Profile Image

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CONTACT

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FACULTY
Fakulti Ekonomi Dan Muamalat

SUPERVISION

	COMPLETED	ONGOING
PhD	0	7
Master	1	2

AREAS OF EXPERTISE

Islamic Finance | Takaful | Islamic Social Finance

ACADEMIC QUALIFICATION

2017 **PhD** - Islamic Finance

2011 **Master** - Kewangan Islam

2006 **Bachelor** - Pelaburan Dan Perkhidmatan Kewangan

RESEARCH

1. **ESG PRACTICES AND FIRM PERFORMANCE: DOES FINANCIAL CONSTRAINT MATTER FOR SHARIAH-COMPLIANT FIRMS IN MALAYSIA?**
   2026 | GERAN PENYELIDIKAN FUNDAMENTAL | ON GOING | CO-RESEARCHER

2. **SIMULATION OF ISLAMIC BANKING**
   2025 | GERAN KPT | ON GOING | CO-RESEARCHER

3. **KAJIAN PENERIMAAN INDUSTRI, MASYARAKAT, DAN ALUMNI TERHADAP PROGRAM PASCASISWAZAH DI FAKULTI EKONOMI DAN MUAMALAT, UNIVERSITI SAINS ISLAM MALAYSIA: ANALISIS KEBERKESANAN DAN IMPLIKASINYA**
   2025 | BIDUNI MIZANNIYAH | ON GOING | CO-RESEARCHER

4. **SIMULATION OF ISLAMIC BANKING**
   2025 | GERAN PENYELIDIKAN INDUSTRI | ON GOING | CO-RESEARCHER

5. **DEVELOPING MODULES FOR TEACHING AND LEARNING (TNL) METHOD THROUGH BANK SIMULATION**
   2024 | GERAN PENYELIDIKAN PUSAT TANGGUNGJAWAB (PTJ) | ON GOING | CO-RESEARCHER

RESEARCH

6. A SUSTAINABLE WAQF-BASED MICRO-HEALTH FINANCING MODEL FOR LOW-INCOME HEMODIALYSIS PATIENTS IN NEGERI SEMBILAN: A PRELIMINARY STUDY

2023 | GERAN PENYELIDIKAN USIM | ON GOING | MAIN RESEARCHER

7. KAJIAN MENGENALPASTI FAKTOR YANG MEMPENGARUHI ORANG RAMAI UNTUK MENDERMA MELALUI PROJEK CROWDFUNDING

2021 | GERAN PENYELIDIKAN INDUSTRI | COMPLETED | CO-RESEARCHER

8. FINANCIAL LITERACY E-MODUL DEVELOPMENT FOR MICRO BUSINESSES ENTREPRENEUR: FROM FINANCIAL INCLUSION TO SOCIAL INCLUSION

2021 | GERAN PENYELIDIKAN FLAGSHIP | COMPLETED | CO-RESEARCHER

9. AN INTEGRATED SOCIAL BANKING FRAMEWORK BASED ISLAMIC FINANCE HUB 2.0 FOR HOLISTIC PERFORMANCE INDICATORS

2021 | GERAN KPT | ON GOING | MAIN RESEARCHER

10. DEVELOPMENT OF FRAMEWORK FOR IMPLEMENTATION OF MUSLIM FRIENDLY HOSPITALITY SERVICES STANDARD(MS2610:2015)IN MALAYSIA HOTEL INDUSTRY.

2020 | GERAN KPT | ON GOING | CO-RESEARCHER

11. MODUL DAKWAH MUAMALAT (ACTION RESEARCH)

2020 | GERAN ANTARABANGSA | COMPLETED | CO-RESEARCHER

12. THE SUSTAINABILITY OF ISLAMIC FINANCE ACCOUNTING EDUCATION AND THE ROLE OF FUTURE ISLAMIC FINANCE ACCOUNTING TALENT : MALAYSIA'S SETTING

2018 | GERAN PENYELIDIKAN INDUSTRI | COMPLETED | CO-RESEARCHER

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

2018 | GERAN PENYELIDIKAN INDUSTRI | COMPLETED | CO-RESEARCHER

14. CONSTRUCTION OF ISLAMIC FINANCE BASED INDEX OF FINANCIAL INCLUSION : AN EXPLORATORY STUDY

2018 | GERAN PENYELIDIKAN INDUSTRI | COMPLETED | MAIN RESEARCHER

15. IMPLEMENTASI KAEDAH ISTIBDAL DALAM PEMBANGUNAN HARTA WAKAF: SATU KAJIAN DI MAJLIS AGAMA ISLAM SELANGOR

2009 | GERAN PENYELIDIKAN INDUSTRI | COMPLETED | CO-RESEARCHER

PUBLICATION

1. ASSESSMENT OF RISK FACTORS IN DEVELOPING DIABETES AMONG PUBLIC IN MALAYSIA AND THEIR INTEREST FOR TAKAFUL PRODUCTS

MENEMUI MATEMATIK / DISCOVERING MATHEMATICS

2025 | JOURNAL | OTHER DATABASE | MAIN AUTHOR

PUBLICATION

2. SURPLUS SHARING PRACTICES IN TAKAFUL: LESSONS FROM MALAYSIA

SAIS 2025

2025 PROCEEDING NON-INDEX MAIN AUTHOR

3. FIRE TAKAFUL PLANS IN MALAYSIA: A COMPARATIVE ASSESSMENT

SEMINAR ANTARABANGSA ISLAM DAN SAINS (SAIS 2025)

2025 PROCEEDING NON-INDEX MAIN AUTHOR

4. THE ROLE OF REGULATORS IN STRENGTHENING PENTAHELIX COLLABORATION FOR ISLAMIC PHILANTHROPY MANAGEMENT IN INDONESIA

THE 11TH INTERNATIONAL ISLAMIC ECONOMICS SYSTEM CONFERENCE(I-IECONS)

2025 PROCEEDING NON-INDEX CO-AUTHOR

5. 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

6. E-PROSIDING SEMINAR ANTARABANGSA ISLAM DAN SAINS (SAIS2025) EDISI KE-8 (KERTAS KERJA PENUH)

SEMINAR ANTARABANGSA ISLAM DAN SAINS (SAIS2025)

2025 PROCEEDING NON-INDEX EDITOR

7. ISLAMIC SOCIAL FINANCING MODEL FOR LOW-INCOME DIALYSIS PATIENTS IN MALAYSIA: A QUALITATIVE APPROACH

THE 11TH INTERNATIONAL ISLAMIC ECONOMIC SYSTEM CONFERENCE (I-IECONS 2025)

2025 PROCEEDING NON-INDEX MAIN AUTHOR

8. ADDRESSING HEALTHCARE FINANCING GAPS THROUGH ISLAMIC SOCIAL FINANCE: A QUALITATIVE STUDY OF WAQF-BASED DIALYSIS FUNDING IN MALAYSIA

THE 24TH MALAYSIA-INDONESIA INTERNATIONAL CONFERENCE ON ECONOMICS, MANAGEMENT, AND ACCOUNTING (MIICEMA) IN CONJUNCTION WITH THE 9TH SRIWIJAYA ECONOMICS, ACCOUNTING, AND BUSINESS CONFERENCE (SEABC)

2025 PROCEEDING OTHER DATABASE MAIN AUTHOR

9. LITERASI KEWANGAN UNTUK USAHAWAN PERNIAGAAN MIKRO: DARI INKLUSIF KEWANGAN KEPADA INKLUSIF SOSIAL

2025 BOOK

10. UNLEASHING THE E-WALLET ENCHANTMENT: A JOURNEY THROUGH MAQASID AL-SHARIAH

DIGITALIZATION OF ISLAMIC FINANCE

2025 CHAPTER IN BOOK CO-AUTHOR

11. SUSTAINABLE DIGITAL FINANCES: E-WALLETS, DETRIMENTAL CONSUMPTION BEHAVIOR, AND FINANCIAL WELL-BEING THROUGH MAQASID AL-SHARIAH

SYNERGIZING ISLAMIC FINANCE FOR SUSTAINABILITY

2025 CHAPTER IN BOOK CO-AUTHOR

PUBLICATION

12. DIVINE DINING DECISIONS: UNVEILING THE INFLUENCES ON CONCEPT RESTAURANT CHOICES AMONG URBAN MUSLIM MILLENNIALS? VISIT INTENTION

GLOBAL BUSINESS AND MANAGEMENT RESEARCH: AN INTERNATIONAL JOURNAL

2024 JOURNAL ERA CO-AUTHOR

13. COVID-19 RESEARCH TRENDS IN ISLAMIC FINANCE: A BIBLIOMETRIC ANALYSIS

GLOBAL BUSINESS AND MANAGEMENT RESEARCH: AN INTERNATIONAL JOURNAL

2024 JOURNAL ERA CORRESPONDING AUTHOR

14. THREE-WAY MERGER OF STATE-OWNED ISLAMIC BANKS: A SIMULATION APPROACH

GLOBAL BUSINESS AND MANAGEMENT RESEARCH: AN INTERNATIONAL JOURNAL

2024 JOURNAL ERA CO-AUTHOR

15. E-PROCEEDING INTERNATIONAL SEMINAR ON ISLAM AND SCIENCE, SAIS 2024, 7TH EDITION

SEMINAR ANTARABANGSA ISLAM DAN SAINS/INTERNATIONAL SEMINAR ON ISLAM AND SCIENCE (SAIS) 2024

2024 PROCEEDING NON-INDEX EDITOR

16. DEVELOPING PRESERVATION OF HUMAN LIFE (HIFZ AL-NAFS) FRAMEWORK FOR SOCIAL IMPACT MEASUREMENT

THE 11TH INTERNATIONAL CONFERENCE ON SOCIAL RESPONSIBILITY. ETHICS, AND SUSTAINABLE BUSINESS

2024 PROCEEDING NON-INDEX MAIN AUTHOR

17. STEERING TOWARDS TAKAFUL: WHAT DRIVES USIM STUDENTS TO CHOOSE MOTOR TAKAFUL?

SEMINAR ANTARABANGSA ISLAM DAN SAINS (SAIS) 2024

2024 PROCEEDING NON-INDEX MAIN AUTHOR

18. DIGITAL FINANCIAL INCLUSION: A PATHWAY TO POVERTY ALLEVIATION IN DEVELOPING COUNTRIES

10TH INTERNATIONAL CONFERENCE OF ISLAMIC ECONOMICS AND BUSINESS (ICONIES) 2024

2024 PROCEEDING NON-INDEX MAIN AUTHOR

19. E-PROCEEDING INTERNATIONAL SEMINAR ON ISLAM AND SCIENCE SAIS 2024 7TH EDITION FULL PAPER

2024 BOOK

20. PENANDA ARAS (THRESHOLD) MISKIN BANDAR DI WILAYAH PERSEKUTUAN

2024 BOOK

21. MERGERS AND ACQUISITIONS IN ISLAMIC AND CONVENTIONAL BANKS OPPORTUNITIES AND CHALLENGES ADVANCES IN RESEARCH ON ISLAMIC ECONOMICS AND FINANCE

2024 BOOK

22. UNLEASHING THE EWALLET ENCHANTMENT: A JOURNEY THROUGH MAQASID AL- SHARIAH

DIGITALIZATION OF ISLAMIC FINANCE

2024 CHAPTER IN BOOK CO-AUTHOR

PUBLICATION

23. SUSTAINABILITY OF ISLAMIC SOCIAL BANKING: A SYSTEMATIC LITERATURE REVIEW

STRATEGIC ISLAMIC BUSINESS AND MANAGEMENT: SOLUTIONS FOR SUSTAINABILITY

2024 CHAPTER IN BOOK MAIN AUTHOR

24. SEMAKAN DAN PENAMBAHBAIKAN FATWA BERHUBUNG DENGAN TAFSIRAN ASNAF DAN DASAR AGIHAN ZAKAT

2024 POLICY

25. THE IMPACT OF BANK SIZE ON PRE-AND POST-MERGER AND ACQUISITION PERFORMANCE AND STABILITY: NEW EVIDENCE FROM GCC AND PAKISTAN

INTERNATIONAL JOURNAL OF PROFESSIONAL BUSINESS REVIEW

2023 JOURNAL SCOPUS CO-AUTHOR

26. ISLAMIC SOCIAL BANKING: A DISTINCTIVE OR INTEGRAL PART OF ISLAMIC BANKING?

INTERNATIONAL JOURNAL OF ACCOUNTING, FINANCE AND BUSINESS (IJAFB)

2023 JOURNAL OTHER DATABASE CO-AUTHOR

27. DEVELOPING ROLE-PLAYING METHODS FOR TEACHING AND LEARNING ISLAMIC BANKING USING A BANK SIMULATION APPROACH

THE 4TH ISLAMIC FINANCE AND ACCOUNTING CONFERENCE

2023 PROCEEDING NON-INDEX MAIN AUTHOR

28. DEVELOPMENT OF AN INTEGRATED SOCIAL BANKING FRAMEWORK: A MAQASIDIC APPROACH

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

2023 PROCEEDING NON-INDEX MAIN AUTHOR

29. FINANCIAL INCLUSION IN MALAYSIA: PROGRESS, CHALLENGES, AND FUTURE DIRECTIONS

SEMINAR ANTARABANGSA ISLAM DAN SAINS (SAIS 2023)

2023 PROCEEDING NON-INDEX MAIN AUTHOR

30. RECOVERING ECONOMY: NEW NORMS, CHALLENGES AND PHILANTHROPY IN THE POST-PANDEMIC ERA

2023 BOOK

31. AN OVERVIEW OF ISSUES AND CHALLENGES ON FINANCIAL VULNERABILITY, GOVERNMENT SUPPORT AND SOCIETY PHILANTHROPY CONTRIBUTIONS IN ECONOMIC RECOVERY DURING AND POST COVID-19

RECOVERING ECONOMY: NEW NORMS, CHALLENGES AND PHILANTHROPY IN THE POST-PANDEMIC ERA

2023 CHAPTER IN BOOK CO-AUTHOR

32. MERGERS AND ACQUISITIONS IN ISLAMIC BANKING SECTOR: AN EMPIRICAL ANALYSIS ON SIZE EFFECT, MARKET STRUCTURE, AND OPERATIONAL PERFORMANCE

INTERNATIONAL JOURNAL OF FINANCIAL INNOVATION IN BANKING

2022 JOURNAL OTHER DATABASE CO-AUTHOR

33. FINANCIAL LITERACY MODULE FOR MICRO BUSINESSES ENTREPRENEUR: SYSTEMATIC LITERATURE REVIEW

INTERNATIONAL JOURNAL OF ACADEMIC RESEARCH IN ACCOUNTING FINANCE AND MANAGEMENT SCIENCES

2022 JOURNAL ERA CO-AUTHOR

PUBLICATION

34. KRITERIA PENGINAPAN DALAM PERKHIDMATAN HOSPITALITI MESRA MUSLIM (PHMM) BAGI SEKTOR PELANCONGAN DI MALAYSIA

AL-QANATIR INTERNATIONAL JOURNAL OF ISLAMIC STUDIES

2022 | JOURNAL | INDEX BY MYCITE 2019 | CO-AUTHOR

35. RECENT INSURANCE AND TAKAFUL COVERAGE FOR DIABETICS IN MALAYSIA: A REVIEW

JOURNAL OF CONTEMPORARY ISSUES IN BUSINESS AND GOVERNMENT

2022 | JOURNAL | ERA | MAIN AUTHOR / CONTACT PERSON IN USIM

36. PENDEKATAN DAKWAH KE ARAH MEMPERKASAKAN PELANCONGAN ISLAM DI MALAYSIA

JOURNAL OF ISLAMIC, SOCIAL, ECONOMICS AND DEVELOPMENT

2022 | JOURNAL | MYCITE | CO-AUTHOR

37. ANALYZING FACTORS INFLUENCING E-WALLET ADOPTION USING UTAUT2 MODEL: A LITERATURE REVIEW

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

2022 | PROCEEDING | NON-INDEX | CO-AUTHOR

38. SUSTAINABILITY AND ISLAMIC SOCIAL BANKING: A REVIEW OF LITERATURE

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

2022 | PROCEEDING | NON-INDEX | CO-AUTHOR

39. MEMPERKASAKAN AGENDA PENGANTARABANGSAAN PENGAJIAN TINGGI MELALUI PLATFORM PROGRAM PELAJAR: PENGALAMAN DARI FEM INTERNATIONAL MOBILITY STUDENT 2022 (FIMS22)

SEMINAR PENGANTARABANGSAAN PENGAJIAN TINGGI 2022 (SPPT 2022)

2022 | PROCEEDING | NON-INDEX | MAIN AUTHOR

40. AWARENESS OF CASH WAQF AND ITS APPLICATION IN THE TAKAFUL INDUSTRY

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

2022 | PROCEEDING | NON-INDEX | MAIN AUTHOR

41. FINANCIAL INCLUSION THROUGH CROWDFUNDING IN MALAYSIA: A REVIEW

SEMINAR ANTARABANGSA ISLAM DAN SAINS (SAIS 2022)

2022 | PROCEEDING | NON-INDEX | MAIN AUTHOR

42. E-PROSIDING SEMINAR PENGANTARABANGSAAN PENDIDIKAN TINGGI 2022 (SPPT 2022)

SEMINAR PENGANTARABANGSAAN PENGAJIAN TINGGI 2022 (SPPT 2022)

2022 | PROCEEDING | OTHER DATABASE | CO-EDITOR

43. HEALTH STATUS PERCEPTION AMONG MALAYSIAN ELDERLY POPULATION WITH DIABETES AND ITS ASSOCIATION WITH HBA1C AND DISEASE DURATION

NATIONAL CONFERENCE ON AGEING

2022 | PROCEEDING | SCOPUS | MAIN AUTHOR

44. EVALUATION OF THE DEGREE OF PUBLIC RISK OF DEVELOPING DIABETES TYPE 2 IN RELATION TO TAKAFUL POLICY

CONFERENCE ON MATHEMATICAL SCIENCES AND STATISTICS 2022 (ICMSS 2022)

2022 | PROCEEDING | SCOPUS | MAIN AUTHOR

PUBLICATION

45. DEVELOPMENT OF INTEGRATED ISLAMIC FINANCE-BASED INDEX OF FINANCIAL INCLUSION USING ZAKAT AND CASH WAQF: A PRELIMINARY STUDY IN MALAYSIA

THE JOURNAL OF MUAMALAT AND ISLAMIC FINANCE RESEARCH (JMIFR)

2021 | JOURNAL | MYCITE | MAIN AUTHOR / CONTACT PERSON IN USIM

46. THE PRACTICES OF TAKAFUL AL-IJTIMAI? DURING COVID-19: MALAYSIA?S SETTING

ULUM ISLAMIYYAH JOURNAL

2021 | JOURNAL | ERA | MAIN AUTHOR / CONTACT PERSON IN USIM

47. IMPACT OF MERGERS AND ACQUISITIONS ON OPERATIONAL PERFORMANCE OF ISLAMIC BANKING SECTOR

JOURNAL OF SOUTH ASIAN STUDIES

2021 | JOURNAL | OTHER DATABASE | CO-AUTHOR

48. FINANCIAL INCLUSION: STUMBLING BLOCK AND WAY FORWARD

THE THIRD INTERNATIONAL CONFERENCE ON ECONOMICS, ENTREPRENEURSHIP AND MANAGEMENT 2021 (ICEEM2021)

2021 | PROCEEDING | NON-INDEX | MAIN AUTHOR

49. AWARENESS AND UNDERSTANDING OF TAKAFUL AL-IJTIMAI?: A DESCRIPTIVE STUDY

SEMINAR ANTARABANGSA ISLAM DAN SAINS 2021 (SAIS 2021)

2021 | PROCEEDING | NON-INDEX | MAIN AUTHOR

50. THE IMPACT OF WEBSITE INTERACTIVITY IN CROWDFUNDING PLATFORM

THE INTERNATIONAL ISLAMIC ECONOMIC SYSTEM CONFERENCE ? THE 9TH I-IECONS 2021

2021 | PROCEEDING | NON-INDEX | CO-AUTHOR

51. ASSESSMENT OF RISK FACTORS IN DEVELOPING DIABETES AMONG PUBLIC IN MALAYSIA AND THEIR WILLINGNESS TO PAY FOR TAKAFUL

INTERNATIONAL MANAGEMENT & ACCOUNTING CONFERENCE (IMAC) 10

2021 | PROCEEDING | NON-INDEX | CO-AUTHOR

52. THE INTEREST AND WILLINGNESS TO PAY FOR A SUITABLE TAKAFUL PRODUCTS AMONG DIABETES PATIENTS IN MALAYSIA; A NATIONWIDE DESCRIPTIVE ANALYSIS IN MALAYSIA

23RD FAMILY MEDICINE SCIENTIFIC CONFERENCE

2021 | PROCEEDING | NON-INDEX | CO-AUTHOR

53. 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 | MAIN AUTHOR

54. YOURE GROUNDED: WHATS NEXT?

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

2021 | CHAPTER IN BOOK | MAIN AUTHOR

55. PENGKELASAN HASIL DAN HARTA MAJLIS PERBANDARAN SEPANG BERASASKAN PEMATUHAN SHARIAH

2021 | POLICY

PUBLICATION

56. GARIS PANDUAN, KRITERIA DAN SENARAI SEMAK BAGI PRODUK, HOSPITALITI DAN PAKEJ PELANCONGAN MESRA-MUSLIM (MUSLIM-FRIENDLY TOURISM PRODUCTS, HOSPITALITY & PACKAGES - MFT PROHPACK)

2021 POLICY

57. دور القيمة المضافة المعدلة في تقويم الجوانب المتعددة لأداء المالي في دولة الإمارات (THE ROLE OF MODIFIED ADDED VALUE IN EVALUATING THE VARIOUS ASPECTS OF FINANCIAL PERFORMANCE IN

E-JOURNAL ON EDUCATION AND HUMANITIES (E-J-GSE)

2020 JOURNAL OTHER DATABASE CO-AUTHOR

58. THE ECONOMIC PERFORMANCE OF SELECTED SUKUK ISSUING COUNTRIES

INTERNATIONAL JOURNAL OF COMMUNICATION, MANAGEMENT AND HUMANITIES

2020 JOURNAL OTHER DATABASE CO-AUTHOR

59. LEARNING TAKAFUL THROUGH GAMIFICATION

JOURNAL OF CRITICAL REVIEWS

2020 JOURNAL SCOPUS MAIN AUTHOR

60. THE STATE OF TAKAFUL AL-IJTIMAI? DURING COVID-19 IN MALAYSIA: A REVIEW

INTERNATIONAL SEMINAR ON ISLAM AND SCIENCE (SAIS 2020)

2020 PROCEEDING NON-INDEX MAIN AUTHOR

61. HARTA WAKAF ?AQAR DALAM PEMBANGUNAN INDUSTRI HALAL: ANALISIS TERHADAP SEKTOR KEUSAHAWANAN ISLAM

3RD INTERNATIONAL SEMINAR ON ISLAM AND SCIENCE 2020 (SAIS 2020)

2020 PROCEEDING NON-INDEX CO-AUTHOR

62. LIBERALIZATION OF COMMISSION STRUCTURE: HOW MINIMUM ALLOCATION RATE (MAR) AFFECTING TAKAFUL OPERATORS MODEL

ISLAMIC BANKING, ACCOUNTING AND FINANCE INTERNATIONAL CONFERENCE-THE 9TH IBAF 2020

2020 PROCEEDING NON-INDEX CO-AUTHOR

63. MERGERS AND ACQUISITIONS (M&A) IN BANKING SECTOR: A REVIEW OF THE LITERATURE

READINGS IN SUSTAINING GLOBAL HALAL ECOSYSTEM (COLLECTION OF ARTICLES FROM THE 2ND INTERNATIONAL HALAL MANAGEMENT CONFERENCE)

2020 CHAPTER IN BOOK CO-AUTHOR

64. THE ROLES OF PRODUCT INVOLVEMENT IN PURCHASING HALAL SKIN CARE PRODUCTS AMONG USER AND NON-USER.

READINGS IN SUSTAINING GLOBAL HALAL ECOSYSTEM (COLLECTION OF ARTICLES FROM THE 2ND INTERNATIONAL HALAL MANAGEMENT CONFERENCE)

2020 CHAPTER IN BOOK CO-AUTHOR

65. STORYTELLING: POTENTIAL APPLICATION IN HALAL EXECUTIVE TRAINING

READINGS IN SUSTAINING GLOBAL HALAL ECOSYSTEM (COLLECTION OF ARTICLES FROM THE 2ND INTERNATIONAL HALAL MANAGEMENT CONFERENCE)

2020 CHAPTER IN BOOK CO-AUTHOR

PUBLICATION

66. THE IMPACT OF FINTECH ON THE SUSTAINABILITY OF ISLAMIC ACCOUNTING AND FINANCE EDUCATION IN MALAYSIA

JOURNAL OF ISLAMIC, SOCIAL, ECONOMICS AND DEVELOPMENT

2019 JOURNAL MYCITE CO-AUTHOR

67. ENVIRONMENTAL ACCOUNTING PRACTICES BY SHARIAH-COMPLIANT COMPANIES IN MALAYSIA

INTERNATIONAL JOURNAL OF ACCOUNTING, FINANCE AND BUSINESS

2019 JOURNAL MYCITE CO-AUTHOR

68. 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

69. DOES THE ISLAMIC ACCOUNTING AND FINANCE EDUCATION SUFFICIENTLY SUSTAINABLE?

INTERNATIONAL JOURNAL OF BUSINESS AND ECONOMY

2019 JOURNAL MYJURNAL CO-AUTHOR

70. TOWARDS THE DEVELOPMENT OF FINANCIAL INCLUSION INDEX USING ISLAMIC FINANCE APPROACH: MALAYSIA?S SETTING

INTERNATIONAL JOURNAL OF ADVANCED RESEARCH IN ISLAMIC AND HUMANITIES

2019 JOURNAL MYJURNAL MAIN AUTHOR

71. CONSTRUCTION OF ISLAMIC FINANCE-BASED INDEX OF FINANCIAL INCLUSION: AN EXPLORATORY STUDY IN MALAYSIA

INTERNATIONAL CONFERENCE ON MULTIDISCIPLINARY RESEARCH IN SOCIAL SCIENCES AND ENGINEERING (ICMRSSE 2019)

2019 PROCEEDING NON-INDEX MAIN AUTHOR

72. DEVELOPMENT OF INTEGRATED ISLAMIC FINANCE-BASED INDEX OF FINANCIAL INCLUSION: A STUDY IN MALAYSIA

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

2019 PROCEEDING NON-INDEX MAIN AUTHOR

73. CONSTRUCTION OF MAQASID AL-SHARIAH-BASED INDEX OF SOCIO-ECONOMIC DEVELOPMENT: PRINCIPLES AND ISSUES

Towards a Maqāṣid al-Sharīʿah Index of Socio-Economic Development

2019 CHAPTER IN BOOK MAIN AUTHOR

74. MERGERS AND ACQUISITIONS (M&A) IN BANKING SECTOR: A REVIEW OF THE LITERATURE (E-PROCEEDING: READINGS IN SUSTAINING GLOBAL HALAL ECOSYSTEM)

THE 2ND INTERNATIONAL HALAL MANAGEMENT CONFERENCE (IHMC)

2018 PROCEEDING NON-INDEX CO-AUTHOR

75. THE ROLES OF PRODUCT INVOLVEMENT IN PURCHASING HALAL SKIN CARE PRODUCTS AMONG USER AND NON-USER (E-PROCEEDING: READINGS IN SUSTAINING GLOBAL HALAL ECOSYSTEM)

THE 2ND INTERNATIONAL HALAL MANAGEMENT CONFERENCE (IHMC)

2018 PROCEEDING NON-INDEX CO-AUTHOR

PUBLICATION

76. CLASSIFICATION OF FINANCIAL SYSTEM: ISLAMIC AND CONVENTIONAL APPROACH

CONTEMPORARY ISSUES: ISLAM & SCIENCE

2018 | CHAPTER IN BOOK | MAIN AUTHOR

77. FINANCIAL INCLUSION THROUGH ISLAMIC FINANCE: MEASUREMENT FRAMEWORK

THE JOURNAL OF MUAMALAT AND ISLAMIC FINANCE RESEARCH (JMIFR)

2017 | JOURNAL | OTHER DATABASE | MAIN AUTHOR

78. ISLAMIC FINANCIAL SYSTEM AND FINANCIAL INCLUSION: AN EMPIRICAL EXAMINATION

INTERNATIONAL MUAMALAT AND ENTREPRENEURSHIP CONFERENCE 2017 (IMEC4)

2017 | PROCEEDING | NON-INDEX | MAIN AUTHOR

79. FINANCIAL INCLUSION THROUGH ISLAMIC FINANCE: MEASUREMENT FRAMEWORK

INTERNATIONAL HALAL MANAGEMENT CONFERENCE (IHMC) 2017

2017 | PROCEEDING | NON-INDEX | MAIN AUTHOR

80. ENVIRONMENTAL ACCOUNTING PRACTICES BY SHARIAH-COMPLIANT COMPANIES IN MALAYSIA

INTERNATIONAL MUAMALAT AND ENTREPRENEURSHIP CONFERENCE 2017 (IMEC4)

2017 | PROCEEDING | NON-INDEX | CO-AUTHOR

81. ROTI MARIA: FROM ZERO TO HERO

THE INTEGRATED MUAMALAT CASE STUDY

2013 | CHAPTER IN BOOK | MAIN AUTHOR

82. MAXIMIZING ITS REVENUE AS THE MINOR IN THE BIG LEAGUE

THE INTEGRATED MUAMALAT CASE STUDY

2013 | CHAPTER IN BOOK | CO-AUTHOR

CONSULTATION

1. THRESHOLD (PENANDA ARAS) MISKIN BANDAR DI WILAYAH PERSEKUTUAN (MAIWP) (FASA 1: MENGUMPUL DATA PROFAIL ASNAF DI KUALA LUMPUR)

PUSAT PUNGUTAN ZAKAT (MAIWP)

2023 | NATIONAL

2. MAJLIS AGAMA ISLAM SELANGOR

MAJLIS AGAMA ISLAM SELANGOR

2022 | NATIONAL

3. PENGKELASAN PENGURUSAN PENDAPATAN HARTA DAN WANG SYUBHAH, MAJLIS PERBANDARAN SEPANG

VISTAPRO RESOURCES SDN. BHD.

2020 | NATIONAL

CONSULTATION

4. DEVELOPING A SUITABLE TAKAFUL PRODUCT FOR PEOPLE WITH DIABETES

FWD TAKAFUL

2020 NATIONAL

5. DEVELOPING A SUITABLE TAKAFUL PRODUCT FOR PEOPLE WITH DIABETES

FWD TAKAFUL

2020 NATIONAL

AWARDS/RECOGNITION

1. ANUGERAH KECEMERLANGAN STAF 2024

2025 OTHERS

2. ANUGERAH STAF CONTOH BULANAN TAHUN 2025 (MAC)

2025 OTHERS

3. ANUGERAH SUMBANGSIH

2025 UNIVERSITY

4. ACADEMIC ADVISOR

PUSAT TAMHIDI, USIM

2025 UNIVERSITY

5. BOOK CHAPTER REVIEWER

A REASSESSMENT OF TAKAFUL: BETWEEN COMMERCIAL OBJECTIVES AND PHILANTHROPIC PRINCIPLES

2025 INTERNATIONAL

6. ADVISORY / EDITOR / EDITORIAL

AKADEMI PENGAJIAN ISLAM KONTEMPORARI (ACIS), UNIVERSITI TEKNOLOGI MARA (UITM).

2025 NATIONAL

7. CONFERENCE PAPER REVIEWER

PROGRAM SARJANA MUDA PEMASARAN (PERKHIDMATAN KEWANGAN) UNIVERSITI SAINS ISLAM MALAYSIA (USIM), FAKULTI EKONOMI DAN MUAMALAT (FEM)

2025 INTERNATIONAL

8. ANUGERAH E-PEMBELAJARAN PEMBANGUN KURSUS MICRO-CREDENTIAL BAGI KURSUS LITERASI KEWANGAN UNTUK USAHAWAN PERNIAGAAN MIKRO (ASAS)

2024 UNIVERSITY

9. BEST PAPER AWARD (FIRST PLACE)

2024 INTERNATIONAL

10. ANUGERAH KECEMERLANGAN STAF 2023

2024 OTHERS

AWARDS/RECOGNITION

11. ANUGERAH STAF CONTOH BULANAN MAC

2024 OTHERS

12. ACADEMIC ADVISOR

GRADUATE SCHOOL OF MUAMALAT (GSM), FACULTY OF ECONOMICS AND MUAMALAT, USIM

2024 OTHERS

13. ACADEMIC ADVISOR

GRADUATE SCHOOL OF MUAMALAT (GSM), USIM

2024 OTHERS

14. ACADEMIC ADVISOR

FAKULTI EKONOMI DAN MUAMALAT, USIM

2024 UNIVERSITY

15. ACADEMIC ADVISOR

PUSAT PENGURUSAN PENYELIDIKAN DAN INOVASI, USIM

2024 UNIVERSITY

16. ACADEMIC ADVISOR

FACULTY OF ECONOMICS AND MUAMALAT. USIM

2024 UNIVERSITY

17. ACADEMIC ADVISOR

FACULTY OF ECONOMICS AND MUAMALAT, USIM

2024 UNIVERSITY

18. ACADEMIC ADVISOR

PUSAT TAMHIDI

2024 UNIVERSITY

19. ACADEMIC ADVISOR

GRADUATE SCHOOL OF MUAMALAT (GSM), FEM

2024 UNIVERSITY

20. ACADEMIC ADVISOR

FACULTY OF ECONOMICS AND MUAMALAT, USIM

2024 OTHERS

21. ACADEMIC ADVISOR

GRADUATE SCHOOL OF MUAMALAT (GSM), FACULTY OF ECONOMICS AND MUAMALAT, USIM

2024 OTHERS

22. ACADEMIC ADVISOR

GRADUATE SCHOOL OF MUAMALAT (GSM), FACULTY OF ECONOMICS AND MUAMALAT, USIM

2024 OTHERS

AWARDS/RECOGNITION

23. ANUGERAH PERKHIDMATAN SETIA

2023 UNIVERSITY

24. ACADEMIC ADVISOR

FACULTY OF ECONOMICS AND MUAMALAT

2023 UNIVERSITY

25. ACADEMIC ADVISOR

PUSAT TAMHIDI

2023 UNIVERSITY

26. ACADEMIC ADVISOR

FACULTY OF ECONOMICS AND MUAMALAT

2023 UNIVERSITY

27. FINANCIAL LITERACY E-MODUL DEVELOPMENT FOR MICRO BUSINESSES ENTREPRENEUR

INNOVATION BANK CHALLENGE 2023 (IBC2023)

2023 UNIVERSITI SILVER

28. ACADEMIC ADVISOR

MAJLIS AGAMA ISLAM SELANGOR (MAIS)

2022 STATE

29. ACADEMIC ADVISOR

FACULTY OF ECONOMICS AND MUAMALAT

2022 UNIVERSITY

30. ACADEMIC ADVISOR

PUSAT PENGURUSAN PENYELIDIKAN & INOVASI, USIM

2022 UNIVERSITY

31. ACADEMIC ADVISOR

GRADUATE SCHOOL OF MUAMALAT, FACULTY OF ECONOMICS AND MUAMALAT

2022 UNIVERSITY

32. ACADEMIC ADVISOR

GRADUATE SCHOOL OF MUAMALAT, FAKULTI EKONOMI DAN MUAMALAT

2022 UNIVERSITY

33. ACADEMIC ADVISOR

FACULTY OF ECONOMICS AND MUAMALAT, UNIVERSITI SAINS ISLAM MALAYSIA

2022 UNIVERSITY

34. ACADEMIC ADVISOR

GRADUATE SCHOOL OF MUAMALAT, FAKULTI EKONOMI DAN MUAMALAT

2022 UNIVERSITY

AWARDS/RECOGNITION

35. ACADEMIC ADVISOR

FINANCE ACCREDITATION AGENCY (FAA)

2022 INTERNATIONAL

36. ANUGERAH KECEMELANGAN STAF 2020

2021 OTHERS

37. ACADEMIC ADVISOR

GRADUATE SCHOOL OF MUAMALAT, FACULTY OF ECONOMICS AND MUAMALAT

2021 UNIVERSITY

38. LET?S GET TO KNOW ABOUT TAKAFUL!

INNOVATION BANK CHALLENGE (IBC 2021)

2021 UNIVERSITI BRONZE

39. SMART EDUCATION FINANCING-I

INNOVATION BANK CHALLENGE (IBC 2021)

2021 UNIVERSITI CERTIFICATE OF APPRECIATION

40. SMILE CREDIT CARD-I

INNOVATION BANK CHALLENGE (IBC 2021)

2021 UNIVERSITI CERTIFICATE OF APPRECIATION

41. TAKAFULFUN

INNOVATION BANK CHALLENGE (IBC 2021)

2021 UNIVERSITI CERTIFICATE OF APPRECIATION

42. TAKAFUL WHEEL THRILL

INNOVATION BANK CHALLENGE (IBC 2021)

2021 UNIVERSITI CERTIFICATE OF APPRECIATION

43. ANUGERAH PERKHIDMATAN CEMERLANG (APC)

2020 UNIVERSITY

44. ACADEMIC ADVISOR

FINANCE ACCREDITATION AGENCY (FAA)

2020 INTERNATIONAL

45. ACADEMIC ADVISOR

FINANCE ACCREDITATION AGENCY (FAA)

2020 INTERNATIONAL

46. ACADEMIC ADVISOR

FACULTY OF ECONOMICS AND MUAMALAT

2020 OTHERS

AWARDS/RECOGNITION

47. ACADEMIC ADVISOR

FACULTY OF ECONOMICS AND MUAMALAT

2020 OTHERS

48. ACADEMIC ADVISOR

FACULTY OF ECONOMICS AND MUAMALAT

2020 OTHERS

49. ACADEMIC ADVISOR

FACULTY OF ECONOMICS AND MUAMALAT

2020 OTHERS

50. ACADEMIC ADVISOR

ASIAN SCHOLARS NETWORK

2019 INTERNATIONAL

51. ACADEMIC ADVISOR

FACULTY ECONOMICS AND MUAMALAT AND UNIVERSITAS TRISAKTI

2019 INTERNATIONAL

52. ACADEMIC ADVISOR

GRADUATE SCHOOL OF MUAMALAT (GSM)

2019 UNIVERSITY

53. ACADEMIC ADVISOR

FACULTY OF ECONOMICS AND MUAMALAT, USIM

2019 INTERNATIONAL

54. BEST PAPER AWARD- BRONZE

2017 INTERNATIONAL