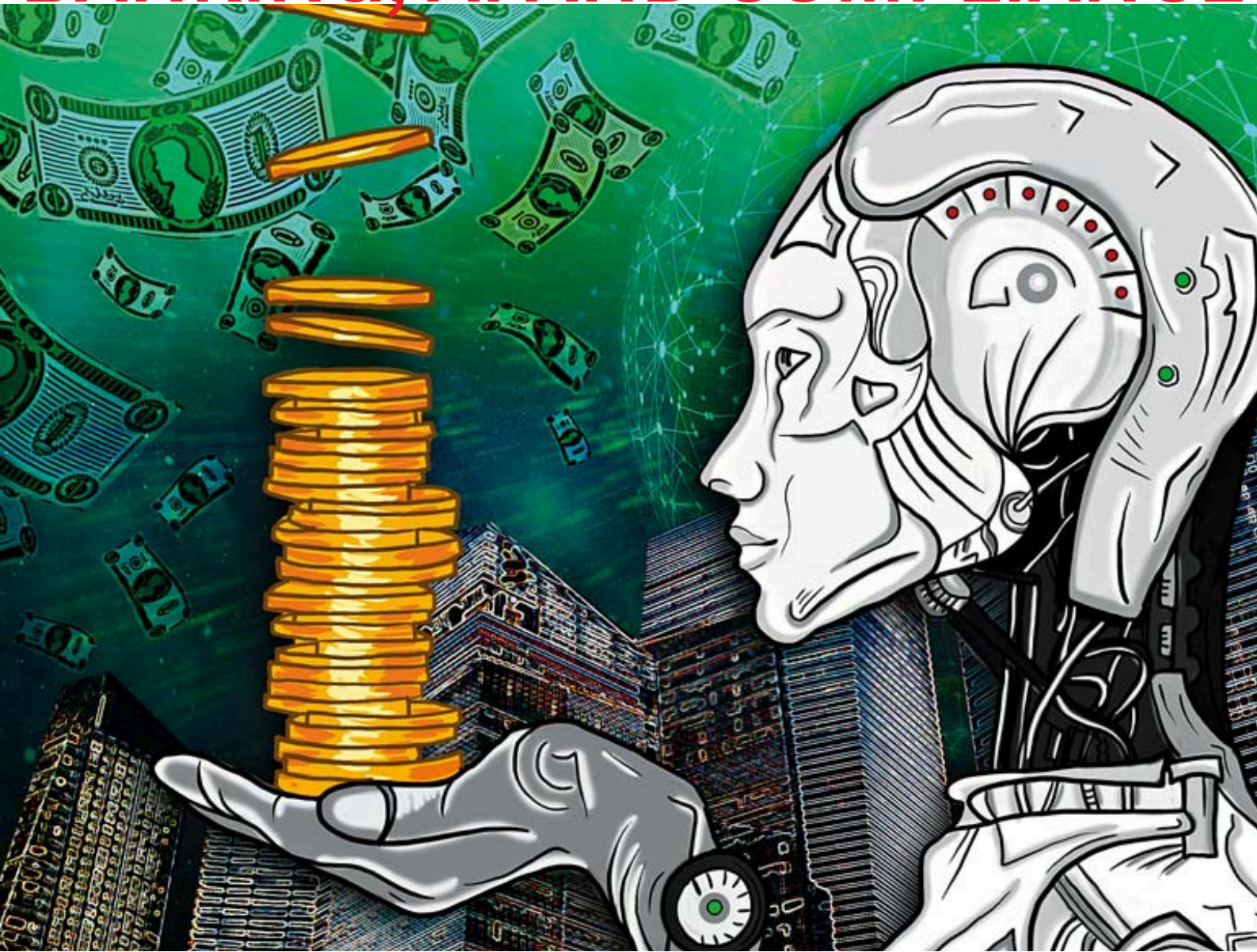


13-15 AUGUST 2025. CAPE TOWN, SOUTH AFRICA

FINOVATION NEXUS - DIGITAL BANKING, AI AND COMPLIANCE



- KEY TOPICS**
- Understanding the Digital and AI Evolution in Banking .
 - Applying Digital Banking Systems, Products, and Tools .
 - Managing Risks and Ethical Considerations in Digital Banking.
 - Exploring Regulation, Compliance, and Responsible Innovation.

NEEDS ASSESSMENT AND RATIONALE

Skills needs and levels of operation

- **Foundational Customer Service and CX Understanding:**

Participants are expected to have a basic understanding of customer service (CS) and customer experience (CX) principles. This forms the baseline for exploring how AI and digital tools can enhance service delivery in banking environments.

- **AI Awareness and Curiosity (No Coding Required):**

Participants should demonstrate an interest in leveraging artificial intelligence to improve customer interactions, even without technical backgrounds. The course is designed to be accessible, with no programming experience required.

- **Data Interpretation for Service Impact:**

As part of developing a digital mindset, participants will be introduced to basic data analysis concepts, such as recognising patterns in customer behaviour and using AI generated insights to support decision-making and improve CX.

- **Multi-Level Operational Relevance:**

The course supports professionals across operational, supervisory, and early leadership roles in the banking sector. Skills gained will be applicable in frontline service, digital support functions, and compliance-related roles, enabling cross functional impact. .

By embracing AI and digitalization, financial institutions enhance efficiency, security, and customer engagement while staying ahead in an increasingly digital world.

Rationale

Financial institutions must keep up with AI and digitalization to remain competitive, efficient, and secure in a rapidly evolving market. The rationale behind this includes:

- **Enhanced Customer Experience**

1. AI-powered chatbots, personalized recommendations, and digital banking improve customer service.
2. Faster transactions and seamless mobile banking increase convenience.

- **Operational Efficiency & Cost Reduction**

3. AI automates manual tasks, reducing errors and operational costs.
4. Digital processes minimise paperwork, improving speed and accuracy.

- **Fraud Detection and Risk Management**

5. AI analyses patterns to detect and prevent fraudulent activities in real-time.
6. Risk assessment models improve decision-making for loans and investments.

- **Regulatory Compliance and Security**

7. Digital solutions help institutions comply with ever-evolving regulations.
8. AI-driven cybersecurity protects against cyber threats and data breaches.

- **Competitive Advantage and Market Adaptation**

9. AI and digitalisation help institutions stay relevant.
10. Advanced analytics provide insights for better business strategies.

- **Financial Inclusion and Accessibility**

11. AI-driven banking services reach unbanked and underbanked populations.
12. Digital platforms offer financial services beyond physical branches.

- **Data-Driven Decision Making**

13. AI processes large volumes of data to uncover trends and predict market shifts.
14. Banks use analytics to personalise offers and optimise investments. .

Target Audience - Who Should Attend?

All bank employees regardless of their specialisation, who want to expand their knowledge and understanding of digital, AI, and automated banking.

Ideal participants include:

- General banking staff from operations, customer service, sales, compliance, IT, or administrative roles who want to stay future-fit in an increasingly digital environment.
- Team leaders and supervisors looking to apply digital tools to improve customer service (CS), customer experience (CX), and operational efficiency.
- Early-career professionals and interns who are entering the workforce and require foundational digital banking and AI fluency to support innovation and adaptability.
- Afrillennials, as the gateway generation, and multi-generational talent seeking to strategically bridge generational shifts in technology adoption, customer preferences, and service delivery.

Skills Developed:

- **Commercial Awareness** – Understanding how AI and digital tools affect business performance and customer value.
- **Cybersecurity Fundamentals** – Recognising digital vulnerabilities and supporting safer service delivery.
- **Data and Digital Literacy** – Interpreting customer and operational data to support informed banking decisions.
- **Leadership and Influencing** – Advocating for responsible innovation and cross functional collaboration.
- **Problem Solving** – Addressing practical challenges in service design, compliance, and customer experience.
- **Self-Directed Learning** – Building adaptive thinking and continuous development mindsets in a fast-changing digital landscape.



Programme Outline

Digital Banking Systems and Products

Learning Outcome 1 – Understanding the Digital and AI Evolution in Banking and explain key drivers behind the transformation.

- Performance Criterion 1: Describe the shift from traditional to digital banking models
- Performance Criterion 2: Identify how artificial intelligence is reshaping banking operations, customer service, and product delivery.
- Performance Criterion 3: Summarise major milestones and innovations in digital banking, including local fintech disruptors.
- Performance Criterion 4: Explain the role of Afrillennials and multigenerational workforces in accelerating or adapting to digital change.

Learning Outcome 2 – Applying Digital Banking Systems, Products, and Tools .

- Performance Criterion 1: Describe core digital banking systems including online platforms, mobile apps, and automated onboarding tools.
- Performance Criterion 2: Explain how digital payment systems (e.g., QR, EFT, mobile wallets, POS) work within customer ecosystems.
- Performance Criterion 3: Compare traditional banking services to AI-enhanced or automated alternatives.
- Performance Criterion 4: Use real-world examples to demonstrate how digital tools support customer needs and financial inclusion.

Learning Outcome 3 – Managing Risks and Ethical Considerations in Digital Banking

- Performance Criterion 1: Identify common risks associated with digital and AI technologies in banking, including cybersecurity and data breaches.
- Performance Criterion 2: Explain the impact of AI bias and automation errors on service delivery and customer trust.
- Performance Criterion 3: Describe ethical principles and regulatory expectations (e.g. NDPR, GDPR, Open Banking guidelines) that govern AI and digital banking.
- Performance Criterion 4: Apply ethical thinking to assess a real-world dilemma involving digital service or AI decision-making in banking: .

Learning Outcome 4 – Exploring Regulation, Compliance, and Responsible Innovation

- Performance Criterion 1: Outline key regulatory frameworks relevant to digital banking and fintech innovation in Nigeria and globally.
- Performance Criterion 2: Explain how digital compliance tools (e.g. KYC, AML systems) operate within AI-enhanced banking environments.
- Performance Criterion 3: Describe the role of regulatory sandboxes in enabling responsible experimentation and innovation in financial services.
- Performance Criterion 4: Evaluate the importance of customer data protection and governance when using AI in service delivery .

Programme Outline

Digital Banking Systems and Products

Learning Outcome 5 – Enhancing Customer Service and Experience through AI and Digital Tools

- Performance Criterion 1: Define key principles of customer service (CS) and customer experience (CX) in a digital banking context.
- Performance Criterion 2: Describe how AI tools (e.g. chatbots, virtual assistants, recommendation engines) enhance service delivery and personalisation.
- Performance Criterion 3: Identify key customer pain points and expectations in a digital-first environment and how digital channels can be used to meet them.
- Performance Criterion 4: Demonstrate how automation can be balanced with human empathy to improve customer satisfaction and

Learning Outcome 6 – Afrillennials and Multigenerational Perspectives on Digital Banking and AI

- Performance Criterion 1: Identify generational differences in digital adoption and engagement with AI-driven banking services.
- Performance Criterion 2: Describe the unique characteristics, digital fluency, and workplace values of Afrillennials in banking environments
- Performance Criterion 3: Explain how AI and digital tools can be used to design inclusive customer and employee experiences across generations.
- Performance Criterion 4: Reflect on the role of emerging professionals in shaping ethical, relevant, and future-facing banking innovations. .



ASSESSMENT AND CERTIFICATION

This programme does not lead to the award of credits or formal qualifications. Assessment is integrated into the learning journey to reinforce understanding, track Participant progress, and encourage practical application of key concepts. All assessments are designed to be accessible and low-pressure, while still providing meaningful feedback on performance and participation.

Certification

Participants will receive a Certificate of Attendance - Facilitated by a recognised member of ICCCA (www.iccca.co.za and CCXConsult Network (www.ccxconsult.com)

Certification confirms participation and exposure to the core themes of digital transformation, AI, compliance, and customer experience in banking.

Assessment strategies

The programme uses a blended assessment strategy throughout the Learning Outcome structure, which includes:

- **Facilitated Question and Answer Sessions**

These are embedded during module delivery to consolidate learning and promote group reflection and are aimed at reinforcing the learnings.

- **Interactive Learning Tasks**

Each module includes scenario-based activities and quick knowledge checks to help Participants engage with digital banking and AI concepts in practical ways.

- **Learning Outcomes Individual or Group Assignments and Feedback Sessions**

Participants will be given assignments to complete based on the Learning Outcomes covered. These could be individual, pair or group assignments aimed at reinforcing the knowledge and learnings.

- **Final Written Assessment**

At the end of the programme, participants complete a closed-book, open-text written assessment, focused on applying key ideas across customer service, compliance, risk, and digital innovation.





**This course is available as a public and in-house and can be delivered as a
LVT- Live Virtual Training**

SCAN TO REGISTER



CLICK TO REGISTER



**\$1,285 PER
PERSON**

**THIS COVERS : 3 DAYS'
TRAINING, PRINTED
TRAINING MATERIALS,
LUNCHEON & TEAS,
ASSESSMENT.**



www.gwijiafrica.com



jgachuri@gwijiafrica.com



[+254 725 375 313](tel:+254725375313)
[+254 786 157 892](tel:+254786157892)