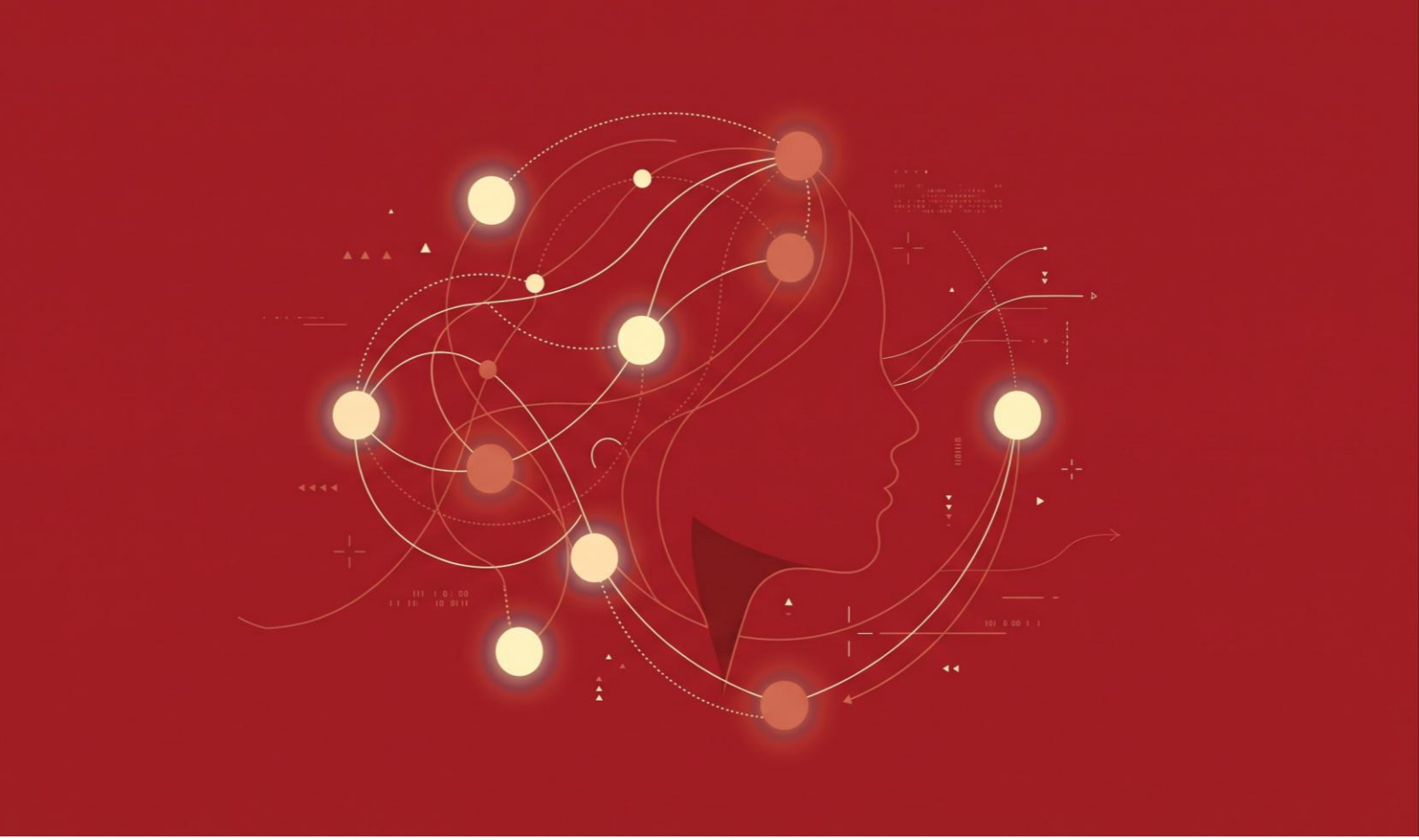


Women Leaders in AI

Ten women shaping how AI is built, governed and used.

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SINGAPORE FINTECH ASSOCIATION

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Foreword

AI has moved fast in Singapore's financial sector. Two years ago, most firms were running pilots. Today, AI checks transactions for money laundering, reconciles accounts for small businesses, answers investors' questions and helps banks decide where to spend their next dollar. The question now is less about what AI can do and more about who builds it, who governs it and who it serves.

As AI continues to reshape financial services, it is equally important to recognise the women who are helping shape its direction. Their contributions extend beyond developing and deploying technology. They are influencing strategy, driving adoption, strengthening governance and ensuring that AI is developed and applied responsibly. Yet the achievements and leadership of women in this rapidly evolving field are not always visible. Spotlighting these women, recognising their impact and amplifying their stories is essential to inspiring more women to participate in, lead and shape the future of AI.

The SFA Women Leaders in AI Campaign was launched with this purpose: to recognise women whose work in AI is making a meaningful difference across financial services and the wider ecosystem. We invited the industry to nominate women whose contributions stood out, looking beyond titles and accolades to the substance of their work – what they built, what changed as a result, how they approached responsible AI and how they helped others along the way.

The ten women featured in this report represent the breadth of AI leadership in Singapore. They come from global banks, payment networks, a digital bank, big tech and start-ups at different stages of growth. Some write the code. Some shape the rules. Several do both. Their stories demonstrate that there is no single pathway to AI leadership, and that meaningful contributions come from different disciplines, experiences and perspectives. What they share is a commitment to pushing boundaries, asking the difficult questions about AI and bringing more people, especially women, into the conversation and the work.

We hope this report not only celebrates their achievements but also gives greater visibility to the women shaping AI today, encourages organisations to recognise and nurture female talent, and inspires the next generation of women leaders to take their place in this field.

We thank every nominator and nominee, our judging panel, and our partners, the Financial Alliance for Women and the Women Entrepreneurs Finance Initiative (We-Fi), for making this campaign possible.



Ms. Tawishi Singh
Vice President, Singapore FinTech Association

How the winners were chosen

The SFA Women Leaders in AI Campaign recognises women in Singapore whose work in AI is making a measurable difference in financial services and beyond. It is led by the Singapore FinTech Association, with the support of the Financial Alliance for Women and We-Fi.

Nominations were open to women working in AI in Singapore, across research, products, enterprise adoption, governance, policy, education and inclusion. Each nomination described the nominee's AI contribution, her main achievements from the past two years, her approach to responsible AI and her support for others, with evidence.

A panel of four judges scored every nominee against five criteria.

The ten winners are listed in alphabetical order by surname, shown in bold. The order is not a ranking.

30%	**Impact of AI work** Clear results at organisation or industry scale, backed by evidence
25%	**Leadership and influence** Sets direction for teams, the organisation or the sector
20%	**Innovation** A distinct contribution that changed how something is done
15%	**Responsible and inclusive AI** Concrete examples of safety, fairness, transparency or human oversight, and their effect
10%	**Community and mentorship** Sustained effort to grow talent and widen access to AI

The judging panel

Four judges from SFA and our two supporting partners scored every nominee. Between them they bring experience in fintech, banking, development finance and women's economic inclusion.



Holly Fang

President, Singapore FinTech Association

Holly has led SFA as President since March 2025. She is also Chief Business Officer at Finmo, a treasury platform for businesses, where she oversees partnerships and market expansion. She has more than ten years of experience building partnerships across the public and private sectors, with earlier roles at Aspire and Airwallex. She began her career at the Singapore Economic Development Board.



Tawishi Singh

Vice President, Singapore FinTech Association

Tawishi is a fintech ecosystem builder and strategic partnerships leader with over a decade of experience driving innovation, digital transformation and industry collaboration across Southeast Asia. She serves as Vice President of SFA, driving industry collaboration among financial institutions, innovators, investors and policymakers. She also leads partnerships at Keenai Global, the wealthtech arm of Lighthouse Canton and drives thought leadership and grassroots community work as the Co-founder of Fintech Nation. Her previous roles include EY and Singlife.



Inez Murray

CEO, Financial Alliance for Women

Inez leads the Financial Alliance for Women, a group of more than 100 financial institutions working in 165 countries to serve women customers better and help them build wealth. Members share what works in giving women access to capital, information, education and markets. Before joining the Alliance, she was Executive Vice President at Women's World Banking, where she ran its programmes and advisory practice.



Wendy Teleki

Head, We-Fi Secretariat, World Bank Group

Wendy heads the Secretariat of the Women Entrepreneurs Finance Initiative (We-Fi), hosted by the World Bank. Since 2017 We-Fi has allocated more than $360 million and helped mobilise nearly $8 billion in finance for women entrepreneurs in over 60 developing countries. Before joining We-Fi in 2019, she worked at IFC on finance for small businesses and women entrepreneurs in emerging markets. Forbes named her one of its "50 Over 50" women in finance in 2022, and she co-wrote Rebalance: How Women Lead, Parent, Partner and Thrive.

The ten winners

The ten winners are listed in alphabetical order by surname, shown in bold. The order is not a ranking.





Yier Cao

Principal Architect, Financial Services, Google Cloud

AI focus: agentic systems, AI education | Sector: cloud and financial services | Singapore

Yier Cao has spent most of her career building and operating digital banks and fintech businesses across Asia, helping take them from license to launch. Today, as Principal Architect for Financial Services at Google Cloud, she advises banks across APAC on turning their data into institutional intelligence and deploying AI agents with governance built in.

Her path into AI is that of a strategist and business leader who chose to build engineering capabilities herself. She now designs and builds multi-agent systems with her own hands, and shares her experiments openly, including what went wrong and where a person needs to stay in control. For Yier, this is an ongoing exploration of the role we play in the age of AI. Agentic AI is breaking down the boundaries between people who imagine and people who build, and it opens up possibilities for anyone curious enough to try.

One of those experiments stayed with us. Before joining Google, Yier entered a Google DeepMind hackathon in Singapore as a non-technical builder. With three teammates, she made Everbloom, a voice and vision companion that helps people living with dementia recall their own memories. They had a working version in seven hours. It is a small project, but it shows how she thinks about AI: something that should bring people closer to the people around them, not take their place.

Yier brings others along on that exploration. She co-founded Mimosa AI, a hands-on agentic AI learning community with sessions in Singapore, Hong Kong and Bangkok. With Sponsors in Tech, she helped launch AI for Normies, a workshop series where people with no coding background leave with an AI agent they built themselves.

SFA recognises Yier for her builder's curiosity, her willingness to keep reimagining the roles we play, and her patience in bringing others along, especially women and business professionals who are new to building with AI.

> *"What fascinates me is that we are all inside this giant experiment we call the agentic AI era. It is reshaping how we work, how we connect with each other, and how we engage with the world. Human agency has to stay at the center of it. In financial services, we call that accountability. More broadly, it means people defining how change happens, not just reacting to it."*



Shery Chan

Director, AI Product Strategy and Adoption, Standard Chartered

AI focus: AI adoption and workflows | Sector: banking | Singapore, global role

Shery trained as a designer, not an engineer. After an introductory workshop on building with AI in 2025, she went on to build a working AI prototype to help financial crime teams spot and act on risk faster. That experience helped pave her way into Standard Chartered Bank's central AI function, where she now works across the bank's 54 markets.

Her job is to answer a question many organisations still get wrong: not whether AI works, but whether people will trust and use it well. She helps the bank assess AI projects on three things together – the value they create, the trust they need from regulators and customers, and whether colleagues will adopt them. Her reasoning is simple: AI that nobody uses delivers nothing.

She also believes governance should start early, working closely with the AI Risk & Governance and business teams to embed protocols and safeguards at the start of the AI lifecycle. Before anyone picks a tool, she asks what is really broken, whether AI is the right solution, what it must never do and where a human must stay in charge. She designs with clients and colleagues from diverse backgrounds in mind, not imagined users.

Outside the bank, she mentors students and founders, founded Innovation Design Club and runs hands-on sessions that take people who are nervous about AI to their first working prototype. Her path shows that AI leadership in finance is open to people from many backgrounds, and that good judgement matters as much as code.

"It's almost always a human problem, not an AI one. The scarce ingredient is perspective and discernment - women have it in spades, and it's time we took the reins."



Dr Brindha Jeyaraman

CEO & Founder, Aethryx

AI focus: governance for AI agents | Sector: financial services | Singapore

For years, the main risk from AI in finance was a wrong answer. Now AI agents take actions: they pull data, start workflows and change records. Brindha has spent her career preparing for that shift.

She has seen AI risk from three sides. As Principal Architect for AI at Google Cloud, she helped enterprises design and deploy AI systems. At the Monetary Authority of Singapore, and later as AI Governance Lead at UOB, she worked on the rules, from AI policy and risk tiers to the points where a person must review a decision. In her doctorate at Singapore Management University, she researched how AI can help predict corporate credit risk.

At Aethryx, the company she founded, she is bringing those views together. Its platform, AssureTrust, checks what an agent is authorised to do, which data and tools it can access, and when a person must approve an action. It records what the agent did and which controls were applied. AssureTrust has been ready for enterprise deployment since March 2026. Brindha's ICAIF 2026 paper examines which actions of financial AI agents humans should review when reviewers can handle only a limited number each day.

SFA recognises Brindha for making AI governance practical. Through her NUS executive education teaching, books and newsletters, she explains AI governance in terms business leaders can apply. She also mentors students through SMU Women in Tech.

"I want AI governance to become part of how systems are built and operated, with clear authority, meaningful human oversight and evidence people can understand."



Sherry Jiang

Co-Founder, 65labs and Code with AI; CEO, Peek

AI focus: personal finance, AI education | Sector: fintech | Singapore

Sherry has helped more than a thousand people in Singapore build their first app with AI, and she is building one of her own.

She is the Co-Founder and CEO of Peek, an AI personal finance app for younger people who want to understand where their money goes and start building wealth. After Iterative's accelerator, Peek reported engagement seven times that of a typical personal finance app and reached the top of Product Hunt for the day.

Much of her impact, though, is in the community around her. She co-created Code with AI, which has taught more than 1,000 people to build and launch apps with AI, among them teachers who now use tools they made for their own classrooms. As Co-Founder of 65labs, she helped grow a community of more than 5,000 builders and brought AI Engineer Singapore here, putting local developers in the same room as teams from OpenAI, Google DeepMind and Cursor. She and her fellow organisers put their own money into student scholarships so cost would not keep anyone out.

The results are real. Some hackathon teams from those rooms have become companies. Some participants have found jobs. Similar groups have started elsewhere in Southeast Asia.

SFA recognises Sherry for showing that a strong AI ecosystem is built by many people, and for doing the patient work of bringing them in.

"AI has made it possible for almost anyone to build software. What matters now is making sure more people actually get the chance to try."



Dr Ayesha Khanna

CEO & Co-Founder, Addo AI

AI focus: enterprise AI, AI policy and education | Sector: cross-industry | Singapore

Dr. Ayesha Khanna is CEO and Co-Founder of Addo AI and one of the leading experts on AI as a hands-on tool for transformation. Over two decades, she has helped Fortune 500 companies and governments operationalize AI at scale.

She serves on the boards of Johnson Controls (New York Stock Exchange), and previously served on the Global Scientific Advisory Board of L'Oréal, on the boards of Aveva (London Stock Exchange) and NEOM Tonomus in the Middle East. She also serves on Singapore government statutory boards.

She was named an honoree of the 100 Women in AI in New York (2026), Reuter's 10 Trailblazing Women in Enterprise AI (2026), Edelman's Top 50 AI Creators (2025), Salesforce 16 AI Influencers to Know (2024) and Forbes featured her as one of Southeast Asia's groundbreaking entrepreneur (2018).

She has always cared about who gets to build. Through her charity 21C Girls, she taught hundreds of girls in Singapore the foundations of AI over a decade. Through Amplify, she now provides scholarships for mid-career women to build practical AI skills and move into the next stage of their careers.

A graduate of Harvard, Columbia, and the London School of Economics, Dr. Khanna reaches more than 300,000 leaders and decision-makers across her platforms and newsletters. Her work has been featured in The New York Times, TIME, Harvard Business Review, and Forbes.

"What separates AI ambition from AI value is execution. Visionary leaders treat AI as an operating model that delivers returns on ambitious initiatives, responsibly."



Annabelle Lin Peishan

Co-Founder & Chief Revenue Officer, Nextvestment

AI focus: AI for wealth management | Sector: wealthtech | Singapore

Bringing AI into financial institutions takes more than promising technology. It requires understanding the banking industry, earning institutional trust and building partnerships that translate innovation into practical solutions.

As Co-Founder and Chief Revenue Officer of Nextvestment, a Singapore-based AI WealthTech company, Annabelle leads commercial strategy, go-to-market, strategic partnerships, and revenue growth. With 20 years of experience across financial services and enterprise technology, including Google, Citibank and EY, she brings a deep understanding of institutional needs and client expectations. She has closed six institutional deals in two years.

A notable achievement was her pitch to Portugal's Bison Bank at Web Summit in Lisbon, which she subsequently helped translate into a strategic partnership and the launch of Bison Insight in September 2026. She also played a key role in advancing Nextvestment's collaboration with Phillip Securities, whose POEMSGPT platform incorporates the company's AI-powered financial guidance copilot.

Nextvestment has earned two consecutive WealthTech100 selections, won the 2026 SC Ventures FinTech and AI Pitch Competition by Standard Chartered, and received the Best Emerging Wealth Insights and Engagement Platform award at the 2026 Global Private Banker WealthTech Awards. It also participates in MAS PathFin.AI.

Beyond commercial growth, Annabelle contributes to the fintech ecosystem as a 2026 Singapore FinTech Festival Pay It Forward mentor, sharing her experience and supporting the next generation of innovators.

"People should understand the basis of an answer, its limitations, and who is accountable when it is wrong."



Wan Ting Poh

Vice President, AI Engineering, Mastercard

AI focus: AI engineering and AI safety | Sector: payments | Singapore

Wan Ting's team builds AI that runs across the billions of transactions that Mastercard processes.

Based in Singapore, she leads AI Foundations within Mastercard's global AI and Data organisation. Her team focuses on solving new and complex AI problems and turning that work into shared capabilities that can be used across Mastercard.

One example is how her team changed the way Mastercard builds cardholder intelligence. They moved from many separate models to a shared global capability that now supports more than 400 deep learning models in production across five regions. It also cut the time needed to bring a new card issuer on board from around three months to four hours.

Wan Ting brings the same engineering mindset to responsible AI. Her team builds safety and governance into the AI lifecycle, with testing for AI safety, fairness and emerging risks from AI agents, before launch and after. The work supports both responsible deployment and regulatory compliance, including the EU AI Act. Two patents related to generative AI testing were filed in 2026.

Wan Ting also co-leads Mastercard's work in the MAS BuildFin.AI Payments Working Group, contributing to industry efforts on the safe and practical use of agentic AI in financial services.

Her commitment to the AI community extends beyond Mastercard. She spent seven years with Girls in Tech Singapore, first as Managing Director and later its board. Today, she advises YWCA Singapore on AI and mentors young AI engineers and researchers.

SFA recognises Wan Ting for showing, at global scale, that responsible AI is something engineers build into the system, not a policy that sits on a shelf.

> *"What has always excited me about AI is its potential to solve real problems and make a meaningful difference. I believe the true measure of AI is not how sophisticated the technology becomes, but the impact it creates. That means being thoughtful about how we apply it, responsible in how we build it, and ensuring that trust is at the heart of everything we do. To me, responsible AI isn't a constraint on innovation. It's what makes meaningful, lasting progress possible."*



Bhavana Ravindran

Founder & CEO, Earlybird AI

AI focus: AI agents for accounting | Sector: SME finance | Singapore

Ask a restaurant owner how last month went, and the honest answer is often “I’ll know in a few weeks.”

Bhavana spent a decade building payment infrastructure with major banks and Visa, and that gap stayed with her. Money moves in milliseconds. The books catch up weeks later.

In 2024 she founded EarlyBird AI to close it, building continuous accounting for the businesses big banks rarely build for: multi-outlet restaurants, clinics, studios and growing commerce brands. EarlyBird’s AI agents match payments across fragmented POS, gateways and bank accounts as they land and prepare the month-end close, giving owners the finance team they never had to hire. Clients have cut finance operations time by more than 70% and month-end close by to 80% within the first 3 months.

What stood out to SFA was her restraint. A qualified accountant reviews every exception. Every entry shows where it came from and who approved it. And rather than ask clients to take her word for it, she put EarlyBird through independent testing under IMDA’s AI Assurance Programme. In a field crowded with claims about AI that runs itself, she is precise about what the AI does and what people check.

Her work shows where AI can matter most for Singapore: inside the thousands of small and growing firms that keep the economy running. She gives her time back too, mentoring through NUS Women in Business and hosting International Women’s Day events for women founders.

"The future finance team manages exceptions, not transactions. At EarlyBird, AI does the matching at machine speed, and accountants make the judgement calls a machine shouldn’t. That frees people for the work that needs them. Women leaders can make that balance the standard: reward teams for getting it right, not just for using AI, and keep asking who checks the output, who is accountable, and whether it actually works."



Daini Wang

AI Solutions Architect, ANEXT Bank

AI focus: AI in banking operations | Sector: Digital Banking | Singapore

Inside a bank, the hard part of AI is rarely the model. It is getting something built, approved and used by the people who need it every day. That is where Daini works.

As an AI Solutions Architect, she goes to where the problem is, solving it with AI agents. At ANEXT Bank, a Singapore-born, MAS-licensed digital wholesale bank serving small and medium businesses, she finds the jobs where AI can make a real difference to cost, risk or speed, builds the solution and puts it into production. She contributed to the development of AI-assisted transaction monitoring, helping reduce the AML team's transaction analysis time by 60%. A bank-wide AI agent she worked on now answers thousands of staff questions a month.

She is careful about where people stay in charge. She embeds human oversight into high-impact banking workflows, using AI to support preliminary analysis in adverse news screening for customer on-boarding while keeping final decisions with human analysts. When the credit risk team wanted to use voice-to-text, she tested how well it handled English, Mandarin and Singlish, so that no group of customers would be served worse than another.

She also brings colleagues along, running the bank's AI Day with Ant Group AI leaders and hands-on AI clinics so teams can build their own tools. Outside work, she mentors girls and young women through AntSPARK and Girls Love Tech.

SFA recognises Daini as a new kind of AI leader, one who leads from inside the work.

"AI is a structural amplifier. It magnifies how an organisation already works."



Jennifer Zhang

Co-Founder, AchieveGo.AI

AI focus: agent infrastructure, evaluation and RL environments | Sector: autonomous operations for the real economy | Singapore

When Jennifer co-founded WIZ.AI in Singapore in 2019, voice AI mostly worked for people who spoke standard English. She set out to build it for the way Southeast Asia actually talks, from Singlish to Taglish.

As founding CEO for six years, she grew the company from three people to about 300 across 17 countries, serving hundreds of business clients including banks and insurers. WIZ.AI won Most Promising Innovation at Singapore's SG:D Techblazer Awards in 2021 and was named a World Economic Forum Technology Pioneer in 2022. For customers across the region, it meant being able to speak to their bank or insurer in their own language and accent.

Her new company, AchieveGo.AI, is building the infrastructure for the autonomous economy: the systems that let AI agents run real businesses end to end. AI has changed work on screens, but the physical economy of clinics, shops and service counters has barely been touched. AchieveGo.AI works there. Its agents are taking over day-to-day operations at a clinic chain, and it is now working towards its first autonomous store. What it learns in live operations becomes reinforcement-learning (RL) environments: real-world proving grounds where frontier AI agents are trained and tested before they are trusted with real work. People set the rules and sign off on the decisions that matter.

SFA recognises Jennifer for taking AI from promise to production twice, and for building the foundations of an autonomous economy in which people stay accountable. She was named a World Economic Forum Young Global Leader in 2026.

"The autonomous economy won't be built in a demo. It will be built in the clinics and shops people depend on every day, one operation at a time. I'm building the infrastructure for that: real-world environments where AI agents prove themselves, under rules that people set."

The 10 leaders at a glance

Name	Organisation	Title	AI focus	In one line
Yier **Cao**	Google Cloud	Principal Architect, Financial Services	Agentic systems, AI education	Shows non-engineers how to build AI agents
Shery **Chan**	Standard Chartered	Director, AI Product Strategy and Adoption	AI adoption and workflows	Helps a 54-market bank measure and trust its AI
Dr Brindha **Jeyaraman**	Aethryx	CEO & Founder	Governance for AI agents	Builds controls that work while AI agents act
Sherry **Jiang**	Peek, 65labs, Code with AI	Co-Founder, 65labs and Code with AI; CEO, Peek	Personal finance, AI education	Built an AI money app and a 5,000-strong builder community
Dr Ayesha **Khanna**	Addo AI	CEO & Co-Founder	Enterprise AI, AI policy and education	Helps companies and governments put AI to work at scale
Annabelle **Lin** Peishan	Nextvestment	Co-Founder & Chief Revenue Officer	AI for wealth management	Brings AI wealth tools into banks and brokers
Wan Ting **Poh**	Mastercard	Vice President, AI Engineering	AI engineering and safety	Runs AI capabilities used on about 1.78 billion cards
Bhavana **Ravindran**	EarlyBird AI	Founder & CEO	AI agents for accounting	Brings independently tested AI to small business accounting
Daini **Wang**	ANEXT Bank	AI Solutions Architect	AI in banking operations	Helped cut anti-money laundering analysis time by 60%
Jennifer **Zhang**	AchieveGo.AI	Co-Founder	Agent infrastructure, evaluation and RL environments	Took AI from promise to production twice

About SFA and our partners

Singapore FinTech Association

The Singapore FinTech Association is a cross-industry, non-profit body that brings together the people and firms building Singapore's fintech sector. It works with regulators and policymakers, runs events and programmes for its members, and connects Singapore's fintech community with partners across ASEAN and beyond.

Financial Alliance for Women

The Financial Alliance for Women is a member network of more than 100 financial institutions working in 165 countries to grow women's wealth. Its members share what works in serving women customers, investors and entrepreneurs, and the Alliance speaks for the economic role women play.

Women Entrepreneurs Finance Initiative (We-Fi)

We-Fi was launched at the G20 in 2017 and is hosted by the World Bank Group. It helps women-led small and medium businesses in developing countries get finance, markets, skills and better policy. It has reached more than 600,000 women-led businesses, helped mobilise nearly US$8 billion in finance and leads the WE Finance Code, now active in more than 33 countries with over 500 financial institution signatories.

Thank You.

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Contact
hello@singaporefintech.org

SINGAPORE FINTECH ASSOCIATION