

DIGITAL TRANSFORMATION IN BANKING

DIGITAL TRANSFORMATION IN BANKING SPECIALISATION CERTIFICATE PROGRAMME

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MODULE NUMBER	TRAINING SUBJECT	INSTRUCTOR	DAYS
MODULE-1	Digital Transformation and Innovation in Banking	Yekta Özcan Özözer	2 days
MODULE-2	Data Analytics and Artificial Intelligence Applications in Banking	Dr. Ahmet Melih Selçuk	1 day
MODULE-3	Digital Transformation: People, Business Models and Technologies	Dr. Selim Taştan	2 days
MODULE-4	Alternative Payment Systems, Open Banking and Future Financial Technologies	Murat Kibaroğulları	2 days
MODULE-5	Technological Ventures and Current Approaches in Digital Marketing	Assoc. Prof. Adnan Veysel Ertemel	1 day
MODULE-6	Cloud Computing and its Future	Mustafa Özdemir	1 day
MODULE-7	Blockchain Technology and Cryptocurrencies	Dr. Selim Taştan	1 day
MODULE-8	Digital Transformation and the Search for a New Vision in Marketing	Prof. Dr. Serdar Pirtini	1 day
MODULE-9	Cyber Security	Dr. Ediz Ozturk	2 days

OBJECTIVE OF THE CERTIFICATE PROGRAM:

This program aims to present the opportunities and possible risks arising from technology and digital transformation for the Financial Institution (FI) in the rapidly changing and digitalised world, to increase the level of specialization for Digital Transformation, to encourage the development of useful projects for the FIs by improving competencies and capacity in terms of human resources and institutional maturity.

TARGET GROUP:

Available for all the staff in the related Financial Institution



**9
MODUL**



**13
DAYS**



**65
HOURS**



**ONLINE
EXAM**

MODULE 01:

Digital Transformation and Innovation in Banking

OBJECTIVE OF THE TRAINING:

The training aims to convey the global developments of Digital Transformation and the upcoming Economy 4.0, to examine the effects on banking industry, to enable the banks and our participants to realise and evaluate the opportunities in the field of Digital Transformation and Innovation, to minimise the risks in these areas and to increase their awareness and application knowledge to develop agile projects.

FOCUS POINTS (Key Words):

#Digitalisation #DigitalTransformation #Industry4.0 #Economy4.0 #Innovation #DesignThinking #CorporateEntrepreneurship #OKR #Agility

CONTENT:

- **Digital Transformation in Banking and Success Factors**
 - Introduction to Industry 4.0 (Economy 4.0), Design Thinking and Innovation
 - Principles of the Brain for Perception, Change and Innovative Thinking
 - 9 Elements of Success in Digital Transformation
- **Innovation and Design Thinking in Banking**
 - The Big Picture of Innovation and Digitalisation
 - Marketing Innovation and the Study of Discovering New Opportunities
 - Design Thinking Practice
 - Exploring Innovation and Digitalisation Opportunities through Customer Needs
 - Solving Contradiction Matrix and Cost-Quality-Risk Contradictions Using Banker-Specific Methods
 - Innovation Techniques and Applications
- **Introduction to Corporate Entrepreneurship and Business Model Canvas**
 - Creating a Value Proposition, Business Model Canvas and its Implementation
 - Introduction to Corporate Entrepreneurship
- **OKR, Agile Project Management and Delegation**
 - OKR (Objectives & Key Results) Method in Digital Transformation, Development, Intel and Google Applications
 - Agile Project Management
 - Delegation and Balanced Work Distribution

Instructor CV



Yekta Özcan ÖZÖZER

- He was born in Izmir in 1965. In 1982, he graduated from Boğaziçi University, Department of Electrical and Electronic Engineering (BSc), which he entered with a high ranking in the ÖSS exam. He received a postgraduate degree (MSc in Finance) from Strathclyde Business School (Glasgow) where he studied with a British Council Scholarship.
- During his working life of more than 35 years, he worked in Finansbank, Citibank, Colgate-Palmolive, Coca-Cola, Çelebi Holding and Aria/Avea companies or held middle and senior management positions. As a field manager, he has had the chance to personally apply the management and innovation methods that he teaches.
- Since 2003, he has been providing training, consultancy and mentoring in the fields of Digital Transformation, Industry 4.0, Innovation and its Embedding in Organisations, Product Development, Creative Problem Solving, Design Thinking, Corporate Entrepreneurship, OKR, Change Management, and Management. In 2005, he attended and graduated from the UK based Foundation Ins.'s Coaching programme for 12 months. He has been a Family Sequence expert since 2015.
- In his business life, which he entered in 1983 during his university years, and later in consultancy and training, he has provided consultancy and/or training to more than 1502 different companies from 28 different sectors. He takes care to work in innovative projects that will create added value for our country. He is the selected chief innovation consultant of many Chambers of Industry. He provides consultancy and mentoring in Technopolis, TTOs and Startups within them.
- He has 8 books, Turkish articles in Dünya Newspaper, Business Magazines and English articles in international conferences.

MODULE 02: Data Analytics and Artificial Intelligence Applications in Banking

<1 day>

OBJECTIVE OF THE TRAINING:

Data Analytics and Artificial Intelligence applications are increasing their effectiveness in all areas of life. Robots equipped with autonomous solutions, personal assistants that follow our calendars and e-mails with us, suggestion engines that understand our requests are constantly increasing human-machine interaction. The training aims to convey how today's and tomorrow's products and services in banking are shaped by artificial intelligence and possible applications.

FOCUS POINTS (Key Words):

#Digitalisation #ArtificialIntelligence #DataAnalytics #NerveNets #AdvancedAnalytics

CONTENT:

- **Artificial Intelligence and its Effects on the Banking Sector**
 - The Development of Artificial Intelligence in the Last 3 Years and Its Effects on the Banking Sector
 - Deep Learning, Different Artificial Intelligence Languages and Features
 - "Business Rainmaker": The Art of Making Money Rain Using Data
 - Deep Learning and Advanced Analytics - Machines that Learn to Learn
- **Data Science and Natural Language Processing**
 - Talking Machines with ChatGPT: Translation, Summarisation, Freestyle Text Generation and Beyond
 - Generative Neural Networks and Unbounded Probabilities
- **Big Data Processing**
 - Data Processing with Distributed Systems
 - Cloud Technologies and Tomorrow's Data Systems
- **Building Analytic Transformation Teams**
 - Profiles Required in Digital Transformation Teams
 - Collaboration with Business Units and Information Technology Teams

Instructor CV



Dr. Ahmet Melih SELÇUK

In his more than 15 years of academic and professional business life, he has been active in financial and service sectors. Since 2010, he has taught Marketing Analytics, Data Mining, Statistical Analysis in undergraduate and graduate programmes of universities.

- He was born in 1983 in Ankara. He graduated from Middle East Technical University, Industrial Engineering. He received his PhD degree in Operations Research from the same university. He has a thesis on revenue management and pricing and publications in international peer-reviewed journals.
- Between 2012-2019, he managed Marketing, Risk, Fraud Analytics projects in different banks, took part in the establishment of analytical development teams and trained many employees in data science departments. Some of these colleagues still hold executive positions in the banking sector and the real sector.
- Since 2019, he has been working as the Data Science team leader at Analythinx, which he co-founded. In ongoing projects, he continues to work as a consultant in banking, insurance, transport and telecom sectors.

MODULE 06:

Cloud Computing and its Future

OBJECTIVE OF THE TRAINING:

Cloud Systems, which have gained great importance today, are constantly developing and becoming widespread in the world. With the transfer of business development processes to Cloud Environments, the need for Cloud Engineers is increasing in the world. This training aims to convey the Cloud Environment in every aspect and in the most detailed form.

FOCUS POINTS (Key Words):

#CloudInformatics #Webservices #Security #CloudModels #CloudService #OpenSource

CONTENT:

- **Cloud Service, Distribution and Sharing Models**
 - What is Cloud?
 - Cloud Service Models and Cloud Distribution Models
 - Cloud Service Providers, Differences Between Them and Cloud Sharing Models
- **Cloud Usage**
 - What are the Advantages and Disadvantages of Cloud Usage?
 - What is the Role and Importance of Cloud in Our Daily Life?
 - Numerical Values and Investments of Cloud Usage
 - Which Industries and Institutions Provide Cloud Usage?
- **Cloud Usage**
 - What are the Benefits of 5G to Cloud Technology?
 - Is Cloud Possible in Banks and Financial Institutions?
 - Is Cloud Safe? What is the Cloud Infrastructure's Perspective on Open Source Products?
 - Which Services and Products can be used in the Cloud Infrastructure?
 - Artificial Intelligence, Machine Learning and Container with Cloud Technology

Instructor CV



Mustafa ÖZDEMİR

IT Server and
Virtualization Management

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He was born in 1992 in Istanbul. Since 2010, he has been working in the IT sector, documented the technical problems he has learnt and experienced, developed himself in this field and thus started to produce useful content for people. He has produced useful content for industry employees and students with his articles in the Cloud Area.

Since 2020, he has started to work as a writer in Türkiye's largest information portal, sharing articles and content on his LinkedIn page and Microsoft Azure Knowledge Sharing Platform, and sharing his knowledge in events, trainings and workshops.

MODULE 03:

Digital Transformation: People, Business Models and Technologies

<2 days>

OBJECTIVE OF THE TRAINING:

In the training, technology trends and business models that lead to digital transformation in the banking and finance sector will be examined and innovative products and services of digital banks will be closely examined. With Digital and Cultural Transformation, customer experience concepts will be explained and the digital maturity model will be examined in depth. In addition, the aim is to provide information about FinTechs, their development, and the methods commonly used in the Digital Transformation process.

FOCUS POINTS (Key Words):

#FinTech #Peer-to-Peer Lending #Blockchain #PSD #DigitalBanks #CrowdFunding #RoboAdvisors

CONTENT:

- **Digital Transformation and Technologies that Trigger Digital Transformation**
 - Digital Business Models
 - Digital Maturity Model / Digital Maturity Assessment
 - Digital Banking Trends - The World and Türkiye
 - Business Models, Products and Services of Digital Banks
- **The Emergence of Fintechs and the Fintech Ecosystem**
 - Fintechs and the Banking Sector
 - Development of the Fintech Sector in Türkiye
 - Business Models, Technologies, Products and Services Developed by Fintechs
 - Legal Regulations Affecting Fintechs
- **Products, Services and Business Models Offered by Fintechs**
 - Peer-to-Peer Lending (P2P Lending)
 - Digital Banks (Challenger/Neobanks)
 - Crowdfunding
 - Robo Advisors and Other Business Models
- **Open Finance, Open Data**
- **Embedded Finance**
- **Data and Analytics Strategy and Governance in Banking**
- **Continuity & Compliance**

Instructor CV



Dr. Selim TAŞTAN
Head of Digital Strategy
and Transformation

He graduated from the University of Arkansas (USA), Department of Computer Information Systems in 2002. After working in the Information Technology department of the largest transportation company in the USA, he completed his master's degree in Business Administration (MBA) from the University of Texas in 2005 and his PhD in Business Administration at Haliç University Institute of Social Sciences, Department of Business Administration in 2019. In his PhD thesis, he worked on the Economic and Technological Determinants of New Ventures Emerging in the Global Financial Technology (Fintech) Sector.

After returning from the USA in 2005, he started working at Kuveyt Türk Participation Bank in the same year. Between 2005 and 2013, he worked as Quality and Project Manager in the Information Technologies Group of the bank. Between 2013 and 2016, he worked as Information Technologies Manager at Kuveyt Türk's subsidiary KT Bank AG established in Frankfurt, Germany, and after returning to Türkiye in 2017, he worked as IT Application Management Manager in Kuveyt Türk's Information Technologies Group. Since June 2018, he has been working as a Digital Transformation and Innovation Manager in the Strategy and Innovation Group at the same bank. He holds Project Management Professional (PMP), ITIL Expert and Service Manager, COBIT Foundation and CISA certificates.

MODULE 05: Technological Ventures and Current Approaches in Digital Marketing

<1 day>

OBJECTIVE OF THE TRAINING:

In a world where digital is the New Normal, the way of doing business is changing radically, and it is becoming harder to persuade consumers to interact in the face of the increasing and unmanageable wave of information in the Information Age. Brands have started to rediscover the right hemisphere of the human brain. A brand with a story, a smooth user experience and a motivating, game-like narrative are required. The training aims to examine and transfer the latest trends in digital marketing as well as new strategies such as user experience and gamification with case studies. In the training, the digitalisation process will be examined in terms of company strategies, and how concepts such as big data can be turned into strategic competitive advantage will be shared with examples.

In the training, the customer development approach (instead of product), also known as the Silicon Valley approach, and Lean Startup methodologies will be examined in detail. How to develop a digital business idea by verifying it at every stage from the first idea, how to implement the business idea in a way to minimise possible risks, how to perform sales tunnel optimisation and demand generation experiments in existing business processes beyond a new business idea with advanced analytical methods will be shared in practice. The training also aims to convey the methods that should be followed to achieve maximum efficiency with the competencies in the digital marketing toolkit in behavioural email marketing, marketing automation and growth hacking modules.

FOCUS POINTS (Key Words):

*#DigitalMarketing #Intrapreneurship #SiliconValleyApproach #LeanEntrepreneurship
#TransformationOptimisation #GrowthPiracy*

CONTENT:

- New Marketing Approaches in a Digitalising World
- Silicon Valley Approach
- Business Model Innovation
- Lean Startup Methodology
- Lean and Experimental Approach in New Ventures
- Pivot
- Minimum Viable Product Development Methods
- Conversion Optimisation and Performance Marketing
- Growth Hacking

Instructor CV



**Assoc. Prof.
Adnan Veysel Ertemel**

Adnan Veysel Ertemel graduated from Yıldız Technical University, Department of Computer Science and Engineering in 2000 and received his master's degree in Engineering and Technology Management from Boğaziçi University. In 2002, he worked at Telenity Europe, where he was responsible for Location Based Services. In 2010, he received his PhD degree in Marketing from Marmara University. He has been a faculty member at Bahçeşehir University since 2011 and at Istanbul Commerce University between 2016-2022. Since 2022, he has been a faculty member at ITU Department of Management Engineering. He is also the Director of ITU Entrepreneurship and Innovation Application and Research Centre (Ginova).

He is a columnist for HBR Turkey and ITOHaber newspaper. He is a board member of CDOWorld, CDOTurkey and Istanbul Board of Young Entrepreneurs of the Union of Chambers and Commodity Exchanges of Türkiye. He is the author of the book Illusionary Marketing, which has been translated into English and foreworded by marketing Professor Philip Kotler.

MODULE 04: Alternative Payment Systems, Open Banking and Future Financial Technologies

OBJECTIVE OF THE TRAINING:

The topics within the scope of the training are modular and each module aims to provide information to the participants on the areas that form the basis of financial technologies. The training aims to provide detailed information on the effects of technology and regulations on the financial services sector, knowledge about Payment Systems and Alternative Methods, opportunities and risks in the financial services sector, Open Banking sector investments, its ecosystem, sector competition in Türkiye, regulation, technologies utilised, business models, products and services developed by initiatives in this field.

FOCUS POINTS (Key Words):

#Digital Banking #PaymentSystems #OpenBanking #FintechAndEthics

CONTENT:

- **Payment Systems and Alternative Methods**
 - History of Payment Systems
 - Its Development and Competition in the World and Türkiye
 - Payment Systems Based on Regulations
 - General Payment Methods and Applications
 - Alternative Payment Methods and Applications
 - The Future of Alternative Payment Systems
- **Open Banking**
 - What is Open Banking and API?
 - How Does Open Banking Work?
 - What is AISP and PISP?
 - Brief History and Benefits of Open Banking
 - Case Studies
 - Current Situation and Sample Applications in the World and Türkiye
 - The Future of Open Banking and Useful Resources
- **Digital Banking**
 - Digital Disruption in Financial Services
 - Digital Banking, the Turkish Regulation and Service Model Banking
 - Digital Bank Examples and Current Status in Türkiye
 - Digital Consumers and Digital Customer Acquisition
- **Fintech and Ethics**
 - What is Ethics and its role in Financial Technologies
 - Trust, Proximity, Accountability, Cultural Delay, Confidentiality/Privac

Instructor CV



Murat KİBAROĞULLARI

He completed his higher education at I.U. Faculty of Business Administration. Between 1997-99, he studied Economics and Finance at Birkbeck College, University of London and Banking at Guildhall University in the UK. After returning to Türkiye, he started his career in the field of payment systems at Ak Ödeme Sistemleri A.Ş., a subsidiary of Akbank T.A.Ş., and held important management positions at Türkiye Vakıflar Bankası T.A.O., Aktif Yatırım Bankası A.Ş. and Türkiye Finans Participation Bank until 2016. In terms of Financial Technologies, he has achieved firsts in Türkiye and in the world in retail banking, consumer finance, participation banking, particularly in payment systems, has accomplished patented innovations, has developed pioneering products in financial technologies, and has received many awards in Türkiye and abroad with the projects and products he has managed. Between 2016-2018, he served as the General Manager of Açık Kart Bilgi Teknolojileri A.Ş. in the field of Loyalty Marketing and Payment Services. Between 2018-2019, he was a co-founder and investor in new initiatives in the field of Financial Technology, and then started to provide management consultancy to payment and electronic money institutions. Since 2022, he has been working as a professional at a payment institution that is currently in the licensing process of the Central Bank of the Republic of Türkiye and as a consultant at the Participation Banks Association of Türkiye. He also provides trainings on Payment Systems and Financial Technologies and publishes his sectoral articles on his personal blog.

MODULE 07: Blockchain Technology and Cryptocurrencies

OBJECTIVE OF THE TRAINING:

Today, blockchain technology and cryptocurrencies, which are seen as the currencies of the future, are an area that attracts the attention of many people, governments and companies, but it is a field with a lot of unknowns. In this training, it is aimed to give information about what blockchain technology and cryptocurrencies are, their features, their effects on banking and other sectors, and their application areas.

FOCUS POINTS (Key Words):

#Blockchain #CryptoCurrencies #DecentralisedFinance #Bitcoin #Ethereum #SmartContracts

CONTENT:

- **Historical Development of Money**
- **Introduction to Cryptocurrencies**
- **Cryptocurrencies Today**
 - Bitcoin
 - Ethereum
 - XRP (Ripple)
 - Usage Areas of Cryptocurrencies
 - Evaluation of Cryptocurrencies in terms of Legislation, Legality and Fiqh
- **DeFi (Decentralised Finance)**
- **Introduction to Blockchain Technology**
 - Usage in Banking and the Financial Sector
 - Developments in the field of Blockchain in the World and Türkiye
 - Blockchain Technology in the Future

Instructor CV



Dr. Selim TAŞTAN
Head of Digital Strategy
and Transformation

He graduated from the University of Arkansas (USA), Department of Computer Information Systems in 2002. After working in the Information Technology department of the largest transportation company in the USA, he completed his master's degree in Business Administration (MBA) from the University of Texas in 2005 and his PhD in Business Administration at Haliç University Institute of Social Sciences, Department of Business Administration in 2019. In his PhD thesis, he worked on the Economic and Technological Determinants of New Ventures Emerging in the Global Financial Technology (Fintech) Sector.

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MODULE 09: Cyber Security

OBJECTIVE OF THE TRAINING:

Today, Cyber Security has a crucial role in all sectors and in the security of the country. According to research, it is of great importance to prevent Cyber Security threats, which continue to increase approximately 1.6 times every year, as well as to raise awareness on this issue. In addition, it has become essential for companies and institutions to understand, control and analyse cyber security correctly by both audit teams and bank employees. This training aims to provide information on Information Security and Cyber Security issues, to raise awareness in the prevention, detection and troubleshooting stages, to be informed about the audit concepts and the audits to be carried out in accordance with the regulations, to ensure that these audits are carried out within the institution at the entry level and to raise awareness in the field of Cyber Security.

FOCUS POINTS (Key Words):

#Digitalisation #CyberSecurity #Security #Forensicinformatics #PenetrationTests #Governance

CONTENT:

- **Fundamental Definitions**
 - Cyberspace and Cyber Security
 - Harmful Software
- **Cyber Threats and Attack Types**
 - Security Architectures
 - Social Engineering Attacks, DDOS Attacks and Baiting/Phishing Attacks
 - Ransomware
- **Cyber Targets and Past Incidents**
 - A Brief Anatomy of All Attacks from Past to Present
 - WannaCry Attack, Stuxnet Attack and British Analytica Incident
- **Cyber Security Components**
 - Cryptography
 - Cyber Intelligence and Cyber Threat Intelligence
 - Embedded Systems, Smart Wireless Networks
 - Cloud Security Criteria
 - Internet of Things and Industrial Internet of Things Security Criteria (IIoT)
 - Industrial Robotic Safety Components
- **Recommendations to Mitigate Cyber Security Vulnerabilities**
 - Password Security
 - Software Installation/Update, Wireless Network Security and E-Mail Security
 - Backup and Mobile Device Security

Instructor CV



Dr. Ediz ÖZTÜRK

Ediz Öztürk received his bachelor's degree from Yıldız Technical University and his master's degree in Computer Engineering from Bahçeşehir University. Having successfully completed the Executive Management Programme organised in cooperation with NIT and London Business School in 2003, he is currently teaching at Bahçeşehir University and providing board consultancy to leading companies in Türkiye.

He started his professional career in 1994 and has served as a senior executive in many international organisations and managed Türkiye's leading projects throughout his career. He has worked as a manager and consultant in many projects in the field of Banking and Finance. During his career, he has worked as a manager for more than 20 years in important institutions such as Netron, Microsoft, Denizbank and Aktifbank. He works as the CTO responsible for solutions at DT Cloud. He still takes part as a speaker in many organisations around the world and continues his academic studies internationally.

MODULE 08: Digital Transformation and the Search for a New Vision in Marketing

<1 day>

OBJECTIVE OF THE TRAINING:

Eğitimde dijital gelişmelerin de etkisi ile yeniden şekillenen Pazarlama'da yeni anlayışlar, yaklaşımlar ve hedef kitlenin doğru belirlenerek, onlara etkin ve sürdürülebilir şekilde ulaşılma yöntemleri, MetaVerse'ün etkileri, Katılım Bankacılığı ve Markalar'da oluşmakta olan yeni dijital dünya düzeninin aktarılması hedeflenmektedir.

FOCUS POINTS (Key Words):

#DijitalPazarlama #Pazarlama #DijitalMarkaYönetimi #DijitalDönüşüm

CONTENT:

- **Digital Transformation in Marketing**
 - Development of Digital Marketing
 - Digital Transformation
 - Core Technologies in Digital Marketing
 - Differences of Digital Marketing from Traditional Marketing
 - Digital Marketing Strategy
- **MetaVerse Effect**
- **In Search of a New Vision**
 - Developments in Digital Marketing
 - New Initiatives for the Future of Participation Banking
 - New Digital World Order in Participation Banking and Brands

Instructor's Biographical



**Prof. Dr.
Serdar PİRTİNİ**

Pirtini, who is a lecturer at Marmara University, Faculty of Business Administration, Department of Business Administration, received his bachelor's degree from Anadolu University, Faculty of Communication Sciences, Department of Communication Arts in 1991 and his master's degree from Marmara University, Institute of Social Sciences, Department of Business Administration in 1993. In 1992, he joined Marmara University, Faculty of Economics and Administrative Sciences, Department of Business Administration as a Research Assistant and in 1998, he received the title of "Doctorate of Science in Production Management and Marketing".

He became an Associate Professor in 2005 and Professor in 2011. He teaches Marketing and Global Marketing courses at undergraduate, graduate and doctoral levels. At the same time, he takes part in the training projects carried out specifically for companies and private sector representatives within the scope of Marmara University Continuing Education Centre and is a staff member of the Academic Staff of Istanbul Commerce University Foreign Trade Institute. He gives lectures within the scope of the Turquality Programme and Sabancı University Brand Practices Programme.

Between 2005-2011, he was a member of the Faculty Board and Board of Directors of Marmara University Faculty of Economics and Administrative Sciences. He has books, national and international proceedings and articles published in various refereed journals, edited books and newspaper articles on marketing.

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