

ASEAN Fintech Forum

Advancing Asia. Empowering Nations.

20 May 2025

Hotel Muila Senayan, Jakarta

Post Event Report

ASEAN Fintech Forum 2025: Driving the Bank, Humanizing Technology

This year's event brought together over 200 senior industry leaders and trailblazers from across ASEAN, united in advancing financial innovation and inclusion. Our focus spotlighted the critical role of CIOs in driving banking innovation; empowering the underbanked, streamlining operations through AI, and promoting sustainable fintech.

From mobile wallets to blockchain transparency, we dissected how technology is reshaping access. Beyond the tools & tech, the ASEAN Fintech Forum bridged conversations that focused on economic empowerment and building resilient, inclusive futures.

Institutional Leadership Partners

WORLDLINE 



HCLSoftware

Expert Thought Leaders

Backbase

Anaplan

Perfios
Lead ✓ Leap

Engagement Partner



Supporting Partners



Attendee Demographics

Total RSVPs: **288**
 Total Attendance: **204**

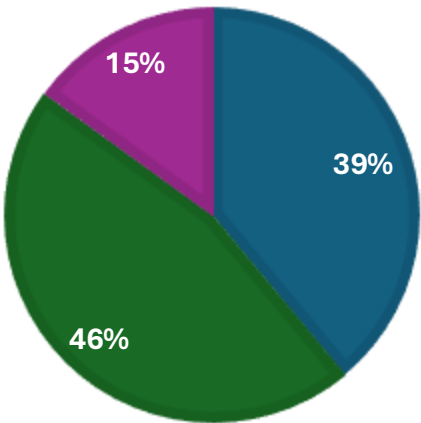
Roundtable Attendance

**Scaling Financial Inclusion,
 Platform Banking & AI** powered
 by **Backbase:**
17 attendees (CIO, CEO, CTO)

Deepfakes in the Era of AI
 powered by **Ping Identity:**
20 attendees (CIO, CISO, IT
 Security Heads)

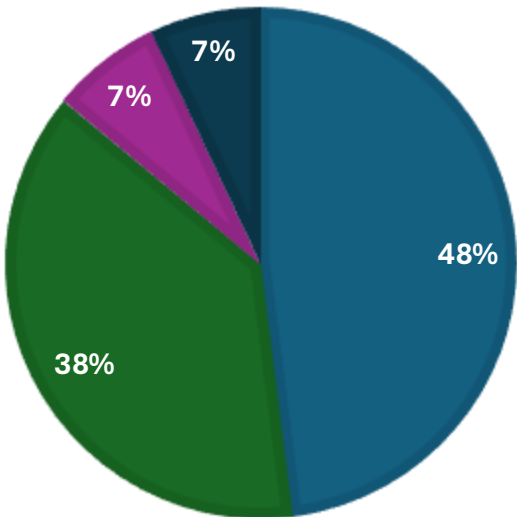
SENIORITY

- C-level / GM/ MD
- Directors/ HOD/ SVP
- Senior Managers/Managers



INDUSTRY

- Banking
- Insurance
- Other Financial Services
- Regulators, Government & Non-Profit

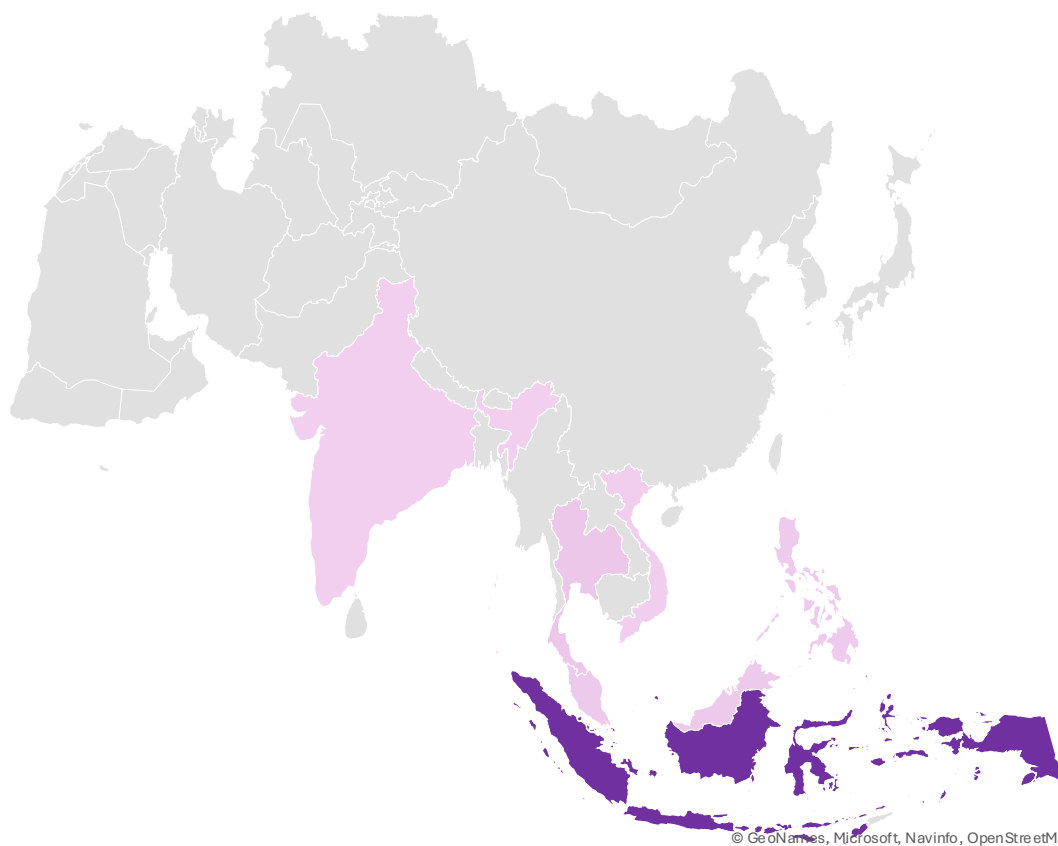


Attendee Demographics

Country Level Breakdown

- Brunei – 1.5%
- India – 0.5%
- Indonesia – 79.4%
- Malaysia – 3.4%
- Philippines – 2.9%
- Singapore – 6.9%
- Thailand – 4.4%
- Vietnam – 1%

Attendee Heatmap ASEAN



Number of Visitors 
1 162

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VOICES FROM #AFF2025

“It was a true honour for us to be part of such a meaningful and engaging event. **The forum was a fantastic platform for knowledge exchange and collaboration**” – HCLSoftware

“A huge thank you to you and the organizing team for hosting us and for having coordinated this event, **flawless indeed**” – Maybank

“Thank you for inviting us attending such **an important event**. I had great time as well.” – OJK

“It was a true honour to be part of it. The networking opportunities were also **beneficial**” – UNHCR

“The event was very well held, **great speakers and audience**. Last but not least, great food!” – HSBC

“It was a **great** event!” – Worldline



Event Anchors



Irene Umar, Vice Minister, Ministry of Creative Economy, Deputy Head of the Creative Economy Agency (EKRAF)

Advancing Inclusive Finance and Regional Empowerment

The forum opened with Irene Umar, Vice Minister from the Ministry of Creative Economy. In her keynote, she emphasised:

- The advancement of inclusive finance across ASEAN
- Integration of financial services into daily life
- Empowering nations through financial access
- Promoting equitable economic growth

Fintech as a Catalyst for Economic Transformation

- Fintech is pivotal in transforming Asia's economic landscape beyond 2025
- Essential for bridging access gaps, especially for underserved and unbanked communities
- Leverages new technologies and policy frameworks to enable inclusive access
- Drives comprehensive participation in the digital economy



Ti Eng Hui, CEO, Baiduri Bank

Regulatory Perspectives

Regulatory Perspectives on Financial Inclusion

- Regulatory leaders emphasized collaborative policies to overcome barriers and expand equitable financial access in ASEAN.
- The United Nations highlighted fintech use cases and called for stronger alignment between governments, regulators, and the private sector to better serve the underbanked.



Dr Pucktada Treeratpituk, Director, Payment Systems and Financial Technology Policy Department, Bank of Thailand

HJ Zaki Mohidin, Assistant Executive Director and Head of FinTech, Brunei Darussalam Central Bank (BDCB)

Alvinder Singh, Head, Innovation Acceleration Office, Monetary Authority of Singapore

M Ajie Maulendra, Deputy Director, OJK

Lito Villanueva, EVP and Chief Innovations and Inclusion Officer, RCBC, Chairman, Fintech Alliance Philippines, Co-Founder, Asia Fintech Alliance

Jonathan Wong, Chief of Innovation, Enterprise and Investment, United Nations Economic and Social Commission for Asia and the Pacific

Creating People Centred Experiences



Gerardo Andri, ASEAN Regional Director, HCLSoftware
Dr Chatchai Thnarudee, Board of Directors, Digital Government Development Agency

Customer and Employee Experience as Strategic Priorities

A dedicated session with HCLSoftware explored how Customer-centric strategies and upskilled employees are key to delivering seamless, high-quality financial services and ensuring long-term success.

HCLSoftware's presence at the mainstage saw a total of **88 attendees** on 1-1 booth engagements.

Promoting Gender Equality and Financial Inclusion for Women

GCC and Pacific case studies showcased efforts to empower unbanked women, supporting the UN SDGs and highlighting the need for tailored financial solutions to drive inclusion and gender equality globally.



Eelee Lua, Chief of Staff, xcube.co
Neha Mehta, CEO & Founder, FemTech Partners, Adjunct Lecturer, Fintech, Nanyang Technological University
Lisa R., Content Manager, ASEAN Fintech Forum

New Tech & Core Transformation

Integration of Fintech into Traditional Financial Systems

A dedicated session with Worldline yielded:

- Integrating fintech with legacy banking boosts accessibility, efficiency, and equity
- Enabling inclusive banking for underserved populations
- Modernizing infrastructure while retaining core systems

Worldline's presence at the mainstage saw 1-1 booth engagements of **61 attendees**.

Leveraging Advanced Technologies for Operational Transformation

- Advanced technologies are transforming banking operations, including improved efficiency and customer-centricity
- Enables a more responsive and inclusive financial sector
- Supports services tailored to diverse market segments



Mohd Suhail Amar Suresh, Senior Advisor, President & Group CEO's Office, Maybank

Noel Chow, Chief Executive Officer, Worldline Asia Pacific

Farah Jaafar, Advisor, FinTech Association of Malaysia



Charles Budiman, Chief Digital Officer, Maybank Indonesia

Benny Jioe, Head of Digital Transformation, Zurich Asuransi Indonesia

Neha Mehta, CEO & Founder, FemTech Partners, Adjunct Lecturer, Fintech, Nanyang Technological University

Fahim Uz Zaman, Founder, The Leaders Roundtables, Managing Director, 3A Ventures International

Building Sustainable & Accessible Development



Dr Saji Varghese, Founder, Sunbird Straws, Associate Professor in the Dept of English, Christ University Bangalore, Head, Centre for Design and Innovation for Social Entrepreneurship

Damla Buyuktasgin, Senior Regional Livelihoods and Economic Inclusion Officer, United Nations High Commissioner for Refugees (UNHCR)

Economic Empowerment for the Underbanked

The story of Sunbird Straws highlighted practical solutions for empowering the unbanked,

- Driving job creation and sustainable livelihoods
- Promoting environmental stewardship
- Scaling local to global as a model for inclusive innovation



Tom Kocsis, President & Chief Executive Officer, RAFI Microfinance Inc

Carlo Almendral, Chief of AI, Boost Capital

Overcoming Structural Barriers in Digital Payments

- Experts called for urgent expansion of digital payments
- Collaboration needed to remove barriers and deliver secure, affordable access for underserved communities

Inclusive Finance: Balancing Policy & Practice

Navigating Policy and Regulatory Challenges

- Leaders emphasized risk management and resilience to protect vulnerable groups
- Innovative tech and strong regulation are key to sustainable financial inclusion



Robin Newnham, Head of Policy Analysis and Guidance, Alliance for Financial Inclusion

Reuben Lim, Chief Operating Officer, Singapore Fintech Association

Damla Buyuktaskin, Senior Regional Livelihoods and Economic Inclusion Officer, United Nations High Commissioner for Refugees (UNHCR)

Supporting MSMEs through Microinsurance and Microfinancing

- Fintech is bridging the gap for MSMEs by expanding access to essential financial tools
- Supports strategic partnerships that strengthen MSME financing and growth
- Advances a more inclusive financial ecosystem across ASEAN



Francis Chiu, First Vice President and Head of Consumer Banking Applications, BDO Unibank

Cyrus Daruwala, Chairman, ASEAN Fintech Forum, Head of Business Intelligence Unit, ASEAN Economic Forum

Security, Identity & Resiliency: Safeguarding the Underbanked

Digital Identity as the Foundation of Secure Digital Economies

- Digital identity is key to inclusive, secure digital economies
- Robust frameworks enable digital service access, build trust, and drive financial inclusion

Ensuring Security, Resilience, and Business Continuity

In a session supported by Ping Identity,

- Cybersecurity leaders stressed the need for stronger security, resilience, and business continuity
- Risk management and adaptive security frameworks were seen as essential for sustaining financial operations amid rising threats

This conversation yielded **64 attendees** engaged in 1-1 booth engagements with Ping Identity reps.



Professor Lam Kwok Yan, Associate Vice President (Strategy and Partnerships), Executive Director, Digital Trust Centre Singapore & Singapore AI Safety Institute



Jackson Ng, CTO, COO & Head of FinTech, Azimut Investments

Danny Chan, Regional Chief Security Officer, Asia Pacific, Mastercard

Christophe Barel, Managing Director, APAC, FS-ISAC

Into the Future: Islamic Finance, Inclusive Finance & Fintech



The Rise of Islamic Finance through Technology

A dedicated session explored the evolution of Islamic finance in ASEAN, focusing on the alignment of fintech innovations with Shariah principles to promote inclusivity, ethical investing, and support for underserved communities.

Mayang Ekaputri, Chief Strategy Officer, Prudential Syariah

Aries Setiadi, Researcher, Centre for Indonesian Policy Studies

From Inclusion to Innovation: The Road to #AFF2026

The ASEAN Fintech Forum 2025 highlighted fintech's critical role in driving inclusive finance across Asia, emphasizing the integration of advanced technologies into traditional systems, expanding access for underserved communities, especially women and MSMEs, and enhancing both customer and employee experiences.

AFF 2026 will look at **cross-border interoperability, embedded finance adoption, AI governance and risk frameworks** for scalable, secure fintech growth in ASEAN.

ASEAN Fintech Awards



Recognition of Excellence and Leadership

The ASEAN Fintech Awards highlighted excellence in innovation, sustainability, financial inclusion, digital transformation, and leadership across the fintech ecosystem. This year's winners exemplify the bold thinking, resilience, and regional collaboration needed to drive inclusive economic growth.

We received nearly 116 submissions from across ASEAN, primarily from banks, with several vendor-submitted entries on their behalf. Initial shortlisting was conducted by banking and fintech analysts, focusing on truly unique initiatives. These were then reviewed by ASEAN Fintech Forum awards judges, many of whom are former bankers and regulators, for final validation and verification.

ASEAN Fintech Awards 2025 Jury Committee comprised of Cyrus Daruwala, Dr Chatchai Thnarudee, Christophe Barel, Danny Chan, Farah Jaafar, Reuben Lim, Mohd Suhail Amar Suresh, representing themselves, independent of their organisations.

ASEAN Fintech Awards

2025 Winners – Individual Winners



Financial Inclusion Leadership

Novian Supriatno, Regional CEO, PT. Bank Rakyat Indonesia (Persero) Tbk, Indonesia



Go Green

Tran Hung Huy, Chairman, Asia Joint Commercial Stock Exchange Bank, Vietnam



Women in FinTech

Gina Virginia, Chief Information Officer, HSBC Indonesia, Indonesia

ASEAN Fintech Awards

2025 Winners – Individual Winners



CIO of the Year

Victor Korompis, Senior Executive Vice President, Member of the Board of Directors, PT. Bank Negara Indonesia (Persero) Tbk, Indonesia



ASEAN Leader in Banking Technology

Vorannuch Dejakaisaya, Executive Chairman, Kasikorn Banking Technology Group (KBTG), Thailand

ASEAN Fintech Awards

2025 Winners – Organisational Awards



Best Customer Experience Bank

Rizal Commercial Banking Corporation (RCBC), Philippines



Best Payments Bank

Maybank, Malaysia



Most Customer Centric Bank

East West Bank, Philippines



Best SME Lender

CIMB, Malaysia

ASEAN Fintech Awards

2025 Winners – Organisational Awards



Best New Bank

Trust Bank, Singapore



Best Green Financing

Land Bank of the Philippines, Philippines



Most Inclusive Insurer

MSIG Insurance, Indonesia



Fastest Growing Insurer

FWD Group

VIP Lunch Roundtable Insights

Hosted by Ping Identity



Combating Fraud: Deepfakes in the Era of AI

AI-driven fraud and deepfakes are eroding trust in digital finance, especially for the underserved. Inclusion without education is exposure.

At Ping Identity's roundtable, leaders agreed: **protecting digital identities must go hand-in-hand with financial literacy, strong authentication, and cross-sector trust frameworks.**

Empowerment starts with secure, human-centered design.

VIP Lunch Roundtable Insights

Hosted by Backbase



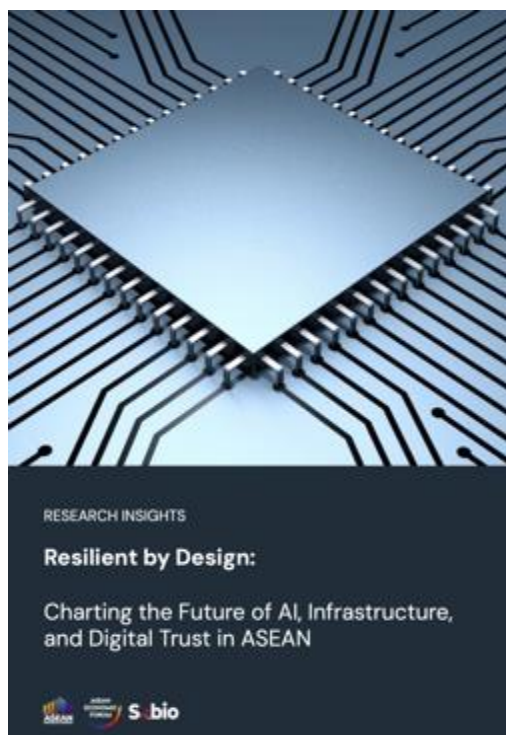
Scaling Financial Inclusion: Platform Banking and AI for Seamless, Trustworthy Engagement

AI isn't a luxury in digital banking—it's a necessity. At the Backbase VIP Roundtable, leaders agreed, for many underserved individuals and MSMEs, **banking apps are their first true digital experience.**

That moment must be intelligent, intuitive, and inclusive. With 40–50% of new customers dropping off in the first 90 days, banks need AI to guide onboarding, personalize engagement, and build trust at scale.

It's not just about selling; it's about sustaining relationships. Financial inclusion starts with relevance, and AI makes that possible, one journey, one customer, one moment at a time.

Download our FREE reports today!



As AI ambitions surge across ASEAN's financial services sector, the real challenge isn't innovation—it's readiness. *Resilient by Design* dives deep into the critical infrastructure, regulatory, and sustainability gaps holding banks back, offering strategic insights from 20 regional and global leaders. From zero trust security to edge AI, compliance-ready architecture, and ESG-conscious deployment, this report unpacks what it truly takes to scale digital transformation without losing trust.

If you're leading your institution's next wave of AI and digital strategy, this is the blueprint you need.

[CLICK HERE FOR THE REPORT](#)

In an era marked by geopolitical volatility and rapid tech disruption, financial institutions are moving beyond static dashboards and Excel-bound models toward connected, agile planning ecosystems. This report covers real-world insights from practitioners showcasing how banks are modernising everything from capital planning and compliance reporting to workforce forecasting and scenario modelling.

A key takeaway? Decision infrastructure is becoming the new strategic backbone—enabling institutions to bridge strategy with execution through smarter, data-driven planning.

[CLICK HERE FOR THE REPORT](#)



Stay tuned for updates on #AFF2026!

ASEAN Fintech Forum 2026 is Calling! Get Involved Today.



AFF 2026 & Commercial Enquiries

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