



المؤتمر العربي للإدخار والثقافة المالية ٢٠٢٥

ARAB SAVINGS & FINANCIAL LITERACY CONFERENCE 2025



BUILDING RESILIENCE FOR THE 21ST CENTURY

AGENDA

06 - 07 May 2025 | Sheraton Hotel, Tunis

Glimpses of stunning attractions in Tunisia, our host county for the conference





About the Event

The Arab Savings & Financial Literacy Conference is a regional professional platform that addresses financial literacy, financial education, financial inclusion, digital finance, and household savings across the Middle East & North African (MENA) countries.

Held in a different Arab capital every year, the primary purpose for this event is to create a vital debate and an information-sharing forum on the significance of financial literacy and long-term savings for household financial resilience. It is also aimed at increasing awareness on the need-to-save and the knowledge around savings products offered by the financial industry.

The event has attracted key players from regulators, regional banks, insurance companies, investment management firms, wealth managers, financial planners, investment advisers, Fintech firms, and financial economists.



MenaMoney

We organise and own a number of niche and specialised conferences and tradeshows for the government and financial sectors in the Middle East and Africa.

These are primarily in pension and social insurance, financial literacy and savings, wealth management and Robo Advisor, health insurance, actuarial business and risk management industries.

We also provide professional event management services and logistical support for institutions and clients seeking help in organising their business and marketing events.

Day 1

06 May, Tuesday

Registration & Welcome Coffee

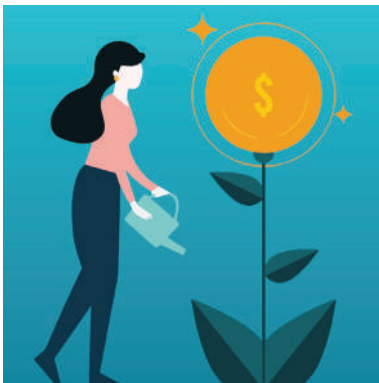
08:00 - 09:00 AM

Opening & Keynote Speeches

09:00 - 10:00 AM

Session One - Strategies, Priorities and Funding of Financial Literacy Programs

10:00 - 11:30 AM



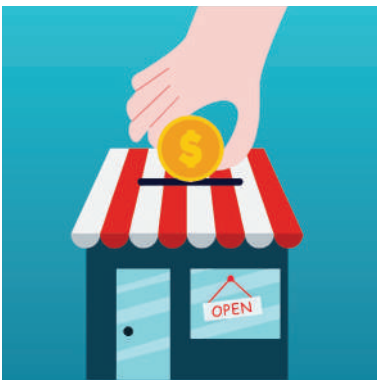
- The rationale for preparing a financial literacy strategy
- The vision, goals and expected results of a financial literacy strategy
- Target groups and the pillars of the financial literacy strategy
- Governance of preparing the financial literacy strategy (governance structures and coordination mechanism)
- Success factors of the financial literacy strategy
- Experiences of countries participating in the conference
- Interventions from international agencies

Coffee Break & Networking

11:30 AM - 12:00 PM

Session Two - Building Personal Finance - Building the Savings and Protection Market

12:00 - 01:00 PM



How much knowledge Arab households have today around risk, savings, investment, insurance and economic conditions?

This is the essence of financial and insurance inclusion.

How can we get more people appreciate that financial literacy could be the key to their life success?

How can we work on opportunities for financial literacy and wellness at the workplace?

What features and characteristics households need to look for in the long-term savings, investments and protection products they choose?

How can we create a thriving savings and protection sector in the Arab financial industry?

Session Three - Role of Artificial Intelligence in Financial Literacy

01:00 - 02:00 PM



The role of artificial intelligence in enhancing financial literacy

How can artificial intelligence improve financial awareness among individuals?

Examples of artificial intelligence tools used in financial education (applications, chatbots, smart platforms)

Risks and challenges associated with the use of artificial intelligence in financial literacy

Differences between traditional education and AI-powered financial education
How will AI affect individuals' financial decision-making behavior in the future?

The impact of excessive reliance on AI on individuals' financial decision-making skills

Luncheon & Networking

02:00 - 03:00 PM

Session Four - Digital Finance for Holistic Economic Development

03:00 - 04:30 PM



Digital finance as a pillar for digital payments and digital economy

Nations having strong infrastructure on digital platform are likely to have more acceleration in digital finance sector and reap the benefits of this sector.

The need for national policies which make better ground to promote digital financial system and thus move ahead to cashless economies in order to get immense benefits from it.

How to ensure the integrity of financial digitization

Intervention by the Central Bank of Tunisia, the Tunisian Monetary Company, the Tunisian Post, and the telco company "Orange"

And the experiences of some participating countries

END OF DAY ONE

Day 2

07 May, Wednesday

Registration & Welcome Coffee

08:00 - 09:00 AM

Session Five - Impact of Financial Literacy on Financial Inclusion

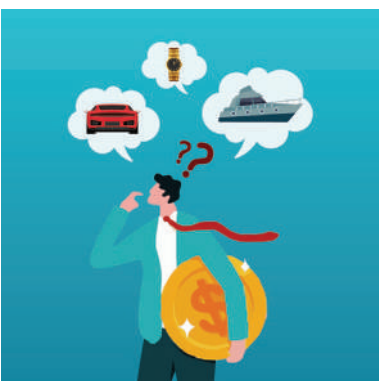
09:00 - 10:00 AM



- Initiatives and mechanisms for financial literacy and protection of financial consumers (educational programs and activities for all target groups, in-person and remote training and awareness courses, free financial advice, measures for financial consumer protection, training of trainers (TOT), etc.)
- Accelerating penetration to financial services
- From financial literacy to financial well-being (promoting financial independence - reducing poverty and inequality...) "Financial well-being"
- Indicators and measures of financial well-being
- Experiences of participating countries and international bodies (the World Bank and...)

Session Six - Behavioural Finance

10:00 - 11:00 AM



- The impact of financial literacy on financial behavior (acquiring financial skills and competencies and changing financial behavior - an informed consumer and an effective decision maker)
- The role of behavioral economics in managing personal and household finances and in entrepreneurship
- Experiences of participating countries
- Speakers from Malaysia, Jordan, Egypt, Rwanda, Iraq...

Coffee Break & Networking

11:00 - 11:30 AM

Session Seven - Role of Financial Institutions in Sustainable Finance

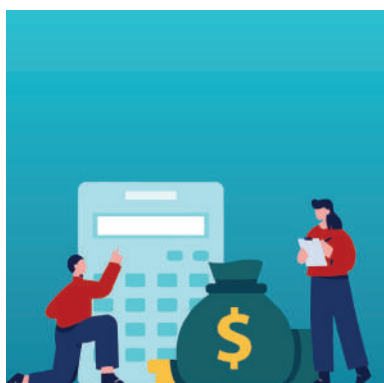
11:30 - 12:30 PM



- Financial institutions, including banks, insurance companies, investment firms and payment companies, have a leading role to play in shaping our sustainable future.
- Globally, sustainability has become a critical driver of decision-making for individuals, businesses, and governments.
- By embedding sustainability into their core practices, financial institutions can unlock new markets, mitigate risks, and meet the growing demand for compliance requirements and remain relevant.
- This session explores the importance of sustainability for banks and financial institutions, how they are embracing eco-friendly practices, and the impact of these efforts on their brand reputation, access to capital, and overall competitive advantage.
- This is more of a financial literacy for financial people and financial institutions.

Session Eight - Microfinance, Social Banks & Financial Inclusion

12:30 - 1:30 PM



Farmers, fishermen, delivery workers and similar informal-sector jobs represent a large population in the local economy. How can banking and financial service providers tailor their offerings to support the specific needs and desires of these segments?

Over the last two decades or so, there have been a few social banks and microfinance institutions in nearly all Arab countries.

These have been created to economically empower lower-income families and informal sector individuals to start or accelerate their small businesses.

How well have these institutions and funds performed against their mandates, what success stories have emerged, and what more could they do?

More importantly, how much households and the informal sectors understand about their workings and benefits?

Conference Summary & Recommendations

01:30 - 02:00 PM

Luncheon & Networking

02:00 - 03:00 PM

END OF DAY TWO