

In collaboration with:



**Chartered Banker**

## CBI: Foundation Certificate in Responsible Banking



### Programme Objectives

To develop the learner's knowledge, understanding and skills relating to the business of banking in a digital age, combining study of core banking principles and practice with learning about the forces that are transforming the way we bank, and how banks are responding to meet the changing expectations of customers in an increasingly competitive environment. With key themes being responsible and sustainable banking, and what it means to be a professional in banking in the current environment, the learner will be better able to apply those principles to help their bank deliver its strategy, perform well at work, and serve customers, communities, and the wider environment well.

# Programme Outline

There are two modules under Responsible Banking:

Module	Indicative Content
Module 1: Banks and Banking in a Digital Age	<ul style="list-style-type: none"><li>• What customer want.</li><li>• What is a bank.</li><li>• Types of banks and banking.</li><li>• The evolution of banking.</li><li>• The digital and data revolution.</li><li>• Digital innovations in banking.</li><li>• Core bank functions and purpose.</li><li>• Financial intermediation/disintermediation.</li><li>• Stakeholders, strategy and purpose.</li><li>• Sustainability.</li><li>• UN Principles for Responsible Banking.</li></ul>
Module 2: Products and Services, Distribution Channels and the Customer Experience	<ul style="list-style-type: none"><li>• Types of customer.</li><li>• Identifying and supporting vulnerable customers.</li><li>• Financial inclusion, capability and education.</li><li>• Products and services.</li><li>• Payment services and other ways to pay.</li><li>• Multichannel, omnichannel, and Optichannel banking.</li><li>• The customer experience.</li><li>• What customers look for when choosing a bank.</li><li>• Segmenting customers in a digital age.</li><li>• Enhancing the customer experience.</li></ul>

## Who Should Attend

All bank employees, particularly those new to banking, and regardless of their own specialism, who want to expand their knowledge and understanding of the business they are in – the business of banking – and have that knowledge and understanding recognised through the award of a professional banking qualification.

## Learning Outcome

On completion of this programme, the learner will be able to:

- Explain the purpose and functions of different types of banks and banking in a digital age, the role that banks, banking and bankers play in society, and the way in which the UN Principles for Responsible Banking provide the framework for sustainable banking.
- Describe the range of products and services banks provide and explain the impact of digital and data driven innovations on the ways in which: (a) banks develop and deliver banking services; and (b) customers conduct their banking through a wide range of distribution channels.

## Methodology

The learning approach includes:

- E-Learning modules.
- Online knowledge checks at the end of each module.
- Applying learning at work.
- Reviewing, reflecting on, and improving your practice within the context of your role.
- Creating a personal development plan to develop your skills and further enhance your professional practice.

