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# **Chartered Banker**

# EMERGING BANKING LEADERS PROGRAMME







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**Driving Digital Transformation For Future Leaders** 







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#### **ABS FLAGSHIP PROGRAMME**

# EMERGING BANKING LEADERS PROGRAMME

# **Driving Digital Transformation For Future Leaders**

The Fourth Industrial Revolution (4IR) is fundamentally changing the way machines, computing and human beings are interacting. Lines between industries, technologies and the physical and digital worlds are blurring in an exponential way, customer demands are shifting dramatically, and fast movers will thrive in this winner-takes-all economy.

For the financial services industry, it is likely that some of the most disruptive change will be led by the FinTech start-ups rather than the incumbent banks and more than 150 FinTech companies work in the global capital markets technology space leveraging latest development to provide innovative solutions and services. According to Statista.com, FinTech investments in Asia are likely to reach US\$2,598 billion with an annual growth of 16.4% between 2018-22.

It is also important to note while the impact of digital, data and technological advancements on retail banking has been more acutely felt, continuous improvements on Artificial Intelligence (AI) and Machine Learning (ML) techniques over the last few years partly driven by increasing availability of data in areas outside banking are likely to impact on investment/wholesale banking in areas such as machine to machine learning and provision of advice; and the development of Distributed Ledger Technology (DLT) will see investment banking adapt and change business models.

Therefore, fully harnessing the advancements of digital, data and technology requires banking leaders to get to the core of the digital transformation and its accompanying ecosystems, and revisit all aspects of the business, from value proposition, strategy, business model, operations to organisational structure, people, talent, and culture, in agile and swift manners. And internally, digital transformation cannot just be sanctioned; instead, leaders should be able to articulate compelling visions and expected outcomes to take the people with you, to execute innovation in an agile way, and to steer the teams effectively with tools and support networks that teams must have to succeed in this VUCA environment.

This programme will help participants address the above strategic requirements to drive change that is needed for their organisation's digital banking transformation. It has been designed specifically for high potential talent on a fast track to a leadership position with the hope that these Emerging Banking Leaders will be the ones who will carry the change forward for their financial institutions over the coming years.



#### PROGRAMME AT A GLANCE

Sunday 31 March	Monday 1 April	Tuesday 2 April	Wednesday 3 April	Thursday 4 April	Friday 5 April
Arrival in Cambridge	Implications of Disruption in a Digital World (Kamal Munir)	Converting the Ecosystem Advantage to Strategic Responses (Stelios Kavadias) Guest speaker from banking industry	Understanding the Future in a VUCA World (Kishore Sengupta)	Steering Your Business Strategically Through the Future Through Systems Leadership (Kishore Sengupta)	Engaging and Inspiring Others as Leaders (Nadia Marchant)
	Lunch	Lunch	Lunch	Lunch	Lunch
Guided Tour of Cambridge & Punting. Followed by Welcome and Introductions.	Building an Ecosystem Advantage (Stelios Kavadias)	Focusing on Alternative Business Models (Stelios Kavadias)	Preparing for the Future - a Look at Innovators	Managing Digital Transformation and Culture (Philip Stiles)	Integration of Learnings; Setting Your Business Agenda (Kishore Sengupta)
	Evening Break	Evening Break	Evening Break	Evening Break	Evening Break
	Welcome Gala Dinner at Peterhouse College with Guest Speaker from the Chartered Banker Institute			Closing Gala Dinner at Christ's College	

#### **PROGRAMME FEES\***

MALAYSIAN PARTICIPANTS

MYR 35,000 per participant

INTERNATIONAL PARTICIPANTS

USD 9,000 per participant

\*Fee includes on-campus University college accommodation with breakfast (from 31 March -6 April 2019), lunch and other refreshments on programme days, as well as programme materials for one participant. It does not include dinner (except for the 2 gala dinners) and lunch on the weekends.

The programme fee is STF claimable for qualifying Malaysian banks. ABS has also received approval for special exemption to be made to the STF Credit Guideline to allow for these financial institutions to claim the full amount of their roundtrip airfare for the purpose of attending the programme.

#### REGISTRATION



Please register online at www.asianbankingschool.com/our-programmes/executive-education

Alternatively, you may email your completed Registration Form to **training@asianbankingschool.com** 

Terms and conditions apply. Please visit www.asianbankingschool.com/terms-and-conditions

# **ENQUIRIES**

Please contact Asian Banking School at:

Tel: +603-2742 7822 or

Email: training@asianbankingschool.com

Note: All Information in this publication is correct at the time of printing but may be subject to change.



#### MONDAY, 1 APRIL 2019

#### Morning Session: Implications of Disruption in a Digital World

Learning Objective: To enhance competencies in digital, data and decision making to build strategic responses for business lines

The networked economy is shifting the economic order worldwide and hence driving rethinking of strategy and in some cases business models. During this opening session of the programme, we address head-on the challenge that leaders face in disruptive times. Through examples and frameworks from different domains, we will examine how disruption affects well-accepted strategic frameworks. We then consider what insights and lessons could be drawn from other industries and apply the strategic revisits to the banking and financial services industry. The take-away from the session is a set of clear frameworks that participants can use in their own business situations.

#### Afternoon Session: Building an Ecosystem Advantage

Learning Objective: To enhance competencies in digital, data and decision making to build strategic responses for business lines

In today's competitive business context, organisations across a range of sectors are building ecosystem capabilities as they develop their strategies and ways of organising around digital. Making this transition requires leaders to understand how to envision and transform their business from the inside-out. Leaders are developing key capabilities of orchestrating business ecosystems whilst harnessing the power of digital platforms. In so doing, they are adopting a wider lens on innovation and assessing the risks and opportunities in building their ecosystem advantage.

#### **Welcome Gala Dinner**

This dinner will be held at Peterhouse, one of the 31 colleges of the University of Cambridge to give participants the opportunity to experience the ambience of what it would be like to be studying at Cambridge. Robert Dickie, President of the Chartered Banker Institute will be the guest speaker during dinner.

# TUESDAY, 2 APRIL 2019

#### Morning Session: Converting the Ecosystem Advantage to Strategic Responses

Learning Objective: To enhance competencies in digital, data and decision making to build strategic responses for business lines

This session focuses on a strategic discussion aimed at responding to relevant major challenges in the digital world. Participants will work internalised and then work through a framework to identify the key dimensions in their business that require rethinking. The session builds the contours of a response effort – with the more detailed elements of such a response framework coming about in the rest of the week.

#### Afternoon Session: Focusing on Alternative Business Models

Learning Objective: To evaluate and shift strategy and business models for customer-focused platform business, building on insights into digital, data and technology advancements

This session will start by describing the transformational changes that take place across several industries including banking primarily due to an unprecedented number of technological and market changes at a global scale. However, these changes are materialising only when they are complemented by new business models. A framework for assessing the transformational potential needs of business models will be introduced. Participants integrate their thinking from Monday afternoon's session to build a coherent strategic response for their organisations.

### Morning Session: Understanding the Future in a VUCA World

Learning Objective: To build capability in system leadership to steer the business strategically through risk and uncertainty

The banking industry is in the throes of significant changes, thus creating an enormous uncertainty. It is unlikely that this will clear anytime soon; and therefore, leaders will need to plot their courses through the fog. This session will focus on how such courses can be set. We will use techniques of scenario planning to help participants view plausible states of the world in the era of disruption and understand how they can respond to each state. The key point is to understand which capabilities they need to develop in order to seize opportunities regardless of how the future looks like. Their plans can then be integrated with the strategies developed in the preceding days.

#### Afternoon Session: Preparing for the Future – A Look at Innovators

For this session, participants will have an opportunity to meet with new businesses, gain insight into how an entrepreneurial ecosystem helps their companies, what it takes to develop a culture of innovation and to grow in a disruptive business environment.

# THURSDAY, 4 APRIL 2019

# Morning Session: Steering Your Business Strategically through the Future with Systems Leadership

Learning Objective: To build capability in system leadership to steer the business strategically through risk and uncertainty

This session looks at what it takes to drive change through system leadership – i.e., connecting the dots inside the organisation and externally. To do this, we use a perspective rooted in complexity. With thought frameworks and tools, this hands-on session will help participants diagnose and manage detail and dynamic complexity and strike the right balance between planning and action, which is key to building agile systems leadership in digital transformation efforts.

# Afternoon Session: Managing Digital Transformation and Culture

Learning Objective: To develop leadership capability in organising and leading digital innovation and creating a digital culture

Culture is a significant element in transformation. This session aims to help participants understand the cultural dynamics that support digital transformation and develop approaches for changing culture to enhance digital capability. Participants will be supported to identify core behaviours in their organisations that need to be maintained or changed in the move towards digital.

### **Final Gala Dinner & Certificate Ceremony**

To close the programme, one of the traditions of the University is to have a final Gala dinner for participants. It will be held at Christ's College, one of the 31 colleges of the University of Cambridge.

## FRIDAY, 5 APRIL 2019

#### Morning Session: Engaging and Inspiring Others as Leaders

Learning Objective: To align people behind you for the digital transformation agenda

Getting others aligned behind your vision, purpose and values is key for you to drive digital transformation as leaders. It involves understanding the tools at your disposal, thinking through your purpose and aligning both with the digital business needs you are facing. Your challenge is to have the insight, courage and capability to do that. With highly skilful facilitation and coaching from our communications expert, you will investigate how you currently engage and inspire others by assessing a variety of leaders, and review how you articulate your core self at work. With the tools given, you will be able to deliver strong and engaging messages and narratives to inspire others to join the journey together with you.

### Afternoon Session: Integration of Learnings and Setting Your Business Agenda

This session is one of the most important parts of the programme. It is an opportunity for participants to reflect on key take-ways from the programme and plan following completion of the programme; a chance to think about how they can utilise their strengths, build on their development needs and apply the key learnings from the class to the workplace. Participants will be asked to list key objectives that they will do differently when they return to the workplace. There will be group discussions on their action plans where their key objectives will be robustly challenged.

# LEARNING OBJECTIVES

Upon completion of this programme, participants will be able to:

- Enhance competencies in digital, data and decision making to build strategic responses for business lines
- Evaluate and shift strategy and business models for customer-focused platform business
- Build capability in system leadership to steer the business strategically through risk and uncertainty
- Develop leadership capability in organising and leading digital innovation and creating a digital culture
- Align people behind you for the digital transformation agenda

# **BECOMING ALUMNI**

Participants will have membership of the Cambridge Judge Business School Executive Education alumni network following successful completion of the Programme. Executive participants will be sent instructions to allow them to access the online community at the Business School as well as an Executive Education specific alumni group. Benefits of being a member of these communities include access to a network of very diverse, high calibre international executives from across the sectors; information on new Cambridge programmes for continuing professional and executive development; a series of online webinars and physical faculty-led events on different business and leadership themes; regular communications and news from the faculty and team at Executive Education.



#### PROGRAMME FACULTY

## **Dr Kishore Sengupta**

# Reader in Operations Management, Director of Executive Education Academic Programme Director of Emerging Banking Leaders Programme



Kishore Sengupta's current research, teaching and consulting activities are focused on managing complex projects, managing complexity in organizations, and managing innovation in networks. Before joining Cambridge Judge Business School, he held faculty positions at INSEAD, Fontainebleau, France (2000-2014), the Naval Postgraduate School, Monterey, California, USA (-1989-2000), and the Hong Kong University of Science and Technology (1996-1998). He has also worked at the AT&T Network Software Center (now Alcatel-Lucent) and Ernst and Young. His responsibilities have included serving as advisor on complex projects with large organizations, NASA, and the U.S. Government Department of Defense. Dr Sengupta's consulting activities involve organizations in USA, Asia and Europe.

Dr Sengupta's published work in the academic and business literatures includes a widely-acclaimed article in the Harvard Business Review (February 2008) on how managers fail to learn from experience. The accompanying podcast is one of the most-downloaded in INSEAD's history (http://tinyurl.com/mq2ecxk). His research has been highlighted in the Wall Street Journal (http://tinyurl.com/kgaopcy). Dr Sengupta has extensive experience in the design and delivery of executive education programmes, and teaches in the flagship programmes of Cambridge Judge Business School.

#### **Dr Philip Stiles**

# Co-Director of the Centre for International Human Resource Management University Senior Lecturer in Corporate Governance



Philip developed the Global Human Resource Research Alliance, a research group involving 30 companies worldwide - American Express, BAE Systems, BT, EDF, GE, General Mills, IBM, IKEA, Infosys, Matsushita, Oracle, Procter and Gamble, Rolls-Royce, SANYO, Sealed Air, Shell, Siemens, TCL, TNT, and Unilever. The project represents the most comprehensive worldwide research study in the subject. The contribution to knowledge has been to identify both innovative and best HR practices within companies, and to show how human capital integrates with key dimensions of social and organisational capital.

Philip is also engaged in work on corporate governance, focusing primarily on the dynamics of boards of directors. He was involved in research for the Higgs Review on the Effectiveness of Non-Executive Directors, and he is also involved in examining the nature of succession within companies, carried out in collaboration with an international headhunting organisation. He consults to several organisations in both the private and public sector.

# Dr Kamal Munir Reader in Strategy & Policy; Race & Inclusion Champion, University of Cambridge



Dr Kamal Munir has been teaching Strategy and Policy at Cambridge Judge Business School since 2000. Dr Munir's research focuses on the emergence of markets, disruptive innovations and strategy. His research also spans the competitive advantage of nations.

Dr Munir has published several articles in leading organisational and economic journals, including the Academy of Management Journal, Organization Studies, Research Policy, and the Cambridge Journal of Economics, and presented his work at numerous international conferences. At the same time, he has written numerous articles for newspapers and magazines including the Financial Times, The

Guardian, Dawn and World Business. His work has been quoted and cited in several forums, including BBC's Hard Talk, CNN, Wall Street Journal and BusinessWeek. He is the founder of OTREG, an international discussion forum for organisational theorists, a Senior Editor of Organization Studies and an Associate Editor of the Journal of Management Inquiry.

Dr Munir has consulted for the State Bank of Pakistan, the World Bank, and the Asian Development Bank. He has also been a consultant to the governments of UK, Pakistan and Nigeria. In the private sector, he served as a consultant and trainer for several leading organisations including McKinsey & Co; Shell Petroleum; and British Telecom. He is frequently invited internationally to speak on issues related to social, technological and economic change. Dr Munir is a Visiting Professor in Economic Sociology at LUMS, Pakistan, where he served as Dean of Humanities and Social Sciences in 2015/16. From 1996 to 2000, Kamal taught at McGill University in Canada.

# **Nadia Marchant Expert Contributor**



Nadia is a coach and facilitator who focuses on learning and development with a particular interest in the power and process of relationship and influence. Nadia's aim is to build confidence and inspire others to use effective tools and techniques. Her background as a journalist with the BBC encourages others to be clear on messaging and remain memorable. As a linguist, one of her key strengths is her ability to notice the detail of what her participants say and do. It's this detail that can be changed for the better to achieve more successful results.

Nadia's empathy, warmth and dynamism means she connects quickly with her groups to help them achieve the outcomes they want. She particularly enjoys her work with professional services and business education, understanding the pressure these participants are under and their need to deliver quickly. Her international experience means she is skilled at handling diversity, a wide range of needs and getting groups to gel fast.

#### PROGRAMME FACULTY

#### **Professor Stelios Kavadias**

# Margaret Thatcher Professor of Enterprise Studies in Innovation & Growth; Director of Entrepreneurship Centre



Professor Stelios Kavadias serves as the Associate Dean of Research at the Cambridge Judge Business School (CJBS) and as the Director of CJBS' dynamic Entrepreneurship Centre. He is an expert on the innovation and growth challenges that small and large organizations face, and passionately shares this expertise with senior executives across open or custom executive education programmes. He directs the CEO Growth Challenge programme offered by CJBS' Entrepreneurship Centre, and has led custom programmes with major corporations like HSBC, Barclays, Bayer AG, Qingdao Bank etc.

As an expert on innovation he serves as an Associate Editor for Management Science's Entrepreneurship and Innovation department, and as the Department Editor for the R&D, New Product Development and Project Management department of Production and Operations Management Journal. Recently his work on transformative business models featured in Harvard Business Review, and Barclays sponsored a research report on scale-ups that he co-developed with a team of experts from CJBS. He is often invited as a keynote to leadership events for major corporations and has authored award-winning case studies.

Prior to coming to the Judge, Stelios held the Steven A. Denning chair of Technology and Management at Georgia Tech in the USA, where he directed the GE Energy Project Leadership Management Programme. He has also been a Batten Fellow at the Batten Institute of Innovation and Entrepreneurship at the Darden School of Business.

# **GUEST SPEAKER**

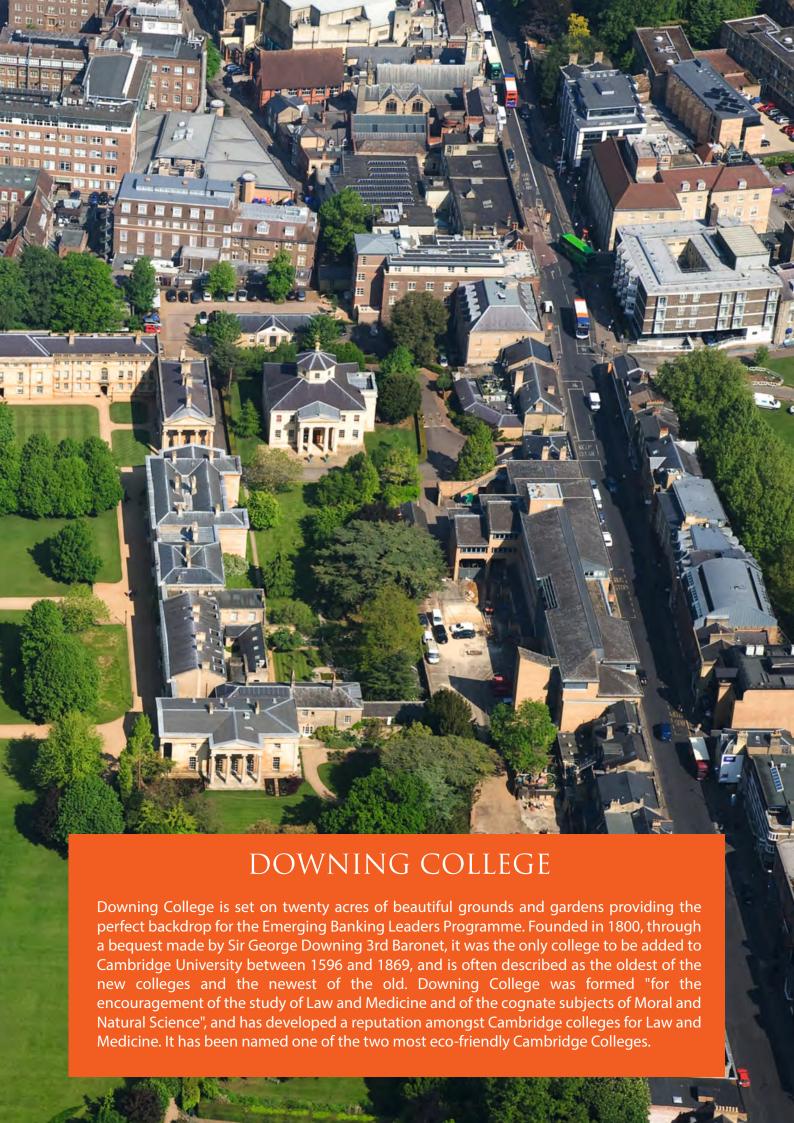
# **Robert Dickie President, Chartered Banker Institute**



Robert Dickie started his career with Clydesdale Bank in Hamilton, Scotland and following the takeover by National Australia Bank held various senior positions with NAB Group in both Australia and the UK. From 2000 to 2002, he served as Managing Director, UK Enterprise, for Zurich in the UK. From 2003-2008 Robert was Group Operations Director and a member of the executive committee of UK-based bank Bradford & Bingley plc. In 2008 he joined American International Group, Inc. (AIG) in New York where he served as Chief Operations and Systems Officer and was a member of the AIG global leadership team.

He joined Zurich in March 2014 as Chief Operations and Technology Officer and a member of the Group Executive Committee (GEC), where he is responsible for Zurich's global IT, operations shared services, property, procurement and sourcing as well as operational transformation initiatives. Robert is a Fellow of the Chartered Banker Institute and a fellow of the Royal Society for the encouragement of Arts, Manufactures and Commerce. Robert holds an MBA from the University of Strathclyde Graduate Business School, Glasgow, Scotland.





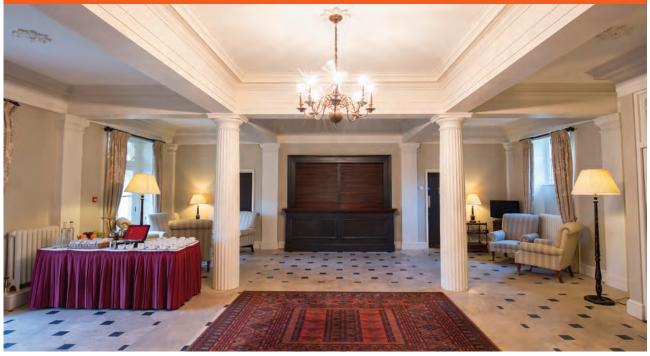
### PROGRAMME VENUE



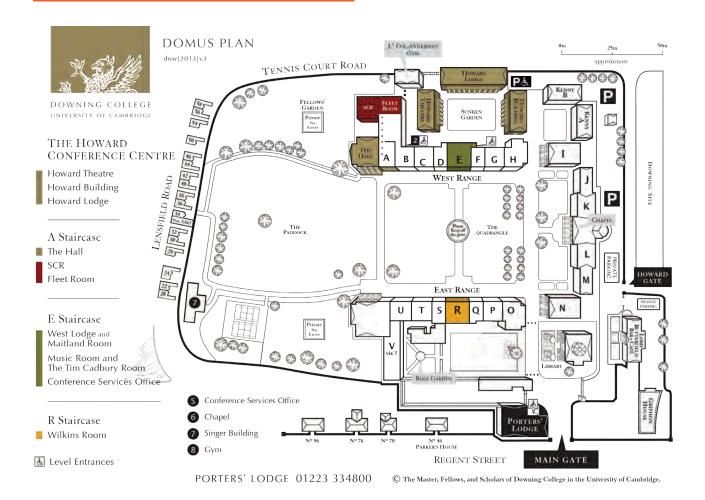
#### HOWARD BUILDING - ASSEMBLY ROOM & DRAWING ROOM

The impressive Howard Building Assembly Room (pictured above) blends perfectly with the classical feel of Downing College. A spacious and stylish room with decorative Ionic scrolls, its neo-classical style gives a Regency elegance and provides a unique and spacious setting for learning. With stairway and lift access from the foyer, this purpose-built lecture room is fitted with a multimedia presentation system. The Howard Building Assembly Room will be the venue for the Emerging Banking Leaders Programme classes.

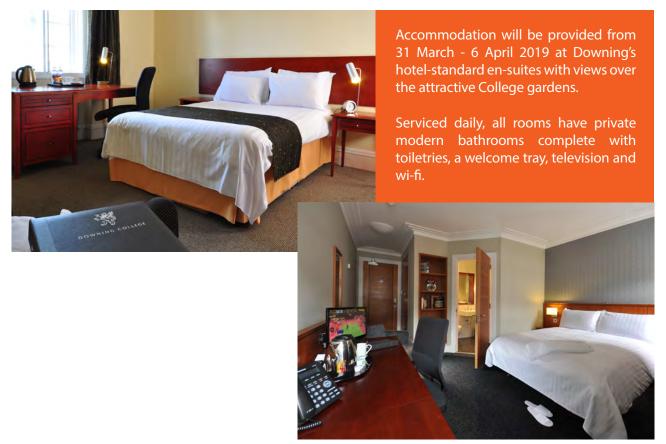
The Howard Building Drawing Room (pictured below) is located below the Assembly Room and opens out onto the West Lodge Garden of Howard Court. Ideal for refreshment breaks, participants can relax in the colonnaded seating area before continuing on to the next sessions of the Programme.



# MAP OF DOWNING COLLEGE



# **ACCOMMODATION**



**EMERGING BANKING LEADERS PROGRAMME** 

# PROGRAMME CATERING



# THE HALL & WEST LODGE AND MAITLAND ROOM

Restored to its original early nineteenth century decor, the award-winning Hall of Downing College (pictured above) is the breakfast venue for the Programme. For lunch, participants will then head to the West Lodge and Maitland Room (pictured below). Located adjacent to the Howard Building, the traditional rooms date back to the nineteenth century.



# **COLLEGE DINNER VENUES**



# PETERHOUSE & CHRIST'S COLLEGE

Peterhouse (pictured above) is the oldest of the Cambridge Colleges and its Old Combination Room will be the venue for the Programme's Welcome Dinner on the first night of the week. The Final Gala Dinner will then be held at The Hall of Christ's College (pictured below). The College was first established as God's House in 1437 and is noted for educating two of Cambridge's most famous alumni, the poet John Milton and the naturalist Charles Darwin.



**EMERGING BANKING LEADERS PROGRAMME** 

#### GETTING TO CAMBRIDGE

#### **GETTING TO CAMBRIDGE**

Cambridge is located about 80km north of London and is well-served by road, rail and airport links. It is within easy reach of some but not all of London's international airports.

London Heathrow and London Gatwick are the two principal airports providing international flights - these airports are approximately 2-3 hours away from Cambridge, according to your chosen method of transport. London Stansted, the nearest airport to Cambridge (only 45 minutes away), also offers flights to and from European destinations only. From Heathrow Airport, it is about 90 - 120 minutes by car and 2.5 hours on the National Coach Express. Gatwick is the least convenient London airport, being on the opposite side of London. Cambridge does not have its own international airport.

#### TRAVELLING FROM LONDON AIRPORTS TO CAMBRIDGE BY TRAIN

For London Gatwick and London Heathrow, you will first need to take a train from the airport to central London. You will then need to travel across London by Tube to either Liverpool Street Station or King's Cross Station to take a direct train to Cambridge.

#### From London Gatwick

Take the Gatwick Express train from the airport to Victoria Station, central London (journey time c.35 minutes), and then take the Tube on the Victoria Line to King's Cross Station (journey time c.20 minutes), to take the direct train to Cambridge Station (journey time c.1 hour). http://www.gatwickexpress.com/

#### From London Heathrow

Take the Heathrow Express train to Paddington Station, central London (journey time c.15 minutes), and then take the Tube on the Circle Line to King's Cross Station or Liverpool Street Station (journey time c.20-30 minutes), to take the direct train to Cambridge Station (journey time c.45 minutes to 1 hour) https://www.heathrowexpress.com/

Or take the Tube from London Heathrow on the Picadilly Line to King's Cross Station (journey time c.1 hour), to take the direct train to Cambridge Station (journey time c.45 minutes).

By taxi – book online at www.taxisheathrow.co.uk

By train – book online at www.thetrainline.com

By express coach – book online at www.nationalexpress.com/en/airports/heathrow -airport.aspx





The inaugural Emerging Banking Leaders Programme was held from 9 - 13 April 2018. Congratulations to the exceptional group of participants who successfully completed the programme and are now members of the Cambridge Judge Business School Executive Education Alumni group.

#### ABOUT ASIAN BANKING SCHOOL

The ASIAN BANKING SCHOOL (ABS) is dedicated to developing talent and is the largest specialised provider of quality banking training programmes in the ASEAN region.

As the industry's preferred partner in learning and development, ABS offers relevant training programmes that cover a comprehensive list of banking areas that are designed and developed in-house by our Specialist Training Consultancy Team or in collaboration with strategic learning partners that includes some of the top business schools in the world. It also provides specialised consulting services and tailored learning solutions to meet the specific needs of its clients.

Through its sector-leading Executive Education programmes including the ground-breaking Global Banking Leaders Programme with Cass Business School, City, University of London, as well as the Emerging Banking Leaders and Summer School Programmes with the University of Cambridge Judge Business School, ABS equips banks and its senior executives with the right knowledge to take them up and move them forward.

ABS works closely with the Asian Institute of Chartered Bankers in raising competency standards for the banking industry through the delivery of training workshops related to professional qualifications developed and awarded by the professional body. It is also the exclusive training partner for the Chartered Banker Institute in the UK.

ABS also plays a significant role in enriching the talent pipeline for the financial services sector through the industry recognised Financial Sector Talent Enrichment Programme (FSTEP) and Graduate Training programmes. It is also responsible for designing, developing and delivering the industry-wide Ethics and AML / CFT programmes.

#### ABOUT CHARTERED BANKER INSTITUTE

The **CHARTERED BANKER INSTITUTE** is the largest professional body for bankers in the UK, with more than 30,000 members. Their impact and influence continues to grow, with members and students in 87 countries worldwide.

They are the oldest banking institute in the world, and proud to be the only organisation in the world approved by the UK's Privy Council to award the "Chartered Banker" designation to qualified members. Founded in 1875, to serve the public interest by enhancing and sustaining the highest standards of customer-focused, ethical professionalism in banking, their work today is as important as it was 140 years ago.

#### **Asian Banking School**

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