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COURSE BROCHURE

Fintech Entrant Threat Mapping for Banks Training Course

30 May – 3 June 2027
Muscat

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Registered in the United Kingdom and Saudi Arabia

Fintech Entrant Threat Mapping for Banks Training Course

Ref: 2452_92704 **Date:** 30 May – 3 June 2027 **Location:** Muscat **Fees:** 5500 GBP

Fintech Entrant Threat Mapping for Banks is a 1-week training course for bank strategy and business line managers and ends with a disruption threat map for one business line. Neobanks, embedded finance platforms and digital wealth apps now compete for the most profitable customer moments. Jupiter Prime Training delivers this course on fintech entrant threat mapping for banks.

Why Fintech Entrant Threat Mapping Matters Now

Three forces shape the threat picture. Open banking interfaces let third parties reach account data and initiate payments, so the customer relationship can move to whoever owns the app screen. Big technology platforms and retailers embed credit, wallets and savings inside their own journeys, unbundling products banks once sold together. Investors keep funding specialists that attack a single profitable slice. A bank that reads these moves early can partner, copy or defend selectively; a bank that reads them late watches fee income and deposits drift away while its cost base stays fixed.

Who Gains Most from Fintech Entrant Threat Mapping

- Strategy and planning managers who set the bank's competitive priorities and investment cases
- Retail and small-business lending managers who own credit origination and pricing
- Payments and cards managers responsible for transaction revenue and merchant relationships
- Wealth and affluent banking managers who protect advisory fees and invested balances
- Digital channel and partnership managers who negotiate with platforms and technology firms

Groups gain most when a strategy lead attends with two or three business line heads, so agreed ratings reflect franchise and group views.

Fintech Entrant Threat Mapping Capabilities

These capabilities turn challenger news into a scored view of franchise exposure.

- Segment the bank's revenue pools by customer moment and product — the board's view of where margin sits
- Profile challenger business models, funding and unit economics — the threat rating for each entrant
- Assess switching triggers and customer stickiness per product — retention priorities for line heads
- Weigh build, buy, partner and invest responses — the investment committee's choice of reply
- Specify early-warning indicators for entrant traction — the monitoring cycle owned by strategy
- Communicate the threat picture in one visual map — executive committee and business line heads

Key Fintech Entrant Threat Mapping Terms

- Unbundling — splitting a bundled banking relationship into single products that specialist entrants can sell separately and more cheaply.
- Embedded finance — credit, payments or insurance offered inside a non-bank's app or checkout rather than through a bank channel.
- Open banking — permitted third-party access to account data and payment initiation through secure interfaces.
- Revenue pool — the total income a product or customer segment generates, used to size what an entrant could capture.
- Customer acquisition cost — the spend needed to win one new customer, a key test of whether a challenger can scale profitably.
- Threat map — a visual grid rating each entrant by likelihood of gaining share and impact on a business line's income.

Fintech Entrant Threat Mapping Day by Day

Day 1: Forces Reshaping Banking Competition

- Value Chain Unbundling — Which Banking Activities Entrants Target First
- Open Banking Interfaces — Shifting Ownership of the Customer Relationship
- Platform and Big Technology Entry — Distribution Power Versus Bank Trust
- Challenger Funding Cycles — Reading Investor Appetite as an Early Signal
- Revenue Pool Segmentation — Locating the Margin Most Exposed to Attack

Day 2: Lending and Credit Challengers

- Point-of-Sale Instalment Credit — Merchant Checkout Share Versus Card Revenue
- Alternative Credit Scoring Data — Approval Speed Against Credit Loss Appetite
- Small-Business Marketplace Lending — Working Capital Share at Risk
- Unit Economics of Digital Lenders — Separating Durable Threats From Subsidised Growth
- Credit Switching Triggers — Where Borrowers Leave and Why

Day 3: Payments and Wealth Entrants

- Digital Wallets and Account-to-Account Payments — Card and Fee Income Exposure
- Cross-Border Remittance Specialists — Pricing Transparency and Corridor Losses
- Robo-Advice and Micro-Investing Apps — Advisory Fee and Balance Migration
- Embedded Finance at Retail Checkouts — Who Owns the Payment Moment
- Customer Stickiness Scoring — Product Lines Most Likely to Churn

Day 4: Incumbent Response Options

- Build, Buy, Partner or Invest Matrix — Choosing the Reply per Threat
- Banking-as-a-Service Positioning — Supplying Entrants Instead of Fighting Them
- Corporate Venture and Minority Stakes — Option Value on Emerging Models
- Defensive Pricing and Bundling — Protecting Deposits Without Eroding Margin
- Early-Warning Indicator Sets — Triggers for Escalating a Threat Rating

Day 5: Practising the Disruption Threat Map

- Entrant Profiling Templates — Applying Day Two and Three Evidence Consistently
- Likelihood and Impact Scoring — Calibrating Ratings Across Business Lines
- Response Assignment per Quadrant — Linking Each Threat to an Owner
- Executive Narrative for the Map — Framing Choices for the Committee
- Completing the Disruption Threat Map — One Business Line Fully Rated

Applying Fintech Entrant Threat Mapping After the Course

- Run a revenue pool and stickiness scoring session with one business line and rate its five most active challengers.
- Set up a quarterly early-warning dashboard tracking entrant funding, customer growth and pricing moves against agreed trigger levels.

Fintech Entrant Threat Mapping Questions FAQ

What is fintech entrant threat mapping for banks and why does it matter now?

It is a structured way to rate which digital challengers threaten each bank business line and how badly. It matters now because open interfaces and embedded finance let entrants reach bank customers without branches or full licences.

Which roles gain most from fintech entrant threat mapping for banks?

Strategy managers and the heads of lending, payments and wealth lines gain most. They own the revenue at stake, so a scored view of challengers helps you agree priorities.

How does fintech entrant threat mapping differ from a general fintech innovation course?

It takes the incumbent's defensive and partnering view rather than product building. You rate competitors, size exposed revenue and choose responses.

What do you bring back from fintech entrant threat mapping for banks?

You bring back a scored threat map for one business line with entrant profiles, a response for each major threat and early-warning indicators.

Fintech Entrant Threat Mapping: The Way Forward

The disruption threat map first informs which business line receives defensive or partnership investment in the next planning round. Strategy teams and line heads use it to align on owners and triggers. After its first use, revisit how rival banks' digital arms are scored, since they can move faster than any start-up.