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SYARIAH ADVISORY FORUM (SAF) 2026

Syariah Governance: Embracing Digital Financial Solutions and Financial Innovation

16 September 2026 | Radisson Hotel, Brunei Darussalam



**PANEL DISCUSSION****TA'WIDH & GHARAMAH IN ISLAMIC FINANCE: REVISITING THE FOUNDATIONS AND CONTEMPORARY INDUSTRY EXPECTATIONS****DAYANG MUNIIRAH BINTI
AWANG MAHALI****EXECUTIVE OFFICER,
SYARIAH DEPARTMENT,
SECRETARIAT & GOVERNANCE,
PERBADANAN TABUNG AMANAH
ISLAM BRUNEI (TAIB), BRUNEI**

Dayang Muniirah binti Awang Mahali is an Executive Officer in the Syariah Department at Perbadanan TAIB, with over eight years of experience in the Islamic finance industry. She currently serves under the Syariah Secretariat and Governance function, where she supports the effective administration and coordination of the Syariah Advisory Committee (SAC). Her responsibilities include managing SAC-related matters, maintaining comprehensive records of deliberations and resolutions, and facilitating Syariah governance processes. She is also involved in reviewing banking documents to ensure alignment with Syariah requirements and contributes to the continuous enhancement of Islamic finance practices.



PANEL DISCUSSION

TA'WIDH & GHARAMAH IN ISLAMIC FINANCE: REVISITING THE FOUNDATIONS AND CONTEMPORARY INDUSTRY EXPECTATIONS



**DR HAJI MOHD AIDIL
YUSRIE BIN HAJI SHARI**

**MEMBER OF SYARIAH ADVISORY
BODY, BANK ISLAM BRUNEI
DARUSSALAM (BIBD), BRUNEI**

Dr. Mohd Aidil Yusrie bin Shari currently leads the Sukuk Financing Office in the Treasury Department of Brunei Darussalam's Ministry of Finance. He also serves as a member of the Shariah Advisory Body of Bank Islam Brunei Darussalam Berhad (BIBD), chairs the Shariah Advisory Body of BIBD Securities, and chairs the Shariah Governance Committee for Bursa Brunei Darussalam (BNX). His corporate governance experience includes service on the Board of Directors of BNX, previous roles with Bank Usahawan, and membership of the Investment Committee of Badan Tanmiah under the Brunei Religious Council.

Aidil Shari has held academic, regulatory, and institutional roles across Islamic finance. He previously served as an Assistant Professor in Islamic Finance at Sultan Sharif Ali Islamic University (UNISSA) and as an Islamic Finance Specialist with the Islamic Development Bank Group (IsDB). He also worked as Manager in charge of Capital Market Supervision at the Regulatory Department of the Brunei Darussalam Central Bank (BDCB), completed a regulatory attachment with the Islamic Capital Market Business Group at the Securities Commission Malaysia (SC), and earlier served as Deputy Manager of the Shariah Department at BIBD.

Aidil Shari holds a Ph.D. and an MA in Shariah from UNISSA, as well as a BA in Shariah from Universiti Brunei Darussalam (UBD). To further strengthen his finance credentials, he has earned the Investment Foundations Certificate from the CFA Institute and is currently pursuing an MBA.



PANEL DISCUSSION

TA'WIDH & GHARAMAH IN ISLAMIC FINANCE: REVISITING THE FOUNDATIONS AND CONTEMPORARY INDUSTRY EXPECTATIONS



**PROFESSOR DR AISHATH
MUNEEZA**

**ASSOCIATE DEAN FOR STUDENTS
AND INTERNATIONALIZATION
INCEIF UNIVERSITY, MALAYSIA**

Professor Dr. Aishath Muneeza is a globally recognised expert in Islamic finance and currently serves as the Associate Dean for Students and Internationalization at INCEIF University, the world's only postgraduate university specialised in Islamic finance, established by the Central Bank of Malaysia. She has held several senior leadership positions in the Maldives, including Deputy Minister of the Ministry of Islamic Affairs (the first female to hold the position) and Deputy Minister of Finance and Treasury, and has played a key role in the development of Islamic finance in the country, serving as Head of Islamic Finance at the Capital Market Development Authority, Chairman of Maldives Hajj Corporation Limited, and Chairman of the Maldives Center for Islamic Finance. She also serves as Senior Islamic Finance Adviser to UNFPA Malaysia, where she has pioneered initiatives to align UNFPA's mandate with Islamic finance solutions. She has extensive experience in Shariah advisory, including structuring corporate Sukuk and Islamic treasury instruments for public and private entities, and serves on various Shariah advisory boards internationally. A registered Shariah Adviser with regulatory authorities in the Maldives, Malaysia, and Sri Lanka, she is a former member of AAOIFI's Public Interest Monitoring Consultative Committee (PIMCC), an EXCO member of the Association of Shariah Advisors in Islamic Finance (ASAS), Malaysia, and currently an Independent Director of Amana Takaful Maldives Plc. She has received numerous national and international awards, including the Rehendhi Award and the Lifetime Achievement Award at the 8th World Islamic Economics and Finance Conference 2025, and is recognised in Islamica 500 as one of the most influential personalities in Islamic economics.



PANEL DISCUSSION

TA'WIDH & GHARAMAH IN ISLAMIC FINANCE: REVISITING THE FOUNDATIONS AND CONTEMPORARY INDUSTRY EXPECTATIONS



**PROFESSOR DR SHARIFAH
FAIGAH BINTI SYED ALWI**

PROFESSOR, ARSHAD AYUB
GRADUATE BUSINESS SCHOOL
UNIVERSITI TEKNOLOGI MARA,
MALAYSIA

Professor Dr Sharifah Faigah Syed Alwi has been a member of the Shariah Committee of Maybank Islamic Berhad since 1 May 2021.

She is currently a Professor at the Arshad Ayub Graduate Business School, Universiti Teknologi MARA (UiTM).

She obtained her bachelor's degree in Shariah (Economics) and her master's degree in Shariah (Islamic Banking) from the University of Malaya in 1995 and 2004, respectively. She subsequently earned her Doctor of Philosophy (PhD) in Islamic Banking and Finance from the International Islamic University Malaysia in 2012.

In addition to her role with Maybank Islamic Berhad, she serves as a member of the Shariah Committee of Etiqa Family Takaful Berhad and Etiqa General Takaful Berhad. Professor Dr. Sharifah Faigah previously served as a member of the Shariah committees for Export-Import Bank of Malaysia Berhad (EXIM Bank), United Overseas Bank UOB (Malaysia), AmMetLife Takaful Berhad, and Bank Pertanian Malaysia Berhad (Agrobank).



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SHAKIR JAKHURA

**SYARIAH DEPARTMENT, ACCOUNTING
AND AUDITING ORGANIZATION
ISLAMIC FINANCIAL INSTITUTIONS
(AAOIFI), BAHRAIN**

Shakir Jakhura completed his Alimiya degree and specialization in Islamic legal opinion writing (Ifta) at Jamia Darul Uloom Karachi, Pakistan, where he had the privilege of studying under His Excellency Shaykh Muhammad Taqi Usmani and other distinguished scholars.

He has had the honor of serving as a research assistant to Shaykh Muhammad Taqi Usmani, contributing to research papers, legal opinions (fatawa), reviews of laws and agreements, and general research supporting His Excellency's scholarly works. He continues to assist with an ongoing project on the Codification of Islamic Law into model codes. Additionally, he serves as co-editor of Al Balagh International, the monthly magazine of Jamia Darul Uloom Karachi, published under the patronage of Shaykh Muhammad Taqi Usmani.

He currently serves as Senior Manager in the AAOIFI Shari'ah Standards Development Department. He also holds the position of Director at the Centre for Islamic Economics and Finance in South Africa and serves as a part-time member of the Darul Ihsan Fatwa Department, South Africa.

He holds a Master's degree in Islamic Finance (INCEIF, Malaysia) and an LLM Commercial Law (University of London). He is also pursuing doctoral studies in law, with his thesis examining a comparative analysis of the English Contract and Sales of Goods Acts enacted in Pakistan with Islamic Law. Among his professional qualifications, he holds the AAOIFI Certified Shari'ah Auditor and Advisor Certificate.



FMPP FEATURE DIALOGUE

BUILDING FUTURE SYARIAH TALENT: FROM LEARNING AND MENTORING TO FUTURE READINESS



**MOHAMMAD ASHRI BIN
SHARBINI**

**ACTING MANAGER, PROFESSIONAL
DEVELOPMENT DEPARTMENT
(PRODEV)
BRUNEI INSTITUTE OF LEADERSHIP
& ISLAMIC FINANCE (BILIF)**

Mohammad Ashri is the Acting Manager of the Professional Development Department (PDD) at the Brunei Institute of Leadership & Islamic Finance (BILIF). He previously led the Centre for Economics and Finance Research (CEFiR) before its merger into ProDev.

At BILIF, Ashri oversees Islamic finance programmes and events, including Leadership in Islamic Finance and Economics (LIFE) and the Fiqh Mu'amalat Professional Programme (FMPP), ensuring their alignment with industry standards and national priorities. He co-authored *Exploring the Impact of Banking Regulations on the Economy of Brunei Darussalam* with UBD School of Business and Economics, presented at the Brunei Islamic Finance Summit 2023 and published in the *Journal of Business and Economics Analysis (JBEA)* in 2024.

Ashri is a member of the Syariah Governance Committee for the Brunei Stock Exchange (BNX) and holds qualifications from UBD, BILIF, and the London Institute of Banking and Finance (LIBF). He is presently pursuing a Professional Master's in Fiqh Mu'amalat with BILIF and LIBF. Additionally, he is an Accredited Training Professional (ATP) with the Institute of Leadership & Management (ILM), United Kingdom, and an e-Certified Training Professional (e-CTP) with the Finance Accreditation Agency (FAA), Malaysia.

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**MUHAMMAD KHAIRUL
ANUAR BIN HAJI AHMAD**

**SENIOR MANAGER, SYARIAH
FINANCE, BRUNEI DARUSSALAM
CENTRAL BANK (BDCB), BRUNEI**

Khairul Anuar Ahmad is a Senior Manager in Syariah Finance (SyaFi) at the Brunei Darussalam Central Bank (BDCB). He received his Bachelor's degree in Shariah from Universiti Brunei Darussalam (UBD) and Masters in Islamic Finance from the International Centre for Education in Islamic Finance (INCEIF). He also received Fiqh Muamalat Professional Programme (FMPP) from Brunei Institute of Leadership and Islamic Finance (BILIF) and Certified Shariah Adviser (CSA) from the Association of Shariah Advisors in Islamic Finance (ASAS). His current interests are Shariah governance, Shariah compliance and Islamic social finance.

**FMPP FEATURE DIALOGUE****BUILDING FUTURE SYARIAH TALENT: FROM LEARNING AND MENTORING TO FUTURE READINESS**

**SITI AMINAH BINTI
HAJI ABDUL RAHMAN**

**MANAGER, WEALTH MANAGEMENT,
RETAIL BANKING DIVISION,
BAIDURI BANK BERHAD, BRUNEI**

Siti Aminah has 23 years of experience in the banking industry across sales, product management and team leadership. Her areas of expertise include wealth management and bancassurance.

She is also an experienced speaker who has delivered financial literacy programmes to schools, private organisations and public sector institutions, helping individuals build the knowledge and confidence needed to improve their financial well-being.

Siti Aminah holds professional certifications in both conventional and Islamic financial planning and is a graduate of Cohort 2 of the Fiqh Muamalat Professional Programme by the Brunei Institute of Leadership and Islamic Finance (BILIF). A strong advocate of continuous learning, she believes in its role in supporting personal growth and lifelong development.



FMPP FEATURE DIALOGUE

BUILDING FUTURE SYARIAH TALENT: FROM LEARNING AND MENTORING TO FUTURE READINESS



**DK HAJAH SITI KHADIJAH
BINTI PG HAJI AHMAD**

**MANAGER, PRE-SHARIAH REVIEW
(PRODUCTS & SERVICES) UNIT,
SHARIAH DIVISION,
BANK ISLAM BRUNEI DARUSSALAM
(BIBD), BRUNEI**

Dk Hjh Siti Khadijah is the Pre-Shariah Review Manager for the Pre-Shariah Review (Products & Services) Unit, Shariah Division at Bank Islam Brunei Darussalam Berhad (BIBD), with over 15 years of experience in Islamic banking and finance. Since joining BIBD, she has held roles in Asset Management Department and Treasury & Global Market Division before joining Shariah Division in 2012. Prior to this, she worked briefly for Islamic Bank of Britain (currently known as Al Rayan Bank) based in London, United Kingdom.

She holds a Master's degree in International Business and Management from the University of Westminster and a Bachelor's degree in Business Administration from Kingston University, United Kingdom. She has graduated from Fiqh Muamalat Professional Programme, a signature programme developed by BILIF, Brunei, and a holder of the Islamic Finance Qualification (IFQ) from BPP Professional Education (Securities and Investment Institute), United Kingdom and a certified Islamic Financial Planning from IBFIM, Malaysia.

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PANEL DISCUSSION

EVOLVING FINANCIAL SOLUTIONS: SYARIAH PERSPECTIVES
AND INDUSTRY READINESS



**BIBI AMADAH BINTI
HAJI AWANG RUSLI**

**MANAGER, SYARIAH FINANCE,
BRUNEI DARUSSALAM CENTRAL
BANK (BDCB), BRUNEI**

Bibi Amadah is a Syariah Finance Manager at the Brunei Darussalam Central Bank (BDCB). She currently oversees the Syariah Supervision portfolio, having previously served as the Secretariat to the Syariah Financial Supervisory Board (SFSB).

Demonstrating her commitment to advancing her expertise in Islamic finance, she successfully completed the Fiqh Muamalat Professional Program (FMPP) conducted by the Brunei Institute of Leadership in Islamic Finance (BILIF). She also holds the Islamic Finance Qualification (IFQ) certification awarded by the Chartered Institute for Securities and Investment (CISI).



PANEL DISCUSSION

EVOLVING FINANCIAL SOLUTIONS: SYARIAH PERSPECTIVES AND INDUSTRY READINESS



PROFESSOR DATIN DR RUSNI HASSAN

PROFESSOR, IIUM INSTITUTE OF
ISLAMIC BANKING AND FINANCE,
INTERNATIONAL ISLAMIC
UNIVERSITY MALAYSIA (IIUM),
MALAYSIA

Prof. Datin Dr. Rusni Hassan who is listed as the Top 10 Most Influential Women in Islamic Business and Finance globally serves as a Professor at the IIUM Institute of Islamic Banking and Finance, International Islamic University Malaysia (IIUM). She is an active researcher and expert trainer in Islamic banking and finance. Having nearly 30 years of experience in the academia, she has taught, published and supervised academic works especially in the areas of Shariah, governance and legal aspects of Islamic banking and finance. Her publications include books, chapters in books and articles published in local and international journals. She is listed as Top 10 contributor for research in Islamic Finance in Scopus database. Industry wise, she is actively involved as the Chairman and member of Shariah Committee and Board of Director of Islamic financial institutions locally and internationally. Her works and contribution to Islamic Finance has been internationally recognized when she was listed among the Top10 Most Influential Women in Islamic Business and Finance for 7consecutive years since 2019 until 2024 by Cambridge IFA. Her most recent accolade is the Islamic Finance Personality of the Year 2025,awarded by the Global Islamic Finance Awards (GIFA) and the Takaful Kembara Award 2029 by Malaysian Takaful Association for her longstanding service in strengthening Shariah governance, shapingindustry practices, and nurturing talent within the field of Islamic banking and finance.



PANEL DISCUSSION

EVOLVING FINANCIAL SOLUTIONS: SYARIAH PERSPECTIVES AND INDUSTRY READINESS



**PROFESSOR DR RADITYA
SUKMANA**

HEAD OF DOCTORATE DEGREE IN
ISLAMIC ECONOMICS, UNIVERSITAS
AIRLANGGA, INDONESIA

Prof. Dr. Raditya Sukmana, SE., MA. is a Professor and Lecturer in the Islamic Economics Department, Faculty of Economics and Business, Universitas Airlangga, Surabaya, Indonesia. He holds a Ph.D. in Economics from the International Islamic University Malaysia, an M.A. in Economics from Georgia State University, USA, and a Bachelor's degree in Financial Management from Universitas Airlangga.

With extensive academic and professional experience in Islamic economics and finance, his areas of expertise include Islamic banking, Islamic economics, Islamic capital markets, Islamic microfinance, waqf management, and the halal industry. He has served as a Visiting Scholar at the Islamic Research and Training Institute (IRTI-IDB) in Jeddah and has been involved as a waqf assessor, PhD examiner, journal reviewer, and advisory board member for various academic institutions and publications.

Prof. Sukmana is also an accomplished author and researcher, with 84 Scopus-indexed publications and an H-index of 18. He has authored books on waqf management and Islamic money and capital markets and has presented at 66 international conferences across 15 countries, including leading universities such as Oxford, Cambridge, Harvard, Cornell, and the University of Melbourne.

His contributions to Islamic finance and waqf have earned him several recognitions, including the National Waqf Figure Award (2022) and Distinguished Scholar in Islamic Social Finance (2020).

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**DR AHMAD LUTFI BIN
HAJI ABDUL RAZAK**

**MEMBER OF SYARIAH ADVISORY BODY
STANDARD CHARTERED SECURITIES (B)
SDN BHD, BRUNEI**

Dr Lutfi Abdul Razak is a faculty member at the UBD School of Business and Economics, where he currently serves as Deputy Dean (Academic and Student Affairs). His research focuses on sustainable finance, development economics, and Islamic financial systems. He has published in leading journals such as the Journal of International Financial Markets, Institutions and Money, the Pacific-Basin Finance Journal, and the Journal of Risk Finance. Beyond academia, he is actively engaged in regional policy research on digital economy, green finance and sustainable development, and serves as an advisor to both public and private organizations on matters related to Islamic finance and economics. He currently serves as a member of the Shariah Advisory Board for Islamic financial institutions, including Syarikat Takaful Sdn Bhd and Standard Chartered Securities (B) Sdn Bhd.