Profile Image

DR. NUR SHUHADA BINTI KAMARUDIN

PENSYARAH UNIVERSITI DS13

CONTACT

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06-7986409

E-MAIL
drnurshuhada@usim.edu.my

FACULTY
Fakulti Ekonomi Dan Muamalat

SUPERVISION

	COMPLETED	ONGOING
PhD	1	1
Master	1	1

AREAS OF EXPERTISE

Financial Planning | Islamic Wealth Management | Digital Marketing

ACADEMIC QUALIFICATION

2016 **PhD** - Finance (personal Financial Planning)

2010 **Master** - Master Of Muamalat Administration

2009 **Bachelor** - Bachelor Of Muamalat Admintistration With Honours

RESEARCH

1. **HALAL HOSPITALITY IN MALAYSIA AND INDONESIA: COMPETITIVENESS, INSTITUTIONAL EFFECTIVENESS, AND CONSUMER TRUST IN A DIGITALISED MARKET**
   2025 | GERAN SEPADAN ANTARABANGSA | ON GOING | CO-RESEARCHER

2. **SCAN-BARCODE TRANSACTION GROWTH OF FNB MSMES IN INDONESIA (GROWTH OF MSME FNB SCAN-BARCODE TRANSACTIONS IN INDONESIA AND MALAYSIA)**
   2023 | GERAN SEPADAN ANTARABANGSA | ON GOING | CO-RESEARCHER

3. **DEVELOPING A FRAMEWORK ON THE USE OF ROBO ADVISOR FOR THE ISLAMIC FINANCIAL PLANNING EDUCATION IN MALAYSIA**
   2020 | GERAN KPT | COMPLETED | MAIN RESEARCHER

4. **MODUL DAKWAH MUAMALAT (ACTION RESEARCH)**
   2020 | GERAN ANTARABANGSA | COMPLETED | CO-RESEARCHER

5. **SOCIAL ENTERPRISE @ URBAN COMMUNITY (SE@UC) 2.0**
   2019 | GERAN PENYELIDIKAN AGENSI KERAJAAN | COMPLETED | CO-RESEARCHER

RESEARCH

6. CONCEPTUALIZING A THEORETICAL FRAMEWORK OF DIGITAL PROMOTION FOR HALAL TOURISM PROVIDERS IN MALAYSIA

2019 | GERAN KPT | COMPLETED | CO-RESEARCHER

7. THE INTENTION OF ISLAMIC ESTATE PLANNING PRACTICE AMONG MUSLIM BUSINESS OWNER

2018 | GERAN PENYELIDIKAN INDUSTRI | COMPLETED | MAIN RESEARCHER

8. MODELLING THE SPIRITUAL INTELLIGENCE AND SPIRITUAL CONGRUANCE AND BEHAVIOURAL INTENTION TOWARDS PURCHASING HALAL SKIN CARE PRODUCT

2018 | GERAN PENYELIDIKAN INDUSTRI | COMPLETED | CO-RESEARCHER

9. THE REALIZATION OF ISLAMIC FINANCIAL SERVICES ACT 2013 : IN THE CONTEXT OF FAMILY TAKAFUL BENEFIT DISTRIBUTION

2018 | GERAN PENYELIDIKAN INDUSTRI | COMPLETED | CO-RESEARCHER

10. WORKING CAPITAL MANAGEMENT PRACTICES AMONG SMES IN NEGERI SEMBILAN

2017 | PENYELIDIKAN TANPA BIAYA | COMPLETED | CO-RESEARCHER

11. MIZAN AND THE SOCIO-ECONOMIC DEVELOPMENT : A SPECIAL FOCUS ON KAMPUNG ECONOMY AND KAMPUNG COOPERATIVE

2017 | GERAN PENYELIDIKAN INDUSTRI | COMPLETED | CO-RESEARCHER

12. SOCIAL ENTERPRISE @ URBAN COMMUNITY (SE@UC)

2017 | GERAN PENYELIDIKAN AGENSI KERAJAAN | COMPLETED | CO-RESEARCHER

PUBLICATION

1. INTENTION TO USE DIGITAL PLATFORMS FOR ISLAMIC FINANCIAL EDUCATION IN MALAYSIA: STRUCTURAL EQUATION MODEL

JOURNAL OF ADVANCED RESEARCH IN APPLIED SCIENCES AND ENGINEERING TECHNOLOGY

2025 | JOURNAL | SCOPUS | CO-AUTHOR

2. A TASTE OF HOSPITALITY: THE HALAL CONCEPT DINING EXPERIENCE

THE INTERNATIONAL ISLAMIC ECONOMIC SYSTEM CONFERENCE (I-IECONS)

2025 | PROCEEDING | NON-INDEX | CORRESPONDING AUTHOR

3. DIGITAL DILEMMAS AND SOLUTIONS: ADDRESSING FINANCIAL CHALLENGES AND EXPLORING ISLAMIC EDUCATIONAL PLATFORMS

DIGITALIZATION OF ISLAMIC FINANCE

2025 | CHAPTER IN BOOK | MAIN AUTHOR

4. EXPLORING CONSUMER BEHAVIOUR TOWARDS ACCEPTANCE OF QUICK RESPONSE (QR) CODE MOBILE PAYMENT SYSTEMS (MPS) IN MALAYSIA: APPLICATION OF TECHNOLOGY OF ACCEPTANCE MODEL (TAM)

MALAYSIAN JOURNAL OF CONSUMER AND FAMILY ECONOMICS (MAJCAFE)

2024 | JOURNAL | SCOPUS | CO-AUTHOR

PUBLICATION

5. ADDRESSING FINANCIAL CHALLENGES IN MALAYSIA AND ENHANCING DIGITAL FINANCIAL LITERACY: INSIGHTS FROM PRACTITIONERS

MALAYSIAN JOURNAL OF QUALITATIVE RESEARCH

2024 JOURNAL MYCITE MAIN AUTHOR

6. ROBO-ADVISOR CAN PLAY A ROLE IN PROMOTING FINANCIAL KNOWLEDGE WITHIN SOCIETY

JOURNAL OF ADVANCED RESEARCH IN APPLIED SCIENCES AND ENGINEERING TECHNOLOGY

2024 JOURNAL SCOPUS MAIN AUTHOR

7. LOYALTY OF ISLAMIC BANKING CUSTOMERS: BANK MANAGERS? PERSPECTIVES

JOURNAL OF ISLAMIC, SOCIAL, ECONOMICS AND DEVELOPMENT

2024 JOURNAL MYCITE CO-AUTHOR

8. FORMAL AND INFORMAL DIGITAL PLATFORM FOR ISLAMIC FINANCIAL EDUCATION

SEMARAK INTERNATIONAL JOURNAL OF ISLAMIC STUDIES AND CULTURE (SIJISC)

2024 JOURNAL OTHER DATABASE CO-AUTHOR

9. LITERATURE ANALYSIS OF CUSTOMER LOYALTY IN THE LIGHT OF ISLAMIC BANKING ON PRIME BANK, BANGLADESH

INTERNATIONAL RESEARCH JOURNAL OF ECONOMICS AND MANAGEMENT STUDIES

2024 JOURNAL OTHER DATABASE CO-AUTHOR

10. PLATFORM SHOPEE SEBAGAI PLATFORM BERNIAGA

PANDUAN AMALAN UNTUK PEMERKASAAN INDUSTRI MAKANAN MIKRO

2024 CHAPTER IN BOOK MAIN AUTHOR

11. MENJUAL MELALUI PLATFOM WHATSAPP

PANDUAN AMALAN UNTUK PEMERKASAAN INDUSTRI MAKANAN MIKRO

2024 CHAPTER IN BOOK MAIN AUTHOR

12. JIWANYA YANG HILANG

TINTA PENDIDIK KOLEKSI PUISI DAN ANEKDOT

2024 CHAPTER IN BOOK MAIN AUTHOR

13. THE MOVING FORWARD OF DIGITAL ISLAMIC FINANCIAL EDUCATION IN MALAYSIA: A CONCEPTUAL PAPER

JOURNAL OF ISLAMIC, SOCIAL, ECONOMICS AND DEVELOPMENT

2023 JOURNAL MYCITE CO-AUTHOR

14. SCAN-BARCODE TRANSACTION GROWTH OF FNB MSMES IN INDONESIA AND MALAYSIA (GROWTH OF MSME FNB SCAN-BARCODE TRANSACTIONS IN INDONESIA AND MALAYSIA)

10TH INTERNATIONAL ISLAMIC ECONOMIC SYSTEM CONFERENCE 2023 (I-IECONS 2023)

2023 PROCEEDING NON-INDEX CO-AUTHOR

15. INTRODUCTION TO BUSINESS MATHEMATICS FOR ECONOMICS AND MUAMALAT: FUNDAMENTAL ALGEBRA

2023 BOOK

PUBLICATION

16. SISTEM LATIHAN,PEMENTORAN DAN PEMANTAUAN BERSEPADU KEUSAHAWANAN

E-PROCEEDINGS OF INNOVATION, PRODUCT LAUNCHING AND ENTREPRENEURSHIP (INNOPLEN) 2022

2022 PROCEEDING OTHER DATABASE CO-AUTHOR

17. WHY DIGITAL ISLAMIC FINANCIAL LITERACY IS IMPORTANT?

THE 10TH ISLAMIC BANKING, ACCOUNTING AND FINANCE INTERNATIONAL CONFERENCE 2022 (IBAF2022)

2022 PROCEEDING NON-INDEX CO-AUTHOR

18. APLIKASI PEMASARAN DIGITAL DALAM INDUTRI PELANCONGAN HALAL

SEMINAR ANTARABANGSA ISLAM DAN SAISNS 2022

2022 PROCEEDING NON-INDEX CO-AUTHOR

19. APLIKASI PEMASARAN DIGITAL DALAM INDUSTRI PELANCONGAN HALAL

SEMINAR ANTARABANGSA ISLAM DAN SAINS 2022

2022 PROCEEDING NON-INDEX MAIN AUTHOR

20. SUMBER PEMBIAYAAN PERNIAGAAN

LATIHAN ASAS KEUSAHAWANAN ISLAM SISWA (LAKIS)

2022 CHAPTER IN BOOK CO-AUTHOR

21. A CONCEPTUAL FRAMEWORK: THE EFFECT OF WAQF MANAGEMENT?S PERFORMANCE AND RELIGIOSITY ON INDIVIDUALS? INTENTION TO CONTRIBUTE IN CASH WAQF

SEMINAR ANTARABANGSA ISLAM DAN SAINS 2021

2021 PROCEEDING NON-INDEX CO-AUTHOR

22. KEPUASAN PELANGGAN DAN KUALITI PERKHIDMATAN DI INSTITUSI PERBANKAN ISLAM

PENGURUSAN INSTITUSI PERNIAGAAN DAN KEWANGAN ISLAM DI MALAYSIA

2021 CHAPTER IN BOOK CO-AUTHOR

23. WAR AGAINST COVID-19: WHO WILL WIN?

RESPONDING TO THE COVID-19 PANDEMIC: CASE STUDIES ON MANAGING ORGANISATIONS IN CRISIS

2021 CHAPTER IN BOOK CO-AUTHOR

24. DIGITAL MARKETING FOR HALAL TOURISM PROVIDER: A REVIEW

THE 9TH ISLAMIC BANKING, ACCOUNTING AND FINANCE INTERNATIONAL CONFERENCE 2020 (IBAF2020)

2020 PROCEEDING NON-INDEX CO-AUTHOR

25. KAMPUNG COOPERATIVE DEVELOPMENT AND SUSTAINABILITY FROM MIZAN PERSPECTIVES. A CASE STUDY AT NEGERI SEMBILAN

JOURNAL OF CO-OPERATIVE STUDIES

2019 JOURNAL ERA CO-AUTHOR

26. PREDICTOR OF INTENTION IN PURCHASING HALAL SKIN CARE PRODUCTS AMONG USER AND NON-USER

INTERNATIONAL JOURNAL OF BUSINESS, ECONOMICS AND LAW

2019 JOURNAL OTHERS DATABASE CO-AUTHOR

PUBLICATION

27. THE CONCEPTUAL FRAMEWORK OF THE INTENTION ON ISLAMIC ESTATE PLANNING PRACTICE AMONG MUSLIM ENTREPRENEURS

JOURNAL OF ISLAMIC, SOCIAL, ECONOMICS AND DEVELOPMENT

2019 JOURNAL MYCITE MAIN AUTHOR

28. THE INTENTION OF ISLAMIC ESTATE PLANNING PRACTICE AMONG MUSLIMS BUSINESS OWNERS: A CONCEPTUAL PAPER

2ND INTERNATIONAL CONFERENCE ON ECONOMY, SOCIAL AND TECHNOLOGY (ICEST 2019)

2019 PROCEEDING NON-INDEX MAIN AUTHOR

29. AN INVESTIGATION OF THE EFFECT OF IFSA 2013 ON FAMILY TAKAFUL BENEFIT DISTRIBUTION

8TH INTERNATIONAL ISLAMIC ECONOMIC SYSTEM CONFERENCE 2019 (I-IECONS 2019)

2019 PROCEEDING NON-INDEX CO-AUTHOR

30. WHY PREPARING AN EMERGENCY FUND IS MATTER TO YOUNG ADULTS?

INTERNATIONAL JOURNAL OF ENGINEERING & TECHNOLOGY

2018 JOURNAL SCOPUS MAIN AUTHOR

31. RE-ENERGISING ISLAMIC TALENT IN BUILDING SUSTAINABLE FUTURE OF ISLAMIC ACCOUNTING FINANCE EDUCATION IN MALAYSIA

PERDANA: INTERNATIONAL JOURNAL OF ACADEMIC RESEARCH (SOCIAL SCIENCES & HUMANITIES)

2018 JOURNAL OTHER DATABASE CO-AUTHOR

32. KAMPONG COOPERATIVES DEVELOPMENT AND SUSTAINABILITY - A CASE STUDY FROM MIZAN PRINCIPLES

ISLAMIC BANKING ACCOUNTING & FINANCE CONFERENCE 2018

2018 PROCEEDING NON-INDEX CO-AUTHOR

33. KONSEP PEMBANGUNAN SOSIO-EKONOMI KAMPUNG BERCIRIKAN MIZAN

ISU-ISU SEMASA ISLAM & SAINS

2018 CHAPTER IN BOOK CO-AUTHOR

34. KONSEP PEMBANGUNAN SOSIOEKONOMI KAMPUNG BERCIRIKAN AL-MIZAN

AL-MIZAN: KONSEP, PRINSIP & APLIKASINYA BAGI KELASTARIAN UMMAH

2018 CHAPTER IN BOOK CO-AUTHOR

35. SOLUTION FOR NONLINEAR DUFFING OSCILLATOR USING VARIABLE ORDER VARIABLE STEPSIZE BLOCK METHOD

MATEMATIKA

2017 JOURNAL WOS CO-AUTHOR

36. BLOCK VARIABLE ORDER STEP SIZE METHOD FOR SOLVING HIGHER ORDER ORBITAL PROBLEMS

AIP CONFERENCE PROCEEDINGS

2017 JOURNAL SCOPUS CO-AUTHOR

37. DOES EMERGENCY FUND PROVISION IS JUST ABOUT SAVING?:A CONCEPTUAL PAPER

INTERNATIONAL JOURNAL OF ARTS AND HUMANITIES

2017 JOURNAL OTHER DATABASE MAIN AUTHOR

CONSULTATION

1. PROGRAM PEMERKASAAN USAHAWAN MAKANAN MIKRO 840 "HOMEBASED" DAN "STREET FOOD" MELALUI LATIHAN DAN PEMANTAUAN ATAS TALIAN

YAVASAN HASANAH

2021 NATIONAL

AWARDS/RECOGNITION

1. ANUGERAH KECEMERLANGAN STAF 2024

2025 UNIVERSITY

2. ANUGERAH STAF CONTOH APRIL 2025

2025 UNIVERSITY

3. TOP 8 FINALIST IN AKPK FEWRC ARTICLE WRITING COMPETITION 2025 (AFAC'25)

2025 NATIONAL

4. ACADEMIC ADVISOR

PUSAT PENGURUSAN PENYELIDIKAN DAN INOVASI (PPPI) USIM

2025 UNIVERSITY

5. BOOK CHAPTER REVIEWER

IGI GLOBAL SCIENTIFIC PUBLISHING

2025 INTERNATIONAL

6. ACADEMIC ADVISOR

KEMENTERIAN PENDIDIKAN MALAYSIA

2025 NATIONAL

7. ANUGERAH KECEMERLANGAN STAF

2024 UNIVERSITY

8. ACADEMIC ADVISOR

FAKULTI EKONOMI DAN MUAMALAT

2024 UNIVERSITY

9. ACADEMIC ADVISOR

GRADUATE SCHOOL OF MUAMALAT, FEM

2024 UNIVERSITY

10. ACADEMIC ADVISOR

ISLAMIC BANKING AND FINANCE INSTITUTE MALAYSIA (IBFIM)

2024 NATIONAL

AWARDS/RECOGNITION

11. ACADEMIC ADVISOR

PUSAT PENGURUSAN PENYELIDIKAN & INOVASI (PPPI)

2024 UNIVERSITY

12. ACADEMIC ADVISOR

PUSAT PENGURUSAN PENYELIDIKAN & INOVASI (PPPI)

2024 UNIVERSITY

13. ACADEMIC ADVISOR

PUSAT PENGURUSAN PENYELIDIKAN & INOVASI (PPPI)

2024 UNIVERSITY

14. ACADEMIC ADVISOR

GRADUATE SCHOOL OF MUAMALAT

2024 UNIVERSITY

15. ACADEMIC ADVISOR

GRADUATE SCHOOL OF MUAMALAT, FEM

2024 UNIVERSITY

16. ACADEMIC ADVISOR

GRADUATE SCHOOL OF MUAMALAT

2024 UNIVERSITY

17. EXPLORING CONSUMER BEHAVIOUR TOWARDS ACCEPTANCE OF QUICK RESPONSE (QR) CODE MOBILE PAYMENT SYSTEMS (MPS) IN MALAYSIA: APPLICATION OF TECHNOLOGY OF ACCEPTANCE MODEL (TAM)

4TH INNOVATION BANK CHALLENGE 2024 (IBC 2024)

2024 UNIVERSITI SILVER

18. ACADEMIC ADVISOR

GRADUATE SCHOOL OF MUAMALAT

2023 UNIVERSITY

19. ACADEMIC ADVISOR

GRADUATE SCHOOL OF MUAMALAT

2023 UNIVERSITY

20. ACADEMIC ADVISOR

PUSAT PENGURUSAN PENYELIDIKAN DAN INOVASI

2023 UNIVERSITY

21. ACADEMIC ADVISOR

FAKULTI EKONOMI DAN MUAMALAT

2023 UNIVERSITY

AWARDS/RECOGNITION

22. ACADEMIC ADVISOR

GRADUATE SCHOOL OF MUAMALAT

2023 UNIVERSITY

23. ACADEMIC ADVISOR

CENTRE FOR CORE STUDIES, USIM

2023 UNIVERSITY

24. ACADEMIC ADVISOR

PUSAT KECEMERLANGAN PENGAJARAN DAN PEMBELAJARAN (CTEL)

2023 UNIVERSITY

25. ACADEMIC ADVISOR

FAKULTI EKONOMI DAN MUAMALAT

2023 UNIVERSITY

26. ACADEMIC ADVISOR

FAKULTI EKONOMI DAN MUAMALAT

2023 UNIVERSITY

27. ACADEMIC ADVISOR

UNIVERSITI SAINS ISLAM MALAYSIA

2023 UNIVERSITY

28. ACADEMIC ADVISOR

FAKULTI EKONOMI DAN MUAMALAT

2023 UNIVERSITY

29. ACADEMIC ADVISOR

FAKULTI EKONOMI DAN MUAMALAT

2023 UNIVERSITY

30. ACADEMIC ADVISOR

PUSAT PENGURUSAN PENYELIDIKAN DAN INOVASI

2023 UNIVERSITY

31. ACADEMIC ADVISOR

GRADUATE SCHOOL OF MUAMALAT

2023 UNIVERSITY

32. ACADEMIC ADVISOR

GRADUATE SCHOOL OF MUAMALAT

2023 UNIVERSITY

AWARDS/RECOGNITION

33. ACADEMIC ADVISOR

FAKULTI EKONOMI DAN MUAMALAT

2023 OTHERS

34. ACADEMIC ADVISOR

GRADUATE SCHOOL OF MUAMALAT

2023 UNIVERSITY

35. FORMAL AND INFORMAL DIGITAL PLATFORM FOR ISLAMIC FINANCIAL EDUCATION

Semarak International Research Article Competition 2023 (SIRAC 2023)

2023 ANTARABANGSA GOLD

36. ANUGERAH KUALITI PENYELIDIKAN & INOVASI

2022 UNIVERSITY

37. ACADEMIC ADVISOR

MAJLIS PEPERIKSAAN MALAYSIA

2022 NATIONAL

38. ACADEMIC ADVISOR

UNIVERSITI SAINS ISLAM MALAYSIA

2022 UNIVERSITY

39. ACADEMIC ADVISOR

UNIVERSITI SAINS ISLAM MALAYSIA

2022 UNIVERSITY

40. ACADEMIC ADVISOR

UNIVERSITI SAINS ISLAM MALAYSIA

2022 UNIVERSITY

41. ACADEMIC ADVISOR

UNIVERSITI SAINS ISLAM MALAYSIA

2022 UNIVERSITY

42. ACADEMIC ADVISOR

ISLAMIC BANKING AND FINANCE INSTITUTE MALAYSIA (IBFIM)

2022 NATIONAL

43. INTEGRATED ENTREPRENEURSHIP TRAINING, MENTORING AND MONITORING SYSTEM

INNOVATION PRODUCT LAUNCHING AND ENTREPRENEUURSHIP COMPETITION 2022 (INNOPLEN 2022)

2022 KEBANGSAAN GOLD

44. ACADEMIC ADVISOR

UNIVERSITI SAINS ISLAM MALAYSIA

2021 UNIVERSITY

AWARDS/RECOGNITION

45. ACADEMIC ADVISOR

ISLAMIC BANKING AND FINANCE INSTITUTE MALAYSIA (IBFIM)

2021 NATIONAL

46. ACADEMIC ADVISOR

UNIVERSITI SAINS ISLAM MALAYSIA

2021 UNIVERSITY

47. ACADEMIC ADVISOR

UNIVERSITI SAINS ISLAM MALAYSIA

2021 UNIVERSITY

48. ACADEMIC ADVISOR

UNIVERSITI SAINS ISLAM MALAYSIA

2021 UNIVERSITY

49. ACADEMIC ADVISOR

UNIVERSITI SAINS ISLAM MALAYSIA

2021 INTERNATIONAL

50. LAKIS-IC

INNOVATION BANK CHALLENGE (IBC 2021)

2021 UNIVERSITI GOLD

51. ANUGERAH PERKHIDMATAN CEMERLANG

2020 UNIVERSITY

52. ACADEMIC ADVISOR

ISLAMIC BANKING AND FINANCE INSTITUTE MALAYSIA (IBFIM)

2020 NATIONAL

53. ACADEMIC ADVISOR

INTERNATIONAL CONFERENCE ON ECONOMY, SOCIAL AND TECHNOLOGY (ICEST 2019)

2019 INTERNATIONAL

54. ACADEMIC ADVISOR

UNIVERSITI SAINS ISLAM MALAYSIA

2019 UNIVERSITY

55. ACADEMIC ADVISOR

MDEC

2019 UNIVERSITY

56. ANUGERAH INSPIRASI KEUSAHAWANAN

2018 OTHERS

AWARDS/RECOGNITION

57. MODUL LATIHAN ASAS KEUSAHAWANAN ISLAM SISWA (LAKIS)

SME INNOVEX 2018

2018 KEBANGSAAN SILVER