



USING DATA & TECHNOLOGY TO IMPROVE SME BANKING

TRAINING COURSE OUTLINE

This course is intended for those interested in how data and technology can be applied to an SME banking business to markedly improve performance. It is suitable for both management and staff with a financial services and/ or IT background and covers a range of topics including SME credit rating and scoring, customer relationship management systems, document and knowledge management systems, "cloud" based sales platforms, e-Learning and Learning Management Systems, electronic banking channels, and creating an integrated Management Information System.

COURSE DETAILS

Course Hours 14 (2 days)

Target Audience

This course is aimed at staff and management experience in SME banking and/ or from an information technology and services function supporting the SME banking business.

Course Description

During this course we show in a very practical way how the effective use of technology and data can radically improve the performance of an SME banking business. We show how every aspect and function of the bank's operating model, from strategy and planning, credit risk management, marketing and product development, sales and customer service, performance management, and the training and development staff can be transformed through the strategic use of information technology and systems. We show practical examples of these systems, both bespoke and off-the shelf, and how rapid application development and "cloud" computing is proving to be a "game changer". We illustrate how developing an extremely powerful and effective integrated Management Information System is an affordable, realistic and vital goal for any bank addressing this market. Finally we show that the challenges and barriers to achieving this are usually internal, and introduce some strategies and tactics for overcoming organisational resistance to change.

Course Objectives

- Delegates will gain an understanding of the wide range of ways that technology and data management can impact SME banking
- Appreciate the impact of some of the major transformations in ICT over the last few years and their potential to change the business
- Realise that building an integrated Management Information System using a selection of "best-of-breed" technologies is achievable and necessary
- Develop some high-level plans for influencing their institution to adopt new approaches to IT and data, and some approaches for overcoming resistance to change

Assessment

There will be no formal assessment, but participants will be expected to contribute actively to the discussions.

Course Languages

All presentations and hand-outs will be in English.

Prerequisites

At least three years in an SME banking business and/ or exposure to information services and support for a banking business. A good working knowledge of English is required, and some basic familiarity with some key concepts of information technology would be helpful.

COURSE OUTLINE

Module 1

What have been the major developments in SME banking technology in recent times?

- What is “cloud” computing?
- What is rapid application development?
- How is the growth of ICT affecting the way our customers will do business?

Module 2

What are the basics I should look for in an SME banking MIS?

- How should I structure the fundamental segment and sector data tables and fields which underpin the MIS?
- What customer and account data should I link to for effective portfolio management?
- How can I use a mix of data and knowledge to build some reasonable assumptions about the risk profile of our SME banking business?
- How can I then produce some powerful scenario analysis to inform decision-making?

Module 3

How can I radically improve the efficiency and consistency of credit decisions through a rating and scoring model?

- What sources of data can I use to help make decisions?
- How can I use a mix of financial and non-financial analysis against customers?

Module 4

How can add value to the MIS by building on additional modules?

- How can I use customer relationship management systems to improve sales efficiency and performance?
- How can improve compliance with policies and procedures, and document and knowledge management using technology?
- How can I use e-Learning and Learning Management Systems to roll-out major training and development initiatives cost-effectively?
- What new technology and ICT enabled products might my customers be expecting soon?
- How can I use professional and social networks to improve communication internally as well as connect with new and existing customers?

Module 5

How can I build an effective plan to achieve change internally?

- How can I keep capital costs down whilst retaining all the benefits of “high-end” bespoke solutions from major IT vendors?
- How can I overcome internal scepticism and resistance to change?
- Why should I take the risk and what is the benefit to me personally?

COURSE PRESENTER

Mike Coates, Senior Consultant, GBRW Limited, London

Mike had a successful and diverse career in banking and consulting before recently joining GBRW Ltd as a Senior Consultant. He is a qualified banker with the well-respected combined degree/ Associateship qualification from the Institute of Financial Services, and he worked for over ten years in retail and corporate banking roles, and in head office support functions such as finance and risk management.

Mike also spent five years with the International Advisory Services unit in the Financial Institutions Group of Lloyds Bank, where developed and delivered a number of successful consulting assignments. More recently Mike was the head of financial sector consulting at Maxwell Stamp PLC, a prestigious international economic development consulting firm.

He regularly provides expertise to projects, especially in the development of corporate and marketing strategies for financial institutions, particularly in relation to SME finance. Specifically, he has worked with a number of commercial banks in the CIS and Middle East to help them elaborate their SME strategies. In Saudi Arabia, in particular, he led major market research exercises to help bankers understand the potential opportunity and to effectively segment the market.

Mike is particularly interested in applying new technologies and innovative approaches to the management of data, to overcoming the challenges of SME banking. He has practical experience in data mining and analysis, IT auditing, credit scoring and rating models, Customer Relationship Management systems, e-Learning, basic web design, and the development of Management Information Systems. He is qualified in SQL, has a great deal of experience in application development using Excel and Access VBA, and has recently been enthusiastically following an interest in rapid e-Learning development.

CONTACT DETAILS



To discuss your Bank's needs in more detail, or to find out more, please contact one of the GBRW Consulting Banking Practice team.

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