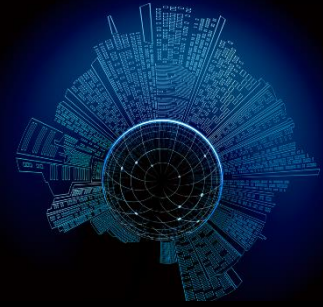


## Insights from Deloitte

November 2020



As Citi and Deloitte collaborate as part of the OCC's Project REACH to strengthen Minority Depository Institutions (MDIs), Deloitte has developed a newsletter to help MDI executives stay on top and ahead of industry trends. Minority-owned banks play a critical role in providing financial services—continually adapting to an ever-changing environment while at the same time searching for and delivering new ways to help communities. The below list is a compilation of thought leadership that aligns to MDI initiatives/interests. Topic areas include: marketing and brand management, retail banking, project management, product distribution and management, operating efficiencies, technology in banking operations and processes, talent, COVID-19 banking industry trends, reimagining capital optimization, and board governance.

**To customize your experience even further, we invite you to create a [My Deloitte profile](#).** My Deloitte works as a central source giving professionals like yourself at MDIs and women-owned banks access to a wide range of topics and trends you care about through various mediums on the go. My Deloitte resources are available to all professionals, free of charge. Through My Deloitte, you can:

- Personalize your content feed by selecting your topics of interest
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I encourage you to sign up for our Banking & Capital Markets Viewpoints, a biweekly publication featuring Deloitte's latest perspectives on issues of interest or impact to clients, by selecting this Industry (Banking & Capital Markets) under Interests.

**We hope you find this content valuable. Please reach out with any other content you would like to see or any questions you may have.**

Kind regards,

**Bonnie Kantor**  
Managing Director  
Deloitte Services LP

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## Content

### Board governance

#### **Dbriefs webcast | Controllership year in review: The times they are a-changin'**

December 4 – 2pm ET

Economic impacts, global pandemic, and industry disruption have accelerated existing trends in transition to digital finance, all while reshaping the view of how work gets done. Register for this upcoming Dbriefs webcast to discover insights about the ongoing transformation and explore expectations for the new year and future of controllership.

[Register here](#)



#### **Dbriefs webcast | Preparing an integrated cybersecurity approach for the advent of 5G** (On-demand)

5G will likely enhance and transform how we live, play, and work by increasing network reliability, exchanging data faster, and enabling the ability to better connect globally. However, these benefits bring challenges that will require a more robust cybersecurity approach. How can companies manage these challenges while taking full advantage of the endless possibilities 5G may bring? View our on-demand webcast to learn how 5G might benefit their organization and understand some steps they can take now to mitigate the associated cybersecurity risks.

[Listen to the recording](#)



#### **CEO compensation in a COVID-19 world**

COVID-19 has considerably altered the dynamics around CEO compensation. How are investors, compensation committees, and CEOs themselves approaching this question in the current environment?

[Read more](#)



#### **On the Board's Agenda | Cyber: New challenges in a COVID-19 - disrupted world**

The pandemic and the many disruptions it has caused have created new challenges for boards to consider. In addition, an increasing focus on areas such as the use of data, privacy, and artificial intelligence (AI) ethics has further expanded the areas that boards need to address. This On the board's agenda discusses the nature of those changes and how boards can adapt to the new environment, supporting a resilient response to the new challenges and opportunities of cyber.

[Read more](#)



#### **Diversity, equity, and inclusion: Board Practices Quarterly - September 2020**

The landmark events of 2020 surrounding systemic racism and racial equality have led many companies and their boards to consider their practices related to diversity, equity, and inclusion (DEI). This inaugural "Board Practices Quarterly" explores some ways in which companies and boards have responded to these recent events and other management- and board-focused practices pertaining to DEI. It presents



findings based on an August 2020 survey of members, representing more than 200 companies, of the Society for Corporate Governance.

[Read more](#)

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### **On the Board's Agenda | The workforce takes center stage: The board's evolving role – September 2020**

As organizations respond to recent events related to COVID-19 and social justice movements, many strategic businesses, operating, and investment plans for 2020 and beyond have become irrelevant, impracticable, or both. These events have challenged the status quo. As a result, for boards and managements, the ability to lead in highly adaptable and decisive ways is now on the front burner.



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## **COVID-19 banking industry trends**

### **▶ Dbriefs webcast | SEC hot topics: Year-end update** November 13 – 1pm ET

After an unprecedented year, it is critical that SEC registrants be prepared to provide insight to investors through relevant and transparent disclosure. What are key considerations for year end? Participants will identify relevant new and existing regulatory interpretations and requirements, while assessing potential impacts on their organizations.

[Register here](#)



### **▶ Dbriefs webcast | Storms ahead: Why banks should prepare now for the business impacts of climate risk** (on-demand)

View this on-demand webcast to learn how banks can take steps now to establish a proactive and strategically aligned approach to managing climate risk and resilience.

[Listen to the recording](#)



### **Serving small businesses in a time of crisis: How banks can help**

Co-authored with Doblin, this report explores how might banks serve small businesses in a time of crisis and the 5 things banks can do to address shifting needs of the SMB segment.

[Read more](#)



## A path ahead: Navigating financial services sector performance post-COVID-19

While the economic impact of COVID-19 may have some similarities to the 2007–09 financial crisis, the implications for financial firms' performance are likely to be different. Developed by the Deloitte Center for Financial Services, this series explores the pandemic's financial impacts on specific financial services industry sectors to help leaders find the right path forward.

This series includes: [Forecasting the performance of the US banking industry](#), [Impact on US banks' commercial real estate loan portfolios](#), [Impact on office property owners and operators](#), [Impact on homeowners' insurance premiums](#), [Impacts on mortgages and the housing market](#), [Impact on workers' compensation](#), and [Impact on personal and commercial auto insurance](#)

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## Marketing and brand management

### 2021 Global Marketing Trends: Find your focus

Constant technological change and increasing reliance on digital can leave people wanting for human connection. These seven trends can help build connection to drive engagement and growth for brands in an unprecedented 2021.

[Read more](#)



### A brave new world with virtual worlds: How virtual worlds are the next evolution in communication and collaboration

With people still leery of travel and conferences, organizations are fostering engagement and collaboration through participation in three-dimensional virtual worlds.

[Read more](#)



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## Operating efficiencies

### **Dbriefs webcast | Driving the digital age: Scaling programs through risk management** (on demand)

While some organizations are focused on the basics of automating and digitizing existing processes, others have started to broadly reassess and transform talent and operating models, as humans and machines co-exist to drive strategic outcomes. View our on-demand webcast to examine organizational risk impacts and explore how to further assure, advise, and anticipate related risks in today's digital age.

[Listen to the recording](#)



### **Dbriefs webcast | Reimagining finance operating models and workplaces to thrive** (On-demand)

While organizations are aiming to keep their employees safe, and operations running in a world of increasing budget constraints, a new normal has emerged causing executives to reimagine their operating models to help achieve greater resiliency. What considerations should be given to the delivery of finance work, where that work gets done, and by who? View our on-demand webcast to gain insights into building blocks of operational resiliency and key attributes of long-term success.

[Listen to the recording](#)



## Cybersecurity risk for financial institutions: 5x5 - Insights and actions for CISOs

While the challenges presented by the current operating environment are vast, how can CISOs stay focused on broader, longer-term organizational objectives? Explore five insights and actions to help financial institutions manage the current cybersecurity landscape.

[Read more](#)



## Rebooting risk management: Making risk relevant in a world remade by COVID-19

Today's environment is one not only of heightened risk, but of prolonged uncertainty. Blurring the lines between business-as-usual risk management, crisis management, and resilience can enable agility in the face of an uncertain future.

[Read more](#)



## Save-to-Thrive: Enterprise transformation and performance improvement strategies during the COVID-19 pandemic

To better understand the short- and long-term impacts of the COVID-19 on organizations around the world—from both a transformation and performance improvement perspective—we recently surveyed 1,089 executives with direct involvement in their companies' cost management and enterprise transformation efforts, and who represent a broad range of industries and global geographies.

[Read more](#)



## Resilience without borders: How financial services firms should approach the worldwide development of operational resilience regulation

More than ever, operational resilience is high on the agenda for financial services leaders and regulators. This report looks at how firms across the financial services sector should approach the worldwide development of operational resilience regulation and what regulatory trends they should watch most closely in the coming months and years.

[Read more](#)



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## Reimagining capital optimization

### **Dbriefs webcast | Working capital management and cash flow forecasting amidst disruption** November 13 – 1pm ET

Tune into our Dbriefs webcast to learn about developing a preliminary roadmap and approach to improving working capital management that can help create more resilient organizations.

[Register](#)



### **Dbriefs webcast | Put cash on the table: Building sustainable working capital programs** (on demand)

View this on-demand webcast to explore insights into liquidity optimization and the potential benefits of adopting cash-culture mindset to build leading working capital organization.

[Listen to the recording](#)



## Real-time payments and implications of the COVID-19 pandemic: Increased competition, adoption of contactless payments

COVID-19 showed us why and how real-time payments can make a tremendous difference in the payments ecosystem—and instantly aid millions of personal and professional needs. Deloitte explores the current state of real-time payments processing in the United States and how the pandemic is influencing the transformation, use cases, and ecosystem participants.

[Read more](#)



## US consumer payments in a post-COVID-19 world: How to bolster payments institutions' growth in challenging times

COVID-19 has challenged the payments industry's growth momentum, making recovery a priority. But at the same time, reimagining the post-COVID-19 world in payments could create new opportunities for payments institutions.

[Read more](#)



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## Retail banking

### The future of retail banking: The hyper-personalization imperative

With the ever-changing technological landscape, consumers are increasingly expecting a highly-personalized service determined by their individual requirements. We believe that hyper-personalization is an imperative for banks, enabling them to respond to customers' manifest and latent needs.

[Read more](#)



### The future of retail banking: Uncertain times accelerate banking transformation

The US retail banking sector has been transforming at a fast pace, like the rest of consumer financial services. And the COVID-19 crisis has only accelerated consumer shifts toward digital. With a depressed macro environment, banks have little choice but to embrace digital transformation. Explore 10 key shifts transforming the future of retail banking.

[Read more](#)



### Retail banking in the age of COVID-19: Address retail banking challenges with resilience

With the COVID-19 pandemic the banking industry is in uncharted waters and leaders need to take decisive actions to ensure their organizations remain resilient. In this report, we provide global banking leaders with potential medium-term implications of COVID-19 for the retail banking sector.

[Read more](#)



### Business agility in retail banking

The challenges retail banks face are well-known. Yet the rate with which these changes are happening means adapting quickly and successfully is now vital to the future success of banks.

[Read more](#)



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## Talent

## **▶ Dbriefs webcast | A path to COVID-19 recovery and thriving: Work re-architected**

Tune into this on-demand webcast to explore results of Deloitte's High-Impact Workforce research and learn a new way to think about work.

[Listen to the recording](#)



## **▶ Dbriefs webcast | Employment tax compliance: Year-end hot topics (On-demand)**

View this on-demand webcast to explore and examine complexities of year-end employment tax reporting, identify time-sensitive compliance issues, and recognize ways that compliance can impact employee experience.

[Listen to the recording](#)



## **▶ Dbriefs webcast | Internal talent marketplaces: Unleashing the power of the workforce (on-demand)**

As the COVID-19 crisis continues, many organizations are rethinking their approach to talent models, skills development, and career growth. Beyond reskilling and training, the most effective new approaches have a common core: creating opportunities. View our on-demand webcast as we explore the results of the Deloitte and MIT Sloan Management Review survey.

[Listen to the recording](#)



## **▶ Dbriefs webcast | Remote work: Talent and compliance challenges of the global workplace reboot (on-demand)**

Tune into this on-demand webcast to learn about HR and compliance considerations, tax implications, and explore next steps to implement a successful remote work program.

[Listen to the recording](#)



## **If we rebuild, will they come back? Understanding how trust considerations influence workplace return intentions**

Business leaders have been rethinking and changing their office spaces, but have they considered how workers have changed? Organizations recognizing their workforce's evolution and developing reentry strategies based on trust can make the return safe and satisfying.

[Read more](#)



## **Global payroll benchmarking survey report: Examining strategies, operations, service delivery, processing, technologies, and employee experiences**

The global payroll benchmarking survey gives an in-depth, multi-level deep-dive into the trends shaping the payroll of the future.

[Read more](#)



## **Integrating tech and wellbeing: The vital role of technology executives**

With much of the business world shifting to a work-from-home model, sustaining employee well-being is increasingly challenging for enterprises. Integrating technology into well-being strategies may hold the key—with tech leaders playing a pivotal role in driving the adoption of such tools.

[Read more](#)



## **Workforce strategies for post-COVID-19 recovery**

Organizations' first priority has been crisis response. Now, as organizations begin to emerge from this response phase, leaders are focusing on the next set of workforce challenges as they plan for the recovery.

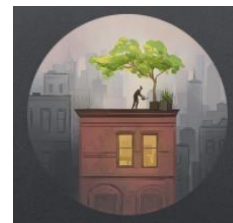
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## The Deloitte Global Millennial Survey 2020

Deloitte research reveals “resilient generations.” In the face of unprecedented health and economic disruption caused by the COVID-19 pandemic, millennials and Gen Zs express resolve and a vision to build a better future.

[Read more](#)



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## Technology in banking operations and processes

### **Dbriefs webcast | Now trending: Technology trends for 2021 and beyond**

Tech Trends, Deloitte’s annual flagship report entering its 12th year of publication, is focused on helping business and technology leaders move forward in their technology journeys with confidence. View our on-demand webcast to get an early look at the insights provided within the report to confidently guide you through the digital journey ahead.

[Listen to the recording](#)



### **Dbriefs webcast | Building resiliency and growth through cloud-enabled capabilities** (On demand)

Having responded to the initial COVID-19 crisis, many organizations are turning attentions to recovery—a phase focusing not only on reducing costs, but on developing capabilities to help the business thrive beyond the crisis. Building upon lessons learned over the past months, organizations now have an opportunity to prepare for the “new normal.” View our on-demand webcast on how organizations create efficiencies and develop flexibility while driving growth via new cloud-enabled capabilities.

[Listen to the recording](#)



### **Dbriefs webcast | The next evolution of innovation in financial services** (On-demand)

Financial services executives have been given new permission to innovate with the rapid move to a more digital world and intensifying competitive dynamics both within and beyond the industry. Deloitte and The World Economic Forum worked together to explore how emerging technologies will be most impactful when strategically clustered against critical business problems.

[Listen to the recording](#)



### **Conquering AI risks: Unpacking and alleviating concerns that threaten AI advancement**

AI is already transforming organizations across industries, but emerging risks are generating real unease—and slowing AI adoption. Fortunately, leaders’ concerns can be both managed and alleviated.

[Read more](#)



### **Forging new pathways: The next evolution of innovation in financial services**

This report, a collaboration between the World Economic Forum and Deloitte, explores the multiplicative impacts that emerging technologies will have on the financial services industry when they are clustered together and deployed strategically against key business challenges.

[Read more](#)





## Building trustworthy AI: A comprehensive approach to conduct, data protection, and ethics

Customers are increasingly interacting with financial services (FS) firms through digital channels. Reduced human interaction requires firms to use AI and data analytics to understand and serve customer needs better.

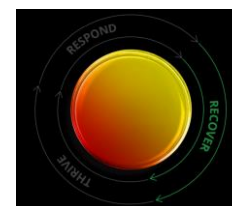
[Read more](#)



## Shaping the future through digital business: Leveraging technology to support the recovery and produce lasting change

Never has there been a time in which the role of the CIO and other digital technology leaders has been so pivotal to shaping the future of their organization. As the pandemic shuts down the physical world, everyone is assuming that the digital world will step in and fill the chasm. But is that realistic?

[Read more](#)



## Reshaping the cybersecurity landscape: How digitization and the COVID-19 pandemic are accelerating cybersecurity needs at many large financial institutions

Cybersecurity for financial institutions was critical before COVID-19 hit—and likely even more so now. This year's Deloitte and FS-ISAC survey reveals why firms may need to prioritize and reinvest in cyber protection programs.

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