



## 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>, 2026

Location: Kigali Serena Hotel, Ballroom

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| 08:00 AM – 09:00 AM | <b>Arrival and Registration</b>   |
| 09:00 AM – 09:10 AM | <b>Welcome Address</b><br><i>Tony Francis NTORE - Chief Executive Officer, RBA</i>  |
| 09:10 AM – 09:20 AM | <b>Opening Remarks</b><br><i>Hannington NAMARA - Chairman of RBA Council</i>  |
| 09:20 AM – 09:40 AM | <b>Keynote Address</b>  |
| 09:40 AM – 10:10 AM | <b>Paper Presentation:</b> Payment First: Using Transactional Access as an Entry Point to Formal Finance<br><i>Presenter: Gabriel RUHAN, Eric NIYONGIRA &amp; Yves DUSABIREMA</i>   |
| 10:10 AM – 11:10 AM | <b>Panel discussion, Moderator: Arnold KWIZERA</b><br><i>Speakers:</i><br>1. <i>Patience MUTESI - MD, BPR Bank</i><br>2. <i>Blaise GASABIRA - CEO, RSwitch</i><br>3. <i>Jean Claude GAGA - MD, Airtel Rwanda</i><br>4. <i>Victor VUSUMUZI - Vice President &amp; Head Business Development East Africa, Mastercard</i>  |
| 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):</b> What barriers limit access and interoperability?<br><i>Presenter: Dr. Samuel TRIONGO &amp; Hilary MULINDI</i><br><b>Paper - Understanding the Barriers and Drivers of Digital Payment Adoption Among Women, Youth, and Rural Populations in Rwanda.</b><br><i>Presenter: Flora Gash KAMBABAZI</i>                                       |
| 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><br><i>Presenter: Caspah LIDIEMA</i><br><b>Paper - Beyond Transactions: Interoperability, Trust Infrastructure, and Customer-Centered Design as Foundations for an Integrated Financial and Public Service Ecosystem</b><br><i>Presenter: Victor ADETIBA &amp; Charles OLIGBO</i> |
| 01:30 PM - 01:40 PM | <b>Closing Remarks</b><br><i>Hannington NAMARA - Chairman of RBA Council</i>  |
| 02:00 PM – 03:00 PM | <b>Lunch &amp; Networking</b>   |