

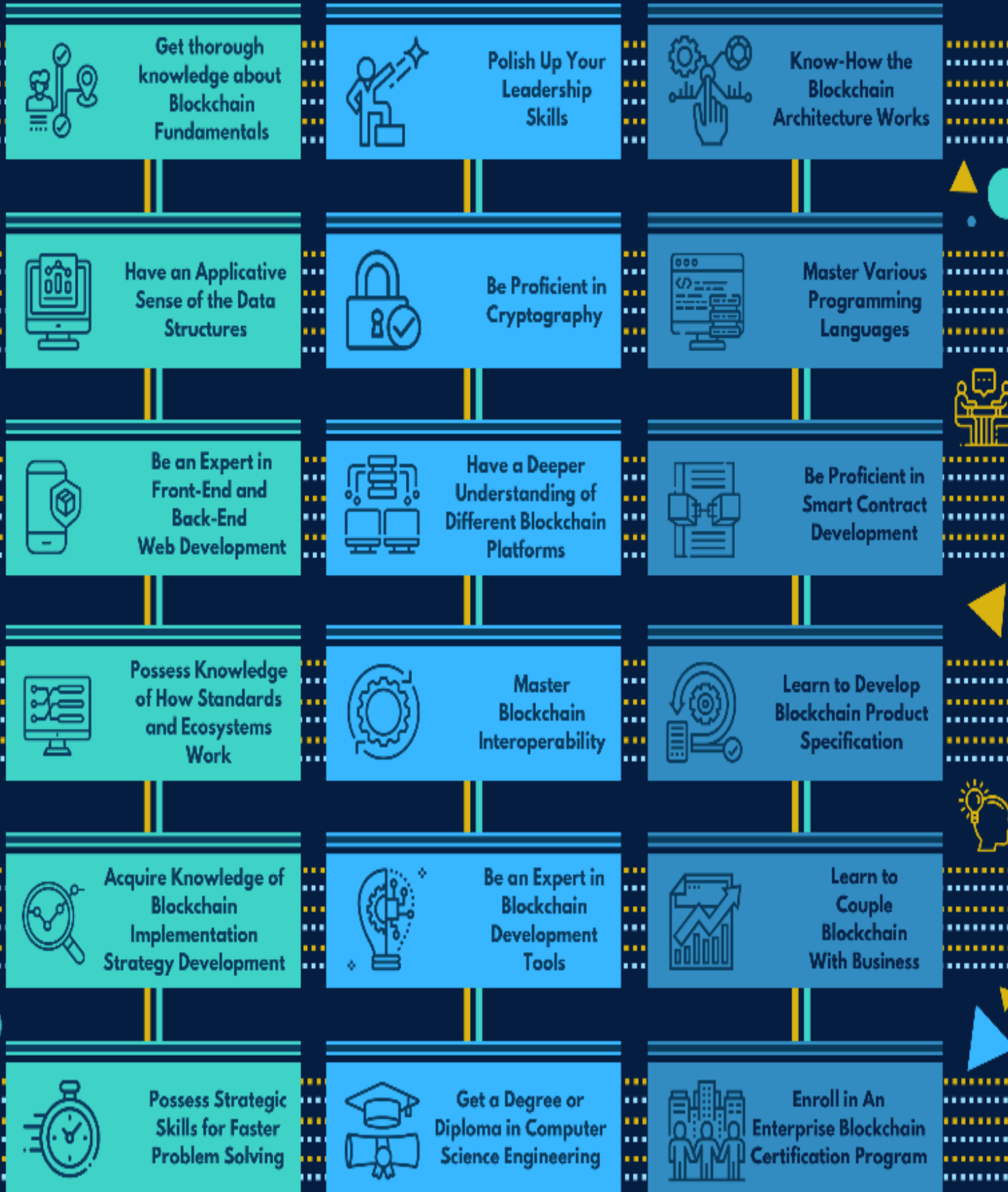
AI and Resilient Community-Based Renewal & Improvement

**Empowering Communities Through Responsible AI
in Advancing Malaysia MADANI**



**EFFENDY ZULKIFLY
CHIEF DIGITAL OFFICER, YAPEIM HOLDINGS**

SKILLS YOU NEED FOR BECOMING A BLOCKCHAIN ARCHITECT



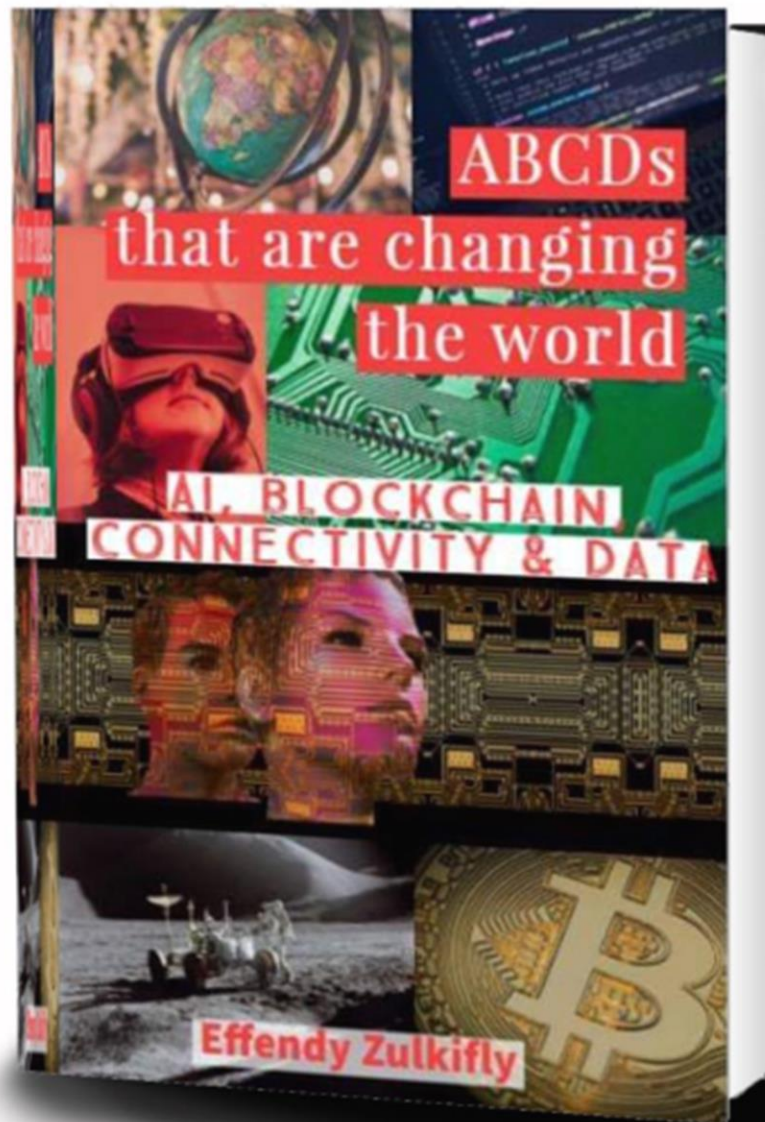
HOW TO BE A SOLUTION ARCHITECT?

- My roles as a Solution Architect need to have 18 skills

My studies IT & Tech Frankfurt School of Finance & Management (FSFM) in Germany



MY BOOK PUBLICATIONS



Artificial Intelligence, Law & Ethics: **The Boundaries of Power**

A Strategic Keynote
& Book Dissection

Effendy Zulkifly & Muhammad
Kamil Abdul Munim | Technocrats,
Policymakers & Futurists

4



R&D JOURNEY

My Involvement in Worldwide FinTech & Blockchain Events



25+
COUNTRIES



70+
INTERNATIONAL EVENTS



120+
SPEAKING SESSIONS



10+
YEARS OF GLOBAL ENGAGEMENT



RECENT & UPCOMING ENGAGEMENTS

- 2023**
JAKARTA, INDONESIA
FinTech & Blockchain Summit
- 2024**
BRATISLAVA, SLOVAKIA
Blockchain & AI Forum
- 2025**
RIYADH, SAUDI ARABIA
AI & Blockchain Summit
- 2026**
JAKARTA, INDONESIA
AI & Digital Economy Summit



**GLOBAL PERSPECTIVE.
LOCAL IMPACT.**

Engaging with global leaders, institutions and innovators to advance responsible innovation and real-world impact through FinTech, Blockchain and AI.



INSTITUTIONS
Global & Local



INDUSTRIES
Public & Private

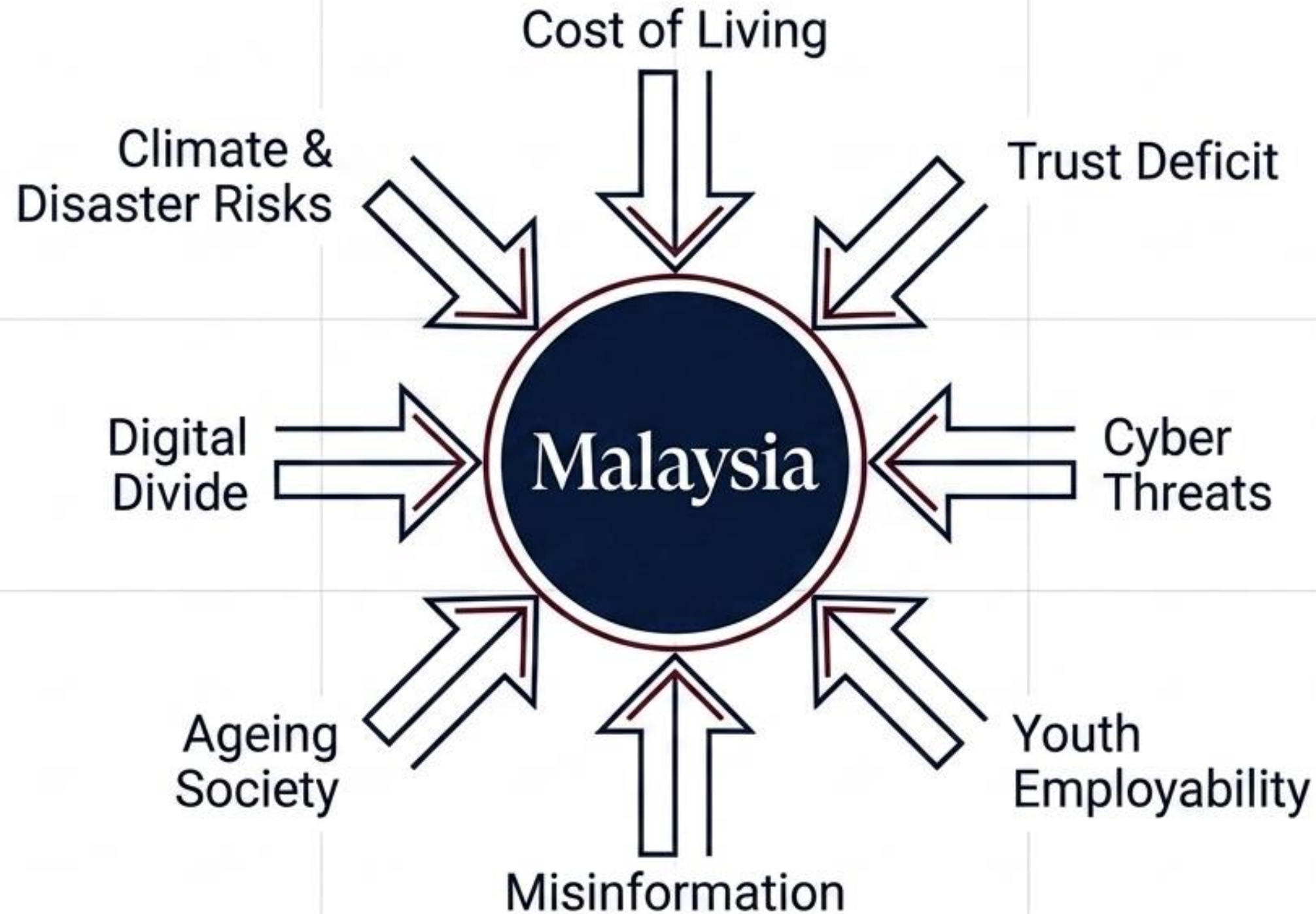


ACADEMIA
Research & Education



COMMUNITIES
Public Value

The Convergence of National Challenges



The next transformation is not just Digital Malaysia. It is Malaysia.

Artificial Intelligence should amplify human compassion

“Artificial Intelligence should never replace compassion. It should strengthen it.”



The strongest communities are those where technology amplifies humanity

The Governing Premise

“Artificial Intelligence is not the destination. Human flourishing is.”

Require responsible
AI frameworks.

Build universally
trusted institutions.

Foster inclusive,
resilient communities.

Technology serves people. People do not serve tech

Maqasid-Based AI Governance Framework (MAGF)

From Maqasid Worldview to Ethical Statecraft

A VALUE-CENTERED, INSTITUTIONALLY ENFORCED AI GOVERNANCE MODEL

5 Societal Outcomes
What we aim to achieve



Just, Trustworthy & Dignified Society
Human welfare • Social justice • Trust in technology • National resilience

Purpose
AI serves humanity by advancing Maqasid and societal well-being.

4 Sectoral Applications
Where it applies



Public Sector
Service delivery, policy, regulation



Finance
Banking, fintech, insurtech



Media & Information
Content, platforms, information integrity



Social Systems
Education, health, social protection

Application
Framework applied across key sectors to ensure consistent governance.

3 Institutional Mechanisms
How it is operationalised



Maqasid AI Oversight Council
Multi-stakeholder independent body



Algorithmic Impact Assessment (AIA)
Mandatory assessment for high-impact AI



Audit & Assurance
Algorithmic audits, transparency and explainability



Policy & Regulatory Tools
Standards, guidelines, enforcement



Capacity & Ethics Development
Education, ethics and awareness

Operationalisation
Institutions, tools and processes that embed accountability and control.

2 Governance Principles
What guides it



Hifz al-Din
Protect faith and moral order



Hifz al-Nafs
Protect life, well-being



Hifz al-Aql
Protect intellect, knowledge



Hifz al-Nasl
Protect family, dignity, society



Hifz al-Mal
Protect wealth, resources

Guiding Principles
Derived from Maqasid al-Shariah to guide all AI governance decisions.

1 Maqasid Worldview
Why it exists



Amanah & Khalifah (Trust & Stewardship)
AI as a trust from Allah; humans as stewards responsible for justice, accountability and the preservation of Maqasid.

Foundation
A worldview that anchors AI governance in purpose, responsibility and ethics.

Enabling Conditions



Strong Leadership
Political will and ethical leadership



Collaborative Ecosystem
Government, industry, academia, civil society



Data & Technology Infrastructure
Secure, interoperable, sovereign



Talent & Capability
AI literacy, ethics, and technical skills



International Alignment
Global standards, local relevance

Outcome



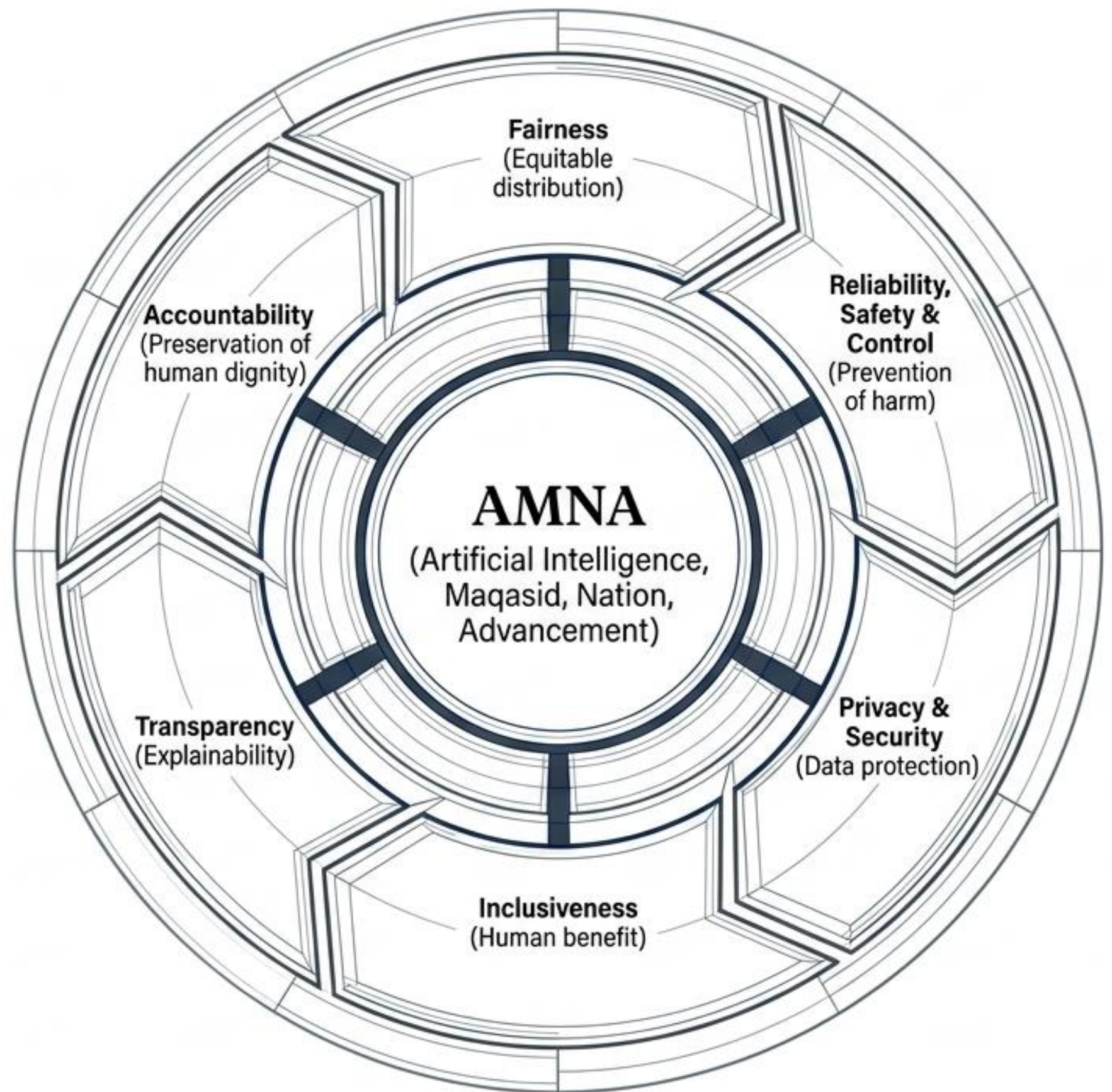
Ethical Statecraft in the Age of AI
Sovereign • Responsible • Value-Centered • Future-Ready

From AI Ethics to AI Governance to Ethical Statecraft.

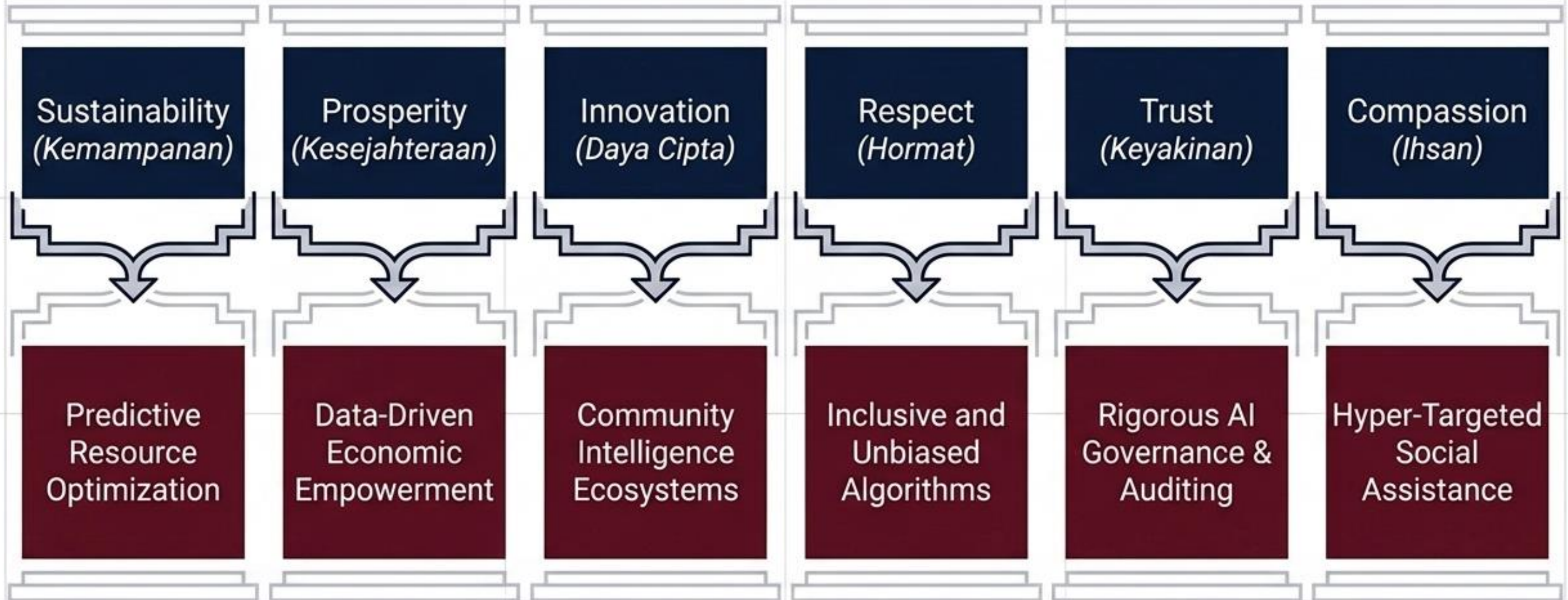


AI Governance & The AMNA Framework

Integrating national guidelines with human-centric principles to ensure AI remains safe, ethical, and sovereign.

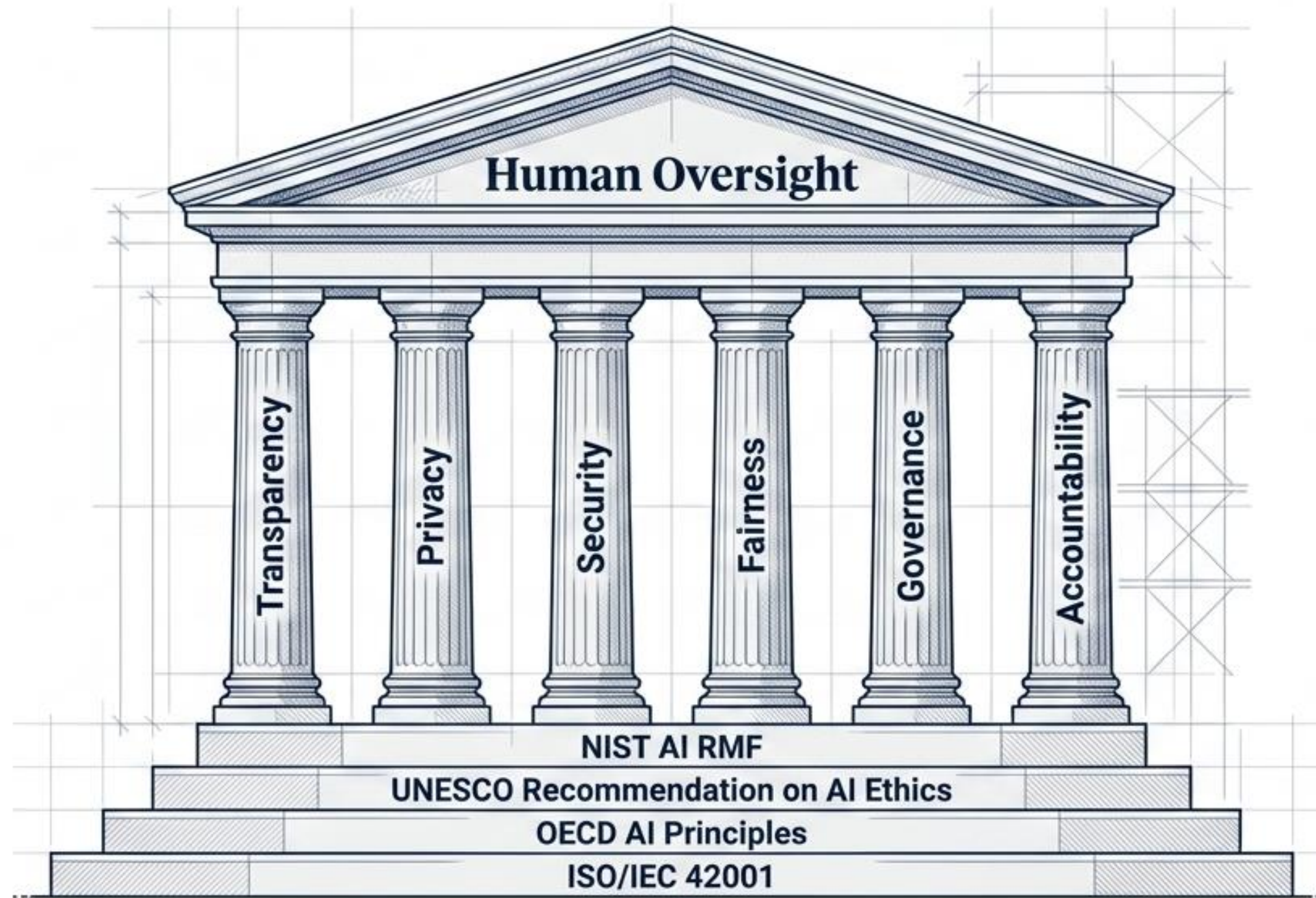


Malaysia MADANI in the Era of Artificial Intelligence



Responsible AI operationalizes the six core values of Malaysia MADANI into measurable national

The Architectural Foundation of Trust



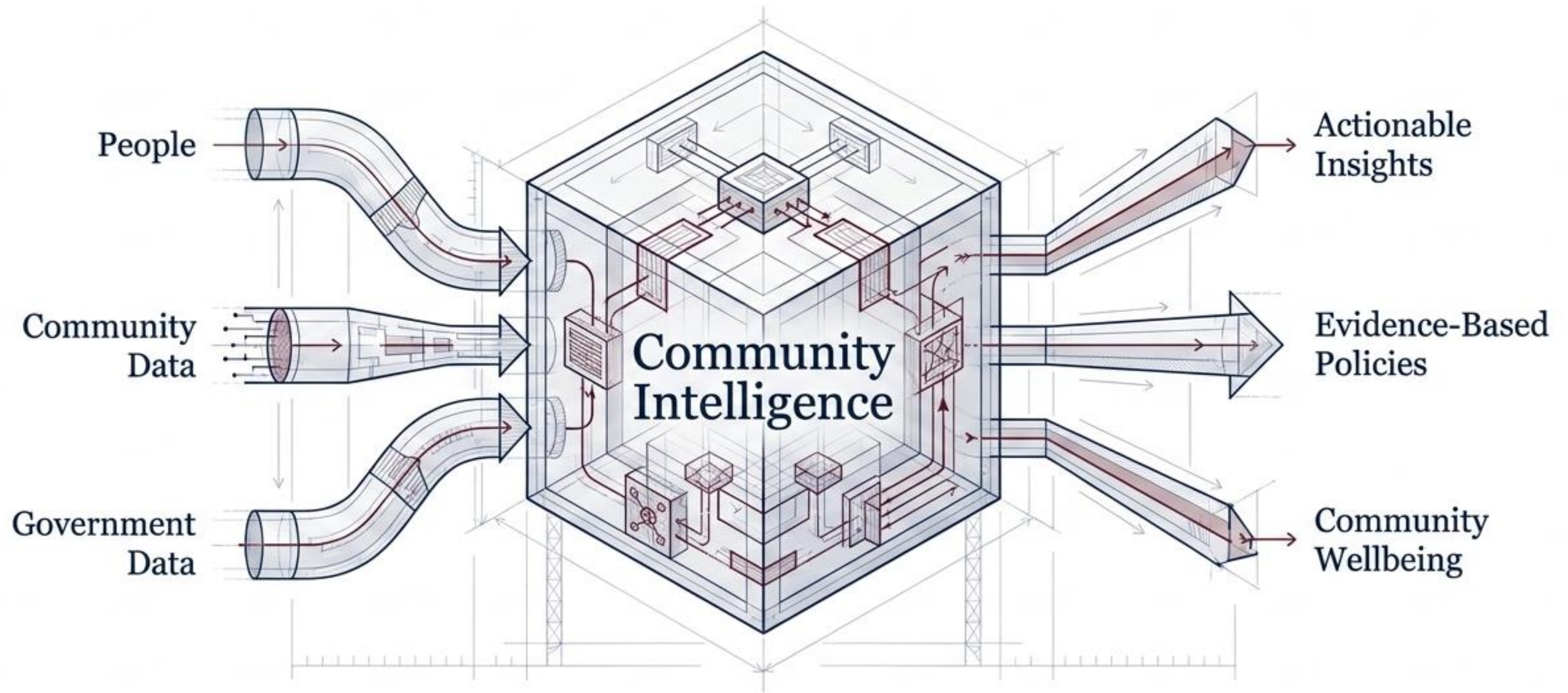
Sustainable AI deployment requires rigorous adherence to globally recognized ethical frameworks and human oversight.

The Shift in the Social Economy

Traditional Institutions	AI-Enabled Institutions
Reactive interventions after a crisis occurs	Predictive interventions mapping needs in advance
Historical data analysis	Real-time community intelligence
Broad demographic targeting	Hyper-personalized assistance
Siloed institutional operations	Ecosystem-wide collaborative innovation

Institutions must transition from reactive welfare mechanisms to proactive intelligence

The Community Intelligence Engine



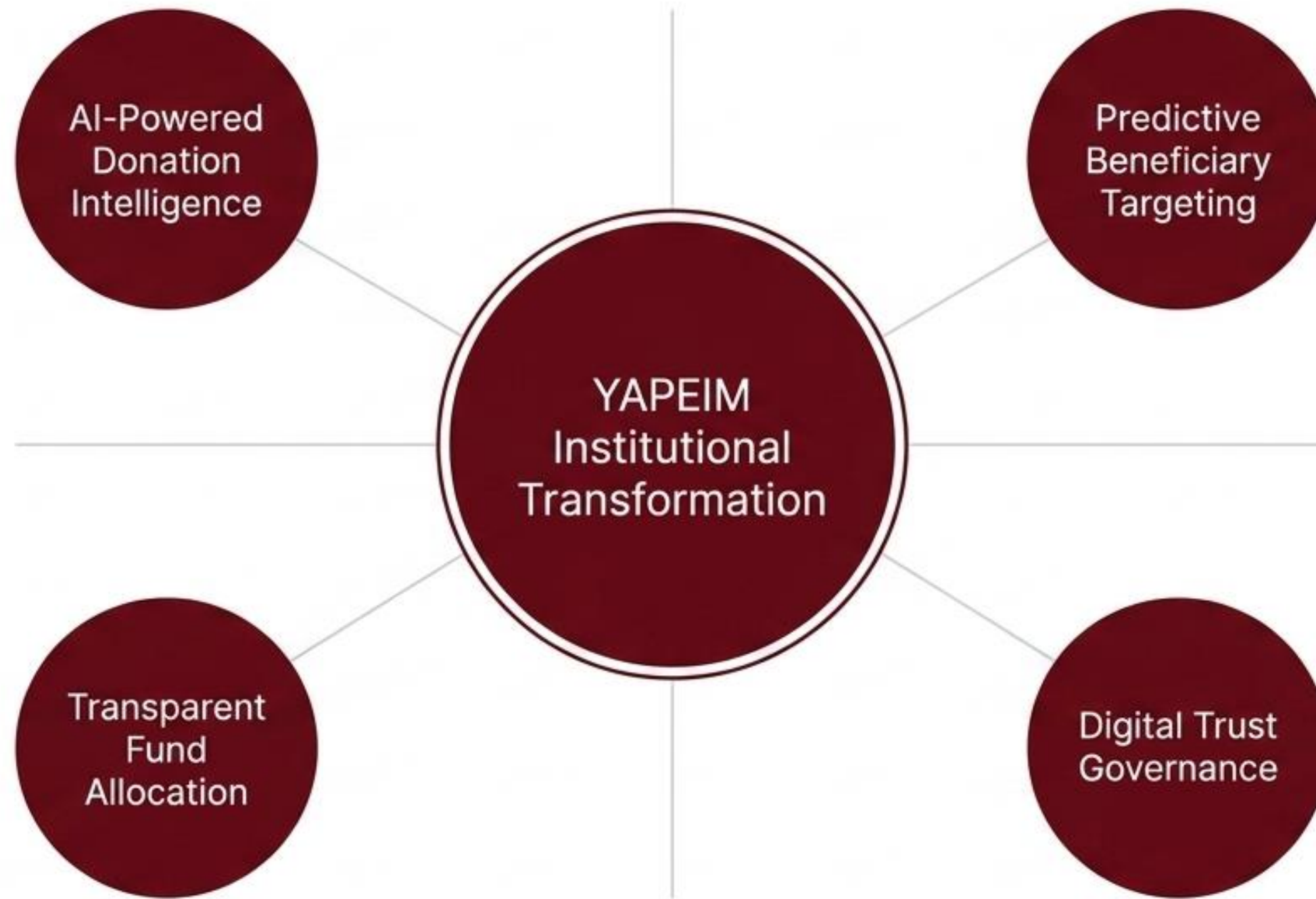
True institutional evolution shifts focus from merely collecting data to generating actionable

Vectors of Measurable Community Impact



AI integration yields transformative outcomes across the entire spectrum of community dev

National Case Study: YAPEIM's Digital Evolution



YAPEIM demonstrates the evolution from traditional philanthropy to an intelligence-driven social

Infrastructure for Digital Social Innovation

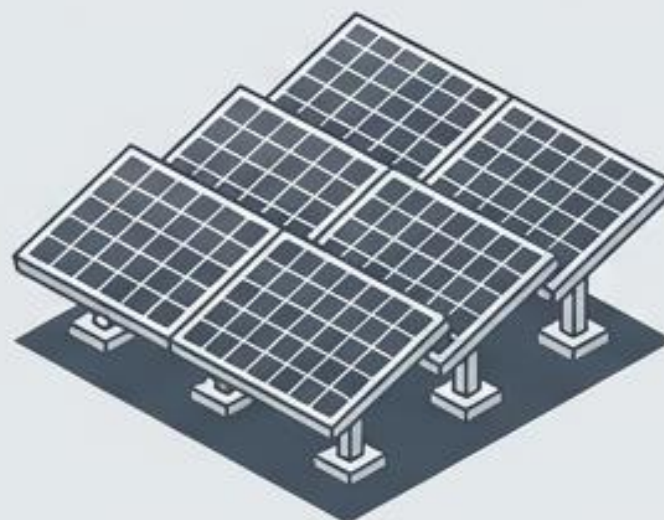
Digital Innovation Enabler

Smart Surveillance (CCMSS)



- AI-driven perimeter security
- 3,000+ active intelligent CCTV units

Sustainable Assets



- Data-driven property management
- Integrated solar grid deployment

System Integration



- SmartCare360 centralized monitoring
- Securing RM1.7B in physical assets

The AI-Powered Social Economy is Not Science Fiction



Imagine a charity organisation that predicts community needs before crises occur.



Imagine a zakat or waqf institution allocating resources based on real-time intelligence.



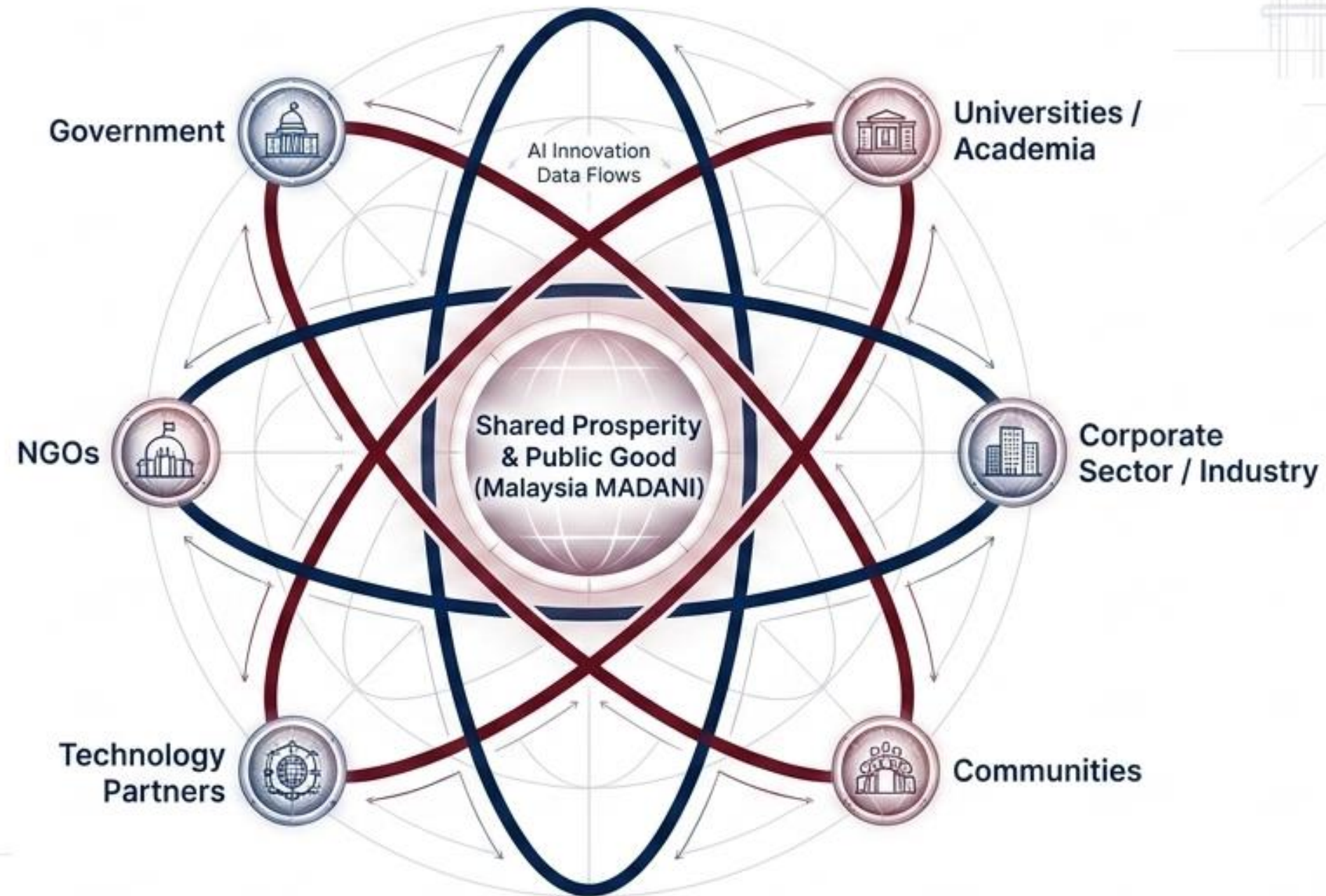
Imagine communities receiving personalised assistance instantly.



Imagine policy makers making evidence-based decisions with absolute clarity.

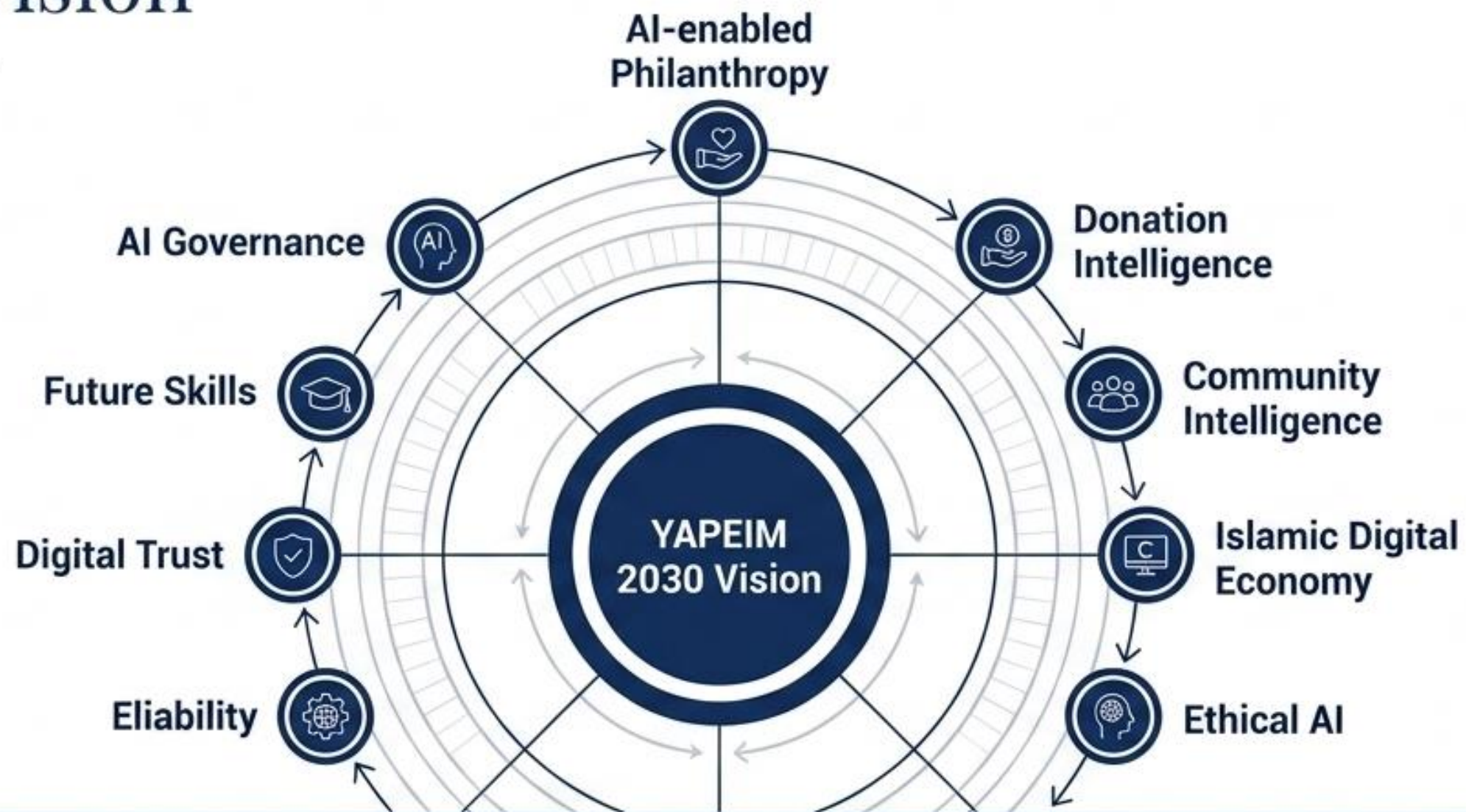
Proactive, predictive social finance intercepts crises before they occur.

The Collaborative Innovation Ecosystem



Meaningful innovation happens through collaborative ecosystems, not isolated institutional silos.

The 2030 Vision Trajectory



**Accelerating the Digital Economy Blueprint &
Realizing Malaysia MADANI**

The transformation of social institutions directly accelerates the realization of a resilient Malaysia

Strategic Recommendations for Policymakers

1

Mandate Ethical Frameworks

Adopt ISO/IEC 42001 and NIST RMF as baseline requirements for public sector automated systems.

2

Invest in Community Intelligence

Shift funding models from reactive welfare distribution to predictive social infrastructure platforms.

3

Foster Ecosystem Integration

Establish national sandboxes where government, academia, and social institutions (like YAPEIM) can securely share anonymized intelligence.

Institutionalizing AI requires deliberate policy frameworks, not just technological procurement.

Artificial Intelligence is not the destination—human flourishing is



**Responsible
AI** + **Trusted
Institutions** + **Inclusive
Communities** = **A Humane
Economy**

Let's build a more humane economy together.

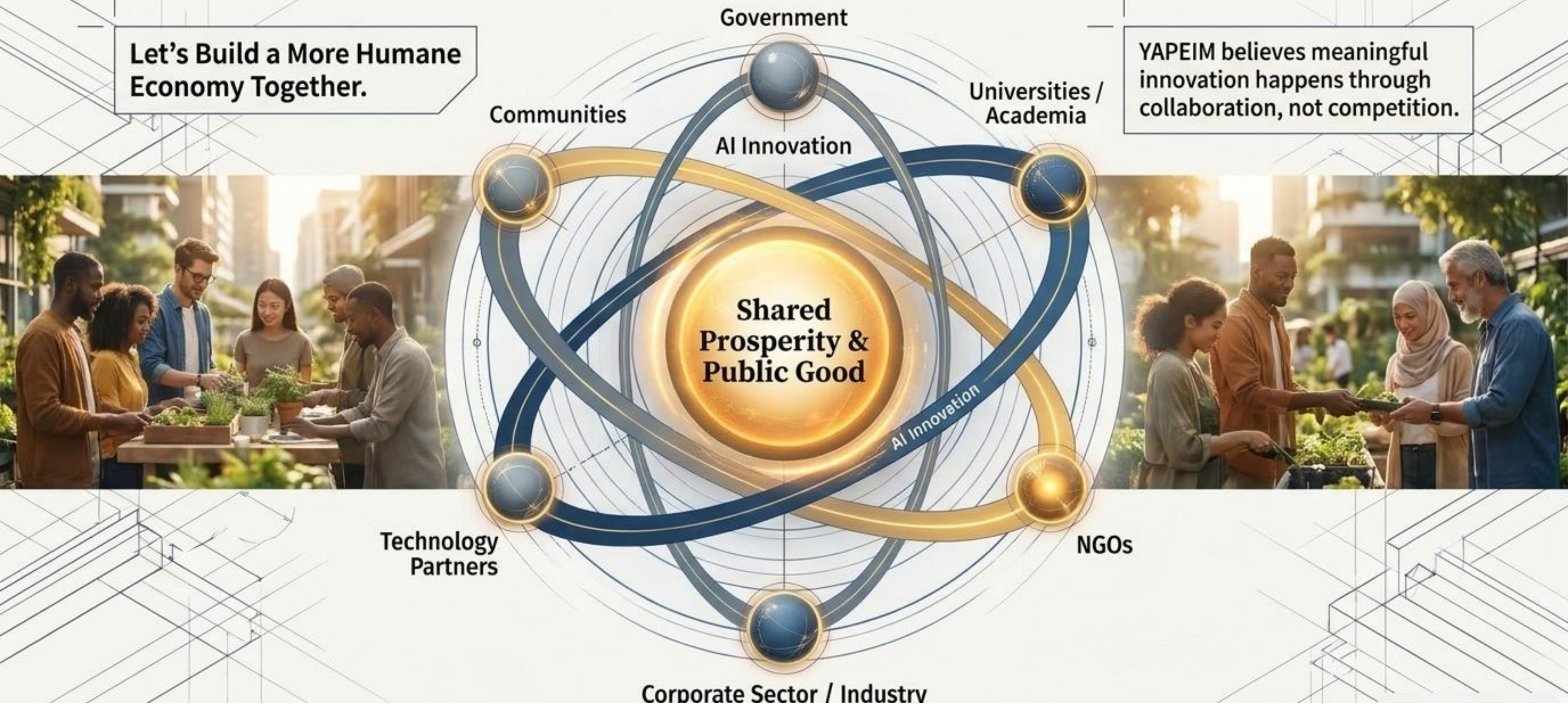
Effendy Zulkifly

Chief Digital Officer, YAPEIM Holdings Sdn. Bhd.

Meaningful innovation requires a collaborative ecosystem

Let's Build a More Humane Economy Together.

YAPEIM believes meaningful innovation happens through collaboration, not competition.



The Collective Mandate

**We invite all stakeholders to collaboratively build
an AI-driven, highly humane digital economy.**

Advancing the vision of Malaysia MADANI through intelligence, integrity, and trust.

The true measure of our technology is the resilience of our people.