



17-18 September 2025  
Jumeirah Emirates Towers Dubai

 [bankinnovation-me.com](https://bankinnovation-me.com)

## Summit Agenda

### Day 1 - 17th September 2025

 08:00 - 09:00

WELCOME COFFEE & NETWORKING

 09:00 - 09:30

Opening Remarks by Master of Ceremonies

Flo Akinbiyi, Official MC, Akinbiyi Group FZE



 09:30 - 09:50

#### FEATURED FIRE-SIDE CHAT

##### Banking in MENA: What Lies Ahead and the Key Transformations Shaping the Future

This opening session will explore the future of the banking industry in the MENA region, examining the trends, challenges, and opportunities poised to redefine the sector. Panellists will discuss the evolving role of technology, shifts in customer behaviour, regulatory changes, and the economic landscape that will shape the next decade. Attendees will gain insights into how banks can adapt and thrive amidst these transformative forces.

Saket Saith, Group Chief Technology and Data Officer, RAKBANK

Sriranga Sampathkumar, Head of Business, VP and General Manager - Middle East & Africa, Infosys Ltd



🕒 09:50 - 10:10

### Establishing a Data-Driven Culture in Banks



We outline how banks can transition from fragmented, siloed data environments to a truly data-driven culture that empowers AI, reduces risk, and enhances decision-making. It highlights industry trends, current challenges, governance imperatives, and a roadmap for embedding analytics into everyday banking operations. The central message: AI alone isn't enough. Trustworthy outcomes require the fusion of data, analytics, and governance.

- Bridging the Insight-to-Action Gap: Banks must move beyond dashboards to embed explainable, actionable insights directly into workflows for faster, context-driven decisions.
- Governance as the Trust Anchor: Strong governance ensures compliance, eliminates bias, and builds the credibility required for ethical AI adoption.
- Practical Roadmap to Maturity: From modernising data architecture to upskilling people, the presentation lays out a step-by-step approach to foster a resilient, data-driven banking culture.

Binnie Sharma, Principal Product Manager FinOne Neo®, Nucleus Software Exports Limited

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🕒 10:10 - 10:30

### Building a Robust Ecosystem for AI in Banking: Collaboration, Integration, and Innovation

Artificial Intelligence has become a fundamental element of innovation in banking, enhancing personalisation, operational efficiency, and risk management. To fully realise the potential of AI, banks must establish an integrated and collaborative ecosystem that includes technology partners, regulators, data providers, and internal teams. This session will discuss how banks can create and maintain this ecosystem to effectively utilise AI across different functions.

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🕒 10:30 - 10:50

### Salesforce Agentic AI for Financial Services

Discover how Salesforce Agentic AI is transforming Financial Services Cloud, empowering advisors and institutions to deliver personalised client experiences at scale.



Drew Seelig, Global Product Strategy, Financial Services, Salesforce

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🕒 10:50 - 11:30

### PANEL DISCUSSION

#### Navigating the Digital Frontier: Strategies for Banking Technology Leaders in a Rapidly Evolving Landscape

In today's competitive and technology-driven environment, heads of banking technology play a crucial role in driving digital transformation, implementing next-generation infrastructure, and innovating to meet the evolving expectations of customers. This discussion will focus on the strategic and operational priorities for technology leaders in banking, covering topics such as scaling digital platforms, enhancing cybersecurity, and utilising data for real-time decision-making. Industry leaders will provide insights on emerging technologies, managing regulatory challenges, and cultivating agile teams.



Ali Alqaraawi, Chief Operating Officer, Aljazira Capital - Saudi Arabia

Dr. Nasser S. Al-Azwani, Head, Information Technology, Alizz Islamic Bank - Oman

Emma Lewis, Head of Technology Service Management Digital Platforms and Operations, First Abu Dhabi Bank

Manoj Bhojwani, Group Chief Information Officer, Abu Dhabi Islamic Bank (ADIB)

Shaarawy Mohamed, Chief Technology & Information Officer, First Abu Dhabi Bank Misr - Egypt

Yogesh Kale, Chief Executive Officer UAE, National Bank of Bahrain

🕒 11:30 - 12:00

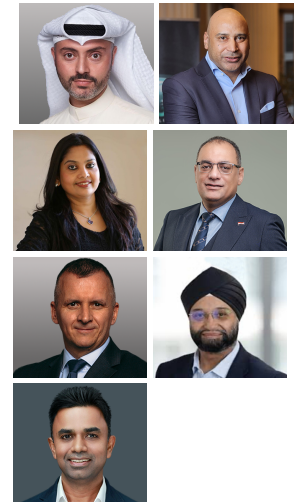
NETWORKING BREAK & VISIT TO INNOVATION LOUNGE

🕒 12:00 - 12:40

### PANEL DISCUSSION

#### Transforming Financial Services: AI Use Cases in Banking Technology

Artificial Intelligence is transforming the banking industry by enabling institutions to streamline operations, enhance customer experiences, and improve decision-making processes. This panel discussion will delve into real-world AI applications across various banking functions, such as customer service, risk management, fraud detection, and personalised marketing. Industry experts will share insights on successful AI implementations, discuss ethical frameworks of AI, and explore the future of AI in banking.



Abdulla Al-Awadi, Chief Strategy Officer, Kuwait International Bank

Adil Belhouari, Senior Vice President/Head of Artificial Intelligence, Data Science & Analytics, Riyad Bank - Saudi Arabia

Archana Shetty, Vice President - IT Projects, QNB Group - Qatar

Dr. Muhammad Fathy, Banking Technology Expert, Egypt

Ferenc Böle, Head of IT, National Bank of Oman

Narinder Auluck, Chief Technology Officer, Invest Bank

Suraj Rajan, Industry Field CTO, Financial Services, Snowflake

🕒 12:40 - 13:00

#### Unlocking Efficiency and Innovation: The Power of AI in Banking

AI is revolutionising the banking sector by automating repetitive, rule-based tasks. This automation results in significant cost savings, improved operational efficiency, and enhanced service delivery. This session will examine how AI is being implemented across different functions in banking, from back-office operations to customer-facing services. By doing so, financial institutions are able to improve accuracy, increase speed, and enhance customer satisfaction.



Mohamed A Moniem, Regional Vice President Middle East, nCino

🕒 13:00 - 13:20



### Data Chaos to AI Confidence: How Alteryx Powers Banking Transformation

AI promises transformative value, but poor data quality, siloed systems, and unmanaged risk often block success. In this session, discover how Alteryx enables financial services teams to prepare, govern, and operationalize AI-ready data. Learn practical approaches for reducing risk, accelerating compliance, and scaling innovation across critical banking functions.

Vishal Soni, Senior Technical Product Marketing Manager, Alteryx

🕒 13:20 - 13:40



### The Global Power Play: Accelerate Banking Innovation with Global Teams

In today's rapidly evolving banking environment, achieving digital maturity is essential for sustained business success. Banks must invest in specialised domain and technology expertise, that creates agility and fosters innovation while optimising costs. Collaborating with the right global capability partner ensures that your strategy plays out well and you stay ahead of the competition.

In this session, we'll explore strategies for building high-value, global capability teams that deliver impactful results at speed thereby accelerating your organization's growth in the fast-paced, multi-disciplinary digital age. Additionally, we will examine best practices, dos and don'ts, and optimal engagement models for establishing the most effective global delivery centers aimed at maximising value and efficiency in your journey towards continued success.

Suhail Basit, Managing Director - Middle East, Synchro

🕒 13:40 - 14:20

### PANEL DISCUSSION

#### Customer-Centric Banking – Empowering the Next Generation of Bankers through Technology

The future of banking revolves around creating customer-first experiences that are personalised, seamless, and intuitive. Technology plays a crucial role in this transformation, allowing banks to better understand and meet the evolving needs of digitally-savvy consumers. This discussion will focus on how emerging technologies—such as artificial intelligence (AI), big data, mobile banking, and automation—are empowering banks to deliver hyper-personalised services, enhance customer satisfaction, and improve overall engagement. Industry experts will discuss the impact of digital tools on reshaping customer relationships and how the next generation of bankers is adapting to this new landscape.

Amna Ahmed Al Zubaidi, Head of Customer Experience - Retail, Bank Muscat - Oman

Dr Emmanuel Manyonganise, Head of Customer Experience & Digital Transformation, Bank Albilad - Saudi Arabia

Grace Saade, Senior Vice President Professional Services, Azentio

Ledi Lapaj, Director Customer Experience, Bank-al-Etihad - Jordan

Mais Kayed, Customer Experience and Service Excellence Head, Capital Bank of Jordan

Shoaib Rizvi, Group Head of Digital Products, Emirates NBD

\*Zahra Eid, Manager - Customer Excellence Insights, Kuwait Finance House



🕒 14:20 - 15:20

LUNCH & VISIT TO THE INNOVATION LOUNGE

Day 2 - 18th September 2025

🕒 08:00 - 09:00

## WELCOME COFFEE & NETWORKING

🕒 09:00 - 09:30

Opening Remarks by Master of Ceremonies

Flo Akinbiyi, Official MC, Akinbiyi Group FZE



🕒 09:30 - 09:50

### CISO Role Rebooted

In today's dynamic and complex threat environment, Chief Information Security Officers (CISOs) face immense pressure to protect their organisations while simultaneously enabling business transformation. Gone are the days when cybersecurity could afford to operate as an isolated, rigid function, independent from business strategies. For modern organizations, cybersecurity must not only safeguard operations but foster the agility needed to adapt, grow, and innovate. Join Olivier in the discussion around embracing agility and resilience in the banking industry.

Olivier Busolini, Group Chief Information Security Officer, Mashreq



🕒 09:50 - 10:10

### Data Analytics and Generative AI: Shaping Decision-Making and Business Intelligence

With banks increasingly depending on data for decision-making and business strategy, the integration of advanced data analytics and generative AI technologies is transforming how businesses operate. Data analytics offers tools to uncover insights from large datasets, while generative AI is changing the way companies innovate, personalise services, and solve problems. This session will examine the synergies between these technologies, their impact on business intelligence, and how they are reshaping data-driven decision-making in organizations.

Dongjun (DJ) Choi, Group Chief Customer Officer, RAKBANK



🕒 10:10 - 10:30

### Future-Proof Finance: Practical AI Applications in Banking Technology

In this session, Ben Gamble, Field CTO at Ververica, will explore how banks can leverage AI for real-world impact today while preparing for the future. He will highlight concrete applications in areas such as real-time fraud detection, intelligent risk modeling, and hyper-personalised customer engagement. Attendees will gain insights into how AI can be integrated with streaming data platforms to enable faster, more adaptive decision-making without compromising compliance or trust.



Participants will walk away with a clear understanding of how to apply AI in banking technology with confidence, focusing on agility, governance, and long-term value creation. This talk will equip leaders with the tools to not only keep pace with disruption but to set the pace for the future of finance.

Ben Gamble, Director of Product Marketing, Ververica GmbH

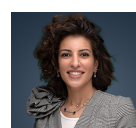
🕒 10:30 - 10:50

### CASE STUDY

#### Aligning Company Culture to Data Transformation

##### *A Practical Case Study of Kuwait Credit Information Network Company (CINET)*

Data transformation is not just about adopting new technologies; it is equally about reshaping mindsets, behaviors, and organizational values. Many financial institutions invest heavily in data platforms, AI, and analytics, but fail to achieve real impact because their company culture resists the change. Kuwait Credit Information Network Company (CINET) provides a compelling case of how aligning culture with a data-driven vision can accelerate transformation, create trust, and unlock new value in financial services.



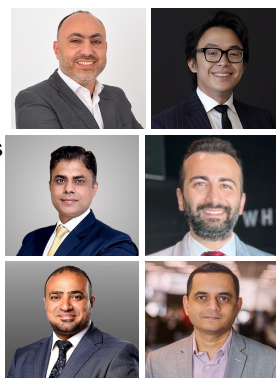
Sarah Al Zaabi, Chief Human Resources Officer, Kuwait Credit Information Network Company (CINET) - Kuwait

🕒 10:50 - 11:30

### PANEL DISCUSSION

#### Open Finance: Unlocking Innovation with Real-World Use Cases

This panel discussion will explore the transformative potential of Open Finance, which expands the principles of Open Banking to include a wider range of financial products and services, such as insurance, pensions, investments, and more. As financial data becomes increasingly accessible and interoperable, Open Finance is creating a more customer-centric, innovative, and inclusive financial ecosystem. Panellists will examine cases that showcase the real-world impact of Open Finance, highlighting how it enables personalised financial services, fosters competition, and lowers barriers for fintech startups. OneSpan will also focus on the security of open financing and unpack the how banks can protect themselves in the current market.



Amr Mohamed Naguib, Head of Innovation & Digital Solutions, Abu Dhabi Commercial Bank - Egypt

Brian Adam Pratama, Product Marketing Manager Mobile Security & Authentication, OneSpan

Devendra Kumar, Head of Digital Channels - Global Transaction Banking, Mashreq

Erkal Hascan, Head of Digital Banking, Sohar International - Oman

Islam Nabil Awad, Manager Solutions Architecture - Digital Group, Banque Saudi Fransi - Saudi Arabia

Mangesh Jadhav, Head of Platform and Core Banking, Emirates NBD

🕒 11:30 - 12:00

NETWORKING BREAK & VISIT TO INNOVATION LOUNGE

🕒 12:00 - 12:40

### PANEL DISCUSSION

#### Establishing a Data-Driven Culture in Banks: Transforming Insights into Action

Banks are facing increasing competition and evolving customer expectations, making it crucial to establish a data-driven culture. This approach fosters innovation, improves decision-making, and maintains a competitive edge. This panel discussion will focus on the key steps necessary to cultivate a data-driven culture within a bank. Experts will address how banks can overcome common challenges and risks in data adoption, ensure alignment between data teams and business units, and integrate data into everyday decision-making processes.

Amna AL-Balushi, Chief Information Security Officer, Bank Nizwa - Oman  
Dr. Haidar Almohri, Acting Chief Data and Innovation Officer, Gulf Bank - Kuwait  
Dr. Jihad Al Wahshi, Head of Data Management, Central Bank of Oman  
Gyan Prakash Srivastava, Group Head of Data Analytics and AI, Mashreq  
Mabs Ahmed, VP Data Privacy & AI Governance, QNB Group - Qatar  
Nadeem Khitan, Chief Consumer Banking Officer, Capital Bank of Jordan



🕒 12:40 - 13:00

#### AI in Risk Management and Fraud Detection: Bolstering Security and Real-Time Risk Management

In today's fast-changing digital landscape, financial institutions are encountering unprecedented risks from cyber threats, fraud, and operational vulnerabilities. Artificial Intelligence (AI) is leading the transformation in how banks manage these risks and detect fraudulent activities in real-time. This session will explore the role of AI in modern risk management and fraud detection systems, highlighting the latest advancements in AI-driven technologies that enhance security, mitigate risks, and improve decision-making processes in real-time.

🕒 13:00 - 13:20

#### Redefining Banking In The Digital Era: Insights From Malta's Transformation Journey

This presentation offers an in-depth exploration of Malta's evolving banking ecosystem, spotlighting its transformation into a dynamic and innovation-driven financial services hub within the EU and Mediterranean region.

Graziella Grech, Chief Operations Officer, Finance Malta



🕒 13:20 - 13:40

#### Securing the Digital Supply Chain: Strategies for Resilience in Banking

In an era where digital transformation is paramount, the banking sector faces unprecedented challenges in securing its supply chains. This presentation delves into the intricacies of supply chain attacks, highlighting their growing prevalence and the significant risks they pose to financial institutions.

With a focus on real-world examples and emerging trends, Daniele Galluccio will provide insights into the vulnerabilities within supply chains and offer strategic coping mechanisms to mitigate these threats. Attendees will gain a comprehensive understanding of the current cybersecurity landscape and actionable strategies to enhance their organisation's resilience against supply chain disruptions.

Daniele Galluccio, Engineering Lead - Mobile Frameworks Lab / Digital Frameworks, Lloyds Banking Group - London





🕒 13:40 - 14:20

### PANEL DISCUSSION

#### Transforming Workplace Culture: Empowering Bank Staff for Innovation and Growth in the Digital Age

This panel discussion highlights the pivotal role of cultural transformation in building a workplace that drives innovation, collaboration, and inclusivity within the banking sector. As technology reshapes the industry, fostering a supportive and future-ready environment for staff is essential to success. The session will explore practical strategies to inspire change, align employees with digital objectives, and create a culture where everyone can thrive.

Jyoti Ranjan, Head of Business Banking, Ajman Bank

Professor Fiona Robson, Head of the School of Social Sciences and Edinburgh Business School, Heriot-Watt University Dubai - UK

Saad Farooq, Head of COO Transformation, SAB - Saudi Arabia

Sarah Al Zaabi, Chief Human Resources Officer, Kuwait Credit Information Network Company (CINET) - Kuwait

Tamer Abou Zaid, Senior Director - Head of IT Delivery, SCB Bank - Egypt

Yousuf Al-Araimi, Assistant General Manager - Head of Human Capital, Oman Housing Bank



🕒 14:20 - 14:30

#### Empowering Banks with Secure, Compliant, and Automated IT Management

This session will explore how ManageEngine's integrated IT management solutions empower banking institutions to automate critical IT operations, enforce security best practices, and stay audit-ready across all touchpoints. From unified endpoint management and real-time threat detection to compliance reporting and service automation, discover how ManageEngine helps banks build resilient, secure, and future-ready IT environments.



Praneeth Vanteru, Technical Consultant, ManageEngine

🕒 14:30 - 15:30

LUNCH & VISIT TO THE INNOVATION LOUNGE

An Event by:



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