

SERVICE 06 OF 06 · SKA GLOBAL PARTNERS

Digital Banking Accelerator

Proven patterns from someone who has shipped banking products — not just advised on them.

Service 06 · Principal-led

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The Challenge

Building digital banking products is hard. The regulatory environment is complex, legacy core systems constrain what is possible, vendor relationships are difficult to manage, and customer expectations are set by fintechs with none of the same constraints. Most banks that attempt a digital banking programme spend 18–24 months before anything is live — if they get there at all.

Signs you need this

Your digital banking initiative has missed multiple delivery dates and board confidence is low

Your vendor is over-promising and under-delivering — and you lack the expertise to hold them accountable

You are starting a digital banking programme and want to avoid the common failure patterns

Your existing digital banking product is live but not growing — and you need honest diagnosis of why

You are considering a digital-only bank or neo-bank proposition and need experienced advisory

Your mobile banking app is technically outdated and needs a full rebuild strategy

Our Approach

Programme Diagnostic — Weeks 1–3

Assess the current state: delivery progress, vendor performance, architecture decisions, team capability, and the governance model.

- Delivery progress and milestone assessment
 - Vendor performance and contract review
 - Architecture review (mobile, API, core integration)
 - Team capability and structure assessment
 - Regulatory and compliance gap identification
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Reset & Re-plan — Weeks 4–6

A credible, achievable plan that leadership can commit to. Scope, sequencing, vendor accountability, and governance.

- Revised scope and sequencing plan
 - Vendor accountability framework
 - Architecture decision record for key choices
 - Revised timeline with honest milestones
 - Executive presentation with rationale
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Delivery Advisory — Ongoing

Principal-level advisory throughout the programme — vendor management, architecture input, release governance, and executive reporting.

- Vendor performance management
 - Architecture decision support
 - Release governance and quality sign-off
 - Weekly progress reporting
 - Board-level reporting as required
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What You Get

Every engagement produces documented, actionable outputs — not presentations that sit in a drawer. Below are the standard deliverables for this service. Exact scope is agreed during the Diagnostic Assessment.

- | | |
|--------|--|
| 0
1 | Digital banking programme diagnostic report |
| 0
2 | Revised delivery roadmap with honest timelines |
| 0
3 | Vendor accountability scorecard |
| 0
4 | Architecture decision record |
| 0
5 | Release governance framework |
| 0
6 | Regular executive and board reporting |

Delivered, Not Just Advised

During Senthil's tenure as Chief Digital Officer at Arab Bank, the digital banking programme delivered outcomes that made Arab Bank a benchmark for digital transformation in the region. The proof is not in case studies — it is in products that millions of customers use every day.

Specific outcomes:

Reflect — full digital banking platform built and launched in nine months

Arabi Next — flagship mobile banking app serving millions of customers

AB Private Banking — dedicated digital experience for high-net-worth clients

Digital onboarding — end-to-end account opening across multiple markets

Loyalty engine — benchmark for the region, adopted by competitors as a standard

"Senthil not only provided expertise in designing, developing, and leading the solution — he acted as the sole primary subject matter expert throughout the engagement. I highly recommend Senthil when a level of creativity and ambiguity exists." — Rob Suba, CTO · former client, Cardinal Health "The digital impact has been huge. Many banks around us envy us for what we built." — Senior Executive · Arab Bank Full client references available at [linkedin.com/in/senthilparameswaran](https://www.linkedin.com/in/senthilparameswaran)

Engagement Models

Engagements are sized to fit the problem, not a standard contract. Every engagement begins with a Diagnostic Assessment to confirm the right model before any commitment is made.

Programme Rescue

For digital banking programmes that have stalled — diagnostic, reset, and ongoing delivery advisory to get back on track.

New Programme Advisory

For banks starting a digital banking initiative — embedded advisory from design phase through first launch to avoid common failure patterns.

Product Growth Advisory

For banks with an existing product that is underperforming — diagnosis of why adoption is low and a structured improvement plan.

About Senthil Parameswaran

Senthil is the Principal Consultant at SKA Global Partners and former Chief Digital Officer at Arab Bank (2017–2026). He has 25 years of delivery experience across Singapore, the United States, New Zealand, the Netherlands, the UK, and Jordan.

Every engagement is led personally by Senthil. There are no junior analysts, no sub-contracted teams, and no pre-packaged frameworks applied before understanding your situation.

To start a conversation, send an email with a brief description of your organisation and what you are trying to accomplish. skaglobalpartners.com · linkedin.com/in/senthilparameswaran