onboarding, Hybrid Wealth Management</li> <li>Legacy Channels: Multi-Brand Branch Network, Agnostic Branch Network, Digital Showcase Branches, Lifestyle Branches, Call Center versus Community, From Bricks to Clicks</li> <li>The 5 Phases of Channel Transition: Physical, Digital, Multichannel, Omnichannel, Optichannel</li> </ul>	09:30-10:45	<b>5. Key Metrics of Digital Success in Banking: From Value to Profit</b> <ul style="list-style-type: none"> <li>ROI of Innovation: The Extinction Hedge, Innovation Investments, The ATE Model (Acquisition, Transaction, Engagement), DEM (Digital Experience Monitoring), EIAI (Employee Innovation Awareness Index)</li> <li>The Simplicity Rule: Limited Product Scale, Banking Light</li> <li>The 15 Percent Rule: The Rogers Scale of Market Timing</li> <li>The 4 Ps of Digital Product Development: Pretotyping, Prototyping, Piloting, Proof of Concept; Open Banking and APIs</li> <li>IN DEPTH CASE STUDY: DBS Bank from Singapore, global best practices of creating shareholder value from hybrid digitalization</li> </ul>
11:00-12:30	<b>2. Lessons of Challenger Banks, Neobanks and FinTech Startups</b> <ul style="list-style-type: none"> <li>Three Key Lessons from Challenger Banks: Cost Structure, Competitive Market Structure, Interface Design</li> <li>UK Neobanks: 'Monzo' Agility, 'Monese' Stability, 'Starling' Platformification, 'First Direct' Miracle, 'TransferWise' Network</li> <li>FinTech Startups, Vital Lessons: Wallets, WealthTech, Marketplace Lending, Remittances, Blockchain</li> <li>Digital Convergence in Practice: GAFA, Tech Giants, MNOs, Ride Hailing Services, Gaming, Budget Airlines</li> </ul>	11:00-12:30	<b>6. Tactical Tools of Transition: From Excellence to Profit</b> <ul style="list-style-type: none"> <li>CVC: Corporate Venture Capital and the legend of 'The Triple Bottom-line'</li> <li>Innovation Labs: Co-Labs, Research Labs, Showcase Labs, Best Labs</li> <li>Acceleration, Incubation: The 'RAI' Methodology, Corporate R&amp;D</li> <li>Intrapreneurship vs Acquire: From Google to Barclays Bank</li> <li>New Positions: Design, CX, FinTech, Open Innovation,</li> <li>Platformification: Data Synergies, Cross Financing, Simplicity in Action</li> <li>Case Studies: Citibank from USA, Barclays Bank from UK</li> </ul>
12:30-13:30	Lunch	12:30-13:30	Lunch
13:30-14:45	<b>3. Baby Boomers, Gen X, Millennials, Gen Z in Banking</b> <ul style="list-style-type: none"> <li>Culture: Culture Eats Strategy for Breakfast, Innovation Risks</li> <li>Organizational Structure: Bionic and Phygital run by Millennials</li> <li>Millennial Employees: Crowdsourcing, Digital Participative Benefits, Millennials in the Boardroom, Employees and Channels</li> <li>GEN Z: Instant Generation, P2P Generation, Sharing Generation</li> <li>Selling Digital to Boomers: Digital Modesty, Innovation Communication, Venmo versus PayPal, eToro versus Brokerage</li> </ul>	13:30-14:45	<b>7. Digital Corporate Social Responsibility, Long Term Profit Platform</b> <ul style="list-style-type: none"> <li>Digital Charity: The Barclays Break Even Project, Smile Money from Amazon, Tap and Give, Serving Special Needs by Smart Digital</li> <li>Green vs Digital: Ant Financial and the Forests, 30 Climate Risks in Banking, Plastic Free Cards, Carbon Limit Purchase Apps, Cleantech</li> <li>Financial Inclusion: Inclusion by Digital Disruption, The Digital Detachment of Baby Boomers, Location Independence</li> <li>PR and Communication of Digital Risks: Cybersecurity, FinTech Risks, Third Party Risks, Hedging the Crypto-Hype, Roboadvisors and Automated Investment Risks, 'GAN Risks' on the Rise</li> </ul>
15:00-17:00	<b>4. The 7 Strategic Mistakes in Corporate Innovation to Avoid</b> <ul style="list-style-type: none"> <li>L'Art Pour L'Art Innovation: Qualitative vs Quantitative Innovation</li> <li>The NOKIA Trap: The Deadly Power of Digital Convergence</li> <li>The KODAK Trap: Culture Eats Strategy for Breakfast</li> <li>Competitive Arrogance: Incumbents vs Challengers</li> <li>Innovation Paralysis: The Big Corporate Blame-Game</li> <li>Linear Myopia: FS vs Tech Adoption, HYPERSCALABILITY</li> <li>Tactical Mirage: PayPal from Palo Alto, SelfPay from Toronto</li> <li>Case Studies: Microsoft, Apple, Amazon</li> </ul>	15:00-17:00	<b>8. Summary</b> <ul style="list-style-type: none"> <li>Concepts</li> <li>Tools</li> <li>Trends</li> <li>'To-Do's</li> <li>Resources</li> <li>Digital Innovation vs Corporate Social Responsibility: Getting it Right</li> </ul> <p>Evaluation and Termination of the Seminar</p>



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