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Building a Future-Ready Bank

October 29, 2026 W, Muscat

EVENT PARTNERS

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PANEL TOPIC
Emerging Trends in Digital Banking:
A Look at the GCC Market
V. RAMKUMAR


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Global FinTech Perspectives
Cedar - IBSi Summit
Building a Future-Ready Bank
LONDON | 2025
Cedar-IBSi Capital
FinTech Venture Capital
Cedar-IBSi FinTech Lab









AGENDA

08:00 - 08.45 AM **Breakfast and Registration**

08.45 - 09.00 AM **Welcome Note**

09.00 - 09.15 AM **Market Overview and Trends**

09.15 - 10.00 AM **Panel 1: Future of Banking | A Business Leadership Strategic Perspective**

Technology is reshaping how banks compete, and the long-held belief that strategy drives technology is being challenged. This panel brings together banking business leaders to explore whether strategy still leads or technology now sets the direction, and how bank strategy will evolve for the future. As banks prepare for what is next, what kind of organization, skills, and culture are needed to make it work?

10:00 - 10:45 AM **Panel 2: Being Digital and AI Ready | Lending, Payments and Transaction Banking**

Digital banking is evolving beyond traditional boundaries to create connected ecosystems that integrate partners, products, and experiences. This panel explores how technology is enabling agility, innovation, and new business models. How can banks reimagine their digital value chains to unlock growth, deepen engagement, and deliver seamless customer journeys?

10:45 - 11:00 AM **Tea/Coffee Break**





11.00 - 11.45 AM	**Panel 3: Agentic & Gen AI | Pioneering the Next Wave of Banking** Agentic and Generative AI are moving banking beyond automation toward systems that can reason, act, and learn on their own. This panel explores how banks are applying these technologies to transform customer engagement, operations, risk, and decision-making. As early adopters pave the way, what are the key opportunities and challenges in deploying Agentic and Gen AI responsibly and at scale?
11.45 - 12.30 PM	**Panel 4: New Age Innovation | Retail, Corporate & Islamic Banking** New age innovation is changing what customers expect from retail, corporate, and Islamic banking. This panel explores how banks are leveraging digital channels, fintech collaboration, and Shariah-compliant offerings to create new value and open new growth areas. What must banks get right to stay relevant and build future-ready propositions across every segment they serve?
12.30 - 12.45 PM	**Closing Note**
12.45 - 01.45 PM	**Lunch and Networking**

PANELISTS

Panel 1: 09:15 am to 10:00 am

Future of Banking | A Business Leadership Strategic Perspective



V Ramkumar
Senior Partner
Cedar
Moderator



Tariq Atiq
CEO
Bank Nizwa



Mustahil Al Mamari
CEO
Oman Banks Association



Mahira Al Raisi
Chief People Officer
Sohar International



Ali Nanji
Managing Director, GCC
BPC Banking Technologies

Panel 2: 10:00 am to 10:45 am

Being Digital & AI Ready | Lending, Payments, Transaction Banking



Chetan Parekh
Managing Partner, MENA FinTech Practice
Cedar
Moderator



Mujahid Al Zadjaly
CIO
Bank Nizwa



Rahul Bantu
Head - Digital Banking Products
Bank Muscat



Ashish Gupta
Head – Digital, Retail SME & Sales
BankDhofar



Moumita Chakraborty
Director, Growth
Veefin



Waqar Ashraf
Senior Director - Middle East and North Africa
SWIFT

Panel 3: 11:00 am to 11:45 am

AI in Action | Pioneering the Next Wave of Banking



Nikhil Gokhale
Director - Research & Digital Properties
IBS intelligence
Moderator



Khalid Al-Hoqani
Head of Transformation
Alizz Islamic Bank



Emrah Baysal
Head - Enterprise Architecture
BankDhofar



Ferenc Bole
Head of IT
National Bank of Oman



Dai Ke
CEO
Techtanium

Panel 4: 11:45 am to 12:30 pm

New Age Innovation | Retail, Corporate & Islamic Banking



Pankul Verma
Partner
Cedar
Moderator



Dr Ali Al Shekaili
Chief Transformation Officer
Bank Nizwa



Abdullah Al-Jufaili
AGM Digital Banking
Bank Muscat



Karthik Kapasi
Head of Strategy
National Bank of Oman



Raji Challita
CEO
BML Istisharat

PANELIST FIRMS

ABOUT CEDAR

With a 40-year track record, Cedar is a Forbes-ranked global consulting firm with deep expertise in **strategy and driving performance**, powered by the Balanced Scorecard. Its Financial Services & Financial Technology Practice is a **Centre of Excellence**, transforming leading financial services institutions and technology companies as the digital and AI revolution accelerates.

ABOUT IBS INTELLIGENCE

Founded in 1991 and headquartered in the UK, Cedar's research firm, IBS Intelligence (IBSi), is the world's only pure-play **Financial Technology-focused research, advisory, and news analysis firm**, with a 35+ year track record and clients globally. We take pride in covering 5,000+ technology vendors globally – the largest of any analyst firm in this space. IBSi's Sales League Table has been the **industry barometer for ranking banking technology suppliers globally for 25+ years.**

ABOUT CEDAR-IBSI FINTECH LAB

Founded in 2017, the Cedar-IBSi FinTech Lab has been home to **70+ regional technology companies** seeking a **"soft-landing"** opportunity into the European, MENA, and Indian markets. The lab has played an active role in accelerating technology companies in areas of **go-to-market strategy, POCs with banks, knowledge sharing, and many other strategic areas.**

ABOUT CEDAR HILL CAPITAL

Cedar Hill Capital is an **early-stage venture capital fund backing founders building AI-first enterprise technology** for the Financial Services industry. The Fund's investment thesis is anchored in a deep legacy **of Financial Services technology research and management consulting**, leveraging the combined expertise of the wider Cedar platform. The fund **operates as an independently structured venture fund**, following **a traditional LP–GP model**, and is **backed by leading institutional investors and family offices** across the region.

We make Strategy, Technology & Capital Work.

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CEDAR-IBSi EVENTS

ideas@cedar-consulting.com

www.cedar-consulting.com | www.ibsintelligence.com | www.cedaribsifintechlab.com | www.cedarhill.vc

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