



**10<sup>th</sup> ASEAN International Conference on Islamic Finance 2022 (10<sup>th</sup> AICIF 2022)**  
**“The Role of Islamic Banking and Islamic Social Finance for Economic Sustainability”**  
**6<sup>th</sup> December 2022 (Tuesday) - 8<sup>th</sup> December 2022 (Thursday) | DoubleTree by Hilton Kuala Lumpur**

**AICIF 2022: PRESENTER SCHEDULE**

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**PARALLEL SESSION 1 GROUP 1**

**DAY 2: 7<sup>TH</sup> DECEMBER 2022 (WEDNESDAY) (VIRTUAL)**  
**PARALLEL SESSION 1 GROUP 1**  
**TIME: 8.00 AM – 10.00 AM**  
**SUB THEME: SUSTAINABLE DEVELOPMENT GOALS (SDGS) AND ISLAMIC FINANCE**  
**ZOOM LINK:**  
<https://zoom.us/j/96859601335?pwd=TlFrMWE2cE5KRStHMTZDWm12dTlmdz09>  
**Meeting ID: 968 5960 1335**  
**Passcode: AICIFP1G1**

NO	TIME	PAPER ID	PAPER TITLE	PRESENTER	AFFILIATION
1	8.00 AM – 8.20 AM	AICIF 2022: 129-121	BLUE SUKUK; AN ALTERNATIVE SOCIALLY RESPONSIBLE INVESTMENT FOR SUSTAINABILITY AND BLUE ECONOMICS DEVELOPMENT	WIKU SURYOMURTI	INSTITUT AGAMA ISLAM TAZKIA, INDONESIA
2	8.20 AM – 8.40 AM	AICIF 2022: 220-235	ASYMMETRIC INFORMATION ISSUES IN MICRO-ENTERPRISE FINANCING OF MICROFINANCE: LESSONS FROM BAITUL MAAL WA TAMWIL (BMT) IN INDONESIA	ANDRI MARTIANA	UNIVERSITAS MUHAMMADIYAH YOGYAKARTA, INDONESIA
3	8.40 AM – 9.00 AM	AICIF 2022: 198-200	18THE ROLE OF ISLAMIC FINANCE AND TAKAFUL IN 19REALIZING SUSTAINABLE DEVELOPMENT	LEILI NIAKAN	INSURANCE RESEARCH CENTER, TEHRAN, IRAN
4	9.00 AM – 9.20 AM	AICIF 2022: 333-013	PUBLIC-PRIVATE PARTNERSHIP THROUGH SHA'RIAH FINANCING SCHEME: OPPORTUNITIES AND CHALLENGES FOR SUSTAINABLE DEVELOPMENT	EVY STEELYANA W	UNIVERSITAS PADJADJARAN, INDONESIA
5	9.20 AM – 9.40 AM	AICIF 2022: 333-018	A STUDY ON THE EFFECTIVENESS OF ISLAMIC MICROFINANCE TOWARDS THE POVERTY REDUCTION IN MOGADISHU, SOMALIA	ABDUKADIR ABDULLAHI SHEIK ABDUKADIR	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE

**PARALLEL SESSION 1 GROUP 2**

**DAY 2: 7<sup>TH</sup> DECEMBER 2022 (WEDNESDAY) (VIRTUAL)**  
**PARALLEL SESSION 1 GROUP 2**  
**TIME: 8.00 AM – 10.00 AM**  
**SUB THEME: SUSTAINABLE DEVELOPMENT GOALS (SDGS) AND ISLAMIC FINANCE**  
**ZOOM LINK:**  
<https://zoom.us/j/91254604116?pwd=SDY3VDdhV1V0bWE0WIZFQm5RbHMzZz09>  
**Meeting ID: 912 5460 4116**  
**Passcode: AICIFP1G2**

NO	TIME	PAPER ID	PAPER TITLE	PRESENTER	AFFILIATION
1	8.00 AM – 8.20 AM	AICIF 2022: 194-211	FROM GREEN TO BLUE: A CONSIDERATION ON BLUE SUKUK FOR THE PROTECTION OF OCEAN IN THE SOUTHEAST ASIA	NOR RAZINAH MOHD. ZAIN	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
2	8.20 AM – 8.40 AM	AICIF 2022: 227-239	SOCIAL IMPACT MEASUREMENT IN ISLAMIC FINANCIAL INSTITUTIONS: REVIEW ON SOCIAL IMPACT REPORTING OF ISLAMIC BANKS IN MALAYSIA	MAISARAH MAHWADI	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
3	8.40 AM – 9.00 AM	AICIF 2022: 052-032	CONSTRUCTING A BUSINESS MODEL FOR ISLAMIC DIGITAL PENSION FUND: DEPTH THINK CASE STUDY FROM INTERDAP AND MALAYSIA	FAHMI ALAMIL HUDA	UNIVERSITAS ISLAM INTERNASIONAL INDONESIA
4	9.00 AM – 9.20 AM	AICIF 2022: 158-158	ESG PRACTICES AND FIRM RISK: EVIDENCE FROM MALAYSIA	NIK ANIS IDAYU NIK ABDULLAH	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
5	9.20 AM – 9.40 AM	AICIF 2022: 333-026	ENVIRONMENTAL, SOCIAL AND GOVERNANCE PERFORMANCE: A BIBLIOMETRIC ANALYSIS	UMMU SALMA AL AZIZAH	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE

**PARALLEL SESSION 1 GROUP 3**

**DAY 2: 7<sup>TH</sup> DECEMBER 2022 (WEDNESDAY) (VIRTUAL)**

**PARALLEL SESSION 1 GROUP 3**

**TIME: 8.00 AM – 10.00 AM**

**SUB THEME: TAKAFUL AND RETAKAFUL**

**ZOOM LINK:**

<https://zoom.us/j/97120641494?pwd=U1NhZys5UEg3REpWdkpLVdNjYXo0dz09>

**Meeting ID: 971 2064 1494**

**Passcode: AICIFP1G3**

<b>NO</b>	<b>TIME</b>	<b>PAPER ID</b>	<b>PAPER TITLE</b>	<b>PRESENTER</b>	<b>AFFILIATION</b>
1	8.00 AM – 8.20 AM	AICIF 2022: 178-180	TAKFUL RISK FUND AND REPORTING: LEGALITY OR LEGITIMACY?	SYED MUSA ALHABSHI	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
2	8.20 AM – 8.40 AM	AICIF 2022: 215-225	SHARAH ISSUES IN THE TREATMENT OF QAR (QAR FACILITY) FOR SOLVENCY OF TAKFUL FUND IN A TAKFUL UNDERTAKING	NUR FARHAH MAHADI	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
3	8.40 AM – 9.00 AM	AICIF 2022: 044-026	INTENTION TO PARTICIPATE IN MICROTAKAFUL SCHEME AMONG POOR FAMILY: A CASE STUDY ON EAST JAVA PROVINCE	MUH ZUL HAZMI RAPI	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
4	9.00 AM – 9.20 AM	AICIF 2022: 056-035	INTRODUCING TAKAFUL IN THE PHILIPPINES: FACTORS INFLUENCING THE WILLINGNESS TO PARTICIPATE IN THE TAKAFUL INDUSTRY AMONG MUSLIMS IN THE BANGSAMORO AUTONOMOUS REGION IN MUSLIM MINDANAO	GENEVIEVE PANERIO	MINDANAO STATE UNIVERSITY, PHILIPPINES
5	9.20 AM – 9.40 AM	AICIF 2022: 060-037	IS TAKAFUL A BUSINESS ENTITY OR A CHARITY ORGANIZATION? TAKAFUL NATURE EXAMINED	M. A. K. MOHAMED BISHRUL RIFATH	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE

**PARALLEL SESSION 1 GROUP 4**

**DAY 2: 7<sup>TH</sup> DECEMBER 2022 (WEDNESDAY) (VIRTUAL)**  
**PARALLEL SESSION 1 GROUP 4**  
**TIME: 8.00 AM – 10.00 AM**  
**SUB THEME: ISLAMIC ECONOMICS FOR SUSTAINABLE DEVELOPMENT**

**ZOOM LINK:**

<https://zoom.us/j/92623361414?pwd=TIpIMU9LcGRxcWF3R2NBQVFweIVOUT09>

**Meeting ID: 926 2336 1414**

**Passcode: AICIFP1G4**

<b>NO</b>	<b>TIME</b>	<b>PAPER ID</b>	<b>PAPER TITLE</b>	<b>PRESENTER</b>	<b>AFFILIATION</b>
1	8.00 AM – 8.20 AM	AICIF 2022: 163-164	THE ROLE OF THE MAQASHID SHARIA CONCEPT IN REDUCING INCOME INEQUALITY TO ACHIEVE ENVIRONMENTAL SUSTAINABILITY	RININTA NURRACHMI	INSTITUT AGAMA ISLAM TAZKIA, INDONESIA
2	8.20 AM – 8.40 AM	AICIF 2022: 062-048	ISLAMIC FINANCE AND SUSTAINABLE DEVELOPMENT GOALS IN AFGHANISTAN	ABDUL RAHMAN SAAFI	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
3	8.40 AM – 9.00 AM	AICIF 2022: 073-052	CORPORATE OWNERSHIP STRUCTURE OF CORPORATION IN SUPPORTING SUSTAINABILITY DEVELOPMENT: THE SHARIAH PERSPECTIVE	NAZRI RAMLI	UNIVERSITI SULTAN ZAINAL ABIDIN (UNISZA), MALAYSIA
4	9.00 AM – 9.20 AM	AICIF 2022: 333-004	RISK-RETURN TRADE-OFF ON LQ45 STOCKS. EMPIRICAL ANALYSIS ON INDONESIA STOCK EXCHANGE	MUKHTAR ARIF SIRAJ	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
5	9.20 AM – 9.40 AM	AICIF 2022: 000-007	CHALLENGES AND FUTURE OF HALAL TOURISM	ZEIAD AMJAD ABDULRAZZAK AGHWAN	UNIVERSITI ISLAM SULTAN SHARIF ALI (UNISSA), INDONESIA

**PARALLEL SESSION 1 GROUP 5**

**DAY 2: 7<sup>TH</sup> DECEMBER 2022 (WEDNESDAY) (VIRTUAL)**  
**PARALLEL SESSION 1 GROUP 5**  
**TIME: 8.00 AM – 10.00 AM**  
**SUB THEME: OTHER TOPICS RELATED TO ISLAMIC FINANCE**

**ZOOM LINK:**

<https://zoom.us/j/99925883863?pwd=MnV4T3VXYnl0bWplYW9senRJWmJxUT09>

**Meeting ID: 999 2588 3863**

**Passcode: AICIFP1G5**

<b>NO</b>	<b>TIME</b>	<b>PAPER ID</b>	<b>PAPER TITLE</b>	<b>PRESENTER</b>	<b>AFFILIATION</b>
1	8.00 AM – 8.20 AM	AICIF 2022: 067-151	THE INFLUENCE OF ISLAMIC WORK ETHICS TOWARDS BUSINESS PERFORMANCE AMONG MARANAO ENTREPRENEURS IN MARAWI CITY	PAPALA P. MASORONG	MINDANAO STATE UNIVERSITY, PHILIPPINES
2	8.20 AM – 8.40 AM	AICIF 2022: 164-165	PURCHASE INTENTION TO MUSLIM CONSUMERS Z GENERATION ON E-COMMERCE (B2C) IN INDONESIA	SHOFI AROFATUL MARITS	INSTITUT AGAMA ISLAM TAZKIA, INDONESIA
3	8.40 AM – 9.00 AM	AICIF 2022: 175-216	A COMPARATIVE STUDY BETWEEN ISLAMIC AND CONVENTIONAL REPO IN MALAYSIA	RUSNI HASSAN	IUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
4	9.00 AM – 9.20 AM	AICIF 2022: 184-185	HYBRID SUKUK IN LIGHT OF THE RECENT IMPLEMENTATION OF AAOIFI SHARIAH STANDARD 59 RELATED TO SALE OF DEBT	MUHAMMAD ISSYAM ITAM@ISMAIL	UNIVERSITY OF MALAYA
5	9.20 AM – 9.40 AM	AICIF 2022: 048-028	TENDENCY OF ISLAMIC MICROFINANCE INSTITUTIONS IN MADURA TO RESOLVE DISPUTES	HARISAH	UNIVERSITAS ISLAM NEGERI SYARIF HIDAYATULLAH, INDONESIA

**PARALLEL SESSION 1 GROUP 6**

**DAY 2: 7<sup>TH</sup> DECEMBER 2022 (WEDNESDAY) (VIRTUAL)**  
**PARALLEL SESSION 1 GROUP 6**  
**TIME: 8.00 AM – 10.00 AM**  
**SUB THEME: ISLAMIC BANKING, ISLAMIC SOCIAL FINANCE AND CRISES**

**ZOOM LINK:**

<https://zoom.us/j/92513608898?pwd=MjJPMTN6OVFwallheVFLQTBGMMmo3QT09>

**Meeting ID: 925 1360 8898**

**Passcode: AICIFP1G6**

<b>NO</b>	<b>TIME</b>	<b>PAPER ID</b>	<b>PAPER TITLE</b>	<b>PRESENTER</b>	<b>AFFILIATION</b>
1	8.00 AM – 8.20 AM	AICIF 2022: 154-148	EVALUATION ON THE PRACTICE OF IJARAH FOR VEHICLE FINANCING AND ITS REGULATION IN ISLAMIC FINANCIAL INSTITUTIONS IN SRI LANKA	MOHAMED HANIFFA MOHAMED ABDULLAH	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
2	8.20 AM – 8.40 AM	AICIF 2022: 156-155	AN EVALUATION OF CASH WAQF MANAGEMENT IN ISLAMIC BANKS IN BANGLADESH	MOHAMMAD KAMAL UDDIN	ISLAMIC BANK BANGLADESH
3	8.40 AM – 9.00 AM	AICIF 2022: 172-176	REGULATORY ISSUES, CHALLENGES, AND PROSPECT FOR ISLAMIC BANKS IN TURKEY, MALAYSIA, AND INDONESIA: A COMPARATIVE APPROACH	ZULFAHMI	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
4	9.00 AM – 9.20 AM	AICIF 2022: 228-240	POTENTIAL OF ISLAMIC MICROFINANCE: ISSUES, CHALLENGES AND WAY FORWARD	MOHD FAIZUDDIN MUHAMMAD ZUKI	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
5	9.20 AM – 9.40 AM	AICIF 2022: 045-024	ROLE OF ISLAMIC MICROFINANCE IN ENHANCING FINANCIAL INCLUSION IN BANGLADESH: A SYSTEMATIC LITERATURE REVIEW	ANIAZ MAKHDUM MUHAMMAD	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE

**PARALLEL SESSION 1 GROUP 7**

**DAY 2: 7<sup>TH</sup> DECEMBER 2022 (WEDNESDAY) (VIRTUAL)**  
**PARALLEL SESSION 1 GROUP 7**  
**TIME: 8.00 AM – 10.00 AM**  
**SUB THEME: FINTECH, DIGITALIZATION AND ISLAMIC FINANCE**

**ZOOM LINK:**

<https://zoom.us/j/91622725050?pwd=ZVJTaWdod04rc0FWZm94dFppTndQUT09>

**Meeting ID: 916 2272 5050**

**Passcode: AICIFP1G7**

<b>NO</b>	<b>TIME</b>	<b>PAPER ID</b>	<b>PAPER TITLE</b>	<b>PRESENTER</b>	<b>AFFILIATION</b>
1	8.00 AM – 8.20 AM	AICIF 2022: 230-243	COVID AND FINTECH: AN OUTLOOK ON BRUNEI DARUSSALAM	AMNISUHAILAH ABARAHAN	UNIVERSITI ISLAM SULTAN SHARIF ALI (UNISSA), INDONESIA
2	8.20 AM – 8.40 AM	AICIF 2022: 006-004	EXPLORATION OF SHARIA BANK SERVICES IN MUHAMMADIYAH'S HIGHER EDUCATION ENVIRONMENT	BELLA JASTACIA S.E	UNIVERSITY OF MUHAMMADIYAH YOGYAKARTA
3	8.40 AM – 9.00 AM	AICIF 2022: 095-097	ENHANCING ACCESS TO FINANCE AMONGST ASNAF MICROENTREPRENEURS: HOW CAN ISLAMIC FINTECH PLAY A ROLE?	FARAH FARHANA JAUHARI	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
4	9.00 AM – 9.20 AM	AICIF 2022: 147-141	MEASUREING THE CUSTOMERS PERCEPTION OF THE USE OF FINANCIAL TECHNOLOGY IN ALGERIAN ISLAMIC BANKS TO ENHANCE FINANCIAL INCLUSION	TAALBI ABDELHAK	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
5	9.20 AM – 9.40 AM	AICIF 2022: 055-221	IMPACT OF ELECTRONIC SERVICE QUALITY ON CUSTOMER SATISFACTION OF ISLAMIC BANKS IN PAKISTAN	ALTAF AHMAD	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE



**PARALLEL SESSION 1 GROUP 8**

**DAY 2: 7<sup>TH</sup> DECEMBER 2022 (WEDNESDAY) (VIRTUAL)**

**PARALLEL SESSION 1 GROUP 8**

**TIME: 8.00 AM – 10.00 AM**

**SUB THEME: ARABIC**

**ZOOM LINK:**

<https://zoom.us/j/98973654703?pwd=NnhYbFVxcWIWMmVaNXlMR053QjFXdz09>

**Meeting ID: 989 7365 4703**

**Passcode: AICIFP1G8**

<b>NO</b>	<b>TIME</b>	<b>PAPER ID</b>	<b>PAPER TITLE</b>	<b>PRESENTER</b>	<b>AFFILIATION</b>
1	8.00 AM – 8.20 AM	AICIF 2022: 032-012	' THE ROLE OF ISLAMIC MICROFINANCE IN EMPOWERING YEMENI WOMEN ECONOMICALLY	LINA MOHAMMED ABDO ALAGHBARI	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
2	8.20 AM – 8.40 AM	AICIF 2022: 122-110	THE LETTER OF GUARANTEE BETWEEN THE STANDARD OF THE ACCOUNTING AND AUDITING ORGANIZATION FOR ISLAMIC FINANCIAL INSTITUTIONS (AAOIFI) AND THE FATWAS OF KUWAIT FINANCE HOUSE	KUTEYBE ELDERSEVI	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
3	8.40 AM – 9.00 AM	AICIF 2022: 333-017	MEASURING THE EFFECT OF OPERATIONAL RISK'S AUDIT ON THE QUALITY AND PROFIT MANAGEMENT (AN APPLIED STUDY ON THE KURDISTAN INTERNATIONAL ISLAMIC BANK FOR INVESTMENT AND DEVELOPMENT / ERBIL FOR THE PERIOD 2006-2020.	AL-KHAYYAT SHATHA FAWZI MAHMOOD	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
4	9.00 AM – 9.20 AM	AICIF 2022: 201-205	BAY' AL WAFI (SALE WITH A PROMISE TO BUY BACK AT FACE VALUE) AND ITS CONTEMPORARY IMPLEMENTATIONS	BENAOUALI MOHAMED CHERIF	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
5	9.20 AM – 9.40 AM	AICIF 2022: 036-018	THE ROLE OF ISLAMIC SUKUK FOR MANAGING ISLAMIC BANKS LIQUIDITY	MOHAMED GOUDA IBRAHIM	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE

**PARALLEL SESSION 1 GROUP 9**

**DAY 2: 7<sup>TH</sup> DECEMBER 2022 (WEDNESDAY) (VIRTUAL)**

**PARALLEL SESSION 1 GROUP 9**

**TIME: 8.00 AM – 10.00 AM**

**SUB THEME: ARABIC**

**ZOOM LINK:**

<https://zoom.us/j/92177218398?pwd=aDBCMjk0K2M1MTZZUGVIV282WUFNQTO9>

**Meeting ID: 921 7721 8398**

**Passcode: AICIFP1G9**

<b>NO</b>	<b>TIME</b>	<b>PAPER ID</b>	<b>PAPER TITLE</b>	<b>PRESENTER</b>	<b>AFFILIATION</b>
1	8.00 AM – 8.20 AM	AICIF 2022: 185-186	MEASURING THE BEHAVIOURAL INTENTION TOWARD ADOPTING ISLAMIC MICROFINANCE FOR SMES IN TAJIKISTAN	KOMILDZHON KURBONOV	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
2	8.20 AM – 8.40 AM	AICIF 2022: 033-013	THE ROLE OF WAQF ENDOWMENT INVESTMENT FUNDS IN ACHIEVING SUSTAINABLE DEVELOPMENT	MOHAMMED MAHER AWAD ABULATIFA	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
3	8.40 AM – 9.00 AM	AICIF 2022: 120-112	DIMINISHING MUSHARAKAH AND ITS FOUNDATION AND EXEGESIS FROM FIQH PERSPECTIVE	FATIMA	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
4	9.00 AM – 9.20 AM	AICIF 2022: 211-222	THE ROLE OF LIBYAN ZAKAT FOUNDATION IN THE ACHIEVEMENT OF SOCIAL AND ECONOMIC DEVELOPMENT (ZLITEN ZAKAT FOUNDATION AS A MODEL)	SALEM F GAMO	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
5	9.20 AM – 9.40 AM	AICIF 2022: 212-223	FINANCIAL INCLUSION IN SOMALIA BETWEEN REALITY AND EXPECTATIONS	ABDIRAHMAN ABDILLAHI FARAH	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE

**PARALLEL SESSION 2 GROUP 10**

**DAY 2: 7<sup>TH</sup> DECEMBER 2022 (WEDNESDAY) (VIRTUAL)**

**PARALLEL SESSION 2 GROUP 10**

**TIME: 10.30 AM – 1.30 PM**

**SUB THEME: ZAKAT, WAQAF AND SADAQAH**

**ZOOM LINK:**

<https://zoom.us/j/99519604121?pwd=S2pvelZ3YlFiVmweTdUenJhaFVDQT09>

**Meeting ID: 995 1960 4121**

**Passcode: AICIFP2G10**

<b>NO</b>	<b>TIME</b>	<b>PAPER ID</b>	<b>PAPER TITLE</b>	<b>PRESENTER</b>	<b>AFFILIATION</b>
1	10.30 AM – 10.50 AM	AICIF 2022: 021-008	MUSTAHIK ENTREPRENEURS WELFARE CONCEPTUAL FRAMEWORK IN EMPOWERMENT OF PRODUCTIVE ZAKAT (SHARIA MAQASID APPROACH)	IVAN RAHMAT SANTOSO	UNIVERSITAS NEGERI GORONTALO, INDONESIA
2	10.50 AM – 11.10 AM	AICIF 2022: 028-009	IMPLICATIONS OF ZAKAT ON THE ECONOMIC GROWTH AND HUMAN DEVELOPMENT INDEX IN INDONESIA PERIOD OF JANUARY 2019 " JUNE 2022	MUHAMMAD RIZAL HIDAYAT	INDONESIA UNIVERSITY
3	11.10 AM – 11.30 AM	AICIF 2022: 049-030	INCOME ZAKAT COLLECTION THROUGH SALARY DEDUCTION IN SELANGOR. A PROPOSED FRAMEWORK FOR SUSTAINABILITY	MOHAMAD ZAIDY BIN DARAPAR	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
4	11.30 AM – 11.50 AM	AICIF 2022: 093-069	REVIVING ABANDONED CONVENTIONAL COASTAL POND WITH WAQF ON PERMA-AQUACULTURE IN INDONESIA	AHLIS FATONI	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
5	11.50 AM – 12.10 PM	AICIF 2022: 121-111	THE ROLE OF ZAKAT INSTITUTION IN COMBATING POVERTY: A CASE STUDY OF UNHCRS REFUGEE ZAKAT FUND DURING COVID-19 CRISIS	ABDULLAH ELDERSEVI	ISTANBUL SABAHATTIN ZAIM UNIVERSITY, TURKEY
6	12.10 PM – 12.30 PM	AICIF 2022: 333-015	ON THE DIMENSIONS OF WAQF PERFORMANCE MEASUREMENTS – A SURVEY	MD. SAID BIN ZAINOL	AL-MADINAH INTERNATIONAL UNIVERSITY, MALAYSIA
7	12.30 PM – 12.50 PM	AICIF 2022: 116-099	ZAKAT MANAGEMENT MODEL BY INVOLVING GOVERNMENT SERVANT ISLAMIC PROPHETIC VALUE VARIABEL (CASE STUDY IN INDONESIA).	BEDJO SANTOSO	UNIVERSITAS ISLAM SULTAN AGUNG (UNISSULA), INDONESIA

**PARALLEL SESSION 2 GROUP 11**

**DAY 2: 7<sup>TH</sup> DECEMBER 2022 (WEDNESDAY) (VIRTUAL)**  
**PARALLEL SESSION 2 GROUP 11**  
**TIME: 10.30 AM – 1.30 PM**  
**SUB THEME: ZAKAT, WAQAF AND SADAQAH. ISLAMIC WEALTH MANAGEMENT & ISLAMIC FINANCIAL LITERACY**  
**ZOOM LINK:**  
<https://zoom.us/j/95836906223?pwd=MzQxRUVwWElsbEwwbDN1YkZWbmE0Zz09>  
**Meeting ID: 958 3690 6223**  
**Passcode: AICIFP2G11**

NO	TIME	PAPER ID	PAPER TITLE	PRESENTER	AFFILIATION
1	10.30 AM – 10.50 AM	AICIF 2022: 061-114	CWL-FRA (CASH WAQF LINKED DINFRA): WAQF INNOVATION MODEL AS AN INSTRUMENT FOR NATIONAL ECONOMIC RECOVERY AND SUSTAINABILITY	SILVYA EKA MARENZA	INSTITUT AGAMA ISLAM TAZKIA, INDONESIA
2	10.50 AM – 11.10 AM	AICIF 2022: 067-149	DETERMINANTS OF INTENTION TO PATRONIZE ZAKAT INSTITUTIONS AMONG ACADEMICIANS OF MARAWI, PHILIPPINES	IMARA C. ANDAM	MINDANAO STATE UNIVERSITY, PHILIPPINES
3	11.10 AM – 11.30 AM	AICIF 2022: 145-163	MOSQUE-BASED ECONOMIC EMPOWERMENT STRATEGY IN IMPROVING COMMUNITY WELFARE SWOT ANALYSIS APPROACH (CASE STUDY OF MASJID RAYA AL FALAH SRAGEN)	MUFTI AFIF	UNIVERSITAS DARUSSALAM GONTOR (UNIDA), INDONESIA
4	11.30 AM – 11.50 AM	AICIF 2022: 228-241	THE ROLE OF FINANCIAL BEHAVIOUR, FINANCIAL STRESS, AND FINANCIAL WELL-BEING IN EXPLAINING THE ISLAMIC FINANCIAL LITERACY AMONG THE UNIVERSITY STUDENTS	AUBAIDILLAH DOLOH	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
5	11.50 AM – 12.10 PM	AICIF 2022: 034-016	AN EXPLORATORY STUDY ON HOUSEHOLDS OVER-INDEBTEDNESS FROM A SHARIAH PERSPECTIVE	MOHAMED HAMZA GHAOURI	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
6	12.10 PM – 12.30 PM	AICIF 2022: 000-005	RELIGIOUS AWARENESS AND SMALL PERCENTAGE OF ZAKAT AL-MAL COLLECTION IN BRUNEI DARUSSALAM: RELATIONS AND SOLUTIONS	KAMARU SALAM BIN YUSOF	UNIVERSITI ISLAM SULTAN SHARIF ALI (UNISSA), INDONESIA

**PARALLEL SESSION 2 GROUP 12**

**DAY 2: 7<sup>TH</sup> DECEMBER 2022 (WEDNESDAY) (VIRTUAL)**

**PARALLEL SESSION 2 GROUP 12**

**TIME: 10.30 AM – 1.30 PM**

**SUB THEME: ISLAMIC BANKING, ISLAMIC SOCIAL FINANCE AND CRISES**

**ZOOM LINK:**

<https://zoom.us/j/95309425511?pwd=TVVzMGdsLzN2MFhMTUlpsDU3ZDhNUT09>

**Meeting ID: 953 0942 5511**

**Passcode: AICIFP2G12**

<b>NO</b>	<b>TIME</b>	<b>PAPER ID</b>	<b>PAPER TITLE</b>	<b>PRESENTER</b>	<b>AFFILIATION</b>
1	10.30 AM – 10.50 AM	AICIF 2022: 333-025	AN ANALYSIS OF THE IMPACT OF ISLAMIC MICROFINANCE AMONG ASNAF	SITI SAFFA' SHAHARUDDIN	IUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
2	10.50 AM – 11.10 AM	AICIF 2022: 105-086	THE EFFECT OF FINANCING DISTRIBUTION ON NPF IN ISLAMIC BANKING: A SHORT AND LONG-TERM ECM ANALYSIS	PUNGKY LELA SAPUTRI	UNIVERSITAS ISLAM SULTAN AGUNG (UNISSULA), INDONESIA
3	11.10 AM – 11.30 AM	AICIF 2022: 035-017	DOES STAKEHOLDER ENGAGEMENT REDUCE SYSTEMIC RISK? EVIDENCE FROM THE MALAYSIAN BANKING SECTOR	NAZRUL HAZIZI NOORDIN	IUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
4	11.30 AM – 11.50 AM	AICIF 2022: 067-041	SIGNIFICANCE AND POTENTIAL ROLE OF THE ISLAMIC BANKING AND FINANCE SERVICES IN BANGSAMORO AUTONOMOUS REGION IN MUSLIM MINDANAO	JAWAD Z. SALIC	MINDANAO STATE UNIVERSITY, PHILIPPINES
5	11.50 AM – 12.10 PM	AICIF 2022: 090-070	ISLAMICITY AND REPORTING PERFORMANCE ON ISLAMIC BANKING FINANCIAL PERFORMANCE IN INDONESIA POST-COVID-19 (PERIOD: 2019-2021)	CAHAYA FITRIANA DEWI AMALA	UNIVERSITAS DARUSSALAM GONTOR (UNIDA), INDONESIA
6	12.10 PM – 12.30 PM	AICIF 2022: 065-043	INTRODUCTION OF ISLAMIC FINANCE IN COMOROS: OPPORTUNITIES AND CONSTRAINTS	ASMAOU MOHAMED BACHA	IUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
7	12.30 PM – 12.50 PM	AICIF 2022: 224-236	THE DEVELOPMENT OF ISLAMIC BANKING REGULATIONS, PROVISIONS AND LAWS IN KYRGYZSTAN.	KAMCHYBEK OMURZAKOV	IUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
8	12.50 PM – 1.10 PM	AICIF 2022: 194-214	THE APPLICATION OF MOBILE BANKING SERVICES BY MALAYSIAN ISLAMIC BANKS: AN EVALUATION ON THE CUSTOMERS MAIN CONCERNS	SITI AINATUL MARDHIAH BINTI YUSOF	IUM INSTITUTE OF ISLAMIC BANKING AND FINANCE

**PARALLEL SESSION 2 GROUP 13**

**DAY 2: 7<sup>TH</sup> DECEMBER 2022 (WEDNESDAY) (VIRTUAL)**

**PARALLEL SESSION 2 GROUP 13**

**TIME: 10.30 AM – 1.30 PM**

**SUB THEME: TAKAFUL AND RETAKAFUL**

**ZOOM LINK:**

<https://zoom.us/j/94294281101?pwd=YysvV09ZODd2Mm9hSHFoZTNIN0N6Zz09>

**Meeting ID: 942 9428 1101**

**Passcode: AICIFP2G13**

<b>NO</b>	<b>TIME</b>	<b>PAPER ID</b>	<b>PAPER TITLE</b>	<b>PRESENTER</b>	<b>AFFILIATION</b>
1	10.30 AM – 10.50 AM	AICIF 2022: 204-209	PROPOSITION OF A TAKAFUL PRODUCT AND ITS PRICING MODEL FOR THE HIGH INFLATION ENVIRONMENT	AZIZ AHMADZADEH	SEM NAN UNIVERSITY, IRAN
2	10.50 AM – 11.10 AM	AICIF 2022: 333-007	IMPROVING MICROTAKAFUL OFFERING THROUGH STAKEHOLDERS' COLLABORATION: CRITICAL ANALYSIS USING SYSTEMATIC LITERATURE REVIEW	KARTINA MD ARIFFIN	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
3	11.10 AM – 11.30 AM	AICIF 2022: 333-011	IFRS 17 ADOPTION FOR TAKAFUL CONTRACTS: EVIDENCE FROM MUSLIM COUNTRIES	ERSA TRI WAHYUNI	UNIVERSITAS PADJADJARAN
4	11.30 AM – 11.50 AM	AICIF 2022: 196-199	IDENTIFYING AND RANKING FACTORS AFFECTING THE DEMAND FOR TAKAFUL INSURANCE IN IRAN	ASMA HAMZEH	INSURANCE RESEARCH CENTER, TEHRAN, IRAN
5	11.50 AM – 12.10 PM	AICIF 2022: 072-055	THE ROLE OF TAKAFUL AND RETAKAFUL IMPLEMENTATION IN THE SUSTAINABLE DEVELOPMENT OF ISLAMIC COUNTRIES	MOHAMMAD MAHDI ASKARI	INSURANCE RESEARCH CENTER, TEHRAN, IRAN
6	12.10 PM – 12.30 PM	AICIF 2022: 101-078	THE EFFECT OF INSTITUTIONAL THEORY TOWARDS SHARIAH AUDIT PRACTICE IN MALAYSIAN TAKAFUL INDUSTRY	NOOR AIMI MOHAMAD PUAD	KOLEJ UNIVERSITI ISLAM SELANGOR (KUIS)
7	12.30 PM – 12.50 PM	AICIF 2022: 080-054	EXPLORATORY STUDY ON ORPHANED SURPLUS IN THE TAKAFUL INDUSTRY	MUHAMMAD IRFAN SYAHMI BIN MUHAMMAD HELMI	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE

**PARALLEL SESSION 2 GROUP 14**

**DAY 2: 7<sup>TH</sup> DECEMBER 2022 (WEDNESDAY) (VIRTUAL)**  
**PARALLEL SESSION 2 GROUP 14**  
**TIME: 10.30 AM – 1.30 PM**  
**SUB THEME: ISLAMIC ECONOMICS FOR SUSTAINABLE DEVELOPMENT**

**ZOOM LINK:**

<https://zoom.us/j/92810281858?pwd=YWpGc216UWlvUStLR2o2aFM5bVJZdz09>

**Meeting ID: 928 1028 1858**

**Passcode: AICIFP2G14**

<b>NO</b>	<b>TIME</b>	<b>PAPER ID</b>	<b>PAPER TITLE</b>	<b>PRESENTER</b>	<b>AFFILIATION</b>
1	10.30 AM – 10.50 AM	AICIF 2022: 333-012	IMPLICATIONS OF ZAKAT ON ECONOMIC GROWTH AND HUMAN DEVELOPMENT INDEX IN INDONESIA	MUHAMMAD RIZAL HIDAYAT	INDONESIA UNIVERSITY
2	10.50 AM – 11.10 AM	AICIF 2022: 333-020	SUKUK'S ROLE IN FINANCING INFRASTRUCTURAL DEVELOPMENT DURING COVID-19 PANDEMIC IN NIGERIA	ABUBAKAR ABUBAKAR USMAN	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
3	11.10 AM – 11.30 AM	AICIF 2022: 333-022	A CONSIDERATION ON REFUGEES' FINANCIAL ASSISTANCES: WHY HUMANITARIAN SUKUK IS IMPORTANT?	OUMAIMA TOUNCHIBINE	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
4	11.30 AM – 11.50 AM	AICIF 2022: 333-002	THE FUNCTION OF MACROPRUDENTIAL POLICY ON LOAN GROWTH AND RISK-TAKING IN ISLAMIC BANKING AND FINANCIAL INSTITUTIONS: EVIDENCE FROM ISLAMIC COUNTRIES	MD ATIULLAH	UNIVERSITY OF MALAYA. MALAYSIA
5	11.50 AM – 12.10 PM	AICIF 2022: 175-177	THE ROLE OF ISLAMIC SOCIAL FINANCE AND DIGITALIZATION ON THE MICRO, SMALL AND MEDIUM ENTERPRISES (MSMES) SUSTAINABILITY IN BANGLADESH	MOHAMMAD SAHABUDDIN	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
6	12.10 PM – 12.30 PM	AICIF 2022: 000-003	THE EFFECTS OF RECENT COURT RULINGS IN MALAYSIA AND PAKISTAN ON ISLAMIC FINANCE INDUSTRY.	HAKIMAH YAACOB	UNIVERSITI ISLAM SULTAN SHARIF ALI (UNISSA), INDONESIA

**PARALLEL SESSION 2 GROUP 15**

**DAY 2: 7<sup>TH</sup> DECEMBER 2022 (WEDNESDAY) (VIRTUAL)**  
**PARALLEL SESSION 2 GROUP 15**  
**TIME: 10.30 AM – 1.30 PM**  
**SUB THEME: OTHER TOPICS RELATED TO ISLAMIC FINANCE**

**ZOOM LINK:**

<https://zoom.us/j/96020516668?pwd=ZHdoMjllcWtLYzVFZEttVVU2bmhzdz09>

**Meeting ID: 960 2051 6668**

**Passcode: AICIFP2G15**

<b>NO</b>	<b>TIME</b>	<b>PAPER ID</b>	<b>PAPER TITLE</b>	<b>PRESENTER</b>	<b>AFFILIATION</b>
1	10.30 AM – 10.50 AM	AICIF 2022: 203-208	EL-DEPROS PROTOTYPE: AN INITIATION FOR INTRINSIC VALUES INTERNALIZATION IN WORKPLACE	DIMAS TEGAR PRASETYA	UNIVERSITAS ISLAM SULTAN AGUNG (UNISSULA), INDONESIA
2	10.50 AM – 11.10 AM	AICIF 2022: 179-181	ISLAMIC COMMUNICATION IN OUTBOUND MANAGEMENT TRAINING	DEVINA APRILIA NUR AINA	UNIVERSITAS ISLAM SULTAN AGUNG (UNISSULA), INDONESIA
3	11.10 AM – 11.30 AM	AICIF 2022: 000-004	A FRAMEWORK TO ANALYSE FRAUD RISK FOR NON-PROFIT ORGANISATIONS	NURUL NABILAH ALI	UNIVERSITI ISLAM SULTAN SHARIF ALI (UNISSA), INDONESIA
4	11.30 AM – 11.50 AM	AICIF 2022: 000-009	IMPROVING BUSINESS SUCCESS THROUGH THE USE OF ACCOUNTING INFORMATION AND BUSINESS CAPITAL MANAGEMENT	RITA ROSALINA	UNIVERSITAS ISLAM SULTAN AGUNG (UNISSULA), INDONESIA
5	11.50 AM – 12.10 PM	AICIF 2022: 000-010	THE ROLE OF RELIGIOSITY AND HARD WORKING ON HUMAN RESOURCES PERFORMANCE BMT UMMAT SEJAHTERA ABADI	ANNISA	UNIVERSITAS ISLAM SULTAN AGUNG (UNISSULA), INDONESIA
6	12.10 PM – 12.30 PM	AICIF 2022: 000-011	NAFSUL IHTISAB CHANGE AGILITY: A FONDATION TO SPREAD THE SPIRIT OF CHANGE	DWI INDRIASTUTI	UNIVERSITAS ISLAM SULTAN AGUNG (UNISSULA), INDONESIA



**PARALLEL SESSION 2 GROUP 16**

**DAY 2: 7<sup>TH</sup> DECEMBER 2022 (WEDNESDAY) (VIRTUAL)**  
**PARALLEL SESSION 2 GROUP 16**  
**TIME: 10.30 AM – 1.30 PM**  
**SUB THEME: MAQASID AL-SHARIAH AND ISLAMIC FINANCE**

**ZOOM LINK:**

<https://zoom.us/j/98422664298?pwd=Sn1aUxLVcs4UmFXdW5Bsg5SciczZz09>

**Meeting ID: 984 2266 4298**

**Passcode: AICIFP2G16**

<b>NO</b>	<b>TIME</b>	<b>PAPER ID</b>	<b>PAPER TITLE</b>	<b>PRESENTER</b>	<b>AFFILIATION</b>
1	10.30 AM – 10.50 AM	AICIF 2022: 221-234	BITCOIN A CRITICAL SHARIAH REVIEW AND ITS RELEVANCE TO THE CONTEMPORARY ISLAMIC FINANCE	HUSEYN ZAKARIA MOHAMMED	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
2	10.50 AM – 11.10 AM	AICIF 2022: 333-019	SHARIAH GOVERNANCE AND AUDIT IN THE ISLAMIC BANKS	ALDAHAM AKRAM MISHREF MOHAMMAD	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
3	11.10 AM – 11.30 AM	AICIF 2022: 333-024	DO SHARI'AH-COMPLAINT FUNDS/ETFS OUTPERFORM THEIR CONVENTIONAL COUNTERPARTS IN THE UNITED STATES?	SHAKIR ULLAH	GUIDANCE COLLEGE, UNITED STATES
4	11.30 AM – 11.50 AM	AICIF 2022: 000-012	ASSESSMENT OF FINANCIAL PERFORMANCE OF RSI SULTAN AGUNG SEMARANG THROUGH THE MAQHASHID SHARIA CONCORDANCE (MSC) APPROACH	MUHAMMAD ALI RIDHO	UNIVERSITAS ISLAM SULTAN AGUNG (UNISSULA), INDONESIA
5	11.50 AM – 12.10 PM	AICIF 2022: 333-028	QARDHUL HASAN AS A PROPOSED TOOL FOR SOCIAL FINANCING THROUGH TEMPORARY CASH WAQF AND ZAKAH: A MAQASID APPROACH	BOUHEDDA GHALIA	INTERNATIONAL ISLAMIC UNIVERSITY MALAYSIA
6	12.10 PM – 12.30 PM	AICIF 2022: 192-197	LINKING SUSTAINABLE DEVELOPMENT GOALS WITH MAQASHID SHARIA IN ISLAMIC BANKS	MUHFATUN	UNIVERSITAS ISLAM NEGERI SUNAN KALIJAGA, INDONESIA

**PARALLEL SESSION 2 GROUP 17**

**DAY 2: 7<sup>TH</sup> DECEMBER 2022 (WEDNESDAY) (VIRTUAL)**

**PARALLEL SESSION 2 GROUP 17**

**TIME: 10.30 AM – 1.30 PM**

**SUB THEME: ISLAMIC FINANCIAL LITERACY**

**ZOOM LINK:**

<https://zoom.us/j/96155902391?pwd=cDhwSTgrcVhuMXN4c0RUTIBEYU9jQT09>

**Meeting ID: 961 5590 2391**

**Passcode: AICIFP2G17**

<b>NO</b>	<b>TIME</b>	<b>PAPER ID</b>	<b>PAPER TITLE</b>	<b>PRESENTER</b>	<b>AFFILIATION</b>
1	10.30 AM – 10.50 AM	AICIF 2022: 135-134	CONSUMER AWARENESS OF TAKAFUL	NUR I'FFAH BINTI MUHAMMAD NASIR	UNIVERSITI SAINS ISLAM MALAYSIA (USIM)
2	10.50 AM – 11.10 AM	AICIF 2022: 139-136	THE RAHN PRACTICES BY THE REAL ESTATE AGENCIES IN AFGHANISTAN: THE SHARIAH AND LEGAL ANALYSIS	MOHAMMAD TAMIM SIDDIQI	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
3	11.10 AM – 11.30 AM	AICIF 2022: 157-157	DETERMINANTS INFLUENCING THE SPIKE IN MALAYSIAN YOUTH BANKRUPTCY	SHARIFAH FAIRUZ SYED MOHAMAD	UNIVERSITI SAINS ISLAM MALAYSIA (USIM)
4	11.30 AM – 11.50 AM	AICIF 2022: 014-190	ROLES OF ISLAMIC FINANCIAL LITERACY ON FINANCIAL DECISION MAKING: BUILDING A CONCEPTUAL FRAMEWORK BASED ON THEORY OF PLANNED BEHAVIOR AND SOCIAL COGNITIVE THEORY	AUNI BINTI ZULFAKA	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
5	11.50 AM – 12.10 PM	AICIF 2022: 117-100	SHARIA INVESTMENT DECISION MAKING: GENDER LENS INVESTING (GLI) AND SHARIA FINANCIAL LITERATION	PUSPA DEVI MAHARANI	UNIVERSITAS DARUSSALAM GONTOR (UNIDA), INDONESIA
6	12.10 PM – 12.30 PM	AICIF 2022: 195-198	ANALYSIS OF ACCEPTANCE LEVEL OF TAKAFUL PRODUCTS IN IRAN	MITRA GHANBARZADEH	INSURANCE RESEARCH CENTER, TEHRAN, IRAN

**PARALLEL SESSION 2 GROUP 18**

**DAY 2: 7<sup>TH</sup> DECEMBER 2022 (WEDNESDAY) (VIRTUAL)**  
**PARALLEL SESSION 2 GROUP 18**  
**TIME: 10.30 AM – 1.30 PM**  
**SUB THEME: FINTECH, DIGITALIZATION AND ISLAMIC FINANCE**

**ZOOM LINK:**

<https://zoom.us/j/92998790146?pwd=Zjc3VlhwSlpGbjJFTENmS2ZWT0ZpZz09>

**Meeting ID: 929 9879 0146**

**Passcode: AICIFP2G18**

NO	TIME	PAPER ID	PAPER TITLE	PRESENTER	AFFILIATION
1	10.30 AM – 10.50 AM	AICIF 2022: 333-027	POTENTIALS OF ISLAMIC PEER-TO-PEER (P2P) CROWDFUNDING AS AN ALTERNATIVE FOR FINANCING MODEL FOR MSME IN NIGERIA	SHEHU ABDULKADIR	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
2	10.50 AM – 11.10 AM	AICIF 2022: 333-001	THE SELECTION OF DIGITAL BANKING SERVICES BY ISLAMIC BANKS IN INDONESIA: AN ANP APPROACH	ACHMAD HIDAYAT	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
3	11.10 AM – 11.30 AM	AICIF 2022: 000-002	CHALLENGES OF DIGITAL TRANSFORMATION IN ZAKAT INSTITUTION: A CASE STUDY IN BRUNEI	ZAKI ZAINI	UNIVERSITI ISLAM SULTAN SHARIF ALI (UNISSA), INDONESIA
4	11.30 AM – 11.50 AM	AICIF 2022: 189-193	OPTIMIZING DIGITALPRENEURSHIP THROUGH DIGITAL SKILLS AND PLATFORM STRATEGY ON MSMES IN CENTRAL JAVA	DAH AYU KUSUMAWATI	UNIVERSITAS ISLAM SULTAN AGUNG (UNISSULA), INDONESIA
5	11.50 AM – 12.10 PM	AICIF 2022: 125-117	IS THE ISLAMIC RELIGIOSITY BECOME THE BEHAVIOR CASHLESS AMONG MUSLIM COMMUNITY?	CHINDY CHINTYA CAHYA	UNIVERSITAS DARUSSALAM GONTOR (UNIDA), INDONESIA
6	12.10 PM – 12.30 PM	AICIF 2022: 000-019	DOES DIGITALIZATION REDUCES INCOME INEQUALITY? EVIDENCE FROM OIC COUNTRIES	ARIS MUNANDAR	UNIVERSITAS ISLAM NEGERI SUNAN KALIJAGA, INDONESIA
7	12.30 PM – 12.50 PM	AICIF 2022: 000-015	DOES A CRYPTOCURRENCY COMPLY TO SHARIAH?: 'URF BASED AND ARCH-GARCH MODEL	ABDUL QOYUM	UNIVERSITAS ISLAM NEGERI SUNAN KALIJAGA, INDONESIA
8	12.50 PM – 1.10 PM	AICIF 2022: 000-018	THE ROLE OF DIGITAL FINANCIAL SERVICES IN ACCELERATING WOMENS ECONOMIC EMPOWERMENT IN INDONESIA: WHAT IS LEFT TO THE LEARN?	SITI NUR AZIZAH	UNIVERSITAS ISLAM NEGERI SUNAN KALIJAGA, INDONESIA

**PARALLEL SESSION 3 GROUP 19**

**DAY 2: 7<sup>TH</sup> DECEMBER 2022 (WEDNESDAY) (VIRTUAL)**

**PARALLEL SESSION 3 GROUP 19**

**TIME: 2.30 PM – 6.00 PM**

**SUB THEME: ZAKAT, WAQAF AND SADAQAH**

**ZOOM LINK:**

<https://zoom.us/j/92143849114?pwd=TOZxdHR5VUY2ZkJtWGpvR3NGdERidz09>

**Meeting ID: 921 4384 9114**

**Passcode: AICIFP3G19**

<b>NO</b>	<b>TIME</b>	<b>PAPER ID</b>	<b>PAPER TITLE</b>	<b>PRESENTER</b>	<b>AFFILIATION</b>
1	2.30 PM – 2.50 PM	AICIF 2022: 134-133	MUHAMMADIYAH WAQF ORGANIZATION: OPPORTUNITIES AND PROSPECTS	JUNARTI	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
2	2.50 PM – 3.10 PM	AICIF 2022: 159-170	SOCIAL IMPACT MEASUREMENT AS AN ACCOUNTABILITY TOOL FOR WAQF ORGANISATIONS	NOR SYAHIRAH MOHAMAD ZAIN	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
3	3.10 PM – 3.30 PM	AICIF 2022: 136-187	HOW DO ISLAMIC BANKS REPORT AND DISTRIBUTE ZAKAT IN MALAYSIA?	NURUL 'IFFAH BINTI M A ZAABA	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
4	3.30 PM – 3.50 PM	AICIF 2022: 153-191	ALGERIAN UBS AND ITS DEVELOPMENT STAGES (FROM PRE-OTTOMAN RULE TO POST-INDEPENDENCE ERA)	SIF EDDINE MEBARKI	KENMS, INTERNATIONAL ISLAMIC UNIVERSITY MALAYSIA
5	3.50 PM – 4.10 PM	AICIF 2022: 333-003	THE PRACTICE OF GOOD GOVERNANCE IN ZAKAT MANAGEMENT: A HOLISTIC AND COMPREHENSIVE APPROACH TOWARDS ZAKAT COLLECTION AND DISTRIBUTION	MOHAMMAD HABIBULLAH	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
6	4.10 PM – 4.30 PM	AICIF 2022: 333-005	ZAKAT BANKING: A NEW BANKING BUSINESS MODEL GIVING LOANS WITHOUT INTEREST; PRELIMINARY FINDING	ABDUL MALEK TALIB	INTERNATIONAL ISLAMIC UNIVERSITY MALAYSIA
7	4.30 PM – 4.50 PM	AICIF 2022: 333-021	WAQF ASSETS MANAGEMENT ON TRADITIONAL TERRITORIES: WAQF GOVERNANCE, RECEPTE A CONTRARIO AND MASLAHAH UMMAH'S PERSPECTIVES	NENG DEWI HIMAYASARI	UNIVERSITAS ISLAM BANDUNG
8	4.50 PM – 5.10 PM	AICIF 2022: 126-118	STRATEGIES FOR IMPROVING CASH WAKF FUNDRAISING THROUGH OPTIMIZATION OF CASH WAKF LITERACY IN INDONESIA	NURUL RAHMANIA	UNIVERSITAS DARUSSALAM GONTOR (UNIDA), INDONESIA

**PARALLEL SESSION 3 GROUP 20**

**DAY 2: 7<sup>TH</sup> DECEMBER 2022 (WEDNESDAY) (VIRTUAL)**

**PARALLEL SESSION 3 GROUP 20**

**TIME: 2.30 PM – 6.00 PM**

**SUB THEME: ZAKAT, WAQAF AND SADAQAH**

**ZOOM LINK:**

<https://zoom.us/j/98839828735?pwd=djNuNGtFSlY0cXFzbkxZMExoRFZ6Zz09>

**Meeting ID: 988 3982 8735**

**Passcode: AICIFP3G20**

<b>NO</b>	<b>TIME</b>	<b>PAPER ID</b>	<b>PAPER TITLE</b>	<b>PRESENTER</b>	<b>AFFILIATION</b>
1	2.30 PM – 2.50 PM	AICIF 2022: 000-001	ISSUES AND CHALLENGES OF WAQF IN MARAWI CITY AND PROPOSED ACTION PLAN FOR THE BANGSAMORO AUTONOMOUS REGION IN MUSLIM MINDANAO	ANWAR M. RADIAMODA	MINDANAO STATE UNIVERSITY, PHILIPPINES
2	2.50 PM – 3.10 PM	AICIF 2022: 107-082	WAQF AS A SOLUTION IN SOLVING THE PROBLEM OF POVERTY AND UNEMPLOYMENT IN INDONESIA	MOHAMMAD GHOZALI	UNIVERSITAS DARUSSALAM GONTOR (UNIDA), INDONESIA
3	3.10 PM – 3.30 PM	AICIF 2022: 199-203	THE LEVEL OF ACCOUNTABILITY OF THE CASH WAQF MANAGEMENT INSTITUTION AFTER THE ISSUANCE OF ACCOUNTING STANDARD 112	GRAMDIS IMAMA HENDRA	INSTITUT AGAMA ISLAM TAZKIA, INDONESIA
4	3.30 PM – 3.50 PM	AICIF 2022: 333-016	ACCOUNTABILITY NAZHIR WAQF: IS NECESSARY TO AUDIT WAQF INSTITUTION?	IFA HANIFIA SENJIATI	UNIVERSITAS ISLAM BANDUNG
5	3.50 PM – 4.10 PM	AICIF 2022: 106-081	NADZIRS PROFESSIONALISM IN INCREASING THE TRUST OF THE WAQIF ON WAQF GOVERNANCE	SYAMSURI	UNIVERSITAS DARUSSALAM GONTOR (UNIDA), INDONESIA
6	4.10 PM – 4.30 PM	AICIF 2022: 000-013	INVESTASI HARTA WAKAF MELALUI PENDEKATAN INTERPRETIVE STRUCTURAL MODEL (ISM)	DEDY RACHMAD	INSTITUT AGAMA ISLAM TAZKIA, INDONESIA

**PARALLEL SESSION 3 GROUP 21**

**DAY 2: 7<sup>TH</sup> DECEMBER 2022 (WEDNESDAY) (VIRTUAL)**

**PARALLEL SESSION 3 GROUP 21**

**TIME: 2.30 PM – 6.00 PM**

**SUB THEME: TAKAFUL AND RETAKAFUL**

**ZOOM LINK:**

<https://zoom.us/j/95460550098?pwd=MXZ1ajdENE01YW4vQkY3MXZrNGFEZz09>

**Meeting ID: 954 6055 0098**

**Passcode: AICIFP3G21**

<b>NO</b>	<b>TIME</b>	<b>PAPER ID</b>	<b>PAPER TITLE</b>	<b>PRESENTER</b>	<b>AFFILIATION</b>
1	2.30 PM – 2.50 PM	AICIF 2022: 069-102	TRAVEL RISK MITIGATION ON TOURISM INDUSTRY: A SYSTEMATIC REVIEW AND FUTURE DIRECTION	RAIHAN NASIR	UNIVERSITY OF MALAYA
2	2.50 PM – 3.10 PM	AICIF 2022: 138-135	THE NEED FOR TAKAFUL PROTECTION FOR SENIOR CITIZENS: THE ANALYSIS IN MALAYSIA	IEMAN SOFIYYA ADNAN	INTERNATIONAL ISLAMIC UNIVERSITY MALAYSIA
3	3.10 PM – 3.30 PM	AICIF 2022: 141-137	TAKAFUL PLAN FOR E-HAILING: A COMPARISON BETWEEN THE AVAILABLE PRIVATE MOTOR TAKAFUL IN MALAYSIA	FADHILAH ABDULLAH ASUHAIMI	INTERNATIONAL ISLAMIC UNIVERSITY MALAYSIA
4	3.30 PM – 3.50 PM	AICIF 2022: 166-169	THE DIZYGOTIC TWINS IN INSURANCE: SIMILARITY BETWEEN TAKAFUL AND P2P INSURANCE AND THEIR PRACTICAL IMPLICATIONS	ETSUAKI YOSHIDA	DOSHISHA UNIVERSITY, JAPAN
5	3.50 PM – 4.10 PM	AICIF 2022: 194-213	THE ENFORCEMENT OF FINANCIAL OMBUDSMAN SCHEME (FOS) TO MALAYSIAN TAKAFUL AND INSURANCE SECTORS: AN ANALYSIS OF ALTERNATIVE DISPUTE RESOLUTION (ADR) FROM A PERIOD OF 2013 TO 2021	NOR RAZINAH MOHD. ZAIN	IUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
6	4.10 PM – 4.30 PM	AICIF 2022: 213-229	TAKAFUL ON COVID-19 COVERAGE: CASE STUDY OF MALAYSIAN'S GENERAL TAKAFUL OPERATOR	ALYA NABIHAH BINTI IDRIS	KENMS, INTERNATIONAL ISLAMIC UNIVERSITY MALAYSIA
7	4.30 PM – 4.50 PM	AICIF 2022: 222-232	AN EXPLORATORY STUDY OF ABSOLUTE ASSIGNMENT IN MALAYSIA TAKAFUL INDUSTRY: BETWEEN A TRADE PRACTICE, A FEE-BASED SERVICE AND A SOCIALLY RESPONSIBLE VALUE-BASED INTERMEDIATION	NURDIANAWATI IRWANI ABDULLAH	KENMS, INTERNATIONAL ISLAMIC UNIVERSITY MALAYSIA
8	4.50 PM – 5.10 PM	AICIF 2022: 094-067	THE APPLICABILITY OF THE INSURABLE INTEREST ON THE TAKAFUL INTEREST FROM THE SHARIAH PERSPECTIVE	SITI NURSYAWANI MISMAN	IUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
9	5.10 PM – 5.30 PM	AICIF 2022: 017-068	FACTORS INFLUENCING BEHAVIOURAL INTENTION TO PARTICIPATE IN FAMILY TAKAFUL IN MALAYSIA: AN EXTENSION OF UTAUT2 THEORY	NUR AQILAH ZAINORDIN	IUM INSTITUTE OF ISLAMIC BANKING AND FINANCE

**PARALLEL SESSION 3 GROUP 22**

**DAY 2: 7<sup>TH</sup> DECEMBER 2022 (WEDNESDAY) (VIRTUAL)**  
**PARALLEL SESSION 3 GROUP 22**  
**TIME: 2.30 PM – 6.00 PM**  
**SUB THEME: ISLAMIC BANKING, ISLAMIC SOCIAL FINANCE AND CRISES**  
**ZOOM LINK:**

<https://zoom.us/j/91680065673?pwd=REZxcHF6SDNDditMwMhwQkFYRTdHZz09>

**Meeting ID: 916 8006 5673**

**Passcode: AICIFP3G22**

<b>NO</b>	<b>TIME</b>	<b>PAPER ID</b>	<b>PAPER TITLE</b>	<b>PRESENTER</b>	<b>AFFILIATION</b>
1	2.30 PM – 2.50 PM	AICIF 2022: 186-188	THE IMPACT OF ISLAMIC BRANDING ON CUSTOMER LOYALTY WITH CUSTOMER SATISFACTION AS AN INTERVENING VARIABLE	ABDUL MUIZZ AW	INTERNATIONAL ISLAMIC UNIVERSITY MALAYSIA
2	2.50 PM – 3.10 PM	AICIF 2022: 194-212	NATURE-RELATED FINANCIAL RISKS & RELIEFS: AN INVESTIGATION ON MALAYSIAN ISLAMIC BANKS APPROACHES IN ASSISTING THEIR CUSTOMERS	RAJA FARIDATUL SHIMA RAJA HASSAN	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
3	3.10 PM – 3.30 PM	AICIF 2022: 333-030	AN ANALYSIS OF AUDIT APPROACH AND METHODOLOGY ADOPTED BY INTERNAL SHARIAH AUDITOR OF ISLAMIC FINANCIAL INSTITUTIONS IN MALAYSIA	NOOR AZIAN ISMAIL	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
4	3.30 PM – 3.50 PM	AICIF 2022: 333-009	A PROPOSED A NEW FRAMEWORK FOR UTILISING THE ISLAMIC BANKS' RESERVES IN THE CENTRAL BANK	MOHAMMED YAHYA ALRASHEDI	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
5	3.50 PM – 4.10 PM	AICIF 2022: 333-010	FINANCIAL CRISIS, CREDIT RISK AND BANK CAPITAL	DING XIAO LING	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
6	4.10 PM – 4.30 PM	AICIF 2022: 333-014	THE CHALLENGES AND DETERMINANTS OF SHARIAH AUDIT PRACTICES IN IFIA	ABDULMAJID OBAID HASAN SALEH	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
7	4.30 PM – 4.50 PM	AICIF 2022: 333-023	ISLAMIC EQUITY FINANCING AS A FINANCIAL INCLUSION ENABLER: NIGERIA IN SPECTRUM	TESLEEM OLAJUWON ISA AKOSILE	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE

**PARALLEL SESSION 3 GROUP 23**

**DAY 2: 7<sup>TH</sup> DECEMBER 2022 (WEDNESDAY) (VIRTUAL)**  
**PARALLEL SESSION 3 GROUP 23**  
**TIME: 2.30 PM – 6.00 PM**  
**SUB THEME: OTHER TOPICS RELATED TO ISLAMIC FINANCE**

**ZOOM LINK:**

<https://zoom.us/j/96815498593?pwd=WVNEYytra0xPTkMvcGZiUHhQZ0Jtdz09>

**MEETING ID: 968 1549 8593**

**PASSCODE: AICIFP3G23**

<b>NO</b>	<b>TIME</b>	<b>PAPER ID</b>	<b>PAPER TITLE</b>	<b>PRESENTER</b>	<b>AFFILIATION</b>
1	2.30 PM – 2.50 PM	AICIF 2022: 064-056	THE PRESENTATION AND DISCLOSURE OF ISLAMIC BANKS FINANCIAL STATEMENTS: A COMPARATIVE ANALYSIS OF IFRS AND AAOIFI FINANCIAL ACCOUNTING STANDARDS	PAZILAITI ABABAIKE	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
2	2.50 PM – 3.10 PM	AICIF 2022: 078-077	FINANCIAL REPORTING OF ISLAMIC FINANCIAL TRANSACTIONS: A CASE STUDY OF VEHICLE FINANCING BASED ON AL-IJARAH THUMMA AL-BAY' (AITAB)	FAZRINA AB AZIZ	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
3	3.10 PM – 3.30 PM	AICIF 2022: 066-085	INDONESIAS SOUTH-SOUTH COOPERATION IN PROMOTING SHARIA ECONOMIC DEVELOPMENT IN SUDAN	AGATA NINA PUSPITA	UNIVERSITAS GADJAH MADA, INDONESIA
4	3.30 PM – 3.50 PM	AICIF 2022: 081-129	CHALLENGES OF IMPLEMENTING GREEN SUKUK: A SYSTEMATIC LITERATURE REVIEW	SITI SAFFA' BINTI SHAHARUDDIN	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
5	3.50 PM – 4.10 PM	AICIF 2022: 146-140	DEVELOPING CONCEPTUAL FRAMEWORK FOR PUBLIC-PRIVATE PARTNERSHIP PROJECTS VIA MOBILIZATION OF ISLAMIC FINANCE IN INDONESIA	MUHAMMAD IMADUDDIN	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
6	4.10 PM – 4.30 PM	AICIF 2022: 148-145	SRI-LINKED SUKUK: AN INNOVATION AND OPPORTUNITY FOR CAPITAL MARKET PLAYERS IN MALAYSIA	NORMARIANIE RAZALI	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
7	4.30 PM – 4.50 PM	AICIF 2022: 231-244	EMBEDDING INVESTMENT AND VALUE-BASED INTERMEDIATION IN ISLAMIC BANKING OPERATION IN MALAYSIA	AMIR ALFATAKH YUSOF	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE



**PARALLEL SESSION 3 GROUP 24**

**DAY 2: 7<sup>TH</sup> DECEMBER 2022 (WEDNESDAY) (VIRTUAL)**  
**PARALLEL SESSION 3 GROUP 24**  
**TIME: 2.30 PM – 6.00 PM**  
**SUB THEME: MAQASID AL-SHARIAH AND ISLAMIC FINANCE**

**ZOOM LINK:**

<https://zoom.us/j/92564021377?pwd=cGFSTE90dk9HZkU3QVBuTDZLSXMwdz09>

**Meeting ID: 925 6402 1377**

**Passcode: AICIFP3G24**

<b>NO</b>	<b>TIME</b>	<b>PAPER ID</b>	<b>PAPER TITLE</b>	<b>PRESENTER</b>	<b>AFFILIATION</b>
1	2.30 PM – 2.50 PM	AICIF 2022: 162-161	MODELLING FINANCIAL REALIZATION USING MAQID ASY-SYARAH APPROACH: CASE OF CENTRAL BANGKA REGENCY	SEBASTIAN HERMAN	INSTITUT AGAMA ISLAM TAZKIA, INDONESIA
2	2.50 PM – 3.10 PM	AICIF 2022: 108-083	SUSTAINABILITY AND ISLAMIC SOCIAL BANKING: A SYSTEMATIC LITERATURE REVIEW	JUNAIDAH ABU SEMAN	UNIVERSITI SAINS ISLAM MALAYSIA (USIM)
3	3.10 PM – 3.30 PM	AICIF 2022: 130-122	ISLAMIC PUBLIC "PRIVATE PARTNERSHIP MODEL FOR DJIBOUTI GEOTHERMAL PROJECT FINANCING: CONCEPTUAL FRAMEWORK BASED ON MAQASID AL-SHARIAH	KADRA ISMAIL MOHAMED	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
4	3.30 PM – 3.50 PM	AICIF 2022: 181-183	MAQASHID SHARIA FRAMEWORK: SHARIA FINANCIAL INCLUSION THROUGH INDONESIAN SHARIA MOBILE BANK	ANDIYANI KURNIA	UNIVERSITAS ISLAM INTERNASIONAL INDONESIA
5	3.50 PM – 4.10 PM	AICIF 2022: 333-006	A SHARIAH ANALYSIS OF SOME SELECTED SUKUK STRUCTURES	NABIL BELLO	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
6	4.10 PM – 4.30 PM	AICIF 2022: 333-008	VISUAL MAP OF SHARIA INSURANCE RESEARCH IN INDONESIA: A SYSTEMATIC LITERATURE REVIEW OF 1991-2022	IIS SOLIHAT	UNIVERSITAS TERBUKA, INDONESIA
7	4.30 PM – 4.50 PM	AICIF 2022: 333-029	CRITICAL EVALUATION OF THE SHARĪ'AH ASPECTS OF MODARABAH COMPANIES IN PAKISTAN	ALTAF AHMAD	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE

**PARALLEL SESSION 3 GROUP 25**

**DAY 2: 7<sup>TH</sup> DECEMBER 2022 (WEDNESDAY) (VIRTUAL)**  
**PARALLEL SESSION 3 GROUP 25**  
**TIME: 2.30 PM – 6.00 PM**  
**SUB THEME: ISLAMIC ECONOMICS FOR SUSTAINABLE DEVELOPMENT**

**ZOOM LINK:**

<https://zoom.us/j/95891624717?pwd=bG9VSHVIR2YrQ3dUU0FySmRld2tNzZ09>

**Meeting ID: 958 9162 4717**

**Passcode: AICIFP3G25**

<b>NO</b>	<b>TIME</b>	<b>PAPER ID</b>	<b>PAPER TITLE</b>	<b>PRESENTER</b>	<b>AFFILIATION</b>
1	2.30 PM – 2.50 PM	AICIF 2022: 000-008	ANTECEDENTS AND CONSEQUENCES OF MARKET ORIENTATION IN MSMEs IN CENTRAL JAVA (CONCEPTUAL MODEL)	IBNU KHAJAR	UNIVERSITAS ISLAM SULTAN AGUNG (UNISSULA), INDONESIA
2	2.50 PM – 3.10 PM	AICIF 2022: 000-006	ZAKAT: STATE REVENUE OR RELIGIOUS REVENUE?	ABDURRAHMAN RADEN AJI HAQQI	UNIVERSITI ISLAM SULTAN SHARIF ALI (UNISSA), INDONESIA
3	3.10 PM – 3.30 PM	AICIF 2022: 067-128	ISLAMIC FINANCE TOWARDS A COMMUNITY ECONOMIC RESILIENCY AMIDST COVID-19 PANDEMIC IN LANA DEL SUR, PHILIPPINES	WEDAD R. MINODAR	MINDANAO STATE UNIVERSITY, PHILIPPINES
4	3.30 PM – 3.50 PM	AICIF 2022: 067-126	ONLINE BUSINESSES VIZ A VIZ SUSTAINABLE ECONOMIC DEVELOPMENT AMIDST COVID-19 PANDEMIC AMONG THE MERANAW IN THE PHILIPPINES	ZAHIYA B. HADJI SALIH	MINDANAO STATE UNIVERSITY, PHILIPPINES
5	3.50 PM – 4.10 PM	AICIF 2022: 000-017	POLITICAL STABILITY AND HUMAN DEVELOPMENT IN THE ORGANIZATION OF ISLAMIC COOPERATION (OIC) COUNTRIES	MUHAMMAD GHAFUR WIBOWO	UNIVERSITAS ISLAM NEGERI SUNAN KALIJAGA, INDONESIA
6	4.10 PM – 4.30 PM	AICIF 2022: 000-016	THE ROLE OF ISLAMIC BANKS ON ECONOMIC GROWTH IN INDONESIA	SUNARSIH SUNARSIH	UNIVERSITAS ISLAM NEGERI SUNAN KALIJAGA, INDONESIA
7	4.30 PM – 4.50 PM	AICIF 2022: 114-091	GREEN-HALAL TOURISM AS THE SOLUTION TO DISSOLVE CLIMATE CHANGE CRISIS: EVIDENCE FROM THE READINESS OF INDONESIAN GOVERNMENT	SUNARSIH SUNARSIH	UNIVERSITAS ISLAM NEGERI SUNAN KALIJAGA, INDONESIA
8	4.50 PM – 5.10 PM	AICIF 2022: 000-014	PROPOSING HALAL FOOD AND BEVERAGE INDUSTRY RANKING METHODOLOGY FOR INDONESIA	MURNIATI	INSTITUT AGAMA ISLAM TAZKIA, INDONESIA
9	5.10 PM – 5.30 PM	AICIF 2022: 333-032	MAPPING CIRCULAR ECONOMY AND SUSTAINABILITY RESEARCH: A THIRTY-YEAR BIBLIOMETRIC ANALYSIS	ACHMAD NURDANY	UNIVERSITAS ISLAM NEGERI SUNAN KALIJAGA, INDONESIA

**PARALLEL SESSION 3 GROUP 26**

**DAY 2: 7<sup>TH</sup> DECEMBER 2022 (WEDNESDAY) (VIRTUAL)**  
**PARALLEL SESSION 3 GROUP 26**  
**TIME: 2.30 PM – 6.00 PM**  
**SUB THEME: OTHER TOPICS RELATED TO ISLAMIC FINANCE**  
**ZOOM LINK:**

<https://zoom.us/j/94793781197?pwd=c1RPZ0NJUWY2MnZSdGt6RllzWjM3QT09>

**Meeting ID: 947 9378 1197**

**Passcode: AICIFP3G26**

<b>NO</b>	<b>TIME</b>	<b>PAPER ID</b>	<b>PAPER TITLE</b>	<b>PRESENTER</b>	<b>AFFILIATION</b>
1	2.30 PM – 2.50 PM	AICIF 2022: 067-125	THE APPLICATION OF SANDA (RAHN) IN THE MERANAW SOCIETY IN THE BANGSAMORO AUTONOMOUS REGION IN MUSLIM MINDANAO	ABDULCADER M. AYO	MINDANAO STATE UNIVERSITY, PHILIPPINES
2	2.50 PM – 3.10 PM	AICIF 2022: 209-219	THE ROLE OF MACHIAVELLIAN, ALTRUISM, RELIGIOUSITY, WHISTLEBLOWING SYSTEM, AND ACCOUNTING FIRM SIZE IN MITIGATING FRAUD INTENTION	DWI MARLINA WIJAYANTI	UNIVERSITAS ISLAM NEGERI SUNAN KALIJAGA, INDONESIA
3	3.10 PM – 3.30 PM	AICIF 2022: 083-059	ECONOMIC EMPOWERMENT OF ISLAMIC BOARDING SCHOOLS THROUGH OPTIMIZATION OF HALAL VALUE CHAIN: A CONCEPTUAL OFFER	LAMYA NURUL FADHILAH	UNIVERSITAS DARUSSALAM GONTOR (UNIDA), INDONESIA
4	3.30 PM – 3.50 PM	AICIF 2022: 190-194	IMPROVING SUSTAINABLE PERFORMANCE FOR MSMES THROUGH HALAL SUPPLY CHAIN MANAGEMENT	SYAYYIDAH M. JANNAH	UNIVERSITAS ISLAM NEGERI SUNAN KALIJAGA, INDONESIA
5	3.50 PM – 4.10 PM	AICIF 2022: 194-215	THE APPLICATION OF ARTIFICIAL INTELLIGENCE IN METAVERSE: EVALUATING NEW CHALLENGES ON PERSONAL DATA PROTECTION IN RELATION TO FINANCIAL SYSTEM	LIA SAUTUNNIDA	IUUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
6	4.10 PM – 4.30 PM	AICIF 2022: 218-230	SHARIAH GOVERNANCE FRAMEWORK OF ISLAMIC FINANCIAL INSTITUTION: COMPARISON BETWEEN MALAYSIA AND INDONESIA	KHAMID RAKHMATOV	IUUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
7	4.30 PM – 4.50 PM	AICIF 2022: 333-031	DISTINGUISHING ISLAMIC CORPORATE GOVERNANCE OF INDONESIA SYARIAH COMMERCIAL BANK THROUGH A MIX METHOD APPROACH, DOES INTELLECTUAL MATTER?	NUR HALIMATUS SAKDIYAH	UNIVERSITAS ISLAM NEGERI SUNAN KALIJAGA, INDONESIA

**PARALLEL SESSION 3 GROUP 27**

**DAY 2: 7<sup>TH</sup> DECEMBER 2022 (WEDNESDAY) (VIRTUAL)**

**PARALLEL SESSION 3 GROUP 27**

**TIME: 2.30 PM – 6.00 PM**

**SUB THEME: ISLAMIC BANKING, ISLAMIC SOCIAL FINANCE AND CRISES**

**ZOOM LINK:**

<https://zoom.us/j/96946562945?pwd=dmpOV3ZZcll3TIJZSGdVV0ZXUFo0QT09>

**Meeting ID: 969 4656 2945**

**Passcode: AICIFP3G27**

<b>NO</b>	<b>TIME</b>	<b>PAPER ID</b>	<b>PAPER TITLE</b>	<b>PRESENTER</b>	<b>AFFILIATION</b>
1	2.30 PM – 2.50 PM	AICIF 2022: 009-005	ETHICAL BANKING PRACTICES IN MALAYSIAN BANKING INSTITUTIONS	SHAHIDA SHAHIMI	UNIVERSITI KEBANGSAAN MALAYSIA (UKM)
2	2.50 PM – 3.10 PM	AICIF 2022: 155-153	GEN Z AND SUPPORT TOWARDS INTEGRATION OF ISLAMIC COMMERCIAL AND SOCIAL FINANCE	ANITA PRIANTINA	INSTITUT AGAMA ISLAM TAZKIA, INDONESIA
3	3.10 PM – 3.30 PM	AICIF 2022: 171-175	CAN SHARIA INVESTMENT BE AN INCLUSIVE GROWTH TOOL? STUDY IN PRE AND POST-PANDEMIC ERA	MUHAMMAD YUSUF IBRAHIM	INSTITUT AGAMA ISLAM TAZKIA, INDONESIA
4	3.30 PM – 3.50 PM	AICIF 2022: 081-057	IDENTIFYING FACTORS OF FINANCIAL EXCLUSION OF RURAL FARMERS: CASE STUDY IN ULU DONG RAUB, PAHANG	SITI SAFFA' SHAHARUDDIN	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
5	3.50 PM – 4.10 PM	AICIF 2022: 063-058	REMODELING QARD HASAN WITH CASH WAQF FUND: ECONOMIC STABILITY SOLUTION POST COVID-19	ZULKEFLY IBRAHIM	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
6	4.10 PM – 4.30 PM	AICIF 2022: 091-066	A CRITICAL ANALYSIS ON THE IMPLICATION OF SECTION 281 IFSA 2013 ON SHARIAH COMPLIANCE REQUIREMENTS FROM LEGAL PERSPECTIVE	NUR AMALIA FARHANIE MOHD NOR SHOKRI	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
7	4.30 PM – 4.50 PM	AICIF 2022: 094-101	CURRENT ISSUES & CHALLENGES IN MALAYSIAN PRISON: WHAT ARE THE ROLES OF ISLAMIC FINANCIAL INSTITUTIONS?	SITI NURSYAWANI MISMAN	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE
8	4.50 PM – 5.10 PM	AICIF 2022: 118-103	THE IMPACT OF ISLAMIC MICRO FINANCING ON RURAL POVERTY ALLEVIATION: AN EMPIRICAL STUDY ON MIDDLE PART OF BANGLADESH	MOHAMMAD MUHIB ULLAH	IIUM INSTITUTE OF ISLAMIC BANKING AND FINANCE

**PARALLEL SESSION 3 GROUP 28**

**DAY 2: 7<sup>TH</sup> DECEMBER 2022 (WEDNESDAY) (VIRTUAL)**

**PARALLEL SESSION 3 GROUP 28**

**TIME: 2.30 PM – 6.00 PM**

**SUB THEME: ARABIC**

**ZOOM LINK:**

<https://ium.zoom.us/j/92429728306?pwd=d3BnVlQ1UjFpeFRXWWVQUtBdGpIUT09>

**Meeting ID: 924 2972 8306**

**Passcode: AICIFP3G28**

<b>NO</b>	<b>TIME</b>	<b>PAPER ID</b>	<b>PAPER TITLE</b>	<b>PRESENTER</b>	<b>AFFILIATION</b>
1	2.30 PM – 2.50 PM	AICIF 2022: 085-062	SUSTAINABLE DEVELOPMENT ASPECTS AS MEANS TO FULFILL SHARI'A OBJECTIVES AS PER ISLAMIC ECONOMICS METHODOLOGY AND MECHANISM REVIEW	MOHAMMED EL MAHDI CHENINE	HAMAD BIN KHALIFA UNIVERSITY (HBKU)
2	2.50 PM – 3.10 PM	AICIF 2022: 170-174	ISLAMIC IJARAH SUKUK AS A TOOL TO ENHANCE FINANCIAL STABILITY -MODELS OF SOME ARAB COUNTRIES AND SOUTH ASIAN COUNTRIES-	FATIMA ZAHRA MEGHDOUR	UNIVERSITY OF YAHYA FARES MEDEA
3	3.10 PM – 3.30 PM	AICIF 2022: 233-246	LITERACY IN ISLAMIC BANKING AND FINANCE IN THE KURDISTAN REGION OF IRAQ, REALITY AND PROSPECTS	SHKAR HAMA AGHA QADER	INTERNATIONAL ISLAMIC UNIVERSITY MALAYSIA
4	3.30 PM – 3.50 PM	AICIF 2022: 100-075	THE CONCEPT OF ASNIF FISABILillah AS A RECIPIENT OF ZAKAT IN YDSF SURABAYA ACCORDING TO CONTEMPORARY FIQH OF ZAKAT	ACHMAD ARIEF	UNIVERSITAS DARUSSALAM GONTOR (UNIDA), INDONESIA
5	3.50 PM – 4.10 PM	AICIF 2022: 001-001	THE PURIFICATION OF UNLAWFUL (HARAM) MONEY BY TRANSFERRING IT TO THE HEIR THROUGH INHERITANCE	RAOUANE AZZIZ	UNIVERSITY SAINS ISLAM MALAYSIA (USIM)