

silverlake
SYMMETRY AT WORK

39th Edition of the BFSI Innovation & Technology Summit Malaysia 2026

As banks accelerate digital transformation, the challenge is no longer choosing between innovation and control. It is about achieving both.

At the 39th Edition of the BFSI Innovation & Technology Summit Malaysia 2026, Group CEO Cassandra Goh shared her perspective on a more pragmatic approach to modernisation: COEXISTENCE.

“Coexistence is not a compromise. It is how a bank gets frontier grade capability and full sovereignty at the same time.”

Cassandra emphasised that transformation should not mean replacing everything that already works. Hybrid architecture allows banks to introduce new technologies while preserving the resilience, expertise, and investments embedded in proven systems.

This principle is equally important as banks adopt AI.

“We are not asking AI to invent the bank. We are giving AI a governed understanding of how the bank works.”

For Cassandra, responsible innovation means ensuring technology is aligned with business outcomes, governance, and long term value.

As the banking landscape continues to evolve, coexistence offers a practical path forward, enabling financial institutions to modernise with confidence while maintaining the control and resilience essential to their business.

Issue 26, Nov 2026



Silverlake Completes IBM Power11 Cutover for Agrobank

Silverlake has successfully completed the cutover to IBM Power11 for Agrobank, marking an important milestone in the advancement of its banking technology infrastructure.

The successful go-live highlights Silverlake's technical expertise and implementation capabilities in delivering enterprise technology solutions. Through close collaboration with Agrobank and IBM, Silverlake helped bring the IBM Power11 platform into operation, reflecting the collective commitment and coordination of all teams involved.

This achievement underscores Silverlake's continued role in enabling financial institutions to advance their technology capabilities and meet evolving business needs. Silverlake extends its appreciation to Agrobank, IBM and all project teams for their dedication and contributions to this milestone.

Discover how Silverlake continues to support the evolution of banking technology through enterprise solutions and technology innovation.
https://www.linkedin.com/company/silverlakegroup/

BANKING COEXISTENCE

The Future of Banking AI Is Not Either/Or. It Is Both.

How can banks embrace the next wave of AI innovation without compromising the control, resilience and trust that underpin their operations?

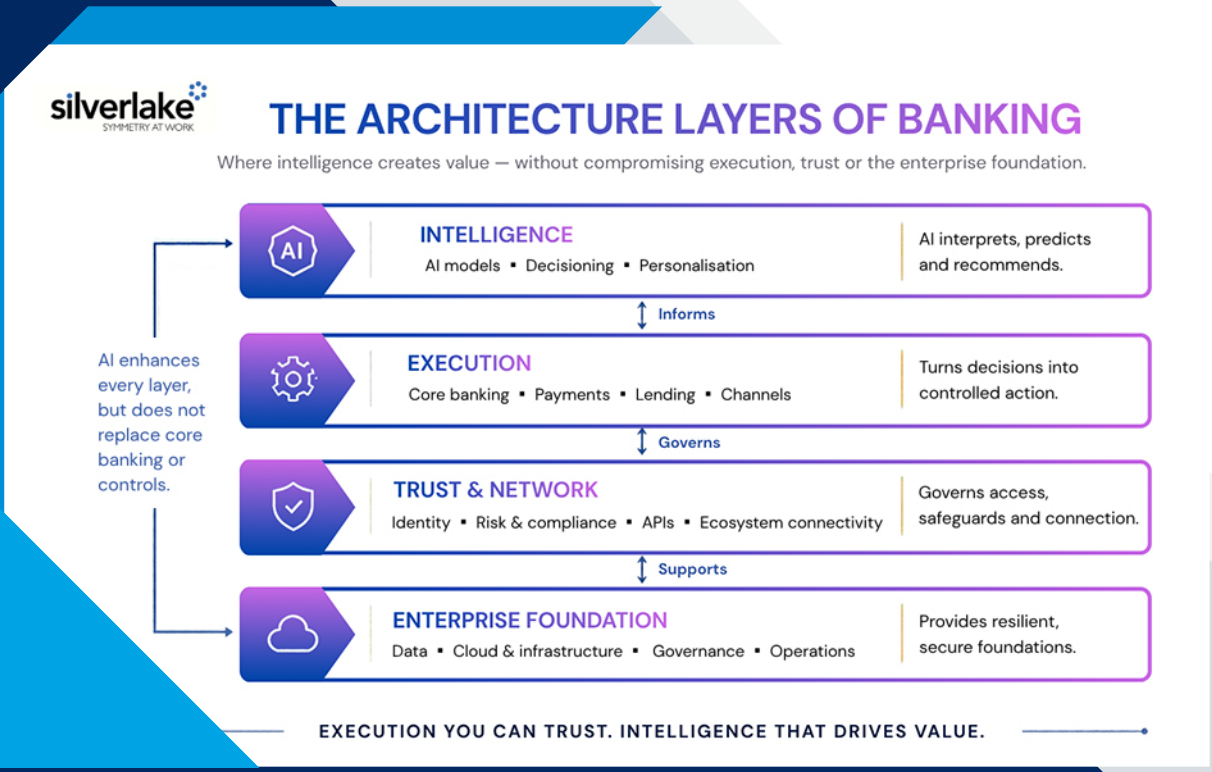
This is the question at the heart of Silverlake's latest thought leadership initiative, led by Cassandra Goh. As AI capabilities continue to advance, banks face an important decision: how to unlock the potential of different AI models while meeting the unique demands of a highly regulated industry.



Silverlake explores **Coexistence**, an approach that moves beyond the idea of choosing one AI model over another. By bringing together open models and frontier models within a governed banking architecture, banks can draw on the strengths of each while retaining oversight of how AI is applied. A model-agnostic routing layer makes this possible, directing each task to the most appropriate model based on its purpose, risk and governance requirements.

Beyond AI model selection, the discussion examines what it takes to put this approach into practice. From hybrid architecture and governed AI deployment to coreless banking and the architectural layers that support reliable execution, the focus is on helping banks modernise with greater flexibility without having to replace their existing core systems or lose sight of operational accountability.

Through practical perspectives on banking technology and transformation, Silverlake aims to shift the conversation from simply adopting AI to **building the right architecture to make AI work for banking**. Because the future is not about choosing between innovation and control. It is about creating the conditions for both to advance together.





43rd MAJECA-JAMECA Joint Conference 2026





Technology evolves. Industries transform. The opportunity lies in knowing what comes next.

At the 43rd MAJECA-JAMECA Joint Conference 2026, Dr Peng Ooi Goh, Founder of Silverlake, joined industry leaders for Plenary Panel Session 1, Advancing Technology & Industrial Transformation.

Dr Goh shared his perspective with decades of experience shaping technology and financial services on the evolution of AI and technological transformation, and how these advances are changing the way industries innovate, operate, and create value.

Silverlake's evolution is grounded in more than three decades of experience turning technology into practical solutions. Our journey spans enabling the digital economy and transforming financial services across markets, with a consistent focus on translating innovation into meaningful business impact.



As AI accelerates the pace of change, Silverlake continues to look ahead, helping organisations move from technological possibility to real world transformation.

Budget 2027: A Strategic Opportunity to Accelerate Banking Modernisation

Banking technology modernisation is not simply an IT investment; it is a strategic imperative for Malaysia's financial sector to remain resilient, competitive and ready for the future.

In a feature by The Malaysian Reserve, Silverlake highlights the importance of ensuring **Budget 2027 supports the continued modernisation of banking technology**, recognising the role that robust digital infrastructure plays in strengthening the financial ecosystem and enabling sustainable growth.



From Silverlake's perspective, the next phase of banking transformation requires more than adopting new technologies. It calls for sustained investment in modern banking infrastructure, the integration of emerging capabilities such as AI, and the ability to innovate without compromising operational resilience, security or trust.

With decades of experience delivering mission-critical banking solutions, Silverlake believes that aligning national priorities with the evolving technology needs of financial institutions can help create a stronger foundation for Malaysia's digital economy.

Read Silverlake's perspective in The Malaysian Reserve: Budget 2027 Should Support Banking Technology Modernisation

Shaping the Next Chapter of Islamic Digital Banking: Hijra Bank Visits Silverlake

As Ethiopia accelerates its digital banking ambitions, the journey towards a more connected, technology-driven financial ecosystem offers valuable opportunities for cross-market learning and collaboration.

As part of **Project Horizon: Islamic Digital Banking Leap & Benchmarking Masterclass**, curated by Tawafuq Consultancy, **Hijra Bank**, a pioneer in Ethiopia's digital retail banking landscape, visited Silverlake in Kuala Lumpur, Malaysia, for a strategic benchmarking visit. The engagement brought the future of Islamic digital banking into focus, with discussions exploring Malaysia's fintech landscape, digital banking transformation and the role of technology in building more agile, scalable and customer-centric financial services.

At Silverlake, we believe the future of banking is shaped by the ability to translate technology into meaningful business outcomes. With decades of experience in delivering mission-critical banking solutions, we understand that successful digital transformation goes beyond adopting new technologies. It requires a strong foundation, a clear transformation strategy and the ability to evolve in step with changing customer expectations and market demands.

Welcoming Hijra Bank reflects Silverlake's commitment to supporting the advancement of financial services across markets sharing industry perspectives, fostering strategic relationships and helping financial institutions build future-ready banking ecosystems.





Navigating the Next Era of Banking Technology

As Hybrid Cloud, Artificial Intelligence and Quantum technologies reshape the technology landscape, Silverlake sees growing opportunities to help financial institutions modernise, strengthen resilience and prepare for the next era of banking.

At the IBM APAC EcoGrowth Summit in Singapore, Silverlake joined 290 business partners from across APAC to explore these emerging technologies and their potential to transform industries.

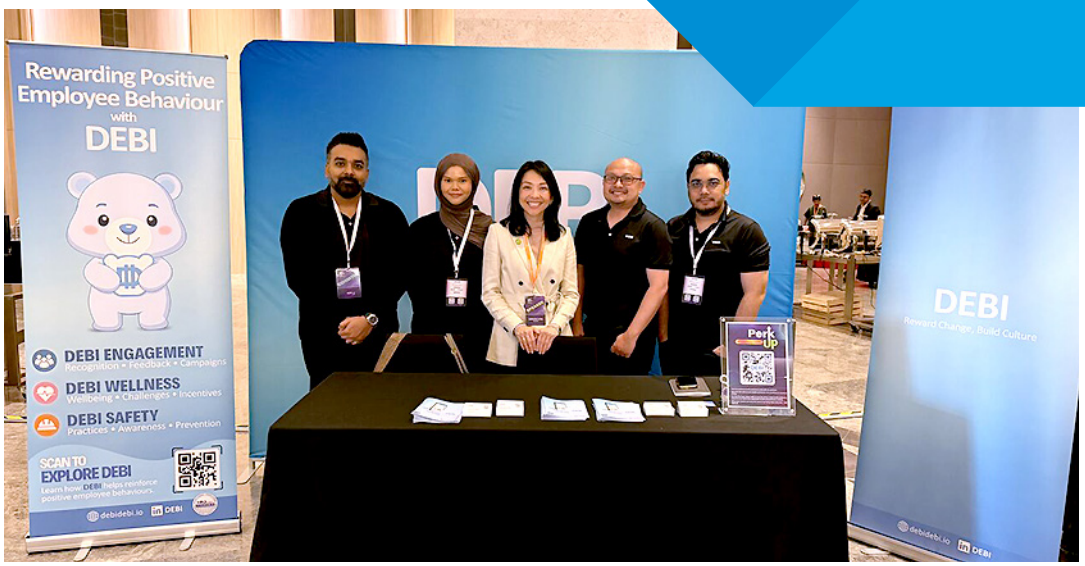
For Silverlake, these developments are closely aligned with our focus on advancing banking technology. From modernising core banking infrastructure to enabling more intelligent, agile operations, the challenge lies in translating technological progress into practical solutions that meet the evolving needs of banks.

Insights from the summit reinforce the importance of staying at the forefront of technology evolution enabling Silverlake to continue delivering future-ready banking solutions built on resilience, innovation and trust.





The New Era of Employee Wellbeing with DEBI



What does meaningful employee wellbeing look like in a workforce that is constantly changing?

At Human Resources Online's Total Rewards Asia Malaysia, DEBI joined HR leaders and practitioners to explore how evolving workforce demographics, flexible benefits, and data driven strategies are reshaping the way organisations approach employee wellbeing.

DEBI Director of Health and Wellness Tech Katherine Leong shared her perspectives as a panellist alongside Vellu Mahadevan and Debica Sigamani, with Amanda Lim moderating the discussion. A key takeaway was clear: wellbeing cannot follow a one size fits all model. Organisations need to listen to their people, understand changing needs, and continually adapt their approach to create healthier, more engaged workplaces.

At DEBI, we are committed to helping organisations turn wellbeing into meaningful action. **Discover how DEBI can support your people and workplace wellbeing journey at debidebi.io**.

