

Profile Image

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Faculty: Fakulti Ekonomi
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SUPERVISION

PhD - Completed: 3, O.
1

Master - Completed: 0,
Ongoing: 1

AREAS OF EXPERTISE

Islamic Finance

ACADEMIC QUALIFICATION

PhD in Finance And Banking (2015)

Master in Business Administration (2000)

Bachelor in Business Administration (1997)

RESEARCH

1. INOVASI DALAM PENYUSUNAN DAN PENDIGITALAN ARTIKEL PROSIDING IBAF

2024 GERAN PENYELIDIKAN PUSAT TANGGUNGJAWAB (PTJ) ON GOING MAIN RESEARCHER

2. MEASURING ISLAMIC FINANCIAL LITERACY AMONG EARLY ADULTS: A FIELD STUDY IN UNIVERSITI SAINS ISLAM MALAYSIA

2023 BIDUNI MIZANNIYAH ON GOING MAIN RESEARCHER

3. CREATING SUSTAINABLE LIVELIHOOD OPPORTUNITIES FOR THE B10 COMMUNITIES THROUGH ISLAMIC MICROFINANCE PRODUCTS AND SERVICES - A STUDY IN BALING AND SIK KEDAH

2020 GERAN PENYELIDIKAN INDUSTRI COMPLETED MAIN RESEARCHER

4. DEVELOPMENT OF SOCIAL PERFORMANCE MEASUREMENT IN ISLAMIC MICROFINANCE PROGRAMS IN MALAYSIA

2019 GERAN PENYELIDIKAN INDUSTRI COMPLETED MAIN RESEARCHER

5. KAJIAN KEBOLEHPASARAN GRADUAN SARJANA MUDA PENTADBIRAN MUAMALAT FAKULTI EKONOMI DAN MUAMALAT

2018 GERAN PENYELIDIKAN INDUSTRI COMPLETED MAIN RESEARCHER

RESEARCH

6. THE STUDY OF GOVERNANCE MECHANISMS ON SUSTAINABILITY AND OUTREACH OF MICROFINANCE INSTITUTIONS (MFIS) IN KLANG VALLEY

2015 GERAN PENYELIDIKAN PENTADBIR COMPLETED MAIN RESEARCHER

7. EVALUATION OF THE AMANAH IKHTIAR MALAYSIA PROGRAMS FOR POVERTY ALLEVIATION: A CASE OF RURAL AREAS IN TERENGGANU

2005 GERAN PENYELIDIKAN FUNDAMENTAL COMPLETED MAIN RESEARCHER

PUBLICATION

1. 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

2. FACTORS INFLUENCING THE ADOPTION OF DIGITAL FINANCE AMONG MICROENTREPRENEURS

THE 11TH ISLAMIC BANKING, ACCOUNTING & FINANCE INTERNATIONAL CONFERENCE (IBAF 2024)

2024 PROCEEDING NON-INDEX MAIN AUTHOR

3. HUTANG BAIK HUTANG JAHAT

PANDUAN AMALAN UNTUK PEMERKASAAN INDUSTRI MAKANAN MIKRO

2024 CHAPTER IN BOOK MAIN AUTHOR

4. ASAS KEWANGAN PERNIAGAAN

PANDUAN AMALAN UNTUK PEMERKASAAN INDUSTRI MAKANAN MIKRO

2024 CHAPTER IN BOOK MAIN AUTHOR

5. PENGENALAN TERHADAP PERISIAN PERAKAUNAN

PANDUAN AMALAN UNTUK PEMERKASAAN INDUSTRI MAKANAN MIKRO

2024 CHAPTER IN BOOK MAIN AUTHOR

6. FAKTOR-FAKTOR YANG MEMPENGARUHI LITERASI KEWANGAN ISLAM: SATU TINJAUAN AWAL

SEMINAR ANTARABANGSA ISLAM DAN SAINS 2023 (SAIS 2023)

2023 PROCEEDING NON-INDEX MAIN AUTHOR

7. SOCIAL PERFORMANCE IN MICROFINANCE PROGRAMMES: A REVIEW OF LITERATURE

ISLAMIC BANKING AND FINANCE: PROSPECTS, RISKS, AND CHALLENGES IN FINTECH ERA

2023 CHAPTER IN BOOK MAIN AUTHOR

8. THE IMPACT OF ZAKAT DISTRIBUTION

ISLAMIC PHILANTHROPY: EXPLORING ZAKAT, WAQF, AND SADAQAH IN ISLAMIC FINANCE AND ECONOMICS

2022 CHAPTER IN BOOK MAIN AUTHOR

9. EMPLOYERS' PERCEPTIONS OF THE EMPLOYABILITY SKILLS OF ISLAMIC BUSINESS ADMINISTRATION GRADUATES IN UNIVERSITI SAINS ISLAM MALAYSIA

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

2021 PROCEEDING NON-INDEX MAIN AUTHOR

10. THE IMPLEMENTATION OF ISLAMIC MICROFINANCING FOR POVERTY ALLEVIATION IN MALAYSIA

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

2021 PROCEEDING NON-INDEX MAIN AUTHOR

11. HUTANG BAIK, HUTANG JAHAT

PANDUAN PRAKTIKAL USAHAWAN MIKRO MASA KINI: SIRI 1

2021 CHAPTER IN BOOK MAIN AUTHOR

12. ASAS KEWANGAN

PANDUAN PRAKTIKAL USAHAWAN MIKRO MASA KINI: SIRI 2

2021 CHAPTER IN BOOK MAIN AUTHOR

13. COVID-19 PANDEMIC: THE ROLE OF ISLAMIC MICROFINANCE IN UPLIFTING B20 COMMUNITIES IN MALAYSIA

SEMINAR ANTARABANGSA ISLAM DAN SAINS (SAIS 2020)

2020 PROCEEDING NON-INDEX MAIN AUTHOR

PUBLICATION

14. MEASURING SOCIAL PERFORMANCE IN MICROFINANCE PROGRAMS: A REVIEW OF LITERATURE

INTERNATIONAL CONFERENCE ON ECONOMICS, ENTREPRENEURSHIP AND MANAGEMENT 2019 (ICEEM2019)

2019 PROCEEDING NON-INDEX MAIN AUTHOR

15. GRADUATES TRACER STUDY OF THE BACHELOR OF MUAMALAT ADMINISTRATION IN FACULTY OF ECONOMICS AND MUAMALAT, USIM FROM 2014 ? 2018

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

2018 PROCEEDING NON-INDEX MAIN AUTHOR

16. KAJIAN TEMPOH HAID TERKINI DI NEGARA BRUNEI DARUSSALAM

2018 BOOK MAIN AUTHOR

17. ISLAMIC CORPORATE FINANCE

2018 BOOK MAIN AUTHOR

18. A CONCEPTUAL FRAMEWORK OF THE GOVERNANCE MECHANISMS TOWARDS SUSTAINABILITY AND OUTREACH OF ISLAMIC MICROFINANCE INSTITUTIONS (MFIS)

CONTEMPORARY ISSUES: ISLAM & SCIENCE

2018 CHAPTER IN BOOK MAIN AUTHOR

19. A STUDY OF GOVERNANCE MECHANISMS ON SUSTAINABILITY AND OUTREACH OF ISLAMIC MICROFINANCE INSTITUTION (MFI) IN MALAYSIA

1ST INTERNATIONAL HALAL MANAGEMENT CONFERENCE (IHMC 2017)

2017 PROCEEDING NON-INDEX MAIN AUTHOR

20. A LITERATURE REVIEW ON THE SOCIAL IMPACT OF ZAKAT DISTRIBUTION

4TH INTERNATIONAL MUAMALAT AND ENTREPRENEURSHIP CONFERENCE 2017 (IMEC4)

2017 PROCEEDING NON-INDEX MAIN AUTHOR

21. CABARAN PEMBIAYAAN KEWANGAN MIKRO DI MALAYSIA

KEWANGAN SOSIAL ISLAM: INOVASI KE ARAH PEMBANGUNAN UMMAH

2017 CHAPTER IN BOOK MAIN AUTHOR

22. REPAYMENT PERFORMANCE IN MICROFINANCE PROGRAMMES IN MALAYSIA

THE 18TH MALAYSIAN FINANCE ASSOCIATION CONFERENCE (MFAC) & THE 7TH ISLAMIC BANKING, ACCOUNTING, AND FINANCE (IBAF)

2016 PROCEEDING NON-INDEX MAIN AUTHOR

23. THE ROLE OF ISLAMIC MICROFINANCING FOR POVERTY ALLEVIATION: MALAYSIA'S EXPERIENCE

CRITICAL READINGS IN ISLAMIC SOCIAL FINANCE

2016 CHAPTER IN BOOK MAIN AUTHOR

24. INDEKS SHARIAH MALAYSIA 2015

2016 POLICY

25. REPAYMENT PERFORMANCE IN MICROFINANCE PROGRAMMES: THE CASE OF TEKUN NASIONAL

3RD INTERNATIONAL CONFERENCE ON RURAL DEVELOPMENT AND ENTREPRENEURSHIP (ICORE 2015)

2015 PROCEEDING NON-INDEX MAIN AUTHOR

26. LOAN DEFAULT AMONG MICRO ENTREPRENEURS IN MALAYSIA: A FACTOR ANALYSIS TECHNIQUE

6TH ISLAMIC ECONOMIC SYSTEM CONFERENCE (IECONS2015)

2015 PROCEEDING NON-INDEX MAIN AUTHOR

PUBLICATION

27. THE ROLE OF MICRO FINANCING FOR POVERTY ALLEVIATION: MALAYSIA'S EXPERIENCE

7TH INTERNATIONAL ISLAMIC UNIVERSITY CHITTAGONG CONFERENCE ON ABJECT POVERTY AND STREET BEGGING

2014 PROCEEDING NON-INDEX MAIN AUTHOR

28. REPAYMENT PERFORMANCE IN MICROFINANCE PROGRAMS: AN INDIVIDUAL LENDING APPROACH

INTERNATIONAL CONFERENCE ON BUSINESS MANAGEMENT (ICBM)

2014 PROCEEDING NON-INDEX MAIN AUTHOR

29. LOAN REPAYMENT PROBLEMS IN MICROFINANCE PROGRAMS THAT USE INDIVIDUAL LENDING APPROACH: A QUALITATIVE ANALYSIS

JOURNAL OF TRANSFORMATIVE ENTREPRENEURSHIP

2013 JOURNAL WOS MAIN AUTHOR

30. DETERMINANTS OF LOAN REPAYMENT PERFORMANCE IN MICROFINANCE PROGRAMS IN MALAYSIA

2ND APPLIED INTERNATIONAL BUSINESS CONFERENCE (AIBC 2013)

2013 PROCEEDING NON-INDEX MAIN AUTHOR

31. LOAN REPAYMENT PROBLEMS IN INDIVIDUAL LENDING MICROFINANCE PROGRAMS IN MALAYSIA

THE 5TH ISLAMIC ECONOMIC SYSTEM CONFERENCE (IECONS) 2013

2013 PROCEEDING NON-INDEX MAIN AUTHOR

32. FACTORS AFFECTING REPAYMENT PERFORMANCE IN MICROFINANCE PROGRAMS IN MALAYSIA

PROCEDIA - SOCIAL AND BEHAVIORAL SCIENCES

2012 JOURNAL WOS MAIN AUTHOR

33. THE INDIVIDUAL CHARACTERISTICS THAT CONTRIBUTE TO REPAYMENT PERFORMANCE IN MICROFINANCE PROGRAMS

6TH NATIONAL HUMAN RESOURCE MANAGEMENT CONFERENCE 2012

2012 PROCEEDING NON-INDEX MAIN AUTHOR

34. THE IMPORTANCE OF MICRO FINANCING TO THE MICROENTERPRISES DEVELOPMENT IN MALAYSIA'S EXPERIENCE

ASIAN SOCIAL SCIENCE

2011 JOURNAL WOS MAIN AUTHOR

35. OBSTACLE AND CONTRIBUTION FACTORS OF WAQF DEVELOPMENT IN PENINSULAR MALAYSIA

1ST INTERNATIONAL CONFERENCE ON ACCOUNTING, BUSINESS AND ECONOMICS

2011 PROCEEDING NON-INDEX MAIN AUTHOR

36. DETERMINANTS OF REPAYMENT PERFORMANCE IN MICROCREDIT PROGRAM: A REVIEW OF LITERATURE

INTERNATIONAL JOURNAL OF BUSINESS AND SOCIAL SCIEN

2010 JOURNAL WOS MAIN AUTHOR

37. THE IMPORTANCE OF MICRO FINANCING TO THE MICROENTREPRISES DEVELOPMENT IN MALAYSIA: A CASE OF TEKUN NASIONAL PROGRAMMES

SEMINAR KEBANGSAAN PEMBANGUNAN KEUSAHAWANAN

2009 PROCEEDING NON-INDEX MAIN AUTHOR

38. BRAND AWARENESS AMONG CONSUMERS IN MALAYSIA: AN EXPLORATORY STUDY ON HALAL BRANDING

INTERNATIONAL CONFERENCE ON BUSINESS & MANAGEMENT

2008 PROCEEDING NON-INDEX MAIN AUTHOR

39. AN EXPLORATORY STUDY ON HALAL BRANDING AMONG CONSUMERS IN MALAYSIA: FACTORS ANALYSIS TECHNIQUE

THE JOURNAL OF MUAMALAT AND ISLAMIC FINANCE RESEAR

2007 JOURNAL WOS MAIN AUTHOR

PUBLICATION

40. THE ROLE OF MICRO FINANCE PROGRAMS IN POVERTY ALLEVIATION: A CASE OF MICRO FINANCE PROGRAMS IN MALAYSIA

14TH ANNUAL GLOBAL FINANCE CONFERENCE

[2007](#) [PROCEEDING](#) [NON-INDEX](#) [MAIN AUTHOR](#)

41. HALAL BRANDING: AN EXPLORATORY RESEARCH AMONG CONSUMERS IN MALAYSIA

3RD UNITEN INTERNATIONAL BUSINESS MANAGEMENT CONFERENCE

[2007](#) [PROCEEDING](#) [NON-INDEX](#) [MAIN AUTHOR](#)

42. MEASURING PERFORMANCE OF AMANAH IKHTIAR MALAYSIA IN ERADICATION POVERTY

2ND ISLAMIC ECONOMICS CONFERENCE

[2007](#) [PROCEEDING](#) [NON-INDEX](#) [MAIN AUTHOR](#)

43. THE ROLE OF ZAKAT IN DEVELOPING MUSLIMS ECONOMY

THE DEVELOPMENT OF ECONOMICS AND MUAMALAT PRACTICES

[2007](#) [CHAPTER IN BOOK](#) [MAIN AUTHOR](#)

44. THE DEVELOPMENT OF ISLAMIC PRIVATE DEBT SECURITIES

THE DEVELOPMENT OF ECONOMICS AND MUAMALAT PRACTICES

[2007](#) [CHAPTER IN BOOK](#) [MAIN AUTHOR](#)

45. MALAYSIAN ISLAMIC FINANCIAL INSTITUTION: ISSUES AND CHALLENGES

READINGS IN ISLAMIC FINANCIAL SERVICES

[2007](#) [CHAPTER IN BOOK](#) [MAIN AUTHOR](#)

46. POVERTY ALLEVIATION IN ECONOMIC GLOBALISATION: THE ROLE OF MICROFINANCE PROJECTS IN MALAYSIA'S EXPERIENCE

INTERNATIONAL CONFERENCE 9TH PRSCO SUMMER INSTITUTE

[2006](#) [PROCEEDING](#) [NON-INDEX](#) [MAIN AUTHOR](#)

47. EVALUATION OF THE MICRO CREDIT PROGRAM FOR POVERTY ALLEVIATION: A CASE AMANAH IKHTIAR MALAYSIA (AIM)

NATIONAL SEMINAR IN ISLAMIC BANKING AND FINANCE (IBAF)

[2006](#) [PROCEEDING](#) [NON-INDEX](#) [MAIN AUTHOR](#)

48. PENSTRUKTURAN SEMULA SYARIKAT AWAM: KAJIAN KES TERHADAP SYARIKAT TERSENARAI DI BURSA MALAYSIA

THE MALAYSIAN FINANCE ASSOCIATION'S 8TH ANNUAL CONFERENCE

[2006](#) [PROCEEDING](#) [NON-INDEX](#) [MAIN AUTHOR](#)

CONSULTATION

1. KHIDMAT KEPAKARAN BAGI KAJIAN IMPAK 8 AMANAH IKHTIAR MALAYSIA 2024-2026

AMANAH IKHTIAR MALAYSIA

2024 NATIONAL

2. PROGRAM PENJANA KEMENTERIAN PENGAJIAN TINGGI - PENSIJILAN PROFESIONAL (KPT-PACE)

KEMENTERIAN PENGAJIAN TINGGI

2022 NATIONAL

3. PROGRAM PENJANA KEMENTERIAN PENGAJIAN TINGGI - PENSIJILAN PROFESIONAL (KPT-PACE)

KEMENTERIAN PENGAJIAN TINGGI

2022 NATIONAL

4. AWARD OF YAYASAN HASANAH SPECIAL GRANT (HSG) 2021

YAYASAN HASANAH

2021 NATIONAL

5. PROGRAM PEMERKASAAN USAHAWAN MIKRO IBU TUNGGAL B40 MELALUI LATIHAN DAN PEMANTAUAN ATAS TALIAN

YAYASAN HASANAH

2020 NATIONAL

AWARDS/RECOGNITION

1. ANUGERAH STAF CONTOH BULANAN APRIL 2024

2024 OTHERS

2. ANUGERAH KECEMERLANGAN STAF 2023

2024 OTHERS

3. ANUGERAH PENGHARGAAN PEMBANGUN KURSUS MICRO-CREDENTIALIAL

2024 UNIVERSITY

4. ACADEMIC ADVISOR

KPJ HEALTHCARE UNIVERSITY (KPJU)

2024 UNIVERSITY

5. CREATING SUSTAINABLE LIVELIHOOD OPPORTUNITIES FOR THE B10 COMMUNITIES THROUGH ISLAMIC MICROFINANCE PRODUCTS AND SERVICES - A STUDY IN BALING AND SIK KEDAH

RESEARCH SEMINAR UNIVERSITI SAINS ISLAM MALAYSIA

2024 UNIVERSITI CERTIFICATE OF APPRECIATION