

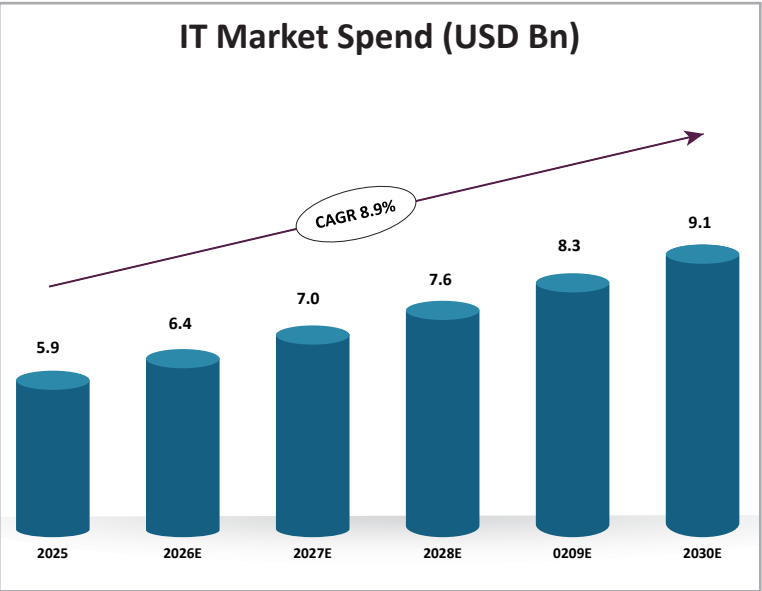
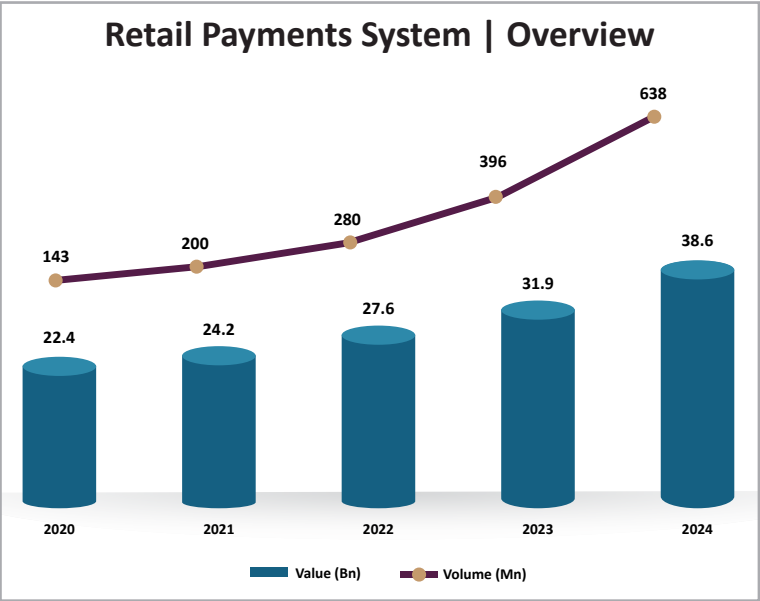


Building a Future-Ready Bank

📅 5 November 2025 📍 W, Muscat

PAYMENT INFRASTRUCTURE POWERING DIGITAL ECONOMY

This five-year trajectory underscores how policy alignment, financial sector digitization, and consumer adoption are converging to accelerate the shift away from cash. The CBO’s National Payment Systems (NPS) strategy—covering OmanNet, the Mobile Payments Clearing and Switching System (MPCSS), and ACH transfers—has built an interoperable backbone enabling banks, FinTech’s, and merchants to scale instant and card-based payments. The launch of Apple Pay and Samsung Pay in 2024, coupled with rising QR-code and contactless acceptance at SMEs, further boosted consumer familiarity with digital channels. For banks and FinTech’s, this expansion opens avenues to monetize retail transaction flows, develop new value-added services, and target inclusion gaps in rural and SME segments. With transaction volumes more than quadrupling since 2020, Oman is firmly on course to establish a cash-lite economy anchored by digital payment infrastructure and regulatory innovation.



IT SPEND FUELING A DIGITAL-FIRST ECONOMY

Technology market is evolving rapidly as enterprise demand converges with banking sector modernization. Oman Vision 2040 reforms are driving digital-first models, with banks focusing on AI automation, open banking, and cloud-native platforms. AI investment has progressed beyond pilot stages to enterprise-level deployment, with USD 156 Mn in 2024 to support applications in fraud detection, credit analysis, customer engagement. Cybersecurity spending projected at USD 135 Mn in 2025, with the BFSI sector at 29% share- highlighting regulatory priorities & growth of digital channels. As cloud adoption accelerates, workloads shift to SaaS and hybrid environments, demand for advanced data analytics and secure digital infrastructure rise. Oman’s IT market is transitioning from infrastructure upgrades to innovation-led growth, positioning technology as a foundation for diversification and digital resilience.

AGENDA

08:00 - 09:00 AM	Breakfast and Registration
09:00 - 09:15 AM	Welcome Note
09:15 - 09:30 AM	Market Overview and Trends
09:30 - 10:15 AM	Panel #1: Future of Banking A Business Leadership Strategic Perspective Strategy drives technology—or is it now the other way around? This panel brings together banking leaders to explore how business strategy is evolving in a technology-first world. What models, partnerships, and innovation priorities will define the future? And what kind of organization, skills, and culture will make it work?
10:15 - 11:00 AM	Panel #2: NextGen Digital Banking Building Connected Value Chains 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?
11:00 - 11:15 AM	Tea/Coffee Break





11.15 - 12.00 PM

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

Welcome to the new industrial revolution – AI. Cloud and AI are reshaping financial services globally. This panel discusses how these technologies drive personalization, optimize operations, and enable real-time decision-making. As the industry embraces data-driven strategies, what are the key opportunities and challenges in adopting AI and analytics at scale?

12.00 - 12.45 PM

Panel #4: Agentic AI Driving NextGen Digital Lending & Payments

Agentic AI is transforming how customers engage with their banks across lending and payments. Beyond automation, it brings autonomy and intelligence to every stage of the value chain. This panel explores how AI agents enhance decision-making, fraud detection, and customer experience. How can financial institutions harness this power to drive trust, efficiency, and innovation?

12.45 - 01.00 PM

Closing Note

01.00 - 02.00 PM

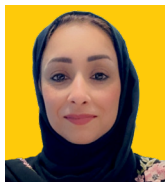
Lunch and Networking

PANELISTS

PANEL 1: 09:30 am to 10:15 am
Future of Banking | A Business Leadership Strategic Perspective



V. Ramkumar
Senior Partner
Cedar
Moderator



Noora Sultan
AGM - Head of Retail Banking
Ahli Bank



Ramez Amoudi
Deputy CEO
Dhofar International Development and Investment Holding



Rashid Al Qubaisi
CEO
Mawarid Finance



Barid Neogi
Chief Operating Officer (International Operations)
Emirates NBD



Venkat Narayanan
Founder and CEO
BigTapp Analytics

PANEL 2: 10:15 am to 11:00 am
NextGen Digital Banking | Building Connected Value Chains



Chetan Parekh
Managing Partner,
MENA FinTech Practice
Cedar
Moderator



Dr. Ali Al Shekaili
AGM - Head of Digital & e-Channels
NBO



Tariq Yahya Moosa AlBakri
Acting Head of eChannels
Sales and Support – Wholesale Banking
Ahli Bank



Radu Topliceanu
EVP, Head of NEO and Personal Banking
Mashreq UAE



Sherif Elmansy
Senior Manager, Products and Applications
International Turnkey Systems - ITS

PANEL 3: 11:15 am to 12:00 am
AI in Action | Pioneering the Next Wave of Banking



Pankul Verma
Director
Cedar
Moderator



Khalid Al Hoqani
Head of Transformation
Alizz Islamic Bank



Ferenc Bole
Head of IT
NBO



Emrah Baysal
Head of Enterprise Architecture
BankDhofar



Azd AlMandhari
Head of Innovation, Emerging Tech & Digital Partnerships
Ahli Bank



Ali Nanji
Regional Sales Director, Middle East
Backbase

PANEL 4: 12:00 to 12:45 pm
Agentic AI Driving NextGen Digital Lending & Payments



Nikhil Gokhale
 Director
IBS intelligence
Moderator



Ashish Gupta
 Head - Digital Banking and
 Acquiring
BankDhofar



Karthik Kapasi
 Head of Strategy
NBO



Mohamed Al Zaabi
 Head - Digital Business
Oman Housing Bank



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



Saqib Khan
 Sales Director
i2c Inc.

PANELIST FIRMS



ABOUT CEDAR

With a 40-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 5,000+ 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 FINTECH LAB

Founded in 2017, the Cedar-IBSi FinTech lab has been home to 60+ 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.

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ABOUT CEDAR-IBSI CAPITAL

Cedar-IBSi Capital is a leading early-stage tech venture capital fund backing founders building next-gen enterprise software for the Financial Services industry; leveraging AI and deep technologies. The fund has completed initial investments in Cogniquest and WonderLend Hubs, both disruptive solutions that address large opportunities in Banking and Financial Services and beyond.

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