



PROF. DR. ZURINA BINTI SHAFII

PENSYARAH UNIVERSITI GRED KHAS C

CONTACT

Phone: 6325

E-mail:
zurina.shafii@usim.edu.my

Address: Fakulti Ekonomi
Dan Muamalat

SUPERVISION

PhD - Completed: 17, Ongoing: 6

Master - Completed: 2, Ongoing: 1

AREAS OF EXPERTISE

Audit (including Social Audit, Forensic Audit, Environmental Audit)

BIOGRAPHY

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

ACADEMIC QUALIFICATION

Phd in Kewangan Islam (2007)

Master in Kewangan (2003)

RESEARCH

1. SIMULATION OF ISLAMIC BANKING

2025 ON GOING MAIN RESEARCHER

2. SIMULATION OF ISLAMIC BANKING

2025 ON GOING MAIN RESEARCHER

3. SHARIAH AUDIT BEST PRACTICE GUIDANCE

2020 ON GOING MAIN RESEARCHER

4. PROGRAM LATIHAN PERUNDINGAN KEWANGAN SYARIAH

2013 COMPLETED MAIN RESEARCHER

5. THE DEVELOPMENT OF WORKPLACE FINANCIAL EDUCATION FOR CIVIL SERVANTS USING ISLAMIC FINANCIAL PLANNING APPROACH

2012 COMPLETED MAIN RESEARCHER

6. DEVELOPING HALAL COMPLIANCE MODEL FOR HALAL FOOD PRODUCTION COMPANIES

2012 COMPLETED MAIN RESEARCHER

7. DEVELOPMENT OF CONTENT FOR SHARIAH AUDIT CERTIFICATION TRAINING

2012 COMPLETED MAIN RESEARCHER

8. FINANCIAL EDUCATION TRAINING NEED ANALYSIS FRO MUSLIM GOVERNMENT SERVANTS: TOWARDS ACHIEVING A HIGH INCOME NATION

2012 COMPLETED MAIN RESEARCHER

9. THE DEVELOPMENT OF HALAL TRACEABILITYPROCEDURES FOR LOCAL AND EXPORT MARKET OF HALAL PRODUCTS

2009 COMPLETED MAIN RESEARCHER

10. TOWARDS THE DEVELOPMENT OF SHARIAH AUDIT PROCEDURE

2009 COMPLETED MAIN RESEARCHER

PUBLICATION

1. SHARIAH AUDIT IN INFORMATION TECHNOLOGY SYSTEMS FOR BUY NOW PAY LATER (BNPL) PLATFORMS: A STUDY ON COMPLIANCE, GOVERNANCE AND IMPLEMENTATION

2025 PROCEEDING

2. DIGITISATION AND ARTIFICIAL INTELLIGENCE IN THE ISLAMIC FINANCE INDUSTRY: INDUSTRY INNOVATION AND SHARIAH COMPLIANCE AUTOMATION

2025 PROCEEDING

3. EXAMINING MARKET RESPONSES ON HAJAH AND DARURAH POLICY DOCUMENT OF MALAYSIA'S BNM: MITIGATING DELUSIONAL MASLAHAH APPLICATIONS IN ISLAMIC FINANCE

2025 PROCEEDING

4. SHARIAH GOVERNANCE AND REGULATORY FRAMEWORKS FOR ACCOUNTING AND SHARIAH AUDIT PRACTICE IN INDONESIA AND MALAYSIA FOR EFFECTIVE SHARIAH AUDIT PRACTICES IN SHARIAH-COMPLIANT INSTITUTIONS

2025 PROCEEDING

5. EXAMINING THE ROLE OF SHARIAH ADVISORY AND POST ISSUANCE ASSURANCE IN ISLAMIC CAPITAL MARKET SECTOR

2024 CHAPTER IN BOOK

6. DEVELOPMENT OF FINANCIAL EDUCATION CONTENT DEVELOPMENT INTO MOBILE APPS: A CASE STUDY ON PRODUCT DEVELOPMENT PROCESSES OF MUAMALAT INTERACTIVE GAME MOBILE APPS

2022 PROCEEDING

7. EXAMINING THE ROLE OF SHARIAH ADVISORY AND POST ISSUANCE ASSURANCE IN ISLAMIC CAPITAL MARKET SECTOR

2021 PROCEEDING

8. PERSISTING YOUR PURPOSE: STRATEGIES TO EMBRACE ENCORE CAREERS AND CULTIVATE ETERNAL WEALTH

2021 CHAPTER IN BOOK

9. EXTENT OF DISCLOSURES ON HALAL ASSURANCE MANAGEMENT SYSTEM (HAMS): CASES OF HALAL CERTIFIED COMPANIES LISTED ON BURSA MALAYSIA

2020 PROCEEDING

10. SHARIAH ASSURANCE IN THE RISE OF THE DIGITAL AGE: STATE OF THE ART AND FUTURE APPLICATIONS

2020 CHAPTER IN BOOK

11. SHARIAH ASSURANCE IN THE RISE OF THE DIGITAL AGE: STATE OF THE ART AND FUTURE APPLICATIONS

2020 CHAPTER IN BOOK

12. HALAL GOVERNANCE, CERTIFICATION AND ASSURANCE IN THAILAND

2020 CHAPTER IN BOOK

13. MALAYSIA HALAL MANAGEMENT SYSTEMS (MHMS) 2020: JAKIM REQUIREMENTS

2020 CHAPTER IN BOOK

14. PROFESSIONALISATION OF SHARIAH AUDITORS: INPUT FROM FOCUS GROUP VALIDATION OF CERTIFIED SHARIAH AUDIT TRAINING PROGRAM

2020 CHAPTER IN BOOK

15. COOPERATIVES AS CIVIL SOCIETY INITIATIVE AND THE SUSTAINABLE DEVELOPMENT GOALS: CASES OF ISLAMIC COOPERATIVES IN SOUTHEAST ASIA

2019 PROCEEDING

16. PROFESSIONALISATION OF TALENT IN THE HALAL INDUSTRY TOWARDS EFFECTIVE SHARIAH GOVERNANCE

2019 CHAPTER IN BOOK

17. EDUCATING CHILDREN ON FINANCIAL MANAGEMENT USING AN INTERACTIVE TOOL: A CASE STUDY ON PRODUCT DEVELOPMENT STAGES FOR MUAMALAT INTERACTIVE GAME

2018 JOURNAL

18. ISLAMIC BANKS AS VALUE BASED INTERMEDIATORS: A CASE OF ACHIEVEMENTS OF FULL FLEDGED ISLAMIC BANKS IN MALAYSIA

2018 PROCEEDING

19. ISLAMIC BANKS AS VALUE BASED INTERMEDIATORS: PROPOSITIONS AND PRACTICES IN MALAYSIA

2018 CHAPTER IN BOOK

20. SHARIAH AUDIT AND ASSURANCE: PROCESS AND PROGRAMME

2017 BOOK

21. ACCOUNTING AND REPORTING FOR SHARIAH-BASED TRANSACTIONS

2017 BOOK

22. ISSUES ON THE APPLICATION OF IFRS 9 AND FAIR VALUE MEASUREMENT FOR ISLAMIC FINANCIAL INSTRUMENTS,

2016 JOURNAL

23. HALAL ASSURANCE MECHANISMS IN HALAL INDUSTRY: AN APPRAISAL ON ITS EFFECTIVENESS TOWARDS CONTINUOUS HALAL ASSURANCE AND THE WAY FORWARD

2016 JOURNAL

24. WAQF ACCOUNTING AND REPORTING: CURRENT PRACTICE AND FUTURE DEVELOPMENT IN INDONESIA

2016 PROCEEDING

25. DEVELOPING PERFORMANCE MEASUREMENT FRAMEWORK FOR WAQF INSTITUTIONS: BEYOND THE FINANCIAL MEASURES

2016 CHAPTER IN BOOK

26. ISLAMIC FINANCIAL PLANNING & WEALTH MANAGEMENT

2015 BOOK

27. SHARIAH AUDIT CERTIFICATION CONTENTS: VIEWS OF REGULATORS, SHARIAH COMMITTEE, SHARIAH REVIEWERES AND UNDERGRADUATE STUDENTS)

2014 JOURNAL

28. SERIOUS FINANCIAL INDEBTEDNESS AMONG MUSLIM MEDICAL DOCTORS IN MALAYSIA: AN ANALYSIS OF PERSONAL FINANCIAL RATIOS

2014 PROCEEDING

29. WAQF PERFORMANCE OF THE STATE ISLAMIC RELIGION COUNCILS OF MALAYSIA BENCHMARKING TO SINGAPORE

2014 PROCEEDING

30. FINANCIAL AND OPERATIONAL MEASURES OF WAQF PERFORMANCE: THE CASE OF STATE ISLAMIC RELIGION COUNCIL OF SINGAPORE AND MALAYSIA

2014 PROCEEDING

31. DEVELOPING PERFORMANCE MEASUREMENT FRAMEWORK FOR WAQF INSTITUTIONS: BEYOND THE FINANCIAL MEASURES

2014 PROCEEDING

32. EMPLOYER PERSPECTIVES ON WORKPLACE FINANCIAL EDUCATION TRAINING NEEDS FOR MUSLIM EMPLOYEES

2014 PROCEEDING

33. SHARIAH AUDIT OF FINANCIAL INSTITUTIONS IN ISLAMIC FINANCIAL INSTITUTIONS

2014 CHAPTER IN BOOK

34. ENHANCING GOVERNANCE, ACCOUNTABILITY AND TRANSPARENCY IN ISLAMIC FINANCIAL INSTITUTIONS: AN EXAMINATION INTO SHARIAH INTERNAL CONTROL AUDIT

2014 CHAPTER IN BOOK

35. HUMAN CAPITAL DEVELOPMENT IN SHARIAH AUDIT

2013 JOURNAL

36. PRODUCT RECALL MANAGEMENT FOR HALAL PRODUCT

2013 JOURNAL

37. CUSTOMER SATISFACTION AND ISLAMIC BANKING AWARENESS IN THE ISLAMIC BANKING WINDOW SYSTEM IN LIBYA

2013 JOURNAL

38. ADOPTION OF INTERNATIONAL FINANCIAL REPORTING STANDARDS AND INTERNATIONAL ACCOUNTING STANDARDS IN ISLAMIC FINANCIAL INSTITUTIONS FROM THE PRACTITIONERS' VIEWPOINT

2013 JOURNAL

39. POST IMPLEMENTATION OF SHARIAH GOVERNANCE FRAMEWORK: THE IMPACT OF SHARIAH AUDIT FUNCTION TOWARDS THE ROLE OF SHARIAH COMMITTEE, MIDDLE EAST JOURNAL OF SCIENTIFIC RESEARCH, SPECIAL ISSUE ON ISLAMIC WEALTH MANAGEMENT, VOL 13, 2013.

2013 JOURNAL

40. SHARIAH AUDIT A TO Z FOR COMMODITY MURABAHAH

2013 CHAPTER IN BOOK

41. INTERNATIONAL FINANCIAL REPORTING STANDARD ISSUES IN TAKAFUL

2013 CHAPTER IN BOOK

42. ACCOUNTING AND REPORTING FOR ISLAMIC BANKS IN MALAYSIA: THE WAY FORWARD

2013 CHAPTER IN BOOK

43. HALAL TRACEABILITY FRAMEWORK FOR HALAL FOOD PRODUCTION

2012 JOURNAL

44. COMPARATIVE ANALYSIS OF FINANCIAL REPORTING PRACTICES IN CONVENTIONAL AND ISLAMIC BANKS IN MALAYSIA

2012 JOURNAL

45. POST IMPLEMENTATION OF SHARIAH GOVERNANCE FRAMEWORK: A STUDY ON THE IMPACT OF SHARIAH AUDIT FUNCTION TOWARDS THE ROLE OF THE SHARIAH COMMITTEE

2012 PROCEEDING

46. ISLAMIC SOCIAL REPORTING IN SHARIAH COMPLIANT SECURITIES: A CASE STUDY IN A SOCIALLY ACCEPTED MARKET INVESTMENT HALAL FOOD INDEX

2012 PROCEEDING

47. DIMENSIONS OF ISLAMIC SOCIAL REPORTING IN SHARIAH COMPLIANT SECURITIES

2012 PROCEEDING

48. VENTURE PHILANTHROPY WAQF MODEL: A PRELIMINARY STUDY

2012 PROCEEDING

49. USING WAQF AS AN INSTRUMENT IN FINANCIAL PLANNING

2012 PROCEEDING

50. SHARIAH GOVERNANCE AND AUDIT MECHANISMS IN GCC COUNTRIES

2012 PROCEEDING

51. HUMAN CAPITAL IN SHARIAH AUDIT

2012 PROCEEDING

52. THE APPLICABILITY OF INTERNATIONAL FINANCIAL REPORTING STANDARDS (IFRS) IN ISLAMIC FINANCIAL TRANSACTIONS: AN ANALYSIS FROM THE SHARI'AH PERSPECTIVE

2011 JOURNAL

53. DEVELOPMENT OF SHARIAH COMPLIANCE AUDIT FRAMEWORK AND SHARIAH AUDIT PROGRAM

2010 JOURNAL

54. ENHANCING GOVERNANCE, ACCOUNTABILITY AND TRANSPARENCY IN ISLAMIC FINANCIAL INSTITUTIONS: AN EXAMINATION INTO THE AUDIT OF SHARI'A INTERNAL CONTROL SYSTEM

2010 JOURNAL

55. ENHANCING GOVERNANCE, ACCOUNTABILITY AND TRANSPARENCY IN ISLAMIC FINANCIAL INSTITUTIONS: AN EXAMINATION INTO SHARIAH INTERNAL CONTROL AUDIT

2010 PROCEEDING

56. ETHNIC HETEROGENEITY IN THE MALAYSIAN ECONOMY: A SPECIAL REFERENCE TO THE ETHNIC GROUP PARTICIPATION IN FINANCIAL PLANNING ACTIVITIES

2009 JOURNAL

57. 25. SHAFII Z., SALLEH S., SHAHWAN S., MANAGEMENT OF SHARIAH NON-COMPLIANCE RISK IN THE ISLAMIC FINANCIAL INSTITUTIONS VIA THE DEVELOPMENT OF SHARIAH COMPLIANCE AUDIT FRAMEWORK AND SHARIAH AUDIT PROGRAM

2009 PROCEEDING

58. ON INSTRUMENTATION, TRADIBILITY AND RISKS OF INVESTING IN ISLAMIC ZERO COUPON BONDS

2009 PROCEEDING

59. THE LONG TERM RELATIONSHIP BETWEEN ECONOMIC GROWTH AND STOCK MARKET DEVELOPMENT: A CAUSALITY ANALYSIS TO 20 OIC MEMBER COUNTRIES

2007 PROCEEDING

CONSULTATION/ADULATION

1. PROGRAM FINOVATIF 2024

2024 NATIONAL FAST FORWARD CONSULTANCY

2. PENGUKUHAN AUDIT PATUH SYARIAH DALAM GERAKAN KOPERASI 2024

2024 NATIONAL ANGKASA

3. DEVELOPMENT OF SHARIAH COMPLIANT STATEMENT FOR CYPARK RESOURCES BERHAD

2023 NATIONAL HEADIR AND CO

4. TASAWWUR OF WEALTH MANAGEMENT OF SAIDATINA KHADIJAH

2021 INTERNATIONAL KHADIJAH INTERNATIONAL WAQF FOUNDATION (LABUAN)

5. SHARIAH AUDIT

2020 NATIONAL ISRA CONSULTING

AWARDS/RECOGNITION

1. ACADEMIC PROGRAM ADVISOR

2025 NATIONAL

2. CURRICULUM ADVISOR (PENASIHAT KURIKULUM)

2025 NATIONAL

3. ACADEMIC ADVISOR

2025 UNIVERSITY

4. TRAINER / FACILITATOR

2025 INTERNATIONAL

5. THE SHARIAH GOVERNANCE IN PALESTINIAN ISLAMIC BANKS: A PROFESSIONAL DEVELOPMENT PERSPECTIVE

2025 Kebangsaan Silver