Strategic Fintech and Digital Banking Transformation Training Course



23 - 27 Nov 2026

Madrid

5900 € (Per Person)

Ref: #INN7686_114122

Course Introduction / Overview:

The global financial landscape is undergoing a seismic shift, driven by relentless technological innovation and evolving customer expectations. This dynamic environment, often termed the fintech revolution, presents both unprecedented opportunities and significant challenges for the banking sector. To thrive, financial institutions must move beyond traditional models and embrace a future defined by digital transformation, data-driven strategies, and customer-centricity. This course provides a comprehensive roadmap for navigating this new era. Drawing on insights from thought leaders like Chris Skinner, author of "Digital Bank," who argues for a fundamental reimagining of banking from the ground up, this program delves into the core technologies and strategic frameworks shaping modern finance. BIG BEN Training Center has designed this intensive training to equip professionals with the knowledge and skills to lead digital banking transformation initiatives, harness fintech innovations effectively, and build resilient, future-ready financial organizations. Participants will explore everything from artificial intelligence and blockchain to open banking and regulatory technology, gaining a holistic understanding of the forces reshaping the industry and how to strategically respond to them.

Target Audience / This training course is suitable for:

- Banking Executives and Senior Managers.
- Financial Product Managers and Developers.
- IT and Technology Leaders in Financial Institutions.
- Risk Management and Compliance Officers.
- Corporate Strategy and Innovation Teams.
- Financial Analysts and Consultants.
- Operations Managers in the Banking Sector.
- Venture Capitalists and Private Equity Professionals focusing on Fintech.
- Regulatory and Policy-Making Officials.

Target Sectors and Industries:

- Commercial and Retail Banking.
- Investment Banking and Asset Management.
- Insurance and InsurTech.
- Financial Technology (Fintech) Startups and Scale-ups.
- Payment Processing and Digital Wallet Companies.
- Credit Unions and Cooperative Banks.
- Management and Technology Consulting Firms.
- Government Financial Regulatory Bodies and Central Banks.
- Telecommunications and E-commerce sectors with embedded finance.

Target Organizations Departments:

- Strategy and Corporate Development.
- Digital Transformation and Innovation.
- Information Technology (IT) and Digital Infrastructure.
- Product Management and Development.
- Retail and Corporate Banking Divisions.
- Risk Management and Internal Audit.
- Compliance, Legal, and Regulatory Affairs.
- Marketing and Customer Experience (CX).
- Finance and Treasury.
- Operations and Business Process Management.

Course Offerings:

By the end of this course, the participants will have able to:

- Analyze the impact of key fintech trends on the global banking industry.
- Evaluate the strategic implications of technologies like AI, blockchain, and cloud computing in finance.
- Develop a comprehensive digital banking transformation roadmap for an organization.
- Assess the opportunities and challenges presented by Open Banking and APIs.
- Design customer-centric financial products and services for the digital age.
- Navigate the complexities of RegTech and modern financial compliance.
- Formulate robust cybersecurity strategies to protect digital banking assets.
- Compare the business models of neobanks, challenger banks, and incumbent institutions.
- Implement frameworks for fostering a culture of continuous innovation within a financial organization.
- Create strategies for leveraging data analytics to enhance decision-making and customer insights.

Course Methodology:

The training methodology at BIG BEN Training Center is designed to be immersive, interactive, and highly practical, ensuring participants can translate theoretical knowledge into actionable strategies. This course moves beyond traditional lectures to create a dynamic learning environment centered on experiential learning. We utilize a blend of expert-led presentations, in-depth case studies of successful and failed fintech initiatives, and collaborative group workshops. Participants will engage in strategic simulation exercises where they must respond to market disruptions and technological shifts, fostering critical thinking and decision-making skills. Interactive sessions, Q&A panels, and peer-to-peer discussions are integral to the program, allowing for the exchange of diverse perspectives and real-world experiences. Practical application is emphasized through hands-on activities, where attendees will draft elements of a digital transformation plan and evaluate technology solutions. Continuous feedback from the instructor and peers ensures a rich and supportive learning journey, equipping participants with the confidence and competence to lead financial innovation in their respective organizations.

Course Agenda (Course Units):

Unit One: The Foundations of Fintech and the New Banking Paradigm

- The Evolution of Financial Technology (Fintech 1.0 to 4.0).
- Understanding the Key Drivers of Digital Disruption in Banking.
- Core Segments of the Fintech Ecosystem: Payments, Lending, WealthTech, and InsurTech.
- Analyzing the Competitive Landscape: Incumbents, Big Tech, and Startups.
- The Shift from Product-Centric to Customer-Centric Banking Models.
- Global Fintech Hubs and Their Impact on Innovation.
- Introduction to Key Regulatory Frameworks and Sandboxes.

Unit Two: Core Technologies Driving Financial Innovation

- Artificial Intelligence (AI) and Machine Learning in Banking.
- Applications of AI in Credit Scoring, Fraud Detection, and Personalization.
- Blockchain Technology and Distributed Ledger Technology (DLT) Explained.
- Use Cases for Blockchain: Cross-Border Payments, Trade Finance, and Digital Identity.
- The Role of Cloud Computing in Modernizing Banking Infrastructure.
- Big Data Analytics for Enhanced Customer Insights and Risk Management.
- Introduction to Application Programming Interfaces (APIs) and their Strategic Importance.

Unit Three: Reshaping the Banking Landscape and Business Models

- The Open Banking and Banking-as-a-Service (BaaS) Revolution.
- Analyzing the Business Models of Neobanks and Challenger Banks.
- Strategies for Incumbent Banks to Compete and Collaborate.
- The Future of Digital Payments: Wallets, Real-Time Payments, and Central Bank Digital Currencies (CBDCs).
- Embedded Finance: Integrating Financial Services into Non-Financial Platforms.
- Peer-to-Peer (P2P) Lending and Crowdfunding Platforms.
- Robo-Advisors and the Digital Transformation of Wealth Management.

Unit Four: Regulation, Risk, and Cybersecurity in the Digital Age

- Navigating the Regulatory Technology (RegTech) Landscape.
- Automating Compliance for Anti-Money Laundering (AML) and Know Your Customer (KYC).
- Cybersecurity Threats and Vulnerabilities in Digital Banking.
- Developing a Proactive Cybersecurity and Resilience Strategy.
- Data Privacy Regulations (e.g., GDPR) and Their Impact on Financial Services.
- Ethical Considerations of AI and Data Usage in Finance.
- Managing Digital Identity and Authentication in a Secure Manner.

Unit Five: Crafting and Executing a Future-Ready Banking Strategy

- Building a Comprehensive Digital Transformation Roadmap.
- Fostering a Culture of Innovation and Agility within the Organization.
- Designing a Seamless and Engaging Digital Customer Experience (CX).
- Leveraging Partnerships and Ecosystems for Growth.
- The Rise of Sustainable Finance and ESG Integration.
- Developing Talent and Skills for the Future of Banking.
- Capstone Session: Integrating Learnings to Develop a Strategic Fintech Initiative.

FAQ:

Qualifications required for registering to this course?

There are no requirements.

How long is each daily session, and what is the total number of training hours for the course?

This training course spans five days, with daily sessions ranging between 4 to 5 hours, including breaks and interactive activities, bringing the total duration to 20 - 25 training hours.

Something to think about:

As embedded finance becomes ubiquitous, what is the fundamental role of a traditional bank in a future where financial services are invisible and integrated into non-financial platforms?

What unique qualities does this course offer compared to other courses?

This course distinguishes itself by adopting a holistic, strategic management perspective on fintech and digital banking, rather than focusing narrowly on isolated technologies. While other programs may explain what blockchain or AI is, our curriculum emphasizes how to integrate these tools into a cohesive business strategy to drive competitive advantage and long-term value. We move beyond the buzzwords to provide participants with actionable frameworks for assessing, planning, and executing digital transformation. The content is uniquely structured to bridge the gap between technology and business, making it equally valuable for leaders from both IT and commercial backgrounds. Furthermore, the course places a strong emphasis on the future of the banking business model itself, exploring concepts like Banking-as-a-Service and embedded finance, preparing participants not just for current trends but for the next wave of disruption. Through a blend of global case studies, strategic simulations, and forward-looking analysis, this program equips leaders with the foresight and strategic acumen required to build the resilient and innovative financial institutions of tomorrow.