

## CONTINUING PROFESSIONAL DEVELOPMENT TRAINING (CPD):

# Shariah Issues and Operational Challenges in Digital Banking

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CHAIRMAN OF SHARIAH COMMITTEE AND  
INDEPENDENT NON-EXECUTIVE DIRECTOR,  
AEON BANK (M) BERHAD



 23 June 2026, Tuesday

 9:00am to 5:00pm

 AICB, Kuala Lumpur

### Chapter 1 - Understanding the Digital Banking Ecosystem

- ✓ What is Digital Banking?
- ✓ Digitization vs Digitalization vs Digital Transformation
- ✓ Products and Services in Digital Bank
- ✓ Digital Bank System Architecture

### Chapter 2 - Big Data, Artificial Intelligence and Shariah

- ✓ Understanding Big Data Ecosystem
- ✓ Building Blocks and Capabilities of Big Data Systems
- ✓ Ownership and Governance of Data
- ✓ Big Data and Shariah Contracts
- ✓ Artificial Intelligence from Shariah Perspective
- ✓ Towards a Shariah-Compliant Digital Intelligence Framework

### Chapter 3 - Reinterpreting Gharar in Digital Banking Environment

- ✓ Classical Understanding of Gharar
- ✓ How Technology Changes the Nature of Gharar
- ✓ New Dimensions of Gharar in Digital Banking
- ✓ Reassessing Gharar through Maqasid and Market Practice
- ✓ Practical Applications in Islamic Digital Banking

### Chapter 4 - Operational Issues in Digital Banking : Case Studies

Category	Fee (Per Person)
<input type="checkbox"/> ASAS Member - Group	RM 600
<input type="checkbox"/> ASAS Member - Individual	RM 660
<input type="checkbox"/> ASAS Non Member - Group	RM 730
<input type="checkbox"/> ASAS Non Member - Individual	RM 800

**Important** • The price not inclusive of 8% SST

#### HOW TO REGISTER:

Mail to:  
 Association of Shariah Advisors in Islamic Finance  
 Malaysia (ASAS)  
 Block B4-3-1, Solaris Dutamas,  
 Jalan Dutamas 1,  
 50480 Kuala Lumpur

Attn : Mrs Nurul Iffah / Mr Haziq

Alternatively, you may email to [event@asas.my](mailto:event@asas.my)

Any enquiries you may contact us at :

Phone : +603-6203 4643 / +6019-617 6203

Fax : +603-6206 4643

#### PLEASE REGISTER THE NAME(S) FOR THIS EVENT

NO	Name	Job Title/Position	Contact Number	E-mail	ASAS Member (Yes/No)

#### INVOICE DETAILS

Contact Person for Invoicing:

Job Title/Position:  Email:

Fax:  Phone:

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#### TERMS AND CONDITIONS

Kindly be informed that if you are unable to attend the programme, a substitute is welcomed at no extra cost. A 50% refund will be given for cancellation received in writing no later than 14 days prior to the programme date. No refund will be provided if the Organiser does not receive any official notification in writing, or if cancellations are made less than 14 days prior to the programme date. Full payment remains payable even in the event of cancellation.

- I/We hereby acknowledge that the Association of Shariah Advisors in Islamic Finance Malaysia (ASAS) collects, uses, processes, stores, and retains the personal data provided in this registration form for purposes including programme administration, communication, record-keeping, reporting, and related matters.
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