

SAMPLE · MTW-P02

Professional Knowledge Library — sample pages

Banking Awareness — for Professionals & Managers: short, single-purpose titles in the twelve categories.



SAMPLE · MARKED ON EVERY PAGE

WHAT IS INSIDE

13 real pages from 6 current titles

SHARE SHOWN

Up to 10% of each title (13 of 169 pages)

FORMATS

Full titles: PDF and PPTX

CONTACT

contact@mtwafiq.com

13 of 169 pages (8%) from the titles below — every page is real and marked SAMPLE

TITLE	PAGES SHOWN	PAGES IN TITLE	SHARE
The COO in Banking (Executives Advisory)	5	57	9%
Banking Operations Professional Dictionary	4	62	6%
Retail Islamic Banking Runs on Five Prohibitions Shaping Every Product and Control	1	13	8%
The Retail and Commercial Banking Operating Model — Value Moves Across the Org Chart, Not Down It	1	11	9%
A Mined-and-Simulated Redesign Cut Loan TAT From 6.2 to 2.1 Days Without Guesswork	1	13	8%
Volume Is Being Absorbed by People, Not by the Platform	1	13	8%

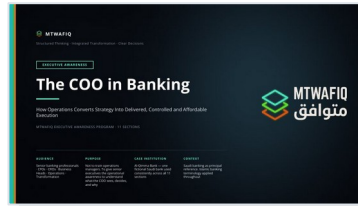
- Pages from two long titles (an Executives Advisory programme and the Banking Operations Dictionary) and one page from each of four shorter titles.
- Short formats (cards, examples, cases) are shown by their covers only, so no title is given away.
- Cases and dashboards are set in fictional banks; figures are illustrative.

One cover from each category — every title carries a code, category, domain, audience and level



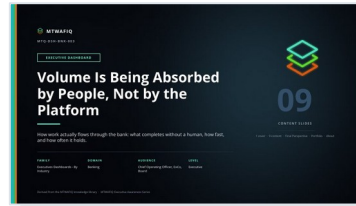
Blueprints of Industries

MTQ-IND-ISB-001



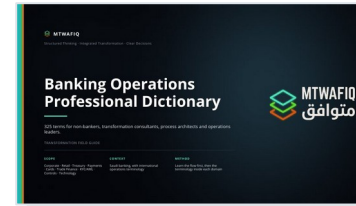
Executives Advisory

EXA-01



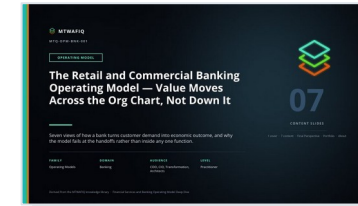
Executives Dashboards

MTQ-DSH-BNK-003



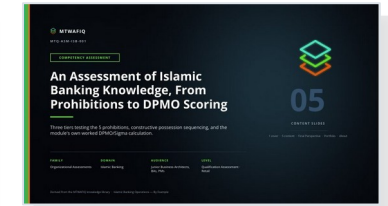
Dictionary

DIC-OPS



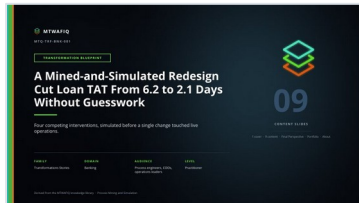
Operating Models

MTQ-OPM-BNK-001



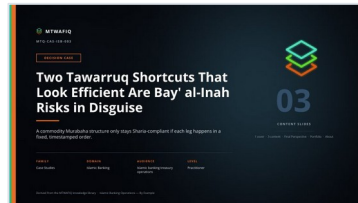
Organizational Assessments

MTQ-ASM-ISB-001



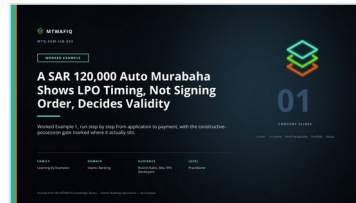
Transformations Stories

MTQ-TRF-BNK-001



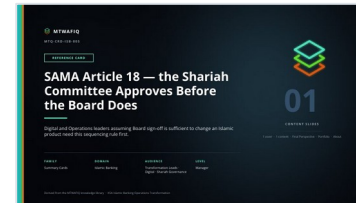
Case Studies

MTQ-CAS-ISB-003



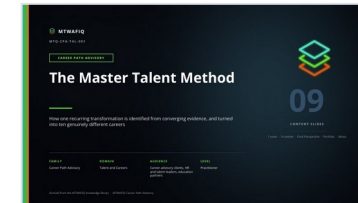
Learning by Examples

MTQ-EXM-ISB-002



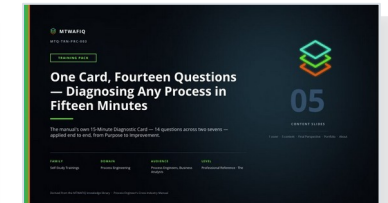
Summary Cards

MTQ-CRD-ISB-005



Career Path Advisory

MTQ-CPA-TAL-001



Self-Study Trainings

MTQ-TRN-PRC-003

Covers only. Short formats such as cards and worked examples are not sampled page by page.

The COO in Banking (Executives Advisory)



Structured Thinking · Integrated Transformation · Clear Decisions

EXECUTIVE AWARENESS

The COO in Banking

How Operations Converts Strategy Into Delivered, Controlled and Affordable Execution

MTWAFIQ EXECUTIVE AWARENESS PROGRAM · 11 SECTIONS



MTWAFIQ
متوافق

AUDIENCE

Senior banking professionals
· CFOs · CROs · Business
Heads · Operations ·
Transformation

PURPOSE

Not to train operations
managers. To give senior
executives the operational
awareness to understand
what the COO sees, decides,
and why

CASE INSTITUTION

Al-Qimma Bank — one
fictional Saudi bank used
consistently across all 11
sections

CONTEXT

Saudi banking as principal
reference. Islamic banking
terminology applied
throughout

The COO in Banking (Executives Advisory)

PROGRAM ORIENTATION

Every Executive Asks a Different Question About the Same Transaction

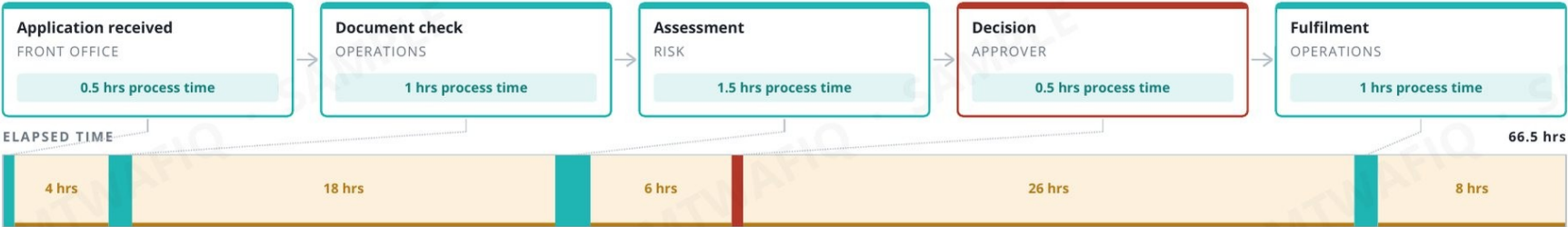
The COO is the only seat that has to answer all five at once, for the same piece of work, at the same time.

Executive	The question asked	What it is really about
Business Head	"Can we sell more?"	Volume and customer demand
CFO	"What does it cost to serve?"	Unit economics and cashable saving
CRO	"What can go wrong?"	Operational risk and control adequacy
CIO	"Which system holds it?"	Application landscape and data flow
COO	"Can we actually deliver it, at this volume, under control?"	Capacity, process, resilience and cost together

01 · HOW WORK FLOWS

Process Time Is What the Bank Pays For. Lead Time Is What the Customer Experiences.

S1. In most banking processes these two numbers differ by an order of magnitude, and almost all of the difference is waiting that no function owns.



6.8% of the elapsed time is work — 4.5 hrs working against 62 hrs waiting.

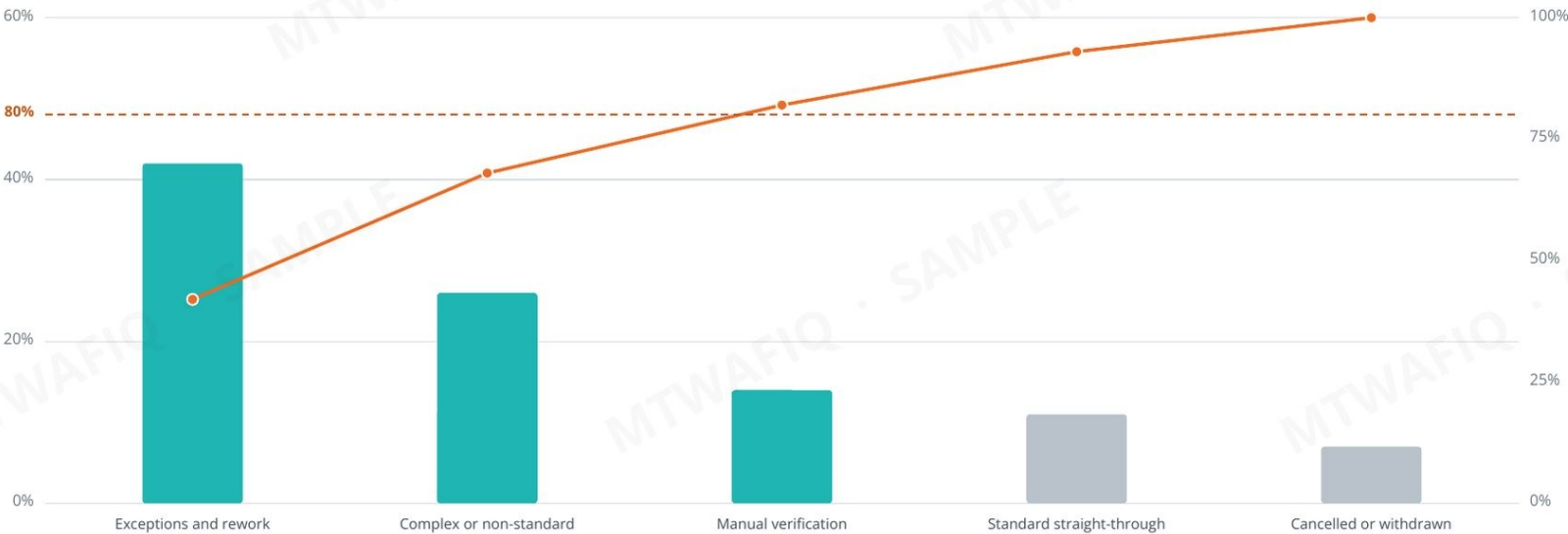
MTWAFIQ INSIGHT Process efficiency is process time divided by lead time. When it falls below ten per cent, adding people to the steps will not help — the constraint is in the waiting, not in the working.

Illustrative Example — the step times shown demonstrate the arithmetic of process efficiency, not drawn from any real institution.

04 · COST TO SERVE

Cost per Case Is an Average That Conceals the Distribution That Matters

S4. A small proportion of cases consumes a disproportionate share of capacity, and it is almost never the proportion the average implies.



3 of 5 categories carry 80% of the total

Share of total capacity consumed, by case category. Bars are the share each category takes; the line is the running cumulative.

MTWAFIQ INSIGHT

Managing the average drives the wrong programme. Managing the concentration — the exception path — is where cost to serve actually moves.

Illustrative Example — the distribution shown demonstrates concentration, not any bank's actual case mix, not drawn from any real institution.



MTWAFIQ

The COO in Banking · 04 · Cost to Serve

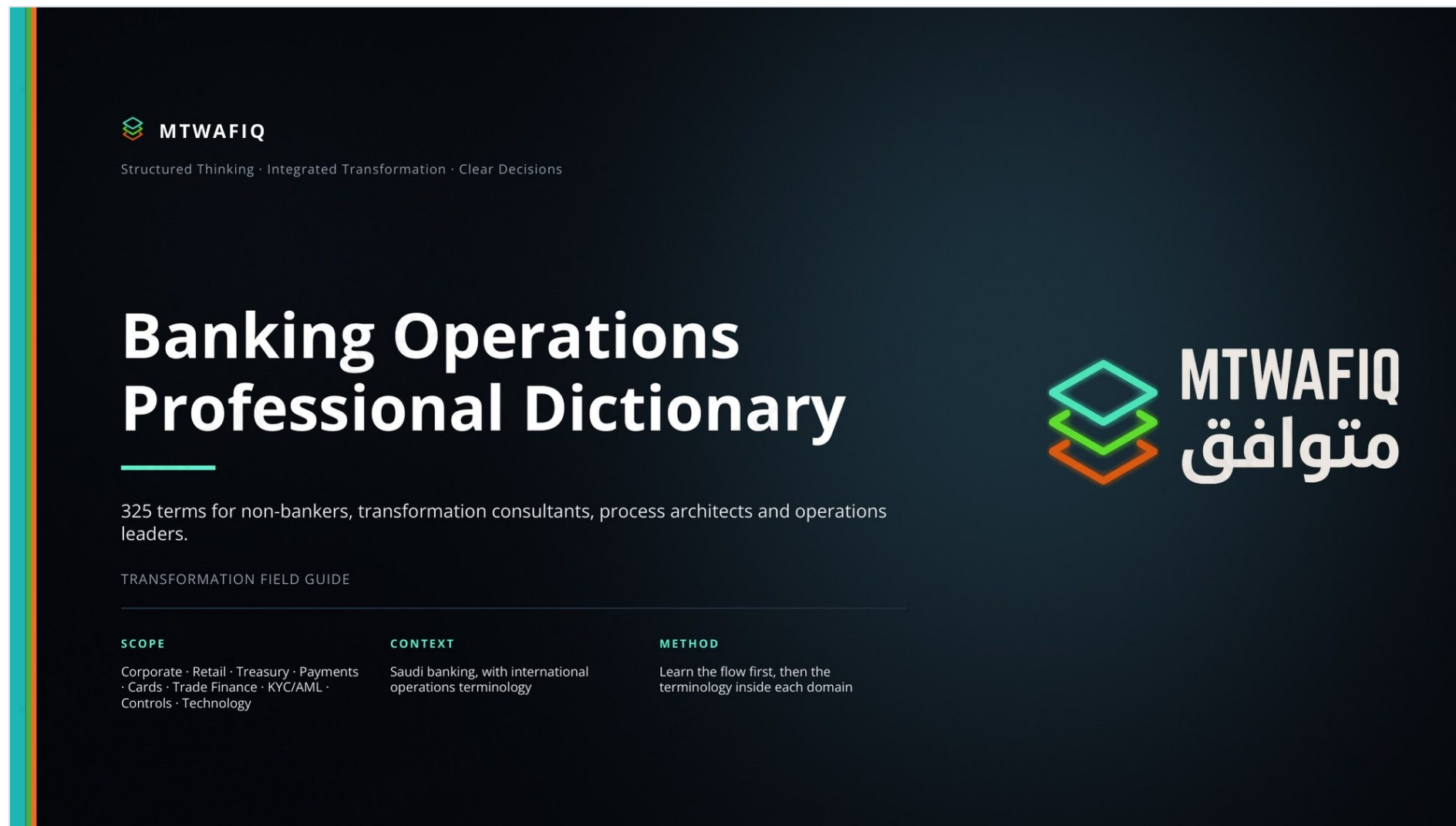
05 · CONTROLS AND RESILIENCE

The Third-Party Estate Is Part of the Operating Model, Whether It Is Managed That Way or Not

S5. Outsourcing execution never outsources accountability, and the regulator has been explicit about this for a decade.



MTWAFIQ INSIGHT A concentration risk in the third-party estate is an operating model risk. If two critical services depend on one provider, the bank has a single point of failure it does not employ.



Learn the Flow First — a Term Defined in Isolation Is Trivia

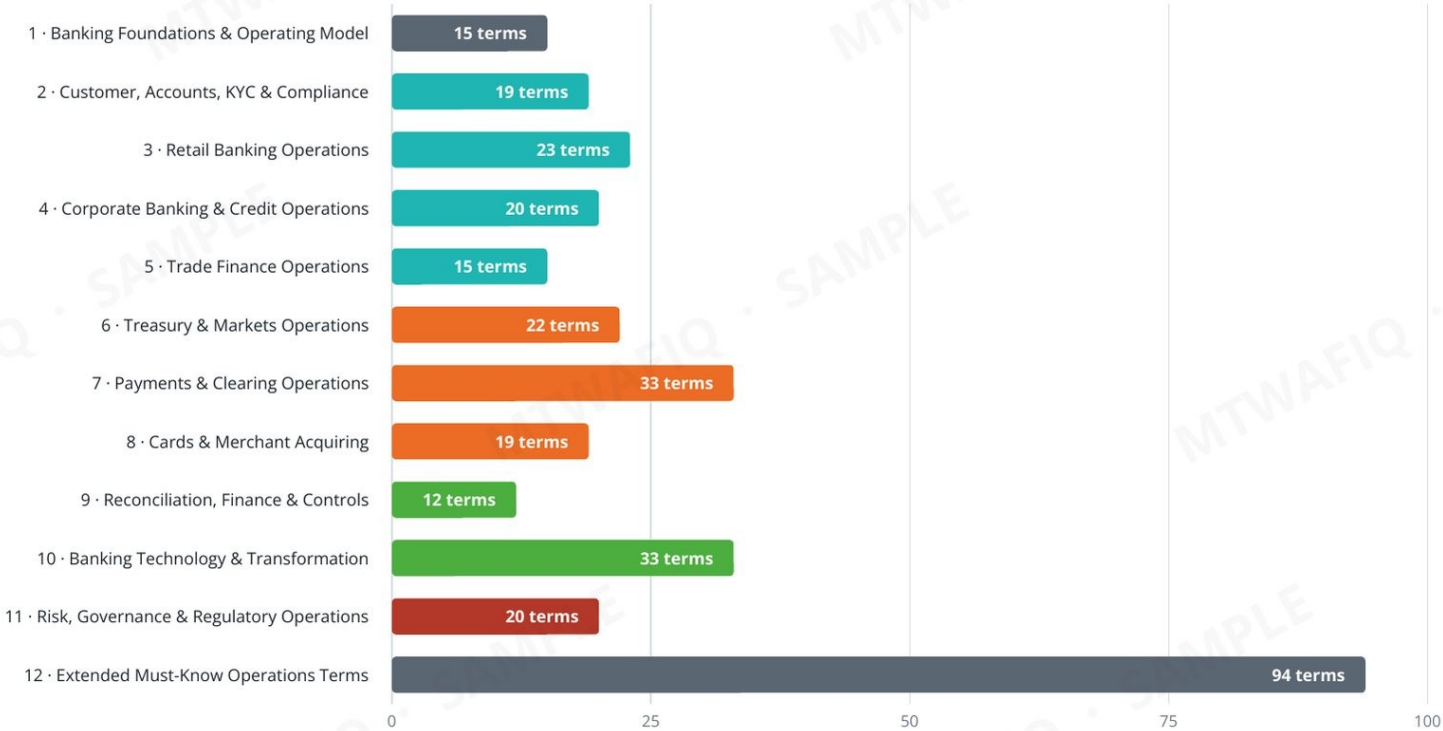
Every one of the 325 terms sits somewhere on this line. Knowing where is most of knowing what.



HOW THE GUIDE IS MEANT TO BE USED In an interview or a transformation workshop, use a term's associated concepts and its systems to connect it to the wider banking system — rather than defining it in isolation.

Twelve Domains, and the Weight Is Not Evenly Spread

Term count by domain. Where the vocabulary is densest is where the operating model is most differentiated.



325 terms in total. Payments, Technology and the extended operations set carry the most vocabulary because that is where the most systems, rails and control points meet.

DOMAIN 03

Retail Banking Operations (1 of 3)

Retail Banking Operations — terms 1 to 8 of 23

CASA

Current Account and Savings Account deposit products.
Salary is credited to a current account; savings are held separately.

CORE BANKING

Current Account

Transactional deposit account for everyday payments and receipts.
Customer receives salary and pays bills from the account.

CORE BANKING

Savings Account

Deposit account designed primarily for saving, often with return/profit rules.
Customer keeps emergency funds in a savings account.

CORE BANKING

Term Deposit

Funds placed for a defined term under agreed return conditions.
Customer places SAR 100k for six months.

CORE BANKING

Personal Finance

Unsecured or secured financing to an individual.
A salaried customer receives financing repayable monthly.

LOS; LMS

Mortgage

Long-term financing secured by real estate.
Home financing is approved against property and customer affordability.

LOS; LMS

Loan Origination

Application-to-approval process for new financing.
Application is captured, scored, documented and approved.

LOS

Loan Servicing

Post-disbursement administration of financing.
The bank collects installments and handles payoff requests.

LMS/CORE

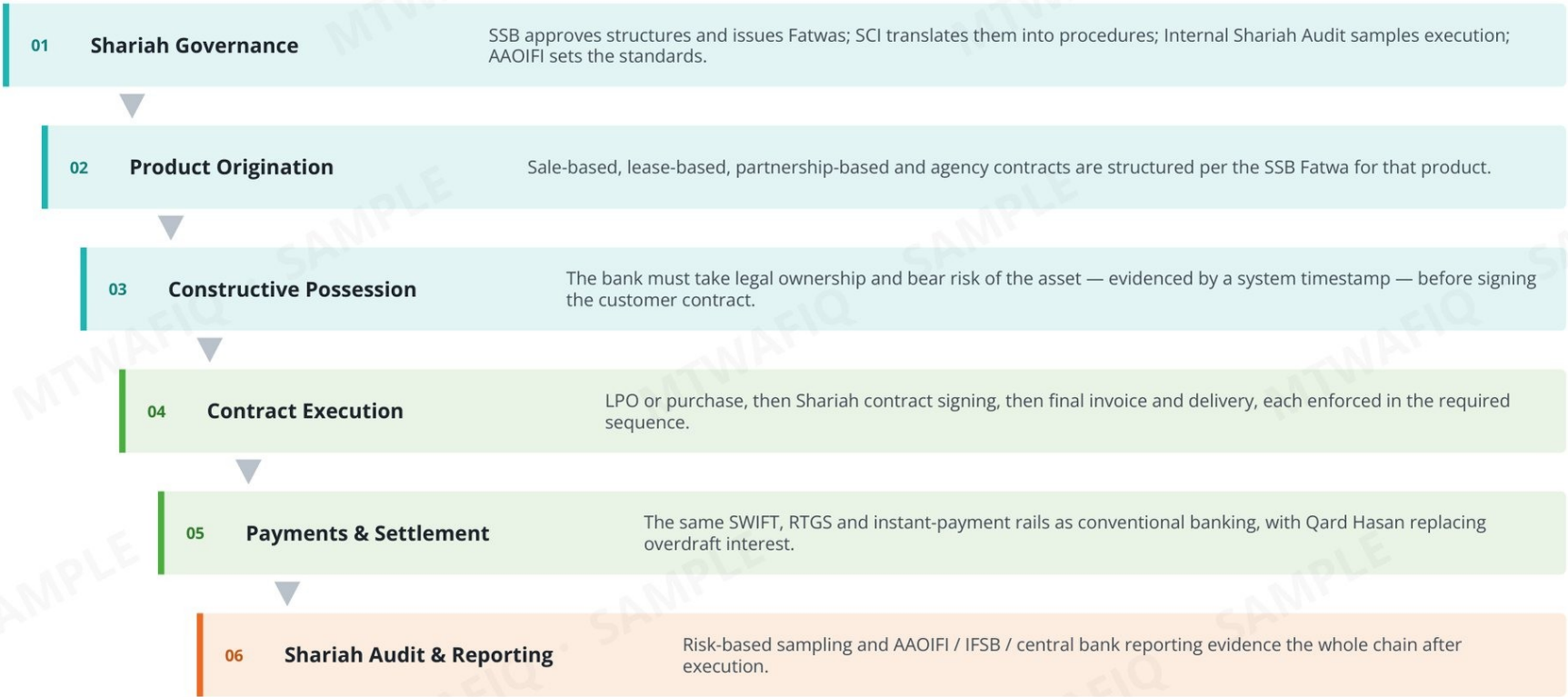


Retail Islamic Banking Runs on Five Prohibitions Shaping Every Product and Control

VALUE CHAIN

Six Links Connect Fatwa to Ledger Entry

Governance, origination, possession, execution, payments and audit form one continuous chain.



Islamic Banking Operations — By Example, Slides 4, 5, 6, 33, 45



The Retail and Commercial Banking Operating Model — Value Moves Across the Org Chart, Not Down It

THE MODEL IN ONE VIEW

Six Layers, With the Customer-Facing Value Chain Running Through the Middle

Strategy sits above it, control functions beside it, and independent assurance beneath it.

Governance and Strategy	Board, ExCo, Board Risk and Audit Committees. Sets strategy, risk appetite and capital allocation; approves decisions above delegated authority.
Business Lines	Retail · Commercial · Corporate and Institutional · Investment Banking · Wealth and Asset Management. P&L owners that originate revenue-generating customer relationships.
Core Value Chain	Demand Generation → Onboarding → Origination → Transaction Processing → Servicing and Collections → Revenue Capture. Moves customer demand to economic outcome end to end.
Control Functions — Second Line	Risk (CRO) · Compliance (CCO/MLRO) · Finance (CFO). Independent oversight of credit, market, operational and conduct risk, and regulatory reporting.
Enabling Functions and Shared Services	Technology (CIO/CTO) · Operations (COO) · Shared Services and Centres of Excellence. Runs core banking, digital channels, infrastructure and centralised processing.
Assurance — Third Line	Internal Audit (CIA). Provides independent assurance, reporting to the Audit Committee.

A Mined-and-Simulated Redesign Cut Loan TAT From 6.2 to 2.1 Days Without Guesswork

THE BENEFITS CASE

The Benefits Case: Two Scenarios, Two Sets of Gains

The source gives no single blended before/after column across all four scenarios.

LOAN TAT (LOW-RISK CASES)

6.2->2.1 days

Baseline 6.2 days average TAT; Scenario D reduces this to 2.1 days...

SLA COMPLIANCE (SCENARIO D)

61%->94%

From significantly below the 5-day target to 94% under Scenario D.

COST PER CASE REDUCTION

22%

Scenario D's cost outcome versus baseline.

SLA COMPLIANCE (B+C)

88%

Combining Scenarios B and C, with a net cost reduction, no headcount...

Measure	Before	After
TAT	6.2 days	2.1 days (Scenario D)
SLA Compliance	61%	94% (D) or 88% (B+C)
Cost Per Case	Baseline; A adds cost	Down 22% (D); net reduction (B+C)
Staffing Approach	20 staff (baseline)	Scenario A, least effective option

Process Mining and Simulation — slide 10.

TWO LEVERS, NOT ONE

The gains span two different scenarios, 94% SLA and 2.1 days under the full redesign, 88% SLA under B+C combined — no single blended before/after is given.

Volume Is Being Absorbed by People, Not by the Platform

THE BOARD VIEW

The Same Metric Set, Rolled Up — and What Each Row Asks the Board For

Five rows. Variance is diverging and zeroed on plan, so an over and an under point opposite ways rather than differing by a sign.

DOMAIN	HEADLINE MEASURE	VS PLAN	THE DECISION THIS PUTS TO THE BOARD
A Processing capacity	Straight-through rate 61.4% was 60.6%	-9.7%	Approve SAR 55m to automate the top eight journeys, or add 180 operations FTE
R Credit throughput	SME decision TAT 9.4 days was 9.3 days	-34.3%	Delegate SME approvals up to SAR 5m to regional credit, or accept the lost flow
R Technology resilience	Critical service uptime 99.6% was 99.6%	-0.3%	Bring the core upgrade forward to Q1 at SAR 90m, or run FY27 on the current stack
A Service quality	First-time-right rate 91.2% was 91%	-3.6%	Fund the SAR 12m quality-at-source programme, or keep the 60-strong rework team
G Channel migration	Digital share of txns 88.4% was 87.9%	+1.6%	Close 22 low-throughput branches in FY27, or hold the network and forgo SAR 30m

Illustrative Example — readings are constructed for Al-Qimma Bank to demonstrate how the measure behaves. The metric definitions, thresholds and owners are the product; the values are not benchmarks.

This sample shows real pages. The full titles come with a proposal — and five library titles are yours free when you register.



P01

Applied Executive MBA



P02

Professional Knowledge Library



P03

Certified by MTWAFIQ (MCC)



P04

General Management Challenges



P05

Banking Accelerator · Lite Simulation



P06

Operations Transformation · Bespoke Simulation

1 · Ask for a proposal

Tell us who it is for, how many people and by when — we reply with the title list and a proposal.

2 · Take the five-minute checklist

Tick what is true today; we send real pages matched to your answers.

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For more info

contact@mtwafiq.com

ABOUT MTWAFIQ

Between consulting, executive education and professional information design.

MTWAFIQ is a content design house for business transformation and executive learning.

We turn complex business, industry, technology and transformation subjects into structured, practical, visually clear knowledge products — so executives, professionals and organizations understand faster, decide better, and build stronger capabilities.

The work spans executive advisory, professional training, transformation programs and awareness campaigns. The common thread is not content creation. It is the design of decision-ready and learning-ready business content, connecting strategy, operating models, process, technology, risk, finance and organizational capability.

THE FOUR QUESTIONS THE PORTFOLIO ANSWERS

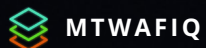
- 01 What industry am I operating in?
- 02 How does the organization actually work?
- 03 What can we learn from what has already happened?
- 04 How do we build the people who must make the change happen?



MTWAFIQ does not begin with a presentation format. It begins with the question the audience needs answered.

THE METHOD

- Understand the context
- Structure the knowledge
- Make relationships visible
- Translate insight into action



Structured Thinking · Integrated Transformation · Clear Decisions

For Executive Support · Transformation Programs · Training & Awareness

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