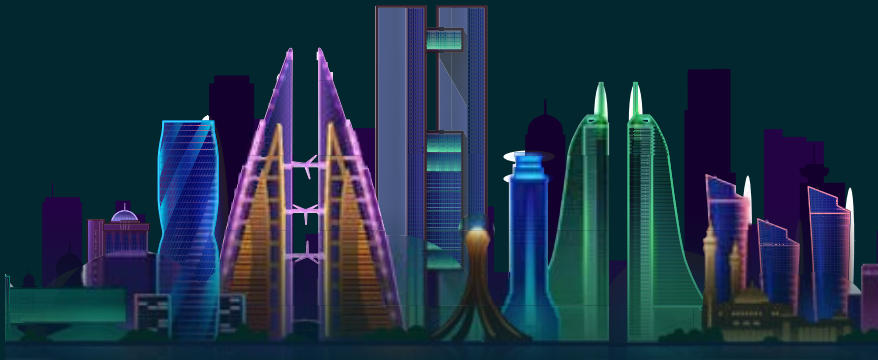


# FROM DIGITAL BANKING TO AI BANKING



30 / 09 - 02 / 10 / 2025 GULF HOTEL  
MANAMA – KINGDOM OF BAHRAIN

2025



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## 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.

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## 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.

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## 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

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## MAIN TOPICS:

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### 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:**  
**CHRISTIAN SPINDLER, PHD**

Christian Spindler is a recognised expert in climate risk analysis and management. After gaining both a PhD in Physics and an MBA, Christian Spindler has gained extensive experience in the data science and AI industries. He has also delivered a broad range of management consulting for data analytics in financial services with his latest role as Senior Manager at PwC.

With his software and modelling company, Christian was awarded Winner of the Climate Launchpad competition in Germany in 2019. Christian and his team are highly active in implementing TCFD analysis for major banks and real economy companies in Central Europe. He is particularly passionate about training and spreading the word about financial climate risk analysis as a way to contribute to make society and businesses more resilient.

## **PARTICIPATION FEES**

**UAB MEMBERS: \$1250**

**NON MEMBERS: \$1500**

## **MEANS OF PAYMENT**

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