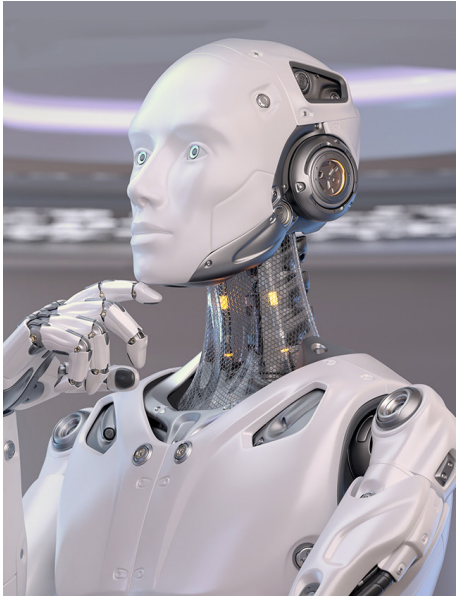


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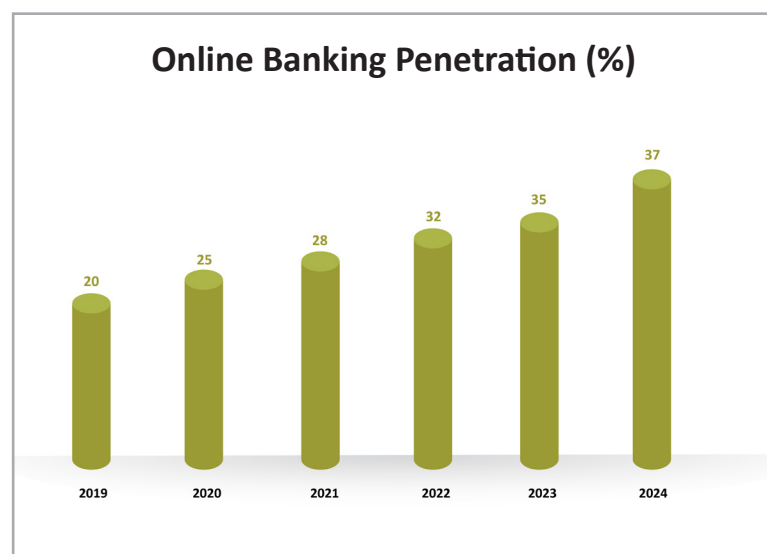
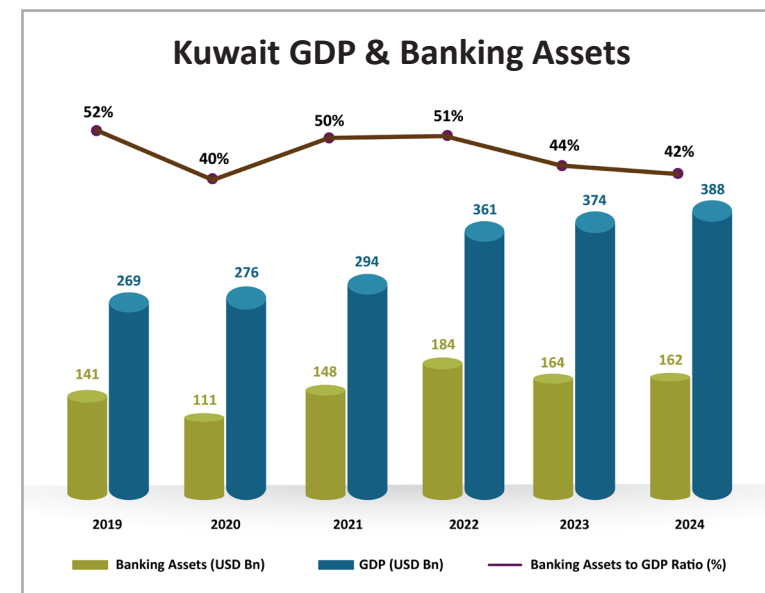
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# Building a Future-Ready Bank

📅 14 May 2025 📍 Jumeirah Messilah Beach, Kuwait

## DIGITAL BANKING: SHAPING THE FUTURE OF KUWAIT'S FINANCIAL ECOSYSTEM

Kuwait's banking sector is undergoing a digital transformation, witnessing steady growth fueled by increased tech adoption and evolving consumer expectations. Banking assets are projected to rise significantly, aligning with Kuwait's economic diversification goals under the "New Kuwait 2035" vision. With a focus on financial inclusion, digital banking in Kuwait is driving accessibility, enabling underserved communities to engage with formal financial systems. This progression not only aligns with regional financial trends but also strengthens Kuwait's position in the global financial landscape. The integration of advanced digital tools allows banks to deliver real-time insights, enhance operational efficiency, and offer hyper-personalized customer experiences.



## AI EVOLUTION: EMPOWERING DIGITAL TRANSFORMATION IN KUWAIT

Kuwait's FinTech landscape is rapidly evolving, with AI and machine learning at the core of this transformation. Digital payment volumes are surging, reflecting a broader shift toward a cashless society. AI technologies are being deployed to optimize customer onboarding, risk assessment, credit scoring, and cybersecurity frameworks. Kuwait's government and central bank are actively supporting regulatory frameworks that foster innovation while ensuring consumer protection. With initiatives like the Kuwait National Development Plan encouraging investment in digital infrastructure, the financial sector is poised to become a regional leader in AI-enabled financial services. This transition supports sustainable economic growth, creating a resilient and inclusive ecosystem by 2035 and beyond.

## AGENDA

- |                         |   |
|-------------------------|---|
| <b>08:00 - 09.00 AM</b> | <b>Breakfast and Registration</b>   |
| <b>09.00 - 09.35 AM</b> | <b>Presentation on Banking Trends</b>   |
| <b>09.35 - 10.20 AM</b> | <b>Panel 1: Future of Banking   A Business Leadership Strategic Perspective</b><br>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.   |
| <b>10.20 - 11.05 AM</b> | <b>Panel 2: NextGen Transaction Banking   The Digital Value Chain from SMEs to Corporates</b><br>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? |
| <b>11.05 - 11.25 AM</b> | <b>Tea/Coffee Break</b>   |





**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*



**Esam Alkheshtam**  
CEO  
**Knet**



**Othman Tawfeeq**  
GM - Retail Banking  
**KIB**



**Name**  
Designation  
**Bank Name**

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



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



**Bassam Lteif**  
Head - Transaction  
Banking  
**Boubyan Bank**



**Name**  
Designation  
**Bank Name**



**Name**  
Designation  
**Bank Name**

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



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



**Farida Anany**  
Executive Manager -  
Emerging Technologies  
**Warba Bank**



**Name**  
Designation  
**Bank Name**



**Name**  
Designation  
**Bank Name**

# CONFIRMED PANELISTS

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



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



**Shahzad Anjum**  
CIO  
**Gulf Bank**



**Hugh Fernandes**  
General Manager  
**Al Muzaini Exchange**



**Name**  
Designation  
**Bank Name**

## PANELISTS FIRMS



## **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 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-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 \$30mn fund has achieved a First Close and has completed initial investments in Cogniquest and WonderLend Hubs, both disruptive advanced solutions that address large market opportunities in BFSI 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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