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PRESS RELEASE

Zetrix AI and INCEIF University Develop Islamic Finance AI Agents Built on NurAI

Petaling Jaya, 11 March 2026 – Zetrix AI Berhad (“Zetrix AI”), formerly known as MY E.G. Services Berhad, and INCEIF University, through its research arm, ISRA Institute, have entered into a strategic collaboration to develop and deploy next-generation Islamic Finance AI Agents built on NurAI. The initiative aims to enhance how users and faculty access, analyse, and synthesise academic literature, while providing intuitive access to Shariah-validated Islamic finance information.

AI-Powered Research Co-Pilot

INCEIF University, established by Bank Negara Malaysia (“BNM”) to develop human capital and knowledge leadership for the global Islamic finance industry, will launch next-generation Islamic Finance AI Agents trained on the university’s academic and research ecosystem.

Designed for broad access, the AI Agents will serve students, researchers, industry practitioners, policymakers, and the wider public seeking insights into Islamic finance. As an intelligent research co-pilot, the AI Agents will be trained on INCEIF University’s pool of data, enabling them to synthesise findings across multiple scholarly papers, generate structured literature reviews, compare methodologies, explain complex equations and figures, and identify emerging research gaps with precise citations from verified and credible institutional sources.

The system will integrate directly with INCEIF University’s approved research databases and repositories, support secure document uploads and annotations, and adapt to each user’s academic level to ensure academic integrity, transparency and data privacy.

Powered by Shariah-Aligned AI

The initiative aligns with Malaysia’s broader agenda to advance Islamic finance innovation and responsible digital adoption, including ongoing priorities led by BNM. The collaboration combines INCEIF University’s institutional expertise in Islamic finance with Zetrix AI’s proprietary NurAI framework, the world’s first Shariah-aligned Large Language Model (“LLM”), to deliver reliable insights across both foundational principles and contemporary Islamic finance topics.

Unlike general-purpose AI tools, the AI Agents will draw directly from INCEIF University’s established body of scholarly and industry resources, including textbooks, academic journals, research papers, fatwas, and industry reports created and curated over many years. Users

will be able to explore complex Islamic finance topics through natural language queries, receiving responses grounded in credible Shariah-validated sources.

The AI Agents will be embedded directly within INCEIF University's I-FIKR platform and will also be accessible through a dedicated I-FIKR channel within the NurAI mobile and web applications. A free tier will allow users to submit up to twenty (20) questions every six hours, while a subscription-based premium tier linked to I-FIKR's and NurAI's paid service tier will provide extended, uninterrupted research sessions.

Commitment to Ethical Governance and Shariah Standards

Zetrix AI and INCEIF University are also working towards establishing a joint oversight committee to ensure that the AI Agents consistently align with ethical Shariah standards and governance requirements. This includes ongoing engagement with relevant authorities, including the Department of Islamic Development Malaysia ("JAKIM"), as part of broader efforts to reinforce transparency, compliance and public trust.

"By integrating INCEIF University's academic resources with our NurAI framework, we are providing a solution that preserves the integrity of Islamic principles while leveraging the speed of modern technology. This demonstrates how Shariah-aligned AI can serve the evolving needs of the global Ummah," said Dato' Fadzli Shah, Co-Founder of Zetrix.

"With the integration of cutting-edge NurAI framework, I-FIKR is set to transform user experience through personalised search, smart content organisation and customised recommendations. This Islamic Finance AI Agent's capabilities will enable users to access the most relevant information with greater speed and precision; hence, significantly elevating the platform's usability and reinforcing I-FIKR's position as a vital resource for the Islamic finance industry," said Dr Marjan Muhammad, Deputy President Research, ISRA Institute of INCEIF University.

The initiative supports Malaysia's ongoing efforts to strengthen its position as a global hub for Islamic finance and digital innovation, reflecting the growing convergence of technology and values-based finance.

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About Zetrix AI Berhad

Zetrix AI Berhad ("Zetrix AI"), formerly known as MY E.G. Services Berhad, is leading the way in the deployment of blockchain technology and artificial intelligence in powering the public and private sectors across ASEAN. Headquartered in Malaysia, Zetrix AI started operations in 2000 as a pioneer in the provision of electronic government services and complementary commercial offerings in its home country. Today, it has advanced to the forefront of technology transformation in the broader region, leveraging its Layer-1 blockchain platform, Zetrix, and

embracing the convergence of Web3, AI and robotics to enable optimally-efficient, intelligent and secure cross-border transactions, digital identity interoperability and automation solutions that seamlessly connect people, businesses and governments.

About INCEIF University

INCEIF University was established by Bank Negara Malaysia in 2005 to develop talent, research and leadership for the global Islamic finance industry. As a specialised postgraduate university dedicated exclusively to Islamic finance, INCEIF University offers professional certifications, master's and doctoral programmes, as well as executive education for industry practitioners worldwide.

Its research arm, ISRA Institute, serves as a global centre for Shariah and Islamic finance research, contributing to policy development, industry standards and scholarly advancement. ISRA Institute leads key knowledge initiatives including I-FIKR, a digital Islamic finance knowledge platform designed to enhance access to authoritative Shariah-aligned resources.

Through education, research and innovation, INCEIF University supports Malaysia's aspirations under the Financial Sector Blueprint 2022–2026 to strengthen its position as a global Islamic finance hub, while advancing ethical, inclusive and technology-enabled financial solutions.

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