

PROF. MADYA DR. ZURINA BINTI KEFELI@ ZULKEFLI

PENSYARAH UNIVERSITI DS14

CONTACT

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06-7986401

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FACULTY
Fakulti Ekonomi Dan Muamalat

SUPERVISION

	COMPLETED	ONGOING
PhD	5	7
Master	2	0

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

2. **BACK-TO-SCHOOL BUDGET BUSTER FOR CANGGIH**
   2016 | GERAN KPT | COMPLETED | MAIN RESEARCHER

3. **EVIDENCE ON THE RELATIONSHIP BETWEEN HEALTH AND ECONOMIC GROWTH: A COMPARISON AMONG OIC COUNTRIES**
   2014 | GERAN PENYELIDIKAN INDUSTRI | COMPLETED | MAIN RESEARCHER

4. **MODEL ZAKAT PERUBATAN DALAM MENINGKATKAN KUALITI KEHIDUPAN ASNAF FAKIR DAN MISKIN**
   2013 | GERAN KPT | COMPLETED | MAIN RESEARCHER

5. **DEVELOPMENT OF COST MODELING FOR ORAL HEALTH CARE**
   2011 | GERAN PENYELIDIKAN FUNDAMENTAL | COMPLETED | MAIN RESEARCHER

PUBLICATION

1. 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

2. 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

3. 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

4. KAJIAN PENSTRUKTURAN SEMULA SISTEM PERCUKAIAN MINYAK SAWIT MALAYSIA

2025 POLICY

5. 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

6. 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

7. 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

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

2021 BOOK MAIN AUTHOR

9. 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

10. 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

PUBLICATION

11. 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

12. 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

13. THE BITTER SWEET SUGAR SUBSIDY

INTEGRATED MUAMALAT CASE STUDY VOL II

2017 CHAPTER IN BOOK MAIN AUTHOR

14. 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

15. KETERLIBATAN BELIA DALAM INDUSTRI PELANCONGAN

MEMPERKASA NEGARA MELALUI BELIA HOLISTIK

2016 CHAPTER IN BOOK MAIN AUTHOR

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

INTERNATIONAL JOURNAL OF MANAGEMENT STUDIES

2015 JOURNAL OTHER DATABASE MAIN AUTHOR

17. 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

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

PERSIDANGAN KEBANGSAAN EKONOMI MALAYSIA 2014

2014 PROCEEDING NON-INDEX MAIN AUTHOR

19. 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

20. 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

21. 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

22. 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

23. 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

24. INSURING HEALTH

INTEGRATED MUAMALAT CASE STUDIES

2012 CHAPTER IN BOOK MAIN AUTHOR

25. 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

26. 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

27. 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

28. MODULE 6: SURVEY RESEARCH METHODOLOGY

MODULE RESEARCH METHODOLOGY - AEU

2011 CHAPTER IN BOOK MAIN AUTHOR

29. 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

30. ISLAMIC UNIT TRUSTS AS ETHICAL FUNDS IN MALAYSIA

JOURNAL OF MUAMALAT AND ISLAMIC FINANCE RESEARCH

2005 JOURNAL WOS MAIN AUTHOR

CONSULTATION

1. STUDY ON RESTRUCTURING OF MALAYSIAN PALM OIL TAXATION SYSTEM

MALAYSIAN PALM OIL BOARD (MPOB)

2023 NATIONAL

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