



## DR. WAN NUR RAHINI AZNIE BINTI ZAINUDIN

PENSYARAH UNIVERSITI DS13

### CONTACT

**Phone:** 06-7986511

**E-mail:**  
rahini@usim.edu.my

**Faculty:** Fakulti Sains  
Dan Teknologi

### SUPERVISION

PhD - Completed: 0, Ongoing: 0

Master - Completed: 3,  
Ongoing: 0

### AREAS OF EXPERTISE

Economic Modelling And Forecasting

Electricity, Gas And Water Services And Utilities

### ACADEMIC QUALIFICATION

PhD in Finance (2014)

Master in Pengurusan Risiko (2007)

Bachelor in Sains Aktuari (2005)

### RESEARCH

**1. A NEW MODEL OF MICROFINANCE USING MODERATED MEDIATION ANALYSIS OF TARGETED FINANCIAL PROVISION TO IMPROVE B40 ECONOMIC WELL-BEING: AN ARTIFICIAL NEURAL NETWORK APPLICATION.**

2023 GERAN PENYELIDIKAN USIM ON GOING MAIN RESEARCHER

**2. DEVELOPING A RETIREMENT SAVINGS DECISION MODEL USING PATH ANALYSIS AMONG B40 GROUPS TOWARDS ACHIEVING SUSTAINABLE RETIREMENT.**

2020 GERAN KPT COMPLETED CO-RESEARCHER

**3. NEW THEORETICAL FORMULATION OF QUANTO OPTIONS PRICE IN ENERGY MARKETS**

2020 GERAN KPT COMPLETED CO-RESEARCHER

**4. ANALYZING MULTI-SCALE CURRENCY EXPOSURE OF SHARIAH COMPLIANT FIRMS IN MALAYSIA: AN APPLICATION OF WAVELET ANALYSIS**

2018 GERAN PENYELIDIKAN USIM ON GOING CO-RESEARCHER

**5. A NEW MODEL FOR CONTENT UNDERSTANDING AND KNOWLEDGE DISSEMINATION OF THE QURAN USING INTELLIGENT DATA MODEL**

2016 GERAN KPT COMPLETED CO-RESEARCHER

# RESEARCH

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## 6. KAJIAN PRESTASI KERJA AHLI AKADEMIK USIM DALAM HUBUNGAN DENGAN PULANGAN PELABURAN UNIVERSITI

2016 GERAN PENYELIDIKAN AGENSI KERAJAAN COMPLETED CO-RESEARCHER

## 7. IDENTIFICATION OF RISKS THAT HINDERED THE ACHIEVEMENT AND IMPLEMENTATION OF USIM'S VMO

2015 GERAN PENYELIDIKAN KHAS COMPLETED CO-RESEARCHER

## 8. A PROPOSED MODEL TO IMPROVE PUBLIC PARTICIPATION TOWARDS RENEWABLE ENERGY DEVELOPMENT USING AN ANALYSIS OF ACCEPTANCE LEVEL

2015 GERAN KPT COMPLETED MAIN RESEARCHER

## 9. A PROPOSED MODEL OF DOMESTIC ELECTRICITY TARIFF TO IMPROVE CURRENT TARIFF STRUCTURE USING AN ANALYSIS OF ACCEPTANCE LEVEL

2015 GERAN KPT COMPLETED MAIN RESEARCHER

## 10. THE EFFECTS OF ELECTRICITY TARIFF REVISION ON GOVERNMENT AND CONSUMERS' EXPENDITURE AND THE EFFICIENCY OF THE SUBSIDY TARGETING IN MALAYSIA

2015 GERAN PENYELIDIKAN INSENTIF COMPLETED MAIN RESEARCHER

## 11. A ROBUST RIDGE REGRESSION FOR MULTICOLLINEARITY PROBLEM IN THE PRESENCE OF OUTLIERS IN THE DATA.

2014 GERAN KPT COMPLETED CO-RESEARCHER

## 12. CURRENCY HEDGING AND EXCHANGE RATE RISK: NEW EVIDENCE FROM EMERGING MARKET OF ASEAN-4

2014 GERAN PENYELIDIKAN JANGKA PENDEK COMPLETED CO-RESEARCHER

# PUBLICATION

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## 1. ASSESSING THE IMPACT OF MICROFINANCE ON WOMEN'S BUSINESS SUCCESS

E-BOOK OF EXTENDED ABSTRACT THE 14TH INTERNATIONAL INVENTION & DESIGN COMPETITION 2025

2025 PROCEEDING NON-INDEX MAIN AUTHOR

## 2. BAB 8: EVOLUSI PEMBIAYAAN MIKRO DI MALAYSIA: SEJARAH, CABARAN DAN MASA DEPAN

EVOLUSI SAINS SOCIAL DAN TEKNOLOGI SEJARAH, CABARAN DAN MASA DEPAN

2025 CHAPTER IN BOOK CO-AUTHOR

## 3. THE SCALE VALIDATION OF AMANAH IKHTIAR MALAYSIA'S MICROFINANCE SERVICES AND HOUSEHOLD SOCIOECONOMIC INSTRUMENT: AN EXPLORATORY FACTOR ANALYSIS

THE JOURNAL OF MUAMALAT AND ISLAMIC FINANCE RESEARCH

2024 JOURNAL MYCITE CO-AUTHOR

## 4. THE IMPACT OF MICROFINANCE SERVICES ON HOUSEHOLD ECONOMIC WELL-BEING WITH THE MODERATING ROLE OF MICROFINANCE INSTITUTIONS' CREDIBILITY

ASIAN DEVELOPMENT POLICY REVIEW

2024 JOURNAL SCOPUS CO-AUTHOR

## 5. ASSESSING THE IMPACT OF PERCEIVED RISK, SOCIAL COMPARISON, VALUE SHOPPING, MATERIALISM AND FINANCIAL LITERACY TOWARDS IMPULSIVE BUYING BEHAVIOUR AMONG MALAYSIAN CUSTOMERS: A QUANTITATIVE ANALYSIS IN 2024

KOSIST & SCITEX 2024

2024 PROCEEDING NON-INDEX CO-AUTHOR

## 6. ASSESSING CYBERSECURITY AWARENESS AND INFLUENCING FACTORS AMONG USIM UNIVERSITY STUDENTS: A QUANTITATIVE ANALYSIS THE 2024 ACADEMIC YEAR

KOSIST & SCITEX 2024

2024 PROCEEDING NON-INDEX CO-AUTHOR

## 7. IDENTIFYING SPECIFIC FACTORS INFLUENCING MALAYSIAN SECONDARY STUDENT'S INTENTIONS TO PURSUE HIGHER EDUCATION: A CROSS-SECTIONAL STUDY IN THE 2024-2025 ACADEMIC YEAR

KOSIST & SCITEX 2024

2024 PROCEEDING NON-INDEX CO-AUTHOR

## 8. EVALUATING THE DETERMINANTS OF TAKAFUL HIBAH PURCHASE INTENTIONS AMONG RESIDENTS OF NEGERI SEMBILAN: A QUANTITATIVE STUDY IN 2024

KOSIST & SCITEX 2024

2024 PROCEEDING NON-INDEX CO-AUTHOR

## 9. A STUDY ON THE EFFECT OF PSYCHOLOGICAL FACTORS ON PURCHASE DECISION OF HEALTH INSURANCE POLICY IN MALAYSIA

KOSIST & SCITEX 2024

2024 PROCEEDING NON-INDEX CO-AUTHOR

## 10. THE SCALE ASSESSMENT AND VALIDATION OF MICROFINANCE SERVICES AND HOUSEHOLD SOCIOECONOMIC MODEL: USING PARALLEL AND EXPLORATORY FACTOR ANALYSES.

INTERNATIONAL JOURNAL OF SUSTAINABLE DEVELOPMENT AND PLANNING

2022 JOURNAL ERA CO-AUTHOR

## 11. THE IMPACT OF MICROFINANCE SERVICES ON MALAYSIAN B40 HOUSEHOLDS' SOCIOECONOMIC PERFORMANCE: A MODERATED MEDIATION ANALYSIS

INTERNATIONAL JOURNAL OF SUSTAINABLE DEVELOPMENT AND PLANNING

2022 JOURNAL ERA CO-AUTHOR

## 12. THE CURRENCY EXPOSURE AND SYARIAH COMPLIANT STATUS UNDER DIFFERENT TIME DOMAINS: INSIGHTS FROM MAXIMAL OVERLAP DISCRETE WAVELET TRANSFORMATION (MODWT) ANALYSIS

UNIVERSAL JOURNAL OF ACCOUNTING AND FINANCE

2021 JOURNAL SCOPUS CO-AUTHOR

**13. THE IMPACT OF MICROFINANCE ON HOUSEHOLDS? SOCIOECONOMIC PERFORMANCE: A PROPOSED MEDIATION MODEL**

JOURNAL OF ASIAN FINANCE, ECONOMICS AND BUSINESS

2021

JOURNAL

SCOPUS

MAIN AUTHOR / CONTACT PERSON IN USIM

# PUBLICATION

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## 14. PUBLIC PARTICIPATION OF RENEWABLE ENERGY (PPRED) MODEL IN MALAYSIA: AN INSTRUMENT DEVELOPMENT

INT. JOURNAL OF RENEWABLE ENERGY DEVELOPMENT (IJRED)

2020 JOURNAL SCOPUS MAIN AUTHOR

## 15. THE LINKAGES EFFECT OF SERVICE QUALITY, CUSTOMER SATISFACTION AND CUSTOMER LOYALTY OF AUTOMOBILE FINANCING WITHIN THE MALAYSIA ISLAMIC BANKING INDUSTRY

THE JOURNAL OF MUAMALAT AND ISLAMIC FINANCE RESEARCH

2019 JOURNAL MYCITE CO-AUTHOR

## 16. MODEL DEVELOPMENT AND VALIDATION OF PUBLIC PARTICIPATION TOWARDS RENEWABLE ENERGY DEVELOPMENT (PPRED) IN MALAYSIA: AN EXPLORATORY FACTOR ANALYSIS (EFA) AND CONFIRMATORY FACTOR ANALYSIS (CFA) STUDIES.

THE 2ND INTERNATIONAL CONFERENCE OF MANAGEMENT, BUSINESS & SOCIAL SCIENCES IMPACT (ICMBSSI 2019), 19TH - 20TH OCTOBER 2019 (MALAYSIAN TIME), KLANA RESORT HOTEL, SEREMBAN, NEGERI SEMBILAN, MALAYSIA.

2019 PROCEEDING NON-INDEX CO-AUTHOR

## 17. RISK MANAGEMENT IN ISLAMIC FINANCIAL INSTITUTIONS, INTRODUCTION TO SUKUK IN MALAYSIA, INTRODUCTION TO FINANCIAL DERIVATIVES

INTEGRATION OF NAQLI AND AQLI IN ASRM AND FM

2019 CHAPTER IN BOOK CO-AUTHOR

## 18. A PROPOSED MODEL TO DETERMINE PUBLIC ACCEPTANCE ON WILLINGNESS TO PAY MAXIMUM DEMAND (MD) CHARGE IN MALAYSIA

ADVANCED SCIENCE LETTER

2018 JOURNAL WOS CO-AUTHOR

## 19. A PROPOSED THEORETICAL MODEL TO IMPROVE PUBLIC PARTICIPATION TOWARDS RENEWABLE ENERGY (RE) DEVELOPMENT IN MALAYSIA

ADVANCED SCIENCE LETTER

2018 JOURNAL WOS CO-AUTHOR

## 20. VALIDATION STUDY OF PUBLIC ACCEPTANCE ON WILLINGNESS TO PAY (PAWP) ON MAXIMUM DEMAND (MD) CHARGE IN MALAYSIA

OXFORD CONFERENCE SERIES

2018 JOURNAL SCOPUS CO-AUTHOR

## 21. A PROPOSED MODEL TO IMPROVE PUBLIC PARTICIPATION TOWARDS RENEWABLE ENERGY DEVELOPMENT (PPRED) IN MALAYSIA THROUGH VALIDATION STUDY

OXFORD CONFERENCE SERIES

2018 JOURNAL SCOPUS MAIN AUTHOR

## 22. THE SCALE FOR ASSESSMENT OF PUBLIC PARTICIPATION TOWARDS RENEWABLE ENERGY (RE) DEVELOPMENT IN MALAYSIA: AN EXPLORATORY FACTOR ANALYSIS (EFA)

ADVANCED SCIENCE LETTER

2018 JOURNAL WOS CO-AUTHOR

## 23. AN EXPLORATORY FACTOR ANALYSIS (EFA) FOR DEVELOPING AND VALIDATING A SCALE OF PUBLIC ACCEPTANCE ON WILLINGNESS TO PAY (PAWP) MAXIMUM DEMAND (MD) CHARGE IN MALAYSIA

ADVANCED SCIENCE LETTER

2018 JOURNAL WOS CO-AUTHOR

## 24. A PRELIMINARY STUDY ON ELECTRICITY AFFORDABILITY AND WILLINGNESS TO PAY (WTP) ON MAXIMUM DEMAND (MD) CHARGE AMONG RESIDENTIAL ELECTRICITY CUSTOMERS IN MALAYSIA

2ND ASEAN INTERNATIONAL CONFERENCE ON INNOVATION SCIENCE AND ENVIRONMENTAL TECHNOLOGY 2018 (AICISSET 2018)

2018 PROCEEDING NON-INDEX MAIN AUTHOR

## 25. A PROPOSED MODEL TO IMPROVE PUBLIC PARTICIPATION TOWARDS RENEWABLE ENERGY DEVELOPMENT (PPRED) IN MALAYSIA THROUGH VALIDATION STUDY

3RD ACADEMIC INTERNATIONAL CONFERENCE ON BUSINESS, ECONOMICS AND MANAGEMENT

2018 PROCEEDING NON-INDEX MAIN AUTHOR

**26. VALIDATION STUDY OF PUBLIC ACCEPTANCE ON WILLINGNESS TO PAY (PAWP) ON MAXIMUM DEMAND (MD) CHARGE IN MALAYSIA**

3RD ACADEMIC INTERNATIONAL CONFERENCE ON BUSINESS, ECONOMICS AND MANAGEMENT

2018

PROCEEDING

NON-INDEX

CO-AUTHOR

# PUBLICATION

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## 27. A PRELIMINARY STUDY ON ENVIRONMENTAL CONCERN AND WILLINGNESS TO PAY (WTP) ON RENEWABLE ENERGY (RE) DEVELOPMENT IN MALAYSIA

2ND ASEAN INTERNATIONAL CONFERENCE ON INNOVATION SCIENCE AND ENVIRONMENTAL TECHNOLOGY 2018 (AICISSET 2018)

2018 PROCEEDING NON-INDEX CO-AUTHOR

## 28. CONCEPTUAL FRAMEWORK OF TENAGA NASIONAL BERHAD (TNB) COST OF SERVICE (COS) MODEL

JOURNAL OF PHYSICS: CONFERENCE SERIES (JPCS)

2017 JOURNAL SCOPUS MAIN AUTHOR

## 29. MEASURING PUBLIC ACCEPTANCE ON RENEWABLE ENERGY (RE) DEVELOPMENT IN MALAYSIA USING ORDERED PROBIT MODEL

JOURNAL OF PHYSICS: CONFERENCE SERIES (JPCS)

2017 JOURNAL SCOPUS MAIN AUTHOR

## 30. MEASURING PUBLIC UNDERSTANDING ON TENAGA NASIONAL BERHAD (TNB) ELECTRICITY BILLS USING ORDERED PROBIT MODEL

JOURNAL OF PHYSICS: CONFERENCE SERIES (JPCS)

2017 JOURNAL SCOPUS MAIN AUTHOR

## 31. MODELLING ALTERED REVENUE FUNCTION BASED ON VARYING POWER CONSUMPTION DISTRIBUTION AND ELECTRICITY TARIFF CHARGE USING DATA ANALYTICS FRAMEWORK

JOURNAL OF PHYSICS: CONFERENCE SERIES (JPCS)

2017 JOURNAL SCOPUS MAIN AUTHOR

## 32. MODELLING ALTERED REVENUE FUNCTION BASED ON VARYING POWER CONSUMPTION DISTRIBUTION AND ELECTRICITY TARIFF CHARGE USING DATA ANALYTICS FRAMEWORK

1ST INTERNATIONAL CONFERENCE ON APPLIED AND INDUSTRIAL MATHEMATICS AND STATISTICS 2017 (ICOAIMS 2017)

2017 PROCEEDING NON-INDEX MAIN AUTHOR

## 33. MEASURING PUBLIC UNDERSTANDING ON TENAGA NASIONAL BERHAD (TNB) ELECTRICITY BILLS USING ORDERED PROBIT MODEL

1ST INTERNATIONAL CONFERENCE ON APPLIED AND INDUSTRIAL MATHEMATICS AND STATISTICS 2017 (ICOAIMS 2017)

2017 PROCEEDING NON-INDEX MAIN AUTHOR

## 34. MEASURING PUBLIC ACCEPTANCE ON RENEWABLE ENERGY (RE) DEVELOPMENT IN MALAYSIA USING ORDERED PROBIT MODEL

1ST INTERNATIONAL CONFERENCE ON APPLIED AND INDUSTRIAL MATHEMATICS AND STATISTICS 2017 (ICOAIMS 2017)

2017 PROCEEDING NON-INDEX MAIN AUTHOR

## 35. CONCEPTUAL FRAMEWORK OF TENAGA NASIONAL BERHAD (TNB) COST OF SERVICE

1ST INTERNATIONAL CONFERENCE ON APPLIED AND INDUSTRIAL MATHEMATICS AND STATISTICS 2017 (ICOAIMS 2017)

2017 PROCEEDING NON-INDEX MAIN AUTHOR

## 36. A PROPOSED MODEL TO DETERMINE PUBLIC ACCEPTANCE ON WILLINGNESS TO PAY MAXIMUM DEMAND (MD) CHARGE IN MALAYSIA

2017 4TH RENEWABLE ENERGY AND GREEN TECHNOLOGY INTERNATIONAL CONFERENCE REEGETECH 2017

2017 PROCEEDING NON-INDEX CO-AUTHOR

## 37. A PROPOSED THEORETICAL MODEL TO IMPROVE PUBLIC PARTICIPATION TOWARDS RENEWABLE ENERGY (RE) DEVELOPMENT IN MALAYSIA

2017 4TH RENEWABLE ENERGY AND GREEN TECHNOLOGY INTERNATIONAL CONFERENCE REEGETECH 2017

2017 PROCEEDING NON-INDEX CO-AUTHOR

## 38. THE SCALE FOR ASSESSMENT OF PUBLIC PARTICIPATION TOWARDS RENEWABLE ENERGY (RE) DEVELOPMENT IN MALAYSIA: AN EXPLORATORY FACTOR ANALYSIS (EFA)

2017 3RD INTERNATIONAL CONFERENCE ON BUSINESS, MANAGEMENT, TOURISM AND HOSPITALITY (BIZMATOUR 2017)

2017 PROCEEDING NON-INDEX CO-AUTHOR

## 39. AN EXPLORATORY FACTOR ANALYSIS (EFA) FOR DEVELOPING AND VALIDATING A SCALE OF PUBLIC ACCEPTANCE ON WILLINGNESS TO PAY (PAWP) MAXIMUM DEMAND (MD) CHARGE IN MALAYSIA

2017 3RD INTERNATIONAL CONFERENCE ON BUSINESS, MANAGEMENT, TOURISM AND HOSPITALITY (BIZMATOUR 2017)

2017 PROCEEDING NON-INDEX CO-AUTHOR

# PUBLICATION

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## 40. INTERPRETING SOME FEATURES OF SAMA? VERSES USING DATA EXTRACTION OF QURAN ONTOLOGY

INTERNATIONAL JOURNAL OF HUMANITIES AND SOCIAL SCIENCE INVENTION

2016 JOURNAL WOS CO-AUTHOR

## 41. FOREIGN CURRENCY EXPOSURE AND HEDGING PRACTICES: NEW EVIDENCE FROM EMERGING MARKET OF ASEAN-4

2016 WORLD INTERNATIONAL CONFERENCE SCIENCES (WICOIS 2016)

2016 PROCEEDING NON-INDEX CO-AUTHOR

## 42. THE QURANIC PHILOSOPHY ON SUPERIORITY OF AUDIO SENSE AGAINST VISUAL SENSE BASED ON THE BOOK OF EXEGESIS AND SCIENCE REPORTS

2016 WORLD INTERNATIONAL CONFERENCE ON ISLAMIC SCIENCES (WICOIS 2016)

2016 PROCEEDING NON-INDEX CO-AUTHOR

## 43. THE AUSTRALIAN ELECTRICITY MARKET'S PRE-DISPATCH PROCESS: SOME OBSERVATIONS ON ITS EFFICIENCY USING ORDERED PROBIT MODEL

THE 2ND INNOVATION AND ANALYTIC CONFERENCE AND EXHIBITION

2015 PROCEEDING NON-INDEX MAIN AUTHOR

## 44. THE AUSTRALIAN ELECTRICITY MARKET'S PRE-DISPATCH PROCESS: SOME OBSERVATIONS ON ITS EFFICIENCY

AUSTRALIAN JOURNAL OF ASIAN COUNTRY STUDIES

2014 JOURNAL OTHER DATABASE MAIN AUTHOR

## 45. THE AUSTRALIAN ELECTRICITY MARKET'S PRE-DISPATCH PROCESS: SOME OBSERVATIONS ON ITS EFFICIENCY

INTERNATIONAL CONFERENCE ON ENERGY, ENVIRONMENT AND SUSTAINABLE ECONOMY (ESEE-2014)

2014 PROCEEDING NON-INDEX MAIN AUTHOR

## 46. MODELLING ELECTRICITY PRICE EVENTS AS POINT PROCESSES

JOURNAL OF ENERGY MARKETS

2013 JOURNAL OTHER DATABASE MAIN AUTHOR

# CONSULTATION

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## 1. CIRCUMVENTION OF ALI BABA ARRANGEMENT

MAJLIS TINDAKAN EKONOMI MELAYU

2014

OTHERS

# AWARDS/RECOGNITION

---

## 1. VISITING LECTURER (PENSYARAH PELAWAT)

UNIVERSITAS PADJADJARAN (UNPAD)

2025 INTERNATIONAL

## 2. ASSESSING THE IMPACT OF MICROFINANCE ON WOMEN'S BUSINESS SUCCESS

THE 14TH INTERNATIONAL INVENTION, INNOVATION & DESIGN COMPETITION 2025 (INDES2025)

2025 ANTARABANGSA GOLD

## 3. BEST PRESENTER AWARD

2024 INTERNATIONAL

## 4. THE MODERATING ROLE OF MICROFINANCE INSTITUTIONS CREDIBILITY IN THE IMPACT OF MICROFINANCE SERVICES ON HOUSEHOLD ECONOMIC WELLBEING IN MALAYSIA

The 4th AAGBS International Conference on Business Management 2024 (AiCoBM 2024)

2024 ANTARABANGSA

## 5. THE MODERATING ROLE OF SOCIOECONOMIC CHARACTERISTICS IN THE IMPACTS OF MICROFINANCE SERVICES ON HOUSEHOLD ECONOMIC WELLBEING IN MALAYSIA

4TH INNOVATION BANK CHALLENGE 2024 (IBC 2024)

2024 UNIVERSITI SILVER

## 6. IDENTIFYING SPECIFIC FACTORS INFLUENCING MALAYSIAN SECONDARY STUDENTS INTENTIONS TO PURSUE HIGHER EDUCATION : A CROSS-SECTIONAL STUDY IN THE 2024-2025 ACADEMIC YEAR

SCEINCE AND TECHNOLOGY RESEARCH EXPO (SCITEX)

2024 UNIVERSITI GOLD

## 7. ASSESSING THE IMPACT OF PERCEIVED RISK, SOCIAL COMPARISON ,VALUE SHOPPING, MATERIALISM AND FINANCIAL LITERACY TOWARDS IMPULSIVE BUYING BEHAVIOUR AMONG MALAYSIANS CUSTOMERS: A QUANTITATIVE ANALYSIS 2024

SCEINCE AND TECHNOLOGY RESEARCH EXPO (SCITEX)

2024 UNIVERSITI SILVER

## 8. ASSESSING CYBERSECURITY AWARENESS AND INFLUENCING FACTORS AMONG UNIVERSITI SAINS ISLAM MALAYSIA STUDENTS: A QUANTITATIVE ANALYSIS THE 2024 ACADEMIC YEAR

SCEINCE AND TECHNOLOGY RESEARCH EXPO (SCITEX)

2024 UNIVERSITI SILVER

## 9. EVALUATING THE DETERMINANTS OF TAKAFUL HIBAH PURCHASE INTENTIONS AMONG RESIDENTS OF NEGERI SEMBILAN:A QUANTITATIVE STUDY IN 2024

SCEINCE AND TECHNOLOGY RESEARCH EXPO (SCITEX)

2024 UNIVERSITI SILVER

## 10. A STUDY ON THE EFFECT OF PSYCHOLOGICAL FACTORS ON PURCHASE DECISION OF HEALTH INSURANCE POLICY IN MALAYSIA

SCEINCE AND TECHNOLOGY RESEARCH EXPO (SCITEX)

2024 UNIVERSITI BRONZE

## 11. ANUGERAH PERKHIDMATAN SETIA

2022 UNIVERSITY

## 12. BEST PAPER AWARD

2019 INTERNATIONAL

## 13. USIM TOP 100 RESEARCHERS (2013-2017)

2018 UNIVERSITY

14. ANUGERAH PERKHIDMATAN CEMERLANG (APC)

2018

UNIVERSITY

# AWARDS/RECOGNITION

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## 15. TOP 100 RESEARCHERS USIM ( 2013-2017)

TOP 100 RESEARCHERS

2018

UNIVERSITI

CERTIFICATE OF APPRECIATION

## 16. BEST PAPER AWARD

2016

INTERNATIONAL

## 17. MAJLIS ANUGERAH APRESIASI FST

2015

OTHERS