Masterclass: Disruption Mindset in the Age of Digital Banking and the New Normal

Level: Intermediate & Advanced
COVID-19 has accelerated disruption and as a result, forcing digital transformation. However, some digital transformation initiatives have failed due to insufficient disruption to the current status core. To be competitive, it is no longer enough to be innovative—you must have a strategy for disruption, a plan to identify and seize an opportunity that few will have the courage or confidence to reach for.

To get an upper hand in the digital transformation challenge, bankers need to be able to identify where their branch, department or division stand as they progress through the transformation process, assess performance and anticipate changes as they go.

Disruption per se does not create growth. It is the positive changes in the value proposition to future customer needs that creates growth and continues to further disrupt business strategy, customer experience, employee competencies, organisation structure and leadership style.

To fully prepare you for the new normal, this programme will give you an understanding of the latest in digital technology, changes in consumer behaviour, leadership styles and organisation culture required to sustain disruption.

**LEARNING OBJECTIVES**

**By the end of the programme, participants will be able to:**

- Examine the role of AI, Machine Learning, Blockchain, Data Analytics and Open Banking in disrupting the current core function of banking at branches and HQ
- Determine the skills required to facilitate a successful digital transformation in business units, branches and the head office
- Evaluate the different types of disruptive leadership to challenge the status quo
- Analyse why some banks have been successful while others may fail in the post COVID-19 era

**Activities**

- How prepared are you and your bank for disruption?
- Define your future customers
- Leading disruption - is the leadership style suitable for disruption?
- Putting your disruption desires to work

**PARTICIPANT PROFILE**

Bankers in the operations, corporate, strategy and marketing areas. Those in a leadership role who need to better understand changes in the digital landscape and disruptions to current business models.

If you are a banker who is responsible for choosing and implementing an organisational and divisional strategy that will produce optimal results, this programme is for you.
PROGRAMME OUTLINE

Module 1
Examine the role of Artificial Intelligence (AI), Machine Learning, Blockchain, Data Analytics and Open Banking in disrupting the current core function of banking at branches and head offices

- The ABCDs of Digital Banking
- Branch makeover – seven elements of a future branch setup
- Customer centric payment processing
- Scenarios for the bank of the future

Module 2
Determine the future skills required to facilitate a successful digital transformation within the organisation

- New roles and responsibilities
- Future digital jobs in banking
- Evolution of the bank employee

Module 3
Evaluate the different types of disruptive leadership to challenge the status quo

- Mindset and behaviours that make for a disruptive leader
- Leadership in an AI infused age
- Competencies of digital leaders

Module 4
Analyse why some banks have been successful while others may fail in the post COVID-19 era

- Role of culture in disruption
- How Asia is reinventing digital banking
- The Bank Negara Malaysia digital banking framework
- The Future of Fintech – the New Normal post COVID-19

PROGRAMME FEES*

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*Subject to 6% Service Tax

Note: Online learning will be delivered over a 2-day webinar session (4 hours per session) and are available upon request.
TRAINING METHODOLOGY

Face-to-face classroom training or online webinar, including presentations, case studies and discussions

TECHNICAL REQUIREMENTS

CLASSROOM TRAINING

• Tables arranged according to the Ministry of Health’s guidelines on social distancing
• AV Projector
• Internet access
• Personal mobile device to participate in interactive presentations and case studies (Kahoot, Mentimeter etc.)

WEBINAR TRAINING

• Desktop, notebook or tablet with camera, speaker and microphone
• Internet access
• Conference platform/software: Zoom

ABOUT THE TRAINER

Dr Vijay is the Director of Graduate Training & FSTEP, and Senior Consultant at the Asian Banking School. He started his career working in one of the big 8 Chartered Accountants and Management Consultancy firms in the UK. He has over 20 years of banking experience working in local and foreign banks up to a senior management level, ranging over a diverse range of disciplines.

He is currently involved in structuring bespoke technical and soft skill programmes for banks. In addition, he is involved in the curriculum working committee for professional qualification programmes such as the Chartered Banker and Bank Risk Management. He is also a designated Chartered Banker trainer, bringing a fresh approach to self-directed learning using mind-mapping techniques, case studies and problem-based learning. Dr Vijay has published banking and finance related textbooks and journal articles internationally, including, “Success Factors for the Implementation of Entrepreneurial Knowledge Management in Malaysian Banks” (Journal of Information & Knowledge Management, 2013).

Dr Vijay holds an Honours Degree in Accounting and Finance from Scotland, a Master of Science Degree in Multimedia Technology (Banking), a Doctor of Business Administration (Banking Strategy and Marketing) from Australia, and a Doctor of Philosophy (Knowledge Management in Banking) from Malaysia. He is also a Certified Training Professional (ARTDO). He is also a member of Cambridge Judge Business School Executive Education alumni.
ABOUT ABS

The **ASIAN BANKING SCHOOL (ABS)** is dedicated to developing talent and is the largest specialised provider of quality banking training programmes in the ASEAN region.

As the industry's preferred partner in learning and development, ABS offers customised and open enrolment training programmes that cover a comprehensive list of banking areas developed by its Specialist Training Consultancy Team or in collaboration with strategic learning partners that include some of the top business schools in the world. This includes its Executive Education programmes with Cass Business School in London, the University of Cambridge Judge Business School, the Frankfurt School and INSEAD.

ABS also works closely with the Asian Institute of Chartered Bankers in raising competency standards for the industry through the delivery of training workshops related to professional qualifications developed and awarded by the professional body; and is the exclusive training partner for the Chartered Banker Institute in the UK. It plays a significant role in enriching the talent pipeline for the financial services sector through the industry recognised Financial Sector Talent Enrichment Programme (FSTEP) and Graduate Training programmes; and is also responsible for designing, developing and delivering the industry-wide Ethics and AML/CFT programmes.

For more details, kindly contact:

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Connect with us also on:
- Asian Banking School
- Asian Banking School (ABS)