WHY? SUMMITS

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please download agenda on
conference website

8 - 9 October
2026

Nairobi
Kenya

AFRICA FINTECH AND BANKING SUMMIT

Future of African Fintech Ecosystem

CONFERENCE OVERVIEW

Kenya has emerged as one of Africa's most dynamic fintech frontiers — a hub where innovation, inclusion, and regulation converge to redefine the financial future. Building on the success of Africa Fintech and Banking Summit in Cairo and Johannesburg, this two-day conference brings together policymakers, central bankers, fintech founders, investors, and technology leaders to explore how Kenya's "Silicon Savannah" is driving the continent's digital finance revolution. Through keynotes, case studies, sponsor sessions, and interactive roundtables, the event highlights cutting-edge trends in payments, open banking, regtech, neobanking, embedded finance, and digital inclusion. Attendees will gain deep insights into how collaboration between regulators, innovators, and financial institutions is shaping a more inclusive, secure, and technology-driven financial ecosystem for Africa.

MARKET OVERVIEW

By 2026, Nairobi's fintech ecosystem is expected to remain one of Africa's fastest-growing, expanding at about 13–15% annually. The sector makes up roughly 30% of Kenya's tech startups and attracts nearly a quarter of the country's venture funding. With over 90% of adults using mobile-based financial services and financial inclusion at 84%, Nairobi has a strong base for innovation in payments, credit, and savings. Mobile transactions exceeded USD 200 billion in 2024—over twice Kenya's GDP—while smartphone penetration stands above 75%. The digital payments market is projected to grow by about USD 8 billion by 2026, and SME-finance platforms by over 20% annually. Challenges include regulatory gaps, limited interoperability, and a funding shortfall, as fewer than 15% of fintechs reach Series A+ stage. Still, Nairobi's expanding digital infrastructure and regional influence position it as East Africa's fintech hub, driving financial inclusion and data-driven innovation through 2026.

CONFERENCE **OBJECTIVES**

PROMOTE INDUSTRY COLLABORATION

Bring together regulators, financial institutions, fintech startups, investors, and technology providers to foster partnerships that drive innovation and sustainable fintech growth across Africa.

EMPOWER DELEGATES WITH ACTIONABLE INSIGHTS

Provide attendees with practical knowledge, case studies, and strategies to navigate Kenya's rapidly evolving fintech landscape, from regulation and compliance to digital transformation and inclusion.

SHOWCASE SPONSOR LEADERSHIP AND INNOVATION

Offer sponsors a high-visibility platform to demonstrate cutting-edge digital solutions, build brand authority, and connect with decision-makers, investors, and ecosystem partners.

ADVANCE FINANCIAL INCLUSION AND DIGITAL LITERACY

Explore how fintech innovation can empower low-income communities, women, and youth through mobile-first solutions, education, and access to affordable financial tools.

STRENGTHEN REGULATORY-INDUSTRY ALIGNMENT

Facilitate dialogue between the Central Bank, policymakers, and innovators to create a balanced framework that supports innovation while ensuring financial stability and consumer protection.

POSITION KENYA AS A REGIONAL FINTECH HUB

Highlight Kenya's success in digital finance as a blueprint for the wider African market, attracting global investors, technology providers, and cross-border collaborations.

SPECIAL FEATURES

1. **Expert Roundtables**
   A blend of experts from top banks and financial institutions of Egypt set the tone to discuss the key trending topics in the fintech industry like Artificial Intelligence, Buy Now Pay Later, Digital Awareness and lay the foundation for the insightful discussions crucial for shaping the future of Egyptian economy.
2. **Panel Discussions**
   Panel discussions by top industry professionals and innovators enabling discussions around the industry trends and the current ecosystem in Egypt along with innovative solutions to the industry challenges.
3. **Keynote by Regulator/ Central Bank**
   The Opening Keynote led by Financial Regulatory Authority or Central Bank will be a highlight of the day. The session will cover the latest regulations and guidelines shared by the organization for setting up the landscape for future of fintechs in Egypt.

KEY TOPICS

1. The Central Bank's Role in Shaping Kenya's Fintech Landscape: Regulatory and Policy Perspectives

- Discussing key role in creating and enforcing regulations that ensure consumer protection and financial stability in the fintech sector.
- Role of CBK in promoting financial inclusion by expanding mobile money and digital banking services to underserved communities.
- Regulatory Sandbox launched by the central bank allows fintech companies to test new products in a controlled environment while ensuring regulatory compliance.
- Ensuring fintech platforms follow strong cybersecurity protocols
- Regulating cross-border payments and remittances to ensure secure, efficient transactions.

2. From Silicon Savannah to Fintech Capital — Can Nairobi Lead Africa's Next Digital Finance Revolution?

- Nairobi's fintech ecosystem must strengthen its infrastructure, innovation networks, and investment climate to compete as Africa's leading digital finance hub.
- Regulatory frameworks need to evolve to encourage innovation while ensuring consumer protection, transparency, and financial stability.
- Access to growth-stage funding remains limited and attracting sustainable local and international investment is critical for fintech scalability.
- Expanding fintech's impact beyond urban centers will be essential to achieving deeper financial inclusion and supporting small businesses and underserved groups.
- Regional cooperation across East Africa can position Nairobi as the central hub for cross-border fintech innovation and integration.

3. Connecting Africa's Fintechs to the World: Global Payment Rails for Local Innovation

- How international payment networks are enabling Kenyan fintechs to access global markets and APIs.
- Leveraging developer platforms for fintech integration.
- API-driven collaboration to build localized digital wallet and remittance solutions.
- Enabling fintechs to scale regionally through interoperable global rails.
- Empowering startups with access to sandbox environments and developer tools.
- Showcasing success stories of Kenyan fintechs integrated into global ecosystems.

4. Digital Transformation 2.0: The Future of Financial Innovation

- Moving beyond digitization to full integration of technology-driven business models.
- Leveraging data analytics for personalized customer experiences in finance.
- Strengthening cybersecurity frameworks to support innovation safely.
- Encouraging investment in tech infrastructure to enable scalability.
- How regulatory sandboxes and open banking are catalyzing innovation.

5. Neobanks in Kenya: Revolutionizing the Fintech Landscape

- How digital-first neobanks are reshaping banking by offering low-cost, accessible, and user-friendly financial services.
- The role of neobanks in driving financial inclusion for underserved populations and the unbanked.
- Leveraging data analytics, AI, and mobile technology to provide personalized banking experiences.
- Challenges neobanks face, including regulatory compliance, cybersecurity, and customer trust.
- Opportunities for collaboration between neobanks, traditional banks, and fintechs to scale innovation and expand market reach.

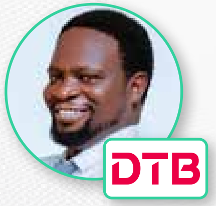
6. Human-Centered Fintech: Transforming Customer Experience with Technology

- Balancing automation and personalization to meet customer expectations in Kenya's digital finance ecosystem.
- Applying design thinking to develop intuitive, user-friendly products.
- Ensuring transparency and clear communication in digital transactions.
- Enhancing accessibility for diverse users, including women, youth, and rural populations.
- Using predictive analytics to provide proactive financial guidance.

CONFIRMED **SPEAKERS**

WHY? SUMMITS

Hesham Abdelhay
Chief Finance Officer
COMMERCIAL INTERNATIONAL BANK



Philip Galego
Chief Data Officer
DIAMOND TRUST BANK

Yinka Fadahunsi
Chief Data Scientist
EQUITY BANK

Hartnell Ndungi
Chief Data Officer, Africa
ABSA GROUP

Julius Orayo
Group CIO
JUBILEE INSURANCE

Muqsit Hussain
Former Deputy CEO
VICTORIA COMMERCIAL BANK

Neeraj Anand
General Manager, IT Governance (Audit, Risk & Compliance)
SBM BANK

Sandeep Sinha
Group Credit Director
I & M BANK

Hussein Omar Hussein
Director, IT and Digital
SBM BANK

Richie Sobayeni
Group Head of Customer Experience Design
EQUITY BANK

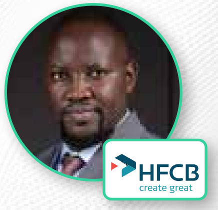
Robert Muoka
Chief Executive Officer
VIRTUAL ASSETS ASSOCIATION OF KENYA

Bonface Asiligiwa
President
ISACA KENYA CHAPTER

Ali Bin Mohamed
Board Member
ASSOCIATION OF FINTECHS IN KENYA

Samuel Njuguna Mbugua
Head of Digital Products and Innovation Factory
CO-OPERATIVE BANK OF KENYA

Lawrence Mulwa King'oo
Manager & Country Lead - Digital & Transactional Banking
BANK OF AFRICA



Morgan Odok
Group Product Lead - Innovation | VAS
HFCB KENYA

Bernadette Ngara
Director, Marketing, Corporate Communications and Citizenship
NATIONAL BANK OF KENYA

CONFIRMED **SPEAKERS**

Catherine Nyaga-Mbithi
Internal Audit Manager
ABSA LIFE ASSURANCE KENYA

Aijaz Shalla
Chief Operating Officer
SBM BANK

Kennedy Yegon
Deputy Director, ICT
KENYA DEPOSIT INSURANCE CORPORATION

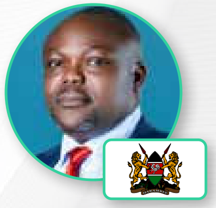
Henry K Mbugua
Chief Executive Officer
UMBA MICROFINANCE BANK

Naima Mwina Mwawasi
ESA Regional & Country Head Customer Experience
UBA GROUP

Angela Mwirigi
Director Digital Financial Services
KCB BANK

Dennis Nderitu
Head of Operations
CARITAS MICROFINANCE BANK

Paul Kioi
Head, Technology & Transformation
ICEA LION GROUP



Arthur W. Omuse
Regional Intelligence Officer, Ethics and Anti-Corruption Commission (EACC)
GOVERNMENT OF KENYA

Olanma John-Agbaje
Chief Operating Officer
ACCESS BANK (KENYA)PLC

Shameer Patel
Director – Retail & Business Banking
I & M BANK

Eric Shikanda
Chief Operating Officer
THE KENYA BANKERS

Collins Wanyonyi
Director SME Banking
EQUITY BANK

Nyambura Ndung'u
General Manager - Customer Experience
SBM BANK

Erastus Muthura
Head, SME Banking
ABSA GROUP

Dr. Habil Olaka
Chairman of the Board
OLD MUTUAL HOLDINGS PLC

Kalpesh Jotangia
COO
VICTORIA COMMERCIAL BANK

CONFERENCE AGENDA

NIGHT BEFORE THE EVENT

17:30 MEET & GREET

WELCOME TO OUR EVENT! WE'RE THRILLED TO HAVE YOU WITH US AND TRULY APPRECIATE YOUR PRESENCE.

Kick off the experience with **early registration and a relaxed networking session!** As delegates start arriving, this is the perfect opportunity to connect, pick up your badge, catch up with familiar faces, and meet new industry peers. Whether it's **handshakes, conversations, or shared laughs,** we invite you to join us in setting the stage for an inspiring event. Cheers to new connections and meaningful discussions!

DAY 1

9:00

KEYNOTE: THE CENTRAL BANK'S ROLE IN SHAPING KENYA'S FINTECH LANDSCAPE: REGULATORY AND POLICY PERSPECTIVES

- Discussing key role in creating and enforcing regulations that ensure consumer protection and financial stability in the fintech sector.
- Role of CBK in promoting financial inclusion by expanding mobile money and digital banking services to underserved communities.
- Regulatory Sandbox launched by the central bank allows fintech companies to test new products in a controlled environment while ensuring regulatory compliance.
- Ensuring fintech platforms follow strong cybersecurity protocols
- Regulating cross-border payments and remittances to ensure secure, efficient transactions.

9:30

SPONSOR SESSION 1: REIMAGINING BANKING: HOW DIGITAL SOLUTIONS ARE REDEFINING CUSTOMER EXPERIENCE

- Digital banking must shift from transactional platforms to personalized, customer-centric ecosystems.
- Banks need to use data analytics and AI to understand behavior and deliver tailored financial products.
- Seamless onboarding and omni-channel access are key to retaining and engaging digital customers.
- Balancing automation with human touch will determine the quality of digital customer relationships.
- Collaboration with fintechs can accelerate innovation and improve service delivery.

9:45

SPONSOR SESSION 2: MOBILE MOMENTUM: POWERING KENYA'S DIGITAL PAYMENT REVOLUTION

- Exploring how mobile innovation continues to drive financial inclusion, digital commerce, and economic growth in Kenya.
- The evolution of mobile payments from person-to-person transfers to full financial ecosystems.
- Strengthening interoperability between mobile wallets, banks, and fintechs.
- Leveraging mobile data to design inclusive credit and savings products.
- Addressing security, fraud prevention, and consumer protection in mobile transactions.
- The role of partnerships in sustaining Kenya's leadership in mobile-driven finance.

10:00

PANEL DISCUSSION: FROM SILICON SAVANNAH TO FINTECH CAPITAL — CAN NAIROBI LEAD AFRICA'S NEXT DIGITAL FINANCE REVOLUTION?

- Nairobi's fintech ecosystem must strengthen its infrastructure, innovation networks, and investment climate to compete as Africa's leading digital finance hub.
- Regulatory frameworks need to evolve to encourage innovation while ensuring consumer protection, transparency, and financial stability.
- Access to growth-stage funding remains limited and attracting sustainable local and international investment is critical for fintech scalability.
- Expanding fintech's impact beyond urban centers will be essential to achieving deeper financial inclusion and supporting small businesses and underserved groups.
- Regional cooperation across East Africa can position Nairobi as the central hub for cross-border fintech innovation and integration.

CONFERENCE **AGENDA**

DAY 1

Moderator:
Muqsit Hussain, *Former Deputy CEO,* **Victoria Commercial Bank**
Panelists:
Dr. Habil Olaka, *Chairman of the Board,* **Old Mutual Holdings Plc**
Hesham Abdelhay, *Chief Finance Officer,* **Commercial International Bank**
Muqsit Hussain, *Deputy CEO,* **Victoria Commercial Bank**
Sandeep Sinha, *Group Credit Director,* **I & M Bank**
Aijaz Shalla, *Chief Operating Officer,* **SBM Bank**

10:30 NETWORKING BREAK

11:00

CASE STUDY/KEYNOTE: BUILDING RESILIENT IT INFRASTRUCTURE FOR FINTECH GROWTH: LESSONS, INNOVATIONS, AND REAL-WORLD INSIGHTS

- The rapid expansion of fintech solutions demands scalable, secure, and reliable IT infrastructure to support high transaction volumes and continuous service availability.
- Cloud computing and API-driven architectures are transforming how fintechs deploy and manage their digital infrastructure efficiently.
- Data management and cybersecurity are critical components, requiring fintechs to balance innovation with risk mitigation and regulatory compliance.
- Case experiences from successful implementations can highlight practical approaches to infrastructure scaling, cost optimization, and resilience planning.
- Collaboration between fintechs, technology providers, and regulators is essential to create interoperable and future-ready digital ecosystems.
- Investing in talent development and infrastructure governance will ensure that fintech growth remains sustainable and trusted across markets.

Neeraj Anand, *General Manager, IT Governance (Audit, Risk & Compliance),* **SBM Bank**

11:30

SPONSOR SESSION 3: CONNECTING AFRICA'S FINTECHS TO THE WORLD: GLOBAL PAYMENT RAILS FOR LOCAL INNOVATION

- How international payment networks are enabling Kenyan fintechs to access global markets and APIs.
- Leveraging developer platforms for fintech integration.
- API-driven collaboration to build localized digital wallet and remittance solutions.
- Enabling fintechs to scale regionally through interoperable global rails.
- Empowering startups with access to sandbox environments and developer tools.
- Showcasing success stories of Kenyan fintechs integrated into global ecosystems.

11:45

SPONSOR SESSION 4: REGULATORY SANDBOXES AS CATALYSTS FOR INCLUSIVE DIGITAL FINANCE IN AFRICA

- Sandboxes create a controlled environment where fintechs can safely test innovative solutions that reach underserved populations.
- They help regulators understand emerging technologies and design policies that balance inclusion, innovation, and risk.
- Collaborative learning between fintechs, banks, and regulators strengthens trust and encourages responsible product development.
- Sandboxes attract investment and partnerships by reducing uncertainty for investors and enabling proof-of-concept validation.
- Insights from sandbox experiments guide scalable solutions that improve financial access and resilience for low-income and informal-sector communities.

12:00

PANEL DISCUSSION: DIGITAL PATHWAYS TO INCLUSION: HARNESSING TECHNOLOGY FOR KENYA'S UNBANKED

- Using mobile money, agent networks, and digital wallets to reach rural and low-income populations.
- Overcoming infrastructure gaps and connectivity challenges in remote areas.
- Integrating financial education and literacy programs to increase adoption.
- The role of fintech innovation in creating tailored, affordable financial products.
- Monitoring and measuring usage and impact to refine inclusion strategies.

Moderator:
Robert Muoka, *Chief Executive Officer,* **Virtual Assets Association of Kenya**
Panelists:
Kalpesh Jotangia, *COO,* **Victoria Commercial Bank**
Richie Sobayeni, *Group Head of Customer Experience Design,* **Equity Bank**
Bonface Asiligiwa, *President,* **ISACA Kenya Chapter**
Lawrence King'oo, *Manager & Country Lead - Digital & Transactional Banking,* **Bank of Africa**

12:30 NETWORKING LUNCH

13:30

CASE STUDY/KEYNOTE: ENHANCING CUSTOMER TRUST AND SECURITY IN KENYA'S FINTECH ECOSYSTEM

- Advanced fraud detection and cybersecurity tools are essential to protect consumers and build confidence in digital finance.

CONFERENCE **AGENDA**

DAY 1

- Educating users about safe digital practices increases adoption of fintech services and reduces fraud risks.
- Strong regulatory compliance ensures secure and transparent payment experiences across platforms.
- Innovative authentication technologies, such as biometrics and tokenization, enhance security without compromising usability.
- Partnerships between technology providers and financial institutions help implement best practices and raise industry standards

Arthur W. Omuse, *Regional Intelligence Officer, Ethics and Anti-Corruption Commission (EACC),* **Government of Kenya**

SPONSOR SESSION 5: END-TO-END AUTOMATION: FROM LOAN ORIGINATION TO RECOVERY

- Automation streamlines the entire loan lifecycle, from application and underwriting to disbursement and repayment.
- Digital tools reduce operational costs and minimize manual errors while improving processing speed and accuracy.
- Predictive analytics and AI help assess credit risk, detect potential defaults, and optimize recovery strategies.
- Integration across banking, fintech, and payment platforms ensures seamless communication and reporting.
- Maintaining compliance and customer trust is crucial while implementing automated processes for efficiency and scalability.

14:15

SPONSOR SESSION 6: EMPOWERING COMMUNITIES THROUGH DIGITAL SKILLS: BUILDING KENYA'S FUTURE FINTECH ECOSYSTEM VIA VILLAGE INNOVATION HUBS AND FINANCIAL INCLUSION

- Developing digital and financial literacy at the community level can unlock inclusive participation in Kenya's growing fintech ecosystem.
- Village innovation hubs can serve as catalysts for skill development, entrepreneurship, and access to digital financial tools in underserved regions.
- Strengthening collaboration between government, private sector, and local communities is key to scaling citizen-led fintech innovation.
- Equipping youth and women with practical fintech skills can promote long-term financial resilience and economic empowerment.
- A decentralized approach to digital capacity-building can ensure that fintech growth contributes to national development, not just urban prosperity.

14:30

PANEL DISCUSSION: SCALING FINTECH STARTUPS IN KENYA: CHALLENGES, STRATEGIES, AND SUSTAINABLE GROWTH

- Identifying key barriers to growth, including funding gaps, regulatory hurdles, and talent shortages.
- Strategies for accessing local and international capital to support expansion.
- Building scalable technology infrastructure that can handle increased users and transactions.
- Leveraging partnerships with banks, telcos, and other ecosystem players to accelerate market reach.
- Balancing rapid growth with operational resilience, customer trust, and compliance requirements.

Panelists:

Eric Shikanda, *Chief Operating Officer,* **The Kenya Bankers**

15:00 NETWORKING BREAK

15:30 PARALLEL ROUNDTABLE DISCUSSIONS

(peer to peer discussion with facilitator)

INCLUSIVE INNOVATION: DESIGNING FINTECH SOLUTIONS FOR KENYA'S LOW-INCOME POPULATIONS

- Tailoring financial products to meet the unique needs of gig workers, smallholders, and informal-sector earners.
- Enhancing digital literacy programs to increase user confidence and engagement.
- Incorporating responsible lending practices to protect vulnerable users.
- Encouraging collaboration between fintechs, banks, and regulatory bodies to scale solutions safely.
- Measuring impact through adoption metrics, financial resilience, and economic empowerment indicators.

BUY NOW, PAY LATER IN KENYA: OPPORTUNITIES, RISKS, AND THE FUTURE OF CONSUMER CREDIT

- How BNPL is transforming consumer purchasing behavior and driving financial inclusion.
- Regulatory and risk management considerations to ensure responsible lending.
- Integration with e-commerce platforms and digital wallets to expand market reach.
- Managing credit risk, repayment behavior, and fraud prevention in BNPL models.
- Opportunities for fintechs and traditional financial institutions to collaborate and scale BNPL offerings.

Angela Mwirigi, *Director Digital Financial Services,* **KCB Bank**

CONFERENCE **AGENDA**

DAY 1

INCLUSIVE, INTELLIGENT, AND INNOVATIVE: SHAPING KENYA'S FINANCIAL ECOSYSTEM

- Leveraging digital technology and AI to create smarter financial services tailored to individual needs.
- Expanding access to financial products for underserved populations, including rural communities, women, and youth.
- Encouraging innovation through fintech partnerships, embedded finance, and alternative credit models.
- Strengthening regulatory frameworks and sandbox initiatives to support safe experimentation and growth.
- Building trust and financial literacy to ensure sustainable adoption of digital finance solutions across all segments.

NEOBANKS IN KENYA: REVOLUTIONIZING THE FINTECH LANDSCAPE

- How digital-first neobanks are reshaping banking by offering low-cost, accessible, and user-friendly financial services.
- The role of neobanks in driving financial inclusion for underserved populations and the unbanked.
- Leveraging data analytics, AI, and mobile technology to provide personalized banking experiences.
- Challenges neobanks face, including regulatory compliance, cybersecurity, and customer trust.
- Opportunities for collaboration between neobanks, traditional banks, and fintechs to scale innovation and expand market reach.

CYBER RISK MANAGEMENT FOR FINTECH STARTUPS IN EMERGING MARKETS

- Startups must prioritize building secure infrastructure from day one to protect customer data and financial transactions.
- Implementing robust authentication, encryption, and fraud detection systems reduces vulnerability to cyberattacks.
- Regular risk assessments and penetration testing help identify potential threats before they escalate.
- Compliance with local and international data protection regulations strengthens trust and mitigates legal risks.
- Educating employees and users on cybersecurity best practices is essential for maintaining a secure ecosystem.

KENYA AS A PAN-AFRICAN FINTECH HUB: EXPANDING INFLUENCE INTO WEST AFRICA

- Leveraging Kenya's mature mobile money and digital finance ecosystem as a model for West African markets.
- Cross-border payments and remittances as key drivers for regional financial integration.
- Opportunities for partnerships between Kenyan fintechs and West African banks, startups, and regulators.
- Regulatory harmonization and understanding diverse market dynamics across West African countries.
- Positioning Kenya as a talent and innovation center for fintech expansion across Africa.

API-FIRST FINTECH: DESIGNING FOR OPENNESS AND SPEED

- Best practices for Open Banking API design and documentation.
- API versioning, rate limiting, and developer experience.
- Integrating legacy systems with modern API gateways.

16:30 AWARDS

17:00 CLOSING AND GALA COFFEE

CONFERENCE **AGENDA**

DAY 2

9:00

KEYNOTE: SHAPING SEAMLESS DIGITAL TRANSACTIONS THROUGH EMBEDDED FINANCE

- Integrating financial services into non-financial platforms to simplify payments, lending, and insurance for consumers and SMEs.
- Leveraging APIs and partnerships to create frictionless in-app financial experiences.
- Expanding financial access for underserved populations through digital ecosystems.
- Addressing regulatory challenges and ensuring consumer protection in embedded finance solutions.
- Using data-driven insights to personalize services and enhance user adoption and engagement.

Olayinka Fadahunsi, *Chief Data Scientist,* **Equity Bank**

9:30

SPONSOR SESSION 1: REIMAGINING INSURANCE FOR THE DIGITAL GENERATION: THE FUTURE OF MICRO AND ON-DEMAND COVERAGE

- How insurtechs are reshaping access to insurance through technology, flexible products, and new distribution channels.
- Using mobile platforms to deliver affordable, accessible microinsurance.
- Embedding insurance into daily digital experiences (e-commerce, transport, health apps).
- Leveraging AI and data analytics for instant underwriting and claims automation.
- Building customer trust and literacy in insurance adoption.
- Policy innovation to support digital-first insurance providers.

9:45

SPONSOR SESSION 2: THE CONSUMER SPENDING REVOLUTION THROUGH BNPL SOLUTIONS

- Understanding how BNPL changes access to credit for millennials and Gen Z.
- Behavioral shifts in online vs. offline purchasing due to deferred payments.
- Monitoring repayment patterns to prevent financial stress among users.
- Collaboration between fintechs, merchants, and regulators to ensure responsible lending.
- Using BNPL data analytics to optimize marketing, product offerings, and user engagement.

10:00

PANEL DISCUSSION: DIGITAL TRANSFORMATION 2.0: THE FUTURE OF FINANCIAL INNOVATION

- Moving beyond digitization to full integration of technology-driven business models.
- Leveraging data analytics for personalized customer experiences in finance.
- Strengthening cybersecurity frameworks to support innovation safely.
- Encouraging investment in tech infrastructure to enable scalability.
- How regulatory sandboxes and open banking are catalyzing innovation.

Moderator:
Morgan Odok, *Group Product Lead - Innovation | VAS,* **HFCB Kenya**
Panelists:
Hartnell Ndungi, *Chief Data Officer,* **Africa, Absa Group**
Hussein Omar Hussein, *Director, IT and Digital,* **SBM Bank**
Bonface Asiligiwa, *President,* **ISACA Kenya Chapter**
Samuel Njuguna Mbugua, *Head of Digital Products and Innovation Factory,* **Co-operative Bank of Kenya**
Dennis Nderitu, *Head of Operations,* **Caritas Microfinance Bank**

10:30 NETWORKING BREAK

11:00

CASE STUDY/KEYNOTE: BEYOND TRADITIONAL LENDING: EXPLORING ALTERNATIVE CREDIT METHODS IN KENYA

- Leveraging digital footprints, mobile transactions, and behavioral data for credit scoring.
- Expanding access to credit for underserved populations, including SMEs, women, and informal-sector workers.
- The role of fintech platforms in providing fast, flexible, and personalized lending solutions.
- Balancing innovation with responsible lending practices and risk management.
- Partnerships with banks, telcos, and regulatory bodies to scale alternative credit solutions safely.

Henry K Mbugua, *Chief Executive Officer,* **Umba Microfinance Bank**

11:30

SPONSOR SESSION 3: SMART REGULATION FOR A DIGITAL FUTURE

- How RegTech is redefining the relationship between innovation, risk, and regulation.
- Deploying AI-driven tools for proactive supervision and compliance.
- Encouraging data transparency and interoperability across fintech systems.
- Reducing regulatory friction to accelerate market entry for startups.
- Empowering regulators with digital tools for agile, real-time oversight.

CONFERENCE **AGENDA**

DAY 2

11:45

SPONSOR SESSION 4: ENHANCING CUSTOMER TRUST AND SECURITY IN KENYA'S FINTECH ECOSYSTEM

- Advanced fraud detection and cybersecurity tools are essential to protect consumers and build confidence in digital finance.
- Educating users about safe digital practices increases adoption of fintech services and reduces fraud risks.
- Strong regulatory compliance ensures secure and transparent payment experiences across platforms.
- Innovative authentication technologies, such as biometrics and tokenization, enhance security without compromising usability.
- Partnerships between technology providers and financial institutions help implement best practices and raise industry standards

Erastus Muthura, *Head, SME Banking,* **Absa Group**

12:00

PANEL DISCUSSION: THE POWER OF SHE IN FINTECH INNOVATION

- Women leaders are driving innovation across fintech — from digital payments and lending to blockchain and financial inclusion platforms.
- Increasing female representation in leadership and technical roles strengthens creativity, user empathy, and inclusive product design.
- Access to funding remains a major barrier for women-led fintech startups, highlighting the need for gender-responsive investment ecosystems.
- Mentorship, policy support, and digital literacy programs are crucial to nurturing the next generation of women in fintech.
- Empowering women in fintech not only promotes equity but also accelerates economic growth and financial inclusion across communities.

Moderator:

Panelists:

Bernadette Ngara, *Director,* **Marketing, Corporate Communications and Citizenship, National Bank of Kenya**

Catherine Nyaga-Mbithi, *Internal Audit Manager,* **ABSA Life Assurance Kenya**

Naima Mwina Mwawasi, *ESA Regional & Country Head Customer Experience,* **UBA Group**

12:30 NETWORKING LUNCH

13:30

CASE STUDY/KEYNOTE: HUMAN-CENTERED FINTECH: TRANSFORMING CUSTOMER EXPERIENCE WITH TECHNOLOGY

- Balancing automation and personalization to meet customer expectations in Kenya's digital finance ecosystem.
- Applying design thinking to develop intuitive, user-friendly products.
- Ensuring transparency and clear communication in digital transactions.
- Enhancing accessibility for diverse users, including women, youth, and rural populations.
- Using predictive analytics to provide proactive financial guidance.
- Strengthening trust through robust security, privacy, and data protection measures.

Richie Sobayeni, *Group Head of Customer Experience Design,* **Equity Bank**

14:00

SPONSOR SESSION 5: BUILDING DIGITAL LITERACY TO EMPOWER KENYA'S FINTECH USERS

- Digital literacy is essential for consumers to confidently use fintech services and avoid scams or mistakes.
- Tailored education programs can address different user groups, including youth, women, and rural communities.
- Mobile platforms and social media are effective channels for spreading digital financial education in Kenya.
- Improving digital literacy boosts financial inclusion by enabling wider access to banking and credit services.
- Collaboration between fintech companies, regulators, and NGOs is key to creating sustainable literacy initiatives.

14:15

SEAMLESS BORDERS: POWERING EAST AFRICA'S CROSS-BORDER PAYMENTS IN THE AFCFTA ERA

- Exploring how East African economies can leverage digital finance to simplify trade and remittances under AfCFTA.
- Addressing persistent barriers in cross-border payments, including high costs, settlement delays, and currency conversion inefficiencies.
- Examining the role of fintechs, mobile money providers, and regional banks in creating interoperable payment systems.
- Assessing how regulatory collaboration and harmonization across East African central banks can boost transaction transparency and efficiency.
- Evaluating the transformative potential of technologies like blockchain, APIs, and digital currencies in building an integrated African payment network.

CONFERENCE **AGENDA**

DAY 2

14:30

PANEL DISCUSSION: FROM CONNECTIVITY TO COLLABORATION: THE FUTURE OF OPEN BANKING IN KENYA

- Examines how open banking can accelerate financial inclusion, interoperability, and digital transformation across Kenya's financial sector.
- Leveraging open banking to improve access to credit and digital financial tools for underserved populations.
- Encouraging interoperability between banks, SACCOs, and fintech platforms.
- Balancing innovation with regulatory oversight and data protection requirements.
- Developing robust API standards to ensure security, transparency, and scalability.
- Positioning Kenya as a leader in open finance innovation across Africa.

Moderator:
Panelists:
Paul Kioi, *Head, Technology & Transformation,* **ICEA Lion Group**

15:00 NETWORKING BREAK

15:30 PARALLEL ROUNDTABLE DISCUSSIONS

(peer to peer discussion with facilitator)

SCALING FINTECH STARTUPS IN KENYA: CHALLENGES AND SUCCESS STRATEGIES

- Access to funding remains a major hurdle, requiring startups to explore venture capital, angel investors, and strategic partnerships.
- Navigating regulatory requirements and compliance frameworks is critical for sustainable growth in Kenya's fintech ecosystem.
- Building scalable technology infrastructure, including APIs, cloud services, and cybersecurity measures, ensures long-term operational resilience.
- Customer acquisition and retention demand innovative, user-centric solutions tailored to diverse demographics, including rural and underserved populations.
- Collaboration with banks, telecoms, and other fintechs can accelerate market reach, enhance trust, and foster ecosystem synergies.

MICROFINANCE AND MOBILE-FIRST SOLUTIONS FOR LOW-INCOME COMMUNITIES

- Mobile-first platforms make financial services accessible to underserved and rural populations with limited bank access.
- Microloans, microsavings, and digital insurance products can be tailored to irregular income streams common in informal sectors.
- Leveraging mobile wallets and USSD channels allows seamless transactions without requiring smartphones or bank accounts.
- Financial literacy and digital education are crucial to ensure responsible borrowing and effective use of digital financial products.
- Partnerships with local cooperatives, NGOs, and community groups can expand outreach and build trust within low-income communities.

DRIVING YOUTH ENGAGEMENT AND FINANCIAL EMPOWERMENT THROUGH DIGITAL SOLUTIONS

- Leveraging mobile apps, gamification, and social media to make financial services engaging and accessible to youth.
- Promoting digital savings, microloans, and investment products tailored to young people's income patterns and lifestyle needs.
- Building financial literacy programs through schools, universities, and online platforms to encourage responsible money management.
- Encouraging youth entrepreneurship by providing easy access to credit, digital payment solutions, and mentorship opportunities.
- Collaborating with fintechs, telecoms, and community organizations to expand reach and foster trust among young users.

DIGITAL LITERACY AND TRUST-BUILDING FOR KENYA'S FINTECH CONSUMERS

- Educating consumers on safe use of digital financial services to reduce fraud and enhance confidence.
- Promoting transparent communication about fees, terms, and data usage to build trust in fintech platforms.
- Leveraging community outreach, social media campaigns, and vernacular content to reach diverse populations.
- Encouraging user feedback and continuous improvement of digital products to align with consumer needs.
- Strengthening cybersecurity measures and clear consent mechanisms to reassure customers about data privacy and protection.

KYC/AML AUTOMATION: ENHANCING COMPLIANCE AND CUSTOMER EXPERIENCE

- Automating KYC and AML processes reduces manual errors and accelerates customer onboarding.
- Digital identity verification tools improve accuracy while minimizing friction for end users.
- Real-time monitoring and AI-driven alerts help detect suspicious transactions faster and enhance regulatory compliance.
- Streamlined processes increase customer satisfaction by shortening approval times and simplifying documentation.
- Integration of automated KYC/AML with core banking and fintech systems ensures scalability and consistent compliance across platforms.

CONFERENCE **AGENDA**

DAY 2

BALANCING INNOVATION AND REGULATION UNDER THE CENTRAL BANK OF KENYA

- Fintechs must navigate CBK guidelines while pursuing innovative solutions in payments, lending, and digital banking.
- Regulatory sandboxes provide a controlled environment for testing new products without compromising consumer protection.
- Collaboration between regulators and fintechs fosters clarity, compliance, and faster market adoption of emerging technologies.
- Maintaining a balance ensures financial stability while supporting inclusive growth and digital transformation.
- Continuous dialogue and feedback loops help update policies to reflect evolving market needs and technological advancements

ARTIFICIAL INTELLIGENCE AND DATA ANALYTICS IN FINANCIAL SERVICES

- AI and machine learning enable personalized financial products by analyzing customer behavior and preferences.
- Predictive analytics help fintechs identify credit risk, detect fraud, and optimize lending decisions.
- Chatbots and virtual assistants improve customer service, offering instant support and engagement.
- Big data insights support strategic decision-making, marketing, and customer retention initiatives.
- Integrating AI with regulatory compliance tools enhances monitoring, reporting, and risk management in real time.

KENYA AS A REGIONAL FINTECH HUB: OPPORTUNITIES AND CHALLENGES

- Kenya's strong mobile money ecosystem and high digital adoption provide a foundation for regional fintech leadership.
- Strategic location and connectivity enable cross-border payments and trade opportunities within East Africa.
- Access to venture capital, incubators, and innovation hubs supports startup growth but funding gaps remain a challenge.
- Regulatory alignment with regional standards is key to scaling operations across borders while ensuring compliance.
- Talent development and retention are critical for sustaining innovation and competitiveness in the fintech ecosystem.

FINTECH 2030: SHAPING THE NEXT DECADE OF DIGITAL FINANCE IN KENYA

- Emerging technologies such as AI, blockchain, and digital currencies will redefine financial services and customer experiences.
- Open banking and embedded finance will drive personalization and seamless integration across platforms.
- Regulatory evolution and digital policies will play a crucial role in balancing innovation with consumer protection.
- Expanding financial inclusion through mobile-first solutions will remain a priority to reach underserved populations.
- Collaboration between fintechs, banks, telecoms, and investors will be essential to build a resilient and scalable ecosystem for the future.

DIGITAL FINANCE HORIZONS: KENYA'S PATH TO A CASHLESS FUTURE

- Mobile money and digital payment platforms are accelerating the shift away from cash in urban and rural areas.
- Fintech innovations, including QR payments and contactless solutions, are improving transaction speed and convenience.
- Financial inclusion initiatives ensure that underserved populations can access digital financial services safely.
- Cybersecurity and data privacy remain critical to building consumer trust in a cashless ecosystem.
- Collaboration between regulators, fintechs, and banks is essential to create scalable, interoperable, and sustainable digital finance solutions.

17:30 CLOSING

CONTACT US

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General Inquiries:

Shreya Singhvi
shreya.singhvi@whysummits.com
+447888860162

REGISTER HERE

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