

*“We need banking, but we don’t need banks any more.”*

Bill Gates

# Digital Retail Banking

Developing a digital-led distribution strategy:  
the management framework for success

## OVERVIEW

The smart phone is leading a multi-channel banking revolution! Simply surviving against growing competition is throwing up some tough challenges for the executives and senior managers of retail banking. This workshop will look at the new dynamics of the marketplace and the retail banking business models that are proving most successful. This course will provide participants with a framework for developing a digital retail banking strategy, and the opportunity to compare the development of their own institution’s digital programme with industry best practice. Sessions will use a wide range of case studies and examples from across regional and global markets.

## WHO SHOULD ATTEND?

The workshop is aimed at executives, divisional and departmental heads, senior managers, as well as vendors and consultants, with an interest in Retail and Digital banking. They could be in the Retail Banking function, Strategic Planning, Marketing, Channel Management, Digital Banking or IT.

If you are asking yourself any of the following questions, then this workshop is definitely for you:

- *What are the digital business models that have proven to be most successful in the new dynamic world of retail banking?*
- *Which organisations have demonstrated the best strategies to succeed in the fast-moving digital banking environment?*
- *How are the smart phone, other digital channels and tools, and ‘big data’, transforming the retail banking scene?*
- *What are the implications for customer acquisition and development, staff roles and organisational culture?*
- *How should banks now operate (and perhaps ultimately retire) their legacy channels in the light of the increasing dominance of digital?*

*sharing knowledge, developing skills*

# OUTLINE

## OBJECTIVES

Participants will come away from this workshop with a deeper knowledge and understanding of:

- The digital delivery channel mix and its role in driving success
- The importance of the brand in a digital marketplace
- The developing segmentation of the digital market
- The factors that drive a successful customer experience across all channels
- Best practice in developing an effective digitally-led omni-channel delivery strategy
- How to best wind out legacy channels without damaging customer goodwill and profitability

## WORKSHOP DELIVERY

- This is a two-day workshop totaling **14 hours of delivery time**.
- It comprises 12 hours of instruction, and a further 2 hours dedicated to intensive team work underpinned by case studies facilitated by the instructor.
- All hand-outs and instruction will be in English.
- Delegates would typically be drawn from the key areas within Retail Banking that have a stake in the development of an effective digitally-led channel strategy – e.g. Retail banking, channel planning, marketing, customer service.
- The high-levels of participative group work on case studies and interactivity during tutorials strictly limits numbers to **no more than 20 participants**.

### TRAINING NEEDS ANALYSIS & POST-TRAINING EVALUATION:

To ensure that participants gain maximum benefit from the course, it is our practice to send a detailed questionnaire to all course participants to ensure we fully understand their specific training needs and objectives. The completed questionnaires are analysed by the course instructor who will tailor the course content and style of delivery to the requirements of the participants. Following completion of the course, participants are asked to measure and assess the effectiveness of the training. The results are collated and reviewed, and the analysis shared directly with the relevant client stakeholders.

# OUTLINE

## Day One

### MODULE 1: INTRODUCTION

- ⇒ Workshop scope and objectives
- ⇒ The new banking market
- ⇒ Market segments and the generations
- ⇒ Customers – ownership, usage, habits, etc
- ⇒ Introducing the Target Omni Model (TOM)
- ⇒ The ‘big questions’

### MODULE 2: SUCCESSFULLY TRANSFORMING LEGACY PLAYERS

- ⇒ Where are we now?
- ⇒ Where should we be going?
- ⇒ Strategic opportunities and challenges
- ⇒ The customer experience – digital and physical
- ⇒ Working with social media
- ⇒ The challenge of culture

### MODULE 3: GREENFIELD DIGITAL PLAYS

- ⇒ The new business model
- ⇒ Generation ‘C’ and other target segments
- ⇒ The brand differentiator
- ⇒ Lessons – strategic and practical

### MODULE 4: PAYMENTS LED, BANKING NEXT?

- ⇒ Target markets and business opportunities
- ⇒ The product and service propositions
- ⇒ Cross-selling
- ⇒ Related business opportunities
- ⇒ Lessons – strategic and practical

## Day Two

### MODULE 5: DISRUPTORS – GOOD OR BAD?

- ⇒ Who are they, what are they?
- ⇒ Strategies and strengths
- ⇒ Their principal product and service propositions
- ⇒ Are they to be regarded as an enemy or friend?
- ⇒ Your competitive response

### MODULE 6: MAJOR ISSUES

- ⇒ ‘Labs’
- ⇒ ‘Fintechs’
- ⇒ Legacy systems versus innovation
- ⇒ Social media strategy
- ⇒ Data analytics and the digital banker
- ⇒ Usability and access for all

### MODULE 7: MAJOR EXERCISE

- ⇒ What’s your market?
- ⇒ What’s your TOM?
- ⇒ Organisational change
- ⇒ Cultural issues
- ⇒ Systems issues
- ⇒ Legacy implications

### MODULE 8. STRATEGY, DISCIPLINE ...AND AGILITY!

- ⇒ TOM – define and redefine
- ⇒ Corporate commitment and oversight
- ⇒ A focused and fast-track organisation
- ⇒ Brand building – the rationale and implications
- ⇒ Systems implications and options
- ⇒ Legacy channel wind-out

# OUTLINE

## FREE TOOLS, MODELS & TEMPLATES

GBRW Learning training courses are supplemented as appropriate with a range of practical hand-outs including documented methodologies, models, tools, and templates based on best practice in leading banks. Participants can then use this material in their own workplaces to help them more quickly apply in practice the new ideas and concepts covered in the training programme.

Hand-outs for this course include:

- **A handout comprising the full set of the slides and case studies from the two-day workshop**
- **A guide / checklist on best practice management in digital banking**
- **Follow-up papers on selected subjects as appropriate**

## COURSE FACILITATOR



**David Cavell**  
Course Facilitator  
GBRW Learning

David Cavell is an experienced retail banker, retail banking consultant and trainer. As a General Manager at the UK's Cooperative Bank during its highly successful 1990s transformation, he undertook consecutive roles heading up Direct Banking, the Retail Banking network and Delivery Channel Strategy. He led a pioneering programme of centralisation and call centre development, handling all types of retail products including credit cards. His work also included an award winning transformation of the bank's branch and self-service network, including what was then the largest in-store operation in the world.

Over the past 19 years he has undertaken a wide range of consulting and training assignments with banks in the UK, Europe, USA, the Middle East, Africa and Asia-Pacific regions

Long established as an examiner for the Chartered Institute of Bankers, he developed and ran its examination on consumer credit risk management. He was a panel member for the UK Banking Code Standards Board and has acted as a judge for the major annual awards given by the Institute of Financial Services and the Asian Banker Journal, Singapore.

# DETAILS

## ABOUT GBRW LEARNING

GBRW Learning is the training and knowledge-sharing arm of GBRW Limited. Founded in London in 1995 by a group of senior bankers GBRW's mission is to provide first-class consulting and training to banks and bankers in Emerging Markets, to the same standard as would be expected in developed markets. From our London headquarters and subsidiary offices in Washington DC and Singapore we have served clients in more than 50 countries in Europe, the Middle East, Africa, Asia and the Caribbean. Our clients include banks and other financial institutions, governments, and economic development agencies and institutions.

Through our training programmes we share the experience and knowledge of our experts with bankers in Emerging Markets, supported by high quality materials and taking advantage of the latest technologies. Our courses are all highly interactive, and make use of carefully designed case studies and simulations.

We offer a range of training topics for banks and financial institutions including:

- Strategy & Management – Formulating, Implementing & Monitoring Strategy
- Risk Management – Credit, Market & Operational Risk
- Human Resources Management
- SME Banking – Customer Relationship Management; Credit Risk Management
- Retail Banking – Customer Relationship Management, Distribution Strategy, Product Management, Credit Risk Management
- Corporate Banking – Customer Relationship Management, Credit Risk Management, Project Finance, Trade Finance
- Governance, Regulation & Compliance
- Financial Markets

For more information, visit our website at:

<http://www.gbrw.com/training>

To discuss your specific requirements email us at:

[mail@gbrw.com](mailto:mail@gbrw.com)

## TERMS & CONDITIONS

Total fee cost for the on-site delivery of the 2-day course as described is US\$ 8,800. This is EXCLUSIVE of:

- Flights (discounted business class);
- Accommodation (min. 4★) for every night required off-site;
- Local travel costs and subsistence;
- Venue and equipment hire (if required) and materials production;
- VAT, if applicable

These additional costs will be for the account of the client or, alternatively, we can provide an all-inclusive quote encompassing all expenses if that is more convenient.

GBRW Learning can also host the course at or near our London headquarters for an all-inclusive fee of US\$ 10,560 including VAT. This includes venue and equipment hire but does NOT include the travel, accommodation and subsistence expenses of participants.

A 60% deposit is payable one-month prior to the scheduled course date, with the balance payable immediately following completion of the course.

Discounts are available for multiple course bookings.

For more information or to arrange a booking, please contact Johnny Rizq at:

[johnny.rizq@gbrw.com](mailto:johnny.rizq@gbrw.com)

**Note: Terms and Conditions valid until 31<sup>st</sup> December 2015**