

RETAIL BANKING STRATEGY - ASSET, LIABILITIES, SEGMENTS & CHANNELS

“Drive Retail Banking Growth through Strategic Management of Products, Customers, and Channels”

Schedule

Date	Venue	Fees (Face-to-Face)
16 - 20 Feb 2026	Dubai, UAE	USD 3495 per delegate
10 - 14 May 2026	Doha, Qatar	USD 3495 per delegate

Introduction

Retail banking is undergoing a transformation, driven by digital innovation, evolving customer expectations, and competitive pressure. To succeed, banks must align their asset and liability portfolios, segment strategies, and distribution channels to a cohesive retail strategy that drives profitability, customer retention, and sustainable growth.

This intensive 5-day course equips retail banking professionals with the frameworks, tools, and best practices to design and execute effective retail strategies across product lines and customer segments. Participants will explore how to optimize both sides of the balance sheet, build loyalty, and maximize the performance of physical and digital channels.

Objectives

By the end of this course, participants will be able to:

- Formulate a retail banking strategy aligned with business objectives and market trends
- Optimize the asset (lending) and liability (deposit) mix for profitability and risk control
- Design tailored strategies for customer segments based on needs and behaviors
- Manage and integrate multiple channels—branch, digital, and partnerships—effectively
- Monitor retail performance using KPIs, customer metrics, and market intelligence
- Innovate with new products, loyalty models, and cross-selling techniques

Why Attend

- Learn how to align products, segments, and channels with a cohesive retail strategy
- Improve the profitability of loans, deposits, and fee-based products
- Build effective multichannel delivery systems for better customer engagement
- Explore best practices in segmentation, personalization, and lifecycle marketing
- Gain practical tools to drive retail transformation in a competitive market

Target Audience

This program is designed for:

- Retail banking heads and strategy teams
- Product and segment managers
- Branch and channel operations leaders
- Marketing and digital transformation executives
- Financial planning and analytics professionals in banking

Individual Benefits

Key competencies that will be developed include:

- Strategic thinking in retail product development and lifecycle management
- Analytical skills for customer segmentation and portfolio optimization
- Knowledge of emerging digital channels and branch transformation models
- Skills in cross-sell, up-sell, and customer profitability analysis
- Confidence in aligning people, technology, and strategy

Organizational Benefits

Upon completing the training course, participants will demonstrate:

- Stronger retail performance through portfolio alignment and strategic execution
- Improved customer acquisition, retention, and lifetime value
- Enhanced multichannel integration and digital readiness
- More accurate targeting and efficient resource allocation
- A robust roadmap for sustainable and differentiated retail growth

Instructional Methodology

The course follows a blended learning approach combining theory with practice:

- Strategy Briefings - Core retail banking strategy, product models, and segmentation
- Case Studies - Global retail banking success and failure examples
- Workshops - Market sizing, channel mapping, and profitability modeling
- Peer Exchange - Group sharing of local market experiences and challenges
- Tools - Strategy templates, KPI dashboards, and customer segment profiles

MAWA EVENTS

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Course Outline

DETAILED 5-DAY COURSE OUTLINE

Training Hours: 7:30 AM - 3:30 PM Daily Format: 3-4 Learning Modules | Coffee breaks: 09:30 & 11:15 | Lunch Buffet: 01:00 - 02:00

Day 1: Introduction to Retail Banking Strategy

- Module 1: Defining Retail Strategy in a Dynamic Market (07:30 - 09:30) • The evolving retail banking landscape • Drivers of retail banking success: growth, risk, and experience • Role of strategy in balance sheet, customer, and channel alignment
- Module 2: Aligning Strategy with Organizational Objectives (09:45 - 11:15) • Vision, mission, and customer value proposition • Portfolio strategy and competitive positioning
- Module 3: Case Study - Regional Retail Strategy Models (11:30 - 01:00) • Comparison of retail strategies across GCC, EU, and Asia
- Module 4: Workshop - Drafting a Retail Strategic Framework (02:00 - 03:30) • Participants define a retail vision and core strategy components

Day 2: Asset and Liability Portfolio Management

- Module 1: Optimizing the Lending Portfolio (07:30 - 09:30) • Retail lending products: mortgages, personal loans, credit cards, auto • Credit risk vs. profitability • Pricing and margin management
- Module 2: Managing Retail Liabilities and Deposits (09:45 - 11:15) • Deposit products: savings, current, term deposits, and hybrids • Cost of funds and ALM considerations • Behavioral economics and product design
- Module 3: Balancing Risk and Return in Retail Banking (11:30 - 01:00) • Risk-adjusted return models (RAROC) • Credit scoring, fraud, and compliance
- Module 4: Workshop - Lending vs. Deposit Strategy Alignment (02:00 - 03:30) • Teams design a balanced asset-liability retail strategy

Day 3: Customer Segmentation and Targeting

- Module 1: Segmentation Models and Tools (07:30 - 09:30) • Behavioral, demographic, and profitability segmentation • Lifecycle and needs-based segmentation frameworks
- Module 2: Developing Segment Value Propositions (09:45 - 11:15) • Matching products, pricing, and messaging to segment profiles • Affluent, mass, youth, SME, and underbanked segments
- Module 3: Customer Value and Profitability (11:30 - 01:00) • Measuring customer lifetime value (CLV) • Cross-sell, retention, and relationship deepening
- Module 4: Workshop - Segment Strategy Playbook (02:00 - 03:30) • Participants create a strategy playbook for one key customer segment

Day 4: Channel Strategy and Distribution Optimization

- Module 1: Branch, ATM, and Digital Integration (07:30 - 09:30) • Multichannel delivery strategy • Branch transformation: advisory vs. transaction roles • Self-service and mobile-first approaches
- Module 2: Managing Channel Economics (09:45 - 11:15) • Cost-to-serve and ROI by channel • Incentivizing channel migration
- Module 3: Partner Ecosystems and Fintech Integration (11:30 - 01:00) • Strategic alliances and digital platforms • Open banking and embedded finance
- Module 4: Workshop - Channel Optimization Blueprint (02:00 - 03:30) • Teams redesign a bank's distribution model for efficiency and reach

Day 5: Performance Management and Strategy Execution

- Module 1: KPIs and Strategic Scorecards (07:30 - 09:30) • Performance metrics across products, segments, and channels • Aligning KPIs to strategy and team incentives
- Module 2: Agile Execution and Strategy Refinement (09:45 - 11:15) • Translating strategy into execution roadmaps • Using feedback loops and data to adjust course
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- Module 3: Final Case Review and Lessons Learned (11:30 – 01:00) • Group discussion on strategic insights from the week
- Module 4: Final Presentation & Wrap-up (02:00 – 03:30) • Teams present their integrated retail banking strategy

Certification

Participants will receive a Certificate of Completion in Retail Banking Strategy, confirming their mastery in aligning product portfolios, customer segments, and channel strategies for high-performance retail banking operations.

Why Choose MAWA Events

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