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BUILDING TRUST AND RESILIENCE FOR BRUNEI'S DIGITAL FUTURE

16 September 2026 - As Brunei Darussalam continues to advance its digital transformation agenda, trust, security and confidence have become essential foundations of a thriving digital economy. Recognising the importance of safeguarding individuals, businesses and communities in an increasingly connected world, Bank Islam Brunei Darussalam (BIBD) participated in the **CYSEC 2026 Conference**, organised by Cyber Security Brunei (CSB), reaffirming its commitment to supporting national cybersecurity efforts and contributing to a resilient digital future for Brunei.

The conference brought together stakeholders from government, industry, academia and the cybersecurity community, reinforcing the importance of a whole-of-nation approach towards strengthening cyber resilience and supporting Brunei's digital development agenda.

As Brunei's leading financial institution and Partner in Progress, BIBD views cybersecurity as a key enabler of economic growth, digital innovation and public trust. The conference provided an opportunity for the Bank to collaborate with stakeholders, exchange insights and contribute towards a safer and more resilient digital ecosystem for Brunei.

As digital adoption accelerates across the nation, cybersecurity plays an increasingly important role in supporting the successful implementation of Brunei's digital transformation agenda. BIBD remains committed to supporting the Government's aspirations under the Brunei Digital Economy Masterplan and related national initiatives by helping to build a trusted digital ecosystem where individuals and businesses can confidently embrace digital services. The Bank recognises that trust and security are fundamental enablers of innovation, inclusion and sustainable economic growth.

At the conference, BIBD showcased its approach to safeguarding customers and digital services, demonstrating how technology, people and awareness work together to support a secure and trusted banking experience. The showcase reflected the Bank's continuous efforts to protect customers while supporting the adoption of digital financial services with confidence.

Speaking on the Bank's participation, Haji Mohammad Yusri bin Haji Wahsafelah, Acting Managing Director and Chief Executive Officer of BIBD, said: *"As Brunei advances its digital economy ambitions, cybersecurity plays a vital role in enabling growth, innovation and public confidence in digital services. Protecting our digital future requires collaboration across government, industry and the wider community."*

"At BIBD, our priority is ensuring the security and peace of mind of our customers. Every investment we make in cybersecurity, every awareness initiative we undertake, and every partnership we build is ultimately focused on helping customers, families and businesses use digital services safely and confidently."

"As a Partner in Progress, BIBD is committed to supporting national efforts to strengthen digital resilience while helping individuals and businesses navigate the digital world safely and confidently. Equally important is investing in local talent and capabilities that will support Brunei's long-term aspirations under Wawasan Brunei 2035."

Further underscoring BIBD's commitment to advancing cybersecurity knowledge and capability development in Brunei, members of the Bank's cybersecurity team also participated as speakers during the conference, sharing practical insights and real-world experiences with industry professionals and practitioners.

Fattah Ali, Acting Assistant Chief Information Officer for Cybersecurity, delivered a presentation titled "Zero Trust in Practice: From Principles to Policy Enforcement Points". The session explored how cybersecurity principles can be translated into practical measures that help organisations better safeguard their systems, services and users in an increasingly connected world. By bridging strategy and implementation, the session provided valuable insights into strengthening resilience and building trust in digital environments.

Meanwhile, Khaliq Saifullizan and Bazli Jamaluddin, Security Operations Centre (SOC) Officer at BIBD, presented a session titled "Practical Malware Analysis for Non-Programmers". Using a real-world case study, the presentation demonstrated how emerging technologies, including artificial intelligence, can support the identification and analysis of cyber threats more efficiently, helping organisations respond to evolving risks and strengthen their overall security posture.

The participation of BIBD's cybersecurity professionals reflects the Bank's commitment to fostering knowledge-sharing, strengthening local expertise and contributing to the growth of Brunei's cybersecurity ecosystem. It also aligns with the Bank's broader efforts to support capability development and nurture future cybersecurity talent for the nation.

A key focus of BIBD's participation was supporting the development of local cybersecurity talent and strengthening industry capabilities. Through knowledge-sharing, collaboration and active participation in platforms such as CYSEC, the Bank continues to support initiatives that encourage skills development, lifelong learning and greater interest in technology-related careers. BIBD believes that investing in people is essential to building long-term national resilience and sustaining Brunei Darussalam's digital economy.

Beyond its own operations, BIBD places significant emphasis on community awareness and education. Working closely with stakeholders, including Cyber Security Brunei, the Royal Brunei Police Force and other partners, the Bank continues to promote cyber awareness initiatives that help individuals recognise scams, protect themselves from fraud and adopt safer digital practices.

This commitment extends to programmes such as Digital Warga Emas, which equips senior citizens and vulnerable groups with practical knowledge to navigate digital platforms safely and confidently. These efforts reflect BIBD's belief that everyone should be able to participate in the digital economy securely, regardless of age, background or level of digital literacy.

Beyond awareness and education, BIBD continues to work closely with key stakeholders including Cyber Security Brunei, the Royal Brunei Police Force, regulators and industry partners to address the growing threat of scams and cyber-enabled fraud. Through proactive monitoring, customer engagement and information sharing, the Bank has supported efforts to identify suspicious activities, assist investigations and help protect customers from financial losses.

The fight against scams requires collective action. By strengthening collaboration with authorities and continuously enhancing customer awareness, BIBD aims to reduce the impact of scams on individuals, families and businesses. These efforts have contributed to protecting customers' hard-earned savings and reinforcing public confidence in digital financial services.

Ultimately, cybersecurity is about protecting people, not just technology. Every successful prevention of a scam, every fraudulent transaction stopped, and every customer protected represents more than a security outcome. It means preserving livelihoods, protecting families' savings and helping individuals use digital services with greater confidence and peace of mind.

As more aspects of daily life move online, from banking and commerce to education and communication, BIBD remains committed to helping customers, families and communities navigate the digital world safely, confidently and responsibly. Through continuous awareness, education and collaboration, the Bank seeks to empower individuals to recognise risks, make informed decisions and stay protected in an evolving digital landscape.

As digital banking adoption continues to grow, BIBD remains focused on balancing innovation with responsibility. The Bank continues to enhance the security of its digital banking services while promoting customer awareness and responsible digital practices. This includes ongoing investments in technology, robust governance frameworks, employee capability development and customer education initiatives designed to strengthen trust in digital financial services.

A trusted and secure digital ecosystem is essential to unlocking the full potential of Brunei's digital economy. When individuals and businesses feel confident using digital services, innovation can flourish, economic opportunities can expand and communities can become more connected. Cybersecurity therefore plays a vital role not only in protecting systems and information, but also in supporting national development, economic diversification and the long-term success of Brunei's digital future.

BIBD also encourages customers to remain vigilant by safeguarding their banking credentials, exercising caution when responding to unsolicited requests for personal information and verifying communications through official channels. The Bank reiterates that it will never request passwords, PINs, One-Time Passwords (OTPs) or account credentials through unsolicited phone calls, messages or emails.

Through its participation in CYSEC 2026, BIBD reaffirms its commitment to supporting Brunei Darussalam's digital development agenda and strengthening the nation's cyber resilience.

As a Partner in Progress, the Bank remains committed to working alongside Government, industry and community stakeholders to build a trusted digital ecosystem, strengthen local capabilities and protect the wellbeing of communities.

Beyond safeguarding digital services, BIBD believes that strong cybersecurity creates something even more valuable: confidence. Confidence for customers to manage their finances securely, for families to embrace digital technologies with peace of mind, for businesses to innovate and grow, and for society to fully participate in an increasingly digital economy.

By supporting national digital ambitions, developing local talent, working closely with authorities to combat scams, and empowering communities through education and awareness, BIBD continues to play its role in helping build a safer, more resilient and more prosperous Brunei Darussalam for future generations.

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About BIBD:

BIBD is Brunei's largest Islamic financial institution, managing assets of over B\$11 billion and serving more than 345,000 customers through 14 branches across all four districts. Headquartered in Bandar Seri Begawan, BIBD operates under the ethos of being "Bruneian at Heart", guided by the principles of Maqasid Shariah to deliver Shariah-compliant, customer-centric financial solutions.

Through the BIBD Group Sustainability Framework, the Bank is committed to driving environmental and social progress while aligning with national goals such as Brunei Vision 2035. BIBD's community-focused initiatives reinforce its role as a key partner in the nation's development and prosperity.

Since 2015, BIBD has maintained an A- (Stable) credit rating from S&P Global and holds ISO 9001:2015 and ISO22301:2019 certification. The Bank has been recognised as the Strongest Bank in Brunei by The Asian Banker (2016-2024), Best Retail Bank (2013-2022), The Banker's Bank of the Year (2023), and Global Finance's Safest Bank in Brunei (2023), among other accolades.

For more information, please visit www.bibd.com.bn

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