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BII GLOBAL
Business Impact Innovation

Trainings & Conferences

FinXtex - 2025
KUALA LUMPUR MALAYSIA
14 July
Empowering Innovation, Driving Inclusion:
The Future of Fintech in Malaysia



14 July 2025

FinXtex Malaysia

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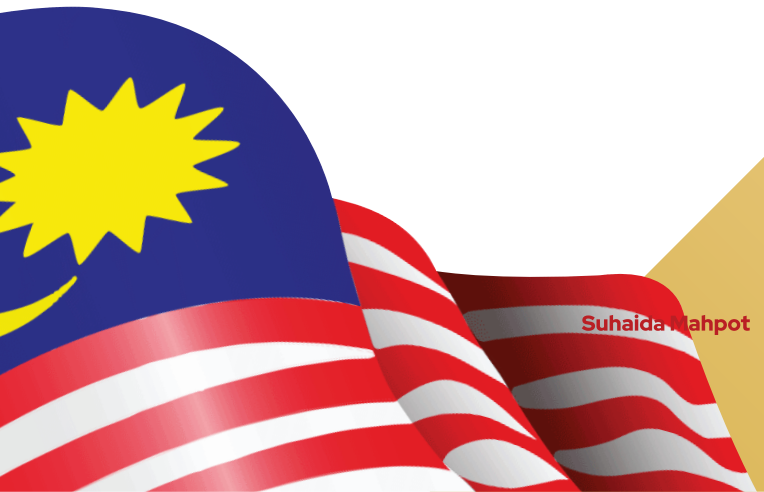

Suhaida Mahpot

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THE NATIONAL FINTECH PLATFORM

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Confirmed Speakers

Keynote Speaker



Dr. Siew Chan Cheong
Group Chief Strategy & Transformation Officer
Maybank



YM Raja Datin Paduka Teh Maimunah Raja Abdul Aziz
Chief Executive Officer
AEON Bank (M) Berhad



Melvin Ooi
Chief Executive Officer
RYT Bank



Hildah Hamzah
Deputy CEO
GX Bank



Suhaida Mahpot
Chief Executive Officer
Amanie Advisors Sdn Bhd



Siew Suet Ming
Deputy CEO &
Chief Rating Officer
RAM Rating Services Berhad



Shahariz Aziz
Director of Digital Transformation
Bank Islam



Grace S Nathan
Founding Partner
Grace S Nathan Advocates & Solicitors



Laurence Ong
Chief Risk Officer
MBSB Bank Berhad



Nik Hafiz Hassan
Head of Shariah
Sedania As Salam Capital



Ahmad Shukri Abd Rahman
Chief Risk Officer
Malaysia Debt Ventures Berhad

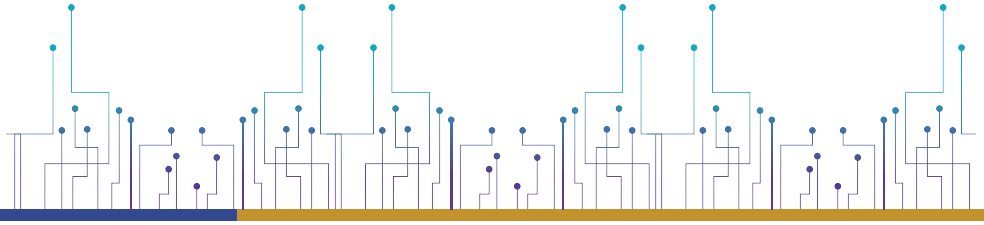


Mazrul Shahir Md. Zuki
Chief Executive Officer
MASRYEF Academy



Arham Merican
Partner
Sharlife Advisory





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About the Organizer

BII Global is a premier organizer of fintech-focused events, leveraging over 15 years of expertise to create platforms that foster collaboration and innovation. The FinXtex series is BII Global's flagship brand, delivering high-quality forums across global fintech hubs. Known for its forward-thinking insights and meaningful networking opportunities, FinXtex is shaping the conversation around the future of financial technology.

Calendar Year 2025

AFRICA FINTECH FORUM - 2025
JOHANNESBURG
19 February

AFRICA FINTECH FORUM - 2025
CAIRO
24 June

AFRICA FINTECH FORUM - 2025
LAGOS
6 August

AFRICA FINTECH FORUM - 2025
NAIROBI
15 October

FinXtex - 2025
DOHA
5 October

FinXtex - 2025
RIYADH
7 October

FinXtex - 2025
DUBAI
9 October



Overview

Malaysia's fintech industry is at the forefront of a digital transformation, with the market poised to grow from USD 46.63 billion in 2024 to an astounding USD 96.09 billion by 2029. FinXtex Malaysia emerges as the essential forum to address the core challenges and opportunities driving this dynamic sector. Taking place on 19th May, 2025 in Kuala Lumpur, this premium event will bring together 200+ fintech leaders, policymakers, and C-suite executives to shape the future of digital banking and financial innovation in Malaysia and Southeast Asia.

Core Challenges to Be Addressed at FinXtex Malaysia 2025

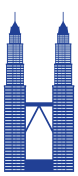
- **Expansion of Digital Banks**
  With new players such as Aeon Bank, GX Bank, and Boost Bank entering the market, Malaysia's digital banking landscape is rapidly evolving. GX Bank's milestone of onboarding 100,000 customers within two weeks highlights the immense potential for innovation and customer engagement in this space.

- **Regulatory Support and Frameworks**
  Bank Negara Malaysia's proactive initiatives, such as digital banking licenses and the Regulatory Sandbox, have created an enabling environment for innovation while ensuring financial stability.

- **Integration of Advanced Technologies**
  Emerging technologies like AI, machine learning, and blockchain are enhancing customer experiences and operational efficiency, providing new avenues for innovation within Malaysia's fintech sector.

- **Islamic Fintech Opportunities**
  Malaysia's leadership in Islamic finance creates immense opportunities for Islamic fintech to thrive. With strong government backing, including Shariah-compliant regulatory frameworks, the country is poised to set benchmarks for innovative solutions that align with Islamic principles. This creates an ideal space for fintech startups to address the growing demand for ethical financial services.

- **Growth in Digital Assets**
  The Malaysian digital assets market is projected to grow by 7.30% between 2024 and 2028, reaching USD 2.89 billion by 2029. This growth underscores the nation's commitment to embracing digital transformation.



FinXtex Malaysia is more than just an event - it's a platform to tackle pressing challenges such as cybersecurity threats, regulatory compliance, talent shortages, and financial literacy gaps. Sponsors will gain unmatched exposure to a highly engaged audience, while delegates will benefit from actionable insights into navigating these challenges and seizing opportunities in digital finance. Whether you're a startup, established player, or regulatory authority, this is a must-attend event to drive impactful change.

Register now















Conference Program | Mon, WK-XO\

08:00 Registration and Morning Refreshments

09:00 Opening Remarks by Organizer - BII Global

09:10 Opening Remarks by the Conference Chairman

09:30 **Opening Keynote (Central Bank/Regulator):**

This session will uncover how regulatory sandboxes are reshaping Malaysia's fintech landscape. Discover how adaptive policies and streamlined compliance pathways empower startups to innovate within a controlled environment. Gain insights into fostering collaboration between regulators and innovators to drive sustainable growth and unlock new opportunities in financial services.

Banking Beyond Boundaries: The Role of Regulatory Sandboxes in Malaysia's Fintech Growth

- Exploring Sandbox Potential: Identifying key areas for innovation through regulation.
- Creating Adaptive Policies: Enabling fintech to thrive in controlled environments.
- Fostering Ecosystem Collaboration: Uniting regulators and innovators for mutual benefit.
- Simplifying Compliance: Introducing streamlined pathways for startups.

09:50 **Opening Panel:**

In this dynamic opening panel, regulators, CEOs from top banks, Fintechs, and financial institutions will discuss the evolving landscape of digital banking in Malaysia. The session will focus on redefining customer expectations by crafting seamless and personalized digital banking experiences, while exploring the emerging technologies driving innovation in the sector. Panellists will also address key challenges such as navigating regulatory complexities and operational barriers, and the strategies for overcoming them. Additionally, the discussion will cover opportunities to expand Malaysian Fintechs into global markets, fostering international investment and collaboration to further enhance the growth of the digital banking ecosystem.

Revolutionizing Digital Banking in Malaysia: Trends, Opportunities and Challenges

- Redefining Customer Expectations: Crafting seamless digital banking experiences.
- Unveiling Emerging Technologies: Exploring tools driving transformation in the sector.
- Addressing Industry Challenges: Navigating regulatory and operational barriers.
- Expanding Global Investment Networks: Connecting Malaysian Fintechs to international markets.

10:30 **Keynote by Malaysia Digital Economy Corporation (MDEC):**

Igniting Digital Transformation: Revolutionizing Malaysia's Fintech Ecosystem

10:50 Networking Break with Refreshments and Visit to Boutique Exhibition

11:20 **Panel on the E-Wallet War:**

In this engaging panel discussion, industry experts will delve into the transformative impact of e-wallets on Malaysia's financial landscape. The session will explore how digital payments are reshaping consumer behaviour and driving a shift toward cashless transactions. Panellists will examine the challenges and strategies for expanding merchant acceptance, encouraging businesses to adopt e-wallet solutions. The discussion will also cover the competitive dynamics within Malaysia's e-wallet ecosystem, analysing the key players and their roles in the market. Additionally, the panel will focus on optimizing payment infrastructure to enhance reliability, speed, and overall user experience, ensuring a seamless digital payment environment for all.

The Rise of Digital Payments: How E-Wallets Are Shaping Malaysia's Financial Landscape

- Transforming Consumer Behaviours: Understanding the shift toward digital payment preferences.
- Expanding Merchant Acceptance: Encouraging businesses to adopt e-wallet solutions.
- Navigating Competitive Dynamics: Analyzing key players in Malaysia's e-wallet ecosystem.
- Optimizing Payment Infrastructure: Enhancing reliability and speed for end-users.

12:00

Keynote on AI in Fintech by Bank Islam:

This keynote dives deep into how AI is transforming the financial services landscape in Malaysia, driving smarter, safer, and more personalized banking experiences. Attendees will gain exclusive insights into AI strategies for leveraging predictive analytics to create data-driven growth, innovations in personalized banking to enhance customer engagement and AI-powered fraud detection systems that are reshaping financial security The session will also address the risks and ethical challenges posed by AI, emphasizing transparency and trust in decision-making.

Unlocking the Power of AI in Financial Services: Malaysia's Path to Intelligent Banking

- Building a Future-Ready Bank.
- Streamlining Personalized Banking: Customizing experiences using AI insights.
- Deploying Predictive Analytics: Transforming data into actionable financial strategies.
- Revolutionizing Fraud Detection: Leveraging AI to secure financial systems.
- Exploring Ethical Boundaries: Addressing AI's challenges in decision-making transparency.

12:20

Keynote on Financial Inclusion:

This keynote explores how innovative fintech solutions are driving financial inclusion in Malaysia by expanding digital access to underserved communities, crafting affordable tools tailored to diverse needs, and strengthening the digital infrastructure to support inclusive growth. It also emphasizes the importance of collaboration between public and private sectors to accelerate positive change and maximize impact.

Driving Financial Inclusion in Malaysia: Bridging the Digital Divide

- Expanding Digital Reach: Enhancing access to underserved communities with scalable technologies.
- Crafting Affordable Tools: Designing cost-efficient financial solutions tailored for diverse user needs.
- Building Robust Infrastructure: Strengthening digital connectivity to support inclusive growth.
- Collaborating Across Sectors: Fostering partnerships between public and private entities for impact.

12:40

Keynote on Green Fintech:

This keynote delves into the growing role of green fintech in driving sustainability in Malaysia's financial sector. It highlights how eco-investments are being promoted through green financial instruments, the rise of digital platforms facilitating carbon trading, and the critical importance of educating consumers and businesses on eco-conscious fintech solutions. The session will also focus on empowering green ventures and startups dedicated to environmental impact, presenting opportunities for innovation and collaboration within the fintech space.

Green Fintech: Sustainability as a Driver for Financial Innovation in Malaysia

- Promoting Eco-Investments: Encouraging adoption of green financial instruments.
- Innovating Carbon Solutions: Facilitating carbon trading through digital platforms.
- Educating on Sustainability: Raising awareness about eco-conscious fintech tools.
- Supporting Green Ventures: Empowering startups focused on environmental impact.

13:00 **Panel on Risk Management & Security in Fintech:**

This panel brings together industry leaders to discuss cutting-edge strategies for managing risk in the rapidly evolving fintech space. Panellists will explore how real-time payment systems are evolving to address emerging threats, share best practices for building cyber resilience in the face of sophisticated attacks, and discuss the role of big data in developing predictive risk scoring models. Additionally, the panel will tackle the complexities of cross-border compliance, offering insights into navigating regulatory challenges and ensuring security in global fintech operations.



Risk Management Redefined: Mitigating Threats in the Digital Fintech Landscape

- Identifying and mitigating risks in real-time payment systems.
- Cyber resilience strategies for fintech companies in the face of evolving threats.
- Risk scoring models: Leveraging big data for predictive risk analysis.
- Tackling cross-border compliance challenges in global fintech operations.

13:40 5 Star Networking Lunch

14:40 **Keynote on Personalization and CX:**

In this keynote session, we delve into the transformative power of AI and machine learning in delivering hyper-personalized financial services that enhance customer satisfaction and loyalty. Discover how behavioural segmentation and data-driven insights can predict consumer needs in real-time, enabling fintech companies to offer tailored solutions at the right moment. Explore the future of contextual banking, where customers receive the right financial services through their preferred channels. Featuring real-world case studies, this session will showcase how leading Fintechs have revolutionized customer experience, driving growth and innovation in the process.



Personalization at Scale: Redefining Customer Experience in Fintech

- Leveraging AI and machine learning to deliver hyper-personalized financial services.
- Behavioural segmentation: Using data insights to predict consumer needs in real time.
- Contextual banking: Delivering the right solutions at the right time via preferred channels.
- Case studies: Success stories of Fintechs transforming customer experiences.

15:00 **Panel on Islamic Fintech:**

This panel explores how Islamic fintech blends traditional finance principles with digital innovation to expand financial inclusion. Experts will discuss simplifying Sharia-compliant services for wider access, Malaysia's potential as a global hub for Islamic fintech, and the importance of cultural and regulatory compliance. Key topics include navigating Sharia law complexities and leveraging fintech to grow Islamic finance locally and globally.



Islamic Fintech: Merging Tradition with Innovation for Financial Inclusion

- Combining Modern Solutions with Ethics: Bridging conventional and digital finance principles.
- Simplifying Processes for Wider Use: Expanding access to Sharia-compliant financial services.
- Amplifying Global Outreach: Positioning Malaysia as a hub for Islamic fintech.
- Facilitating Stakeholder Collaboration: Engaging scholars, innovators, and policymakers.
- Navigating Cultural Sensitivities: Ensuring compliance with local and global Islamic values.

15:40 **Keynote on Fintech and SME Financing:**

This keynote will explore how fintech is transforming SME financing and fostering business resilience in a volatile market. It will highlight digital-first financial systems, insurance-tech solutions, and innovative pricing tools that help SMEs manage risks, ensure supply chain continuity, and sustain growth. Sponsors will gain valuable insights into cutting-edge fintech solutions tailored to SMEs, offering opportunities to engage with this essential and rapidly evolving market segment.



Future-Proofing SMEs: The Role of Fintech in Business Resilience

- Building digital-first financial systems for SMEs to adapt to market disruptions.
- Leveraging fintech for supply chain continuity and risk management.
- Insurance-tech solutions tailored for SMEs to mitigate operational risks.
- Dynamic pricing and revenue management tools for SME sustainability.

16:00	**Keynote on WEB3 and Crypto in Digital Finance:**

This keynote will explore how Web3 and decentralized technologies are reshaping digital finance, discussing the shift from Web2, the disruption of traditional banking through DeFi, and the fundamentals of tokenomics. It will also cover real-world use cases of decentralized autonomous organizations (DAOs) in fintech. Sponsors will gain insights into the future of finance and the growth opportunities Web3 offers.



Web3 Revolution: Transforming Finance with Decentralized Technologies

- Exploring the transition from Web2 to Web3 and its impact on financial services.
- Decentralized finance (DeFi): Disrupting traditional banking systems.
- Tokenomics 101: Understanding how value is created and transferred in Web3.
- Use cases of decentralized autonomous organizations (DAOs) in fintech.

16:20	End of Conference Sessions with Networking Coffee
16:30	FinXtex Awards Ceremony
17:00	End of FinXtex Malaysia 2025

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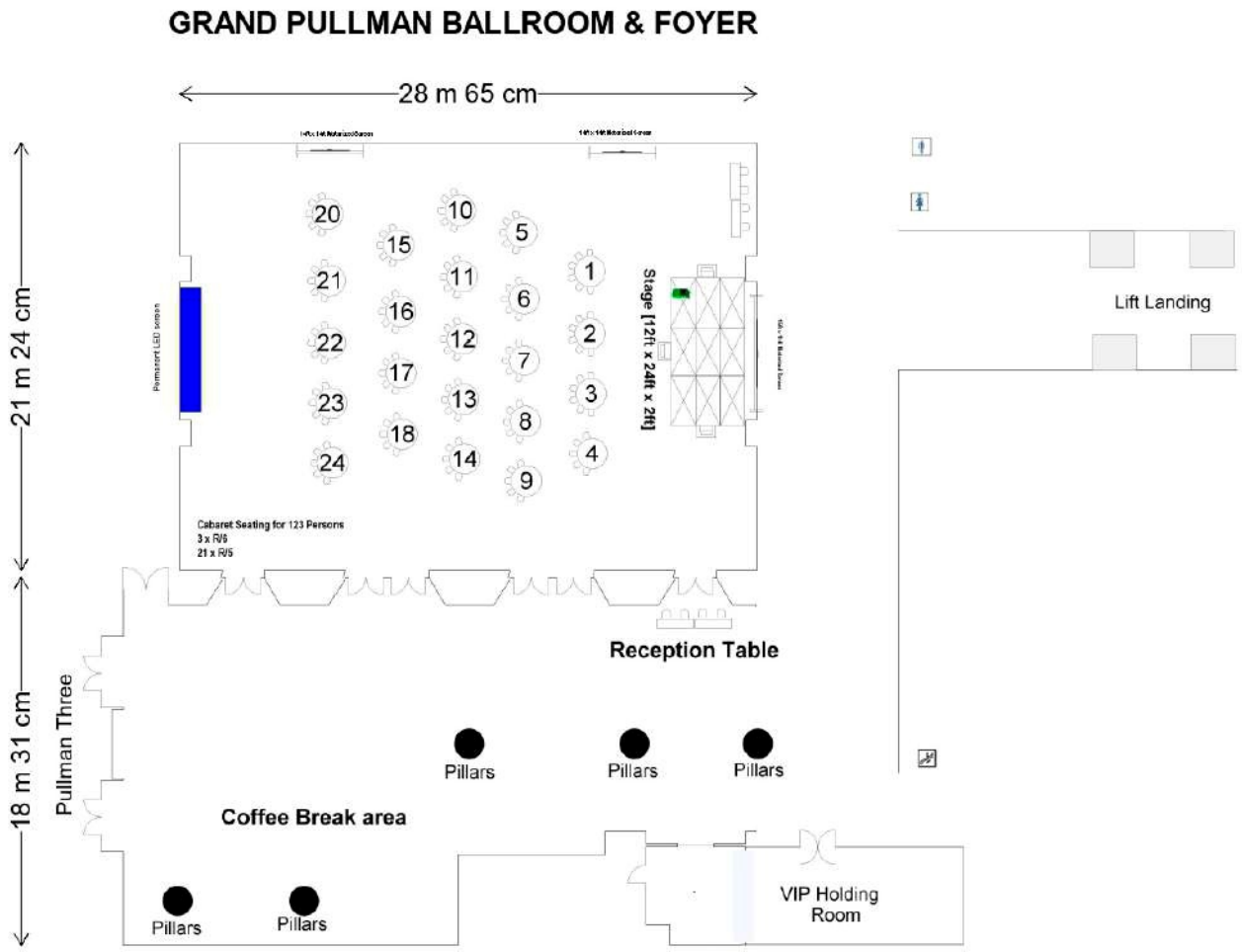
EVENT VENUE

PULLMAN HOTEL (KUALA LUMPUR)

FLOOR PLAN





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