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Address: Fakulti Ekonomi
Dan Muamalat

SUPERVISION

PhD - Completed: 11, Ongoing: 10

Master - Completed: 5, Ongoing: 0

AREAS OF EXPERTISE

Business Management

Islamic Finance

Consumer Behaviour

BIOGRAPHY

A lecturer from Fakulti Ekonomi Dan Muamalat. Holds a Phd in Kewangan / Perniagaan.

ACADEMIC QUALIFICATION

Phd in Kewangan / Perniagaan (2014)

Diploma Lanjutan in Social Science Research Methods (2010)

Master in Economics (2008)

Master in Pentadbiran Perniagaan (1999)

Bachelor in Science In Business Administration (1997)

Diploma in Pengurusan Perniagaan (1995)

RESEARCH

1. THE IMPACT OF OFFLINE AND ONLINE SOCIAL CAPITAL ON DIGITAL INNOVATION AND SUSTAINABLE MSME BUSINESS PERFORMANCE IN MALAYSIA AND INDONESIA

2024 ON GOING MAIN RESEARCHER

2. INNOVATION ON HYBRID SUKUK FINANCING AND ENDOWMENT STRUCTURE IN THE LIGHT OF MAQASID SHARIAH

2017 COMPLETED MAIN RESEARCHER

3. STRATEGIC LEADERSHIP AND DECISION-MAKING: AN ACADEMIC PERSPECTIVE

2016 COMPLETED MAIN RESEARCHER

4. KESAN RELIGIOSITI TERHADAP KEPUASAN PELANGGAN SAHAM AMANAH ASB

2014 COMPLETED MAIN RESEARCHER

5. ISLAMIC ENTREPRENEURSHIP COMPETENCIES: DEVELOPING A MODEL WITH INTENTION AND RELIGIOSITY.

2013 COMPLETED MAIN RESEARCHER

6. A STUDY ON INFORMATION SECURITY AWARENESS AMONG USIM STAFF

2008 COMPLETED MAIN RESEARCHER

7. A STUDY ON THE ISLAMIC AND CONVENTIONAL CREDIT CARD HOLDERS SATISFACTION

2008 COMPLETED MAIN RESEARCHER

8. EVALUATING COMPANY'S PERFORMANCE USING MULTIPLE DISCRIMINANT ANALYSIS: A STUDY ON SYARIAH COMPLIAN

2006 COMPLETED MAIN RESEARCHER

PUBLICATION

1. ANALISIS SOROTAN LITERATUR PERSEPSI MASYARAKAT TERHADAP QSR BRANDS SEBAGAI PENGELUAR MAKANAN HALAL SEGERA DI MALAYSIA

2025 PROCEEDING

2. ADDRESSING DIGITAL ADDICTION: TECHNOLOGY-BASED SOLUTIONS FOR RISK MITIGATION.

2024 PROCEEDING

3. COMPULSIVE ONLINE SHOPPING, SPENDING HABITS, AND LOCUS OF CONTROL ON FINANCIAL VULNERABILITY AMONG MALAYSIANS

2023 JOURNAL

4. A COMPREHENSIVE REVIEW OF DIGITAL ADDICTION: A BIBLIOMETRIC ANALYSIS OF SCIENTIFIC LITERATURE AND PUBLICATION PATTERNS (2018-2023)

2023 PROCEEDING

5. CHAPTER 2: CONSUMER BEHAVIOUR AND FINANCIAL VULNERABILITY AMONG MALAYSIANS AMID COVID-19 PANDEMIC

2023 CHAPTER IN BOOK

6. CHAPTER 3: SYSTEMATIC LITERATURE REVIEW OF FINANCIAL VULNERABILITY

2023 CHAPTER IN BOOK

7. AN OVERVIEW OF ISSUES AND CHALLENGES ON FINANCIAL VULNERABILITY, GOVERNMENT SUPPORT AND SOCIETY PHILANTHROPY CONTRIBUTIONS IN ECONOMIC RECOVERY DURING AND POST COVID-19

2023 CHAPTER IN BOOK

8. THE IMPACT OF SOCIAL MEDIA IN FUNDING INTENTION TOWARD CROWDFUNDING PROJECT

2022 PROCEEDING

9. THE ROLE OF FINANCIAL WELL-BEING IN EMPLOYEES' PERFORMANCE (EXTENDED ABSTRACT)

2022 PROCEEDING

10. FINANCIAL VULNERABILITY AMONG MALAYSIANS AMID COVID19

2021 PROCEEDING

11. BASIC CONCEPTS OF ISLAMIC INVESTMENT

2021 BOOK

12. ANALYZING THE EFFECT OF LIQUIDITY RISK MANAGEMENT INDICATORS ON THE FINANCIAL PERFORMANCE OF BANKS: EVIDENCE FROM JORDAN

2020 JOURNAL

13. DOES THE CREDIT RISK MANAGEMENT AFFECT THE FINANCIAL PERFORMANCE OF BANKS? EVIDENCE FROM JORDAN

2020 JOURNAL

14. CHARACTERISTICS OF TRUST AMONG SUCCESSFUL ENTREPRENEURS IN THE CATERING SERVICES INDUSTRY IN MALAYSIA

2020 JOURNAL

15. EARLY WARNING INDICATORS FOR SYSTEMIC BANKING CRISES: HOUSEHOLD DEBT AND PROPERTY PRICES

2020 JOURNAL

16. POST PANDEMIC CONSUMER BEHAVIOR: CONCEPTUAL FRAMEWORK

2020 JOURNAL

17. DETERMINANTS OF HOUSEHOLD DEBT IN EMERGING ECONOMIES: A MACRO PANEL ANALYSIS

2020 JOURNAL

18. TEACHING GUIDE: BE FEARFUL WHEN OTHERS ARE GREEDY AND BE GREEDY WHEN OTHERS ARE FEARFUL

2020 PROCEEDING

19. TEACHING CASE: BE FEARFUL WHEN OTHERS ARE GREEDY AND BE GREEDY WHEN OTHERS ARE FEARFUL

2020 PROCEEDING

20. GELAGAT PENGGUNA, PENJANAAN DAN PENGEMBANGAN KEKAYAAN PASCA COVID-19

2020 PROCEEDING

21. PEJUANG SAHAM: ASAS PELAN DAGANGAN

2020 BOOK

22. PEJUANG SAHAM: STRATEGI PERSEDIAAN DAGANGAN

2020 BOOK

23. AN EXPLORATORY INVESTMENT BEHAVIOUR IN A SELECTED UNIT TRUST FUND

2020 CHAPTER IN BOOK

24. FACTORS INFLUENCING CONSUMER BEHAVIOR TOWARDS THE USAGE OF INTERNET BANKING

2019 JOURNAL

25. RELIGIOSITY SCALE DEVELOPMENT

2019 JOURNAL

26. PENGAJIAN KEUSAHAWANAN TINGKATAN 4

2019 BOOK

27. PRINCIPLES OF BUSINESS MANAGEMENT

2019 BOOK

28. PEJUANG SAHAM: ARAS SOKONGAN DAN RINTANGAN

2019 BOOK

29. PEJUANG CANDLESTICK

2019 BOOK

30. EVALUATING SHARIAH COMPLIANCE PUBLIC LISTED COMPANIES PERFORMANCE USING CAPM,ALPHA JENSEN AND MULTIPLE DISCRIMINANT ANALYSIS

2019 CHAPTER IN BOOK

31. PENGAGIHAN KEKAYAAN MELALUI PENENTUAN HAD KIFAYAH

2019 CHAPTER IN BOOK

32. BELAJAR MUDAH: ANALISA DATA DENGAN LANGKAH MUDAH

2018 BOOK

33. CONSUMER BEHAVIOUR: THE INTEGRATION OF NAQLI AND AQLI

2018 BOOK

34. PERANCANGAN KEWANGAN MASA HADAPAN

2018 BOOK

35. FOSTERING ENTREPRENEURIAL INTENTION THROUGH RELIGIOSITY

2018 CHAPTER IN BOOK

36. STUDENT ENTREPRENEURSHIP: A STUDY ON INTENTION TO BECOME ENTREPRENEURS

2018 CHAPTER IN BOOK

37. FORENSIK HALAL DALAM SISTEM EKONOMI ISLAM

2018 CHAPTER IN BOOK

38. FORENSIK HALAL DALAM URUSAN PERNIAGAAN

2018 CHAPTER IN BOOK

39. WAQF SUKUK ? THE OVERVIEW AND CURRENT PRACTICES

2017 PROCEEDING

40. MIFTAH AL-MUAMALAT

2017 BOOK

41. NEW MUSLIM CONVERTS EXPERIENCE IN EMBRACING ISLAM: AN ANALYSIS OF THE PRE CONVERSION, CONVERSION AND POST CONVERSION PHASES

2016 JOURNAL

42. THE ENTREPRENEURSHIP MODEL DEVELOPMENT BASED ON TRUTHFULNESS, TRUSTWORTHINESS, WISDOM, AND COMMUNICATION CHARACTERISTICS.

2016 PROCEEDING

43. ASB INVESTORS FUNCTIONAL SERVICE QUALITY SATISFACTION USING FACTOR ANALYSIS

2016 PROCEEDING

44. AN EXPLORATORY INVESTMENT BEHAVIOR ANALYSIS IN A SELECTED UNIT TRUST FUND

2016 PROCEEDING

45. FACTORS ON WHY ASB INVESTORS WITHDRAW THEIR ASB INVESTMENT.

2016 PROCEEDING

46. UNDERGRADUATE ENTREPRENEURSHIP: A STUDY ON INTENTION TO BECOME ENTREPRENEURS

2016 PROCEEDING

47. DUNIA DAPAT AKHIRAT DAPAT

2016 BOOK

48. CREDIT CARDS PREFERENCES OF ISLAMIC AND CONVENTIONAL CREDIT CARD

2015 JOURNAL

49. CREDIT CARDS PREFERENCES OF ISLAMIC AND CONVENTIONAL CREDIT CARD

2015 JOURNAL

50. ECONOMIC GROWTH AND FALAH

2015 JOURNAL

51. FOSTERING ENTREPRENEURIAL INTENTION THROUGH RELIGIOSITY

2015 PROCEEDING

52. RETROSPEKTIF TERHADAP PENGIRAAN HAD AL-KIFAYAH: CADANGAN PENGAPLIKASIAN UNTUK SETIAP NEGERI DI MALAYSIA

2015 PROCEEDING

53. MUAMALAT: THE INTEGRATION OF OF AQLI AND NAQLI

2015 BOOK

54. PANDUAN PENGAJAR: KES KES PERNIAGAAN

2015 BOOK

55. KES-KES PERNIAGAAN

2015 BOOK

56. KONVENSYEN ICEPS10@CFEST KALAU TIDAK DIPECAHKAN RUYUNG. MANAKAN DAPAT SAGUNYA

2015 BOOK

57. THE FUNCTIONAL SERVICE QUALITY SATISFACTION OF ISLAMIC AND CONVENTIONAL CREDIT CARD USERS IN MALAYSIA

2014 JOURNAL

58. THE IMPACTS OF RELIGIOSITY AS A MODERATING VARIABLE IN AN INTEGRATED CUSTOMER SATISFACTIONMODEL

2014 PROCEEDING

59. THE RELATIONSHIPS BETWEEN RELIGIOSITY AND ENTREPRENEURIAL INTENTION

2014 PROCEEDING

60. THE BREAKTHROUGH OF CUSTOMER SATISFACTION MODEL IN MALAYSIAN BANKING INDUSTRY

2014 PROCEEDING

61. THE DEVELOPMENT OF ISLAMIC BANKING IN MALAYSIA. UNDERPINNING THEORY AFFECTING ISLAMIC BANKING CONSUMERS POST PURCHASE BEHAVIOUR.

2013 PROCEEDING

62. REPLICATING SERVQUAL IN MALAYSIAN CREDIT CARD INDUSTRY. A MULTIGROUP ANALYSIS.

2013 PROCEEDING

63. SERVICE QUALITY OF MALAYSIAN BANKING SYSTEM. CAN ONE SIZE FITS ALL.

2013 CHAPTER IN BOOK

64. FUNCTIONAL SERVICE QUALITY MODEL FOR ISLAMIC AND CONVENTIONAL CREDIT CARD SATISFACTION USING CONFIRMATORY FACTOR ANALYSIS.

2012 PROCEEDING

65. THE ROLES OF RELIGION IN CUSTOMERS? SATISFACTION.

2012 PROCEEDING

66. THE DEVELOPMENT OF ISLAMIC RELIGIOSITY SCALE.

2012 PROCEEDING

67. THE ISLAMIC RELIGIOSITY SCALE.

2012 PROCEEDING

68. ISLAMIC BANKING USERS ARE HUNGER FOR SERVICE QUALITY

2010 JOURNAL

69. EVALUATING COMPANY'S PERFORMANCE USING MULTIPLE DISCRIMINANT ANALYSIS. THE CASE OF SHARIAH COMPLIANCE COMPANIES

2010 JOURNAL

70. CUSTOMER SATISFACTION RESEARCH FOR ISLAMIC CREDIT CARD USERS.

2010 PROCEEDING

71. A PROPOSED ISLAMIC CREDIT CARD USERS' SATISFACTION RESEARCH MODEL

2010 PROCEEDING

72. SISTEM EKONOMI: BARAT VS ISLAM.

2010 PROCEEDING

73. TOWARDS GOLD BASED MONETARY SYSTEM

2009 JOURNAL

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

2009 JOURNAL

75. EVALUATING COMPANY'S PERFORMANCE USING MULTIPLE DISCRIMINANT ANALYSIS. THE CASE OF SHARIAH COMPLIANCE COMPANIES.

2009 PROCEEDING

76. COMPARING THE ISLAMIC BANKING, CONVENTIONAL AND BOTH BANKING USERS USING MULTINOMIAL LOGISTIC REGRESSION

2009 PROCEEDING

77. FACTORS CONTRIBUTING TO THE ACCEPTANCE OF GOLD DINAR AS A MEDIUM OF EXCHANGE: A REVISIT.

2009 PROCEEDING

78. WHAT MAKES PEOPLE BECOME ENTREPRENEURS?

2009 PROCEEDING

79. THE ISLAMIC BANKING USERS HUNGER FOR BETTER QUALITY SERVICES

2009 PROCEEDING

80. INTRODUCTION TO FINANCE

2009 BOOK

81. FACTORS INFLUENCING ISLAMIC CREDIT CARD HOLDERS

2008 JOURNAL

82. PERFORMANCE OF SHARIAH COMPLIANCE COMPANIES IN THE PLANTATION INDUSTRY.

2008 JOURNAL

83. A COMPARISON BETWEEN MULTIPLE DISCRIMINANT AND LOGISTIC REGRESSION ON THE PERFORMANCE OF THE SHARIAH COMPLIANCE COMPANIES IN INDUSTRIAL SECTOR.

2008 PROCEEDING

84. A COMPARISON BETWEEN MULTIPLE DISCRIMINANT AND LOGISTIC REGRESSION ON THE PERFORMANCE OF THE SHARIAH COMPLIANCE COMPANIES IN CONSUMER SECTOR.

2008 PROCEEDING

85. BANKING SELECTION PREFERENCES FACTORS BETWEEN ISLAMIC AND CONVENTIONAL BANKING USERS.

2008 PROCEEDING

86. A COMPARISON BETWEEN MULTIPLE DISCRIMINANT AND LOGISTIC REGRESSION ON THE PERFORMANCE OF THE SHARIAH COMPLIANCE COMPANIES IN PLANTATION SECTOR

2008 PROCEEDING

87. FACTORS INFLUENCING THE ISLAMIC CREDIT CARDS HOLDERS SATISFACTION.

2008 PROCEEDING

88. BANKING SELECTION FACTORS FOR ISLAMIC BANKING.

2008 PROCEEDING

89. PERFORMANCE OF SHARIAH COMPLIANCE COMPANIES IN THE PLANTATION INDUSTRY

2008 PROCEEDING

90. INTRODUCTION TO MUAMALAT

2008 BOOK

91. INTRODUCTION TO FINANCE

2008 BOOK

92. INTRODUCTION TO MUAMALAT

2008 BOOK

93. THE INTRODUCTION OF URBOUN CALL OPTION

2007 JOURNAL

94. FACTORS DIFFERENTIATING THE PERFORMANCE OF SHARIAH COMPLIANCE COMPANIES IN THE CONSUMER INDUSTRY.

2007 PROCEEDING

95. ISLAMIC CREDIT CARD INDUSTRY IN MALAYSIA: CUSTOMERS? PERCEPTIONS AND AWARENESS.

2007 PROCEEDING

96. FACTORS DIFFERENTIATING THE PERFORMANCE OF SHARIAH COMPLIANCE COMPANIES IN THE INDUSTRIAL SECTOR.

2007 PROCEEDING

97. HALAL PRODUCTS FROM THE CONSUMERS PERCEPTION. AN ONLINE SURVEY.

2007 PROCEEDING

98. THE FACTORS INFLUENCING ISLAMIC CREDIT CARDS HOLDERS.

2007 PROCEEDING

99. FACTOR INFLUENCING SHARIAH COMPLIANCE COMPANIES USING MDA ANALYSIS.

2007 PROCEEDING

100. THE INTRODUCTION OF URBOUN CALL OPTION.

2007 PROCEEDING

101. TOWARDS GOLD BASED MONETARY SYSTEM.

2007 PROCEEDING

102. A REVIEW OF FORWARD, FUTURES AND OPTIONS

2007 CHAPTER IN BOOK

103. ISLAMIC PROPERTY INVESTMENT USING MURABAHA OR MUSYARAKAH MUTANAQISAH

2007 CHAPTER IN BOOK

104. ISLAMIC MONEY MARKET INSTRUMENTS IN MALAYSIA

2006 JOURNAL

105. A REVIEW OF FORWARD, FUTURES AND OPTIONS FROM THE ISLAMIC PERSPECTIVE. FROM COMPLEXITY TO SIMPLICITY

2006 JOURNAL

106. FACTORS INFLUENCING ISLAMIC CREDIT CARDS HOLDERS. AN ONLINE STUDY.

2006 PROCEEDING

107. FACTORS INFLUENCING THE ISLAMIC BANKING AND CONVENTIONAL BANKING USERS. AN ONLINE STUDY.

2006 PROCEEDING

108. URBUN CALL OPTIONS: A PROPOSAL FOR AN ISLAMIC RISK MANAGEMENT TOOL. 29TH-30TH AUGUST 2006 AT

2006 PROCEEDING

109. THE UNIVERSITY'S VISION, MISSION AND GOALS. ATTAINING ACADEMIA PERCEPTION.

2006 PROCEEDING

110. ISLAMIC MONEY MARKET INSTRUMENTS IN MALAYSIA.

2006 PROCEEDING

111. PUBLIC PERCEPTIONS TOWARDS GOLD DINAR APPLICATION: AN ONLINE SURVEY.

2005 PROCEEDING

112. ISLAMIC INVESTMENT FROM ISLAMIC PERSPECTIVE AND MITIGATING CURRENCY RISK WITH THE IMPLEMENTATION OF GOLD DINAR.

2005 PROCEEDING

113. A REVIEW OF FORWARD, FUTURES AND OPTIONS FROM THE ISLAMIC PERSPECTIVE. FROM COMPLEXITY TO SIMPLICITY.

2005 PROCEEDING

114. GOLD DINAR. THE REVISITED CURRENCY. ITS MECHANISM.

2004 JOURNAL

115. E-COMMERCE IN ISLAMIC PERSPECTIVES. THE THEORETICAL FRAMEWORK, KEY SUCCESS FACTOR AND CHALLENGES FOR ISLAMIC E-COMMERCE BUSINESS.

2004 PROCEEDING

116. AN EXPLORATORY ANALYSIS OF RIBAWIAH COMMODITIES ACCORDING TO ISLAMIC ECONOMICS PERSPECTIVES.

2004 PROCEEDING

117. THE FLEXIBLE MODEL, GOLD DINAR AND EXCHANGE RATE DETERMINATION. AN EXPLORATORY STUDY.

2004 PROCEEDING

118. GOLD DINAR. THE IMPACTS ON CONSUMERISM TOWARDS CREATING A NEW ISLAMIC ECONOMY.

2004 PROCEEDING

119. FULL FLEDGE GOLD DINAR. THE IMPACTS TO THE FLEXIBLE MODEL. PROCEEDINGS OF UIBMC 2004.

2004 PROCEEDING

120. GOLD DINAR. THE IMPACTS ON THE ECONOMIC SOCIAL ORDER.

2004 PROCEEDING

121. EVALUATING COMPANY PERFORMANCE USING MULTIPLE DISCRIMINANT ANALYSIS. .

2004 PROCEEDING

122. ESTABLISHING NETWORKING WITH THE SOUTH EAST ASIAN MUASASAH.

2004 PROCEEDING

123. THE MECHANISM OF GOLD DINAR

2004 BOOK

124. THE LEVEL OF ACCEPTANCE ON THE IMPLEMENTATION OF GOLD DINAR WITHIN MSC COMPANIES.

2003 PROCEEDING

125. GOLD DINAR. USING BILATERAL PAYMENT ARRANGEMENT OR ELECTRONIC PAYMENT SYSTEM?

2003 PROCEEDING

126. THE IMPLEMENTATION OF GOLD DINAR. IS IT THE END OF SPECULATIVE MEASURES?

2002 JOURNAL

CONSULTATION/ADULATION

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

2022 NATIONAL LOTUS'S SDN BHD

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

2022 NATIONAL LOTUS'S SDN BHD

3. SIJIL SECURITIES COMMISSION LICENSING EXAMINATION (SCLE) MODULE 6 & MODULE 7

2022 NATIONAL KPT

4. SECURITIES COMMISSION LICENSING EXAMINATION (SCLE) MODULE 9 & 10

2022 NATIONAL KPT

5. CONSUMER BEHAVIOUR AND FINANCIAL VULNERABILITY SURVEY

2021 NATIONAL AGENSI KAUNSELING DAN PENGURUSAN KREDIT (AKPK)

AWARDS/RECOGNITION

1. VISITING PROFESOR

2025 INTERNATIONAL

2. ANUGERAH PERKHIDMATAN CEMERLANG 2023

2024 UNIVERSITY

3. ANUGERAH BUKU UMUM TERBAIK

2024 UNIVERSITY

4. VISITING SCHOLAR

2023 INTERNATIONAL

5. ISLAMIC MICROFINANCING PRODUCT BASED ON MUSHARAKAH MUTANAQISAH MODEL

2021

Kebangsaan

Bronze