

MEBIS 2025 Concludes With Consensus: AI, Open Finance and Customer Experience Set to Redefine Banking's Future

The 16th Annual Middle East Banking Innovation Summit (MEBIS 2025) concluded last week at the Jumeirah Emirates Towers

DUBAI, DUBAI, UNITED ARAB EMIRATES, September 22, 2025 /EINPresswire.com/ -- The 16th Annual Middle East [Banking Innovation Summit \(MEBIS 2025\)](#) concluded at the Jumeirah Emirates Towers after two days of insightful discussions, cutting-edge case studies, and forward-looking debates. With over 400 senior bankers, regulators, technology leaders, and innovators in attendance, the summit reaffirmed its position as the region's most influential banking technology gathering.

Over two packed days, MEBIS 2025 spotlighted how artificial intelligence, data, trust, and customer-centric strategies are already reshaping financial services across the Middle East, while addressing the critical question: how can banks execute transformation at scale?

Day One opened with a fireside chat featuring Saket Saith, Group Chief Technology & Data Officer at RAKBANK, and Sriranga Sampathkumar, Regional Head at Infosys Finacle. The dialogue examined how embedded finance, real-time payments, and AI ecosystems are redefining customer engagement and unlocking new revenue streams.



This was followed by a keynote from Binnie Sharma of Nucleus Software, urging banks to move beyond siloed dashboards and embed data governance and trust into every layer of decision-making.

Dr. Michael Kivi of e7 Group brought security into focus, highlighting how physical authentication and secure printing technologies remain foundational to building digital trust in an era of cyber-fraud.



Innovation continued with Salesforce's Drew Seelig, who introduced "agentic AI" — autonomous, intelligent systems capable of transforming compliance, personalisation, and loyalty programs at scale.

The day's featured fireside chat with leaders from Mashreq, nCino, and Commercial Bank of Dubai tackled the question: how can AI deliver tangible efficiency gains while keeping customers at the centre? Panelists demonstrated real cases where AI has cut costs, accelerated speed, and improved accuracy in both back-end operations and front-end services.

A highlight was the panel discussion on "Navigating the Digital Frontier", where CIOs and CTOs debated balancing agility with resilience. With rising cyber threats and compliance burdens, panelists agreed that innovation must go hand in hand with security.

The day also saw Alteryx showcase its "Data Chaos to AI Confidence" framework, illustrating how banks can unify data silos into trusted, AI-powered insights. This was followed by sessions on AI in fraud detection, credit scoring, and marketing, alongside strategies for global collaboration across centers of excellence to accelerate innovation at scale.

Day One closed with a panel on customer-centric banking, which emphasized the rising demand for hyper-personalised digital journeys that are seamless, secure, and intuitive.

The second day shifted gears, tackling cybersecurity, generative AI, open finance, and cultural transformation.

The morning opened with Mashreq's Olivier Busolini, who declared that the CISO is no longer a gatekeeper but a strategic leader, responsible for resilience, trust, and innovation in an era of complex threats.

This was followed by RAKBANK's Dongjun (DJ) Choi, who explored how generative AI, paired with advanced analytics, is enabling real-time forecasting, smarter decision-making, and personalised banking — while raising urgent questions around ethics and governance.

Ben Gamble of Ververica showcased live use cases of streaming data and AI delivering real-time fraud detection, adaptive risk models, and hyper-personalised experiences.

The human side of transformation was captured in Sarah Al Zaabi's case study (CINET, Kuwait) on aligning culture with data transformation, reminding delegates that technology adoption without mindset change is doomed to fail.

Delegates then gained a global perspective from Malta's banking transformation journey, demonstrating how regulatory agility, infrastructure, and partnerships enabled a rapid digital pivot that reinvented customer experience.

The much-anticipated Open Finance panel highlighted how open APIs and data-sharing are unlocking new services across insurance, pensions, and wealth management. Regulators and banks alike emphasised the dual imperative of innovation and trust, ensuring customers remain in control of their data.

Later, sessions by ManageEngine outlined how automated IT management can deliver compliance, security, and operational resilience at scale. The day concluded with a customer-centric banking panel, which spotlighted how AI, mobile platforms, and automation are redefining the banker's role — from transaction handler to trusted digital advisor.

The Clear Mandate: Execution Will Define Leaders

Across two days, a strong message resonated: AI is no longer an experiment — it is now embedded in the daily DNA of banking. Fraud detection, credit risk, personalised offers, and customer service are already being transformed. However, technology alone is not enough. Culture, governance, and execution will determine who thrives.

"MEBIS 2025 has shown us that the future of banking is no longer a distant vision — it is happening now," said Shail Bisht, Regional Director at Expotrade, the organizer of MEBIS. "Over two days, we've seen banks embrace AI, strengthen digital trust, and align culture with technology. The challenge now is execution — and that will separate leaders from followers."

Delegates left MEBIS 2025 with actionable insights, new partnerships, and a shared commitment to shaping the future of finance, ensuring the conversations started in Dubai will influence strategy tables across the region for months to come.

About MEBIS 2025

The Middle East Banking Innovation Summit (MEBIS) is the region's longest-running and most influential banking technology event, now in its 16th edition. Gathering global solution providers,

regional banks, regulators, and senior decision-makers, MEBIS provides an unparalleled platform for dialogue, collaboration, and innovation driving the future of financial services.

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