

Contributors

Aam Slamet Rusydiana, PhD, is a researcher at Sharia Economic Applied Research & Training (SMART), Indonesia. He has written and researched a lot on the theme of waqf and Islamic economics in general. Aam is also a lecturer at the Sakarya University, Turkey. Besides, Aam is a speaker of numerous methodology trainings at several public and private campuses as well as being a research consultant at several ministries and other institutions. His writings are recorded in national and international publications on the topic of Islamic economics and finance, with h-index Google Scholar 43 and h-index Scopus 11 (January 2025) with 45 documents. At least 1,100 people have taken part in training held by SMART with Aam as a speaker, since 2013.

Abdulkabi Teniola Ubandawaki is a seasoned professional in Environmental, Social, and Governance (ESG) metrics, corporate sustainability, and ethical finance, bringing a unique blend of academic and professional expertise to the table. Holding a bachelor's degree in Business Administration from Kwara State University (KWASU), he laid the foundation for his understanding of business principles and practices. Furthering his education, he earned master's degree in Sustainable Development from the American University in Cairo (AUC), where he specialized in sustainable development and its applications in the corporate world. With a strong passion for responsible business practices, he has dedicated his career to helping organizations integrate ESG considerations into their operations, driving long-term value creation and positive impact. Through his work, he aims to contribute to a more sustainable and equitable future for all.

Abdulkadri Toyin Alabi is a PhD student in accounting at Kwara State University, where he is pursuing his research interests in sustainability performance. Abdulkadri is an associate member of the Institute of Chartered Accountants of Nigeria (ICAN). With almost a decade of experience as a Chartered Accountant, Abdulkadri has worked across multiple organizations, honing his expertise in financial management. He is not only a researcher affiliated with Kwara State University but also lectures in the

accounting department of Alhikmah University, Ilorin. Abdulkadri has demonstrated a commitment to academic excellence and professional development. He has participated in several international conferences, workshops, and seminars. He has served as a reviewer for various journals and has authored several publications, including review articles and book chapters, featured in numerous international journals. His research focuses on exploring issues around sustainability performance with a particular emphasis on the drivers and the value relevance of the disclosure.

Admir Mešković, PhD, is an assistant professor of Finance at the Faculty of Business and Administration, International University of Sarajevo (IUS), where he also serves as the Manager of the Center for Islamic Finance, Innovation and Sustainability (CIFIS). He earned his Ph.D. in Finance from the University of Sarajevo in 2022. His research focuses on Islamic economics and finance, risk management, and sustainable development. Dr. Mešković holds an MBA from Durham University Business School (UK), and two master's degrees - one in Islamic Banking and another in Banking and Insurance from UNSA. He has published in leading academic journals such as the *International Journal of Islamic and Middle Eastern Finance and Management*, the *Journal of Islamic Accounting and Business Research*. He currently serves as President of the Economics and Social Research Institute and as Journal Manager of the *Journal of Economics, Law, and Society (JELS)*. He is a member of the editorial boards of several academic journals (*Journal of Islamic Economics Lariba*; *International Journal of Sustainable Business, Management and Accounting*; and the *Indonesian Journal for Islamic Studies*.)

Aisyah As-Salafiyah is a lecturer at Sirojul Falah Islamic College in Bogor, Indonesia. She holds a bachelor's degree in Islamic Economic Law and a master's degree in Islamic Economics from Tazkia University, where she graduated as the best graduate in both programmes. She is a certified Associate Wealth Planner Syariah (AWPS) and Certified Law and Fiqh Muamalah (C.LAFM).

Aisyah is a hafidzah (memorizer of the Qur'an) and actively teaches Qur'anic recitation (tahsin) and Arabic. Alongside her academic and professional work, she is dedicated to nurturing her family as a full-time wife and mother. Her areas of expertise include Islamic business law, Islamic economics, fiqh muamalah, ZISWAF (Zakat, Infaq, Sadaqah, and Waqf), ushul fiqh, and Qur'anic economic guidance.

She has contributed to various institutions as a writer, researcher, and educator, including roles at SMART Indonesia, Tazkia Institute, DinarStandard (as a junior research analyst), and other Islamic education and research initiatives. Her research and writing have been published in Scopus-indexed journals, and she is passionate about empowering women and uplifting the Muslim ummah through education.

Ali Haruna is a lecturer at the PKfokam Institute of Excellence in Yaoundé, Cameroon, and a final year PhD student at the Faculty of Economics and Management of the University of Dschang in Cameroon. His PhD thesis is titled "Islamic Finance in Cameroon: Adoption and Effects on Entrepreneurship". Haruna equally has experience in financial inclusion, with a particular interest in Islamic finance with over ten publications in reputable journals which include *Borsa Istanbul Review*, *Review of Development Economics*, the *Journal of Islamic Accounting and Business Research*, the *Journal of Islamic Finance*, and the *Journal of Islamic Marketing*. He also has a strong background in survey analyses and other related microeconomics areas. In addition, he is currently serving as an editor of the *Journal of Islamic Economic Laws* and the *International Journal of Islamic Economics*.

Alija Avdukic, PhD, is a professor in Political/Moral Economy and Islamic Finance at the University of Dundee School of Business where he also works as Deputy Associate Dean for Globalization and Recruitment and serves as a trustee and investment advisor for the International Waqf Fund of Islamic Relief Worldwide. He holds a PhD in Islamic Economics and Finance from Durham University (2016) and master from the University of Gloucestershire (2010). His research interests focus on Islamic moral and political economy, sustainable development, Islamic banking and finance, and entrepreneurship. His recent work critically examines the social and developmentalist failure of Islamic banking and finance in achieving its ethical and economic objectives. He also actively contributes to empirical research on Islamic finance and its impact on economic development. Dr. Avdukic has held several academic leadership roles, programme coordinator at Al-Maktoum College of Higher Education, head of department at Markfield Institute of Higher Education. He has developed multiple MSc and diploma programmes in Islamic finance and sustainability. He supervises PhD candidates, serves as an external examiner and contributes to numerous peer-reviewed journals and edited volumes on Islamic economics and finance. In addition to academia, Dr. Avdukic has served as a UNDP consultant on ESG for Islamic finance, advising on sustainability frameworks that integrate Islamic economic principles. His public engagement includes keynote speeches at major international conferences, policy advisory roles, and editorial board memberships in academic journals. He has also secured research grants supporting refugee entrepreneurship, Islamic finance, and sustainable development. Fluent in English, Arabic, and Bosnian, Dr. Avdukic continues to shape discourse in Islamic political economy and finance through research, teaching, and consultancy.

Anasztasia Natasha Muhamad Ramlan is a lecturer at the Academy of Language Studies, Universiti Teknologi MARA (UiTM) Melaka, holding a master's degree in English Language Studies from the International Islamic University Malaysia (IIUM). Her research spans sociolinguistics, corpus linguistics, and English as a second language, often examining how

language influences society and education. Beyond language-related work, she has contributed to Islamic social science research, focusing on moral education, da'wah approaches, and elderly care. Through collaboration with colleagues in Malaysian institutions, she integrates theoretical knowledge and empirical methods to address contemporary challenges in teaching, learning, and community development.

Arif Budimanta, PhD, is a Chairman of the Economic Council of the Muhammadiyah Central Board in Indonesia. Also a senior lecturer at the Ahmad Dahlan Business Technology Institute. Previously, Budimanta was a senior lecturer at the Post Graduate Programme School of the Environmental Science University of Indonesia. He received his PhD from the Faculty of Social and Political Sciences, University of Indonesia. Budimanta also wrote a number of articles and research papers in international journals and the media.

In his professional career, he is on the Board of Commissioners of Bank Mandiri, the bank with the largest assets in Indonesia, which oversees Bank Syariah Indonesia and previously Board of Directors at EximBank Indonesia. He has also been an economic development advisor to the government.

Emira Kozarevic, PhD, is a Recipient of the Tuzla University Gold Medal, with over 20 years of academic experience. Currently serving as a (Full) Professor, with a primary focus on research in the area of finance and teaching at all three study levels at the Faculty of Economics, University of Tuzla. Additionally, involved in the Doctoral Study at School of Business and Economics, University of Sarajevo, and the Doctoral School of Regional and Business Administration Sciences, Széchenyi István University, Győr. Authored and co-authored six books and over 100 scientific and research papers published nationally and internationally. Mentored and supervised over 40 master's theses and six doctoral dissertations, alongside other academic engagements. Always receptive to collaboration on research projects, as well as scientific papers, and enthusiastic about participation in mobility (exchange) programmes for university professors.

Faisal Ahmadi, MCL, is a distinguished senior lecturer, legal scholar, and practitioner with over a decade of expertise in Islamic Law. He holds a bachelor's degree in Islamic Family Law from Sultan Thaha Saifuddin Islamic State University, Jambi, and a Master's Degree in Comparative Law (MCL) from the International Islamic University Malaysia (IIUM). His scholarly pursuits focus on the advancement of Islamic Jurisprudence, Comparative Legal Systems, and Family Law, with a particular emphasis on their contemporary applications within Indonesia's legal framework. Throughout his academic career, Faisal has made significant contributions to legal scholarship, authoring numerous academic articles and book chapters in the fields of civil law and Islamic law. His research addresses key issues in Islamic legal traditions, Islamic dispute resolution, and contemporary legal challenges,

particularly in the context of harmonizing traditional Islamic law with modern legal frameworks. In addition to his academic and research engagements, Faisal is an active legal practitioner and certified mediator. He has successfully represented clients in various legal disputes, while advocating for alternative dispute resolution (ADR) mechanisms as a means of fostering equitable and efficient legal outcomes. His unwavering commitment to justice, legal empowerment, and human rights is further demonstrated through his humanitarian activism in Jambi and Riau, where he collaborates with local communities, civil society organizations, and policymakers to enhance legal awareness, social justice initiatives, and access to justice for marginalized groups. Faisal is also deeply engaged in community service programmes, offering legal education, pro bono legal assistance, and mediation services to underserved populations. His efforts in legal reform, public service, and community-based legal advocacy have left a profound impact on both academic and legal communities. Currently, Faisal Ahmadi holds the esteemed position of Dean of the Institute Islam Ma'arif Jambi, Indonesia, where he continues to play a pivotal role in shaping legal education, promoting ethical legal practice, and advancing the integration of Islamic Law within contemporary legal systems. He is also the Chairman of the Indonesian Dispute Council for the Jambi City Region (from 2023 to 2026).

Hakan Aslan, PhD, is an associate professor and Head of the Islamic Economics and Finance Department at Sakarya University, Türkiye. He currently serves as the Director of the Research Centre for Islamic Economics and Finance (İSEFAM) and oversees the Islamic Economics and Finance graduate programmes at the Institute of Social Sciences at Sakarya University.

Dr. Aslan earned his undergraduate degree in Actuarial Sciences from Marmara University, where he later pursued postgraduate studies in Financial Markets and Investment Management. He was awarded an MSc degree with a thesis on *Sukuk*. From 2011 to 2015, he worked as a research assistant in the Actuarial Sciences Department. He then continued his academic journey as a PhD student in Business Administration (Accounting and Finance) at Marmara University. As part of his doctoral research, he spent a year at the International Islamic University Malaysia (IIUM) as a visiting academic. His PhD thesis, titled "Factors Affecting the Development of the Takaful (Islamic Insurance) System in Türkiye: A Mixed-Method Study", explores the dynamics of Islamic insurance in the country. In 2018, he attended the Islamic Finance Summer School at Durham University, UK.

Dr. Aslan has published articles in various peer-reviewed journals, contributed book chapters with prestigious publishers, and presented research at international conferences. He has also delivered speeches as an invited speaker in multiple countries. His research interests include Islamic insurance (Takaful), Islamic finance, and Islamic capital markets.

Beyond academia, Dr. Aslan worked in the Participation-Based Insurance Department of the Insurance and Private Pension Regulation and Supervision Agency (SEDDK) in Türkiye in 2021. He has also served as a trainer for several private and governmental institutions. Additionally, he is a founding member and chairman of the Supervisory Board of the Foundation for Research and Praxis in Islamic Economics (İKSAR), the first Qard al-Hasan-based Islamic microfinance institution in Türkiye.

Ichrak Dridi, PhD, is currently a doctor in Finance. She holds a doctorate in Finance from the Higher Institute of Commercial Studies, where she also earned a master's degree in finance and actuarial science. Dr. Ichrak Dridi's research has been published in reputable finance journals, contributing valuable insights to the academic community. Her research interests include Islamic finance, the effects of central bank policies on stock market performance, environmental, social, and governance (ESG) factors, machine learning, crowdfunding, treatment effect models, and artificial intelligence. She has published in these fields, with articles in peer-reviewed journals, book chapters with prestigious publishers, and presentations at international conferences. Since enrolling in her doctoral programme, Dr. Ichrak Dridi has taught a variety of courses, further enriching her academic experience and expertise.

Issa Hamadou is a PhD candidate in Economics, Faculty of Economics and Business at Universitas Islam International Indonesia (UIII). He completed his master of arts in Economics at Faculty of Economics and Business at Universitas Islam International Indonesia (UIII). He got his bachelor's degree and master's degree in applied economics from University of Maroua, Cameroon. His research interests include Environmental economics, Islamic banking, fintech, Artificial Intelligence, Machine learning techniques and SDGs. He is a hardworking student who participated and presented his papers in international reputable conferences in Malaysia, Indonesia, and Turkey. He is a contributor in Islamic finance news about Islamic Finance country report. His research publication appears in international journal such as *Journal of Islamic Marketing*, *African Journal of Economics and Management Studies*, *Modern Finance*, *Muslim Business and Economic Review* (MBER), and *Journal of Islamic Economics and Philanthropy*. He has expertise in econometrics analysis such as times series analysis and dynamic panels models.

Khairunnisa Musari, PhD, is an assistant professor and coordinator for the International Office at the Faculty of Islamic Economics & Business, Kiai Haji Achmad Siddiq State Islamic University (UIN KHAS), Jember, Indonesia. She is a deputy coordinator of Central Indonesia for the Indonesian Association of Islamic Economists (IAEI) and secretary of the IAEI for the Provincial Board of East Java since 2017. She is also a member of the International Forum Committee (IFC) of the Iranian Association of

Islamic Finance (IAIF) and IAIF Associate International 2023–2026, as well as member of the International Association for Islamic Economics (IAIE).

Most of her research concentrates on issues related to *sukuk*, waqf, esham, fiscal and monetary policies, circular economy, halal logistics, sustainable finance, climate change, and Islamic microfinance and nanofinance. She has been a reviewer of Research, Scientific Publications, and Community Services (Litapdimas) for Islamic higher education in the field of Islamic Economics and Business within the General Directorate of Islamic Education, the Ministry of Religious Affairs (MoRA) of the Republic of Indonesia, for 2018-2024 period. She also has experience as a Senior Specialist for Islamic Finance of the United Nations Development Programme (UNDP) Indonesia and was listed as one of the Top 300 Most Influential Women in Islamic Business & Finance 2019, 2020, 2021, WOMANi Significancica 2022, and WOMANi Academica 2023, 2024 by Cambridge-IFA.

Khawaja Masood Raza is an academician and business consultant with over 25 years of experience in Islamic banking and finance. Since May 2025, he has been serving as an Assistant Professor at Al-Kawthar University. He is also a Senior Lecturer at IoBM and Director at GISRAS. Dr. Raza's expertise includes corporate finance, Shariah compliance, and financial advisory services. Throughout his career, he has contributed to the development of Islamic financial institutions through academic research, consultancy, and training. His work bridges theoretical frameworks and practical applications, making him a sought-after expert in the field of Islamic finance and banking.

Mohamad Handi Khalifah is an academician and researcher dedicated to advancing Islamic finance. He is currently pursuing a PhD at Sakarya University, Türkiye, focusing on ESG principles in Islamic finance, particularly ESG *Sukuk* across six countries: Indonesia, Malaysia, Türkiye, the UK, Saudi Arabia, and the UAE. Beyond academia, Mohamad is actively engaged in the Turkish industry and serves as a key figure in Indonesia's Islamic finance sector. He is a member of IAIE (Indonesian Association of Islamic Economists) and an expert council member of MES (Islamic Economic Society). Additionally, he is an adjunct lecturer at the University of Indonesia and plays an active role in fostering investment ties between Indonesia and Türkiye. He is also experienced in academic publishing and peer review, having evaluated research for journals such as the *Journal of Islamic Accounting and Business Research* and *Qualitative Research in Financial Markets*.

Mohamed Aslam Akbar, PhD, currently works as an associate professor of Shariah Sciences at the Kulliyah of Economics and Management Sciences, International Islamic University Malaysia (IIUM). His academic journey includes a master's in Islamic thought and a PhD in philosophy, ethics, and contemporary issues from IIUM. He is a dedicated researcher, delving into economic thought in early Muslim scholarship and *Maqasid*

al-Shari'ah-based developments. He teaches courses in Islamic commercial jurisprudence, economics in the Qur'an and Sunnah, and sustainable development goals. Based in Malaysia, Akbar's work bridges Islamic wisdom with diverse disciplines, fostering a deeper understanding of ethical values and principles while exploring their practical applications in contemporary economic and societal contexts. He also serves as an associate editor for the *International Journal of Economics, Management and Accounting* (e-ISSN: 2462-1420), at IIUM.

Mohammad Mahbubi Ali, PhD, hails from Indonesia and holds a PhD in Islamic Banking and Finance from the International Islamic University of Malaysia (IIUM). He obtained his Master's Degree in Islamic Finance from the International Center for Education in Islamic Finance (INCEIF), and Bachelor's Degree in Islamic Finance from Tazkia Institute, Bogor Indonesia.

Currently, Dr. Mahbubi serves as an Assistant Professor at the IIUM Institute of Islamic Banking and Finance in Malaysia, Member of Islamic Finance Development Committee of Indonesia's Financial Services Authority, and the Chairman of Sidogiri Islamic Institute. In addition to his academic role, he is an Islamic Finance Expert at the Brunei Darussalam Central Bank (BDCB) and a registered Shariah adviser with the Securities Commission Malaysia. Dr. Mahbubi also holds international recognition as Member of the Curriculum Review Committee at the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI), Bahrain. He is chairman of Advisory Committee of Experts, Summit Bank, Nigeria; director of Shariah, AIFA Consulting; member of Board Shariah Committee, CIMB Islamic Bank; member of Shariah Committee, FWD Takaful Sdn Bhd; and Shariah advisor for Masyref Management House Malaysia and Dar al-Muraja'ah al-Shar'iyyah, Bahrain.

Previously, he was the Chairman of Shariah Committee, Affin Islamic Bank Berhad, board of director for ZICO Shariah Advisory, and former Head of Economics, Finance, Awqaf and Zakat at the International Institute of Advanced Islamic Studies (IAIS Malaysia). He was also a researcher at the International Shariah Research Academy for Islamic Finance (ISRA) Malaysia.

Muhamad Azhari Wahid, PhD, is a senior lecturer at Universiti Sains Islam Malaysia (USIM). Previously, he has been affiliated with a full-fledged Islamic bank in Malaysia, where he gained valuable practical insights into Islamic banking operations. He graduated from the International Islamic University of Malaysia with a degree in Fiqh and Usul Fiqh. He completed his Chartered Islamic Finance Professional accredited by the International Centre for Education in Islamic Finance in 2012 and PhD in Islamic Banking and Finance from the University of Gloucestershire, United Kingdom, in 2017. Dr. Azhari has published several research papers, chapters in books and journal articles related to Islamic banking and finance.

Currently, Dr. Azhari is also a member of Shariah Committee in Bank Muamalat Malaysia Berhad.

Ng See Teong, PhD, is a distinguished advocate and solicitor of the High Court of Malaya, with two decades of extensive legal experience. His expertise spans across comparative law, financial regulation, and the harmonization of civil and Islamic legal frameworks, making him a leading figure in legal research and practice. With a deep-rooted commitment to legal scholarship and policy development, Dato' Dr. Ng has played a pivotal role in examining the intersection between civil law and Islamic law, particularly in the areas of financial regulation, compliance, and governance. His legal acumen is reinforced by his ability to navigate complex legal systems, offering insights into how Islamic financial institutions operate within diverse regulatory landscapes. His PhD research focuses on "Islamic Banks' Compliance with Anti-Money Laundering and Terrorism Financing Laws and Regulations: Case Study of Malaysia, UK, and Iran". This groundbreaking study provides a comparative legal analysis of how Islamic banks in these jurisdictions adhere to anti-money laundering (AML) and counter-terrorism financing (CTF) laws and regulations. By examining the distinct legal frameworks governing Islamic banking compliance, his research highlights the challenges, policy implications, and best practices in ensuring financial integrity within the global Islamic finance sector. Currently, Dato' Dr. Ng is a postdoctoral candidate in Islamic Banking and Finance, with an attachment at the IIUM Institute of Islamic Banking and Finance (IIiBF), Malaysia. Dato' Dr. Ng's research contributes significantly to the ongoing discourse on financial regulation, risk management, and compliance in the Islamic banking industry. His findings serve as a valuable resource for policymakers, regulators, financial institutions, and academics, offering strategic recommendations to enhance AML and CTF frameworks while ensuring alignment with Shari'ah principles and international regulatory standards. He also acts as Associate Fellow of Malaysian Institute of Management, and Life Member of Malaysian Institute of Human Resource Management. Beyond his legal practice and research, Dato' Dr. Ng remains actively engaged in professional training, legal consultancy, and academic discourse, working closely with regulatory bodies, financial institutions, and research institutions to advance the harmonization of Islamic and conventional financial laws. His dedication to bridging the gap between civil and Islamic law continues to shape legal reforms, compliance strategies, and financial governance policies in Malaysia and beyond.

Nor Razinah Mohd. Zain, PhD, presently serves as an assistant professor of Laws at the IIUM Institute of Islamic Banking and Finance (IIiBF), International Islamic University Malaysia (IIUM). She holds a Bachelor of Laws (LLB) (Honours), a Master of Comparative Laws (MCL), and a PhD in Laws, all conferred by IIUM. Additionally, she is an advocate and solicitor of the High Court of Malaya (Non-Practising), and certified Islamic

Arbitrator and Expert of International Islamic Centre for Reconciliation and Arbitration (IICRA), UAE. Since 2014, Dr. Nor Razinah has been affiliated with Ahmad Ibrahim Kulliyah of Laws, Harun M. Hashim Law Centre, and Kulliyah of Economics and Management Sciences (KENMS), actively contributing to legal education and scholarship. Her areas of legal specialization encompass Comparative Banking Laws, Islamic Economic Law, Business Law, Islamic Banking and Finance, Dispute Resolution Mechanisms, and Sustainable Finance Law. She is a Fellow at IIUM's Sejahtera Centre, an institution dedicated to Sustainable Development Goals (SDGs) and community-oriented engagements. For the past six years, she is also the Islamization of Human Knowledge (IOHK) coordinator at IIUM Institute of Islamic Banking and Finance (IIiBF). Her research contributions span over a decade, covering projects funded by esteemed institutions, including "Humanitarian *Sukuk*: Developing an Alternative Financial Tool in Addressing Refugee Crisis" (2019–2022), sponsored by the Ministry of Higher Education, Malaysia and "Musharakah as an Islamic Financial Structure for Venture Capital: Its Potentials and Possible Applications for Small and Medium Enterprises (SMEs) in Malaysia" (2021–2022), funded by Bank Rakyat (M) Berhad. Dr. Nor Razinah is a prolific legal scholar, having authored over 80 research works, including journal articles and book chapters. In 2024, she was formally recognized as a WOMANi Academica, earning a place among the Top 500 Most Influential Women in Islamic Business & Finance globally, as acknowledged by Cambridge-IFA. Beyond her academic and research pursuits, she finds intellectual fulfilment in reading.

Olfa Ben Mdalla, PhD, holds a PhD in Finance from the University of Sousse, Tunisia. She also has a master's degree in research in Finance and International Commerce. Her research focuses on Islamic Finance, Asset Pricing, Default Risk, and Portfolio Management. Dr. Olfa Ben Mdalla has made significant contributions to the academic community through the publication of research in esteemed finance journals, providing valuable insights in the field.

Raja Madihah Raja Alias, PhD, is a senior lecturer in the Faculty of Law and International Relations at Universiti Sultan Zainal Abidin (UniSZA). She obtained her PhD (Law) from Ahmad Ibrahim Kulliyah of Laws (AIKOL), International Islamic University Malaysia (IIUM), with her doctoral thesis focusing on anti-money laundering and countering the financing of terrorism (AML/CFT) in the money services business sector. Through her in-depth analysis, she has provided valuable insights into regulatory frameworks, enforcement mechanisms, and the challenges faced in combating illicit financial activities within this rapidly evolving industry. In addition to her PhD, she holds a Master of Laws (LLM), specializing in Islamic Banking and Finance, and a Bachelor of Laws (LLB), both from IIUM. Prior to her academic tenure, Dr. Raja Madihah practised as an advocate and solicitor (non-practising), excelling in both litigation and conveyancing. Her

profound legal acumen and practical experience enrich her teaching, research, and professional engagements. Her academic background in both conventional and Islamic finance laws enable her to navigate the complexities of modern financial regulations while integrating the principles of Shari'ah-compliant banking and ethical finance. With a passion for legal education, financial security, and ethical finance, she continues to shape discussions on Islamic finance and financial crime prevention. She has authored several research articles and a book chapter on AML/CFT in financial institutions and has presented her work at national and international conferences in Thailand, the Philippines, Singapore, Indonesia, and Brunei.

Rodame Monitorir Napitupulu is a PhD candidate of Islamic Economics at Universitas Airlangga, Indonesia. She is also an assistant professor at UIN Syekh Ali Hasan Ahmad Addary Padangsidimpuan, Padangsidimpuan, Indonesia. She contributes to national newspapers and has published works on Islamic economics and finance, particularly Islamic social finance and halal industry in national and international journals, with h-index of Google Scholar 11 and h-index Scopus 1 (January, 2025). She can be contacted at rodame.monitorir.napitupulu-2022@feb.unair.ac.id as corresponding author.

Roslina Mohamad Shafi, PhD, serves as a senior lecturer at the Faculty of Business and Management, Universiti Teknologi MARA (UiTM), Malaysia. Her expertise lies on Islamic finance, investment strategies, and financial crisis modelling. She holds a PhD in Business Administration (Finance) and an MBA in Islamic Banking from the International Islamic University Malaysia (IIUM), along with a master's in Economics (Finance) from Universiti Putra Malaysia (UPM). Additionally, she possesses the title of Certified Shariah Practitioner (CSP), indicating her expertise in Shari'ah compliance and governance in financial markets.

Before her transition to academia, Dr. Roslina worked as a researcher at TA Securities Holdings Berhad, where she gained substantial competence in stock price forecasting. Thereafter, she was associated with Maybank Berhad, where she gained proficiency in banking systems and products. Her research interests include financial crisis modelling, *sukuk*, Islamic capital markets, investment strategies, capital structure, US currency depreciation, voluntary disclosure, and corporate social responsibility.

Dr. Roslina has extensively published in peer-reviewed journals, conference proceedings, and book chapters, providing substantial insights into the emerging topic of Islamic finance and sustainable investing. Her contributions to scholarly articles and edited volumes illustrate her commitment to advancing research in the field, particularly on Islamic capital market development and risk mitigation in Shari'ah-compliant investments.

Saheed Olanrewaju Issa is currently pursuing a doctorate degree in accounting at the School of Business and Economics, Universiti Putra, Malaysia. He

obtained his MSc in Accounting and Finance from Ahmadu Bello University (Zaria, Nigeria). He was previously a lecturer at Africa University of Science and Technology and Mewar International University. He is a Chartered Accountant in Nigeria, registered with the Institute of Chartered Accountants of Nigeria (ICAN). He has contributed to several high-quality conferences and published papers in reputed journals indexed in Web of Science, Scopus, and ABDC. His research interests include environmental accounting, corporate sustainability, corporate governance, and sustainable development.

Shahida Shahimi, PhD, is an accomplished academic and associate professor at the Faculty of Economics and Management, Universiti Kebangsaan Malaysia (UKM), specializing in Islamic banking and finance, Islamic economics, and risk management in Islamic banks. With a robust academic foundation, including a PhD in Economics from UKM, she has built a career that bridges the academic and industry sectors. Her expertise spans sustainable development, the Islamic capital market, including *sukuk*, and financial inclusion, which has made her a thought leader in the development of ethical banking and sustainability within the finance industry.

Dr. Shahida has held various prestigious roles, including the Head of the Islamic Economics and Finance Cluster at the Research Centre for Sustainable and Inclusive Development (SID). She has served as an External Assessor for multiple academic programmes across Malaysian universities and continues to contribute significantly to the development of academic curricula in the field of Islamic finance. She has also led numerous research projects funded by national and international grants, focusing on the integration of Environmental, Social, and Governance (ESG) principles in banking firms, demonstrating her commitment to both academic research and practical application.

Her published works are extensive, ranging from books on Islamic social finance to case studies on *sukuk*, where she explores innovative financial models. Dr. Shahida's work reflects her dedication to fostering financial and social inclusion, sustainable development, and ethical banking, making her a pivotal figure in both academic and policy circles. In addition to her academic achievements, she is a key player in international Islamic finance organizations, contributing to the global discourse on Islamic finance and its future direction.

Shahino Mah Abdullah received his BSc and PhD degrees in Physics from the University of Malaya, Malaysia. He served as a researcher at the Department of Physics (UM) in the field of Semiconductor Materials and Organic Electronics Devices.

His research interests encompass fabrication of organic semiconducting devices including solar cells, field-effect transistors, and smart sensors. His

research expertise in these areas ranging from theoretical modelling, materials characterization, device fabrication, until the evaluation and analysis of device physics.

He served as a research fellow at the International Institute of Advanced Islamic Studies (IAIS) Malaysia, with interest in science, technology, environment, and ethics.

Currently, he is a senior lecturer (Applied Physics) at the Faculty of Sciences and Technology, Universiti Sains Islam Malaysia.

Siti Aisyah Zahari is a PhD candidate in Islamic Economics at the Faculty of Economics and Management (FEP), Universiti Kebangsaan Malaysia (UKM). She holds a bachelor's degree in Economics and a master's degree in Islamic Economics from UKM. Her research interests include Islamic economics and finance, ethical finance, value-based intermediation (VBI), environmental, social, and governance (ESG) factors in banking, and sustainable development. She has published several academic works, including journal articles, books, book chapters, and conference proceedings in these fields.