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HRD CORP REGISTERED COURSE/  
PROGRAMME NO: 10001312198



FACE-TO-FACE



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**FINTECH**

**SUITE TALK  
STRENGTHENING  
ISLAMIC CAPITAL  
MARKET PROPOSITION  
THROUGH FINTECH**



**9 AUGUST 2023**

9:00 AM - 1:15 PM

**REGISTER NOW TO SECURE YOUR SPOT!**

## PROGRAMME OVERVIEW

The adoption of financial technology (fintech) is gaining prominence in the Islamic capital market ecosystem over the past years. Fintech, which refers to the application of disruptive technology to traditional financial services aimed to achieve cost optimization in a more efficient way. There have been numerous offerings by the Islamic capital industry in coming up with products and services that require the use of fintech to meet the evolving demand for better efficiency. Malaysia, championing the Global Islamic Fintech (GIFT) Index provided a conducive environment to promote the growth of Islamic fintech, has seen an increase in Shariah-compliant products and services. Various initiatives have been introduced to put Malaysia at the forefront in Islamic fintech ecosystem. Hence, it is timely to gain insights into the need to keep developing and promoting the applications of fintech in expanding the Islamic capital market offerings.

## PROGRAMME OBJECTIVE

This programme aims to provide insights to how the development of fintech has strengthened the Islamic capital market growth with innovations of digital platforms providing better accessibility and convenience to industry participants with increased transparency and efficiency.

## LEARNING OUTCOMES

By the end of this programme, participants will be able to:

- recognise the emerging trends and technologies that may shape future development of fintech in the Islamic capital market
- describe examples of successful fintech applications in the Islamic capital market
- relate the regulatory and compliance issues related to fintech in the Islamic capital market
- discuss the risks and potentials of using fintech in the Islamic capital market

## METHODOLOGY

Interactive presentations, case studies discussions and Question-and-Answer (Q&A) sessions

## COMPETENCIES

Foundational (Regulatory) - Islamic Capital Market Regulations (Proficiency Level 3)

Foundational (Product) - Capital Market Environment (Proficiency Level 3)

Foundational (Product) - Capital Market Products (Proficiency Level 3)

Functional (Technical) - Digital Technology Application (Proficiency Level 3)

## TARGET AUDIENCE

### Individual

Board Members, Directors, Business Leaders, ICMGTS/ICMTD Alumni, Academia

### Institutions

Capital Market Intermediaries, Public Listed Companies (PLCs), Government-Linked Investment Companies (GLICs)





# AGENDA

Moderator

**Khoo Hsu Chuang** Managing Director, KHC Ventures S/B

9.00 am - 10.15 am

## Fintech Development in Islamic Finance and Islamic Capital Market

- Adoption of fintech in global Islamic finance
- How fintech transform the development of Islamic finance
- How has fintech progressed in the Malaysian Islamic capital market so far?
- What's the emerging trends and future of fintech in global and local Islamic finance and capital market space
- Demand and supply trends of Islamic fintech for B2C vs. B2B

Panellists:

**Ruslena Ramli** Director, Digital Finance and Islamic Digital Economy

**Mohammad Ridzuan Abdul Aziz** Founder & CEO, CS Tech Solutions

10.15 am - 10.30 am

Coffee Break

10.30 am - 12.00 pm

## Fintech Applications in Islamic Capital Market

- Demographic of Islamic fintech offering debt-based instruments vs. equity-based instruments
- Sukuk instruments on fintech platforms – Past, present and future
- Robo-advisory platforms offering Sharia-compliant investment portfolios
- Crowdfunding platforms connecting investors with sharia-compliant investments

Panellists:

**Umar Munshi** Co-Founder & Managing Director, Ethis Malaysia

**Zayan Yassin** VP, Business Operations, Wahed Malaysia

12.00 pm - 1.15 pm

## The Risks and Potentials of Fintech and Future Outlook in Islamic Capital Market

- Regulatory and compliance surrounding fintech in the Islamic capital market
- Navigating the framework in balancing customer protection and market growth
- Managing the risks and adherence to Shariah compliance – Are the tools (eg: AI, ML, RPA, etc.) subjected to shariah compliance review?
- Grooming future Islamic fintech expertise in offering sustainability products and services aligned with Shariah principles

Panellists:

**Mohamed Firdaus Kader Mohideen** Head, Group Shariah, MIDF

**Assoc. Prof. Dr. Ziyaad Mahomed** Lead Researcher (Shariah) CoE INCEIF University / Chairman, Shariah Committee, HSBC Amanah

1.15 pm

End of Programme



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## PANELLISTS



### **RUSLENA RAMLI**

Director, Digital Finance and Islamic Digital Economy

Ruslena Ramli is an Islamic Finance advocate with over 20 years of experience, specializes in corporate strategy, sukuk/bond issuances, and Islamic banking product development. She is a prominent speaker at local and international Islamic Finance and Islamic Fintech conferences. Leading MDEC's Digital Finance and Islamic Digital Economy initiative, she plays a crucial role in promoting the sector nationally. Ruslena's expertise in Shariah-compliant structures and strong relationships with Islamic finance communities locally and internationally make her a valuable asset. She holds a BA (Honors) in Accounting and Finance from Middlesex University of London and a Master's Degree in Islamic Finance from the International Centre for Education in Islamic Finance (INCEIF).



### **MOHAMAD RIDZUAN ABDUL AZIZ**

Founder & CEO, CS Tech Solutions

Mohammad Ridzuan Abdul Aziz has accumulated over 25 years of regulatory, compliance, and technology experience in the Asia-Pacific region. He currently serves as the Malaysia Country Director and Head of ASEAN Business for WorldRemit, and holds board positions at ACS Digital Berhad, AKRU robo-advisory, and Dear Time InsureTech. Ridzuan is an advisor to the Fintech Association of Malaysia and the ASEAN Chapter of the Global Impact Fintech Forum. He has also advised organizations such as Labuan Financial Services Authority and is currently an industry advisor with several universities. Ridzuan founded regulatory technology advisory firms and has previously served as the CEO of Sedania As-Salam Capital. He holds degrees in Economics and an MBA specializing in Management Information System.



### **UMAR MUNSHI**

Co-Founder & Managing Director, Ethis Malaysia

Umar Munshi, a Singaporean social entrepreneur, founded Ethis, a fintech leader in impact-focused, shariah-compliant investments, operational in Malaysia, Indonesia, and Oman. Ethis allows global investors to support MENASIA region startups, projects and funds. Ethis Indonesia is a licensed P2P platform facilitating SME financing, while Ethis Malaysia pioneers in shariah-compliant equity crowdfunding. The latest venture, EthisX, offers a broad range of cross-border investment opportunities. Additionally, GlobalSadaqah.com, Ethis's Islamic social finance marketplace, connects Foundations, Corporations, Islamic Banks, and public contributors to NGOs and social enterprises. Munshi presides over the Islamic Fintech Alliance, significantly contributing to industry development.





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## PANELLISTS



### **ZAYAN YASSIN**

VP, Business Operations, Wahed Malaysia

Zayan is an Economic History graduate from London School of Economics with over 7 years of experience in the Fintech industry. He has successfully established companies at early startup stages and driven them towards advanced growth, making them attractive for future funding rounds. Zayan's past roles have been marked by introducing innovative products, leading teams, and achieving company targets. Notably, he spearheaded Wahed Inc.'s expansion and operational excellence in multiple regions and played a crucial role in launching their robo-advisory mobile application while maintaining high governance standards.



### **MOHAMED FIRDAUS KADER MOHIDEEN**

Head, Group Shariah, MIDF

Mohamed Firdaus Bin Kader Mohideen is currently the Head of Group Shariah at MIDF Berhad. With over 28 years of experience in retail, corporate, and investment banking, he has worked in various esteemed financial institutions both in Malaysia and the Middle East. Firdaus played a significant role in establishing the Islamic Finance Department at MIDF and was its first Head. He holds a degree in Business Administration and an MBA specializing in Islamic banking and finance. Firdaus is a certified trainer and has conducted numerous Islamic finance programs and trainings globally. He is also an Accreditation Panel Member of the Finance Accreditation Agency and actively involved in the Association of Shariah Advisors Malaysia (ASAS).



### **ASSOC. PROF. DR. ZIYAAD MAHOMED**

Lead Researcher (Shariah) CoE INCEIF University /  
Chairman, Shariah Committee, HSBC Amanah

Dr Ziyaad Mahomed is Associate Professor, Lead Researcher (Shariah) for the Centre of Excellence in Social Finance, and Head of Online Programs at INCEIF University. He served as consultant to the World Bank, several governments, and financial institutions in over 20 countries since 1998. Dr Ziyaad is Chairman of several Shariah boards including HSBC Amanah (Malaysia), Tajbank and FBN Quest (Nigeria) and Ayady Takaful (Maldives) amongst others. He holds a Masters and PhD from INCEIF, an MBA and Honors in Finance from the UK, Islamic sciences certification from South Africa and Jordan. He lectures in Islamic Jurisprudence and Law, Sustainability and Social Finance.



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## MODERATOR



### **KHOO HSU CHUANG**

Managing Director, KHC Ventures

Khoo Hsu Chuang is a seasoned financial journalist with 25 years of experience in covering financial and capital markets in Asia, the UK, and Europe. He has worked for prominent media organizations including The Edge, Bloomberg, Thomson-Reuters, and BFM, contributing through print, newswire, radio, TV, and web platforms. Khoo has served as a former co-host on BFM and held positions as a Contributing Editor and columnist for The Edge and Focus Malaysia. Additionally, he possesses nine years of experience in corporate governance as an analyst at the Minority Shareholders Watchdog Group. Khoo hosts a podcast titled "Do More" on YouTube and Spotify, engaging in conversations with successful individuals on topics such as entrepreneurship, investment, and leadership.



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# ACT NOW!

## AND SECURE YOUR SEAT TODAY



**FEE:** RM600.00  
*(fee is not inclusive of 6% SST)*



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