



# Building a Future-Ready Bank

📅 11 September 2025 📍 Shangri-La, Dubai

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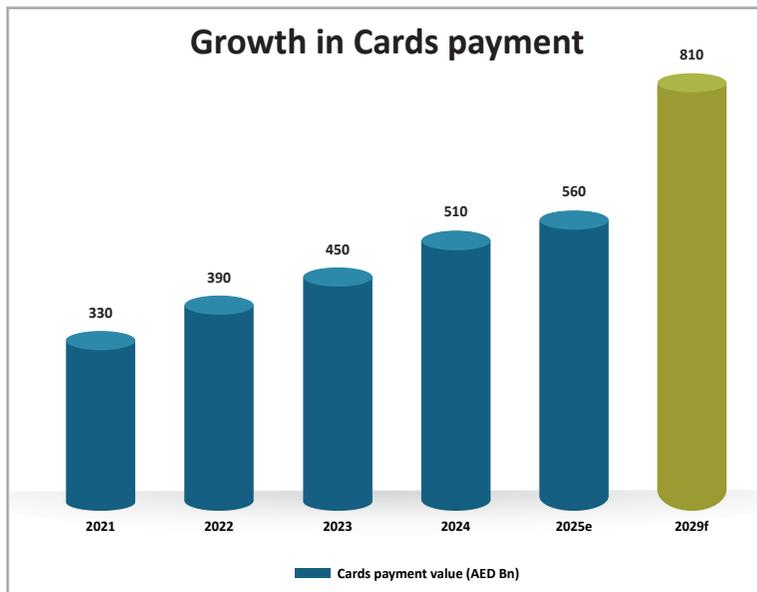
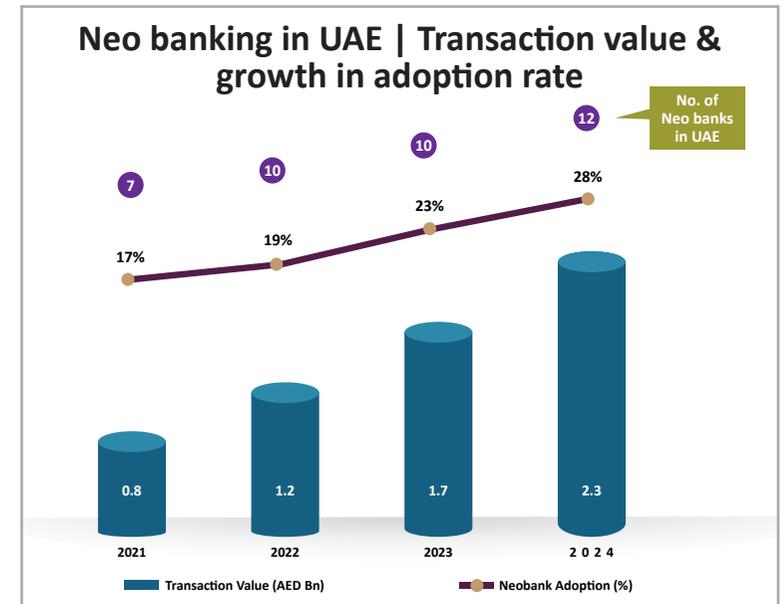
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DARE TO GO BEYOND

## RISE IN DIGITAL AND NEOBANK ADOPTION

The UAE neo banking sector is witnessing rapid growth, with transaction value reaching AED 2.3 Bn in 2024, driven by a 24% year-over-year increase from 2023. This surge is fueled by changing demographics, growing confidence in secure transactions, and a tech-savvy population. Neobank adoption rose from 17% in 2021 to 28% in 2024, and is expected to exceed 40% by 2027, placing the UAE at the forefront of regional digital banking. Digital-first banks like Zand and YAP reshape the market with innovative services and strategic partnerships. Traditional banks are also digitizing rapidly, deploying digital arms like Liv., Mashreq Neo, and E20. Digital safeguards and regulatory frameworks ensure security without compromising innovation, effectively balancing risk and progress.



## UAE ACCELERATES SHIFT TO CASHLESS PAYMENTS

The UAE's cards payment market is projected to grow 10.6% in 2025, reaching AED 560 Bn, following a 13.3% surge in 2024. Cash transactions in the UAE have declined over the past four years, with rising card usage reflecting a structural shift driven by consumer preference for digital transactions. Government-led initiatives like the Financial Infrastructure Transformation (FIT) Program and Dubai's Cashless Strategy, which targets 90% cashless transactions by 2026, are expanding POS and mobile POS infrastructure, especially for SMEs. Innovations in AI and contactless payments are reshaping consumer behavior, while platforms like Aani enable instant and seamless transactions. The Central Bank's Digital Dirham initiative marks the next phase of digital currency evolution, reinforcing the UAE's commitment to a future-ready payment ecosystem.

## AGENDA

**08:30 - 09.30 AM**      **Breakfast and Registration**

**09.30 - 09.40 AM**      **Keynote Address**

**09.40 - 10.00 AM**      **Market Overview and Trends**

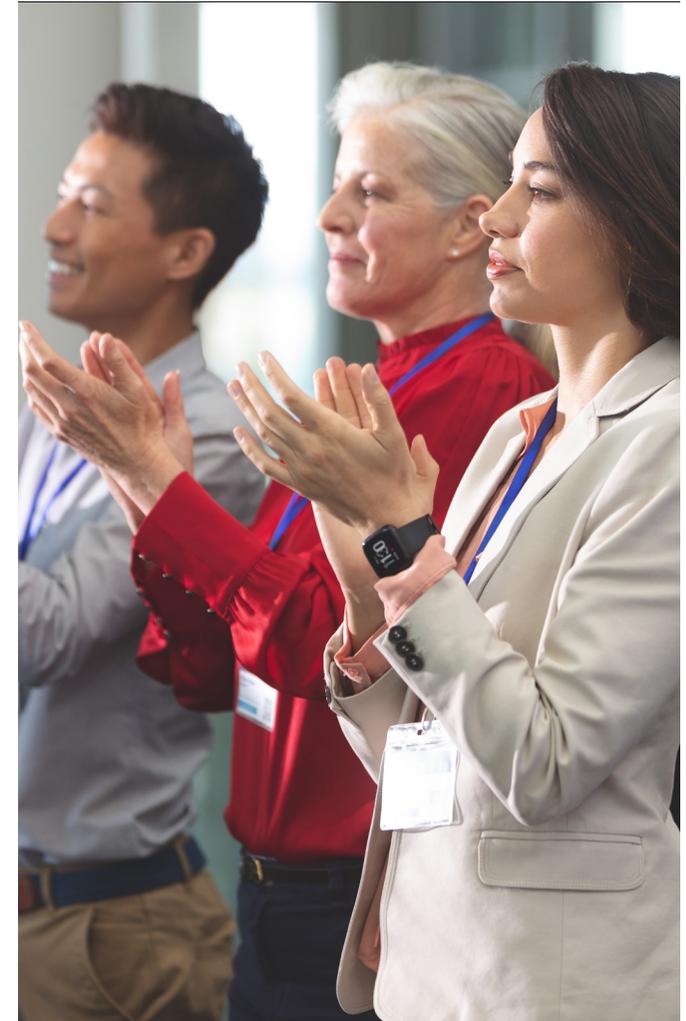
**10.00 - 10.45 AM**      **Panel 1: Future of Conventional & Islamic Banking | A Business Leaders' Perspective**

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.

**10:45 - 11:30 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 corporate and SME clients. What are the key challenges and opportunities in creating an interconnected ecosystem?

**11:30 - 11:45 AM**      **Tea/Coffee Break**





**11.45 - 12.30 PM**

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

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?

**12.30 - 01.15 PM**

**Panel 4: Future of Digital Payments in Southeast Asia | 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 real-time payments?

**01.15 - 01.30 PM**

**Closing Note**

**01.30 - 02.30 PM**

**Lunch and Networking**

## PANELISTS

### PANEL 1: Future of Conventional & Islamic Banking | A Business Leaders' Perspective



**V. Ramkumar**  
Senior Partner  
**Cedar**  
*Moderator*



**Rashid Al Qubaisi**  
CEO  
**Mawarid Finance**



**Rajesh Mirjankar**  
MD & CEO  
**KiyaAI**



**TK Raman**  
CEO  
**Finance House Group**

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



**Chetan Parekh**  
Managing Partner,  
MENA FinTech Practice  
**Cedar**  
*Moderator*



**Hari Padmanabhan**  
Chairman  
**Uncia**



**Mahendra Kasula**  
MD & Head - GTB Fintech  
Partnerships & Data  
Analytics, **First Abu Dhabi  
Bank (FAB) Finance**



**Nitin Bhargava**  
COO  
**Al Masraf Bank**



**Sajeev Kumar**  
EVP, Head of Corporate  
& Enterprise Risk  
Technology, **Mashreq**

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



**Pankul Verma**  
Director  
**Cedar**  
*Moderator*



**Ali Nanji**  
Regional Sales Director,  
Middle East  
**Backbase**



**Mohammad Roushdy**  
CIO  
**Reem Finance**



**Srinivasan Sampath**  
Head - GTTO Business  
Planning & Intelligence  
**First Abu Dhabi Bank (FAB)**



**Venkat Narayanan**  
Founder & CEO  
**BigTapp Analytics**  
(an Apar company)



**Vinod Yadav**  
Group CIO  
**Emirates Investment  
Bank pjsc**

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



**Ramakrishnan Viswanathan (Ramki)**  
Senior Partner, Financial Services Practice, Cedar  
*Moderator*



**Barid Neogi**  
COO - International Operations  
**Emirates NBD**



**Kashif Thakkur**  
Head of Digital Banking & Retail Products  
**Reem Finance**



**Noman Rasheed**  
Chief Information Officer  
**Dubai Islamic Bank**

**PANELIST FIRMS**



## **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 4,000+ 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**

With a 35-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 CEDAR-IBSI CAPITAL**

Cedar-IBSi Capital is India's leading early-stage FinTech venture capital fund, primarily focused on B2B FinTech/BankTech and founders building infrastructure technology for the global BFSI industry. The \$20mn fund has achieved a First Close and has completed initial investments in Cogniqwest and WonderLend Hubs, both disruptive advanced solutions that address large market opportunities in the banking and financial services industry and beyond.

## **ABOUT CEDAR-IBSI FINTECH LAB**

Founded in 2018, the Cedar-IBSi FinTech lab has been home to 50+ 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.

**We make Strategy, Technology & Capital Work.**



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