



**PROF. MADYA DR. ZURINA
BINTI KEFELI@ ZULKEFLI**

PENSYARAH UNIVERSITI DS14

CONTACT

Phone: 06-7986401

E-mail: zurina@usim.edu.my

Address: Fakulti Ekonomi
Dan Muamalat

SUPERVISION

PhD - Completed: 5, Ongoing: 7

Master - Completed: 2, Ongoing: 0

AREAS OF EXPERTISE

Health Care Financing

Economic Development And Growth

Health Economics

BIOGRAPHY

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

ACADEMIC QUALIFICATION

Phd in Ekonomi (2012)

Master in Ekonomi Tulen (2000)

Bachelor in Ekonomi Industri (1998)

RESEARCH

1. HUBUNGAN TAHAP KESIHATAN MENTAL DAN PRODUKTIVITI
GOLONGAN AKADEMIK : KAJIAN KES DI UUM DAN USIM

2019 COMPLETED MAIN RESEARCHER

2. BACK-TO-SCHOOL BUDGET BUSTER FOR CANGGIH

2016 COMPLETED MAIN RESEARCHER

3. EVIDENCE ON THE RELATIONSHIP BETWEEN HEALTH AND
ECONOMIC GROWTH: A COMPARISON AMONG OIC COUNTRIES

2014 COMPLETED MAIN RESEARCHER

4. MODEL ZAKAT PERUBATAN DALAM MENINGKATKAN KUALITI
KEHIDUPAN ASNAF FAKIR DAN MISKIN

2013 COMPLETED MAIN RESEARCHER

5. DEVELOPMENT OF COST MODELING FOR ORAL HEALTH CARE

2011 COMPLETED MAIN RESEARCHER

PUBLICATION

1. ASSESSMENT OF RISK FACTORS IN DEVELOPING DIABETES AMONG PUBLIC IN MALAYSIA AND THEIR INTEREST FOR TAKAFUL PRODUCTS

2025 JOURNAL

2. ISLAMIC SOCIAL FINANCING MODEL FOR LOW-INCOME DIALYSIS PATIENTS IN MALAYSIA: A QUALITATIVE APPROACH

2025 PROCEEDING

3. ADDRESSING HEALTHCARE FINANCING GAPS THROUGH ISLAMIC SOCIAL FINANCE: A QUALITATIVE STUDY OF WAQF-BASED DIALYSIS FUNDING IN MALAYSIA

2025 PROCEEDING

4. KAJIAN PENSTRUKTURAN SEMULA SISTEM PERCUKAIAN MINYAK SAWIT MALAYSIA

2025 POLICY

5. HEALTH STATUS PERCEPTION AMONG MALAYSIAN ELDERLY POPULATION WITH DIABETES AND ITS ASSOCIATION WITH HBA1C AND DISEASE DURATION

2022 PROCEEDING

6. EVALUATION OF THE DEGREE OF PUBLIC RISK OF DEVELOPING DIABETES TYPE 2 IN RELATION TO TAKAFUL POLICY

2022 PROCEEDING

7. JOB PERFORMANCE OF ACADEMICIANS IN PUBLIC UNIVERSITY: DOES HEALTH STATUS MATTER?

2021 PROCEEDING

8. INSIGHTS INTO COVID-19 CRISIS: ECONOMIC & FINANCE CASE STUDIES

2021 BOOK

9. MEDICAL GLOVE PRODUCERS: BALANCING THE ECONOMY ON A GLOBAL SCALE

2021 CHAPTER IN BOOK

10. CAUSAL NEXUS BETWEEN HEALTH AND ECONOMIC DEVELOPMENT: EVIDENCE AMONG OIC HIGH-INCOME ECONOMIES

2018 JOURNAL

11. FACTORS AFFECTING QUALITY OF LIFE OF MEDICAL ASSISTANCE RECIPIENTS OF ZAKAT FUND IN MALAYSIA

2017 JOURNAL

12. PERCEPTIONS OF PUBLIC UNIVERSITY STUDENTS TOWARDS THE RISING COST OF LIVING IN MALAYSIA

2017 PROCEEDING

13. THE BITTER SWEET SUGAR SUBSIDY

2017 CHAPTER IN BOOK

14. FACTORS AFFECTING THE QUALITY OF HEALTH AMONG MEDICAL ZAKAT FUND RECIPIENTS

2016 PROCEEDING

15. KETERLIBATAN BELIA DALAM INDUSTRI PELANCONGAN

2016 CHAPTER IN BOOK

16. GENDER DIFFERENCES IN HEALTHCARE UTILISATION AMONG THE ELDERLY IN MALAYSIA: A DECOMPOSITION ANALYSIS

2015 JOURNAL

17. ANALISIS TAHAP KEPUASAN PENERIMA BANTUAN ZAKAT PERUBATAN DAN FAKTOR MEMPENGARUHI KUALITI KESIHATAN

2015 PROCEEDING

18. EFFECT OF HEALTH ON ECONOMIC DEVELOPMENT: EVIDENCE AMONG OIC HIGH-INCOME ECONOMIES

2014 PROCEEDING

19. PERANAN ZAKAT PERUBATAN DALAM MENINGKATKAN KUALITI KEHIDUPAN ASNAF FAKIR DAN MISKIN: SATU TINJAUAN AWAL

2013 PROCEEDING

20. HEALTH CARE UTILISATION AMONG THE ELDERLY IN MALAYSIA: DOES SOCIOECONOMIC STATUS MATTERS?

2013 PROCEEDING

21. GENDER DIFFERENCES IN HEALTH CARE UTILISATION: EVIDENCE FROM MALAYSIA

2013 PROCEEDING

22. MORAL HAZARD AND THE IMPACT OF PRIVATE HEALTH INSURANCE ON THE UTILISATION OF HEALTH CARE IN MALAYSIA

2012 JOURNAL

23. MORAL HAZARD AND THE IMPACT OF PRIVATE HEALTH INSURANCE ON THE UTILISATION OF HEALTH CARE IN MALAYSIA

2012 PROCEEDING

24. INSURING HEALTH

2012 CHAPTER IN BOOK

25. SOCIOECONOMIC AND GENDER DIFFERENCES IN ACCESS TO HEALTH CARE IN MALAYSIA: A NON-LINEAR DECOMPOSITION APPROACH

2011 PROCEEDING

26. PRIVATE HEALTH INSURANCE IN MALAYSIA: CONTRIBUTING FACTORS AND ITS IMPACT ON THE UTILISATION OF HEALTH CARE

2011 PROCEEDING

27. WHAT DOES A COMPREHENSIVE HEALTH TAKAFUL COVER?

2011 PROCEEDING

28. MODULE 6: SURVEY RESEARCH METHODOLOGY

2011 CHAPTER IN BOOK

29. NILAI-NILAI ETIKA DAN AKHLAK DALAM PEMBANGUNAN EKONOMI SEIMBANG DAN KOMPREHENSIF: CONTOH PADA ZAMAN RASULULLAH SAW

2006 CHAPTER IN BOOK

30. ISLAMIC UNIT TRUSTS AS ETHICAL FUNDS IN MALAYSIA

2005 JOURNAL

CONSULTATION/ADULATION

1. STUDY ON RESTRUCTURING OF MALAYSIAN PALM OIL TAXATION SYSTEM

2023 NATIONAL MALAYSIAN PALM OIL BOARD (MPOB)

2. DEVELOPING A SUITABLE TAKAFUL PRODUCT FOR PEOPLE WITH DIABETES

2020 NATIONAL FWD TAKAFUL

AWARDS/RECOGNITION

1. STAF CONTOH BULANAN FEM (MEI 2025)

2025 UNIVERSITY

2. ADDRESSING HEALTHCARE FINANCING GAPS THROUGH ISLAMIC SOCIAL FINANCE: A QUALITATIVE STUDY OF WAQF-BASED DIALYSIS FUNDING IN MALAYSIA

2025 Antarabangsa Bronze

3. ANUGERAH KECEMERLANGAN STAF

2024 UNIVERSITY

4. ACADEMIC ADVISOR

2024 UNIVERSITY

5. ACADEMIC ADVISOR

2024 OTHERS