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Summit Agenda

Day 1 - 16th September 2026

🕐 **08:00 - 09:00**
WELCOME COFFEE & NETWORKING

🕐 **09:00 - 09:30**

Opening Remarks by Master of Ceremonies

🕐 **09:30 - 09:50**

FIRESIDE CHAT

Inside a Digital-First GCC Bank: Lessons from the Transformation Journey

As banks across the GCC race to modernise, a few have successfully evolved into true digital first institutions. This session takes you behind the scenes of that transformation, exploring what it really took in culture, leadership, technology and delivery to build a bank designed for speed, intelligence and customer centricity.

🕐 **09:50 - 10:10**

AI, GenAI and Intelligent Automation in Middle East Banking

AI and GenAI are rapidly reshaping banking operations, customer service and internal decision-making. The session explores how GCC banks are evolving beyond pilot-stage experimentation and integrating AI at scale to unlock measurable value. Real case examples will highlight agentic workflows, productivity gains and operational cost reductions happening today across the region.

🕐 **10:10 - 10:30**

The Road to Agentic Banking

Banks in the region are entering a new evolutionary phase defined by autonomous decisioning, predictive intelligence and self-optimising workflows. This session explores what agentic banking really means in practice and how institutions can transition from digital transformation to intelligence-driven banking. It highlights the foundational capabilities, architecture and leadership mindset required to compete in an agentic future where services operate with minimal human intervention and deliver outcomes in real time.

🕐 10:30 - 10:50

Data Strategy and Enterprise Governance

Data has become a core business asset, and regional institutions are prioritising quality, lineage, ownership frameworks and strategic control. This session examines how banks build scalable governance models that support analytics, digital transformation and regulatory compliance. It highlights operating structures and cultural adoption required for enterprise-wide data accountability.

🕐 10:50 - 11:30

PANEL DISCUSSION

Data-First Banking, Data Governance & Trusted Analytics

As Middle East banks accelerate AI adoption, the real competitive advantage lies not in technology itself, but in the strength, accessibility and trustworthiness of the data feeding it. This panel explores how financial institutions are building Data-First operating models, strengthening governance, and creating analytics frameworks that move decision-making from reactive to predictive. The conversation will uncover how trusted, high-quality data enables real-time intelligence, risk control, product innovation and personalised customer engagement across the digital banking ecosystem.

- How banks can build a Data-First foundation that enables AI scale, automation and predictive decisioning.
- Strategies to strengthen data quality, lineage, ownership and governance across multi-jurisdiction operations.
- The commercial potential of analytics - data as an asset, insight monetization, and intelligence-as-a-service models.

🕐 11:30 - 12:00
NETWORKING BREAK & VISIT TO INNOVATION LOUNGE

🕐 12:00 - 12:40

PANEL DISCUSSION

Building the AI Ready Bank

AI success is not a product, it is a capability. This panel examines what banks must build internally to support AI long term, including data maturity, cloud architecture, governance and workforce readiness.

- Operating models and technology foundations that enable sustainable AI adoption
- How to modernise legacy environments without disrupting core banking stability
- Talent, skills and upskilling required to become an AI confident organisation

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🕐 12:40 - 13:00

Personalisation at Scale, Banking that Knows the Customer

Personalisation in banking is evolving from segmentation into true individual understanding, where every interaction reflects a customer's needs, preferences and intent in real time. This session explores how data, behavioural signals and predictive intelligence are enabling banks to create experiences that feel tailored rather than generic. Instead of one size fits all journeys, customers receive offers, recommendations and support that match their moment, context and financial goals.

🕐 **13:00 - 13:20**

The Experience Driven Bank of the Future

Experience is becoming the heart of competitive advantage as banks prepare for an era defined by digital identity, instant access and predictive service. This discussion shows how banks are reshaping culture, technology and operating models so experience is not an output but a strategic core. It highlights the role of integrated platforms, feedback loops, omnichannel intelligence and decision automation in creating banking that feels simple, personal and memorable from first contact to everyday usage.

🕐 **13:20 - 13:40**

Breaking the Monolith, Rebuilding the Core for Modular Banking

Banks are moving toward modular, component based core systems that allow products to be launched and upgraded without large scale replacement. This session focuses on how institutions progressively decouple legacy cores, adopt composable architecture and accelerate product delivery with reduced operational risk. The discussion highlights migration strategy, speed of rollout and the shift to continuous innovation rather than periodic transformation.

🕐 **13:40 - 14:20**

PANEL DISCUSSION

Beyond Legacy, Designing Scalable Data and Cloud Foundations

Banks are shifting away from legacy cores to build modern cloud and data platforms that support AI, agility and real time experience delivery. This discussion explores how architecture modernisation enables faster innovation and stronger performance across the digital bank.

- How cloud and data platforms accelerate AI adoption and product delivery
- Approaches to modernising legacy systems without operational disruption
- Designing infrastructure that scales with growth, demand and innovation

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🕐 **14:20 - 15:20**
LUNCH & VISIT TO THE INNOVATION LOUNGE

Day 2 - 17th September 2026

🕐 **08:00 - 09:00**
WELCOME COFFEE & NETWORKING

🕐 **09:00 - 09:30**

Opening Remarks by Master of Ceremonies

🕐 **09:30 - 09:50**

FIRESIDE CHAT

From Open Banking Compliance to Embedded Finance Opportunity

While many banks approach open banking as a regulation to satisfy, the real advantage lies in turning data access and API connectivity into growth. This fireside discussion explores how financial institutions can move beyond mandatory compliance and unlock embedded finance as a commercial opportunity. The conversation will examine how open data frameworks can evolve into revenue generating products, how partnerships can widen distribution, and how embedded lending, payments and BNPL integration can increase usage, reduce acquisition cost and strengthen customer loyalty.

🕐 **09:50 - 10:10**

Intelligent Assistants and Conversational Service

AI powered digital assistants are transforming how customers interact with banks by replacing clicks and menu navigation with natural conversation. Instead of searching for the right screen or waiting in queues, customers can simply ask and receive immediate resolution. These systems are now highly context aware, able to understand intent, emotion and preference, which enables them to deliver guidance that feels human, responsive and personalised. This session explores how conversational AI is reducing effort, streamlining service journeys, enhancing accessibility and redefining banking from a set of interfaces into a fluid dialogue. It also looks at how banks can implement this capability responsibly with the right data training, fallback paths and tone calibration to ensure customers feel understood, supported and valued throughout the interaction.

🕐 **10:10 - 10:30**

Islamic Digital Banking and Sharia-Compliant Innovation

Islamic finance is undergoing rapid digital evolution, introducing new product rails, compliance automation and data-centric customer propositions. This session highlights Sharia governance in fintech, digital sukuk infrastructure, ethical advisory systems and AI-aligned Islamic product innovation. It reflects on how Islamic banking is becoming a global competitive differentiator.

🕐 **10:30 - 10:50**

API First Banking, Competing Beyond Products

APIs have become strategic infrastructure and the new competitive asset of modern banking. This session discusses how banks can adopt an API first mindset, enabling faster innovation, scalable integration and the ability to serve customers both directly and through partners. The focus is on building platforms that support fintech collaboration, open data sharing, cross industry value chains and faster time to market for new digital products.

🕐 **10:50 - 11:30**

PANEL DISCUSSION

Customer Experience in Banking, What Defines Excellence Now

Customer experience is now the main driver of loyalty, digital adoption and customer value. This discussion explores how banks are creating experiences that feel effortless, personal and emotionally engaging through better design, faster service and intelligent interaction.

- How AI and data enable personalised journeys and predictive service
- Reducing friction across onboarding, support and fulfilment paths
- Building trust through human like experience, transparency and reliability

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🕐 **11:30 - 12:00**
NETWORKING BREAK & VISIT TO INNOVATION LOUNGE

🕐 **12:00 - 12:40**

PANEL DISCUSSION

Payment Innovation in Banking, Real Time, Cross Border and Wallet Driven Evolution

Payments are changing rapidly as real time transfers, digital wallets and cross border rails redefine how money moves. This discussion explores how banks are evolving infrastructure, enabling instant settlement and supporting new customer payment behaviours driven by wallets and super apps. The panel will highlight what is delivering the most value today and what the next phase of payments innovation will look like.

- Real time rails, instant settlement and continuous payment capability
- The rise of digital wallets, super apps and new consumer transaction habits
- Infrastructure, interoperability and regulatory readiness for next generation payments

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🕐 **12:40 - 13:00**

Risk, Fraud and Cybersecurity: Defending the Digital Bank

Cyber threats and identity attacks are evolving as digital adoption surges across GCC markets. This session investigates behavioural analytics, fraud monitoring and AI-driven threat intelligence as defence layers for the modern bank. It focuses on preventative controls, automated detection and trust-by-design identity frameworks.

🕐 **13:00 - 13:20**

Regulatory Evolution and RegTech Adoption in MENA Banking

Regulation across MENA banking is shifting rapidly as digital services, AI, open finance and real time payments expand. This session explores how banks are adapting to new expectations for data governance, cybersecurity, transparency and digital asset compliance, and how RegTech is enabling automated monitoring, reporting and risk control at scale. The discussion highlights how regulatory readiness can move beyond obligation into strategic advantage, allowing banks to innovate faster while staying aligned with policy direction and supervisory standards.

🕐 **13:20 - 13:40**

Digital KYC, Identity Trust and Frictionless Onboarding

Customer identity verification is being reshaped through biometrics, AI-based validation and cross-platform digital identity frameworks. This session examines how banks are modernising KYC to reduce onboarding time, improve fraud prevention and deliver seamless access without compromising security or regulation. It reflects on how identity trust and automation are becoming central to customer experience, risk control and long-term digital confidence.

🕐 **13:40 - 14:20**

PANEL DISCUSSION

The Future of Lending, Tech-Driven Credit, Speed and Risk Intelligence

Lending is being transformed by AI driven underwriting, alternative data models and end-to-end digital decisioning that enables faster approvals and personalised credit at scale. This discussion focuses on how banks are using technology to reduce manual processing, accelerate time to yes and expand lending access to new and underserved customer segments.

- AI powered credit scoring, real-time approval engines and portfolio automation
- Full loan lifecycle digitisation from onboarding to servicing and collections
- Risk intelligence, monitoring and compliance for technology-led credit growth

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🕐 **14:20 - 15:20**
LUNCH & VISIT TO THE INNOVATION LOUNGE