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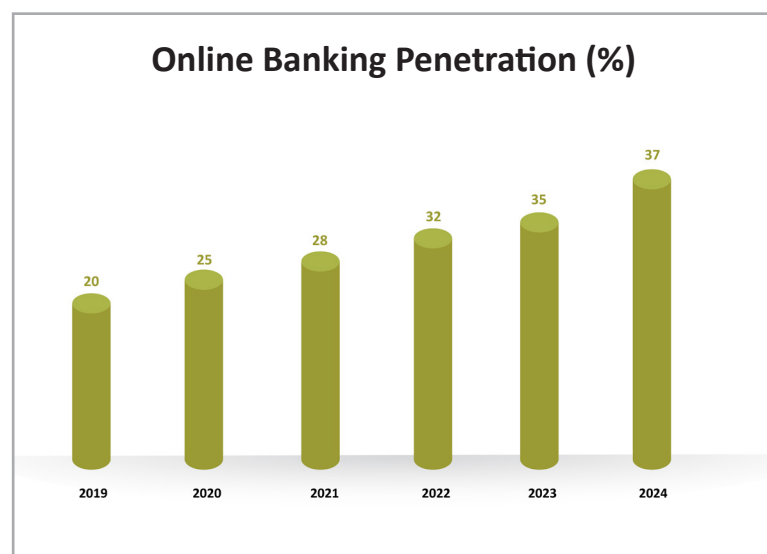
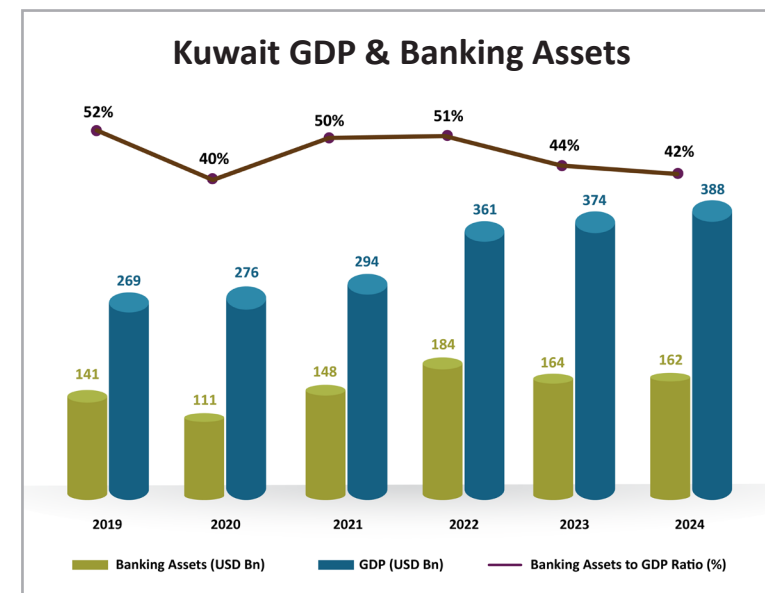
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Building a Future-Ready Bank

📅 14 May 2025 📍 Jumeirah Messilah Beach, Kuwait

DIGITAL BANKING: SHAPING THE FUTURE OF KUWAIT'S FINANCIAL ECOSYSTEM

Kuwait's banking sector is undergoing a digital transformation, witnessing steady growth fueled by increased tech adoption and evolving consumer expectations. Banking assets are projected to rise significantly, aligning with Kuwait's economic diversification goals under the "New Kuwait 2035" vision. With a focus on financial inclusion, digital banking in Kuwait is driving accessibility, enabling underserved communities to engage with formal financial systems. This progression not only aligns with regional financial trends but also strengthens Kuwait's position in the global financial landscape. The integration of advanced digital tools allows banks to deliver real-time insights, enhance operational efficiency, and offer hyper-personalized customer experiences.



AI EVOLUTION: EMPOWERING DIGITAL TRANSFORMATION IN KUWAIT

Kuwait's FinTech landscape is rapidly evolving, with AI and machine-learning at the core of this transformation. Digital payment volumes are surging, reflecting a broader shift toward a cashless society. AI technologies are being deployed to optimize customer onboarding, risk assessment, credit scoring, and cybersecurity frameworks. Kuwait's government and central are actively developing regulatory frameworks that foster innovation while ensuring consumer protection. With initiatives such as the Kuwait National Development Plan encouraging investment in digital infrastructure, the financial sector is poised to become a regional leader in AI-enabled financial services. This transition supports sustainable economic growth, creating a resilient and inclusive ecosystem by 2035 and beyond.

AGENDA

- | | |
|-------------------------|--|
| 08:00 - 09.00 AM | Breakfast and Registration |
| 09.00 - 09.10 AM | Welcome / Keynote Address |
| 09.10 - 09.30 AM | Global & Regional Banking Trends Overview Presentation |
| 09.30 - 10.20 AM | Panel 1: Future of Banking A Business Leadership Strategic Perspective
Strategy drives technology, or is it now the other way around? Enjoy an interesting conversation with banking business leaders on what's the right answer to this question, and how will a bank strategy evolve for the future. Also, the kind of organization, skills, and culture needed to make it work. |
| 10.20 - 10.40 AM | Perspectives on Emerging Technology Trends Presentation |
| 10.40 - 11.00 AM | Tea/Coffee Break |
| 11:00 - 11:50 AM | Panel 2: NextGen Transaction Banking & Payments
Transaction banking is unlocking new efficiencies across small, medium and large enterprises. This panel will explore innovations driving payments, trade finance, and cash management, and how banks can build seamless digital value chains to empower their Corporate and SME clients. What are the key challenges and opportunities of creating an interconnected ecosystem? |





11.50 - 12.40 PM

Panel 3: AI in Action | Pioneering the Next Wave of Digital

Welcome to the new industrial revolution – AI. AI is reshaping the financial services industry globally. This panel will discuss how AI is driving personalized customer experiences, optimizing operations, and enabling real-time decision-making. The financial services industry embraces data-driven strategies, what are the key opportunities and challenges in adopting AI and analytics at scale? How can financial institutions leverage these innovations?

12.40 - 12.50 PM

Presentation by ITS

12.50 - 01.00 PM

Closing Note

01.00 - 02.00 PM

Networking over Lunch

PANELISTS

PANEL 1: Future of Banking | A Business Leadership Strategic Perspective



V. Ramkumar
Senior Partner
Cedar
Moderator



Othman Tawfeqe
GM - Retail Banking
KIB



Rashid Al Qubaisi
CEO
Mawarid Finance



Khaled Buabbas
Chief Growth Officer
Knet



Sherif Elmansy
Product Director -
Banking Solutions
ITS

PANEL 2: NextGen Transaction Banking & Payments



Ramakrishnan Viswanathan (Ramki)
Senior Partner, FS
Cedar
Moderator



Bassam Lteif
Head - Transaction
Banking
Boubyan Bank



Himanshu Tewari
DGM IT - Retail,
Wholesale & Digital
Gulf Bank



Rami Al-Dhafiri
AGM - Digital
Transformation
Burgan Bank



Subrato Bhattacharya
Sr. Product Manager
TCS BaNCS

PANEL 3: AI in Action | Pioneering the Next Wave of Digital



Pankul Verma
Director
Cedar
Moderator



Salman Olayan
SVP Strategy - Digitization
& Analytics
Markaz



Farida Anany
Executive Manager -
Emerging Technologies
Warba Bank



Arun Mathew
VP - Marketing
Finonyx Software Solutions

PANELIST FIRMS



ABOUT CEDAR

With a 40-year track record, Cedar is a Forbes-ranked global consulting firm with deep expertise in strategy & driving performance powered by the Balanced Scorecard. Its Financial Services & Financial Technology Practice is a Centre-of-Excellence transforming leading financial services institutions & technology companies as the digital and AI revolution accelerates.

ABOUT IBS INTELLIGENCE

Founded in 1991 and headquartered in the UK, Cedar's group firm, IBS Intelligence (IBSi) is the world's only pure-play Financial Technology focused research, advisory, and news analysis firm, with a 30-year track record and clients globally. We take pride in covering 5,000+ technology vendors globally – the largest by any analyst firm in this space. IBSi's Sales League Table is the industry barometer ranking banking technology suppliers globally for 20+ years.

ABOUT CEDAR-IBSI FINTECH LAB

Founded in 2017, the Cedar-IBSi FinTech lab has been home to 55+ global financial technology companies seeking “soft-landing” and POC opportunities with banks across the region, making it one of the only such FinTech ecosystems in Asia.

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ABOUT CEDAR-IBSI CAPITAL

Cedar-IBSi Capital is an independent FinTech venture capital fund with a sharp lens on B2B FinTech and Financial Services-infrastructure companies. The fund has achieved a First Close and has completed initial investments in Cogniqwest and WonderLend Hubs, both disruptive solutions that address large opportunities in Banking and Financial Services and beyond.

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