Next-Generation Banking Strategy Training Course

Professional Development Training Course Outline

Category	Banking Institute	**Duration**	5 Days
Base Fee	$1,500 USD	**Delivery Mode**	Online / On-site Hybrid

Course Introduction

The financial landscape is currently undergoing a radical metamorphosis, driven by the convergence of decentralized finance (DeFi), generative AI, and embedded banking ecosystems. Next-Generation Banking Strategy Training Course is engineered to equip financial professionals with the strategic foresight necessary to navigate the "10x bank" era, where traditional balance-sheet models are being rapidly supplanted by agile, tech-led, and platform-centric architectures. By mastering the intersection of digital transformation and customer-centric design, participants will learn to convert disruption into a sustainable competitive advantage.

Beyond mere survival, this program focuses on building a resilient growth engine capable of thriving in a volatile market. We explore how to bridge the gap between legacy infrastructure and futuristic fintech innovation, ensuring that every strategic decision from tokenized deposit strategies to AI-driven lending is anchored in trust, regulatory excellence, and operational efficiency. Participants will emerge with the tactical expertise required to lead their institutions through the complex transition toward a mobile-first, data-driven financial future.

Programme Curriculum

Next-Generation Banking Strategy Training Course

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Course Duration

5 days

Course Objectives

1. Implement AI-driven financial assistants to transform customer interactions.
2. Transition legacy infrastructure into flexible, API-ready platforms.
3. Leverage transaction data to create personalized, high-value financial ecosystems.
4. Develop compliant strategies for stablecoins, tokenized deposits, and custody.
5. Integrate autonomous payment systems to stay relevant in the age of agentic AI.
6. Shift from reactive prevention to proactive, real-time behavioral analytics.
7. Deploy automated, AI-powered credit scoring to capture underserved markets.
8. Merge traditional banking security with the efficiency of decentralized ledgers.
9. Re-engineer the "life event" banking experience to increase wallet share.
10. Navigate the evolving global framework for digital finance and cybersecurity.
11. Build a layered defense strategy against synthetic identities and forgery.
12. Transition to a "10x" workforce model where AI complements human expertise.
13. Master the shift from static product offerings to dynamic, real-time value creation.

Target Audience

- Chief Digital Officers (CDOs).
- Fintech Product Managers.
- Financial Strategy Consultants.
- Risk & Compliance Officers.
- Retail Banking Executives.
- Innovation Lab Leads.
- Investment Strategists.
- Operations Managers.

Course Modules

Module 1: The Future of Money & Tokenization

- Explore stablecoins, CBDCs, and tokenized deposits as the new foundation for value movement.
- Understand the mechanics of blockchain integration into traditional ledger systems.
- Evaluate the risks and opportunities of DeFi-banking convergence.
- Analyze the shift toward real-time, 24/7 liquidity solutions.
- **Case Study:** Analyze how JPMorgan’s Onyx platform utilizes tokenized deposits to revolutionize cross-border settlement.

Module 2: Generative AI & The Conversational Bank

- Deploy GPT-like assistants to provide context-aware, personalized financial advice.
- Design AI interfaces for mobile apps that automate routine banking transactions.

- Leverage Generative Engine Optimization (GEO) to keep the bank visible in AI search.
- Train staff to manage AI teams, creating a "10x" banking impact.
- **Case Study:** Examine how Bank of America's "Erica" assistant evolved into a primary interface for millions of users.

Module 3: Open Banking & Data Monetization

- Master API management to integrate banking services into non-bank ecosystems.
- Use open banking data to enhance credit decisioning and cash flow forecasting.
- Develop strategies for "banking everywhere" through embedded finance partnerships.
- Ensure data privacy and ethical usage in a highly connected financial landscape.
- **Case Study:** Evaluate the strategy behind Monzo's ecosystem integration, allowing users to manage third-party subscriptions within the app.

Module 4: Next-Generation Lending & Credit Risk

- Transform the loan lifecycle using AI-driven origination and automated credit scoring.
- Implement BNPL (Buy Now, Pay Later) and Earned Wage Access (EWA) features.
- Understand the impact of macroeconomic trends on short-term retail lending.
- Integrate fraud detection directly into lending workflows.
- **Case Study:** Review how Affirm's AI-powered underwriting enables instant credit approvals at the point of sale.

Module 5: Cybersecurity, Resilience, & Regulatory Compliance

- Build a proactive "resilience over prevention" culture against cyber threats.
- Combat synthetic identities and AI-driven document forgery.
- Navigate regional compliance for crypto-assets and cross-border digital payments.
- Manage third-party vendor risks in the age of interconnected APIs.
- **Case Study:** Analyze the resilience strategy of DBS Bank in mitigating high-scale cyber attacks through proactive behavioral analytics.

Module 6: Customer Experience (CX) & Life-Stage Banking

- Shift from transactional banking to "life event" advisory services.
- Optimize the balance between high-tech digital channels and high-touch micro-branches.
- Design seamless omni-channel experiences that build long-term trust.
- Apply design thinking to simplify complex financial product interfaces.
- **Case Study:** Study the "Super-App" strategy of DBS, focusing on how they integrate lifestyle services to stay top-of-wallet.

Module 7: Transforming the Banking Business Model

- Analyze the shift from deposit/loan revenue to platform-based fee models.
- Identify opportunities in the "Great Wealth Transfer" between generations.
- Evaluate the role of physical vs. digital distribution in premium banking.
- Develop sustainable growth strategies in the face of margin compression.
- **Case Study:** Examine Goldman Sachs' pivot to Marcus, illustrating the challenges and successes of entering the retail savings market.

Module 8: Future Trends & Strategic Leadership

- Anticipate the role of agentic AI in autonomous wealth management.
- Prepare for the next wave of disruptive financial technologies
- Foster a culture of innovation that encourages rapid testing and iteration.
- Lead organizational change during large-scale digital transformations.
- **Case Study:** Study the strategic evolution of Revolut from a travel card to a global, multi-service digital banking powerhouse.

Training Methodology

- Interactive lectures and presentations.
- Group discussions and brainstorming sessions.
- Hands-on exercises using real-world datasets.
- Role-playing and scenario-based simulations.
- Analysis of case studies to bridge theory and practice.
- Peer-to-peer learning and networking.
- Expert-led Q&A sessions.
- Continuous feedback and personalized guidance.

Register as a group from 3 participants for a Discount

Send us an email: info@fineskilltrainingcenter.org or call *+254769199797*

Certification

Upon successful completion of this training, participants will be issued with a globally- recognized certificate.

Tailor-Made Course

We also offer tailor-made courses based on your needs.

Key Notes

a. The participant must be conversant with English.

b. Upon completion of training the participant will be issued with an Authorized Training Certificate

c. Course duration is flexible and the contents can be modified to fit any number of days.

d. The course fee includes facilitation training materials, 2 coffee breaks, buffet lunch and A Certificate upon successful completion of Training.

e. One-year post-training support Consultation and Coaching provided after the course.

f. Payment should be done at least a week before commence of the training, to Fineskill Training Center account, as indicated in the invoice so as to enable us prepare better for you.

Upcoming Scheduled Sessions

Start Date	End Date	Location	Price

23 Nov 2026	27 Nov 2026	Online	$1,000
23 Nov 2026	27 Nov 2026	Physical	$1,500
23 Nov 2026	27 Nov 2026	Physical	$3,000
23 Nov 2026	27 Nov 2026	Physical	$3,000
23 Nov 2026	27 Nov 2026	Physical	$6,000
23 Nov 2026	27 Nov 2026	Physical	$4,500
23 Nov 2026	27 Nov 2026	Physical	$6,000
23 Nov 2026	27 Nov 2026	Physical	$6,000

Ready to enroll or request a customized program? Book online or contact us:

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