

BBK EMTECH SUMMIT & EXPO

POST SUMMIT REPORT

Technology that changes the paradigm

3-4 OCTOBER 2018



In collaboration with



Under the patronage of



مصرف البحرين المركزي
Central Bank of Bahrain

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About

BBK's EmTech Summit & Expo was organised by BBK and BIBF under the patronage of the Central Bank of Bahrain. Held over two days, from the 3rd to the 4th of October 2018, it formed part of Bahrain Tech Week which aimed to examine the latest technological developments and their impact on society.

The BBK EmTech Summit looked at how the Emerging Technologies (EmTech) contributed to the financial services industry by reshaping payments, investments, asset management, clearance, securities settlement, and even given rise to cryptocurrencies. Additionally, the BBK Expo allowed people to showcase the latest technological devices or ideas and to share their knowledge.

The BBK EmTech Summit & Expo in Numbers



2
DAYS



8
SESSIONS



556
PARTICIPANTS



2
EXPERT LEVEL
PANEL DISCUSSIONS

3

UNIQUE TECHNOLOGY
SHOWCASES

PARTICIPANTS' SECTORS



54%
FINANCIAL SERVICES



18%
INFORMATION TECH.



10%
GOVERNMENTAL



4%
STARTUPS



14%
OTHERS

Summit Committee



Hassaan Burshaid
Summit Director



Ahmed Naeemi
Project Manager



Dr. Adel Salem
Committee Member



Najwa Al Ahmed
Committee Member



Amal Al Soorani
Committee Member



Rafa Kaddoura
Committee Member



Mohamed Bucheery
Committee Member



Maryam Majed
Committee Member



Hala Karmustaji
Committee Member

Summit Experts



Lawson Emmanuel
J.P. Morgan



Ali Moosa
J.P. Morgan Chase Bank



J.K. Khalil
Mastercard



Dr. Simon Galpin
Economic Development Board



Yasin Aboudaoud
Brinc



Mark Warman
East Innovations W.L.L



Mirza Asrar Baig
CTM360



Suhail Algosaibi
Falak Consulting



Yasmeen Al Sharaf
Central Bank of Bahrain



Khalid Saad
Bahrain FinTech Bay



Ahmed Naeemi
BIBF



John Kilmartin
Economic Development Board



Murtaza Amirali
Data Pillar



Dr. Vijayalaxmi Moovala
BIBF



Matthew Van Niekerk
SettleMint



Ali Nanji
Microsoft

Event Highlights





Opening Ceremony

Reyadh Sater
Chief Executive, BBK

His Excellency Rasheed Al Maraj
Governor of the Central Bank of Bahrain

The BBK EmTech Summit & Expo was inaugurated with opening remarks from Mr. Reyadh Sater, Chief Executive of BBK, and His Excellency Rasheed Al Maraj, Governor of the Central Bank of Bahrain.

Mr. Sater noted that as part of Bahrain Tech Week, this forum aims to contribute to the Kingdom of Bahrain's 2030 Economic Vision, which has innovation as one of its key focuses. He explained that powerful technologies, such as Blockchain, Artificial Intelligence, and the Internet of Things, are ushering in new competitive risks and opportunities for the financial services industry, and banks must learn how to leverage these technologies to their advantage.

H.E. Rasheed Al Maraj underlined the efforts of the CBB to support Bahrain's financial services industry in its digitisation journey. The CBB is also set to introduce new regulatory initiatives which will create a more competitive and open banking environment.

He stressed that it is now up to the industry to take the lead and undertake

initiatives which will improve the quality of banking services in Bahrain. They must embrace technological innovation and leverage the skills of young, talented Bahrainis, to create a vibrant financial services industry which will be a strong contributor to the national economy.

The Keynote speech which was delivered by Lawson Emmanuel from J.P. Morgan emphasized on how Innovation for the Emerging Technologies is more than just PR and a way to find point solutions. At its core, it is a cultural change—banks must create a strong partnership framework and a workforce that wants to innovate. Overall, the aim of the speech was to leverage emerging technologies to create new experiences; make products which customers will want; modernise infrastructure; and create a bulwark against future competitors.



Panel Discussion:

EmTech: Disruptive or Innovative?

This panel examined how emerging technologies (EmTech) are influencing the way we think about financial services. Below are some of the highlights from the discussion.

Moderator:



Suhail Algosaibi
Founder & CEO, Falak Consultancy

Panelists:



Ali Moosa
Managing Director, J.P. Morgan



J.K. Khalil
General Manager,
Saudi Arabia & Bahrain,
MasterCard



Mark Warman
Founder & Digital
Consultant, East
Innovations W.L.L.



Ashar Nazim
FinTech Investor
& Advisor Finocracy

Ali Moosa: “As a banker, I do not think banks feel threatened by digital transformation as much as they are embracing it.”

Investing in FinTech has become a necessity, and before taking on any new project we always consider the following questions: does this product offer more security? Does it lower costs? Does it reduce the human error? If we tick these boxes, we know that we are doing the best for our business and our clients.

There needs to be a shift in how we communicate about technology to our customers: we focus a lot on how digitisation or automation benefits the bank, but we forget to highlight how it benefits the customer.

As for cyber security, repeated tests have shown that 80 percent of the issues come down to human errors—people click on suspicious links,

J.K. Khalil: “Trust is the new gold, but love is the new fuel. Banks are one of the most trusted organisations—but where is the love? That’s the missing piece that FinTechs and EmTechs are much better at.”

Large corporations roll out innovation in a very balanced, measured way. However, when looking at industry-wide innovation—such as payments in its different form factors and different players—it is a different process. One of the approaches MasterCard has taken is to launch a platform called StartPath, which essentially allows us to scan the entire EmTech industry and capture innovations that we think may be relevant to our sector.



J.K. Khalil: “As an investor, we are looking for platforms which solve a real business challenge, are scalable, and are truly transformational.”

The FinTech ecosystem is displacing both the cost structures and profit pools of businesses, which is quite exciting. For example, e-KYC rules mean borderless banking across the GCC, which opens up the entire region’s market to Bahraini banks.

Emotionally connected customers are more profitable, and one of the biggest problems the financial services industry is facing today is that there is no emotional connection between banks and their customers. Banks must break down the silos between deposit banking, transaction banking, and financing banking and take a 360-degree view of the customer. They need to move away from traditional segmentation of demographics and income level and seek to understand the likes and dislikes of their customers, to understand their aspirations. They will then be able to provide services that are based around a ‘moment’, which will create an emotional connection. In order to innovate, banks must promote a culture of risk-taking, where success is celebrated but failure is also encouraged. And while the threat of cybercrime will always be a reality, banks must be willing to take calculated risks and not let it hold them back.

Mark Warman: “Digital transformation does not have as much to do with technology as it does with people.”

Understanding the customers’ needs and expectations must come before a new digital project is implemented, otherwise it may end up going nowhere and not getting the uptake that people were expecting. The business may then think that digital is not the right solution for them when the problem is really a lack of understanding of customer expectations and poor implementation of the solution.

It is essential to have a program of education throughout the company. People must know that they will be supported and retrained to take on new roles. One of the biggest challenges we are facing is that the pace of change is so fast, so we need to be open, transparent, and share our knowledge.



Transforming to the Digital Era: Where Do We Stand?



Dr. Simon Galpin
Managing Director,
Economic Development
Board



Suhail Alghosaibi
Founder & CEO
Falak Consultancy

Bahrain has certainly made strides to embrace technology, but there is still a long way to go. The country must focus on its physical infrastructure and soft infrastructure, which will open up new sectors of the Bahraini economy and encourage people to start new businesses here.

Like all other economies around the world, Bahrain is concerned about equipping the next generation with the skills they will need to thrive in an increasingly digital world. Unfortunately, it is almost impossible to predict what types of jobs are going to be available in the future, as the change of pace is so rapid. The conventional wisdom is to focus on education in the STEM fields (Science, Technology, Engineering, Mathematics), since these skills will always be in demand. However, it is equally important to foster creativity, critical thinking, and strong interpersonal and communication skills. In the face of technology and its homogeneity, people will always crave a human connection.



While it is true that Bahrain is not developing technologies from scratch, taking ideas that originate elsewhere and localising them for the Middle East market is a good start. The country is building on the progress of other economies, creating local jobs, and offering a wider range of consumer choice to the people who live here. Bahrain can also excel by focusing on one or two areas to innovate in, rather than trying to be a leader in everything.

Bahrain offers several competitive advantages which make it an ideal FinTech hub. The country's small size has proven to be an advantage because large and small firms alike have easy access to the country's decision makers. It also means that the economy is very nimble and able to pivot rapidly in response to developments across the world. FinTech companies also have a tremendous pool of Bahraini talent to draw on, since the country has been a financial centre for 20 or 30 years, with Bahrainis making up 60 percent of the people working in this field.

Bahrain's startup ecosystem is thriving, enjoying excellent support both from government organisations, such as the EDB and Tamkeen, as well as from the business community. In terms of nationality, Bahrain has one of the most healthy, diverse mix of founder teams that you would find in any GCC country. Startups not only have infectious energy and enthusiasm, they also provide large multinational firms and traditional businesses access to talent that may otherwise be difficult to find.

Digital First:

How the Financial Sector Can Thrive in a Connected World



Mark Warman
Founder & Digital Transformation
and User Experience Consultant,
East Innovations UK W.L.L.

Approached correctly, digital transformation offers incredible opportunities for organisations willing to make significant changes: they can enjoy cost saving and time efficiencies; they can gain access to markets; and they can test new ideas quickly and affordably. Digital transformation, at its core, has very little to do with technology. Rather, it is a process of change management which requires a shift in the culture of the business from the inside out and from top to bottom.

Mark has also described the 12 steps to digital transformation which allows an organisation to develop a structure better suited to continual adaptation. Digital transformation will never be finished—it is an ongoing journey that adapts to changing marketing conditions and customer expectations. As Charles Darwin once said, it is not the strongest or the fittest who survive, but the most adaptable.



IT IS A PROCESS OF CHANGE
MANAGEMENT WHICH REQUIRES
A SHIFT IN THE CULTURE OF THE
BUSINESS FROM THE INSIDE OUT



Internet of Things: First Step Towards the Future



Yasin Aboudaoud
Chief Development
Officer, Brinc



The Internet of Things (IoT) is primarily about how we use hardware with optimised software to connect all of us and to collect data. This data, if used wisely, can improve the quality of life for users and create enormous economic benefits.

Yasin also discussed the various steps which can be taken to embrace the IoT Technology, and they include:



STARTUPS

Startups should be encouraged to pivot away from the software industry and explore hardware. Software should be viewed as a tool to enable hardware.



CORPORATES

Large companies can play a very important role in advancing IoT by identifying the problem areas in their industries. Their problems represent opportunities to young entrepreneurs who may be able to devise a solution for them.



GOVERNMENT

Governments should work to open up their borders to encourage cross pollination of ideas.



ACADEMICS

A true shift in mindset begins at school. Students should be taught that getting a job after college is not their only option. Instead, they can look into forming a startup to take their ideas further.



INVESTORS

Traditionally, banks have been the last to invest in technology startups, but this must change in order to drive IoT development. Banks must educate themselves on how to invest in such startups, since the process is very different to investing in property or other types of assets.



Innovation & Digital Trends



Ali Nanji
Industry Principal-
Financial Services,
Microsoft ME and Africa

Nanji began the session by taking a high-level overview of emerging technologies and how they can be used by banks.



ARTIFICIAL INTELLIGENCE

allows banks to predict, interpret, and perceive patterns in data



IOT

allows banks to have the 'cloud and the edge'.



ROBOTIC PROCESS AUTOMATION

allows banks to execute routine tasks efficiently.



CLOUD

platforms allow banks to create systems that are secure yet scalable.



BLOCKCHAIN

is distributed, transparent, and safe.

Each of these technologies on its own is powerful, but the convergence of these technologies can be truly disruptive. Here is a simple framework to leverage the convergence of technologies for your business.

A traditional business has a back office where manufacturing takes place; middle office, whose main purpose is to increase efficiency and improve interaction between the back and front office; and the front office, which is customer-facing.

The most successful business models today all have the same strategy. In the place of the back office they have a product: something somebody wants. For the middle office, they have a platform: a way to engage that product. And the front office is all about customer experience. Success, then, comes down to making sure you have the right product, choose the right platform, and deliver the best possible customer experience.



Blockchain for FinTech: The Future of Banking



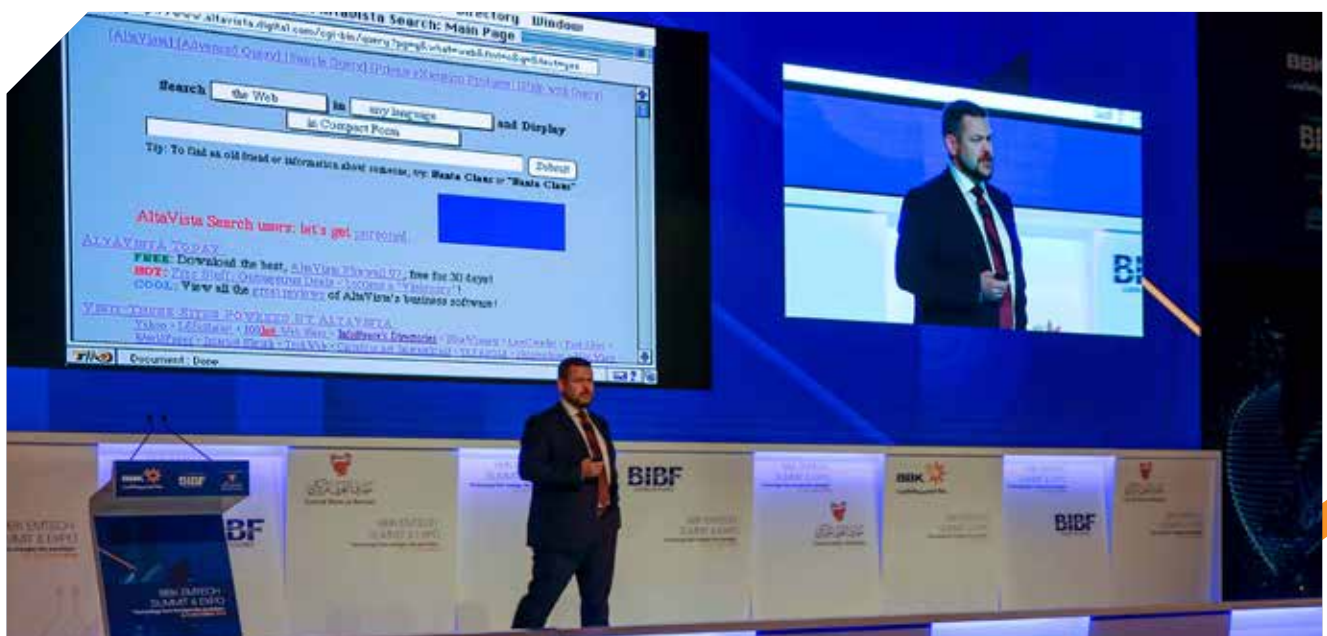
Matthew Van Neikerk
Co-founder, SettleMint



The internet has been around for a while now, and we are well aware of how it has impacted society. Blockchain technologies are at a nascent stage today, but eventually they are set to have a bigger impact on our societies than the internet itself.

In this session, Matthew explains what blockchain is and what it does. Simply put, Blockchain is a ledger that maintains a continuously growing list of data records or transactions. Blockchain is a convergence of a number of different technologies.

Additionally, the various benefits offered to banks was discussed. Blockchain can create savings by removing the need for redundant back office processes such as, for example, the safeguarding of records. It also makes certain processes so cost-effective that they can be extended to an entirely new segment of customers.



Cyber Threats & The Dark Web: Is Your Organisation Threat Proof?



Mirza Asrar Baig
Founder & CEO, CTM360



Cybercrime is one of the biggest threats in our new digital reality and taking a proactive approach to online security may be the best way to keep our data safe.

Mirza explained that there are three main types of cybercrime: cyber espionage, where hackers are simply monitoring all your activities; cyber warfare, where hackers plant harmful programs into your systems; and hacktivists, such as Anonymous, who are pursuing a broader agenda.

Mirza continued to explain that the three main areas where online security management can be broken down into; IT security, information security, and cyber security.

In the face of ever-increasing risk of cybercrime which could cost your company millions of dollars, taking a proactive approach to address threats before they become serious problems is the most effective means to protect yourself online.



The Effect of Artificial Intelligence: How To Stay Ahead in Business



Murtaza Amirali
Founder & CTO
Datapillar UK



The financial services industry stands to benefit enormously from AI technologies. Recent research by PwC has shown that AI will contribute USD 15.7 trillion to the global economy by 2030, with USD 6.6 trillion of this contribution coming simply from the increased productivity that AI enables.

AI solutions are typically rolled out in three phases: initial phase, transition, and AI-driven. AI comes with its own risks, so it must be implemented carefully. For banks looking to embrace AI, Murtaza mentioned some key points to consider:

AI HEALTH CHECK

Evaluate your existing assets. They may have functionalities which support your desired AI solution and you may not need to buy expensive new solutions.

BUILDING THE RIGHT DATA

The quality of predictions or analysis produced by your AI solution will only be as good as the quality of the data you put into it. It is important to centralise the data.

CHOOSE A PROTOTYPE

Start small and don't worry about the immediate ROI. AI is complicated, and it takes time to roll out and mature to give you the results you need.

Digital Leadership Competency Framework (DLCF): Its Relevance



Dr. Vijayalaxmi Moovala
Programme Manager &
HR Consultant, BIBF

As new technologies emerge, it is imperative that employee competencies adapt to match. The pace of change is so rapid now as to be unavoidable—it's the digital way or no way.

Understandably, there is resistance to the change as people fear losing their jobs to technology. To some extent the fears are justified, but while some skills will become obsolete, others can be repurposed to suit the digital age. Employees must be encouraged to let go of outdated competencies and skill sets and adopt new ones which are a good fit not just for present jobs but also future ones.

The BIBF has developed a Digital Leadership Competency Framework, soon to be patented, which aims to help employees map their current skills onto a digital framework. For C-level executives, and senior and middle management, this means thinking about issues like adjusting to our hyper-connected reality; leveraging the digital ecosystem to develop better business models; forging synergistic alliances and strategic affiliations; and breaking down internal barriers to create integrated organisation structures, because we must collaborate internally before we can think about collaborating externally.



For non-managerial and entry-level employees, this means making sure they are comfortable with concepts such as data privacy and security and creating healthy screen time management policies.

Technological advancement is inevitable: we do not have the luxury of resistance, we can only accept and adapt. If businesses do not keep up, they could lose customers or end up with frustrated employees.



Panel Discussion: Building a Culture of Technology

Technology is not just changing society, it is changing what it means to be human. For businesses, the failure to embrace digital transformation means to risk losing business or even going bankrupt. Given that it is so important, how can we build a culture of technology?

Moderator:



Ahmed Naeemi

Head of IT, Operations & Project Management,
BIBF

Panelists:



Khalid Al Saad
CEO, Bahrain FinTech
Bay



Yasin Aboudaoud
Chief Development
Officer, Brinc



John Kilmartin
Executive Director- ICT,
EDB



Yasmeen Al Sharaf
Head- FinTech &
Innovation Unit, Central
Bank of Bahrain

Khalid Al Saad: “We need to encourage collaboration—the days of working in silos are gone, and much more can be achieved by collaborating with one another. Secondly, it is important to cultivate individual persistence and perseverance. There are no shortcuts to success, and strong individuals form strong teams.”

It is natural that people would be concerned about losing their jobs, and they need to understand that any kind of repeated task will be automated eventually because humans cannot do it better than machines. However, new types of jobs are being created every day, and lifelong learning needs to happen at the individual level so that people can make the most of these opportunities.

I believe we have phenomenal talents in this country, yet we go looking elsewhere for solutions to our problems. Entrepreneurs need to have tenacity and courage, but they also require a platform from which to accelerate, and we are working to provide that.

Yasin Aboudaoud: “We don’t need to have the in-house capability to produce everything, but we can attract the right talent to our shores to build it.”

If we spend 20 years attracting the smartest people in the world to come here and build something, that will put Bahrain on the map. Equally, we should strive to send young talented Bahrainis out to other parts of the world, get trained and educated, and come back to share their skills.

Bahrain also needs to create a shift in mindset where entrepreneurs are willing to take risks, grind, and hustle, because an idea is not worth anything unless you put in the hard work.

Finally, older generations must be encouraged to participate by sharing their knowledge and experience, which would prove very valuable for young entrepreneurs. No matter what problem a startup is facing, they have almost certainly faced it before and overcome it.



John Kilmartin: “It is important to teach the right skills.”

First of all, it is not enough to teach people how to use technology because technology is changing so fast that anything you learn now will be obsolete in two years. Instead, we need to teach skills like problem solving, logical thinking, and working in teams.

There also needs to be a cultural mindset that says let's build things ourselves rather than buying them. Second, we need more capital from the private sector. Tamkeen is giving tremendous support to startups, but now we need private investment to drive things forward. Finally, and most importantly, we need customers. Large corporates need to encourage startups by buying from them. Once there are customers for a product, the investment will naturally follow.

Another important element is the presence of business accelerators in Bahrain. They attract expertise into the country and help us build the right infrastructure in terms of policy and regulation, such as putting in place laws regarding data protection, bankruptcy, competition, and so on. The media would have you believe that all innovation comes from the youth, but in fact the most successful entrepreneurs are in their mid-30s to mid-50s, and that is because they have experience which they can leverage, so this age bracket must not be ignored.

Yasmeen Al Sharaf: “One of the major hurdles faced by financial services institutions is that they are burdened with legacy infrastructure which is prohibitively expensive to replace or upgrade. One solution would be a collaboration in which FinTechs provide their infrastructure and tech solutions, while banks focus on their core banking and financial services. “

In terms of education, we must start introducing the concepts of technology, digitisation and innovation at the school level. We must also invest more in workshops, courses, and events which raise awareness about what these technologies are and what their impact is going to be.

As a financial regulator, the CBB's job is to lay down an agile regulatory framework which will support existing financial institutions to innovate and collaborate with FinTechs. We are the first regulator in the region to have a dedicated FinTech unit, and we have introduced a regulatory sandbox in which 16 companies are currently operating. We have developed a payment services license and a card processing services license to enable more companies to enter this field and we are introducing regulations for crowdfunding to help SMEs. We have also adjusted our regulations to enable cloud computing services so that all financial services can migrate to the cloud.



أخبار الخارج

بالتعاون مع معهد «BIBF»

نك البحرين والكويت يستضيف مؤتمر ومعرض «EmTech» الأول للتكنولوجيا الحديثة في البحرين

القول أن مؤتمر «EmTech» هو المكان الذي ستلحق فيه التكنولوجيا والأعمال والتجارة لتؤمّن حلول مبتكرة. وقد تم توقيع اتفاقية الشراكة من قبل المدير العام لمجموعة الموارد البشرية والإدارة في بنك البحرين والتأمين السيد حسام بورشيد، ومدير المعهد الدكتور أحمد عبد الحميد الشيخ. وخلال حفل التوقيع، أعرب السيد بورشيد عن سعادته بالتعاون مع معهد «BIBF» في هذه المبادرة قائلا: «بفضلنا هذا واتحاداً في المملكة فإنه لن نجد واجبا المتابعة في نشر الوعي بأهمية التكنولوجيا السريعة والمتطورة، لذا لما من تأخير جيش في العتبات المصرفية، لا سيما في السنوات الأخيرة. ونطمح من خلال هذه المؤتمرات إلى توفير جميع المعطيات التي ستخلق هذا التغيير».



إلى الأمام في طور التغيرات السريعة في التكنولوجيا والخدمات في جميع أنحاء العالم، تحظى البحرين اليوم بموقعا متميزا لتكون الرائدة في مجال التكنولوجيا الحديثة في المنطقة، وتشهد تجربة المستقبل، التذوق الاستثنائي، الحوسبة السحابية، التكنولوجيا المالية، ولدي غيرة، بإمكاننا

فرصة لتتوّن لتطور خدماتها المالية الرقمية، إلى جانب قدرة المملكة على العمل كمركز لابتكار في هذا القطاع. وقال مدير معهد «BIBF» الدكتور أحمد عبد الحميد الشيخ: «بعد مؤتمر «EmTech» فرصة لاكتشاف الاتجاهات المستقبلية وفهم التقنيات التي ستدفع الاقتصاد العالمي الجديد

أبعاد الاقتصادية حول أهمية التكيف مع الظروف الجديدة والعوامل المختلفة الأخرى التي تؤدي على المدى البعيد إلى تحقيق الاستقرار الاقتصادي للمملكة. كما سيشارك معرض دولي يعرض أحدث اتجاهات تكنولوجيا المعلومات ويمنح المشاركين نظرة شاملة عن الأفاق الاقتصادية والتهديدات المحتملة للاستقرار المالي والاقتصادي. بالإضافة إلى لقاء دعم رواد الأعمال في المنطقة. وقال السيد رياض يوسف، سائر الرئيس التنفيذي لبنك البحرين والكويت، «نحن نرى أهمية مواكبة التطورات التكنولوجية في القطاع المالي والتغيرات اللاحقة في متطلبات السوق، وخصوصا مع التغير السريع في اتجاهات التكنولوجيا المالية الرقمية، ولهذا يمثل مؤتمر «EmTech» اليوم

أعلن بنك البحرين والكويت، الرائد في مجال الخدمات المصرفية والتجارية وخدمات بنك في مملكة البحرين، بنك البحرين للاستشارات المالية والمالية «BIBF»، شراكتها الاستراتيجية لإطلاق مؤتمر ومعرض «EmTech» للتكنولوجيا الحديثة في أكتوبر القادم. وسيفقد مؤتمر «EmTech» في 3 و 4 أكتوبر ببنفسق فور وإم خليج البحرين، مركزا لأهمية التكنولوجيا الحديثة في الاقتصاد الوطني للبحرين. سيفقد المؤتمر تحت رعاية سرف البحرين المركزي على عمل عنوان «التكنولوجيا الرقمية الحديثة والتجارب المستقبلية» وسيشرفه مجموعة من الخبراء الوطنيين والمطابقين وسيفقد جلسات نقاشية ذات

BBK, BIBF team up to host EmTech Summit



TOT/Monitors



BBK, Bahrain's pioneer in retail and commercial banking, and the Bahrain Institute of Banking and Finance (BIBF) have joined hands to host a summit and expo on emerging technologies (EmTech) later this year. To be held under the theme "Technology that Changes the Paradigm", from October 3-4 at the Four Seasons Hotel, Bahrain Bay, the two-day EmTech Summit & Expo will focus on emerging technologies and how it can reshape Bahrain's economy. Under the patronage of the Central Bank of Bahrain, the Summit will see both international and local experts coming together to deliver insightful sessions and stimulating panel discussions focused on new topics relevant to emerging technologies and the economic conditions that will govern the Bahraini market. An international expo will also be held, showcasing the latest IT trends and giving the participants a more comprehensive overview of economic prospects and potential threats to financial and economic stability, in addition to prospects of support for entrepreneurs in the Kingdom. "With the fast-changing trends in technology and communications in the financial sector, we believe in the importance of keeping up with the developments within the industry and the subsequent changes in market requirements," said BBK Chief Executive, Riyadh Yousif Farsi.

of economic prospects and potential threats to financial and economic stability, in addition to prospects of support for entrepreneurs in the Kingdom. "With the fast-changing trends in technology and communications in the financial sector, we believe in the importance of keeping up with the developments within the industry and the subsequent changes in market requirements," said BBK Chief Executive, Riyadh Yousif Farsi.



البحرين والكويت، يستضيف أول مؤتمر «EmTech» في البحرين

على العمل كمركز لابتكار في هذا القطاع. وقال مدير معهد «BIBF» الدكتور أحمد عبد الحميد الشيخ: «بعد مؤتمر «EmTech» فرصة لاكتشاف الاتجاهات المستقبلية وفهم التقنيات التي ستدفع الاقتصاد العالمي الجديد إلى الأمام في طور التغيرات السريعة في التكنولوجيا والخدمات في جميع أنحاء العالم، تحظى البحرين اليوم بموقعا متميزا لتكون الرائدة



الرئيس التنفيذي لبنك البحرين والكويت، «نحن نرى أهمية مواكبة التطورات التكنولوجية في القطاع المالي والتغيرات اللاحقة في متطلبات السوق، وخصوصا مع التغير السريع في اتجاهات التكنولوجيا المالية الرقمية، ولهذا يمثل مؤتمر «EmTech» اليوم

أعلن بنك البحرين والكويت، ومعهد البحرين للاستشارات المالية والمالية «BIBF»، من شراكتها الاستراتيجية لإطلاق مؤتمر ومعرض «EmTech» للتكنولوجيا الحديثة في أكتوبر القادم. وسيفقد مؤتمر «EmTech» في 3 و 4 أكتوبر ببنفسق فور وإم خليج البحرين، مركزا على أهمية التكنولوجيا الحديثة وتأثيرها في

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البحرين تنظم معرضا للتكنولوجيا الرقمية الحديثة واتجاهات المستقبل أوائل أكتوبر



Summit set to focus on role of emerging technologies



Dr. Burshid, left, and Dr. Al-Sayid at the signing



إطلاق «EmTech» للتكنولوجيا الحديثة



سيفقد مؤتمر «EmTech» في 3 و 4 أكتوبر، في فندق فور سيزونز، خليج البحرين، وذلك بتدبير من بنك البحرين والكويت، بالتعاون مع معهد البحرين للاستشارات المالية والمالية «BIBF». وسيفقد مؤتمر «EmTech» في 3 و 4 أكتوبر ببنفسق فور وإم خليج البحرين، مركزا على أهمية التكنولوجيا الحديثة وتأثيرها في





«البحرين والكويت» ينظم مؤتمر ومعرض «EmTech» أكتوبر المقبل

يركز على أهمية التكنولوجيا الحديثة وتأثيرها على الاقتصاد الوطني



د. أحمد السعوف

مواضيع أخرى ذات صلة.
كما سيقام معرض يعرض أحدث اتجاهات تكنولوجيا المعلومات ويمنح الحاضرين نظرة شاملة عن الأفق الاقتصادي، المحتملة للاستقرار المالي والاقتصادي، إضافة إلى اتفاق دعم رواد الأعمال في المملكة.



رياض سатар

المظلمة «Cyber Threat & the Dark» Web، والبلوك تشين «Blockchain» وتقنيات الحوسبة السحابية «Cloud» والإبداع الرقمي «Digital» «Technologies» والذكاء الاصطناعي «Innovation» و«Artificial Intelligence» وإنترنت الأشياء «Internet of Things» إلى

تحت رعاية مصرف البحرين المركزي، نظم بنك البحرين والكويت، البنك الرائد في مجال الخدمات المصرفية التجارية وخدمات الأفراد في مملكة البحرين، مؤتمر ومعرض «EmTech» للتكنولوجيا الحديثة، بالتعاون مع معهد البحرين للدراسات المصرفية والمالية «BIBF»، المقرر انعقاده في 3 و4 أكتوبر بفندق فورسيزونز خليج البحرين.

وبعنوان «التكنولوجيا الرقمية الحديثة واتجاهات المستقبل»، يركز مؤتمر ومعرض «EmTech» على أهمية التكنولوجيا الحديثة وتأثيرها على الاقتصاد الوطني في البحرين.

ويوفر المؤتمر منصة شاملة للتبادل المعرفي مع جميع الأفراد والجهات المشاركة، بمشاركة أمثلة واقعية توضح أبرز التحديات والفرص التي تتيحها التكنولوجيا الحديثة لمختلف القطاعات في المملكة.

ويتناول مؤتمر ومعرض «EmTech» أهم المواضيع المستجدة ذات صلة بالتكنولوجيا الحديثة مثل: الجرائم السيبرانية والشبكة



Event Highlights





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