2025
WORLD ANTI-CORRUPTION CONFERENCE FULL REPORT

United for Integrity: Innovation, Collaboration, and Accountability in the Fight Against Corruption

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CONTENT

Welcoming Remark

Mr. CY Cheah
Chairman of International Strategy Institute (ISI)

In his opening address, Mr. CY Cheah emphasised that the conference embodies a u[...] global commitment to advancing integrity, transparency, and accountability acro[...] sectors. Speaking on behalf of ISI, Mr. Cheah expressed his appreciation to partici[...] representing diverse regions and reaffirmed the Institute's mission to promote [...] governance, ethical leadership, and international cooperation.

Mr. Cheah traced the evolution of the conference from its beginnings as the Ma[...] Anti-Corruption Forum (MACF) in 2019 to its transformation into the [...] Anti-Corruption Conference (WACC) in 2023. He explained that by convening annua[...] different countries, the conference symbolises the universal nature of corruption an[...] collective responsibility to confront it globally.

Reflecting on the 2025 theme, "United for Integrity: Innovation, Collaboration [...] Accountability in the Fight Against Corruption," Mr. Cheah highlighted that mo[...] corruption has grown increasingly complex through digital transformation. Addre[...] such challenges, he noted, requires forward-looking strategies that con[...] technological innovation, cross-sector collaboration, and strong system[...] accountability. He further stressed that public trust can only be restored thr[...] transparent institutions grounded in ethical values and effective governance.

He also underscored the importance of the key topics discussed at WACC 20[...] including global compliance frameworks, fintech solutions, youth participation, an[...] application of digital tools in public administration — and reiterated that these dialo[...] should lead to practical actions and measurable reforms.

Mr. Cheah extended his appreciation to all partners, sponsors, and Rhodes House for their collaboration and support in making the conference possible. He acknowledged that the true fight against corruption goes beyond the formulation of policies, centring instead on the trust between governments and their citizens.

In conclusion, Mr. Cheah called upon delegates to carry forward the spirit of cooperation fostered at WACC 2025 — to speak openly, act with courage, and lead with integrity. He reminded all participants that the foundation of transparent governance lies in shared commitment, unity, and hope — and through collective effort, a world free from corruption can be realised.

Opening Keynote Address

Dato' Sri Shamshun Baharin bin Mohd Jamil
Director General, National Anti-Financial Crime Centre Malaysia

Delivering the Opening Keynote Address, Dato' Sri Shamshun Baharin bin Mohd Jamil underscored the urgent need for a united global response to corruption — a challenge he described as transnational, digitally enabled, and deeply systemic. Speaking before an international audience of leaders, policymakers, and practitioners, he reaffirmed that corruption is not a singular act but a systemic threat that erodes trust, distorts governance, and deepens inequality across societies.

He noted that while many nations have enacted anti-corruption frameworks, enforcement remains uneven, as reflected in the Transparency International Corruption Perceptions Index (CPI) 2024, which shows little global progress. For Malaysia, he emphasised that integrity reform is a national priority, guided by the vision of Prime Minister YAB Dato' Seri Anwar Ibrahim to position Malaysia among the world's top 25 CPI-ranked nations within the next decade.

Dato' Sri Shamshun highlighted the launch of Malaysia's National Anti-Corruption Strategy (NACS 2024–2028), a comprehensive plan that strengthens institutional integrity, promotes transparency in public procurement, reforms political financing, and embeds ethics education across sectors. He explained that Malaysia's approach has evolved from isolated enforcement to a coordinated and integrated anti-corruption ecosystem, driven by collaboration between multiple agencies under the National Anti-Financial Crime Centre (NFCC).

He outlined three pillars of Malaysia's strategy: Integrated Operations, which unify enforcement efforts and intelligence-sharing to address financial crimes; Global Cooperation, which enables asset recovery and cross-border investigations through partnerships with global and regional networks; and Prevention and Institutional Resilience, which focuses on proactive measures such as integrity units, corruption risk management, and digital tools that strengthen public accountability.

Dato' Sri Shamshun further emphasised two transformative drivers in modern anti-corruption efforts — youth engagement and technology. He praised youth-led initiatives such as the Youth Integrity Programme and Youth4Integrity, which empower young people to lead integrity campaigns and influence policy reform. He also highlighted Malaysia's adoption of AI-based detection tools, blockchain-enabled systems, and public feedback platforms to promote citizen oversight and participatory governance.

In conclusion, Dato' Sri Shamshun called on delegates to move beyond dialogue and commit to collective action, building a shared global integrity framework that unites governments, the private sector, and civil society. He closed with a powerful reminder:

"If corruption is systemic, then integrity must be systemic too. Let us each be that person who takes the next lead."

SESSION 1

Corporate Integrity in a Global Marketplace: Compliance Challenges and Strategies Across The Globe

Mr. Yousouf Jhugroo

Chairman and CEO, Compliance and Risk Consultancy (CRC) Founder, Consumer Protection Bureau (CPB) London

The first panel session of the World Anti-Corruption Conference (WACC) 2025 opened with an insightful presentation by Mr. Yousouf Jhugroo, who drew upon his extensive experience in compliance and governance across the United Kingdom and emerging markets. He highlighted that corruption in corporate environments seldom begins with overt bribery but rather with silence, concealment, and blurred accountability. According to him, corruption often takes root when individuals and organisations choose to hide information, avoid transparency, or disregard responsibility — behaviours that gradually erode governance standards.

Mr. Yousouf illustrated this with examples from key sectors such as railway infrastructure, renewable energy, and social care, explaining that many compliance failures stem not from lack of regulation but from limited awareness, restricted access to contractual obligations, and inadequate oversight. In one case from the UK railway industry, the company's leadership withheld the contents of its franchise agreement from middle management. Once the document was made accessible to all managers and accompanied by structured training, compliance levels improved dramatically, and within three years, the company achieved zero non-compliance.

He further described similar experiences under the UK's Green Deal renewable energy programme and within social care institutions, where ineffective monitoring and insufficient training led to widespread breaches. Through systematic auditing, transparent governance frameworks, and targeted capacity-building, these initiatives were eventually restored to compliance and operational integrity.

Reflecting on these experiences, Mr. Yousouf stressed that corporate compliance must be embedded into the very fabric of organisational culture. He argued that compliance should not be viewed as an external or additional obligation but as an integral part of every employee's role and responsibility. Reward systems, he added, should reflect collective accountability rather than concentrating benefits at senior levels.

In conclusion, the session underscored that genuine corporate integrity arises when transparency, ethical leadership, and accountability become institutional norms rather than imposed requirements. Sustainable compliance, as highlighted by Mr Yousouf, depends on accessible information, continuous oversight, and an internal culture where integrity is understood and practised at every level of the organisation.

SESSION 1

Corporate Integrity in a Global Marketplace:
Compliance Challenges and Strategies Across The Globe

Dr. Musa Adamu Aliyu SAN

Chairman, Independent Corrupt Practices and Other
Related Offences Commission (ICPC), Nigeria

In his presentation, Dr Musa Adamu Aliyu SAN highlighted why corporate integrit fundamental to long-term business sustainability, drawing on Nigeria's governance a regulatory experience. He defined integrity, quoting C. S. Lewis, as "doing the right th even when no one is watching," emphasising that it is the foundation upon wh responsible corporate conduct and public trust are built.

Dr. Musa observed that multinational corporations operating in emerging markets of face complex legal environments where compliance standards differ across jurisdictic He noted that actions considered acceptable elsewhere may constitute criminal offer in Nigeria under laws such as the Corrupt Practices and Other Related Offences Act a the Code of Conduct for Public Officers. Using major cases such as Malabu Oil and P& he demonstrated how corporate disregard for local laws led to massive finan exposure, prolonged litigation across multiple countries, and serious reputatic damage. These cases, he said, underscore that attempts to cut corners for pr inevitably carry long-term consequences.

He stressed that combating corruption requires more than legislation; it dema leadership from the top. Corporate leaders must set a clear ethical tone, establish transparent codes of conduct, and ensure consistent training across all levels of staff. Dr. Musa further called for strong whistleblower protection, effective internal control systems, and equitable enforcement mechanisms to deter misconduct. He also advocated for recognising and rewarding employees who demonstrate integrity, arguing that positive reinforcement strengthens ethical culture and inspires others to follow suit.

Dr. Musa concluded by reiterating that integrity is not a cost but an investment. Companies that conduct business honestly, he said, earn respect, attract investors, and contribute to sustainable national development. His core message to the audience was clear: when leaders act with integrity, compliance becomes a culture, and the fight against corruption becomes a shared responsibility.

SESSION 1

Corporate Integrity in a Global Marketplace: Compliance Challenges and Strategies Across The Globe

Dr. Hairuzzaki bin Mohd Yusof

Chief Assistant Director, Malaysian Anti-Corruption Commission (MACC)

In his presentation, Dr. Hairuzzaki bin Mohd Yusof provided a comprehensive overview of Malaysia's integrity and governance ecosystem, focusing on the role of education, training, and institutional reform in embedding anti-corruption values across both public and private sectors. He explained that Malaysia's integrity framework is anchored by the National Anti-Corruption Plan (2019 – 2023) and its successor, the National Anti-Corruption Strategy (2024 – 2028), which together form a unified roadmap to strengthen transparency, accountability, and ethical governance nationwide.

Dr. Hairuzzaki highlighted the establishment of more than 475 Integrity Units within public agencies and over 240 Integrity and Governance Units in government-linked and private companies. These units, he noted, serve as internal compliance mechanisms designed to detect, prevent, and manage misconduct, while fostering collaboration between MACC, the Public Service Department, the National Audit Department, and the Companies Commission of Malaysia. This networked approach has proven instrumental in aligning national anti-corruption policies with corporate governance standards. He emphasised Malaysia's progress in implementing Section 17A of the Malaysian Anti-Corruption Commission Act 2009, which introduced corporate liability provisions. The government's "TRUST" guidelines—Top-level commitment, Risk assessment, Undertake control measures, Systematic review and monitoring, and Training and communication—provide corporations with a structured defence framework and help translate compliance obligations into daily business practice.

Dr. Hairuzzaki also underscored that the country's integrity efforts are moving beyond compliance toward culture-driven governance. Genuine integrity, he stated, must come "from the inner self" of individuals rather than from enforcement alone. Leadership by example, continuous training, and cross-sector collaboration are key to transforming compliance from a checklist into shared organisational values. He shared that the Malaysian Anti-Corruption Academy (MACA) plays a central role in this transformation by offering certified integrity officer programmes, customised training, and international cooperation to build sustainable integrity frameworks.

Addressing questions on the effectiveness of training, Dr. Hairuzzaki affirmed that while change takes time, consistent education and empowerment produce measurable outcomes. He cited a case in which a Certified Integrity Officer's whistle-blowing led to the successful prosecution of a corporate chairman—demonstrating that well-trained officers can directly uphold accountability at the highest levels.

In conclusion, Dr. Hairuzzaki reiterated that Malaysia's anti-corruption efforts are guided by a vision of culture transformation—from checkbox compliance to value-based decision-making. Integrity, he asserted, must be cultivated through leadership, continuous learning, and personal conviction—ensuring that ethical conduct becomes the natural foundation of both public service and corporate governance.

SESSION 2

Financial Innovation and Integrity: Fintech's Role in Strengthening Governance and Accountability

Professor Saeed Akbar

Head of Accounting, Finance and Economics Department, University of Bradford

Professor Saeed Akbar, serving as moderator for the session, began by framing the central question of how financial innovation can reinforce governance, transparency, and accountability in the global fight against corruption. Drawing from his extensive academic background at leading UK universities, he observed that fintech represents far more than a digital revolution in finance—it is a fundamental transformation of how trust is built and maintained within economic systems. He underscored that the convergence of finance and technology has created both opportunities and vulnerabilities, demanding that integrity and regulation evolve alongside innovation.

Professor Akbar explained that fintech encompasses a broad range of applications, from mobile payments and peer-to-peer lending to blockchain technology and artificial-intelligence-driven analytics. Each of these tools has the potential to increase transparency by generating verifiable transaction records and reducing reliance on cash-based systems where corruption often thrives. Yet, he noted, this progress comes with challenges—especially as innovation moves faster than legislative frameworks can adapt. The global nature of fintech complicates enforcement because financial technologies operate beyond national borders while most regulations remain jurisdiction-bound. This fragmentation, he argued, can create loopholes that illicit actors exploit.

He further explored the ethical dimension of financial technology, noting that true progress cannot be measured by convenience or efficiency alone, but by how innovation contributes to public trust. Fintech must therefore be developed and deployed within governance models that prioritise accountability, fairness, and proportional regulation. Professor Akbar encouraged the use of regulatory sandboxes as experimental environments where new ideas can be tested safely under the supervision of authorities, ensuring that innovation benefits society without compromising stability. He also stressed the importance of building institutional capacity, particularly within regulatory agencies, to understand emerging technologies and mitigate associated risks such as cybersecurity threats, data misuse, and algorithmic bias. In his reflections, Professor Akbar described fintech as both a mirror and a catalyst of human behaviour: it can empower ethical systems, or magnify moral weaknesses, depending on how societies choose to use it. He emphasised that anti-corruption efforts must start not only with technology but also with culture and education—instilling fairness, transparency, and responsibility at every level of governance and business. Technology, he asserted, should be seen as an enabler rather than a substitute for human values.

In conclusion, Professor Akbar called upon policymakers, regulators, and private-sector leaders to

SESSION 2
Financial Innovation and Integrity: Fintech's Role in Strengthening Governance and Accountability

Mr. Mohamad Zakie bin Abu Hassan
Deputy Director, Asset Management Division (AMD), National Anti-Financial Crime Centre (NFCC), Malaysia

Mr. Mohamad Zakie bin Abu Hassan offered a practical perspective from Malaysia's experience in integrating fintech solutions to enhance transparency and strengthen anti-corruption efforts. He began by acknowledging that while financial innovation often aims at improving speed and convenience, its deeper purpose should be to foster integrity and accountability. Corruption, he observed, thrives in opacity and informal economies driven by cash transactions, whereas fintech—when designed ethically—illuminates these dark spaces through traceability and automation.

He detailed how Malaysia's financial landscape has evolved through initiatives such as digital payments, e-wallet systems, smart contracts, and real-time reporting platforms. These innovations allow regulators to track transactions, detect anomalies, and ensure that government subsidies or procurement payments are released only after verification, thereby reducing opportunities for manual manipulation or bribery. Mr. Mohamad Zakie also addressed the risks that accompany such progress, including data privacy concerns, cross-border illicit flows, and the technological gap among regulators and enforcement agencies.

To mitigate these challenges, he highlighted the role of Malaysia's Regulatory Sandbox, introduced by Bank Negara Malaysia, which provides a supervised environment for fintech firms to test products safely before full market entry. This framework—based on fairness, proportionality, and technology neutrality—has yielded concrete successes such as the implementation of DuitNow instant payments and e-KYC systems. Mr. Mohamad Zakie also emphasised the importance of capacity building within the public sector and judicial institutions to better understand digital financial systems and present fintech-related evidence in court.

In conclusion, Mr. Mohamad Zakie affirmed that innovation and integrity are not contradictory but complementary forces. When fintech is guided by ethical intent, robust regulation, and skilled oversight, it can become one of the most powerful tools to reduce corruption and strengthen public trust. He reiterated that the true measure of progress lies not in how advanced technology becomes, but in how responsibly it is used to uphold fairness, transparency, and good governance.

SESSION 2

Financial Innovation and Integrity: Fintech's Role in Strengthening Governance and Accountability

Dr. Janet Bastiman

Chief Data Scientist, Napier AI

Dr. Janet Bastiman presented a data-driven perspective on how AI-powered regtech improves detection and disruption of financial crime. Drawing on freshly released benchmarking work, she noted sizeable global leakages into criminal economies and argued that effective deployment of modern analytics—combined with supportive regulation—can significantly increase recoveries and reduce total cost of ownership for compliance.

Central to her message was the value of digital traceability. Unlike cash, digital channels—mobile payments, e-wallets, and blockchain-based transfers—produce rich, auditable metadata (counterparties, timing, routes, geospatial cues). When analysed through network and graph methods, institutions can identify patterns that single-transaction screening misses, including multi-hop relationships often used to distance politically exposed persons and beneficial owners from illicit flows. Because this generates large alert volumes, Dr. Janet stressed machine-assisted triage: models prioritise high-risk signals while human investigators retain decision authority, ensuring explainability and due process.

She observed uneven national performance driven by attitudes to innovation, regulatory stance, and institutional capacity. Mature markets deploying AI at scale may experience signal fatigue before effectiveness improves; others under-invest in technology despite positive regulatory attitudes. Her recommendations: (1) apply "right tech, right place"—use mature analytics available today (network analytics, graph ML) rather than waiting for full "agentic AI"; (2) maintain model governance and human oversight, with clear boundaries for any autonomous actions; (3) enable secure, privacy-aware information-sharing across institutions and borders to follow money rather than organisational charts.

Concluding, Dr. Janet underscored that raising the baseline with proven analytics will yield immediate integrity gains, while the next wave—more autonomous systems—must be introduced with strict guardrails, auditability, and clear lines of accountability to prevent misuse and protect civil liberties.

SESSION 3

Transparency by Design: Embedding Ethics and Accountability in Public Sector Digital Transformation

Mr. Johnston Busingye
High Commissioner of the Republic of Rwanda to the United Kingdom

Mr. Johnston Busingye shared Rwanda's strong anti-corruption journey as an essential part of its national reconstruction following the 1994 genocide against the Tutsi. From the outset, Rwanda recognized that corruption would undermine rebuilding efforts, so anti-corruption measures were integrated from day one and have since evolved alongside digital transformation.

He emphasized that zero tolerance for corruption has been central to Rwanda's governance, supported by robust digital systems that promote transparency, efficiency, and accountability. The government established Irembo, a digital gateway offering over 200 public services online—reducing bureaucracy, minimizing personal interactions, and limiting opportunities for corruption. Asset declaration for public officials is a key deterrent mechanism. Initiated around 2001–2002, it began with top leaders and now extends throughout all levels of public service. False declarations are a criminal offense, and consistent enforcement has shaped an ethical public service culture.

Mr. Busingye also noted that digital governance has strengthened data protection and accountability, with laws ensuring privacy and strict penalties for misuse of personal information. Rwanda's progress is reflected in international indices—ranking 43rd globally and 3rd in Africa in Transparency International's Corruption Perception Index, and 2nd in Africa in the Mo Ibrahim Index. The success stems from sustained vigilance, leadership commitment, and behavioral change, ensuring integrity becomes a national norm rather than an exception.

He concluded with a broader message: Africa works. Despite challenges, African countries like Rwanda demonstrate that transparent governance and ethical leadership can deliver tangible results. Mr. Busingye urged international partners and investors to recognize and trust in Africa's capability, emphasizing that the continent can, should, and does work.

SESSION 3

Transparency by Design: Embedding Ethics and Accountability in Public Sector Digital Transformation

Mr. Silviu Popa

Former Secretary General, National Integrity Agency (ANI), Romania

Mr. Silviu Popa from Romania emphasized the importance of combining institutional design with practical digital tools to effectively combat corruption. He noted that while laws and anti-corruption agencies are necessary, they are insufficient without technology that supports prevention and transparency.

He presented Romania's experience with an innovative integrity verification system designed to detect conflicts of interest in public procurement — a sector worth between 15 and 20 billion euros annually. Through automated cross-checking of data from company, police, and asset registries, the system flags potential conflicts before contracts are signed. This preventive approach, implemented in 2017, led to a 50% reduction in confirmed conflict-of-interest cases within two years and identified risks totaling around two billion euros. Mr. Popa highlighted that the system does not enforce sanctions directly but instead acts as an early-warning mechanism, empowering institutions to act responsibly before wrongdoing occurs. He stressed that the model is easily adaptable to other countries with sufficient data infrastructure and has inspired similar systems elsewhere, such as Ukraine's ProZorro platform.

He also discussed the role of asset declarations as both a preventive and administrative tool. While proving criminal intent can be difficult, asset declarations help reveal discrepancies between income and wealth, allowing for investigations into unjustified assets. This dual mechanism strengthens transparency and discourages corruption by increasing accountability within public institutions.

Concluding his remarks, Mr. Popa reiterated that true progress in anti-corruption efforts requires not only regulation and enforcement but also innovation and a proactive culture of integrity — where digital systems serve as instruments of prevention, transparency, and public trust.

SESSION 3

Transparency by Design: Embedding Ethics and Accountability in Public Sector Digital Transformation

Mr. Jung-Oh Son

Division Director, Anti-Corruption and Civil Rights Commission (ACRC), Republic of Korea

Sharing insights from South Korea's experience, Mr. Jung-Oh Son detailed how the country's journey toward e-governance has transformed its anti-corruption landscape — from manual oversight to a fully digital, transparent, and citizen-centered system. He explained that Korea's Anti-Corruption and Civil Rights Commission (ACRC) operates several key platforms, such as e-People for public petitions and participation, and Clean Portal for corruption reporting and whistleblower protection. Other systems like KONEPS (the Korea ON-line E-Procurement System), e-Nara, and Open Fiscal Data support transparency and accountability in public finance and procurement.

Mr. Son highlighted that digitalization addresses the root causes of corruption by reducing monopoly power, limiting discretion, and enhancing accountability — in line with Klitgaard's corruption formula. However, he also emphasized that the process faces challenges, including insufficient funding, institutional resistance, lack of legal frameworks, and limited public awareness. To overcome these barriers, strong political will, continuous training, public engagement, and legal support are essential.

He further stressed that digitalization should go hand-in-hand with ethical governance. Korea's conflict-of-interest laws, data protection policies, and compulsory ethics training for public officials play vital roles in sustaining this balance. According to Mr. Son, openness and information sharing should not be seen as a loss of control, but as a way to build trust and strengthen integrity. Ultimately, Korea's experience demonstrates that technology alone is not enough — collaboration, institutional commitment, and public participation are equally critical to achieving transparency and good governance.

SESSION 3

Transparency by Design: Embedding Ethics and Accountability in Public Sector Digital Transformation

Ms. Myat Su Thin
Director, Anti-Corruption Commission (ACC), Myanmar

Ms. Myat Su Thin shared Myanmar's progress in digital transformation and anti-corruption initiatives. She explained that Myanmar's digital journey began in Yangon and Mandalay, where around 80% of the population now uses smartphones with broad access to mobile and internet services. This has enabled faster access to e-payments, online applications, and information. Guided by the e-Governance Master Plan 2016–2020 and 2021–2025, Myanmar has introduced secure digital services, such as online applications for ID cards and passports, reducing reliance on paperwork.

At the local level, digital tools have strengthened transparency and accountability, allowing citizens to track budget allocations and spending through online systems. Legislative progress includes the Electronic Transactions Law (2004) and the Cybersecurity Law (2025), while new initiatives such as biometric digital IDs, electronic voting machines for the 2025 elections, and computer-assisted data collection aim to improve efficiency and data integrity.

From the Anti-Corruption Commission's perspective, the National Anti-Corruption Strategy Plan 2021–2025 focuses on reducing bribery in public services. Corruption Prevention Units have been set up in all ministries and states, supported by citizen feedback systems via SMS. Myanmar has also advanced public awareness through nationwide media campaigns, school programs, and the "Good to Know" initiative, which educates the public and businesses on procurement and tender processes.

Looking ahead, Ms. Myat shared that Myanmar is developing its 2026–2030 National Anti-Corruption Strategy Plan, which will emphasize awareness, investigation, and tackling both petty and grand corruption. A key change will be a more inclusive, bottom-up approach involving private sector input, feedback from frontline officers, and focus group discussions to ensure the new strategy is practical and effective. She emphasized that future efforts will also focus on embedding digital ethics, ensuring responsible data use, and promoting inclusivity through local language access and improved digital literacy.

SESSION 4
Youth, Ethics, and Digital Citizenship: Empowering the Next Generation Against Corruption Across The Globe

Mr. WONG Wai-kit

Assistant Director, Independent Commission Against Corruption (ICAC), Hong Kong, China

Building on earlier discussions on youth empowerment and integrity, Mr. WONG Wai Kit from Hong Kong's Independent Commission Against Corruption (ICAC) contributed practical lessons from one of the world's most experienced anti-corruption agencies. He shared how Hong Kong's success is rooted in the consistent combination of enforcement, education, and prevention, forming a dynamic and adaptable model tailored to each country's situation.

Drawing from over five decades of experience, he explained that meaningful change requires long-term commitment and sustained political will. It took Hong Kong about 30 years of continuous enforcement to lower corruption levels and another generation—around 40 years—to embed integrity into the social fabric. Mr. Wong illustrated how strong governance and consistent effort gradually changed public attitudes, transforming corruption from a "normal" act into one that society firmly rejects. He also emphasized the importance of adapting anti-corruption work to modern challenges, especially through youth engagement and digital innovation. ICAC has been running educational programs for all age groups, using drama, social media, and even AI-generated videos to connect with younger audiences. Their "Integrity for All" campaign ensures inclusivity, while the ICAC Ambassadors Program empowers university students, some of whom later join ICAC as officers—turning awareness into real-world action.

On international collaboration, Mr. WONG shared that ICAC actively supports global partners through its International Academy, which has trained nearly 3,800 participants from over 100 countries. He encouraged countries with limited resources to adapt and localize ICAC's materials, using local languages and cultural contexts to ensure stronger engagement.

In conclusion, Mr. WONG highlighted that anti-corruption transformation is a gradual but achievable process that depends on adaptability, leadership consistency, and societal participation. Enforcement, education, and prevention must work together like a living system—adjusting to each country's unique realities to achieve lasting integrity.

SESSION 4
Youth, Ethics, and Digital Citizenship: Empowering the Next Generation Against Corruption Across The Globe

Professor Vicha Mahakun

Dean, School of Law, Rangsit University Chairman, Anti-Corruption Foundation, Thailand

Professor Vicha Mahakun expressed his deep appreciation for Hong Kong anti-corruption initiatives, highlighting their success in embedding integrity int governance and education. He recalled sending Thai officers for training in Hong Kon during his tenure as Commissioner, noting Thailand's commitment to collaborate close to strengthen anti-corruption practices.

He emphasized that youth are vital agents of change and referenced the United Nation "Young Guardians of Integrity" campaign, which calls on young people to advocate fc transparency and develop solutions against corruption. Professor Vicha noted tha corruption undermines equal opportunities and access to essential services, while yout — with their creativity, digital fluency, and moral drive — represent a strong force fc reform. To overcome challenges such as exclusion, disillusionment, and lack of resource he urged greater investment in awareness programs, education, and practical learnin experiences that build ethics from both knowledge and the heart.

He shared Thailand's "Anti-Corruption in the Communities" program, implemente across all 77 provinces, which empowers youth to lead integrity campaigns rooted in loc culture. Thailand has also introduced whistleblower programs in schools to promot ethical courage and lifelong integrity. Professor Vicha praised Hong Kong's culture c ethical conduct, recounting an incident where a student declined a gift during offici duty — a gesture that exemplified genuine understanding of conflict of interest an moral discipline.

In conclusion, Professor Vicha reminded that youth are not only the leaders of tomorrc but changemakers of today. He emphasized that while technology and AI can a progress, ethical judgment must always guide decisions. Sustainable anti-corruptic efforts, he stated, require a balance between digital innovation and moral integrity t build transparent and accountable societies.

SESSION 4

Youth, Ethics, and Digital Citizenship: Empowering the Next Generation Against Corruption Across The Globe

Ms. Bianca Kopp

UNODC's Global Resource for Anti-Corruption Education and Youth Empowerment (GRACE)

Ms. Bianca Kopp, representing the United Nations Office on Drugs and Crime (UNODC), opened her remarks by emphasizing the critical importance of global collaboration in tackling corruption. She underscored that the complexity of corruption demands not only strong legal frameworks but also preventive measures that engage and empower young people as drivers of ethical change. She highlighted that education plays a crucial role in shaping values, fostering civic responsibility, and inspiring the next generation to act with integrity.

Ms. Kopp introduced UNODC's initiatives that promote integrity education globally, including the GRACE platform (Global Resource for Anti-Corruption Education and Youth Empowerment), which provides resources and opportunities for young people and educators to integrate anti-corruption learning into schools and communities. She explained that these efforts aim to build a generation equipped not only with knowledge but also with the moral courage to stand against corruption in all its forms.

She noted that empowering youth requires collaboration between governments, educators, civil society, and international organizations. By combining policy efforts with grassroots engagement, societies can create environments where integrity becomes a shared norm rather than an exception. Ms. Kopp also stressed that anti-corruption education must move beyond theoretical lessons to include real-life applications, mentorship programs, and youth-led initiatives that allow young people to experience integrity in action.

Concluding her remarks, Ms. Kopp expressed optimism about the growing global momentum in involving youth as "champions of integrity." She reiterated that the future of anti-corruption efforts depends on empowering young people to be ethical leaders who can influence systems, challenge injustices, and promote transparency. Through continued education, innovation, and partnership, she affirmed that the vision of a corruption-free society is not only possible but already in motion.

Welcoming Remark

Mr. CY Cheah
Chairman of International Strategy Institute (ISI)

Good morning, Your Excellencies, Guest of Honour Dato' Seri Shamsun, respected spe[...] moderators, esteemed guests, sponsors, delegates, ladies and gentlemen. It is my great ple[...] to welcome everyone to the World Anti-Corruption Conference 2025, held here in the bea[...] city of Oxford, United Kingdom. On behalf of the International Strategy Institute (ISI[...] organiser of this conference, I warmly thank all of you for being here. We gather today t[...] about a very important issue — the fight against corruption. The International Strategy Ins[...] works to promote good governance, integrity and cooperation. We bring together leaders[...] government, business, education, and civil society to share ideas and find real solution[...] journey began in 2019 with the Malaysia Anti-Corruption Forum (MACF). It was a place for A[...] countries to discuss corruption and good governance. Our first event was honoured b[...] presence of Malaysia's current Prime Minister, YAB Dato' Seri Anwar Ibrahim.

Over the years, MACF expanded in scope and ambition. By 2023, it had grown beyond ASEA[...] evolved into the World Anti-Corruption Conference (WACC), first held in Jakarta, then Bang[...] 2024, and now here in Oxford in 2025. We move the conference from one country to anothe[...] year because corruption has no borders. The fight against it must also be global. WACC give[...] platform to learn from each other and to work together. The theme of WACC 2025, "Unit[...] Integrity: Innovation, Collaboration, and Accountability in the Fight Against Corruption", re[...] the urgent need for collective action. Today, corruption is more complex and crosses [...] countries. It uses modern technology and new methods. To fight it, we need new ideas, s[...] teamwork, and clear accountability to earn public trust. This conference will discuss [...] governments, businesses, and civil groups can work together to build stronger syste[...] integrity. Topics will include global compliance, fintech and digital tools, youth involvemen[...] technology in governance. These are not just theories. We hope these talks will lead t[...] actions and policies that make a difference around the world.

We are very honoured to have with us speakers, panellists, and delegates from Asia, Europe, the Middle East, and Africa, including people from international organisations, enforcement agencies, universities and the private sector. Your presence shows that no one can fight corruption alone. Only through talking, sharing, and working together can we build a cleaner and more transparent world. I also wish to thank all our partners, supporters, and sponsors who made this event possible. A special thank you to Rhodes House, Oxford, for hosting us in this wonderful venue. Ladies and gentlemen, the fight against corruption is not just about policy; it is about people. It is about the trust between governments and their citizens. It is about making sure resources go to those who need them most. As we move into today's sessions, I invite each of you to speak openly, to share your ideas and experiences and make new connections. The diversity of this room is our biggest strength. Together, we can create real change.

Let us face this challenge with hope, unity, and courage. Together, we can build a world where corruption has no place, where integrity is respected, and where people trust their leaders and institutions. Thank you, and I wish you all a fruitful and meaningful conference.

Opening Keynote Address

Dato' Sri Shamshun Baharin bin Mohd Jamil
*Director General, National Anti-Financial
Crime Centre Malaysia*

Good morning, Your Excellencies, Distinguished Guests, Ladies and Gentlemen, it is a tremendous honour and privilege to address you this morning at the World Anti-Corruption Conference 2025, held at the historic Rhodes House, Oxford. To stand here amidst such a distinguished gathering of leaders, policymakers, practitioners, academics, youth representatives, and advocates from across the globe is both inspiring and humbling. Oxford, with its centuries-old tradition of scholarship and debate, is a fitting venue for us to confront one of the defining governance challenges of our time. This year's theme, "United for Integrity: Innovation, Collaboration, and Accountability in the Fight Against Corruption," speaks to the heart of our collective mission. Corruption today is not a localised or isolated phenomenon. It is transnational, digitally enabled, and structurally embedded, undermining trust, distorting governance, and impeding development in every region of the world.

Corruption is not simply about the misuse of funds or abuse of power. It is a systemic threat that weakens the very foundations upon which societies are built. It erodes trust between governments and citizens, within institutions, and among nations. Once broken, trust takes years — even decades — to rebuild. The consequences are far-reaching and measurable: First, it diverts public resources. Money that should go to hospitals, schools, and infrastructure is siphoned away. Second, it distorts public policy. Decisions meant to serve the people are too often shaped by private interests instead, weakening democracy. And third, it deepens inequality. The poorest and most vulnerable are the ones who lose the most — losing access to justice, services, and real opportunities.

Recent data paints a clear picture. Transparency International's Corruption Perceptions Index (CPI) 2024, covering 180 countries and territories, recorded a global average score of just 43 out of 100 — unchanged from previous years. A score of 100 represents "very clean," while 0 indicates "highly corrupt." This stagnation indicates that while many nations have enacted anti-corruption laws, implementation and enforcement remain uneven globally. For Malaysia, combating corruption is a national priority, anchored at the highest level of political leadership. Prime Minister YAB Dato' Seri Anwar Ibrahim has set a bold target: for Malaysia to rank among the top 25 countries in the CPI within the next decade. This is not merely a numerical ambition — it reflects political will to rebuild trust, reform institutions, and embed integrity across society.

To achieve this vision, Malaysia introduced the National Anti-Corruption Strategy, or NACS 2024–2028, on 7 May 2024. This strategy builds on the earlier National Anti-Corruption Plan (NACP) of 2019–2023 and sets out a comprehensive framework that involves every part of government and society. Through NACS, we aim to strengthen institutional integrity and uphold the rule of law, increase transparency in public procurement to ensure fairness and accountability, and reform political financing and asset declaration to close existing loopholes. We are also working to modernise enforcement capabilities so that agencies can act swiftly and effectively, while promoting a culture of ethics and integrity from classrooms to corporate boardrooms.

For Malaysia, recognising this evolving nature of corruption has shaped our national approach. We have moved from treating corruption as an isolated offence to understanding it as part of a larger criminal ecosystem. Our response, therefore, must be just as connected, coordinated, and strategic. Malaysia's anti-corruption landscape is transforming from siloed enforcement to systemic integration. Let me briefly share three key strategies Malaysia is implementing to address corruption in this interconnected age:

First - Integrated Operations – Seeing Corruption as the Thread, Not the Whole Cloth. At the operational core of Malaysia's anti-financial crime architecture is the National Anti-Financial Crime Centre (NFCC), which I have the honour to lead. NFCC was established in 2020 as a formal platform for joint actions against financial crimes. We coordinate integrated operations, centralise and analyse financial crime data, and conduct joint prevention measures. We coordinate joint operations involving multiple agencies — because corruption often links to predicate offences like tax evasion, fraud, trafficking, and money laundering. This coordination is critical. Corruption often overlaps with other financial crimes such as money laundering, cybercrime and tax evasion. Fragmented enforcement creates a blind spot and will not be effective in dismantling criminal syndicates. This formal platform is complemented with informal joint task forces such as the Multi-Agency Anti-Financial Crime Taskforce (MATF), which is led by the Malaysian Anti-Corruption Commission. These joint platforms bring together enforcement intelligence, financial data, and investigative capabilities into one cohesive front. We are guided by a simple but powerful insight: corruption rarely stands alone. By treating it as an enabler, we open more points of disruption, expose wider criminal networks, and create stronger cases for prosecution.

Second - Global Cooperation – Following the Money, Crossing the Lines. Corruption today doesn't stop at national borders — and neither can we. The 1MDB case was a wake-up call. It showed the scale of financial crime and the importance of international partnerships — including bilateral cooperation with countries like the United States, Singapore, and Switzerland. We managed to recover substantial assets outside Malaysia through good bilateral cooperation with our international counterparts. On the multilateral front, Malaysia plays an active role in UNCAC processes, the Asia Pacific Group on Money Laundering, and various global networks such as GlobE, ARIN-AP, and ASEAN cooperation platforms. Through these, we are now better able to share intelligence in real time, trace and recover assets across jurisdictions and coordinate multi-country investigations and prosecutions.

Third - Prevention and Institutional Resilience. Fighting corruption is not only about catching wrongdoers — it is about building systems that make wrongdoing harder and integrity easier. Malaysia is pivoting to a prevention-first approach: Integrity Units are now embedded in ministries and agencies. Corruption Risk Management (CRM) tools are rolled out widely. E-procurement and asset declaration systems are being digitalised. And crucially, we are investing in ethics education, leadership accountability, and institutional memory — because laws alone are not enough. We need cultures that support integrity from the inside out.

Ladies and Gentlemen,
As we confront entrenched systems of corruption, we must also look toward the new frontiers of anti-corruption leadership — frontiers driven by fresh ideas, new actors, and innovative tools, beyond those led by enforcement agencies. It is my sincere hope that the conference today will be able to generate and discuss these new ideas to be rolled out in the near future.

Let me share two examples.

First - Youth-Driven Integrity Movements - Around the world, young people are no longer content to be passive observers in the governance landscape — they are stepping forward as active changemakers, leading campaigns, designing policies, and holding institutions to account. In Malaysia, initiatives like the Youth Integrity Programme and Youth4Integrity, spearheaded by Transparency International Malaysia (TI-M) in collaboration with the Malaysian Anti-Corruption Commission (MACC), exemplify this rising momentum. These efforts go beyond awareness-raising. They include collaborations with universities and student bodies that lead nationwide integrity campaigns, organise anti-corruption hackathons, and host policy dialogues that channel youth voices

into governance reform. This youth-led movement is not confined to Malaysia. Across ASEAN, we are seeing the rise of regional youth integrity networks, digital integrity summits, and even student-led integrity audits of campus procurement and budgeting. These young leaders are redefining civic responsibility and demanding that governance systems reflect not only competence but character. The message is clear: youth are not just beneficiaries of good governance — they are architects of the next moral economy, a stronger culture of integrity. By investing in their energy and leadership, we are investing in the long-term resilience of our integrity infrastructure.

Second - Technology and Innovation as Integrity Enablers. Equally transformative is the role of technology in reshaping how we detect, deter, and disrupt corruption. Digital tools can reduce opacity and enhance oversight. Malaysia has made strides through platforms like the Public Complaints Management System (SISPAA) and the MyGovernance Portal, both of which empower citizens to report, track, and follow up on public complaints and performance in real time. At the operational level, we are deploying AI-based anomaly detection and exploring the use of blockchain technologies to enhance traceability in public expenditure. Our public procurement ecosystem is also transforming. Experimental AI tools are being piloted to flag high-risk transactions, while integration with beneficial ownership data is helping to expose hidden interests behind corporate entities bidding for public contracts. Beyond government-led tools, civic technology is emerging as a powerful force. We are seeing the rise of whistleblower apps, open data dashboards, integrity chatbots, and crowdsourced corruption mapping platforms. These innovations put oversight directly in the hands of citizens — democratising access to information and creating a culture of participatory accountability.

Ladies and Gentlemen,

This conference is not only about sharing good ideas and best practices. It is also about committing to action. To truly turn the tide, we must now look beyond individual initiatives and tactical responses. We must begin to build a shared infrastructure — one that connects public institutions, private enterprise, technology partners and civil society in a common commitment to integrity. Let us leave Oxford with a stronger resolve to translate ideas, best practices and strategies into an action plan that delivers real impact. Let us stand together and remain united for integrity. So I leave you with this quiet but urgent challenge: "If corruption is systemic, then integrity must be systemic too — who among us will take the next lead?" Let us each be that person. Let us build not only stronger systems, but a stronger moral economy — one that future generations will be proud to inherit. Thank you. Terima Kasih

SESSION 1

**Corporate Integrity in a Global Marketplace:
Compliance Challenges and Strategies Across The Globe**

Moderator:
Professor Colin Mayer CBE
Emeritus Professor of Management Studies, Blavatnik School of Government and Saïd Business School, University of Oxford

Panellist:
1. Dr. Musa Adamu Aliyu SAN
Chairman, Independent Corrupt Practices and Other Related Offences Commission (ICPC), Nigeria

2. Dr. Hairuzzaki bin Mohd Yusof
Chief Assistant Director, Malaysian Anti-Corruption Commission (MACC)

3. Mr. Yousouf Jhugroo
Chairman & CEO, Compliance & Risk Management Consulting (CRC).

Moderator:
Okay, good morning and welcome to the Rhodes House in Oxford. As was said, my name is Colin Mayer. I'm a professor here at the Saïd Business School, and it's my very great pleasure and privilege to be moderating this first session on "Corporate Integrity in a Global Marketplace: Compliance Challenges and Strategies Across The Globe". Now, most of you have come on planes from across continents. I've come on a bicycle down the road. So, I really ought to thank all of you for being here most sincerely. We've already heard a bit about the panelists, and you've got the biographies in front of you.

We've got three very distinguished panelists: Mr. Yousouf Jhugroo, Chairman & CEO, Compliance & Risk Management Consulting (CRC), Founder Consumer Protection Bureau (CPB); Dr. Musa Adamu Aliyu SAN, Chairman, Independent Corrupt Practices and Other Related Offences Commission (ICPC) in Nigeria. And Dr. Hairuzzaki bin Mohd Yusof, Chief Assistant Director, Malaysian Anti-Corruption Commission (MACC). So what we're going to try and do in this panel is to explore the complexities that companies face operating in many jurisdictions around the world, particularly in emerging markets, where there might be many regulatory inconsistencies and corruption risks across those countries. They find themselves under growing pressures from regulators and from civil society. And therefore, that they need to find ways of building compliance mechanisms and frameworks that promote cultures of integrity and honesty. And really, the purpose of this panel is try to tease out how can companies and other organizations, big and small, succeed in doing that? And what are the experiences that have been learned in trying to make that happen?

So each of the panelists will start off with a six-minute presentation of what they have in mind. You might say, well, why six minutes? The answer is because five minutes is too short, and seven minutes is too long. And after we've had that, then we will have 20 minutes of a general discussion amongst ourselves. And then we'll throw it open to you for questions from the floor. So please, as you hear the various presentations and discussions, prepare the questions that you would like to address to the panel later on during the session. Okay, so I'll turn to Mr. Yousouf Jhugroo to start the discussion. And please give us your point of view on these.

Mr. Yousouf Jhugroo:

Yes, okay, thanks very much. I would like to start straight away without any presentation because I've already been presented. I'll be talking briefly about experiences that we have had in tackling corruption, especially regarding compliance breaches, contractual breaches, regulatory breaches as well. So corruption in global commerce rarely begins with bribery. That's our experience. It begins, what may shock you, begins with silence. When people hide things, that's where corruption starts. Silence, shortcuts, blurred accountability— this is where corruption lies. People tend to hide, to conceal instead of reveal, instead of showing, instead of being transparent, instead of being accountable. Across the UK and emerging markets alike, I've seen how easily governance can slide from compliance into concealment, from honest error into deliberate misrepresentation.

I'll give you some examples. The railway. I used to be the compliance manager for an important railway company in the UK, and that company was audited by the Department for Transport, and they were found to be in breach of 26 major obligations: safety, particularly, and also financial. So, the Department for Transport imposed a fine on them: five million, to correct these non-compliances. When I was appointed to look into this issue, the first thing I found was the company had a franchise agreement signed with the Department for Transport, a huge document of 700 pages, and when I found that the contractual agreement, the franchise agreement, was unknown by most of the managers. The company had like 300 managers and there were five directors.

Out of these five directors, only two, the chairman and the general manager, knew about the franchise agreement. All the other managers were supposed to comply with what's in that franchise, didn't know what's in it. So that finding brought me to the idea of making it accessible to everyone. So I got first obstruction from the director. He said, no, don't make that known to the rest of the company because there is sensitive information in it. I said, fine, let's sit down and look at what this sensitive information is. So we try to eliminate some of the information that are supposed to be sensitive not to be revealed, but most of the other obligations had to be known by the people who are supposed to be implementing this agreement.

So we try to make this document live, put it under the internet, and make it accessible to everyone. So all the managers from that point on knew what they had to do, what the obligation they had to do, and they were able to implement them. Obviously it was difficult for them because there are a lot of things that they were not aware of, so we had to introduce training and we trained them and we showed them exactly what these requirements are, how to comply with them, and within three years the company had a zero non-compliance. As easy as that. They were just hiding it and they were paying fines for non-compliance because they thought that this information should never be known by the rest of the of the business. This is one thing.

The other thing is the Department for Climate Change had a project called the Green Deal project. The Green Deal is a renewable energy scheme, and it was supposed to be introduced to help people to use renewable energy. So what happened is they had a code of practice that they give to all the providers and installers to comply with, to be able to make sure that this project works properly. What happened is providers were working with the certification bodies to give as many installers as possible certification to go and install heating and all the renewable energy products in people's houses, and government was funding heavily in this project. The thing is we found that the providers were hiding a lot of information from the Department for Climate Change.

A lot of things that they were doing wrong, so we introduced audit to make sure that these people are complying with a code of practice. We found many of them were not complying with a code of practice because the certification bodies that were giving them the certificate to install were not checking on them properly, were not training them properly, and we had to introduce more information to them, try to punish those who are doing deliberately, get them out of business completely. Those who are doing it ignorantly, we train them and make them work properly. This is how that project worked after a while. It was a freer project and it started badly, but finally it went on well.

Another sector that we have worked is with the adult and social care, organizations that run homes for the elderly. We found that there are many groups who have got a lot of homes around the country. They run these homes, and the Care Quality Commission, the CQC, was supposed to oversee the operations, check them occasionally, and see whether they are complying with the regulations. But obviously, once CQC don't go to see them, they hide a lot of things. CQC send the inspectors, and they keep hiding from the inspectors all the things that they're supposed to show. When the inspectors go deeper into things and find that they were hiding certain information, then that's where these organizations start becoming very serious about their jobs. Because the inspectors were going deeper into what they were not showing.

And many of these homes had to shut down because they were causing a lot of problems for people. People were paying them; councils were paying them, but unfortunately, they were not delivering. So we stepped into this as well and we found the problem is the people who run these homes; they are not in the country. They are investors from abroad. They have sent the money; they have trusted people to do the job and some of the people, they don't even speak English. They are brought from abroad. These people who are brought from abroad are qualified, properly qualified, suitably qualified for the job. But when they come here, they don't understand the culture; they don't understand anything. They start from trying to understand, trying to see where to start with; they don't have the training.

So what we did, we started to build up the governance structure properly to be able to check over the people who will be providing the service. So the carers, principally, and the supervisors, the nurses, and all these people have been given specific responsibility, and there are checks across the whole organizations from top to bottom. And in this way, we found that many of these homes have improved, some which were not willing to improve have had to be closed down, and that as well is another big thing.

Moderator:
An extremely interesting set of examples that you gave there. So thank you very much indeed for that presentation. We now come to Dr. Musa Adamu Aliyu SAN. And I'm very interested to hear what you have to say.

Dr. Musa Adamu Aliyu SAN:
Thank you, Moderator. From my own angle, I'm going to talk about why corporate integrity matters. And also my core message on this issue. And what is the Nigerian experience. And as we know, integrity is, like C. S. Lewis said, doing the right thing even if no one is watching. It's something which is very important and key for any corporate entity to exist and to do a business for a long period of time. Because any attempt to cut corners, there will be consequences. Now, if you look at it, imagine markets like Nigeria.

Nigeria is a country with over 240 million citizens, which is the most populous black country in the world. And we are blessed with natural resources, especially around extractive industries. Now, there is opportunity around this area. And that is why there is also a challenge of compliance. And there are two cases where it shows that once you fail to comply with the rules and regulations, there will be problems. Our own experience is that the problem that companies are facing in operating in countries, especially in developing countries like ours in Africa, is dealing with different laws. You find out that maybe in their country of origin, certain things are not crime. But in countries like ours, let's say like Nigeria, if you do such kind of things, it is a crime.

For example, if you look at the Foreign Corrupt Practices Act of the United States of America, there are certain things that are not encouraging corruption. But in countries like ours, if you do it, like in Nigeria, if you do it, it is a crime. No matter how small amount of money, no matter the motive, in our country, once you offer it or you give it to a public officer, it's a crime. So that's why it is quite challenging for those corporate entities. They need to understand the laws of the country they are operating in, so as to avoid falling into this problem. Then secondly, the issue of facilitation, or if I may call it payment or bribe. This is a huge challenge for companies, because I know that companies are trying to make profits.

Now, in an attempt to make that profit, if care is not taken, those companies can fall into a problem that may lead to multiple litigation and potential damage. There are two cases which I want to give an example. There is Malabu case. Malabu is an oil rig which was offered by Nigerian government during military regime. The person who offered the license at that time, he was the Minister of Petroleum. And the company has an interest. Along the line, many multinationals, or two multinational companies, had an interest. And because of that, there are a lot of issues around that, where there are multiple litigations, criminal and civil, in UK, in US, in Netherlands, in Italy, in Nigeria. So, it's got a huge challenge for the company. Before the matter, I think, was able to find a little solution, or a solution over that. But it caused a lot of problems. Another case is the P&ID case. P&ID case is a gas supply agreement.

Yes. So, what happened in this case is that it was an agreement between Nigerian government and a company that was established or was incorporated in British Borneo Island for the supply of gas processing. And at the end of the day, the company was supposed to establish a gas processing facility where Nigerian government is to supply gas. But nothing was done by the company. Nigerian government couldn't supply. So the company sued Nigerian government for breach of contract. And about $6.6 billion arbitrage was slammed against Nigerian government with an interest of 7%. The huge amount of money Nigerian government was supposed to pay was about $11 billion. Now, the company attempted to enforce that arbitrage award in UK. Nigerian government challenged that.

What was the reason they mentioned is that, look, this arbitrage award was used as a conduit of corruption. Bribe was paid to public officers. And also, there are a lot of manipulations around that. And at the end of the day, the court now discovered that it is true. Government officials collect bribes, collect kickbacks, collect everything. So the award was set aside. And also, the sum of 44 million pounds was awarded as litigation costs to Nigerian government. Even two days ago, three days ago, the United Kingdom Supreme Court has affirmed that cost litigation fee to Nigerian government. Now, the challenge is that if you are not consistent in ensuring that you comply with the rules and regulations, a company tries to cut corners for it to get profits; that will cause problems.

And that problem will have huge reputational damage to that company. That is what happened in this case. So another problem is that there are weak enforcement laws. Sometimes, the companies feel like we can do whatever we want, and we can get away with it. And it's not like that. Because once you try not comply with the laws, there will be a consequence. Then another problem is there is weak control within the companies and fraud and misuse of rules, so it's really a challenge. Now, the core message I want to say is that this problem shows that fighting corruption and economic crime is not just about having rules. What do we need? We need leadership to set the tone. Once there is good leadership that believes in integrity and transparency, the message will go down.

But once the leaders want to cut corners, want to breach the law, so there is no way those under them will comply with the rules. So that is why the first strategy is for the leaders to send the signal that, look, we believe in complying with rules. We are not going to allow anybody to breach those rules. Now, when the head of the company acts with integrity, the rest of the staff will follow. So, leaders must show example. This is the first strategy. So, how will they do that? One, there must be simple, clear code of conduct that every worker should understand, which is clear and simple. Then, secondly, they need to train regularly on how to handle such kinds of issues. And also, the company, the leadership must ensure that it protects anyone who reports wrongdoing.

This is where the issue of whistleblowing policy comes in. That the company must strengthen its whistleblower policy so that at least people will have the confidence if there is any issue, they will report and they will not have fear of losing their job. And also, everybody want to reward, want to be recognized as human beings. So once a staff or employee of company did something good, he should be rewarded, either in kind or in cash so that they will know that this is something good and to encourage others to do that. And also the board, they must ensure the company's business as it's doing in accordance with the law and also they should not allow anything bad to happen. And also they should check the risk assessment and background and internal control.

So and when rules are broken, there should be punishment. They should not allow people to break rules so that they will not feel like breaching rules is something that will be tolerated. And also the small companies too, the SMEs, should also ensure that there is a right thing to do; they should train their staff, they should have their checklist, they ensure that they understand the code of conduct in their small businesses so that they will build integrity. And our experience in Nigeria is that we try as much as possible to ensure that once there is a breach of rule, there should be sanctions; there are sanctions. We ensure that once any company breaches the law, it must face the sanction. And also we don't allow anybody to benefit from the proceeds of crime.

That is why the PNID case, Nigerian government fought it because without fighting that, it will send a signal that in Nigeria we tolerate corrupt practices and also we encourage benefiting from the proceeds of crime. That's why Nigerian government had to sue and also challenge that EBITDA of $11 billion, and we succeeded because the High Court in London has confirmed that there were corrupt practices and Nigeria is not supposed to pay that amount of money, and this has sent a signal. Countries should not allow corporate entities to exploit their system to get benefits of the proceeds of the crime. So, we have prosecuted a lot of government officials and also business leaders that are engaged in corruption. At the same time, we are not just waiting for offenders to commit crimes. We have preventive mechanisms, whereby we don't allow the corrupt practices to take place. So, the systems that you review, which we review, the gaps, loopholes, and also we try to sensitize the system. So, my main message is that I want to leave with you is that integrity is not a cost, rather an investment. A company that does business honestly earns respect, and it attracts investors and grows stronger in the long run. Thank you.

Moderator:
Another extremely interesting presentation, Thank you very much, for that. Now, Dr. Hairuzzaki bin Mohd Yusof turn to give the final presentation.

Dr. Hairuzzaki bin Mohd Yusof:
Thank you, Prof, and audience, I'm Hairuzzaki from Malaysia. So today, I would like to talk about different angles of discussion. Unlike others, I will talk about education and training. Okay, this is the content of my presentation. And we move to the integrity governance. Okay, this is foundation of the good governance in Malaysia. As we can see that, there is number one is national anti-corruption plan 2019 to 2023, and after that, we have the national anti-corruption strategy, 2024 - 2028; continuation of the national anti-corruption plan as a comprehensive plan to guide, to integrate efforts in addressing issues related to governance, integrity, and anti-corruption.

And we also do have the integrity units, that implemented across the public sectors and also the private sectors to instrumentalise the accountability and transpransition practices, and we have the policy integration from all of the national anti-corruption plan. We have an aligning integrity initiative with broader national development and administrative reform objectives. So, this will be public sector achievement, as you can see that there is establishment of integrated units which are implemented throughout the public agencies in Malaysia and also to strengthen governance and accountability. We have strategic collaboration between MACC's partnership with Department of All Ministries Online Policies and Enhanced Integrity Initiative, JPA, which is a public service department, and also we have the compliance focus area, which is development framework for governance, risk management, and corruption, as we do have corruption integrity officer roles. And also we have a measure of outcomes, which is to reduce misconduct incidents and cultivate stronger governance. As you can see, that there is a number of our public sector's achievements in Malaysia so far.

What we will discuss today is beyond the compliance to culture. What I'm trying to say is that in this public sector, also private sector, we have the corporate governance that's primarily driven for the compliance. So now we have to move forward from the culture-driven society and also in public sector in Malaysia. So the first one will be compliance-driven to culture-based. We tend to move from the compliance-driven to the culture-based, as we can see that to shifting from rule enforcement to embedded values that get everyday decisions across the sectors. Also, we have the leadership commitment, of course. There is a tone from the top in all organizations, whether public sector or private sector. Top management must demonstrate integrity through actions, not just policies or statements. And continuous education, of course, I will talk a lot about the education in this session. A regular training program builds awareness and reinforces ethical practices throughout organization and cross-sector collaboration. Of course, we do have collaboration between two sectors, public and private sectors that sing together to have the better corporate governance in Malaysia.

Okay, this is the Integrity Unit Establishment. As you can see that in public sector, we have already 475 Integrity Units was established in public sector itself, and also we do have 245 Integrity and Governance Units was established in Governing Company and also the private sector in Malaysia. The public sector implementation established all ministries and also agencies that they have six terms of reference. The first one will be Compliance Management, Integrity Enhancement, Compliance Governance Detection and Verification, and Misconduct Management, and it was expanded to the Governing Company and also private sectors that we have established Integrity and Governance Unit, which is a model of Integrity and Governance Unit, IGU, replicated in Governance Link Companies with four terms of reference, with Corporate Integrity Framework and Whistleblowing Mechanism.

And it was a collaborative oversight by MSC's partnership with Public Service Departments, National Audit Departments, Companies Commissions of Malaysia, and all ministries to ensure policy alignment and comprehensive governance structure. And it was measurable outcomes to reduce internal misconduct and improve governance and culture to demonstrate effectiveness and integrity of anti-corruption initiatives. So as you can see, that there is a Governing Company, the GLC and GLIC implementation, as we discussed before this, the Integrity Unit model was a replication from the Integrity Unit of Public Sector, was successful for public sector framework adapted for GLC and GLIC, including public listed companies in Malaysia such as Petronas, Khazanah and also Semdabi, and Corporate Framework based on development of Integrity and Anti-Corruption Framework, which is a whistleblowing mechanism tailored to corporate governance needs. As you can see, there is, in Malaysia, Anti-Corruption Academy we do have a special program; we call around 521 CEIOs from 165 Governing Companies, and also we have 415 CEIOs from private sector. So there is a role of Malaysian Anti-Corruption Academy, which is MACA, to collaborate for customized and ad hoc training, accreditation programs, and advisory services supporting integrity implementation, and also it will enhance accountability, strengthen board oversight, and transparency in all government-related processes, including procurement processes across government and linked companies.

Okay, there's a legal framework of corporate liability in Malaysia. As you can see, there is a Malaysian Anti-Corruption Act 2009 and also 17A, which is corporate liability, which was introduced to the provision in 2018. As you can see, it's section 17A; capital A was MST Act. It's a provision that stipulates governance corporate liability principles where commercial organisation is committing an offence if any employee and/ or associated party commits bribery on behalf of the said organisation. Second one, corporate liability itself was development section of 17 capital A, stated as following: a commercial organisation commits an offence if a person associated with a commercial organisation corruptly agrees to give promises or offers any person any gratification, whether the benefit of that person or another person, with the intent to obtain or retain business.

So the government will produce the adequate procedures to help the companies. So adequate procedures is the one of the defence mechanisms in the event that a commercial organisation is charged under section 17 capital A, and it was based on the principle of trust, TRUST, a minister's guideline to help commercial organisation as one of the defences. As you can see, there is a top-level commitment, risk assessment, under-tech control measures, systemic review, monitoring and enforcement, also training and communication. So, as you can see, there is private sector engagement. I think from the public to private, we use the governing company as a vehicle or enablers to bring all the government policies, all the culture in public sectors, come to the private sectors, as we can see that the integrity through supply chains, because in Malaysia we have the standing integrity practices to vendors.

We have a very specific integrity programme to the vendors, such as a corporate integrity pledge to promoting corporate integrity pledge and MSISO anti-bribery management system to establish ethical business standards. Also, we do have the industry collaboration throughout the association of chambers to build trust in business environment and also trust-based environment, which is creating ethical business culture that extends beyond compliance. So, as we can see that from the public to private sector, we use the governing company as a vehicle, as enablers, to promote integrity and also governance in private sector by using all the policies of an anti-coercion initiative that has been established before. So, of course, there are challenges to sustain. Of course, the first one would be the tone from the top, leadership commitment, and also continuous education, regular training enforcement, reinforced ethical practices, and preventing compliance fatigue.

This is the role of Malaysian Anti-Corruption Commission to organise the Certified Integrity Programme and MAKA strategic role; the academy's roles to facilitate knowledge sharing and international cooperation, sustainable integrity frameworks, and also the last but not least, culture transformation from checkbox compliance to values and ethics in decision-making. So this is a MAKA strategic role as a knowledge hub; we are the knowledge hub for the Anti-Corruption Academy in the region to provide special training, certification, and accreditation of integrity programme across the region. Also, we have the international cooperation to facilitate knowledge exchange with global anti-corruption agencies and international best practices. We have a strategic training, developed customised and integrity programme addressing specific organisational needs, and also advisory services offering technical on implementing the integrity and anti-corruption training in the nation and also for the region. So I think that's all. Thank you very much for this time.

Moderator:
Well, thank you very much indeed for three very stimulating presentations. And what I like about the three presentations is that they complement each other extremely well and tell a very consistent story. So we heard from Mr. Yousouf how complexity, in terms of documentation, can be a serious problem, particularly if it's not revealed what the documentation is. But even if the documentation is revealed, if it's 900 pages of documentation, it probably might as well be zero pages because no one will be able to actually absorb that. So clarity and simplicity, in terms of expectations of what is expected and what the rules of the game really are, is a critical factor. And the various examples you gave from transport and health, etc. I think are very good illustrations of how that can go so easily wrong. But on the other hand, how there are clear processes that can be put in place to address exactly those particular problems. So I thought that that was an extremely revealing view.

And then from Dr. Musa, we had the notion that, well, rules at the end of the day are not sufficient. One has to think about leadership from the top in terms of setting the agenda and acting as role models, and in particular, in trying to determine the culture of the organization. And that has to be backed up with a system of compliance, revealing where there are failures and for there to be consequences if there have been failures.

And there's a point that I want to pursue in just a second that you raised in relation to the use of the courts as well to enforce. And finally, we've just now heard from Dr. Hairuzzaki the notion of the importance of training, in particular, to then embed ideas in people in organizations and to have systems of training that really then establish the right cultures in organization. And I thought that the TRUST acronym worked very well in terms of the top-level commitment, the risk assessment, undertaking a comprehensive analysis, a systematic review of how well it's been implemented, and training. Those seem to be good ways of really trying to summarize what's needed to convert the culture of an organization.

So just to pick up a few points, and then as I said earlier on, we are going to throw it open to you for questions. And when I turn to you for questions, I'm very much hoping that I'm not going to face a room with no one who's going to put their hands up. So please do try and think of questions that you want to ask of this excellent panel because I think it can be a very instructive discussion. Perhaps I can just start with this point about the courts, Dr. Musa, which I thought was a very interesting one. That, in essence, to get the right outcome, one often has to go to the right courts. And that coming to London to get an appropriate judgment was ultimately a very important part of that process.

So, to what extent do you think that not having necessarily the level of internal legal jurisdiction is a real impediment to doing this? Or is it feasible to use courts elsewhere to ultimately ensure that justice is done?

Dr. Musa Adamu Aliyu SAN:
I think the use of the reason why the Nigerian government came to UK in order to have the arbitration award to be set aside because the arbitration was done here. That's the been where the arbitration was, and it is much better for the government to come here because that's what it was agreed in the agreement that whenever there is an issue the arbitration, the venue should be here. So it is much better and cheaper for the government to come here and challenge the arbitration award within the system, and the government succeeded by laying down all the issues that discovered that it was not right; it was wrong.
I remember the commercial high court here set aside because of litigation, like I said, which is about 44 million pounds against the company. Even though the company argued that the cost should be in Naira, Nigerian currency, not in sterling pounds, the government argued that, look, we paid our solicitors who are based in UK in pounds, so we should be reimbursed in sterling pounds, not in Naira, so that will be fairness for the country in terms of this issue which was before the court.

Moderator:
Right, okay, thank you. And if I could just pick up on that, I mean the reason why ultimate enforcement is probably critically important is that however much one educates, however much one writes rule books in organizations, however much one tries to change the culture of an organization, if there isn't a sense of people working in the organization that their ultimate rewards, promotions, salaries, etc are related to the extent to which they comply, most of these things will actually not come to very much. So I just like to hear from the members of the panel as a whole as to what do you think it really takes to ensure that there's some alignment between what is ultimately profitable and value-creating for a business does not come from corruption and bribery, but on the country requires a uniform approach of building up a reputation of not operating in that way. Is this something that you think is emerging from these various initiatives that are taking place, or is it something that really needs to be pursued more actively? And if so, how? Would you like to perhaps just, in turn, give your thoughts?

Mr. Yousouf Jhugroo:
I think there are things which are systemic in the system itself that need to be reviewed, and I think we should more or less question ourselves when it comes to compliance because some people do not understand the concept of compliance. They think it is something additional to their work, which is not. Compliance should be part of your job. Your job description should include compliance within it. It should not be something that is imposed on you. So I do not see any reward that should be given to someone who is complying. So compliance is integral to your actual job description, and you should be doing it as a routine. Obviously, if the company is building up on being compliant and making profit, this should be distributed across the business.It should not be ripped just by those at the very top. People should be compensated properly throughout. That's what I believe.

Moderator:
So I think the point that you are just making is that ultimately it has to be intrinsic within the organisation. It cannot be effectively externally imposed, and that really reflects a failure rather than a success of the system if it comes to that.

Dr. Hairuzzaki bin Mohd Yusof:
I think it comes from the people itself, from the inner self of everybody. So, in fact, if I think it is carrot and stick, it is not working, I think. But as a compliance officer, their task is to comply with all the rules and regulations and the team of compliance. So, I think the most important thing is to educate all the staff in the organisation to instil the values among themselves. And just to share, we have the programme with a compliance officer networking group in Malaysia that we promote, and we have organised a training programme for the compliance officers in the banking sectors in Malaysia that I think is a very good initiative by the banking sectors in Malaysia. And we, as an academy, try to help, try to accommodate their needs in promoting and to culture, to instil values among their staff. Thank you.

Dr. Musa Adamu Aliyu SAN:
I quite agree that the issue of compliance is something that should be invited by those who are working in the place. But there is nothing wrong if somebody does something good for him to be recognized, yeah? Because that will make others feel, let us do something good. So I feel that reward is something that should be part of what will encourage those who are working.

And also because there is a punishment, just like what Dr. Hairuzzaki said, there is a stick and there is carrot. So that will make those who are working to imbibe this culture of integrity. That apart from that, when you have integrity, the company will recognize you. That recognition will make others to see, okay, if I did something good, then it means that I will be recognized and that will show to people that integrity pays. It's not that if you did something, nobody recognizes you, nobody notices it. So that will encourage others to imbibe the culture of integrity instead of just saying that it is your responsibility to ensure that you comply with the rules and regulations, yes. But there is nothing wrong in rewarding people by recognition or by a big word of talking. That's my view.

Moderator:
Right, so that one should have carrots as well as sticks and not just rely on sticks to get the right culture. Okay, at this point, I will now throw it open to questions from the floor, yes. And if you could just briefly say who you are, where you're from, what organization you work for, and where you've come from.

Q & A Session

Audience:
My name is Saeed Akbar, Head of Accounting, Finance and Economics Department, University of Bradford. Very inspiring, very good discussions. I agree with most of the things that the panelists said, and very inspiring from you in particular when you summarized it. Just one thing on this: I think the issue about regulation is good to some extent, not always. Compliance is important, we know. And education, in particular, and ethics are very important. My concern is slightly on a different note because we know that corruption occurs mostly in the emerging economies, mostly where institutions are very weak. And people are not allowing, in particular, the armies are not allowing leaders to explore, to make good regulations. And if regulation is weak, if judicial is weak, then ultimately no other things can work because the army is not allowing people to do what they're intending to do, even if they're honest people.

So what will be the panel's view about this particular issue? What to do in circumstances like this to stop corruption in emerging economies?

Moderator:
Great, great question. Who'd like to take that on?

Mr. Yousouf Jhugroo:
In this case, oversight is very important. We need to exercise oversight. We need to know how regulations are being implemented because there are regulations that are ignored, and if there's no proper oversight—auditing, for instance— to verify where these obligations are, regulations are being implemented correctly. That's where things go wrong.

Dr. Musa Adamu Aliyu SAN:
Okay, I quite agree that oversight is really important, so we have to be proactive. We should not wait for things to happen. Like the issue of system study and review, whereby we can go to the sectors to look at what they are doing.

If there are loopholes, there are gaps, let us try to see that we block those gaps. And also, the anti-corruption strategy, which we should mix many strategies. If the things happen, we should not allow people to benefit from the process of crime. Like issue of asset recovery is something which is key because why people engage in corruption? Because of benefit. If they know that they're not going to benefit from what, from process of crime, that will minimize corruption, apart from the issue of law enforcement and sanction, and apart from the issue of education, which is really key, and other anti-corruption strategies which will help in blocking this problem, especially in the emerging markets.

Audience:
Good morning. My name is Firuz. I'm a judge of Court of Appeal in Malaysia. I have three simple questions directed to Mr. Yousouf regarding the case. First of all, how long did the arbitration proceedings take place? Secondly, did you get paid your 44 million pounds? And thirdly, in so far as the result of that arbitration, how far did it go? Translate to how important it is to have integrity in Nigeria. Thank you.

Dr. Musa Adamu Aliyu SAN:
Thank you. The 44 million pounds is just two days ago; the Supreme Court of the United Kingdom affirmed the award of the costs of litigation, which I'm sure Nigeria will recover. And also, the proceedings of the arbitration did not take much time; I think it's not more than a year that happened. And this case has shown to all that we need to tie; we need to make our internal control very tight.

Because when you read the case, you will discover that some of the documents that the company used to get a bit of award were documents that were leaked by public officers. The documents that are not supposed to be in the hands of the company. And also, we discovered that there are a lot of government officials that the company paid for appreciation, or like gifts and other things. That these are gifts or benefits that Nigerian law clearly outlawed. Our code of conduct for public officers, our Corrupt Practices and other Offenses Act has said that on no account should any public officer accept any benefit in the name of whatever, whether before an act or after, once it is connected or even not connected with your job description.

So, and this has opened our eyes and has shown that we need to ensure that we don't allow any person, whether in public or private sector, to benefit from crime. That is why it took us from, this award was made in 2015. And the legal battle started thereafter. From 2015 up to this year, up to last week. And Nigerian government succeeded because it has placed, look, all this that happened, it took place contrary to the law; apart from Nigerian law, this is something that is in breach of any international regulations. So that's what I can see.

Moderator:
Thank you very much indeed. Now, I think that there are more questions. Okay, we'll take one more, and then we'll draw it to a close.

Audience:
Thank you so much for the insightful presentation that you've made. Agnes Batemba, Deputy High Commissioner for Malawi, but I also work as a judge. My question is to Malaysia and Nigeria. You talked about training and education. I wanted to get insights from your experiences from your respective countries as to how training has benefited in fighting corruption. I'm mindful of the mindset change where people are very reluctant to change the practices that have done over years. And how long should someone wait for them to see that the training that people have received is helping or changing things? And also, is it only training or there are other enabling factors that would help to make sure that the training that people are getting is really effective?

Because I've learned from my experience that when you are fighting corruption, it fights back, and it fights back viciously. And sometimes people just have to surrender to the systems and say, let it be. So how does training help effectively? And how long should one wait to see the results of the training that you've provided to the people that are working in these different institutions? Thank you.

Dr. Hairuzzaki bin Mohd Yusof:
OK, I will reflect on your question. Thank you very much for your questions. So what I can share is that, of course, there is no such time frame for anybody that goes through the training for anti-corruption and integrity to show what they can do as a result of the training. But what I can say is that in Malaysia, we do have many certified integrity officers that have been placed in the ministries and also agencies.

So maybe I can share one of the cases which involved with the governing companies in plantation areas that the certified integrity officers were willing to blow the whistle for whistle blowing. And from the information that we got, we're able to open investigation and manage to charge the very chairman of the board of the companies. And I think that is among all things that we can show that how effective our program is. So maybe they have some hiccups here and there, but most important thing to me is the integrity coming from ourselves, from the inner self. And then whatever education that you have, if you can change, you can change. Thank you very much.

Dr. Musa Adamu Aliyu SAN:
Yes, like Dr. Hairuzzaki said, that training will not change, or education will not change a person's mindset. But it will help in trying to highlight the challenges that people need to look at and stop doing certain things. And by this training, like he said, even in Nigeria, we discovered that it helps some public officers to change their way of thinking. Because by that training and education, we are bringing out some of the problems that people face. That is one of the things we are doing. That's what we call Chairman Executive Session, whereby we will call the chief executives in our agencies, those who are new and those who have spent long period of time in a closed-door meeting. We will say, okay, please tell us, what do you face? In this work, they start a whole house here. And you will discover that by sharing their own experiences, we will now show them the way out.

For example, in most of the interactions, one of the issues they keep on raising is procurement. The problem we are facing is around procurement. That's where we are. So we now turn our training towards that. And also, like you said, by that training and educating them, it has made some of the even government officials to be useful, to tell us, look, this is what we discovered in our agencies. So from there, we can step in, conduct a system study review to identify other gaps if there are any. Then, if needs to be, then we charge the person to court if there is a good case among them. So, in essence, training cannot stop, or educating people cannot stop those who have the mindset of being corrupt.

And also, this training and education cannot stop; it has to be continuous. We have to keep on reminding people that you have a duty, you have a responsibility to ensure that you stay out of corrupt practices.

Moderator:
Thank you, and I think that point about there being a duty is a very important one and a responsibility that people in organizations have to the rest of their societies. Okay, so we've overrun our allocated time. So I'll draw it to a close. I won't try and summarize because I summarized a bit later on. But I would just end with one point. It was said quite correctly in the opening keynote address that Transparency International's average level of integrity across the world in the latest report is 43 on a scale from nought to 100.

Well, if you go back to the first year where they reported the international average in 2016, the world average was 43. We haven't actually progressed on average at all. And I think, and if you actually, if you look at all of the years since then, it stayed absolutely constant at 43. I think this is indicative of how important it is for us to learn the lessons that we've been hearing today about the significance of having clarity in terms of what is expected in terms of education and in terms of leadership, because we really should be moving forward. Thank you.

SESSION 2

Financial Innovation and Integrity: Fintech's Role in Strengthening Governance and Accountability

Moderator:
Professor Saeed Akbar
Head of Accounting, Finance and Economics Department, University of Bradford

Panellist:
1. Mr. Mohamad Zakie bin Abu Hassan
Deputy Director, Asset Management Division (AMD), National Anti-Financial Crime Centre (NFCC), Malaysia

2. Dr. Janet Bastiman
Chief Data Scientist, Napier AI

Moderator:
Thank you very much to the organizers for inviting me here, Saeed Akbar. I'm Professor of Accounting and Finance at the University of Bradford. I'm also heading the Accounting, Finance, and Economic Department. I am the Dean of the School of Management, so this is my background. Bradford is my fourth university. I was in Manchester, Manchester Business School in particular. Then I moved to University of Liverpool, spent a significant number of years. And then I moved to University of Hull, where I was head of accounting and finance, so this is my fourth institution here. So my background is mostly in market-based accounting and finance, and along with my deep interest in accountability, ethics, and governance. So, because of this, I'm sitting here on this chair.

I'm joined by two distinguished speakers and experts, the way I'm seeing them. I have Dr. Janet Bastiman, Chief Data Scientist, Napier AI. So, thank you for being here. And Mr. Mohamad Zakie bin Abu Hassan, Deputy Director, Asset Management Division (AMD), National Anti-Financial Crime Centre (NFCC), Malaysia. So, the two experts are here. I have generated this gap for you so that you can see the slides. So, my apologies, because it was not visible, yeah? So, what we will do, we will follow the same pattern as before. We will have the two presentations, and then I'll be just adding a few words from myself. Because I am here as a discussant, as a panelist, and as a moderator. So just my role is three, four. So first, I'll be inviting Dr. Janet Bastiman to have a short presentation, and then we'll take it from there, please.

Dr. Janet Bastiman:
Thank you. It's an absolute honor to be here. It's lovely to be back in Oxford. I was mentioning to someone earlier that it's 30 years since I was last here doing my undergrad, so it's absolutely lovely to be back. As in the introduction, my name is Dr. Janet Bastiman. I'm Chief Data Scientist at Napier AI, and we are a regulatory technology vendor. We provide anti-financial crime software to all sorts of financial institutions worldwide. I also work very closely with the FCA here in the UK. I sit on their synthetic data expert group and, also from a data science point of view, I'm chair of the Royal Statistical Society's data science and AI section and vice-chair of their AI task force. So, I'm a deep technologist.

I'm building the models and the technology that's helping detect and prevent all sorts of financial crime worldwide. So I do have a few slides to go through, mainly because three days ago we've launched our latest AI AML index report, which looks at the rankings of different countries and how well they're doing at preventing financial crime, how well they're using technology, and how the regulation is helping or hindering them. So here are this year's rankings as of the 21st of October. We looked at 40 countries in depth worldwide. So every country got a ranking from 0 to 10, with lower scores being better, and we ranked countries across four different dimensions. So we were looking at the attitude of different institutions within that country to anti-money laundering and other anti-financial crime regulations.

We looked at the total cost of ownership of different systems that they had in place to detect and prevent crime. We looked at the regulatory impact. So what was the attitude of regulators in that country to the use of various technologies? Were they innovative, or were they hindering? And finally, we looked at the effectiveness. So on the dimension of how well were those countries actually stopping different types of financial crime? And were they under or overspending? Were they looking in the wrong directions in terms of their regulations? And here are some of the headline numbers. I really like to hammer this home because, I mean, we've had some great presentations already talking about some very specific things with some big numbers in.

And often when I go to conferences, it's very easy to forget the humans behind some of these big numbers. So, $5.5 trillion worldwide last year alone went into criminal pockets, which is just shocking. Absolutely shocking. But what our research showed that with the right technology in place, 3.3 trillion of that could be recovered back into the legitimate economy. So there is hope. We also found that if various institutions worldwide could implement the right technological solutions to help detect all of these signals and patterns, the 183 billion could be saved from cost of ownership, which is up nearly 50 billion from last year's estimates. So there's definitely work that can be done. And I just wanted to break down how those scores looked for some specific countries just so you can see some of those sorts of patterns.

So the UK has actually ranked worse this year than it did last year. And I think that's down to some shifting attitudes and some almost fatigue in terms of the signals because in the UK last year, we noticed there was a big increase in the amount of technology being used. Lots of AI is starting to be used in the UK, and financial institutions here are getting a bit overwhelmed with the signals. So I'm expecting next year that the rank will go back up again as institutions learn to deal with that. The USA is rapidly overspending. So their cost of ownership is very high, but their effectiveness is actually quite good for what they're doing. Obviously, this research is somewhat overlapping with the current administration.

So there might be changes to this next year as some of the deregulation comes into force that's being announced in the USA. But the attitude is quite low for such a developed country. And then, when you look at countries like the UAE, they're very much underspending. They're not putting enough money yet into their effective programs, but the attitude's really good. And the effectiveness, sadly, is quite low. I'm quite thankful we've moved because this is a really quite chunky report. If you do want to download it, it's completely free to download; please use the QR code. For every single country, it's got details about their placement, all of the different scores, the regulatory attitude in that country, and it sets it in context of what's going on in the region as well.

We've also gone into depth about some of the data science behind how we've done this because we want to be open and transparent about it, so please do come and talk to me at any of the networking breaks, and I can go into that for you. But the key message I want to leave you with is the amount of financial crime is huge. We all know this. The way in which we detect it is really, really difficult. There are an awful lot of signals, and the data can hide what's going on. So you have to use the right technology in the right places, with correct governance and human oversight, in order to get the correct answers in terms of what you need to pass on to law enforcement. So I think I'll leave everything else for the discussion point and pass on there.

Moderator:
Thank you very much, Janet. I think very inspiring in a sense that the first thing is how much crime is done around the world. The next question is how can we stop it? And you mentioned what each country is doing with respect to that, which is very important for us to know. And the next bit will be how useful is FinTech in relation to that? Because, in a sense, I'm just thinking about the use of FinTech for anything. So when you talk about corruption in particular, corruption first starts from home. If you think about it, we are not treating our children the same way. We favor one over another. This is happening in human society. And that is the starting point for someone.

We go outside and see what we do in jobs; for example, someone posing to be very honest but not doing his or her job— that is corruption in an honest way. And then going that forward, how can we use FinTech in relation to that? That's a question that we'll be covering and my experts will be covering. So very inspiring. We'll be coming back to it in a minute. But now I'll be inviting my next panelist to do his presentation, and then we can carry forward this discussion. Thank you.

Mr. Mohamad Zakie bin Abu Hassan:
Thank you, Bro. Good morning, ladies and gentlemen. My slide will be on use of FinTech for educating or addressing the issue of corruption. It's just part of that financial crime that you say, and it's also the enabler of the financial crime, basically. So when we talk about financial innovation, I think we often focus on speed, convenience, or access, but today the question before us is much deeper than that. As Prof mentioned just now, how can fintech be used as tools of transparency, to close the channels of corruption, and also to strengthen accountability in our economies? So corruption thrives in shadows, in informal payments, in untraceable cash. In OPEC's system, fintech, of course, if it's designed with integrity, shines light into these shadows.

Fintech improves transparency in three major ways. First, every digital transaction leaves a footprint. This is why it is useful if everything is digitalized. Unlike cash, which disappears without evidence, mobile wallets, e-wallets, and QR payments generate auditable records that regulators can track. This means bribes and illicit transfers no longer vanish quietly. Second, fintech enables real-time reporting. By linking fintech platforms to regulators' dashboards, anomalies can be flagged instantly. I think the expert here could use AI just to identify all those anomalies. More often than not, money laundering that once took months to uncover can now be disrupted within hours, if not minutes. Third, smart contracts can automate processes like procurement. I think the first panel also mentioned procurement issues. In Malaysia, in particular, the payment of subsidies involves releasing payments only when conditions are met, so that we eliminate the need for manual approvals where rent-seeking or bribery often occurs. Inclusion is also vital, meaning by bringing the unbanked into formal finance, fintech reduces the reliance on cash economies where petty corruption thrives. The result is not just financial efficiency; it is systemic narrowing of the space where corruption can operate.

All right, FinTech improves transparency in three major ways. First, every digital transaction leaves a footprint. And unlike cash, which disappears without evidence, mobile wallets. All right, we also have to address the risk in the issue of FinTech because we see that innovation, the FinTech innovation, moves faster than our legislative or regulatory updates. These will allow unlicensed or semi-regulated FinTech firms to operate in areas not fully covered, especially in Malaysia under the Financial Services Act and also anti-money laundering laws. An example here in Malaysia: the rapid expansion of peer-to-peer lending, digital asset exchanges, and buy-now-pay-later services has outpaced the issues of comprehensive regulatory frameworks by the regulators, especially the Central Bank of Malaysia and also the Securities Commission.

To mitigate this risk, the Central Bank, the Bank Negara Malaysia or BNM, applies a regulatory sandbox and a financial sector blueprint to encourage innovation within controlled parameters, ensuring emerging FinTech models are tested under supervisory oversight before full licensing.

This is the regulatory sandbox. So every new – this is a playground for the financial technology players. Well, the regulatory sandbox was launched by the Central Bank to provide a regulatory environment that is conducive to the deployment of financial technology and facilitate overall innovation in the Malaysian financial sector. We're talking about the financial sector only here. So, as advances in financial technology have led to the introduction of new business models and solutions, the regulatory sandbox seeks to encourage innovation and the delivery of financial services by granting regulatory flexibilities for FinTech solutions with genuine value propositions to be experimented in a production or live environment. Such flexibility will be accompanied by appropriate safeguards to preserve financial stability, which is the main objective of the Central Bank, and integrity of financial transactions to ensure fair business conduct and fair treatment to consumers.

So, the regulatory sandbox comprises of two tracks, which are the standard sandbox and also the green. I'll show you in the next slide. So this is a comparison between the standard Sandbox and Greenland, which applies to the fintech players in order for them to introduce new innovation into the financial institutions. Alright, as of last month, there were 135 standard applications made by fintech companies, and four solutions are currently being tested. The result from this Sandbox, actually, we have introduced the Do It Now, which is the application that promotes immediate online payment, as well as the e-KYC, e-know-your-customer platform, where, using the financial technology, the banks do not just have to get your photos just to verify your account.

Well, the establishment of the Sandbox framework is guided by these three principles, which the central bank strives to create a level playing field for all industry players, regardless of whether there are incumbents or new entrants in the market. Regulatory requirements are applied equally to similar activities, which often present similar risks, in similar terms; same risks, same rules. However, the bank also recognizes that regulation will need to be adjusted to address risks associated with new technologies and business models in order to facilitate the creation of value through innovative solutions. The second principle is on proportionality. Regulators are also guided by this principle in designing certain regulations to ensure that requirements appropriately reflect the complexity and risk profile associated with a particular business activity or entity.

In doing so, the central bank seeks to balance between achieving the desired policy objective to safeguard public interest and minimizing regulatory burden for the financial services industry. The third principle, neutrality, regulatory requirements are designed to achieve its desired policy objective without preference or bias to specific technologies or methods. Market participants have the flexibility to choose the most appropriate technologies and methods based on their needs and business model.

However, financial services providers should recognize that different technologies and methods may carry different risks, which in turn attract different regulatory requirements and implications for their business activity. I think probably I'll stop there for the discussion.

Moderator:
Thank you very much, Mr. Zaki. I think very inspiring, very useful. I think it will need some time to absorb; there is a lot of information that we learned.

What I learned from it, I now consider fintech, or financial technology: the integration of technology into the offerings by financial institutions. And within that, we see that—say, for example— how to improve the current infrastructure with respect to anti-money laundering, or financial crime, or corruption, or whatever way we frame it. And within this, the points that Mohamad Zakie mentioned in relation to fintech as an innovative technology and will produce efficiency, it is providing accessibility available to most people with little cost. So, cost will be reduced as a result, and it may result in transparency and control in a way which is probably non-existing without financial technology. This is what I have just gathered from your talk. At the same time, there are some problems that we need to mention.

Whether there's a cyber security risk, there are regulatory challenges because different regimes around the world have different regulations. However, fintech is operating worldwide, so how can we resolve that matter? Then, the trust and adoption is another thing which is associated with the risk over here that we need to cover. Technical dependence is another thing which is probably part of his presentation. And the last one is market situation is another aspect, which I think is something that, say, for example, small companies, when they come into existence and they disappear because there is no demand for their services. So, many things are there. So, on the basis of all this and my learning from it, I will try to explain a bit more about my own understanding of things with respect to fintech and the role that this can play.

So, fintech is representing the fusion of finance and digital transformation. That's what I think about. It is a broad spectrum of technologies which is designed to improve and automate the delivery and use of financial services. So two things which are happening, and some of you are probably old enough to know when we were using checks to go to bank and get money, when ATMs were not existing. So the starting point about, say for example, fintech was the ATMs and a number of other things, but ATM is something that everybody is understanding and how much difference has that created in our lives. So just think about that. Then you think about the applications that we see, whether we buy from eBay or Amazon or we are working through any other digital platform, we see that fintech is playing a significant role.

PayPal is another example. Monzo, the card that we use, you don't need to say, for example, put a significant effort to put an account. In previous years, my students were facing significant difficulties in opening a bank account in the UK in particular. Now there's no problem like that, and this is because of financial technology, and we need to take this particular aspect. So, the evolution, say, for example, from a back-end system used by financial institutions to a dynamic ecosystem, that's what I learned, and that's what I have summarized, that touches nearly every aspect of the financial life. And think about it. Think around us, what we can do. And tracing a financial crime is not a problem in case something is done to a particular banking institution.

Think about, say for example, nothing can be untraceable. The problem is people may not allow that to happen. In particular, it may be the stronger army, or it may be corrupt politicians, or a combination of both. And this is something we need to just understand. So fintech can do a significant job, and peer-to-peer lending, it was mentioned, it is very important. Robo-advisors, decentralized finance, and embedded finance is another thing that we all know; and smartphones, cloud computing, big data analytics, and so many other things associated with fintech, either directly or indirectly. That's what we understand. But the most important thing, the key trends that I'm very interested to talk about, are artificial intelligence and agentic AI in particular. At the moment, we rely on AI, which is mostly generated, until you are an expert like Janet to know more because AI is not new phenomenon. Some people think that AI just came 18 month ago or 21 month ago. Is not the case, we use AI since 1974, that the likes of Yahoo and Google and whoever is a search engine, they're using generative AI for a very long time. So since computing is in place, AI is in place, now the databases have improved. So things have changed over time now. And we see that generative AI is more advanced now, which can answer your questions. But above that is agentic AI. And agentic AI is something that is important. It will revolutionize the financial services in a sense that it will be a particular technology. It is in existence right now, and I think more will come with time. What will happen is a system that will be capable of executing tasks without human input, right? Executing tasks without human input refers to autonomous AI systems composed of specialized agents that can make decisions, plan, and take actions to achieve objectives with minimum human intervention.

So the traditional AI is looking into databases, looking into available information, and providing answers for you. Agentic AI will be looking into the future, will be forecasting things, will be planning things, and most importantly, I am hopeful and I feel that this AI mechanism will be helping to trace future money laundering or future, say, for example, anti-corruption or future financial crime or whatever way we may frame by looking into past data and predicting things about the future, which will be easy for honest people to trace. But the world honest people is something which we need to find where they will be. Digital payments and embedded finance is mentioned just earlier, which is important. Blockchains and cryptocurrencies are important, and the concept of blockchain in particular is important.

Blockchain is a mechanism, is a building block, and within that building block, it will be difficult for someone to get one breakout from there. This is a system like that. Significantly useful, very important, and in relation to, say, for example, the use of fintech and blockchain for anti-money laundering and related things will be significantly useful, in my opinion, which is something currently just like in progress. Regulatory technology, as fintech grows, so does the need for compliance, as was mentioned in the earlier, just like a panel that we learned. It is very important. Rictic uses technology to streamline regulatory processes, ensuring data privacy, anti-money laundering, and identity verification. So the work is done on the other side. Hopefully, it will be useful. What impact will this generate on the financial industry?

In my opinion, the impact is much bigger than what we see, and in particular, you see, think about what is happening at the moment. Whatever we do, you do a transaction, and say, for example, Monzo is an example I can provide you. Within one second, you are getting a message that the money has been paid from your card. Think about this: the other banks are very much behind at the moment because I may be receiving a message from Barclay and another bank after maybe five minutes or so; but Monzo is so quick. Why is this? The use of AI is there; the use of financial technology, and you see, say, for example, what universities do, in particular, in tracing people nowadays through AI.

People who are going to their website, different forms, tracing them, sending them just messages through AI if they have any needs. When you do buy things online, what will happen? Sometimes you don't buy. You go to a website, and you are receiving messages on a consistent basis, you see. So the same thing related to financial technology, and see just like how with this particular work, challenges will be there in place, but the future outlook, in my opinion, is very bright. What will happen, the way I am seeing it, in case regulations are honestly and probably with the best of abilities, regimes made, I think sky will be the limit for AI and financial technology to detect. This forum, in particular, I'm very much interested in, by the way, and this is one of my biggest hopes that something will happen.

This is a great forum, and I am looking forward to working with them and seeing more valuable research papers coming from this. The forums that we do, we can compile all the documentation together, and in terms of publication in journals, it can occur because of the work that you do. So I think very inspiring; the role of FinTech is big, and now, before I move forward, I would like my two panelists to talk a bit more. So, because I'm expert, so I'm not an expert, by the way. I'm just a learner right now; I'm considering myself. So going to my experts, and I'll be giving you time to ask questions, so please, don't worry.

My first question from you is an expert, Janet, in this particular area. Can you please tell us how can financial technology solutions? I'm mentioning three in particular that just mentioned in brief, such as blockchain, mobile payments, and digital identity systems, and reduce corruption in financial transactions. This is something I would like to know from you all. Thank you.

Dr. Janet Bastiman:
Thank you. So, I mean, we covered it a little bit in the introductions that any form of digital payment is far preferable for someone like me that's trying to detect any sort of financial crime because you have the full fingerprint there. You know who it was sent from, who it was sent to, how it was sent, where it was; quite often we've got GPS coordinates and all sorts of wonderful rich information. And blockchain, like you say, it's a building, and you can't change a brick in it.

There's nowhere to hide. So, this is wonderful information. And when we're looking at all sorts of criminal activities, whether it's money laundering or corruption, being able to trace where the money is going, who it's going from and to, and when, enables us to match that against certain risk-based typologies, which enables us to then flag things up for financial institutions or criminal authorities or anyone else who needs to track and trace this. You contrast that to some of the more traditional ways. Cash is obvious. You lose the trail with cash immediately. You can detect someone coming in and paying in vast amounts, but you don't know where they've got it from. They don't even know where they've got it from.

And we have a huge problem in the UK, as a great example, of cash-based businesses where you see the money going in and out, but you've got no idea where it's come from. And quite a lot of those businesses are being shut down as being fronts for money laundering. And it's something that has been a huge focus for the UK in the past 12 months. So when you're looking at digital, all of that information is there, but then it becomes overwhelming for any human compliance officer. How can you sit there and deal with what could amount to 2,000 risk-based alerts a day where every single one you'll need to trace through? You cannot do that just by manual intervention. You need technology to help.

And a lot of the AI tools that I develop and work with are exactly for that reason. It's looking for those patterns, so it can triage all of those hits, decide which ones are more important and more indicative of certain financial crime typologies. And then, depending on the country and the allowance for automation, the human agent can then pick those up and do the necessary work. What's really important with digital is that, quite often, the signals we get are not from that transaction itself. It's from the relationship of that transaction in a sea of other things. So, particularly when we're looking at corruption, politically exposed people are not the ones that are getting money directly into their personal bank accounts; it goes into related businesses.

It might go into their relations and even people quite noticeably distinct from them. So when you see a transaction coming in, you may screen that transaction directly and think it's OK; but you then need to look at not only first and second degree connections, but maybe sort of tertiary, quaternary, and even up to ten hops away, because the people that we are trying to detect— the corruption, the money laundering, all of the financial criminals— they are well funded and organized. They are working outside of regulation, and they have their own data scientists who know how we, as people of integrity, trying to stop them, are trying to detect them. And because of that, they are also using technology to work against us.

So, if we don't step forward and use as many of the tools that we have at our disposal in the right way, as quickly as we can, it will be almost a never-winning scenario. We will always be on the back foot, which is a lot of what the research showed. The amount of money being laundered is increasing year on year. The effectiveness of individual countries is not improving year on year. We have the stat from the previous panel about the corruption index not changing over the space of nearly a decade. That is tragic, and we need to be using what we have at our disposal, including relationships between countries and different financial institutions to share the appropriate information with the appropriate digital safety controls in order to really promote what is happening and make sure that we can stop the flow of money.

Because a lot of the predicate and follow-on crimes, if you can stop the flow of money, then you can really disrupt some of the worst things that are happening worldwide at the moment.

Moderator:
Thank you very much, Janet. I think very useful. I will summarize that the use of blockchain can provide the safety that we are looking for. Mobile payments, digital identity systems, and tracing up currency-related transactions is easy for us because of financial technology. So I think, on the basis of this, we can say that fintech can play a significant role in relation to solutions that we are looking for. And solution is related to, say for example, anti-money laundering, financial crime, corruption, whatever way we frame it. So thank you very much, Janet. My next question is from my next expert. Two things in particular that I would like to know from you because you mentioned this in your presentation briefly.

Because we learn about Fintech, how Fintech works and related things. So, in light of our learning from the discussion so far on the role of Fintech in generating transparency and reducing corruption in particular, I would like you to explain the most pressing regulatory challenges and managing the rapidly evolving financial technology-based ecosystems. Because there is still a problem. We are not safe. And how can governments or regulatory bodies strike a balance between innovation and integrity? So, that's something I would like to know from you, please.

Mr. Mohamad Zakie bin Abu Hassan:
Thank you, bro. I just couldn't get out of my mind, on your presentation just now, your sharing of AI and blockchain. Because I want to ask you a question as well. How do we, I mean, the question is the integrity of the blockchain itself. So most of us users, we are not tech-savvy. We do not know how it works. So how can we trust blockchain? That is the question.

Okay, back to Prof, your question on regulatory changes and as well as striking the balance within these changes and Fintech innovation. I think the, I give an example in Malaysia; the pressing issue would be deregulation of cross-border Fintech and illicit flows. The regulators, the central bank, and security com, for example, have faced challenges in regulating borderless services like e-wallets or digital assets that are being used and abused for cross-border money laundering and terrorism financing also.

Secondly, the issue on data privacy and the new landscape where we have our Personal Data Protection Act, PDPA, but regulators must ensure that vast amounts of financial data collected by Fintechs are not being misused because, in order for Fintech to operate or to thrive, they need data. And we are talking about personal or consumer data and also financial data, right? So we have to make sure that this data is not being abused or misused by, yeah. Then the curtain of integrity will fall, yeah. Thirdly, I think it will be the knowledge and capacity gap. As I mentioned, most of the people involved in tracking financial crimes, they are not savvy in Fintech. That's the main gap, which is, to me, very big. I'm still learning about Fintech.

And for us to present a case in court also, it will be difficult because the element to show that the Fintech needs to be explained. So we need to build experts, not only in the service provider but also in the law enforcement agencies and the regulators in order to know about Fintech, yeah. I think that is the big question here: the knowledge gap and the capacity gap. Because in our world, we need to understand how all this blockchain works. Maybe the striking balance in Malaysia example is, as mentioned just now, the regulatory sandbox where we put all this application of financial technology application to test. And we have all the consideration whether this is for fairness, for public interest, or for innovation; we have to, I mean, strike the balance within that.

And as well as striking the balance in adopting the regulatory technology and supervisory technology, the sub-tech and reg-tech agencies like, even now, Malaysia, we have the public sector digital strategic plan, 2021 and 2025; we will be reviewing it this year. So from this strategic plan, most of our government agencies have applied technology, AI technology in procurement, in record keeping, as well as in order for us to know the patents quickly. And thirdly, striking the balance would be, I think, the principle-based regulation. My experience with the central bank, the framework, like value-based intimidation and financial consumer protection framework, focuses on fair outcomes, which can be applied across new and evolving business models. That would be my response to you, Prof.

Moderator:
Thank you very much, I think very inspiring. I have summarise a bit from what you said. So what we need to have, we need a strategy that encourages growth while safeguarding financial integrity. This is something that we need. However, the rapid evolution of frantic present regulators with several challenges and anti-money laundering and countering the financing of terrorism is something which is mentioned. Jurisdictional gaps are important, which is mentioned earlier. Data protection and privacy is another thing which is very important. Cyber security is mentioned earlier. Regulatory capacity, because many financial authorities lack sufficient expertise in new technologies. And this is something that the other thing is they don't intend to invest. Because technology is not cheap. So, many things are there. And then consumer protection is another thing. So, how to balance? I have just put a few points here. Risk-based regulation is something that is important. Applying proportionate rules based on the level of risk rather than the type of technology.

So, this is something that will be useful. Regulatory sandboxes, supervised environment where firms can test innovation safely and regulator can learn before issuing wider rules. So, this is something that I think is needed. Cross-border cooperation mentioned earlier because different regimes are working in a different form. And some unified regulation will be useful. Building regulatory expertise is important. Investing in data sciences and digital forensics is important within supervisory bodies. And finally, privacy safeguards. Ensuring data minimization and user consent remain central to the design. So, many things are there that we can discuss, and we can discuss, of course, later. But now, it is your time. So, any questions from you, please raise them to the panel or me. And I'm more than happy to take anything, please.

Q & A Session

Audience:
Hello, thank you very much for your lovely talks. My question is about the use of agentive AI. It was mentioned that you're forecasting that AI will be able to find patterns, recognize them, as well as then predict issues and act before they occur, or at least with some sort of ability to predict the future. My question is, how do you link that to already pre-existing organizations, and how do you ensure that there's accountability? Because an AI model cannot take accountability; there needs to be a human that's responsible for this. So how do you automate it in a way that retains its responsibility, in such that if the AI is wrong, people don't get falsely accused of corruption? And also, how do you then integrate that within the system? Thank you.

Dr. Janet Bastiman:
I think this one's mainly for me. So unpacking that, because there were quite a few steps in that. So firstly, I think there needs to be a distinction between true agentic AI and what's basically repackaged robotic process automation. There is a lot right now, because agentic is a buzzword, that when you look under the hood, it's literally just a series of very manually defined steps that are being automated. And that is probably 99% of what's currently in the market is agentic across the board, not just in fintech. True agentic has agency; the clue's in the name. So you're giving it permission to go and do things on your behalf. So, in terms of some of the conversations that I've been having with regulators about where that ownership level is, it's how do you define the permission that you give it?

Just as if you were getting a graduate intern into a bank, you wouldn't necessarily give them the keys to the vault and all of the information about the chairman's salary and all of their expenses. You'd limit what they had access to and what they could do. So what the current thinking is that, as you define true agents within your business model, what they are allowed to do is very defined. And where the risk is appropriate for them to take automatic action, that also has guardrails within it, just as you would give a human agent. So, I mean, if you think when you're talking to the bots, for example, on Amazon customer services, which are mostly bots, and then occasionally you get passed off to a human, those bots do have autonomy and agency to issue refunds and offer alternate products up to a point.

And when the cost gets over a certain amount or your language changes, then you're given to someone else. So that level of we need clear boundaries on agency needs to apply to true agentic AI, the same as it would for humans. And whoever makes that decision, just as if, for me, I'm head of a department, if I build models that turn out to be biased, that's my fault, and that comes down on me. So if you have a department head that sets up a whole load of agentic systems to manage their workflows, that would then be their responsibility. That's currently where thinking is. There's a little bit of pushback on that, just as there has been in terms of data protection, where it went from being the data owner had all of the responsibility and accountability to it being shared between the owner and the processor. So I think we'll see some changes, but that's currently where thinking is on agentic.

Moderator:
Just adding to this, as far as the current level of agentic AI is concerned, maybe we are not in a position right now that the current system will be able to predict corruption right now, but we do hope work is on. A lot of research is on, and I do hope that we will have a system sooner than later. Just to add to this what Janet said, and 100% I agree, that it's unlike traditional AI that only responds to commands. What will agentic AI do? It can set goals, execute multi-step tasks, and adapt to dynamic environments, often by combining large language models with other AI capabilities. And because of this, we do hope that this technology will be used for many things.

And one of those, hopefully, will be fighting against corruption. So, I can't see something big in the near future.

Dr. Janet Bastiman:
Although, just to add to that, it doesn't necessarily need agentic. There's, I mean, you mentioned AI's been around a long time. There's a lot of other technologies that could be used to help fight corruption a lot more effectively now that aren't. And what you're defining as traditional AI, some of the network analytics-based AI can really focus on that. And that's something that I think we need to at least raise the bar to that level before we start diving into fully autonomous systems.

Audience:
Thank you. My name is Josh, and I'm here as a student at the University of Oxford and president of the Student Human Rights Society. And thank you for the discussion. And my question is a bit more related to digital IDs aspect of fintech. And as you probably know, the current administration in the UK is planning to roll out their implementation of digital IDs, mandatory for working legally in the country. And it has been met with vast criticism across lots of sectors as a petition with over 2.9 million people opposing this motion. Yet it has been adopted successfully in many other countries. And I wish to bring up two concerns and then hopefully hear your opinions on how valid you think these concerns are, or whether they're perhaps overblown.

And firstly, there is a worry over the British government's history in handling data and keeping it secure. And so just in April, the Legal Aid Services was leaked, and they didn't find out about it until a year later. And in 2021, the Electoral Commission's register was leaked. NATO has issued a report saying that the UK government is not up to its obligations to ensure digital safety and responsibility. Secondly, there are worries about the potential for digital IDs, mandatory for work and being linked to your bank account, to be abused or misused for unwarranted encroachments on private life or potential advancements in state control. So, with these two in mind, or perhaps any other, I would be very grateful to hear your opinions.

Dr. Janet Bastiman:
 I don't want to overly dominate, but I think this one's for me as well. So yes, the UK hasn't had a great history of data privacy, absolutely. It's, yeah, not necessarily just the current administration, but going back all the way through. I think, for me, that's down to some of the ways in which these contracts are handled and the sorts of people that get into those contracts. And I think that's a whole corruption piece that needs addressing separately. When it comes to digital IDs, we've already, I mean, sort of for my entire lifetime, we've had to have a National Insurance number to work in this country. So that step to a different sort of digital ID is not that much different for me from having to present my National Insurance number and either my driver's license or passport to prove that I am who I say I am to get a job.

For my current job, I needed to have background checking as well, because obviously I can't be in an anti-money laundering, anti-financial crime situation if I'm at the potential of being corrupt myself. So I had to have all those checks. Because I'm in that sort of industry, the feel or the fear of having a digital ID card, I don't personally get. However, I am very aware that a lot of people have that fear, and I think that's fair, and we should hold governments to account. But it is something that is there in plenty of other countries, and also we've had bits of it for a while. I think the way in which it's being implemented now, and the lack of trust we have in digital safety and security, is what's underlining the problem.

I think if we felt like we could trust our data to be kept secure, and that there were very clear guardrails in place, exactly as you said, that overstepping of the mark in terms of invasion into personal accounts compared to, do I have the right to live and work in the UK, is something that needs to be looked at. I mean, from an anti-financial crime point of view, there's definitely, if all of that data was open and connected worldwide, and we knew where all the money was going to everyone's accounts, it'd be really easy to stop the crime. But we do have to accept that there is a need for individuals to feel safe and secure conducting their own business and not be constantly monitored, particularly because of changing regimes and how that data could be misused if certain people got into power in certain countries.

So I think there does need to be a separation. I don't, personally, I don't mind the need for an ID as long as it's kept at the level of national insurance, NHS number rather than something that's connected.

Moderator:
Thank you, Janet. Just adding to this, I agree 100%. The data protection is an issue in the UK, and this is historical fact, so we cannot deny. If the government needs to do something like this, they will need to protect the data, and they need to invest into it. There are so many reasons that we see change in the political system, change in ministers, so many other things, and people are having our data. But as Janet said, our data, for example, look at the passport, look at the DVLA databases, look at the national insurance, and other things.

So most of our data is already in the system, in someone's hands anyway. So I don't think that digital IDs will be making that much difference for people who are honest and who are just like work according to the prevailing regulatory system in the UK in particular. However, the data protection is concerning, and something needs to be done before any decision is taken. And I think your role is significant in Oxford, and you can probably work for it a bit more as the Student Union representative in particular. So thank you for the question; very relevant, very important questions. Thank you. Any other question? If there's no other question, then I have just one more for you, just like Janet did.

I need to know from you a bit more because there are things in my head which I think I want the audience to know about. And this is related to some examples where FinTech has successfully closed governance or accountability gaps in public or private sector. If you can provide some examples from your experience, because you're exactly working in a place which can probably help in this a bit, it will be probably useful for them to learn and for me.

Dr. Janet Bastiman:
Yeah, absolutely. So I've got examples from the private sector. I, because I've not had clearance to name any names, I will have to avoid using any specific customers. So I will go for broad regions and what's happened. So we've had a customer within sort of Europe as a whole that they thought that their compliance practices were quite good.

At the point, they were just swapping over contracts to save some money and took on our software. And our AI models were able to find five individuals that their existing system hadn't identified. They were using a heavily rules-based system, so no AI. And the AI models that we put in identified almost straight away that they had these five individuals who, at best, were doing tax evasion but were probably funneling funds for criminal entities. So there was quite a lot there that was immediately apparent that they realized that they'd had a gap that they'd not seen. Some of the work that we're doing with the FCA, which I can mention, again, we have a sandbox here in the UK. So there's a supercharged sandbox where all financial institutions and reg techs can sign in and test.

And one of the things that I've been helping them with is setting up the data for that. So we have a huge synthetic data set that has been sort of some anonymized real data that the FCA had, as well as synthetic data. And we've added in a whole host of very complex financial crime typologies that you can then test your systems against. So it's one of the reasons why I'm hoping the UK will get better in next year's report is that we've now got this sandbox where you can check what you're doing and practically get a score back of how well you're doing. And there was, in South America, we had a customer who, from their sanctions compliance program again, they were just doing direct matches onto the intelligence data lists and weren't looking at the point of transaction screening of all of the related entities.

So not just people that were labeled on the list, but other people that they may have transacted with that would heighten the risk. And once we started doing the more intelligent screening, they were getting higher risk levels that enabled them to not necessarily stop transactions, but just have that hold so they can investigate a bit more. So there's definitely very quick changes that can be done. And I think just because of the contract periods that a lot of financial institutions have, they're locked in for three to five years, and then it's quite a big process to get new tech in. So you do have people who maybe were several years ago had software that's older tech, that's very rules heavy, that doesn't have AI in it, who can't upgrade and can't make use yet. And even now, if you're upgrading right now, you don't necessarily have everything that's going to come in the next few years. So I think having that pattern of being able to respond quickly and upgrade is critical.

Moderator:
Thank you very much. And thanks to all of you. Just to take this discussion slightly, move forward a summary of the discussions we had so far, maybe some insights that I can see that FinTech is a technology we all use, right? One way or another, look at your phones and the things that we do with our phones that we are unable to do. How can we use this technology in a safe way, in a good way, for good? That's something, a question for us to convey to others, right? We know it; we need to convey to others.

How can we stop corruption, financial crime, and other things? We need to start from the basics, from our homes, in the first instance, and move forward, right? How we do our jobs, right? The most important thing. And we need to move forward and convey the message forward. And we need to see how can we safely use FinTech. We need to learn about what blockchain is. How is that particular chain useful in protecting data? And can other platforms like blockchain be there, say for example, for the UK system to protect our data? Something, is it possible to have a system like that? So many things. And then, anti-money laundering. Who will be coming to do things for us? No one else. We need to move forward.

In particular, if you are either practitioners or regulators, or you are academics, your role is very, very significant in this part, right? As Janet said, FinTech is able to minimize the gap, right? In relation to like a number of things, right? And what we need to do, we need to just understand how can we work through a system like this? How can we close the gap between governance and accountability in the public sector in particular? So, within this particular pattern, we see whether we talk about digital payments for social welfare. Unified payments, say, for example, a system which is an existing, some one in India, one in Nigeria, there is a system, digital identity systems that we just talked about, and so many things are there, which can definitely help in stopping corruption one way or another, in particular for countries where there is no system.

For others, say, for example, the UK, we have a system already in place, and we have already, our data is there one way or another, in one place or another. It needs to be protected, and that's what is important. So the key lessons, what we need to learn is begin with high-impact, low-risk services, which is required, for example, pension grants, et cetera, to build public trust. And then we need to have a system to ensure scalability and cost efficiency, legal data protection frameworks, which are important, and then design for uplink and low-connectivity context. This is very important, and implement continuous evolution of outcomes, such as inclusion and leakages. So those are the things that we need to work on, and I'm very sure that I have learned a significant number of things from this panel, and I hope you did the same. Thank you very much.

SESSION 3

Transparency by Design: Embedding Ethics and Accountability in Public Sector Digital Transformation

Moderator:
Ms Chong Tze Wey,
2nd Year Economics and Management student at Exeter College, University of Oxford

Panellist:
1. Mr. Johnston Busingye
High Commissioner of Rwanda to the United Kingdom

2. Mr. Silviu Popa
Former Secretary General, National Integrity Agency (ANI), Romania

3. Mr. Jung-Oh Son
Division Director, Korea Anti-Corruption and Civil Rights Commission (ACRC)

4. Ms. Myat Su Thin
Director Anti-Corruption Commission (ACC), Myanmar

Background introduction

Ms Chong Tze Wey :
Good afternoon to everyone here today — our esteemed speakers and guests.
My name is Tze Wey, and it's a privilege to welcome you to our third session of the day, titled "Transparency by Design: Embedding Ethics and Accountability in Public Sector Digital Transformation." As governments around the world accelerate their digital transformation efforts, we are witnessing incredible opportunities to strengthen transparency, improve oversight, and reduce corruption. Yet, at the same time, these changes can be a double-edged sword if power dynamics are misaligned or unchecked. Today, our discussion will focus on how ethics and accountability can be built into the very design of digital systems — ensuring that technology supports, rather than undermines, public trust. I'm delighted to be joined by four distinguished speakers who bring diverse regional and institutional perspectives: His Excellency Mr. Johnston Busingye, High Commissioner of Rwanda to the United Kingdom; Mr. Silviu Popa, Former Secretary General of the National Integrity Agency of Romania; Mr. Jung-Oh Son, Senior Deputy Director at the Anti-Corruption and Civil Rights Commission of the Republic of Korea; and Ms. Myat Su Thin, Director at the Anti-Corruption Commission of Myanmar. To start us off, may I invite each of you to briefly introduce yourselves and share a bit about your background and the work you've been involved in. Let's begin with His Excellency Mr. Busingye.

Mr. Johnston Busingye :
I am a diplomat. Right now, I'm about three and a half years into my diplomatic career. I have always been a public servant in my government and have worked in the justice sector at different levels of the justice industry until I became a diplomat. So basically, that is my story. I have been involved with policies, laws, and practices related to control, fighting, and regulation against corruption at various levels throughout my career. That is my short story. Thank you very much. I'm very happy to be here today with all of you.

Mr. Silviu Popa :
My name is Silviu Popa. I am now in the consultancy business, doing consultancy work and advisory services for international organizations and various foreign governments. Previously, I was involved for almost 18 years with the main anti-corruption prevention institution in Romania — the National Integrity Agency. For the past 10 years, I served as the Secretary General and was also a member of the Board of Governors at the International Anti-Corruption Academy in Vienna, serving a three-year mandate. I have been involved in this area for almost two decades, and I'm looking forward to today's discussion — to share good practices, notable achievements, and also the challenges we have encountered in our work. Thank you.

Mr. Jung-Oh Son :
Hello everyone, my name is Jung-Oh Son from the Anti-Corruption and Civil Rights Commission, Republic of Korea. I started my career as a public officer in 2005, and I spent two years at the University of Sheffield pursuing my master's degree. As a public official in Korea's anti-corruption agency, I have participated in the implementation of several anti-corruption laws and in corruption measurement and monitoring evaluation processes. Furthermore, I was seconded to UNDP between 2020 and 2022 as an anti-corruption policy advisor. Thank you so much.

Ms. Myat Su Thin :
Hi everyone, I'm Ms. Myat Su Thin from Myanmar. I have been working at the Anti-Corruption Commission since 2019. Before that, I worked at the Ministry of Education as an Assistant Director at the Ministerial Office for Policy Making, and prior to that, I was a lecturer in the University's Department of English. In 2019, I changed my career path and became a Deputy Director at the Anti-Corruption Commission, focusing on international affairs. Later, I earned a Master's Degree in Corruption and Governance from the University of Texas under a scholarship. Currently, I work at the Investigation Department in the Yangon Division, focusing on research, publications, and writing on anti-corruption efforts for state newspapers, as well as conducting analysis on corruption investigations. Thank you.

Panel Discussion

Ms Chong Tze Wey :
Thank you. Thank you so much for all your introductions. I think it's so exciting to have such a diverse range of panelists with us today. Just to start us off, we see that digitalization is being implemented across countries all around the world, but the actual implementation strategies and focus areas have differed. Maybe to begin, could each of you share a bit of background on how digitalization is evolving in the public sector within your respective regional focus areas? Can we start this way, please?

Mr. Johnston Busingye :
Thank you once again. It won't be in my focus area — my focus area is diplomacy. Let me share with you the story of Rwanda, the way I know it. Rwanda is a country that began its second life in 1994, after experiencing one of the worst tragedies of our century — the genocide against the Tutsi. After that, everything was destroyed — the economy, infrastructure, education, health, agriculture, water, and electricity — everything was gone. As part of our reconstruction, we knew we could not coexist with corruption. If corruption crept into our society, it would derail our rebuilding efforts. Therefore, anti-corruption measures began from day one, even before digital tools became available. When digital tools were eventually introduced, we started

focusing on public institutions that deliver services to citizens — areas involving public resources and management, which require integrity. We began sharing experiences with other countries on how to digitalize systems such as revenue collection, land registration, public procurement, education, and asset declarations. In Rwanda, public servants declare their assets annually, and any discrepancies must be explained. We already had policies, regulations, and laws enforced manually, but as digital tools became available, we transitioned from manual to digital anti-corruption processes. Today, we have a digital gateway for public services called Irembo (which means "gate"), offering over 200 government services — including documents, certificates, and waivers — all accessible online. This system reduces bureaucracy and eliminates the need for personal connections; citizens simply apply digitally and receive their services efficiently. Procurement, tenders, land registration, and other public services are now conducted digitally, meaning there's less human interaction and more transparency. According to the Transparency International Index, Rwanda ranked 57th globally and 43rd in the latest report — an improvement from 2023, when we ranked 49th with a score of 53. Within Africa, Rwanda currently ranks third, after Seychelles and Cape Verde. In the Mo Ibrahim Index, Rwanda scored 76.3%, placing second in Africa for anti-corruption efforts, just behind Seychelles. Corruption levels in Rwanda are very low, driven by our zero-tolerance policy and supported by digital governance systems. These systems ensure that even with limited resources, our funds are properly managed and accounted for. While we may not achieve 100% accountability, it remains our target. Public officials are held accountable for their actions. Of course, we recognize that digital tools can raise data privacy and surveillance concerns. That's why we have enacted laws to ensure ethics and data protection are integrated into all digital processes. Previously, in manual systems, registering land, applying for tenders, or other government processes required multiple departments and personal follow-ups. Now, all these procedures happen digitally, with safeguards in place to protect citizens' information. If someone declares land ownership or engages in a land transaction, their personal and property data are protected under law. We have strict penalties for anyone who misuses such information. Overall, the transition to digital governance has had a highly positive impact. We continue to discuss and improve our systems to ensure they remain transparent and accountable. If any citizen identifies an irregularity, the system allows them to raise an alert, which triggers an internal review to address the issue and prevent harm. This ongoing vigilance is what sustains our anti-corruption success and ensures that Rwanda continues to move forward with integrity.

Ms Chong Tze Wey :
Thank you for sharing your insights on the non-tolerance policy in Rwanda, as well as the continued efforts to integrate ethics into the digitalization of public sectors. I think now we will move on to Mr. Silvio Popa, who will share his insights on Romania's development.

Mr Silviu Popa :
 Thank you very much. You know, if there is one overarching rule that I've understood over the past years, it is that regulations are important — and God knows we have developed so many of them. Institutional design is also crucial — how you manage governance, how you set up anti-corruption watchdogs, integrity institutions, and so forth. But if you want to have a true impact, you need more than that. You need tools. You need applications. Look at our lives — we are basically running most of our lives through apps: ordering food, placing investments, making payments, booking vacations, and so on. We use these apps not because of philosophy, but because they make our lives easier. That was the reason we decided to adopt a very interesting tool, which I'm going to present to you today. You all know the concept of conflict of interest. In Romania, we started

focusing more on the consumed conflicts of interest — not the preventive ones — those cases where a contract was already signed in breach of the rules, and where funds were channeled to the pockets of family members or decision-makers. After enforcing new rules and setting up institutions, we identified more than 1,000 cases of conflict of interest — across local and central administrations, politicians, and police officers. Many were sanctioned or removed from their positions. However, according to the law, every contract signed under conflict of interest had to be canceled and the money returned to the state budget. Out of these 1,000 cases, do you know how much money was actually retrieved? Zero. Not a single euro or local currency was recovered. Why? Because in real life, procedures are far more complicated than they appear in legislation. There were schools and bridges built under such contracts — you cannot simply demolish them. The court proceedings were also extremely slow. So, we decided to shift focus — from ex post (after the fact) to ex ante (prevention). And this was back in 2017, not 2025. My team and I developed a tool that scrutinizes all public procurement procedures in Romania — a market worth 15 to 20 billion euros annually. Here's how it works: every contracting authority is required to fill in an integrity form when purchasing goods or services. This form includes information about personal and family financial interests. The system automatically cross-checks data with police and company registries to identify potential family links between decision-makers and bidders. When a red flag appears, an integrity warning is sent to the head of the contracting authority, alerting them to a possible conflict of interest. After implementation, within just two years, the number of confirmed conflict of interest cases dropped by 50%. Now, if a minister or official ignores the warning and proceeds anyway — what happens? Nothing, immediately. This is not enforcement but prevention. The system doesn't block the process but flags it. If the contract is still signed, we can then proceed with an ex post investigation. Since its deployment in 2018, this system has detected potential conflicts of interest worth about two billion euros — funds that, without it, might have been funneled into private hands. Thank you.

Ms Chong Tze Wey :
Thank you so much for that, Mr. Popa. I think what I found really interesting was how the digitalization measures you've put in place have helped reduce bottlenecks in the process.By streamlining procedures and allowing issues to be identified earlier on, it seems that your system not only improves efficiency but also enables authorities to detect and prevent potential conflicts before they occur. As a follow-up question — since Romania is at the forefront of this implementation — how do you think this technology could be applied in other countries facing similar challenges?

Mr Silviu Popa :
Well, that's a good question, but just a small correction — we're not exactly at the forefront of these issues. We simply applied some tools that, in the end, turned out to be successful. Of course, we also tried many tools that didn't work. I believe this approach could easily be transferred to any country, because the mechanism itself is quite simple. You see, there are a few prerequisites: having databases such as trade registers, company registers, police databases, and databases with asset and interest declarations. Once you have that foundation, you can build the digital architecture — not just for the sake of digitalization, but specifically around the legislative settings that already exist. So, it's very adaptable and has wide potential for transferability. In fact, other countries have taken this idea and developed their own versions. For example, the ProZorro system — it's a public procurement system where everything is transparent and accessible to everyone. It provides APIs that allow civil society and businesses to download data and use their own tools to detect irregularities. Even the auctions are conducted online. Since its deployment in 2016, ProZorro has helped save around 6 billion euros through transparency and openness — not by focusing solely on conflicts of interest, but by ensuring full visibility of the process.

Ms Chong Tze Wey : Thank you for that. I'm curious about how the differences in data collection across countries might affect this, and whether any cultural nuances could influence the quality of the data. But I think we'll circle back to this later if time permits. Now, let's move on to Mr. Jungoh Son, who will be sharing his experience from the Republic of Korea.

Mr Jung-Oh Son :
Hello everyone. I've prepared some slides, so I would like to give a presentation on how digitalization has progressed in Korea's anti-corruption efforts—particularly focusing on practices that are both affordable and achievable. First of all, let's go back to the basics of why digitalization matters for anti-corruption. We all know the well-known Klitgaard formula by Professor Robert Klitgaard:Corruption = Monopoly Power + Discretion – Accountability. Digitalization helps reduce corruption by decreasing the monopoly power of government institutions through greater civil participation. It also reduces direct contact between officials and citizens, promoting free and streamlined transactions. This, in turn, strengthens accountability by improving integrity and transparency. In this sense, digitalization truly matters for anti-corruption—it enhances openness and reduces face-to-face interactions while improving information sharing. Let me now introduce Korea's e-government ecosystem. Korea's key areas of good governance and service delivery are supported by a variety of digital systems in both front-office and back-office functions. The front office serves citizens and government officials, while the back office is mainly used by responsible public officers. Among these, the KONEPS (Korea ON-line E-Procurement System) is one of the most famous platforms for procurement. Another is e-Nara, which strengthens transparency in the distribution of national subsidies to local governments, central ministries, and vendors. The Open Fiscal Data (OFD) system provides transparency on budget spending, while platforms like Book Zero and D-Brain support real-time project and transactional management. Additionally, SSIS (Social Service Information System) manages social service programs such as subsidies for the elderly, low-income groups, and children. There are also systems directly engaged in anti-corruption monitoring and oversight. My agency, the Anti-Corruption and Civil Rights Commission (ACRC), operates two key platforms: e-People, which handles civil petitions and public participation; and Clean Portal, which receives corruption reports from citizens and offers whistleblower protection. Another important system, managed by the Ministry of Personnel Management, is the PETI system, used for asset declarations by high-ranking officials. Now, let's discuss the challenges and mitigation measures for successful digitalization. Some key challenges include insufficient funding for developing and maintaining digital platforms, resistance from certain public institutions, lack of legal and institutional frameworks, inadequate training and policy support, and limited public awareness of the systems.To address these, it's crucial to justify government investment in digital anti-corruption and e-government platforms. Political will also plays a vital role—support from leadership, such as presidential decrees or public statements, helps sustain long-term investment and commitment. Establishing strong legal and institutional frameworks, promoting user engagement, and raising public awareness are equally important. In addition, continuous monitoring and evaluation of anti-corruption e-government platforms are instrumental for improvement. Finally, there are a few lessons learned. Developing digitalization within government may not always fall directly under the mandate of anti-corruption agencies, but these agencies should still play a critical role. A whole-of-government approach and sustainable investment are essential for adopting and expanding digital platforms. Clear guidelines and regulations must support the system, and anti-corruption agencies should advocate for this. For example, when establishing digital platforms, public fund investments should be monitored by anti-corruption bodies or through citizen participation. Monitoring and evaluation mechanisms must be implemented to ensure transparency in government spending, and continuous global knowledge exchange is vital for improving these systems. In summary, e-government systems cannot function in isolation. Policies, institutions, and collaboration must work hand-in-hand to achieve the shared goal of advancing digitalization for integrity and good governance.

Ms Chong Tze Wey :
Thank you for your comprehensive presentation. Earlier, we talked about ethics and the integration of digitalization into the public sector, and what really stood out to me from your presentation was your point on the importance of public awareness and perception when developing new institutions and legal frameworks. Could you share a bit more on how Korea has implemented this in practice?

Mr Jung-Oh Son :
Yes, that's a very important and interesting question. Striking a careful balance between advancing digitalization and strengthening ethics is fundamental to achieving sustainable development within government. At the Anti-Corruption and Civil Rights Commission, we have been gradually developing the necessary legal and institutional frameworks to support this. For example, Korea has introduced various conflict-of-interest laws, and we also monitor the implementation of the E-Government Act to ensure that anti-corruption and integrity principles are integrated into the development of all digital platforms. Equally important is raising public awareness. Our agency continuously conducts public campaigns to help citizens understand how digitalization and anti-corruption efforts progress together — particularly in promoting transparency, accountability, and integrity in public institutions. In addition, South Korea has introduced compulsory training programs for public officials. This is because, at first, many officials were resistant to sharing information publicly — they felt that doing so meant losing their authority or control. Through these training programs, our agency works to shift this mindset. We emphasize that openness and information sharing are not a loss of power, but rather a crucial step toward improving trust, transparency, and good governance within the digital era.

Ms Chong Tze Wey :
Thank you so much for that insightful explanation, Mr. Jungoh Son. Now, let's move on to Ms. Myat Su Thin, who will share her experience and perspective on digitalization and anti-corruption efforts in Myanmar.

Ms. Myat Su Thin :
Hello everyone, and thank you for the opportunity to share Myanmar's experience. Today, I would like to highlight two key areas — our digital journey and our anti-corruption initiatives. Let me begin with Myanmar's digital story. Our digital journey began in the country's two largest cities — Yangon and Mandalay. Today, around 80% of our population uses smartphones, with wide access to mobile and internet services. This has enabled citizens to make e-payments, use online applications, and access information faster than ever before. A major milestone in our progress was the introduction of the e-Governance Master Plan 2016–2020, followed by the 2021–2025 plan, which lays out policies for secure data transactions, digital signatures, and encryption. As a result, citizens can now access one-stop services — such as applying for identification cards and passports — digitally, replacing traditional paperwork with modern technology. At the sub-national level, digital tools are also driving positive change. Local governments now use online systems to improve transparency and accountability. For example, citizens can view budget allocations and spending through online reporting platforms, which help to build trust between the public and the government. In terms of legislation, Myanmar enacted the Electronic Transactions Law in 2004, and more recently, the Cybersecurity Law in 2025 to address VPN usage, data management, and misinformation. We are also taking significant steps towards biometric-based digital ID systems, which improve access to banking, healthcare, and telecommunications. In 2024, we introduced computer-assisted personal interviews (CAPI) to enhance data accuracy in the national census. Looking ahead, for our 2025 general elections, we plan to introduce electronic voting machines designed to work offline while ensuring data security, transparency, and accountability. Now, from the Anti-Corruption Commission (ACC) perspective, we are implementing the National Anti-Corruption Strategy Plan 2021–2025,

focusing on reducing bribery in public services. Corruption Prevention Units have been established in every ministry and state government to monitor petty corruption, and citizens can now provide feedback on services through a simple SMS system. As a state party to the UNCAC, we are implementing the recommendations from the second review cycle. Public awareness and engagement are also crucial to our efforts. The ACC runs nationwide campaigns through radio, television, animation, and newspapers to promote integrity. We also conduct educational programs in over 200 schools and universities to nurture integrity from a young age. Furthermore, our "Good to Know" campaign explains tendering processes and procurement rules to citizens and businesses, promoting transparency and understanding. We also provide anti-corruption training for civil servants, private sector staff, and financial institutions in cooperation with the Financial Investigation Unit. Despite this progress, we continue to face challenges. Rapid technological advancement requires all public services to adapt to new systems, and without proper safeguards, inequality and misuse can occur. Our way forward includes embedding digital ethics guidelines into government practices, ensuring responsible data usage, and promoting fairness and inclusivity. Given Myanmar's diverse ethnic groups, we are also working to ensure inclusive digital access by incorporating local languages and improving digital literacy. That concludes my sharing on Myanmar's digital transformation and anti-corruption efforts. Thank you all.

Ms Chong Tze Wey :
Thank you so much for sharing your insights on the anti-corruption developments in Myanmar. I found it particularly interesting that the roadmap is planned until 2025. I'm curious to hear how you envision the next phase — how anti-corruption policies might continue to evolve in the coming years, and how you plan to integrate the perspectives of the private sector, academia, and the public sector to create a more holistic and inclusive policy framework moving forward.

Ms. Myat Su Thin :
Yes, now we are at the end of our second strategy plan, which covers 2021 to 2025. So currently, we are in the process of developing our next strategy plan for 2026 to 2030. This new plan will focus on six key areas — including awareness raising, investigation, and reducing both petty and grand corruption across the public and private sectors. We are now giving greater attention to engagement with the private sector, particularly business communities and private banks, to raise awareness and also to gather their feedback through surveys. This helps us understand their perspectives — a more bottom-up approach compared to our previous strategy, which was mostly top-down and developed by senior officials. In this new phase, we're also collecting input from staff, junior officers, and those working directly on the ground, as they understand the real challenges and can tell us which policies may not fully align with the realities they face. We're also conducting focus group discussions to ensure that the next national anti-corruption strategy is more practical, inclusive, and effective in its implementation.

Ms Chong Tze Wey : Thank you so much for sharing how you integrate voices from the ground up to ensure that everyone's perspectives are heard. And thank you as well to all our panelists for your insightful contributions and for sharing the important work being done in your respective countries. At this point, we'd like to open the floor for questions from the audience. We'd appreciate it if you could please start by introducing yourself — your name and the organization you represent — and kindly keep your questions brief and to the point.

Q & A Session

(Audience) :
Thank you very much. I'm Dachin Bagos from Nigeria — formerly a Member of Parliament and currently a Board Member of the Foundation for Transparency and Accountability in Nigeria. I previously chaired the Anti-Corruption Committee in the Nigerian Parliament. First, I'd like to commend all the panelists for their excellent contributions. I must say I'm particularly pleased to see the Rwandan High Commissioner here today. Earlier, we were discussing Rwanda as an inspiring example — a country that, despite its history of genocide and conflict, has demonstrated that Africa can indeed make strong progress in governance and integrity. Rwanda truly deserves recognition for that. My question to the High Commissioner is: regarding the annual asset declaration process — have there been any cases where individuals were found to have discrepancies between what was declared in previous years and their current assets? And if so, what actions has the government taken in response? And to our colleague from Romania — on the issue of conflict of interest, are there any plans to amend the legislation to give your agency greater enforcement powers? For instance, in Nigeria, if an advisory note is issued but no corrective action follows, our anti-corruption agency is empowered by law to prosecute. Is Romania considering a similar approach? Thank you.

Mr Johnston Busingye :
Thank you very much to our participant from Nigeria for that insightful question. Regarding the declaration of assets — I don't have a clear recollection of exactly when it started, but it has been quite a while. It really evolved alongside our anti-corruption stance from the very beginning — perhaps around 2001 or 2002. When we first introduced it, it began at the top — with the President, Ministers, and Members of Parliament. But soon, people began to point out that it shouldn't stop there, because the actual management of public resources is often in the hands of others further down the chain — such as Permanent Secretaries, Heads of Finance, and Heads of Public Institutions. So, we extended the scope further — down to Governors, Mayors, and those who directly or indirectly handle public finances. Today, I would say it reaches quite deep into the system. This asset declaration process has achieved two major things. First, it has led to real prosecutions. False declaration to the Ombudsman is an offense under the Penal Code. I personally know of Cabinet Ministers and mid-level managers who have been prosecuted for this reason. Secondly, and perhaps even more importantly, it has become a powerful deterrent. Because the process is annual, predictable, and well-known, people are fully aware that their declarations will be examined. The belief that "maybe mine won't be checked" has almost completely disappeared. Over the years, this consistency has shaped mindsets and workplace culture. People entering public service now know very clearly that there are "no-go areas" when it comes to personal enrichment through corruption. It has slowly become part of the national psyche — a social norm that discourages shady accumulation of assets. In the early years, we did encounter cases where individuals tried to hide assets under their relatives' names — perhaps registering properties under a sister or grandmother. But investigations often uncovered inconsistencies — for instance, discovering that a grandmother had somehow purchased a fleet of trucks from abroad! Over time, such cases have greatly reduced. Now, more than two decades later, the proportion of people who even consider engaging in such acts has become very small. The system has largely stabilized — people prefer to work honestly, earn their dues, declare transparently, and go home with peace of mind, rather than live in fear of being caught and having to defend themselves later. Thank you.

Mr Silviu Popa :
Thank you very much for your question. I also found the question from my colleague here very good, and I couldn't resist sharing my thoughts as well, since we also work extensively with asset declarations — a very important topic. Now, when we talk about asset declarations, there are usually two key perspectives. The first is, of course, the criminal aspect — when someone submits false information. But this isn't the only purpose or the main deterrent of having an asset declaration system. In Romania, for instance, we've had only three or four cases where public officials were prosecuted for false declarations. In most of the cases we investigated and forwarded to the prosecutor's office, no criminal proceedings were initiated — mainly because it was difficult to prove intent. Let me give you an example. There was a mayor who "forgot" to declare 500 apartments — yes, 500. He was in the real estate business, developed the apartments, and all were under his name, yet he left them out of his declaration. When we submitted the case to the prosecutor, his defense was simply, "I forgot." He claimed it wasn't intentional — that he didn't want to hide the assets or avoid taxes, he just forgot. So, as you can see, proving deliberate wrongdoing in such cases can be very challenging. That brings us to the second, and in many ways more effective, dimension — the administrative one. This can be equally painful for officials involved in wrongdoing. In many countries, an asset declaration can be the starting point for investigations into unjustified wealth — essentially, a mismatch between someone's declared income and their accumulated assets during their time in public office. We've had several high-profile cases — for example, a senator with four million euros in unjustified assets, and senior police officials with hundreds of thousands of euros unaccounted for. This kind of investigation doesn't rely on criminal conviction; it's an administrative, non-conviction-based confiscation process. It doesn't reverse the burden of proof — in our constitution, wealth is presumed to be legitimate — but it does allow us and the public to identify and record discrepancies that emerge over time. Coming back to the original question — the purpose is not necessarily to change the law to punish someone who ignores our conflict-of-interest warnings. Imagine you're involved in a procurement process and our agency flags a potential conflict of interest. If we tell you, "Look, there's an issue here, you should refrain from signing this contract," but you go ahead and sign it anyway — we can't step in and sanction you immediately, because that would block the entire procedure. Our role is more like that of a surveillance camera — we don't intervene directly on site, but we raise red flags and promote accountability. In the end, that's what this is really about — not just enforcement, but creating a culture of responsibility and transparency. Thank you.

Ms Chong Tze Wey :
Thank you for that question, and thank you to our panelists for a very engaging and substantive discussion.

Mr Johnston Busingye :
I just wanted to make one last comment. My colleague from Nigeria mentioned that there's evidence that Africa can work. Since I am here and I am African, let me say—on behalf of every African—Africa can, should, and does work. For those who want to invest in Africa, to bring money, to do business—there is absolutely no reason Africa cannot work. Because Africa does work. Of course, there may be issues, but from my experience and understanding, such issues exist everywhere. Some are visible, some are not; some are reported more than others. But that's not my point. My point is, if you want to do business in Nigeria, in Kampala, in Nairobi, in Kigali—Africa works. People need to recognize that, believe in it, and stand up for it. Thank you.

Ms Chong Tze Wey :
Thank you so much for your inspiring words and for shedding light on the African continent and the potential investments that can flow into the region. To wrap up today's discussion, we began with His Excellency Mr. Johnson Busingye, who shared about his work in the Republic of Rwanda and how the country upholds a zero-tolerance policy toward corruption. We then heard from Mr. Silviu Popa, who spoke about his work in Romania and the Act to Assess Conflicts of Interest currently being implemented. Next, Mr. Jungoh Son shared insights on the integration of digitalization across the public sector in the Republic of Korea. And finally, Ms. Myat Su Thin provided a thoughtful overview of Myanmar's anti-corruption roadmap from 2021 to 2025, as well as the strategic directions for 2026 and beyond. I think what today's dialogue has truly shown us is that digital transformation is not only about adopting technology—it's about reimagining governance itself. It's about integrating inclusivity, ethics, and transparency into how we shape the next generation of public institutions. With that, we'll conclude Session Three. Thank you once again to all our speakers for their valuable insights, and to our guests for being with us today. I wish everyone an enjoyable remainder of the conference and a safe journey home. Thank you.

SESSION 4

**Youth, Ethics, and Digital Citizenship: Empowering
the Next Generation Against Corruption Across The Globe**

Moderator:
Dr Omar Abou Hamdan,
Senior Lecturer in Leadership and Management in Oxford Brookes University

Panellist:
1. Mr. WONG Wai-kit
Assistant Director of Independent Commission Against Corruption (ICAC) in Hong Kong

2. Professor Vicha Mahakun
Dean of the School of Law of Rangsit University in Thailand

3. Ms. Bianca Kopp
UNODC's Global Resource for Anti-Corruption Education and Youth Empowerment (GRACE)

Background Introduction

Dr Omar Abou Hamdan :
Good afternoon, good afternoon, everyone.
And welcome to Session Four, which is also our final session for today — "Youth, Ethics, and Digital Citizenship." I'll briefly introduce myself — my name is Dr. Omar Bouhamdan, and I'm a Senior Lecturer in Leadership and Human Resources at Oxford Brookes University. It's truly an honour to be the moderator for this panel. In today's session, we'll hear from three distinguished experts who bring diverse perspectives and experiences from the fields of law, education, and anti-corruption, with work that spans across the globe.I was planning to introduce our panelists myself, but I thought it might be more meaningful for each of them to introduce themselves — that way, they can share the details they'd like our audience to know. So, to begin, may I invite Mr. Wai Kit Wong to introduce himself?

Mr WONG Wai Kit:
Good afternoon. My name is Wai Kit Wong, from the Hong Kong Independent Commission Against Corruption (ICAC). I've been an investigator for 24 years, and my main responsibility has always been conducting investigations. In recent years, however — particularly over the past two to three years — we've also placed a strong focus on engagement, both locally and internationally. So, I'm very pleased to have the opportunity today to share our experiences with you and explore what insights we might take away from them. Thank you.

Professor Vicha Mahakun :
Thank you, Omar, and good evening to everyone for this final session. I'm deeply honored to be here to share my experiences and insights with all of you who are dedicated to advancing education and integrity in the fight against corruption. I currently serve as the Dean of the Faculty of Law at Rangsit University, Thailand. Before taking on this role, I served a nine-year term as a National Anti-Corruption Commissioner of Thailand, and prior to that, I was a Chief Judge of the Supreme Court of Thailand. Throughout my career, my work has always been closely connected to the law and anti-corruption efforts, and I look forward to sharing my experiences with you today. Thank you.

Ms Bianca Kopp :

Hello, and a warm welcome again from my side. My name is Bianca Kopp, and I'm from the United Nations Office on Drugs and Crime. I didn't start my career in anti-corruption—I actually began my work with the United Nations about 15 years ago in the area of terrorism prevention, and later moved into organized crime. These experiences eventually led me to focus on anti-corruption, because corruption is often a cause or an enabler of many of these crimes. I'm now leading our preventive work on youth empowerment and anti-corruption education, and I'm really looking forward to a thoughtful discussion with everyone today. Thank you so much.

Panel Discussion

Dr Omar Abou Hamdan :

Thank you so much. I'm really excited for this discussion, especially with such a diverse range of backgrounds among our panelists. Before we begin with the questions and dialogue, we'll first hear some opening remarks from our speakers. Some of you have also prepared visuals and presentations, so we'll go through those as well. Let's start with Mr. Wai Kit—please go ahead with your presentation, and we'll follow up with some questions afterward.

Mr WONG Wai Kit :

Thank you again. I just did a very quick AI check with my phone, and today we have representatives from Asia, Europe, and Africa. And guess what? These regions together account for 85% of the world's population. Yes, 85%. So, in a way, 85% of the world is here today, thanks to our presence. Just a quick note on how AI can do everything in a split second. So, my topic today focuses on youth engagement. I'll speak from a practitioner's perspective. First, how ICAEC has been doing educational work and youth engagement over the last 51 years. Second, how we've contributed to the global anti-corruption arena in recent years. Before coming here, I did a bit of research on how young people perceive corruption in their countries, including the EU and Hong Kong. Based on the Eurobarometer 2005 for youth aged 15–24: 61% stated corruption was widespread in their country. 41% said the level of corruption had increased. 29% said they were personally affected by corruption. Even in affluent European countries, young people perceive significant corruption problems. Regarding tolerance, 56% of youth do not accept corruption as a lifestyle, which is encouraging. But only 20% have actually reported corruption cases. The main challenges are that 63% don't know where to report, and 43% feel it is difficult to prove corruption. From over 20 years of experience, I can confirm that proving corruption is extremely difficult. It's a technical, white-collar crime, insidious and secretive, very different from drug trafficking or violent crime. In Hong Kong, we've conducted annual surveys since 1992. Corruption tolerance among youth is very low: 0.5, slightly above the overall average of 0.3. 95% say that a clean society is very important for Hong Kong's development. 86% support the work of the ICAC. Overall support is strong, but slightly lower in youth, which indicates more engagement is needed. Our surveys show that 62% of young people prefer short videos. 15% prefer pictures with few words, which is less effective. So, our strategy in Hong Kong follows "Integrity for All" — no one is left behind. Programs by age group: Kindergarten has info-based learning programs. Primary school uses exercises and interactive activities. Secondary school applies knowledge through dramas and performances. Tertiary education student leaders organize activities with ICAC support, resources, and expertise. We also use social media and multimedia channels such as Facebook, Instagram, Weibo, and YouTube. We have produced two-minute short commercials featuring Hong Kong award-winning stars. These videos are made entirely by ICAC officers, including some of our investigators. The key point is that an anti-corruption agency must adapt to a changing environment. I spend 20 out of 30 days each month out of the office, managing investigations remotely. Adaptation is essential. ICAC has 51 years of experience and actively supports international partners. In 2004, ICAC established its International Academy. To date, 38 courses have been organized, training over 3,800 participants from 100 countries. We run two types of courses. First, tailor-made courses abroad, fully funded by ICAC, covering topics like asset recovery and youth engagement. Second, inbound courses in Hong Kong for international

anti-corruption professionals and academics. So, that's a quick overview of how we engage youth, share expertise internationally, and adapt to modern communication methods. Thank you very much.

Dr Omar Abou Hamdan :
Thank you so much, Wai Kit. That was really impressive—especially the point about instilling those core values from kindergarten. I think you'll all agree with me—that's really inspiring. Thank you for sharing that, and also for giving us insights into the situation in the EU. For me, that was something new as well, so I appreciate you sharing those perspectives from Hong Kong, from Europe, and also your international impact. Now, Wai Kit, the following question is: What advice would you give to countries that are trying to set up similar youth engagement programs?

Mr WONG Wai Kit :
Then I'll touch a little bit on Bianca's presentation — the GRACE initiative — one part of which is the Youth Engagement Booklet. I actually have it with me; it's one of the props I brought from the UN and Hong Kong. It's one of our publications, and I wouldn't dare to call it "advice," but rather the path that we have gone through. First of all, I think we're quite lucky to have some resources. We don't have a lot, but we have enough. However, I understand that many countries face budget constraints. When that happens, what we can do is mutate — adapt. For example, our investigators, even when they're stuck at home, they continue to innovate. I can tell you that after the London talks, I'll be going to Kazakhstan for a three-day training course for the Central Asian anti-corruption agencies. Ronald and I will be traveling again, to another time zone, within just ten days. So if you face resource difficulties, the key is to mutate: do more, stretch your hours, think creatively, and use more technology. For instance, the video you just saw was quite costly at first — but we adapted again. We used AI to create the video recently, and it only cost about 100 dollars, plus some officer input and post-editing. I would say: keep changing, keep adapting, and always appreciate the needs of the younger generation. Don't stick to our old ways of doing things — try to look at things from their perspective.

Dr Omar Abou Hamdan :
Thank you for sharing that, Wai Kit. And also, it was so impressive in the beginning — your human capital and staff being part of the video. I love that! Yeah, they're famous now. So, my last question at this stage for you, Wai Kit — could you share with us a specific example of how these tools have helped spread anti-corruption messages?

Mr WONG Wai Kit :
Yeah, well, I didn't mention earlier — I briefly touched on our international engagement and the tools we use. We have a lot of booklets, and TV series as well. I think the ICAC is actually the first organization to use TV series to promote our identity and our work. And what we've done lately includes conducting a training course in Brunei — about 200 professionals attended — and another one in Thailand. Both focused on meaningful youth engagement. We also learned that in Brunei, for example, their education office has only two officers. So, of course, you can't expect two officers to produce the same level of output that we can with 200. If we've done good things, it's partly because we have more resources. We understand that some countries have fewer resources and less experience, so we bring our materials along to share with them — to see if they can adapt to them. One important thing we've found is that, aside from adapting our products, countries should use their own people to deliver the message. Otherwise, it's really difficult to connect. You see, for instance, if a Chinese face is delivering an educational program to people in Brunei, it doesn't feel as relatable. So we suggest they use our materials as a base, but adapt them — use local people, local context, and local language to make it their own.

Dr Omar Abou Hamdan :
Thank you so much, Wai Kit. I totally agree — adaptation is a major element in that process. So now, we'll move to Professor Vicha. Professor, could you please share with us your visuals or the presentation that you've prepared?

Professor Vicha Mahakun :

First of all, I would like to express my appreciation for the work of the Hong Kong anti-corruption program. When I was the Commissioner in Thailand, I brought my staff to train in your country, and I truly appreciate how you have managed to solve the problem. In Thailand, it's a bit different — we have a different culture, and it's very hard. But we are trying, and we would like to join hands with Hong Kong. I also heard that Mr. Cheah will bring the conference to Hong Kong next year. I have some PowerPoint slides here. I believe that youth, the young generation, are an important force for the nation's social change in the future. Young people can help develop their country, fulfill their dreams and aspirations. But it's very difficult for them, because corruption erodes the very fabric of society. It hinders progress, deprives youth of equal opportunities, and limits access to education, healthcare, and other essential services. Additionally, corruption contributes to environmental damage and climate destruction. I would like to share some ideas inspired by the United Nations. The campaign for the United Nations International Anti-Corruption Day 2024–2025 focuses on the role of the "young guardians of integrity." The UN emphasizes that young people must play an essential role as advocates — raising awareness about corruption and promoting solutions to combat it. The campaign aims to amplify the voices of young integrity leaders. I believe this movement is not just for today or for the past, but for a sustainable future. The fight against corruption is a fundamental battle for the future, making youth engagement and collective action absolutely essential. Young people are pivotal for many reasons. Youth represent a massive segment of the population in many nations, and their collective voice is impossible to ignore. Corruption erodes their opportunities in public service, education, and trust, directly affecting their future and society. Their idealism and creativity drive them to use digital tools and innovative platforms to expose wrongdoing and demand accountability. They are confident and skilled in using social media and technology for positive change. And they are agents of change, less tied to traditional power structures and more willing to challenge them and push for transparency. However, youth also face challenges. Many of them feel cynical and disillusioned, believing that nothing will change. They are often excluded from formal decision-making processes. Speaking out can expose them to risks, threats, or even violence. They lack resources, funding, mentorship, and institutional support. And in many cases, they struggle to access transparent information about governance. To overcome these challenges, we must support collective youth action against corruption. Awareness and education are key — running social media campaigns, organizing workshops, debates, and film screenings in schools, universities, and communities. Funding must be provided for these efforts, like in your countries, so youth can truly learn how to use media effectively. Developing educational materials is also very important. But integrity and goodness cannot come only from materials or textbooks. They must come from the heart — from a sense of what is right and wrong, and the courage to choose what is right and act upon it. We must engage young people not just through theory or text, but through practical experiences that reflect real life. Many schools focus only on theory, not on practice. We should change that. I also believe in promoting integrity and ethical values within peer groups. Currently, we run a program called Anti-Corruption in the Communities. In all seventy-seven provinces of Thailand, we bring together young people — trained by us and by their peers — to design and lead their own campaigns. We use the culture of the community to guide our efforts. As your first commissioner once said, victory comes through access to the community. If you can reach and influence the community, you can win the fight against corruption. That's why I emphasize grassroots mobilization — organizing, protesting, and demonstrating to demand action and boycott corrupt practices. We also have a whistleblower program, now introduced in schools, to encourage ethical courage from a young age. We promote integrity from within — starting inside oneself, and then radiating outward to others. We encourage students to commit to ethical behavior in their studies, future professions, and civic life: refusing to pay bribes, encouraging peers to do the same, and supporting ethical businesses and leaders. In conclusion, I believe that youth are not merely the future — they are powerful agents of change today. Their energy, technological power, and strong sense of justice make them indispensable in the fight against corruption. Collective action is the only way to amplify

their voices, reduce risks, and create the pressure needed for systemic change — by fostering a culture of integrity not just within communities but within organizations as well. When young people enter organizations, they must help change both themselves and the culture of those institutions. I have hope that through these efforts, we can change our country. Thank you very much.

Dr Omar Abou Hamdan :
Yeah, thank you. Yes, definitely, Professor Vicha — thank you so much for sharing this information with us, and for that concluding and inspiring slide as well. We really appreciate it. And what a great shift from Hong Kong to Thailand. One thing I find really special about this conference today is how everyone is appreciating the initiatives of others as well, which is wonderful to see — especially in today's world. First of all, what really stands out to me is the title of your presentation. This idea of collective action is so important in the fight against corruption. Basically, my field is leadership and HR, and I teach and research toxic leadership. Some of the elements you mentioned — such as disillusionment and marginalization — actually have a lot in common with toxic leadership. So my question for you, Professor, is this: to avoid this kind of toxic leadership in both personal and professional life, how can young people learn to see ethics as part of their everyday life, not just as a school subject?

Professor Vicha Mahakun :
Yes, the culture of young people starts from the school. And I must say, Hong Kong does this very well — they change step by step, and that's something I truly appreciate. Every professor there wants to join your programs, not only the officials or public educators. They take part not because of money or any benefit, but because it comes from the heart, not from material gain. I think I've learned a lot from your way of life, because in Hong Kong, you use ethical conduct to change the environment. One of the key aspects of ethical conduct is understanding conflict of interest. This must be taught from the very first day of school life. I remember meeting a young girl who welcomed me and my staff when we attended the conference in Hong Kong. I brought some gifts from Thailand to give to them, but she politely refused, saying, "I cannot accept this, because I am on duty." That's the real practice of conflict of interest — COI. After the conference ended, we went to a small party, and then she said, "Now I can accept it," and she laughed. That was a beautiful example of integrity and understanding boundaries. It shows how deeply this mindset has been built into their culture. And if young people can follow this example, and grow up with this understanding, they can become the kind of leaders who truly change their country. Thank you.

Dr Omar Abou Hamdan :
Thank you so much, Professor Vicha. Yes, definitely — care, commitment, and professionalism, we truly appreciate those aspects. And now, moving from Thailand to the United Nations and Austria — Bianca, please.

Ms Bianca Kopp :
A journey around the world — thank you so much. Okay then, let's get my presentation on. I know I'm between you and the next coffee break, so I'll try to be very sharp. We still have many things to cover. And, you know, when you are the last panelist, you can only repeat what has already been said — but I'll try to build on it and explain what we, as the United Nations, are doing. We're working with many partners around the world, and Wai Kit, I can only emphasize what you said — collaboration is key. Why? Because we don't have enough resources. So let's work together, stop reinventing the wheel, and learn from each other. My organization — I always start with this — is the guardian of the United Nations Convention Against Corruption. The Convention is more than 20 years old, and almost all countries of the world are State Parties — 192 in total. This means countries are obliged to implement the Convention. The Convention's founders already had a clear vision more than two decades ago. They understood how important it is to prevent corruption through education and by adopting a whole-of-society approach. But we didn't fully act on that for quite some time.

Why? Because when anti-corruption agencies were set up, the focus was naturally on law enforcement, on rules and regulations. But after a few years, we realized we weren't achieving our main objective — we were constantly chasing the corrupt ones and falling behind. So, we needed to strengthen prevention. And this is exactly what we are trying to do now. I'm very proud of our innovative program from a UN perspective — the GRACE Initiative. GRACE stands for Global Resource for Anti-Corruption Education and Youth Empowerment. The UN is always good with acronyms. GRACE has three pillars. First, education. At the UN, we're not education experts — that's why we partner with the experts. We work with thousands of teachers, ministries of education, and universities around the world. We develop tools for educators to reach students from primary to tertiary levels. I was very happy to hear all the panelists stress the importance of education — because it's true, even though it's challenging. The reason is simple: we don't talk to each other enough. Anti-corruption bodies develop education strategies, but they rarely talk with the Ministries of Education — the ones who actually have to implement them. This communication gap exists at both national and global levels, and we must bridge it. The second pillar is empowerment. Education alone isn't enough. We must meaningfully include young people in our work — not just talk about them, but with them. Together with our colleagues from ICAC, we developed materials and shared best practices showing why it's in a country's interest to engage young people and what both sides can gain from this collaboration. The third pillar is connection. Let's face it — academia, policymakers, and practitioners often work in silos. The GRACE Initiative tries to connect these worlds. For example, at our next global conference in Doha, Qatar, we're organizing an academic session on artificial intelligence and anti-corruption. We're bringing together researchers, policymakers, and youth to exchange experiences and ideas.Here are some examples of what we do: We've developed wonderful tools — handbooks for teachers and resources available online for free — to inspire others. Some countries may not have enough resources, so why not use existing materials and adapt them to local contexts? That's what we encourage — tailor and make them your own. Together with UNESCO and others, we've developed content for secondary and tertiary education. But integrating new topics into national curricula can take years — it's a long process. That's why we also focus on non-formal education, working with NGOs and youth organizations to bring anti-corruption and ethics learning outside the classroom. And, of course, we must teach differently today. Lecturing the way we did 50 years ago doesn't work anymore. So, at UNODC, we're experimenting. Sometimes we fail, sometimes it works. For instance, our "Connecting Classrooms" project links students from Malta and Ethiopia to discuss integrity. Despite technical challenges, it's inspiring — they learn to see things from each other's perspectives. That's what integrity means — understanding others, thinking beyond oneself. We're also exploring hackathons — bringing together young coders, law students, and researchers to create tech solutions to corruption problems. And they're brilliant — they develop whistleblower protection platforms, procurement monitoring systems, and more. Our message to governments: work with young people. Don't overlook this incredible resource. We also use gamification. Why? Because if you lecture young people, maybe 20% of what you say stays with them. But if you let them play and apply their knowledge, more than 70% will. So, we're creating board games, interactive workshops, and innovative training formats to keep them engaged. At UNODC, we've even established a Youth-Led Integrity Advisory Board — 41 young leaders from around the world who advise us directly. And let me tell you, it's been a learning journey. We used to think we were teaching them — but actually, we've learned a lot from listening. We also support youth-led consultations and research because we need to understand how corruption truly impacts young people. For example, in Africa, many youth identified corruption in the health sector as their biggest concern. In Latin America, it was employment. In Europe, it was the education system. These insights help policymakers tailor their strategies to real needs. And finally, as you can see in the photos, we're already engaging the youngest. That picture there — that's from our Little Leaders, Big Impact conference, where 10-year-olds came to the UN to talk about ethics and integrity. You'd be amazed by their ideas. So, to conclude — it's all about collaboration. I think we're all on the same page here. Let's keep working together. Thank you so much.

Dr Omar Abou Hamdan :
Thank you so much, Bianca. That was really interesting. So just reflecting on your point about education and lecturing — definitely, that's why nowadays we use board games and simulations. I personally use a lot of simulations in my teaching, especially in leadership and HR. So thanks for pointing that out. Just to highlight the pillars of GRACE — empower, connect, and educate — I think that's great. These pillars are very important because it's often quite challenging to convince young people and to enhance their commitment to an idea. So that's definitely a strong framework. But I'd like to ask you, what was the inspiration, or what made the GRACE initiative possible? What inspired this initiative to take place?

Ms Bianca Kopp :
I think what inspired us was really the realization that we needed to do things differently. With the traditional approaches, we saw that we had reached the ceiling — we couldn't go any further with the same methods. So, we started discussing with our member states, asking: What can we do differently? And it really came down to embracing a whole-of-society approach. Fighting corruption isn't something that governments alone can do — and many of you have said that before. As Professor Vicha mentioned earlier, if you think about the sheer size of the youth population, how foolish would it be to ignore them? We need to empower them to take action, to work with us, and to be part of the process. And that's really how the GRACE Initiative started. Basically, back in 2015, our member states came together and said, "We need to do more." Education and youth empowerment must be at the core of all our actions. So that's when we began shaping GRACE — with the goal of putting prevention, education, and inclusion right at the center.

Dr Omar Abou Hamdan :
So 2015 was the starting point, yeah. That's really interesting. And how can we, for example, implement this GRACE Initiative in schools? How can educators or institutions practically bring it into the classroom setting?

Ms Bianca Kopp :
This is actually the nice thing about the GRACE Initiative. We always say we focus on individuals — and there's a reason for that. You all probably know that the UN, at the moment, is facing a financial crisis; it's no secret. So we had to ask ourselves, how can we make initiatives like this more sustainable? The answer was: by focusing on people — on individuals. I don't need a lot of money; I need committed educators who truly believe that teaching ethics and integrity matters. If you give them the tools, they will take it and run with it. We started one of our projects back in 2020. The official project ended, but the academics we worked with are still continuing the activities. And for me, that's what impact and sustainability really mean. And that's exactly what the GRACE Initiative is about — we provide the tools, and everything is available online, free for everyone. If you report back to us, that's great because we can show the results to our donors and hopefully get more funding. But even if not, the most important thing is that it empowers you — educators, practitioners, individuals — to take action.

Dr Omar Abou Hamdan :
Yeah, thank you, Bianca. I totally agree with the sustainability aspect — there's really no reason to implement something if we can't sustain it in the long run. So, would you like to add anything else before we move to the next part?

Mr WONG Wai Kit :
Definitely. I do want to echo Bianca's point — when we talk about empowerment, it often sounds like a very abstract concept. But I can share from our own experience how we've made it more practical. At ICAC, we engage a lot of ambassadors in universities. These student ambassadors take part in our programs, and what's really inspiring is that several of them have since joined us as ICAC officers after they graduated. They've literally brought their university experience into practice. One of them, for example, is just 24 years old. She used to be one of our ambassadors, and now she serves as a member of our advisory board, specifically in charge of promotional strategies. So that's a very tangible form of empowerment — turning participation into real responsibility. Of course, training is essential, but empowerment shouldn't stop there. There needs to be some form of reward, some visible result for society to see that these young people are truly being empowered. Even within bureaucratic systems, there have to be clear decisions and concrete measures to bring that empowerment to life.

Ms Bianca Kopp :
Can I just add on that? Yes, I also saw that this empowerment aspect is really key. Last year, we actually organized a global essay writing competition. When my team and I saw the number of submissions — more than 1,400 essays — we almost cried! laughs I have a very small team, and we had to review all 1,400 essays ourselves. But it turned out to be such an insightful experience. The young people shared how corruption is impacting their lives, but also how they see their own role in fighting it. That was very powerful. We then brought 30 of the winners from around the world to Vienna, and now we're following their career journeys. And what's amazing is that many of them have since become active anti-corruption advocates. This all happened just last year — and to already see that impact is really inspiring. And there's another point I forgot to mention earlier. Many of you who are familiar with UN publications know that our language is... well, not always the easiest to read. laughs So we thought, if we really want to engage with young people, we need to do things differently. We asked our youth-led board members — the young people we're working with — to develop a toolkit on how to get engaged in anti-corruption. It's written by young people for young people. The tone and format are completely different, and it's already being used around the world. And that's something we've learned — as you said earlier — we need to understand how we convey these messages to the younger generation.

Dr Omar Abou Hamdan :
Thank you so much, Wai Kit and Bianca, for that. You've really made me reconsider including some of those anti-corruption elements in my own curriculum. We already cover the SDGs and other UN-related topics, but you know — those specific anti-corruption aspects — I think that's something we could definitely integrate more intentionally.

Ms Bianca Kopp :
Please do so.

Dr Omar Abou Hamdan :
Definitely, I'll let you know once we do that. So, thank you so much for this excellent discussion — I really enjoyed it, and I'm sure everyone here did as well. Now, we'll open the floor for any questions you might have. And as we always say, it would be really nice and useful if you could also mention your name, institution, and country — so we can keep this international dynamic and vibe in the room. So please, go ahead. Yes, I can see we've got quite a lot of questions coming in!

Q & A Session

(Audience) :
Thank you very much for the presentation. I'm Nimisha Madvani, High Commissioner of the United Kingdom and Ambassador to Uganda. Of course, we are very strong in Uganda, also in fighting corruption. But based on the panel discussions, it would be interesting to see how Hong Kong — the AI version — combines together with the UN version. Because, you know, poverty brings some corruption, and when youth don't have what they need — for education, for school, and so on — they take on jobs that sometimes lead to additional funds, depending on how you want to call it. Some people call it corruption, some call it something else. But it happens not just in Africa or Asia; it happens in the Western world as well. So how do you, through this process, link what you do through AI to what the UN is doing — to see how we can curb this and build a stronger, younger population? It's great to educate the young. You know, when you grow up, your parents teach you — don't steal, don't do this, don't do that. But as you grow older, your needs become different. So how does one bring that balance into this changing world where we're going today? Thank you.

Mr WONG Wai Kit :
Okay, I think I'll be honored to speak first. The experience of Hong Kong is that the changing process did take a long time. I can tell you, from an enforcement perspective, to change a place and lower the number of corruption cases — real cases — takes at least 30 years of sustainable and hard work. Strong combat continues for 30 years. That's the background. The environment must have a very strong political commitment. And the change in terms of government should not affect this commitment. These are very important things — sustainable and consistent effort is one thing. The second thing is that to change the DNA of the people in your country takes at least 40 years. It is, in my experience, a long process. Nowadays, we can say that the anti-corruption or integrity DNA is embedded in Hong Kong people. We hate corruption. It's like, you know, you hate people stealing your things. You like protecting your own interests. But corruption is something very abstract — you don't get affected instantly, right? He or she won't steal something from your pocket directly. But through the reallocation process — through the state, through other companies — it still harms you. So, going back to the point, it takes time, it takes commitment to do it, and it must be done consistently with determination. That's why when we go on sharing our experience, we often say — well, you see, Hong Kong used to be a very corrupt place. You know, pregnant women — when they went to the hospital to have their babies, they had to give a small bribe, maybe five dollars, just to get a bottle of disinfectant. And they took it as normal — it was no problem. But now, nobody dares to ask for it. Because the minute you ask for it, within a second, our liaison officer will call our investigator — "Somebody's asking for a bribe" — and then, an hour later, that person will be arrested. So the whole society is changing because of consistent effort.

Ms Bianca Kopp :
Yes, and just to add on to what you've said — this change, this behavioral change, is really what we aim at. And with artificial intelligence, I think we're all a little bit afraid. And the UN — as a UN — we are still trying to figure it out. We see many opportunities, of course. And I think today, in the second panel, when we discussed how we can identify fraud with the use of AI — that's great! But of course, we also see many challenges. When we discuss with member states, basically they say that because of AI, they have now realized how important ethics and integrity education is. Because we need to have ethical people using AI. And this is where we really need to invest — in education — to prepare for all these upcoming changes. We have done some testing around the world, and it's very difficult to measure the impact of behavioral change — as you all know, it takes decades, just as you said. But we've tried a little bit to see if education can actually lead to something measurable. We worked in South Africa, and then together with Oxford University, and also in Ukraine. What we did was test whether students who had taken anti-corruption, ethics, and integrity courses behaved differently or responded differently to ethical dilemma scenarios than those who had not taken such classes.

The short answer is yes — we saw improvement after one year. It's not a long-term study, but it shows that impact and change can happen. And we all know that, but now we have a bit of data to support it.And the earlier we start, the better. We say internally, "catch them young." Many countries already begin at the kindergarten level. Most start at the primary or secondary level. And I think that's the only way we can truly prepare for and deal with the future challenges — including those brought by AI.

Professor Vicha Mahakun :
In my opinion, AI is very, very difficult for young people. The young generation is used to following AI and relying on it to make them trust in something. But we must be careful when using it. Because if you want to make a decision, you must use ethical principles, not AI principles. I always teach my students that AI can be used — but it must stop when it comes to making decisions. That's the point where human ethics and judgment must take over.

Mr WONG Wai Kit :
Yeah, I think the Professor has spoken the crux of the matter. AI is a tool, not the master. And one of the dangerous things about AI — I really echo this — is that it gathers information from across the entire internet, and that information comes from people with very different backgrounds, religions, histories, and political systems. So sometimes I tell my officers, "AI is your tool, not your master." Your master is sitting next to you — so ask me if you want to do something. Don't just ask the AI. AI is a very powerful tool, a very good one, but we need to be the ones who master it, not the other way around.

Dr Omar Abou Hamdan :
So we have time for... one, two — oh, actually, four questions! Yes. So please, let's try to keep them short, concise, and very specific so we can hear from as many of you as possible. Alright, yes — I saw your hand go up first, that's why I just stood up. Please, go ahead.

(Audience) :
Hello. Yes, when I transferred to the Anti-Corruption Commission in 2019, I was assigned to translate the university module books on integrity and anti-corruption — altogether six books. I think I've translated quite a lot, and one thing I found was that they're really difficult to understand. Even for me — I'm a lecturer and already familiar with translation and teaching — when I saw these books, they were still very complex. Eventually, we managed to finish the translations, and over 200,000 copies were published through cooperation between our government and UNODC. Many of the sponsors were from the UNODC, and the books were distributed to the Ministry of Education, especially to high schools and university students. But unfortunately, the feedback I received was that the books were too difficult to understand. So, what I've realized is that we really need to present these materials to children in a much simpler way, using very clear concepts. That's something I wanted to share based on my experience. And another thing — from 2022 until now, we've been running awareness-raising sessions, especially for young people in tertiary and secondary education. I also lectured to them, and at that time, we made short videos — just two or three minutes — about corruption, presented in the Burmese way. And the students understood them much better. So my question is: when creating anti-corruption and integrity books, shouldn't they be made much simpler, especially for countries like mine, which have many diverse ethnic groups and languages? Thank you.

Ms Bianca Kopp :
So, the tools that we have developed are actually not meant for students — they're for the educators. The university modules, for example, have been developed by academics for academics, through a normal peer-review process. And the instruction we always give is that you need to use these materials according to your own local context — to adapt them to what works best for your students and your environment. It's not a perfect, one-size-fits-all tool, but it has

been developed collectively by hundreds of academics following a rigorous review process. Now, for the primary and secondary levels, the tools have been developed by teachers for other teachers. And even the videos we use have been developed by teachers. But again, localization really matters — what might work in one country might not work in another. That's why we try to include different scenarios that educators can choose from or adapt. So, just to clarify — the tools we're developing aren't directly for kids, but rather for the educators who already understand the learning needs and pedagogical approaches necessary to teach these concepts effectively. Thank you.

(Audience) :
Thank you all for these brilliant presentations. My name is Joshua Hess, I'm a student at the university and president of the Student Human Rights Society. This question is directed primarily to Professor Mahakun, but I would also like to hear opinions from the other panelists as well. My question is simply — what do you think we can learn from Nepal? On the 8th and 9th, a revolution took place in an unprecedented way, where the masses — particularly the youth — mobilized against the government and, in particular, against forces of corruption. It really showed both the power of the youth and their motivation. And of course, it was a day of great suffering, with 74 people dead and 2,000 injured. But nevertheless, it shows the power and drive of the youth. What do you think we can learn from Nepal?

Professor Vicha Mahakun :
Your question is on authoritarianism, and the reason is... The reason lies in how authoritarianism can be used before people come together to make a change. If such a system exists, then reason — rational thinking — must be used even more. The authoritarian leaders, in my point of view... Yes, thank you.

Ms Bianca Kopp :
Sorry, just to quickly respond. I think it's not only Nepal — we've also seen similar movements in Kenya and Serbia. I believe the key message to policymakers and to those in power is that young people are watching, and they no longer accept corruption. And this awareness leads to real shifts in policymaking. What we can learn from this is that young people today are deeply connected through social media, and they learn from each other across borders. We know about what happened in Nepal because of social media; we know about the bicycle protests in Serbia for the same reason. That's incredibly powerful. When we bring young people together, they start realizing they're not alone — that there are others out there who share their vision and courage. And together, they are challenging corrupt systems and calling for accountability.

(Audience) :
Hi, my name is Ellie. I'm also a student at the university, and I wanted to say firstly again, thank you so much. I especially appreciated Mr. Wong's sharing because I'm from Hong Kong, and I grew up watching ICAC TV shows. So I can say from personal experience that it's quite effective at raising awareness.The question I have is this — as students, I'm sure we've all seen the trend where many people get involved in advocacy work, anti-corruption campaigns, or student activities mainly for CV points. It often feels quite performative, like it's something to help them get to the next step, such as university admissions or job opportunities. I've met a lot of people who, for example, did Model UN in high school or were involved in anti-corruption initiatives just to strengthen their applications — and once they get into university, they move on. They'll say, "Oh, now I want to go corporate. I want to make money," and they stop caring about civil society issues. So my question is: how do we keep fostering that genuine interest? How do we encourage people to stay involved and committed to integrity and civic engagement beyond just doing it out of necessity or for their resumes?

Mr WONG Wai Kit :
Well, my experience — I was a young boy some twenty-something years ago — and what I've learned is this: don't think too much or worry too far ahead. Your life will be determined by every step you take. When you look back one day, the only question you should ask yourself is whether you regret doing something, not having done something. So my advice is: enjoy your life. You're young, energetic — don't worry too much. Even in China, we have 1.4 billion people, and things are changing rapidly — from human labor to automation, from manual work to AI-driven systems. I've spoken to students from top universities like Tsinghua and Peking University, and they are also worried about their futures. But as one of their lecturers said, "Don't worry, sons and daughters — because as AI develops, there will be new jobs and new opportunities waiting for you." So, the most important thing is this — as Professor mentioned earlier — get your logic right, get your thinking right, and set your ethical direction correctly. Once that foundation is clear, everything else will fall into place naturally.

Ms Bianca Kopp :
And I'll just quickly add — I don't really share your fear. I've been with the United Nations for more than 15 years now, and what I've seen is actually quite the opposite. There are more young people applying for internships and traineeships with us today than there were 10 or 15 years ago. So yes, of course, many still choose to go into the corporate world — and that's perfectly fine. If they carry ethical values with them, then that's a good thing too. We need integrity and accountability within the corporate system as well. But overall, I see a lot of young people who genuinely want to contribute — who want to work for civil society organizations, NGOs, and international bodies. So, I'm actually quite optimistic. I don't share your fear in that regard.

Dr Omar Abou Hamdan :
Thank you so much. We— can we extend? They've been waving at me with all kinds of posters: 10 minutes, three minutes, one minute. So I think that means we're almost out of time.

(Audience) :
I want to thank you very much for these brilliant presentations. And I really liked Hong Kong's example of the 40 years of change — the behavioral change, the shift in DNA. What we try to do in Rwanda is to assume that the DNA won't change, but we will continue to sustain every effort, both new and old, using all the tools available to make sure that the thrill, the temptation of corruption, remains something people see as not a brilliant idea to pursue. Whether through education of the young people, deterrence, or sanctions, we try to put all this together and keep going. And I want to check with the systems that have been out there longer than us — what is your experience? Is this 40 years some kind of scientific change of the corruption DNA, or is it about reducing the thrill, that temptation of getting quick rewards for what you didn't work for? How do you see this in your own context? Because for us, it's been a good experience — we've kept going, engaging young people not only in education but also inside government, inside the institutions, inside parliament — all over the place. They are the ones doing the work, not just being told about it. I'd like to hear from Hong Kong.

Mr WONG Wai Kit :
Thank you. Thirty years is quite scientific. I'll tell you why — strong enforcement starts today. Assuming a young worker joins the government now, it takes him about 30 years to retire. If he's lucky enough not to be arrested during that time, he retires. If he's arrested midway, his influence is cut off. And we always emphasize the three pillars working together: enforcement, education, and prevention. This is a very dynamic and organic combination that depends on your country's situation. For example, if your country is facing very serious corruption, it's like cancer — from a

Chinese medicine point of view, you need surgery. You can't just rely on supplements and hope to recover. You need that immediate operation. After the surgery, it's about healing the wound, recovering, and slowly getting the whole body back into balance. So the dynamics have to be adapted to your country's circumstances. And I must emphasize — Hong Kong is just a small city. Our success is relatively simple. For a large country like yours, with cities, rural areas, mountains, people speaking different dialects, from different tribes and cultures, it's much more complex. So we don't dare to say we've done well — but we have gone through the process.

Dr Omar Abou Hamdan :
Thank you so much! Yes, brilliant — thank you for all the wonderful questions. And I just want to express my heartfelt thanks to all our panelists today: Bianca, Professor Vicha, and Wai Kit. It's been such an engaging discussion, and it truly reminds us that empowering young people to stand against corruption isn't only about laws or regulations — it's also about building confidence, fostering digital literacy, and strengthening values. It's been a real pleasure to moderate this session today. Please join me in giving our great speakers a warm round of applause. Thank you so much!

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