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### ASFAND ZUBAIR MALIK

Head of Product Development and Shariah Support at Askari Bank Ltd. – Ikhlas, Islamic Banking, Pakistan

Being a member of the Institute of Islamic Banking and Insurance (IIBI - London) and Chartered Institute of Islamic Finance Professionals (CIIF - Malaysia), Mr. Malik is a versatile and highly motivated Islamic banking and finance professional. He became an affiliate of the Association of Certified Chartered Accountants (ACCA - UK) at the young age of 20. He holds Masters in Islamic Finance from INCEIF University (Malaysia) and Certified Islamic Professional Accountant (CIPA) and Certified Shari'ah Auditor & Advisor (CSAA) certifications from AAOIFI. His area of specialisation includes corporate trainings, product development, Shari'a auditing, Islamic accounting and Islamic financial advisory.

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Ahmad Sabree completed his BA in Islamic Jurisprudence from the International Islamic University Malaysia (IIUM) in 2011 and MSc in Islamic Banking and Finance from IIUM Institute of Islamic Banking and Finance (IIiBF) in 2015. His area of specialisation is crowdfunding and alternative finance. His Master's degree thesis subject was "Adapting Crowdfunding for SME Financing in Malaysia". He has provided core strategic advisory services to the team behind the Ramadan Legacy App in Scotland and assisted in the formulation and execution of their crowdfunding campaign, which raised 141% of its targeted funding goal. He was previously consulting for Business & Shariah Development at EthisCrowd.com and continues to write and present on crowdfunding and Fintech at various events.

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Ahmed Tahiri Jouti holds a Ph.D. in Islamic economics and finance. He is the Chief Operating Officer at Al Maali Group. He led many consulting assignments related to Islamic finance in Africa, the Gulf Cooperation Council (GCC) and Europe. He can be contacted at a.tahiri@almaaligroup.com

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Dr. Aishath Muneeza is an Associate Professor at INCEIF. She is the first female Deputy Minister of Ministry of Islamic Affairs and was the Deputy Minister of Ministry of Finance & Treasury of the Republic of Maldives. She is also the chairwoman of Maldives Center for Islamic Finance. She is considered as the founder of Islamic finance in Maldives. Her contributions to Islamic finance include structuring of corporate sukuk and sovereign private sukuk of the country including the Islamic treasury instruments. She also drafted the Islamic Capital Market Framework for Maldives and is the only registered Shari'a adviser for Islamic capital market in the country since 2013. She played a key role in setting up of the Tabung Haji of Maldives, Maldives Hajj Corporation and was its first chairperson. She sits in various Shari'a advisory bodies nationally and internationally and is chairman for many of these Shari'a advisory bodies including the apex Shari'a Advisory Council for capital market in Maldives. She holds a doctorate in law from International Islamic University of Malaysia.

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Dr. Nor Razinah Mohd. Zain contributed to Chapter 13 on Islamic Social Finance: A Tool for Development and Economic Inclusion.



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Dr. Ehsanullah Agha is an Islamic finance professional and a Shari'a scholar. He possesses a reasonable experience in research, Shari'a review and audit, Shari'a screening, product structuring and Islamic banking related trainings. Currently, he is associated with Shari'a Audit function of Habib Metropolitan Bank-Sirat. Prior to this, he worked at International Shariah Research Academy for Islamic Finance (ISRA) Malaysia. He holds MS and PhD in Islamic banking and finance from the Institute of Islamic Banking and Finance, International Islamic University Malaysia.

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Professor Dr. Engku Rabiah Adawiah obtained her LLB (first class honours) and LLB (Shari'ah) (first class honours) degrees from IIUM. Shortly thereafter, she successfully completed her Master's of Comparative Laws ("MCL") from the same university. In 1998, she was conferred with a PhD in law from the University of Aberdeen, United Kingdom. She is currently a member of the Syariah Advisory Council of Bank Negara Malaysia, Malaysian Securities Commission ("SC"), and Labuan Financial Services Authority, and an independent Shari'ah Advisor for Islamic securities (sukuk) issuance, approved by and registered with the SC. In addition, she is also a member of the Shari'ah Board of Labuan Reinsurance, Gen Re, and Amanah Ikhtiar Malaysia, the Shari'ah advisor for Danajamin (2009–2010), a member of the Board of Directors in the Malaysian Institute of Islamic Understanding, and a member of the disciplinary committee for the Bar Council.

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Dr. Farrukh Habib is an expert in Shari'a (Islamic law), finance and economics. He is an advisor, consultant and trainer by profession, and involved in the Islamic Fintech and halal digital economy. He has contributed in several projects, researches, corporate trainings, workshops and consultation work.

Dr. Farrukh Habib is also Researcher at International Shari'ah Research Academy for Islamic Finance (ISRA), a research institute under Central Bank of Malaysia; and co-editor of ISRA Journal of Islamic Finance (indexed by ESCI and SCOPUS). He has been doing research in capital market, sukuk, banking and social & ethical finance. He has also been a prolific speaker in several international conferences and seminars; and contributor in numerous academic journals, reports, research papers and business magazines.

Dr. Farrukh Habib completed his Ph.D (Islamic Finance, INCEIF, Malaysia); master (M.Sc.) (banking and finance, Queen Mary, University of London, UK); master and bachelor (economics, University of Karachi, Pakistan); and received Islamic (Shariah) knowledge through an extensive eight-years-course, completing another master and bachelor (Islamic studies, Jamia Uloom-E-Islamya Banuri Town, Pakistan).

Dr. Farrukh Habib contributed to Chapter 7 on Shari'a Analysis of Crypto-Assets.



### **DR. HAZIK MOHAMED**

Dr. Hazik Mohamed is a business strategist and serial entrepreneur with a PhD in Islamic finance, focusing on behavioural research and decision-making analysis using game theory. He is an advisor to several regional start-ups on key areas of economics, finance, and technology, including the blockchain. His wide research interests include financial inclusion, poverty alleviation, sustainable practices and disruptive technology. Professionally, he is currently working on blockchainbased innovations, business growth strategies for start-ups and Islamic economics and finance advisory.

Dr. Hazik Mohamed contributed to Chapter 11 on Enhancing Legal and Regulatory Framework for Islamic Fintech Development.



### OTHMAN ABDULLAH Chief Executive Officer, Islamic Banking at Silverlake Group

Othman Abdullah is the Chief Executive Officer, Islamic Banking at Silverlake Group, a global financial technology and digital economy solutions provider based in Kuala Lumpur, Malaysia. Othman is responsible for Silverlake Axis Integrated Islamic Banking Solution product development, marketing supports, implementations and transformation services. Othman has more than 20 years of Islamic IT Solution implementation and transformation experiences in Malaysia, Brunei, Singapore, Thailand, Indonesia and UAE. Othman has also engaged with countless number of Islamic financial institutions in Asia, Middle East and North Africa. Othman holds a BSC in Computer Engineering from the University of Michigan, Ann Arbor, USA, Post Graduate Diploma and Masters of Science in Islamic Banking and Finance from the International Islamic University of Malaysia, Certificate of Premier Business Management Programme from Harvard Business School and Certificate of Islamic Finance Leadership Programme from Cambridge IFA.

Qualified in both IT and Islamic finance and equipped with 2 decades of hands-on experiences servicing Islamic financial services industry, Othman has positioned himself as a financial technology thought leader in the space of Islamic banking and finance. Othman writes regularly in his ShariahTECH column in The Malaysian Reserve newspaper and contributes his articles and thoughts for other publications and television programs. Othman also speaks regularly on the subject at Islamic banking and finance conferences and seminars. You can reach him at othmana@silverglobe.com

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# DR. IMAM TEGUH SAPTONO

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Dr. Imam Teguh Saptono is a member of the Indonesian Waqf Board. Prior to this, he was the President Director of Global Wakaf Corporation and President Director of BNI Syariah. He obtained in PhD in Business Management from Bogor Agricultural Institute and his Masters in Agribusiness Management from the same institute in 1994.

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Dr. Hussain Mohi-ud-Din Qadri is a socio-political scientist and economist determined to provide dynamic and innovative ideas to these disciplines. An international speaker of excellent repute as well as an author of books and dozens of articles, his growing portfolio of work has made him a rising figure in socio-political economics. Born in the city of Lahore and a scion of a distinct scholarly, religious and political family; has made him a prominent figure and personality.

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Dr. Hussain Qadri is also a prolific and productive writer contributing his writing to international journals, Pakistani and other foreign magazines and newspapers. He has thus far published dozens of articles on wide range topics including politics, social philosophy, management, Islamic economics and finance, international trade, Islam and other religions. His writings encompass English, French and the Urdu language.

Dr. Hussain Mohi-ud-Din Qadri contributed to Chapter 10 on The Emerging Landscape of Islamic Fintech Regulation.



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Maria Ata is the CTO and co-founder of Love for Data (LFD), which is a Data Science, Decision Management and Artificial Intelligence Company with a global presence in the UK, UAE, Egypt, Germany and Pakistan. She is a passionate and experienced software developer with more than 5 years of experience. She holds a Bachelor of Science (BS) in Computer Science from Karachi University.

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Ismail Chaib is the Chief Operating Officer at TESOBE/the Open Bank Project, the leading open source API solution for banks. Ismail graduated from the University of Nice, France with a Master's Degree in IT. Passionate about the role Fintech can play in society, he is a vocal advocate of Open Banking. He appeared on the Bank Innovation list of 44 Innovators to watch in Fintech. Originally from Algeria, he's based in Berlin, Germany. Ismail tweets as @iChaib. You can reach him at ismail@tesobe.com

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### **MUFTI FARAZ ADAM**

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Mufti Faraz Adam has spent almost a decade studying Islamic law. He initially completed his Islamic studies in the six-year Alimiyyah degree at Darul Uloom Leicester. He then went onto specialising in Islamic law and graduated as a Mufti in South Africa at Darul Iftaa Mahmudiyyah, Durban. Mufti Faraz went onto complete a master's degree in Islamic finance, banking and management at Newman University, UK in 2017. During the years, he has attained various industry qualifications such as CSAA, IFQ, CIFE<sup>™</sup>. At present, he is studying ACCA to become a qualified chartered accountant.

Mufti Faraz is the Director of Amanah Finance Consultancy Ltd, a global Shari'a advisory firm, which serves Islamic financial institutions in the UK, Bahrain, Dubai, Singapore, Switzerland, US and Malaysia. He resides in the UK where he regularly delivers lectures and training in Islamic finance, banking and Islamic economics.

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# DR. WAIL M. AAMINOU Managing Partner, Al Maali Consulting Group

Dr. Wail Aaminou is an international consultant in impact finance. He particularly focuses on Fintech and on integrating sustainable development into the business model of financial institutions. In this capacity, he has been advising banks, mutual funds and international organisations. Dr. Wail Aaminou also lectured in many academic institutions including the University of Istanbul Sabahattin Zaim, the University of Sunderland, Toulouse Business School and Paris Dauphine University. He also contributed to several articles in international journals. His research specialises in consumer behaviour and sustainability financing. Dr. Wail Aaminou holds a PhD in financial engineering from Ecole Mohammadia d'ingénieurs (Morocco). He also holds an MBA in Finance with an academic excellence award from Duke University (U.S.) and graduated in IT engineering from ENSIAS (Morocco).

Dr. Wail Aaminou contributed to Chapter 3 on Bridging Islamic Finance and Sustainability: Fintech First.



### ZAKARIYA MUSTAPHA Doctoral Candidate, University of Malaya

Zakariya Mustapha practices law in Nigeria where he is an advocate and solicitor of Nigeria's Supreme Court since 2008. In 2010, he joined Faculty of Law Bayero University Kano, Nigeria, as a lecturer where he taught conventional and Islamic banking and finance law, alongside other Islamic law courses until 2017. He specialises on legal and Shari'a issues in Islamic banking and finance and offers legal and Islamic financial advisory services about legal framework, dispute resolution and Shari'a-compliant product development in Islamic banking and finance. He has published numerous articles and he has presented research papers in national and international conferences. He holds a LL.B, LL.M, BL with membership of Nigerian Bar Association and Nigerian Institute of Management (Chartered). He is currently pursuing his PhD in Islamic finance at the Faculty of Law, University of Malaya, Kuala Lumpur.

Zakariya Mustapha contributed to Chapter 4 on The Rise of Artificial Intelligence and Blockchain in Islamic Finance.



# NOMAN KHALID

# Founder and Chief Data Architect, Love For Data

Noman Khalid is the Chief Data Architect and co-founder of Love For Data (LFD). He is a business graduate with a host of certifications around data analysis, statistics, and statistical programming. He has completed courses on R Programming, Machine Learning, Exploratory Data Analysis, Regression Analysis, and more from Johns Hopkins. He has completed three certifications on Geo-Spatial analysis and techniques and done a certification on HP Vertica, a column based architecture suited for big data. He is a frequent keynote speaker at various universities in Pakistan and an evangelist to grow this new science.

Noman Khalid contributed to Chapter 4 on The Rise of Artificial Intelligence and Blockchain in Islamic Finance.



### **NIDA KHAN**

### Doctoral Researcher at the Interdisciplinary Centre for Security, Reliability and Trust, University of Luxembourg

Nida Khan is working as a doctoral researcher on the applicability of blockchain and data analytics in finance in the Interdisciplinary Centre for Security, Reliability and Trust, University of Luxembourg. Her research proposal won the prestigious FNR grant given by the government of Luxembourg for innovative industrial projects. She also works as an advisor for a law technology firm in India, is a member of the Global Panel for MIT Technology Review and is a part of the international team of a Canadian observatory dedicated to Fintech. She is credited with the development of a new consensus mechanism for high performance blockchains and two pioneering technological tools for the Islamic finance industry. She is a team member of Masdin, an associate team between the University of Luxembourg and Inria, France for management of software-defined infrastructure. Her work appears in diverse publications and she speaks regularly on emerging technologies.

Nida Khan contributed to Chapter 5 on Artificial Intelligence Applications in Islamic Finance Industry.