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Malaysian Institute of Corporate Governance  
(Institut Tadbir Urus Korporat Malaysia)

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# FINTECH & DIGITAL ECONOMY CONFERENCE 2017

## Relevance of Fintech & Business Sustainability in Economic Growth

12 January 2017 (Thursday)

Connexion Conference & Event Centre @ Nexus, Bangsar South, Kuala Lumpur



Special Keynote Address I by  
**YBhg. Tan Sri Rafidah Aziz**  
Chairman, AirAsia X Berhad



Special Keynote Address II by  
**Jose De Luna Martinez**  
Lead Financial Sector Specialist,  
World Bank Group

The digital economy is developing rapidly worldwide, and holds huge potential for entrepreneurs and small and medium-sized enterprises (SMEs). This conference aims to provide you with an exposure on the tremendous potentials unfolding from the digital economy in ASEAN, especially the opportunities emerging in the fintech (financial technology) space and how it impacts business sustainability.

Digital technology and platforms will profoundly shape how people and businesses work, interact, and progress –enabling economic equitability. ASEAN anticipates vast growth opportunities, valued at up to USD100 billion, from the transition to digital and from the fintech stimulus. In addition, consumer and retail, telecommunications, media and technology, and financial services are key sectors that will be the most affected and disrupted.

Get on board the digital train now or risk becoming an obsolete, irrelevant and unsustainable dinosaur in the Information Age.



*“The digital revolution is expected to impact the whole economic landscape. The revolution is coming extremely fast. There are opportunities for ASEAN companies to take charge of the future. Get your act together—the sooner the better.”*

**Sigve Brekke**, President and CEO of Norway’s Telenor Group  
*Fintech News Singapore, July 2016*

### OBJECTIVES

This Conference aims to provide you with exposure to:

- Insights in mastering the digital economy and to improve social wellbeing and economic inclusion;
- Collective ideas on the access, inclusion and diversity for sustainable businesses with fintech;
- Understanding how fintech and digital innovation can impact growth;
- Grasping how businesses and jobs need to evolve in the digital era;
- Bridging the Digital Gap and Benchmarking the dangers of being left behind by peers in this digital generation.

### WHO SHOULD ATTEND

- Accountants
- Financial Advisors & Consultants
- Bankers
- CEOs/CFOs
- Directors
- Entrepreneurs
- Partners
- Industry Leaders
- Policymakers
- Academics
- Senior Executives
- Small & Medium Practitioners
- Strategy Executives

# FINTECH & DIGITAL ECONOMY CONFERENCE 2017

## CONFERENCE OUTLINE

8.00am	Registration	2.55pm	<b>Session 5 – Panel</b> <b>Cybersecurity: Corporate Governance &amp; Risk Management</b> <i>‘Cybersecurity will underpin the future growth of any digital economy and Malaysia should be ready to capitalise on this imminent trend. Cyberspace encompasses critical infrastructures, industries, communication, transportation, commerce, and national defense. For every new information technology created, another technology is required to defend it. Cybersecurity should not be seen only as a means of defense, but also as an opportunity to build up one’s national resilience, to become stronger in an increasingly uncertain and challenging world. Such challenges should be seen as an opportunity to innovate and turn cyber resilience into a competitive differentiator for your company and Malaysia, a new direction for the economy.’ – REDtone, June 2016</i> Discover the business opportunities in the midst of Cybersecurity. <b>Moderator:</b> <b>Nik Mohd Hasyudeen Yusoff</b> Independent Non-Executive Director, Bank Islam Malaysia Berhad <b>Panellists:</b> <b>Ramesh Pillai</b> Chairman, Board of Governors, Institute of Enterprise Risk Practitioners <b>Hazmi Yusof</b> Managing Director Malaysia & Senior Vice President, Frost & Sullivan <b>Sharman Arumugam</b> Representative of CPA Australia
9.00am	<b>Welcome Address</b> <b>YBhg. Dato’ Yusli Mohamed Yusoff</b> President, Malaysian Institute of Corporate Governance		
9.15am	<b>Welcome Address</b> <b>YBhg. Dato’ Mohammad Faiz Azmi</b> President, Malaysian Institute of Accountants		
9.30am	<b>Session 1</b> <b>Special Keynote Address I</b> <b>YBhg. Tan Sri Rafidah Aziz</b> Chairman, AirAsia X Berhad		
10.30am	Morning Refreshments and Networking		
11.00am	<b>Session 2</b> <b>Risk Mitigation in a Digital Economy</b> <b>Speaker:</b> <b>Deepraj Emmanuel</b> Business Unit Executive, Services, IBM Security ASEAN		
11.45am	<b>Session 3 – Panel</b> <b>Fintech &amp; the Digital Economy</b> In financial services, every financial institution has digitalisation on its agenda as they face a growing number of challenges from clients and regulators, as well as the pressure to stay ahead due to growing competition from Fintech. So what is Fintech? Fintech disruptors will cut costs and increase the quantity of financial services. They are unburdened by regulators, systems and branch networks, as they exist cross border. In short, the Fintech revolution will reshape finance and ultimately improve it.	4.10pm	<b>Session 6</b> <b>Regulatory Intervention to Redefine Future Trends of Fintech?</b> Start-ups and conventional banking are both competing to grab their share of the financial market. Some view the conventional banking sector—subject to a highly regulated regime—will fail to outsmart Fintech start-ups, which have taken advantage of the grey areas in traditional regulatory frameworks to enjoy rapid growth. In managing the financial ecosystem, traditional regulators face the daunting task of regulating the ever-evolving technology without dampening innovation that benefits customers with cheaper and faster services. The evolution and direction of regulation may be unclear but is likely to be more stringent. So, will the perceived ‘sweet spot’ fade away and redefine the development of Fintech? <b>Speaker:</b> <b>Aida Lim Abdullah</b> Managing Director & Founder, Corporate Streets Sdn Bhd
1.00pm	Lunch		
2.10pm	<b>Session 4</b> <b>Special Keynote Address II</b> <b>Jose De Luna Martinez</b> Lead Financial Sector Specialist, World Bank Group		
		4.55pm	Networking Refreshments and End of Conference

## FACILITATORS

(alphabetical order)



### AIDA LIM ABDULLAH

Aida is Managing Director & Founder of Corporate Streets, and has over 25 years experience working at audit firms, financial institution, GLCs, and

regulators. At Bursa Malaysia, she was team leader at Financial Review and Compliance Department, Investigation & Enforcement Department, Listing Compliance Department, Corporate Surveillance and Governance Department. While at the Securities Commission, she was with the Investor Affairs, Chairman's department, leading a team to study, analyse and derive solutions for capital market development issues. She is a sought-after speaker at seminars, and holds a BA (Hons) Accounting & Finance (Major in Law) London, CFP (US), ACFE (US), CSI (Singapore), Diploma In Psychology and Learning Challenges, Diploma In Language Development.



### AZNAN ABDUL AZIZ

Aznan is Director of Financial Sector Development Department of Bank Negara Malaysia, and responsible for developing strategic

plan for the overall development of the financial system and coordinate policy direction and initiatives involving financial institutions, infrastructure, legislation and financial market. He had previously served as Director of Financial Intelligence Unit, as well as in banking regulation, supervision and surveillance departments. Prior to Bank Negara Malaysia, he was Assistant General Manager of Danamodal Nasional Berhad, the special purpose vehicle established to recapitalise distressed financial institutions during the 1997 Asian Financial Crisis. He holds a degree in Economics and Accounting from the University of Bristol, England.



### HAZMI YUSOF

Hazmi is Managing Director (Malaysia) and Senior Vice President of Frost & Sullivan Asia Pacific. He has been in the business advisory and

consultation industry since 2001. He also has the experience being part of the successful business transformation team a PNB owned corporation. His expertise lies in business and market intelligence and business transformation strategies. He sits in numerous project steering committees for projects in Malaysia, Singapore and Saudi Arabia. Prior to this, he has worked with other consulting firms including International Data Corporation (IDC) and Rating Agency Malaysia (RAM). He was also the Group Business and Commercial Development Head at Kontena Nasional Berhad. Hazmi holds a BSc in Media & Business Studies from the University of Hertfordshire, United Kingdom.



### JOSE DE LUNA MARTINEZ

José is Lead Financial Sector Specialist of the World Bank Group (WBG), and works with ASEAN countries to

advance regional financial integration and enhance financial stability. At the WBG, he worked in 37 countries leading teams of experts on bank regulation, financial sector restructuring, development banks, migrant remittances, access to finance, and SME finance. He had previously served as Director of Bank Supervision, Bank and Securities Commission of Mexico; the Chief Economist and Deputy Managing Director of Financiera Rural, a financial institution serving the agribusiness sector and SMEs in Mexico. He holds a B.A. in Public Administration and Ph.D. in Political Economy.



### YBHG. DATO' NG WAN PENG

Dato' Ng is Chief Operating Officer of Malaysia Digital Economy Corporation (MDEC), having been its core and pioneer member

since the inception of MSC initiative in 1998. A graduate from Universiti Sains Malaysia in Computer Science, she has more than 25 years' Industry experience in managing large-scale projects, in the areas of Strategic IT Planning, Project Management, Systems Integration, and Methodologies Development. She has consulted for both private and public sector organisations in IT policy and project implementation in government, defense and education sectors in Malaysia and abroad. In 2015, Dato' Ng was conferred Darjah Setia Pangkuan Negeri (D.S.P.N) award for her contribution to driving and expanding MSC Malaysia's footprint to other parts of Malaysia and globally.



### NIK MOHD HASYUDEEN YUSOFF

Nik is founder of Inovastra Capital Sdn. Bhd., and was Executive Director in charge of Market and Corporate Supervision at the Securities

Commission Malaysia; Executive Chairman of the Audit Oversight Board; member of Bursa Malaysia Listing Committee, and the Operational Review Panel of the Malaysian Anti-Corruption Commission. He is an Independent Non-Executive Director of Bank Islam Malaysia Berhad and Cagamas Berhad, a Fellow at Putra Business School, and a member of Bank Negara Malaysia's Corporate Debt Restructuring Committee. He had also been the President of MIA, Vice-President of AFA, member of Executive and Strategy committees of CAPA, and chairman of the Committee to Strengthen the Accountancy Profession.



### RAMESH PILLAI

Ramesh is Chairman of the Board of Governors of the International Institute of Enterprise Risk Practitioners, and Group Managing

Director of Friday Concepts. He is the risk management adviser to AmanahRaya/KWB and a nominee director for Bank Negara Malaysia, and was the risk management adviser to Tabung Haji. He holds a Bachelor of Economics with Accountancy (Honours) from Loughborough University. A member of ICAEW, MIA, and a Certified Risk Professional, he was also a regional director for the Global Association of Risk Professionals and a founding member of the Malaysian chapter of the Professional Risk Managers International Association. He publishes and presents papers on Risk Management and Corporate Governance locally and internationally.



### SAM SHAFIE

Sam is CEO and Co-Founder of pitchIN, a crowdfunding platform. When the Securities Commission introduced Equity Crowdfunding, pitchIN became one of the first

6 companies chosen and registered as a Recognised Market Operator to offer Equity Crowdfunding. He is legally trained, and served as a Deputy Public Prosecutor at the Attorney-General's Chambers and had also served in the Securities Commission and the Malaysian Communications and Multimedia Commission (MCMC). He is also the Founder of WatchTower and Friends (WTF), a 4 month tech startup accelerator programme that also does pre-seed funding. He has been named by Digital News Asia in their 2016-2017 Digerati 50.



### SHARMAN ARUMUGAM

Sharman, representative of CPA Australia, is Country Partner for CS Global Consulting (M) Sdn. Bhd and a Principal of Rimbun

Corporate Services Sdn Bhd. He provides corporate advisory services in fund raising, mergers and acquisition, corporate re-organisations and insolvency workouts. His career began in the 1990's with Arthur Andersen & Co before joining Prime Utilities Berhad, a Bursa Malaysia listed company as Corporate Finance Head. Starting 2001, Sharman was with the SIH Group, based in Sri Lanka and India as Finance Director for a telecommunication subsidiary, later as Group Finance Director in Malaysia to assist the Board of Directors in managing a portfolio of investments and companies located in North America, Europe and Asia. Sharman is a Chartered Accountant, a member of the CPA Australia and MICPA. He is also a member of the Malaysian Institute of Directors and Malaysian Institute of Management.

**PARTICIPANTS' DETAILS**

**Participant 1** Full name as per I/C (Dato' / Datin / Dr / Mr / Mrs / Ms): \_\_\_\_\_  Vegetarian Meal

Designation: \_\_\_\_\_ Email: \_\_\_\_\_

\* Member \* Non-member Membership No.: \_\_\_\_\_

**Participant 2** Full name as per I/C (Dato' / Datin / Dr / Mr / Mrs / Ms): \_\_\_\_\_  Vegetarian Meal

Designation: \_\_\_\_\_ Email: \_\_\_\_\_

\* Member \* Non-member Membership No.: \_\_\_\_\_

**Participant 3** Full name as per I/C (Dato' / Datin / Dr / Mr / Mrs / Ms): \_\_\_\_\_  Vegetarian Meal

Designation: \_\_\_\_\_ Email: \_\_\_\_\_

\* Member \* Non-member Membership No.: \_\_\_\_\_

**ORGANISATION'S DETAILS**

Organisation: \_\_\_\_\_

Industry: \_\_\_\_\_ Contact Person: \_\_\_\_\_

Address: \_\_\_\_\_

Email: \_\_\_\_\_ Tel: \_\_\_\_\_ Fax: \_\_\_\_\_

TAX INVOICE to be issued under:

Company

Individual Signature & Company Stamp: \_\_\_\_\_

**PAYMENT DETAILS**

**Payment by Cheque**

Bank & Cheque No.: \_\_\_\_\_ Amount RM: \_\_\_\_\_

**Payment by Credit Card**

Visa  Master

Cardholder's Name: \_\_\_\_\_

Card No.: \_\_\_\_\_ Expiry Date: \_\_\_\_\_

I Authorise Payment of RM: \_\_\_\_\_

Cardholder's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**IMPORTANT NOTES:**

Registration is on a first-come-first-served basis. Only fully completed registration form will be processed.

**TERMS & CONDITIONS**

**CONFERENCE FEE**

- Fee is payable to **MALAYSIAN INSTITUTE OF ACCOUNTANTS**
- Fee includes course materials, lunch and 2 tea breaks per day.
- Full payment of the above amount shall be made within thirty (30) days from the date of the Payment Advice or on the day of the event, whichever earlier.
- Admittance may be denied upon failure to make full payment as per the above requirement.

**CANCELLATION/ TRANSFER**

Upon registering, participant(s) are considered successfully enrolled in the event. Should participant(s) decide to cancel/transfer their enrolment, a cancellation/transfer policy shall be applied as follows.

- Written cancellation/ transfer received less than seven (7) days from the date of the event:
  - A refund (less administrative charge of 20%) will be made
  - Unpaid registrations will also be liable for 20% administrative charges
- Written cancellation/no show on the day of the programme:
  - No refund will be entertained
  - Unpaid registrations will also be liable for full payment of the registration fee
  - Partial cancellation is not allowed

You can substitute an alternate participant if you wish to avoid cancellation/transfer charges. Any difference in fees will be charged accordingly.

**CONFERENCE FEES**

Member	RM 795
Boardroom clients/ associates	RM 795
Non-member	RM 1,007
Academician/Post Graduate	RM 530

The above programme fee is inclusive of 6% GST.

For members, please tick where applicable:

Participant	Association		
	1	2	3
			MIA member
			MICG member
			ACCA member
			Boardroom member
			CAANZ member
			CIMA member
			CPA Australia member
			ICAEW member
			MIRA member
			Academician/Post Graduate

**ENQUIRIES & REGISTRATION**

12 January 2017 (Thursday)  
 Connexion Conference & Event Centre @ Nexus,  
 Bangsar South, Kuala Lumpur

Contact : Azana  
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**ENQUIRIES**

Name : Aida  
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 Corporate Governance  
 3A-02, Blok F  
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 9 Jalan 16/11, Off Jln Damansara  
 46350 Petaling Jaya, Selangor  
 GST No. : 000817790976

**Enjoy 10% Discount**

off total course fee respectively  
 for 3 pax and above  
 from the same organisation

\*Please select the participant classification carefully as it determines the fee payable. No alteration will be allowed after the registration is accepted. Terms and conditions apply.

**CERTIFICATE OF ATTENDANCE AND CPE HOURS**

- Upon full attendance of the programme, participants will be issued an "E-certificate". Participants will receive an email with a download link and are required to download the e-certificate within 30 days. For this purpose, it is **COMPULSORY** to fill in the email address clearly.
- For MIA members, the CPE hours will be credited into the Membership System within 2 weeks of the event.

**DATA PROTECTION**

Personal Data is gathered in accordance with the Personal Data Protection Act 2010 (Act 709).

**DISCLAIMER**

The Organisers reserve the right to change the speaker(s), date(s) and to cancel the programme should circumstances beyond its control arises. The Organisers also reserve the right to make alternative arrangements without prior notice should it be necessary to do so. Upon signing the registration form, you are deemed to have read and accepted the terms and conditions.