



# 4<sup>TH</sup> DIGITAL BANKING AND PAYMENTS SUMMIT 2022



Preliminary Brochure

Wed **12 October 2022** | Masterclasses  
Thu **13 October 2022** | Full-Day Conference  
Mövenpick Karachi | 9:00 am 6:00 pm

## Featuring

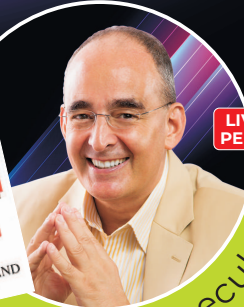


LIVE IN PERSON

**Evans Munyuki**

- Author of "Building a Digital Bank"
- Group Chief Digital Officer, Emirates NBD
- "Digital Personality of the Year 2020"
- "Finnovator of the Year 2019" by Finnovex

**AFTERNOON KEYNOTE:**  
Wed, 13 October 2022  
**Building a Digital Bank**



LIVE IN PERSON

**Robin Speculand**

- Specialist in Strategy and Digital Implementation
- Co-nominated with Piyush Gupta, CEO of DBS Bank, for Thinkers50 "Ideas into Practice" Award
- Winner 2021 & 2022 "Business Strategist of the Year" by Prestige
- Number 1 Amazon Best-selling Author

**MORNING KEYNOTE:**  
Wed, 13 October 2022  
**Secrets of Transforming from a Legacy to a Digitally-Driven Organization**

25+ eminent speakers from the leading **banks, telcos, fintechs, and start-ups** will speak at **DigiBAP 2022**

Want to **become a speaker** or participate in one of our **panels**? Do you have a project you think should be included as a **case study** in one of these sessions? Any suggestions, please **send us an email**

Innovation Partner



Academic Partners



Strategic Partners



Official Network Partner



Supporting Partners



International Partner



## SESSION THEMES FOR DIGIBAP2022

**Digital Banking  
and Customer  
Profitability**

**Digital  
Strategy**

**Payment  
Solutions**

**Fintech**

**Banking as a  
Service (BaaS)**

**CX and Digital  
Transformation**

**Digital Financial  
Inclusion**

**Risk and  
Cybersecurity**

## Who Attends Our Events

DigiBAP is attended by key decision makers in the financial services and fintech industries. From C-level executives, tech and IT leaders at banks and financial institutions, to fintech startup founders, R&D, product and operations, investors, government and media outlets - the entire fintech community comes together once a year for a one-of-a-kind gathering.

## How sponsors can take part

Whether you're looking to increase awareness around a new product / service, generate new leads, build relationships and engagement with clients, or establish your position as a leader in the market and a desired employer - we have a range of activities that you can sponsor which will produce these results for your brand. ***Please see the last page to reach us.***

### Exhibition



### VIP Dinner



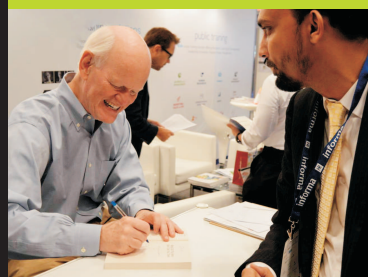
### Main Stage



### Workshop



### Book Signing





by **Robin Speculand**

Workshop **ONE:**

## **World's Best Bank: Executing the Digital Journey**

DBS's Revolutionary Transformation

**Wed, October 12, 2022 | 9 am - 1 pm**

Robin Speculand, author of Excellence in Execution, was given inside access to one of the world's great transformation stories: DBS Bank. DBS has been awarded the World's Best Bank for the past three years. Under the stewardship of CEO Piyush Gupta, the bank transformed digitally by focusing on three principles: Become Digital to the Core, Embed Ourselves in the Customer Journey and Culture by Design. Based on Robin Speculand's new book World's Best Bank: A Strategic Guide to Digital Transformation, this session promises to help you avoid the most common pitfalls of digital transformation. Robin is a pioneer and expert in strategy and digital implementation. He is CEO of Bridges Business Consultancy Int and co-founder of the Strategy Implementation Institute and the Ticking Clock Guys.

### Course Overview:

**The focus of the workshop is explaining how to digitally transform every part of the organization and conveying why digitalization was critical to the bank's success.** DBS Bank adopted "Making Banking Joyful" as its digital strategy in 2014. It became a passion that digitally transformed the bank and revolutionized their industry. Under the stewardship of Piyush Gupta, Group CEO, DBS became the first bank in the world to win the top three most prestigious banking awards within a 12-month period—the equivalent of a movie winning the top three Oscars! This absorbing, informative and enlightening workshop explains in-depth how DBS achieved this remarkable transformation. Facilitator Robin Speculand has literally "written the book" on DBS — World's Best Bank: A Strategic Guide to Digital Transformation. The workshop conveys how DBS succeeded where so many other companies struggle. It shares keen insights, best practices, provocative questions and relevant anecdotes that you can apply to your own digital transformation.

The course addresses how DBS implemented the Digital Wave with three strategic principles:

1. Become digital to the core,
2. Embed ourselves in the customer journey, and
3. Create a 29,000-people start-up.

It includes the Harvard-listed case study written by Speculand. This workshop is for leaders looking to understand how and why DBS Bank is so successful. Its content provides a strategic guide for an organization's own digital transformation.

### COURSE PREPARATION

#### Digital Best Practices Benchmark:

This case study highlights the bank's amazing transformation journey to become the world's best. It details the three strategic principles of technology, customer and culture, and it shares best practices from the bank's success.



#### Harvard-Listed DBS Case Study:

This Best Practices Benchmark allows participants to assess their organization against the key building blocks of digital transformation. It also helps them accelerate their business's transformation and see what it takes to successfully digitally transform.



## World's Best Bank: Executing the Digital Journey Course Outline of Half-Day Interactive Workshop with Four Modules

In this workshop, Robin will teach banking executives the revolutionary transformation.

### Module ONE: Battle Cry from the Beach

In 2014, a perfect storm struck at DBS Bank. It had just implemented the Asia Wave strategy 12 months ahead of schedule; Alibaba started spreading its tentacles across Asia; Fintech was gaining momentum—all while the bank's leaders were envisioning the future. As a result, the bank seized the opportunity to transform banking from being a pain to making it joyful. In this short opening module, you'll understand how the Asia Wave laid the foundation for this digital transformation and why and how DBS chose to create a digital-driven bank.

### Module TWO: The Digital Wave

Every part of the bank digitally transformed simultaneously while remaining true to the purpose of Making Banking Joyful. Initially, the bank's balanced scorecard set the direction and early successes. Examples were DigiBank in India and the launch of the digital wallet "Paylah" in Singapore. Confidence and momentum were building. This module details the specific areas of the bank's digital transformation, including how to:

- Create a digital purpose to unify the approach but not be uniform
- Transform your technology architecture
- Develop a "data first" culture
- Eliminate silos e.g. Front, Middle and Back Office
- Adopt customer journeys to become customer obsessed
- Create a learning organization
- Adopt agile across the whole organization
- Launch ecosystems to create better customer experiences

### Module THREE: Harvard-Listed DBS Case Study (written by course facilitator)

Why did the bank choose to Make Banking Joyful? Its purpose was to transform its operations so banking would be invisible to customers and thus make it seamless and enjoyable. This case study details how the whole organization became aligned, built momentum and adopted digital. In the process, the bank transformed its customer's offer, redesigned its technology architecture and trained its employees to embrace a new culture. Content in this case study centers around the bank's three strategic initiatives—digital to the core, customer journeys and a 30,000-people start-up—which are reinforced with video inserts from Piyush, DBS, CEO. The debrief focuses on the different moving components of how the bank became digital-driven, and how participants can apply the best practices to their organization.

### Module FOUR: Benchmark and Application

The Best Practices Benchmark assessment allows participants to assess their organization against the key building blocks of digital transformation. It also assists them to accelerate their transformation and see what it takes to successfully implement digitally transform. Two organizations can have the same strategy but how they implement it is always different. Participants identify after reflecting on the learning from the course, an action they can take in the next 90 days.



*"Many leaders around the world are working through the challenge of how to digitally transform their organization. In Robin's new book he shares how DBS completely transformed every part of the organization and shows how all the different moving parts required for digitalization come together. I recommend reading this book for any leader involved in digital transformation to not only avoid common mistakes but also adopt best practices."*

#### Rita McGrath

- No. 5 in Thinkers 50 in 2019
- Associate Professor, Columbia Business School
- Bestselling Author of Seeing Around Corners

#### BONUS:

*The first 50 registrations will receive a signed hardcover copy of 'World's Best Bank' by Robin Speculand to further expand their knowledge as a gift.*



  
**BRING ROBIN IN-HOUSE**  
Fri 14 October 2022

A single slot is available to conduct this masterclass as an in-house program for banks on first come first serve basis

**Save BIG and get an upgrade to a Gold Pass.**  
**Don't wait — time is running out!**  
Please see the last page for the registration details.



by **Evans Munyuki**

## Workshop TWO:

### Scaling Digital Innovation

Learn How to Build a Culture of Innovation and Inspire Creativity from an Innovation Pioneer

**Wed, October 12, 2022 | 2 pm - 6 pm**

Evans Munyuki is an award-winning Chief Digital Officer (CDO) and author of several books including: Building a Digital Bank, and Up For Digital Transformation in the Gig Economy. He was recently the Chief Digital Officer (CDO) for Emirates NBD, the leading banking group in Dubai and in the Middle East and Africa region, and was also the founder and head of the E20. Digital Business Bank. He is an experienced business leader with 25+ years of experience leading financial and technology organizations in listed companies across both mature and emerging markets in the USA, Africa, and the Middle East. Before joining Emirates NBD, Evans undertook multiple CDO, CIO and P&L business leadership roles across a combination of traditional financial and technology companies across American, European, and African markets. Evans was also CDO and CIO of a rapid growth, German-listed fintech operating across 14 African and European markets. He holds a Master's Degree in Project Management, Bachelor of Science in Business Administration, and an Associate's in Applied Science Degree in Electronics Engineering. He has achieved multiple certifications including the following: Certified IoD Director, IBM Certified Executive Project Manager, PMI Certified Project Manager, AWS Certified Cloud Practitioner, and IBM Certified ACT Consultant.

#### Award Winner:

- "Digital Personality of the Year 2020"
- "Finnovator of the Year 2019" by Finnovex

### Course Overview:

The last decade in financial services has seen many innovations that have radically changed both the business and experience of banking, making innovation a key element of the strategy agenda for banks alongside digital modernization. Yet, many banks still struggle with a risk-averse culture, a perception that regulation or legacy systems would make innovating at scale difficult in their organizations. Learn from a progressive bank who overcame these challenges and created a variety of innovation avenues to pull ahead and deliver superior business outcomes.

The speaker, Evans Munyuki has many years of experience doing both: building digital banks from the ground up, as well as driving the digital transformation of existing banks. In this highly interactive workshop, Evans introspects on the lessons he learned while building digital banks and shares these learnings and challenges to help you accelerate, make more efficient and make more successful your journey of building a digital bank. His learnings are applicable whether you are building a clean slate digital bank from the ground up, or driving digital transformation in an existing bank. Furthermore, he will dwell upon How Digital Banking Can Make Money, Improving CX, Innovation & Being Human, Embracing Minimum Viable Product (MVP) thinking, The Modern IT Architecture of a Digital Bank, Why Do Many Digital Transformation Projects Fail?, How did we scale innovation in sizable Banks? 8 Core Values of Design-Led Innovation, Use Cases and Sources of Inspiration For Scaling Digital Innovation. The learnings he will share are very practical, non-academic, hands-on, and equally applicable to any organization in any industry. Evans will share learnings from the school of hard knocks with findings from unlikely places!

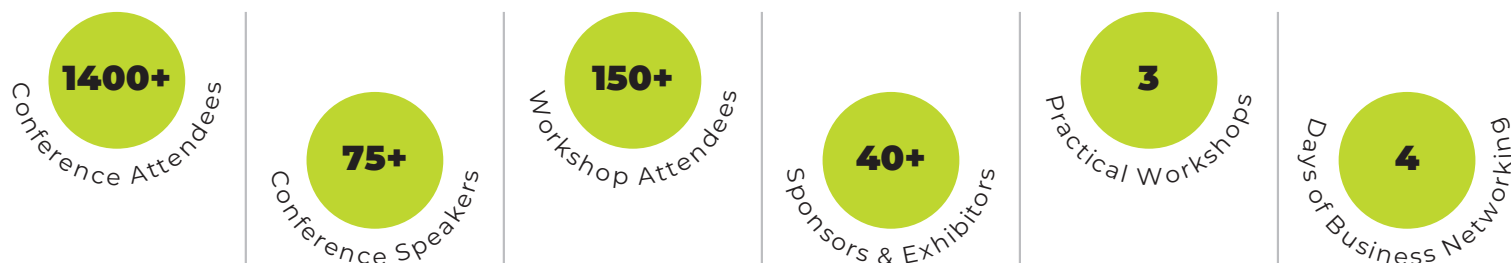


  
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## PAST DIGIBAP SUMMITS IN NUMBERS



## PAST PARTNERS AND SUPPORTERS (You're in good company)

Our events are partnered by the Pakistan's leading banks, financial institutions, fintechs, startups and technology companies.



## GLIMPSES FROM THE PAST SUMMITS





## SPEAKERS FROM THE PAST SUMMITS

(You're in good company)



*“This has been a great conference we have learned a lot and it was very enjoyable and the challenge really is to translate it into action. Thank you.*

*- Ms. Sima Kamil*



*“We had the opportunity to listen to some really high profile speakers, CEO's and Board Members of the top banks of this country as well as micro-finance banks and all the fintech players.*

*- Omar Moeen Malik*





## PAST PARTICIPATING COMPANIES

10XC / Planet N Group	Daakhla	IFC	National Bank of Pakistan	Soneri Bank
21st Century Business	Deloitte Yousuf Adil	Indiraaj Group	National Foods	Standard Chartered Bank
A.F. Ferguson & Co.	Deutsche Bank	Integration Xperts	NBP Funds	State Bank of Pakistan
ACCA Pakistan	DigitalMoney.pk	Intelligenes	NCCPL	Summit Bank
AIMS Institute	Dubai Islamic Bank	Investment & Marketing	NIFT	TDF The Design Firm
Al Ameen IFS	E-Access	IoBM	NRSP Microfinance Bank	TECH Pakistan
Al Baraka Bank	Ecommerce Gateway Pakistan	ITMINDS	Oberthur Technologies	Techlogix
Allied Bank Limited	EFMA	J. Awan & Partners	OICCI	Telenor Microfinance Bank
AON Risk Solution	eForte Solutions	Jaffer Business System	Oracle Corporation	Telenor Pakistan
Asia Petroleum	Ernst & Young Ford Rhodes	JASB Consulting	PAIR Investment Company	Tez Financial Services
Askari Bank	ET Studios	JS Bank Limited	Pak Oman Microfinance Bank	Thardeep Microfinance
Atlas Asset Management	Euronet Pakistan	Khushhali Microfinance Bank	Pakistan Petroleum	The Bank of Khyber
Avanza Solutions	eZDEALZ	KPMG - Taseer Hadi & Co.	Pakistan State Oil Co.	The Bank of Punjab
Bank AL Habib	Faysal Bank Limited	KSBL	Pakistan Today	Tilism Technologies
Bank Alfalah	Finca Microfinance Bank	Leopards Courier Services	Parker Randall - A.J.S.	Touch Point
Bank Pasargad	First Capital Equities	Liberty Mills	PharmEvo	TPL Trakker
Bankislami Pakistan	First Women Bank	M&P	Pizza Hut - MCR	TPS Pakistan
Binary Vibes	Gemalto	Master Enterprises	PlaceMyAd	UBL Fund Managers
Blockchain Solutions	Habib Bank Limited	MCB Bank Limited	Planet N	Unique Insurance Brokers
Bridge Factor	HabibMetro Bank	MCB Islamic Bank Limited	Premier Agencies	United Bank Limited
Burki Technology	HaidermotaBNR	MCB-Arif Habib	Procon Engineering	Universal Brushwares
Business Recorder	Hashmani's Hospital	Meezan Bank Limited	Read Up	Vaulsys
Central Depository Co.	HBL Asset Management	Millac foods	RetinaVR	Wavetec
Citibank	IBA	Mobi Direct	Sabre Travel Network	WUKLA.COM
Covalent	IBL-Unisys	Mobilink Microfinance Bank	Samba Bank Limited	YOCA
Coventry University, UK	ICAP	MobiTising	Silkbank Limited	
Cubix Inc.	ICCBS Karachi Unviersity	Monet	Sindh Bank	
D Voyager	Ideate Innovation	Mullen Lowe Rauf	SK International	

## REGISTRATION DETAILS

### Conference Pass:

**Thu, Oct 13, 2022**  
9:00 am to 5:00 pm (PST)

**PKR 15,000/- +SST**  
Per Person

*(Includes lunch, refreshments and business networking)*

### Workshop 1

by **Robin Speculand**  
**Wed, Oct 12, 2022**  
9:00 am to 1:00 pm (PST)

**PKR 35,000/- +SST**  
Per Person

*(Includes courseware, certificate, lunch, refreshments and business networking)*

### Workshop 2

by **Evans Munyuki**  
**Wed, Oct 12, 2022**  
2:00 pm to 6:00 pm (PST)

**PKR 35,000/- +SST**  
Per Person

### Silver Pass

Conference + Any 1 Workshop

**PKR 45,000/- +SST Per Person**  
*(You save PKR 5,000/-)*

### Gold Pass

Conference + Both Workshops

**PKR 70,000/- +SST Per Person**  
*(You save PKR 15,000/-)*



For registration(s), send us your  
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For sponsorships, branding, exhibition stalls and larger groups, please contact

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