



**PROF. MADYA DR.
NORHAZIAH BINTI NAWAI**

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Address: Fakulti Ekonomi
Dan Muamalat

SUPERVISION

PhD - Completed: 3, Ongoing: 1

Master - Completed: 0, Ongoing: 1

AREAS OF EXPERTISE

Islamic Finance

Islamic Social Finance

Islamic Capital Market

BIOGRAPHY

A lecturer from Fakulti Ekonomi Dan Muamalat. Holds a Phd in Finance And Banking.

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

ON GOING

MAIN RESEARCHER

2. INOVASI DALAM PENYUSUNAN DAN PENDIGITALAN ARTIKEL PROSIDING IBAF

2024

ON GOING

MAIN RESEARCHER

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

2023

ON GOING

MAIN RESEARCHER

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

2020

COMPLETED

MAIN RESEARCHER

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

2019

COMPLETED

MAIN RESEARCHER

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

2018 COMPLETED MAIN RESEARCHER

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

2015 COMPLETED MAIN RESEARCHER

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

2005 COMPLETED MAIN RESEARCHER

PUBLICATION

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

2025 PROCEEDING

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

2025 PROCEEDING

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

2025 PROCEEDING

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

2024 PROCEEDING

5. FACTORS INFLUENCING THE ADOPTION OF DIGITAL FINANCE AMONG MICROENTREPRENEURS

2024 PROCEEDING

6. HUTANG BAIK HUTANG JAHAT

2024 CHAPTER IN BOOK

7. ASAS KEWANGAN PERNIAGAAN

2024 CHAPTER IN BOOK

8. PENGENALAN TERHADAP PERISIAN PERAKAUNAN

2024 CHAPTER IN BOOK

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

2023 PROCEEDING

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

2023 CHAPTER IN BOOK

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

2023 CHAPTER IN BOOK

12. THE IMPACT OF ZAKAT DISTRIBUTION

2022 CHAPTER IN BOOK

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

2021 PROCEEDING

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

2021 PROCEEDING

15. HUTANG BAIK, HUTANG JAHAT

2021 CHAPTER IN BOOK

16. ASAS KEWANGAN

2021 CHAPTER IN BOOK

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

2020 PROCEEDING

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

2019 PROCEEDING

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

2018 PROCEEDING

20. KAJIAN TEMPOH HAID TERKINI DI NEGARA BRUNEI DARUSSALAM

2018 BOOK

21. ISLAMIC CORPORATE FINANCE

2018 BOOK

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

2018 CHAPTER IN BOOK

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

2017 JOURNAL

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

2017 PROCEEDING

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

2017 PROCEEDING

26. CABARAN PEMBIAYAAN KEWANGAN MIKRO DI MALAYSIA

2017 CHAPTER IN BOOK

27. REPAYMENT PERFORMANCE IN MICROFINANCE PROGRAMMES IN MALAYSIA

2016 PROCEEDING

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

2016 CHAPTER IN BOOK

29. INDEKS SHARIAH MALAYSIA 2015

2016 POLICY

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

2015 PROCEEDING

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

2015 PROCEEDING

32. DETERMINANTS OF REPAYMENT PERFORMANCE IN MICROFINANCE PROGRAMS IN MALAYSIA

2014 JOURNAL

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

2014 PROCEEDING

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

2014 PROCEEDING

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

2013 JOURNAL

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

2013 PROCEEDING

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

2013 PROCEEDING

38. FACTORS AFFECTING REPAYMENT PERFORMANCE IN MICROFINANCE PROGRAMS IN MALAYSIA

2012 JOURNAL

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

2012 PROCEEDING

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

2011 JOURNAL

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

2011 PROCEEDING

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

2010 JOURNAL

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

2009 PROCEEDING

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

2008 PROCEEDING

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

2007 JOURNAL

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

2007 PROCEEDING

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

2007 PROCEEDING

48. MEASURING PERFORMANCE OF AMANAH IKHTIAR MALAYSIA IN ERADICATION POVERTY

2007 PROCEEDING

49. THE ROLE OF ZAKAT IN DEVELOPING MUSLIMS ECONOMY

2007 CHAPTER IN BOOK

50. THE DEVELOPMENT OF ISLAMIC PRIVATE DEBT SECURITIES

2007 CHAPTER IN BOOK

51. MALAYSIAN ISLAMIC FINANCIAL INSTITUTION: ISSUES AND CHALLENGES

2007 CHAPTER IN BOOK

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

2006 PROCEEDING

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

2006 PROCEEDING

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

2006 PROCEEDING

CONSULTATION/ADULATION

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

2024 NATIONAL AMANAH IKHTIAR MALAYSIA

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

2022 NATIONAL KEMENTERIAN PENGAJIAN TINGGI

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

2022 NATIONAL KEMENTERIAN PENGAJIAN TINGGI

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

2021 NATIONAL YAYASAN HASANAH

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

2020 NATIONAL YAYASAN HASANAH

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

2025 UNIVERSITY

4. ACADEMIC ADVISOR

2025 UNIVERSITY

5. ACADEMIC ADVISOR

2025 UNIVERSITY