

NEWAGE BANKING SUMMIT OMAN 2nd Edition

26–27 APRIL 2017 | MUSCAT, OMAN CO-LOCATED WITH OMAN BANKING & FINANCE AWARDS

BROCHURE

WHAT THE FUTURE HOLDS

The banking industry is currently a disruptive structure of ever-evolving technologies, and is witnessing a paradigm shift from traditional banking methods to new age, customer-centric methodologies that are focused on achieving higher customer satisfaction and better profitability through the continued unbundling of financial services and technological advancements. This is evident in the fact that banking technology spending in the Middle East is set to grow by 5.3 per cent, reaching US\$ 2.4 billion by the end of 2016.

The demographic, regulatory and functional aspects that govern the modern era of banking and fintech are ensuring stability and economic growth even in a tough fiscal environment. This has led to a steep increase in nontraditional players and disruptive innovators.

Digitalisation has successfully crept into all functions of banking, and the customer of today expects nothing less than a fully automated banking experience with an ease of operation and the highest level of banking security. These factors have triggered an evolution in the banking industry, which is heading towards an exciting and dynamic horizon with a plethora of promising opportunities. Overall banking development is expected to venture into unknown technological territories to unravel the numerous benefits and advantages of ever-increasing customer demands while enjoying continued profitability.

The New Age Banking Summit is back with the 2nd edition, which aims to highlight the various facets of the banking and fintech sectors as enablers and ensure that the best in the industry share invaluable insights and experiences to create a common platform of knowledge and networking. It is also the only event that witnessed all the CEOs from banks in Oman in attendance, along with their executive management teams.

WHY OMAN?

- Oman's stable and tightly regulated banking sector has continued to perform well in recent times (www.oxfordbusinessgroup.com)
- The expansion of the newly launched sharia-compliant segment, coupled with strong asset growth, has been central to the banking sector's development (www.oxfordbusinessgroup.com)
- Oman's conventional banks have posted a robust 10.44 per cent growth in aggregate personal loans, or consumer loan portfolios, which stood at USD 200 billion by the end of June 2016 (www.oeronline.com)
- Oman's banking sector grew at a compound annual growth rate of approximately 12 per cent between 2010 and 2014, well ahead of inflation (www.oxfordbusinessgroup.com)
- Oman's banking sector is well-positioned for sustained growth, and will benefit from the Sultanate's systematic shift toward a more diversified economy (www.TBY.com)
- Official data reveals that the top three institutions contribute around 62 per cent of total sector assets, while leading player Bank Muscat accounts for 37.26 per cent of total sector assets (www.TBY.com)
- Omani Bank credit as a share of GDP rose from 47.4 per cent in 2010 to 57.1 per cent at the end of 2014, and was equivalent to 94.8 per cent of non-oil GDP (www.oxfordbusinessgroup.com)

FINANCIAL INSTITUTIONS HAVE REPORTED AN AVERAGE INTERNET OF THINGS (IOT) BUDGET OF US\$ 117.4 MILLION, AND A NEW STUDY REVEALS THAT COMPANIES ARE PLANNING TO SPEND US\$ 153.5 MILLION ON IOT BY 2018.

> A RECENT REPORT REVEALED THAT THE TOTAL VALUE OF BITCOIN TRANSACTIONS IS EXPECTED TO EXCEED US\$ 92 BILLION THIS YEAR, UP FROM LESS THAN US\$ 27 BILLION IN 2015 – NFC WORLD

HOW IS THIS SUMMIT RELEVANT TO YOU?

- Map your digital banking blueprint
- Interact with key leaders, decision makers and banking innovators
- Explore opportunities for client acquisition
- Network with clients and vendors
- Increase market knowledge and acquaintance
- Enhance your company profile
- Learn from expert speakers and industry leaders
- Gain access to exponential case studies
- Explore how disruptive technology will change the banking Industry
- Understand how the new age customer needs to be serviced
- Source new methodologies or technological ideas

NABS (OMAN) WILL FOCUS ON

- Developing a customer-centric business model
- Obtaining an information advantage
- Proactively managing risk, regulations and capital
- The role of fintech
- Fortifying core banking IT systems
- The role of blockchain and its importance
- Cyber security in the banking world
- Simplifying business and operating models
- Disruptive innovations in banking
- Building a stronger credit quality portfolio
- Keeping up with capital and fiscal regulations
- Banking analytics and business intelligence
- Banking compliance
- Increasing customer engagement and consumer stickiness
- Big data in banking
- Omni-channel banking
- Opti-channel delivery
- Battling the fiscal crunch
- Future banking trends and technologies



ACQUISITION OF ADVANCED ANALYTICS AND BANKING SOFTWARE SPENDING GREW AT 9.3 PER CENT IN 2016, AND IS EXPECTED TO INCREASE SHARPLY THIS YEAR – GARTNER

> AS A MAJOR PART OF ISLAMIC BANKING INNOVATION, SUKUK ISSUANCE WAS ESTIMATED AT US\$ 130 BILLION IN 2014, WITH OUTSTANDING ISSUANCE CONTINUING TO GROW AT A STABLE PACE – GLOBAL FINANCE

WHAT MAKES THIS SUMMIT UNIQUE?

The New Age Banking Summit is the largest summit for the banking industry in Oman.

Oman Banking & Finance Awards

The New Age Banking Summit serves as an optimal dais for the largest awards and recognition platform in various segments and fields of banking in the region.

Fintech Innovators Forum

Why is the world caught in the fintech wave and what is it doing to the global banking industry? The only way you can find the answer to these questions is by listening to leaders who are in charge of these fintech innovations.

Open Colloquiums

Providing a platform for intensive discussions and freeassociating key elements of new age banking.

Disruptive Sessions

Find out what's disrupting the banking sector worldwide so that you are never caught by surprise and you can keep your bank a step ahead.

Case Stories & Success Stories

There's nothing more effective than a case study to understand the difference between theories and implementation as you learn from real-life examples of challenges and ways to overcome them.

Dedicated Brainstorming for Strategies and Solutions

Discover how to overcome obstacles and roadblocks through rigorous round table sessions.

Next-Level Networking

As the gathering in Oman that brings the maximum number of CEOs together (along with their teams), we not only help introduce you to them but also help you have one-on-one discussions to learn what's good for business.

NEW AGE BANKING SUMMIT OMAN EDITION 2017 AGENDA

08:00 Registration and Coffee

- 08:50 Welcome Address by UMS Conferences
- 08:55 Opening remarks from the Chairman
- **09:00 KEYNOTE ADDRESS:** Central Bank of Oman

SESSION 1 MODERN FINANCIAL LEADERSHIP FOR NEW AGE BANKING

09:15 Panel Discussion: Navigating New Horizons amid Changing Market Dynamics:

- How are banks in Oman adapting to the macro environment marked by economic slowdown, tighter liquidity and growing reliance on the private sector for growth initiatives?
- How are they managing a fine balance between growth and risk management?
- What are the areas of opportunity for banks in 2017–18?
- How is the banking landscape expected to change in the coming years and how are banks preparing for it?

10:15 OMAN BANKING & FINANCE AWARDS

Based on the latest OER-GBCM survey, the awards will be presented to the best performers in the banking and non-banking finance sectors in Oman.

Recognising the endeavours of organisations in the banking and finance industry, the Banking & Finance Awards will highlight the achievements of these entities and set a benchmark while motivating others to attain similar goals.



10:45 COFFEE AND NETWORKING BREAK

SESSION 2 PARADIGM SHIFT IN BANKING TECHNOLOGIES

11:15 Disruption as a Boardroom Strategy: Future-Proofing the Banking Environment

- Understanding the new age needs of the customer and making changes to products and services accordingly
- Promoting disruption internally to avoid external challenges
- Embracing banking IT and financial software architecture for global competence

11:45 Regulatory Challenges in New Age banking: The Resilient Force Keeping a Check on Things

- Understanding, adapting to and overcoming guidelines and protocols
- Exploring the regulatory trends and financial policies for better technological integration
- Seeking regulatory liberalisation in order to improve credit and risk intermediation

12:15 Investment in Banking Innovation: Need of the Hour

- Integrating fund allocation for banking innovation into the organisational business model
- Exploiting the countless benefits of process digitalisation and financial modernisation
- Turning to fintech companies to renew the brand and introduce financial disruption

12:45 Advanced Analytics: Redefining the Banking Experience by Driving Revenue and Reducing Risk

- Conquering the challenges posed by data integration, technology infrastructure and process automation
- Breaking down internal silos and internalising decision making driven by analytics
- Asserting key aspects of risk analytics, financial insights, customer analytics, and sales and marketing analytics

13.15 LUNCHEON AND PRAYER BREAK

SESSION 3 FUTURISTIC SOLUTIONS TO PRESSING ISSUES

14:15 Integrated Multi-Channel Delivery: Enhanced Banking Optimisation and Consumer-Centric Efficiency

- Augmenting a cross-channel strategy to source a larger scope of revenue
- Understanding customer behavior to segregate and segment specific needs and fulfill them accordingly
- Finding the common ground between multi-channel and omni-channel in order to incentivise
- Overcoming the challenge of operating with limited funds while seeking better channel capabilities

14:45 Banking and Fintech: Collaboration, Not Competition

- Analysing and adapting to the rapid shift towards digital-only banks
- Including innovative banking fintech services as an integral part of banking systems
- Addressing the impact that fintech will have on banking in the following decade

15:15 NETWORKING AND COFFEE BREAK

SESSION 4 FUTURISTIC SOLUTIONS TO PRESSING ISSUES

15:45 Masterclass | Innovation in Islamic Banking: Adapting to the Future while Holding on to Virtues

- Diversifying Sukuk offerings, thereby providing new benefits and structures for investors and issuers
- Understanding Basel III-compliant instruments to meet revised capital standards
- Asserting the importance of applying Sharia principles in the digital, economic and financial spheres
- 16.45 Closing Remarks from the Chairman
- 17.00 Networking Reception

17.30 End of Day 1

| 08:00 | Registration and Coffee |
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| 08:50 | Welcome Address by UMS Conferences |
| 08:55 | Opening remarks from the Chairman |
| | SESSION 1 GROWING TRENDS IN BANKING DIGITALISATION |
| 09:00 | Artificial Intelligence: Humanising Machines to Serve Us Better |
| | Using computerised AI to precisely analyse granular data in order to make better decisions Reducing human error and exercising better control over data, information |
| | and processes |
| | • Exploring the infinite possibilities of the scope and evolutionary ability of machine learning |
| 09:30 | IoT – Internet of Things: Technological Transformation Leading to Digital Revolution |
| | Tracking and monitoring products and services after they are sold to customers, thereby understanding customer behavior and aspects after sales Monitoring customer experiences and restructuring supply chain processes Discovering Banking of Things (BoT) and its implications and benefits |
| 10:00 | Big Data: Advanced Scientific Analysis of Data and Information |
| | Adopting big data analytics as part of the core banking strategy for risk analysis, enhanced customer experience and operations optimisation Overcoming big data challenges such as scattered data, fraud identification and corporate governance |
| | Enhancing compliance reporting, customer segmentation and risk management for overall process development |
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10:30 Blockchain: The Underlying Catalyst for Change in Disruptive Innovation

- Comprehending the complex architecture of blockchain strategies and insights
- Analysing Bitcoin and digital cash while maintaining a shared and trusted public ledger for cost reduction
- Making transactions safer, more reliable and more secure while maintaining transparency in processes

11:00 NETWORKING AND COFFEE BREAK

SESSION 2 PROGRESSION OF NEXT-GEN BANKING

11:30 Virtual Money and Digital Wallets: The Future of Money

- Changing the way we perceive money and increasing the significance and purpose of monetary transactions
- Maintaining a high level of security and assessing customer spending behavior to segment and target customer-specific products and services
- Evolving democratisation and digitalisation of currency for ease of application and usage

12:00 PANEL DISCUSSION: Banking Modernisation: Transform, Adapt or Perish

- Discussing the rising trend of the "digital native" customer and their expectations
- Moving from traditional branch banking to virtual banking channels for greater reach and profitability
- Harnessing sophisticated digital banking platforms to break barriers between banks and customers
- Creating a digital transformation model, evolving process automation and ensuring a smarter enterprise

13:00 Luncheon and Closing Remarks from the Chairman

| | SESSION 3 ADAPTING FRONT-END BANKING INNOVATION |
|-------|--|
| 14:00 | Cyber Security in Banking: Securing Digital Banking and Ensuring Information Security and Business Continuity |
| | Understanding how to structure a vigorous Security Operations Center (SOC) Eliminating threats and breaches across the enterprise, network layers and virtual systems Enabling readiness for risk management and damage control in the event of an attack |
| 14:30 | Cross-Border Payments: Dissolving Borders through Financial Relationships |
| | Redesigning domestic infrastructures to accommodate cross-border payment solutions Closely managing risk and liquidity to expand the scope and value of business Analysing the increasing government-led initiatives and impact of regulatory developments |
| 15:00 | Mobile Banking Platforms: Countless Possibilities for Digital Banking Interfaces |
| | Exploring the ease of convenience and availability of services around the clock Preparing against the security threats associated with mobile banking Increasing customer engagement and widening the scope of sales through banking applications |
| 15:30 | Closing Remarks from the Chairman |
| 15.45 | Networking, Coffee and End of Summit |



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