

Course No. 1085

Digital Banking Strategy & Innovation

**DIGITAL BANKING, FINTECH & AI
FINANCE, INVESTMENT & BANKING**

DURATION

5 Days

LOCATION

Vienna, Austria

DELIVERY

Classroom

DATES

21 – 25 Dec 2026



Scheduled Event Details

CITY	Vienna, Austria
DATE	21 – 25 Dec 2026
DELIVERY TYPE	Classroom
COURSE FEE	€5,700

Course Overview

Digital Banking Strategy & Innovation is a comprehensive professional training course designed to equip banking executives, digital transformation leaders, innovation managers, strategy professionals, and financial decision-makers with the strategic knowledge and practical capabilities required to develop and implement successful digital banking strategies. As financial institutions continue to navigate rapid technological advancements, changing customer expectations, and increased market competition, digital strategy and innovation have become essential drivers of sustainable growth, operational excellence, customer engagement, and long-term competitiveness.

This course provides participants with a comprehensive understanding of digital banking strategy, innovation management, digital business models, customer-centric transformation, financial technology (FinTech), artificial intelligence, data analytics, automation, Open Banking, Banking-as-a-Service (BaaS), digital ecosystems, and platform-based financial services. Participants will explore how leading financial institutions leverage emerging technologies to modernize banking operations, create innovative products and services, improve customer experiences, and establish resilient digital business models that respond effectively to evolving market demands.

The program also examines the relationship between Digital Banking Strategy & Innovation and Enterprise Risk Management, Regulatory Compliance, Cybersecurity, Data Governance, Customer Experience (CX), Operational Excellence, Strategic Planning, Organizational Change Management, Innovation Governance, Sustainable Finance, and Digital Leadership. Participants will gain practical insights into assessing digital maturity, developing innovation roadmaps, prioritizing transformation initiatives, managing implementation risks, and aligning digital investments with organizational objectives and regulatory expectations.

Through interactive workshops, banking innovation case studies, digital transformation simulations, strategic planning exercises, design thinking activities, and real-world financial services scenarios,

participants will strengthen their ability to design digital banking strategies, evaluate innovation opportunities, improve operational performance, accelerate digital transformation, and create measurable business value. By the end of the course, participants will be equipped to develop practical digital banking strategies that strengthen competitiveness, enhance customer value, improve organizational agility, and support sustainable growth across financial institutions.

Objectives

- Analyze Digital Banking Strategy & Innovation concepts and evaluate their impact on banking performance, customer engagement, and organizational competitiveness by the end of the course.
- Develop strategic digital banking transformation frameworks aligned with organizational objectives and market opportunities.
- Evaluate digital business models, innovation opportunities, and emerging banking technologies.
- Apply innovation management principles to develop customer-centric banking products, services, and digital experiences.
- Design digital transformation initiatives that improve operational efficiency, customer satisfaction, and business performance.
- Improve strategic decision-making by utilizing data analytics, digital intelligence, and innovation management techniques.
- Strengthen governance through regulatory compliance, cybersecurity, enterprise risk management, data governance, and innovation oversight.
- Implement Key Performance Indicators (KPIs), digital transformation metrics, innovation performance measures, and customer experience indicators to evaluate strategic initiatives.
- Assess the business impact of artificial intelligence, FinTech, Open Banking, Banking-as-a-Service, automation, and digital ecosystems on future banking operations.
- Align digital banking strategy and innovation initiatives with enterprise strategy, operational excellence, customer experience, regulatory expectations, and sustainable organizational growth before course completion.

Who Should Attend

This course is designed for banking executives, Chief Digital Officers, Chief Innovation Officers, digital transformation managers, innovation managers, strategy managers, banking operations managers, product managers, customer experience managers, business development managers, IT managers, cybersecurity managers, risk managers, compliance officers, project managers, digital banking specialists, enterprise architects, and professionals responsible for driving digital transformation and innovation within financial institutions.

The program is equally valuable for central bank professionals, government financial institution leaders, FinTech professionals, financial consultants, technology architects, digital product specialists, organizational development professionals, investment professionals, public sector executives, and decision-makers responsible for strategic planning, digital modernization, innovation governance, technology adoption, and the future development of financial services.

Learning Outcomes

- By the end of this course, participants will be able to:
- Develop comprehensive Digital Banking Strategy & Innovation roadmaps aligned with organizational priorities.
- Evaluate digital transformation opportunities and identify innovative banking solutions that create measurable business value.
- Design customer-centric digital banking products, services, and business models.
- Apply digital technologies, automation, artificial intelligence, and data analytics to improve banking performance.
- Assess innovation opportunities associated with Open Banking, Banking-as-a-Service, FinTech collaboration, and digital ecosystems.
- Strengthen governance through regulatory compliance, enterprise risk management, cybersecurity, data governance, and innovation management.
- Prepare executive dashboards using digital transformation KPIs, innovation metrics, customer experience indicators, and operational performance measures.
- Integrate digital banking initiatives with enterprise strategy, operational excellence, customer engagement, and organizational change management.
- Evaluate the impact of emerging technologies on banking competitiveness, operational resilience, and future business models.

- Develop a practical implementation roadmap that strengthens innovation, accelerates digital transformation, improves customer value, enhances operational efficiency, supports regulatory compliance, and promotes sustainable organizational growth.

Course Outline

DAY 01

Foundations of Digital Banking Strategy

- Evolution of digital banking and global transformation trends
- Digital banking business models and competitive strategy
- Assessing digital maturity and organizational readiness
- Strategic planning for digital transformation

PRACTICAL APPLICATION OR DISCUSSION

Evaluating digital maturity and identifying strategic opportunities

DAY 02

Innovation, Customer Experience, and Digital Business Models

- Innovation management in financial institutions
- Customer-centric digital banking design
- FinTech collaboration and Open Banking opportunities
- Developing innovative digital banking products and services

PRACTICAL APPLICATION OR DISCUSSION

Designing customer-focused digital banking solutions

DAY 03

Emerging Technologies and Banking Transformation

- Artificial intelligence and intelligent banking
- Data analytics and business intelligence

DAY 03 — CONTINUED

- Automation and process optimization
- Building digital banking ecosystems and platform strategies

PRACTICAL APPLICATION OR DISCUSSION

Developing a digital transformation initiative

DAY 04

Governance, Risk, and Performance Management

- Digital governance and innovation oversight
- Enterprise risk management and regulatory compliance
- Cybersecurity and data governance in digital banking
- Measuring digital transformation using KPIs and innovation metrics

PRACTICAL APPLICATION OR DISCUSSION

Developing a governance framework for digital banking initiatives

DAY 05

Building the Future Digital Bank

- Enterprise digital banking strategy and implementation planning
- Organizational change management and digital leadership
- Future trends in digital banking and financial innovation
- Continuous improvement and sustainable digital transformation

FINAL WORKSHOP

Develop a comprehensive Digital Banking Strategy & Innovation implementation roadmap that includes digital vision, transformation priorities, innovation initiatives, customer experience enhancement, technology adoption, FinTech collaboration, governance, cybersecurity, regulatory compliance, performance measurement, organizational change management, and continuous improvement initiatives to strengthen competitiveness, accelerate innovation, improve operational excellence, and support sustainable growth across financial institutions.



Register or Request More Information

Course page: <https://quest-training.com/courses/digital-banking-strategy-innovation>

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