

EMBank Showcases Visionary Leadership at Baltic Fintech Days 2025

Baltic Fintech Days, spotlighting innovation, disruption, and collaboration across the financial technology landscape.

VILNIUS, LITHUANIA, April 10, 2025 /EINPresswire.com/ -- Last week, Vilnius welcomed the fintech world to the vibrant two-day event, Baltic Fintech Days, spotlighting innovation, disruption, and collaboration across the financial technology landscape.



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Baltic Fintech Days 2025 brought together over 1,000 attendees, including fintech founders, banking executives, regulators, and technology providers, for a two-day deep dive into the future of financial services. Held in Vilnius, Lithuania, the event featured more than 60 speakers across keynote talks, panels, and breakout sessions, covering themes such as embedded finance, digital identity, compliance innovation,

and the role of AI in financial services. With a growing reputation as a key fintech hub in the region, the Baltics proved once again that they are not just consumers but creators of next-generation financial solutions.

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Relevance is everything.
Show customers that you truly understand them.”

*Sarp Demiray, CEO of
European Merchant Bank
(EMBank)*

The conference served as a critical platform for connecting the fintech ecosystem across Lithuania, Latvia, and Estonia, with a strong representation from EU-wide institutions and global tech enablers. Attendees engaged in robust

discussions around regulatory trends, investment dynamics, and technological transformation, reinforcing the Baltics' strategic importance in Europe's financial future. Networking lounges, startup showcases, and side events provided ample opportunity for new partnerships and cross-border collaboration.

Among the event's most influential participants, [European Merchant Bank \(EMBank\)](#) stood out not only as a main sponsor but also as a thought leader helping to shape the future of finance in

the Baltics and beyond.

Keynote by Dr. Ozan Ozerk

One of the most anticipated moments of the event came with the keynote speech by EMBank's founder, Dr. Ozan Ozerk, titled "From Saving Lives to Saving Finance: What Medicine Taught Me About Fixing Money." Dr. Ozerk—drawing from his unique background as a medical professional turned fintech pioneer—delivered a compelling narrative on how principles of precision, responsibility, and diagnostics from medicine can revolutionise financial systems. His insights bridged two complex worlds, offering a refreshing take on ethical innovation and the importance of systemic thinking in solving financial inefficiencies.

Dr Ozan Ozerk emphasised that financial systems, much like complex biological systems, require early identification of risk, thoughtful intervention, and continuous monitoring. "The tools we use may differ," he noted, "but the mindset of careful analysis, accountability, and serving people at the core remains the same."

Rather than offer broad prescriptions, Dr. Ozerk encouraged fintech leaders to think critically about the long-term consequences of innovation, especially in areas such as credit scoring, automation, and digital identity. His perspective brought a fresh, interdisciplinary lens to a sector often focused on speed and scale.

CEO Sarp Demiray on the Future of Hyperpersonalisation

Continuing EMBank's strong presence at the event, CEO Sarp Demiray participated as a panellist in the session titled "Is Hyperpersonalisation the Ultimate Competitive Edge in Finance?" Addressing an audience deeply interested in the evolving customer experience, Demiray emphasised the strategic role of data, AI, and actionable customer insights in crafting meaningful, individualised interactions. The panel explored how hyperpersonalisation is moving from a buzzword to a core differentiator—an area where EMBank is actively innovating through its digital-first approach and commitment to responsiveness.

Sarp Demiray underlined that personalisation in financial services is no longer a differentiator—it's a baseline expectation. "Today's SME and fintech clients expect their bank to act more like a co-pilot—offering timely, relevant insights that help them make smarter decisions," he said.

Demiray noted that while personalisation has always existed in banking, digitalisation and AI have amplified its scale and precision. The challenge now, he argued, lies in execution: getting the right offer to the right client at the right time. Personalisation without context, he warned, is just noise.

He also called for greater transparency in how banks use client data. "Opt-in is the minimum. Clients should understand what data is used, why it matters, and what's in it for them." Looking ahead, Demiray predicted a future where banking becomes seamlessly embedded into business

platforms—making financial support feel intuitive and invisible. His final takeaway: “Relevance is everything. Show customers that you truly understand them.”

Engaging the Fintech Community

Beyond the stage, EMBank’s team was active throughout the event, engaging with fintech entrepreneurs, technologists, and regulatory professionals. The Bank’s presence underscored its commitment to fostering partnerships and encouraging dialogue within the European financial ecosystem. From exploring embedded finance to discussing digital banking strategies, EMBank used the opportunity to both learn from and contribute to the region’s vibrant fintech narrative.

A Testament to EMBank’s Mission and Vision

As a trusted financial partner and fully licensed Lithuanian bank, EMBank continues to bridge traditional banking with the digital-first future of finance. Its participation in Baltic Fintech Days highlighted not only its strategic foresight and innovation leadership but also its dedication to empowering businesses, supporting fintech infrastructure, and staying at the forefront of financial evolution across the European Union.

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