

3RD ANNUAL

ISLAMIC FINTECH LEADERS SUMMIT

25-26 OCTOBER '23
KUALA LUMPUR, MY

TECH-TOWARD SUSTAINABILITY: EMPOWERING RESILIENT ECOSYSTEM

FC **FASTER COMMUNITY**
FINTECH EVENT OF THE YEAR
AWARD WINNER

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The 3rd annual Islamic Fintech Leaders Summit is a highly anticipated event that brings together experts, thought leaders, and innovators in the field of Islamic Finance and Technology.

The summit aims to explore the crucial role of fintech in building a resilient and sustainable financial sector amidst disruptive technologies and a challenging economy.

The summit will reflect on the evolution of financial technology against this backdrop of volatility; considering the key trends, challenges and market disruptions, and discussing the opportunity on how Islamic fintech can contribute to achieving the SDGs and creating an inclusive and ethical financial ecosystem, as well as exploring how emerging technologies such as AI, metaverse and payment innovations can unlock the potential of fintech and transform the Islamic finance industry.

The 3rd Annual Islamic Fintech Leaders Summit promises to be a thought-provoking event where industry professionals can gain a deeper understanding of how fintech can contribute to building a resilient, inclusive, and sustainable financial sector. The summit will explore the intersection of fintech with Maqasid al-Shariah, the SDGs, financial inclusion, tech innovation, payment innovation, collaboration and partnership, to build a financially inclusive ecosystem, facilitating knowledge-sharing and networking opportunities among participants.



CIIF Members are entitled to **CPD points** upon attending this 2 day summit.



01

Building A Resilient And Sustainable Financial Sector Amidst Disruptive Technologies And A Challenging Economy



02

Creating An Inclusive & Ethical Financial Ecosystem



03

Digitise. Collaborate



04

Building A Financially Inclusive Fintech Ecosystem



05

Future Of Fintech Payments



06

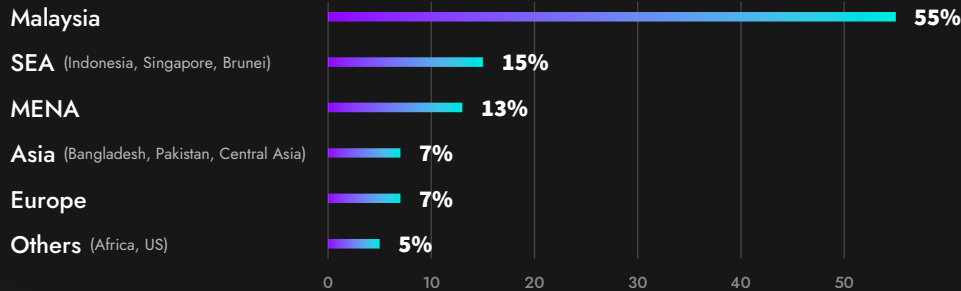
Startup Demos & Roundtable Discussions



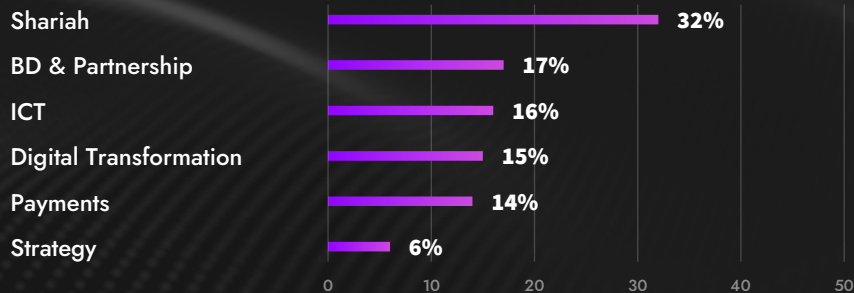


▼ WHO ATTENDS ISLAMIC FINTECH LEADERS SUMMIT

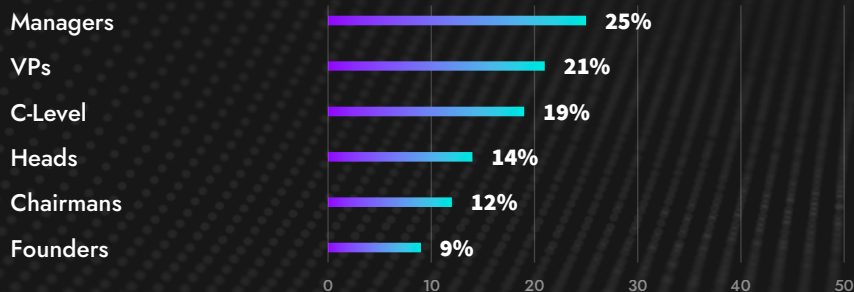
▶ GEOGRAPHICAL BREAKDOWN



▶ DEPARTMENTS



▶ JOB TITLES



▼ WHAT PREVIOUS ATTENDEES HAD TO SAY

“

Thank you for organizing such a successful event. Your effort in bringing such amazing people together is much appreciated and I am very grateful that I was part of it.

▶ Ahmad Younis / FOUNDER, TOKENBENCH

“

Great topics, sharings shared by the speakers. Good knowledge gained. Thanks, Emnes team.

▶ Noor Nazatul Janah Mahmood / SENIOR MANAGER, CORPORATE COMMUNICATION, AEON CREDIT SERVICES

“

Kudos and congrats to Emnes and team for a great event so far.

▶ Umar Munshi / CO-FOUNDER, ETHIS GROUP

“

Emnes deserves a big applause for this successful and well organized event. Well done!

▶ Farrukh-Habib / DIRECTOR, ALIF TECHNOLOGIES

“

Very inspiring speakers. Love to hear more from them.

▶ Anie Eliza Ahmad / MANAGER, CORPORATE RECOVERY, RECOVERY & REHABILITATION, BANK ISLAM

“

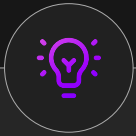
Content was excellent and the speakers were amazing.

▶ Nurfazlin Mohamad Macro / SURVEILLANCE SPECIALIST, PIDM



Stay Ahead of the Curve

Be at the forefront of conversations led by banks, fintechs, regulators, and technology providers.



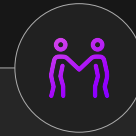
Strategic Insights

Gain valuable takeaways from engaging keynote addresses, informative presentations, and real-world case studies.



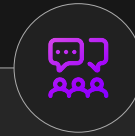
Exclusive Access

Join a senior audience of C-level executives, Presidents, Directors, and Vice Presidents, representing over 60% of financial institutions.



Partnership Opportunities

Unlock collaboration potential by connecting with fintech startups, influential banking leaders, and investors.



Inspiring Discussions

Immerse yourself in dynamic, thought-provoking panel discussions, fireside chats, debates, and roundtables discussions all under one roof.

▼ PAST ATTENDEES





KEYNOTE

Suhaimi Ali

▶ ASSISTANT GOVERNOR, **BANK NEGARA MALAYSIA**



KEYNOTE

Professor Dato' Dr. Mohd Azmi Omar

▶ PRESIDENT & CEO, **INTERNATIONAL CENTRE FOR EDUCATION IN ISLAMIC FINANCE (INCEIF), MALAYSIA**



CHAIRPERSON

Dr. Moutaz Abojeib

▶ CHIEF OPERATING OFFICER, **IFAAS, TURKIYE**



Dr. Bello Lawal Danbatta

▶ SECRETARY-GENERAL, **ISLAMIC FINANCIAL SERVICES BOARD (IFSB)**



Sazulhisyam Samsuri

▶ CHIEF TECHNOLOGY OFFICER - DIGITAL ISLAMIC BANK, **KAF INVESTMENT BANK, MALAYSIA**



Wan Dazriq

▶ CEO, **ETHIS VENTURES SDN BHD, MALAYSIA**



Dr. Mohamed Ashraf Iqbal

▶ FOUNDER & CEO, **MINDSPRING, MALAYSIA**
▶ CHAIRMAN, **WAAFI BANK LTD, MALAYSIA**



Azleena Idris

▶ SENIOR DIRECTOR, STRATEGY & ESG, **PAYMENTS NETWORK MALAYSIA**



Radzuan Tajuddin

▶ CONSULTANT - GREEN TAXONOMY & CARBON MARKET DEVELOPMENT, **THE WORLD BANK, MALAYSIA**



Dr. Ahmet Faruk Aysan

▶ ASSOCIATE DEAN FOR RESEARCH, PROFESSOR & PROGRAM COORDINATOR OF ISLAMIC FINANCE & ECONOMY, **HAMAD BIN KHALIFA UNIVERSITY, COLLEGE OF ISLAMIC STUDIES, QATAR**



Wael Mohamed Aminou

- ▶ EXPERT - FINANCE IMPACT, **UNDP**
- ▶ MANAGING PARTNER, **GREEN FOR SOUTH INC., CANADA**



Daniyar Uspanov

- ▶ CO-FOUNDER, **TAYYAB CENTRAL ASIA, KAZAKHSTAN**



Dr. Mohamad Anouar Gadhoum

- ▶ CEO, **PAYDAY TAKAFUL, UNITED KINGDOM**



Ronald Yusuf Wijaya

- ▶ CHAIRPERSON, **INDONESIA SHARIA FINTECH ASSOCIATION (AFSI), INDONESIA**



Selim Tastan

- ▶ HEAD OF DIGITAL TRANSFORMATION & INNOVATION, **KUVEYT TURK PARTICIPATION BANK, TURKIYE**



Andrew W. Tan

- ▶ CEO & CO-FOUNDER, **ALFIE IFIN SDN BHD, MALAYSIA**



Hakan Ozyon

- ▶ CEO, **HEJAZ GROUP**
- ▶ DIRECTOR, **ISLAMIC BANK AUSTRALIA**



Justin Ong, CFA

- ▶ EXECUTIVE DIRECTOR, **DELOITTE BUSINESS ADVISORY SDN BHD, MALAYSIA**



Yoon Jun Jie

- ▶ CEO & FOUNDER, **CAPSPHERE, MALAYSIA**



Waleed Sadek

- ▶ FOUNDER & CEO, **PAYSKY & YALLA SUPER APP, EGYPT**



Mohamad A. El Sayed

▶ MANAGER OF THE INFORMATION TECHNOLOGY MANAGEMENT DIVISION, **ISLAMIC CORPORATION FOR THE INSURANCE OF INVESTMENT AND EXPORT CREDIT (ICIEC), SAUDI ARABIA**



Shafik Ali

▶ FOUNDER & CEO, **DU-IT, MALAYSIA**



Dr. Hilal Houssain

▶ LEAD KNOWLEDGE SOLUTIONS SPECIALIST, **ISLAMIC DEVELOPMENT BANK INSTITUTE (ISDBI), SAUDI ARABIA**



Abdullah Hidayat

▶ CO-FOUNDER & MANAGING PARTNER, **FICUS CAPITAL, MALAYSIA**



Zhen Hui

▶ DIRECTOR, **ARTEM VENTURES, MALAYSIA**



Dr. Syed Adam Alhabshi

▶ PARTNER, **RAJA, DARRYL & LOH**
▶ HEAD, **THE ISLAMIC FINANCE PRACTICE GROUP, MALAYSIA**



Vladimir Malenko

▶ DIRECTOR OF BUSINESS DEVELOPMENT, **BEDFORD ROW CAPITAL, UK**



Chai Kien Poon

▶ COUNTRY HEAD, **FUNDING SOCIETIES, MALAYSIA**



Saad Malik

▶ CEO & CO-FOUNDER, **ZOYA, US**



Mohd Yuzaidi Mohd Yusoff

▶ BOARD MEMBER, **BANK ISLAM MALAYSIA BERHAD**



Ben Lim

▶ CEO & FOUNDER, **NEXEA ANGELS**



Arham Merican

▶ CHIEF STRATEGY OFFICER, **SHARLIFE**
▶ FOUNDER, **SAMPUL.CO**



08:30 REGISTRATION & WELCOME COFFEE

08:50 CHAIRPERSON'S OPENING ADDRESS

SPEAKER DR. MOUTAZ ABOJEIB | CHIEF OPERATING OFFICER, IFAAS, Turkiye

▼ BUILDING A RESILIENT AND SUSTAINABLE FINANCIAL SECTOR

09:00 KEYNOTE ADDRESS

SPEAKER SUHAIMI ALI | Assistant Governor, Bank Negara Malaysia

09:30 ▼ GLOBAL PANEL DISCUSSION

Building A Resilient and Sustainable Financial Sector Amidst Disruptive Technologies and a Challenging Economy

Insightful discussions on Islamic fintech, fostering a cohesive ecosystem, and highlighting future trends while emphasising the importance of sustainability and resilience. The session aims to explore the latest industry trends and address critical questions regarding innovation, collaboration, and future disruptions in Islamic fintech, all within the framework of sustainability and long-term viability.

KEY POINTS

- > Exploring the potential of the latest technological advancements to drive innovation in Islamic finance and enhance financial inclusion.
- > Discussing how Islamic fintech can contribute to achieving the United Nations Sustainable Development Goals (SDGs) while upholding Islamic finance principles and maintaining a focus on sustainability and resilience.
- > Exploring strategies to promote economic resilience and integrating sustainability practices into the core operations of Islamic financial institutions and fintech companies.
- > Analysing the impact of global economic challenges and market volatility on the Islamic fintech industry.
- > Discussing the challenges hindering the growth of innovative Islamic FinTech solutions, including regulatory complexities, infrastructure limitations, and digital literacy, and proposing strategies to overcome these obstacles.
- > Providing recommendations to ensure that investment in the digital economy leads to inclusive growth and sustainable development, aligning with the principles of financial inclusion and the SDGs.

PANELISTS

DR. AHMET FARUK AYSAN | Associate Dean, Hamad Bin Khalifa University, College of Islamic Studies, Qatar
WAEEL MOHAMED AAMINOU | Managing Partner, Green For South Inc., Canada
VLADIMIR MALENKO | Director of Business Development, Bedford Row Capital, UK

10:15 MORNING NETWORKING BREAK

11:00 ▼ SHARIAH PANEL DISCUSSION

Exploring the Linkages between FinTech, Maqasid al-Shariah, and the Sustainable Development Goals (SDGs)

This topic delves into the interconnections between FinTech, Maqasid al-Shariah (Objectives of Islamic Law), and the Sustainable Development Goals (SDGs). It examines how FinTech, with its innovative and technology-driven solutions, can align with the principles of Maqasid al-Shariah and contribute to the attainment of the SDGs. The discussion aims to explore the potential of FinTech in fostering economic growth, financial inclusion, and sustainable development, while upholding the ethical and social objectives of Islamic finance.

KEY POINTS

- > Exploring the fundamental principles and objectives of Islamic law, focusing on its relevance to ethical finance, social justice, and human well-being.
- > Analysing how FinTech disrupts traditional financial systems and fosters innovation through technology-driven solutions, presenting opportunities for aligning with Maqasid al-Shariah and the SDGs.
- > Examining the role of regulatory frameworks and ethical guidelines in ensuring the alignment of FinTech innovations with Maqasid al-Shariah and the SDGs, emphasising the importance of responsible innovation.
- > Highlighting the significance of collaboration between FinTech startups, Islamic financial institutions, policymakers, and relevant stakeholders to maximise the impact of FinTech initiatives on Maqasid al-Shariah and the SDGs.

PANELISTS

RADZUAN TAJUDDIN | Consultant, The World Bank, Malaysia
SHAFIK ALI | Founder & CEO, du-it, Malaysia
SAAD MALIK | CEO & Co-Founder, Zoya, US
DR. BELLO LAWAL DANBATT | Secretary-General, Islamic Financial Services Board (IFSB)



11:45 ▼ **INDUSTRY PANEL DISCUSSION**

Promoting Financial Inclusion through digital banking and Innovative Tech Solutions

This topic addresses the issue of inequitable distribution of digital transformation in the finance sector, which has excluded certain groups from accessing the benefits of technological advancements. The session investigates the potential of banking technology and FinTech solutions in addressing multidimensional problems faced by vulnerable individuals. It explores how technology can empower Islamic finance to provide inclusive growth models that cater to the financing needs of the predominantly unbanked Muslim population. The session also identifies the challenges hindering the growth of these innovations and offers recommendations to ensure that investment in the digital economy leads to inclusive growth and sustainable development.

- KEY POINTS**
- > Examining the repercussions of inequitable distribution of technology-induced growth in the finance sector, emphasising the urgency to develop inclusive growth models that serve the financing needs of all groups.
 - > Exploring how banking technology and innovative FinTech solutions can bridge the gap in financial inclusion by providing accessible and inclusive Islamic finance products tailored to the needs of unbanked Muslims.
 - > Exploring the potential of FinTech models as an effective way to innovate Islamic finance products, ensuring their suitability for increasing financial inclusion, expanding the reach and impact of Islamic finance
 - > Investigating how technology-enabled solutions can solve the multi-dimensional problems faced by vulnerable individuals and SMEs.

MODERATOR **CHAI KIEN POON** | Country Head, **Funding Societies, Malaysia**

PANELISTS **SAZULHISYAM SAMSURI** | Chief Technology Officer - Digital Islamic Bank, **KAF Investment Bank, Malaysia**

DANIYAR USPANOV | Co-Founder, **Tayyab Central Asia, Kazakhstan**

DR. MOHAMAD ANOUAR GADHOUM | CEO, **Payday Takaful, United Kingdom**

YOON JUN JIE | CEO & Founder, **Capsphere, Malaysia**

13:00 **LUNCHEON**

▼ **CREATING AN INCLUSIVE AND ETHICAL FINANCIAL ECOSYSTEM**

14:00 ▼ **FIRESIDE CHAT**

Leveraging fintech for Climate and Sustainability: Harnessing Technology-Enabled Data for Evidence-Based Decision Making

This topic explores the intersection of Islamic fintech, climate action, and sustainability. It focuses on how technology-enabled data systems can be leveraged to enable timely and evidence-based policy making, specifically in addressing climate and environment-related challenges while striving to achieve the Sustainable Development Goals (SDGs). The discussion will revolve around the potential of Islamic fintech to contribute to climate and sustainability efforts by harnessing innovative data-driven solutions.

- KEY POINTS**
- > Discussing how Islamic fintech can support SDGs related to climate and sustainability.
 - > Examining the unique potential of Islamic fintech to drive climate action and sustainability initiatives in accordance with Islamic principles.
 - > Exploring modern data systems and technologies that can collect, analyse, and disseminate climate-related data to inform evidence-based policy making.
 - > Highlighting the role of Islamic fintech in developing innovative financing mechanisms such as green sukuk, sustainable investment platforms, and impact-driven crowdfunding.
 - > Identifying key challenges and opportunities in leveraging Islamic fintech for climate and sustainability, including technological barriers, data privacy, and market acceptance.



14:45 ▼ **PANEL DISCUSSION**

Islamic FinTech and Financial Empowerment for the Gig Workforce: Bridging the Gap through Innovative Solutions

This session focuses on the intersection of Islamic FinTech and the gig economy, with a specific emphasis on promoting financial empowerment and inclusion for gig workers. The discussion will explore how Islamic FinTech can address the unique financial needs of gig workers and foster sustainable economic growth in the gig economy. By convening experts, industry leaders, and innovators in Islamic FinTech, this session aims to stimulate discussions, foster collaboration, and showcase innovative solutions that promote financial empowerment and inclusion for the gig workforce. Attendees will gain valuable insights into the potential of Islamic FinTech in transforming the financial landscape for gig workers, leading to more inclusive and sustainable economic growth in the gig economy.

- KEY POINTS**
- > Exploring the growth of the gig economy and analysing the financial challenges faced by gig workers and their specific needs.
 - > Highlighting cutting-edge technological solutions tailored to the financial needs of gig workers and showcasing the potential of Islamic FinTech platforms and applications that enable gig workers to access financial services conveniently and ethically.
 - > Discussing the role of Islamic FinTech in improving financial access for gig workers and exploring the development of digital Islamic banking for the gig economy
 - > Examining regulatory challenges and opportunities in integrating Islamic FinTech within the gig economy and discussing policy recommendations to support the growth of Islamic FinTech and protect the rights of gig workers
 - > Exploring potential partnerships between Islamic FinTech companies, gig platforms, and financial institutions to enhance financial empowerment for gig worker

MODERATOR **ARHAM MERICAN** | Chief Strategy Officer, **Sharlife** and Founder, **Sampul.co**

- PANELISTS**
- DR. MOHAMAD ANOUAR GADHOUH** | CEO, **Payday Takaful**, United Kingdom
 - RONALD YUSUF WIJAYA** | Chairperson, **Indonesia Sharia Fintech Association (AFSI)**, Indonesia
 - ANDREW W. TAN** | CEO & Co-Founder, **Alfie iFIN Sdn Bhd**, Malaysia
 - DR. HILAL HOUSSAIN** | Lead Knowledge Solutions Specialist, **Islamic Development Bank Institute (IsDBI)**, Saudi Arabia

15:30 **AFTERNOON NETWORKING BREAK**

16:00 **STARTUP DEMOSHOW**

DEMO JUDGES

- ABDULLAH HIDAYAT** | Co-Founder & Executive Director, **Ficus VC**, Malaysia
- ZHEN HUI** | Director, **Artem Ventures**, Malaysia
- BEN LIM** | CEO & Founder, **NEXEA Angels**

17:10 **CLOSING REMARKS BY CHAIRMAN**



08:30 REGISTRATION & WELCOME COFFEE

09:00 CHAIRPERSON'S OPENING ADDRESS

▼ DIGITISE. COLLABORATE

09:15 ▼ FUTURIST KEYNOTE
The Future of Intelligent Financial Services: Unlocking the Potential with Artificial Intelligence
 As technology continues to advance at a rapid pace, the financial services industry is on the cusp of a transformative shift driven by the emergence of artificial intelligence (AI). With rapid advancements in AI technology, financial institutions are harnessing its capabilities to enhance decision-making, automate processes, and provide personalised services. From improving customer experiences to optimising risk management and driving innovation, AI has the potential to reshape the landscape of financial services. This session delves into the transformative potential of AI in the realm of finance, exploring its impact on the industry and its capacity to revolutionise financial services.

09:30 ▼ C-LEVEL PANEL DISCUSSION
Digitalization in Islamic Banking
MODERATOR MOHD YUZAIDI MOHD YUSOFF | Board Member, Bank Islam Malaysia Berhad

10:15 ▼ PRESENTATION
Tech for Digitalization of Islamic Finance and Halal Economy

10:30 MORNING NETWORKING BREAK

▼ BUILDING A FINANCIALLY INCLUSIVE FINTECH ECOSYSTEM

11:00 ▼ ECOSYSTEM ENABLERS PANEL DISCUSSION
How Fintechs and Banks are Connecting the Ecosystem
 How important is the implementation of new tech as the banking industry develops? What role do you see fintech companies playing in the future of the banking industry, and how do you think traditional banks will need to adapt to stay competitive? What do you think will be the biggest challenges facing banks as they adapt to the future of banking technology, and how can they overcome them? This session will explore the innovative ways in which these players are connecting with each other and creating a more cohesive environment for the Islamic Fintech industry.

MODERATOR JUSTIN ONG, CFA | Executive Director, Deloitte Business Advisory Sdn Bhd, Malaysia
PANELISTS WAN DAZRIQ | CEO, Ethis Ventures Sdn Bhd, Malaysia
SELIM TASTAN | Head of Digital Transformation & Innovation, Kuveyt Turk Participation Bank, Turkiye
HAKAN OZYON | CEO, Hejaz Group & Director, Islamic Bank Australia
MOHAMAD A. EL SAYED | Manager of the Information Technology Management Division, Islamic Corporation for the Insurance of Investment and Export Credit (ICIEC), Saudi Arabia

11:45 ▼ CASE STUDY
Driving Collaboration and Revenue Generating Partnerships
 In this panel discussion at the Islamic Fintech Summit, we're going to geek out on a real-life example of how to drive collaboration and make some serious cash in the Islamic Fintech game. We're going to take a deep dive into a specific case study and see how the experts did it. We'll get the inside scoop on how they built partnerships that not only helped them out, but also brought in some serious dough.

PANELISTS WALEED SADEK | Founder & CEO, PaySky & Yalla Super App, Egypt (Winner of We Make Future (WMF) - The World's Most Famous Startup Competition in Europe)
ABDULLAH HIDAYAT | Co-Founder & Managing Partner, Ficus Capital, Malaysia



12:30 ▼ **AI EXPERT TALK**
Exploring AI and Metaverse for Islamic Finance Industry

13:00 **LUNCHEON**

▼ **FUTURE OF FINTECH FOR PAYMENTS**

14:00 ▼ **PAYMENT DISRUPTORS PANEL**
The Future of Payments and Remittance: Navigating the Disruptive Landscape of Banking and Fintech Competition

In the rapidly evolving landscape of the payments and remittance industry, a unique dynamic has emerged between banks and fintechs. This session dives deep into the realm of cooperation, exploring how banks and fintech companies are navigating the delicate balance between collaboration and competition to drive innovation and reshape the future of payments and remittance. Explore collaborative opportunities, and discover how the synergistic relationship between banks and fintech can shape the future of payments and remittance services, benefiting both industry players and customers alike.

- KEY POINTS**
- > Exploring successful examples of collaboration and competition between banks and fintech companies in remittance industry and payment solutions for SMEs
 - > Analysing how the coepetition mindset fosters innovation and fuels the development of cutting-edge payment and remittance solution
 - > Discussing the challenges and opportunities presented by the coepetition model, including regulatory compliance, customer acquisition, and market differentiation.
 - > Investigating the role of open banking and application programming interfaces (APIs) in facilitating collaboration between banks and fintech companies for enhanced payment and remittance services.

MODERATOR **DR. SYED ADAM ALHABSHI** | Partner, **Raja, Darryl & Loh** and Head, **The Islamic Finance Practice Group, Malaysia**

PANELISTS **AZLEENA IDRIS** | Senior Director, Strategy & ESG, **Payments Network Malaysia**

DR. MOHAMED ASHRAF IQBAL | Chairman, **Waafi Bank LTD, Malaysia**

WALEED SADEK | Founder & CEO, **PaySky & Yalla Super App, Egypt** (Winner of We Make Future (WMF) - The World's Most Famous Startup Competition in Europe)

14:45 ▼ **PRESENTATION**
Reserved Slot

15:15 **AFTERNOON NETWORKING BREAK**

▼ **ROUNDTABLE DISCUSSIONS**

15:30 ▼ **INVESTMENTS**
LEADER **VLADIMIR MALENKO** | Director of Business Development, **Bedford Row Capital, UK**

▼ **DEFI & METAVERSE**

16:15 ▼ **TECHNOLOGY**
LEADER

▼ **ESG**
RADZUAN TAJUDDIN | Consultant, **The World Bank, Malaysia**

17:00 **CLOSING KEYNOTE**

17:15 **CLOSING REMARKS BY CHAIRMAN - END OF CONFERENCE**