

Under the Patronage of HE the Prime Minister and Minister of Foreign Affairs

Sheikh Mohammed bin Abdulrahman Al Thani

10th Doha Islamic Finance Conference

Towards Islamic Finance 2.0

(Fusion of Principles with Technology)

Tuesday 27 February 2024 Sheraton Doha Hotel (Al-Majlis Hall)



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10th Doha Islamic Finance Conference

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وَبِأَنْفُسِهِمْ
وَبِأَمْوَالِهِمْ
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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

In the Name of Allah the Most Gracious the Most Merciful

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The Emir His Highness Sheikh
Tamim bin Hamad al Thani

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The Father Emir His Highness Sheikh
Hamad bin Khalifa al Thani

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The Deputy Emir His Highness Sheikh
Abdullah bin Hamad al Thani

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مُتَشَاوِرِينَ
وَمُتَشَاوِرِينَ
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Prime Minister and Minister of Foreign Affairs HE Sheikh
Mohammed bin Abdulrahman al Thani

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Message from the Organizer



In the name of Allah, the Most Gracious, the Most Merciful

Praise be to Allah, the Lord of all worlds, and blessings and peace be upon our Master, Muhammad, and his family and all his companions.

His Excellency Mr. Ghanem bin Shaheen bin Ghanem Al Ghanem, Minister of Endowments and Islamic Affairs, His Excellency Sheikh Mohammed bin Hamad bin Qasim Al Thani, Minister of Commerce and Industry, Respected scholars and distinguished experts, Esteemed participants, Assalamu alaykum wa rahmathullahi wa barakatuhu!

To proceed:

We are pleased to welcome you to the 10th edition of the Doha Islamic Finance Conference, held under the title «Islamic Finance 2.0: Fusion of Principles with Technology.» The event witnesses the participation by elite group of scholars, experts, and representatives from government entities, international organizations, financial institutions, and leading academic institutions in the fields of Islamic economics, finance, and financial technology.

Respected audience

We cannot deny the tremendous revolution we are experiencing today in the world of technology. The emergence of Generative Artificial Intelligence technology and its tools intensified this revolution, seeking not just to be part of our lives but to become an integral part of us. Virtual assistants, such as chat GPT technology, have appeared as substitutes for our thinking and decision-making. Moreover, attempts have been made to implant electronic chips in the human body. This serious transformation signals a new phase in human history.

Islamic finance is inseparable from this reality. The space for smart technologies has expanded, and electronic machines have invaded humans in financial transactions, including critical aspects of the Islamic finance system.



Today's conference aims to discuss these critical issues with scholars and experts to understand the features of Islamic finance in its new era.

Respected conference attendees

Islamic finance has fixed principles derived from noble Sharia values and ethics. These principles are the foundation of an innovative and creative system. Whenever the branches are nourished from these principles and rely on them, the outcomes are beneficial, with the permission of Allah. Any attempt to bypass these principles is an attempt to uproot the Islamic finance system and kill its spirit.

Esteemed participants

Under the generous auspice of His Excellency Sheikh Mohammed bin Abdulrahman Al Thani, the Prime Minister and Minister of Foreign Affairs, the 10th edition of the Doha Islamic Finance Conference is being held in the city of Doha of knowledge, the State of Qatar.

We take this opportunity to extend our sincere thanks and appreciation to our leader, His Highness Sheikh Tamim bin Hamad Al Thani, the Emir of the State of Qatar, may Allah protect and preserve him.

Our thanks and appreciation also go to Sheikh Mohammed bin Hamad bin Qasim Al Thani, Minister of Commerce and Industry.

Further thanks and gratitude are extended to Sheikh Mohammed bin Hamad bin Jassim Al Thani, Chairman of the Board of Directors of Dukhan Bank, our strategic partner, for his continuous sponsorship and support of the Doha Islamic Finance Conference since its inception in its first edition.

Our gratitude is also extended to Sheikh Khalid bin Mohammed bin Ghanem Al Thani, Director-General of the General Administration of Awqaf at the Ministry of Awqaf and Islamic Affairs, for their valuable sponsorship.

We also extend our thanks to His Excellence Mr Yousuf Al- Jaida, chief Executive Officer of Qatar Financial Centre, for the bronze Sponsorship.

Thanks to the pioneers of the Islamic financial industry, including scholars, thinkers, academics, and professionals, for responding to our invitation and enriching our conference with their research, studies, and opinions.

We express our appreciation to the organizing committee for their efforts in ensuring the success of this conference and working towards its objectives.

We ask Allah Almighty to bless these efforts and grant success to our conference.

Peace, mercy, and blessings of Allah be upon you.

Prof. Dr. Khalid bin Ibrahim Al-Sulaiti

Chairman of the Organizing Committee



Conference Objectives

- To raise awareness on the advancements in Generative AI and its impact on Fatwa and Shari'ah supervision in Islamic financial institutions.
- To describe the influence of AI applications on the performance of Islamic financial institutions.
- To explore the opportunities and challenges of endowment institutions in the era of AI.
- To comprehend the ethical and legal considerations of Islamic finance within smart systems.



About Our Establishment

Bait Al-Mashura (Al Bait) is a specialized center for consultations related to finance, investment, management, Shari'ah audit, and professional training. It was established in 2007 and obtained the license from Qatar Central Bank for offering financial and investment consultations, thereby it has become the first Qatari firm to obtain such a license in the State of Qatar.

Our Vision

To be a global leader offering financial, Shari'ah, investment and management consultations, besides Shari'ah audit, development as well as training in different fields of finance industry.

Our Mission

To Disseminate concepts of finance, rules and provisions and to insure their application in the highest standards of quality and excellence through modern and scientific methods by qualified human resources.

Our Objectives

- To spread the culture of the Islamic finance industry within Qatar and abroad.
- To introduce and develop financial products to keep up with the growth of the industry in general, and Islamic ones specifically, thereby to reinforce its competitive position.
- To invest in human resources to prepare highly qualified scholars in finance consultancy, advisory committee, Shari'a boards and Shari'ah audit.
- To achieve customers satisfaction in quality services.
- To foster cooperation with local, regional, and global financial institutions.

Our Services

- Financial and Investment Consultations.
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- Shari'ah Audit.
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Conference Program



Conference Program

Inaugural Session

Presenter: Mr. Nadeem Al-Mallah, Al Jazeera Media Network – Qatar

| | |
|---------------------|---|
| 08:30 AM – 08:40 AM | Recitation of the Holy Quran |
| 08:40 AM – 08:50 AM | Address by HE Sheikh Mohammed Bin Hamad Bin Qassim Al-Thani <i>Ministry of Commerce and Industry</i> |
| 08:50 AM – 09:00 AM | Address by HE Sheikh Mohammed Bin Hamad Bin Jassim Al-Thani <i>Chairman, Board of Directors, Dukhan Bank – Strategic Partner</i> |
| 09:00 AM – 09:10 AM | Address by HE Sheikh Dr. Khalid Bin Mohammed Bin Ghanem Al-Thani <i>General Director of The Directorate of Endowments at the Ministry of Endowments and Islamic Affairs</i> |
| 09:10 AM – 09:20 AM | Address by HE Prof. Dr. Khalid Bin Ibrahim Al-Sulayti <i>Chairperson of the Higher Organizing Committee of Doha Islamic Finance Conference</i> |
| 09:20 AM – 09:30 AM | Break |



Conference Program

Panel Discussion Session: Future of AI Technology at Supervisory Entities

09:30 AM – 10:00 AM **Moderator: Mr. Nadeem Al-Mallah, Al Jazeera Media Network – Qatar**

Guests of the Session:

- HE Al-Shiekh Ahmed Bin Khalid Al-Thani, the Assistant Governor, Financial Instruments and Payment Systems and Assistant Governor for Markets and Innovation Development, Qatar Central Bank
- HE Mr. Yousuf Al- Jaida, CEO of Qatar Financial Centre

Conference Themes

10:00 AM – 11:30 AM **First Theme**

Moderator: His Eminence Sheikh Dr. Osama Al-Dereai, MD CEO of Bait Al-Mashura Finance Consultations

SHARIAH GOVERNANCE AND SMART TECHNOLOGIES

Smart technologies and the associated tools are undergoing continuous development, entailing increased dependence and widespread integration of these technologies by both individuals and institutions in our personal and professional spheres. Financial institutions these days embrace generative artificial intelligence tools to replace human involvement in thinking and taking decisions. Moreover, within the realm of Islamic finance, this thematic area extensively explores the viability of incorporating these technologies into various aspects, including issuing fatwas (Islamic legal opinions), conducting Shariah audits, drafting financial contracts, and structuring contractual obligations. The discussion of this theme also covers Islamic endowment (waqf) institutions and the possibility of leveraging on these technologies to address institutional challenges and establish mechanisms for the preservation and documentation of endowments.

Topics of the Theme

- Evolution of Generative AI in the Financial Industry
Mr. Jubran Siddique, Founder and CEO of ZaryahX – India.
- The Role of GPT in the Fatwa Pronouncement Process
Dr. Taha Ahmed Al Zaidi, Member of the Iraqi Fiqhi Council – Iraq.
Dr. Mourad Boudaia, Member of Teaching Staff, College of Shariah and Islamic Studies at Qatar University – Qatar.
- Contractual Obligations in ROBO technology
Dr. Ahmed Saad Al Boraie, Associate Professor of Comparative Jurisprudence at Al Azhar University, Egypt.
- Impact of AI on Shariah Audit
Mr. Syed Muhammad Abubakar Sirajud Din, Resident Shariah Board Member of Dubai Islamic Bank in Pakistan – Pakistan.
- AI for Aggregation and Authentication of Islamic Endowments
Dr. Salah Nachat, Professor at the Faculty of Law, Economics and Social Sciences at Université Hassan II de Casablanca – Morocco.



Conference Program

11:30 AM – 11:45 AM **Break**

11:45 AM – 12:45 PM **Second Theme:**

Moderator: His Eminence Sheikh Dr. Ahmad Abdullah Alown, Dean of Graduate Studies at Qatar University - Qatar

THE IMPACT OF LATEST TECHNOLOGIES ON BOOSTING THE EFFICIENCY OF ISLAMIC FINANCIAL INSTITUTIONS

Financial technology remains a potent force, positively influencing performance and product development, and maximizing overall value. However, this advancement introduces new risks, posing unique challenges to their systems. Islamic financial institutions actively strive to reposition themselves in the current financial landscape, leveraging innovations to strengthen their role and competitiveness. Estimates suggest that integrating generative artificial intelligence could contribute \$200 to \$340 billion in value to the banking sector. This theme explores strategies for deploying artificial intelligence to enhance the role of Islamic financial institutions and optimize its value. The theme also emphasizes on the potential of artificial intelligent in managing endowments and crafting Islamic finance products using contemporary neural language technologies. Additionally, the discussion delves into the use of intelligent algorithms in financial and banking risk management, examining their implications on Islamic endowments institutions.

Topics of the Theme:

- Deploying NLP for Islamic Finance Product Development

Dr. Fadul Abdel Karim Al Bashir, Associate Professor of Islamic Economics and Finance at King Abdulaziz University – Saudi Arabia.

- Utilizing AI for Maximizing Value and Profitability of Islamic Financial Institutions

Dr. Zaki Ahmad, PhD in Finance and Banking at University Utara – Malaysia.

- Smart Algorithms for Risk Analysis and Management

Dr. Maha Shahadeh, Assistant Professor of Financial Technology at Applied Science Private University – Jordan.

- Exploring the Potential of AI in the Endowments Management and Investment

Dr. Usama Abdul Majeed Alani, Professor at Al Farabi University College – Iraq.



Conference Program

12:45 PM – 01:15 PM **Break for Duhur Prayer**

01:15 PM – 02:15 PM **Third Theme:**

Moderator: Ms. Fatema Hassan Almajid, Senior Legal Officer at Dukhan Bank

ISLAMIC FINANCE ETHICS IN THE HUES OF SMART SYSTEMS

Despite the tremendous capabilities provided by intelligent systems in the financial sector, there is a potentially dark side that becomes evident in their threat to individual privacy and their impact on the job market and decision-making processes. Additionally, concerns arise regarding social justice and other challenges that may contradict the values and principles of Islamic finance. This theme discusses the ethical considerations that must be considered in Islamic financial services built on artificial intelligence. It explores issues related to data sharing, privacy violations, and reviews centralized banking legislation specific to regulating artificial intelligence. On the flip side, the theme presents a perspective on using machine learning as a tool to enhance cybersecurity in financial systems.

Topics of the Theme

- Smart Arbitration for Islamic Banking Dispute Resolution

His Excellency Dr. Sheikh Thani bin Ali Al Thani, Member of the Board of Directors, Qatar International Center for Conciliation and Arbitration - Qatar

- Ethical Considerations in the Use of AI for Islamic Finance Services

Prof. Dr. Habib Ahmed, Professor and Sharjah Chair in Islamic Law and Finance, Durham University – United Kingdom.

- Central Banks Regulations for AI

Mr. Ewald Muller, Managing Director, Supervision and Authorization at Qatar Financial Center Regulatory Authority – Qatar.

- Data Sharing Ethics Between Protection and Privacy

Dr. Abdul Hanan Al Issa, Senior Legal Counsel – Oman.

- Machine Learning as a Tool for Cyber Security Enhancement

Dr. Noora Fetais, Founding Secretary-General of Arab Association for Cyber Security and Associate Professor of Computer Science & Engineering at Qatar University – Qatar.

02:15 PM – 02:30 PM **End Note**



تميز بإهدائك

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- The journal is dedicated to the topics of Islamic economics and finance. It is to publish the researches in both the English and Arabic languages.
- The journal is released every six months in paper and electronic formats.
- The journal had obtained international classification of ISSN pertaining to scientific refereed journals.
- The advisory board of this journal comprises of a group of academicians and specialists related to the Islamic finance i.e., from across different Islamic and Arabic countries.
- The journal has been indexed with the significant global databases, such as Crossref, EBSCO, DRJI, J-Gate, Researcher ID, Google Scholar, Dar Almandumah, e-Marefa and Almanhal.



For contact, conditions, publication domain and downloading the issues, visit our website
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The journal is released by Bait Al-Mashura Finance Consultations in the state of Qatar



Participants



HE Mr. Yousuf Mohamed Al-Jaida

Chief Executive Officer of Qatar Financial Centre - Qatar

Yousuf Al-Jaida is the CEO and the Board Member of the QFCA. Prior to the QFC, he was Head of Indirect Investment at the Qatar General Retirement and Pension Authority. His previous experiences include engineering project work for Qatar Petroleum and Dolphin Energy and managing various real-estate projects in Qatar. Mr. Al-Jaida represents the QFCA on the boards of the Qatar Exchange, the Qatar Finance and Business Academy, the Financial Markets Development Committee and the Free Zones Authority. He is also a Member of the Advisory Council of QU's College of Business & Economics. He has previously sat on the boards of Nakilat QSC and the US\$1 billion strategic investment fund of Unicorn Investment Bank, as well as serving as Vice Chairman of Mayadeen Real Estate Company KSCC. He graduated from the University of Arizona, USA.



His Excellency Sheikh Dr. Thani Bin Ali Al Thani

Member of the Board of Directors of International Relations at the Qatar International Centre for Conciliation and Arbitration -Qatar



His Excellency completed his bachelor's degree from University of Qatar, LLM from Ain Shams University, followed by PhD in Commercial Law from Cairo University. His Excellency is the founder and manager of Thani Bin Ali Al Thani Lawyers and Legal Consultants. His Excellency is an expert of drafting and reviewing the legislation of judiciary, investment, arbitration, and commercial sectors. His Excellency contributed in drafting and reviewing several regulations with the Ministry of Justice and Chamber of Commerce and Industry. His Excellency is the vice president of the Legal and Technical Committee at GCC Commercial Arbitration Centre, and His Excellency was a member of the Court of International Arbitration, International Chamber of Commerce (ICC) Paris as a representative of the State of Qatar. His Excellency is also the chairman of the Corporate Responsibility Committee, Dar Al-Sharq. His Excellency holds the chairmanship and membership of several legislative and judicial boards and committees. His Excellency took part in various specialized legal conferences and courses on Civil and Criminal Law. His Excellency also authored and edited many legal articles and books.



His Excellency Sheikh. Ahmed Bin Khalid Al -Thani

Assistant Governor, Financial Instruments and Payment Systems -Qatar Central Bank

Sheikh Ahmed holds a bachelor's degree in Finance from Qatar University and master's degree in Science MSC in Finance from Birkbeck, University of London. Sheikh Ahmed currently occupies the position of Assistant Governor, Financial Instruments and Payment Systems at Qatar Central Bank, who supervises financial markets Instruments Dept, banking operations & account Dept, payment systems Dept and currency management Dept. He also serves as the Acting Assistant Governor for Market Development and Innovation, who supervises Fintech, innovation Dept, data management Dept, and environmental, social governance Dept. Sheikh Ahmed is a member of the Board of Directors of Wadi Al-Sail Holding Company. He is also a member of the Board of Qatar Central Securities Depository Company and a member of the Executive Committee of the International Islamic Institution for Liquidity Management (IILM). Sheikh Ahmed has extensive experience of more than 12 years in the fields of credit information systems, where he held the position of Executive Vice President of the Qatar Credit Bureau and has participated in many specialized scientific conferences and seminars.



His Eminence Sheikh Dr. Ahmad Abdullah Alown

Dean of Graduate Studies at Qatar University - Qatar



He holds a Bachelor's degree in Sharia and Islamic Studies, a Master's degree in Jurisprudence and its Principles from the University of Jordan, and a Ph.D. in Jurisprudence and its Principles from the International Islamic University Malaysia. Currently he is serving as the Dean of Graduate Studies at Qatar University, he is also an Assistant Professor in the Department of Jurisprudence and its Principles at the College of Sharia and Islamic Studies at Qatar University. Dr. Ahmad Alown is active in various strategic committees at the college, university, and national levels. He was a member of the committee for developing courses in Islamic finance and economics at the College of Sharia. Dr. Alown contributed numerous research papers to several conferences and published in reputable peer-reviewed journals. He is a member of several Sharia supervisory boards for Islamic financial institutions and serves as an advisor at Shari'ah Review Bureau, to offer consultations in the field of Islamic economics and finance.



His Eminence Sheikh Dr. Osama Qais Al-Dereai

MD-CEO, Bait Al-Mashura Finance Consultations – Qatar

He worked as a lecturer in International Islamic University - Malaysia - and a collaborating lecturer with the Faculty of Management and Economics and the Faculty of Law at Qatar University. He holds a bachelor's degree in the Noble Hadith and its Sciences of the Islamic University in al-Madeenah, and master's and doctoral degrees in Islamic Economics from the University of Malaya – Malaysia. At present, he is the Managing Director and CEO of Bait al-Mashura Finance Consultations and a member of many of the Fatwa and Shari'ah Supervision Boards inside and outside Qatar. He has a number of studies and researches in the Islamic finance industry. He is a specialized trainer in the transactions of contemporary jurisprudence and its applications in financial institutions.



His Eminence Sheikh Dr. Mourad Boudaia

Member of Teaching Staff at College of Shariah, Qatar University - Qatar



Dr. Murad holds a bachelor's, master's and doctoral degrees in Usool al-Fiqh (principles of the Islamic jurisprudence). He served as a lecturer in Kuwait University at colleges of Shariah and Rights. He worked as a senior researcher in the project of Kuwaiti Encyclopedia of Jurisprudence. He served as a committee member for the project of encyclopedia "Mudawwanath Al-Waqf" by General Secretariat of Al-Awqaf, Kuwait. At present, Dr. Mourad is a professor at college of Shariah in Qatar University, he is also a member of several Shari'ah and scientific committees, such as Shari'ah committee of Bait Al-Mashura, Shari'ah Supervisory Board of Taiba in Kuwait. He is also a referee in several entities, such as M'alamath Al-Qawa'id Al-Fiqhiyyah of Islamic Fiqh Council, Awqaf and encyclopedic research at the Ministry of Awqaf, General Secretariat Award by Kuwait Endowment and Scientific Journal of Bait Al-Mashura. He participated in several training course and he has several research works and studies.



Prof. Dr. Usama Abdul Majeed Alani

Professor at Al-Farabi University College – Iraq

He holds a Bachelor's degree in Economics from the University of Baghdad, and a Master's and Ph.D. in Economics from the Tashkent Institute of National Economy in Uzbekistan. He has a Bachelor's degree in Islamic Sciences from the University of Baghdad, and a Master's and Ph.D. in Islamic Economics from the Islamic University of Iraq in Baghdad. Currently, he works as a Professor of Accounting and Banking Sciences at Al-Farabi University in Baghdad. Previously, he served as a professor in the Department of Islamic Banks at the College of Administrative Sciences at Al-Ajloun National University in Jordan. He has also held professorial positions at several other universities. He held various positions, including being the Head of the Department of Economic Studies at the Center for Arab Studies and Research affiliated with Al-Mustansiriya University in Baghdad. He also served as an assistant to the dean for academic affairs at the College of Administration and Economics at Al-Mustansiriya University. He was also a General Director of the Research and Development Department at the Ministry of Higher Education and Scientific Research in Iraq. Dr. Alani has numerous published scientific articles and research papers, as well as extensive international scientific contributions and participation in conferences. He is a member, president, and advisor in several scientific and academic committees and organizations. He has supervised and examined numerous research projects, master's theses, and doctoral dissertations.



Prof. Dr. Habib Ahmed

Sharjah Chair in Islamic Law & Finance at Durham University - UK



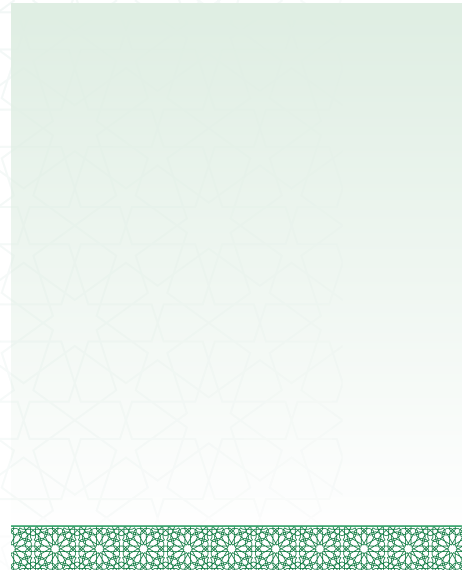
He is a Sharjah Chair in Islamic Law & Finance at Durham University Business School, a Fellow (Honorary) at the Cambridge Judge Business School and Member, Board of Trustees at NZF Worldwide, UK. Prior to joining Durham University in 2008, he worked at the National Commercial Bank and Islamic Development Bank Group (IRTI) 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 and International Islamic University Indonesia. Prof Ahmed has also worked as consultant for several international organizations such as United Nations, UNDP, World Bank, Islamic Development Bank Institute, Islamic Financial Services Board, ICD, COMCEC and CIBAFI. He has authored/edited more than 100 scholarly publications, which include articles in international refereed journals, books, chapters in books, and other academic papers/monographs/reports. Prof. Ahmed was awarded IsDB Prize for Impactful Achievement in Islamic Economics (First Prize) by Islamic Development Bank Group in 2022 for his contributions to applied research in Islamic economics and finance.



Dr. Noora Fetais

Founding Secretary-General, Arab Association for Cyber Security, Assoc. Prof. of Computer Science & Engineering, Qatar University - Qatar

Dr. Noora Fetais is an associate professor at the Department of Computer Science and Engineering, Qatar University. She is also the founding Secretary-General of the Arab Association for Cyber Security at the Arab League. Dr. Fetais is a member of the UK-Gulf Women in Cyber Fellowship Program, and the first batch of Qatar Leadership Center (Current and Future Leaders Program 2011-2013). Dr. Fetais is the first and only woman to chair the Faculty Senate of Qatar University (2016) and to be the Director of KINDI Center for Computing Research at Qatar University (2017-2020). Her expertise is in Emerging Technologies specially; Cybersecurity, Blockchain and Visualization. She is representing Qatar University at ITU-UN and Qatar IXP. Dr. Fetais has been holding various professional and volunteered positions including: Vice-Chair of IEEE-Qatar Section, Qatar Ambassador of Women in Data Science (WiDS) at Stanford University, board member of Qatar-UK Alumni Networking, member of Qatar Internet Exchange Points Steering Committee, member of the Board of Advisors for Qatar Academy Doha as part of the Qatar Foundation (QF) for Education, Science and Community Development, among others. Dr. Fetais holds a PhD from the University of Sussex (UK) and an Executive Master Degree in Leadership from Georgetown University (US).



Ms. Fatema Hassan Almajid

Senior Legal Officer at Dukhan Bank - Qatar



Ms. Fatema holds a Bachelor of Law from Qatar University and a Master of Laws from Liverpool John Moores University, UK. Currently she works as a senior legal officer at Dukhan Bank. She has been the brand protection coordinator during the FIFA world cup 2022. She was part of an internship delegation from the state of Qatar to Bank of Tokyo Mitsubishi in UK during the year 2015. Ms. Fatema took part in several national and international programs, such as Government Leaders Course with due cooperation of Qatar and Singapore in 2023, Sama Nama Program on entrepreneurship with due cooperation of Qatar and Turkey in 2019, and she was a member of Qatar University team in a tour to Japan for comprehending energy, environmental, and sustainability law and policy.



Dr. Taha Ahmed Al Zaidi

Member of the Iraqi Fiqh Council - Iraq

He completed the bachelor's in Islamic studies at Baghdad University, master's, and PhD in Islamic studies at Al Imam Al Aadam University College, besides he did bachelor's in physics at Salahaddin University, master's in teaching methodologies of prophetic traditions and sciences, and PhD in Islamic mass communication. He has academic licentiate for shariah sciences and authored several scientific publications and peer reviewed journal articles. He has several scientific meetings and contributions at international level. Dr. Taha is a member in several scientific and shariah committees and bodies, thereby he serves as a consultant for several institutions and electronic websites. Dr. Taha taught the courses pertaining to mass communication, shariah studies as well as supervised and examined many dissertations and theses of master's and doctorate.



Dr. Fadul Abdel Karim Al Bashir

Associate Professor of Islamic Economics and Finance at King Abdulaziz University - KSA



He did the master's in Islamic Economics at Nile Valley University, and PhD in Economics at University of Khartoum. He is now serving as a professor of Islamic economics and finance at Islamic Economics Institute of King Abdulaziz University. He contributed to the introduction of several higher studies programs at the institute, such as Islamic finance, Islamic economic policies and analysis, endowments-and-charitable activities. He also teaches many courses to the students of higher studies at the institute, and supervises the research projects related to the completion of the master's in Islamic economics and finance at the institute. He is a member in several scientific committees and bodies and published many studies and scientific research papers in peer reviewed journals.



Dr. Ahmed Saad Ali Al-Boraie

Associate Professor of Comparative Jurisprudence at Al-Azhar University - Egypt

He completed his bachelor's degree in Islamic and Arabic studies, while master's and PhD in Islamic Shariah with the specialization in comparative jurisprudence at Al-Azhar University. He is now a associate professor of contemporary jurisprudence at the college of Islamic and Arabic studies at Al-Azhar University, Cairo. He is also an associate professor at Shariah and Law college at Hail University, Saudi Arabia. He did the supervision and examination of several scientific dissertations. He has many scientific compilations and papers published by peer reviewed journals, as well as several scientific meetings and contributions at international level.



Dr. Abdul Hanan Alissa

Legal Advisor and Arbitration Expert – Sultanate of Oman



Dr. Abdul Hanan holds two PhD degrees, one in law and another in Islamic finance. He earned his Bachelor of Laws from Halab University, followed by a Master's in Comparative Jurisdiction from Umm Durman Islamic University in Sudan. He then pursued a PhD in Jurisprudence with a specialization in Islamic Financial Transactions at the International Islamic University Malaysia (IIUM). Additionally, he completed a second PhD in Law from the same institution. He has extensive experience as a lawyer and legal advisor, having worked with numerous firms. He is also a dedicated educator, having taught joint curricula in Shari'ah and law at both IIUM and the College of Islamic Sciences in Muscat. His commitment to scholarship extends beyond the classroom. He actively serves on academic councils and committees, and his research has been widely published in peer-reviewed journals. He is a frequent participant in international scientific sessions and events, sharing his expertise with the global academic community.



Mr. Ewald Müller

MD-Supervision and Authorization, QFC Regulatory Authority - Qatar

Ewald Müller joined the QFC Regulatory Authority in April 2012 as Director, Financial Analysis. Prior to his position with QFC, Mr. Müller worked as a senior executive at the South African Institute of Chartered Accountants (SAICA). He was appointed as Director, Prudential Supervision (Banking and Asset Management) and Financial Analysis in October 2015 and as a Managing Director, Supervision and Authorisation, in August 2016. Mr. Müller is a member of the King Committee on Corporate Governance and the Global Forum for Ethics. He serves on the Intergovernmental Working Group of Experts on International Standards on Accounting and Reporting of UNCTAD and was previously Chairman of XBRL SA and a member of the Audit Committee Forum and the Corporate Governance Network of the Institute of Directors SA. Mr. Müller has presented at various international conferences hosted by organisations such as the World Bank, the United Nations and IFAC.



Dr. Maha Shahadeh

Assistant Professor at Applied Science Private University - Jordan



Dr. Maha Shahadeh is an assistant professor at the Applied Science Private University of Jordan. She was also a part time lecturer for banking and finance sciences at Middle East University and Philadelphia University in Jordan, besides being a part time lecturer at The World Islamic Sciences and Education University in Jordan. In the year 2022, she obtained PhD in Economics and Islamic Banking with the specialization in FinTech, and she was accoladed with the Al Qasimia University Award for Islamic Economic Research upon obtaining the first position for her applied scientific research on the impact of digital transformation on Islamic banks. She is a member of several prestigious academic, accreditation, and guidance committees across more than 10 universities. To the date, Dr. Maha's intellectual contributions encompass 21 peer reviewed journal articles, a book chapter and four conference proceedings.



Dr. Salah Nechat

Professor at (FSJES), Université Hassan II– Morocco

He obtained a bachelor's degree in "Law" at Cadi Ayyad University in Morocco. He completed his master's and PhD in Law at Université Hassan I in Settat. Additionally, he earned a bachelor's, master's, and doctoral degree in literature from Mohammed V University in Rabat. Currently, he works as an associate professor at the Faculty of Legal, Economic, and Social Sciences at Hassan II University in Casablanca. He is a member of various academic committees and bodies. He chairs the organizing committee for the annual international research seminar on "Zakat, Waqf, Charity, and Islamic Finance." The seminar is organized by the Islamic Thought Research Team at the Faculty of Arts and Humanities at Mohammed V University in Rabat, benefiting doctoral students within and outside of Morocco. He has several published peer-reviewed contributions, studies, and scientific research.



Dr. Zaki Ahmad

PhD in Finance and Banking – Malaysia



He holds dual master's degrees, one in Islamic Finance Practice from INCEIF, Malaysia, and another in Modern Arabic from the University of Madras, India. He is currently pursuing a Ph.D. in Finance and Banking at the University Utara Malaysia (UUM). He participated in several projects with esteemed organizations like the Malaysian Takaful Association, the Association of Islamic Banking and Financial Institutions Malaysia, etc. He has worked as a Financial and Market Analyst and Investment Compliance Associate at Ronald Capital Partners. He was an associate editor for the peer-reviewed book titled "Economics, Banking & Finance Management." He has various scientific research and studies published by prestigious peer reviewed indexed journals like Scopus, etc., besides his publications in IFN.



Mr. Syed Muhammad Abu Bakar

Resident Shari'ah Board Member at Dubai Islamic Bank, Pakistan

He holds MS degree in Business Analytics from SZABIST, Islamabad and master's in economics from University of Karachi. He is a Resident Shari'ah Board Member at Dubai Islamic Bank, Pakistan and has more than 10 years of experience in Islamic finance. In addition to his teaching experience, he conducted training sessions at prestigious institutions such as Riphah University, IBA CEIF (Institute of Business Administration - Center for Excellence in Islamic Finance), and NIBAF (National Institute of Banking and Finance). He has special interests in modern technologies including data science and artificial intelligence and has conducted sessions on use of these technologies in Islamic banks and Shari'ah compliance. He has also authored articles and research papers published in national and international publications in several languages.



Mr. Jubran Siddique

Founder and CEO of ZaryahX - India



He is an investment banker, FinTech entrepreneur, and the Founder and CEO of ZaryahX, the world's first hybrid Neo Islamic Digital Banking platform. He has a successful track record in the USA, France, Australia, the Middle East, and India. Mr. Siddique frequently speaks at renowned events like GITEX, with the endorsement of the Prime Minister of Dubai, and the World Finance Council in Singapore and Dubai. His expertise is sought after by esteemed organizations such as Money Control, North Star YouthX conference in Dubai, Retail Association of India, TIECON, BNI, Lions, and various PE-VC conclaves and angel networks. As a distinguished member of the Forbes Business Council and consistently contributes articles to Forbes, sharing insights with a global audience. Among his notable achievements is the establishment of the world's first Halal Decentralized Autonomous Organization (DAO), Islamic Digital Assets Exchange backed by physical assets, and the implementation of major corporate operations through AI automation.

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