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Ahmad Hafiz Abdul Aziz is a Financial Sector Specialist with the World Bank Group Global Knowledge and Research Hub in Malaysia. Mr Abdul Aziz brings with him ten years of relevant experience in financial sector development, particularly in the areas of Islamic capital markets, Islamic social finance, green and sustainable finance and financial inclusion.

He has worked as a Principal Assistant Director at the Ministry of International Trade and Industry, and as Manager of the Islamic Capital Market at the Securities Commission Malaysia. He holds a Master's degree in Islamic Banking and Finance from Bangor University, United Kingdom, which he completed under the Chevening scholarship and a Master of Arts in Islamic Revealed Knowledge and Heritage (Fiqh and Usul Fiqh) (Honours) from the International Islamic University Malaysia. The author has contributed to chapter 6 of this report.

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Dr Shamsiah is currently the Director and CEO of Pergas Investment Holdings (PIH), a wholly-owned subsidiary of Pergas, the Islamic Religious Scholars of Singapore. Listed in ISLAMICA 500 for five consecutive years for her expertise on waqf matters and recently listed as the top 20 most influential women in Islamic Finance by Cambridge IFA. Her area of expertise is in Islamic finance, waqf, zakat, faraid, real estate, accounting and marketing, having about 30 years of experience in heading various segments of the strategic areas, fields and companies. Dr Shamsiah has delivered many talks and conferences and seminars in these areas of expertise. She has also had several publications for her work on waqf and zakat. The author has contributed to chapter 9 in this report.

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Othman Abdullah is the Chief Executive Officer, Islamic Banking and Innovative Services at Silverlake Group, a global financial technology and digital economy solutions provider. He is responsible for the Silverlake Axis Integrated Islamic Banking Solution product development, marketing supports, implementations and transformation services. Othman has more than 20 years of IT Solution implementation and transformation experiences in Malaysia, Brunei, Singapore, Thailand, Indonesia and UAE. He has also engaged with countless number of financial institutions in Asia, the Middle East and North Africa.

Othman holds a BSc in Computer Engineering from the University of Michigan, Ann Arbor, USA, Post Graduate Diploma and Master of Science in Islamic Banking and Finance from the International Islamic University of Malaysia, Certificate of Premier Business Management Program from Harvard Business School and Certificate of Islamic Finance Leadership Programme from Cambridge IFA.

Qualified in both IT and Islamic finance, and equipped with more than two decades of hands-on experiences servicing financial services industry, Othman has positioned himself as a financial technology thought leader in the space of Islamic banking and finance. He writes regularly in his ShariahTECH column in the Malaysian Reserve newspaper and contributes his articles and thoughts for other publications and television programmes as well. Othman speaks regularly on the subject of Islamic banking and finance at different conferences and seminars. He received the “Upcoming Personality Award” at the Global Islamic Finance Award (GIFA) 2017, has been appointed as a Malaysia Finance Accreditation Agency (FAA) Accreditation Panel Member and is recognised as one of the 500 who makes Islamic Economy globally by ISLAMICA500 2019 edition. The author has contributed to chapter 13 of this report.

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Dr Moutaz Abojeib is a trainer and Islamic finance expert. He is currently a researcher at the International Shari’ah Research Academy for Islamic Finance (ISRA), Malaysia. He holds a PhD in Islamic Finance and has clocked up 14 years of work experience in finance, research, training and consultancy.

Dr Abojeib has published several papers on Islamic FinTech and participated as a speaker in several relevant events. He is currently taking a leading role in ISRA-Syscode blockchain project to strengthen the Shari’a compliance of IFIs. The author has contributed to chapter 11 of this report.

DR EHSANULLAH AGHA

Dr Agha holds a PhD in Islamic banking and finance from IiBF, International Islamic University Malaysia. He writes about Islamic commercial law and Shari'a decision making in IFIs. The opinions expressed in this article are solely of the author and do not express the views or opinions of his employer. The author has contributed to chapter 14 of this report.

GREGET KALLA BUANA

Islamic Finance Specialist of UNDP

Greget Kalla Buana has spent much of his professional life in Islamic finance since 2009 with a diverse spectrum. Having worked within the national and international ecosystem and being well-equipped with a strong Islamic finance background as well as being able to put it in philanthropy, humanitarian, and development context positions him in a special niche as a young professional in Islamic finance. In his present role as an Islamic Finance Specialist at the United Nations Development Programme, he is providing strategic direction on how Islamic finance is profoundly attuned to the SDGs. In light of this, through a variety of experience in Innovative Financing Lab, he is familiar with the mindset necessary for taking ownership of and executing high-quality innovations in many forms. He has had many achievements that place him as one of the Innovation Champions and Valuable Talents across the UNDP and got him selected on a detail assignment in innovation in Istanbul Regional Hub. Taking on a portfolio and programmatic approach was one of them. In addition, I have fostered a collaborative mentality and a discerning eye for improving impact for society by building a massive collaboration. The author has contributed to chapter 5 of this report.

DR VALENTINO CATTELAN

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Dr Valentino Cattelan is a legal scholar with a specific interest in comparative studies and a focus on Islamic law, economics and finance. Since 2016 he has been a Research Associate at the Saudi-Spanish Centre for Islamic Economics and Finance (SCIEF), IE Business School (Madrid, Spain). Prior to this he has held research and teaching positions at the University of Rome Tor Vergata (2010-2013); the Oxford Centre for Islamic Studies (2014); and the University of Florence (2015). In 2017 he served as a Senior Research Fellow at the Max Planck Institute for Social Anthropology (Department of Law & Anthropology) in Halle (Germany) and taught the Graduate Programme in Islamic Studies and Humanities (GPISH) at the Institute of Ismaili Studies in London.

Dr Valentino Cattelan holds an LL.B.+LL.M. (Laurea in Italian Law), and an LL.M. (Comparative Law) from the University of Rome Tor Vergata. He later earned a PhD in Law & Economics (2009) from the University of Siena, with a dissertation on the topic Babel, Islamic Contract Law and Derivatives. During the time of his doctoral degree, in 2008, he was also a visiting researcher at the School of Oriental and African Studies (SOAS) of the University of London. He is the author of several journal articles and book contributions on Islamic classical fiqh, the law of Islamic finance, Islamic property rights and the epistemology of Islamic economics. Moreover, he is the editor of the volumes *Islamic Finance in Europe: Towards a Plural Financial System* (Edward Elgar, 2013) and *Islamic Social Finance: Entrepreneurship, Cooperation and the Sharing Economy* (Routledge, forthcoming 2018). The author has contributed to chapter 4 of this report.

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Dr Chattha (PhD, MSc, MBA, CIFP, B.Sc.) is a former regulator, standard-setter, banker and a member of Chartered Institute of Islamic Finance Professionals with 15+ years of direct Islamic financial sector experience that ranges from banking to regulatory policy research, banking supervision, and policy implementation. He has worked with international organisations such as the IFSB, IMF, World Bank, CBK, Expertise France and Toronto Centre to develop and implement Islamic finance regulatory frameworks.

Currently, as an Islamic Finance Advisor to the Expertise France, he is assisting the Central Bank of Sudan for an Islamic finance TA. Also, as a STX Islamic Banking Supervision Advisor to the IMF, he has provided regulatory policy advice to various central banks. At the IFSB, as Assistant Secretary-General and Project Manager, Dr Chattha was instrumental in drafting, managing & supervising various IFSB standards. He has hands-on experience in prudential regulation and supervision in central banking pertaining to Basel II, 2.5, and III and its equivalent IFSB regulatory works and supervision tools for Islamic banks. The author has contributed to chapter 2 of this report.

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Dr Hylmun Izhar is a Senior Economist at IRTI. He was a lecturer at the Markfield Institute of Higher Education (MIHE), Leicester, UK following a research fellowship at the Oxford Centre for Islamic Studies (OXCIS), Oxford, United Kingdom. He has been honoured with the '2017 Upcoming Personality in Global Islamic Finance' during the annual Global Islamic Finance Awards. He is the co-author of "I for Impact: Blending Islamic Finance and Impact Investing for the Global Goals" (UNDP-IsDB), and a textbook on Islamic Capital Markets: Principles and Practices published by ISRA and Securities Commission Malaysia. The author has contributed to chapter 8 of this report.

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Abdessamad Raghbi is a PhD Researcher at the National School of Business and Management (ENCG-A) undertaking a thesis on Shari'a-compliant stock screening. He has a strong research background in corporate finance and financial markets with expertise in Islamic finance. He is passionate about new applications on corporate finance, FinTech and social finance. The author has contributed to chapter 9 of this report.

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Dr Edana Richardson is a lecturer/assistant professor of law at Maynooth University, Ireland, having previously worked as a solicitor in the London and Abu Dhabi offices of an international law firm. As a solicitor, Dr Richardson advised issuers and bookrunners on capital markets issuances, including green bonds and Sukuk. Dr Richardson now lectures in Islamic finance law, company law and capital markets law at undergraduate and postgraduate levels. She is a graduate of Trinity College Dublin, where she completed her undergraduate law degree (2006) and PhD (2012), and the University of Cambridge where she undertook a taught master's degree (2007). Dr Richardson's research interests include Islamic finance and capital markets law. She has published in journals and edited collections both nationally and internationally and speaks regularly at conferences on Islamic finance and responsible finance. The author has contributed to chapter 10 of this report.

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His main research interests are in the areas of asset pricing, portfolio theory, capital structure and international finance and have published articles in refereed international and local journals. He has also presented papers in several international and Islamic finance conferences. He is also a Subject Matter Expert for Securities Industry Development Corporation (SIDC) and is involved in several consultancy projects with government agencies and financial institutions. The author has contributed to chapter 6 of this report.

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Mr Randi Swandaru is the Head of Zakat Utilization Division at BAZNAS, the National Board of Zakat, the Republic of Indonesia. His responsibilities, amongst others, include the utilisation of zakat fund for economic empowerment programmes. Mr Swandaru spearheads four economic empowerment programmes, namely the Zakat Community Development, BAZNAS Microfinance, Livestock Empowerment Center, and Mustahik Economic Empowerment Institute. He earned his Master degree in Islamic Finance and Management at Durham University in 2017 as the best academic performance student. The author has contributed to chapter 8 of this report.

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