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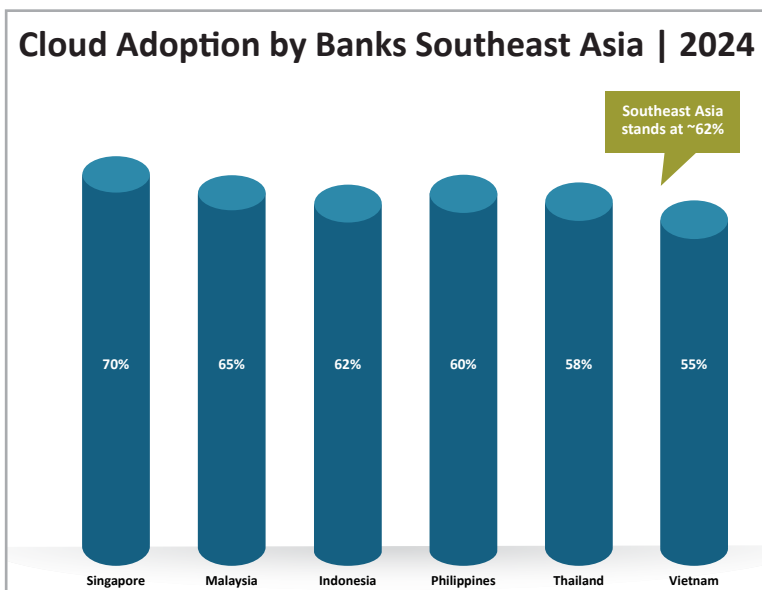
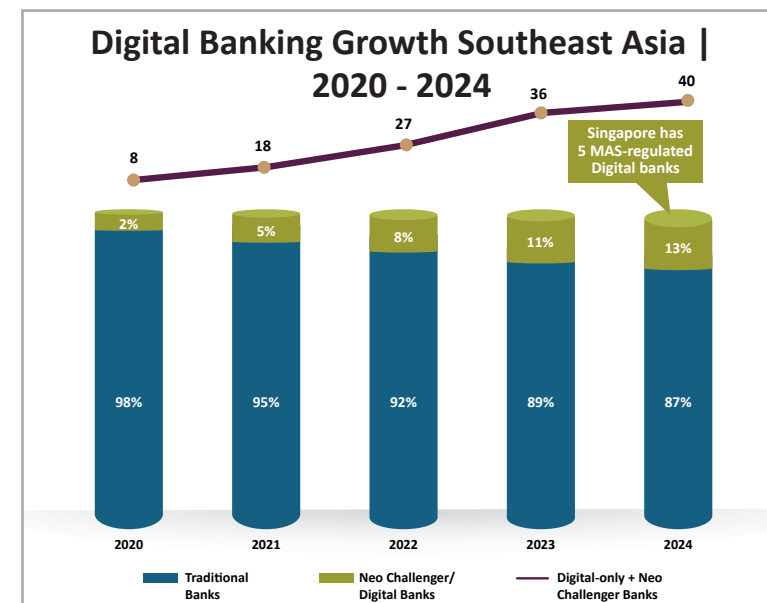


# Building a Future-Ready Bank

📅 7 August 2025    📍 The Ritz-Carlton, Millenia Singapore

## 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.



## 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

<b>08:30 - 09:30 AM</b>	<b>Breakfast and Registration</b>
<b>09:30 - 09:40 AM</b>	<b>Keynote Address</b>
<b>09:40 - 10:00 AM</b>	<b>Market Overview and Trends</b>
<b>10:00 - 10:45 AM</b>	<b>Panel 1: Future of Banking   A Business Leadership Strategic Perspective</b> 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.
<b>10:45 - 11:30 AM</b>	<b>Panel 2: NextGen Transaction Banking   The Digital Value Chain from SMEs to Corporates</b> 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?
<b>11:30 - 11:45 AM</b>	<b>Tea/Coffee Break</b>





**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**

**PANELIST FIRMS**



## **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 4,000+ 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**

With a 35-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 CEDAR-IBSI CAPITAL**

Cedar-IBSi Capital is India's leading early-stage FinTech venture capital fund, primarily focused on B2B FinTech/BankTech and founders building infrastructure technology for the global BFSI industry. The \$20mn fund has achieved a First Close and has completed initial investments in Cognquest and WonderLend Hubs, both disruptive advanced solutions that address large market opportunities in the banking and financial services industry and beyond.

## **ABOUT CEDAR-IBSI FINTECH LAB**

Founded in 2018, the Cedar-IBSi FinTech lab has been home to 50+ 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.

**We make Strategy, Technology & Capital Work.**



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