

# BrightBank: Building the Future

*A Banking Strategy Simulation for Graduate Development*

---

## The Brief

A UK retail bank identified a persistent challenge with its graduate intake programme. Although well-qualified academically, new hires found it difficult to understand how a modern retail bank works outside their own roles. Traditional classroom sessions on banking fundamentals — covering concepts such as Net Interest Margin (NIM), cost-to-income ratios, and regulatory capital — provided theoretical knowledge but failed to convey why these metrics create genuinely difficult strategic choices.

The commissioning stakeholder articulated a clear behavioural outcome: graduates should instinctively ask themselves, when encountering any business proposal, *"What does this do to our NIM, our capital position, our conduct risk, and our cost-to-income ratio?"*

Four primary learning objectives were established:

1. **Banking Economics** — Understand the fundamental profit equation and the trade-offs between growth, profitability, and risk
2. **Regulatory Reality** — Recognise how capital requirements and conduct risk fundamentally shape (and constrain) banking decisions
3. **Channel Strategy** — Appreciate the strategic tension between digital transformation and traditional branch banking
4. **Systems Thinking** — See how decisions in one area cascade across the entire bank

The brief specified a half-day format for 12-16 participants, moderate physical complexity, and a three-year narrative arc progressing from "Building Foundations" through "Market Pressures" to "Strategic Choices & Consequences."

---

## The Solution

The resulting simulation places four competing teams in charge of their own version of BrightBank, a mid-sized UK retail bank with £68 billion in assets and 2.1 million customers. Over three simulated years, teams navigate strategic decisions, respond to market events, and manage five interconnected key performance indicators.

## Core Mechanic: Physical Capital Constraint

The simulation's central innovation is the use of physical capital tokens. Each team receives 30 tokens (representing £3 billion in regulatory capital) which they must spend to fund lending decisions. When tokens are exhausted, teams cannot lend — regardless of market opportunity. This tangible constraint transforms an abstract regulatory concept into an immediate, visceral limitation that shapes every strategic discussion.

## Progressive Decision Architecture

Strategic options expand across the three years: 8 decision cards available in Year 1, growing to 12 in Year 2, and 17 in Year 3. This progression allows participants to master foundational choices before encountering more complex trade-offs. Advanced options carry prerequisites, requiring teams to build capabilities systematically rather than leaping directly to transformational investments.

## Dynamic Market Events

A deck of 24 event cards introduces external shocks — interest rate changes, regulatory reviews, competitor moves, and economic shifts. Year 3 guarantees a major crisis event, forcing teams to demonstrate resilience under pressure. Critically, all teams face identical events but respond independently, enabling rich comparative discussion during debrief.

## Team Dashboards and Central Market Board

Each team tracks their performance on an A3 dashboard featuring colour-coded metric scales, providing immediate visual feedback on performance against targets and crisis thresholds. A central market board displays shared market conditions, interest rates, and the current year — ensuring all teams operate within consistent external parameters.

---

## Assessment

### Independent AI Assessment Score: 92/100

| Dimension          | Score |
|--------------------|-------|
| Mechanical Quality | 23/25 |
| Strategic Depth    | 23/25 |
| Educational Value  | 24/25 |
| Playability        | 22/25 |

*Scored by Claude (Anthropic) using a structured playtest methodology: the AI independently played the full simulation, calculated scores using the documented rules, and evaluated across four standardised dimensions.*

## Alignment with Learning Objectives

The physical token system directly addresses the brief's requirement that graduates *feel* capital constraints rather than merely understand them theoretically. The five tracked metrics (NIM, Cost-to-Income, NPS, Capital Ratio, Digital Adoption) map precisely to the banking fundamentals identified as essential learning. The three strategic positions (Growth, Efficiency, Customer Focus) create genuinely differentiated pathways with distinct trade-offs, ensuring no single "winning" strategy exists. Each position modifies starting metrics and applies ongoing multipliers, so strategic choice has persistent consequences — exactly the systems thinking the brief demanded.

## Facilitation Design

The comprehensive facilitator manual includes a 15-minute banking primer with speaking notes, enabling L&D professionals without specialist banking knowledge to deliver sessions confidently — a direct response to the brief's specification for "general trainers with moderate facilitation experience." The four-step year flow (plan, events, finalise, update) mirrors real strategic planning cycles, making the simulation intuitive for both facilitators and participants.

## Mechanical Rigour

The simulation was independently playtested by AI across multiple strategic profiles, confirming that every decision card produces quantified, unambiguous outcomes — no vague "improve performance" options exist. The scoring formula's balanced weighting across six components (franchise value, NIM, efficiency, customer satisfaction, capital strength, and digital progress) prevents any single-metric strategy from dominating, ensuring all four learning objectives remain in tension throughout the session.

## Structural Considerations

The 4-hour duration accommodates the three-year arc comfortably, with built-in breaks and a structured 30-minute debrief. The event system's escalating complexity (2 events in Year 1, 3 in Year 2, 4 in Year 3 including guaranteed crisis) mirrors the brief's desired progression from stable learning environment to full-complexity challenge.

---

## Summary Specifications

| Attribute                  | Detail   |
|----------------------------|--|
| <b>Duration</b>            | 4 hours (half-day)   |
| <b>Participants</b>        | 12-16 (4 teams of 3-4)   |
| <b>Complexity</b>          | Medium-High (graduate level)   |
| <b>Physical Components</b> | Capital tokens, team dashboards, central market board, decision cards, event cards |

| Attribute                      | Detail   |
|--------------------------------|--|
| <b>Facilitator Requirement</b> | L&D professional with moderate facilitation experience |

---

*BrightBank: Building the Future was developed as a demonstration simulation to showcase The Sim Smithy's capability for translating complex business domains into engaging, tactile learning experiences.*