



**PROF. MADYA DR.
NURUL SIMA BINTI
MOHAMAD SHARIFF**

PENSYARAH UNIVERSITI DS14

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Phone: 8768

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nurulsima@usim.edu.my

Faculty: Fakulti Sains
Dan Teknologi

SUPERVISION

PhD - Completed: 1, Ongoing: 0

Master - Completed: 4,
Ongoing: 0

AREAS OF EXPERTISE

Statistical Inferences

Statistical Computing

Statistical Econometrics

ACADEMIC QUALIFICATION

PhD in Statistik (2012)

Master in Sains (Statistik) (2007)

Bachelor in Sains Aktuari (2003)

RESEARCH

1. RISK MAPPING AND FORECASTING OF DISTRICT-LEVEL POVERTY: A DECADE-LONG OUTLOOK USING VISUALIZATION AND TIME SERIES MODEL

2026 GERAN PENYELIDIKAN FUNDAMENTAL ON GOING CO-RESEARCHER

2. STOCHASTIC APPROACHES TO MODELING AND FORECASTING HEALTH INSURANCE PRICING IN MALAYSIA

2026 GERAN PENYELIDIKAN FUNDAMENTAL ON GOING CO-RESEARCHER

3. FORECASTING RETIREMENT EXPENDITURE PATTERNS AND HEALTHCARE SPENDING AMONG MALAYSIAN RETIREES

2026 GERAN PENYELIDIKAN FUNDAMENTAL ON GOING CO-RESEARCHER

4. FORMULATION OF A MEDICAL INFLATION MODEL: IMPACT OF ECONOMIC VOLATILITY ON HEALTHCARE EXPENDITURE IN MALAYSIA

2025 GERAN KPT ON GOING MAIN RESEARCHER

5. PREPARING FOR TOMORROW: A FUNDAMENTAL ANALYSIS OF RETIREMENT SAVING PRACTICES AMONG GEN Y AND GEN Z IN MALAYSIA

2024

GERAN KPT

ON GOING

CO-RESEARCHER

RESEARCH

6. DEVELOPING A RETIREMENT SAVINGS DECISION MODEL USING PATH ANALYSIS AMONG B40 GROUPS TOWARDS ACHIEVING SUSTAINABLE RETIREMENT.

2020 GERAN KPT COMPLETED MAIN RESEARCHER

7. FORMULATION OF HOUSEHOLD DIET QUALITY AND FOOD COSTS TRADE-OFF MODEL TO MEASURE FOOD INSECURITY RISKS.

2019 GERAN KPT COMPLETED CO-RESEARCHER

8. HOUSEHOLD INCOME PREDICTION MODEL DUE TO FLUCTUATION FUEL PRICE IN MALAYSIA

2018 GERAN PENYELIDIKAN USIM COMPLETED CO-RESEARCHER

9. BEHAVIORAL DECISION MAKING FOR RETIREMENT SAVINGS

2018 GERAN PENYELIDIKAN USIM COMPLETED MAIN RESEARCHER

10. THE MULTI-OBJECTIVE DECISION MAKING (MODM) MODEL OF ISLAMIC BANKING FOR FINANCIAL RESOURCES ALLOCATION

2017 GERAN PENYELIDIKAN USIM COMPLETED CO-RESEARCHER

11. KAJIAN PRESTASI KERJA AHLI AKADEMIK USIM DALAM HUBUNGAN DENGAN PULANGAN PELABURAN UNIVERSITI

2016 GERAN PENYELIDIKAN AGENSI KERAJAAN COMPLETED CO-RESEARCHER

12. A PROPOSED MODEL TO IMPROVE PUBLIC PARTICIPATION TOWARDS RENEWABLE ENERGY DEVELOPMENT USING AN ANALYSIS OF ACCEPTANCE LEVEL

2015 GERAN KPT COMPLETED CO-RESEARCHER

13. A PROPOSED MODEL OF DOMESTIC ELECTRICITY TARIFF TO IMPROVE CURRENT TARIFF STRUCTURE USING AN ANALYSIS OF ACCEPTANCE LEVEL

2015 GERAN KPT COMPLETED CO-RESEARCHER

14. A ROBUST RIDGE REGRESSION FOR MULTICOLLINEARITY PROBLEM IN THE PRESENCE OF OUTLIERS IN THE DATA.

2014 GERAN KPT COMPLETED MAIN RESEARCHER

15. IMPLICATIONS OF USING UNBIASED GENDER PREMIUM RATES: COMPARATIVE STUDY BETWEEN CONVENTIONAL AND TAKAFUL PRODUCTS

2012 GERAN KPT COMPLETED CO-RESEARCHER

16. PORTFOLIO OPTIMIZATION MODEL OF SHARIAH-COMPLIANT INVESTMENT STRATEGIES.

2012 GERAN KPT COMPLETED CO-RESEARCHER

PUBLICATION

1. FACTORS INFLUENCING MOBILE BANKING USAGE AMONG MALAYSIANS DURING COVID-19 PERIOD

JOURNAL OF ADVANCED RESEARCH IN APPLIED SCIENCES AND ENGINEERING TECHNOLOGY

2025 JOURNAL OTHER DATABASE CORRESPONDING AUTHOR

2. THE IMPACT OF COVID-19 ON THE COST OF LIVING IN MALAYSIA

JOURNAL OF HEALTH AND QUALITY OF LIFE

2025 JOURNAL OTHER DATABASE CORRESPONDING AUTHOR

3. ANALYSIS OF METHOD APPLICATION IN SALES DEMAND FORECASTING: A SYSTEMATIC REVIEW

INTERNATIONAL JOURNAL OF COMMUNICATION, HUMANITIES AND MANAGEMENT

2025 JOURNAL OTHER DATABASE CO-AUTHOR

4. THE EFFECTS OF NON-COMMUNICABLE DISEASES AND THEIR RISK FACTORS ON MALAYSIA'S HEALTHCARE EXPENDITURES

SEMARAK INTERNATIONAL JOURNAL OF PUBLIC HEALTH AND PRIMARY CARE

2025 JOURNAL OTHER DATABASE CORRESPONDING AUTHOR

5. EMPIRICAL ANALYSES OF THE RETIREMENT SAVINGS DECISION DETERMINANTS OF B40 GROUPS IN MALAYSIA.

IOSR JOURNAL OF MATHEMATICS (IOSR-JM)

2024 JOURNAL OTHER DATABASE MAIN AUTHOR

6. ANALYZING THE INFLUENTIAL FACTORS ON RETIREMENT SAVINGS BEHAVIOR WITHIN THE B40 GROUPS IN MALAYSIA THROUGH STATISTICAL ANALYSES

SIMPOSIUM KEBANGSAAN SAINS MATEMATIK (SKSM30)

2024 PROCEEDING SCOPUS CORRESPONDING AUTHOR

7. A CONCEPTUAL FRAMEWORK OF THE RETIREMENT SAVINGS DECISIONS AMONG THE B40 GROUPS IN MALAYSIA

SIMPOSIUM KEBANGSAAN SAINS MATEMATIK SKSM29

2024 PROCEEDING NON-INDEX CORRESPONDING AUTHOR

8. PROCEEDING OF THE 29TH NATIONAL SYMPOSIUM ON MATHEMATICAL SCIENCES (SKSM29): THEORY AND APPLICATIONS OF MATHEMATICAL SCIENCES

SIMPOSIUM KEBANGSAAN SAINS MATEMATIK (SKSM29)

2024 PROCEEDING NON-INDEX CHIEF EDITOR

9. FACTORS ASSOCIATED WITH ANXIETY AND ITS SELF-CARE MEASURES AMONG NURSING STUDENTS DURING THE COVID-19 PANDEMIC

MALAYSIAN JOURNAL OF MEDICINE AND HEALTH SCIENCES

2023 JOURNAL SCOPUS CO-AUTHOR

10. AN EMPIRICAL ANALYSIS OF THE IMPACT OF MONEY ATTITUDES ON RETIREMENT SAVINGS BEHAVIOUR IN MALAYSIA

ASM SCIENCE JOURNAL

2023 JOURNAL SCOPUS CORRESPONDING AUTHOR

11. THE IMPACT OF COVID-19 OUTBREAKS ON THE VOLATILITY OF THE STOCK MARKET IN MALAYSIA

MALAYSIAN JOURNAL OF COMPUTING

2023 JOURNAL MYCITE CORRESPONDING AUTHOR

12. A STUDY ON RETIREMENT PREPAREDNESS AND CONFIDENCE AMONG PRIVATE SECTOR EMPLOYEES IN MALAYSIA

MALAYSIAN JOURNAL OF SCIENCE, HEALTH & TECHNOLOGY

2023 JOURNAL OTHER DATABASE CORRESPONDING AUTHOR

13. CONSUMERS' BUYING BEHAVIOR TOWARDS ONLINE SHOPPING DURING THE COVID-19 PANDEMIC: AN EMPIRICAL STUDY IN MALAYSIA

MALAYSIAN JOURNAL OF SCIENCE, HEALTH & TECHNOLOGY

2021 JOURNAL OTHER DATABASE MAIN AUTHOR / CONTACT PERSON IN USIM

PUBLICATION

14. STOCK MARKET ANOMALIES: A CASE OF CALENDAR EFFECTS ON THE MALAYSIAN STOCK MARKET

MALAYSIAN JOURNAL OF COMPUTING

2021 JOURNAL MYCITE MAIN AUTHOR / CONTACT PERSON IN USIM

15. STATISTICAL ANALYSES ON FACTORS AFFECTING RETIREMENT SAVINGS DECISION IN MALAYSIA

MATHEMATICS AND STATISTICS

2021 JOURNAL SCOPUS MAIN AUTHOR / CONTACT PERSON IN USIM

16. DETERMINANTS OF EMPLOYEE JOB SATISFACTION IN MALAYSIA

ASIAN JOURNAL OF RESEARCH IN BUSINESS AND MANAGEMENT

2021 JOURNAL MYJURNAL CORRESPONDING AUTHOR

17. THE RELATIONSHIP BETWEEN FINANCIAL LITERACY, FINANCIAL MANAGEMENT, RETIREMENT SAVINGS PLANNING AND RETIREMENT CONFIDENCE IN MALAYSIA

APPLIED SCIENCE AND TECHNOLOGY INFORMATION SECURITY AND ASSURANCE, FINANCIAL MATHEMATICS, ACTUARIAL SCIENCE AND RISK MANAGEMENT

2021 CHAPTER IN BOOK CO-AUTHOR

18. STATISTICAL ANALYSES ON THE IMPACT OF DEMOGRAPHIC FACTORS ON FERTILITY RATE IN MALAYSIA

IOSR JOURNAL OF MATHEMATICS (IOSR-JM)

2020 JOURNAL OTHER DATABASE MAIN AUTHOR

19. AN EMPIRICAL STUDY ON THE DETERMINANTS OF RETIREMENT SAVINGS ATTITUDE IN MALAYSIA

2ND INTERNATIONAL CONFERENCE ON APPLIED & INDUSTRIAL MATHEMATICS AND STATISTICS 2019

2019 PROCEEDING NON-INDEX MAIN AUTHOR

20. AN APPLICATION OF PROPOSED RIDGE REGRESSION METHODS TO REAL DATA PROBLEM

INTERNATIONAL JOURNAL OF ENGINEERING & TECHNOLOGY

2018 JOURNAL SCOPUS MAIN AUTHOR

21. A COMPARISON OF OLS AND RIDGE REGRESSION METHODS IN THE PRESENCE OF MULTICOLLINEARITY PROBLEM IN THE DATA

INTERNATIONAL JOURNAL OF ENGINEERING & TECHNOLOGY

2018 JOURNAL SCOPUS MAIN AUTHOR

22. A SIMULATION STUDY FOR INVESTIGATING MULTICOLLINEARITY PROBLEM IN THE PRESENCE OF OUTLIERS IN THE DATA

ADVANCED SCIENCE LETTERS

2017 JOURNAL SCOPUS MAIN AUTHOR

23. A ROBUST RIDGE REGRESSION APPROACH IN THE PRESENCE OF BOTH MULTICOLLINEARITY AND OUTLIERS IN THE DATA

AIP CONFERENCE PROCEEDINGS

2017 JOURNAL SCOPUS MAIN AUTHOR

24. AN APPLICATION OF ROBUST RIDGE REGRESSION MODEL IN THE PRESENCE OF OUTLIERS TO REAL DATA PROBLEM

JOURNAL OF PHYSICS : CONFERENCE SERIES

2017 JOURNAL SCOPUS MAIN AUTHOR

25. CURRENCY CRISES AND PURCHASING POWER PARITY IN THE ASIAN COUNTRIES: EVIDENCE BASED ON SECOND GENERATION PANEL UNIT ROOT TESTS

MALAYSIAN JOURNAL OF ECONOMIC STUDIES

2017 JOURNAL SCOPUS CO-AUTHOR

26. THE PERSISTENCE IN REAL INTEREST RATES: DOES IT SOLVE THE INTERTEMPORAL CONSUMPTION BEHAVIOR PUZZLE?

JOURNAL OF INTERNATIONAL FINANCIAL MARKETS, INSTITUTIONS & MONEY

2017 JOURNAL SCOPUS CO-AUTHOR

PUBLICATION

27. AN APPLICATION OF ROBUST RIDGE REGRESSION MODEL IN THE PRESENCE OF OUTLIERS TO REAL DATA PROBLEM

1ST INTERNATIONAL CONFERENCE ON APPLIED & INDUSTRIAL MATHEMATICS AND STATISTICS 2017 (ICOAIMS 2017)

2017 PROCEEDING NON-INDEX MAIN AUTHOR

28. INTEGRATION OF NAQLI AND AQLI KNOWLEDGE : AN APPLICATION TO ACTUARIAL SCIENCE, RISK MANAGEMENT & FINANCIAL MATHEMATICS CURRICULUM

2017 BOOK EDITOR

29. STATISTICS CONCEPTS FROM ISLAMIC PERSPECTIVE

INTEGRATION OF NAQLI AND AQLI KNOWLEDGE: AN APPLICATION TO ACTUARIAL SCIENCE, RISK MANAGEMENT AND FINANCIAL MATHEMATICS CURRICULUM

2017 CHAPTER IN BOOK MAIN AUTHOR

30. THE VOLATILITY OF STOCK MARKET INDEX RETURN : A COMPARATIVES STUDY BETWEEN ISLAMIC AND CONVENTIONAL STOCK MARKET INDICES

INTEGRATION OF NAQLI AND AQLI KNOWLEDGE : AN APPLICATION TO ACTUARIAL SCIENCE, RISK MANAGEMENT & FINANCIAL MATHEMATICS CURRICULUM

2017 CHAPTER IN BOOK CO-AUTHOR

31. PERSISTENCE OF REAL EXCHANGE RATES IN THE CENTRAL AND EASTERN EUROPEAN COUNTRIES

JOURNAL OF BUSINESS ECONOMICS AND MANAGEMENT

2016 JOURNAL WOS CO-AUTHOR

32. SOLUTION TO THE MULTICOLLINEARITY PROBLEM BY ADDING SOME CONSTANT TO THE DIAGONAL

JOURNAL OF MODERN APPLIED STATISTICAL METHODS

2016 JOURNAL ERA CO-AUTHOR

33. A ROBUST RIDGE REGRESSION APPROACH IN THE PRESENCE OF BOTH MULTICOLLINEARITY AND OUTLIERS IN THE DATA

24TH NATIONAL SYMPOSIUM ON MATHEMATICAL SCIENCES

2016 PROCEEDING NON-INDEX MAIN AUTHOR

34. A ROBUST RIDGE REGRESSION FOR MULTICOLLINEARITY PROBLEM IN THE PRESENCE OF OUTLIERS IN THE DATA

PROCEEDING OF POSTGRADUATE SEMINAR ON SCIENCE AND TECHNOLOGY

2016 PROCEEDING NON-INDEX CO-AUTHOR

35. A ROBUST UNIT ROOT TEST IN THE PRESENCE OF CROSS SECTIONAL DEPENDENCE

JOURNAL OF MODERN APPLIED STATISTICAL METHODS

2015 JOURNAL ERA MAIN AUTHOR

36. RIDGE REGRESSION FOR SOLVING THE MULTICOLLINEARITY PROBLEM: REVIEW OF METHODS AND MODELS

JOURNAL OF APPLIED SCIENCE

2015 JOURNAL OTHER DATABASE CO-AUTHOR

37. SIMULATION STUDY TO VERIFY THE APPROPRIATE K VALUE FOR RIDGE REGRESSION IN TWO-VARIABLE REGRESSION MODEL

INDIAN JOURNAL OF SCIENCE AND TECHNOLOGY

2015 JOURNAL OTHER DATABASE CO-AUTHOR

38. IDENTIFICATION OF OUTLIERS IN TIME SERIES DATA VIA SIMULATION STUDY

IOSR JOURNAL OF MATHEMATICS

2015 JOURNAL OTHER DATABASE CO-AUTHOR

39. OUTLIER DETECTION IN TIME SERIES MODEL

THE 2ND INTERNATIONAL CONFERENCE ON COMPUTING, MATHEMATICS AND STATISTICS

2015 PROCEEDING NON-INDEX MAIN AUTHOR

PUBLICATION

40. IDENTIFICATION OF OUTLIERS IN TIME SERIES DATA

POSTGRADUATE COLLOQUIUM 2015

2015 PROCEEDING NON-INDEX CO-AUTHOR

41. OUTLIER DETECTION IN TIME SERIES MODEL

QUEST FOR RESEARCH EXCELLENCE ON COMPUTING, MATHEMATICS AND STATISTICS

2015 CHAPTER IN BOOK MAIN AUTHOR

42. ROBUST ESTIMATION PROCEDURE IN PANEL DATA MODEL.

AIP CONFERENCE PROCEEDINGS

2014 JOURNAL WOS MAIN AUTHOR

43. EFFECTS OF EDUCATIONAL INDICATORS ON STUDENTS PERFORMANCE IN THE SULTANATE OF OMAN

INTERNATIONAL JOURNAL OF TECHNICAL RESEARCH AND APPLICATION

2014 JOURNAL OTHER DATABASE CO-AUTHOR

44. SOLUTION TO THE MULTICOLLINEARITY PROBLEM BY ADDING SOME CONSTANT TO THE DIAGONAL

POSTGRADUATE COLLOQUIUM 2014, FACULTY OF SCIENCE AND TECHNOLOGY

2014 PROCEEDING NON-INDEX CO-AUTHOR

45. A COMPARISON BETWEEN ORDINARILY LEAST SQUARE (OLS) AND ROBUST REGRESSION AND ITS APPLICATION ON MACROECONOMIC VARIABLES

POSTGRADUATE COLLOQUIUM 2014, FACULTY OF SCIENCE AND TECHNOLOGY

2014 PROCEEDING NON-INDEX CO-AUTHOR

46. EFFECTS OF EDUCATIONAL INDICATORS ON STUDENTS PERFORMANCE IN THE SULTANATE OF OMAN.

2ND INTERNATIONAL CONFERENCE ON BUSINESS INNOVATION, ECONOMICS, LAWS, SOCIAL SCIENCE AND HUMANITIES.

2014 PROCEEDING NON-INDEX CO-AUTHOR

47. SIMULATION STUDY TO VERIFY APPROPRIATE KVALUE FOR RIDGE REGRESSION IN THREE VARIABLE REGRESSION MODEL

THE 3RD INTERNATIONAL CONFERENCE ON COMPUTER ENGINEERING AND MATHEMATICAL SCIENCES

2014 PROCEEDING NON-INDEX CO-AUTHOR

48. A ROBUST PANEL UNIT ROOT IN THE PRESENCE OF CROSS SECTIONAL DEPENDENCE

INTERNATIONAL CONFERENCE ON COMPUTING, MATHEMATICS AND STATISTICS 2013

2013 PROCEEDING NON-INDEX MAIN AUTHOR

49. ROBUST ESTIMATION PROCEDURE IN PANEL DATA MODEL

THE 3RD INTERNATIONAL CONFERENCE ON MATHEMATICAL SCIENCES

2013 PROCEEDING NON-INDEX MAIN AUTHOR

50. THE VOLATILITY OF STOCK MARKET INDEX RETURN: A COMPARATIVE STUDY BETWEEN ISLAMIC AND CONVENTIONAL STOCK MARKET INDICES

ISLAMIC BANKING, ACCOUNTING AND FINANCE CONFERENCE

2012 PROCEEDING NON-INDEX CO-AUTHOR

51. ROBUST CROSS SECTIONAL DEPENDENCE TEST IN PANEL REGRESSION MODEL

INTERNATIONAL CONFERENCE ON ROBUST STATISTICS

2009 PROCEEDING NON-INDEX MAIN AUTHOR

52. BAB II SISTEM EKONOMI MEMUPUK KEIMANAN DAN KETAQWAAN KEPADA ALLAH

ISLAM HADAHRI-ISLAM HADHARI DAN KEHIDUPAN

2006 CHAPTER IN BOOK MAIN AUTHOR

CONSULTATION

1. GERAN KPT-PACE : CERTIFICATE COURSE IN DATA SCIENCE USING PYTHON & R

KEMENTERIAN PENGAJIAN TINGGI

2022

NATIONAL

2. PANEL PENILAI BAGI PROGRAM DEEMED ACCREDITED BAGI PROGRAM DIPLOMA IN STATISTICS

PEJABAT NAIB CANSEOLR , UITM SHAH SLALM

2018

NATIONAL

3. PANEL PENILAI BAGI PROGRAM DEEMED ACCREDITED BACHELOR OF SCIENCE (HONS) STATISTICS (CS221/241)

INSTITUT KUALITI & PENGEMBANGAN ILMU (INQKA) UNIVERSITI TEKNOLOGI MARA (UITM)

2018

NATIONAL

AWARDS/RECOGNITION

1. ANUGERAH PROSIDING BERINDEX

2025 OTHERS

2. E-NILAI TOP 100 A242

2025 UNIVERSITY

3. BEST ARTICLE - EDITOR'S CHOICE ARTICLE

2025 INTERNATIONAL

4. GOLD AWARD

2025 INTERNATIONAL

5. PENYELIA TERBILANG

2025 OTHERS

6. SPOT YOUR RISK: BINGO!

International Virtual Education Design, Invention & Innovation Competition 2025

2025 ANTARABANGSA SILVER

7. THE IMPACT OF COVID-19 ON THE COST OF LIVING IN MALAYSIA

SEMARAK INTERNATIONAL RESEARCH ARTICLE COMPETITION IN SOCIAL SCIENCE (SIRAC-SS)

2025 ANTARABANGSA BEST PAPER AWARD

8. THE IMPACT OF COVID-19 ON THE COST OF LIVING IN MALAYSIA

SEMARAK INTERNATIONAL RESEARCH ARTICLE COMPETITION IN SOCIAL SCIENCE (SIRAC-SS)

2025 ANTARABANGSA GOLD

9. THE EFFECTS OF NON-COMMUNICABLE DISEASES AND THEIR RISK FACTORS ON MALAYSIA HEALTHCARE EXPENDITURES

SEMARAK INTERNATIONAL RESEARCH ARTICLE COMPETITION IN SOCIAL SCIENCE (SIRAC-SS)

2025 ANTARABANGSA GOLD

10. KNOW YOUR RISK: BINGO!

SCIENCE AND TECHNOLOGY RESEARCH EXPO (SCITEX)

2024 UNIVERSITI GOLD

11. RETIREMENT PLANNING CALCULATOR ENHANCEMENT WITH WITHDRAWAL FEATURES: PREPARING FOR UNCERTAINTY OF FUTURE RISK

INNOVATION BANK CHALLENGE 2023 (IBC2023)

2023 UNIVERSITI SILVER

12. PRE-RETIREMENT WITHDRAWALS: WILL IT AFFECT MUCH?

SCIENCE AND TECHNOLOGY RESEARCH EXPO (SCITEX@20TH FST)

2023 UNIVERSITI GOLD

13. ANUGERAH PERKHIDMATAN CEMERLANG 2021

2022 UNIVERSITY

14. STAF CONTOH BULAN FST SEPTEMBER 2022

2022 UNIVERSITY

AWARDS/RECOGNITION

15. ANUGERAH PERKHIDMATAN SETIA

2019

UNIVERSITY

16. FST RISING STAR

2019

OTHERS