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. **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

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

2021 | GERAN KPT | ON GOING | MAIN RESEARCHER

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

2018 | GERAN PENYELIDIKAN INDUSTRI | COMPLETED | MAIN 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

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. 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

5. 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

6. 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

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

SEMINAR ANTARABANGSA ISLAM DAN SAINS (SAIS) 2024

2024 PROCEEDING NON-INDEX MAIN AUTHOR

8. 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

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

STRATEGIC ISLAMIC BUSINESS AND MANAGEMENT: SOLUTIONS FOR SUSTAINABILITY

2024 CHAPTER IN BOOK MAIN AUTHOR

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

2024 POLICY

11. 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

PUBLICATION

12. 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

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

SEMINAR ANTARABANGSA ISLAM DAN SAINS (SAIS 2023)

2023 PROCEEDING NON-INDEX MAIN AUTHOR

14. 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

15. 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

16. FINANCIAL INCLUSION THROUGH CROWDFUNDING IN MALAYSIA: A REVIEW

SEMINAR ANTARABANGSA ISLAM DAN SAINS (SAIS 2022)

2022 PROCEEDING NON-INDEX MAIN AUTHOR

17. 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

18. 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

19. FINANCIAL INCLUSION: STUMBLING BLOCK AND WAY FORWARD

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

2021 PROCEEDING NON-INDEX MAIN AUTHOR

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

SEMINAR ANTARABANGSA ISLAM DAN SAINS 2021 (SAIS 2021)

2021 PROCEEDING NON-INDEX MAIN AUTHOR

21. 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

22. YOURE GROUNDED: WHATS NEXT?

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

2021 CHAPTER IN BOOK MAIN AUTHOR

PUBLICATION

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

2021 POLICY

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

2021 POLICY

25. LEARNING TAKAFUL THROUGH GAMIFICATION

JOURNAL OF CRITICAL REVIEWS

2020 JOURNAL SCOPUS MAIN AUTHOR

26. 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

27. 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

28. 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

29. 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

30. 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

31. CLASSIFICATION OF FINANCIAL SYSTEM: ISLAMIC AND CONVENTIONAL APPROACH

CONTEMPORARY ISSUES: ISLAM & SCIENCE

2018 CHAPTER IN BOOK MAIN AUTHOR

32. FINANCIAL INCLUSION THROUGH ISLAMIC FINANCE: MEASUREMENT FRAMEWORK

THE JOURNAL OF MUAMALAT AND ISLAMIC FINANCE RESEARCH (JMIFR)

2017 JOURNAL OTHER DATABASE MAIN AUTHOR

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

INTERNATIONAL MUAMALAT AND ENTREPRENEURSHIP CONFERENCE 2017 (IMEC4)

2017 PROCEEDING NON-INDEX MAIN AUTHOR

PUBLICATION

34. FINANCIAL INCLUSION THROUGH ISLAMIC FINANCE: MEASUREMENT FRAMEWORK

INTERNATIONAL HALAL MANAGEMENT CONFERENCE (IHMC) 2017

2017 | PROCEEDING | NON-INDEX | MAIN AUTHOR

35. ROTI MARIA: FROM ZERO TO HERO

THE INTEGRATED MUAMALAT CASE STUDY

2013 | CHAPTER IN BOOK | MAIN 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

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

AWARDS/RECOGNITION

4. ACADEMIC ADVISOR

PUSAT TAMHIDI, USIM

2025 UNIVERSITY

5. BOOK CHAPTER REVIEWER

A REASSESSMENT OF TAKAFUL: BETWEEN COMMERCIAL OBJECTIVES AND PHILANTHROPIC PRINCIPLES

2025 INTERNATIONAL