A DEGREE of professionalism

A 'degree of professionalism' is no longer an option but a market-driven necessity, says PROFESSOR EMERITUS TED GARDENER.

he Chartered Banker MBA (CBMBA), a programme developed by Bangor Business School and the Chartered Banker Institute (CBI), has established itself across the globe as a unique and valued gualification.

The 2008 financial crisis marked the start of an era of transformational change in banking that has been sustained via the continued re-shaping of banks, regulations, societal expectations and the financial markets in which banks operate.

According to Lord Davies, former Government Minister and Chairman of Standard Chartered Bank, the CBMBA is an "innovatory programme for the global banking industry" that combines "the highlevel skills and professional competencies that will be increasingly necessary for the post-crisis banking environment".

DUAL ACCREDITATION

The ground-breaking qualification is the only one in the world that allows students to gain a top MBA in Banking and Finance and Chartered Banker status, which is the highest professional designation available to bankers worldwide. It is the only qualification in the world that offers this dual accreditation.

Bangor Business School is consistently ranked as the top university in Europe and in the World Top 20 for its banking research (Federal Reserve Bank of St Louis / RePEc, 2016). It is also ranked independently in the top 25% of UK business schools for its Business and Management research (Times Higher Education, 2015).

Chartered Banker status is recognised widely as a qualification that demonstrates expertise, experience and professionalism. The CBI is the only institute that creates and consolidates professional standards for individual bankers. Since 2011 (the same year that CBMBA was launched), the Chartered Banker Professional Standards Board (CB:PSB) has helped lead the drive to build greater professionalism in banking.

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FLEXIBLE LEARNING

CBMBA is a blended-learning programme for busy professionals who wish to study on a part-time basis. This involves a flexible combination of online and face-to-face learning, which is designed to minimise time away from the office. Students can tailor module choices to suit their available study time.

Study encompasses generic MBA disciplines (like marketing, corporate strategy, and human resources management) and more specialist ones (including professional ethics and regulation, credit and lending, and financial institutions risk management). Additional elective choices cover a wide range of disciplines, including international banking, private banking and wealth management, and new venture creation.

Assessment consists of written assignments, examinations and – for elective modules – mini research projects. Throughout the programme, students are strongly encouraged to relate course topics to their own practical experiences and country settings. Assessment reflects the ability to apply theories and techniques in a practical context.

ELIGIBILITY

The CBMBA is aimed at ambitious staff in banks and other financial services firms, or those wishing to join the industry, as well as many other groups who wish to extend their knowledge and understanding of financial services. Non-banking professionals including accountants, consultants and corporate treasurers are also good candidates for the CBMBA.

The full programme comprises eight compulsory and four elective modules, which are normally studied over two years. However, this time can be extended if a student needs to allow for, say, a particularly busy period in their employment or personal life.

Holders of an approved professional banking or accounting gualification are

eligible for an accelerated CBMBA route, which means an exemption from at least four modules.

A recognised postgraduate qualification that spans CBMBA discipline areas may qualify its holder for a super-accelerated route, comprising four instead of the full 12 modules.

Each application is assessed individually. All applicants must have at least three years' approved business experience – and more if they wish to be considered for an accelerated route. Applicants without a first degree or professional qualification may be admitted on the basis of their practical business experience.

THE CBMBA EXPERIENCE

The CBMBA experience combines the high-level skills and professional competencies that are increasingly necessary in today's banking environment. An important feature of the course is the propagation of key themes like ethics, accountability and leadership throughout course modules. A connective theme that is increasingly seen as fundamental to the future of free enterprise banking is building good corporate governance.

Other important benefits of the CBMBA experience are the high levels of support and student interaction that are part of the wider Bangor experience. Students themselves rank Bangor in in the top 10 UK universities for student satisfaction. What better signal of a quality experience?

A student representative is appointed in each of CBMBA's international jurisdictions. These help the support team and academics to liaise and co-operates more closely with the student body.

An important part of any MBA experience is exchanging views and experiences with fellow practitioners. CBMBA attracts students from all parts of the world and this produces a unique international forum. Within the programme, interactive online seminars and face-to-face revision sessions at Bangor (held twice a year) are where these exchanges are strongly evident. However, such interactions are encouraged throughout the programme via local study groups and other means. Course contacts facilitated in this way may become lifelong professional links and friendships.

Several banks (large and small) have been attracted to CBMBA corporate schemes, which can be deployed to help retain and develop staff talent. Corporate sponsorship of staff can also attract discounts on course fees.

Sponsoring staff on the CBMBA programme may be used as part of a broader training strategy. For example, an internal bank training course could encompass staff taking one or more CBMBA modules, complemented by a bank's own internal training alongside these modules. A sponsor bank may also prescribe the assessed topics that it wishes its staff to pursue within elective module mini projects.

As banks operate in an increasingly complex and changing environment, the CBMBA programme will continue to evolve to meet these challenges.

Professor Emeritus Ted Gardener is CBMBA Programme Director at Bangor Business School.



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- Study the global, part-time Chartered Banker MBA and gain the dual award of a top MBA in Banking and Finance with a top University in Europe and Chartered Banker Institute
- Accelerated Routes Available

- The Chartered Banker MBA would benefit ambitious individuals
 in the financial services sector
- Early enrolment incentives and part funded scholarships available for selected routes

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FOR MORE INFORMATION AND ENROLMENT CONTACT: Tel: +44 1248 365966 E: cbmba-admissions@bangor.ac.uk www.charteredbankermba.bangor.ac.uk/admissions