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Digital Banking Transformation and Channel Innovation Training Course

8 – 12 November 2027
Munich

Digital Banking Transformation and Channel Innovation Training Course

Ref: 2208_81662 **Date:** 8 – 12 November 2027 **Location:** Munich **Fees:** 5600 GBP

Digital Banking Transformation and Channel Innovation is a 1-week training course for bank transformation leads and product managers redesigning mobile, web and partner journeys; each participant builds a Channel Transformation Roadmap for one customer segment. Customers now judge a bank by its app, while ageing core systems slow every release. Jupiter Prime Training runs this course in digital banking transformation and channel innovation.

Why Digital Banking Transformation and Channel Innovation Matters Now

Three forces reshape bank channels today. Customers expect onboarding, payments and lending decisions in minutes on a phone. Open banking interfaces let third parties build services on top of bank accounts, so a bank either publishes useful application programming interfaces APIs or watches others own the customer relationship. Meanwhile batch-based core platforms make each new feature slow and costly. A bank that sequences channel, interface and core change wins lower cost to serve and stronger loyalty; one that bolts apps onto old processes adds complexity.

Who Gains Most from Digital Banking Transformation and Channel Innovation

- Leads who own the sequencing and funding of a bank's channel change portfolio
- Product owners responsible for retail, small-business or card journeys on mobile and web
- Specialists who define partner interfaces, consent flows and API products
- Architects who plan the move from monolithic core platforms to modular services
- Analysts who track digital uptake, conversion and cost-to-serve figures

A cross-functional squad from one bank gains most because channel redesign stalls whenever these groups plan separately.

Digital Banking Transformation and Channel Innovation Capabilities

Participants move from customer friction to interface choices, core sequencing and uptake metrics.

- Assess a bank's channel maturity against peers and digital-only challengers — the transformation steering committee
- Design a redesigned onboarding or lending journey from friction evidence — retail and small-business product owners
- Specify an API product with consent, pricing and partner terms — open banking partnership decisions
- Weigh core replacement, progressive modernisation and wrapping options — technology investment choices
- Build a digital uptake scorecard linking conversion, usage and cost to serve — the executive committee
- Communicate a sequenced roadmap in business language — finance, risk and branch network leaders

Key Digital Banking Transformation and Channel Innovation Terms

- Omnichannel journey — a customer task that can start in one channel and finish in another without repeating steps or data.
- Open banking API — a published interface letting authorised third parties access account data or start payments with customer consent.
- Core banking system — the platform that holds accounts, balances and transactions and posts every product movement.
- Progressive modernisation — replacing core functions piece by piece behind stable interfaces instead of one large switchover.
- Digital onboarding — opening an account remotely through identity checks, document capture and electronic signature.
- Digital adoption rate — the share of active customers or transactions that use digital channels in a set period.

Digital Banking Transformation and Channel Innovation Day by Day

Day 1: Channel Landscape and Customer Expectations

- Channel Maturity Assessment — Locating the Bank Against Digital Challengers
- Customer Friction Mapping — Finding Where Journeys Lose Applicants
- Platform and Ecosystem Models — Choosing Between Builder and Distributor Roles
- Cost-to-Serve Comparison by Channel — Shifting Volume From Branches
- Transformation Ambition Statement — Agreeing What Digital Success Means

Day 2: Journey Redesign and Digital Onboarding

- Service Blueprint Technique — Linking Front-End Screens to Back-Office Steps
- Remote Identity Verification Flows — Balancing Conversion and Fraud Controls
- Instant Lending Decision Journeys — Reducing Time From Application to Funds
- Mobile-First Interface Patterns — Prioritising Tasks Customers Do Most
- Rapid Prototype Testing — Validating Journey Changes With Real Users

Day 3: Open Banking Interfaces and Partnerships

- API Product Catalogue — Deciding Which Services to Expose to Partners
- Consent and Permission Flows — Keeping Customer Data Sharing Transparent
- Partner Onboarding and Revenue Models — Pricing Access for Third Parties
- Embedded Finance Use Cases — Placing Bank Products Inside Retail Platforms
- Developer Portal Design — Raising Partner Uptake of Published Interfaces

Day 4: Core Modernisation and Uptake Measurement

- Core Platform Options Appraisal — Replacement, Modular Migration or Interface Wrapping
- Cloud Hosting and Resilience Choices — Protecting Service Continuity During Migration
- Release Cadence and Agile Squads — Shortening Time From Idea to Launch
- Digital Uptake Scorecard — Tracking Conversion, Active Usage and Migration
- Benefit Realisation Tracking — Proving Savings and Revenue From Each Release

Day 5: Practising the Channel Transformation Roadmap

- Segment Journey Selection — Applying Day One Friction Evidence to Priorities
- Interface and Core Dependency Map — Sequencing API and Platform Work
- Investment Case Drafting — Matching Funding Waves to Expected Benefits
- Change and Branch Network Impact Plan — Preparing Staff for Shifted Volumes
- Channel Transformation Roadmap — Completing the Sequenced Plan for One Segment

Applying Digital Banking Transformation and Channel Innovation After the Course

- Run friction mapping on one high-drop-off journey and present a service blueprint with redesign options.
- Launch a monthly digital uptake scorecard for one segment to rank the next channel releases.

Digital Banking Transformation and Channel Innovation Questions FAQ

What is digital banking transformation and channel innovation and why does it matter now?

It is the redesign of how a bank serves customers through mobile, web and partner channels, supported by open interfaces and modern core platforms. It matters now because customers switch to whichever provider offers the quickest journey.

Which roles gain most from digital banking transformation and channel innovation training?

Transformation leads, product owners, API specialists, solution architects and digital performance analysts gain most. The course links their decisions in one sequenced roadmap.

How does this digital banking transformation and channel innovation course differ from an AI in banking course?

It centres on channels, journeys, interfaces and core platforms rather than machine learning. An AI course studies models and automation.

What do you bring back from digital banking transformation and channel innovation training?

You bring back a Channel Transformation Roadmap for one customer segment, showing redesigned journeys, their interface and core dependencies, funding waves and uptake measures.

Digital Banking Transformation and Channel Innovation: The Way Forward

The Channel Transformation Roadmap informs the first decision on which customer journey a bank rebuilds next and which interfaces it must publish. Transformation leads use it with product owners and architects to agree funding waves. After its first release cycle, the dependency between channel ambitions and core platform readiness deserves a fresh look.