

Evolving Financial Solutions Syariah Perspectives & Industry Readiness

A Brunei Perspective

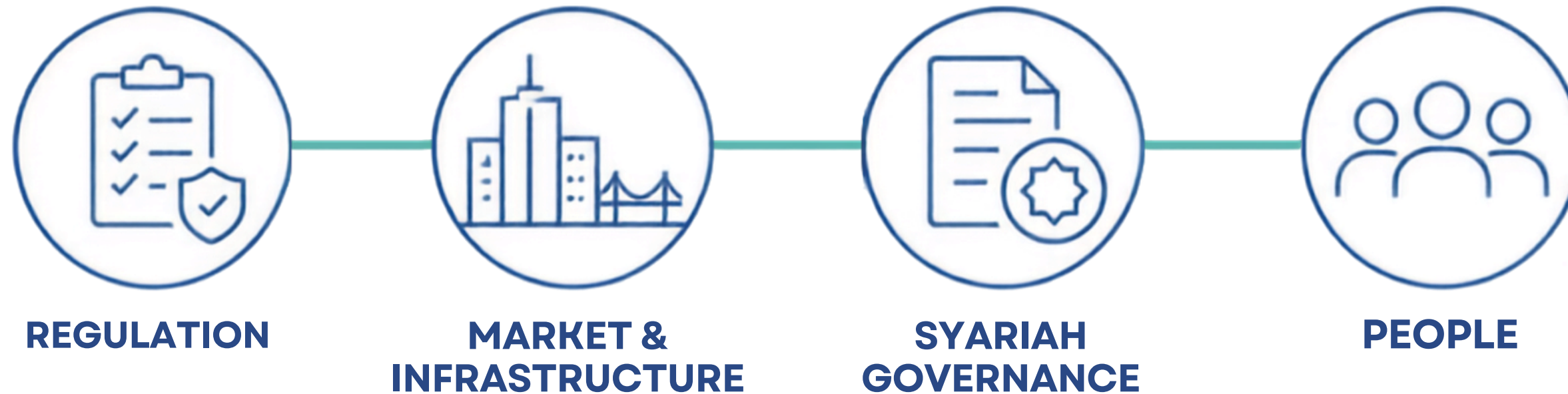
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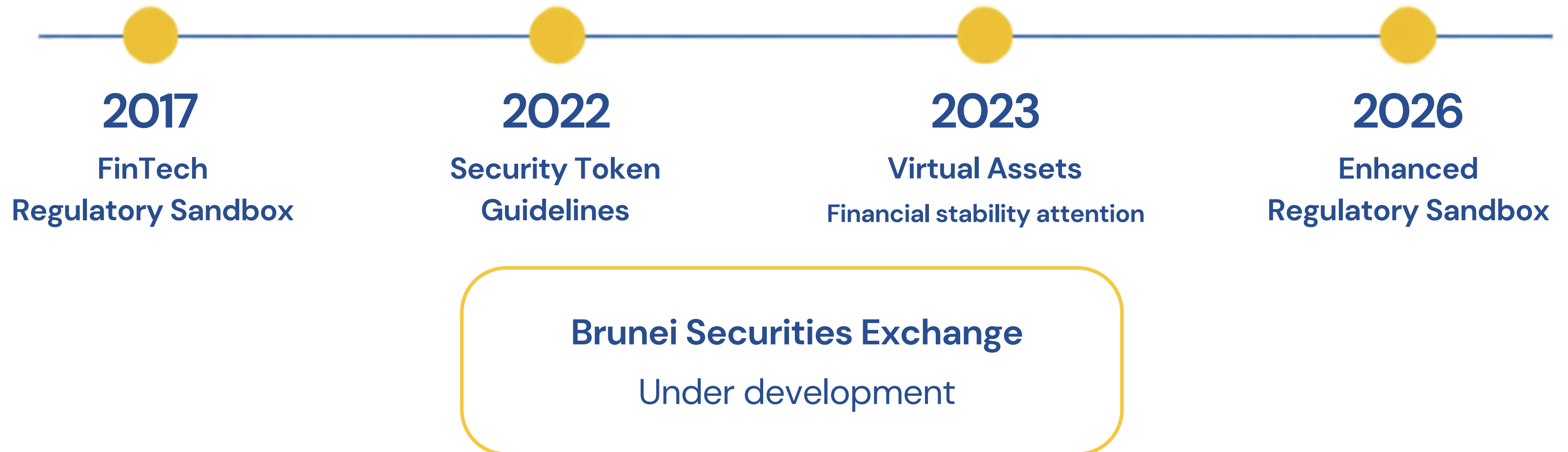
How Ready Is Brunei?



READINESS $\neq$ ADOPTION

Are we prepared to respond responsibly as innovation develops?

Readiness Can Precede Adoption



Regulation can respond to markets — and help shape them.

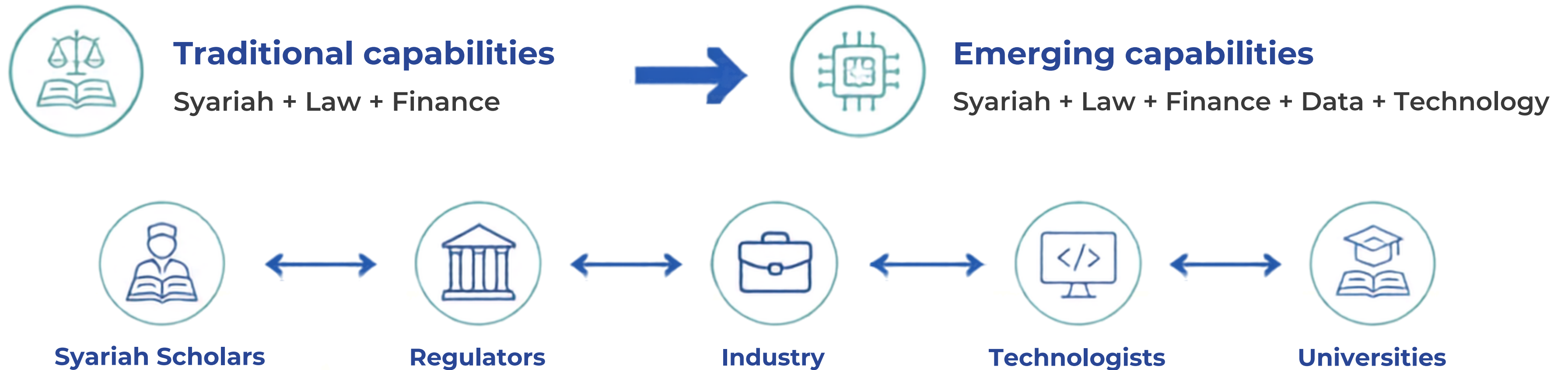
New Technology. Enduring Syariah Questions.



Riba • Gharar • Maysir • Taradi • Hifz al-Mal

Look beyond technological form to economic substance.

Industry Readiness Is People Readiness



Who translates between the Syariah scholar and the technologist?

Beyond Compliance: Maqasid al-Shariah Responsible Innovation

Innovation can enable



Access



Efficiency



Transparency



Inclusion

HIFZ AL-MAL

Protection &
Preservation
of Wealth

But can also amplify



Myopia



Overconsumption



Debtiness



Speculation



Financial
Literacy



Responsible
Design



Proportionate
Regulation



Syariah
Governance

RESPONSIBLE INNOVATION

Not all friction in finance is necessarily bad.

جزاكم الله خيراً

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