

# Chartered Banker

A photograph of three business professionals in a meeting. A woman on the left, a man in the center, and a man on the right are all looking towards the right. They are dressed in business attire. The background is a blurred cityscape with a network of glowing lines and nodes, suggesting a digital or financial environment.

Module specification

Version 1.2 March 2026

**Leadership, Strategy and Risk**

**LEVEL:** SCQF Level 10 and broadly comparable to EQF Level 6

**CREDITS:** 20

**QUALIFICATIONS TO WHICH MODULE CONTRIBUTES:**

The Certificate in Leadership, Strategy and Risk

The Chartered Banker Diploma

**AUDIENCE:**

Current or aspiring bank leaders who want to develop their knowledge, skills and awareness of effective leadership in banking including understanding strategic direction, risk and risk management, and change management – and have that knowledge and understanding recognised through the award of a professional banking qualification.

**AIM:**

To develop the learner's knowledge, understanding and skills relating to effective leadership in banking and delivery of bank strategy and strategic direction, risk and risk management, and change management.

**LEARNING OUTCOMES:**

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

1. critically examine the role and impact of responsible and effective leadership in banking.
2. critically evaluate strategy, the strategic position and strategic options in banking.
3. explore value creation in banking and the importance of innovation on value creation.

4. describe and critically assess customer-centric decisioning in banking.
5. describe and evaluate banking risks and effective risk management techniques
6. describe and critically analyse successful change management which facilitates effective organisational transformation to achieve strategic goals.

**SKILLS:**

The qualification will support you in the development of a number of key skills:

- Adaptability
- Agile thinking
- Analytical thinking
- Change management
- Coaching
- Commercial awareness
- Communication
- Considering others
- Creative thinking
- Critical thinking
- Data literacy
- Digital literacy
- Emotional intelligence
- Empathy
- Leadership and influencing
- Negotiation
- Networking

- Personal impact
- Problem solving
- Relationship management
- Resilience
- Self-directed learning
- Team work

**DELIVERY METHODOLOGY:**

*Leadership, Strategy and Risk* is delivered online. Learning resources include:

- Six interactive eLearning units
- videos
- case studies and online resources
- activities to support application of learning at work
- quizzes and knowledge checks
- suggestions for further reading

**ASSESSMENT:**

The Certificate in *Leadership, Strategy and Risk* is assessed by a single exam sat within a 24-hour time period. The exam will enable the learner to demonstrate their achievement of the module learning outcomes.

## Unit 1. Responsible and effective leadership in banking

Learning outcomes	Assessment criteria	Indicative content
<p><b>The learner will be able to:</b></p>	<p><b>The learner can:</b></p>	
<p><b>LO1:</b> Critically examine the role and impact of responsible and effective leadership in banking.</p>	<p><b>1.1</b> Identify and critically assess the skills and capabilities of successful and transformational banking leaders, and the way in which those skills are deployed through behaviours.</p> <p><b>1.2</b> Appraise the role of leaders in establishing and nurturing an inclusive, responsible and ethical banking culture, where skills and performance are recognised and rewarded.</p> <p><b>1.3</b> Critically evaluate the leadership skills and competencies required to manage complex situations and challenges effectively, ensuring business continuity and maintaining stakeholders' trust and motivation.</p>	<ul style="list-style-type: none"> <li>• Wide range of leadership skills, capabilities and behaviours</li> <li>• Role of a leader</li> <li>• Responsible and authentic, visionary, supportive and purposeful leadership</li> <li>• Emotional intelligence</li> <li>• Business continuity and management of challenges</li> <li>• Leaders as coaches</li> <li>• Leadership ethics and tone from the top</li> <li>• Maintaining stakeholders trust.</li> </ul>

## Unit 2. Strategy and strategic options in banking

Learning outcomes	Assessment criteria	Indicative content
<p><b>The learner will be able to:</b></p>	<p><b>The learner can:</b></p>	
<p><b>LO2:</b> Critically evaluate strategy, the strategic position and strategic options in banking.</p>	<p><b>2.1</b> Investigate strategic vision, planning, the emergence of purpose and the stages of strategy development in banking.</p> <p><b>2.2</b> Identify and critically evaluate the strategic objectives and key measures of performance that typically apply to banks, and the strategic options available using a range of tools and techniques to determine their suitability, acceptability and feasibility.</p> <p><b>2.3</b> Critically assess the components of strategic position in the external environment, including a bank's resources and capabilities, strengths and weaknesses, opportunities and threats.</p> <p><b>2.4</b> Investigate the importance of integrating sustainability into bank strategy.</p> <p><b>2.5</b> Assess the impact of digital innovations on a bank's strategic choices.</p>	<ul style="list-style-type: none"> <li>• Vision, mission and values</li> <li>• Stages of strategy development</li> <li>• Strategic objectives; what the bank wants to achieve, and strategic options; how those objectives will be achieved</li> <li>• Strategic position including the use of PESTLE and SWOT</li> <li>• Horizon scanning and making data-based decisions</li> <li>• Sustainability - to include: understanding importance of sustainability in its broadest sense, climate change impact, transition planning, Principles for Responsible Banking</li> <li>• Strategy adaption to incorporate digital innovations.</li> </ul>

## Unit 3. Value creation in banking and the importance of innovation on value creation

Learning outcomes	Assessment criteria	Indicative content
<p><b>The learner will be able to:</b></p>	<p><b>The learner can:</b></p>	
<p><b>LO3:</b> Explore value creation in banking and the importance of innovation on value creation.</p>	<p><b>3.1</b> Explain what is meant by value and value creation.</p> <p><b>3.2</b> Investigate the relationship between strategy and value creation.</p> <p><b>3.3</b> Critically evaluate core banking competencies and capabilities in driving value creation and competitive advantage.</p> <p><b>3.4</b> Critically assess the role and importance of innovation and technical transformation in value creation.</p>	<ul style="list-style-type: none"> <li>• Value and value creation</li> <li>• Value drivers</li> <li>• Value chains</li> <li>• Core banking competencies and capabilities linked to driving value creation</li> <li>• Digital innovations and competitive advantage</li> <li>• Digital technologies and the streamlining of operations and reduction in costs.</li> </ul>

## Unit 4. Customer-centric decisioning in banking

Learning outcomes	Assessment criteria	Indicative content
<p><b>The learner will be able to:</b></p>	<p><b>The learner can:</b></p>	
<p><b>LO4:</b> Describe and critically assess customer-centric decisioning in banking.</p>	<p><b>4.1</b> Identify and evaluate the key principles of customer-centric decisioning and its importance in modern banking practices.</p> <p><b>4.2</b> Describe the sources of customer insights available to inform customer-centric decision-making.</p> <p><b>4.3</b> Critically assess the commercial viability of a customer-centric portfolio of products and services.</p>	<ul style="list-style-type: none"> <li>• Customer-centric decisioning</li> <li>• Customers and the decision-making process, including the voice of the customer</li> <li>• Customer insights</li> <li>• Data-based decisions</li> <li>• The effectiveness of feedback mechanisms in shaping products and services</li> <li>• Commercial viability</li> <li>• The impact and effect of cost and budgetary controls on a customer centric approach</li> <li>• Customer experience and alignment with customer expectations</li> <li>• The impact of digital innovations on customer service and satisfaction.</li> </ul>

## Unit 5. Banking risks and risk management

Learning outcomes	Assessment criteria	Indicative content
<p><b>The learner will be able to:</b></p>	<p><b>The learner can:</b></p>	
<p><b>LO5:</b> Describe and evaluate banking risks and effective risk management techniques.</p>	<p><b>5.1</b> Differentiate between the types of risk to which a bank is exposed and the interrelationship between them.</p> <p><b>5.2</b> Identify and evaluate emerging risks.</p> <p><b>5.3</b> Evaluate the creation and implementation of effective risk culture in banking.</p> <p><b>5.4</b> Identify and critically assess risk management and mitigation strategies, including the three lines of defence model.</p>	<ul style="list-style-type: none"> <li>• Key risks including financial risks and non-financial risks such as operational risk, regulatory compliance risk, and technology risks</li> <li>• Differentiate between external (macro) &amp; internal risks (micro)</li> <li>• Emerging risks</li> <li>• Risk culture</li> <li>• Role of governance in managing risk</li> <li>• Risk management and mitigation, including the three lines of defence model</li> <li>• Risk management of emerging risks including the ongoing evaluation of changing and emerging risks.</li> </ul>

## Unit 6. Change management

Learning outcomes	Assessment criteria	Indicative content
<p><b>The learner will be able to:</b></p>	<p><b>The learner can:</b></p>	
<p><b>LO6:</b> Describe and critically analyse successful change management which facilitates effective organisational transformation to achieve strategic goals.</p>	<p><b>6.1</b> Critically evaluate change management models and their use in banking contexts.</p> <p><b>6.2</b> Investigate key drivers of change in banking, including technological innovation.</p> <p><b>6.3</b> Appraise successful change management and its components.</p> <p><b>6.4</b> Critically evaluate the role of environmental forecasting and scenario analysis in analysing the external environment.</p> <p><b>6.5</b> Investigate how leaders can foster a culture of innovation.</p> <p><b>6.6</b> Appraise the impact of change on staff, structures, systems and culture and how this can be effectively led and managed.</p>	<ul style="list-style-type: none"> <li>• Change management models</li> <li>• The ways in which the organisational context of a bank can affect strategic change.</li> <li>• The drivers for change including the internal and external influences on change</li> <li>• Horizon scanning</li> <li>• Environmental forecasting</li> <li>• The relationship between strategy and change management</li> <li>• Leading and managing change</li> <li>• Why change fails</li> <li>• Implications of change on knowledge management systems and operational plans.</li> </ul>

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