



Retail Banking Product Innovation and Growth Training Course

7 – 11 December 2026
Vienna

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Ref: 459_136927 **Date:** 7 – 11 December 2026 **Location:** Vienna **Fees:** 5700 Euro

Overview

Retail Banking Product Innovation and Growth Training Course is a five-day professional course for retail banking product managers, digital banking teams, customer experience leaders, channel managers, innovation teams, risk and compliance professionals, and business analysts. Participants connect customer needs, segmentation, portfolio diagnosis, value propositions, deposits, payments, lending, digital services, business models, service journeys, responsible design, pricing, data, experiments, partnerships, governance, launch, adoption, and performance. They leave with a Retail Banking Product Innovation Plan. Agile Leaders Training Center delivers this course for responsible portfolio growth and measurable customer outcomes.

Who Should Attend

- Retail banking product managers responsible for deposits, payments, lending, cards, or digital services
- Digital banking, mobile, online, channel, and service-design teams
- Customer experience, research, analytics, and business-analysis professionals
- Innovation, fintech partnership, open-banking, and ecosystem teams
- Risk, compliance, conduct, legal, fraud, privacy, and information-security functions
- Finance, pricing, marketing, sales, operations, and product-governance stakeholders

Participants should have exposure to banking products, customer journeys, digital services, or product governance. The course is jurisdiction-neutral and does not replace legal, regulatory, credit, conduct, privacy, or financial advice.

Departments and Industries

The course supports organizations that design, distribute, operate, govern, or partner around retail financial products.

- Retail, consumer, digital, Islamic, and community banking functions
- Payments, cards, deposits, savings, personal lending, and mortgage teams
- Mobile and online banking, branch, contact-center, and assisted channels
- Fintech, open-banking, embedded-finance, and partnership ecosystems
- Product, customer experience, analytics, operations, risk, and compliance teams
- Technology, data, marketing, pricing, finance, and transformation departments

Learning Objectives

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

- Identify customer needs, target segments, unmet outcomes, and portfolio gaps
- Design value propositions, features, journeys, and business models for retail products
- Embed fair value, responsible design, risk, compliance, privacy, and security controls
- Build pricing, data, prototype, experiment, and partnership approaches
- Plan product approval, launch, adoption, servicing, monitoring, and improvement
- Build a Retail Banking Product Innovation Plan with measurable outcomes

Course Agenda

Day 1: Customer Needs and Product Portfolio Insight

- Retail Banking Market and Customer Context Map
- Segment, Need and Financial-Outcome Profile
- Product Portfolio and Lifecycle Diagnosis
- Customer Friction and Unmet-Need Register
- Innovation Opportunity and Priority Matrix

Day 2: Value Propositions and Product Concepts

- Deposit, Payment, Lending and Service Opportunity Map
- Customer Value Proposition Canvas
- Feature, Benefit and Limitation Architecture
- Digital, Branch and Assisted Journey Design
- Business Model and Partnership Options

Day 3: Responsible Design, Pricing and Controls

- Target Market and Product-Suitability Logic
- Price, Fee, Benefit and Fair-Value Assessment
- Risk and Compliance-by-Design Checklist
- Consent, Privacy, Security and Fraud Controls
- Customer Understanding and Support Review

Day 4: Prototyping, Data and Experimentation

- Product Hypothesis and Assumption Register
- Prototype and Service Blueprint
- Data, Analytics and Personalization Boundaries
- Experiment, Test and Evidence Plan
- Fintech and Open-Banking Partner Assessment



Day 5: Launch, Adoption and Product Performance

- Suggested Exercise: Diagnose a Retail Product Portfolio
- Suggested Exercise: Build a Value Proposition and Journey
- Suggested Exercise: Review Fair Value and Product Controls
- Suggested Exercise: Design an Experiment and Launch Gate
- Capstone Exercise: Retail Banking Product Innovation Plan

Practical Exercises

The course uses suggested activities to connect customer evidence, product economics, responsible design, controlled experiments, and portfolio decisions.

- Suggested activity: analyze customer segments, jobs, barriers, channel behavior, outcomes, complaints, service data, and portfolio performance to identify a product opportunity.
- Suggested activity: create a value proposition, feature set, benefit and limitation map, service journey, operating assumptions, and partnership choices.
- Suggested activity: review target market, pricing, fair value, credit and conduct risk, disclosures, consent, privacy, security, fraud, support, and vulnerable-customer considerations.
- Suggested activity: combine hypotheses, prototype, data needs, experiment, governance gates, launch plan, adoption measures, performance monitoring, and improvement actions in the capstone plan.

FAQs

What is retail banking product innovation?

Retail banking product innovation is the disciplined design or improvement of deposits, payments, lending, cards, digital services, and related journeys to address customer needs, deliver fair value, operate responsibly, and produce sustainable business outcomes.

How should customer segments be used in product design?

Segments should connect observable needs, behaviors, circumstances, financial objectives, channel preferences, barriers, risks, and service requirements to product features and support, without using inappropriate proxies or unfair exclusion.

What does responsible product design include?

Responsible design includes a defined target market, customer outcomes, understandable features and communications, fair value, appropriate risk controls, accessibility, privacy, security, fraud protection, support, monitoring, governance, and action when outcomes fall short.



How can a bank test a new product concept?

A bank can define hypotheses, assumptions, target participants, prototype scope, approved data, safeguards, success and harm measures, test method, review gates, learning records, remediation, and a clear decision to stop, revise, pilot, or launch.

What should be assessed in an open-banking partnership?

Assessment should cover the customer use case, consent journey, data purpose, roles, authorization, security, privacy, service levels, resilience, liability, complaints, operational support, commercial model, monitoring, exit, and compliance responsibilities.

How is retail product performance monitored?

Monitoring can examine adoption, active use, customer outcomes, value, service quality, complaints, abandonment, arrears or losses where relevant, fraud, support, channel behavior, exceptions, segment differences, profitability, partner performance, and remediation actions.

Conclusion

Participants leave with a Retail Banking Product Innovation Plan containing customer and segment evidence, portfolio diagnosis, opportunity priorities, a value proposition, feature and journey designs, business-model choices, pricing and fair-value analysis, controls, experiments, partner assessment, governance gates, launch actions, adoption measures, and performance reviews. The plan changes disconnected ideas into a controlled product-development case. It supports customer-centered innovation, responsible adoption, cross-functional decisions, and measurable portfolio improvement.