



NOR HAZIAH BINTI HASHIM

PENSYARAH UNIVERSITI DS13

CONTACT

Phone: 6324

E-mail:

haziah.h@usim.edu.my

Faculty: Fakulti Ekonomi
Dan Muamalat

SUPERVISION

PhD - Completed: 0, Ongoing: 0

Master - Completed: 0,
Ongoing: 0

AREAS OF EXPERTISE

Takaful

Islamic Finance

Behavioural Finance

ACADEMIC QUALIFICATION

Master in Pentadbiran Perniagaan (2002)

Bachelor in Kewangan (1997)

Diploma in Pengajian Perniagaan (1995)

RESEARCH

1. JUXTAPOSITION OF MORTGAGE REDUCING TERM TAKAFUL (MRTT) AND MORTGAGE LEVEL TERM TAKAFUL (MLTT) IN ISLAMIC ASSET FINANCING: A CASE STUDY IN MALAYSIA

2025

BIDUNI MIZANNIYAH

ON GOING

MAIN RESEARCHER

2. A SYSTEM DYNAMIC MODEL OF EXCHANGE RATE DETERMINATION AND FORECASTING: THE TALE OF MALAYSIAN RINGGIT

2025

GERAN PENYELIDIKAN PUSAT TANGGUNGJAWAB (PTJ)

ON GOING

CO-RESEARCHER

3. MODUL DAKWAH MUAMALAT (ACTION RESEARCH)

2020

GERAN ANTARABANGSA

COMPLETED

CO-RESEARCHER

4. LESSONS LEARNT FROM COVID-19: CASE STUDIES FROM ACCOUNTING AND FINANCE PERSPECTIVES

2020

GERAN PENYELIDIKAN COVID-19

COMPLETED

CO-RESEARCHER

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

2018

GERAN PENYELIDIKAN INDUSTRI

COMPLETED

CO-RESEARCHER

RESEARCH

6. MONETARY AND FISCAL POLICY EFFECTIVENESS IN SELECTED SUKUK ISSUING COUNTRIES

2018 GERAN PENYELIDIKAN INDUSTRI COMPLETED CO-RESEARCHER

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

2018 GERAN PENYELIDIKAN INDUSTRI COMPLETED MAIN RESEARCHER

8. BACK-TO-SCHOOL BUDGET BUSTER FOR CANGGIH

2016 GERAN KPT COMPLETED CO-RESEARCHER

9. FINDING THE MIDDLE WAY FOR REPLACEMENT OF INSURANCE POLICIES IN MALAYSIA

2016 GERAN KPT COMPLETED MAIN RESEARCHER

10. INDEKS SYARIAH EKONOMI

2015 GERAN PENYELIDIKAN AGENSI KERAJAAN COMPLETED CO-RESEARCHER

11. THE DEVELOPMENT OF ISLAMIC DEPOSITARY RECEIPTS (IDRS) BY INVESTIGATING THE DEPOSITARY RECEIPTS IN OIC STOCK MARKETS

2014 GERAN KPT COMPLETED CO-RESEARCHER

12. SUBSTITUTION EFFECT IN MALAYSIA DUAL BANK BANKING SYSTEM

2014 GERAN PENYELIDIKAN INDUSTRI COMPLETED MAIN RESEARCHER

13. BANKING VOTILITY AND ECONOMIC GROWTH : THE ROLE OF INSTITUTIONAL AND COUNTRY SPECIFIC FACTORS

2013 GERAN PENYELIDIKAN JANGKA PENDEK COMPLETED MAIN RESEARCHER

14. PERCEPTION OF MALAYSIANS TOWARDS ISLAMIC UNIT TRUST INVESTMENT: A CASE STUDY IN KLANG VALLEY

2007 GERAN PENYELIDIKAN FUNDAMENTAL COMPLETED CO-RESEARCHER

15. CUSTOMER SWITCHING BEHAVIOR IN RETAIL BANKING SERVICES: A CASE STUDY IN KLANG VALLEY

2004 GERAN PENYELIDIKAN FUNDAMENTAL COMPLETED CO-RESEARCHER

16. FAMILY TAKAFUL BUYING DECISION AMONG MALAYSIAN MUSLIM: A CASE STUDY IN KLANG VALLEY.

2004 GERAN PENYELIDIKAN FUNDAMENTAL COMPLETED MAIN RESEARCHER

17. KAJIAN KES UNTUK PENGAJARAN DAN PENERBITAN I (BERBAGAI KAJIAN KES): I.❖ETCS: TOUCH ?N GO II.❖THE ROARING TIGER: RELOCATING ZOO NEGARA III.❖USAHAWAN FRANCAIS : ANTARA MIMP

2003 GERAN PENYELIDIKAN PANTAS BAWAH SETAHUN COMPLETED CO-RESEARCHER

PUBLICATION

1. HOW ATTITUDE, PERCEIVED SAVINGS, PRICE DISCOUNT AFFECT, PERCEIVED FOOD QUALITY SHAPES PURCHASE INTENTIONS OF MENU RAHMAH

ADVANCES IN BUSINESS RESEARCH INTERNATIONAL JOURNAL

2025 JOURNAL OTHER DATABASE MAIN AUTHOR

2. A REVIEW ON THE DETERMINANTS AND IMPACT OF PRIVATE HEALTH INSURANCE UPTAKE IN ASIA

THE 11TH INTERNATIONAL ISLAMIC ECONOMIC CONFERENCE

2025 PROCEEDING NON-INDEX MAIN AUTHOR

3. THEMATIC REVIEW ON REGIONAL FINANCIAL INTEGRATION AND STABILITY IN ASEAN: FROM FINANCIAL CRISES TO DIGITALISATION ERA

THE 11TH INTERNATIONAL ISLAMIC ECONOMIC SYSTEM CONFERENCE

2025 PROCEEDING NON-INDEX MAIN AUTHOR

4. SERVICE QUALITY, BRAND IMAGE, CUSTOMER SATISFACTION, AND CUSTOMER LOYALTY TOWARDS TELECOMMUNICATIONS SERVICE PROVIDERS IN MALAYSIA: A PLS-SEM APPROACH

INTERNATIONAL JOURNAL OF ACADEMIC RESEARCH IN BUSINESS AND SOCIAL SCIENCES

2024 JOURNAL ERA CO-AUTHOR

5. INTERNAL LOCUS OF CONTROL AND FINANCIAL WELL-BEING AMONG UNIVERSITY STUDENTS

JOURNAL OF EMERGING ECONOMIES AND ISLAMIC RESEARCH

2024 JOURNAL OTHER DATABASE MAIN AUTHOR

6. A CONCEPTUAL STUDY ON THE INTENTION TO USE FINANCIAL ROBO-ADVSORS FOR ISLAMIC FINANCIAL PRODUCTS: EMPOWERING MADANI ECONOMY

SEMINAR ANTARABANGSA ISLAM DAN SAINS 2024 (SAIS 2024)

2024 PROCEEDING NON-INDEX MAIN AUTHOR

7. A CONCEPTUAL STUDY OF MADANI CONCEPT IN ISLAMIC BUSINESS ETHICS AND MARKETING PRACTICES

SEMINAR ANTARABANGSA ISLAM DAN SAINS 2024 (SAIS 2024)

2024 PROCEEDING NON-INDEX MAIN AUTHOR

8. TIME-VARYING CURRENCY EXPOSURE OF NON-FINANCIAL FIRMS IN MALAYSIA: COMPARISON BETWEEN THREE SIGNIFICANT FINANCIAL PERIODS

THE 11TH INTERNATIONAL BANKING, ACCOUNTING, AND FINANCE 2024

2024 PROCEEDING NON-INDEX MAIN AUTHOR

9. MENU RAHMAH PURCHASE INTENTION AMONG UNIVERSITY STUDENTS: MADANI ECONOMY EMPOWERMENT

THE INTERNATIONAL SEMINAR ON ISLAM AND SCIENCE (SAIS 2024)

2024 PROCEEDING OTHER DATABASE MAIN AUTHOR

10. THE PROCEEDING OF 4 TH INTERNATIONAL CONFERENCES ON ?SLAM?C F?NANCE AND ACCOUNT?NG

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

2023 PROCEEDING NON-INDEX MAIN AUTHOR

11. A CONCEPTUAL MODEL OF BEHAVIOUR RELATED ANTECEDENTS OF FAMILY TAKAFUL DEMAND IN MALAYSIA

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

2022 PROCEEDING NON-INDEX MAIN AUTHOR

12. PROCEEDINGS OF THE 9TH INTERNATIONAL ISLAMIC ECOOMIC SYSTEM CONFERENCE (I-IECONS 2021)

2021 BOOK EDITOR

13. INSIGHTS INTO COVID-19 CRISIS: ECONOMIC & FINANCE CASE STUDIES

2021 BOOK EDITOR

PUBLICATION

14. COVID-19 RESPONSE AND FINANCE: CONVENTIONAL POLICIES AND BEYOND

INSIGHTS INTO COVID 19 CRISIS: ECONOMIC & FINANCE CASE STUDIES

2021 CHAPTER IN BOOK CO-AUTHOR

15. MEDICAL GLOVE PRODUCERS: BALANCING THE ECONOMY ON A GLOBAL SCALE

INSIGHTS INTO COVID 19 CRISIS: ECONOMIC & FINANCE CASE STUDIES

2021 CHAPTER IN BOOK CO-AUTHOR

16. (SAKINAH THE SERIES 4) COVID-19: A FORK IN THE ROAD FOR GIG WORKERS

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

2021 CHAPTER IN BOOK CO-AUTHOR

17. PLAN B FOR TAKAFUL IN THE TIME OF COVID-19: THE NECESSARY ART

INSIGHTS INTO COVID 19 CRISIS: ECONOMIC & FINANCE CASE STUDIES

2021 CHAPTER IN BOOK MAIN AUTHOR

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

INSIGHTS INTO COVID 19 CRISIS: ECONOMIC & FINANCE CASE STUDIES

2021 CHAPTER IN BOOK CO-AUTHOR

19. JABATAN KEBAJIKAN MASYARAKAT: A STITCH IN TIME SAVESNIN

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

2021 CHAPTER IN BOOK CO-AUTHOR

20. IS SUKUK MARKET EFFICIENT? EVIDENCE FROM THE MALAYSIAN SUKUK MARKET

JOURNAL OF MUAMALAT AND ISLAMIC FINANCE RESEARCH

2020 JOURNAL OTHERS DATABASE CO-AUTHOR

21. LIBERALIZATION OF COMMISSION STRUCTURE: HOW MINIMUM ALLOCATION RATE (MAR) AFFECTING TAKAFUL OPERATOR'S MODEL

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

2020 PROCEEDING NON-INDEX CO-AUTHOR

22. IN TWO MINDS OF REPLACING LIFE INSURANCE POLICY

JOURNAL OF MUAMALAT AND ISLAMIC FINANCE RESEARCH

2019 JOURNAL OTHERS DATABASE MAIN AUTHOR

23. INFORMATION COMMUNICATION TECHNOLOGY (ICT) MODERATES THE RELATIONSHIP OF MANAGEMENT ACCOUNTING PRACTICES (MAP) AND FIRM PERFORMANCE

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

2019 PROCEEDING NON-INDEX CO-AUTHOR

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

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

2019 PROCEEDING NON-INDEX CO-AUTHOR

25. 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 MAIN AUTHOR

26. 8TH INTERNATIONAL ISLAMIC ECONOMIC SYSTEM CONFERENCE 2019 (I-IECONS2019): E-PROCEEDINGS

2019 BOOK EDITOR

PUBLICATION

27. THE GOVERNANCE ON ISLAMIC DEPOSITORY RECEIPTS (IDRS)

SHARIAH GOVERNANCE AND ASSURANCE IN ISLAMIC FINANCIAL SECTORS

2019 CHAPTER IN BOOK CO-AUTHOR

28. E-PROCEEDINGS OF THE 8TH ISLAMIC BANKING, ACCOUNTING AND FINANCE CONFERENCE 2018 (IBAF2018)

THE 8TH ISLAMIC BANKING, ACCOUNTING AND FINANCE CONFERENCE 2018 (IBAF2018)

2018 PROCEEDING NON-INDEX MAIN AUTHOR

29. E-PROCEEDINGS OF THE 8TH ISLAMIC BANKING, ACCOUNTING AND FINANCE CONFERENCE 2018 (IBAF2018)

THE 8TH ISLAMIC BANKING, ACCOUNTING AND FINANCE CONFERENCE 2018 (IBAF2018)

2018 PROCEEDING NON-INDEX MAIN AUTHOR

30. AN INVESTIGATION OF THE ROLE OF BARAKAH IN FAMILY TAKAFUL SCHEMES BUYING DECISION

CONTEMPORARY ISSUES: ISLAM & SCIENCES

2018 CHAPTER IN BOOK MAIN AUTHOR

31. SUSTAINING SUKUK PERFORMANCE

ISSUES IN FINANCE

2018 CHAPTER IN BOOK CO-AUTHOR

32. E-PROCEEDING THE 7TH ISLAMIC ECONOMIC SYSTEM CONFERENCE 2017 (IECONS 2017)

THE 7TH ISLAMIC ECONOMIC SYSTEM CONFERENCE 2017 (IECONS 2017)

2017 PROCEEDING NON-INDEX CO-AUTHOR

33. E-PROCEEDING:THE 7TH ISLAMIC ECONOMIC SYSTEM CONFERENCE 2017(IECONS2017)

THE 7TH ISLAMIC ECONOMIC SYSTEM CONFERENCE 2017(IECONS2017)

2017 PROCEEDING NON-INDEX MAIN AUTHOR

34. PROCEEDINGS OF THE 2ND INTERNATIONAL CASE STUDY CONFERENCE (ICSC 2017)

2ND INTERNATIONAL CASE STUDY CONFERENCE (ICSC 2017)

2017 PROCEEDING NON-INDEX MAIN AUTHOR

35. THE GREATER GOOD OF REPLACEMENT OF INSURANCE POLICIES (ROP)

THE SIXTH INTERNATIONAL CONFERENCE ON CASE WRITING (CWAM)

2017 PROCEEDING NON-INDEX MAIN AUTHOR

36. KADAR ZAKAT SEBAGAI PENANDA ARAS PASARAN SUKUK

KEWANGAN SOSIAL ISLAM: INOVASI KE ARAH PEMBANGUNAN UMMAH

2017 CHAPTER IN BOOK CO-AUTHOR

37. KEWAJARAN PENGGUNAAN HIBAH BERSYARAT DALAM PENGAGIHAN MANFAAT TAKAFUL KELUARGA

KEWANGAN SOSIAL ISLAM: INOVASI KE ARAH PEMBANGUNAN UMMAH

2017 CHAPTER IN BOOK MAIN AUTHOR

38. PROTECTING THE ROOF OVER YOUR HEAD

INTEGRATED MUAMALAT CASE STUDY VOLUME 2

2017 CHAPTER IN BOOK MAIN AUTHOR

39. EVALUATING THE PERFORMANCE OF WAKALAH AND MUDHARABAH MODELS: THE CASE STUDY OF MALAYSIAN TAKAFUL OPERATORS

CRITICAL READINGS IN ISLAMIC SOCIAL FINANCE, VOL. 2, YTI LECTURE SERIES

2016 CHAPTER IN BOOK MAIN AUTHOR

PUBLICATION

40. FINANCING SOCIAL CHANGE THROUGH SOCIAL CAPITAL: MALAYSIA'S FINANCIAL SECTOR BLUEPRINT 2011-2020

CRITICAL READINGS IN ISLAMIC SOCIAL FINANCE, VOL. 2, YTI LECTURE SERIES

2016 CHAPTER IN BOOK CO-AUTHOR

41. MEASURING THE SIZE OF OUTPUT GAP IN SUKUK ISSUING OIC MEMBER COUNTRIES

MEDITERRANEAN JOURNAL OF SOCIAL SCIENCES

2015 JOURNAL SCOPUS CO-AUTHOR

42. MEASURING THE SIZE OF OUTPUT GAP IN SUKUK ISSUING OIC MEMBER COUNTRIES

5TH INTERNATIONAL CONFERENCE ON SOCIAL SCIENCES, PRISTINA

2015 PROCEEDING NON-INDEX CO-AUTHOR

43. CD PROCEEDINGS OF THE 6TH ISLAMIC ECONOMICS CONFERENCE 2015 (IECONS2015)

THE 6TH ISLAMIC ECONOMICS CONFERENCE 2015 (IECONS2015)

2015 PROCEEDING NON-INDEX MAIN AUTHOR

44. THE ISLAMIC ECONOMIC SYSTEM CONFERENCE 2015 (IECONS2015)

2015 BOOK EDITOR

45. MEASURING THE SIZE OF OUTPUT GAP IN SUKUK ISSUING OIC MEMBER COUNTRIES

NEW PERSPECTIVES ON ECONOMICS AND BUSINESS STUDIES

2015 CHAPTER IN BOOK CO-AUTHOR

46. CAMPURAN PEMASARAN ISLAM: TINJAUAN SEMULA (ISLAMIC MARKETING MIX: A REVIEW)

6TH ISLAMIC BANKING, ACCOUNTING AND FINANCE CONFERENCE 2014 (IBAF 2014)

2014 PROCEEDING NON-INDEX CO-AUTHOR

47. THE MISERY INDEX (MI) ESTIMATES FOR SUKUK ISSUING OIC MEMBER COUNTRIES

6TH ISLAMIC BANKING, ACCOUNTING AND FINANCE CONFERENCE 2014 (IBAF 2014)

2014 PROCEEDING NON-INDEX CO-AUTHOR

48. EVALUATING THE PERFORMANCE OF TAKAFUL MODELS: A CASE STUDY OF TWO TAKAFUL OPERATORS IN MALAYSIA

6TH ISLAMIC BANKING, ACCOUNTING AND FINANCE CONFERENCE 2014 (IBAF 2014)

2014 PROCEEDING NON-INDEX MAIN AUTHOR

49. ESTIMATING OUTPUT GAPS IN SUKUK ISSUING OIC MEMBER COUNTRIES: THE CASE OF MALAYSIA AND UAE

THE 5TH ISLAMIC ECONOMIC SYSTEM CONFERENCE 2013 (IECONS2013)

2013 PROCEEDING NON-INDEX CO-AUTHOR

50. MACROECONOMICS FACTORS OF CREDIT RISK IN ISLAMIC BANKS: THE CASE OF MALAYSIA

THE 5TH ISLAMIC ECONOMIC SYSTEM CONFERENCE 2013 (IECONS2013)

2013 PROCEEDING NON-INDEX CO-AUTHOR

51. DO ISLAMIC BANKS CONTRIBUTE TO MALAYSIAN GROWTH?

THE 5TH ISLAMIC ECONOMIC SYSTEM CONFERENCE 2013 (IECONS2013)

2013 PROCEEDING NON-INDEX CO-AUTHOR

52. THE IMPACT OF INTEREST RATE CHANGES ON MALAYSIAN ISLAMIC HOME FINANCING

THE 5TH ISLAMIC ECONOMIC SYSTEM CONFERENCE 2013 (IECONS2013)

2013 PROCEEDING NON-INDEX MAIN AUTHOR

PUBLICATION

53. DEPOSIT INSURANCE IN MALAYSIA: SHARI'AH PERSPECTIVE AND INSTITUTIONAL EXPERIENCE

JOURNAL OF MUAMALAT AND ISLAMIC FINANCE RESEARCH (

2011

JOURNAL

WOS

MAIN AUTHOR

54. THEORETICAL CONSIDERATION OF OWNERSHIP THEORY WITHIN MUAMALAT FRAMEWORK

MALAYSIAN JOURNAL OF SYARIAH AND LAW (MJSL)

2009

JOURNAL

WOS

CO-AUTHOR

55. DEPOSIT INSURANCE IN MALAYSIA: SHARIAH PERSPECTIVE AND INSTITUTIONAL EXPERIENCE

ISLAMIC ECONOMICS SYSTEM CONFERENCE (IECONS 2009)

2009

PROCEEDING

NON-INDEX

MAIN AUTHOR

56. ISLAMIC LIFE INSURANCE PURCHASING DECISION: A PRELIMINARY STUDY

JOURNAL OF MUAMALAT AND ISLAMIC FINANCE RESEARCH (

2007

JOURNAL

WOS

MAIN AUTHOR

57. MUSLIM'S PERCEPTION ON ISLAMIC UNIT TRUST INVESTMENT:EXPLORATORY INVESTIGATION

NATIONAL CONFERENCE IN ISLAMIC FINANCE 2007 (NCIF 2007)

2007

PROCEEDING

NON-INDEX

MAIN AUTHOR

58. RETAKAFUL IN THE MALAYSIAN INSURANCE INDUSTRY

THE DEVELOPMENT OF ECONOMICS AND MUAMALAT PRACTICES

2007

CHAPTER IN BOOK

CO-AUTHOR

59. MALAYSIAN TAKAFUL INDUSTRY AFTER 22 YEARS

CONTEMPORARY ISSUES AND GENERAL STUDIES

2007

CHAPTER IN BOOK

CO-AUTHOR

60. WEALTH CREATION AND ACCUMULATION: AN ANALYSIS OF CONVENTIONAL AND ISLAMIC UNIT TRUST SCHEME

NATIONAL SEMINAR IN ISLAMIC BANKING AND FINANCE 2006(IBAF 2006)

2006

PROCEEDING

NON-INDEX

CO-AUTHOR

61. WEALTH PROTECTION THROUGH TAKAFUL: AN EXPOLARATORY STUDY OF FAMILY TAKAFUL PRODUCT DEVELOPMENT

NATIONAL SEMINAR IN ISLAMIC BANKING AND FINANCE 2006(IBAF 2006)

2006

PROCEEDING

NON-INDEX

MAIN AUTHOR

62. PENETRATING TAKAFUL MARKET

READINGS IN ISLAMIC FINANCIAL SERVICES

2006

CHAPTER IN BOOK

CO-AUTHOR

63. CONSUMER CREDIT: IS CREDIT GOOD OR BAD?

READINGS IN ISLAMIC FINANCIAL SERVICES

2006

CHAPTER IN BOOK

MAIN AUTHOR

64. RESEARCH IN ISLAMIC FINANCE IN MALAYSIA: A REVIEW

JOURNAL OF MUAMALAT AND ISLAMIC FINANCE RESEARCH (

2005

JOURNAL

WOS

CO-AUTHOR

65. COMPATIBILITY AND MARKET PENETRATION OF FAMILY TAKAFUL PRODUCTS: A COMPARATIVE STUDY

JOURNAL OF MUAMALAT AND ISLAMIC FINANCE RESEARCH (

2005

JOURNAL

WOS

MAIN AUTHOR

PUBLICATION

66. EMPOWERING WOMEN THROUGH SOCIAL CAPITAL: A PRELIMINARY INVESTIGATION

INTERNATIONAL SEMINAR ON MUSLIM WOMEN: THE FUTURE AND CHALLENGES IN SHAPING THE UMMAH (SEWANI 2005)

2005

PROCEEDING

NON-INDEX

CO-AUTHOR

67. SWITCHING BARRIER DETERMINANTS FOR MUSLIM CUSTOMERS IN RETAIL BANKING SERVICES: MALAYSIAN CASE

INTERNATIONAL CONFERENCE IN ECONOMICS & FINANCE (ICEF)

2005

PROCEEDING

NON-INDEX

CO-AUTHOR

68. TAKAFUL PURCHASING BEHAVIOR AMONG MUSLIM WOMEN: A SURVEY

INTERNATIONAL SEMINAR ON MUSLIM WOMEN: THE FUTURE AND CHALLENGES IN SHAPING THE UMMAH (SEWANI 2005)

2005

PROCEEDING

NON-INDEX

MAIN AUTHOR

69. DISTRIBUTION CHANNELS: CUSTOMERS' PREFERENCES IN FAMILY TAKAFUL

INTERNATIONAL CONFERENCE IN ECONOMICS & FINANCE (ICEF)

2005

PROCEEDING

NON-INDEX

MAIN AUTHOR

70. CUSTOMER SWITCHING BEHAVIOUR IN MALAYSIAN RETAILS BANKING SERVICE: A PRELIMINARY STUDY

NATIONAL CONFERENCE ON ACCOUNTING AND FINANCE (NCAF) 2004

2004

PROCEEDING

NON-INDEX

CO-AUTHOR

71. RETAKAFUL: CONCEPT, ISSUES AND USUL FIQH

SEMINAR KEBANGSAAN USUL FIQH (SUFI 2004)

2004

PROCEEDING

NON-INDEX

CO-AUTHOR

72. ROLES OF SALES AGENTS IN FAMILY TAKAFUL BUYING DECISIONS

NATIONAL CONFERENCE ON ACCOUNTING AND FINANCE (NCAF) 2004

2004

PROCEEDING

NON-INDEX

MAIN AUTHOR

73. COMPATIBILITY OF FAMILY TAKAFUL PRODUCTS WITH CONVENTIONAL LIFE INSURANCE PRODUCTS

NATIONAL SEMINAR ON MANAGING MALAYSIA IN NEW MILLENIUM: ECONOMICS & BUSINESS CHALLENGES

2003

PROCEEDING

NON-INDEX

MAIN AUTHOR

CONSULTATION

1. ISLAMIC CAPITAL MARKET GRADUATE TRAINING SCHEME (ICMGTS) CERTIFICATE

PENJANA KPT

2022

NATIONAL

