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## Rwanda Bankers' Association: Research Conference 2026

**Theme: The Pursuit of an Integrated Financial System:  
Harnessing Payments to Drive Sector-Wide Impact and Inclusion**

Date: June 25<sup>th</sup>, 2025

Location: Kigali Serena Hotel, Ballroom

08:00 AM – 09:00 AM	<b>Arrival and Registration</b>
09:00 AM – 09:10 AM	<b>Welcome Address</b> Tony Francis NTORE – Chief Executive Officer, RBA
09:10 AM – 09:20 AM	<b>Opening Remarks</b> Hannington NAMARA - Chairman of RBA Council
09:20 AM – 09:40 AM	<b>Keynote Address</b> Hon. Soraya M. HAKUZIYAREMYE - Governor of NBR
09:40 AM – 10:10 AM	<b>Paper Presentation:</b> Payment First: Using Transactional Access as an Entry Point to Formal Finance Presenter: Gabriel RUHAN, Eric NIYONGIRA & Yves DUSABIREMA
10:10 AM – 11:10 AM	<b>Panel discussion, Moderator: Arnold KWIZERA</b> Speakers: 1. Patience MUTESI – MD, BPR Bank 2. Blaise GASABIRA – CEO, RSwitch 3. John Bosco SEBABI – Deputy CEO, PAPSS 4. Victor VUSUMUZI – Vice President & Head Business Development East Africa, Mastercard
11:10 AM – 11:30 AM	Coffee Break
11:30 AM – 12:30 AM	<b>Paper – Prospects for cross-border e-payments in the East African Community (EAC): What barriers limit access and interoperability?</b> Presenter: Dr. Samuel TRIONGO & Hilary MULINDI <b>Paper – Understanding the Barriers and Drivers of Digital Payment Adoption Among Women, Youth, and Rural Populations in Rwanda.</b> Presenter: Flora Gash KAMBABAZI
12:30 PM - 01:30 PM	<b>Paper – Institutional Voids and Fintech Innovation in Sub-Saharan Africa: Advancing Emerging Market Theory on Digital Financial Inclusion</b> Presenter: Caspah LIDIEMA <b>Paper – Beyond Transactions: Interoperability, Trust Infrastructure, and Customer-Centered Design as Foundations for an Integrated Financial and Public Service Ecosystem</b> Presenter: Victor ADETIBA & Charles OLIGBO
01:30 PM - 01:40 PM	<b>Closing Remarks</b> Hannington NAMARA - Chairman of RBA Council
02:00 PM – 03:00 PM	<b>Lunch &amp; Networking</b>