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# Digital Banking Strategy Course: Open Banking, Platforms and Fintech Partnerships

19 – 23 September 2027  
Manama





## Digital Banking Strategy Course: Open Banking, Platforms and Fintech Partnerships

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### Programme Summary

Digital banking strategy, covering open banking, platforms and fintech partnerships, is the subject of this five-day training course for bank executives at advanced level, culminating in a digital banking strategy roadmap for the participant's institution. Customers expect instant, embedded services, and fintechs compete for the most profitable parts of the relationship. The approach moves from future bank business models, through customer journeys, open banking and partnerships, to technology, data, risk and the operating model. Mars Training Centre UK delivers this programme in digital banking strategy.

### The Business Case

Banks that digitise channels without a clear strategic position often add cost without gaining customers or margin. A defined choice about where the bank competes, whom it partners with and which platforms it builds lets leaders focus investment, retire legacy cost and protect the customer relationship as distribution shifts to digital ecosystems.

- **Cost-to-Income Ratio:** Improves as digital journeys replace manual servicing and legacy systems retire.
- **Digital Customer Acquisition and Activation:** Rises as onboarding, payments and partner channels follow customer journeys.
- **Technology and Third-Party Risk Exposure:** Falls as partnerships, cloud and APIs stay within a defined risk appetite.

### Principles and Evidence Base

- **Basel Committee Sound Practices on Fintech Developments:** Its five scenarios of the better, new, distributed, relegated and disintermediated bank frame the strategic positioning work in Session 1.
- **Basel Committee Principles for Operational Resilience:** Its expectations for third-party and technology dependencies shape the partnership and cloud risk controls in Session 4.
- **Platform Economics:** Network effects and two-sided market logic guide the open banking and banking-as-a-service choices in Session 3.
- **Customer Journey Mapping:** End-to-end journey analysis anchors the digital channel design in Session 2.



## Intended Participants

- Executives who set the bank's strategic direction and allocate digital investment.
- Heads of retail, SME and corporate banking who own customer propositions and channels.
- Leaders responsible for digital channels, payments and product innovation.
- Operations and technology heads who must modernise core systems while running the bank.

The programme serves commercial, retail, Islamic and development banks and payment institutions.

## Learning Outcomes

1. Participants will be able to evaluate the bank's position against alternative future bank business models.
2. Participants will be able to diagnose friction in priority customer journeys and redesign them for digital delivery.
3. Participants will be able to prioritise open banking, API and banking-as-a-service opportunities.
4. Participants will be able to justify partner, build or buy decisions for fintech capabilities.
5. Participants will be able to construct a sequenced plan for core modernisation, cloud adoption, data and AI.
6. Participants will be able to design the risk controls and operating model changes a digital strategy requires.

## Programme Structure

### Day 1: Digital Banking Strategy and Future Bank Models

Where will the bank create value as banking moves into digital ecosystems?

- Basel Fintech Scenarios: Better, New, Distributed, Relegated and Disintermediated Bank
- Competitive Map of Neobanks, Big Technology Firms and Fintechs
- Digital Maturity Diagnostic Across Channels, Products and Operations
- Value Pool Analysis by Customer Segment
- Choosing a Strategic Position and Digital Ambition Statement

### Day 2: Customer Journeys, Onboarding and Payments

Which journeys matter most, and how should they work end to end?

- Customer Journey Mapping for Retail, SME and Corporate Clients
- Digital Onboarding and Remote Identity Verification
- Instant Payments, Wallets and Request-to-Pay Propositions
- Personalisation and Next-Best-Action Engines
- Journey Metrics: Completion Rates, Drop-Off and Time to Value



## Day 3: Open Banking, Platforms and Fintech Partnerships

Should the bank open its data and services, and to whom?

- Open Banking Models and API Product Management
- Banking-as-a-Service and Embedded Finance Propositions
- Marketplace and Ecosystem Platform Design
- Partner, Build or Buy Assessment for Fintech Capabilities
- Fintech Partnership Structuring, Revenue Sharing and Exit Terms

## Day 4: Technology, Data and Risk Foundations

What technology, data and controls must be in place for the strategy to run safely?

- Core Banking Modernisation Options and Migration Sequencing
- Cloud Adoption Patterns and Concentration Risk
- Data Platforms and AI Use Cases in Credit, Fraud and Service
- Cyber Resilience and Third-Party Risk Controls for Partnerships
- Digital Risk Appetite and Model Governance

## Day 5: Applying the Digital Banking Strategy

Is the roadmap realistic, funded and ready for board approval?

- Linking the Day 1 Strategic Position to Day 2 Journey Priorities
- Selecting Day 3 Partnerships Within Day 4 Risk Limits
- Digital Operating Model: Agile Teams, Product Ownership and Skills
- Investment Case, Benefits Tracking and Legacy Cost Retirement
- Completing the Digital Banking Strategy Roadmap

## Methodology

The programme relies on case analysis of banks that have repositioned through digital channels, partnerships and platforms. Participants test strategic options for their own institution against the Basel scenarios and critique each other's choices. Cases come from retail, corporate and payments businesses.

- Suggested activity: Mapping a current account opening journey and removing three points of friction.
- Suggested activity: Scoring three fintech partnership options on value, control and risk.
- Suggested activity: Sequencing a core modernisation plan around regulatory and customer milestones.



## Capstone Output

Each participant completes a digital banking strategy roadmap for their institution. It contains a strategic position statement, prioritised journeys, an open banking and partnership portfolio, a technology and data plan, a risk control map and a phased investment case, ready for discussion with the executive committee.

## Frequently Asked Questions

### **Is the digital banking strategy programme suitable for senior bank executives?**

Yes. It is set at advanced level for executives who shape strategy, channels, technology or risk, and assumes several years of banking leadership experience.

### **Which frameworks does digital banking strategy training rest on?**

It rests on the Basel Committee sound practices on fintech developments, the Basel Committee principles for operational resilience, platform economics and customer journey mapping.

### **How is the digital banking strategy roadmap used at work?**

You can use it to frame an executive committee discussion, prioritise digital investment and agree partnership and modernisation choices.