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PENSYARAH UNIVERSITI DS14

CONTACT

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06-7986401

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FACULTY
Fakulti Ekonomi Dan Muamalat

SUPERVISION

PhD	5 COMPLETED	7 ONGOING
Master	2 COMPLETED	0 ONGOING

AREAS OF EXPERTISE

- Health Care Financing
- Economic Development And Growth
- Health Economics

ACADEMIC QUALIFICATION

- 2012 **PhD** - Ekonomi
- 2000 **Master** - Ekonomi Tulen
- 1998 **Bachelor** - Ekonomi Industri

RESEARCH

1. **A SUSTAINABLE WAQF-BASED MICRO-HEALTH FINANCING MODEL FOR LOW-INCOME HEMODIALYSIS PATIENTS IN NEGERI SEMBILAN: A PRELIMINARY STUDY**
   2023 | GERAN PENYELIDIKAN USIM | ON GOING | CO-RESEARCHER

2. **DEVELOPING A SMART HOSPITAL SYSTEM TO DETERMINE PATIENT-LEVEL HEALTHCARE RESOURCE UTILISATION AND REAL-TIME MEDICAL EXPENDITURE FOR EFFICIENT HEALTH BUDGET ALLOCATION IN PROVIDING GOOD HEALTH AND WELL-BEING FOR MALAYSIANS**
   2021 | GERAN KPT | ON GOING | CO-RESEARCHER

3. **EMPOWERING GIG ECONOMY AS A SOURCE OF NEW ECONOMIC GROWTH: LESSON FROM COVID-19**
   2020 | GERAN PENYELIDIKAN COVID-19 | COMPLETED | CO-RESEARCHER

4. **LESSONS LEARNT FROM COVID-19: CASE STUDIES FROM BUSINESS AND ECONOMIC PERSPECTIVES**
   2020 | GERAN PENYELIDIKAN COVID-19 | COMPLETED | CO-RESEARCHER

5. **HUBUNGAN TAHAP KESIHATAN MENTAL DAN PRODUKTIVITI GOLONGAN AKADEMIK : KAJIAN KES DI UUM DAN USIM**
   2019 | GERAN SEPADAN KOMUNITI | COMPLETED | MAIN RESEARCHER

RESEARCH

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

2018 | GERAN PENYELIDIKAN INDUSTRI | COMPLETED | CO-RESEARCHER

7. DEVELOPING SUSTAINABILITY FRAMEWORK FOR WAQF-BASED HEALTH CARE : A COMPARATIVE ANALYSIS AMONG SOCIAL-BASED HEALTH CARE INSTITUTIONS

2018 | PENYELIDIKAN TANPA BIAYA | COMPLETED | CO-RESEARCHER

8. PEMBANGUNAN MODUL LATIHAN DAN INVENTORI BERPANDUKAN QALBU

2017 | GERAN PENYELIDIKAN KHAS | COMPLETED | CO-RESEARCHER

9. FINDING THE MIDDLE WAY FOR REPLACEMENT OF INSURANCE POLICIES IN MALAYSIA

2016 | GERAN KPT | COMPLETED | CO-RESEARCHER

10. INDEKS SYARIAH EKONOMI (FASA 2)

2016 | GERAN PENYELIDIKAN AGENSI KERAJAAN | COMPLETED | CO-RESEARCHER

11. BACK-TO-SCHOOL BUDGET BUSTER FOR CANGGIH

2016 | GERAN KPT | COMPLETED | MAIN RESEARCHER

12. FUNDAMENTAL STUDY TOWARDS ANALYZING THE HOUSEHOLD DEBT SCENARIO IN MALAYSIA:A PROPOSED SUSTAINABLE MODEL

2015 | GERAN PENYELIDIKAN PENTADBIR | COMPLETED | CO-RESEARCHER

13. EVIDENCE ON THE RELATIONSHIP BETWEEN HEALTH AND ECONOMIC GROWTH: A COMPARISON AMONG OIC COUNTRIES

2014 | GERAN PENYELIDIKAN INDUSTRI | COMPLETED | MAIN RESEARCHER

14. AN ECONOMIC FEASIBILITY STUDY OF DATES AND GOATS MILK PRODUCTION IN MALAYSIA

2013 | GERAN KPT | COMPLETED | CO-RESEARCHER

15. MEMBANGUN KERANGKA MODEL PUNGUTAN WAKAF TUNAI BERDASARKAN FAKTOR KEJAYAAN KRITIKAL (CRITICAL SUCCESS FACTORS) DI INSTITUSI WAKAF DI MALAYSIA

2013 | GERAN KPT | COMPLETED | CO-RESEARCHER

16. SHARIAH COMPLIANT MEDICAL TOURISM MODEL FOR MALAYSIA

2013 | GERAN KPT | COMPLETED | CO-RESEARCHER

17. QUANTIFYING WEALTH-CONSUMPTION PREDICTIVE CONTENT FOR SUKUK

2013 | GERAN KPT | COMPLETED | CO-RESEARCHER

18. PENILAIAN HASIL-HASIL PROJEK-PROJEK PEMBANGUNAN UNIVERSITI SAINS ISLAM MALAYSIA DI BAWAH RANCANGAN MALAYSIA KE-9 : ANALISIS KEPUASAN PENGGUNA

2013 | GERAN PENYELIDIKAN JANGKA PENDEK | COMPLETED | CO-RESEARCHER

RESEARCH

19. MODEL ZAKAT PERUBATAN DALAM MENINGKATKAN KUALITI KEHIDUPAN ASNAF FAKIR DAN MISKIN

2013 | GERAN KPT | COMPLETED | MAIN RESEARCHER

20. MACROECONOMIC FUNDAMENTALS AND THE PRICING OF CORPORATE AND SOVEREIGN SUKUK

2011 | GERAN KPT | COMPLETED | CO-RESEARCHER

21. KAJIAN PENGESANAN TAHAP KEBOLEHPASARAN GRADUAN ;PENGAJIAN ISLAM DI INSTITUSI PENGAJIAN TINGGI AWAM M

2011 | GERAN KPT (KKP) | COMPLETED | CO-RESEARCHER

22. MODELLING A SUSTAINABLE EXTERNAL POSITION OF THE ORGANIZATION OF ISLAMIC CONFERENCE (OIC) ECONOMIES

2011 | GERAN PENYELIDIKAN FUNDAMENTAL | COMPLETED | CO-RESEARCHER

23. DEVELOPMENT OF COST MODELING FOR ORAL HEALTH CARE

2011 | GERAN PENYELIDIKAN FUNDAMENTAL | COMPLETED | MAIN RESEARCHER

24. KAJIAN KES UNTUK PENGAJARAN DAN PENERBITAN I (BERBAGAI KAJIAN KES): I.ETCS: TOUCH ?N GO II.THE ROARING TIGER: RELOCATING ZOO NEGARA III.USAHAWAN FRANCAIS : ANTARA MIMP

2003 | GERAN PENYELIDIKAN PANTAS BAWAH SETAHUN | COMPLETED | CO-RESEARCHER

25. GRADUATE EMPLOYABILITY : A CASE STUDY OF ISLAMIC STUDIES GRADUATES FROM SELECTED PUBLIC INSTITUTIONS

2003 | GERAN PENYELIDIKAN PANTAS BAWAH SETAHUN | COMPLETED | CO-RESEARCHER

26. GRADUATE EMPLOYABILITY: A CASE STUDY OF ISLAMIC STUDIES GRADUATES FROM SELECTED PUBLIC INSTITUTIONS OF HIGHER LEARNING IN MALAYSIA.

2003 | GERAN PENYELIDIKAN PANTAS BAWAH SETAHUN | COMPLETED | CO-RESEARCHER

PUBLICATION

1. REGULATOR INSIGHT ON THE ESTABLISHMENT OF SOCIAL-BASED HEALTHCARE INSTITUTIONS IN MALAYSIA

MULTIDISCIPLINARY SCIENCE JOURNAL

2025 | JOURNAL | OTHER DATABASE | CO-AUTHOR

2. ASSESSMENT OF RISK FACTORS IN DEVELOPING DIABETES AMONG PUBLIC IN MALAYSIA AND THEIR INTEREST FOR TAKAFUL PRODUCTS

MENEMUI MATEMATIK / DISCOVERING MATHEMATICS

2025 | JOURNAL | OTHER DATABASE | MAIN AUTHOR

3. ISLAMIC SOCIAL FINANCING MODEL FOR LOW-INCOME DIALYSIS PATIENTS IN MALAYSIA: A QUALITATIVE APPROACH

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

2025 | PROCEEDING | NON-INDEX | MAIN AUTHOR

PUBLICATION

4. ADDRESSING HEALTHCARE FINANCING GAPS THROUGH ISLAMIC SOCIAL FINANCE: A QUALITATIVE STUDY OF WAQF-BASED DIALYSIS FUNDING IN MALAYSIA

THE 24TH MALAYSIA-INDONESIA INTERNATIONAL CONFERENCE ON ECONOMICS, MANAGEMENT, AND ACCOUNTING (MIICEMA) IN CONJUNCTION WITH THE 9TH SRIWIJAYA ECONOMICS, ACCOUNTING, AND BUSINESS CONFERENCE (SEABC)

2025 PROCEEDING OTHER DATABASE MAIN AUTHOR

5. KAJIAN PENSTRUKTURAN SEMULA SISTEM PERCUKAIAN MINYAK SAWIT MALAYSIA

2025 POLICY

6. THE IMPACT OF THE ECOSYSTEM ON HEALTH LITERACY AMONG RURAL COMMUNITIES IN PROTECTED AREAS: PROTOCOL FOR A MIXED METHODS STUDY

JOURNAL OF MEDICAL INTERNET RESEARCH

2024 JOURNAL ERA CO-AUTHOR

7. THE GLOBAL RESEARCH TRENDS ON FOOD WASTE AT HEALTHCARE SETTING: A BIBLIOMETRIC ANALYSIS USING SCOPUS DATABASE

MALAYSIAN JOURNAL OF MEDICINE AND HEALTH SCIENCES

2024 JOURNAL SCOPUS CO-AUTHOR

8. EFFECTS OF GOVERNMENT ASSISTANCE PROGRAMS ON THE WELL-BEING OF URBAN LOW-INCOME HOUSEHOLDS DURING COVID-19 PANDEMIC IN MALAYSIA

ASIAN DEVELOPMENT POLICY REVIEW

2024 JOURNAL OTHER DATABASE CORRESPONDING AUTHOR

9. BEYOND CHARITY: A COMPARATIVE ANALYSIS ON WAQFAND SOCIAL-BASED HEALTHCARE INSTITUTIONS IN MALAYSIA

THE JOURNAL OF MUAMALAT AND ISLAMIC FINANCE RESEARCH (JMIFR)

2024 JOURNAL OTHER DATABASE CO-AUTHOR

10. NEW PRODUCT DEVELOPMENT AND INDUSTRIAL COMPETITIVENESS IN INDUSTRIAL SECTORS: A SYSTEMATIC LITERATURE REVIEW

HUMANITIES & NATURAL SCIENCES JOURNAL

2023 JOURNAL OTHER DATABASE CO-AUTHOR

11. HEALTH LITERACY STATUS AMONG COMMUNITY IN THE PROTECTED AREA: A PROTOCOL FOR SYSTEMATIC REVIEW AND META-ANALYSIS

MEDICINE

2023 JOURNAL SCOPUS CO-AUTHOR

12. THE IMPORTANCE OF HAVING THE GLOBAL INNOVATION INDEX AND ITS EFFECT ON ECONOMIC GROWTH IN PALESTINE

THE 4TH INTERNATIONAL HALAL MANAGEMENT CONFERENCE (IHMC) 2023

2023 PROCEEDING NON-INDEX CO-AUTHOR

13. HEALTH AND HEALTHCARE IN MALAYSIA: SELECTED ECONOMIC ISSUES AND ANALYSIS

2023 BOOK CO-AUTHOR

PUBLICATION

14. RECENT INSURANCE AND TAKAFUL COVERAGE FOR DIABETICS IN MALAYSIA: A REVIEW

JOURNAL OF CONTEMPORARY ISSUES IN BUSINESS AND GOVERNMENT

2022 JOURNAL ERA CO-AUTHOR

15. HEALTH STATUS PERCEPTION AMONG MALAYSIAN ELDERLY POPULATION WITH DIABETES AND ITS ASSOCIATION WITH HBA1C AND DISEASE DURATION

NATIONAL CONFERENCE ON AGEING

2022 PROCEEDING SCOPUS MAIN AUTHOR

16. EVALUATION OF THE DEGREE OF PUBLIC RISK OF DEVELOPING DIABETES TYPE 2 IN RELATION TO TAKAFUL POLICY

CONFERENCE ON MATHEMATICAL SCIENCES AND STATISTICS 2022 (ICMSS 2022)

2022 PROCEEDING SCOPUS MAIN AUTHOR

17. CERITA HAJI KAMI

2022 BOOK CO-AUTHOR

18. KEMBARA ILMU SEROANG DUYUFURRAHMAN

CERITA HAJI KAMI

2022 CHAPTER IN BOOK CO-AUTHOR

19. THE INTEREST AND WILLINGNESS TO PAY FOR A SUITABLE TAKAFUL PRODUCTS AMONG DIABETES PATIENTS IN MALAYSIA: A NATIONWIDE DESCRIPTIVE ANALYSIS IN MALAYSIA

23RD FAMILY MEDICINE SCIENTIFIC CONFERENCE

2021 PROCEEDING NON-INDEX CO-AUTHOR

20. ASSESSMENT OF RISK FACTORS IN DEVELOPING DIABETES AMONG PUBLIC IN MALAYSIA AND THEIR WILLINGNESS TO PAY FOR TAKAFUL

INTERNATIONAL MANAGEMENT & ACCOUNTING CONFERENCE (IMAC) 10

2021 PROCEEDING NON-INDEX CO-AUTHOR

21. JOB PERFORMANCE OF ACADEMICIANS IN PUBLIC UNIVERSITY: DOES HEALTH STATUS MATTER?

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

2021 PROCEEDING NON-INDEX MAIN AUTHOR

22. INSIGHTS INTO COVID-19 CRISIS: ECONOMIC & FINANCE CASE STUDIES

2021 BOOK MAIN AUTHOR

23. COVID-19 RESPONSE IN ECONOMIC AND FINANCE: CONVENTIONAL POLICIES AND BEYOND

INSIGHTS INTO COVID-19 CRISIS: ECONOMIC & FINANCE CASE STUDIES

2021 CHAPTER IN BOOK CO-AUTHOR

24. MEDICAL GLOVE PRODUCERS: BALANCING THE ECONOMY ON A GLOBAL SCALE

INSIGHTS INTO COVID-19 CRISIS: ECONOMIC & FINANCE CASE STUDIES

2021 CHAPTER IN BOOK MAIN AUTHOR

PUBLICATION

25. (SAKINAH THE SERIES 4) COVID-19: A FORK IN THE ROAD FOR GIG WORKERS

INSIGHTS INTO COVID-19 CRISIS: ECONOMIC & FINANCE CASE STUDIES

2021 CHAPTER IN BOOK CO-AUTHOR

26. PLAN B FOR TAKAFUL IN THE TIME OF COVID-19: THE NECESSARY ART

INSIGHTS INTO COVID-19 CRISIS: ECONOMIC & FINANCE CASE STUDIES

2021 CHAPTER IN BOOK CO-AUTHOR

27. NEITHER WIN NOR LOSE: LESSONS FROM UHUD STRATEGY

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

2021 CHAPTER IN BOOK CO-AUTHOR

28. CHALLENGES AND OPPORTUNITIES OF IMPLEMENTING MASS PRODUCTION SCALE (MPS) AT DATE FARMS IN MALAYSIA

ILMU PERTANIAN (AGRICULTURAL SCIENCE)

2020 JOURNAL OTHER DATABASE CO-AUTHOR

29. GIG ECONOMY: THE PROMISE OF PLATFORM WORK

ISLAMIC BANKING, ACCOUNTING AND FINANCE INTERNATIONAL CONFERENCE (IBAF) 2020

2020 PROCEEDING NON-INDEX CO-AUTHOR

30. DIAGNOSING THE DYNAMIC DRIVERS OF HEALTHCARE EXPENDITURE IN ORGANISATION OF ISLAMIC COOPERATION (OIC) COUNTRIES

JOURNAL OF REVIEWS ON GLOBAL ECONOMICS

2019 JOURNAL SCOPUS CO-AUTHOR

31. LINK BETWEEN NON-PERFORMING LOANS (NPLS) AND ECONOMIC GROWTH: EVIDENCE FROM AN EMERGING ECONOMY

THE BUSINESS & MANAGEMENT REVIEW

2019 JOURNAL OTHER DATABASE CO-AUTHOR

32. IN TWO MINDS OF REPLACING LIFE INSURANCE POLICY

JOURNAL OF MUAMALAT AND ISLAMIC FINANCE RESEARCH

2019 JOURNAL OTHERS DATABASE CO-AUTHOR

33. DATES CONSUMPTION IN MALAYSIA

ULUM ISLAMIYYAH JOURNAL

2019 JOURNAL ERA CO-AUTHOR

34. AN OVERVIEW MALAYSIA AS A HUB OF PLANTING PROPHETIC FRUITS

MALAYSIAN JOURNAL OF SUSTAINABLE AGRICULTURE

2019 JOURNAL OTHER DATABASE CO-AUTHOR

35. THE ROLE OF ISLAMIC MICROFINANCE FOR POVERTY ALLEVIATION IN BANDUNG, INDONESIA

IHTIFAZ JOURNAL OF ISLAMIC ECONOMICS, FINANCE AND BANKING

2019 JOURNAL OTHER DATABASE CO-AUTHOR

PUBLICATION

36. THE IMPACT OF BAITUL MAAL WAT TAMWIL FINANCING IN ACHIEVING ?SEJAHTERA? LEVEL AND ALLEVIATING POVERTY AMONG MICRO-ENTREPRENEURS IN WEST JAVA

8TH INTERNATIONAL ISLAMIC ECONOMIC SYSTEM CONFERENCE 2019

2019 | PROCEEDING | NON-INDEX | CO-AUTHOR

37. ADOPTION OF SHARIAH-BASED AND MUSLIM FRIENDLY PRACTICES: A CASE STUDY OF SELECTED MEDICAL TOURISM IN MALAYSIA

8TH INTERNATIONAL ISLAMIC ECONOMIC SYSTEM CONFERENCE 2019

2019 | PROCEEDING | NON-INDEX | CO-AUTHOR

38. THE ECONOMICS OF SUKUK: LEARNING SUKUK THROUGH A WORDOKU GAME

INTERNATIONAL SCIENCE AND SOCIAL SCIENCE INNOVATION COMPETITION (I-SIC 2019)

2019 | PROCEEDING | NON-INDEX | CO-AUTHOR

39. 8TH INTERNATIONAL ISLAMIC ECONOMICS SYSTEM CONFERENCE 2019

2019 | BOOK | CO-AUTHOR

40. E-PROCEEDINGS 8TH INTERNATIONAL ISLAMIC ECONOMIC CONFERENCE 2019

2019 | BOOK | CO-AUTHOR

41. DASAR PEMBANGUNAN DAN BELANJAWAN NEGARA: IMPLIKASI TERHADAP KESEJAHTERAAN GOLONGAN B40

PEMERKASAAAN B40: KESEJAHTERAAN STRATEGI DAN IMPLIKASI EKONOMI

2019 | CHAPTER IN BOOK | CO-AUTHOR

42. TRUST ON AWQAF INSTITUTIONS: EVIDENCE FROM MALAYSIA

JOURNAL OF ISLAMIC MARKETING

2018 | JOURNAL | SCOPUS | CO-AUTHOR

43. THE POTENTIAL OF PUMPKIN (CUCURBITA MOSCHATA DUSCHENE) AS COMMERCIAL CROP IN MALAYSIA

THE PERTANIKA JOURNAL OF SCHOLARLY RESEARCH REVIEWS

2018 | JOURNAL | SCOPUS | CO-AUTHOR

44. CAUSAL NEXUS BETWEEN HEALTH AND ECONOMIC DEVELOPMENT: EVIDENCE AMONG OIC HIGH-INCOME ECONOMIES

PERTANIKA JOURNAL OF SOCIAL SCIENCE AND HUMANITIES

2018 | JOURNAL | SCOPUS | MAIN AUTHOR

45. IMPACT OF CHINA ON MALAYSIAN ECONOMY: EMPIRICAL EVIDENCE OF SIGN-RESTRICTED STRUCTURAL VECTOR AUTOREGRESSION (SVAR) MODEL

ASIAN ACADEMY OF MANAGEMENT JOURNAL OF ACCOUNTING AND FINANCE

2018 | JOURNAL | SCOPUS | CO-AUTHOR

46. AN EMPIRICAL STUDY ON AWQAF ENDOWERS PERCEPTION: IMPERATIVES FOR AWQAF INSTITUTIONS SUCCESS

THE JOURNAL OF MUAMALAT AND ISLAMIC FINANCE RESEARCH

2018 | JOURNAL | OTHER DATABASE | CO-AUTHOR

PUBLICATION

47. INVESTIGATING THE DYNAMIC EFFECTS OF HEALTHCARE AND EDUCATION EXPENDITURES ON ECONOMIC GROWTH IN ORGANISATION OF ISLAMIC COOPERATION (OIC) COUNTRIES

8TH ISLAMIC BANKING, ACCOUNTING AND FINANCE CONFERENCE (IBAF 2018)

2018 PROCEEDING NON-INDEX CO-AUTHOR

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

8TH ISLAMIC BANKING, ACCOUNTING AND FINANCE CONFERENCE (IBAF 2018)

2018 PROCEEDING NON-INDEX CO-AUTHOR

49. KAJIAN TINJAUAN KEBOLEHUPAYAAN PENGELUARAN TANAMAN BERKATEGORIKAN BUAH-BUAHAN SUNNAH DI MALAYSIA

SEMINAR SERANTAU PERADABAN ISLAM 2018

2018 PROCEEDING NON-INDEX CO-AUTHOR

50. DATES FARMING IN MALAYSIA: CURRENT CHALLENGES AND FUTURE BARAQAH

CONTEMPORARY ISSUES: ISLAM & SCIENCE

2018 CHAPTER IN BOOK CO-AUTHOR

51. CONSUMERS INTENTION TO PURCHASE DATES: APPLICATION OF THEORY OF REASONED ACTION (TRA)

MALAYSIAN JOURNAL OF CONSUMER AND FAMILY ECONOMICS

2017 JOURNAL SCOPUS CO-AUTHOR

52. FACTORS AFFECTING QUALITY OF LIFE OF MEDICAL ASSISTANCE RECIPIENTS OF ZAKAT FUND IN MALAYSIA

INTERNATIONAL JOURNAL OF ECONOMICS, MANAGEMENT AND ACCOUNTING

2017 JOURNAL SCI MAIN AUTHOR

53. MODELING THE EFFECT OF HEALTHCARE EXPENDITURE AND EDUCATION EXPENDITURE ON LABOUR PRODUCTIVITY: A STUDY ON OIC COUNTRIES

JOURNAL OF BUSINESS AND ECONOMICS REVIEW

2017 JOURNAL OTHER DATABASE CO-AUTHOR

54. PENERAPAN ELEMEN QALB DALAM MODUL LATIHAN DAN KEPIMPINAN: KAJIAN AWAL TERHADAP PEMBINAAN MODUL BERASASKAN QALBU DI USIM

3RD INTERNATIONAL CONFERENCE ON QALB-GUIDED LEADERSHIP IN HIGHER EDUCATION INSTITUTIONS (IQALB) 2017

2017 PROCEEDING NON-INDEX CO-AUTHOR

55. MODELING THE EFFECT OF HEALTHCARE EXPENDITURE AND EDUCATION EXPENDITURE ON LABOUR PRODUCTIVITY: A STUDY ON OIC COUNTRIES

5TH GLOBAL CONFERENCE ON BUSINESS AND SOCIAL SCIENCES

2017 PROCEEDING NON-INDEX CO-AUTHOR

56. AN EMPIRICAL STUDY ON AWQAF ENDOWERS PERCEPTION: IMPERATIVES FOR AWQAF INSTITUTIONS' SUCCESS

7TH ISLAMIC ECONOMIC SYSTEM CONFERENCE (IECONS 2017)

2017 PROCEEDING NON-INDEX CO-AUTHOR

PUBLICATION

57. PERCEPTIONS OF PUBLIC UNIVERSITY STUDENTS TOWARDS THE RISING COST OF LIVING IN MALAYSIA

PERSIDANGAN KEBANGSAAN EKONOMI MALAYSIA KE 12

2017 PROCEEDING NON-INDEX MAIN AUTHOR

58. INTEGRATED MUAMALAT CASE STUDY VOL II

2017 BOOK EDITOR

59. E-PROCEEDING 3RD INTERNATIONAL CONFERENCE ON QALB-GUIDED LEADERSHIP IN HIGHER EDUCATION INSTITUTIONS (IQALB) 2017

2017 BOOK EDITOR

60. E-PROCEEDING INTERNATIONAL HALAL MANAGEMENT CONFERENCE (IHMC) 2017

2017 BOOK EDITOR

61. THE BITTER SWEET SUGAR SUBSIDY

INTEGRATED MUAMALAT CASE STUDY VOL II

2017 CHAPTER IN BOOK MAIN AUTHOR

62. THE QUALITY OF LIFE AMONG MEDICAL ZAKAT RECIPIENTS IN SELECTED STATES: MAQASID SHARIAH PERSPECTIVE

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

2016 PROCEEDING NON-INDEX CO-AUTHOR

63. FACTORS AFFECTING THE QUALITY OF HEALTH AMONG MEDICAL ZAKAT FUND RECIPIENTS

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

64. MALAYSIA'S FISCAL POLICY: GOING ISLAMIC?

CASE STUDIES IN ISLAMIC BANKING & FINANCE

2016 CHAPTER IN BOOK CO-AUTHOR

65. MALAYSIA'S FISCAL POLICY: DEVELOPMENT YEARS (1957-2011)

CASE STUDIES IN ISLAMIC BANKING & FINANCE

2016 CHAPTER IN BOOK CO-AUTHOR

66. KETERLIBATAN BELIA DALAM INDUSTRI PELANCONGAN

MEMPERKASA NEGARA MELALUI BELIA HOLISTIK

2016 CHAPTER IN BOOK MAIN AUTHOR

67. FACTORS INFLUENCING REPEAT CASH WAQF CONTRIBUTION FOR ISLAMIC PHILANTHROPY

MALAYSIAN ACCOUNTING REVIEW

2015 JOURNAL ERA CO-AUTHOR

PUBLICATION

68. GENDER DIFFERENCES IN HEALTHCARE UTILISATION AMONG THE ELDERLY IN MALAYSIA: A DECOMPOSITION ANALYSIS

INTERNATIONAL JOURNAL OF MANAGEMENT STUDIES

2015 JOURNAL OTHER DATABASE MAIN AUTHOR

69. IDENTIFYING THE POTENTIAL OF CONTINUITY IN CASH WAQF CONTRIBUTION: A DESCRIPTIVE ANALYSIS

THE JOURNAL OF MUAMALAT AND ISLAMIC FINANCE RESEARCH

2015 JOURNAL OTHER DATABASE CO-AUTHOR

70. STRUCTURAL SPECIFICATIONS FOR ESTIMATING THE INTERNAL FACTORS INFLUENCING INTENTION TO CONTRIBUTE CASH WAQF: INCULCATING THE ISLAMIC PHILANTROPHY

INTERNATIONAL CONFERENCE ON ISLAMIC ECONOMICS, GOVERNANCE AND SOCIAL ENTERPRISE (ICONIGS) 2015

2015 PROCEEDING NON-INDEX CO-AUTHOR

71. PROJECTING A LONG TERM EXPENDITURE GROWTH IN HEALTH CARE SERVICE: A LITERATURE REVIEW

FIFTH INTERNATIONAL CONFERENCE ON MARKETING AND RETAILING (5TH INCOMAR) 2015

2015 PROCEEDING NON-INDEX CO-AUTHOR

72. THE ROLE OF MEDICAL ZAKAT ASSISTANCE IN IMPROVING THE QUALITY OF LIFE AMONG ASNAFS IN SELECTED STATES: A DESCRIPTIVE ANALYSIS

MUKTAMAR WAQF IQLIMI 2015

2015 PROCEEDING NON-INDEX CO-AUTHOR

73. CONSUMER CONSUMPTION OF DATES AND GOAT''S MILK: AN EXPLORATORY STUDY

THE 2015 INTERNATIONAL CONFERENCE OF MANAGEMENT SCIENCES (ICOMS 2015)

2015 PROCEEDING NON-INDEX CO-AUTHOR

74. PUSH AND PULL FACTORS INFLUENCING INTENTION TO CONTRIBUTE CASH WAQF IN MALAYSIA: A SEM APROACH

MUKTAMAR WAQF IQLIMI 2015

2015 PROCEEDING NON-INDEX CO-AUTHOR

75. CONSUMER INTENTION TO PURCHASE DATES AND GOAT''S MILK IN MALAYSIA

19TH MACFEA NATIONAL SEMINAR

2015 PROCEEDING NON-INDEX CO-AUTHOR

76. ANALISIS TAHAP KEPUASAN PENERIMA BANTUAN ZAKAT PERUBATAN DAN FAKTOR MEMPENGARUHI KUALITI KESIHATAN

THE ISLAMIC ECONOMIC SYSTEM CONFERENCE 2015 (IECONS2015)

2015 PROCEEDING NON-INDEX MAIN AUTHOR

77. PROCEEDINGS OF THE 6TH ISLAMIC ECONOMIC SYSTEM CONFERENCE 2015 (IECONS2015)

2015 BOOK EDITOR

PUBLICATION

78. THE IMPLEMENTATION OF SHARIAH COMPLIANT PRACTICES AMONG SELECTED MEDICAL TOURISM OPERATORS IN MALAYSIA

SEMINAR ANTARABANGSA MUAMALAT, EKONOMI DAN KEWANGAN ISLAM

2014 PROCEEDING NON-INDEX CO-AUTHOR

79. SHARIAH COMPLIANT PRACTICES AMONG SELECTED MEDICAL TOURISM PROVIDERS IN MALAYSIA

3RD INTERNATIONAL CONFERENCE ON ACCOUNTING, BUSINESS AND ECONOMICS 2014

2014 PROCEEDING NON-INDEX CO-AUTHOR

80. RESPONSE OF MALAYSIA''S PALM OIL EXPORT TO DOMESTIC AND FOREIGN MACROECONOMIC SHOCKS

PERSIDANGAN KEBANGSAAN EKONOMI MALAYSIA(PERKEM) 2014

2014 PROCEEDING NON-INDEX CO-AUTHOR

81. THE BITTER SWEET SUGAR SUBSIDY

INTERNATIONAL CASE STUDY CONFERENCE

2014 PROCEEDING NON-INDEX CO-AUTHOR

82. EFFECT OF HEALTH ON ECONOMIC DEVELOPMENT: EVIDENCE AMONG OIC HIGH-INCOME ECONOMIES

PERSIDANGAN KEBANGSAAN EKONOMI MALAYSIA 2014

2014 PROCEEDING NON-INDEX MAIN AUTHOR

83. PUSH AND PULL FACTORS INFLUENCING WAQIFS TO CONTRIBUTE CASH WAQF TO WAQF INSTITUTIONS IN MALAYSIA

WORLD UNIVERSITIES' ISLAMIC PHILANTHROPY CONFERENCE 2013

2013 PROCEEDING NON-INDEX CO-AUTHOR

84. ENTREPRENEURIAL CLIENT-CENTRED LEARNING: STATE-OF-THE-ART OF THE USE OF CASE AS A TEACHING ANDAGOGY IN MALAYSIA

KMITL-AGBA GLOBAL CONFERENCE 2013

2013 PROCEEDING NON-INDEX CO-AUTHOR

85. OUT OF POCKET ORAL CARE EXPENDITURE IN MALAYSIA: AN EQUITY ANALYSIS

HEALTH SYSTEM REFORM IN ASIA: EQUITY, GOVERNANCE AND SOCIAL IMPACT

2013 PROCEEDING NON-INDEX CO-AUTHOR

86. PERANAN ZAKAT PERUBATAN DALAM MENINGKATKAN KUALITI KEHIDUPAN ASNAF FAKIR DAN MISKIN: SATU TINJAUAN AWAL

THE 5TH ISLAMIC ECONOMIC SYSTEM CONFERENCE (IECONS 2013)

2013 PROCEEDING NON-INDEX MAIN AUTHOR

87. HEALTH CARE UTILISATION AMONG THE ELDERLY IN MALAYSIA: DOES SOCIOECONOMIC STATUS MATTERS?

THE 8TH MALAYSIAN NATIONAL ECONOMIC CONFERENCE (PERKEM VIII)

2013 PROCEEDING NON-INDEX MAIN AUTHOR

88. GENDER DIFFERENCES IN HEALTH CARE UTILISATION: EVIDENCE FROM MALAYSIA

HEALTH SYSTEM REFORM IN ASIA: EQUITY, GOVERNANCE AND SOCIAL IMPACT

2013 PROCEEDING NON-INDEX MAIN AUTHOR

PUBLICATION

89. PUSH AND PULL FACTORS INFLUENCING WAQIFS TO CONTRIBUTE CASH WAQF TO WAQF INSTITUTIONS IN MALAYSIA

ISLAMIC PHILANTHROPY FOR UMMAH EXCELLENT

2013 CHAPTER IN BOOK CO-AUTHOR

90. ECONOMIC FORCES AND THE SUKUK MARKET

PROCEDIA SOCIAL AND BEHAVIORAL SCIENCES

2012 JOURNAL WOS CO-AUTHOR

91. MORAL HAZARD AND THE IMPACT OF PRIVATE HEALTH INSURANCE ON THE UTILISATION OF HEALTH CARE IN MALAYSIA

JURNAL EKONOMI MALAYSIA

2012 JOURNAL WOS MAIN AUTHOR

92. INVESTIGATING INVESTOR LOSSES IN SUKUK DEFAULT RESTRUCTURING: A CASE STUDY ON DEFAULTED SUKUK MARKET IN MALAYSIA

5TH ISLAMIC BANKING, ACCOUNTING AND FINANCE CONFERENCE 2012 (IBAF2012)

2012 PROCEEDING NON-INDEX CO-AUTHOR

93. MACROECONOMIC INFLUENCES AND MARKET RESPONSES TO SUKUK ANNOUNCEMENT IN MALAYSIA

INTERNATIONAL CONFERENCE ON ISLAMIC ECONOMY AND BUSINESS 2012 (ICIEB 2012)

2012 PROCEEDING NON-INDEX CO-AUTHOR

94. THE REAL EFFECT OF GOVERNMENT DEBT: EVIDENCE FROM THE MALAYSIAN ECONOMY

INTERNATIONAL CONFERENCE ON MANAGEMENT, ECONOMICS AND FINANCE (ICMEF 2012)

2012 PROCEEDING NON-INDEX CO-AUTHOR

95. DEBT-GROWTH NEXUS: DOES ECONOMIC FREEDOM MATTER?

2ND INTERNATIONAL CONFERENCE ON ACCOUNTING, BUSINESS AND ECONOMICS 2012 (ICABEC 2012)

2012 PROCEEDING NON-INDEX CO-AUTHOR

96. ECONOMIC FORCES AND THE SUKUK MARKET

INTERNATIONAL CONGRESS ON INTERDISCIPLINARY BUSINESS AND SOCIAL SCIENCE 2012 (ICIBSOS2012)

2012 PROCEEDING NON-INDEX CO-AUTHOR

97. MORAL HAZARD AND THE IMPACT OF PRIVATE HEALTH INSURANCE ON THE UTILISATION OF HEALTH CARE IN MALAYSIA

PERSIDANGAN KEBANGSAAN EKONOMI MALAYSIA (PERKEM) 2012

2012 PROCEEDING NON-INDEX MAIN AUTHOR

98. SHOULD SUKUK GET A HAIR CUT?

INTEGRATED MUAMALAT CASE STUDIES

2012 CHAPTER IN BOOK CO-AUTHOR

99. TOT FOR MASTERS TRAINERS IN CASE TEACHING (COMPETENCY LEVEL 2)

TOT FOR MASTERS TRAINERS IN CASE TEACHING (COMPETENCY LEVEL 2)

2012 CHAPTER IN BOOK CO-AUTHOR

PUBLICATION

100. INSURING HEALTH

INTEGRATED MUAMALAT CASE STUDIES

2012 | CHAPTER IN BOOK | MAIN AUTHOR

101. TOT FOR MASTERS TRAINERS IN CASE TEACHING (COMPETENCY LEVEL 2)

TOT FOR MASTERS TRAINERS IN CASE TEACHING (COMPETENCY LEVEL 2)

2012 | CHAPTER IN BOOK | CO-AUTHOR

102. EXCHANGE RATE PASS-THROUGH DETERMINANTS AND TRADE IMPLICATION FOR MALAYSIA AND OIC COUNTRIES

THE 4TH ISLAMIC ECONOMIC SYSTEM CONFERENCE (IECONS 2011)

2011 | PROCEEDING | NON-INDEX | CO-AUTHOR

103. ZAKAT MANAGEMENT IN MALAYSIA: THE WAY FORWARD

LANGKAWI INTERNATIONAL FINANCE AND ECONOMICS CONFERENCE (LIFE 3)

2011 | PROCEEDING | NON-INDEX | CO-AUTHOR

104. SOCIOECONOMIC AND GENDER DIFFERENCES IN ACCESS TO HEALTH CARE IN MALAYSIA: A NON-LINEAR DECOMPOSITION APPROACH

MALAYSIA-INDONESIA INTERNATIONAL CONFERENCE ON ECONOMICS, MANAGEMENT AND ACCOUNTING 2011 (MIICEMA 2011)

2011 | PROCEEDING | NON-INDEX | MAIN AUTHOR

105. PRIVATE HEALTH INSURANCE IN MALAYSIA: CONTRIBUTING FACTORS AND ITS IMPACT ON THE UTILISATION OF HEALTH CARE

2ND ANNUAL HEALTH CONFERENCE GLOBAL HEALTHCARE: DIFFERING PERSPECTIVES AND DIMENSIONS IN HEALTHCARE

2011 | PROCEEDING | NON-INDEX | MAIN AUTHOR

106. WHAT DOES A COMPREHENSIVE HEALTH TAKAFUL COVER?

WORKSHOP ON ISLAMIC ECONOMICS AND FINANCE: CASE STUDIES IN ISLAMIC ECONOMICS AND FINANCE

2011 | PROCEEDING | NON-INDEX | MAIN AUTHOR

107. PROCEEDING OF THE 4TH ISLAMIC ECONOMIC SYSTEM CONFERENCE 2011 (IECONS 2011)

2011 | BOOK | EDITOR

108. MODULE 6: SURVEY RESEARCH METHODOLOGY

MODULE RESEARCH METHODOLOGY - AEU

2011 | CHAPTER IN BOOK | MAIN AUTHOR

109. MODULE 7: INSTRUMENTATION

MODULE RESEARCH METHODOLOGY - AEU

2011 | CHAPTER IN BOOK | CO-AUTHOR

110. EMPLOYABILITY OF ISLAMIC STUDIES GRADUATES IN MALAYSIA

2007 | BOOK | CO-AUTHOR

PUBLICATION

111. EXCHANGE RATE VOLATILITY AND TRADE FLOWS AMONG ASEAN-4 COUNTRIES

JOURNAL OF BUSINESS AND POLICY RESEARCH

2006 JOURNAL WOS CO-AUTHOR

112. THE RELATIONSHIP BETWEEN CONSUMER PRICE INDEX (CPI) AND PRODUCER PRICE INDEX (PPI): EMPIRICAL EVIDENCE IN MALAYSIA

MALAYSIAN JOURNAL OF CONSUMER AND FAMILY ECONOMICS

2006 JOURNAL WOS CO-AUTHOR

113. NILAI-NILAI ETIKA DAN AKHLAK DALAM PEMBANGUNAN EKONOMI SEIMBANG DAN KOMPREHENSIF: CONTOH PADA ZAMAN RASULULLAH SAW

ISLAM HADHARI DAN KEHIDUPAN

2006 CHAPTER IN BOOK MAIN AUTHOR

114. ISLAMIC UNIT TRUSTS AS ETHICAL FUNDS IN MALAYSIA

JOURNAL OF MUAMALAT AND ISLAMIC FINANCE RESEARCH

2005 JOURNAL WOS MAIN AUTHOR

115. FINANCIAL SECTOR DEVELOPMENT, GOVERNMENT SIZE, TRADE OPENESS AND ECONOMIC GROWTH: AN EMPIRICAL ANALYSIS IN ASEAN-4 COUNTRIES

JURNAL EKONOMI PEMBANGUNAN

2005 JOURNAL WOS CO-AUTHOR

116. RESEARCH IN ISLAMIC ECONOMICS AND FINANCE IN MALAYSIA: A REVIEW

JOURNAL OF MUAMALAT AND ISLAMIC FINANCE RESEARCH

2004 JOURNAL WOS CO-AUTHOR

117. THE PERFORMANCE OF ISLAMIC UNIT TRUSTS IN MALAYSIA: DOES PERSISTENCE EXIST?

JOURNAL OF MUAMALAT AND ISLAMIC FINANCE RESEARCH

2004 JOURNAL WOS CO-AUTHOR

118. PENGARUH FAKTOR KEWANGAN TERHADAP PRESTASI SEKTOR PERTANIAN DI MALAYSIA

LIBERALISASI PERDAGANGAN DAN SEKTOR PERTANIAN MALAYSIA

2003 CHAPTER IN BOOK CO-AUTHOR

119. LABUAN INTERNATIONAL OFFSHORE FINANCIAL CENTER (LABUAN IOFC): PERFORMANCE, CHALLENGES AND PROSPECTS

ULUM ISLAMIYYAH

2002 JOURNAL WOS CO-AUTHOR

CONSULTATION

1. STUDY ON RESTRUCTURING OF MALAYSIAN PALM OIL TAXATION SYSTEM

MALAYSIAN PALM OIL BOARD (MPOB)

2023 NATIONAL

CONSULTATION

2. DEVELOPING A SUITABLE TAKAFUL PRODUCT FOR PEOPLE WITH DIABETES

FWD TAKAFUL

2020 NATIONAL

AWARDS/RECOGNITION

1. STAF CONTOH BULANAN FEM (MEI 2025)

2025 UNIVERSITY

2. ADDRESSING HEALTHCARE FINANCING GAPS THROUGH ISLAMIC SOCIAL FINANCE: A QUALITATIVE STUDY OF WAQF-BASED DIALYSIS FUNDING IN MALAYSIA

The 24th Malaysia-Indonesia International Conference on Economics, Management, and Accounting (MIICE

2025 ANTARABANGSA BRONZE

3. ANUGERAH KECEMERLANGAN STAF

2024 UNIVERSITY

4. ACADEMIC ADVISOR

PANEL PENILAI SKIM GERAN FUNDAMENTAL (FRGS) KPT 2024

2024 UNIVERSITY

5. ACADEMIC ADVISOR

FAKULTI EKONOMI DAN MUAMALAT

2024 OTHERS

6. ANEGERAH KECEMERLANGAN STAF 2022

2023 UNIVERSITY

7. ANUGERAH PERKHIDMATAN CEMERLANG USIM 2022

2023 UNIVERSITY

8. ACADEMIC ADVISOR

PENASIHAT AKADEMIK - UNIVERSITI KEBANGSAAN MALAYSIA

2023 UNIVERSITY

9. ADJUNCT PROFESSOR

UNIVERSITAS AIRLANGGA INDONESIA

2023 INTERNATIONAL

10. ACADEMIC ADVISOR

PENILAI GERAN PENYELIDIKAN FUNDAMENTAL FEM

2023 UNIVERSITY

AWARDS/RECOGNITION

11. ACADEMIC ADVISOR

PANEL PENILAI GERAN PENYELIDIKAN FUNDAMENTAL (FRGS) USIM

2023 UNIVERSITY

12. ANUGERAH KUALITI PENERBITAN BUKU KARYA SUNTINGAN

2022 OTHERS

13. ANUGERAH KECEMERLANGAN STAF

2021 OTHERS

14. SIJIL PENGHARGAAN (MARKAH PURATA ENILAI 95% DAN KE ATAS)

2021 OTHERS

15. ACADEMIC ADVISOR

PANEL PENILAI GERAN PENYELIDIKAN USIM 2022

2021 UNIVERSITY

16. ACADEMIC ADVISOR

PANEL PENILAI LAPORAN AKHIR PENYELIDIKAN

2021 UNIVERSITY

17. ACADEMIC ADVISOR

PANEL PENILAI PERMOHONAN GERAN PENYELIDIKAN KHAS PASCA COVID-19 (2020) (KPT)

2020 UNIVERSITY

18. ACADEMIC ADVISOR

THE 9TH ISLAMIC BANKING, ACCOUNTING AND FINANCE INTERNATIONAL CONFERENCE 2020

2020 INTERNATIONAL

19. ACADEMIC ADVISOR

PANEL PENILAI GERAN PENYELIDIKAN USIM

2020 UNIVERSITY

20. ACADEMIC ADVISOR

PANEL PENILAI GERAN PENYELIDIKAN USIM

2020 UNIVERSITY

21. ACADEMIC ADVISOR

PANEL PENILAI GERAN PENYELIDIKAN USIM (DR KHAIRIL FAIZAL KHAIRI)

2020 UNIVERSITY

22. ANUGERAH PERKHIDMATAN CEMERLANG 2018

2019 UNIVERSITY

AWARDS/RECOGNITION

23. ACADEMIC ADVISOR

UNIVERSITAS TRISAKTI INDONESIA

2019 UNIVERSITY

24. THE ECONOMICS OF SUKUK : LEARNING SUKUK THROUGH A WORDOKU GAME (SUKUDOMICS)

INTERNATIONAL SCIENCE AND SOCIAL SCIENCE INNOVATION COMPETITION (i-SIC 2019)

2019 ANTARABANGSA GOLD

25. ANUGERAH PERKHIDMATAN SETIA USIM

2018 UNIVERSITY

26. BEST PAPER AWARD ICONIGS 2015

2015 INTERNATIONAL

27. BEST PAPER AWARD IECONS 2015

2015 INTERNATIONAL

28. STRUCTURAL SPECIFICATIONS FOR ESTIMATING THE INTERNAL FACTORS INFLUENCING INTENTION TO CONTRIBUTE CASH WAQF INCULCULATING THE ISLAMIC PHILANTROPHY

International Conference on Islamic Economics, Governance & Social Enterprise (iconigs) 2015

2015 ANTARABANGSA BEST PAPER AWARD

29. THE ESTABLISHMENT OF ISLAMIC WAQF BANK MODEL FOR FINANCING IN EDUCATION

ISLAMIC ECONOMIC SYSTEM CONFERENCE 2015 (IECONS 2015)

2015 ANTARABANGSA BEST PAPER AWARD

30. ANALISIS TAHAP KEPUASAN PENERIMA BANTUAN ZAKAT PERUBATAN DAN FAKTOR MEMPENGARUHI KUALITI KESIHATAN

ISLAMIC ECONOMIC SYSTEM CONFERENCE 2015 (IECONS 2015)

2015 ANTARABANGSA BEST PAPER AWARD

31. BEST PAPER AWARD ICSC 2014

2014 INTERNATIONAL

32. BEST PAPER AWARD IBAF 2014 (SECOND PRIZE)

2014 NATIONAL

33. THE BITTER SWEET SUGAR SUBSIDY

INTERNATIONAL CASE STUDY CONFERENCE (ICSC) 2014

2014 ANTARABANGSA BEST PAPER AWARD

34. HOUSEHOLD AND GOVERNMENT FINAL CONSUMPTION EXPENDITURE IN SUKUK ISSUING OIC MEMBER COUNTRIES

THE 6TH ISLAMIC BANKING , ACCOUNTING & FINANCE CONFERENCE (iBAF)

2014 KEBANGSAAN GOLD

AWARDS/RECOGNITION

35. ANUGERAH PERKHIDMATAN CEMERLANG

2013 UNIVERSITY

36. METODOLOGY OF GENERATIVE GRAMMAR AND TRANSFORMATIONAL

PECIPTA INTERNATIONAL CONFERENCE & EXPOSITION ON INVENTION OF INSTITUTIONS OF HIGHER LEARNING

2013 ANTARABANGSA SILVER