



Training Course:
*Advanced Data Privacy, Governance &
Enterprise Risk Management in Digital Banking*

*11 - 15 October 2026
In-House*

Training Course: Advanced Data Privacy, Governance & Enterprise Risk Management in Digital Banking

Training Course code: SC236591 From: 11 - 15 October 2026 Venue: In-House - Training Course Fees: 0 Euro

Introduction

The [Advanced Data Privacy, Governance & Enterprise Risk Management in Digital Banking](#) training program is designed by [Global Horizon Training Center](#) to enhance the knowledge and capabilities of professionals responsible for data governance, enterprise risk management, finance, treasury, and business analytics within regulated financial institutions.

This program focuses on the strategic management of data privacy, governance frameworks, enterprise risk management practices, liquidity risk considerations, and operational risk controls in modern digital banking environments.

The training addresses key regulatory frameworks, including the [SAMA Data Management Framework](#), [National Data Management Office NDMO Data Governance Framework](#), [Personal Data Protection Law PDPL - KSA](#), [SAMA Enterprise Risk Management Framework](#), and [SAMA Liquidity Risk Management Guidelines](#), enabling participants to strengthen data protection practices, improve risk oversight, and support regulatory compliance.

Objectives

By the end of this training program, participants will be able to:

- Understand data governance principles and regulatory expectations in Saudi Arabia.
- Apply data classification, lineage, and data quality management practices.
- Understand PDPL requirements related to personal data processing and protection.
- Manage privacy risks including consent, breaches, and cross-border data transfers.
- Strengthen enterprise risk management frameworks within digital banking environments.
- Apply risk appetite, RCSA, and risk reporting methodologies.
- Understand liquidity risk management concepts including LCR, NSFR, and stress testing.
- Develop effective operational risk management approaches.
- Design relevant Key Risk Indicators KRIs and Key Performance Indicators KPIs.
- Support the development of a strong risk culture and effective second-line oversight.

Course Methodology

The program will be delivered through:

- Instructor-led presentations and professional discussions.
- Review of regulatory frameworks and industry practices.
- Analysis of banking risk and data governance scenarios.
- Discussion of digital banking challenges and solutions.
- Examination of governance and risk management approaches.

Organizational Impact

Upon completion of this program, organizations will benefit from:

- Improved data governance and privacy management capabilities.
- Enhanced compliance with Saudi data protection requirements.
- Stronger enterprise risk management practices.
- Better identification and management of operational risks.
- Improved data quality, transparency, and accountability.
- Enhanced risk reporting and decision-making capabilities.
- Stronger alignment between business objectives and risk management.

Target Audience

This program is designed for:

- Data Governance Professionals.
- Enterprise Risk Management Teams.
- Treasury Professionals.
- Finance Teams.
- Business Analytics Specialists.
- Risk Officers.
- Data Management Professionals.
- Governance and Compliance Teams.

- Digital Banking Risk Professionals.

Outlines

Day 1:

Data Governance Frameworks & Regulatory Requirements in KSA

Introduction to Data Governance in Digital Banking

- Importance of data governance in financial institutions.
- Data as a strategic asset in digital banking.
- Data governance challenges and regulatory expectations.

SAMA Data Management Framework

- Overview of SAMA data management requirements.
- Data governance operating models.
- Roles and responsibilities in data management.
- Data ownership and accountability.

NDMO Data Governance Framework

- Principles of national data governance.
- Data classification approaches.
- Data lineage concepts.
- Data quality management principles.
- Data lifecycle management.

Day 2:

Data Privacy Management & PDPL Compliance

Personal Data Protection Law PDPL - KSA

- Overview of PDPL requirements.
- Personal data processing principles.

- Roles and responsibilities of data controllers and processors.
- Privacy governance requirements.

Data Processing and Consent Management

- Lawful processing of personal data.
- Consent management approaches.
- Managing customer data privacy requirements.
- Data retention and deletion considerations.

Data Breach Management

- Identifying personal data breaches.
- Breach response processes.
- Notification requirements.
- Managing privacy incidents.

Cross-Border Data Transfers

- Regulatory considerations for international data transfers.
- Data residency requirements.
- Managing third-party data processing risks.

Day 3:

Enterprise Risk Management & Digital Banking Risk Frameworks

SAMA Enterprise Risk Management Framework

- Overview of ERM principles.
- Risk governance structures.
- Risk ownership and accountability.
- Integrating risk management into business strategy.

Risk Appetite Framework

- Understanding risk appetite concepts.
- Developing risk appetite statements.
- Aligning risk appetite with business objectives.
- Monitoring risk appetite compliance.

Risk and Control Self-Assessment RCSA

- Purpose and methodology of RCSA.
- Identifying operational and business risks.
- Assessing control effectiveness.
- Developing risk mitigation plans.

Risk Reporting

- Risk reporting structures.
- Management risk dashboards.
- Regulatory reporting considerations.
- Supporting executive decision-making.

Day 4:

Liquidity Risk Management & Operational Risk Controls

Liquidity Risk Management in Digital Banking

- Overview of liquidity risk concepts.
- SAMA liquidity risk management expectations.
- Liquidity Coverage Ratio LCR.
- Net Stable Funding Ratio NSFR.
- Liquidity stress testing approaches.

Operational Risk Management

- Operational risk taxonomy.

- Identifying operational risk events.
- Digital banking operational risk challenges.
- Technology and process-related risks.

Risk Measurement and Monitoring

- Designing Key Risk Indicators KRIs.
- Developing Key Performance Indicators KPIs.
- Risk monitoring frameworks.
- Reporting risk trends and emerging risks.

Day 5:

Data Residency, Risk Culture & Second-Line Risk Oversight

Data Residency Requirements

- Understanding data residency expectations.
- SAMA and NCA data protection considerations.
- Managing cloud and third-party data risks.
- Data location and regulatory implications.

Risk Culture in Digital Banking

- Importance of risk culture development.
- Leadership role in promoting accountability.
- Embedding risk awareness across the organization.

Role of the Second Line of Defense

- Responsibilities of risk management functions.
- Oversight and challenge activities.
- Supporting business risk ownership.
- Collaboration between first and second lines.

Future Trends in Data Privacy and Risk Management

- Digital transformation impact on risk.
- Emerging privacy challenges.
- Technology-driven risk management.
- Building resilient digital banking organizations.

Registration form on the Training Course: Advanced Data Privacy, Governance & Enterprise Risk Management in Digital Banking

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