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Faculty: Fakulti Ekonomi
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SUPERVISION

PhD - Completed: 3, Ongoing: 1

Master - Completed: 0,
Ongoing: 1

AREAS OF EXPERTISE

Islamic Finance

Islamic Social Finance

Islamic Capital Market

ACADEMIC QUALIFICATION

PhD in Finance And Banking (2015)

Master in Business Administration (2000)

Bachelor in Business Administration (1997)

RESEARCH

**1. FAKTOR-FAKTOR YANG MEMPENGARUHI PERANCANGAN
PERSARAAN DI KALANGAN INDIVIDU BERUMUR 50 TAHUN
KE ATAS DI MALAYSIA**

2025

BIDUNI MIZANNIYAH

ON GOING

MAIN RESEARCHER

**2. FACTORS AFFECTING SUKUK RATING AND YIELD:
TOWARDS MAQASID SHARIAH APPROACH ON CORPORATE
SUKUK STRUCTURES IN MALAYSIA AND INDONESIA**

2024

GERAN SEPADAN ANTARABANGSA

ON GOING

CO-RESEARCHER

**3. INOVASI DALAM PENYUSUNAN DAN PENDIGITALAN
ARTIKEL PROSIDING IBAF**

2024

GERAN PENYELIDIKAN PUSAT TANGGUNGJAWAB (PTJ)

ON GOING

MAIN RESEARCHER

**4. MEASURING ISLAMIC FINANCIAL LITERACY AMONG EARLY
ADULTS: A FIELD STUDY IN UNIVERSITI SAINS ISLAM
MALAYSIA**

2023

BIDUNI MIZANNIYAH

ON GOING

MAIN RESEARCHER

5. FINANCIAL LITERACY E-MODUL DEVELOPMENT FOR
MICRO BUSINESSES ENTREPRENEUR: FROM FINANCIAL
INCLUSION TO SOCIAL INCLUSION

2021 GERAN PENYELIDIKAN FLAGSHIP COMPLETED CO-RESEARCHER

RESEARCH

6. MODUL DAKWAH MUAMALAT (ACTION RESEARCH)

2020 GERAN ANTARABANGSA COMPLETED CO-RESEARCHER

7. CREATING SUSTAINABLE LIVELIHOOD OPPORTUNITIES FOR THE B10 COMMUNITIES THROUGH ISLAMIC MICROFINANCE PRODUCTS AND SERVICES - A STUDY IN BALING AND SIK KEDAH

2020 GERAN PENYELIDIKAN INDUSTRI COMPLETED MAIN RESEARCHER

8. CREDIT RISK MANAGEMENT AND TRADE FINANCING : NEED ANALYSIS AND UTILIZATION AMONG SMALL AND MEDIUM ENTERPRISES (SME'S) IN MALAYSIA

2019 GERAN PENYELIDIKAN INDUSTRI COMPLETED CO-RESEARCHER

9. DEVELOPMENT OF SOCIAL PERFORMANCE MEASUREMENT IN ISLAMIC MICROFINANCE PROGRAMS IN MALAYSIA

2019 GERAN PENYELIDIKAN INDUSTRI COMPLETED MAIN RESEARCHER

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

2018 GERAN PENYELIDIKAN INDUSTRI COMPLETED MAIN RESEARCHER

11. BACK-TO-SCHOOL BUDGET BUSTER FOR CANGGIH

2016 GERAN KPT COMPLETED CO-RESEARCHER

12. INDEKS SYARIAH EKONOMI (FASA 2)

2016 GERAN PENYELIDIKAN AGENSI KERAJAAN COMPLETED CO-RESEARCHER

13. DETERMINANTS OF ISLAMIC BANK'S PROFIT MARGIN AND ITS PRICING PRACTICES: CAN COMPARATIVE ADVANTAGE EXPLAIN THE GROWTH?

2015 GERAN KPT COMPLETED CO-RESEARCHER

14. INDEKS SYARIAH EKONOMI

2015 GERAN PENYELIDIKAN AGENSI KERAJAAN COMPLETED CO-RESEARCHER

15. THE STUDY OF GOVERNANCE MECHANISMS ON SUSTAINABILITY AND OUTREACH OF MICROFINANCE INSTITUTIONS (MFIS) IN KLANG VALLEY

2015 GERAN PENYELIDIKAN PENTADBIR COMPLETED MAIN RESEARCHER

16. SUBSTITUTION EFFECT IN MALAYSIA DUAL BANK BANKING SYSTEM

2014 GERAN PENYELIDIKAN INDUSTRI COMPLETED CO-RESEARCHER

17. DETERMINANTS OF MONEY FLOW INTO ISLAMIC MANAGED FUNDS

2013 GERAN PENYELIDIKAN JANGKA PENDEK COMPLETED CO-RESEARCHER

18. AMALAN DAN PEMBANGUNAN WAKAF DI WILAYAH PEMBANGUNAN ISKANDAR (WPI) JOHOR

2008 GERAN KPT COMPLETED CO-RESEARCHER

19. PERFORMANCE OF BUSINESS ZAKAT COLLECTION IN MALAYSIA-AN EXPLORATORY STUDY

2007 GERAN PENYELIDIKAN FUNDAMENTAL COMPLETED CO-RESEARCHER

20. BRAND AWARENESS AMONG CONSUMERS IN MALAYSIA: A STUDY ON HALAL BRANDING

2006 GERAN PENYELIDIKAN FUNDAMENTAL COMPLETED CO-RESEARCHER

21. EVALUATION OF THE AMANAH IKHTIAR MALAYSIA PROGRAMS FOR POVERTY ALLEVIATION: A CASE OF RURAL AREAS IN TERENGGANU

2005 GERAN PENYELIDIKAN FUNDAMENTAL COMPLETED MAIN RESEARCHER

PUBLICATION

1. 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

2. FINTECH AND ISLAMIC CAPITAL MARKET: THE OPPORTUNITIES AND CHALLENGES

INTERNATIONAL SEMINAR ON ISLAM AND SCIENCE (SAIS 2025)

2025 PROCEEDING OTHER DATABASE MAIN AUTHOR

3. 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

4. LITERASI KEWANGAN UNTUK USAHAWAN PERNIAGAAN MIKRO: DARI INKLUSIF KEWANGAN KEPADA INKLUSIF SOSIAL

2025 BOOK

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

JURNAL SAINS INSANI

2024 JOURNAL INDEX BY MYCITE 2019 CORRESPONDING AUTHOR

6. DIGITAL FINANCIAL INCLUSION: A PATHWAY TO POVERTY ALLEVIATION IN DEVELOPING COUNTRIES

10TH INTERNATIONAL CONFERENCE OF ISLAMIC ECONOMICS AND BUSINESS (ICONIES) 2024

2024 PROCEEDING NON-INDEX MAIN AUTHOR

7. FACTORS INFLUENCING THE ADOPTION OF DIGITAL FINANCE AMONG MICROENTREPRENEURS

THE 11TH ISLAMIC BANKING, ACCOUNTING & FINANCE INTERNATIONAL CONFERENCE (IBAF 2024)

2024 PROCEEDING NON-INDEX MAIN AUTHOR

8. HUTANG BAIK HUTANG JAHAT

PANDUAN AMALAN UNTUK PEMERKASAAN INDUSTRI MAKANAN MIKRO

2024 CHAPTER IN BOOK MAIN AUTHOR

9. ASAS KEWANGAN PERNIAGAAN

PANDUAN AMALAN UNTUK PEMERKASAAN INDUSTRI MAKANAN MIKRO

2024 CHAPTER IN BOOK MAIN AUTHOR

10. PENGENALAN TERHADAP PERISIAN PERAKAUNAN

PANDUAN AMALAN UNTUK PEMERKASAAN INDUSTRI MAKANAN MIKRO

2024 CHAPTER IN BOOK MAIN AUTHOR

11. A DESCRIPTIVE ANALYSIS OF CORPORATE GOVERNANCE MECHANISMS AND EARNINGS MANAGEMENT IN PALESTINE

JOURNAL OF ACCOUNTING AND INVESTMENT

2023 JOURNAL OTHER DATABASE CO-AUTHOR

12. CREATING SUSTAINABLE LIVELIHOOD OPPORTUNITIES FOR THE B20 COMMUNITIES THROUGH ISLAMIC MICROFINANCE PRODUCTS AND SERVICES

LABUAN BULLETIN OF INTERNATIONAL BUSINESS & FINANCE

2023 JOURNAL OTHER DATABASE CO-AUTHOR

13. FINANCIAL LITERACY ISSUES AMONG MICRO BUSINESSES ENTREPRENEURS: FROM THE PERSPECTIVES OF FUNDING PROVIDERS

4TH INTERNATIONAL ISLAMIC FINANCE AND ACCOUNTING CONFERENCE

2023 PROCEEDING NON-INDEX CO-AUTHOR

PUBLICATION

14. FAKTOR-FAKTOR YANG MEMPENGARUHI LITERASI KEWANGAN ISLAM: SATU TINJAUAN AWAL

SEMINAR ANTARABANGSA ISLAM DAN SAINS 2023 (SAIS 2023)

2023 PROCEEDING NON-INDEX MAIN AUTHOR

15. ENHANCING GRADUATE EMPLOYABILITY IN THE MALAYSIAN CAPITAL MARKET

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

2023 PROCEEDING NON-INDEX CO-AUTHOR

16. ISLAMIC BANKING AND FINANCE: PROSPECTS, RISKS AND CHALLENGES IN FINTECH ERA

2023 BOOK EDITOR

17. SOCIAL PERFORMANCE IN MICROFINANCE PROGRAMMES: A REVIEW OF LITERATURE

ISLAMIC BANKING AND FINANCE: PROSPECTS, RISKS, AND CHALLENGES IN FINTECH ERA

2023 CHAPTER IN BOOK MAIN AUTHOR

18. A STUDY OF THE RELATIONSHIP BETWEEN TYPES OF BUSINESS, CREDIT RISK AWARENESS AND PREPARATION OF FINANCIAL STATEMENT AMONG SMES IN MALAYSIA

ISLAMIC BANKING AND FINANCE: PROSPECTS, RISKS, AND CHALLENGES IN FINTECH ERA

2023 CHAPTER IN BOOK CO-AUTHOR

19. CONCEPTUALIZING THE EFFECTS OF BOARD OF DIRECTORS CHARACTERISTICS ON EARNINGS MANAGEMENT

EXPLORE BUSINESS, TECHNOLOGY OPPORTUNITIES AND CHALLENGES AFTER THE COVID-19 PANDEMIC

2023 CHAPTER IN BOOK CO-AUTHOR

20. THE IMPLEMENTATION OF ISLAMIC MICROFINANCING FOR POVERTY ERADICATION IN MALAYSIA

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

2023 CHAPTER IN BOOK MAIN AUTHOR

21. 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

22. FINANCIAL LITERACY MODULE FOR MICRO BUSINESSES ENTREPRENEUR: SYSTEMATIC LITERATURE REVIEW

INTERNATIONAL JOURNAL OF ACADEMIC RESEARCH IN ACCOUNTING FINANCE AND MANAGEMENT SCIENCES

2022 JOURNAL ERA CO-AUTHOR

23. CONCEPTUALIZING THE EFFECT OF POLITICAL INSTABILITY TOWARDS AUDIT COMMITTEE EFFECTIVENESS AND EARNINGS MANAGEMENT

INTERNATIONAL JOURNAL OF BUSINESS ETHICS AND GOVERNANCE

2022 JOURNAL OTHER DATABASE CO-AUTHOR

24. A SYSTEMATICAL REVIEW OF READINESS FOR CHANGE OF HUMAN AND ORGANIZATION RESOURCES A CASE STUDY IN HEALTH ORGANIZATION

JURNAL MEDICOETICOLEGAL DAN MANAJEMEN RUMAH SAKIT (JMMR)

2022 JOURNAL OTHER DATABASE CO-AUTHOR

25. SISTEM LATIHAN, PEMENTORAN, DAN PEMANTAUAN BERSEPADU KEUSAHAWANAN

INNOVATION, PRODUCT LAUNCHING, AND ENTREPRENEURSHIP (INNOPLN) 2022

2022 PROCEEDING NON-INDEX CO-AUTHOR

26. THE DETERMINANTS THAT INFLUENCE MOBILE PAYMENT ADOPTION: A SYSTEMATIC LITERATURE REVIEW

THE 10TH ISLAMIC BANKING, ACCOUNTING, AND FINANCE INTERNATIONAL CONFERENCE (IBAF2022)

2022 PROCEEDING NON-INDEX CO-AUTHOR

PUBLICATION

27. E-PROCEEDINGS THE 10TH ISLAMIC BANKING, ACCOUNTING AND FINANCE INTERNATIONAL CONFERENCE (IBAF 2022)

THE 10TH ISLAMIC BANKING, ACCOUNTING AND FINANCE INTERNATIONAL CONFERENCE (IBAF 2022)

2022 PROCEEDING NON-INDEX CO-EDITOR

28. E-PROCEEDINGS OF THE 10TH ISLAMIC BANKING, ACCOUNTING, AND FINANCE INTERNATIONAL CONFERENCE 2022 (IBAF2022)

2022 BOOK CHIEF EDITOR

29. E-PROCEEDINGS THE 10TH ISLAMIC BANKING, ACCOUNTING AND FINANCE INTERNATIONAL CONFERENCE 2022 (IBAF2022): FUTURE-PROOFING FOR BUSINESS EXCELLENCE THROUGH ISLAMIC BANKING, ACCOUNTING AND FINANCE

2022 BOOK

30. ISLAMIC BANKING AND CONVENTIONAL BANKING: A COMPARATIVE APPROACH

2022 BOOK

31. THE IMPACT OF ZAKAT DISTRIBUTION

ISLAMIC PHILANTHROPY: EXPLORING ZAKAT, WAQF, AND SADAQAH IN ISLAMIC FINANCE AND ECONOMICS

2022 CHAPTER IN BOOK MAIN AUTHOR

32. EMPLOYERS' PERCEPTIONS OF THE EMPLOYABILITY SKILLS OF ISLAMIC BUSINESS ADMINISTRATION GRADUATES IN UNIVERSITI SAINS ISLAM MALAYSIA.

INTERNATIONAL JOURNAL OF ISLAMIC ECONOMICS AND FINANCE RESEARCH (IJIEFER)

2021 JOURNAL OTHER DATABASE MAIN AUTHOR / CONTACT PERSON IN USIM

33. THE IMPACT OF CORPORATE GOVERNANCE ON EARNINGS MANAGEMENT IN PALESTINE: THE MODERATING EFFECTS OF POLITICAL INSTABILITY

JOURNAL OF INFORMATION TECHNOLOGY MANAGEMENT

2021 JOURNAL ERA MAIN AUTHOR / CONTACT PERSON IN USIM

34. THE ROLE OF ISLAMIC MICROFINANCE IN UPLIFTING B20 COMMUNITIES IN MALAYSIA IN THE COVID-19 PANDEMIC

ULUM ISLAMIYYAH JOURNAL

2021 JOURNAL ERA MAIN AUTHOR / CONTACT PERSON IN USIM

35. EMPLOYERS' PERCEPTIONS OF THE EMPLOYABILITY SKILLS OF ISLAMIC BUSINESS ADMINISTRATION GRADUATES IN UNIVERSITI SAINS ISLAM MALAYSIA

INTERNATIONAL CONFERENCE ON ECONOMICS, ENTREPRENEURSHIP, AND MANAGEMENT 2021 (ICEEM2021)

2021 PROCEEDING NON-INDEX MAIN AUTHOR

36. THE IMPLEMENTATION OF ISLAMIC MICROFINANCING FOR POVERTY ALLEVIATION IN MALAYSIA

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

2021 PROCEEDING NON-INDEX MAIN AUTHOR

37. CREDIT ASSESSMENT OF MICROFINANCING AMONG ASNAF: CHALLENGES AND SOLUTIONS

2ND KEDAH INTERNATIONAL ZAKAT CONFERENCE 2021 (I-KEIZAC 2021)

2021 PROCEEDING NON-INDEX CO-AUTHOR

38. B40 SINGLE MOTHER MICRO ENTREPRENEUR EMPOWERMENT PROGRAM THROUGH ONLINE TRAINING AND MONITORING

CARNIVAL OF RESEARCH AND INNOVATION (CRI2021) VIRTUAL INTERNATIONAL EDITION

2021 PROCEEDING NON-INDEX CO-AUTHOR

39. PANDUAN PRAKTIKAL USAHAWAN MIKRO MASA KINI: SIRI 2

2021 BOOK EDITOR

PUBLICATION

40. PANDUAN PRAKTIKAL USAHAWAN MIKRO MASA KINI: SIRI 1

2021 BOOK EDITOR

41. HUTANG BAIK, HUTANG JAHAT

PANDUAN PRAKTIKAL USAHAWAN MIKRO MASA KINI: SIRI 1

2021 CHAPTER IN BOOK MAIN AUTHOR

42. ASAS KEWANGAN

PANDUAN PRAKTIKAL USAHAWAN MIKRO MASA KINI: SIRI 2

2021 CHAPTER IN BOOK MAIN AUTHOR

43. THE POTENTIAL OF ISLAMIC MICROFINANCE IN UPLIFTING B20 COMMUNITIES IN MALAYSIA: A REVIEW OF LITERATURE

ALBUKHARY SOCIAL BUSINESS JOURNAL

2020 JOURNAL OTHER DATABASE CORRESPONDING AUTHOR

44. COVID-19 PANDEMIC: THE ROLE OF ISLAMIC MICROFINANCE IN UPLIFTING B20 COMMUNITIES IN MALAYSIA

SEMINAR ANTARABANGSA ISLAM DAN SAINS (SAIS 2020)

2020 PROCEEDING NON-INDEX MAIN AUTHOR

45. SHARIA COMPLIANT OF CROWDFUNDING THROUGH THE FINANCING PLATFORMS IN SMALL MEDIUM ENTERPRISES (SME)

3RD UUM INTERNATIONAL ISLAMIC BUSINESS MANAGEMENT CONFERENCE 2020 (IBMC2020)

2020 PROCEEDING NON-INDEX CO-AUTHOR

46. THE RELATIONSHIP BETWEEN OWNERSHIP STRUCTURE AND EARNING MANAGEMENT PRACTICE: THE CONCEPTUAL FRAMEWORK

INTERNATIONAL JOURNAL OF ISLAMIC ECONOMICS AND FINANCE RESEARCH (IJIEFER)

2019 JOURNAL MYJURNAL CO-AUTHOR

47. MEASURING SOCIAL PERFORMANCE IN MICROFINANCE PROGRAMS: A REVIEW OF LITERATURE

INTERNATIONAL CONFERENCE ON ECONOMICS, ENTREPRENEURSHIP AND MANAGEMENT 2019 (ICEEM2019)

2019 PROCEEDING NON-INDEX MAIN AUTHOR

48. THE INFLUENCE OF POLITICAL INSTABILITY TOWARDS CORPORATE GOVERNANCE MECHANISMS AND EARNINGS MANAGEMENT PRACTICE: THE CONCEPTUAL FRAMEWORK

8TH INTERNATIONAL ISLAMIC ECONOMIC SYSTEM CONFERENCE 2019 (I-IECONS 2019)

2019 PROCEEDING NON-INDEX CO-AUTHOR

49. INTERMEDIARY ROLE PERFORMANCE ANALYSIS OF MALAYSIAN ISLAMIC AND CONVENTIONAL BANKS

JURNAL PENGURUSAN

2018 JOURNAL SCOPUS CO-AUTHOR

50. RISK MANAGEMENT OF FULL-FLEDGED ISLAMIC BANKS VERSUS ISLAMIC SUBSIDIARIES OF CONVENTIONAL BANKS IN MALAYSIA: THE SUSTAINABLE GROWTH WITHIN RESTRICTED MINIMUM REQUIREMENTS.

THE JOURNAL OF MUAMALAT AND ISLAMIC FINANCE RESEARCH (JMIFR)

2018 JOURNAL OTHER DATABASE CO-AUTHOR

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

INTERNATIONAL JOURNAL OF ISLAMIC BUSINESS

2018 JOURNAL OTHER DATABASE CO-AUTHOR

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

THE 8TH ISLAMIC BANKING, ACCOUNTING, AND FINANCE CONFERENCE (IBAF2018)

2018 PROCEEDING NON-INDEX MAIN AUTHOR

PUBLICATION

53. KAJIAN TEMPOH HAID TERKINI DI NEGARA BRUNEI DARUSSALAM

2018 BOOK MAIN AUTHOR

54. ISLAMIC CORPORATE FINANCE

2018 BOOK MAIN AUTHOR

55. A CONCEPTUAL FRAMEWORK OF THE GOVERNANCE MECHANISMS TOWARDS SUSTAINABILITY AND OUTREACH OF ISLAMIC MICROFINANCE INSTITUTIONS (MFIS)

CONTEMPORARY ISSUES: ISLAM & SCIENCE

2018 CHAPTER IN BOOK MAIN AUTHOR

56. RISK MANAGEMENT, SHARIAH COMPLIANCE GOVERNANCE AND SUSTAINABLE GROWTH OF ISLAMIC BANKS IN MALAYSIA

ADVANCED SCIENCE LETTERS

2017 JOURNAL SCOPUS CO-AUTHOR

57. QUANTITATIVE AND QUALITATIVE ANALYSES OF ISLAMIC BANKS' PRICING PRACTICES: FACTORS EXPLAINING THE PERFORMANCE

JOURNAL OF ISLAMIC ECONOMICS, BANKING AND FINANCE

2017 JOURNAL SCOPUS CO-AUTHOR

58. UNDERSTANDING ISLAMIC COOPERATIVES MECHANISMS FOR THE ACCESSIBILITY PROMOTION OF ISLAMIC FINANCE IN MALAYSIA

JOURNAL OF ISLAMIC PHILANTHROPY & SOCIAL FINANCE

2017 JOURNAL OTHER DATABASE MAIN AUTHOR

59. A STUDY OF GOVERNANCE MECHANISMS ON SUSTAINABILITY AND OUTREACH OF ISLAMIC MICROFINANCE INSTITUTION (MFI) IN MALAYSIA

1ST INTERNATIONAL HALAL MANAGEMENT CONFERENCE (IHMC 2017)

2017 PROCEEDING NON-INDEX MAIN AUTHOR

60. A LITERATURE REVIEW ON THE SOCIAL IMPACT OF ZAKAT DISTRIBUTION

4TH INTERNATIONAL MUAMALAT AND ENTREPRENEURSHIP CONFERENCE 2017 (IMEC4)

2017 PROCEEDING NON-INDEX MAIN AUTHOR

61. THE LITERATURE ON SOCIAL IMPACT OF ZAKAT DISTRIBUTION

SEMINAR ZAKAT, WAKAF DAN FILANTROPI ISLAM (ZAWFI 2017)

2017 PROCEEDING NON-INDEX CO-AUTHOR

62. RISK MANAGEMENT OF ISLAMIC BANKS IN MALAYSIA: RISK MANAGEMENT FOR SUSTAINABLE GROWTH

INTERNATIONAL CONFERENCE ON ISLAMIC ECONOMICS & FINANCE

2017 PROCEEDING NON-INDEX CO-AUTHOR

63. QUANTITATIVE AND QUALITATIVE ANALYSIS ON ISLAMIC AND CONVENTIONAL BANK'S PRICING PRACTICES: FACTORS EXPLAINING THE PERFORMANCE

THE 19TH MALAYSIAN FINANCE ASSOCIATION CONFERENCE (MFAC) 2017

2017 PROCEEDING NON-INDEX CO-AUTHOR

64. CABARAN PEMBIAYAAN KEWANGAN MIKRO DI MALAYSIA

KEWANGAN SOSIAL ISLAM: INOVASI KE ARAH PEMBANGUNAN UMMAH

2017 CHAPTER IN BOOK MAIN AUTHOR

65. REPAYMENT PERFORMANCE IN MICROFINANCE PROGRAMMES IN MALAYSIA

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

2016 PROCEEDING NON-INDEX MAIN AUTHOR

PUBLICATION

66. RISK MANAGEMENT, SHARIAH COMPLIANCE GOVERNANCE AND SUSTAINABLE GROWTH OF ISLAMIC BANKS IN MALAYSIA

1ST WORLD INTERNATIONAL CONFERENCE ON ISLAMIC SCIENCES 2016 (WICOIS'16)

2016 PROCEEDING NON-INDEX CO-AUTHOR

67. A COMPARATIVE ANALYSIS OF MALAYSIAN ISLAMIC AND CONVENTIONAL BANKS

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

2016 PROCEEDING NON-INDEX CO-AUTHOR

68. QUALITATIVE INVESTIGATION ON DETERMINANTS OF BANK MARGIN OF ISLAMIC BANKS

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

2016 PROCEEDING NON-INDEX CO-AUTHOR

69. ISLAMIC SOCIAL FINANCE IN 'IJTIMAIE' AND TIJARI SECTOR IN MALAYSIA: A REVIEW

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

2016 PROCEEDING NON-INDEX CO-AUTHOR

70. MALAYSIA: ISLAMIC FINANCE EDUCATION REPORT (MIFER) 2015 SHAPING THE FUTURE FOR ISLAMIC FINANCE EDUCATORS

2016 BOOK CO-AUTHOR

71. THE ROLE OF ISLAMIC MICROFINANCING FOR POVERTY ALLEVIATION: MALAYSIA'S EXPERIENCE

CRITICAL READINGS IN ISLAMIC SOCIAL FINANCE

2016 CHAPTER IN BOOK MAIN AUTHOR

72. THE DEGREE OF COOPERATIVE RESILIENCE: A LITERATURE SURVEY

CRITICAL READINGS IN ISLAMIC SOCIAL FINANCE

2016 CHAPTER IN BOOK CO-AUTHOR

73. INDEKS SHARIAH MALAYSIA 2015

2016 POLICY

74. REPAYMENT PERFORMANCE IN MICROFINANCE PROGRAMMES: AN INDIVIDUAL LENDING APPROACH

INTERNATIONAL JOURNAL OF ENTREPRENEURSHIP AND SMALL & MEDIUM ENTERPRISE

2015 JOURNAL OTHER DATABASE CO-AUTHOR

75. REPAYMENT PERFORMANCE IN MICROFINANCE PROGRAMMES: THE CASE OF TEKUN NASIONAL

3RD INTERNATIONAL CONFERENCE ON RURAL DEVELOPMENT AND ENTREPRENEURSHIP (ICORE 2015)

2015 PROCEEDING NON-INDEX MAIN AUTHOR

76. LOAN DEFAULT AMONG MICRO ENTREPRENEURS IN MALAYSIA: A FACTOR ANALYSIS TECHNIQUE

6TH ISLAMIC ECONOMIC SYSTEM CONFERENCE (IECONS2015)

2015 PROCEEDING NON-INDEX MAIN AUTHOR

77. DISCUSSION IN ISLAMIC CAPITAL STRUCTURE FRAMEWORK: TOWARDS MAXIMIZING WEALTH DISTRIBUTION AND SHARING RISK AND REWARD

6TH ISLAMIC ECONOMIC SYSTEM CONFERENCE (IECONS2015)

2015 PROCEEDING NON-INDEX CO-AUTHOR

78. WEALTH MAXIMIZATION DISCUSSION IN ISLAMIC CORPORATE FINANCE: TOWARDS MAXIMIZING WEALTH DISTRIBUTION AND SHARING RISK AND REWARD

THE 17TH MALAYSIAN FINANCE ASSOCIATION CONFERENCE 2015

2015 PROCEEDING NON-INDEX CO-AUTHOR

PUBLICATION

79. DETERMINANTS OF REPAYMENT PERFORMANCE IN MICROFINANCE PROGRAMS IN MALAYSIA

LABUAN BULLETIN OF INTERNATIONAL BUSINESS AND FINANCE

2014 JOURNAL OTHER DATABASE MAIN AUTHOR

80. THE ROLE OF MICRO FINANCING FOR POVERTY ALLEVIATION: MALAYSIA'S EXPERIENCE

7TH INTERNATIONAL ISLAMIC UNIVERSITY CHITTAGONG CONFERENCE ON ABJECT POVERTY AND STREET BEGGING

2014 PROCEEDING NON-INDEX MAIN AUTHOR

81. REPAYMENT PERFORMANCE IN MICROFINANCE PROGRAMS: AN INDIVIDUAL LENDING APPROACH

INTERNATIONAL CONFERENCE ON BUSINESS MANAGEMENT (ICBM)

2014 PROCEEDING NON-INDEX MAIN AUTHOR

82. EDUCATION IN COOPERATIVE SECTOR IN MALAYSIA: ISSUES, CHALLENGE & PROSPECT

ISLAMIC BANKING AND FINANCE CONFERENCE (IBAF2014)

2014 PROCEEDING NON-INDEX CO-AUTHOR

83. WEALTH MAXIMIZATION DISCUSSION IN ISLAMIC CORPORATE FINANCE

THEMATIC WORKSHOP ON MAL PHILOSOPHY AND ITS APPLICATION IN ISLAMIC PERSPECTIVE

2014 PROCEEDING NON-INDEX CO-AUTHOR

84. LOAN REPAYMENT PROBLEMS IN MICROFINANCE PROGRAMS THAT USE INDIVIDUAL LENDING APPROACH: A QUALITATIVE ANALYSIS

JOURNAL OF TRANSFORMATIVE ENTREPRENEURSHIP

2013 JOURNAL WOS MAIN AUTHOR

85. DETERMINANTS OF LOAN REPAYMENT PERFORMANCE IN MICROFINANCE PROGRAMS IN MALAYSIA

2ND APPLIED INTERNATIONAL BUSINESS CONFERENCE (AIBC 2013)

2013 PROCEEDING NON-INDEX MAIN AUTHOR

86. LOAN REPAYMENT PROBLEMS IN INDIVIDUAL LENDING MICROFINANCE PROGRAMS IN MALAYSIA

THE 5TH ISLAMIC ECONOMIC SYSTEM CONFERENCE (IECONS) 2013

2013 PROCEEDING NON-INDEX MAIN AUTHOR

87. REPAYMENT PERFORMANCE IN MICROFINANCE PROGRAMS IN INDIVIDUAL LENDING APPROACH

CONFERENCE ON BUSINESS MANAGEMENT RESEARCH 2013

2013 PROCEEDING NON-INDEX CO-AUTHOR

88. FACTORS AFFECTING REPAYMENT PERFORMANCE IN MICROFINANCE PROGRAMS IN MALAYSIA

PROCEDIA - SOCIAL AND BEHAVIORAL SCIENCES

2012 JOURNAL WOS MAIN AUTHOR

89. THE INDIVIDUAL CHARACTERISTICS THAT CONTRIBUTE TO REPAYMENT PERFORMANCE IN MICROFINANCE PROGRAMS

6TH NATIONAL HUMAN RESOURCE MANAGEMENT CONFERENCE 2012

2012 PROCEEDING NON-INDEX MAIN AUTHOR

90. THE IMPORTANCE OF MICRO FINANCING TO THE MICROENTERPRISES DEVELOPMENT IN MALAYSIA'S EXPERIENCE

ASIAN SOCIAL SCIENCE

2011 JOURNAL WOS MAIN AUTHOR

91. FINANCING THE DEVELOPMENT OF WAQF PROPERTY: THE EXPERIENCE OF MALAYSIA AND SINGAPORE

THE JOURNAL OF MUAMALAT AND ISLAMIC FINANCE RESEARCH

2011 JOURNAL WOS CO-AUTHOR

PUBLICATION

92. OBSTACLE AND CONTRIBUTION FACTORS OF WAQF DEVELOPMENT IN PENINSULAR MALAYSIA

1ST INTERNATIONAL CONFERENCE ON ACCOUNTING, BUSINESS AND ECONOMICS

2011 PROCEEDING NON-INDEX MAIN AUTHOR

93. WAKAF DEVELOPMENT: THE CASE OF ISKANDAR MALAYSIA

INTERNATIONAL SEMINAR AND CONFERENCE 2011 ON ISLAMIC ECONOMICS

2011 PROCEEDING NON-INDEX CO-AUTHOR

94. DETERMINANTS OF REPAYMENT PERFORMANCE IN MICROCREDIT PROGRAM: A REVIEW OF LITERATURE

INTERNATIONAL JOURNAL OF BUSINESS AND SOCIAL SCIEN

2010 JOURNAL WOS MAIN AUTHOR

95. WAQF MODEL IN ISKANDAR MALAYSIA: AN ANALYSIS

NATIONAL SEMINAR IN ISLAMIC BANKING AND FINANCE (IBAF 2010)

2010 PROCEEDING NON-INDEX CO-AUTHOR

96. IS HALAL PRODUCTS ARE MORE EXPENSIVE AS PERCEIVED BY THE CONSUMERS? MUSLIMPRENUERS CHALLENGES AND OPPORTUNITIES IN ESTABLISHING A BLUE OCEAN PLAYING FIELD

JOURNAL OF MANAGEMENT & MUAMALAH

2009 JOURNAL WOS CO-AUTHOR

97. THE IMPORTANCE OF MICRO FINANCING TO THE MICROENTREPRISES DEVELOPMENT IN MALAYSIA: A CASE OF TEKUN NASIONAL PROGRAMMES

SEMINAR KEBANGSAAN PEMBANGUNAN KEUSAHAWANAN

2009 PROCEEDING NON-INDEX MAIN AUTHOR

98. FINANCING THE DEVELOPMENT OF WAQF PROPERTY: THE EXPERIENCE OF MALAYSIA AND SINGAPORE

IIUM WAQF CONFERENCE

2009 PROCEEDING NON-INDEX CO-AUTHOR

99. THE EFFECTS OF TOURIST'S EXPENDITURE ON MALAYSIA'S ECONOMY

THE JOURNAL OF MUAMALAT AND ISLAMIC FINANCE RESEAR

2008 JOURNAL WOS CO-AUTHOR

100. BRAND AWARENESS AMONG CONSUMERS IN MALAYSIA: AN EXPLORATORY STUDY ON HALAL BRANDING

INTERNATIONAL CONFERENCE ON BUSINESS & MANAGEMENT

2008 PROCEEDING NON-INDEX MAIN AUTHOR

101. AN EXPLORATORY STUDY ON HALAL BRANDING AMONG CONSUMERS IN MALAYSIA: FACTORS ANALYSIS TECHNIQUE

THE JOURNAL OF MUAMALAT AND ISLAMIC FINANCE RESEAR

2007 JOURNAL WOS MAIN AUTHOR

102. THE ROLE OF MICRO FINANCE PROGRAMS IN POVERTY ALLEVIATION: A CASE OF MICRO FINANCE PROGRAMS IN MALAYSIA

14TH ANNUAL GLOBAL FINANCE CONFERENCE

2007 PROCEEDING NON-INDEX MAIN AUTHOR

103. HALAL BRANDING: AN EXPLORATORY RESEARCH AMONG CONSUMERS IN MALAYSIA

3RD UNITEN INTERNATIONAL BUSINESS MANAGEMENT CONFERENCE

2007 PROCEEDING NON-INDEX MAIN AUTHOR

104. MEASURING PERFORMANCE OF AMANAH IKHTIAR MALAYSIA IN ERADICATION POVERTY

2ND ISLAMIC ECONOMICS CONFERENCE

2007 PROCEEDING NON-INDEX MAIN AUTHOR

PUBLICATION

105. HALAL CERTIFICATION: WHAT THE SME PRODUCERS SHOULD KNOW

THE FIRST ENTREPRENEURSHIP & MANAGEMENT INTERNATIONAL CONFERENCE (EMIC)

2007 PROCEEDING NON-INDEX CO-AUTHOR

106. READINGS IN ISLAMIC FINANCIAL SERVICES

2007 BOOK

107. THE ROLE OF ZAKAT IN DEVELOPING MUSLIMS ECONOMY

THE DEVELOPMENT OF ECONOMICS AND MUAMALAT PRACTICES

2007 CHAPTER IN BOOK MAIN AUTHOR

108. THE DEVELOPMENT OF ISLAMIC PRIVATE DEBT SECURITIES

THE DEVELOPMENT OF ECONOMICS AND MUAMALAT PRACTICES

2007 CHAPTER IN BOOK MAIN AUTHOR

109. MALAYSIAN ISLAMIC FINANCIAL INSTITUTION: ISSUES AND CHALLENGES

READINGS IN ISLAMIC FINANCIAL SERVICES

2007 CHAPTER IN BOOK MAIN AUTHOR

110. INTRODUCTION

READINGS IN ISLAMIC FINANCIAL SERVICES

2007 CHAPTER IN BOOK CO-EDITOR

111. PERFORMANCE & EFFECTIVENESS OF THE AMANAH IKHTIAR MALAYSIA (AIM) PROGRAMMES: FACTOR ANALYSIS TECHNIQUE

THE JOURNAL OF MUAMALAT AND ISLAMIC FINANCE RESEAR

2006 JOURNAL WOS CO-AUTHOR

112. POVERTY ALLEVIATION IN ECONOMIC GLOBALISATION: THE ROLE OF MICROFINANCE PROJECTS IN MALAYSIA'S EXPERIENCE

INTERNATIONAL CONFERENCE 9TH PRSCO SUMMER INSTITUTE

2006 PROCEEDING NON-INDEX MAIN AUTHOR

113. EVALUATION OF THE MICRO CREDIT PROGRAM FOR POVERTY ALLEVIATION: A CASE AMANAH IKHTIAR MALAYSIA (AIM)

NATIONAL SEMINAR IN ISLAMIC BANKING AND FINANCE (IBAF)

2006 PROCEEDING NON-INDEX MAIN AUTHOR

114. PENSTRUKTURAN SEMULA SYARIKAT AWAM: KAJIAN KES TERHADAP SYARIKAT TERSENARAI DI BURSA MALAYSIA

THE MALAYSIAN FINANCE ASSOCIATION'S 8TH ANNUAL CONFERENCE

2006 PROCEEDING NON-INDEX MAIN AUTHOR

115. KE ARAH PEMBANGUNAN EKONOMI YANG SEIMBANG DAN KOMPREHENSIF MELALUI PEMBASMIAN KEMISKINAN

ISLAM HADHARI (ISLAM HADHARI DAN KEHIDUPAN)

2006 CHAPTER IN BOOK CO-AUTHOR

CONSULTATION

1. KHIDMAT KEPAKARAN BAGI KAJIAN IMPAK 8 AMANAH IKHTIAR MALAYSIA 2024-2026

AMANAH IKHTIAR MALAYSIA

2024

NATIONAL

2. PROGRAM PENJANA KEMENTERIAN PENGAJIAN TINGGI - PENSIJILAN PROFESIONAL (KPT-PACE)

KEMENTERIAN PENGAJIAN TINGGI

2022

NATIONAL

3. PROGRAM PENJANA KEMENTERIAN PANGAJIAN TINGGI - PENSIJILAN PROFESIONAL (KPT-PACE)

KEMENTERIAN PENGAJIAN TINGGI

2022

NATIONAL

4. AWARD OF YAYASAN HASANAH SPECIAL GRANT (HSG) 2021

YAYASAN HASANAH

2021

NATIONAL

5. PROGRAM PEMERKASAAN USAHAWAN MIKRO IBU TUNGGAL B40 MELALUI LATIHAN DAN PEMANTAUAN ATAS TALIAN

YAYASAN HASANAH

2020

NATIONAL

6. PROGRAM MEMPERKASA SOSIOEKONOMI PESERTA 1 AZAM AIM MELALUI PENDIDIKAN KEWANGAN BERSAMA AKPK DAN USIM

AKPK DAN AIM

2016

NATIONAL

7. ENTREPRENUERSHIP TECHNOCOUNT PROJECT

WORLD TECHNOCOUNT CONSULTING SERVICES

2015

UNIVERSITY

8. ENTREPRENEURSHIP TECHNOCOUNT PROJECT

KPM

2014

UNIVERSITY

9. ENTREPRENEURSHIP TECHOCOUNT PROJECT

KEMENTERIAN PENDIDIKAN MALAYSIA

2013

UNIVERSITY

10. SME UNIVERSITY INTERNSHIP

SME CORP

2013

UNIVERSITY

AWARDS/RECOGNITION

1. ANUGERAH KECEMERLANGAN STAF 2024 FAKULTI EKONOMI DAN MUAMALAT

2025 UNIVERSITY

2. ANUGERAH STAF CONTOH BULANAN FEBRUARI 2025

2025 UNIVERSITY

3. ACADEMIC ADVISOR

UNIVERSITI ISLAM SELANGOR

2025 UNIVERSITY

4. ACADEMIC ADVISOR

UNIVERSITI ISLAM SELANGOR (UIS)

2025 UNIVERSITY

5. ACADEMIC ADVISOR

UNIVERSITI ISLAM SELANGOR

2025 UNIVERSITY

6. ANUGERAH STAF CONTOH BULANAN APRIL 2024

2024 OTHERS

7. ANUGERAH KECEMERLANGAN STAF 2023

2024 OTHERS

8. ANUGERAH PENGHARGAAN PEMBANGUN KURSUS MICRO-CREDENTIAL

2024 UNIVERSITY

9. ACADEMIC ADVISOR

KPJ HEALTHCARE UNIVERSITY (KPJU)

2024 UNIVERSITY

10. CREATING SUSTAINABLE LIVELIHOOD OPPORTUNITIES FOR THE B10 COMMUNITIES THROUGH ISLAMIC MICROFINANCE PRODUCTS AND SERVICES - A STUDY IN BALING AND SIK KEDAH

RESEARCH SEMINAR UNIVERSITI SAINS ISLAM MALAYSIA

2024 UNIVERSITY CERTIFICATE OF APPRECIATION

11. ANUGERAH PENYELIDIKAN TERBAIK

2023 UNIVERSITY

12. ANUGERAH BUKU NEGARA (BUKU PERNIAGAAN TERBAIK)

2023 NATIONAL

13. INTEGRATED ENTREPRENEURSHIP TRAINING, MENTORING AND MONITORING SYSTEM

INTERNATIONAL CREATIVE INNOVATION IDEA COMPETITION (ICIIC 2023)

2023 ANTARABANGSA GOLD

14. INTEGRATED ENTREPRENEURSHIP TRAINING, MENTORING AND MONITORING SYSTEM

INTERNATIONAL INVENTION, INNOVATION AND DESIGN COMPETITION 2023

2023 ANTARABANGSA GOLD

AWARDS/RECOGNITION

15. FINANCIAL LITERACY E-MODUL DEVELOPMENT FOR MICRO BUSINESSES ENTREPRENEUR

INNOVATION BANK CHALLENGE 2023 (IBC2023)

2023 UNIVERSITY SILVER

16. ANUGERAH PERKHIDMATAN CEMERLANG (APC)

2022 UNIVERSITY

17. ACADEMIC ADVISOR

KPJ HEALTHCARE UNIVERSITY COLLEGE

2022 UNIVERSITY

18. INTEGRATED ENTREPRENEURSHIP TRAINING, MENTORING AND MONITORING SYSTEM

INNOVATION PRODUCT LAUNCHING AND ENTREPRENEURSHIP COMPETITION 2022 (INNOPLEN 2022)

2022 KEBANGSAAN GOLD

19. PROGRAM PEMERKASAAN USAHAWAN MIKRO IBU TUNGGAL B40 MELALUI LATIHAN DAN PEMANTAUAN ATAS TALIAN

CARNIVAL OF RESEARCH AND INNOVATION (CRI 2021)

2021 KEBANGSAAN GOLD

20. ISLAMIC MICROFINANCING PRODUCT BASED ON MUSHARAKAH MUTANAQISAH MODEL

INNOVATION FOR SOCIAL WELL-BEING (e-INNOVATION)

2021 KEBANGSAAN BRONZE

21. MUSHARAKAH MUTANAQISAH MODELS FOR ISLAMIC MICROFINANCING PRODUCTS

INNOVATION BANK CHALLENGE (IBC 2021)

2021 UNIVERSITY CERTIFICATE OF APPRECIATION

22. ACADEMIC ADVISOR

UNIVERSITI PUTRA MALAYSIA (UPM)

2020 NATIONAL

23. ACADEMIC ADVISOR

OPEN UNIVERSITY MALAYSIA (OUM)

2019 NATIONAL

24. ANUGERAH PERKHIDMATAN CEMERLANG 2016

2017 UNIVERSITY

25. LOAN DEFAULT AMONG MICRO ENTREPRENEURS IN MALAYSIA: A FACTOR ANALYSIS TECHNIQUE

ISLAMIC ECONOMIC SYSTEM CONFERENCE 2015 (IECONS 2015)

2015 ANTARABANGSA BEST PAPER AWARD

26. REPAYMENT PERFORMANCE IN MICROFINANCE PROGRAMS: AN INDIVIDUAL LENDING APPROACH

INTERNATIONAL CONFERENCE ON BUSINESS MANAGEMENT (ICBM)

2014 ANTARABANGSA GOLD