

### **OVERVIEW**

The retail banking sector is undergoing an unprecedented level of change due to digital disruption, evolving customer expectations, innovation, data usage, and new banking methods. The Certificate in Retail and Digital Banking (CertRDB) has been designed to establish a new independent standard in customer service excellence. It equips front-line staff with the necessary knowledge of regulatory requirements, products, services, and delivery channels to operate effectively in this fast-changing environment.

# **OBJECTIVES**

CertRDB has been specifically designed to assist banks in preparing their front-line staff to work within a transforming industry to achieve better informed outcomes for their business, their customers and themselves. This qualification aims to equip participants with essential knowledge of the financial services environment, regulatory requirements and the key principles of providing customer service excellence.

## WHO IS THIS PROGRAMME FOR?

Those who aspire to have a career in retail and digital banking or work in other areas of financial services.

# PRE-REQUISITE

There are no specified entry requirements. However, you need to be satisfied of your ability to study in English.

### **METHODOLOGY**

- Online study everything is online and you can study at a pace that suits you;
- Guided learning; and
- Assessments.



### PROGRAMME OUTLINE

#### Module 1: The Delivery of Retail and Digital Banking (DRDB)

- Understand banking customers, what they want and expect from banks, and how the evolution of digital technology continues to change customer expectations;
- Evaluate the need to provide high standards of customer service;
- Understand how banks capture and analyse and use data about their customers;
- Understand how regulation and legislation affects financial services organisations and their customers; and
- Identify the operation and features of key retail financial products and services.

#### Module 2: Assessing Customer Needs and Providing Solutions (ACNS)

• Assess the needs and aspirations of retail banking customers and identify appropriate financial solutions to meet these needs.

### PROGRAMME STRUCTURE

Guided Learning Hours	2 Hours		
Other Hours	132 Hours		
Total Qualification Time	134 Hours		
Assessment	CertRDB will be assessed across both units. Each units is assessed through a one-hour multiple-choice examination.  • Unit 1 - 50 standalone MCQs  • Unit 2 - 30 MCQs with six case studies (5 questions per case study).  To pass the unit you must achieve the minimum passing mark of 70%. The structure of the assessment ensures that all aspects of the course content are subject to external examination		

### LIBF: CERTIFICATE IN RETAIL AND DIGITAL **BANKING (CERTRDB)**

**7** May 2024



Signature and Company's Stamp

To apply for the programme, please email your completed form to askSEED@bilif.com.bn by 10 April 2024

	CATEGORIES	STAKE	HOLDER	NON STAKEHOLDER
	FEE	\$ 760.00	)	\$ 760.00
Ву со	ompleting and signing this form,	, you hereby agre	ee to the term	ns and conditions below:
Full Nar	ne:		IC Number:	
Position	n:		Department:	
E-mail:			Phone:	
Full Nar	me:		IC Number:	
Position	n:		Department:	
E-mail:			Phone:	
Full Nar	me:		IC Number:	
Positio	1:		Department:	
E-mail:			Phone:	

#### Terms and conditions:

#### **Cancellation Policy:**

Please email the invoice to:

APPROVING OFFICER

Name:

Position:

• All cancellation must be submitted to BILIF in writing either by letter or email.

Email:

Department:

- Any cancellation received 30 days or more prior to the training date will incur a cancellation fee of 10% of the programme fee.
- Cancellation received 8 14 days to the training date will incur a cancellation fee of 50% of the programme fee.
- Cancellation of registrations received 7 days or less from the date of training or if the delegate fails to attend the training, he/she will be considered as 'no show' and is subjected to 100% of the programme fee.
- BILIF welcomes and accepts replacement of participants a day before the training commences.

#### Other terms:

- Participants must complete all scheduled sessions and activities for them to receive the certificate of attendance/ completion.
- Payment must be made upon receipt of invoice issued by BILIF.
- BILIF reserves the right to amend, change or cancel the programme at any given time. We will immediately notify participants and organisations if any such changes are to be made.

# ABOUT BRUNEI INSTITUTE OF LEADERSHIP AND ISLAMIC FINANCE

Brunei Institute of Leadership & Islamic Finance (BILIF) was established in 2010 as the Centre of Excellence for the finance industry in Brunei Darussalam, providing high-quality learning solutions, including signature and collaborative events for human capacity development in the areas of Islamic finance and leadership.

Under the purview of Brunei Darussalam Central Bank (BDCB), BILIF plays a fundamental role in Pillar 5 of Brunei Darussalam Financial Sector Blueprint 2016-2025 in raising financial industry standards, especially in the areas of Islamic finance.

All of our programmes are accredited by Brunei Darussalam National Accreditation Council as Value Added Qualifications. Since its inception, BILIF has conducted 809 programmes and 83 events for more than 16,900 participants, including a suite of Virtual Instructor-Led Training (VILT) programmes and online events (as of December 2023).

BILIF has forged strategic partnerships with local and international organisations over the past 10 years which have allowed us to bring professional programmes, expertise and opportunities to shape future leaders, experts and innovators, particularly in the areas of Islamic finance and leadership. Amongst these strategic partners include The London Institute of Banking & Finance (LIBF), United Kingdom; the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) and Bahrain Institute of Banking and Finance (BIBF), Bahrain; Islamic Development Bank Institute (IsDBI), Kingdom Saudi Arabia, Singapore

Management University (SMU), Singapore and INCEIF University, Malaysia. Locally, BILIF has also partnered with two of the top higher education institutions in Brunei Darussalam; Universiti Brunei Darussalam (UBD) and Universiti Sultan Sharif Ali (UNISSA) in our joint efforts to impart invaluable knowledge and skills for students and professionals in not only finance but also other private and government sectors.

Appointed by BDCB, BILIF is the official licensing examination centre for Financial Planning Practitioners' Programme (FPPP) and the Qualifying Examination for Insurance/Takaful Agents (QEFITA). BILIF is also the official examination centre for all examinations under Chartered Institute for Securities & Investment (CISI), UK; Chartered Bankers Institute (CBI), UK; International Compliance Association (ICA) and AAOIFI. BILIF has also recently been accepted as a Pearson Vue Authorised Test Centre which can house more than hundreds of examinations such as Certificate in Climate Risk, Certified Internal Auditor® (CIA®) and Certified Associate in Project Management (CAPM), amongst others.

BILIF has received multiple accolades including the "Best Emerging Islamic Finance Training Institution – Brunei 2021" from the International Finance Awards 2022; "Best Islamic Finance Education & Training Brunei 2021" from the Global Banking & Finance Awards® and "Global Good Governance (3G) Human Resource Development Award 2022" received at the 7th Annual 3G Awards Ceremony. BILIF was also awarded its third "GIFA Excellence Award (Islamic Finance Training & Education) 2022, which has been previously received in 2019 and 2021.

83

809

**Events** 

Programmes and Examinations

16,900+

**Participants** 

# INTERNATIONAL AWARD WINNING INSTITUTE

















