



# CONTENT DEVELOPERS



## TABINDA HUSSAIN

Editor

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Tabinda Hussain is the Editor of the Global Islamic Finance Report, ISFIRE and WOMANi Report. She is also responsible for all publications and content creation at Cambridge-Edbiz Group of Companies. She has also hosted the prestigious Global Islamic Finance Awards and the Global Good Governance Awards ceremonies.

She is a gold medallist with degree in Media Studies and Journalism, and is a freelance writer and content manager for local, national and international clients. She has also been associated with Samaa TV and Express News in Pakistan as Production Associate. She is also a passionate educator for young minds, creating individualised curriculum in Urdu and English for differently-abled students.



## DR HABIB AHMED

Professor and Sharjah Chair in Islamic Law & Finance at Durham University Business School  
IsDB Prize Laureate 2022

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Prior to joining Durham University in 2008, Professor Habib Ahmed worked at the National Commercial Bank and Islamic Development Bank Group in Saudi Arabia. He has also taught at University of Connecticut (USA), National University of Singapore, University of Bahrain and worked as Visiting Professor at Hamad bin Khalifa University, Qatar. Prof Ahmed has also worked as consultant for several international organizations such as United Nations, UNDP, World Bank, IsDB Institute, Islamic Financial Services Board, ICD, COMCEC and CIBAFI. He has authored/edited more than 100 papers and publications, which include articles in international refereed journals, books, chapters in books, and other academic papers/monographs/reports. He was awarded IsDB Prize for Impactful Achievement in Islamic Economics (first prize) this year (2022). Prof Ahmed contributed to Chapter 8 of this report.



## DR TARIQULLAH KHAN

Professor

INCEIF

IsDB Prize Laureate 2022

Prof Tariqullah Khan is a Pakistan born academician. In 2022, he was awarded the Islamic Development Bank Prize in Islamic Economics and Finance in recognition of his distinguished work to integrate Islamic economics and finance with sustainable development and circular economy and infusing them in higher education programs.

Currently, he is a Professor at INCEIF University, Malaysia with teaching and research interests in Islamic economics and Islamic finance, circular economy, and sustainability management. Before joining INCEIF, during September 2020 - August 2021, he was the Professor of Islamic Economics and Finance at the Faculty of Business and Management Sciences at Istanbul Zaim University.

He was also the Managing Director, Ventureethica.com envisioning healing ecology and society through economy and promoting sustainability management. He was twice elected President of International Association for Islamic Economics (2011-2019). He was also a Professor and Program Director MSc and PhD Islamic Finance and Economy at Hamad Bin Khalifa University, Qatar Foundation (2009-2020). He also served as a visiting scholar at Stanford University (2017) as well as at Harvard University (2011).

During 2005 to 2009, he worked as Division Chief, Islamic Banking and Finance at the Islamic Development Bank Institute (IsDBI). For a long time in his early career, he worked as a Researcher, Senior Researcher, Lead Researcher and Principal Researcher at the IsDBI during (1983-2009). He started his career as an academician in Gomal University, Pakistan (1976-81) and International Islamic University Islamabad (1981-83).

Apart from patronising and spearheading policymaking, academic institution building and establishment of Islamic finance industry on sound and sustainable footing, he has published several papers, chapters, and books in many research areas of Islamic economics and finance as an established academic over the years.

In addition to sustainability management, his current areas of interest are circular economy, Islamic and sustainable finance, financial structuring and strategies and green transformation of economies. Prof Khan contributed to Chapter 4 of this report.



## **DR MOHAMMAD OMAR FAROOQ**

Economist; Educational Management and Consultancy; Islamic Finance Expert

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Dr Mohammad Omar Farooq earned a PhD in economics from the University of Tennessee, Knoxville, USA. He was a Ciriacy-Wantrup post-doctoral fellow at the University of California, Berkeley. He is an Associate Professor of Economics and Finance at Gulf University. His primary research interests are economic development, financial institutions, history of economic thoughts and Islamic economics, finance, banking and law.

His research works have been published in many scholarly journals including Journal of Economic Issues, International Journal of Social Economics, International Journal of Islamic and Middle Easter Management and Finance, Thunderbird International Business Review, International Journal of Ethics and Systems, History of Economic Ideas, Arab Law Quarterly, and so on. Beyond his academic interests, Dr Farooq has been a prolific contributor to a broad range of Islamic issues through various Islamic media outlets. Inspired by Islam, he consistently writes from a self-critical, common-ground-seeking, bridge-building, and humanity-oriented perspective.



## **DR WAJEEHA HUSSAIN AWADH**

Chief Digital Officer  
Al Baraka Group

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Dr Wajeeha Hussain Awadh is a FinTech and digital transformation expert. At Al Baraka Group, she looks after the digital transformation of Al Baraka Subsidiaries across Asia, Africa, and Europe. She holds a PhD in the FinTech domain, Masters in Project Management, and Bachelor's degree in Business Information System.

Dr Awadh has been listed on the Women in FinTech Power List for 2021 and among the top 100 Global Chief Digital Officers by HP Enterprise and Hottopics.ht. She has also been listed as the Top 50 Most Influential Women in Islamic Business and Finance in 2019 and 2021 by Cambridge IFA. She is an external advisory board member for the College of Business and Finance at Ahlia University and was an advisory board member in Bahrain FinTech Bay.

Dr Awadh has various international academic and non-academic publications and is a frequent speaker in FinTech related conferences and seminars locally and internationally. Dr Awadh contributed to Chapter 9 of this report.



## VALENTINO CATTELAN

Lecturer in Law  
Birmingham City University

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Valentino Cattelan is a Lecturer of Law at Birmingham City University (UK). He is widely published in areas of Islamic law, economics and finance, and his research interests span from comparative legal studies, EU law, contract law, financial markets, and the anthropology of money. He is currently completing an authored monograph on the topic of Religion and Contract Law in Islam: From Medieval Trade to Global Finance (Routledge).



## DR HYLMUN IZHAR

Senior Economist, Islamic Development  
Bank Institute (IsDBI), Islamic  
Development Bank (IsDB) Group

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Dr Hylmun Izhar is currently a Senior Economist at IsDBI, Islamic Development Bank Group with over 20+ years of professional experience and global exposures to the enhancement of the Islamic financial services industry's enabling environment in at least four continents.

He is actively engaged in his professional life through his works with the United Nations (UN), COMCEC Financial Cooperation Working Group, AAOIFI Working Group in Sustainable Finance, United Nations Economic and Social Commission for Western Asia (ESCWA) and the UNDP Malaysia, in addition to spearheading a number of IsDB Technical Assistance to various Islamic finance infrastructure institutions. Aside from regularly providing countless industry analytics, he remains abreast of the academic realm evidenced by his numerous works that have appeared in Palgrave MacMillan, Springer Nature, Bloomsbury, Gerlach Press, the Journal of Risk, Review of Islamic Economics, Islamic Economic Studies and Kyoto Bulletin of Islamic Area Studies. Prior to joining the IsDB Group, Dr Izhar earned a fellowship in Islamic Finance at Oxford Islamic Finance, Ltd, a wholly owned subsidiary company of the Oxford Centre for Islamic Studies (OXCIS), Oxford, United Kingdom in 2006 and also a Lecturer in Islamic Economics and Finance at the Markfield Institute of Higher Education (MIHE), Leicester, United Kingdom, teaching various modules and supervising dissertations at postgraduate studies level.

He holds a doctorate in Islamic finance from Durham University, United Kingdom, during which he was honoured with the Distinguished Durham Doctoral Fellowship by the Graduate School, Durham University, United Kingdom. He also holds a MA in Islamic Banking from Loughborough University, United Kingdom. Dr Izhar contributed to Chapter 2 of this report.



## HASSAN A. ALHASSAN

Manager Customer Experience  
National Bank of Fujairah

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Hassan A. AlHassan (DBAc) is a Doctoral Candidate in Abu Dhabi University where his research interests include FinTech, security of technology, cryptocurrency, human behaviour, and customer experience. AlHassan has worked in the banking sector in Dubai for the last seven years and currently heads the Customer Experience at the National Bank of Fujairah. He has also received the International Customer Experience Award iCXA19 and has been involved in FinTech industry for the last six years. Hassan Al Hassan contributed to Chapter 11 of this report.



## AZHAR MUSTAPHA

Chief Technology Officer and  
Co-Founder  
EMStartups.AI

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Azhar Mustapha is a graduate of the highly prestigious Massachusetts Institute of Technology (MIT) in Boston, USA and holder of three patents, one in the US with COMSAT Laboratories (now part of Lockheed Martin) and the second in Malaysia – in the areas of underwater communication and compression, speech recognition and hardware interpreter/translator technologies. He is the Director of Nervesis, Malaysia (<http://www.nervesis.com>).

Mr Mustapha architects ZYGY, Nervesis' core technology based on Artificial Intelligence technology using Text Intelligence and Intelligent Agent to accelerate human intelligence. He is the CTO/Cofounder of EMStartups.AI, platform focused on AI powered due diligence and monitoring for non-listed entities, from Startups to SMES to community bank to charities to country tourism, for benefit of investors, media, regulators, etc. Mr Mustapha contributed to Chapter 12 of this report.



## DEVID JEGERSON

Executive VP, Head of Customer Experience and Platform Development  
National Bank of Fujairah

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Devid Jegerson (DBAc) is a Doctoral Candidate at the College of Business, Abu Dhabi University. He holds an MBA from MIP Politecnico di Milano (Italy) and a Master's degree in Market Strategy from Università Cattolica di Milano (Italy). His research interests are business strategy, business management, and technology. He is the EVP, Head of Customer Experience and Platform Development at the National Bank of Fujairah, UAE, leading the digital transformation strategy.

Mr Jegerson has built a digital career in payments, banking, and other critical components of the e-commerce industry. He is a board member at Emirates Digital Wallet, Etisalat UAE Trade Connect and other companies.

His career has been with game-changers in the payments and banking space, such as noon.com in UAE, PayPal, Fastweb, and IWBANK, Italy. As part of the founding team and CEO of Payments at noon.com, he brought his considerable global expertise in electronic payments to bear on the newly launched e-commerce cloud platform in the MENA region. Previously he was the Head of Payments at a top Italian bank, where he managed electronic payments and established services such as UBI PAY Mobile systems for NFC, wallet, and mPOS.

He worked on European PSD2 regulation for payment systems and was also part of the founding team of the peer-to-peer payment system Jiffy (now part of NPSS from UAE Central Bank) that was instrumental in the launch of UBI Banca's Digital Bank. In addition, he contributed to the launch of PayPal in Italy and the global first rechargeable prepaid card with CartaFacile (BPM).

Mr Jegerson has also worked on European regulation for payment systems, defining evolution strategies for financial companies and payment institutions under the European Payment Service Directive (PSD2) and SEPA. His innovations have won several industry awards from Milano Finanza, Accenture, and others.

He is author of the book: "Pagamenti elettronici: dal baratto ai portafogli digitali" (2016, goWare). Mr Jegerson contributed to Chapter 11 of this report.



## DR MOHAMMED OBAIDULLAH

Founder  
IBF Net Group

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Dr Mohammed Obaidullah has served several international and national institutions of repute, including the Jeddah-based Islamic Development Bank Group as a Lead Research Economist, the Islamic Economics Institute of the King Abdulaziz University, Saudi Arabia and the International Islamic University Malaysia as an Associate Professor of Finance, creating and sharing knowledge in the field of Islamic economics and finance with a focus on the application of Blockchain, AI and other technologies to address development challenges.

Dr Obaidullah also held the 2nd Yayasan Tun Ismail Mohamed Berdafter (YTI) Chair Professorship in Islamic Finance with the Islamic Sciences University of Malaysia. He is widely published in the field and has over 2200 citations till date with an h-index of 20 and i10-index of 29. He is the author of the popular book "Islamic Financial Services" that has over 500 citations till date. He is a frequent speaker at international conferences and workshops on Islamic finance in general and Islamic social finance and FinTech in particular. He holds a PhD and an MBA degree with specialisation in finance and certifications in microfinance, Blockchain tech, digital money, FinTech and related areas. He is a qualified Certified Digital Finance Practitioner (CDFP). Among other things, he is the Founder Chairman of IBF Net Group. Dr Obaidullah contributed to Chapter 13 of this report.



## DR EDANA RICHARDSON

Associate Professor in Law  
Maynooth University

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Dr Edana Richardson is an Associate Professor in 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 in Ireland and internationally and speaks regularly at conferences on Islamic finance and responsible finance. Dr Richardson contributed to Chapter 7 of this report.





## FAHAD SIDDIQUI

Chief Operating Officer  
TAIF Digital Institute for Islamic Finance

Fahad Siddiqui has worked in the Islamic banking sector for the past 19 years, with hands-on experience in Islamic financial products and technology. His knowledge and expertise in the Islamic business banking and software development field gives him an edge in blending the best of both worlds. His recent co-founding venture TAIF (Digital Institute of Islamic Finance) has been another feather in his cap. TAIF is an award-winning platform offering learning and development for Islamic finance.

During his illustrious career, he has had the privilege of working for the world's first as well as largest Islamic banks across the globe at strategic and senior positions for marketing, product & services as well as in international businesses. He has successfully led teams in executing international expansions for banks in Africa, the sub-continent and Far East Asia.

In addition, he led digital transformation initiatives for multinational banks, and financial and retail technology companies in North America. Mr Siddiqui contributed to Chapter 6 of this report.



## RUSHDI SIDDIQUI

Co-Founder & Chief Executive Officer  
EMStartups Tech Inc

Rushdi Siddiqui has a BS degree from NYU, MBA from Baruch College and JD from Albany School. He led a team at Dow Jones Indexes to create the world's first Islamic equity indexes, including Islamic Sustainability, and Sukuk Index (With CitiBank). He also led team at Thomson Reuters to create the world's first Islamic information platform for banks and asset management, world's first Islamic alternative to LIBOR, and world's first Halal Food Index with Ideal Ratings. He has been a co-founder of a number of startups from halal ecommerce to sustainability linked startups to Islamic digital economy to AI powered platform, EMStartups, for non-listed entities for due diligence and insights for investors, media, regulators, etc. Mr Siddiqui contributed to Chapter 12 of this report.