Union of Arab Banks | Central Bank of Bahrain | Bahrain Association of Banks
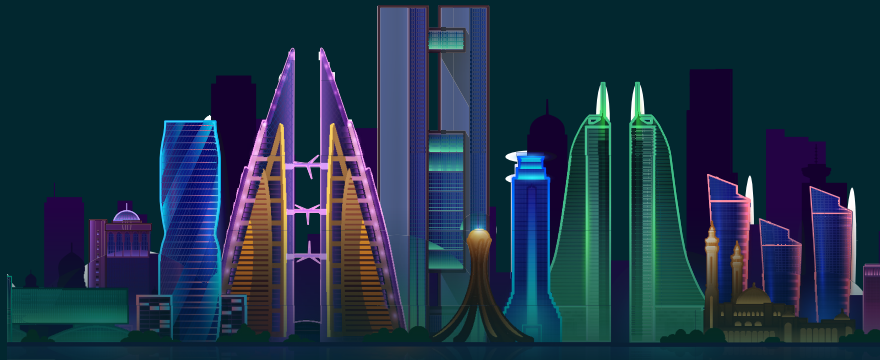
جمعية مصارف البحرين

# FROM DIGITAL BANKING TO AI BANKING

**29 JUNE - 1 JULY** GULF HOTEL **2025**
MANAMA – KINGDOM OF BAHRAIN

# FROM DIGITAL BANKING TO AI BANKING

## BACKGROUND:

The Middle East banking sector stands at the crossroads of digital ambition and AI-driven reinvention. Governments across the region — from the UAE to Saudi Arabia and Qatar — are actively shaping AI policies, launching national strategies, and investing in innovation ecosystems. Banks have embraced digital transformation, but the next wave of competitiveness lies in becoming truly AI-native.

As Vision 2030, Digital Dubai, and Bahrain FinTech Bay initiatives mature, the pressure is mounting on banks to move beyond digitization and unlock the full potential of Generative AI (GenAI) and Agentic AI. This shift isn't just technological; it's a structural evolution that will define leadership in the financial sector for decades to come.

## OBJECTIVES:

- To explore how banks in the Middle East can lead the global transition to AI-native financial services.
- To highlight regionally relevant use cases of GenAI that drive economic diversification, financial inclusion, and operational excellence.
- To share real case studies and success stories from within the GCC and broader MENA region.
- To offer a practical roadmap for AI adoption that aligns with local regulatory, cultural, and economic realities.
- To promote responsible and Sharia-compliant AI frameworks where applicable.
- To introduce Agentic AI and its transformative potential for the next generation of financial services.

## TARGETED AUDIENCE

- Banking Executives in the GCC and broader MENA region (CEOs, CIOs, Chief Digital and Innovation Officers)
- Public Sector Stakeholders driving national AI and financial strategies (e.g., Central Banks, Digital Authorities)
- Islamic Finance Leaders interested in AI-powered Sharia compliance and ethical banking
- Regional FinTech & Neobank Founders looking to differentiate with AI
- AI Strategy, Data Science, and Digital Transformation Leads at financial institutions
- Regulatory and Risk Officers navigating the emerging GenAI landscape

# FROM DIGITAL BANKING TO AI BANKING

## MAIN TOPICS:

**1. Evolution from Traditional to Digital Banking in the Middle East**
• Regional milestones, regulatory enablers, and consumer expectations

**2. The Revolution: From Digital Bank to AI Bank**
• Why AI is the new frontier in Gulf financial competitiveness

3. **Strategic Importance of AI to Middle East Banks**
• Personalized Islamic finance, real-time compliance, fraud reduction, ESG alignment

**4. Understanding GenAI and its Implications**
• Multilingual models, Arabic-language LLMs, and regional nuances

**5. GenAI Use Cases for Middle Eastern Banks**
• Customer onboarding (eKYC), chatbots in Arabic, personalized investment advisory, Sharia compliance automation

**6. Lessons from Early Adopters in the Region**
• What Gulf banks, neobanks, and fintechs have learned so far

**7. GenAI Readiness: Infrastructure, Talent, and Policy Alignment**
• Working within frameworks like ADGM, SAMA, and DIFC guidelines

**8. Where to Start: Reinventing the Business Model**
• Moving from channel-based digitalization to AI-driven orchestration

**9. Regional Case Studies of GenAI Adoption**
• Examples from banks in the UAE, KSA, Bahrain, and Egypt

**10. Mitigating Risks: Cultural, Regulatory, and Ethical Dimensions**
• Data privacy (especially cross-border), bias, and religious considerations

**11. Responsible AI Frameworks for the Middle East**
• Aligning with local governance while preparing for global standards

**12. What is Agentic AI?**
• Autonomous agents in real-time financial decision-making and customer support

**13. Key Capabilities of Agentic AI**
• Reasoning, task automation, multi-agent collaboration, and continuous learning

**14. Agentic AI Success Stories Relevant to the Region**
• Global examples with direct applicability to Middle East institutions

# SPEAKER:
# SEMIH KUMLUK, PH.D.
# (ABD) M.SC. CAIP CPA

**KELLOGG SCHOOL OF MANAGEMENT - EXECUTIVE EDUCATION**

Semih is the Digital Training Senior Manager at PwC's Academy Middle East. He is a well versed Professional with work experience spanning over 12 years in FMCG, Telecommunications. He has delivered many trainings on Artificial Intelligence, Data Analytics, Design Thinking, Branding, Project Management and other subjects in his areas of expertise as a trainer and won the Instructor of The Year award by CertNexus and made to Logical Operations Instructors Wall of Fame in 2021.

Semih is a strong advocate of emerging technologies and digitalization, remains actively involved in discussions around the early adaptation of these technologies and aspires to inspire others to improve their knowledge, he is delivering Keynote sessions in international conferences like LEAP, GITEX Technology Week, GISEC, FinTech Surge, AI Masters, Strata Data Conference, Telco AI Summit.

He successfully launched and delivered the 1st ever Artificial Intelligence certification programme across the Middle East and also secured the 1st runner-up position in PwC's global AI competition.

## PARTICIPATION FEES
**UAB MEMBERS:** $1250
**NON MEMBERS:** $1500

## MEANS OF PAYMENT

Please find below our account in USD at Arab Bank- Jordan
Arab Bank , Amman , Jordan - Shmeisani Branch
Account no: 0118/010272-5/510
Iban no: JO76 ARAB 1180 0000 0011 8010 2725 10
Swift code: ARABJOAX118
Beneficiary name: Union of Arab Banks

For more information and registration kindly send an email to :
**training@uabonline.org**