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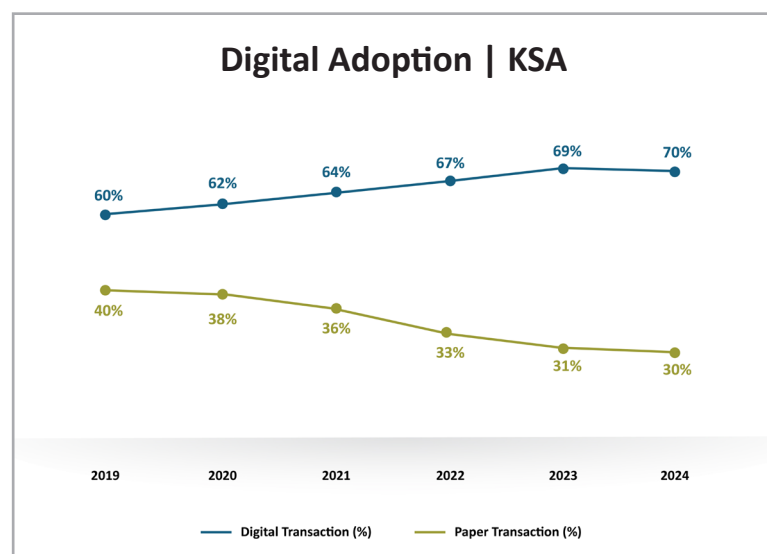
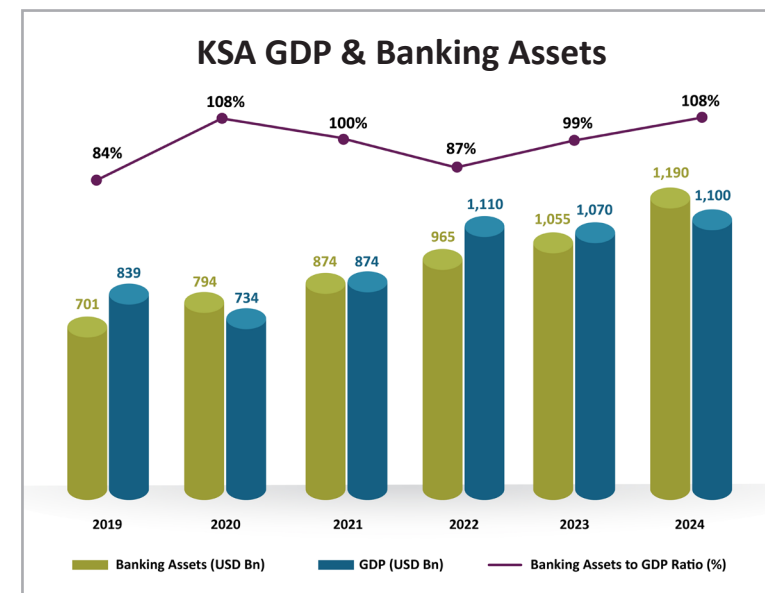
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Building a Future-Ready Bank

📅 13 Feb 2025 📍 Riyadh Marriott Hotel

DIGITAL BANKING: SHAPING THE FUTURE OF SAUDI ARABIA'S FINANCIAL ECOSYSTEM

Saudi Arabia's banking sector is on a remarkable growth trajectory, with assets rising from \$701 billion in 2019 to \$1,190 billion by 2024, mirroring GDP expansion from \$839 billion to \$1,100 billion during the same period. This ~5% annual growth underscores the sector's critical role in fostering a future-ready economy. The shift to digital banking is a transformative force, positioning Saudi Arabia as a regional leader. Increasing adoption of AI and FinTech solutions enables personalized services and real-time financial insights, enhancing customer experiences. This digital-driven approach promotes financial inclusivity, aligns banking assets with economic growth, and drives broader development, shaping the future of the Kingdom's financial ecosystem.



AI EVOLUTION: EMPOWERING DIGITAL TRANSFORMATION

Saudi Arabia's FinTech sector is advancing rapidly, with digital transactions growing from \$315 billion in 2019 to an estimated \$412 billion by 2024, reflecting the shift to a cashless economy. AI technologies are transforming banking, enhancing customer experiences through chatbots, robo-advisors, and fraud detection systems. Digital lending is also evolving with AI-driven tools enabling quicker loan approvals, reduced paperwork, and accurate risk assessments. This growth promotes financial inclusion, extending efficient services to underserved areas. Saudi Arabia's focus on an AI-driven, tech-powered financial ecosystem aligns with its vision to become a leader in digital innovation, supporting a dynamic and inclusive economy by 2030 and beyond.

AGENDA

- 08:00 - 09.00 AM** **Breakfast and Registration**
- 09.00 - 09.35 AM** **Presentation on Banking Trends**
- 09.35 - 10.20 AM** **Panel 1: Future of Banking | A Business Leadership Strategic Perspective**
Strategy drives technology, or is it now the other way round? 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 - 11.05 AM** **Panel 2: NextGen Transaction Banking | The Digital Value Chain from SMEs to Corporates**
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 in creating an interconnected ecosystem?
- 11.05 - 11.25 AM** **Tea/Coffee Break**





11.25 - 12.15 PM

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

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

12.15 - 01.00 PM

Panel 4: Future of Digital Lending & Payments | A Cashless Economy

Instant payments are surging driven by customer preferences, progressive regulations, and a thriving FinTech ecosystem. What are the emerging global trends and adoption? More importantly, how can banks remain competitive amid opportunities such as mobile wallets, cross-border remittances, BNPL, and personalized loan products?

01.00 - 02.00 PM

Networking over Lunch

CONFIRMED PANELISTS

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



V. Ramkumar
Senior Partner
Cedar
Moderator



Rashid Al Qubaisi
CEO
Mawarid Finance



Saad Alkabab
VP Business
Intelligence & Data
Hala



Raji Challita
CEO
BML Istisharat

PANEL 2: NextGen Transaction Banking | The Digital Value Chain from SMEs to Corporates



Chetan Parekh
Managing Partner, MENA
FinTech Practice
Cedar
Moderator



Nuwan Perera
Head - GTB
Banque Saudi Fransi



Wasif Hasan
CPTO
PIF Portfolio Company



Nora Almonif
Head - Business Technology
Arab National Bank



**Viacheslav (Slava)
Oganezov**
CEO & Co-Founder
Finverity

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



**Ramakrishnan
Viswanathan (Ramki)**
Senior Partner, FS
Cedar
Moderator



Amro Abbas
CMO & Exe. Adv. to CEO
Vision Bank



Ayman Jaber
Head - Internal Audit
Hala



Peter-Jan Van De Venn
VP - Digital & S/W EMEA
Hexaware

CONFIRMED PANELISTS

PANEL 2: NextGen Transaction
Banking | The Digital Value Chain
from SMEs to Corporates



Pankul Verma

Director

Cedar

Moderator



Dr. Ahmed Darwish Elsayed

Head - Digital Delivery

Bank AlBilad



Khaled AlQassem

Head - QA & Customer Journey

Banque Saudi Fransi

PANELISTS FIRMS



HEXAWARE

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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