

The potential of AI-business driven solutions on the SME industry in the UAE

Date: Wednesday, February 21st, 2024

Time: 10:00 am ET / 7:00 pm Abu Dhabi time

Format: Hybrid

Panelists



Abir Habbal

Chief Data and AI Officer, Accenture Middle East

Abir is Accenture's Chief Data and AI Officer with over 13 years of experience in developing and executing national data and AI strategies to drive economic development, citizen outcomes, and innovation. Abir has led several multi-year national programs including National Data Governance, AI Centers of Excellence, Smart Nations, and Proactive Government working with senior executives and decision makers in close collaboration with wider ecosystems.

Throughout her experience, she has been instrumental in the development of national data regulatory frameworks and policies regarding data privacy, classification, sharing, revenue generation, open data, freedom of information, and AI ethics.



Mohammed Khayata

Founder and Chief Executive Officer, Al Maryah Community Bank

Before starting his journey with Al Maryah Community Bank, Mr. Khayata spent 18 months in Berlin working on transforming classical financial services into blockchain based disruptive solutions. His project involved global technology experts and business leaders who collaborated on developing the concept of community banks on the basis of the latest crypto based concepts. During his 29 years in senior positions with leading banks and innovative financial institutions in the UAE such as National

Bank of Abu Dhabi, First Gulf Bank, Abu Dhabi Islamic Bank, Finance House and CAPM investment, he has delivered exceptional retail banking products like the first Credit Card in the UAE back in 1994 and developed progressive and out of the box corporate banking solutions for diverse segments.

Mr. Khayata has had a very significant presence in the capital and equity markets. He has led the formation of multiple greenfield entities in the financial sector and has managed multiple corporate transformations. He has been in equity and the IPO market for over 25 years, with special focus on IPO Advisory, IPO Management and participated in starting the Abu Dhabi Stock Exchange. In the most recent IPO for Fertiglobe, he handled all external stakeholders and provided strategic, professional, and operational guidance to Al Maryah Community bank team. He ensured the vision of the first fully digital IPO is achieved and ensured great investor / customer experience.

**Amnah Ajmal**

Executive Vice President, Market Development, EEMEA, Mastercard

Amnah Ajmal is the Executive Vice President Market Development, EEMEA for Mastercard. In this role, she leads the P&L across multiple business verticals including merchants, telcos, governments, fintech's, digital players across 80 markets. In addition, she also heads the strategy, pricing, analytics and M&A function for the region. Prior to this role she led the North America product & innovation organization, based out of the US, creating sustainable, competitive differentiation for Mastercard and its customers by delivering digitally integrated consumer experiences across consumer and commercial products. Prior to joining Mastercard she was the CEO for Standard Chartered Consumer Bank Malaysia. She was also responsible for retail banking strategy for Indonesia, Malaysia & Taiwan in a global role based out of Singapore. Prior to Standard Chartered, Amnah worked at Citigroup in UAE, Egypt, UK and Poland. She held a number of leadership positions at Citigroup including Asset Business Head for Poland responsible for full range of consumer asset products, innovation and distribution including credit cards, co brands, personal loans and mortgages. Passion advocate for women gender equity. Speaks annually at 30+ conferences. She was honored to be listed as the top 100 women in Fintech, across the globe, for 2019 by Lattice80 and recognized as the top 25 women leaders in financial technology by the Financial Technology Report US for 2019 & 2020. She was also recognized as the top 100 women in fintech, across the globe, for 2021 by IBM & Fintech magazine. She also holds the honor of being in America's top 10 women in Fintech by the Fintech Magazine for 2020.

**Salim Chemlal**

Director of Product, AI71

Dr. Salim Chemlal currently serves as the Director of Product at AI71, focusing his efforts on developing cutting-edge healthcare AI solutions and products.

Dr. Salim holds a master's degree in computational Modeling and Simulation Engineering, and a PhD in Biomedical Engineering from Old Dominion University, Virginia.

Dr. Salim's journey in AI and Healthcare spans over 15 years. He has worked at top tech companies like Nvidia and Microsoft, led AI startups in Silicon Valley, and consulted for Big Pharma firms. Dr. Salim has founded several influential communities, including MoroccoAI, Morocco Valley, and North Africans in AI, and now building MENA Valley. These platforms serve as thriving ecosystems for community-driven innovation and collaboration.

Moderator



Sarah Saddouk

Director of Innovation, Entrepreneur.com

Sarah is the Director of Innovation at the American Publication Entrepreneur.com, where she leads the IMPACT board, a cutting-edge advising innovation board focused on fostering entrepreneurship, youth and women empowerment, and social impact across the Middle East and Africa. Under her leadership, the IMPACT board has developed a reputation for developing open innovation programs, hackathons and business intelligence events aligned with the vision of governments strategies.

Sarah is a seasoned professional with over 15 years of experience spanning innovation, publishing, media, advertising, and business intelligence industries. With a distinguished career that includes key roles at renowned organizations such as The Economist Intelligence Unit and HSBC, Sarah has built a reputation for her strategic acumen and innovative thinking.

Armed with an MBA from NEOMA Business School, former deputy CEO of a Tech Startup, Sarah has specialized in advising C-level executives on market-entry strategies, particularly in the Indian and MENA regions. Her expertise in strategic market positioning has been instrumental in driving business growth and expansion for various companies.

Sarah's international experience and deep cultural understanding, cultivated through living in France, the UAE, and Indian Kashmir, have uniquely positioned her to navigate diverse markets and drive innovation in challenging environments. Her research on microfinance development in conflict zones underscores her commitment to social impact and innovation-driven solutions.

Sarah's unwavering passion for innovation, coupled with her diverse expertise and global outlook, positions her as a dynamic leader capable of driving strategic initiatives and delivering transformative results at Entrepreneur Middle East and beyond.