



NOR HAZIAH BINTI HASHIM

PENSYARAH UNIVERSITI DS13

CONTACT

Phone: 6324

E-mail:
haziah.h@usim.edu.my

Address: Fakulti Ekonomi
Dan Muamalat

SUPERVISION

PhD - Completed: 0, Ongoing: 0

Master - Completed: 0, Ongoing: 0

AREAS OF EXPERTISE

Takaful

Islamic Finance

Behavioural Finance

BIOGRAPHY

A lecturer from Fakulti Ekonomi Dan Muamalat. Holds a Master in Pentadbiran Perniagaan.

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

ON GOING

MAIN RESEARCHER

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

2018

COMPLETED

MAIN RESEARCHER

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

2016

COMPLETED

MAIN RESEARCHER

4. SUBSTITUTION EFFECT IN MALAYSIA DUAL BANK BANKING SYSTEM

2014

COMPLETED

MAIN RESEARCHER

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

2013

COMPLETED

MAIN RESEARCHER

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

2004 COMPLETED MAIN RESEARCHER

PUBLICATION

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

2025 JOURNAL

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

2025 PROCEEDING

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

2025 PROCEEDING

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

2024 JOURNAL

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

2024 PROCEEDING

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

2024 PROCEEDING

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

2024 PROCEEDING

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

2024 PROCEEDING

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

2023 PROCEEDING

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

2022 PROCEEDING

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

2021 CHAPTER IN BOOK

12. IN TWO MINDS OF REPLACING LIFE INSURANCE POLICY

2019 JOURNAL

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

2019 PROCEEDING

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

2018 PROCEEDING

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

2018 PROCEEDING

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

2018 CHAPTER IN BOOK

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

2017 PROCEEDING

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

2017 PROCEEDING

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

2017 PROCEEDING

20. KEWAJARAN PENGGUNAAN HIBAH BERSYARAT DALAM PENGAGIHAN MANFAAT TAKAFUL KELUARGA

2017 CHAPTER IN BOOK

21. PROTECTING THE ROOF OVER YOUR HEAD

2017 CHAPTER IN BOOK

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

2016 CHAPTER IN BOOK

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

2015 PROCEEDING

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

2014 PROCEEDING

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

2013 PROCEEDING

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

2011 JOURNAL

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

2009 PROCEEDING

28. ISLAMIC LIFE INSURANCE PURCHASING DECISION: A PRELIMINARY STUDY

2007 JOURNAL

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

2007 PROCEEDING

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

2006 PROCEEDING

31. CONSUMER CREDIT: IS CREDIT GOOD OR BAD?

2006 CHAPTER IN BOOK

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

2005 JOURNAL

33. TAKAFUL PURCHASING BEHAVIOR AMONG MUSLIM WOMEN: A SURVEY

2005 PROCEEDING

34. DISTRIBUTION CHANNELS: CUSTOMERS' PREFERENCES IN FAMILY TAKAFUL

2005

PROCEEDING

35. ROLES OF SALES AGENTS IN FAMILY TAKAFUL BUYING DECISIONS

2004

PROCEEDING

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

2003

PROCEEDING

CONSULTATION/ADULATION

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

2022

NATIONAL

PENJANA KPT