



## PROF. MADYA DR. KHAIRIL FAIZAL BIN KHAIRI

PENSYARAH UNIVERSITI DS54

### CONTACT

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Address: Fakulti Ekonomi  
Dan Muamalat

### SUPERVISION

PhD - Completed: 17, Ongoing: 7

Master - Completed: 2, Ongoing: 2

## AREAS OF EXPERTISE

Fintech

Islamic Finance

Islamic Wealth Management

## BIOGRAPHY

A lecturer from Fakulti Ekonomi Dan Muamalat. Holds a Phd in Management.

## ACADEMIC QUALIFICATION

Phd in Management (2012)

Master in Business Administration (2002)

Bachelor in Administration & Financial Sciences (2000)

## RESEARCH

1. PEMBANGUNAN APLIKASI SUPERAPPS DAN PLATFORM I-BIZ MARKETPLACE UNTUK TRANSFORMASI KEUSAHAWANAN SOSIAL KOMUNITI MASJID DI BAWAH PROGRAM SDG MYMASJID USIM-AL HIDAYAH GROUP SDN BHD

2024 ON GOING MAIN RESEARCHER

2. PENERAPAN TEKNOLOGI BLOCKCHAIN UNTUK EFEKTIVITAS PENGUMPULAN DAN DISTRIBUSI ZAKAT DI MALAYSIA DAN INDONESIA

2024 ON GOING MAIN RESEARCHER

3. PEMBANGUNAN APLIKASI SUPERAPPS DAN PLATFORM I-BIZ MARKETPLACE UNTUK TRANSFORMASI KEUSAHAWANAN SOSIAL KOMUNITI MASJID DI BAWAH PROGRAM SDG MYMASJID USIM-AL HIDAYAH GROUP SDN BHD

2024 ON GOING MAIN RESEARCHER

4. PEMBENTUKAN KERANGKA TADBIR URUS PENGURUSAN HARTA PUSAKA BERASASKAN TEKNOLOGI BLOCKCHAIN MENGGUNAKAN KAEDAH "SMART CONTRACT" BAGI KELESTARIAN HARTA PUSAKA BEKU

2021 ON GOING MAIN RESEARCHER

**5. TEKNOLOGI BLOCKCHIAN BERASASKAN KONTRAK PINTAR DI DALAM MEMASTIKAN KEBERKESANAN DAN KELULUSAN PUNGUTAN ZAKAT DI WILAYAH PERSEKUTUAN**

2021 COMPLETED MAIN RESEARCHER

**6. DESIGN AND DEVELOPMENT OF A PROTOTYPE CORPORATE WAQF BLOCKCHAIN-BASED TRACEABILITY USING EOS PRIVATE SMART CONTRACT PLATFORM FOR ISLAMIC SOCIAL FINANCE.**

2020 COMPLETED MAIN RESEARCHER

**7. FORMULATING THE TAKAFUL MODEL UNDER AN ISLAMIC WEALTH PROTECTION SCHEME FOR MENTAL HEALTH DISORDERS TOWARDS SOCIETAL WELLBEING IN MALAYSIA**

2017 COMPLETED MAIN RESEARCHER

**8. PEMBENTUKAN INDEKS RISIKO SYARIAH TERHADAP MODEL WAKAF KORPORAT DALAM MEMPERKASA SERTA MENGIMBANGI EKONOMI UMMAH**

2014 COMPLETED MAIN RESEARCHER

**9. WAKAF KORPORAT SEBAGAI INSTRUMEN KEWANGAN BAGI TRANSFORMASI EKONOMI UMMAH: SATU KAJIAN EXPLORATORI TERHADAP PENGLIBATAN GLC**

2013 COMPLETED MAIN RESEARCHER

# PUBLICATION

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## 1. EXPLORING BLOCKCHAIN TECHNOLOGY SUITABILITY IN INTER-ORGANISATIONAL WORKFLOWS

2025 JOURNAL

## 2. DESIGNING A BLOCKCHAIN-BASED MODEL FOR ZAKAT MANAGEMENT IN MALAYSIA

2025 JOURNAL

## 3. A THEMATIC REVIEW OF DIGITAL TECHNOLOGY SUITABILITY IN IMPROVING INTER-ORGANISATIONAL COLLABORATION WORKFLOWS IN THE MALAYSIAN PUBLIC SECTOR E-PAYMENT SYSTEMS

2025 JOURNAL

## 4. A PRELIMINARY STUDY ON THE INTENTION TO PARTICIPATE IN PADDY CROP TAKAFUL SCHEME AMONG PADDY FARMERS IN SEKINCHAN, SELANGOR, MALAYSIA: EMBRACING THE BLENDED ISLAMIC SOCIAL FINANCE PADDY MICRO-TAKAFUL MODEL

2025 JOURNAL

## 5. TAKAFUL TA'AWUNI AGRO: STRENGTHENING AGRICULTURAL RESILIENCE THROUGH INCLUSIVE AND SUSTAINABLE PROTECTION AMONG PADDY FARMERS IN MALAYSIA

2025 JOURNAL

## 6. THE NEWLY DEVELOPED OF BLOCKCHAIN ARCHITECTURE ON ZAKAT COLLECTION IN MALAYSIA: A CASE IN MAIWP- PPZ, MALAYSIA

2024 JOURNAL

## 7. ENHANCING ESTATE GOVERNANCE THROUGH BLOCKCHAIN: AN ANALYSIS OF TRANSPARENCY, EFFICIENCY AND SECURITY IN ESTATE MANAGEMENT

2024 JOURNAL

## 8. AN INTEGRATED WAQF AND COMMUNITY-BASED TA'AWUN MODEL IN ALLEVIATING FUNERAL POVERTY: AN ANALYSIS OF MUSLIM FUNERAL MANAGEMENT ORGANIZATIONS IN MALAYSIA

2024 JOURNAL

## 9. A BIBLIOMETRIC ANALYSIS OF UNEMPLOYMENT TAKAFUL, JOB LOSS PROTECTION, AND UNEMPLOYMENT INSURANCE: INSIGHTS FROM THE SCOPUS DATABASE

2024 JOURNAL

## 10. STRATEGIES AND APPLICATIONS OF BLOCKCHAIN TECHNOLOGY OF ZAKAT COLLECTION AND DISTRIBUTION IN MALAYSIA AND INDONESIA

2024 CHAPTER IN BOOK

## 11. BLOCKCHAIN GOVERNANCE: THE DEVELOPMENT AND APPLICATION OF A FRAMEWORK FOR WAQF INSTITUTIONS

2023 JOURNAL

## 12. THE DEVELOPMENT AND APPLICATION OF THE ZAKAT COLLECTION BLOCKCHAIN SYSTEM

2023 JOURNAL

## 13. DIALYSIS CENTRE OF WAQAF AN-NUR: NEW HOPE FOR A PROPER ISLAMIC FINANCIAL PLANNING?

2023 JOURNAL

## 14. THE NEWLY-DEVELOPED OF BLOCKCHAIN ARCHITECTURE ON ZAKAT COLLECTION IN MALAYSIA: A CASE IN MAIWP-PPZ, MALAYSIA

2023 PROCEEDING

15. ISSUES AND CHALLENGES ON KHAIRAT DEATH FUND MANAGEMENT IN MALAYSIA

2022 JOURNAL

16. DETERMINANT OF MALAYSIAN MUSLIM CONSUMER INTENTION TOWARD TAKAFUL SCHEME FOR MENTAL HEALTH DISORDERS BY APPLYING A STRUCTURAL EQUATION MODELLING (SEM)-AMOS

2021 CHAPTER IN BOOK

17. PEMBENTANGAN OUTPUT KAJIAN DAN PERUNDINGAN PEMBANGUNAN GARIS PANDUAN, KRITERIA DAN SENARAI SEMAK BAGI PRODUK, HOSPITALITI DAN PAKEJ PERLANCONGAN MESRA-MUSLIM

2021 POLICY

18. BRIDGING FINANCIAL BARRIER: A DEVELOPMENT OF HYBRID TAKAFUL MODEL TOWARDS QUALITY MENTAL HEALTH CARE SERVICES IN MALAYSIA

2020 JOURNAL

19. PROPOSED HYBRID TAKAFUL (ISLAMIC INSURANCE) MODEL FOR MENTAL HEALTH ILLNESSES AMONG LOW INCOME EARNERS IN MALAYSIA

2020 JOURNAL

20. THE INFLUENCE OF FINANCING AND THIRD PARTY FUNDS (DPK) TOWARDS ROA OF ISLAMIC RURAL BANKS (BPRS) IN SUMATERA BARAT

2020 JOURNAL

21. MALAYSIAN CONSUMER INTENTION TOWARD TAKAFUL SCHEME FOR MENTAL HEALTH DISORDERS: A PRELIMINARY FINDINGS USING MULTIPLE REGRESSION ANALYSIS

2020 JOURNAL

22. MARKET THOUGHTS: POTENTIAL IMPLICATIONS OF COVID-19 ON TAKAFUL SCHEME FOR MENTAL HEALTH DISORDERS

2020 JOURNAL

23. DETERMINATION OF MALAYSIAN CONSUMER INTENTION TOWARD PURCHASING TAKAFUL SCHEME FOR MENTAL HEALTH DISORDERS

2020 JOURNAL

24. TAKAFUL PROTECTION FOR MENTAL HEALTH ILLNESS FROM THE PERSPECTIVE OF MAQASID SHARIAH

2020 JOURNAL

25. AN ADDRESSING ON RISK OF MENTAL HEALTH DISORDERS THROUGH HYBRID TAKAFUL (ISLAMIC INSURANCE): A CASE OF MALAYSIA

2020 PROCEEDING

26. THE IMPACT OF MACROECONOMIC VARIABLES ON ZAKAT COLLECTION: THE CASE IN LEMBAGA ZAKAT SELANGOR

2020 PROCEEDING

27. IMPROVING THE MENTAL HEALTH PROTECTION THROUGH HYBRID TAKAFUL MODEL

2020 CHAPTER IN BOOK

28. ACCOUNTABILITY PRACTICES OF WAQF INSTITUTION IN SELECTED STATES IN MALAYSIA: A CRITICAL ANALYSIS

2019 JOURNAL

29. MELESTARIKAN TANAH WAKAF MELALUI PEMERKASAAN WAKAF KORPORAT

2019 BOOK

30. CURRENT PRACTICES AND THE EFFECTS OF AUDIT QUALITY ON THE COMPLIANT OF GOODWILL IMPAIRMENT DISCLOSURE: MALAYSIA CASE

2018 PROCEEDING

### 31. WAQF MANAGEMENT IN CORPORATE WAQF

2018 CHAPTER IN BOOK

### 32. PERLAKSANAAN WAKAF KORPORAT DARI PERSPEKTIF MAQASID SYARIAH: SATU ANALISA

2017 CHAPTER IN BOOK

### 33. AN ANALYSIS OF THE SHARIA?ASPECTS IN SUSTAINING THE DEVELOPMENT OF ISLAMIC SOCIAL FINANCE: A CASE ON CORPORATE WAQF STRUCTURE IN MALAYSIA

2016 PROCEEDING

### 34. PENGLIBATAN SYARIKAT DAN AGENSI KORPORAT DALAM WAKAF KORPORAT: SATU TINJAUAN

2016 PROCEEDING

### 35. INDEKS SYARIAH DALAM WAKAF KORPORAT

2016 PROCEEDING

### 36. BELIA HOLISTIK

2016 CHAPTER IN BOOK

### 37. PERANAN BELIA HOLISTIK DALAM PENDIDIKAN DAN PEMBANGUNAN MODAL INSAN

2016 CHAPTER IN BOOK

### 38. MAYBANK?S CORPORATE WAQF AS AN ISLAMIC FINANCE INSTRUMENT IN BOOSTING ECONOMIC DEVELOPMENT AND COMMUNITY?S PROSPERITY

2015 JOURNAL

### 39. RESTRUCTURING OF ?AIN WAQF IN CORPORATE WAQF MODEL FOR BOOSTING THE NATION?S ECONOMIC PROSPERITY

2015 JOURNAL

### 40. APLIKASI AQAD WAKAF DAN ELEMEN SYARIAH DI DALAM STRUKTUR WAKAF KORPORAT DI WAKAF AN-NUR CORPORATION (WANCORP)

2015 PROCEEDING

### 41. RESTRUCTURING OF ?AIN WAQF IN CORPORATE WAQF MODEL FOR BOOSTING THE NATION?S ECONOMIC PROSPERITY

2015 PROCEEDING

### 42. PEMBANGUNAN EKONOMI ISLAM MELALUI INSTRUMEN WAKAF KORPORAT: ANALISA TERHADAP PENGURUSAN WAKAF AN-NUR CORPORATION (WANCORP),

2015 PROCEEDING

### 43. ISU-ISU SYARIAH BERKAITAN PELAKSANAAN WAKAF KORPORAT DI MALAYSIA: SATU TINJAUAN

2015 PROCEEDING

### 44. GOODWILL IMPAIRMENT DISCLOSURES: A TEST FOR IFRS COMPLIANCE IN MALAYSIA

2014 JOURNAL

### 45. AN ANALYSIS OF FINANCIAL RATIOS: THE CASE OF CORPORATE WAQF IN MALAYSIA

2014 JOURNAL

### 46. ACCOUNTING FOR ASSETS IMPAIRMENT: CREATIVE IMPAIRMENT STRATEGY ON DISCOUNT RATE DISCLOSURE

2014 JOURNAL

### 47. HUMAN AND ECONOMIC DEVELOPMENT THROUGH SHARE WAQF (WAQF CORPORATE): THE CASE OF GLCS IN MALAYSIA

2014 JOURNAL

**48. SHARE WAQF (CORPORATE WAQF) AS AN ALTERNATIVE FINANCIAL INSTRUMENT IN IMPROVING THE COMMUNITIES AND NATION WELFARE**

2014 JOURNAL

**49. DISCOUNT RATE DISCLOSURE AS A TOOL FOR CREATIVE IMPAIRMENT STRATEGY**

2014 JOURNAL

**50. A NON-PARAMETRIC APPROACH IN MEASURING THE VARIANCES OF COMPLIANCE LEVELS OF GOODWILL IMPAIRMENT TESTING**

2014 JOURNAL

**51. SHARE WAQF (CORPORATE WAQF) AS AN ALTERNATIVE FINANCIAL INSTRUMENT IN IMPROVING THE COMMUNITIES AND NATION WELFARE**

2014 PROCEEDING

**52. FINANCIAL ANALYSIS AS AN INSTRUMENT IN PREDICTING THE COMPANY PERFORMANCE: THE CASE OF CORPORATE WAQF SUBSIDIARIES**

2014 PROCEEDING

**53. ?INOVASI ?AIN WAKAF DALAM MODEL WAKAF KORPORAT: ANALISA AWAL ?TERHADAP MAYBANK ISLAMIK BERHAD**

2014 PROCEEDING

**54. CONTRIBUTION OF CORPORATE WAQF IN SOCIOECONOMICS DEVELOPMENT**

2014 PROCEEDING

**55. COMPARISON OF DISCOUNT RATES DISCLOSURE ANALYSIS IN GOODWILL IMPAIRMENT TESTING AMONG SINGAPORE LISTED FIRMS**

2013 JOURNAL

**56. CREATIVE IMPAIRMENT STRATEGY: DISCOUNT RATES DISCLOSURE FOR GOODWILL IMPAIRMENT TESTING**

2013 PROCEEDING

**57. DISCLOSURE QUALITY OF GOODWILL IMPAIRMENT TESTING: A DISCLOSURE INDEX**

2012 JOURNAL

**58. A DISCLOSURE INDEX OF QUALITY OF GOODWILL IMPAIRMENT TESTING IN CONTEXT OF SINGAPORE: SOME LESSONS LEARNT FOR VIETNAM.**

2012 JOURNAL

**59. A PRELIMINARY ANALYSIS ON COMPLIANCE LEVEL AND DISCLOSURE QUALITY OF FRS 136: MALAYSIAN TOP 20 SHARI"AH APPROVED COMPANIES**

2012 PROCEEDING

**60. 'CGU AGGREGATION: EVIDENCE FROM SINGAPOREAN LISTED FIRMS**

2009 PROCEEDING

**61. FRS 36: AN ANALYSIS OF THE COMPLIANCE LEVEL AND DISCLOSURE QUALITY OF SINGAPOREAN LISTED FIRMS**

2008 JOURNAL

**62. KONSEP PENGGUNAAN BERHEMAH DAN PENABUNGAN KE ARAH PEMBANGUNAN EKONOMI YANG SEIMBANG DAN KOMPREHENSIF**

2006 CHAPTER IN BOOK

## CONSULTATION/ADULATION

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## 1. A RESEARCH ON MANAGEMENT OF HUMAN CAPITAL IN THE CONSTRUCTION INDUSTRY IN MALAYSIA

2017 NATIONAL PROAM VENTURES

## 2. PENGAUDITAN TERHADAP PENYATA KEWANGAN MASJID DAN SURAU JUMAAT DI WILAYAH PERSEKUTUAN

2015 NATIONAL ADIB ZAHAR & CO. / BAHAGIAN KARIAH, JABATAN AGAMA

## 3. MANAGING STUDIES ON LABOUR MARKET POLICIES AND ISSUES IN MOVING MALAYSIA TOWARDS HIGH INCOME ECONOMY

2014 NATIONAL UPM HOLDINGS / INSTITUT MAKLUMAT & ANALISA PASARAN

## 4. KONSULTAN PENERIMAAN BELIA TERHADAP ETP: SATU KAJIAN IMPAK

2013 NATIONAL BIRO TATANEGARA (BTN)

## 5. KONSULTAN KURSUS PENYELIDIKAN KUALITATIF UNTUK PENTADBIR

2012 UNIVERSITY USIM TIJARAH HOLDINGS SDN BHD

# AWARDS/RECOGNITION

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## 1. A PRELIMINARY STUDY ON THE INTENTION TO PARTICIPATE IN PADDY CROP TAKAFUL SCHEME AMONG PADDY FARMERS IN SEKINCHAN, SELANGOR, MALAYSIA: EMBRACING THE BLENDED ISLAMIC SOCIAL FINANCE PADDY MICRO-TAKAFUL MODEL

2025 Kebangsaan Best paper award

## 2. BEST PAPER AWARD

2024 INTERNATIONAL

## 3. ACADEMIC ADVISOR

2024 NATIONAL

## 4. A THEMATIC REVIEW ON BLOCKCHAIN SUITABILITY IN INTER-ORGANISATIONAL COLLABORATION WORKFLOW IN E-PAYMENT PROCESS IN THE MALYSIAN PUBLIC SECTOR

2024 Antarabangsa Best paper award

## 5. UNLOCKING SUSTAINABLE SDG ACCELERATION WITH MYSIF BLOCKCHAINAND ISLAMIC SOCIAL FINANCE

2023 Antarabangsa Gold