

## 2 Day Course

### What past delegates have said about this course:

Just wanted to let you know that the three days course was fantastic... It was very interesting, full of learning factor and complete fun as well. Above all it was very practical rather than theoretical. I thank you on behalf of all the participants and my other colleagues with whom i have shared the learning factor. I wish to seeing you again as well.

*Shahzad Iqbal, UBL*

The trainer's knowledge and vast hands on experience made the sessions well grounded and practical.

*Senior VP, Kotak Mahindra Bank.*

Every branch manager and top people in the banking organisation should attend this training.

*Sn Branch Manager, First Gulf Bank.*

### Who should attend?

- Heads of Retail Banks
- Regional Managers
- General Managers
- Heads of Business Units
- Sales Managers
- Marketing Managers
- Distribution Managers
- Strategic Planning
- Personnel Senior HR and Training Professionals
- Operations Directors

Save Time and Money with  
in-house Training by

**John Berry**

Please contact  
**Tanvir Hussain**

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# Retail Banking

Increase your bank's profitability by implementing today's leading customer retention strategies.

This course will give you an opportunity to:

- **Acquire** new techniques to maximise your sales and improve performance across all distribution channels.
- **Fully understand** the impact on your banks growth and revenue opportunities, product development and customer requirements following the global financial crisis.
- **Learn** from a retail personal finance expert with over 35 years hands on experience in the UK and the international markets.
- **Understand** marketing and distribution strategies used by leading retail banks to help you develop and design strategies to meet the changing needs of your customers.
- **Implement** strategies to enhance cost efficiency and productivity by creating an environment where customers buy more of your products and services.



Course Director  
**John Berry**

*Senior Consultant, Previously MD,  
Retail Banking, Abbey Bank  
(now part of Santander)*

**Date** : 10-11 March 2011  
**Venue** : Sheraton Karachi Hotel  
**Time** : 9:00 am to 5:00 pm

Secure your **place!**  
Register before  
28<sup>th</sup> February 2011

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We are a business information firm, having managed and organized events of various calibers during the last 3 years of our operations. Among our more recent event are the Entrepreneurship 2010 – Changing the Mindset conference with MPF, 2nd Women in Business & Leadership Conference WIBCON 2010, in April 2010 which we managed for PSTD. ICAP in collaboration with Terrabiz organized a highly successful CFO Conference 'Rising CFO' in March 2010 which was attended by 600 delegates. MIT Entrepreneurship Forum Pakistan, Terrabiz and OPEN jointly organized a conference on Corporate Innovation and Entrepreneurship'09, Karachi in November 2009. We also managed the MAP Conference in November 2009, Lahore with high appreciation from all over the country.

Terrabiz Human Capital Management Conferences which were held in Karachi and Lahore in April09 and July09 respectively, and the Compensation & Benefits Day in June '09 also received a very good feedback from the HR professionals in the country.

We also organized the first ever conference on Digital Marketing in Pakistan titled Marketing 2.0 which saw the confluence of the top three names in the world of digital marketing - Google, Yahoo and Microsoft, represented by their senior executives from abroad. Global Head of Mobile Marketing P&G was also one of the speakers. Terrabiz has also organized some events with Google Pakistan.

Terrabiz was responsible for producing a series of highly successful road shows on the promotion of investment in Pakistani capital markets in different cities for its client the Central Depository Company.

As part of our operations, we also regularly facilitate international trainers to conduct public workshops in Pakistan. A few of them were 'Six Thinking Hats' with Dr. Sunil Gupta, Life Time Master Trainer of Edward de Bono Tools, Nick Blasdale Introductory Management Skills, Advanced Presentation Skills and Media Relations by Simon Bucknall, HR Balanced Scorecard with Alan Fell; Employer Branding with Dr. Olga Kampaxi, and many others.

Our recent training workshop participants list includes SSGC, OGDCL, KESC, KAPCO, Pakistan Security Printing Corporation, State Bank, National Bank, MCB Bank, RBS, HSBC Bank, Allied Bank, NIB Bank, Mobilink, Ufone, Zong, Wateen Telecom, Telenor, Siemens, Haleeb Foods, National Foods, Cadbury, Getz Pharma, Sanofi Aventis, Novartis Pharma, GSK, PharmEvo, Macter Pharma, Sight Savers, Syngenta, Engro Corp, Coca Cola Beverages, CDC, HUBCO, and Aga Khan University et al.

## For Registration

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# Retail Banking

## Course Overview

The retail finance sector is currently one of the most competitive in the banking industry. In order to succeed in such a dynamic market place, successful retail bankers require a variety of skills, such as the ability to fully understand of consumer needs, to develop new market entry and customer retention strategies, to apply new business models and knowledge and to translate them into revenue generating projects and programmes. Only with a combination of successful product development, effective distribution and an efficient marketing programme will today's retail banks secure competitive advantage in the market place.

## Methology

To ensure that the course is practical in nature, the programme will use the following teaching techniques.

Short formal presentations to explain the principal issues in the various topics covered during the program.

## Group discussions

More detailed case studies from other international retail banks that have enjoyed sales successes learning what and how they have achieved those results.

## This program will enable participants to benefit in the following areas:

- Enhance your banks growth and revenue opportunities, product development ideas, marketing and customer interaction.
- Understand the channel challenges today and learn of how leading banks are growing branch revenue whilst managing costs lower.
- Learn about the best methods of integrating channels for maximum sales benefits and customer advocacy.
- Understand about how driving loyalty is key to higher retention and cross sales. Learn how to develop measurement systems to create a competitive advantage locally.
- Learn how to create an environment in branches where costs fall, sales increase and customers want to buy your products.
- Learn about how to cope with the new channels such as social media alongside the internet.
- Understand the influence of branch design on sales performance and customer behaviour.
- Learn how the best retail banks produce more revenue from new clients over the first 3 years through focused on-boarding programmes.
- Learn about new distribution channels such as mobile phone technology and how it might drive growth at lower costs for your bank.
- Learn how to drive increased productivity from the branch sales force.
- Understand the best alternatives in rewards/ recognition and incentives to drive up branch performance and reduce channel competition.
- What are the optimum structures to introduce to effectively manage the retail bank, in particular the branch structure.
- Creating the right branch culture, what can be learnt from non banks?
- Learn what skills are required in tomorrow's new generation branch-how do you recruit and train in the new world of retail banking?
- Understand the barriers banks build that stop customers buying – how do you do something about it?

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## Day 1

### Session 1 Introduction.

- Program introduction and outline
- Introduction of individual participants
- Clarity over key areas of focus and attendees key expectations

### Session 2 Current challenges/ new world.

- Impact of the recent turbulence in financial markets on retail banking
- The new world of retail banking – what does it mean for the future strategic direction/ priorities where new channels challenge the branch centred structures
- Challenge of future revenue growth – key areas of opportunity

### Session 3 How to sell more?

- The world of money from a customer's perspective – what does it look like/ what can banks learn?
- Is there a difference between the customers view and the banker's view of products and distribution?
- Learn how banks build "Barriers to Sale" – learn how to overcome them and create a culture where customers want to "Buy" products and services

### Session 4 Rewarding for increased success.

- What structures work best in managing branch networks, what are the global leaders able to show the rest of the market?
- How do reward systems influence performance – what do the leaders do to achieve outstanding results?
- Centralisation v. Decentralised models – which work best for customers, stakeholders and staff?

### Session 5 Branch Design – How can it increase results?

- Does branch design influence performance – if so how? What can be learnt from the best global players?
- Should all branches look the same? What variations might work? Need for segmentation?
- Develop the right balance with the emerging challenges

### Session 6 Future Distribution - Options

- Branches in the future – what might they look like? Alternative models being considered/ developed today
- Creating an experience at branch level – what can be learnt from non banks?
- Stand alone sites or partnerships?

### Session 7 Marketing for success

- The power of community in today's branch development
- Managing the multi channel approach from a customer view point
- Which products to sell through which channel and why?

## Day 2

### Session 8 Customer Experience – The new battleground.

- Customer experience is the new battle ground for gaining competitive advantage – what does it mean?
- Can customer service excellence drive higher bottom line performance?
- How can you drive loyalty and advocacy? What measures/ processes are required to be put in place?

### Session 9 Branch Profitability – How to grow profits?

- Branch profitability – how best to deliver and measure
- What targets to run at a branch level – learn how moving from volume to value can significantly drive up the numbers
- Measures and approach to deliver profit/acquisition and retention targets

### Session 10 The front line – Delivering competitive edge.

- Front line people, what skills are required for future.
- How to recruit and train – learning from the leaders
- Empowerment – creating the appropriate framework for higher growth

### Session 11 Products and productivity.

- Front line processes – the need for change
- Productivity gains from customer centric processes
- Role of sales and marketing in developing the future product development initiatives

### Session 12 Segmentation and insights – The key to growth.

- Marketing and communication – where to spend the budget?
- Customer insights and segmentation – marketing benefits
- Targeting systems - learn how to drive value rather than volume

### Session 13 Innovating for profit growth.

- Innovation – key characteristics for success
- Does innovation matter?
- Creating an innovative culture – where people fail?

### Closing session

- Bringing it all together
- Setting priorities
- So what next...?

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**TerraBiz**  
Training | Conferences | Exhibitions



**Course Director**

## John Berry

*John is the former Managing Director and Transformation Director at the retail bank Abbey National (now part of Banco Santander).*

During his extensive career in the bank his roles included Sales Director, Marketing Director, Operations Director, European Director and Managing Director (retail).

He received international recognition for innovation in bringing a form of franchising to UK financial services as well as changing the face of high street banking by putting coffee and banking together (Costa Coffee).

Since retiring from Abbey at the end of 2003 John has worked throughout the world assisting retail banks improve their performance across all channels (experience has included Africa/ SE Asia/ Australia/ W and E Europe/ Middle East, India, Pakistan and UK). Banks such as HSBC, Habib and UBL have turned to him for assistance with Pakistani Banks in 2010. He has published work on retail bank performance and is also a well recognised speaker at conferences in Europe, USA, Asia and UK.

In addition to work in the financial services arena his expertise also incorporates non FS sectors such as retail where he has helped companies dramatically improve performance through creating a "buying culture" ensuring companies looks at all aspects of their business from the customer's perspective.

A knowledgeable and very experienced individual John will help challenge existing approaches and methodologies to improve corporate performance. His knowledge of the market changes and the new world challenges facing retail banks enable him to give added value to senior management teams wishing to differentiate their performance in a crowded marketplace.

### Workshop Investment

**Rs. 75,500/-** Per Participant

\*Early Bird Discount: (Before 24<sup>th</sup> Feb 2011)

**Rs. 70,500/-** Per Participant

\*Every 4<sup>th</sup> Participant from the same organization will attend **FREE!**

Includes course ware, Terrabiz certificate, lunch, refreshments and business networking.

\*Discounts are mutually exclusive

### For Registration

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## Terrabilz Upcoming Programs Book your place **TODAY!**

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17-18 January 2010, Karachi

### Finance For Non-Finance Executives

by Abdul Rahim Suriya, FCA FCMA

15-16 February 2011, Karachi  
21-22 February 2011, Lahore

### Enhancing The Leadership Qualities of the Sales Manager

by GK Lim, Malaysia

March 2011, Karachi  
March 2011, Lahore

### Don't Kick the Cat-Executive Stress Management

by GK Lim, Malaysia

March 2011, Karachi  
March 2011, Lahore

### Essentials of Physical Asset Management

by Ali Zuashkiani, Canada

Director of Centre for Maintenance Optimization and Reliability Engineering, University of Toronto, Canada

23 January 2011, Karachi  
24 January 2011, Lahore

### Finance For HR

by Nigel Cumberland, Singapore

24 January 2011, Lahore  
27 January 2011, Karachi

### Creating & Leading High Performance Teams & Organisations

by Nigel Cumberland, Singapore

25 January 2011, Lahore  
28 January 2011, Karachi

### Registration Note:

Participation will be confirmed subject to receipt of payment.

Substitutions are welcome. Please notify us in writing at least two working days prior to the event. All cancellations must be sent in writing, and will carry a 15% cancellation fee, once a registration request is received and acknowledge by Terrabilz.

Workshop fees must be paid in Full. No refunds will be given if a written cancellation occurs within 10 working days prior to the workshop. Same applies for delegates who don't attend the workshop without cancellation. Workshop materials will still be couriered to them. However, if you have paid your workshop fee in full and you wish to attend any other workshop from Terrabilz within 6 months of the initial registration, you will only be invoiced for 15% of that workshop fee. Please note that you can transfer only once. In the event of unforeseen circumstance, Terrabilz reserves the right to cancel or postpone the event.