BLACKBIRD FOR TRAINING

Embracing Digital Banking Innovations & Transformation

1 – 5 February 2027
Lisbon (Portugal)



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Ref: 3255341_193645 **Date:** 1 – 5 February 2027 **Location:** Lisbon (Portugal) **Fees:** 5200 GBP

Introduction

The financial industry is undergoing one of the most significant transformations in its history. Driven by rapid technological advancement, evolving customer expectations, and increasing regulatory demands, digital banking innovation has become a strategic priority for institutions seeking sustainable growth and competitiveness.

The Embracing Digital Banking Innovations & Transformation course empowers professionals to understand and navigate the digital revolution reshaping modern banking. It explores how emerging technologies — from automation and artificial intelligence to open banking and blockchain — are redefining business models, risk frameworks, and customer engagement.

This program is designed for middle and senior management professionals in banking, finance, and digital strategy roles who aim to lead their institutions through successful digital transformation. It equips participants with the knowledge, tools, and foresight needed to implement digital solutions, optimize processes, and create customer-centric value propositions in the evolving financial landscape.

Course Objectives

- Understand the drivers and dynamics of digital transformation in banking.
- Explore emerging technologies shaping the future of financial services.
- Develop digital strategies that align with institutional goals and market needs.
- Identify opportunities for innovation within existing banking structures.
- Assess digital risks and establish effective governance and compliance frameworks.
- Enhance customer engagement through data-driven and digital-first approaches.
- Evaluate successful case studies of digital transformation in the financial sector.
- Build a roadmap for sustainable innovation and digital readiness.

Course Outlines

Day 1: The Evolution and Landscape of Digital Banking

- Overview of the digital transformation journey in financial services.
- Changing customer behavior and expectations in the digital era.
- The shift from traditional to digital and hybrid banking models.
- Drivers of innovation: competition, regulation, and technology.
- Digital transformation maturity models and key success factors.
- Case study: The evolution of a legacy bank into a digital-first organization.



Day 2: Emerging Technologies in Modern Banking

- Role of artificial intelligence and machine learning in financial operations.
- Automation and robotics in customer service and back-office functions.
- Blockchain and distributed ledger technologies in secure transactions.
- Cloud computing and its impact on scalability and cost efficiency.
- Data analytics for predictive insights and decision-making.
- Workshop: Identifying suitable technologies for business transformation.

Day 3: Digital Banking Products, Platforms, and Ecosystems

- Designing customer-centric digital banking experiences.
- Open banking and API-driven innovation.
- Mobile and online banking strategies for accessibility and engagement.
- Fintech collaboration and ecosystem integration.
- The future of payments and digital currencies.
- Practical activity: Mapping a digital customer journey.

Day 4: Managing Digital Risks, Governance, and Compliance

- Cybersecurity principles and digital risk mitigation.
- Regulatory frameworks for digital financial services.
- Ethical considerations in data usage and artificial intelligence.
- Building trust through transparency and secure digital interactions.
- Managing operational and reputational risks in transformation.
- Group discussion: Balancing innovation with governance and compliance.

Day 5: Leading the Digital Transformation Journey

- Building digital leadership and fostering a culture of innovation.
- Aligning digital initiatives with institutional strategy and goals.
- Change management in financial transformation projects.
- Measuring and monitoring digital performance and ROI.
- Creating a sustainable innovation roadmap for future growth.
- Final workshop: Designing a digital transformation strategy for a banking institution.



Why Attend This Course? Wins & Losses!

- Gain a deep understanding of the digital transformation landscape in banking.
- Learn how to harness emerging technologies for efficiency and innovation.
- Develop practical strategies for implementing digital banking initiatives.
- Improve decision-making with data-driven insights and analytics.
- Strengthen risk management and compliance in digital environments.
- Enhance customer experience through personalized digital solutions.
- Build leadership capabilities for driving innovation and change.
- Position your organization for sustainable growth in the digital economy.

Conclusion

Digital transformation is not merely a technological upgrade—it represents a fundamental shift in how banks operate, serve customers, and generate value. Institutions that successfully embrace this change are redefining the competitive landscape of the financial industry.

The Embracing Digital Banking Innovations & Transformation course equips participants with a comprehensive understanding of the strategies, tools, and leadership approaches needed to navigate this digital revolution. By bridging the gap between innovation and implementation, participants will be prepared to drive meaningful transformation that enhances profitability, customer trust, and institutional agility.

