

Summit Agenda

Day 1 - 17th September 2025

 **08:00 - 09:00**


WELCOME COFFEE & NETWORKING

 **09:00 - 09:20**

Opening Remarks by Master of Ceremonies

 **09:20 - 09:30**

Welcome Address

 **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.

 **09:50 - 10:10**

FEATURED FIRE-SIDE CHAT

Open Banking and Open Finance: Unlocking New Opportunities for Financial Ecosystems

The emergence of Open Banking and Open Finance is changing the global financial landscape by allowing secure and seamless data sharing between banks, fintech companies, and third-party providers. This session will explore the potential of these frameworks to foster a more inclusive, competitive, and innovative financial ecosystem.

 **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.

🕒 10:30 - 10:50

The Role of Data in Developing AI Systems for Banking: Fueling Innovation and Driving Insights

Data is the backbone of any successful AI system, particularly in the banking sector, where accurate and high-quality data is crucial for training models, enhancing decision-making, and providing personalised services. This session will examine the vital role that data plays in developing AI systems, emphasising how banks can leverage their data assets to create effective AI solutions.

🕒 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.

🕒 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.

🕒 12:40 - 13:00

Unlocking Efficiency and Innovation: The Power of Robotic Process Automation (RPA) in Banking

Robotic Process Automation (RPA) 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 RPA 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.

🕒 13:00 - 13:20

Digital-Only and Neo-Banks: Redefining Banking for the Next Generation

Digital-only and neo-banks are revolutionising the financial services landscape by providing seamless, customer-focused banking experiences without relying on traditional branch networks. This session will examine how these banks are challenging established financial institutions, the technologies that are driving their rapid growth, and their potential role in the future of banking.

🕒 13:20 - 13:40

Revolutionising Payments Technology for Banks: Innovations Driving Efficiency, Security, and Customer Experience

The payments landscape is changing rapidly, and banks must adopt advanced technologies to remain competitive, meet customer expectations, and navigate a more complex regulatory environment. This session will examine the latest payment technologies that are transforming the banking sector, including real-time payments, AI-driven fraud detection, digital wallets, blockchain, and more.

🕒 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.

🕒 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

🕒 09:30 - 09:50

FEATURED FIRE-SIDE CHAT

Mobile Banking and the Critical Role of Mobile Apps in Shaping the Future of Financial Services

This session will focus on the increasing importance of mobile banking and mobile applications in providing seamless, personalised, and accessible banking experiences. With the global rise in smartphone usage, mobile banking has become a fundamental component of modern financial services, enabling banks to connect with customers anywhere and at any time. The discussion will highlight the crucial role mobile apps play in enhancing customer engagement, improving financial inclusion, and driving innovation in digital banking.

🕒 09:50 - 10:10

Leveraging Technology for Sustainability: Transforming Banking with Green Tech Solutions

This session will explore the intersection of sustainability and technology in the banking sector. As the demand for greener financial systems grows, technology plays a crucial role in promoting sustainable practices across banking operations. From AI-driven sustainability assessments to blockchain-enabled transparency for green bonds, technology is transforming how banks address their environmental impact. This discussion will highlight key technological innovations that help banks provide green financial products, improve ESG compliance, and support clean energy initiatives.

🕒 10:10 - 10:30

Blockchain Fundamentals and Banking Applications: Revolutionising the Financial Landscape

Blockchain technology is revolutionising the financial sector by providing secure, transparent, and efficient methods for managing and transferring data. This session will cover the basics of blockchain and investigate its diverse applications in the banking industry.

🕒 10:30 - 10:50

Central Bank Digital Currencies (CBDCs) in the MENA Region: Paving the Way for the Future of Digital Finance

Central Bank Digital Currencies (CBDCs) are gaining traction as governments and central banks explore their potential to transform the financial landscape. In the MENA region, where there is an increasing emphasis on financial innovation and digital transformation, CBDCs could change the way payments are made, enhance financial inclusion, and improve monetary policy. This session will focus on the latest developments in CBDC initiatives throughout the MENA region, examining the challenges, opportunities, and regulatory frameworks that are influencing their implementation.

🕒 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.

🕒 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.

🕒 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

Cloud Computing and the Transformation of Banking: Navigating the Digital Future

This session will examine how cloud computing is transforming the banking and financial services sector. As financial institutions increasingly embrace cloud technologies, they are undergoing significant changes in their operations, innovation processes, and the way they deliver services to customers.

🕒 13:20 - 13:40

Data Analytics and Generative AI: Reshaping 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 companies.

🕒 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.

🕒 14:20 - 15:20

LUNCH & VISIT TO THE INNOVATION LOUNGE

An Event by:



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