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Global FinTech Perspectives

AI Generated

Building a Future-Ready Bank

7 August 2025 **The Ritz-Carlton, Millenia Singapore**

CEDAR-IBSi EVENTS

EVENT PARTNERS

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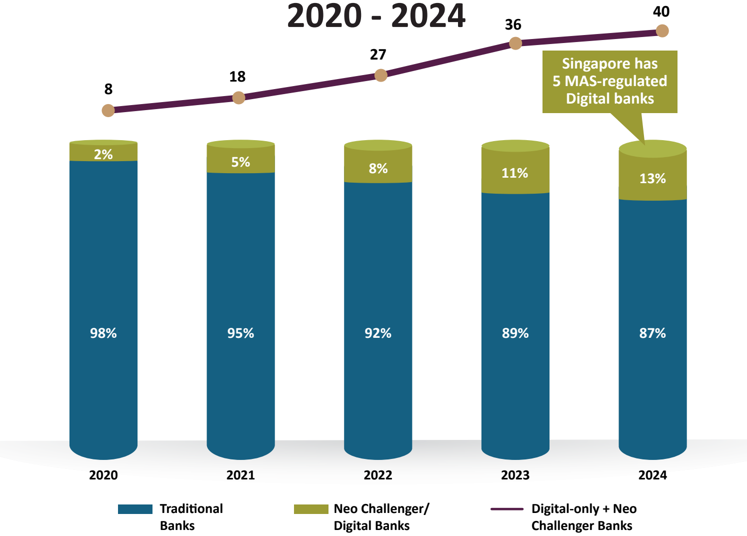
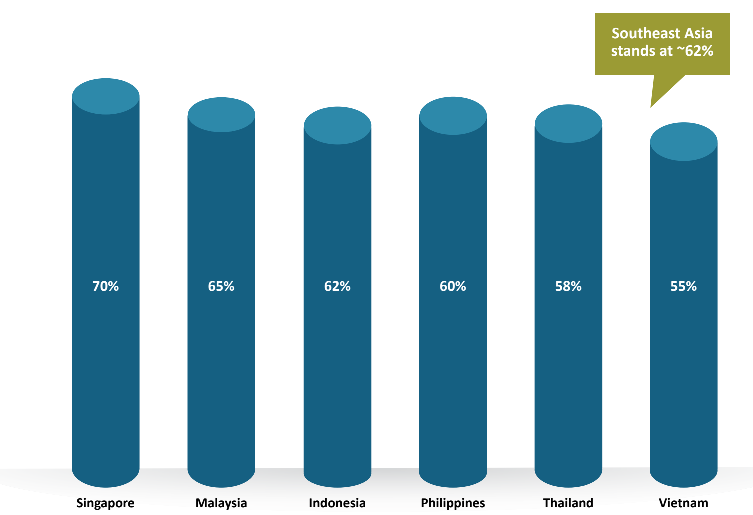
DIGITAL BANKING REVOLUTION IN SOUTHEAST ASIA

Southeast Asia's digital banking sector is undergoing rapid transformation, driven by strong internet penetration, financial inclusion goals, digitally native population, and progressive regulations by governments. From just 8 digital-only banks in 2020, the region now hosts 40+ licensed neo challenger and digital banks, including players like GXS Bank in Singapore & Tonik in Philippines. Digital challengers are gaining faster momentum through mobile-first strategies, embedded finance, and super-app ecosystems. The ease of setting up digital banks has improved with markets such as Malaysia, Vietnam, and the Philippines adopting clearer licensing frameworks. Singapore has a strong digital ecosystem with ~1.2 Mn digital banking users (June 2025) and a fostering thriving fintech ecosystem anchored by regulatory clarity and innovation.

Digital Banking Growth Southeast Asia | 2020 - 2024



Cloud Adoption by Banks Southeast Asia | 2024



REDEFINING INFRASTRUCTURE FOR A CLOUD-FIRST FUTURE

Southeast Asia's cloud market is projected to grow at 14.2% CAGR (2025–2028), driven by AI integration and digital transformation. Singapore leads as region's cloud hub, with ~70% of enterprises adopting cloud-first strategies and government initiatives like Smart Nation accelerating adoption. The region records average 1.35x more efficient and profitable on cloud vs on-premise costs. Agile infrastructure is gaining traction, with several hyper scalers investing $9 Bn+ in data centers to support scalable, AI-ready ecosystems. The shift to cloud-native platforms and edge computing is unlocking efficiency for SMEs and Fintechs, positioning SEA as a $1.5 Tn digital economy by 2025. Singapore's robust regulatory framework and high digital readiness sets the benchmark for innovation.

AGENDA

08:30 - 09.30 AM **Breakfast and Registration**

09.30 - 09.40 AM **Keynote Address**

09.40 - 10.00 AM **Market Overview and Trends**

10.00 - 10.45 AM **Panel 1: Future of Banking | A Business Leadership Strategic Perspective**

Strategy drives technology, or is it now the other way around? Enjoy an interesting conversation with banking business leaders on what's the right answer to this question, and how will a bank strategy evolve for the future. Also, the kind of organization, skills, and culture needed to make it work.

10:45 - 11:30 AM **Panel 2: NextGen Transaction Banking | The Digital Value Chain from SMEs to Corporates**

Transaction banking is unlocking new efficiencies across small, medium and large enterprises. This panel will explore innovations driving payments, trade finance, and cash management, and how banks can build seamless digital value chains to empower corporate and SME clients. What are the key challenges and opportunities in creating an interconnected ecosystem?

11:30 - 11:45 AM **Tea/Coffee Break**

11.45 - 12.30 PM	**Panel 3: AI in Action | Pioneering the Next Wave of Digital Banking** Welcome to the new industrial revolution – AI. AI is reshaping the financial services industry globally. This panel will discuss how AI is driving personalized customer experiences, optimizing operations, and enabling real-time decision-making. The financial services industry embraces data-driven strategies, what are the key opportunities and challenges in adopting AI and analytics at scale? How can financial institutions leverage these innovations?
12.30 - 01.15 PM	**Panel 4: Future of Digital Payments in Southeast Asia | A Cashless Economy** Instant payments are surging driven by customer preferences, progressive regulations, and a thriving FinTech ecosystem. What are the emerging global trends and adoption? More importantly, how can banks remain competitive amid opportunities such as mobile wallets, cross-border remittances, BNPL, and real-time payments?
01.15 - 01.30 PM	**Closing Note**
01.30 - 02.30 PM	**Lunch and Networking**

PANELISTS

KEYNOTE ADDRESS: 'Gradually, Then Suddenly': Why the Future of Banking Can't Wait

Pat Patel
CEO for USA, LATAM, MEA & Co-CEO,
Forums at Global Finance & Technology Network (GFTN)

PANEL 1: Future of Banking | A Business Leadership Strategic Perspective

V. Ramkumar
Senior Partner
Cedar
Moderator

Akhil Bhan
Group Head - Customer Experience (Corporate)
DBS

Daniel Hinds
Global Head of CRM and Sales Enablement
Standard Chartered

Shrinath Bolloju
MD, APAC Head of Ops & Tech for Payments
JPMorganChase

PANEL 2: NextGen Transaction Banking | The Digital Value Chain from SMEs to Corporates

Chetan Parekh
Managing Partner,
MENA FinTech Practice
Cedar
Moderator

Ashish Rai
Group CEO
Aurionpro

David Koh
MD, Co-Head - Transaction Banking APAC,
SMBC

Rahul Saxena
MD - Asia Pacific
Eliant Trade Finance

Satish Rajaraman
ED, Structured Solutions - Transaction Banking
Standard Chartered

PANEL 3: AI in Action | Pioneering the Next Wave of Digital Banking

Amit Jain
Partner & Head
IBS intelligence
Moderator

Bret Dasgupta
Head, Trade Finance & Cash Management
GXS Bank

David Song
Head - Digital Business Unit
Green Link Digital Bank

Sateesh Reddy
Group CTO
Tonik Bank

PANEL 4: Future of Digital Payments in Southeast Asia | A Cashless Economy

Nikhil Gokhale
Director
IBS intelligence
Moderator

Angad Dhindsa
Head - South East Asia, ED, Board Member
Razorpay Singapore

Balaji Natarajan
Head - Strategic Sales - PCM, International
ANZ

Flora Shi
APAC Implementation Director
Wise

Sharon Toh
Head - ASEAN Region
Swift

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tonik
WISE

ABOUT CEDAR

With a 40-year track record, Cedar is a Forbes-ranked global consulting firm with deep expertise in strategy & driving performance powered by the Balanced Scorecard. Its Financial Services & Financial Technology Practice is a Centre-of-Excellence transforming leading financial services institutions & technology companies as the digital and AI revolution accelerates.

ABOUT IBS INTELLIGENCE

Founded in 1991 and headquartered in the UK, Cedar's group firm, IBS Intelligence (IBSi) is the world's only pure-play Financial Technology focused research, advisory, and news analysis firm, with a 30-year track record and clients globally. We take pride in covering 5,000+ technology vendors globally – the largest by any analyst firm in this space. IBSi's Sales League Table is the industry barometer ranking banking technology suppliers globally for 20+ years.

ABOUT CEDAR-IBSI FINTECH LAB

Founded in 2017, the Cedar-IBSi FinTech lab has been home to 55+ global financial technology companies seeking "soft-landing" and POC opportunities with banks across the region, making it one of the only such FinTech ecosystems in Asia.

ABOUT CEDAR-IBSI CAPITAL

Cedar-IBSi Capital is an independent FinTech venture capital fund with a sharp lens on B2B FinTech and Financial Services-infrastructure companies. The fund has achieved a First Close and has completed initial investments in Cogniquest and WonderLend Hubs, both disruptive solutions that address large opportunities in Banking and Financial Services and beyond.

We make Strategy, Technology & Capital Work.

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