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CONTACT

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FACULTY
Fakulti Ekonomi Dan Muamalat

SUPERVISION

	COMPLETED	ONGOING
PhD	11	10
Master	5	0

AREAS OF EXPERTISE

Business Management | Islamic Finance | Consumer Behaviour

ACADEMIC QUALIFICATION

- 2014 **PhD** - Kewangan / Perniagaan
- 2010 **Diploma Lanjutan** - Social Science Research Methods
- 2008 **Master** - Economics
- 1999 **Master** - Pentadbiran Perniagaan
- 1997 **Bachelor** - Science In Business Administrarion
- 1995 **Diploma** - Pengurusan Perniagaan

RESEARCH

1. **THE IMPACT OF OFFLINE AND ONLINE SOCIAL CAPITAL ON DIGITAL INNOVATION AND SUSTAINABLE MSME BUSINESS PERFORMANCE IN MALAYSIA AND INDONESIA**
   2024 | GERAN SEPADAN ANTARABANGSA | ON GOING | MAIN RESEARCHER

2. **INNOVATION ON HYBRID SUKUK FINANCING AND ENDOWMENT STRUCTURE IN THE LIGHT OF MAQASID SHARIAH**
   2017 | GERAN PENYELIDIKAN INDUSTRI | COMPLETED | MAIN RESEARCHER

3. **STRATEGIC LEADERSHIP AND DECISION-MAKING: AN ACADEMIC PERSPECTIVE**
   2016 | GERAN PENYELIDIKAN AGENSI KERAJAAN | COMPLETED | MAIN RESEARCHER

4. **KESAN RELIGIOSITI TERHADAP KEPUASAN PELANGGAN SAHAM AMANAH ASB**
   2014 | GERAN PENYELIDIKAN INDUSTRI | COMPLETED | MAIN RESEARCHER

5. **ISLAMIC ENTREPRENEURSHIP COMPETENCIES: DEVELOPING A MODEL WITH INTENTION AND RELIGIOSITY.**
   2013 | GERAN KPT | COMPLETED | MAIN RESEARCHER

RESEARCH

6. A STUDY ON INFORMATION SECURITY AWARENESS AMONG USIM STAFF

2008 | GERAN PENYELIDIKAN PANTAS BAWAH SETAHUN | COMPLETED | MAIN RESEARCHER

7. A STUDY ON THE ISLAMIC AND CONVENTIONAL CREDIT CARD HOLDERS SATISFACTION

2008 | GERAN PENYELIDIKAN FUNDAMENTAL | COMPLETED | MAIN RESEARCHER

8. EVALUATING COMPANY?S PERFORMANCE USING MULTIPLE DISCRIMINANT ANALYSIS: A STUDY ON SYARIAH COMPLIAN

2006 | GERAN PENYELIDIKAN FUNDAMENTAL | COMPLETED | MAIN RESEARCHER

PUBLICATION

1. ANALISIS SOROTAN LITERATUR PERSEPSI MASYARAKAT TERHADAP QSR BRANDS SEBAGAI PENGELUAR MAKANAN HALAL SEGERA DI MALAYSIA

SEMINAR ANTARABANGSA ISLAM DAN SAINS (SAIS2025)

2025 | PROCEEDING | NON-INDEX | MAIN AUTHOR

2. ADDRESSING DIGITAL ADDICTION: TECHNOLOGY-BASED SOLUTIONS FOR RISK MITIGATION.

SEMINAR ANTARABANGSA ISLAM DAN SAINS

2024 | PROCEEDING | NON-INDEX | MAIN AUTHOR

3. COMPULSIVE ONLINE SHOPPING, SPENDING HABITS, AND LOCUS OF CONTROL ON FINANCIAL VULNERABILITY AMONG MALAYSIANS

MALAYSIAN JOURNAL OF CONSUMER AND FAMILY ECONOMICS (MAJCAFE)

2023 | JOURNAL | SCOPUS | MAIN AUTHOR

4. A COMPREHENSIVE REVIEW OF DIGITAL ADDICTION: A BIBLIOMETRIC ANALYSIS OF SCIENTIFIC LITERATURE AND PUBLICATION PATTERNS (2018-2023)

SEMINAR ANTARABANGSA ISLAM DAN SAINS

2023 | PROCEEDING | NON-INDEX | MAIN AUTHOR

5. CHAPTER 2: CONSUMER BEHAVIOUR AND FINANCIAL VULNERABILITY AMONG MALAYSIANS AMID COVID-19 PANDEMIC

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

2023 | CHAPTER IN BOOK | MAIN AUTHOR

6. CHAPTER 3: SYSTEMATIC LITERATURE REVIEW OF FINANCIAL VULNERABILITY

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

2023 | CHAPTER IN BOOK | MAIN AUTHOR

7. 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 | MAIN AUTHOR

PUBLICATION

8. THE IMPACT OF SOCIAL MEDIA IN FUNDING INTENTION TOWARD CROWDFUNDING PROJECT

THE SEMINAR ANTARABANGSA ISLAM DAN SAINS (SAIS 2022)

2022 PROCEEDING NON-INDEX MAIN AUTHOR

9. THE ROLE OF FINANCIAL WELL-BEING IN EMPLOYEES' PERFORMANCE (EXTENDED ABSTRACT)

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

2022 PROCEEDING NON-INDEX MAIN AUTHOR

10. FINANCIAL VULNERABILITY AMONG MALAYSIANS AMID COVID19

SEMINAR ANTARABANGSA ISLAM DAN SAINS 2021

2021 PROCEEDING NON-INDEX MAIN AUTHOR

11. BASIC CONCEPTS OF ISLAMIC INVESTMENT

2021 BOOK MAIN AUTHOR

12. ANALYZING THE EFFECT OF LIQUIDITY RISK MANAGEMENT INDICATORS ON THE FINANCIAL PERFORMANCE OF BANKS: EVIDENCE FROM JORDAN

INTERNATIONAL JOURNAL OF ADVANCED RESEARCH IN ECONOMICS AND FINANCE

2020 JOURNAL MYJURNAL MAIN AUTHOR

13. DOES THE CREDIT RISK MANAGEMENT AFFECT THE FINANCIAL PERFORMANCE OF BANKS? EVIDENCE FROM JORDAN

INTERNATIONAL JOURNAL OF BUSINESS AND TECHNOLOGY MANAGEMENT

2020 JOURNAL MYJURNAL MAIN AUTHOR

14. CHARACTERISTICS OF TRUST AMONG SUCCESSFUL ENTREPRENEURS IN THE CATERING SERVICES INDUSTRY IN MALAYSIA

INTERNATIONAL JOURNAL OF BUSINESS AND SOCIAL SCIENCE

2020 JOURNAL ERA MAIN AUTHOR

15. EARLY WARNING INDICATORS FOR SYSTEMIC BANKING CRISES: HOUSEHOLD DEBT AND PROPERTY PRICES

JURNAL EKONOMI MALAYSIA

2020 JOURNAL SCOPUS MAIN AUTHOR

16. POST PANDEMIC CONSUMER BEHAVIOR: CONCEPTUAL FRAMEWORK

JOURNAL OF MUAMALAT AND ISLAMIC FINANCE RESEARCH

2020 JOURNAL OTHERS DATABASE MAIN AUTHOR

17. DETERMINANTS OF HOUSEHOLD DEBT IN EMERGING ECONOMIES: A MACRO PANEL ANALYSIS

COGENT BUSINESS AND MANAGEMENT

2020 JOURNAL WOS MAIN AUTHOR

18. TEACHING GUIDE: BE FEARFUL WHEN OTHERS ARE GREEDY AND BE GREEDY WHEN OTHERS ARE FEARFUL

3RD INTERNATIONAL SEMINAR ON ISLAM AND SCIENCE 2020

2020 PROCEEDING NON-INDEX MAIN AUTHOR

PUBLICATION

19. TEACHING CASE: BE FEARFUL WHEN OTHERS ARE GREEDY AND BE GREEDY WHEN OTHERS ARE FEARFUL

3RD INTERNATIONAL SEMINAR ON ISLAM AND SCIENCE 2020

2020 PROCEEDING NON-INDEX MAIN AUTHOR

20. GELAGAT PENGGUNA, PENJANAAN DAN PENGEMBANGAN KEKAYAAN PASCA COVID-19

3RD INTERNATIONAL SEMINAR ON ISLAM AND SCIENCE 2020

2020 PROCEEDING NON-INDEX MAIN AUTHOR

21. PEJUANG SAHAM: ASAS PELAN DAGANGAN

2020 BOOK MAIN AUTHOR

22. PEJUANG SAHAM: STRATEGI PERSEDIAAN DAGANGAN

2020 BOOK MAIN AUTHOR

23. AN EXPLOROTARY INVESTMENT BEHAVIOUR IN A SELECTED UNIT TRUST FUND

ISSUES & CHALLENGES IN PERSONAL FINANCIAL PLANNING

2020 CHAPTER IN BOOK MAIN AUTHOR

24. FACTORS INFLUENCING CONSUMER BEHAVIOR TOWARDS THE USAGE OF INTERNET BANKING

IJASOS INTERNATIONAL E-JOURNAL OF ADVANCES IN SOCIAL SCIENCES

2019 JOURNAL OTHER DATABASE MAIN AUTHOR

25. RELIGIOSITY SCALE DEVELOPMENT

JOURNAL OF ISLAMIC MARKETING

2019 JOURNAL SCOPUS MAIN AUTHOR

26. PENGAJIAN KEUSAHAWANAN TINGKATAN 4

2019 BOOK MAIN AUTHOR

27. PRINCIPLES OF BUSINESS MANAGEMENT

2019 BOOK MAIN AUTHOR

28. PEJUANG SAHAM: ARAS SOKONGAN DAN RINTANGAN

2019 BOOK MAIN AUTHOR

29. PEJUANG CANDLESTICK

2019 BOOK MAIN AUTHOR

30. EVALUATING SHARIAH COMPLIANCE PUBLIC LISTED COMPANIES PERFORMANCE USING CAPM,ALPHA JENSEN AND MULTIPLE DISCRIMINANT ANALYSIS

ISSUES IN FINANCE

2019 CHAPTER IN BOOK MAIN AUTHOR

31. PENGAGIHAN KEKAYAAN MELALUI PENENTUAN HAD KIFAYAH

PENGURUSAN HARTA DAN KEWANGAN ISLAM

2019 CHAPTER IN BOOK MAIN AUTHOR

PUBLICATION

32. BELAJAR MUDAH: ANALISA DATA DENGAN LANGKAH MUDAH

2018 BOOK MAIN AUTHOR

33. CONSUMER BEHAVIOUR: THE INTEGRATION OF NAQLI AND AQLI

2018 BOOK MAIN AUTHOR

34. PERANCANGAN KEWANGAN MASA HADAPAN

2018 BOOK MAIN AUTHOR

35. FOSTERING ENTREPRENEURIAL INTENTION THROUGH RELIGIOSITY

ISLAMIC ENTREPRENEURSHIP

2018 CHAPTER IN BOOK MAIN AUTHOR

36. STUDENT ENTREPRENEURSHIP: A STUDY ON INTENTION TO BECOME ENTREPRENEURS

STUDENT ENTREPRENEURSHIP

2018 CHAPTER IN BOOK MAIN AUTHOR

37. FORENSIK HALAL DALAM SISTEM EKONOMI ISLAM

FORENSIK HALAL: PERSPEKTIF SAINS, SYARIAH DAN PERNIAGAAN

2018 CHAPTER IN BOOK MAIN AUTHOR

38. FORENSIK HALAL DALAM URUSAN PERNIAGAAN

FORENSIK HALAL:PERSPEKTIF SAINS,SYARIAH DAN PERNIAGAAN

2018 CHAPTER IN BOOK MAIN AUTHOR

39. WAQF SUKUK ? THE OVERVIEW AND CURRENT PRACTICES

MUKTAMAR WAKAF IQLIMI 2017

2017 PROCEEDING NON-INDEX MAIN AUTHOR

40. MIFTAH AL-MUAMALAT

2017 BOOK MAIN AUTHOR

41. NEW MUSLIM CONVERTS EXPERIENCE IN EMBRACING ISLAM: AN ANALYSIS OF THE PRE CONVERSION, CONVERSION AND POST CONVERSION PHASES

ISLAMIC QUARTERLY

2016 JOURNAL SCOPUS MAIN AUTHOR

42. THE ENTREPRENEURSHIP MODEL DEVELOPMENT BASED ON TRUTHFULNESS, TRUSTWORTHINESS, WISDOM, AND COMMUNICATION CHARACTERISTICS.

ASEAN ECONOMIC DEVELOPMENT

2016 PROCEEDING NON-INDEX MAIN AUTHOR

43. ASB INVESTORS FUNCTIONAL SERVICE QUALITY SATISFACTION USING FACTOR ANALYSIS

SHARIAH FINANCIAL PLANNING CONFERENCE 2016

2016 PROCEEDING NON-INDEX MAIN AUTHOR

PUBLICATION

44. AN EXPLORATORY INVESTMENT BEHAVIOR ANALYSIS IN A SELECTED UNIT TRUST FUND

SHARIAH FINANCIAL PLANNING CONFERENCE

2016 PROCEEDING NON-INDEX MAIN AUTHOR

45. FACTORS ON WHY ASB INVESTORS WITHDRAW THEIR ASB INVESTMENT.

SHARIAH FINANCIAL PLANNING CONFERENCE 2016

2016 PROCEEDING NON-INDEX MAIN AUTHOR

46. UNDERGRADUATE ENTREPRENEURSHIP: A STUDY ON INTENTION TO BECOME ENTREPRENEURS

IMEC3

2016 PROCEEDING NON-INDEX MAIN AUTHOR

47. DUNIA DAPAT AKHIRAT DAPAT

2016 BOOK MAIN AUTHOR

48. CREDIT CARDS PREFERENCES OF ISLAMIC AND CONVENTIONAL CREDIT CARD

JOURNAL OF ISLAMIC MARKETING

2015 JOURNAL SCOPUS MAIN AUTHOR

49. CREDIT CARDS PREFERENCES OF ISLAMIC AND CONVENTIONAL CREDIT CARD

JOURNAL OF ISLAMIC MARKETING

2015 JOURNAL ISI, SCOPUS AND ERA MAIN AUTHOR

50. ECONOMIC GROWTH AND FALAH

RESEARCH JOURNAL OF ECONOMICS AND BUSINESS STUDIES

2015 JOURNAL OTHER DATABASE MAIN AUTHOR

51. FOSTERING ENTREPRENEURIAL INTENTION THROUGH RELIGIOSITY

IMEC2 IFOGED INTERNATIONAL FUTURE GLOBAL ECONOMIC DEVELOPMENT CONFERENCE 2015

2015 PROCEEDING NON-INDEX MAIN AUTHOR

52. RETROSPEKTIF TERHADAP PENGIRAAN HAD AL-KIFAYAH: CADANGAN PENGAPLIKASIAN UNTUK SETIAP NEGERI DI MALAYSIA

IECONS 2015

2015 PROCEEDING NON-INDEX MAIN AUTHOR

53. MUAMALAT: THE INTEGRATION OF OF AQLI AND NAQLI

2015 BOOK MAIN AUTHOR

54. PANDUAN PENGAJAR: KES KES PERNIAGAAN

2015 BOOK MAIN AUTHOR

55. KES-KES PERNIAGAAN

2015 BOOK MAIN AUTHOR

PUBLICATION

56. KONVENSYEN ICEPS10@CFEST KALAU TIDAK DIPECAHKAN RUYUNG. MANAKAN DAPAT SAGUNYA

2015 BOOK MAIN AUTHOR

57. THE FUNCTIONAL SERVICE QUALITY SATISFACTION OF ISLAMIC AND CONVENTIONAL CREDIT CARD USERS IN MALAYSIA

JURNAL PENGURUSAN

2014 JOURNAL SCOPUS MAIN AUTHOR

58. THE IMPACTS OF RELIGIOSITY AS A MODERATING VARIABLE IN AN INTEGRATED CUSTOMER SATISFACTIONMODEL

5TH GLOBAL ISLAMIC MARKETING CONFERENCE

2014 PROCEEDING NON-INDEX MAIN AUTHOR

59. THE RELATIONSHIPS BETWEEN RELIGIOSITY AND ENTREPRENEURIAL INTENTION

INTERNATIONAL MUAMALAT AND ENTREPRENEURSHIP CONFERENCE

2014 PROCEEDING NON-INDEX MAIN AUTHOR

60. THE BREAKTHROUGH OF CUSTOMER SATISFACTION MODEL IN MALAYSIAN BANKING INDUSTRY

ASEAN ECONOMIC DEVELOPMENT 2014

2014 PROCEEDING NON-INDEX MAIN AUTHOR

61. THE DEVELOPMENT OF ISLAMIC BANKING IN MALAYSIA. UNDERPINNING THEORY AFFECTING ISLAMIC BANKING CONSUMERS POST PURCHASE BEHAVIOUR.

2ND INTERNATIONAL ON ASEAN ECONOMIC DEVELOPMENT 2013

2013 PROCEEDING NON-INDEX MAIN AUTHOR

62. REPLICATING SERVQUAL IN MALAYSIAN CREDIT CARD INDUSTRY. A MULTIGROUP ANALYSIS.

THE 5TH INTERNATIONAL ISLAMIC ECONOMICS SYSTEM CONFERENCE 2013

2013 PROCEEDING NON-INDEX MAIN AUTHOR

63. SERVICE QUALITY OF MALAYSIAN BANKING SYSTEM. CAN ONE SIZE FITS ALL.

CELEBRATING 30 YEARS OF ISLAMIC BANKING AND FINANCIAL INSTITUTION IN MALAYSIA (1983 – 2013)

2013 CHAPTER IN BOOK MAIN AUTHOR

64. FUNCTIONAL SERVICE QUALITY MODEL FOR ISLAMIC AND CONVENTIONAL CREDIT CARD SATISFACTION USING CONFIRMATORY FACTOR ANALYSIS.

GLOBAL BUSINESS MANAGEMENT CONFERENCE 2012.

2012 PROCEEDING NON-INDEX MAIN AUTHOR

65. THE ROLES OF RELIGION IN CUSTOMERS' SATISFACTION.

INTERNATIONAL CONFERENCE ON HUMANITIES, SOCIAL SCIENCE, SCIENCES AND TECHNOLOGY 2012.

2012 PROCEEDING NON-INDEX MAIN AUTHOR

66. THE DEVELOPMENT OF ISLAMIC RELIGIOSITY SCALE.

CONFERENCE PAPER AT THE GLOBAL ISLAMIC MARKETING CONFERENCE

2012 PROCEEDING NON-INDEX MAIN AUTHOR

PUBLICATION

67. THE ISLAMIC RELIGIOSITY SCALE.

GLOBAL BUSINESS MANAGEMENT CONFERENCE 2012.

2012 PROCEEDING NON-INDEX MAIN AUTHOR

68. ISLAMIC BANKING USERS ARE HUNGER FOR SERVICE QUALITY

JOURNAL OF ISLAMIC ECONOMICS, BANKING AND FINANCE (JIEBF)

2010 JOURNAL WOS MAIN AUTHOR

69. EVALUATING COMPANYðS PERFORMANCE USING MULTIPLE DISCRIMINANT ANALYSIS. THE CASE OF SHARIAH COMPLIANCE COMPANIES

AMERICAN J. FINANCE AND ACCOUNTING

2010 JOURNAL WOS MAIN AUTHOR

70. CUSTOMER SATISFACTION RESEARCH FOR ISLAMIC CREDIT CARD USERS.

ACADEMY OF MARKETING CONFERENCE 2010

2010 PROCEEDING NON-INDEX MAIN AUTHOR

71. A PROPOSED ISLAMIC CREDIT CARD USERSð SATISFACTION RESEARCH MODEL

GLOBAL FINANCE CONFERENCE 2010

2010 PROCEEDING NON-INDEX MAIN AUTHOR

72. SISTEM EKONOMI: BARAT VS ISLAM.

SISTEM-SITEM EKONOMI ISLAM

2010 PROCEEDING NON-INDEX MAIN AUTHOR

73. TOWARDS GOLD BASED MONETARY SYSTEM

JURNAL AL-AMWAL

2009 JOURNAL WOS MAIN AUTHOR

74. IS HALAL PRODUCTS ARE MORE EXPENSIVE AS PERCEIVED BY THE CONSUMERS? MUSLIMPRENUERS CHALLENGES AND OPPORTUNITIES IN ESTABLISHING A BLUE OCEAN PLAYING FIELD.

JOURNAL OF MANAGEMENT & MUAMALAH

2009 JOURNAL WOS MAIN AUTHOR

75. EVALUATING COMPANYðS PERFORMANCE USING MULTIPLE DISCRIMINANT ANALYSIS. THE CASE OF SHARIAH COMPLIANCE COMPANIES.

5TH INTERNATIONAL CONFERENCE ON GLOBAL RESEARCH ON ECONOMICS & BUSINESS

2009 PROCEEDING NON-INDEX MAIN AUTHOR

76. COMPARING THE ISLAMIC BANKING, CONVENTIONAL AND BOTH BANKING USERS USING MULTINOMIAL LOGISTIC REGRESSION

INTERNATIONAL SYMPOSIUM ON FINANCE AND ACCOUNTING. (ISFA 2009)

2009 PROCEEDING NON-INDEX MAIN AUTHOR

77. FACTORS CONTRIBUTING TO THE ACCEPTANCE OF GOLD DINAR AS A MEDIUM OF EXCHANGE: A REVISIT.

SEMINAR ANTARABANGSA PENJANAAN EKONOMI MELALUI TRANSAKSI WANG DINAR 2009

2009 PROCEEDING NON-INDEX MAIN AUTHOR

PUBLICATION

78. WHAT MAKES PEOPLE BECOME ENTREPRENEURS?

ISLAMIC BUSINESS AND ENTREPRENEURSHIP CONFERENCE 2009

2009 PROCEEDING NON-INDEX MAIN AUTHOR

79. THE ISLAMIC BANKING USERS HUNGER FOR BETTER QUALITY SERVICES

GLOBAL FINANCE CONFERENCE 2009

2009 PROCEEDING NON-INDEX MAIN AUTHOR

80. INTRODUCTION TO FINANCE

2009 BOOK MAIN AUTHOR

81. FACTORS INFLUENCING ISLAMIC CREDIT CARD HOLDERS

THE BUSINESS REVIEW, CAMBRIDGE

2008 JOURNAL WOS MAIN AUTHOR

82. PERFORMANCE OF SHARIAH COMPLIANCE COMPANIES IN THE PLANTATION INDUSTRY.

INTERNATIONAL JOURNAL OF ISLAMIC AND MIDDLE EASTERN FINANCE AND MANAGEMENT

2008 JOURNAL WOS MAIN AUTHOR

83. A COMPARISON BETWEEN MULTIPLE DISCRIMINANT AND LOGISTIC REGRESSION ON THE PERFORMANCE OF THE SHARIAH COMPLIANCE COMPANIES IN INDUSTRIAL SECTOR.

16TH ANNUAL CONFERENCE ON PACIFIC BASIN FINANCE, ECONOMICS, ACCOUNTING AND MANAGEMENT: INNOVATION FOR A SUSTAINABLE FUTURE: VISIONS FOR 2020.

2008 PROCEEDING NON-INDEX MAIN AUTHOR

84. A COMPARISON BETWEEN MULTIPLE DISCRIMINANT AND LOGISTIC REGRESSION ON THE PERFORMANCE OF THE SHARIAH COMPLIANCE COMPANIES IN CONSUMER SECTOR.

IIUM INTERNATIONAL ACCOUNTING CONFERENCE IV (INTAC IV). ACCOUNTING AND FINANCE: BRIDGING THE GAP BETWEEN THEORY AND PRACTICE.

2008 PROCEEDING NON-INDEX MAIN AUTHOR

85. BANKING SELECTION PREFERENCES FACTORS BETWEEN ISLAMIC AND CONVENTIONAL BANKING USERS.

INTERNATIONAL ACCOUNTING & BUSINESS CONFERENCE 2008. GLOBALIZING BUSINESS AND FINANCIAL INTEGRITY TOWARDS ECONOMICS SUSTAINABILITY.

2008 PROCEEDING NON-INDEX MAIN AUTHOR

86. A COMPARISON BETWEEN MULTIPLE DISCRIMINANT AND LOGISTIC REGRESSION ON THE PERFORMANCE OF THE SHARIAH COMPLIANCE COMPANIES IN PLANTATION SECTOR

NATIONAL SEMINAR STSS 2008. BROADENING THROUGH RESEARCH

2008 PROCEEDING NON-INDEX MAIN AUTHOR

87. FACTORS INFLUENCING THE ISLAMIC CREDIT CARDS HOLDERS SATISFACTION.

THE GLOBAL MANAGEMENT & INFORMATION TECHNOLOGY RESEARCH CONFERENCE, NEW YORK

2008 PROCEEDING NON-INDEX MAIN AUTHOR

PUBLICATION

88. BANKING SELECTION FACTORS FOR ISLAMIC BANKING.

IBAF 2008 CONFERENCE, FINANCIAL INTELLIGENCE IN WEALTH MANAGEMENT: ISLAM HADHARI''S PERSPECTIVE

2008 PROCEEDING NON-INDEX MAIN AUTHOR

89. PERFORMANCE OF SHARIAH COMPLIANCE COMPANIES IN THE PLANTATION INDUSTRY

MALAYSIAN FINANCE ASSOCIATION 10TH ANNUAL CONFERENCE

2008 PROCEEDING NON-INDEX MAIN AUTHOR

90. INTRODUCTION TO MUAMALAT

2008 BOOK MAIN AUTHOR

91. INTRODUCTION TO FINANCE

2008 BOOK MAIN AUTHOR

92. INTRODUCTION TO MUAMALAT

2008 BOOK MAIN AUTHOR

93. THE INTRODUCTION OF URBOUN CALL OPTION

THE BUSINESS REVIEW, CAMBRIDGE

2007 JOURNAL WOS MAIN AUTHOR

94. FACTORS DIFFERENTIATING THE PERFORMANCE OF SHARIAH COMPLIANCE COMPANIES IN THE CONSUMER INDUSTRY.

3RD UNITEN INTERNATIONAL BUSINESS MANAGEMENT CONFERENCE 2007, HUMAN CAPITAL OPTIMIZATION; STRATEGIES, CHALLENGES AND SUSTAINABILITY.

2007 PROCEEDING NON-INDEX MAIN AUTHOR

95. ISLAMIC CREDIT CARD INDUSTRY IN MALAYSIA: CUSTOMERS' PERCEPTIONS AND AWARENESS.

3RD UNITEN INTERNATIONAL BUSINESS MANAGEMENT CONFERENCE 2007, HUMAN CAPITAL OPTIMIZATION; STRATEGIES, CHALLENGES AND SUSTAINABILITY.

2007 PROCEEDING NON-INDEX MAIN AUTHOR

96. FACTORS DIFFERENTIATING THE PERFORMANCE OF SHARIAH COMPLIANCE COMPANIES IN THE INDUSTRIAL SECTOR.

NATIONAL CONFERENCE OF ISLAMIC FINANCE (NCIF) 2007.

2007 PROCEEDING NON-INDEX MAIN AUTHOR

97. HALAL PRODUCTS FROM THE CONSUMERS PERCEPTION. AN ONLINE SURVEY.

ISLAMIC ENTERPRENUERSHIP CONFERENCE (ICEPS)

2007 PROCEEDING NON-INDEX MAIN AUTHOR

98. THE FACTORS INFLUENCING ISLAMIC CREDIT CARDS HOLDERS.

NATIONAL CONFERENCE OF ISLAMIC FINANCE (NCIF) 2007

2007 PROCEEDING NON-INDEX MAIN AUTHOR

PUBLICATION

99. FACTOR INFLUENCING SHARIAH COMPLIANCE COMPANIES USING MDA ANALYSIS.

2ND ISLAMIC ECONOMICS CONFERENCE

2007 PROCEEDING NON-INDEX MAIN AUTHOR

100. THE INTRODUCTION OF URBOUN CALL OPTION.

THE GLOBAL BUSINESS AND ECONOMICS RESEARCH CONFERENCE 2007.

2007 PROCEEDING NON-INDEX MAIN AUTHOR

101. TOWARDS GOLD BASED MONETARY SYSTEM.

SHARIAH ECONOMICS ACTIVITIES 3 (SEHATI 3)

2007 PROCEEDING NON-INDEX MAIN AUTHOR

102. A REVIEW OF FORWARD, FUTURES AND OPTIONS

READINGS IN ISLAMIC ECONOMICS AND FINANCE

2007 CHAPTER IN BOOK MAIN AUTHOR

103. ISLAMIC PROPERTY INVESTMENT USING MURABAHA OR MUSYARAKAH MUTANAQISAH

READING IN ISLAMIC FINANCIAL SERVICES

2007 CHAPTER IN BOOK MAIN AUTHOR

104. ISLAMIC MONEY MARKET INSTRUMENTS IN MALAYSIA

THE BUSINESS REVIEW, CAMBRIDGE

2006 JOURNAL WOS MAIN AUTHOR

105. A REVIEW OF FORWARD, FUTURES AND OPTIONS FROM THE ISLAMIC PERSPECTIVE. FROM COMPLEXITY TO SIMPLICITY

JOURNAL OF ISEFED

2006 JOURNAL WOS MAIN AUTHOR

106. FACTORS INFLUENCING ISLAMIC CREDIT CARDS HOLDERS. AN ONLINE STUDY.

E- PROCEEDING OF FOR THE 4TH INTERNATIONAL ISLAMIC BANKING AND FINANCE CONFERENCE 2006. &#65533;EXPANDING ISLAMIC FINANCE THROUGH PRODUCT DEVELOPMENT&#65533;

2006 PROCEEDING NON-INDEX MAIN AUTHOR

107. FACTORS INFLUENCING THE ISLAMIC BANKING AND CONVENTIONAL BANKING USERS. AN ONLINE STUDY.

NATIONAL SEMINAR ON SIENCE TECHNOLOGY AND SOCIAL SCIENCE 2006. &#65533;GLOBALIZING KNOWLEDGE AND INFORMATION&#65533;

2006 PROCEEDING NON-INDEX MAIN AUTHOR

108. URBUN CALL OPTIONS: A PROPOSAL FOR AN ISLAMIC RISK MANAGEMENT TOOL. 29TH-30TH AUGUST 2006 AT

PROCEEDING OF NATIONAL SEMINAR ISLAMIC BANKING AND FINANCE CONFERENCE (IBAF 2006)

2006 PROCEEDING NON-INDEX MAIN AUTHOR

109. THE UNIVERSITY&#65533;S VISION, MISION AND GOALS. ATTAINING ACADEMIA PERCEPTION.

PROCEEDING OF NATIONAL SYMPOSIUM OF BUSINESS MANAGEMENT.

2006 PROCEEDING NON-INDEX MAIN AUTHOR

PUBLICATION

110. ISLAMIC MONEY MARKET INSTRUMENTS IN MALAYSIA.

GLOBAL BUSINESS AND FINANCE RESEARCH CONFERENCE, LONDON, FINANCE FORUM.

2006 PROCEEDING NON-INDEX MAIN AUTHOR

111. PUBLIC PERCEPTIONS TOWARDS GOLD DINAR APPLICATION: AN ONLINE SURVEY.

INCOMT 2005 INTERNATIONAL CONFERENCE OF MANAGEMENT TECHNOLOGY "MANAGING FUTURE WORKPLACE ISSUES AND CHALLENGES IN THE BORDERLESS WORLD".

2005 PROCEEDING NON-INDEX MAIN AUTHOR

112. ISLAMIC INVESTMENT FROM ISLAMIC PERSPECTIVE AND MITIGATING CURRENCY RISK WITH THE IMPLEMENTATION OF GOLD DINAR.

MALAYSIAN FINANCE ASSOCIATION 7TH ANNUAL CONFERENCE,

2005 PROCEEDING NON-INDEX MAIN AUTHOR

113. A REVIEW OF FORWARD, FUTURES AND OPTIONS FROM THE ISLAMIC PERSPECTIVE. FROM COMPLEXITY TO SIMPLICITY.

SEMINAR EKONOMI & KEWANGAN ISLAM (SEKI) CONFERENCE

2005 PROCEEDING NON-INDEX MAIN AUTHOR

114. GOLD DINAR. THE REVISITED CURRENCY. IT"S MECHANISM.

JOURNAL OF INTERNATIONAL DIVERSITY IN ORGANIZATIONS, COMMUNITIES AND NATIONS

2004 JOURNAL WOS MAIN AUTHOR

115. E-COMMERCE IN ISLAMIC PERSPECTIVES. THE THEORETICAL FRAMEWORK, KEY SUCCESS FACTOR AND CHALLENGES FOR ISLAMIC E-COMMERCE BUSINESS.

KNOWLEDGE MANAGEMENT INTERNATIONAL CONFERENCE 2004 (KMICE)

2004 PROCEEDING NON-INDEX MAIN AUTHOR

116. AN EXPLORATORY ANALYSIS OF RIBAWIAH COMMODITIES ACCORDING TO ISLAMIC ECONOMICS PERSPECTIVES.

SEMINAR KEBANGSAAN SOSIO EKONOMI & IT

2004 PROCEEDING NON-INDEX MAIN AUTHOR

117. THE FLEXIBLE MODEL, GOLD DINAR AND EXCHANGE RATE DETERMINATION. AN EXPLORATORY STUDY.

COBM ACADEMIC DISCOURSE

2004 PROCEEDING NON-INDEX MAIN AUTHOR

118. GOLD DINAR. THE IMPACTS ON CONSUMERISM TOWARDS CREATING A NEW ISLAMIC ECONOMY.

SECOND ECONOMICS COLLOQUIUM

2004 PROCEEDING NON-INDEX MAIN AUTHOR

119. FULL FLEDGE GOLD DINAR. THE IMPACTS TO THE FLEXIBLE MODEL. PROCEEDINGS OF UIBMC 2004.

UIBMC 2004 CONFERENCE

2004 PROCEEDING NON-INDEX MAIN AUTHOR

PUBLICATION

120. GOLD DINAR. THE IMPACTS ON THE ECONOMIC SOCIAL ORDER.

�THE COLLOQUIUM ON ECONOMIC AND BUSINESS ISSUES�

2004 PROCEEDING NON-INDEX MAIN AUTHOR

121. EVALUATING COMPANY PERFORMANCE USING MULTIPLE DISCRIMINANT ANALYSIS. .

PROCEEDINGS OF UIBMC 2004

2004 PROCEEDING NON-INDEX MAIN AUTHOR

122. ESTABLISHING NETWORKING WITH THE SOUTH EAST ASIAN MUASASAH.

2004 PROCEEDING NON-INDEX MAIN AUTHOR

123. THE MECHANISM OF GOLD DINAR

2004 BOOK MAIN AUTHOR

124. THE LEVEL OF ACCEPTANCE ON THE IMPLEMENTATION OF GOLD DINAR WITHIN MSC COMPANIES.

STUDENT CONFERENCE ON RESEARCH AND DEVELOPMENT (SCORED) CONFERENCE UNITEN

2003 PROCEEDING NON-INDEX MAIN AUTHOR

125. GOLD DINAR. USING BILATERAL PAYMENT ARRANGEMENT OR ELECTRONIC PAYMENT SYSTEM?

STUDENT CONFERENCE ON RESEARCH AND DEVELOPMENT (SCORED) CONFERENCE UNITEN

2003 PROCEEDING NON-INDEX MAIN AUTHOR

126. THE IMPLEMENTATION OF GOLD DINAR. IS IT THE END OF SPECULATIVE MEASURES?

JOURNAL OF ECONOMIC COOPERATION

2002 JOURNAL WOS MAIN AUTHOR

CONSULTATION

1. RETAIL IMPACT STUDY OF LOTUS'S STORE DEVELOPMENT AT GEORGETOWN, PULAU PINANG

LOTUS'S SDN BHD

2022 NATIONAL

2. RETAIL IMPACT STUDY OF LOTUS'S STORE DEVELOPMENT AT KUALA KANGSAR PERAK

LOTUS'S SDN BHD

2022 NATIONAL

3. SIJIL SECURITIES COMMISSION LICENSING EXAMINATION (SCLE) MODULE 6 & MODULE 7

KPT

2022 NATIONAL

4. SECURITIES COMMISION LICENSING EXAMINATION (SCLE) MODULE 9 & 10

KPT

2022 NATIONAL

CONSULTATION

5. CONSUMER BEHAVIOUR AND FINANCIAL VULNERABILITY SURVEY

AGENSI KAUNSELING DAN PENGURUSAN KREDIT (AKPK)

2021 NATIONAL

AWARDS/RECOGNITION

1. VISITING PROFESOR

UNIVERSITY LANCANG KUNING

2025 INTERNATIONAL

2. ANUGERAH PERKHIDMATAN CEMERLANG 2023

2024 UNIVERSITY

3. ANUGERAH BUKU UMUM TERBAIK

2024 UNIVERSITY

4. VISITING SCHOLAR

UNIVERSITAS MUHAMMADIYAH YOGYAKARTA

2023 INTERNATIONAL

5. ISLAMIC MICROFINANCING PRODUCT BASED ON MUSHARAKAH MUTANAQISAH MODEL

INNOVATION FOR SOCIAL WELL-BEING (e-INNOVATION)

2021 KEBANGSAAN BRONZE