CEDAR-IBSi EVENTS

Cedar-IBSi

Digital Banking, Payments & Lending Summit

September 7, 2023 Shangri-La, Dubai

SCAN FOR MORE DETAILS

EVENT PARTNERS

Backbase

IST BML Istisharat

CLOUD4C A CtrlS Company

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FINASTRA

Kiya.ai Digital future made real

Metaverse Partner

ORACLE Financial Services

systems

VEEFIN

ECOSYSTEM PARTNER

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CEDAR

IBS intelligence Global FinTech Perspectives

Cedar-IBSi FinTech Lab

Forbes 2023 WORLD'S BEST MANAGEMENT CONSULTING FIRMS POWERED BY STATISTA

Forbes 2023 AMERICA'S BEST MANAGEMENT CONSULTING FIRMS POWERED BY STATISTA

Digital Transformation Reshaping GCC's Financial Landscape

Countries across the GCC are witnessing a profound transformation in their financial landscape, driven by a wave of digitalization. The advent of advanced technologies, such as Artificial Intelligence (AI), cloud, blockchain, and data analytics is revolutionizing the way financial services are delivered and consumed in the region.

Digitalization has become the primary arrowhead reshaping the banking sector in the GCC. With increasing digitization initiatives, financial institutions are embracing innovative solutions to enhance operational efficiency, improve customer experiences, and drive financial inclusion.

AI has emerged as a game-changer, empowering banks to streamline processes, automate manual tasks, and deliver personalized services. At the same time, cloud has unlocked new possibilities for scalability, agility, and cost-efficiency in the financial industry.

89%
Prefer Online Banking Over Visiting a Branch

88%
Willing to Open a Digital-only Bank Account

77%
Access Digital Services At Least Once a Week

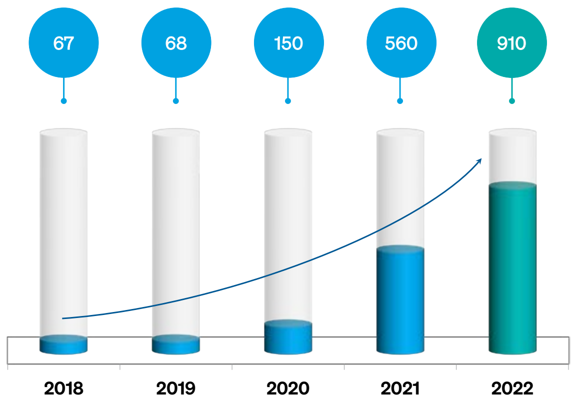
79%
Willing to Share Data for Better Experiences

Rise in Digital Payments in the GCC | 2017 – 2026F

Customer expectations are rapidly evolving, with 89% of GCC consumers preferring to conduct their banking online than visiting a branch and 77% accessing digital services at least once a week and 88% willing to open an account in a digital-only bank.

A similar trend is seen in the payments space where instant digital payments are picking up pace, driven by customer preferences, progressive regulations, and a thriving FinTech ecosystem. The transition to a cashless society is creating opportunities in the form of mobile wallets, alternative currencies, cross-border remittances, and BNPL, among others. In fact, the UAE is likely to become a completely cashless economy by 2030.

Robust Growth in Fintech Funding in the Middle East (USD million) | 2018 - 2022



Banks have the opportunity to reimagine the credit ecosystem with alternative data, which can revolutionize traditional lending practices and improve financial inclusion. By incorporating non-traditional data sources such as social media, transaction history, and behavioural patterns, lenders can gain deeper insights into borrowers' creditworthiness, enabling more accurate risk assessment and expanding access to credit for underserved populations.

Banks are also fostering partnerships with FinTechs, which is helping them drive innovation in the financial industry. By combining the established infrastructure and regulatory expertise of banks with the agility and technological advancements of FinTechs companies, these partnerships are driving the development of innovative products, services, and customer experiences, ultimately reshaping the future of banking. This is reflected in the significant uptick in funding for FinTechs in the Middle East in recent years.

The Cedar-IBSi Digital Banking, Payments & Lending Summit explores this rapid digitization, with perspectives drawn from industry experts across global banks and technology players sharing their views on a wide range of topics, reflecting emerging technology trends and their implications on the industry.

AGENDA

08:15 AM - 09:00 AM	**BREAKFAST & REGISTRATION**
09:00 AM - 09:15 AM	**WELCOME NOTE**
09:15 AM - 09:30 AM	**MARKET OVERVIEW AND TRENDS**
09:30 AM - 10:15 AM	**PANEL #1 | NEXTGEN BANKING IN THE GCC** As digital banking accelerates globally, banks must rapidly leverage technology to provide customers with a seamless and convenient banking experience, while also ensuring data privacy and security. How can banks in the UAE and GCC best utilise global practices to keep up with society's digital transformation?
10:15 AM - 10:35 AM	**CASE PRESENTATION #1 | INNOVATION IN ACTION** Kafalah is the SME financing guarantee program in KSA and amongst the most successful guarantee programs globally. Find out how Veefin Solutions repurposed its composable Digital Lending low-code platform to build a Digital Loan Guarantee solution for Kafalah.
10:35 AM - 10:45 AM	**TEA/COFFEE BREAK**
10:45 AM - 11:30 AM	**PANEL #2 | THE RISE OF 'REAL-TIME' IN PAYMENTS** Instant digital payments are picking up pace in the UAE, driven by customer preferences, progressive regulations, and a thriving FinTech ecosystem. The transition to a cashless society is creating opportunities in the form of mobile wallets, alternative currencies, cross-border remittances, and BNPL, among others. How can banks and payment solution providers adapt quickly to remain competitive in this dynamic environment?
11:30 AM - 11:50 AM	**CASE PRESENTATION #2 | INNOVATION IN ACTION** Cloud has become the norm, for traditional banks and Neobanks alike. Discover the obstacles encountered in transitioning to or setting up in the cloud from Cloud4C's extensive tech implementations at banks across the GCC region.
11:50 AM - 12:35 PM	**PANEL #3 | REIMAGINING THE CREDIT ECOSYSTEM WITH ALTERNATIVE DATA** Lenders can make more informed credit decisions by leveraging alternative datasets in addition to traditional financial data that is now being made available by credit bureaus and other data providers. How can banks leverage the opportunity to unlock new market opportunities in retail and corporate lending?
12:35 PM - 01:20 PM	**PANEL #4 | EMBRACING NEXTGEN TECHNOLOGIES** NextGen technologies like cloud, blockchain, metaverse, AI, & analytics are revolutionizing the banking sector across the globe. How can banks in the UAE and GCC take advantage of these innovations to better meet customer needs and expectations in this fast-digitizing world?
01:20 PM - 01:30 PM	**CLOSING NOTE**
01:30 PM ONWARDS	**NETWORKING AND LUNCH**

SPEAKERS

WELCOME

SANJIV ANAND
Chairman,
Cedar Group

MARKET OVERVIEW

CHETAN PAREKH
Managing Partner, MENA
FinTech Practice, Cedar

PANEL #1 | NEXTGEN BANKING IN THE GCC

ALI NANJI
Regional Director, Central Eastern Europe, Middle East & Africa, Backbase

PRATEEK VAHIE
Chief Commercial Officer, Wio Bank

RUDY KAWMI
Managing Director, Universal Banking, Finastra

SEAN LANGTON
Chief Information Officer, Abu Dhabi Commercial Bank PJSC

SRINIVASAN SAMPATH
Acting Group Chief Technology Officer, First Abudhabi Bank (FAB)

V. RAMKUMAR
Senior Partner, Cedar
MODERATOR

PANEL #2 | THE RISE OF 'REAL-TIME' IN PAYMENTS

CEM SOYDEMIR
Head of Payments GTM, Swift

PRIYANKA SARUP
Global Transaction Banking Solution Lead, Oracle Financial Services

RIZWAN SHAIKH
Director Sales, Expleo Group

SANDEEP CHOUHAN
Group Chief Business Transformation and Technology Officer, Network International

VIBHOR MUNDHADA
Chief Executive Officer, NEOPAY

CHETAN PAREKH
Managing Partner, MENA FinTech Practice, Cedar
MODERATOR

PANEL #3 | REIMAGINING THE CREDIT ECOSYSTEM WITH ALTERNATIVE DATA

AMMAR AHMED
Deputy Chief Executive Officer, Dar Al Sharia

BRYAN CARROL
Co-Founder & Ex CEO, TNEX Bank

DARRYL D'SOUZA
Experienced Banker & Author, Risk Management

SINAN OZCAN
Senior Executive Officer & Board Director, DP World Financial Services

ROBIN AMLÔT
Managing Editor, IBS Intelligence
MODERATOR

PANEL #4 | EMBRACING NEXTGEN TECHNOLOGIES

IMRAN KANNUTI
Head, Ops Digitalization & Transformation, Banque Misr

MANOJ CHOPRA
Senior Vice President, Kiya.ai

MOHAMMED WASSIM KHAYATA
Chief Executive Officer, Mbank (Al Maryah Community Bank LLC)

PINAAZ KULKARNI
Managing Director - Digital Channels & Data Analytics, Standard Chartered Bank

TRISTAN BRANDT
EVP - Head of Digital Transformation & EPMO, RAKBANK

RAMAKRISHNAN VISWANATHAN
Senior Partner, FinTech Practice, Cedar
MODERATOR

CASE PRESENTATION #1

ABDULLAH DABIL
Head of Information Technology, Kafalah

RAJA DEBNATH
Managing Director, Veefin

CASE PRESENTATION #2

MOHAMMED MUNEEBUDDIN
Vice President - BFSI, Cloud4C Services

NIKHIL GOKHALE
Head of Research, IBS Intelligence
MODERATOR

CEDAR-IBSi EVENTS

2023 Program Calendar | 6 Summits & 3 Awards

#	Events & Awards	Category	City	2023											
				JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
1	**Cedar-IBSi Golf Event (Private Event)**	Social	Dubai		25th										
2	**Cedar-IBSi Digital Banking Summit**	Summit	Mumbai				12th								
3	**Cedar-IBSi NextGen Banking & Tech Summit**	Summit	Bahrain					24th							
4	**IBSi Annual Sales League Table Awards**	Awards	London						15th						
5	**Cedar-IBSi NextGen Core Banking Summit**	Summit	London						16th						
6	**Cedar-IBSi Digital Banking, Payments & Lending Summit**	Summit	Dubai									07th			
7	**Cedar-IBSi NextGen Banking & Tech Summit**	Summit	Muscat											02nd	
8	**Cedar-IBSi Digital & Core Banking Summit**	Summit	Mumbai											24th	
9	**IBSi Global Fintech Innovation Awards & NeoChallenger Bank Awards**	Awards													

About Cedar

Cedar is a Forbes-recognized global consulting, research, and analytics firm with a 35-year track record and clients across multiple industry sectors. Since 1985, our teams have assisted clients in areas of strategy, process innovation, strategic human capital, and business technology, among others, with a strong focus on the Financial Services sector. As a full-suite management consulting firm, Cedar assists clients across these areas in an integrated fashion – from strategy formulation, to execution, and implementation.

About IBS Intelligence

Established in 1991, UK-headquartered IBS Intelligence (IBSi) is the world's only pure-play Financial Technology (traditional and new-age) research, advisory, and media firm, with a global coverage, and a 360° portfolio of intelligence offerings. For over 30 years, IBSi's expert teams have delivered independent, in-depth, actionable insights, with a laser focus on everything Financial Technology, to the global banking, consulting, technology, and institutional investing world. As an Analyst firm, we take pride in covering 400+ FinTech vendors in-depth – the largest by any global research firm in this space. IBSi's iconic annual Sales League Table has been the industry-acknowledged barometer of global Financial Technology vendor performance for 20+ years, covering 100+ leading technology participants from 150+ countries, across 20 system types. Every year.