Profile Image

DR. MUHAMAD AZHARI BIN WAHID

PENSYARAH UNIVERSITI DS13

CONTACT

PHONE
86420

E-MAIL
azhariwahid@usim.edu.my

FACULTY
Fakulti Ekonomi Dan Muamalat

SUPERVISION

	COMPLETED	ONGOING
PhD	4	6
Master	1	0

AREAS OF EXPERTISE

- Islamic Banking
- Islamic Law Of Transaction
- Islamic Business Transaction

ACADEMIC QUALIFICATION

- 2017 **PhD** - Perbankan Dan Kewangan Islam
- 2011 **Master** - Perbankan Dan Kewangan Islam
- 2006 **Bachelor** - Fiqh Dan Usul Fiqh

RESEARCH

1. **SIMULATION OF ISLAMIC BANKING**
   2025 | GERAN KPT | ON GOING | CO-RESEARCHER
2. **SIMULATION OF ISLAMIC BANKING**
   2025 | GERAN PENYELIDIKAN INDUSTRI | ON GOING | CO-RESEARCHER
3. **DEVELOPING MODULES FOR TEACHING AND LEARNING (TNL) METHOD THROUGH BANK SIMULATION**
   2024 | GERAN PENYELIDIKAN PUSAT TANGGUNGJAWAB (PTJ) | ON GOING | CO-RESEARCHER
4. **KAJIAN E-BIDAAN:APLIKASI BERTERASKAN SYARIAH**
   2021 | GERAN PENYELIDIKAN AGENSI KERAJAAN | COMPLETED | MAIN RESEARCHER
5. **PEMBENTUKAN KERANGKA TADBIR URUS PENGURUSAN HARTA PUSAKA BERASASKAN TEKNOLOGI BLOCKCHAIN MENGGUNAKAN KAEDAH "SMART CONTRACT" BAGI KELESTARIAN HARTA PUSAKA BEKU**
   2021 | GERAN KPT | ON GOING | CO-RESEARCHER

RESEARCH

6. DEVELOPING A HOLISTIC DISCLOSURE INDEX FOR TAKAFUL CORPORATE GOVERNANCE AND SHARIAH GOVERNANCE IN STRENGTHENING MALAYSIA AS INTERNATIONAL ISLAMIC FINANCE HUB

2021 | GERAN KPT | COMPLETED | CO-RESEARCHER

7. CONCEPTUALIZING SHARIAH COMPLIANCE GUIDELINES FOR ONLINE AUCTION: TOWARDS PRESERVING THE RIGHTS OF CONTRACTING PARTIES

2020 | GERAN KPT | COMPLETED | MAIN RESEARCHER

8. RISK EXPOSURE IN AGRICULTURAL FINANCING FOR COMMERCIAL ISLAMIC BANKS

2019 | GERAN PENYELIDIKAN INDUSTRI | COMPLETED | MAIN RESEARCHER

9. TALENT AND MANPOWER COMPETENCY IN FINTECH FOR ISLAMIC BANKING AND FINANCE INDUSTRY

2019 | GERAN PENYELIDIKAN INDUSTRI | COMPLETED | CO-RESEARCHER

10. FORMULATING CSR DISCLOSURE MODEL FOR ISLAMIC BANKING IN MALAYSIA TOWARDS ACHIEVING MAQASID SHARIAH

2019 | GERAN PENYELIDIKAN INDUSTRI | COMPLETED | CO-RESEARCHER

11. PRODUCTIVITY OF ISLAMIC BANKS IN THE AFTERMATH GLOBAL FINANCIAL CRISIS 2007-2008

2018 | GERAN PENYELIDIKAN INDUSTRI | COMPLETED | MAIN RESEARCHER

PUBLICATION

1. GHARAR DALAM TRANSAKSI LELONGAN ATAS TALIAN; KESAN NEGATIF SERTA LANGKAH PENYELESAIAN

SEMINAR ANTARABANGSA SAINS DAN ISLAM 2025

2025 | PROCEEDING | NON-INDEX | MAIN AUTHOR

2. THE EFFECTIVENESS OF TA'ZIR AND TA'WIDL IN PREVENTING MORAL HAZARD OF ISLAMIC BANK CUSTOMERS IN INDONESIA AND MALAYSIA

THE 4TH INTERNATIONAL CONFERENCE ON FINANCE, BUSINESS, AND BANKING (ICFBB), MATARAM, 25-27 NOVEMBER 2025

2025 | PROCEEDING | NON-INDEX | CO-AUTHOR

3. ISLAMIC BANKING SIMULATION MODULES DEVELOPMENT FOR LEARNERS? IMMERSION ON ISLAMIC BANKING PRODUCTS

3RD KARATAY INTERNATIONAL CONFERENCE ON ISLAMIC ECONOMICS AND FINANCE (KARCIEF 2025)

2025 | PROCEEDING | NON-INDEX | CO-AUTHOR

4. SHARI?AH COMPLIANCE FRAMEWORK FOR ISLAMIC GREEN FINANCE

ISLAMIC GREEN FINANCE: TOWARDS ETHICAL AND ENVIRONMENTALLY RESPONSIBLE INVESTING

2025 | CHAPTER IN BOOK | MAIN AUTHOR

5. CHARACTERISTICS OF BOARD AND SHARIAH BOARD ON RISK-TAKING AND PERFORMANCE: EVIDENCE FROM TAKAFUL OPERATORS IN MALAYSIA

JURNAL PENGURUSAN

2024 | JOURNAL | SCOPUS | CO-AUTHOR

PUBLICATION

6. DO BOARD OF DIRECTORS AND SHARIAH SUPERVISORY BOARD CHARACTERISTICS AFFECT PERFORMANCE

ASIAN JOURNAL OF ACCOUNTING AND GOVERNANCE JOURNAL

2024 JOURNAL INDEXED BY WOS CO-AUTHOR

7. AI APPLICATIONS FOR FIQH RULINGS IN ISLAMIC BANKS: SHARI'AH COMMITTEE ACCEPTANCE

ISRA INTERNATIONAL JOURNAL OF ISLAMIC FINANCE

2024 JOURNAL SCOPUS CO-AUTHOR

8. KAJIAN AWAL KESEDARAN KEWANGAN DALAM KALANGAN MUALLAF: ASPEK PENDIDIKAN DAN KELESTARIAN PENGURUSAN HARTA

KONVENSYEN MUALLAF PERINGKAT KEBANGSAAN 2024

2024 PROCEEDING NON-INDEX CO-AUTHOR

9. SHARIAH COMMITTEE MECHANISM: IMPACT ON ITS PERFORMANCE AND TAKAFUL OPERATOR?S PERFORMANCE

4TH INTERNATIONAL ISLAMIC FINANCE AND ACCOUNTING CONFERENCE

2023 PROCEEDING NON-INDEX CO-AUTHOR

10. BOARD OF DIRECTORS, SHARIAH SUPERVISORY BOARD CHARACTERISTICS AND PERFORMANCE OF TAKAFUL OPERATORS IN MALAYSIA AND INDONESIA

4 TH INTERNATIONAL CONFERENCES ON ?SLAM?C F?NANCE AND ACCOUNT?NG

2023 PROCEEDING NON-INDEX MAIN AUTHOR

11. FINANCING EXPOSURES IN THE AGRICULTURE SECTOR IN MALAYSIAN ISLAMIC BANKS

ISLAMIC BANKING AND FINANCE: PROSPECTS, RISKS AND CHALLENGES IN FINTECH ERA

2023 CHAPTER IN BOOK MAIN AUTHOR

12. EXAMINING HUMAN CAPITAL AND TALENT COMPETENCY FOR FINANCIAL TECHNOLOGY (FINTECH) IN ISLAMIC BANKING AND FINANCE

ISLAMIC BANKING AND FINANCE: PROSPECTS, RISKS, AND CHALLENGES IN FINTECH ERA

2023 CHAPTER IN BOOK CO-AUTHOR

13. CORPORATE SOCIAL RESPONSIBILITY IN ISLAMIC BANKING INDUSTRY: PERSPECTIVES OF MAQASID SHARIAH

ISLAMIC BANKING AND FINANCE: PROSPECTS, RISKS AND CHALLENGES IN FINTECH ERA

2023 CHAPTER IN BOOK CO-AUTHOR

14. POTENTIAL SHARIAH NON-COMPLIANCE PRACTICES IN E-BIDDING: OBSERVATION FROM E-BIDDING PLATFORMS IN MALAYSIA

THE JOURNAL OF MUAMALAT AND ISLAMIC FINANCE RESEARCH

2022 JOURNAL OTHER DATABASE MAIN AUTHOR

15. THE POTENTIAL AND CHALLENGES OF DECISION SUPPORT SYSTEMS FOR ISLAMIC BANKING AND FINANCE

EUROPEAN JOURNAL OF ISLAMIC FINANCE

2022 JOURNAL OTHER DATABASE CO-AUTHOR

16. THE FINANCE PERFORMANCE COMPARISON BETWEEN CONVENTIONAL AND ISLAMIC BANKS IN SAUDI ARABIA

THE JOURNAL OF MUAMALAT AND ISLAMIC FINANCE RESEARCH

2022 JOURNAL OTHER DATABASE CO-AUTHOR

PUBLICATION

17. POTENTIAL SHARIAH NON-COMPLIANCE PRACTICES IN E-BIDDING: OBSERVATION FROM E-BIDDING PLATFORMS IN MALAYSIA

3RD INTERNATIONAL HALAL MANAGEMENT CONFERENCE

2021 PROCEEDING NON-INDEX MAIN AUTHOR

18. TAKAFUL PROTECTION IN THE TIME OF COVID-19: WEIGHING UP THE ODDS

INSIGHTS INTO COVID-19 CRISIS: ECONOMIC AND FINANCE CASE STUDIES

2021 CHAPTER IN BOOK CO-AUTHOR

19. TEACHING CASE: BE FEARFUL WHEN OTHERS ARE GREEDY AND BE GREEDY WHEN OTHERS ARE FEARFUL

SEMINAR ANTARABANGSA ISLAM DAN SAINS

2020 PROCEEDING NON-INDEX CO-AUTHOR

20. TEACHING GUIDE: BE FEARFUL WHEN OTHERS ARE GREEDY AND BE GREEDY WHEN OTHERS ARE FEARFUL.

SEMINAR ANTARABANGSA ISLAM DAN SAINS

2020 PROCEEDING NON-INDEX CO-AUTHOR

21. PRODUCTIVITY OF ISLAMIC AND CONVENTIONAL BANKS IN MALAYSIA - DURING THE PRE AND POST GLOBAL FINANCIAL CRISIS

JOURNAL OF MUAMALAT AND ISLAMIC FINANCE RESEARCH

2019 JOURNAL OTHERS DATABASE MAIN AUTHOR

22. PRODUCTIVITY OF ISLAMIC BANKS IN MALAYSIA DURING THE PRE AND POST GLOBAL FINANCIAL CRISIS

INTERNATIONAL CONFERENCE ON ECONOMIC, ENTREPRENEURSHIP AND MANAGEMENT 2019

2019 PROCEEDING NON-INDEX MAIN AUTHOR

23. CRITICAL SUSTAINABILITY FACTORS HOMESTAY PROGRAMME: A SYSTEMATIC REVIEW

INTERNATIONAL CONFERENCE ON ECONOMIC, ENTREPRENEURSHIP AND MANAGEMENT 2019

2019 PROCEEDING NON-INDEX MAIN AUTHOR

24. AN ISLAMIC ETHICAL PRINCIPLES TOWARDS PROMOTING CSR PRACTICE IN ISLAMIC BANKS

INTERNATIONAL CONFERENCE ON ECONOMICS, ENTREPRENEURSHIP AND MANAGEMENT 2019

2019 PROCEEDING NON-INDEX CO-AUTHOR

25. CSR DISCLOSURE AND CORPORATE GOVERNANCE: A STUDY OF MALAYSIAN ISLAMIC BANKS

SHARIAH GOVERNANCE AND ASSURANCE IN ISLAMIC FINANCIAL SECTORS

2019 CHAPTER IN BOOK CO-AUTHOR

26. EFFICIENCY OF MALAYSIAN TAKAFUL OPERATORS: EVIDENCE POST 2007 ? 2009 GLOBAL FINANCIAL CRISIS

8TH ISLAMIC BANKING, ACCOUNTING, AND FINANCE

2018 PROCEEDING NON-INDEX MAIN AUTHOR

27. ROLES OF ISLAMIC BANKS TOWARDS FOOD SECURITY IN MALAYSIA

KUALA LUMPUR INTERNATIONAL AGRICULTURE, FORESTRY & PLANTATION CONFERENCE

2018 PROCEEDING NON-INDEX MAIN AUTHOR

PUBLICATION

28. CSR DISCLOSURE AND CORPORATE GOVERNANCE: A STUDY OF GCC ISLAMIC BANKS

8TH ISLAMIC BANKING, ACCOUNTING, AND FINANCE

2018 PROCEEDING NON-INDEX CO-AUTHOR

29. COMPARING THE COMPETITION OF MALAYSIA ISLAMIC AND CONVENTIONAL BANKS: EVIDENCE SURROUNDING THE GLOBAL FINANCIAL CRISIS

JOURNAL OF ISLAMIC ACCOUNTING AND BUSINESS RESEARCH

2017 JOURNAL SCOPUS MAIN AUTHOR

30. PRODUCTIVITY OF ISLAMIC AND CONVENTIONAL BANKS IN MALAYSIA SURROUNDING THE 2007 - 2009 GLOBAL FINANCIAL CRISIS

THE 7TH ISLAMIC ECONOMIC SYSTEM CONFERENCE 2017

2017 PROCEEDING NON-INDEX MAIN AUTHOR

31. PELAN STRATEGIK 1430-1446H (2009-2025EM)

MERINTIS BARAKAH

2017 CHAPTER IN BOOK CO-AUTHOR

32. STABILITY OF ISLAMIC VERSUS CONVENTIONAL BANKS: A MALAYSIAN CASE

JURNAL EKONOMI MALAYSIA

2016 JOURNAL SCOPUS MAIN AUTHOR

33. COMPARING THE EFFICIENCY OF ISLAMIC AND CONVENTIONAL BANKS SURROUNDING 2007-2009 GLOBAL FINANCIAL CRISIS: EVIDENCE FROM MALAYSIA

JOURNAL OF MUAMALAT AND ISLAMIC FINANCE RESEARCH

2016 JOURNAL OTHER DATABASE MAIN AUTHOR