

DAY 1

JULY 07, 2021 (WEDNESDAY)

PARALLEL SESSION 1 (P1)

P1-1 MODERATOR: DR. ASHUROV SHAROFIDDIN FACILITATOR: BR. YOUSSEF ANDRIF (+6011-28568264) & BR. MOHAMMAD ADNAN NASIR (+6010-2842192) Session link : https://zoom.us/j/92170859774?pwd=MFFDdm9Ja3diQ29TOUk4cVUdjNyZz09 Meeting ID : 921 7085 9774 Passcode: parag1					
			Name	Institution	Title
1.	2.35 pm	ICiFIL 2021: 016-011	Syadiyah Abdul Shukor	USIM	Determinants of Zakat Compliance Among Muslim Individuals: A Systematic Literature Review
2.	2.55 pm	ICiFIL 2021: 125-109	Ashurov Sharofiddin, Razali Haron, Syed Musa Syed Jaafar Al Habshi, Khurshed Mirakilev	IIUM	Exploring the Role of the Banking Industry in Promoting the Betterment of Financial Inclusion in Tajikistan
3.	3.15 pm	ICiFIL 2021: 007-003	Mousa Ajouz	Palestine Ahliya University	Does Mobile Payment Promote Financial Inclusion Among Palestinians Women: A Quantitative Approach Through Structural Equation Modeling
P1-2 MODERATOR: DR. DZULJASTRI ABDUL RAZAK FACILITATOR: BR. MUHD AZIQ ARIFIN BIN RADUAN (+6011-12286428) & BR. MOHAMMAD BURHAN UDDIN (+6010-2416935) Session link : https://zoom.us/j/99257013555?pwd=QktraUNTUldmQ3paLzM2Q1Z1b04wQT09 Meeting ID : 992 5701 3555 Passcode: parag2					
			Name	Institution	Title
4.	2.35 pm	ICiFIL 2021: 126-111	Mohammad Habibullah, Salina Hj Kassim, Ashurov Sharofiddin	IIUM	Waqf Management for Poverty Alleviation In Bangladesh Towards Achieving Sustainable Development Goals
5.	2.55 pm	ICiFIL 2021: 053-049	Adamu Abubakar Muhammad, Ibrahim Dahiru Idriss	Federal University of Kashere, NIGERIA	The Impact of Infaq Fisabilillah Program For Vulnerable Under Tafarkin Tsira Islamic Centre Azare, Bauchi State Nigeria
6.	3.15 pm	ICiFIL 2021: 080-079	Dzuljastri Abdul Razak, Syamsu Rizal Zulmi, Fatimah Noor Rashidah Mohd Sofian	IIUM	Intention to Contribute In Cash Waqf To Assist Micro Entrepreneurs in Covid 19 Pandemic: Applying Theory Planned Behaviour
P1-3 MODERATOR: MADAM ZARIAH ABU SAMAH FACILITATOR: BR. MD ALAMGIR HOSSAIN(+6016-4583045) & BR. MUHAMMAD IMRAN B. MUHAMMAD RAWI RAVI(+6018-2889085) Session link : https://zoom.us/j/99174681571?pwd=eENyQThiSFdDdGFYTlWRXphVmdEUT09 Meeting ID : 991 7468 1571 Passcode: parag3					
			Name	Institution	Title
7.	2.35 pm	ICiFIL 2021: 098-117	Saidatolakma Mohd Yunus, Nur Farhah Mahadi, Sayed Sikandar Shah	IIUM	Selected Hybrid Products Practiced by Islamic Banks: Some Shariah Issues
8.	2.55 pm	ICiFIL 2021: 082-072	Youssef Andrif, Ahjij Abdelhafid, Ibadurrehman Patel, Kenneh Mussa VS, Abdul Majed, Nur Harena Redzuan	IIUM	Efficiency Comparison between Conventional and Islamic Microfinance: Empirical Evidence from Grameen Bank and Akhuwat Microfinance using Data Envelopment Analysis
9.	3.15 pm	ICiFIL 2021: 131-116	Mohamad Syafiqe Abdul Rahim	University of Malaya	The Theory of Product Innovations and Its Application in Islamic Banking

PARALLEL SESSION SCHEDULE

P1-4

MODERATOR: MADAM MELAHAT KARADAG

FACILITATOR: BR. ABDURRIZQI B. ABD RAZAK(+6016-6533724) & BR. MUHAMMAD NUR FAAIZ FATHAH ACHSANI(+6014-9829462)

Session link : <https://zoom.us/j/98349925963?pwd=bIFMekVLS3RzbWZieVpFSTMxQXk5dz09>

Meeting ID : 983 4992 5963 Passcode: parag4

			Name	Institution	Title
10.	2.35 pm	ICiFIL 2021: 044-037	Howlet A. Beshir, Syed Musa Alhabshi, Habeebullah Zakariyah	IIUM	Informal Insurance Arrangements in Ethiopia: A Literature Review
11.	2.55 pm	ICiFIL 2021: 060-064	Nur Aqilah Zainordin, Engku Rabiah Adawiah Engku Ali, Razali Haron	UCSI	Concept Paper: Critical Success Factors for Penetration of Family Takaful in Malaysia
12.	3.15 pm	ICiFIL 2021: 066-056	Sumaira Siddiky	INCEIF	Customer Satisfaction Versus the Increasing Cost within the Takaful Industry

P1-5

MODERATOR: MADAM ZARINAH MOHD YUSOFF

FACILITATOR: BR. MUKHTAR ARIF SIRAJ (+6282195366868) & SR. FARAH FARHANA JAUHARI (+017-6265891)

Session link : <https://zoom.us/j/98315014631?pwd=eEFLZm1SWU5Ub2ZqSUUp3SUJ5VStKUT09>

Meeting ID : 983 1501 4631 Passcode: parag5

			Name	Institution	Title
13.	2.35 pm	ICiFIL 2021: 030-024	Sara Cherqaoui	Hamad Bin Khalifa University, Qatar	The Impact of The Covid 19 Pandemic on The Islamic Finance Industry
14.	2.55 pm	ICiFIL 2021: 050-045	Othman Altwijry	Qassim University, Buraydah, Saudi Arabia	Shifting of Green to Blue Economy and Sustainable Development: An Islamic Discourse
15.	3.15 pm	ICiFIL 2021: 069-059	Shehu Usman Rano Aliyu, Aminu Adamu Isah, Zainab Muhammad Bashir	Bayero University, Kano, Nigeria	Islamic Fiscal Policy and Macroeconomic Stability: A Review of Some Muslim Economies

P1-6 (ARABIC)

MODERATOR: DR. ABDULMAJID OBAID HASAN SALEH

FACILITATOR: BR. ASHRAAF SULAIMI BIN ALAMSAH (+6014-6572058) & BR. KONE MOUSSA (+6018-6639607)

Session link : <https://zoom.us/j/96641565555?pwd=WUk5anArcEtsd1RuMWErZC83L05hQT09>

Meeting ID : 966 4156 5555 Passcode: parag6

			Name	Institution	Title
16.	2.35 pm	ICiFIL 2021: 044-037	Osama Yahya Mohammed Hashim, Azman Mohd Noor	IIUM	Social Investment Funds as One of the Islamic Investment Tools and A Requirement of Development
17.	2.55 pm	ICiFIL 2021: 088-082	Abdulmajid Obaid Hasan Saleh, Fahd Al-Shaghdari	IIUM	The Financial Jurisprudential Terminology: A study of Its Terminology, Characteristics and Development Stages
18.	3.15 pm	ICiFIL 2021: 014-010	Said Rashid Al Salmani	IIUM	Addressing the Omani Budget Deficit through Shariah (Legitimate) Tools during the Oil Crisis and Coronavirus

DAY 1

JULY 07, 2021 (WEDNESDAY)

PARALLEL SESSION 2 (P2)

P2-1 MODERATOR: DR. ROMZIE ROSMAN FACILITATOR: BR. YOUSSEF ANDRIF (+6011-28568264) & BR. MOHAMMAD ADNAN NASIR (+6010-2842192) Session link : https://zoom.us/j/92170859774?pwd=MFFDdm9Ja3diQ29TOUk4cVVUdjNyZz09 Meeting ID : 921 7085 9774 Passcode: parag1					
			Name	Institution	Title
19.	3.35 pm	ICiFIL 2021: 085-077	Mukhtar Arif Siraj, Aditya Hadid Riyadi, Abdukadir Abdullahi Sheik, Abdukadir, Abdihakim Jama, Nur Harena Redzuan	IIUM	Potential Solutions to Financing Problems Among The Poor: Case of Baitul Maal Wa Tamwil in Indonesia
20.	3.55 pm	ICiFIL 2021: 142-123	Abdirahman Abdillahi Farah, Ashurov Sharofiddin	IIUM	The Role of Islamic Banks in Financial Inclusion : Evidence from Saudi Arabia
21.	4.15 pm	ICiFIL 2021: 087-082	Adi Saifurrahman, Salina Kassim	IIUM	Mitigating Asymmetric Information to Enhance MSME Islamic Financial Inclusion by Islamic Banks in Indonesia
22.	4.35 pm	ICiFIL 2021: Karatay C1	Kamola Bayram, Serife Didar Orta	KTO Karatay University, Turkey	A Survey on the Impact of Covid-19 on Investor Behaviour: Case of Konya
23.	4.55 pm	ICiFIL 2021: 144-124	Nor Izzati Mohd Aziz, Salina Kassim	IIUM	To Save or To Invest? Determinants of Financial Decisions among Salaried Workers
24.	5.15 pm	ICiFIL 2021: 084-076	Saihou Ceesay, Fazlurahman Safi, Aboubacar El Hadj, Meflah Mohamed Abdelkader, Muhumed Abdikarim Ahmed, Salina Kassim	IIUM	Challenges and Prospects of Digital Banking in Enhancing Financial Inclusion in Bangladesh
P2-2 MODERATOR: DR. KAMOLA BAYRAM FACILITATOR: BR. MUHD AZIQ ARIFIN BIN RADUAN (+6011-12286428) & BR. MOHAMMAD BURHAN UDDIN (+6010-2416935) Session link : https://zoom.us/j/99257013555?pwd=QktraUNTUldmQ3paLzM2Q1Z1b04wQT09 Meeting ID : 992 5701 3555 Passcode: parag2					
			Name	Institution	Title
25.	3.35 pm	ICiFIL 2021: 047-041	Nurlaili, Putri Swastika	IAIN METRO	How Middle-Low Income Moslem Group Financially Reacts in Pandemic Crisis
26.	3.55 pm	ICiFIL 2021: 134-113	Mohamad Zaidy Darapar, Razali Haron	IIUM	Zakat Collection Through Salary Deduction for Employees in Selangor – A Preliminary Study
27.	4.15 pm	ICiFIL 2021: 109-097	Ferdi Zanuvar Azan, Nur Harena Redzuan	IIUM	Achieving the SDGs in Shariah Audit by the Islamic Banks in Indonesia
28.	4.35 pm	ICiFIL 2021: Karatay C2	Kamola Bayram, Seymanur Bektas, Rabia Bulut	KTO Karatay University, Turkey	The Effect of Islamic Finance Literacy on Increasing the Share of Participation Banks: The Case of Turkey
29.	4.55 pm	ICiFIL 2021: 048-042	Vima Tista Putriana	Universitas Andalas, Indonesia	Effectiveness of Zakat Community Development Program: Empirical Evidence from West Sumatra

PARALLEL SESSION SCHEDULE

P2-3
MODERATOR: MADAM ZARINAH MOHD YUSOFF
FACILITATOR: BR. MD ALAMGIR HOSSAIN(+6016-4583045) & BR. MUHAMMAD IMRAN B. MUHAMMAD RAWI RAVI(+6018-2889085)
 Session link : <https://zoom.us/j/99174681571?pwd=eENyQThiSFdDdGFYTXlWRXphVmdEUT09>
 Meeting ID : 991 7468 1571 Passcode: parag3

			Name	Institution	Title
30.	3.35 pm	ICiFIL 2021: 019-021	Samia Benaziez	IIUM	A Legal and Regulatory Framework for the Introduction of Islamic Retail-Banking Products in Canadian Banks
31.	3.55 pm	ICiFIL 2021: 076-078	Abdul Hai, Rusni Hassan	IIUM	Analyzing the Similarities and Differences Between BNM Resolutions And AAOFI Standards in Murabahah Contract
32.	4.15 pm	ICiFIL 2021: 083-075	Rusni Hassan, Ieman Huda Adnan, Adam Noh Adnan	IIUM	Duty of Islamic Banks on Shariah Compliance: Comparison Between IFSA 2013, FSA 2013, DFIA 2002, and LIFSSA 2010
33.	4.35 pm	ICiFIL 2021: 013-009	Lola Fitria Sari, Syafruddin Karimi, Endrizal Ridwan, Mohamad Fany Alfarisi	Universitas Andalas, Indonesia	Religiosity and Demand for Insurance: An Empirical Study of Indonesian Family Life Survey
34.	4.55 pm	ICiFIL 2021: 127-120	Salwa Abdel Gader Khalleefah Bin Idrees, Syed Musa Alhabshi, Ashurov Sharofiddin, Anwar Hasan Abdullah Othman	IIUM	The External Environment as Driving To Organizational Change Under Internal Environment's Adaptation: Empirical Evidence From Commercial Banks' adoption of Islamic Financial Transactions In Libya

P2-4
MODERATOR: MADAM MELAHAT KARADAG
FACILITATOR: BR. ABDURRIZQI B. ABD RAZAK(+6016-6533724) & BR. MUHAMMAD NUR FAAIZ FATHAH ACHSANI(+6014-9829462)
 Session link : <https://zoom.us/j/98349925963?pwd=bIFMekVLS3RzbWZieVpFSTMxQXk5dz09>
 Meeting ID : 983 4992 5963 Passcode: parag4

			Name	Institution	Title
35.	3.35 pm	ICiFIL 2021: 103-095	Musliza Musa, Syed Musa Alhabshi, Razali Haron	IIUM	The Need for A Framework on The Optimization of Solvency Margin in Family Takaful and Life Insurance Institutions in Malaysia
36.	3.55 pm	ICiFIL 2021: 004-055	Auni Zulfaka, Salina Kassim	IIUM	Determinants of Intention to Comply With Islamic Financial Planning: An Exploratory Study
37.	4.15 pm	ICiFIL 2021: 061-069	Azka Amalia Jihad	Ar-Raniry State Islamic University	Do Financial Institutions in Aceh Province Ready to Welcome The Implementation of Sharia Financial Institutions Qanun?
38.	4.35 pm	ICiFIL 2021: Karatay C3	Kamola Bayram, Yusuf Ugurlu	KTO Karatay University, Turkey	The Islamic Finance Knowledge Level among Islamic Bank Employees: Case of Turkey
39.	4.55 pm	ICiFIL 2021: 132-114	Mohammed Meeran Jasir Mohtesham, Syed Marwan	IIUM	Social Impact Measurement of Waqf: Case Study of Waqf Organisation in Karnataka, India

PARALLEL SESSION SCHEDULE

P2-5

MODERATOR: DR. MOHAMAD FANY ALFARISI

FACILITATOR: BR. MUKHTAR ARIF SIRAJ (+6282195366868) & SR. FARAH FARHANA JAUHARI (+017-6265891)

Session link : <https://zoom.us/j/98315014631?pwd=eEFLZm1SWU5Ub2ZqSUUp3SUJ5VStKUT09>

Meeting ID : 983 1501 4631 Passcode: parag5

			Name	Institution	Title
40.	3.35 pm	ICiFIL 2021: 117-101	Muhammad Jais, Azman Mohd Noor	IIUM	Indonesia Green Sukuk: Performance Analysis, Impacts and Challenges to Reduce Climate Change
41.	3.55 pm	ICiFIL 2021: 117-102	Muhammad Jais, Azman Mohd Noor	IIUM	Macroeconomic analysis on Indonesia green sukuk: co-integration and vector error correction mechanism (VECM) model approach
42.	4.15 pm	ICiFIL 2021: 138-121	Khairiah Razali, Razali Haron	IIUM, Kuantan	Industrial Revolution 4.0 and Multidisciplinary Integration: Towards Biotechnology Enhancement and Socio-Economic Development
43.	4.35 pm	ICiFIL 2021: Andalus C1	Mohamad Fany Alfarisi, Danny Hidayat	Universitas Andalas, Indonesia	The Linkage between Education and Islamic Financial Literacy: A Quasi-Experimental Design
44.	4.55 pm	ICiFIL 2021: Andalus C2	Neng Kamarni, Katherine Frederica	Universitas Andalas, Indonesia	Demand for Halal Industrial Products in Padang City (Case Study: Halal Cosmetics)

P2-6 (ARABIC)

MODERATOR: DR. ABDULMAJID OBAID HASAN SALEH

FACILITATOR: BR. ASHRAAF SULAIMI BIN ALAMSAH (+6014-6572058) & BR. KONE MOUSSA (+6018-6639607)

Session link : <https://zoom.us/j/96641565555?pwd=WUk5anArcEtsd1RuMWErZC83L05hQT09>

Meeting ID : 966 4156 5555 Passcode : parag6

			Name	Institution	Title
45.	3.35 pm	ICiFIL 2021: 025-017	Ghifary Duyufur Rohman, Ashurov Sharofiddin	IIUM	The Role of Financial Derivatives in Risk Management in Islamic Financial Institutions
46.	3.55 pm	ICiFIL 2021: 078-080	Hakim, Ebrahim Abdul Jabbār Al Shāmīrī	University Sultan Azlan Shah	The Legality of Investing in Educational Programs, As Well As Financial Gain and Expenditure Limits
47.	4.15 pm	ICiFIL 2021: 089-096	Walaa Abazaid	IIUM	Risk Management in the Saudi Insurance Sector

DAY 2

JULY 08, 2021 (THURSDAY)

PARALLEL SESSION 3 (P3)

P3-1 MODERATOR: DR. ROMZIE ROSMAN FACILITATOR: BR. YOUSSEF ANDRIF (+6011-28568264) & BR. MOHAMMAD ADNAN NASIR (+6010-2842192) Session link : https://zoom.us/j/91066932031?pwd=Q2U2SlMzOJaWW1LZXBhTjI2cWR3Zz09 Meeting ID : 910 6693 2031 Passcode: parag1					
			Name	Institution	Title
48.	2.35 pm	ICiFIL 2021: 005-007	Rehah Ismail, Harlina Ismail	UiTM	To Strengthen the Economy, Knowing Waqf in Life
49.	2.55 pm	ICiFIL 2021: 042-036	Taufiqur Rohman, Rachma Indrarini, Asri Wulan Sari, Siska Dwi Puspitasari, Dinda Nurvianti Pratiwi	State University of Surabaya	Effectiveness of Using E-Commerce in Supporting Zakat Adoption of The Laz Al-Azhar Case Study
50.	3.15 pm	ICiFIL 2021: 021-014	Mohamed Hamza Ghaouri, Salina Kassim	IIUM	Role of Islamic social finance in Reducing Households' Over-Indebtedness in Malaysia
P3-2 MODERATOR: DR. NUR FARHAH MAHADI FACILITATOR: BR. MUHD AZIQ ARIFIN BIN RADUAN (+6011-12286428) & BR. MOHAMMAD BURHAN UDDIN (+6010-2416935) Session link : https://zoom.us/j/99848774867?pwd=blhMcHFYQj9RcnROVGc4Z1pHTklZz09 Meeting ID : 998 4877 4867 Passcode: parag2					
			Name	Institution	Title
51.	2.35 pm	ICiFIL 2021: 015-115	Suhaimi Mhd. Sarif, Dolhadi Zainudin, Yusof Ismail	IIUM	Influence of Ta'awun in Project Management and Funding Through Financial Literacy in Sustaining Community Vegetable Gardens
52.	2.55 pm	ICiFIL 2021: 022-119	Nur Farhah Mahadi	IIUM	Financial Resilience and Financial Literacy: Challenges and Lessons Beyond the Covid-19 Crisis
53.	3.15 pm	ICiFIL 2021: 023-015	Aulia Arifatul Diniyya, Salina Kassim, Saidatolakma Mohd Yunus	IIUM	Measuring Financial Knowledge Among Muslim Women: The Case of Indonesia and Malaysia
P3-3 MODERATOR: DR. HANEFFA MUCHLIS GAZALI FACILITATOR: BR. MD ALAMGIR HOSSAIN(+6016-4583045) & BR. MUHAMMAD IMRAN B. MUHAMMAD RAWI RAVI(+6018-2889085) Session link : https://zoom.us/j/96144359010?pwd=NFdzQlZMV1czeDE5dFJrbGN1UFFFZz09 Meeting ID : 961 4435 9010 Passcode: parag3					
			Name	Institution	Title
54.	2.35 pm	ICiFIL 2021: 073-067	Haneffa Muchlis Gazali, Junisa Jumadi	UMS, Labuan	The Acceptance of Digital Finance (DIFI) Among Muslim Consumers in Eastern Sabah
55.	2.55 pm	ICiFIL 2021: 081-071	Siti Maisarah Az Zahara Mahwadi, Nur Arina Azlan, Puteri Hanie Shahirah Noorhelme, Anis Nasyietah Ahmad Zifruddin, Salina Kassim	IIUM	Microtakaful for Vulnerable Groups during Covid-19 Pandemic Crisis: Models, Issues and Potentials
56.	3.15 pm	ICiFIL 2021: 073-074	Haneffa Muchlis Gazali, Md Mahmudul Haque, Syahiru Shafiai, Norazidah Shamsudin, Syarah Syahira Mohd Yusoff	UMS, Labuan	Predicting the Factors Influencing the Adoption of Takatech in Malaysia

PARALLEL SESSION SCHEDULE

P3-4

MODERATOR: DR. SYED MARWAN

FACILITATOR: BR. ABDURRIZQI B. ABD RAZAK(+6016-6533724) & BR. MUHAMMAD NUR FAAIZ FATHAH ACHSANI(+6014-9829462)

Session link : <https://zoom.us/j/97344373343?pwd=OEVMKzems0MmFNVTZRLZE84NURldz09>

Meeting ID : 973 4437 3343 Passcode: parag4

			Name	Institution	Title
57.	2.35 pm	ICiFIL 2021: 071-065	Zahra Nabila Kurnia, Syed Musa Alhabshi, Nur Harena Redzuan	IIUM	Impact of Islamic Financial Literacy on Financial Retirement Planning Intention Amongst Indonesian Muslim Students in a Malaysia University
58.	2.55 pm	ICiFIL 2021: 041-098	Riska Widya Abiba, Mila Bistiana, Erwanda Revonnarta, Ghea Agita, Vira Oktaviani Rezqy, Fauzan Bahamarianto Fajirin	Universitas Negeri Surabaya	The Influence of Server Based Electronic Money Used for Transaction Tools on Making Cashless Society Movement Among Millennials in Surabaya
59.	3.15 pm	ICiFIL 2021: 093-100	Mohd Shahid, Ahmad Khaliq, Rusni Hassan	IIUM	Shariah Audit Challenges in Malaysian Islamic Financial Institutions

P3-5

MODERATOR: DR. AUWAL ADAM SA'AD

FACILITATOR: BR. MUKHTAR ARIF SIRAJ (+6282195366868) & SR. FARAH FARHANA JAUHARI (+017-6265891)

Session link : <https://zoom.us/j/95494482358?pwd=eEhwdXkzalZoVGdXdWQwVFdFaDFNdz09>

Meeting ID : 954 9448 2358 Passcode: parag5

			Name	Institution	Title
60.	2.35 pm	ICiFIL 2021: 094-091	Tahmina Bari Rini, Mohammad Habibullah, Ashurov Sharofiddin	IIUM	Sufferings in Silence: Violence Against Female Workers In The Ready-Made Garment Industry In Bangladesh: A Qualitative Exploration
61.	2.55 pm	ICiFIL 2021: 094-092	Auwal Adam Sa'ad, Bashir Aliyu Umar, Salina Kassim, Seedy Conteh	IIUM	Shari'ah-compliant Hotel: Operational Scenarios, Shari'ah Parameters and Opportunities for the Contemporary Hospitality Industry
62.	3.15 pm	ICiFIL 2021: 072-066	Ahlis Fatoni, Mega T.R. Luik	IIUM	A Study of Factors Influencing Muslim's Preference Towards Conventional Banks and Their Understanding of Ribā's Concept in West Sumbawa

P3-6 (ARABIC)

MODERATOR: DR. HABEEBULLAH ZAKARIYAH

FACILITATOR: BR. ASHRAAF SULAIMI BIN ALAMSAH (+6014-6572058) & BR. KONE MOUSSA (+6018-6639607)

Session link : <https://zoom.us/j/92167929183?pwd=K1NjdjRyd3BiMFVQMUZoQjdacFFXZz09>

Meeting ID : 921 6792 9183 Passcode: parag6

			Name	Institution	Title
63.	2.35 pm	ICiFIL 2021: 100-094	Abdulbari Qanet	IIUM	Mudarabah in Afghanistan Banks: A Fiqhi study
64.	2.55 pm	ICiFIL 2021: 119-105	Mohamed Bishrul Rifath, Mohamed Akbar Kareem	IIUM	Bitcoins: A Shariah Approach in the light of Maqasid al-Shariah
65.	3.15 pm	ICiFIL 2021: 119-110	Mohamed Bishrul Rifath, Mohamed Akbar Kareem	IIUM	Mudarabah as Practiced by Nur Islamic Window and Its sufficiency for a need of Minority Muslims in Sri Lanka: A Maqasid Approach

DAY 2

JULY 08, 2021 (THURSDAY)

PARALLEL SESSION 4 (P4)

P4-1 MODERATOR: DR. KAMOLA BAYRAM FACILITATOR: BR. YOUSSEF ANDRIF (+6011-28568264) & BR. MOHAMMAD ADNAN NASIR (+6010-2842192) Session link : https://zoom.us/j/91066932031?pwd=Q2U2SjMzZ0JaWW1LZXhTcjI2cWR3Zz09 Meeting ID : 910 6693 2031 Passcode: parag1					
			Name	Institution	Title
66.	3.35 pm	ICiFIL 2021: 026-018	Dina Fitriana Septiarini, Asep Maulana, Maratus Sholikah	Universitas Airlangga	Building Energy Equalization in Post-Pandemic Era: Potential Role of Islamic Social Finance
67.	3.55 pm	ICiFIL 2021: 031-025	Rofiul Wahyudi, Allselia Riski Azhari	Universitas Ahmad Dahlan	Efficiency of Zakat Management Organization (OPZ) based on Islamic Bank
68.	4.15 pm	ICiFIL 2021: 032-026	Umar Muhammad Aljazira, Shamsuddeen A. Radda, Haruna Abdullahi Dangani	Federal University Dutsin-Ma Katsina, Nigeria	The Prospect of Zakatul-Fitr in the Development of Community Bonds
P4-2 MODERATOR: DR. NUR FARHAH MAHADI FACILITATOR: BR. MUHD AZIQ ARIFIN BIN RADUAN (+6011-12286428) & BR. MOHAMMAD BURHAN UDDIN (+6010-2416935) Session link : https://zoom.us/j/99848774867?pwd=b1hMcHFYQj9RcnROVGc4Z1pHTklZz09 Meeting ID : 998 4877 4867 Passcode: parag2					
			Name	Institution	Title
69.	3.35 pm	ICiFIL 2021: 086-106	Pg Md Hasnol Alwee Pg Hj Md Salleh, Hairul Azrin Hj Besar	UBD School of Business and Economics, Brunei Darussalam	Islamic Financial Literacy: A Conceptual Framework and Proposed Definition
70.	3.55 pm	ICiFIL 2021: 052-057	Farah Amalina Md Nawati, Muhammad Ridhwan Ab. Aziz, Syahidawati Shahwan	Universiti Sultan Zainal Abidin	Conceptualizing and Operationalizing Islamic Financial Literacy: A Multidimensional Framework
71.	4.15 pm	ICiFIL 2021: 067-063	Faza Fariha Zhafira, Evy Rachmawati Chaldun	Bandung Institute of Technology	The Islamic Financial Literacy of Millennial Business Students in Bandung City
P4-3 MODERATOR: DR. HANEFFA MUCHLIS GAZALI FACILITATOR: BR. MD ALAMGIR HOSSAIN(+6016-4583045) & BR. MUHAMMAD IMRAN B. MUHAMMAD RAWI RAVI(+6018-2889085) Session link : https://zoom.us/j/96144359010?pwd=NFdzQlZMV1czeDE5dFJrbGN1UUFFZz09 Meeting ID : 961 4435 9010 Passcode: parag3					
			Name	Institution	Title
72.	3.35 pm	ICiFIL 2021: 002-052	Noor Aimi Mohamad Puad, Nurdianawati Irwani Abdullah, Zurina Shafii	KUIS	An Assessment on the Structure of Shariah Audit Function: The Case of Malaysian Takaful Industry
73.	3.55 pm	ICiFIL 2021: 035-028	Mustapha Ziky, Moulay Omar Essardil, Anas Limam, Yasser Hmhou	Cadi Ayyad University, Marrakech	The Commercialization of Takaful Insurance in Morocco: An Exploratory Study
74.	4.15 pm	ICiFIL 2021: 039-030	Wahidah Shari	UUM	Consumers' Perception of Distribution Channel for the Malaysian Microtakaful Scheme: An Exploratory Study

PARALLEL SESSION SCHEDULE

P4-4
MODERATOR: DR. SYED MARWAN
FACILITATOR: BR. ABDURRIZQI B. ABD RAZAK(+6016-6533724) & BR. MUHAMMAD NUR FAAIZ FATHAH ACHSANI (+6014-9829462)
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			Name	Institution	Title
75.	3.35 pm	ICiFIL 2021: 124-108	Nurul 'Iffah M A Zaaba, Rusni Hassan	IIUM	A Systematic Literature Review on Zakat
76.	3.55 pm	ICiFIL 2021: 091-086	Sani Suleiman Dalhatu, Auwal Adam Sa'ad, Syed Musa Alhabshi, Bashir Aliyu Umar	IIUM	Achieving Financial Stability Of Islamic Banks Through A Bespoke Enterprise Risk Management Framework (ERMF)
77.	4.15 pm	ICiFIL 2021: 118-122	Syed Marwan	IIUM	Achieving Sustainability Through Social Impact Measurement: A Proposed Model for Islamic Financial Institutions

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MODERATOR: DR. AUWAL ADAM SA'AD
FACILITATOR: BR. MUKHTAR ARIF SIRAJ (+6282195366868) & SR. FARAH FARHANA JAUHARI (+017-6265891)
Session link : <https://zoom.us/j/95494482358?pwd=eEhwdXkzalZoVGdXdWQwVFdFaDFNdz09>
Meeting ID : 954 9448 2358 Passcode: parag5

			Name	Institution	Title
78.	3.35 pm	ICiFIL 2021: 122-107	Rusni Hassan, Zulfahmi, Kamola Bayram	IIUM	Regulatory Issues, Challenges, and Prospect for Participation Banks in Turkey: a Qualitative Study
79.	3.55 pm	ICiFIL 2021: 012-008	Adnan Opeyemi Salaudeen, Saheed Abdullahi Busari	IIUM	Poverty Alleviation in Nigeria: The Role of Islamic Social Finance Instruments in The Redistribution of Wealth
80.	4.15 pm	ICiFIL 2021: 019-020	Samia Benaziez, Rusni Hassan	IIUM	Issues and Challenges Faced by Islamic Financial Institutions in Canada