



## REGULATORY & REGIONAL PARTNERSHIPS

ASEAN institutions strengthened trust, identity, and operational resilience in line with fast-evolving supervisory expectations. These stories show how award winners and AFF contributors turned regulatory pressure into measurable progress.

### Winner Spotlight

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#### Maybank: Best Payments Bank

Maybank remains Malaysia's payments backbone, moving more than RM4 trillion in digital transactions since 2020, roughly twice the country's GDP, and holding the #1 position across DuitNow, QR, FPX, and JomPAY. Its 51-fold surge in Scan & Pay usage and 26% merchant-acceptance growth in 2024 reflect how closely it has aligned with Bank Negara's cashless and fraud-resilience priorities.

#### RCBC: Best Customer Experience Bank

RCBC delivers inclusion-first customer experience that mirrors the Bangko Sentral ng Pilipinas' digital ID and nationwide access agenda. With 8,426 ATM Go partners, 1,482 ATMs, and coverage across all 82 provinces, RCBC has built one of ASEAN's most extensive regulated digital footprints, strengthened by six consecutive Euromoney "Best Bank for Digital" awards.

# Case Studies

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## Maybank — Payments Modernisation as a Regulatory Anchor

Maybank's approach to payments modernisation reflects disciplined alignment with Bank Negara's tighter expectations around resilience, fraud controls, and digital-identity assurance. By reinforcing cloud governance and transaction-level observability, Maybank strengthened its defence against fraud while supporting national cashless migration goals. Its systems processed over RM4 trillion in digital payments, with Scan & Pay transactions expanding 51× since 2020. Holding the top national ranking across DuitNow, QR, FPX and JomPAY, Maybank demonstrated how a large incumbent can scale innovation while retaining regulatory confidence—turning compliance into a competitive advantage in the country's real-time payments economy.

## RCBC — Trust Architecture That Elevates Regulated Customer Experience

RCBC's customer-experience transformation is grounded in financial-access policy rather than interface design. The bank expanded safe, compliant digital access to every Filipino province through 8,426 ATM Go partners and 1,482 ATMs, delivering consistent, regulation-aligned service even in rural regions. Its digital-first products, including DiskarTech and Pulz, were designed to align with BSP's eKYC and digital-ID standards, reducing onboarding friction and lowering fraud exposure. With six consecutive Euromoney digital-banking awards, RCBC showed how stronger identity verification and simplified servicing workflows can raise national-scale CX while meeting inclusion and security mandates.

## OJK Indonesia — A Clear Signal of Supervisory Priorities

OJK used the AFF platform to articulate one of the most explicit regulatory roadmaps shared at any regional forum. National digital-ID integration was flagged as foundational, alongside expectations for AI governance to be established before deployment in scoring, underwriting, or fraud detection. OJK emphasised cross-platform fraud monitoring—spanning banks, wallets, and lenders—as a necessary shift to keep pace with real-time digital behaviour. The regulator also indicated tightening oversight of digital-bank operating models, elevating the conversation from licensing to operational discipline. This transparency provided the industry with clear direction on the capabilities needed for 2026 compliance.

## Regional Regulators — Accelerating ASEAN Interoperability

Regulators from MAS, Bank of Thailand, and Brunei Central Bank shared tangible progress on the region's cross-border payments and identity infrastructure. The next wave of QR connectivity across Singapore, Thailand, Malaysia, and Indonesia is already underway, accompanied by movement toward shared digital-ID principles aimed at reducing fraud and simplifying regional onboarding. Discussions also signalled the emergence of collaborative sandboxes for cross-border pilots and early-stage plans for fraud-intelligence sharing. Rather than broad aspirations, these updates revealed the practical mechanics required to build a more interoperable ASEAN financial system.

## Ping Identity — Identity Resilience for a Fraud-Exposed Region

The closed-door discussion led by Ping Identity highlighted that deepfakes and AI-driven impersonation are no longer theoretical threats—they are immediate concerns shaping regulatory thinking across ASEAN. Leaders agreed that financial inclusion collapses without robust identity assurance, prompting several institutions to revisit onboarding sequences and adopt more advanced biometric and deepfake-resistant verification. Regulators reinforced continuous authentication rather than one-time KYC, and the session reframed fraud not as a technical problem but as a structural barrier to trust, access, and safety. This clarity strengthened alignment on identity standards that regulators expect banks and fintechs to uphold.

# FINANCIAL INCLUSION

ASEAN's inclusion agenda continues to accelerate, shaped by regulators, public-private partnerships, and banks modernising their models to reach underserved segments at scale. The 2025 AFF winners demonstrated that financial inclusion is not charity. It is disciplined execution grounded in identity, risk, and digitally enabled distribution.



## Winner Spotlight

### **BRI: Financial Inclusion Leadership (Individual Award)**

BRI continues to lead Indonesia's microfinance and SME agenda, serving more than 55 million micro borrowers and distributing over IDR 300 trillion in MSME loans annually. Its 600,000+ BRILink agents have turned financial access into a village-level infrastructure aligned with OJK's inclusion priorities.

### **MSIG Indonesia: Most Inclusive Insurer**

MSIG's inclusive insurance portfolio reached low-income and migrant segments underserved by traditional insurers, delivering simple, low-ticket, regulated protection products at scale. Its expansion supported national micro-insurance goals aligned with OJK and Indonesia's financial-literacy roadmap.

### **CIMB Malaysia: Best SME Lender**

CIMB strengthened its SME lending engine with double-digit annual growth in micro and SME facilities, faster KYB verification aligned with Bank Negara's guidelines, and digital credit journeys that shortened approval cycles for thin-file and underserved MSMEs.

### **Land Bank of the Philippines: Best Green Financing**

LandBank advanced green-finance access through ₱30+ billion in sustainable loans supporting farmers, MSMEs, and renewable-energy projects, directly contributing to the Philippines' financial-inclusion and climate-resilience agenda.

# Case Studies

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## **BRI – National-Scale Inclusion Through Agent Banking and MSME Lending**

BRI's approach to inclusion is unmatched in scale and alignment with Indonesia's regulatory priorities. With 55 million micro borrowers, more than IDR 300 trillion in MSME loans annually, and a 600,000-strong BRILink agent network reaching deep rural communities, BRI has effectively operationalised OJK's inclusion mandate on identity, transparency, and risk discipline. Its credit infrastructure supports farmers, traders, and village entrepreneurs who traditionally lack formal documentation, and BRILink's presence has turned financial access into a daily reality. This combination of digitally assisted field operations and agent-based trust networks demonstrates how regulated models can expand access without compromising governance or credit quality.

## **MSIG Indonesia – Insurance Access for Underserved, Migrant, and Informal Segments**

MSIG's inclusion model focuses on simple, affordable insurance for populations typically excluded from formal protection: low-income workers, informal earners, and migrant families. Its microinsurance portfolio—aligned with Indonesia's national micro-insurance program—expanded regulated protection in categories where distrust, documentation gaps, and low literacy had historically limited adoption. Through bundled products delivered via community and employer partnerships, MSIG increased first-time insurance uptake while maintaining regulatory compliance on disclosure, suitability, and claims transparency. The company illustrates how insurance inclusion requires low-ticket simplicity, frictionless onboarding, and strong consumer-protection foundations.

## **CIMB Malaysia – Digital SME Lending With Faster, Compliant Credit Decisioning**

CIMB's SME lending improvements reflect Bank Negara's push for stronger KYB controls, transparent risk assessment, and MSME credit availability. By digitising KYB verification and automating parts of the underwriting process, CIMB shortened approval times for thin-file MSMEs, which previously faced slow or inconsistent credit journeys. The bank posted double-digit year-on-year SME loan growth, driven by streamlined documentation, clearer income proxies, and segmentation of micro vs. growth-stage SMEs. This disciplined approach allowed CIMB to expand access responsibly while meeting Malaysia's supervised lending and AML standards.

## **Land Bank of the Philippines – Financing Rural, Agricultural, and Climate-Resilient Growth**

LandBank has become one of the largest government-linked engines for green and inclusive finance in Southeast Asia. With ₱30+ billion in green-finance loans supporting renewable-energy, climate-mitigation, and agricultural modernization initiatives, the institution advanced the Philippines' goal of inclusive, climate-resilient economic development. Much of this financing targeted cooperatives, women-led enterprises, and smallholder farmers—segments traditionally excluded from formal banking due to identity, collateral, or geography. The bank's execution demonstrates how green finance and inclusion intersect when regulatory priorities are matched with disciplined credit design and public-sector alignment.

## **Ping Identity, UNHCR, and Backbase – Inclusion Requires Trust, Identity, and Intelligent Engagement**

Across AFF roundtables, leaders highlighted that inclusion fails not because of lack of intent but because identity, fraud, and digital friction undermine trust at the most vulnerable points in the user journey. Ping Identity's session on deepfakes reframed identity risk as the biggest threat to inclusion, while UNHCR's insights revealed how migrants and displaced individuals struggle with documentation gaps. Backbase's roundtable added a commercial layer: 40–50% of underserved customers drop off within the first 90 days without intelligent engagement or personalised onboarding. These insights show that inclusion is a multi-layer challenge: strong identity, risk controls, and intuitive digital experiences must align to create safe, continuous access.

## **Sunbird Straws and Microenterprise Empowerment – Inclusion Beyond Banking**

The AFF case of Sunbird Straws demonstrated that inclusion also requires supportive economic ecosystems. By enabling rural communities to produce sustainable materials that meet global demand, Sunbird created microenterprise pathways that align with inclusion goals, job creation, and environmental stewardship. The case reinforced a simple truth from the AFF 2025 stage: access to finance only works when people have income stability and economic visibility—showing that inclusion extends beyond accounts and loans to livelihoods themselves.



## NEW PAYMENT METHODS & EMBEDDED FINANCE

ASEAN's payment landscape is shifting faster than any other segment of financial services. Real-time payments, QR interoperability, merchant digitalisation, and AI-driven fraud controls are creating new business models while pushing banks to meet rising regulatory expectations. The 2025 AFF winners and contributors demonstrated how institutions are modernising rails, securing identity, and embedding financial services into daily life.

## Winner Spotlight

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### Maybank: Best Payments Bank

Maybank processed over RM4 trillion in digital transactions since 2020 and holds the #1 national ranking across DuitNow, QR, FPX, and JomPAY. Its 51× growth in Scan & Pay and 26% merchant acceptance rise in 2024 reflect a payments business built for scale, regulatory resilience, and nationwide digital migration.

### RCBC: Best Customer Experience Bank

RCBC's payments and wallet ecosystem—including DiskarTech—extends into all 82 Philippine provinces. This reach has turned cash-in/cash-out, remittances, and micro-payments into daily-access tools for underserved communities while aligning with BSP's push for a cash-light economy.

# Case Studies

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## Maybank – National Payments Modernisation With Real Regulatory Alignment

Maybank's payments transformation is now a national reference point. Its infrastructure supports Bank Negara Malaysia's goals for real-time adoption, lower fraud exposure, and cashless penetration. The bank moved RM4 trillion+ in digital transactions since 2020 and scaled its merchant network aggressively, resulting in 51x more Scan & Pay transactions and double-digit merchant growth. By combining identity assurance with improved observability and adaptive controls, Maybank strengthened both speed and safety—demonstrating how banks can modernise without compromising supervisory expectations. Its leadership across DuitNow and QR ecosystems also reinforces Malaysia's role in regional QR connectivity.

## RCBC – Wallet Ecosystems as Everyday Financial Infrastructure

RCBC's digital ecosystem is turning payments and micro-transactions into daily financial touchpoints. DiskarTech's simplified wallet flows, cash-in/cash-out access, and remittance rails complement the bank's presence across 8,426 ATM Go partners and 1,482 ATMs, providing one of the widest regulated networks in the country. This infrastructure supports BSP's cash-light policy while enabling MSMEs and informal earners to transact digitally without friction. RCBC's CX-driven payments strategy—recognised by Euromoney and reaffirmed by its AFF award—demonstrates how inclusion and payments innovation reinforce each other, especially in rural and migrant communities.

## Worldline – Embedded Payments, Interoperability, and Platform Enablement

Worldline's AFF session highlighted how embedded payments are redefining the merchant and ecosystem journey. With 61 direct executive engagements on the AFF mainstage, the company demonstrated how real-time merchant onboarding, secure tokenisation, and interoperable payment acceptance can expand SME access while reducing friction for consumers. The conversation underscored a core AFF insight: merchants no longer distinguish between "banking" and "payments"—they expect embedded, invisible infrastructure that supports speed, fraud protection, and cross-border acceptance. Worldline's work across QR rails and regional settlement networks positions it as a key enabler of ASEAN's next decade of payment innovation.

## Ping Identity – Identity as the Foundation of Secure Real-Time Payments

The Ping Identity roundtable revealed that AI-driven fraud—especially deepfakes—is now one of the biggest threats to real-time payments. Leaders acknowledged that secure payments depend on continuous identity assurance, not one-time KYC. Institutions committed to strengthening biometric verification, behaviour-based authentication, and transaction-level identity lineage after hearing how fraud patterns are accelerating across Southeast Asia. As ASEAN pushes for interoperable QR and instant payments, Ping's perspective reframed identity not as an input to payments, but as the structural backbone enabling safety, trust, and regulatory acceptance.

## **Backbase — AI-Personalised Engagement for First 90 Days of Digital Payments**

Backbase's insights underscored a critical friction point: 40–50% of first-time customers drop off in the first 90 days if the onboarding experience lacks personalisation, guidance, or identity reassurance. For many underserved customers, a mobile banking or wallet app is their first digital financial experience—making AI-driven micro-journeys, transaction prompts, and trust cues essential. The roundtable reinforced that payments innovation is not only about speed or cost—it is about making each user's first 90 days safe, intuitive, and confidence-building. This lens is now central to any bank or fintech scaling embedded finance.

## **Cross-Border Regulators — QR Connectivity and Embedded Commerce at Regional Scale**

Regulators from MAS, Bank of Thailand, and Brunei Central Bank discussed the increasing alignment around QR interoperability, real-time settlement, and embedded payment frameworks. The next deployment wave of SG–TH–MY–ID cross-border QR is already underway, supported by shared digital-ID principles and early plans for fraud-intelligence collaboration. These developments form the backbone for embedded finance across travel, remittances, logistics, and MSME commerce—removing friction from cross-border flows and supporting the region's ambition for safe, seamless, real-time transactions.

## **UNHCR, Sunbird, and Grassroots Commerce — Payment Rails as a Social-Livelihood Engine**

Inclusion-led sessions revealed how payment rails underpin broader economic participation. For migrant workers and informal entrepreneurs, digital payments act as identity proxies, transaction histories, and small-business enablers. The Sunbird Straws case—focused on rural microenterprise—showed how digital payments support livelihoods by enabling smoother procurement, vendor payments, and distribution settlements. These stories reinforced a central pillar of AFF 2025: payments innovation only creates impact when it reaches the last mile and reinforces trust, safety, and economic opportunity.

# DIGITAL BANKING & AI DEVELOPMENT

ASEAN's digital banking landscape is maturing quickly. Cloud-native operating models, AI-assisted decisioning, digital-first servicing, and redesigned customer journeys are redefining competitiveness. The 2025 AFF winners demonstrated that digital banking is no longer about apps—it is about data foundations, identity governance, and organisational speed that keep pace with increasingly sophisticated supervisory expectations.



## Winner Spotlight

### Trust Bank (Singapore): Best New Bank

Trust Bank became one of ASEAN's fastest-growing digital banks, surpassing 600,000 customers within its first year, driven by fully digital onboarding, cloud-native operations, and near-instant servicing. Its defined service standards and "zero-branch" model reflect the future of regulator-approved, AI-assisted digital banks.

### KBTG (Thailand): ASEAN Leader in Banking Technology

KBTG continues to drive Kasikornbank's digital engine, supporting 20+ million digital customers and powering product releases at a pace traditional banks cannot match. Its investment in AI, automation, and microservices positions it as a regional benchmark for engineering-led financial transformation.

### BNI Indonesia: CIO of the Year

BNI's CIO led the bank through a major digital modernisation push, including core enhancements, new digital credit journeys, and strengthened operational resilience—critical in a market where OJK is tightening AI, risk, and platform-governance standards.

## **EastWest Bank (Philippines): Most Customer-Centric Bank**

EastWest's focus on redesigned digital onboarding, simplified journeys, and orchestrated servicing reflects how customer-centricity in ASEAN now requires AI-supported compliance, faster decisions, and frictionless identity verification across channels.

## **FWD Group: Fastest Growing Insurer**

FWD's multi-year growth is supported by AI-enabled claims processing, digital distribution, and automated underwriting, driving double-digit customer expansion and enabling scalable, multi-market operations.

## **Case Studies**

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### **Trust Bank – Cloud-Native Banking With Instant Journeys at Scale**

Trust Bank's rapid acceleration in Singapore demonstrated what a fully cloud-native, regulator-approved digital bank can achieve. The bank onboarded over 600,000 customers in its first 12 months, supported by instant identity verification, near-zero paperwork, and AI-assisted decisioning. Its architecture enables rapid product iteration and consistent service quality without physical branches—an operating model that directly aligns with MAS' expectations for digital banks: resilience, real-time monitoring, and responsible use of data and AI. Trust Bank's growth curve illustrates how digital banks can achieve scale quickly when they design for clarity, simplicity, and compliance from day one.

### **KBTG – Engineering Speed as a Competitive Advantage**

KBTG's impact on Kasikornbank's digital transformation remains unmatched in ASEAN. With 20+ million digital customers and one of the region's most advanced microservices architectures, KBTG ships features at a velocity that allows the bank to respond to regulatory signals and customer needs faster than peers. Its focus on AI and automation supports everything from fraud detection to credit modelling, while real-time system observability strengthens operational resilience. KBTG's performance shows that digital transformation is not only about new channels—it is about engineering discipline, platform thinking, and organisational speed that regulators increasingly expect from systemically important institutions.

### **BNI Indonesia – Modernising for AI Governance, Credit Speed, and Platform Resilience**

BNI's CIO led a multi-year programme that positions the bank for a new supervisory cycle in Indonesia. Enhancements to digital credit journeys reduced processing times for retail and SME customers, while core upgrades enabled more stable uptime and real-time reporting demanded by OJK. As the regulator emphasises AI governance, BNI aligned by strengthening model explainability, risk controls, and auditability across decisioning engines. In a market where digital banks, wallets, and lenders compete aggressively, BNI's disciplined upgrades showed how incumbents can maintain trust, speed, and compliance simultaneously—an increasingly challenging balance in Indonesia's high-velocity digital economy.

## **EastWest Bank — Customer-Centric Journeys Built on Secure, Frictionless Digital Identity**

EastWest's customer-centric transformation is grounded in orchestrated journeys that prioritise clarity, speed, and secure authentication. The bank simplified digital onboarding, rationalised consent flows, and tightened verification in line with the Philippines' evolving digital ID and eKYC standards. These changes reduced friction for new users while enhancing fraud resilience—two priorities regulators repeatedly emphasised across AFF sessions. EastWest's recognition as ASEAN's Most Customer-Centric Bank reflects the rising bar for digital banking in the region: intuitive journeys powered by disciplined identity, governance, and data practices.

## **FWD Group — AI-Enabled Scale for Claims, Distribution, and Multi-Market Expansion**

FWD's growth across ASEAN is driven by disciplined deployment of AI in underwriting, claims triage, customer engagement, and digital distribution. Faster claims processing times, improved risk selection, and higher straight-through-processing rates enabled the insurer to scale quickly in competitive markets. FWD's presence across multiple AFF sessions highlighted how AI can shorten fulfilment cycles, simplify policy servicing, and reduce operational overhead—all while improving user trust. As regulators scrutinise model risk and customer fairness, FWD's careful framing of governance and transparency sets an example for insurers modernising across the region.

## **AFF Roundtable Signals — AI, Trust, and Modernisation as the New Digital Operating Baseline**

Across AFF roundtables, leaders underscored that AI adoption cannot outpace governance. Regulators signalled expectations for model transparency, bias controls, and clear audit trails as digital banks expand automated decisioning. Institutions reported rising pressure to integrate fraud analytics, identity assurance, and real-time risk monitoring into their digital operating models. These discussions reinforced a shared insight: ASEAN's digital banking future will be shaped not by flashy interfaces but by back-end discipline—clean data, secure identity, and AI systems that can withstand supervisory scrutiny.



## RISE OF ISLAMIC FINANCE

Islamic finance is no longer a niche segment. It is becoming a structural growth engine across ASEAN. Digital Shariah-compliant banking, takaful innovation, ethical investment frameworks, and cross-border corridors are expanding rapidly, supported by regulators who see Islamic finance as both a competitiveness lever and a social inclusion tool. The 2025 AFF winners and speakers demonstrated how Islamic finance is evolving into a modern, technology-driven, regionally connected ecosystem.

ISLAMIC  
FINANCING

## Winner Spotlight

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### Prudential Syariah: Islamic Finance Leadership

Prudential Syariah's presence at AFF underscored the momentum behind digital Shariah-compliant insurance. With Indonesia now the world's largest Islamic finance market by population, Prudential Syariah's digital-first, ethically aligned products are reaching new customer segments previously underserved by conventional models.

### Land Bank of the Philippines: Best Green Financing

While LandBank is not an Islamic institution, its ₱30+ billion in climate-resilient and agricultural financing reinforces a core pillar of Islamic finance: ethical, real-economy investment that advances inclusion and sustainability—key principles that regulators increasingly recognise as complementary to Shariah frameworks.

### CIMB Malaysia & BRI Indonesia: – Islamic Segment Expansion

CIMB's Islamic franchise continues to rank among Malaysia's most active Shariah-compliant lenders, while BRI's micro and MSME segments demonstrate clear overlap with Islamic finance principles around financial inclusion and real-economic value creation.

## Case Studies

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### **Prudential Syariah – Digital Takaful as a Scalable, Inclusive Protection Model**

The session on Islamic finance at AFF highlighted how Prudential Syariah is reshaping protection for Muslim customers through digital-first Shariah-compliant offerings. Its products are designed for transparency, simple contribution structures, and ethical alignment—addressing a trust gap long present in insurance markets. With Indonesia’s Muslim population preferring products that match their values, Prudential Syariah’s digital distribution strategy is enabling wider adoption, faster claims processing, and greater clarity around Shariah compliance. The case demonstrated that digital Takaful can scale rapidly when customer education, religious governance, and intuitive journeys come together in one unified experience.

### **LandBank – Ethical Finance and Climate Resilience as a Complement to Islamic Principles**

Though not framed explicitly as Islamic finance, LandBank’s ₱30+ billion portfolio in green and climate-resilient financing aligns directly with the Islamic-finance emphasis on ethical, socially responsible investment. Much of this financing supports smallholders, cooperatives, and rural communities—segments underserved by traditional commercial lenders. The case underscores how sustainability and Islamic principles converge around real-economy impact, inclusion, and stewardship, reinforcing that ethical finance is a shared priority across ASEAN’s different financial systems.

### **Indonesia’s Islamic Finance Momentum – A National Engine for Ethical Digital Growth**

Indonesia’s Islamic finance ecosystem has grown significantly, with the country consistently ranking among the top global Islamic finance markets. AFF discussions reinforced that Shariah-compliant banking, microfinance, and Takaful are not parallel sectors—they are integrated components of the nation’s broader financial inclusion strategy. Regulators emphasised the need for stronger governance, digital identity alignment, and real-time controls to support Islamic products as they move into higher-volume, digitally mediated use cases. The shift reflects a larger regional trend: Islamic finance is increasingly treated as a mainstream growth lever, not a specialised vertical.

### **Malaysia’s Shariah Banking Leadership – Structured Innovation Under Tight Governance**

Malaysia remains one of the most sophisticated Islamic finance markets in the world, with a mature regulatory framework, high consumer trust, and strong institutional capacity. Malaysian banks showcased how Shariah banking intersects with modern digital operating models—AI-assisted underwriting, biometric onboarding, digital waqf contributions, and automated Shariah screening mechanisms are increasingly common across the industry. With Bank Negara Malaysia’s strong governance expectations, Malaysian Islamic banks demonstrated how compliance, risk controls, and ethical-finance mandates can coexist with speed and digital convenience.

## **Cross-Border Islamic Corridors — ASEAN’s New Frontier for Shariah-Compliant Trade and Capital Flows**

Speakers at AFF highlighted the emerging Malaysia–Indonesia–Brunei corridor as a future driver of cross-border Shariah-compliant investment and payments. With strengthened governance frameworks and rising interest in digital Takaful and Halal-sector financing, regional regulators are increasingly supportive of harmonised standards. As interoperability for QR and real-time payments expands, Shariah-compliant trade settlement and remittances are expected to follow the same trajectory. This cross-border alignment forms a strategic backbone for Islamic finance to scale beyond domestic markets.

## **AI, Governance, and the Next Evolution of Digital Islamic Finance**

Across AFF sessions, the conversation shifted from “digitalising Islamic finance” to “ensuring AI and automation remain Shariah-compliant.” Speakers stressed the importance of model transparency, ethical decisioning, and fairness in AI-driven underwriting—principles already central to Shariah governance. Islamic financial institutions were particularly attentive to aligning AI systems with Shariah review boards to ensure decisions remain explainable and compliant. The theme reinforced a broader insight: Islamic finance may become a leader in responsible AI because its governance principles already require discipline, auditability, and values-driven oversight.