

The logo consists of the letters 'WBAF' in white, bold, sans-serif font, centered within a dark blue square.

Business Transformation Courses

– WBAF Business School –

World Business Angels Investment Forum

An affiliated partner of the G20 Global Partnership for Financial Inclusion (GPII)

World Business Angels Investment Forum (WBAF)

An affiliated partner of the G20 Global Partnership for Financial Inclusion (GPII), the World Business Angels Investment Forum (WBAF) aims to ease access to finance for businesses from start-up to scale-up, with the ultimate goal of generating more jobs and more social justice worldwide. It is committed to collaborating, globally to empower world economic development by creating innovative financial instruments for innovators, start-ups, and SMEs. The Forum interacts with leaders in all areas of society, first and foremost in business and political spheres, to help assess needs and establish goals, bearing in mind that the public interest is of paramount importance. WBAF engages a wide range of institutions, both public and private, local and international, commercial and academic to help shape the global agenda.

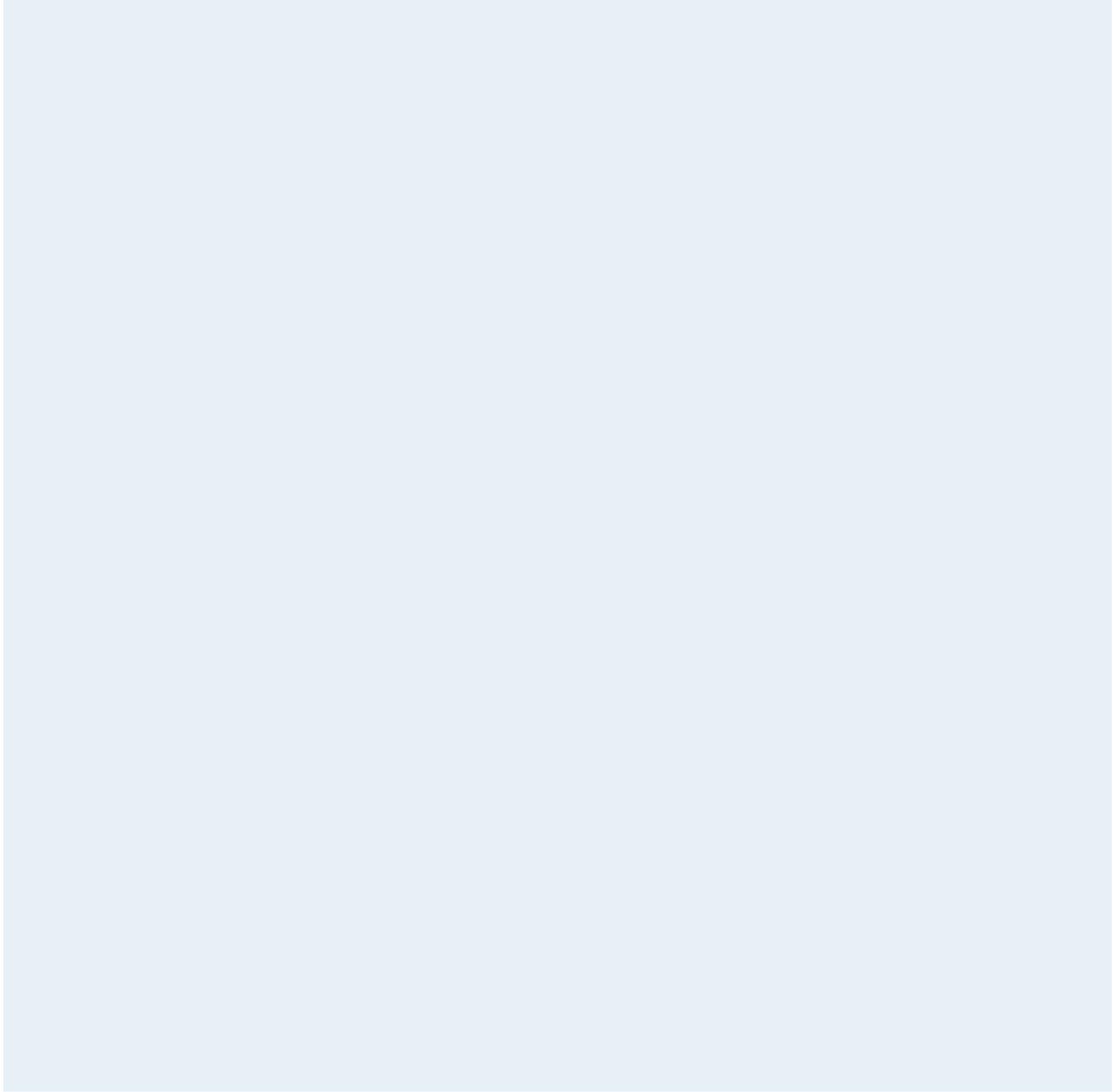
wbaforum.org

G20 Global Partnership for Financial Inclusion (GPII)

The Global Partnership for Financial Inclusion (GPII) is an inclusive platform for all G20 countries, interested non-G20 countries, and relevant stakeholders that aims to carry forward work on financial inclusion, including the implementation of the G20 Financial Inclusion Action Plan endorsed at the G20 Summit in Seoul, South Korea. Her Majesty Queen Máxima of the Netherlands is the Honorary Patron of the G20 Global Partnership for Financial Inclusion (GPII).

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Contents



The WBAF Business School provides a hybrid learning experience in a multilingual and multi-cultural environment offering (a) online education (b) support from an individualized strategic advisory board, (c) stock exchange meetups and inter-continental study trips, (d) support from a corporate governance and SME support center and (e) proficiency-based qualification and certification.

▶ **How to Future-Proof your
Technology Operating Model**

About this course/programme

So much is clear: there will always be new digital technologies. So – as a medium-sized or big public or commercial organisation, how do you organise for that? How do you define a technology operating model that reaps the benefits of these new technological innovations repetitively? What model will allow you to actually deliver these digital innovations rapidly, successively and at scale? And how does all of that relate to the configuration of your Tech-Team, your budgeting process and governance, your risk appetite and your Digital DNA & Leadership?

The recent pandemic has illustrated the importance of leveraging technology to help businesses respond and keep operations afloat. Organisations that have identified the technology shifts that fundamentally matter most to them and that have adjusted their technology operating model accordingly have prevailed. By design, they are better equipped weather the storm. They have positioned themselves to scale and thrive due to their ability to identify, trial, scale and fail new digital technologies.

The foundation for this WBAF course lies in a Deloitte Insights research article, written by Dr. Andries van Dijk and Hans van Grieken, your WBAF Faculty Member in this course. Deloitte has graciously permitted the re-use of these insights in support of WBAF's Business Transformation Courses. This WBAF course focusses on 9 significant shifts that are taking place at the same time, and that will determine the characteristics of your future Technology Operating Model, irrespectively of the individual technologies involved. This course will help you understand on a deeper level the meaning and implications of the shift towards Scaled Agile and DevOps, its relation to relation to the move to cloud and platforms, the growing importance of data and cognitive, the configuration of your tech workforce and five other shifts that are highly interlinked. During this course, it will become evident that these shifts are complex phenomena by themselves. But moreover, that they are all relevant and highly interconnected (1), that they need synchronisation (2), that they will always involve organisational «pain» (3) and therefore need the buy-in of the executive team collectively (4).

Wishing you lots of success!

WBAF Business School - World Business Angels Investment Forum

An affiliated partner of the G20 Global Partnership for Financial Inclusion (GPII)

This course is for you if you want to ...

- Acquire a deeper understanding of the significant 9 shifts that are changing the way in organisations identify, trial and fail or scale new digital technologies in the context of their already complex technology landscape.
- (further) develop a set of skills that will help you analyse and improve the technology operating model of your organisation, design a roadmap to make it future proof in order to enable your organisation to deploy new digital technologies rapidly, successively and at scale.
- Learn what questions to ask in order to collect insights into the “inner workings” of your current technology operating model, in order to establish the maturity of your organisation on each of these shifts.
- Be able to analyse a given case and communicate your findings effectively to the senior management of your organisation.
- By the end of this course, you will be able to identify how these shifts are interconnected and what the nature of these underlying causalities and dependencies are. Are they showstoppers or boosters, and are they within or outside of your control?

Who is this course for?

The Target audience of this course is joint executive business and technology teams of medium-sized and big companies, in both the public and the private sector (500+ employees).

The basics

Format	<ul style="list-style-type: none">• All lectures and discussion sessions are live, online (22 hours)• Homework (depending on the entry-level between 22 and 30 hours)
Total Effort	39-47 hours – analyses of their own company excluded
Duration	11 weeks
Structure	11 modules, one per week
Time Per Module	Average of 3.5 hours/module <ul style="list-style-type: none">• Online instruction/discussion: 1.5 hours• Homework: 2 hours on average
Language	Available in all languages

How you'll learn

- Presentations by the lecturer, followed by Q&A sessions
- Experience-sharing with other participants
- 9 shifts analyses of patterns in real-life CIO interviews on their digital transformation journey
- Group sessions to enhance teamwork, stimulate role-playing and reinforce learnings

Company-specific case studies/analyses and special assignments will complement in-class learning.

The modules at a glance

1	Introduction to the 9 shifts thinking: a Common Frame of Reference between C-level Business & C-level Tech	7	Deep dive on Shift 6: Digital DNA, digital leadership & culture and values of 'being digital' embedding deeply in the fabric of the entire enterprise
2	Deep dive on Shift 1: Ability to shift to DevOps, scale to the enterprise & adjust risk appetite and experimentation	8	Deep dive on Shift 7: Digital experience (past decade) & Digital reality (next decade)
3	Deep dive on Shift 2: Ability to continually manage a portfolio of innovation initiatives as part of a fluid ecosystem	9	Deep dive on Shift 8: Data analytics (past decade) & Cognitive (next decade)
4	Deep dive on Shift 3: Tech-fluent business roles becoming the norm, business-embedded IT increases	10	Deep dive on Shift 9: Cloud (past decade) & Platforms (next decade)
5	Deep dive on Shift 4: Ability to transform jobs as tasks disappear, change and emerge; acquire new digital skills & adapt to changing operating principles	11	Bringing it all together: Determining the Dominant Shift(-s), Dependencies and Causalities – company-specific
6	Deep dive on Shift 5: Ability to operate in different modes with fit-for-purpose/agile funding mechanisms, govern tech processes & manage risk control		

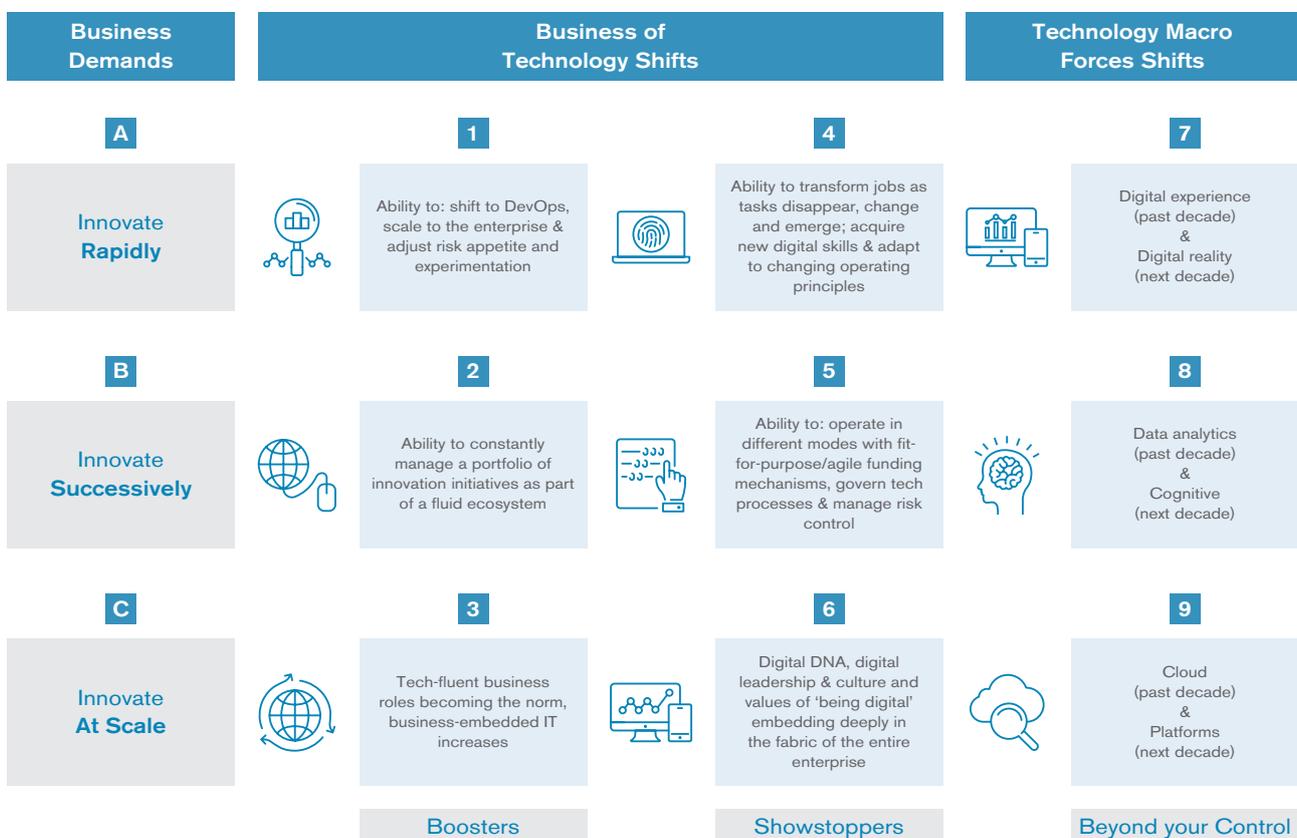
Module 1

The Need to look beyond the Tech

As new technologies such as the Internet of Things, Artificial Intelligence, Robotics, and Virtual Reality proliferate, endless new combinations of innovations emerge as well. As a result, organisations are coming under mounting pressure to rethink not just their technology strategy but their entire business strategy. Moreover, the nature of these new technologies opens up exciting possibilities to create or new digital products or services or engage in new platforms and ecosystems to unlock business value. Hence, these new digital technologies have the potential to disrupt entire markets, value chains and business models. Most traditional businesses or public sector organisations realise they cannot «get away» with just implementing digital technology to improve operations. They realise they need to drive new customer/citizen's value. Therefore, the ongoing digital technology push will force enterprises to better organise how they identify, trial, evaluate, risk assess and scale or fail new digital technologies to make them business relevant.

Presentation by the lecturer: 60 min

- Changing Business Demands – Technology needs to be delivered Rapidly, Successively and At scale
 - Rapidly: moving from idea to operational offering in short timeframes, benefiting from the window of opportunity.
 - Successively: creating innovations repeatedly (as opposed to one-off successes), applying a 'scale or fail' data-driven mindset where management kills those innovations that do not deliver on their promise rapidly.



Courtesy of Deloitte

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- At scale: robotising, industrialising and automating large scale deployment of technology, upgrading isolated digital pilots into companywide applications that are secure by design and expandable across markets and geographies
 - The Evolution of Tech Leadership Roles
 - A Common Frame of Reference between C-level Business & C-level Tech
 - Introduction to the structure of the framework:
 - The nine big shifts consist of three sets of three big shifts.
 - The last three big shifts (7, 8 and 9) correspond with the three clusters of technology macro forces, previously discussed in the Deloitte 2019 Tech Trends: digital, data and cloud. Each of these three already had a major impact in the past decade but will continue to play out in new ways. These three big shifts are named “Organise for...” to signify it is not about the tech trend itself, but rather about how enterprises need to adapt their operating model to realise the potential of the technologies involved.
 - The first three big shifts (1, 2 and 3) describe fundamental changes in the business of technology, which are boosters for realising the goal of being able to innovate ‘rapidly’, ‘successively’ and ‘at scale’.
 - The middle three big shifts (4, 5 and 6) describe fundamental changes that are prerequisites for the first three. If not taken care of properly, they will act as showstoppers for realising any digital ambition. They represent the part of the digital transformation most business representatives do not want to be bothered with, but which represent major (and sometimes painful) decisions that the business needs to take to prevent major showstoppers and road blockers. In other words: there is no free lunch.

Zoom breakout session – Getting to know each other and sharing experiences: 30 min

Q&A: 20 min

Progress check: 10 min

Module 2

Agility and Speed

The ability to shift to DevOps, scale to enterprise Agile & adjust risk appetite and experimentation

As (digital) disruption becomes more pervasive, organisations need to change course in real time based on current market realities. Most companies have already started with Agile Initiatives on a small scale. This Module is about the ability to scale to enterprise organisation wide agility, extending to DevOps and DevSecOps, whilst adjusting the corporate risk appetite and experimentation capabilities.

Presentation by the lecturer: 60 min

Scaling to enterprise agility

While establishing a handful of successful Scrum teams is a good start with Agile, taking it to the program or enterprise level is much more complex. This Module will explain how enterprises deploy new mechanisms to manage dependencies (for which frameworks like SAFe or LeSS can be used). How organisational design principles should be adapted to the Agile way of working as well, impacting the core of the organisation’s culture and work style. How funding, governance and sourcing need to be aligned. Scaling Agile to the

enterprise level also requires capabilities like Enterprise Architecture (EA) to be redefined to an incremental and just-in-time iterative approach. Architectural artefacts need to be delivered 'just in time' to the heartbeat of the Agile process, 'just enough for the sprint at hand.

Extending to DevOps and DevSecOps

While Agile sometimes focuses only on development, DevOps covers the whole life cycle of the application. This model will explain the basics of how DevOps practises combine software development (Dev) with IT Operating (Ops) with the intent to shorten system development life cycles by process of continuous delivery that secures high-quality software. The Module will also touch upon the importance of integrating security operations into DevOps practises. This so-called DevSecOps approach concerns the creation of a culture and environment that foster close collaboration between development and operations, making security part of the entire product journey. The objective of DevOps and DevSecOps is to move away from big bang software releases and deploy software more rapidly, more frequently, and more reliably.

Evolving Risk appetite and experimentation

The Module will end with a broad discussion around the topic of risk appetite and degrees of freedom for experimentation. Agile ways of working and – over time – DevOps allow for rapid experimentation. In a lot of worlds that are being disrupted – both within the private as well as the public sector – time to market has become of crucial importance: *getting it 100% right the first time* versus *getting there in time* are sometimes tricky trade-offs. In many cases, this means that Enterprises need to make fundamental choices about their risk appetite while understanding that 'doing nothing' constitutes a risk as well. Enterprises and public sector organisations that learn by experimenting need mature Agile capabilities, combined with concepts like Lean Startup and Design Thinking.

Zoom breakout session – interview your fellow students on their company/organisation's status quo regarding agile ways of working/DevOps, DevSecOps and Risk Appetite/experimentation: 30 min

Presentation of findings + discussion: 30 min

Module 3

Innovation Ecosystems

The ability to continuously manage a portfolio of innovation initiatives as part of a fluid and evolving ecosystem

To innovate successively, companies need to organise themselves to do so. A one-off innovation success may occur accidentally; successive achievements however can only be established intentionally.

Presentation by the lecturer: 60 min

Developing a corporate disruption radar screen

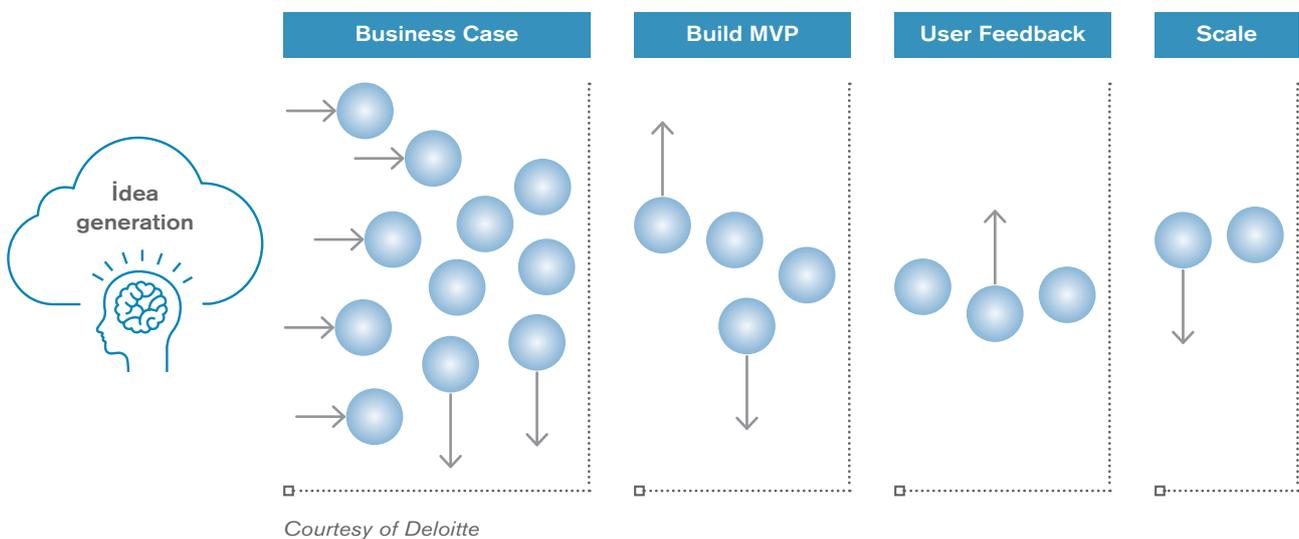
How do enterprises build capabilities to anticipate new technology trends better and spot early-stage opportunities to spur idea generation and drive investment decisions? This Module will portray companies that are rather good at this and how they organised their digital disruption radar screen accordingly. They well prepared joint business and IT meetings in which they identify potential digital disruptive technologies, both as a potential threat as well as a possible opportunities. How to disrupt others in their market or allow them to enter a new markets?

Defining and designing an innovation portfolio

To successfully innovate, companies need to have a pipeline of innovative ideas and related initiatives and manage these as a portfolio. This Module portrays some of the new engagement models that foster creativity and ideation within ecosystems of technology vendors, academia and other sources of innovation.

Joint risk-taking & value creation

The Module will portray how new business ecosystems are based on open innovation and collaborative problem solving. Ecosystems that allow organizations to launch innovative new services and products that each of them would be unable to create by themselves. This requires an ecosystem of actors with complementary capabilities that collaborate in joint risk-taking and value creation. By joining resources, the business ecosystem can create new business models, services and customer experiences, that would have been out of reach of the individual actors.



Module 4

Blurring Boundaries

Tech-fluent business roles becoming the norm, business-embedded IT increases

Many organisations are still engaging with the business through a demand/supply model. The expectations for IT are, however, shifting and this traditional model is causing pain. In the digital era, companies need to move beyond the old paradigm of 'business' versus 'IT'.

Presentation by the lecturer: 3 x 30 minutes intertwined with 3 x 20 minutes discussion and reflection

Tech fluent Business Roles

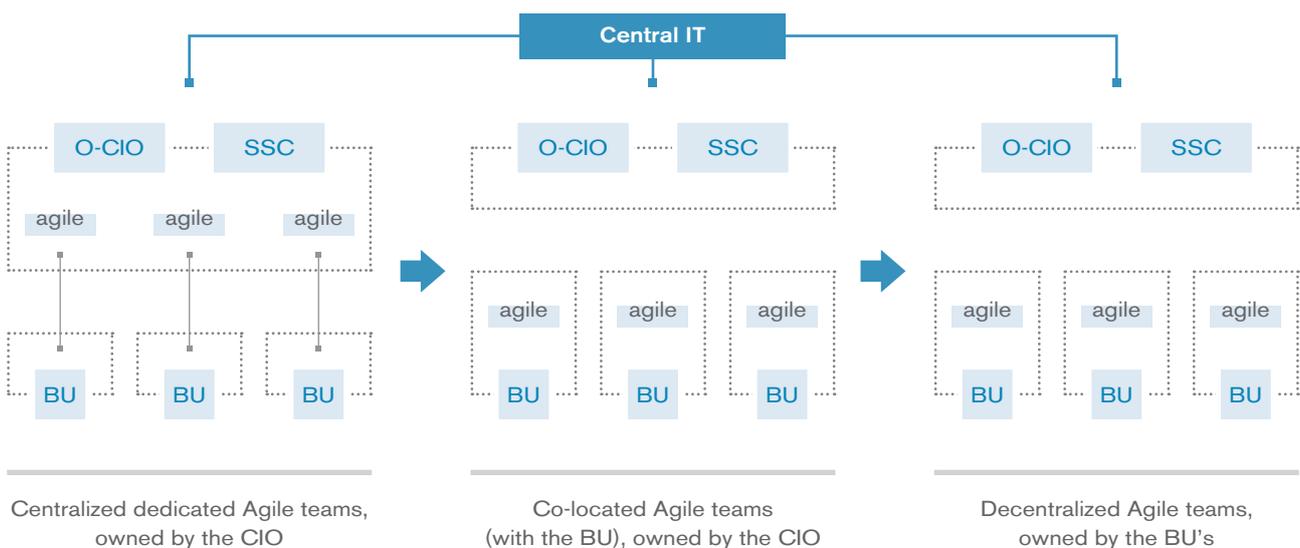
As digital technology redefines the way work is done in virtually every line of business, every worker will need some level of technology skill. As a result, the distinction between 'business jobs' and 'IT jobs' is fading away, and new roles are emerging, which include elements of both. Due to this changing nature of jobs, the days when enterprise technology could be viewed as someone else's concern are rapidly coming to an end. To engage in and contribute to a tech-driven business environment, all staff must become Tech fluent. Companies need to offer tech education programs, both to the employees as well as to the senior management and the supervisory/governing boards. Part of this Module will be all about organizational «Tech Savviness».

Edge plays, CoEs and C4Es

Some innovations cannibalise on existing business and can only scale if they are protected from internal (HQ) “innovation antibodies”. Such new business initiatives need an environment at the edges of the enterprise to grow. Innovation Labs are explicitly set up outside of the IT department and outside the business lines as standalone entities, entirely focused on delivering successful innovations. Joint business and IT Agile teams - referred to by Gartner as Fusion Teams - work together across the innovation lifecycle to ideate, prototype, develop, test, and scale-up (if successful) new innovations. In addition, the mechanism of Centers of Excellence (CoE) and Centers for Enablement (C4E) can be used to foster innovation *inside* the company. This Module will highlight some best in class examples.

Business Embedded IT

Fuelled by trends like Agile, Cloud and Tech fluency in lines of business, we see a shift towards IT capabilities being organised closer to - or even embedded within - the business. This shift «disrupts» the IT department's traditional monopoly on access to, knowledge about and funding for Information Technology. In its full version, business unit directors manage their IT/digital as an integral part of their business, like other assets under their command and control. The Module will deal with the pro's and cons of the different models that are out there and lead into a discussion on what model suits what maturity level best.



Courtesy of Deloitte

Module 5

Future Workforce

The ability to transform jobs as tasks disappear, change and emerge; acquire new digital skills & adapt to changing operating principles

Enterprises experience huge people challenges as existing IT tasks disappear, remaining IT tasks transform, and new IT tasks emerge. At the same time, the entire workforce needs to acquire a unique digital era skillset.

Presentation by the lecturer: 60 minutes

Roles and jobs change as tasks disappear, transform, and emerge

There is no doubt that the digital revolution will not only impact the workforce in the business but will impact the IT workforce as well (and even stronger). Trends towards automation and cloud will drive large volumes of manual work out of the organisation. At the same time, enterprises reconsider the balance between contracted roles and internal roles that the organisation might consider to be strategic for this digital age. Furthermore, technologies like AI, IoT and Robotics will create the need for jobs that did not exist before, and that are strategic for the future business. The IT job market is changing rapidly; CIOs will increasingly be hunting for brand new roles. This Module will explore the dilemma's and issues involved creating a future proof tech workforce.

A new digital era skillset must be acquired

The general profile of associates in the organisation is changing. In this digital era, associates need to be equipped with additional skills such as design thinking, human-centric design, hypothesis generation and storytelling. These skills are, however, scarce in traditional organisations. Acquiring these in part "soft-skills", tend to pose a significant challenge for existing IT workforces, even more than developing new technical skills.

Organisational structure and operating principles change

The future organisation will need to move away from structures that are based on hierarchies of functional groupings. Instead, their primary units will self-organising pods and teams. Rather than maintaining a fixed structure for a longer period, the new organisation will be fluid as new pods / teams can be formed, and existing pods/teams can be dissolved as the need for it arises. Due to this changing organisational paradigm, the traditional question «For whom do you work?» is being replaced by «With whom do you work?»

This Module will explore the dilemmas and issues involved in creating and planning for the tech workforce of the future.

Zoom breakout session – interview your fellow students on their company/organisation's status quo regarding tech-workforce skills/profiles. Identify «New roles», «Evolving roles» and «Diminishing roles»: 30 min

Presentation of findings + discussion: 30 min



Courtesy of Deloitte

Module 6

Governance and funding

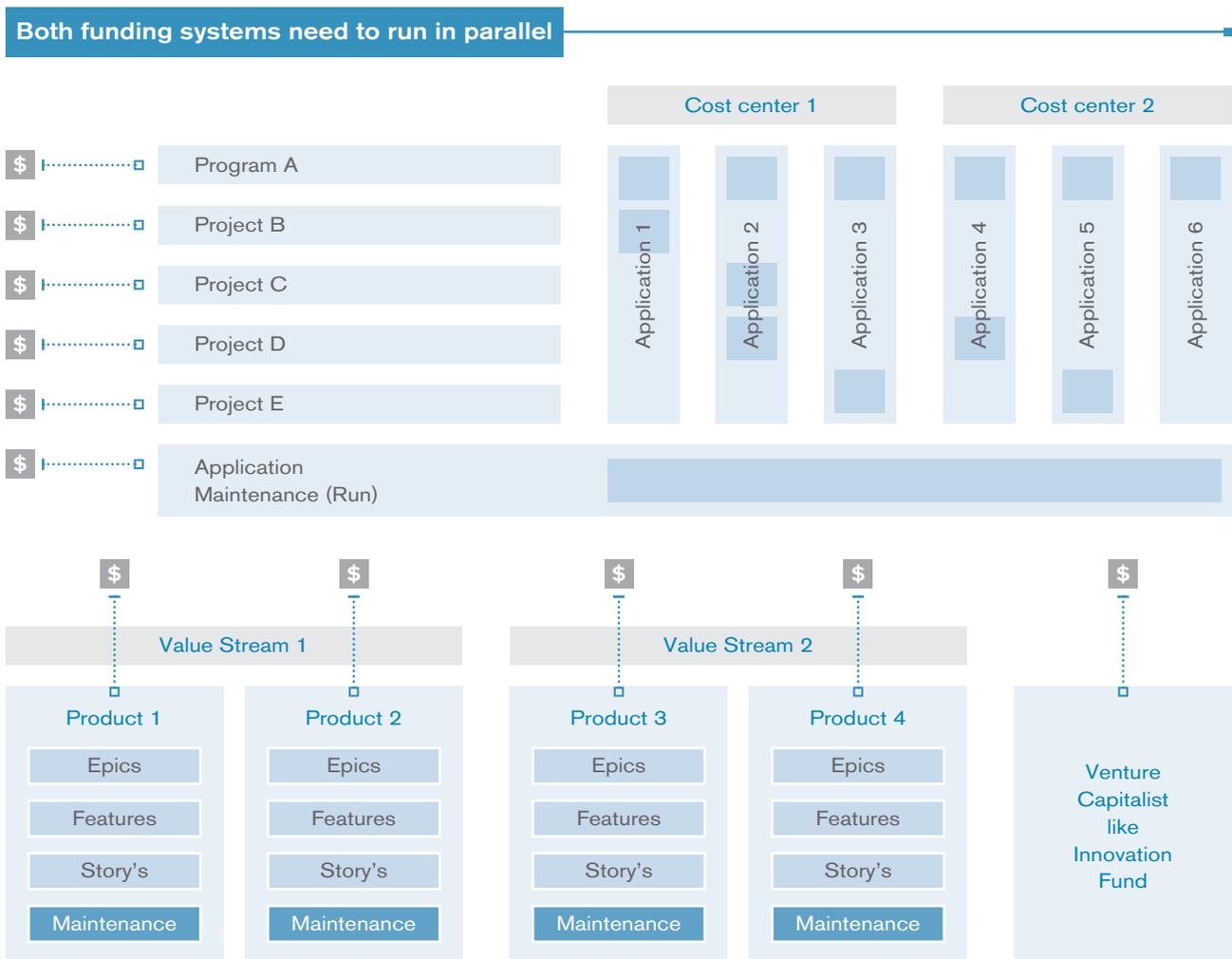
Ability to: operate in different modes with fit-for-purpose/agile funding mechanisms, govern tech processes & manage risk control

Follow the Money – as the budget mix shifts in favour of innovation; accountability for budgets becomes more distributed. Funding sources are much more allocated to domains covering design, operate and continuous improvement whilst budgets shift towards end to end customer journeys or company processes. Instead of allocating the entire tech-budget up front, flexibility is added by securing the overall spend upfront, but re-allocating certain funds on a regular basis to cater for new priorities or to properly respond to (digital) disruptions.

Presentation by the lecturer: 60 minutes

Operating in different modes with different governance models

What we refer to as 'technology' varies from mature and highly predictable IT to new and highly explorative solutions. These two extremes need to be managed in different ways. What works for the one, kills the other. Each mode requires its own governance, sourcing, funding, and both risk appetite and risk management.



Courtesy of Deloitte

Larger share of budget for innovation and experimentation

Due to digital disruption, the role of technology in the enterprise is only set to expand. To alleviate these challenges, three fundamental shifts need to be made. A larger share of the budget must be allocated to innovation, at the cost of traditional technology expenses (i.e. save to invest). The total technology spent must increase, since new digital technology cannot be funded from cost savings alone. Digital innovation must be funded from outside the traditional IT budget.

From project funding to product funding

In digital companies, project portfolio management is giving way to product portfolio management, with product funding replacing project funding. In these product centric organisations, long-lived Agile teams handle both 'run' and 'change' for digital products, which are managed under a single product backlog. Once the product is funded, the product manager and Agile team jointly decide how to spend the budget, allowing maximal flexibility in allocating budget to market opportunities.

This Module will explore the dilemmas and issues involved in creating a governance and budgeting process that keeps a balance between governance and financial oversight versus financial flexibility to respond to disruption with rapid funding of innovation initiatives. That includes the acceptance that part of the tech-budget is allocated to allow the organization to "fail gracefully" in order to learn faster by failing.

Zoom breakout session – interview your fellow students on their company/organisation's tech budgeting models. Identify funding models that allow for rapid response and controlled experimentation: 30 min

Presentation of findings + discussion: 30 min

Module 7

Leadership and culture

Digital DNA, digital leadership & culture and values of 'being digital' embedding deeply in the fabric of the entire enterprise

Organisations adopt the vision, values, culture and leadership required to build digital DNA, as they move from 'doing digital' to 'being digital'.

Presentation by the lecturer: 60 minutes

Digital Leadership

Digital leadership is about having a compelling digital vision to get people started and get everyone pulling in the same direction. At the same time, decision making authority tends to be distributed to the teams that do the work and have the most significant expertise. Personal traits of digital leaders are:

- Deep understanding of the digital world
- Business acumen and domain-specific knowledge
- Strategic thinking ('zoom in and zoom out')
- Building relationships and influencing others
- Ability to create and develop teams

Digital DNA traits

A digital way of working has a distinguished culture and set of values. Consider (in addition to the items described under 'Digital era skillset' in section 4.2 of this report):

- Customer centricity
- Innovation and exploration
- Fast learning
- Data-driven decision making
- Iterative and Agile
- Intentionally collaborative
- Establishing ecosystems
- Driving down complexity

Digital DNA Archetypes

There isn't a single configuration of Digital DNA that is best for all enterprises. Like with human DNA, the basic building blocks can form many different combinations, some successful, others less so.

During this Module four patterns or 'archetypes' of digital DNA will be introduced.

The existence of different successful digital DNA configurations means that enterprises should make a deliberate choice in their journey to becoming digital.

Zoom breakout session – interview your fellow students on their company/organisation's Digital DNA. What archetype currently prevails within your organisations and what archetype should you be striving for in the future: 30 min.

Presentation of findings + discussion: 30 min

Module 8

Organise for digital

Moving from Digital experience (past decade) to Digital reality (next decade)

There is no one 'best' answer to the question who will lead the digital transition, and how 'digital' organised. Multiple models can be successful, however, there are some clear do's and don't's.

Presentation by the lecturer: 60 minutes

From digital experience to digital reality

Together with Cloud and Data, Digital has been one of the three macro forces that shaped technology enabled business innovation in the past decade. This first wave can best be characterised as focusing on the digital experience. Although this first wave is still playing out (and will continue to do so in the next decade), the next wave is rapidly approaching. This wave will be driven by technologies like the Internet of Things (IoT), Augmented Reality (AR), Virtual Reality (VR) and Intelligent Interfaces (voice control, virtual assistants). Together, we refer to this as digital reality. Enterprises cannot ignore the power of digital experience, and digital reality and need organise themselves to turn their digital transformation into a success.

In this Module we shall address two major questions:

- Where will we organise 'digital' and who will lead the digital transition? If this is not the CIO, how will the responsibilities of CIO and Digital lead be delineated?
- How do we react to the digital world (IT = Information Technology) and the physical world (OT = Operational Technology) coming closer together? What will be the impact on the organisation and the tech team?

Zoom breakout session - interview your fellow students on their company/organisation's digital organisation characteristics and ways of working. How is it structured, how mature is it in terms of producing exciting digital experiences? What is lacking?: 30 min.

Presentation of findings + discussion: 30 min

Module 9

Organise for data

Moving from Data analytics (past decade) to Cognitive (next decade)

Data analytics and Artificial intelligence transform enterprises to insight-driven organisations. Technology leaders need to decide what their ambition is and how to organise for data.

Presentation by the lecturer: 60 minutes

Data: from the rear-view mirror to foresight

The role of data and analytics is shifting from merely analysing what has happened (the rear-view mirror) to real-time views in what is happening, and even further to the ability to predict what will happen next and to prescribe a recommended response. Artificial Intelligence (also referred to as cognitive computing) will be the primary driver of this shift in the next decade.

Due to this development, data organisations extend their scope. Some already have put in place operational efficiencies (data quality/management/re-use/analytics and BI) and risk (compliance, data security/privacy/continuity). And they still need to cater to the traditional focus areas: *operational efficiency* and *risk management*. However, increasingly they augment their scope with *value creation* (data discovery, exploration, prediction, pattern recognition).

In this Module we shall address five major questions:

- How organisations create value with data and AI. What three levels can we distinguish?
- Who will lead, and where should «cognitive» be organised?
- How can cognitive initiatives be prioritised?
- What capabilities are necessary to either obtain or to grow?
- What tooling needs to be in place?

Zoom breakout session – interview your fellow students on their company/organisation's data capabilities along with the five questions above: 30 min.

Presentation of findings + discussion: 30 min

Module 10

Organise for cloud

Moving from a cloud (past decade) to Platforms (next decade)

Cloud and automation enable a digital transformation whereby the focus of the central organisation shifts to the role of cloud broker and advisor, enabling 'Thin IT' with DevOps teams in the Lines of Business. Meanwhile, a move towards cloud-enabled Platforms is taking place, allowing for organisations to compose Packaged Business Capabilities with minimal effort using «low code» and «no-code» capabilities.

Presentation by the lecturer: 60 minutes

The promise of 'infrastructure as code', 'low code' and 'no-code.'

Traditional centralised IT departments supported the business with IT services like selecting, deploying, and scaling applications and infrastructure. However, for most businesses, there is no unique business value in (manually) maintaining servers and data-centres. Adoption of cloud computing combined with automating tasks that were previously done manually (e.g. provisioning, patching and backup), instils a promise that traditional management of these resources by central IT will, in time, cease to exist. DevOps teams, using 'infrastructure as a code' to provision the resources they need, can become end-to-end responsible for business-driven IT services, enabling them to realise the promise of more agility, faster development, lower IT costs and higher quality of service.

Meanwhile, increasingly cloud-enabled low code Platform capabilities are rapidly becoming available. They allow for both technical and business users to deploy fast digital business experimentation: enterprise process automation, the use and integration of standard B2C apps, the creation of App Ecosystems, the ability to unlock legacy systems and expose them as services through API.

In this Module we shall address four major questions:

- How organisations move to the cloud (public, private/hybrid), and how do they organise themselves to reap the benefits?
- What new skills are required to do this professionally?
- What type of Platform Plays can be distinguished?
- What are Low Code Application Platforms, what do they do and why do they matter?

Zoom breakout session – interview your fellow students on their company/organisation's cloud strategy along with the four questions above: 30 min.

Presentation of findings + discussion: 30 min

Module 11

Relevance of the framework & how to apply it

Begin with the end in mind

To be able to monetize both short-term and long-term digital opportunities; organisations require their Technology Operating Model approach to take into account each of these nine shifts. Since these are not isolated phenomena, a holistic approach will unveil company-specific interdependencies that need to be

acknowledged. Missing or more big shifts will likely result in a Technology Operating Model that is ill-equipped for the digital era. The framework provides for a language allowing business and Tech Teams collectively to fully appreciate the implications involved.

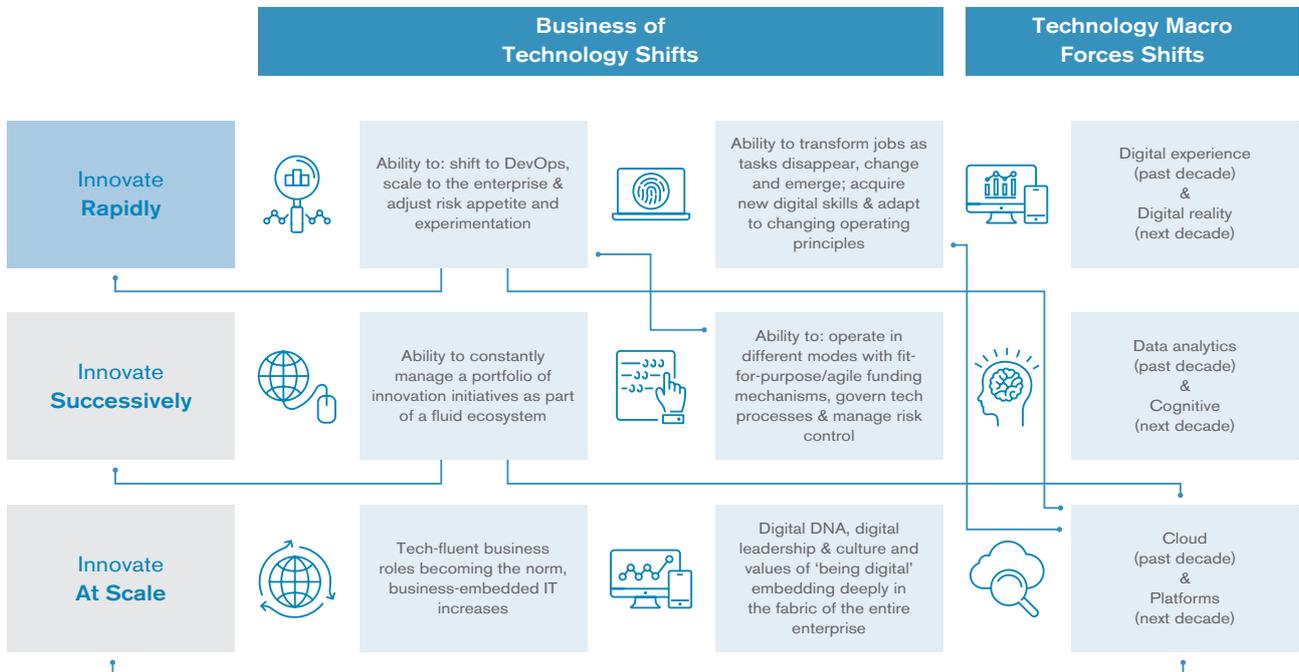
Presentation by the lecturer: 10 minutes

The Relevance of the framework

In this final Module of the course, an introduction will be delivered on the relevance of the platform from five different perspectives:

- All nine big shifts are relevant and highly interconnected
- There is no 'one size fits all' solution
- WE as organisation need Synchronise them
- All nine big shifts have an impact that
- This ambition transcends the organisation and therefore needs the full involvement of both Business and IT
- WE as organisation need to «take the Pain to reap the Gain»

In this Module we shall work with the framework taking two or three genuine client cases from the participating organisations. Here's a typical example:



Courtesy of Deloitte

If an organisation concludes that it needs to deliver digital innovation faster (rapidly - 1), then a move towards companywide agile ways of working (2) would help. Backed by a strategic decision for a cloud-first

and Platform strategy (3), instant access to cloud-native digital technologies such as AI and Blockchain become available (4). These new technologies, leveraged in fluid innovation ecosystems (5), help to innovate successively (6) and at scale (7) when supported by tech fluent business roles and business- embedded IT (8) with the proper digital organisation (9).

Technology Shifts, Booster Shifts and Showstopper Shifts – how does this apply to the organisation?

Mastering this 9 Shifts framework will not only help organisations to identify value delivered tailored to their specific strategies and markets. It will also force both the Business and Tech Executive Teams to acknowledge some of their hard calls (showstoppers) jointly. Thus, strategic technology decisions and investments will become a joint responsibility of business and IT executives alike.

Zoom breakout session 50 min – apply the framework to 2 or 3 concrete cases as represented by the participants

Presentation of findings + discussion: 60 min

Your Lead Faculty Member

Hans van Grieken Vice President / global Research Leader on Business Innovation & Digital Transformation since 2000 @ Capgemini - E&Y/ Gartner / Deloitte Consulting. Over the past 20 years, Hans van Grieken has held senior technology research positions at Capgemini-Ernst & Young's Center for Business Innovation, Gartner's global Office of the CIO as a VP of research and – most recently – as Deloitte's EMEA Technology Research & Insights Leader, part of Deloitte's global Emerging Tech Executive Council and Fellow to Deloitte's Center for the Edge. Over the years he has been a global trusted advisor to 100+ client c-suite executives across mutual industries dealing with business model change, technological innovation and digital disruption. He has researched digital trends in different industries including transport and logistics, ports and telecom, financial services, travel and leisure, retailers, fast moving consumer good, manufacturing, energy, but also the public sector, defence and public security. He has a track record as an invited keynote speaker & thought leader representing market leading consulting companies at large conferences across the world.

University / Business school visiting Lecturer 2003 – 2019 at Dutch business schools and universities:

- Visiting Lecturer Toptech – the executive training program of the Technical University of Delft
- Visiting lecturer to the Dutch School for Police Leadership, teaching on Intelligence and IT innovation in the area of Public Security, digitisation of Criminal Investigations and cybercrime
- Adjunct professor at Tias Business School University of Tilburg
- Executive lecturer @ Nyenrode Business School (New Board Program & Nyenrode Non-executive Board Cyclus)
- Target audiences of his guest lectures would mostly be senior/executive and technology management as well as non- executive board members
- Taught courses on Value Creation and Disruption, Innovation Management, Digital Supply Networks, Industry 4.0, Digital Transformation and Technology Operating Models, Digital DNA.
- Rated as the top 5% most impactful non-faculty lecturer within all of these positions

Non-executive board member: 2009 – present

Links to recent Conference Keynotes across the world:

Oracle Open World (8000 people)	OutSystems Next Step (2000 people)	Turkish company of the year Award
Global SME Finance Forum	Zurich Insurance Group Fortune 100	NATO Future Force Conference chair
World Angel Investors Conference	Executive Dinner top 100 Polish CEO's	Patterns of Disruption

Contact:

Christina Mc Gimpsey

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- ▶ **Developing Strategies and Transforming Business Models Through Innovation and Entrepreneurship**

About this course

In the Era of Industry 4.0, further Disrupted by the Covid-10 pandemic, New Ventures and Enterprises in general need to rethink their business models and strategies. While there are many challenges and disruption in many areas, caused by technology, deglobalization, changing demographic and many more, adopting Creativity, innovation and Entrepreneurial mindset, companies can transform their business models and pivot to achieve success. This way new ventures can Transform their business Models and reshape their Strategies to identify opportunities in the New Normal that will soon emerge.

This course enables students to reexplore the process that start-ups go through from the stage of identifying an idea and turning it into a business opportunity and then into a business plan before starting their venture. The course will also explore the ongoing challenges entrepreneurial ventures face, integrating the basic knowledge of strategic planning and how they can overcome the challenges. We will start by discussing what it takes to think like an entrepreneur. It is important for entrepreneurs to rediscover this aspect of going back to the basics of what is an entrepreneurial mindset. Students will also learn concepts of innovation and how to identify new opportunities before developing strategies. Students will also discover how to develop a Survival Strategy to overcome disruption that they will face many times in their lives.

Students will study entrepreneurship theoretical frameworks that help to conceptualize and develop new enterprise, supplemented by the practical application through active participation in a highly interactive class and group discussions, including class projects and case studies. The course through practical pedagogical approaches to teaching, seeks to encourage entrepreneurial thinking and the integration of course readings, real life cases/ examples and the collective experience of students.

Wishing you a great success!

WBAF Business School - World Business Angels Investment Forum

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This course is for you if you want to ...

Entrepreneurs think and do things differently and whether you are starting a business for the first time or you are facing challenges in your existing business, it is important to rediscover the reasons why and how successful entrepreneurs created great enterprises. Research has shown that thinking like an entrepreneur can disrupt business models and defeat big incumbent companies. The time is right for business owners to rediscover the entrepreneurial way.

The aim of this course is to;

- Explore, analyse, and discuss the concept of and Entrepreneurial Mindset
- Develop an understanding of Creativity and Innovation and How to Recognize New Opportunities
- Demonstrate an understanding of Strategic Planning, transforming an idea to a business
- Analyse and critique the operations of a specific business using functional and strategic management tools.
- Understand the various types of Disruption that affect businesses and develop strategies to overcome the challenges posed by disruption.
- Develop a Masterplan for Survival when faced with extreme challenges at all stages of the company's growth
- Develop communication abilities by writing and presenting comprehensive strategic business reports o
- Think like an entrepreneur!

By the end of this course,

- Students will rediscover how Entrepreneurs think and make decisions in the early stages of their start-ups.
- Students will learn how to transform their spot New Opportunities and develop Business Models
- Students are able to utilize ideas, concepts, tools, and skills to develop strategies for their new ventures.

Who is this course for?

This course is for aspiring entrepreneurs, business owners and even professionals who want to think like entrepreneurs. This course is also useful for executives and managers working in companies, who want to help transform business processes and business models for their companies

This course is especially useful for entrepreneurs and business owners who are facing challenges caused by the Great Disruption we are facing today and want to discover ways to transform or pivot their businesses and be ready for the new Normal ahead of us.

The basics

The course will run over 8 weeks, with 6 modules. Students will be given a break to prepare the Value Proposition Canvas which is the main project for students in the course.

Format	<ul style="list-style-type: none"> All lectures are Recorded and/or Live Classes for Discussing the Lectures, Case Studies and Homework Presentations (22 Hours) Homework (minimum 13 Hours)
Total Effort	35 Hours
Duration	8 weeks
Structure	6 modules of lectures/discussions, one per week (break in-between module 5 and module 6 to prepare presentation)
Time Per Module	<ul style="list-style-type: none"> Online Lectures/Instruction/Discussion: 2–3 hours Homework: 2-6 hours on average
Language	Available in all languages

How you'll learn

- Presentations by the lecturer will be pre-recorded for students to view in their own time
- We will have Live Classes for Q&A on the Lectures
- Students will be given exercises to do as homework and these will be discussed via live classes
- Team based learning will be essential for the case studies and project that will be assigned
- Case studies, simulation exercises and group discussions will complement learning

The module(s) at a glance

1	The Art of Entrepreneurship (Developing an Entrepreneurial Mindset)	4	Strategic Planning in the Era of Industry 4.0 (Understand the Different Disruptions and Strategies Companies and Adopt)
2	Strategic Planning for New Ventures (Transforming an Idea to a Business)	5	Business Transformation –Surviving the Great Disruption (Developing a Survival Masterplan for the Covid-19 Impact)
3	Spotting the Opportunities Gaps (Creativity, Innovation and Opportunity Recognition)	6	Final Project Presentations & Course Wrap up (Presentation of the Entrepreneur Strategy Report)

Module 1

The Art of Entrepreneurship (Developing an Entrepreneurial Mindset)

Entrepreneurship is not just about creating start-ups, but it is about having a mindset of innovation and of thinking and doing things differently. You can think and act like an entrepreneur no matter what you do in life. In the lecture you will learn about how think like an entrepreneur. Intrapreneurs are people who act as entrepreneurs in an organization they work for, with an entrepreneurial mindset. This course will help you understand who you too can think like an entrepreneur.

The module structure is as follows.

- Video Lecture: 120 min
 - Defining and understanding Entrepreneurship and Intrapreneurship
 - Clarifying some Myths about Start-up
 - The Traits of Entrepreneurs
 - Elements that make up the Entrepreneurial mindset
 - Learn all the aspects of how entrepreneurs think and behave
- Zoom live class session – Q&A to discuss lecture and class discussion on assignments: 60 min

Module 2

Strategic Planning for New Ventures (Transforming an Idea to a Business)

New Ventures or start-ups are not small versions of big companies. Therefore, we cannot just apply the strategic planning or strategic management process that large companies use for developing their business strategies for start-ups. In the module, we will look at the difference in strategic planning between large companies and start-up. We will then study the steps taken in developing a strategy and a business plan from an idea stage to the time you create and run a company. We will look at important aspects of the journey taken by start-up and also understand the basics of fund-raising. Students will also have a hands-on experience of running a start-up.

The module structure is as follows.

- Video Lecture: 120 min
 - Compare and Contrast the Strategic Planning Process Between Large Companies and Start-ups
 - Understand the Realities of Planning a Start-up
 - The 9 Stage Process of Strategic Planning for Start-up
 - The Milestones Approach of Strategic Planning for New ventures
 - Preparing for Fund Raising
- Zoom live class session – Q&A to discuss lecture contents and assignments: 60 min
- Run a Business Simulation: 120mins

Module 3

Spotting the Opportunities Gaps (Creativity, Innovation and Opportunity Recognition)

The module will discuss the various aspects of entrepreneurship, looking at Creativity and Innovation and sharing how one can be better at both bring more creative and more innovative. We also look at how an entrepreneur can identify opportunity gaps through some systematic We will look at many examples of how companies became winners by spotting the opportunities ahead of others.

The module Structure is as follows.

- Video Lecture: 120 min
 - Understanding Creativity and How to be More Creative
 - What is Innovation and How One can be More Innovative
 - Understanding the 5 Skills of Innovative Disruptors
 - Example of Companies Created Through Innovative Thinking
 - Learn About Opportunity Recognitions
 - Exploiting the Opportunity Gaps to Create New Business or Business Models
- Zoom live class session – Q&A to discuss lecture contents and assignments: 60 min

Module 4

Strategic Planning in the Era of Industry 4.0 (Understand the Different Disruptions and Strategies Companies and Adopt)

Industry 4.0 is already upon us and Disruption has been reshaping industries and companies. In the lecture we will study the many aspects of Disruptions, including the megatrends that are rapidly changing how the world looks like. De-globalization, Technology, Strategic Planning Tensions, Business Model Disruptions are some examples that we will discuss in the lecture. Technology for example will eliminate many jobs and the lecture will share some aspects of how jobs will be shaped in the future. Students will also learn how companies can adapt and change to emerge winners in this highly disrupted world. This module will also involve a case study that students will work on.

The Module Structure is as follows.

- Video Lecture: 120 min
 - Understand Industry 4.0 and the Rapid Waves of innovation
 - Understand the Megatrends Around the World
 - Learn about the Effects on Disruption to individuals, Companies and Countries
 - Detailed Discussions of the many Types of Disruption
 - How Companies can Adapt and Change in this Highly Disrupted World
 - Learn from Real Example of Winners and Losers (Companies) facing Disruption
- Zoom live class session – Q&A to discuss lecture contents and assignments: 60 mins
- Class Will Discuss a Case Study on Disruption: 120mins

Module 5

Business Transformation –Surviving the Great Disruption (Developing a Survival Masterplan for the Covid-19 Impact)

The Covid-19 is a sudden Disruption that has affected countries, companies and every individual in the world. We can call this The Great Disruption of 2020. How do companies and start-ups survive this Great Disruption? This lecture will study the impact of past recessions like the Great Depression of 1929 and identify the strategies and initiatives companies adopted to not just survive the great Depression but also become winners in the long run. The lecture also covers strategies of how companies survived past recessions by developing a Master Plan for Survival. Finally, the lecture will share a possible Master Plan that all of us can use to survive and thrive amid this Great Disruption of Covid-19.

The Module Structure is as follows.

- Video Lecture: 120 min
 - Understand the Impact of the Great Depression of 1929
 - Understand the Strategies Adopted by Companies That Did Very Well During and After the Great Depression was Over
 - Learned How Companies Survived the Past Recessions in More Recent Years
 - Developing Your Master Plan for Survival of This Great Disruption of Covid-19.
- Zoom live class session – Q&A to discuss lecture contents and assignments: 60 mins

Module 6

Final Project Presentations (Presentation of the Entrepreneur Strategy Report for a start-up company) & Course Wrap up.

This final module of this course will be an opportunity for students to showcase what they learned from earlier modules. The Entrepreneur Strategy Report (ESR) project was assigned earlier in the course and students will present their project during this module when we do the live class. The ESR studies the strategies adopted by the Founder of a start-up and gives an opportunity for students to critique the strategies based on what they learnt in this course. We will also do a wrap up of the Course at the end of this module, to recap what has been taught.

The Module Structure is as follows.

- Project Presentations by Students: 120 min
 - Students Were Given a List of Questions to Ask a Start-up Founder During Module 1.
 - Students Will Prepare a Presentation Based on an Interview Done with a Start-up Founder to Understand the Strategy Adopted with the Start-up.
 - Students Will Also Make an Assessment About the Strategies Adopted by the Founder of the Start-up and Make Recommendations to Further Strengthen the Business Model of that Company.
- Zoom live class session – Course Wrap Up and Q&A: 60 mins

Your Lead Faculty Member

Prof Inderjit Singh Dhaliwal is a rare combination of experiences, as an engineer, senior management of a large multi-national company, a serial entrepreneur, an angel investor, and educator, a community leader, and a Policy Maker. He is also an active global advocate of entrepreneurship. Inderjit started his career as Engineer with Texas Instruments (TI) where he spent the next 13 years ascending the corporate ladder before becoming the youngest senior management team member, as the Director of Operations of the Singapore operations. Inderjit began his entrepreneurial journey at the age of 37, after leaving TI in 1998, where he started and ran several businesses. He is the founder and first CEO and President United Test and Assembly Center (UTAC), a technology-based global semiconductor firm which became his first Unicorn Start-up. UTAC was listed on the Singapore stock exchange in 2004 and is currently one of the largest Outsource Semiconductor Assembly and Test Company (OSAT) in the world. Inderjit is a Board of Trustee member of the Nanyang Technological University, and he is the Chairman of the Board of NTUitive, the innovation company of NTU, focusing on entrepreneurship education, technology commercialization, start-ups and Innovation. Inderjit is an International Advisory Panel member of the EMLyon Business School. Mr Inderjit Singh Dhaliwal is a Co-President of the World Entrepreneurship Forum, a global organisation on entrepreneurship development. Inderjit is a Board Member of the World Business Angel Forum. He is the author of the popular book, "The Art and Science of Entrepreneurship", which captures his entrepreneurial experiences. He has multiple patents to his name. Mr Inderjit Singh Dhaliwal is also a former Member of Parliament in Singapore. He holds an honours degree in engineering from NTU and an MBA from the University of Strathclyde. He received an Honorary Doctorate from Amity University in 2018.

B. Eng (Hons), Nanyang Technological University
MBA, University of Strathclyde
Honorary Doctor of Philosophy, Amity University

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▶ **FinTech Outlook -
Trends and Technologies**

About this course

The FinTech course will cover the most relevant trends (Open Banking, Conversational AI, Digital Payments) and the underlying technologies in the financial services sector, with an outlook for the future developments. It will be enriched with examples of the powerful technology applications and the validated use cases from different geographies across the globe showcasing how the successful FinTech strategies can be implemented.

The course is designed for anyone willing to keep up with the pace of the change in the FinTech sector, starting from the investors interested in the recent FinTech developments, the corporate executives eager to learn more about financial services innovation to the startup founders wondering what is the next big thing in banking and payments.

FinTech continues to mature and give rise to several vital trends shaping the industry (Open Banking, Digital Payments). It is one of the most innovative tech sectors nowadays, transforming the way we interact with banking and payment services.

FinTech mega-rounds (\$100M+) hit a new quarterly high of 28 (Q2 2020) as the largest companies in the space raised additional funding. There are 66 VC-backed FinTech unicorns worth a combined \$248B.

That's why it is important to join this FinTech journey.

Wishing you a great success!

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This course is for you if you want to ...

- Understand the driving forces enabling the development of the FinTech industry
- Identify the key FinTech definitions, areas of focus, and rising trends
- Learn about the key technologies underlying FinTech solutions and examples of their applications
- Understand how FinTech transforms the financial services industry
- Discover what is needed to successfully implement FinTech strategies
- Discuss the current FinTech investment landscape

Who is this course for?

The course is designed for:

- Investors interested in the recent developments in FinTech
- Corporate executives and professionals eager to learn more about financial services innovation
- Startup founders and entrepreneurs
- Open innovation professionals (accelerators/incubators, etc)

The basics

Format	<ul style="list-style-type: none">• 4 x Lecturer's sessions (presentations) delivered online live or pre-recorded (6-8 hours)• 1x Workshop with the Q&A session live (2 hours)• Homework including reading and preparation (5-8 hours)
Total Effort	15-20 hours
Duration	5 weeks
Structure	4 modules plus Workshop, one per week
Time Per Module	Average 4 hours/module <ul style="list-style-type: none">• Online presentation: 2 hours• Homework: approx. 2-3 hours
Language	Available in all languages

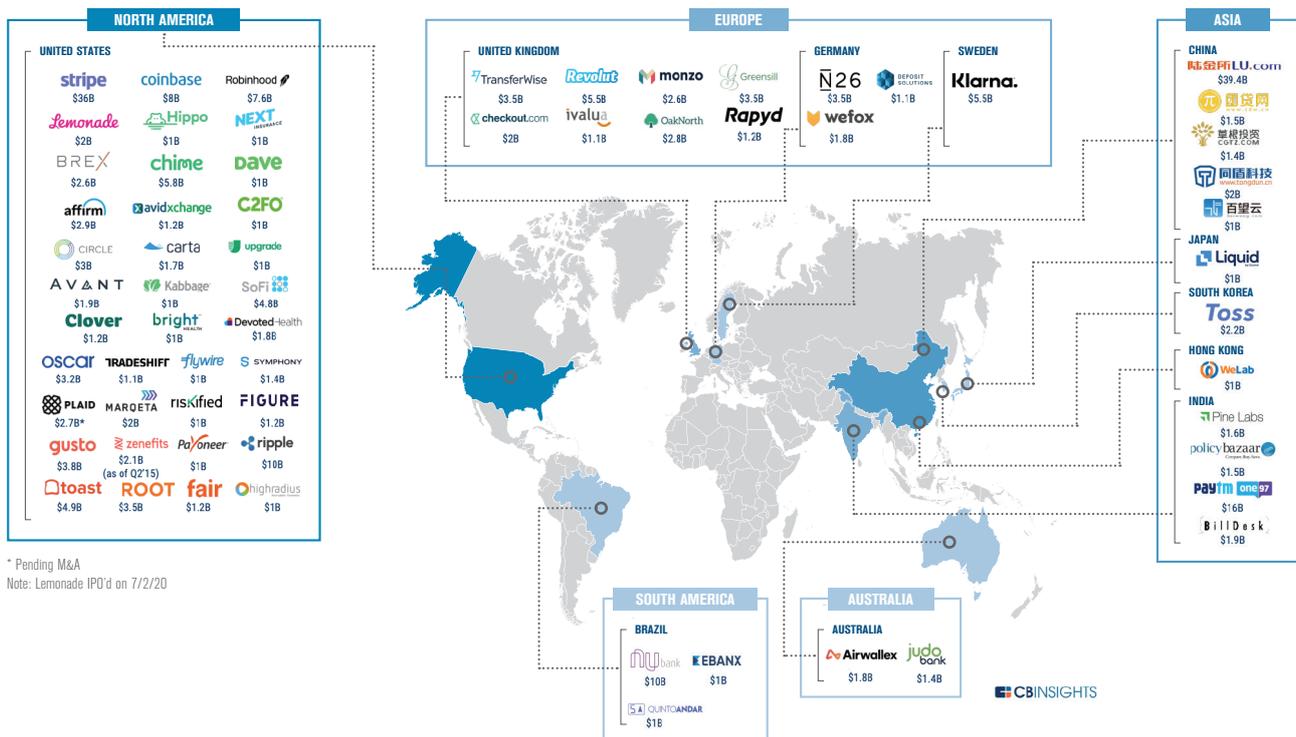
How you'll learn

- Presentations by the lecturer, optionally followed by Q&A sessions (if live)
- Interactive workshop (case study discussion) led by the lecturer
- Homework, including reading materials provided by the lecturer, and case study preparation

The module(s) at a glance

1	Social, technological and regulatory frameworks for the FinTech development What are the driving forces enabling FinTech to mature and grow?	3	Successful FinTech strategies What is needed to successfully implement FinTech solutions?
2	Development trends in FinTech and the future outlook What are the most relevant trends and recent developments? <ul style="list-style-type: none"> Digital Payments and innovation in payments Open Banking and Open Finance – a new chapter for Banking AI in Finance – automation, data analytics, conversational AI 	4	FinTech investment landscape Who is driving the change and attracting (the) private money? What is hot for investors?

There are 66 fintech unicorns valued at \$248B



Module 1

Social, technological and regulatory frameworks for the FinTech development

What are the driving forces enabling FinTech to mature and grow?

In this module we will discuss the driving forces enabling FinTech industry to mature and grow, looking from the social and technological angles as well as through the lens of the regulatory frameworks. Social indicators such as mobile growth (mobile first), data consumption, as well as technology enablers - including the rise of (the) messaging and voice platforms and quantum computing - will be covered. The regulatory landscape, a source for innovation in the financial services, will also be presented based on the selected international markets.

Presentation by the lecturer: 60 min

- Social indicators: mobile penetration and mobile data consumption
- Shift in the consumer behaviour in banking and payments
- Technology enablers: rise of (the) messaging and voice platforms, quantum computing
- Regulatory frameworks for financial innovation around the globe: Open Banking, Ethical AI, Robo-advisory, Payments – selected geographies: Europe, Australia, Singapore

Q&A: 15 min

Module 2

Development trends in FinTech and the future outlook

What are the most relevant trends and recent developments?

In this module we will discuss the most recent and important trends in FinTech (developments) as well as the key technologies underlying FinTech solutions (Open APIs, AI, etc). The applications of the innovative technologies, together with the examples of the use cases and companies (banks, fintechs, big techs) providing them in banking and payments will be showcased.

Presentation by the lecturer: 120 min

- How the current trends shape the FinTech industry and what the future holds for Banking and Payments
- Overview of the key technologies underlying FinTech solutions, including:
 - Digital Payments and innovation in payments
 - Open Banking and Open Finance – a new chapter for Banking
 - AI in Finance – automation, data analytics, conversational AI
- Examples of the technology applications and use cases

Q&A: 20 min

Module 3

Successful FinTech strategies

What is needed to successfully implement FinTech solutions?

In this module we will discuss how to successfully implement the FinTech strategies, particularly taking a closer look at the validated business models and implementation scenarios executed by (the) different FinTech ecosystem stakeholders. We will also dive deeper into the cooperation models, including partnerships established between incumbents and FinTech startups. A separate workshop session (case study) dedicated to the bank-fintech collaboration and successful FinTech strategies is a vital part of this module.

Presentation by the lecturer: 120 min

- Successful business models introduced by different FinTech stakeholders – incumbents versus new entrants
- Key strategies and implementations of (the) Fintech startups
- Collaborative FinTech ecosystem – cooperation models and partnerships
- What is needed to successfully implement FinTech strategies

Workshop (case study): 120 min

Module 4

FinTech investment landscape

Who is driving the change and attracting (the) private money? What is hot for investors in FinTech?

In this module we will look at the FinTech sector (landscape) from the private funding perspective, its investment size and scale, the major deals including M&A transactions, the most interesting FinTech areas and companies attracting investors, the mega-rounds across different geographies around the globe. The FinTech unicorns will also be showcased.

Presentation by the lecturer: 60 min

- FinTech sector investment landscape – a global outlook
- Overview of key FinTech deals including mega-rounds
- The most interesting FinTech companies – what is hot for investors in selected geographies?
- Examples of the most successful FinTech companies including FinTech unicorns.

Q&A: 15 min

Your Lead Faculty Member

Anna Maj FinTech Leader & Advisor, Senator WBAF, Senior Lecturer, CFTE. Anna brings 20 years of experience in driving and fostering banking and payments innovation in Europe, with a focus on CEE (PwC, Citigroup, T-Mobile, mBank). Her particular expertise lies in the field of innovative payment solutions as well as digitally enabled financial products, acquired in the strategy, innovation and product management roles. Anna is building cooperation models between banks and Fintech startups, particularly with regard to Open Banking, Payments as well as AI projects. Anna introduced one of the first online payment gateways in the CEMEA region as well as the first digital wallet and the first mobile payment platform. She also managed the implementation of the first local mobile banking application and the first mobile payments initiative. Anna is a Senator, Member of the Global Startup Committee at the WBAF – World Business Angels Investment Forum, Expert and Jury Member at the European Innovation Council (EICAccelerator) aimed at financing innovative SMEs across the EU as well as at the Research and Innovation Foundation. Featured in the TOP10 Women in FinTech (FinTech Magazine 2020); 100 Women in FinTech (100WFinTech) global directory and “Women in FinTech Powerlist 2019”; “TOP 25 Women Leaders in Financial Technology of 2019”. Senior Lecturer CFTE – Centre for Finance, Technology & Entrepreneurship (Open Banking and Platforms in Finance, Conversational AI in Banking). FinTech Lecturer at the Warsaw University of Technology. Co-Author of The PAYTECH Book and The AI Book.

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WBAF Business School

The WBAF Business School was established by the World Business Angels Investment Forum as a response to an increasing need for qualified investors, qualified entrepreneurs and qualified companies in the world economy. It provides education and training for individuals such as investors and entrepreneurs and, through its executive development programmes, it contributes to the business transformation of both private and public entities.

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