CONCEPT

Digital Banking Transformation: Digital Bank Models, Channels and Roadmap

20 – 24 September 2027
Amsterdam - Zuidas business district hotel



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Ref: 971_21930 **Date:** 20 – 24 September 2027 **Location:** Amsterdam - Zuidas business district hotel **Fees:** 23500 SAR

Introduction:

Digital banking transformation is the subject of this 1-week course for bank strategy, retail and corporate banking, operations, IT and innovation staff, who produce a Digital Banking Transformation Roadmap for a case bank. Many banks run mobile apps, onboarding tools and fintech pilots in parallel while legacy core systems slow every release and digital adoption stalls below plan. Nominees already manage banking products, channels, operations or systems, and teaching is by case study on customer journeys, channel data and investment choices. This digital banking transformation course is delivered by CoreConcept Training Center.

Course Objectives:

- Compare digital bank and neobank operating models and select the model that fits a bank's customer segments and licence position
- Design a channel strategy that assigns mobile, internet banking, contact centre and branch of the future roles by customer need
- Evaluate core banking modernisation routes and API partnership options against risk, cost and time to market
- Redesign onboarding, lending and payments journeys using eKYC, instant credit decisioning and customer data
- Set digital adoption KPIs and select back-office processes for automation and channel migration
- Build a digital banking transformation roadmap and business case ready for executive committee approval

Target Audience:

- Managers responsible for bank strategy, transformation offices and digital investment planning
- Managers who own retail or corporate banking products, customer segments and journeys
- Managers who run branch networks, contact centres and digital channels
- Managers accountable for loan, payment and account servicing operations
- Managers responsible for core banking platforms, integration and technology architecture
- Managers leading bank innovation labs and fintech partnership activity

Course Outline:

Day 1: Digital Banking Drivers, Bank Models and Current-State Diagnosis

- Digital Banking Drivers Map for Customers, Costs and Competitors
- Neobank Operating Models Full Licence, Digital-Only and Partner Bank
- Bank-Owned Digital Brand Versus Greenfield Digital Bank Decision
- Cost-to-Income and Cost-to-Serve Benchmarking by Banking Channel
- Digital Maturity Assessment Scorecard for Retail and Corporate Banking

Day 2: Channel Strategy, Core Banking and Integration Architecture

- Omnichannel Strategy for Mobile, Internet Banking and Contact Centre
- Branch of the Future Formats with Advisory and Self-Service Zones
- Core Banking Modernisation Routes Hollow-Out, Progressive and Full Replacement
- Cloud Hosting and Middleware Patterns Around Legacy Core Systems
- API Gateway and Fintech Partnership Models for Bank Services

Day 3: Digital Journeys, Lending and Payments Products and Customer Data

- Digital Onboarding Journey Map with eKYC and Liveness Steps
- Account Opening Drop-Off Funnel Analysis and Remediation Plan
- Digital Lending Journey Design from Application to Instant Decision
- Mobile Wallet and Real-Time Transfer Product Design Canvas
- Customer Data Platform Use Cases for Next-Best-Action Personalisation

Day 4: Operations Digitisation, Adoption Metrics and Transformation Risks

- Process Mining of Back-Office Loan and Payment Operations
- Robotic Process Automation Candidate Scoring for Bank Operations
- Digital Adoption KPI Tree for Active Users and Digital Sales
- Channel Migration Playbook for Branch-Dependent Customer Segments
- Digital Talent Model, Agile Squads and Change Resistance Diagnostics

Day 5: Case Study Digital Banking Transformation Roadmap for a Case Bank

- Case Bank Baseline Using the Digital Maturity Scorecard
- Target Channel Mix and Operating Model for the Case Bank
- Initiative Sequencing Across Core, Channels, Journeys and Data
- Digital Banking Business Case with Benefits, Costs and Payback
- Digital Banking Transformation Roadmap Completion and Executive Panel Review

Skills You Will Gain:

- Digital Bank Model Selection
- Omnichannel Strategy Design
- Core Modernisation Option Appraisal
- Onboarding Journey Design
- Digital Lending Journey Design
- Process Automation Scoping
- Digital Adoption Measurement
- Transformation Business Case Development

Why Attend This Course:

- Deliver a Digital Banking Transformation Roadmap for a case bank that the executive committee and transformation office can review and adapt
- Decide which core banking modernisation route and partnership model suit the bank's legacy estate and risk appetite
- Avoid funding digital channels that customers ignore by tying every initiative to adoption and cost-to-serve targets
- Share journey maps, KPI trees and automation scoring templates with product, operations and IT colleagues

Conclusion:

Once participants return, the bank's executive committee and transformation office can use the Digital Banking Transformation Roadmap to decide which digital bank model, channel changes, core modernisation steps and journey redesigns to fund first. Product, operations and IT managers can apply the onboarding funnel, automation scoring and adoption KPI tree within their own units. After the first funding cycle, the roadmap should be reviewed against actual digital adoption, cost-to-serve and release speed, and the business case assumptions updated before the next wave is approved.