



# ASSOCIATE INTERNATIONAL RETAIL BANKER PROGRAMME

FOR FUTURE-FOCUSED BANKERS LEADING DIGITAL GROWTH

## COURSE DURATION & DETAILS

- 10 weeks
- 10 Modules
- 6 –8 hours per week
- Continuous assessment exams
- One-hour recorded tutorial
- Dedicated support service
- Cost: €899

## INTRODUCTION

The **Associate International Retail Banker** is RBI's programme for professionals charged with managing teams, products or relationships in retail banks. **You are the professionals who change banks and build banks, putting in place changes that help banks evolve into modern, digital, customer-centred retail banks.**

While technology always drives change in retail banking, it's only those banks that change their culture that will survive. Evolution is adaptation. Most retail banks spend 80 per cent of the budget 'running the bank', leaving 20 per cent or less to 'change the bank/build the bank', which is the critical business of bank transformation. This programme will help to train the professionals charged with doing this work. **We show how to develop a 'fintech in the bank', and to turn your customer data into gold dust to enable deployment of AI, data and analytics to better serve your customers.**

We have developed this programme over many years with insights gleaned from our global councils and experienced retail banking leaders. This programme can be taken over the course of three months, spending a few hours per week to cover reading, study, tutorials and exams. Alongside the written material, there is a weekly one-hour video tutorial.

## IS THIS PROGRAMME FOR YOU?

If you manage or aspire to manage a team, a branch, or a line of products or services, this programme is for you. Bank leaders who recognise the limits of product or channel centred banks are putting in place bank transformation programmes to transform into modern, customer-centric, digital retail banks. It will be your job to put these changes in place.

You'll need to be clear-eyed about how to do this work. You'll need to understand the central role of technology in this process, but you'll also need to know and appreciate the role of changing to a customer-centred culture. You want to know how to maximise the potential of practical AI, but under human supervision. You want to know why the changes are taking place, so you can bring you team with you. And you want to know how to connect customer management to data management in a way that improves services for your customers, from day-to-day banking to the big decisions in their lives.

## IS THIS PROGRAMME FOR YOU?

## WHAT WILL YOU LEARN?

## ONLINE EXAMS

## SUPPORTING SERVICES

## CURRICULUM



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## WHAT WILL YOU LEARN?

- How to change and transform the bank, from culture through to technology
- How to build and operate a customer-centred retail bank
- How and where AI really functions best in a retail bank – and how to think of AI as a retail banker
- How to build and run a fintech
- How the gold dust of retail banking can lie in MSMEs
- How to build and analyse customer data for a digital future, to deliver personalised services
- How to manage your teams and products to compete with the best fintechs
- How transformation in customer data management enables better underwriting and lending
- How customer-centricity improves collections and recoveries
- How to improve lending with behavioural scoring, technology, data and analytics



**DESIGNED FOR  
AMBITIOUS RETAIL  
BANKERS**

**MASTER BANK  
MANAGEMENT**

IS THIS PROGRAMME FOR YOU?

WHAT WILL YOU LEARN?

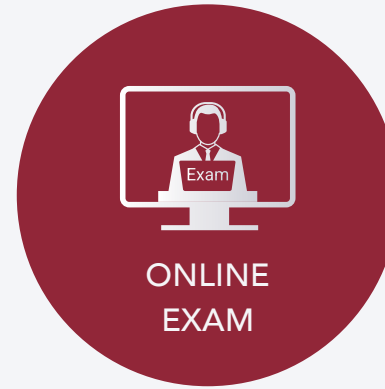
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## ONLINE EXAMS



- There is continuous assessment with an exam for each module
- Successful candidates earn the **Associate International Retail Banker** certificate from Retail Banking Institute.

## SUPPORTING SERVICES



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**CURRICULUM OVERVIEW**

**1 ADVANCED CUSTOMER MANAGEMENT**

Operating in a Customer-Centric Way, Customer Data, Turning Customer Data into an Asset, Customer Relationship Management, A Single View of the Customer, Segmentation and Targeting Customers, Measuring and Improving Performance.

**2 AI, DATA & ANALYTICS**

The Evolution of AI, How AI works, From Neural Networks to Small Language Models, Types of AI, Key Concepts in AI, AI and Business Today, and The future of AI.

**3 MICRO, SMALL AND MEDIUM BUSINESS BANKING**

Understanding MSMEs, MSME Contributions to Employment and the Economy, MSME Risks, and Reasons for High Failure Rates, Five Stages of the Business Life Cycle, Banks' Role in Supporting MSMEs, Practical Skills for Engaging MSMEs, the MSME Gold Dust.

**4 THE FINTECH REVOLUTION**

What is a Fintech?, Fintechs & Digital Banks, Building a Fintech, Important Aspects in Building, Launch and Growth, Performance Management, Risk & Operations, Delivering Customer-Centricity, Types of Fintechs, White Labelling.

**5 FINTECH JOURNEYS**

Fintech Drivers, Banking Fintech, Regulatory Changes, Targeting Banking Sector Pain Points, Types of Banking Fintech, Banking Fintech Service Models, Insurtech, Wealthtech, The Impact on Financial Services.

**6 ADVANCED OPERATIONS**

The Target Operating Model, Building for a Digital Future, Building a Data-Driven Bank, Customer Data Management, Managing Programmes and Projects, Measuring and Improving Performance, Building a Modern Retail Bank.

**7 PEOPLE MANAGEMENT**

Managing People in a Retail Bank, The Five Important Aspects of People Management, Training, Motivation and Job Rotation, Managing by Objectives, Exiting an Employee, Steps in the Exiting of a Professional.

**8 PRODUCT MANAGEMENT**

Product Development, Important Stages of Development, Managing Products & Services, Objectives, Delivering the Promise, Setting Goals, Data for Tracking Performance, Why Less is More.

**9 COLLECTIONS & RECOVERY**

Lessons include: The Underwriting Process, The Impact of Delinquency, the Collections and Recover Framework, Collection Ruler, Policies, Negotiation and Approach, Technology and Tools, Data & Analytics, Trends & Innovations, Using an Agency, Selling the Debt, Bad Dept Provisions.

**10 RETAIL CREDIT RISK MANAGEMENT**

Retail Credit Risk Strategy, Managing Credit Risk, Consumer Default Models, SME Default Models, NPL Default Impact on a Bank, Credit Scoring, Criteria Based Lending, Judgemental Scoring, Behavioural Scoring, Technology, Data and Analytics in Credit Risk Assessment, Loan Fraud Detection and Technology, Risk Weighted Assets, Pricing Risk, or Risk-Based Pricing, Provisions: Calculations and Reporting, Strategies for Improving Credit Risk Management.