

# **RETAIL BANKING PLAYBOOK**

↗ 2026–2030

**02-02-2026**

9:00 AM – 4:00 PM

PEARL CONTINENTAL HOTEL,  
KARACHI, PAKISTAN



**JIM  
BROWN**

Non-Executive Chairman, Secure Trust Bank



**XI  
LIANG**

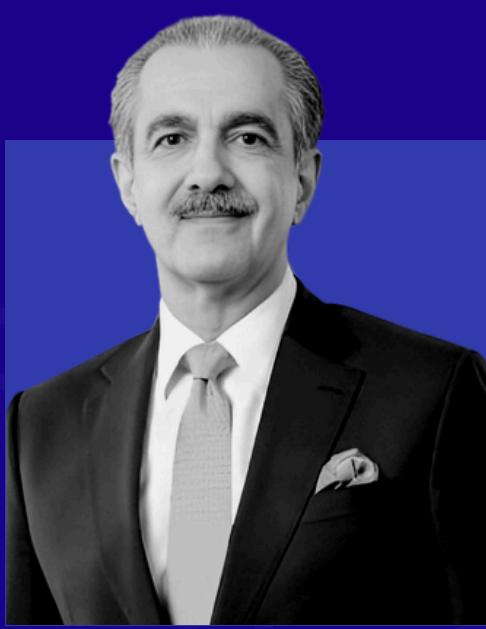
Head of AI, Mashreq Bank

**SPEAKERS**



**ZAFAR  
MASUD**

President & CEO, Bank of Punjab



**ATIF  
BAJWA**

President & CEO, Bank Alfalah

PANEL 1

## WINNING CUSTOMERS IN 2026–2030

How can banks win, retain, and deepen customer relationships in a digital-first environment?

This session covers customer acquisition strategies, loyalty and retention in competitive markets, and building relationships that last beyond the next rate offer.



**ATIF SALIM  
MALIK**  
COO, JS Bank



**MUHAMMAD NASSIR  
SALIM**

President & CEO of HBL



**BASIR  
SHAMSIE**

President & CEO, JS Bank



**SAADYA  
RIAZ**

Head Wealth & Retail Banking, SCB



**AMIR  
KHAN**

President & CEO, HBL Microfinance Bank



**MUHAMMAD ALI  
GULFARAZ**

CEO, Dubai Islamic Bank



**MAHA  
SHAHZAD**

Founder, BusCaro

PANEL 2

## DIGITAL SOLUTIONS & AI IN RETAIL BANKING

What works, what doesn't, and how can banks build sustainable AI capabilities?

This session moves from AI ambition to execution. Real use cases, implementation challenges, and practical steps to build digital capabilities that deliver.



**MIR NEJIB  
REHMAN**

COO, Pakistan Banks' Association



**NOFEL  
DAUD**

CDO, Bank of Punjab



**MUHAMMAD  
HAMAYUN SAJJAD**

CEO, Mashreq Pakistan



**YAHYA  
KHAN**

CDO, Bank Alfalah



**HAARIS M.  
CHAUDHARY**

President & CEO, Mobilink Bank



**HABIBULLAH  
KHAN**

Co-Founder & CPO, Brandneu



**HASSAN  
ABBAS**

CEO, Sky47



**NAJEEB  
AGRAWALLA**

CEO, 1LINK



Change is Inevitable. Interoperability  
is the only sustainable response



**WAQAS  
JAVED, PHD**

Divisional Head of Data Analytics and AI, BOP



Scaling AI Responsibly in Banking:  
Operationalizing Inclusive Digital Lending

**PRESENTERS**



**AJANTHAN  
SIVATHAS (AJ)**

CIO, Standard Chartered Bank



The New Customer: Redefining Trust  
and Client Experience



**ABU ABDULLAH  
ASHAR NAEEM**

Co-founder & CEO, wAI Industries



The AI Paradox: Why Revenue Generation  
Outperforms Cost Reduction in Emerging Markets

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