Profile Image

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PENSYARAH UNIVERSITI DS14

CONTACT

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FACULTY

Fakulti Ekonomi Dan Muamalat

SUPERVISION

	COMPLETED	ONGOING
PhD	0	12
Master	2	1

AREAS OF EXPERTISE

- Islamic Financial Services Law (including Islamic Banking And Takaful)
- Islamic Law Of Transaction
- Islamic Jurisprudence

ACADEMIC QUALIFICATION

- 2017 **PhD** - Islamic Banking & Finance
- 2003 **Master** - Syariah Dan Ekonomi
- 2000 **Bachelor** - Fiqh Dan Usul Fiqh

RESEARCH

1. **HALAL2U AUDIT APP FOR IMMERSIVE HALAL TRAINING AND AUDIT**
   2025 | GERAN KPT | ON GOING | MAIN RESEARCHER
2. **HALAL2U AUDIT APP FOR IMMERSIVE HALAL TRAINING AND AUDIT**
   2025 | GERAN PENYELIDIKAN INDUSTRI | ON GOING | MAIN RESEARCHER
3. **MUAMALAT INTERACTIVE GAME: EXPLORING ISLAMIC CAPITAL MARKET**
   2020 | GERAN PEMBANGUNAN INOVASI (GPI) - TIDAK AKTIF | ON GOING | MAIN RESEARCHER
4. **MUAMALAT INTERACTIVE GAME (MIG) ENRICHMENT PROGRAMME**
   2020 | GERAN PENYELIDIKAN INDUSTRI | COMPLETED | MAIN RESEARCHER
5. **DEVELOPING A PROTOTYPE GAME-BASED EDUCATIONAL TOOL: ENHANCING STAKEHOLDERS' COMPETENCE ON HALAL-PRODUCT MANAGEMENT**
   2017 | GERAN KPT | COMPLETED | MAIN RESEARCHER

RESEARCH

6. MUAMALAT INTERACTIVE GAME (COMMUNITY EDITION)

2017 | GERAN PENYELIDIKAN INDUSTRI | COMPLETED | MAIN RESEARCHER

7. MAQASID-ORIENTED FRAMEWORK FOR ISLAMIC FINANCIAL SERVICES PRODUCT DEVELOPMENT

2016 | GERAN KPT | COMPLETED | MAIN RESEARCHER

8. MUAMALAT INTERACTIVE GAME (PROTOTYPE)

2016 | GERAN PENYELIDIKAN INDUSTRI | COMPLETED | MAIN RESEARCHER

9. THE IMPACT OF GAME-BASED EDU-TAINMENT OF MUAMALAT AND ISLAMIC BANKING PRODUCTS ON THE LEVEL OF UNDERSTANDING AMONG UNDERGRADUATES UNDERTAKING ISLAMIC FINANCE RELATED COURSES

2016 | GERAN PENYELIDIKAN TINDAKAN | COMPLETED | MAIN RESEARCHER

10. DETERMINING FACTORS IN THE POSSESSIONS OF ISLAMIC CREDIT CARD

2007 | GERAN PENYELIDIKAN FUNDAMENTAL | COMPLETED | MAIN RESEARCHER

PUBLICATION

1. ENHANCING SOCIOECONOMIC RESILIENCE AND EMPOWERMENT THROUGH DIGITAL FINANCIAL LITERACY: A COMPREHENSIVE REVIEW OF STRATEGIES, OUTCOMES, AND FUTURE DIRECTIONS

THE 11TH INTERNATIONAL ISLAMIC ECONOMICS SYSTEM CONFERENCE(I-IECONS) 2025

2025 | PROCEEDING | NON-INDEX | MAIN AUTHOR

2. PERTANDINGAN MUAMALAT INTERACTIVE GAME (MIG) PERINGKAT SEKOLAH MENENGAH 2024

SULAM INNOVATE, SHOWCASE AND SYMPOSIUM (SUISS 2025)

2025 | PROCEEDING | NON-INDEX | MAIN AUTHOR

3. TOWARD ISLAMIC WEALTH MANAGEMENT: INSIGHTS FROM ISLAMIC FAMILY FINANCIAL SOCIALIZATION

THE 2ND ASEAN BUSINESS NETWORK (ASBN) INTERNATIONAL CONFERENCE 2025

2025 | PROCEEDING | NON-INDEX | MAIN AUTHOR

4. COMPARATIVE ANALYSIS OF SUKUK STRUCTURES, RATINGS AND YIELDS: EVIDENCE FROM MALAYSIA AND INDONESIA

THE 11TH INTERNATIONAL ISLAMIC ECONOMICS SYSTEM CONFERENCE(I-IECONS) 2025

2025 | PROCEEDING | NON-INDEX | MAIN AUTHOR

5. APPLICATION OF MAQASID AL-SHARIAH IN RESPONSIBLE INVESTMENT (MSRI) AND PRACTICES TOWARDS ESG

JOURNAL OF INFRASTRUCTURE, POLICY AND DEVELOPMENT

2024 | JOURNAL | OTHER DATABASE | MAIN AUTHOR

6. KEPERLUAN KAJIAN PEMERKASAAN KEMANDIRIAN GOLONGAN WANITA DAN REMAJA B40 PASCA COVID-19 DI MALAYSIA MENURUT KERANGKA ISLAM SECARA BERSEPADU SUATU PENELITIAN

7 TH INTERNATIONAL SEMINAR ON PHILOSOPHY, CIVILIZATION, ETHICS AND ISLAMIC HERITAGE ISTET 2024

2024 | PROCEEDING | NON-INDEX | MAIN AUTHOR

PUBLICATION

7. 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

8. THE INFLUENCE OF INSTITUTIONAL SHAREHOLDERS ON THE RELATIONSHIP BETWEEN ESG AND FIRM PERFORMANCE PRELIMINARY ANALYSIS

SEMINAR ANTARABANGSA ISLAM DAN SAINS Z(SAIS)

2023 PROCEEDING NON-INDEX MAIN AUTHOR

9. 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

10. RANKING THE COMPLIANCE OF ISLAMIC BANKING HOME FINANCING PRODUCTS WITH MAQASID SHARIAH USING AHP

INTERNATIONAL JOURNAL OF THE ANALYTIC HIERARCHY PROCESS

2022 JOURNAL SCOPUS MAIN AUTHOR

11. AN ARCHITECTURE OF KARATAY INTERACTIVE FINANCE (KIF) EDUCATIONAL TOOL: ANALYSING EXPERTS? AND USERS? FEEDBACK FOR THE DEVELOPMENT

2ND KARATAY INTERNATIONAL CONFERENCE ON ISLAMIC ECONOMICS AND FINANCE

2022 PROCEEDING NON-INDEX MAIN AUTHOR

12. DEVELOPMENT OF FINANCIAL EDUCATION CONTENT DEVELOPMENT INTO MOBILE APPS: A CASE STUDY ON PRODUCT DEVELOPMENT PROCESSES OF MUAMALAT INTERACTIVE GAME MOBILE APPS

2ND KARATAY INTERNATIONAL CONFERENCE ON ISLAMIC ECONOMICS AND FINANCE

2022 PROCEEDING NON-INDEX MAIN AUTHOR

13. NEITHER EIN NOR LOSE: LESSONS FROM UHUD STRATEGY

RESPONDING TO THE COVID-19 PANDEMIC: CASE STUDY ON MANAGING ORGANISATIONS IN CRISIS

2021 CHAPTER IN BOOK MAIN AUTHOR

14. PEDAGOGY VALIDATION OF SIMULATION-GAME FOR JAKIM HALAL COMPLIANCE CERTIFICATION: DEVELOPMENT OF HALAL2U ? HALAL SIMULATION GAME

ISLAMIC BANKING, ACCOUNTING AND FINANCE INTERNATIONAL CONFERENCE?THE 9THIBAF 2020

2020 PROCEEDING NON-INDEX MAIN AUTHOR

15. INTERDISCIPLINARY APPROACH, FIQH MUAMALAT

HIGH-IMPACT EDUCATIONAL PRACTICES (HIEPS): THE MALAYSIAN HIGHER EDUCATION EXPERIENCE

2020 CHAPTER IN BOOK MAIN AUTHOR

16. THE EVALUATION OF SALE AND PARTNERSHIP-BASED HOME FINANCING PRODUCT DEVELOPMENT USING THE FRAMEWORK OF MAQASID AL-SHARIAH: ANALYTIC HIERARCHY PROCESS (AHP)

8TH INTERNATIONAL ISLAMIC ECONOMIC SYSTEM CONFERENCE

2019 PROCEEDING NON-INDEX MAIN AUTHOR

PUBLICATION

17. A COMPARATIVE ASSESSMENT TOWARDS ISLAMIC BANKING PRODUCT DEVELOPMENT INITIATIVE IN MALAYSIA AND INDONESIA

SHARIAH GOVERNANCE AND ASSURANCE IN ISLAMIC FINANCIAL SECTORS

2019 | CHAPTER IN BOOK | MAIN AUTHOR

18. A REVIEW ON PRODUCT DEVELOPMENT OF ISLAMIC SOCIAL FINANCE IN TIJARI SECTOR

INTERNATIONAL JOURNAL OF ISLAMIC BUSINESS

2018 | JOURNAL | OTHER DATABASE | MAIN AUTHOR

19. THE IMPACT OF IFSA 2013 ON PRODUCT DEVELOPMENT ACTIVITIES OF TAKAFUL INDUSTRY: A SYSTEMATIC LITERATURE REVIEW

3RD INTERNATIONAL RESEARCH CONFERENCE ON ECONOMICS, BUSINESS AND SOCIAL SCIENCES

2018 | PROCEEDING | NON-INDEX | MAIN AUTHOR

20. SALIENT ISSUES OF ISLAMIC BANKING PRODUCT DEVELOPMENT: TOWARDS ACHIEVING SOCIALLY-ORIENTED INNOVATION

IBAF2018

2018 | PROCEEDING | NON-INDEX | MAIN AUTHOR

21. A COMPARATIVE ASSESSMENT TOWARDS ISLAMIC BANKING PRODUCT DEVELOPMENT INITIATIVE IN MALAYSIA AND INDONESIA

SHARIAH GOVERNANCE AND ASSURANCE CONFERENCE 2017

2017 | PROCEEDING | NON-INDEX | MAIN AUTHOR

22. WEALTH MANAGER (WM) BOOKLET

2017 | BOOK | MAIN AUTHOR

23. INDEKS SHARIAH MALAYSIA (EKONOMI)

2017 | POLICY

24. PRODUCT DEVELOPMENT FRAMEWORK BASED ON MAQASID AL-SHARI?AH: TOWARDS SOCIALLY-ORIENTED ISLAMIC BANKING PRODUCT

THE 18TH MALAYSIAN FINANCE ASSOCIATION ANNUAL CONFERENCE (MFAC) 2016 AND THE 7TH ISLAMIC BANKING, ACCOUNTING AND FINANCE CONFERENCE (IBAF) 2016

2016 | PROCEEDING | NON-INDEX | MAIN AUTHOR

25. MUAMALAT INTERACTIVE GAME (MIG)

EUREKA INNOVATION EXIBITION

2016 | PROCEEDING | NON-INDEX | MAIN AUTHOR

26. FINANCIAL MANAGER BOOKLET

2016 | BOOK | MAIN AUTHOR

27. RULES AND REGULATION OF MIG

2016 | BOOK | MAIN AUTHOR

PUBLICATION

28. INDEKS SYARIAH MALAYSIA - EKONOMI

2016 POLICY

29. AN EXPERIMENT ON SHARIAH-BASED PERSONAL FINANCIAL TRANSACTIONS USING A BUSINESS GAME

INTERNATIONAL JOURNAL OF BUSINESS, ECONOMICS AND LAW

2015 JOURNAL SSCI MAIN AUTHOR

30. AN EXPERIMENT ON SHARIAH-BASED PERSONAL FINANCIAL TRANSACTIONS USING A BUSINESS GAME

KLIBEL 8 - ACCOUNTING AND FINANCE

2015 PROCEEDING NON-INDEX MAIN AUTHOR

31. THE FOUR INTRODUCTORY THEORIES OF FIQH MUAMALAT

2015 BOOK MAIN AUTHOR

32. THE FOUR INTRODUCTORY CONTRACTS OF FIQH MUAMALAT

2014 BOOK MAIN AUTHOR

33. HOME FINANCING PRICING ISSUES IN THE BAY BITHAMAN AJIL (BBA) AND MUSHARAKAH MUTANAQISAH (MMP)

GLOBAL JOURNAL AL-THAQAFAH

2013 JOURNAL SCOPUS MAIN AUTHOR

34. THE OBJECTIVE OF ISLAMIC ECONOMIC AND ISLAMIC BANKING IN LIGHT OF MAQASID AL-SHARIAH: A CRITICAL REVIEW

MIDDLE-EAST JOURNAL OF SCIENTIFIC RESEARCH (MEJSR)

2013 JOURNAL SCOPUS MAIN AUTHOR

35. RATING BBA AND MMP IN THEIR STAGES OF PRODUCT DEVELOPMENT BASED ON MAQASID FRAMEWORK

ISAHP 2013 (INTERNATIONAL SEMINAR ON ANALYTIC HIERARCHY PROCESS)

2013 PROCEEDING NON-INDEX MAIN AUTHOR

36. A LITERATURE ANALYSIS IN PROPOSING MAQASID FRAMEWORK IN PRODUCT DEVELOPMENT STAGES OF ISLAMIC BANKS

FORUM RISET EKONOMI DAN KEUANGAN SYARIAH II UIN

2013 PROCEEDING NON-INDEX MAIN AUTHOR

37. AN INDICATIVE PRONOUNCEMENT OF MAQASID AL-SHARI AH IN THE VISION, MISSION AND OBJECTIVE (VMO) STATEMENTS OF LOCAL ISLAMIC BANK IN MALAYSIA: A PRELIMINARY OVERVIEW

ISLAMIC ECONOMICS CONFERENCE (IECONS) 2011

2011 PROCEEDING NON-INDEX MAIN AUTHOR

38. CONSISTENCY AND TRANSPARENCY IN EQUITY-BASED ISLAMIC PROPERTY FINANCING VIA SELF-DEVELOPED MAQASID AL-SHAR IYYAH COMPLIANCE PARAMETERS (MSCP)

IIIBF IIUM PH.D COLLOQUIUM

2011 PROCEEDING NON-INDEX MAIN AUTHOR

PUBLICATION

39. WAKAF DEVELOPMENT: THE CASE OF ISKANDAR MALAYSIA

INTERNATIONAL SEMINAR AND CONFERENCE (ISC 2011)

2011 PROCEEDING NON-INDEX MAIN AUTHOR

40. THE FOUR INTRODUCTORY THEORIES OF FIQH MUAMALAT

2011 BOOK MAIN AUTHOR

41. THE FOUR INTRODUCTORY THEORIES OF FIQH MUAMALAT

2011 BOOK MAIN AUTHOR

42. THE ATTITUTE TOWARDS SHARIAH-BASED CREDIT CARD IN ISLAMIC FRAMEWORK IN MALAYSIA : A RELIOGIOSITY STUDY

JMIFR-JOURNAL OF MUAMALAT AND ISLAMIC FINANCE RESE

2010 JOURNAL WOS MAIN AUTHOR

43. PRUDENT DEVELOPMENT OF SHARIAH PARAMETERS MURABAHAH CONTRACT, BNM: MUSLIMS AWARENESS ON ITS MAQASIDI IMPLICATION ON MURABAHAH CONTRACT

2ND LANGKAWI ISLAMIC FINANCE AND ECONOMICS INTERNATIONAL CONFERENCE (LIFE)

2010 PROCEEDING NON-INDEX MAIN AUTHOR

CONSULTATION

1. PROGRAM FINOVATIF 2024

FAST FORWARD CONSULTANCY (FFC)

2024 NATIONAL

2. DEVELOP AND ENHANCE: HALAL2U SIMULATION GAME FOR HALAL CERTIFICATION TRAINING

INTERNATIONAL FUTURE OF ASSOCIATION (IFEA) (MM2H) SDN BHD

2021 INTERNATIONAL

3. TASAWWUR ON WEALTH MANAGEMENT OF SAIDATINA KHADIJAH

KHADIJAH INTERNATIONAL (L) WAQF FOUNDATION (KIWF)

2021 INTERNATIONAL

4. SALAM KONICHIWA

PUSAT LIBATSAMA MASYARAKAT DAN JARINGAN INDUSTRI

2019 UNIVERSITY

5. PENASIHAT SHARIAH PEJABAT KEWANGAN NEGERI SEMBILAN

PEJABAT KEWANGAN NEGERI SEMBILAN

2017 NATIONAL

AWARDS/RECOGNITION

1. ANUGERAH STAF CONTOH BULANAN BULAN APRIL TAHUN 2025

2025 UNIVERSITY

2. ANUGERAH KECEMERLANGAN STAF FEM BAGI TAHUN 2024

2025 UNIVERSITY

3. CONFERENCE PAPER REVIEWER

USIM AND UNISBA

2025 INTERNATIONAL

4. MADANI MANDIRI 360 : A SUSTAINABLE SELF-SUFFICIENCY ECONOMIC MODEL FOR HOUSEHOLDS

INNOVATION BANK CHALLENGE 2025

2025 ANTARABANGSA GOLD

5. (ANUGERAH PENYELIDIKAN TERBAIK) APPLICATION OF MAQASID AL SHARIAH AND SIYASAH SHARIYYAH IN RESPONSIBLE INVESTMENT AND PRACTICES TOWARDS ENVIROMENTAL,SOCIAL AND GOVERNANCE CONCERN:EVIDENCE OF PERMODALAN NATIONAL BERHAD INVESTMENT

ANUGERAH PERKHIDMATAN CEMERLANG USIM

2025 UNIVERSITI