Profile Image

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PENSYARAH UNIVERSITI DS13

CONTACT

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FACULTY
Fakulti Ekonomi Dan Muamalat

SUPERVISION

	COMPLETED	ONGOING
PhD	0	1
Master	0	3

AREAS OF EXPERTISE

Consumer Behaviour | Digital Marketing | Halal Marketing

ACADEMIC QUALIFICATION

2020 **PhD** - Pemasaran

2003 **Master** - Pengurusan Perniagaan

2000 **Bachelor** - Sains Kemanusiaan (komunukasi)

RESEARCH

1. **BRIDGING GAP IN INCREASING ISLAMIC FINANCIAL LITERACY TO HOLISTIC ISLAMIC FINANCIAL PLANNING AMONGST MILLENNIALS: A COMPARATIVE STUDY IN INDONESIA AND MALAYSIA**
   2023 | GERAN SEPADAN ANTARABANGSA | ON GOING | MAIN RESEARCHER

2. **PREDICTING HALAL CHOCOLATE PURCHASE INTENTION AMONG MALAYSIANS**
   2023 | BIDUNI MIZANNIYAH | COMPLETED | MAIN RESEARCHER

3. **PERSEPSI PENGGUNA TERHADAP JENAMA PPZ-MAIWP DALAM MENINGKATKAN KUTIPAN ZAKAT DI WILAYAH PERSEKUTUAN**
   2023 | GERAN PENYELIDIKAN AGENSI KERAJAAN | COMPLETED | MAIN RESEARCHER

4. **INTENTION TO USE E-WALLET APPLICATION AS A PAYMENT METHOD AMONG UNIVERSITY STUDENTS**
   2022 | BIDUNI MIZANNIYAH | COMPLETED | MAIN RESEARCHER

5. **THE ROLE OF HEDONIC AND UTILITIRIAN ELEMENTS IN AFFECTING PURCHASE DECISION OF MUSLIMS UNIT TRUST FUND INVESTORS IN MALAYSIA**
   2013 | GERAN PENYELIDIKAN JANGKA PENDEK | COMPLETED | MAIN RESEARCHER

RESEARCH

6. PERCEPTION OF MALAYSIANS TOWARDS ISLAMIC UNIT TRUST INVESTMENT: A CASE STUDY IN KLANG VALLEY

2007 | GERAN PENYELIDIKAN FUNDAMENTAL | COMPLETED | MAIN RESEARCHER

PUBLICATION

1. KNOWING THE RISKS BUT CONTINUING ANYWAY? EXPLAINING SUSTAINED BUY NOW, PAY LATER USAGE AMONG GENERATION Y AND Z

ADVANCED INTERNATIONAL JOURNAL OF BUSINESS, ENTREPRENEURSHIP AND SME'S (AIJBES)

2026 | JOURNAL | OTHER DATABASE | MAIN AUTHOR

2. GEN Y AND GEN Z?S COMMITMENT TO BNPL SERVICES IN MALAYSIA: A STUDY OF ATTITUDE-MEDIATED CONTINUANCE INTENTION

5TH INTERNATIONAL VIRTUAL CONFERENCE ON SOCIAL SCIENCES, EDUCATION AND INNOVATION 2026 (5TH IVCOSEI 2026)

2026 | PROCEEDING | NON-INDEX | MAIN AUTHOR

3. EMBRACING E-WALLET AMONG GENERATION Z IN MALAYSIA: THE MEDIATING ROLE OF TRUST

JOURNAL OF NUSANTARA STUDIES

2025 | JOURNAL | OTHER DATABASE | MAIN AUTHOR

4. WHAT MOTIVATES MALAYSIANS TO ENGAGE IN SOCIAL COMMERCE SHOPPING?

LABUAN BULLETIN OF INTERNATIONAL BUSINESS AND FINANCE

2025 | JOURNAL | OTHER DATABASE | MAIN AUTHOR

5. DETERMINANTS OF FINANCIAL WELL-BEING AMONG MALAYSIAN UNIVERSITY STUDENTS: THE ROLE OF FINANCIAL BEHAVIOUR AS MEDIATOR

THE JOURNAL OF MUAMALAT AND ISLAMIC FINANCE RESEARCH

2025 | JOURNAL | OTHER DATABASE | MAIN AUTHOR

6. SHOPPING ON SOCIAL PLANET: THE MEDIATING ROLE OF TRUST

MARKET-TR?I?TE

2025 | JOURNAL | OTHER DATABASE | MAIN AUTHOR

7. UNDERSTANDING FINANCIAL LITERACY AND FINANCIAL WELL-BEING AMONG YOUNG MALAYSIANS

JOURNAL OF BUSINESS MANAGEMENT AND ACCOUNTING

2025 | JOURNAL | OTHER DATABASE | MAIN AUTHOR

8. DIGITAL SMARTS, FINANCIAL STARTS: HOW DIGITAL FINANCIAL LITERACY INFLUENCES SPENDING, SAVING, AND FINANCIAL WELL-BEING

JOURNAL OF ISLAMIC, SOCIAL, ECONOMICS AND DEVELOPMENT (JISED)

2025 | JOURNAL | OTHER DATABASE | MAIN AUTHOR

9. HOW ATTITUDE, PERCEIVED SAVINGS, PRICE DISCOUNT AFFECT, PERCEIVED FOOD QUALITY SHAPES PURCHASE INTENTIONS OF MENU RAHMAH

ADVANCES IN BUSINESS RESEARCH INTERNATIONAL JOURNAL

2025 | JOURNAL | OTHER DATABASE | MAIN AUTHOR

PUBLICATION

10. FROM FAITH TO PHILANTHROPY: THE ROLE OF I?S?N AND EGALITARIANISM IN DETERMINING CASH WAQF INTENTION AMONG GENERATIONS Y-Z IN MALAYSIA

INTERNATIONAL JOURNAL OF ISLAMIC FINANCE AND SUSTAINABLE DEVELOPMENT

2025 JOURNAL OTHER DATABASE MAIN AUTHOR

11. HALAL CHOCOLATE PURCHASE INTENTION AND COMPLIANCE: EXAMINING THE MODERATING ROLE OF RELIGIOSITY AMONG MALAYSIAN MUSLIMS

INTERNATIONAL JOURNAL OF ISLAMIC BUSINESS

2025 JOURNAL OTHER DATABASE MAIN AUTHOR

12. CASH WAQF INTENTIONS AMONG MUSLIM GEN Y AND GEN Z: THE MEDIATING ROLE OF ATTITUDE

3RD INTERNATIONAL MUAMALAT CONFERENCE (I-MAC III)

2025 PROCEEDING NON-INDEX MAIN AUTHOR

13. SMART MONEY MOVES: EMPOWERING GEN Y AND GEN Z WITH DIGITAL FINANCIAL LITERACY

7TH INTERNATIONAL ACADEMIC CONFERENCE (IAC VII)

2025 PROCEEDING NON-INDEX MAIN AUTHOR

14. RELIGIOSITY AND PROSOCIAL TRAITS IN INFLUENCING THE INTENTION TO PAY ZAKAT ON INCOME

THE 4TH INTERNATIONAL CONFERENCE ON ISLAMIC ECONOMICS 2025 (4TH ICONIE 2025)

2025 PROCEEDING NON-INDEX MAIN AUTHOR

15. 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

16. FACTORS INFLUENCING THE ADOPTION OF BUY NOW PAY LATER (BNPL) AMONG GEN Z CONSUMERS

3RD KARATAY INTERNATIONAL CONFERENCE ON ISLAMIC ECONOMICS AND FINANCE (KARCIEF 2025)

2025 PROCEEDING NON-INDEX MAIN AUTHOR

17. SERVICE QUALITY, BRAND IMAGE, CUSTOMER SATISFACTION, AND CUSTOMER LOYALTY TOWARDS TELECOMMUNICATIONS SERVICE PROVIDERS IN MALAYSIA: A PLS-SEM APPROACH

INTERNATIONAL JOURNAL OF ACADEMIC RESEARCH IN BUSINESS AND SOCIAL SCIENCES

2024 JOURNAL ERA MAIN AUTHOR

18. FACTORS AFFECTING CUSTOMER SATISFACTION WITH MOBILE FOOD DELIVERY APPLICATIONS (MFDAS) AMONG MUSLIMS IN MALAYSIA

GLOBAL BUSINESS AND MANAGEMENT RESEARCH: AN INTERNATIONAL JOURNAL

2024 JOURNAL ERA MAIN AUTHOR

19. FINANCIAL WELL-BEING, FINANCIAL LITERACY, AND ENVIRONMENTALLY SUSTAINABLE BEHAVIOUR: A PLS-SEM APPROACH

JURNAL SAINS INSANI

2024 JOURNAL INDEX BY MYCITE 2019 MAIN AUTHOR

PUBLICATION

20. YOUNG MALAYSIAN MUSLIMS' ONLINE SHOPPING INTENTION AND BEHAVIOUR

SOCIAL AND MANAGEMENT RESEARCH JOURNAL

2024 JOURNAL OTHER DATABASE MAIN AUTHOR

21. INTERNAL LOCUS OF CONTROL AND FINANCIAL WELL-BEING AMONG UNIVERSITY STUDENTS

JOURNAL OF EMERGING ECONOMIES AND ISLAMIC RESEARCH

2024 JOURNAL OTHER DATABASE MAIN AUTHOR

22. GEN Z?S LOYALTY UNPACKED : THE INTERPLAY OF BRAND IMAGE, SERVICE QUALITY, AND PRICE ON SATISFACTION AND TRUST

GLOBAL BUSINESS MANAGEMENT REVIEW

2024 JOURNAL OTHER DATABASE MAIN AUTHOR

23. IMPACT OF GAMIFICATION ON INTENTION TO DONATE USING CROWDFUNDING PLATFORM: EVALUATING THE MEDIATING ROLE OF AFFECTIVE USER EXPERIENCE AND TRUST IN MALAYSIA

INSTITUTIONS AND ECONOMIES

2024 JOURNAL OTHER DATABASE MAIN AUTHOR

24. MENU RAHMAH PURCHASE INTENTION AMONG UNIVERSITY STUDENTS: MADANI ECONOMY EMPOWERMENT

THE INTERNATIONAL SEMINAR ON ISLAM AND SCIENCE (SAIS 2024)

2024 PROCEEDING OTHER DATABASE MAIN AUTHOR

25. A CONCEPTUAL STUDY OF MADANI CONCEPT IN ISLAMIC BUSINESS ETHICS AND MARKETING PRACTICES

SEMINAR ANTARABANGSA ISLAM DAN SAINS 2024 (SAIS 2024)

2024 PROCEEDING NON-INDEX MAIN AUTHOR

26. A CONCEPTUAL STUDY ON THE INTENTION TO USE FINANCIAL ROBO-ADVSORS FOR ISLAMIC FINANCIAL PRODUCTS: EMPOWERING MADANI ECONOMY

SEMINAR ANTARABANGSA ISLAM DAN SAINS 2024 (SAIS 2024)

2024 PROCEEDING NON-INDEX MAIN AUTHOR

27. PERSEPSI PENGGUNA TERHADAP JENAMA INSTITUSI ZAKAT, LOGO DAN SIJIL PEMBAYAR ZAKAT PERNIAGAAN DALAM MENINGKATKAN KUTIPAN ZAKAT

2024 BOOK MAIN AUTHOR

28. KAJIAN SEMAKAN DAN PENAMBAHBAIKAN FATWA BERHUBUNG DENGAN TAFSIRAN ASNAF DAN DASAR AGIHAN ZAKAT

2024 POLICY

29. EXTENDING THE THEORY OF PLANNED BEHAVIOR TO EXAMINE FACTORS INFLUENCING INTENTION TO PURCHASE HALAL CHOCOLATE AMONG MALAYSIAN MUSLIMS

ASIAN JOURNAL OF BUSINESS AND ACCOUNTING

2023 JOURNAL ERA MAIN AUTHOR

30. FACTORS DETERMINING MONEY MANAGEMENT AMONG UNIVERSITY STUDENTS

JOURNAL OF WEALTH MANAGEMENT & FINANCIAL PLANNING

2023 JOURNAL MYCITE MAIN AUTHOR

PUBLICATION

31. EXPLAINING HALAL CHOCOLATE PURCHASE INTENTION AMONG MUSLIM YOUNG ADULTS IN MALAYSIA

JURNAL SAINS INSANI

2023 | JOURNAL | INDEX BY MYCITE 2019 | MAIN AUTHOR

32. DIGITAL FINANCIAL LITERACY AMONG YOUNG ADULTS IN MALAYSIA

INTERNATIONAL BUSINESS EDUCATION JOURNAL (IBEJ)

2023 | JOURNAL | OTHER DATABASE | MAIN AUTHOR

33. ENTREPRENEURIAL INTENTION AMONG UNDERGRADUATE STUDENTS USING THE ENTREPRENEURIAL INTENTION MODEL

INDONESIAN JOURNAL OF BUSINESS AND ENTREPRENEURSHIP

2023 | JOURNAL | OTHER DATABASE | MAIN AUTHOR

34. PREDICTING INTENTION TO USE QR CODE MOBILE PAYMENT AMONG MALAYSIAN MUSLIM MILLENNIALS

THE JOURNAL OF MUAMALAT AND ISLAMIC FINANCE RESEARCH

2023 | JOURNAL | OTHER DATABASE | MAIN AUTHOR

35. EXPLORING THE RELATIONSHIP BETWEEN ATTITUDE, SUBJECTIVE NORMS, PERCEIVED BEHAVIORAL CONTROL, AND PURCHASE INTENTION ON HALAL CHOCOLATE AMONG GEN Z

SEMINAR ANTARABANGSA ISLAM DAN SAINS (SAIS 2023)

2023 | PROCEEDING | NON-INDEX | MAIN AUTHOR

36. EXPLAINING PURCHASE INTENTIONS AND ONLINE SHOPPING BEHAVIOUR AMONG YOUNG MALAYSIAN MUSLIM CONSUMERS

10TH INTERNATIONAL ISLAMIC ECONOMIC SYSTEM CONFERENCE 2023 (I-IECONS2023)

2023 | PROCEEDING | NON-INDEX | MAIN AUTHOR

37. CHAPTER 4: FINANCIAL LITERACY AMONG MALAYSIANS: A SYSTEMATIC LITERATURE REVIEW AND RECOMMENDATIONS ON COVID-19 POLICIES

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

2023 | CHAPTER IN BOOK | MAIN AUTHOR

38. 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

39. 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

40. TEACHING GUIDE: COVID-19: BEAUTY AND THE BEAST

SEMINAR ANTARABANGSA ISLAM DAN SAINS (SAIS 2020)

2020 | PROCEEDING | NON-INDEX | MAIN AUTHOR

41. TEACHING CASE: COVID-19: BEAUTY AND THE BEAST

SEMINAR ANTARABANGSA ISLAM DAN SAINS (SAIS 2020)

2020 | PROCEEDING | NON-INDEX | MAIN AUTHOR

PUBLICATION

42. CONTEMPORARY ISSUES: ISLAM & SCIENCE

INTERNATIONAL SEMINAR ON ISLAM AND SCIENCE 2019

2019 PROCEEDING NON-INDEX MAIN AUTHOR

43. FINANCIAL AND NON-FINANCIAL SELECTION CRITERIA OF UNIT TRUST FUNDS: EVIDENCE FROM MALAYSIA

SEMINAR ANTARABANGSA ISLAM DAN SAINS (SAIS) 2018

2018 PROCEEDING NON-INDEX MAIN AUTHOR

44. FINANCIAL LITERACY AMONG MALAYSIAN UNDERGRADUATES

ISLAMIC BANKING, ACCOUNTING AND FINANCE

2018 PROCEEDING NON-INDEX MAIN AUTHOR

45. 360 DEGREE PROGRAMME APPRAISAL

ASIAN JOURNAL OF CASE RESEARCH (AJCR)

2017 JOURNAL SCOPUS MAIN AUTHOR

46. BELIA HOLISTIK MENURUT ACUAN NEGARA (DASAR BELIA NEGARA)

BELIA HOLISTIK

2016 CHAPTER IN BOOK MAIN AUTHOR

47. MALAYSIAN FINANCIAL INSTITUTIONS: ISSUES AND CHALLENGES (CHAPTER 3)

READINGS IN ISLAMIC FINANCIAL SERVICES

2007 CHAPTER IN BOOK MAIN AUTHOR

48. THE IMPORTANCE OF FINANCIAL LITERACY (CHAPTER 8)

READINGS IN ISLAMIC FINANCIAL SERVICES

2007 CHAPTER IN BOOK MAIN AUTHOR

CONSULTATION

1. SHARIAH REGISTERED FINANCIAL PLANNING

KPT

2023 UNIVERSITY

2. KAJIAN ?THRESHOLD? (PENANDA ARAS) MISKIN BANDAR DI WILAYAH PERSEKUTUAN (MAIWP) (FASA 1 : MENGUMPUL DATA PROFAIL ASNAF DI KUALA LUMPUR)

PPZ-MAIWP

2023 NATIONAL

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

LOTUS STORES (MALAYSIA) SDN BHD

2022 INTERNATIONAL

CONSULTATION

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

LOTUS STORES (MALAYSIA) SDN BHD

2022 INTERNATIONAL

5. KAJIAN PENAMBAHBAIKAN FATWA BERHUBUNG DENGAN TAFSIRAN ASNAF DAN DASAR AGIHAN ZAKAT

MAJLIS AGAMA ISLAM SELANGOR

2022 NATIONAL

AWARDS/RECOGNITION

1. GEN Y AND GEN Z?S COMMITMENT TO BNPL SERVICES IN MALAYSIA: A STUDY OF ATTITUDE-MEDIATED CONTINUANCE INTENTION

5th International Virtual Conference on Social Sciences, Education and Innovation 2026 (5th IVCoSEI

2026 ANTARABANGSA BEST PAPER AWARD

2. ANUGERAH STAF CONTOH BULANAN 2025

2025 OTHERS

3. ACADEMIC ADVISOR

PENYELIA UNIVERSITI (UNIVERSITY SUPERVISOR) PELAJAR TAHUN AKHIR FAKULTI EKONOMI DAN MUAMALAT (FEM) SEMESTER II, SESI AKADEMIK 2024/2025 (A242)

2025 UNIVERSITY

4. CASH WAQF INTENTIONS AMONG MUSLIM GEN Y AND GEN Z : THE MEDIATING ROLE OF ATTITUDE

INTERNATIONAL MUAMALAT CONFERENCE 2025 (I-MAC 2025)

2025 ANTARABANGSA BEST PAPER AWARD

5. SMART MONEY MOVES : EMPOWERING GEN Y AND GEN Z WITH DIGITAL FINANCIAL LITERACY

INTERNATIONAL MUAMALAT CONFERENCE 2025 (I-MAC 2025)

2025 ANTARABANGSA BEST PAPER AWARD