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AI, GenAI & Intelligent Automation in Middle East Banking



From digital banking to intelligent banking — why the shift needs a foundation, not just a model.

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THE CLAIM

Most AI strategies in this room are going to fail.

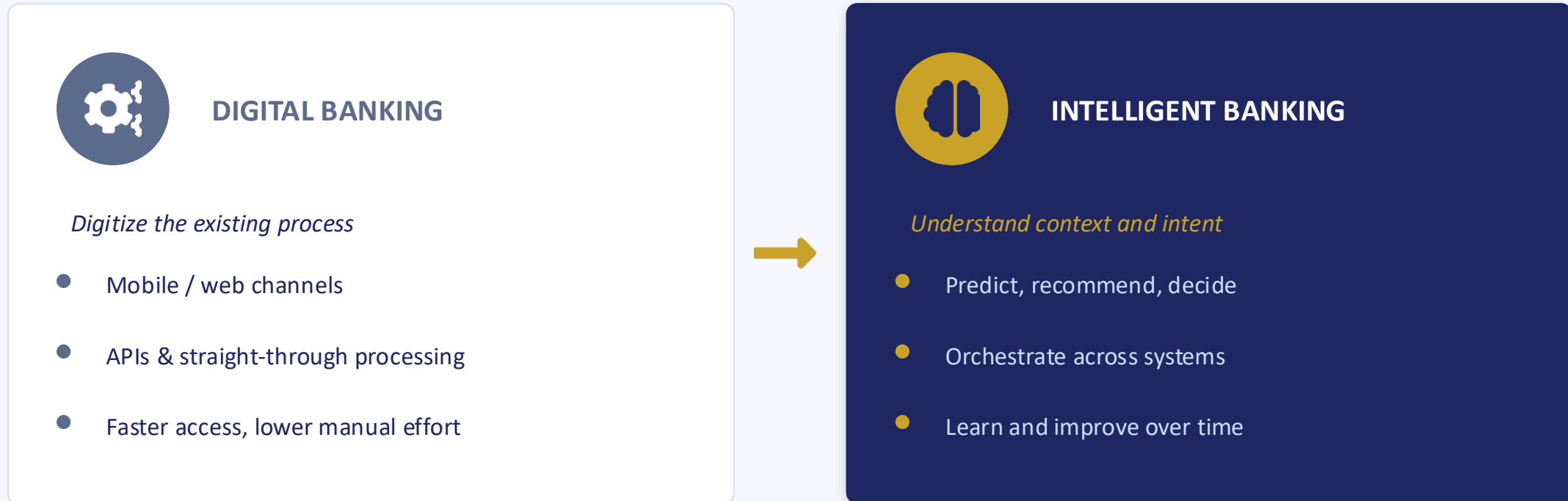
Not because the models are weak.

Because they're being poured onto a foundation
that was never built to hold them.

THE SHIFT

Digital Banking → Intelligent Banking

Digital banking changed the channel. Intelligence can change the operating model.



The transformation is not “put AI on the front end.” It is connecting intelligence to the systems that actually run the bank.

SECTION 1

The Decade Problem



10+

YEARS

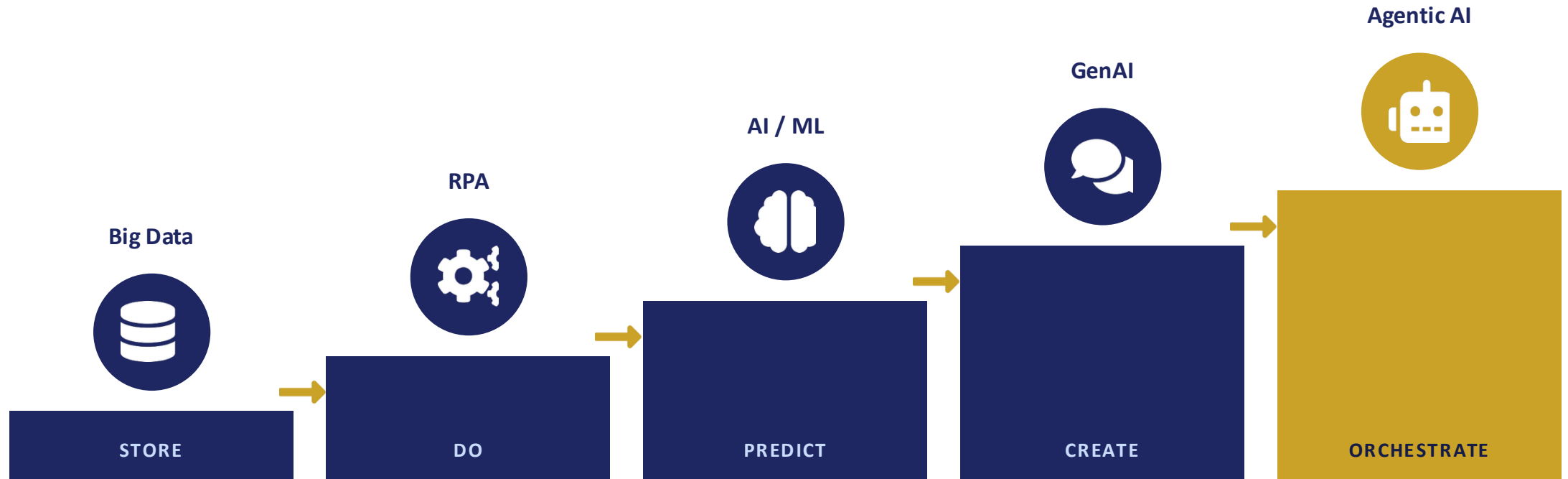
Typical core banking & payments
platform replacement cycle

- Legacy cores were built for stability and record-keeping — not modularity or real-time integration.
- Implementation adds further years on top: migrations, parallel runs, regulatory sign-off.
- Intelligent, agentic systems are now being asked to sit on exactly this foundation.

SECTION 2

The Evolution Was Never a Surprise

Five layers, five different jobs — real value appears only when they work together.



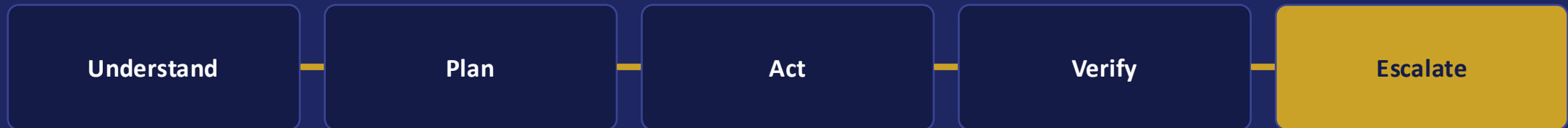
Every step was visible, piloted, and roadmapped years before it became the headline.

Agentic Banking in Action

A chatbot answers a question. An agent is designed around an outcome.

"I don't recognize this transaction."

CUSTOMER SAYS



Gather data → assess risk → prepare case → execute permitted action → escalate when required

Not a chatbot. An intelligent operational worker — permissioned, observable, and governed within its authority.

SECTION 3

Our Real Challenge: Arrange the Jigsaw



Individually, every piece is valuable. Scattered, they are just pieces.

Agentic AI does not fix a fragmented data foundation. **It exposes it — ruthlessly, at machine speed.**

SECTION 4

Responsible AI: Trust Is the Architecture



Data

Privacy
Quality
Lineage



Model

Explainability
Bias
Performance



Security

Prompt attacks
Data leakage
Identity



Control

Human oversight
Audit trail
Permissions

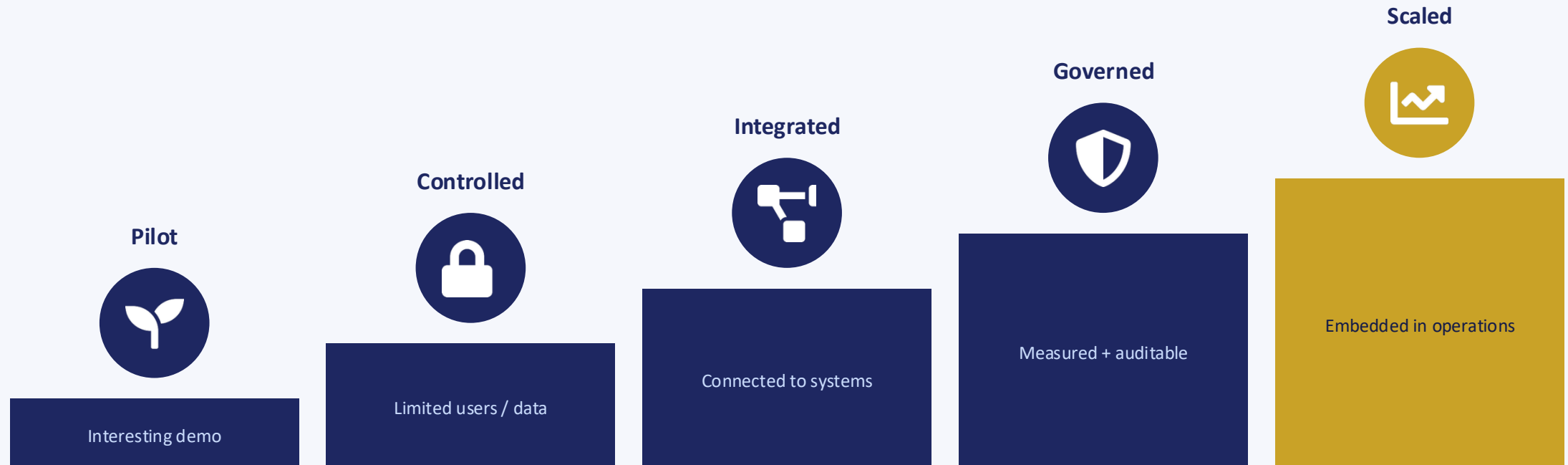
“The AI said so” is not an acceptable banking control. It must be designed into the architecture — not added after the pilot.

The UAE Central Bank’s guidance on responsible AI/ML adoption — transparency, accountability, explainability, data privacy — signals where the whole region is heading.

SECTION 5

From Pilot to Scale

The hard part is not the pilot. It is production.



Production AI needs data, integration, governance, security, and people — all at once.

Three Unglamorous Places to Start

1



Audit Before You Architect

Map which systems hold your data, in what format, on what cycle, owned by whom — before funding a single agentic use case.

2



Own Data Like Capital

Assign dataset owners the way you assign a P&L. No accountability, no governance policy will save you.

3



Pilot Small, Design Whole

Start with one contained use case — but design its data contracts as if every department will eventually plug in.

A REGIONAL ADVANTAGE

The Middle East Doesn't Have to Follow

It can help define the next generation of banking.



Real-Time Payments

Modern rails already live across the region



Digital-First Customers

High expectations, high adoption



Multi-Market Banking

Tightly connected regional relationships



AI & Cloud Investment

Capital many larger markets can't match

But only for institutions willing to do the unglamorous foundational work first — while the advantage is still there to be claimed.

THE FAILURE IS AVOIDABLE

Humans + AI + Automation — not Human vs. AI.

The future doesn't arrive as a leap. It arrives one carefully placed piece at a time — until, quite suddenly, the picture is complete.

More intelligent. More responsive. More resilient. More human.

The only question left: are you still holding pieces — or have you started placing them?





Thank You

MEBIS 2026 — I look forward to continuing this conversation over the next two days.

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