



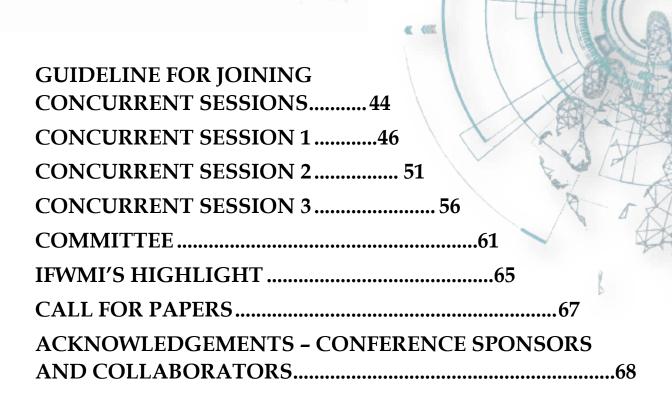
E-PROCEEDING

# THE 9<sup>th</sup> INTERNATIONAL ISLAMIC ECONOMIC SYSTEM CONFERENCE 2021



### TABLE OF CONTENTS

CONFERENCE OVERVIEW1	
OFFICIATOR3	H
Y.B. SENATOR DATUK DR. ZULKIFLI MOHAMAD AL-BAKRI 3	P
FOREWORD6	-
Y. BHG. PROF. DATO' DR. MOHAMED RIDZA WAHIDDIN6	1
Y. BHG. PROF. DR. MUHAMMAD RIDHWAN AB. AZIZ9	
WELCOME NOTES12	3
Y. BRS. DR. SYAHNAZ SULAIMAN	
PROFILE KEYNOTE SPEAKERS	15
Y. BHG. PROF. DATO' DR. MOHAMED RIDZA WAHIDDIN	15
HONOURABLE PROF. DR. MEHMET ASUTAY	17
PROFILE PANELISTS DIGITAL ECONOMY FORUM	19
Y. BHG. DATUK DR. MOHD DAUD BAKAR	19
Y. BHG. ASSOC. PROF. DR. AMIR SHAHARUDIN	21
Y. BRS. DR. ZUNIKA MOHAMED	23
PROFILE INDUSTRY TALK SPEAKER	24
Y. BHG. ADJ. PROF. (AI PRACTICE) M. NAZRI MUHD	24
PROFILE MODERATOR DIGITAL ECONOMY FORUM	26
Y. BHG. PROF. DATO' DR. MUSTAFA MOHD HANEFAH	26
PROFILE MODERATOR GUEST LECTURE	28
Y. BHG.PROF. DR ZURINA SHAFII	28
CONFERENCE PROGRAMME	31
OPENING & CLOSING CEREMONY	38
MASTERCLASS	
	,,,,
VIRTUAL CONFERENCE GUIDELINES	4.0
AND PREPARATION	40





### **CONFERENCE OVERVIEW**

The 9th International Islamic Economic System 2021 (I-*i*ECONS 2021) conference organised by the Faculty of Eonomics and Muamalat (FEM) of USIM continues its tradition of excellence, to disseminate knowledge and to advance various aspect of research development by bringing together academics, scholars, industry players, researchers, and students on a virtual platform.

For centuries, the Islamic Economic System has outperformed human civilization in the public (siyasi), commercial (tijari), and social (ijtimai) sectors. The role of the Islamic economic system should be highlighted on the academic stage via academic disclosure relevant to current need and time. The I-*i*ECONS year's for this 2021 conference, theme "EMPOWERING UMMAH WELL-BEING IN THE ERA OF DIGITAL ECONOMY" reflects the of digital era transformation.

The COVID-19 pandemic has accelerated the wave of change in driving the businesses to move from traditional brick and mortar enterprises to pivot to e-commerce and even force the people and the government to adapt to digitalisation for their daily needs. The digital economy, which had been growing in recent months, is expected to make up 22.6 percent Malaysia's gross domestic product (GDP) and creates 500,000 jobs by 2025.

The theme underpins the policies of the government towards developing a conducive environment for digital economy. With the launch of MyDigital Economy Blueprint, all Malaysians are empowered to achieve the Shared Prosperity Vision 2030. In the light of this, I-*i*ECONS 2021 is aligned with current needs and the government's call to advance knowledge and to heighten awareness in every stratum of society.

The conference also aims to nurture an ecosystem for the digital economy, to drive the nation's economic growth through mastery of digital technology. The participation of local and foreign delegates in I-*i*ECONS 2021 helps to foster broader, critical and advanced scholarship, by engaging in unique dimensions of political, economic and social backgrounds, with a common goal – to improve the well-being of humankind – through addressing challenges in the era of digitalisation.

I-*i*ECONS 2021 is the ideal platform for FEM, and USIM in general as a leading institution, to spearhead Islamic science and economic research through strategic collaborations with key industry partners. In view of this, the 9<sup>th</sup> I-*i*ECONS 2021 conference is most relevant and significant in propelling FEM and USIM for further growth and excellence, not only in the world of academic but also on the global platform.

### **OFFICIATOR**



### Y.B. SENATOR DATUK DR. ZULKIFLI MOHAMAD AL-BAKRI

MINISTER
In the PRIME MINISTER'S
DEPARTMENT (RELIGIOUS
AFFAIRS)

Assalamu'alaikum warahmatullahi wabarakatuh

First and Foremost, Praise is to Allah S.W.T, the Almighty, on whom we depend for sustenance and guidance. Bless and prayer be upon His Messenger Prophet Muhammad S.A.W.

I would like to take this opportunity to congratulate the organiser of the 9<sup>th</sup> International Islamic Economic System Conference 2021 (I-iECONS 2021), the Faculty of Economics and Muamalat (FEM), USIM.

In addressing the impact of the COVID-19 pandemic, I am confident that the noble values in line with Shariah requirements are the important foundations to fulfil the Shariah objectives, which emphasizes the well-being of the religion, life, mind, lineage, and property.

Agencies under The Prime Minister's Department (Religious Affairs) had implemented several initiatives for asnaf and the needy since 18 Mac 2020. *Alhamdulillah*, the total of the ongoing aid distribution is almost RM600 million consists of cash money, business fund, skill training program, food bank, ready-to-eat food, health waqf, build or repair home for asnaf, laptop and table for student and many more. We also have the MoJA (Mobile Jejak Asnaf) app and can be downloaded through Google Store and App Store. Via the app, MAIWP can easily track and provide aid to the needy and asnaf.



The concerted efforts of regulators such as Bank Negara Malaysia (BNM), the Islamic finance industry and Islamic finance scholars to expand the Islamic digital economy agenda can help to boost economic recovery. It is important to build an inclusive digital economy to keep *ummah* and businesses afloat during the pandemic. I wish all of you great success for I-*i*ECONS 2021 conference.

Wassalamualaikum Warahmatullahi Wabarakatuh.

Y.B. SENATOR DATUK SERI DR. HAJI ZULKIFLI MOHAMAD AL-BAKRI MINISTER in the PRIME MINISTER'S DEPARTMENT (RELIGIOUS AFFAIRS)



### **FOREWORD**

Y. BHG. PROF. DATO' DR. MOHAMED RIDZA WAHIDDIN

VICE-CHANCELLOR UNIVERSITI SAINS ISLAM MALAYSIA (USIM)



Assalamu'alaikum warahmatullahi wabarakatuh

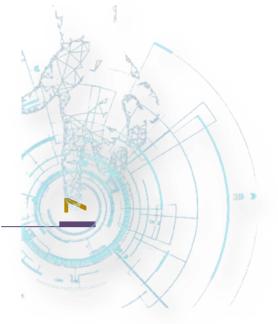
Selawat and salam go to our beloved Prophet Muhammad S.A.W.

I would like to take this opportunity to welcome all delegates to the 9th International Islamic Economic System Conference 2021 (I-*i*ECONS 2021) hosted by the Faculty of Economics and Muamalat (FEM), USIM. This conference is organized every two years to promote discussions and collaborations among scholars and practitioners in the field of Islamic economics. Thank you for joining the virtual conference.



The theme for I-*i*ECONS 2021 this year is "Empowering Ummah Well-Being in the Era of Digital Economy." As the Muslim population increases each year, the demand for *halalan* and *toyyiban* goods and services will also increase rapidly. Thus, I-*i*ECONS 2021 is the ideal platform for FEM in particular, and USIM, in general, as a leading institution, to spearhead Islamic science and economic research through strategic collaborations with key industry partners.

Given this, the 9th I-*i*ECONS 2021 conference is most relevant and significant in propelling FEM and USIM for further growth and excellence, not only in the world of academia but also on the global platform. The conference organized by the Faculty of Economics and Muamalat continues its tradition of excellence, to disseminate knowledge, and to advance various aspects of research development by bringing together academics, scholars, industry players, researchers, and students on a virtual platform.



Therefore, this conference will become an avenue where experts and scholars can sit together to share ideas and discuss various topics and related issues. The conference is also an important platform for discussions, cooperation, and collaboration with other researchers and practitioners domestically and internationally. Finally, I would like to express gratitude to all parties involved for their endless effort in ensuring I-*i*ECONS 2021 a great success.

Finally, let me wish all of you meaningful and great success for the virtual conference.

Wassalamualaikum Warahmatullahi Wabarakatuh.

#### PROF. DATO' DR. MOHAMED RIDZA WAHIDDIN

Vice-Chancellor Universiti Sains Islam Malaysia (USIM)



### **FOREWORD**

Y. BHG. PROF. DR. MUHAMMAD RIDHWAN AB. AZIZ

DEAN, FACULTY OF ECONOMICS
AND MUAMALAT
UNIVERSITI SAINS ISLAM
MALAYSIA (USIM)



Bismillahirahmanirahim.
Assalamu'alaikum warahmatullahi wabarakatuh

All my prayers go to our beloved Prophet Muhammad S.A.W.

On behalf of Universiti Sains Islam Malaysia (USIM), I would like to convey a very warm welcome to all Malaysian and International participants of the 9<sup>th</sup> International Islamic Economic System Conference 2021 (I-*i*ECONS 2021) organized by the Faculty of Economics and Muamalat.

I am delighted that this conference will continue despite the COVID-19 pandemic had been around us since last year, which had a deep impact on life around the world and has caused clear threats to country's economic. Due to pandemic, we found alternative ways to work and communicate with our colleagues, students and other academicians and industry partners while maintaining our emotional and physical health. Despite not having face to face session, we still could continue to disseminate our research findings by leveraging the technology to hold conferences virtually.

Digital technologies have proven to be practical solutions in the face of the COVID-19 pandemic. We have been talking about the adoption and use of digital technologies for a long time, and COVID-19 has accelerated the process. As a result, there has been an increase in consumer use of digital technologies in Malaysia.

I-iECONS 2021 offers a significant opportunity for valuable discussions and knowledge sharing in the field of Islamic this year's conference economics. The theme of "Empowering Ummah Well-Being in the Era of Digital Economy" encompasses a wide range of academic and practical discussions on topics such as waqf, zakat, Islamic microfinance, Islamic banking, Islamic finance, and innovations in Islamic social finance towards digital economy. It is hoped that this conference will benefit all participants by fostering interest in the field of Islamic economics through discussions among academics and practitioners from the industry.

My heartfelt gratitude goes to the keynote speakers and digital economic forum speakers who will share their knowledge and experience at the conference. I am also looking forward to some fruitful discussions and the active participation of researchers and conference attendees. I wish you all a lively and fruitful conference on how we can empower ummah through innovation towards digital economy for a sustainable future.

A special thank you to the sponsors for their generous support of this conference despite COVID-19 and extended appreciation to the paper presenters, participants, reviewers and mass media for their contributions and supports to the success of this conference. Finally, to the organising committee for making this conference a success. *Wassalamualaikum Warahmatullahi Wabarakatuh*.

#### PROF. DR. MUHAMMAD RIDHWAN AB. AZIZ

Dean

Faculty of Economics and Muamalat Universiti Sains Islam Malaysia (USIM)



### **WELCOME NOTES**

#### Y. BRS. DR. SYAHNAZ SULAIMAN

DIRECTOR
THE 9th INTERNATIONAL ISLAMIC
ECONOMIC SYSTEM CONFERENCE
2021
FACULTY OF ECONOMICS AND
MUAMALAT
UNIVERSITI SAINS ISLAM
MALAYSIA (USIM)



Assalamu'alaikum warahmatullahi wabarakatuh

All praise to Allah SWT for his favour and blessing upon us, for allowing us to organise this conference in accordance with the plan. This year's conference goes a step further to promote digital economy in line with the establishment of Malaysia Digital Economy Blueprint: MyDigital which was launched in March 2021. The Malaysia Digital Economy Blueprint: MyDigital is part of the 12th Malaysia Plan (2021 to 2025). The blueprint is geared towards Shared Prosperity Vision 2030. As the digital economy transforms, it is critical that the university and industry players collaborate and take the necessary steps to adapt and collaborate for the next normal.

The Fourth Industrial Revolution (4IR) and the rapid advancement of disruptive technologies, such as digital technology, demonstrated the potential have significantly transform the global economic landscape. The COVID-19 pandemic has hastened Malaysians towards digitalisation in meeting their daily needs. Therefore, we must embrace digitalisation to improve our standard of living and prosperity. This is in line with our conference theme of "Empowering Ummah Well-Being in the Era of Digital Economy". Despite having our conference virtually, we will bring speakers with the background of Islamic economics and digital economy in one platform through keynote, digital economy forum, masterclass sessions and paper presentations. This will raise as a stand where academia and industry player can share their experience on challenges, best practices and the future of digital economy for ummah betterment.

On behalf of the faculty, I would like to welcome our distinguished guests, keynote speakers, digital forum speakers, presenters, and participants to the I-*i*ECONS 2021 conference. Thus, it is hoped that this conference will serve as a forum for discussing the issues and proposing potential solutions to the betterment of ummah in digital economy. Proposals from academics and practitioners may hence aid Malaysia Islamic economics in stimulating recovery and ensuring a more prosperous future.

On that note, I would like to thank and congratulate the committee members who had given their full commitment and best effort in ensuring the success of I-*i*ECONS 2021.

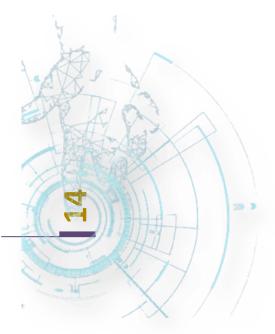
Wassalamualaikum Warahmatullahi Wabarakatuh.

#### DR. SYAHNAZ SULAIMAN

Director

The 9<sup>th</sup> International Islamic Economic System Conference 2021

Faculty of Economics and Muamalat Universiti Sains Islam Malaysia (USIM)



### PROFILE KEYNOTE SPEAKERS



VICE-CHANCELLOR UNIVERSITI SAINS ISLAM MALAYSIA (USIM)

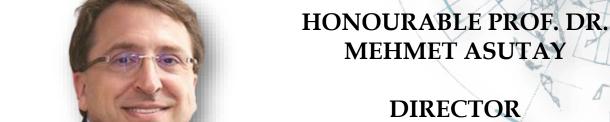
Professor Dr. Mohamed Ridza Wahiddin is the fifth Vice Chancellor of Universiti Sains Islam Malaysia (USIM). He earned his BSc (Hon), MSc, and PhD in physics from UMIST in the United Kingdom. After finishing his PhD, he returned to Malaysia in August 1989 and began working as a lecturer at the University Malaya. Professor Dr. Mohamed Ridza Wahiddin is a cybersecurity expert whose research interest include quantum optics and its application. He was awarded National Young Scientist in 1994 for his outstanding pioneering work in quantum optics in Malaysia.

Professor Dr. Mohamed Ridza Wahiddin left the University Malaya on June 1, 2001, to establish the Kulliyyah of Science at the International Islamic University Malaysia (IIUM). On December 10, 2004, UMIST conferred upon him the higher doctorate degree of Doctor of Science (DSc) in recognition of his contributions to the advancement of knowledge in the field of Quantum Optics.

Professor Dr. Mohamed Ridza Wahiddin was the first MIMOS Associate Scientist and lead cyber security research and development for national security in quantum cryptography. He led the National Cyber Security Policy Thrust Five: 'R&D for Self-Reliance,' and created the first and second editions of the National Cyber Security R&D Roadmap for Self-Reliance. He also has formed cutting-edge quantum cryptography labs at MIMOS and IIUM.

Professor Dr. Mohamed Ridza Wahiddin was invited to give talks at local and international conferences, several number of patents, monograph and copyright under his name. He also had produced numbers of book, book chapter, and ISI-Journal index article. He is also an editor of the ISI-indexed Applied Mathematics and Information Sciences journal.

### PROFILE KEYNOTE SPEAKERS



DIRECTOR
DURHAM CENTRE OF ISLAMIC
ECONOMICS AND FINANCE
DURHAM UNIVERSITY

Professor Dr. Mehmet Asutay is the Director of Durham Centre for Islamic Economics and Finance; and is the Programme Director for MSc in Islamic Finance and MSc in Islamic Finance & Management; and also, the Director of the Durham Islamic Finance Summer School.

Professor Dr. Mehmet Asutay has a BA in Public Finance from the University of Istanbul (Turkey); continued for MSc in Public Finance at the University of Istanbul; has Postgraduate Diploma in Economic and Social Policy Analysis, University of York (UK); MA in Economics of Public Policy, Department of Economics of the University of Leicester (UK); Ph.D. in Political Economics, University of Leicester.

Professor Dr. Mehmet Asutay teaches and supervises research on Islamic Political Economy; Islamic Moral Economy; Islamic Banking, Finance and Management; Political Economy of Development in the Middle East including Turkish Political Economy and Kurdish Political Economy.

Professor Dr. Mehmet Asutay is the Managing Editor of the Review of Islamic Economics; and is an Associate Editor of the American Journal of Islamic Social Science; and in the Editorial Board of International Journal of Islamic and Middle Eastern Finance and Management and Borsa Istanbul Review.

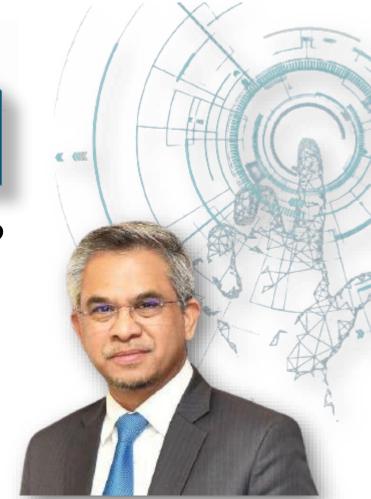
Professor Dr. Mehmet Asutay is the Honorary Treasurer of the BRISMES (British Society for Middle Eastern Studies); and of the IAIE (International Association for Islamic Economics).



### PROFILE PANELIST DIGITAL ECONOMY FORUM

### Y. BHG. DATUK DR. MOHD DAUD BAKAR

### EXECUTIVE CHAIRMAN AMANIE GROUP



Datuk Dr. Mohd Daud Bakar is the Founder and Executive Chairman of Amanie Group. He is currently the Chairman of the Shariah Advisory Council at the Central Bank of Malaysia, the Securities Commission of Malaysia, the Labuan Financial Services Authority and the International Islamic Liquidity Management Corporation (IILM).

He is also a Shariah board member of various financial institutions, including the National Bank of Oman (Oman), Noor Islamic Bank (Dubai), Amundi Asset Management (France), Morgan Stanley (Dubai), Bank of London and Middle East (London), BNP Paribas (Bahrain), Dow Jones Islamic Market Index (New York), First Gulf Bank (UAE), amongst many others. Prior to this, he was the Deputy Vice-Chancellor at the International Islamic University Malaysia.

He received his first degree in Shariah from University of Kuwait in 1988 and later obtained his PhD from University of St. Andrews, United Kingdom in 1993. In 2002, he completed his external Bachelor of Jurisprudence at University of Malaya. He has published several articles in various academic journals and has made many presentations in various conferences both local and overseas.

Datuk Dr. Mohd Daud has been honoured with "The Asset Triple A Industry Leadership Award" at The Asset Triple A Islamic Finance Award 2014 and "Shariah Adviser Award" at The Asset Triple A Islamic Finance Award 2016 for the Best Securitisation Sukuk- Purple Boulevard 450 million ringgit asset-backed *ijara* sukuk by The Asset Magazine.

He is also being named as the "Most Outstanding Individual", awarded by His Majesty, the King of Malaysia, in conjunction with the national-level Prophet Muhammad's birthday 2014. The recent recognition is the "Award of Excellence for Outstanding Contribution for Shariah Leadership & Advisory" at London Sukuk Summit Awards, May 2016. Under Datuk Dr. Mohd Daud leadership, Amanie Advisors has received an award of "Islamic Economy Knowledge Infrastructure", at the Global Islamic Economy Summit 2015, by His Highness Sheikh Mohammed bin Rashid Al Maktoum, Vice President and Prime Minister of the UAE and Ruler of Dubai, Oct 2015.



Y. BHG. ASSOC. PROF. DR. AMIR SHAHARUDIN

CEO YAYASAN WAQAF MALAYSIA

Assoc. Prof. Dr Amir Shaharudin is currently the Chief Executive Officer of Yayasan Waqaf Malaysia. He was previously the Dean of Centre for Graduate Studies and Faculty of Economics and Muamalat, Universiti Sains Islam Malaysia (USIM). Assoc. Prof. Dr Amir Shaharudin obtained his PhD (Arabic and Islamic Studies) from University of Exeter, United Kingdom, Master of Business Administration (Hons) from International Islamic University Malaysia (IIUM) and B.A (Hons) Sharia from Al-Azhar University, Cairo, Egypt.

He currently serves as the Chairman of Shariah Committee (SC) in Hong Leong MSIG Takaful and a member of SC of Hong Leong Islamic Bank. He also served as a member of SC for RHB Islamic Bank Berhad. On top that, Assoc. Prof. Dr Amir Shaharudin had authored numerous journal articles, magazines, and newspaper. He also had presented in conferences both local and international.

Assoc. Prof. Dr Amir Shaharudin was the first Visiting Fellow under Scholar in Residence, a joint initiative between Securities Commission Malaysia (SC) and Oxford Centre for Islamic Studies (OCIS). He was appointed as Visiting Scholar at Urgench State University, Uzbekistan in January 2020 and recently as Adjunct Professor in UNITAR International.



# PROFILE PANELIST DIGITAL ECONOMY FORUM

Y. BRS. DR. ZUNIKA MOHAMED

DEPUTY DIRECTOR GENERAL
(MACRO)
ECONOMIC PLANNING UNIT
(EPU)
PRIME MINISTER'S
DEPARTMENT



Dr. Zunika Bt Mohamed is currently the Deputy Director General (Macro), Economic Planning Unit of the Prime Minister's Department. She started her career as Deputy Director (Agriculture), Economic Planning Unit in 1994 and served in various capacities in several ministries over the last 27 years.

Dr. Zunika Bt Mohamed obtained her PhD in Economics from Universiti Putra Malaysia in 2013. Previously, she received her first degree in Economics from University of North Texas, USA in 1990 and later awarded with Diploma in Public Management, National Institute of Public Administration (INTAN) Malaysia in 1994. She then graduated with Master of Economics, International Islamic University Malaysia (IIUM) in 2005.

# PROFILE INDUSTRY TALK SPEAKER

Y. BHG. ADJ. PROF. (AI PRACTICE) M. NAZRI MUHD

#### FOUNDER / GROUP CEO MYFINB GROUP



M. Nazri Muhd specialises in AI and cognitive analytics for more than two decades. He holds an MBA from University of Western Australia and Degree in Accounting and Economics from University of Queensland, Australia. In June 2020, he was appointed as Adjunct Professor (AI Practice) in Sunway University.

Since the early 2000s, M. Nazri Muhd has been regarded as one of the early pioneers in deploying AI-based analytics in Asia-Pacific. Through the Group Digital Al Labs (DIAL) Programmes, M. Nazri Muhd had served as AI Advisor to more than 80 public and private institutions (enterprises and publicly traded companies). He also serves as an industry advisor to universities to strengthen industry-university relations bridging AI and data analytics into their curriculums.

M. Nazri Muhd was named one of the world's top 500 influential people in the Islamic world and economy (AI) in 2018 and in 2010, he was awarded with Asia Pacific's Top Young Business Leader Award from The Ministry of International Trade and Industry. Globally, M. Nazri Muhd was awarded with Global Chamber 2020 Excellence Award for Global Partnerships and Innovation and at the same time, he is the Chairman of the AI World Summit (AIWS) Steering Committee which gathered practitioners from more than 30 countries.

# PROFILE MODERATOR DIGITAL ECONOMY FORUM

Y. BHG. PROF. DATO' DR. MUSTAFA MOHD HANEFAH

PROFESSOR, FELLOW IFWMI
FACULTY OF ECONOMICS AND
MUAMALAT
UNIVERSITI SAINS ISLAM
MALAYSIA

Mustafa Mohd Hanefah, Ph.D. is a Professor of Accounting, Shariah Auditing and Zakat in Faculty of Economics and Muamalat, Universiti Sains Islam Malaysia (USIM). He was a former Deputy Vice-Chancellor (Research and Innovation) USIM, the Dean of Research and Innovation USIM, Dean of Faculty of Economics and Muamalat USIM. He was also a Visiting Professor at the Economic Research Centre, Nagoya University (2011) and Aoyama Business School, Aoyama Gakuin University (2016) Japan. Prof. Dato' Dr. Mustafa received his bachelor's degree in Accounting (Hons) from Universiti Kebangsaan Malaysia (UKM).

Later he obtained his master's degree in Accountancy from University of Wollongong, Australia and Ph.D. in Islamic Accounting from Memphis University, USA. He has published many papers in International Journals and Books in the areas of Islamic Financial Reporting and Accounting, Shariah Auditing, Taxation, Zakat and Waqf. He also serves as a member of the Editorial Boards in numbers of International Journal.



# PROFILE MODERATOR GUEST LECTURE

Y. BHG.PROF. DR ZURINA SHAFII

PROFESSOR FEM, USIM DIRECTOR, CENTRE OF AWQAF AND ZAKAT & FELLOW IFWMI



Prof. Dr. Zurina Shafii is a Professor in the Faculty of Economics and Muamalat, Universiti Sains Islam Malaysia (USIM) and research fellow in Islamic Finance and Wealth Management Institute (IFWMI), USIM. She holds an Accounting Degree from Universiti Teknologi Mara (UiTM) and a Master's degree and PhD in Islamic Finance from Durham University, UK. She too holds professional accounting qualification, ACCA and a Certified Islamic Financial Planner designation. Her field of expertise are Shariah audit and assurance, Islamic financial institutions' accounting and reporting, Islamic financial planning and Halal Compliance Procedures. She authored four books on Islamic financial planning, Shariah audit and Islamic finance.

She is the president of Association of Islamic Financial and Wealth Management (AIFIWM), a non-governmental organisation championing the issues of Islamic wealth management. She is too a member of Shariah Committee (SC) for Standard Chartered Saadiq Malaysia, Bank Pembangunan Malaysia Berhad, Zurich Takaful and International Waqf Foundation Khadijah (Labuan), advising and monitoring the Shariah operational aspects of the institutions. She sat on the Shariah Committee of MBSB Bank for 4 years, having had the opportunity to advise the bank for its full conversion process initiated in 2017. Starting January 2021, she holds the responsibility to lead as the Director of Centre of Waqf and Zakat of Universiti Sains Islam Malaysia, leading, strategizing and fundraising zakat and waqf for the Centre.

She and her team members are the founders of MIG consultancy that provides training, adopting immersive educational tool, a board game for Islamic finance education. The innovation is called Muamalat Interactive Game (MIG). The invention won many awards, conferred by PECIPTA, ITEX and IENA in Germany. The board games are used in trainings in a number of Islamic banks, zakat institutions, universities, schools and NGOs.

Her expertise in Islamic finance led her the responsibility as an external expert panel for Finance Accreditation Agency (FAA) and an SME for IBFIM on Shariah audit, heading the project of making the Certified Professional Shariah Auditor to the market in December 2019. Her engagement with the all functions of Shariah governance; Shariah risk managers, Shariah reviewers and Shariah auditors as the main trainer for Module 5: Shariah Audit Planning and Program and Module 4: Shariah Risk Management provided the avenues to engage on Islamic banking and takaful issues of the day.

She was appointed as a visiting research fellow in Durham University Business School (Durham University, UK), Islamic Research Training Institute (IRTI) of Islamic Development Bank (IDB) and Global Islamic Finance Development Centre, a research centre for World Bank based in Istanbul in 2014-2015. In 2018, she was in ASAFAS Kyoto University, as Visiting Research Scholar.



### CONFERENCE PROGRAMME

	DAY 1 - 12th JULY 2021
8.30 am	Registration
9.00 am	Welcoming Remarks: Y. Bhg. Prof. Dr. Muhammad Ridhwan Ab. Aziz Dean, Faculty of Economics and Muamalat, USIM
9.15 am	Official Opening Address:  Y.B. Senator Datuk Dr. Zulkifli Mohamad Al-Bakri Minister in the Prime Minister's Department (Religious Affairs)
9.30 am	Keynote Address: "The Role of Prosumers under MyDIGITAL"  Y. Bhg. Prof. Dato' Dr. Mohamed Ridza Wahiddin, Vice-Chancellor, USIM

10.00 am	Industry Talk: "AI & U: Growth Strategies in The New Era of Digitalisation"  Y. Bhg. M. Nazri Muhd Adj. Practice Prof. (AI) Group CEO / Founder MyFinB Holdings
10.30 am	Refreshment break
10.50 am	Forum: "Empowering Ummah Well-Being in the Era of Digital Economy"
	Panelists: Y. Bhg. Datuk Dr. Mohd Daud Bakar Executive Chaiman, Amanie Group
4	Y. Bhg. Assoc. Prof. Dr. Amir Shaharuddin Chief Executive Officer Yayasan Wakaf Malaysia
	Y. Brs. Dr. Zunika Mohamed Deputy Director General

	(Macro)
	Economic Planning Unit (EPU)
	Prime Minister's Department
	Moderator: Y. Bhg. Prof. Dato' Dr. Mustafa
	Mohd. Hanefah
	Professor FEM, USIM
	Fellow IFWMI
12.30 pm	Lunch break
2.00 pm	Masterclass:
•	
	1) Fintech Implications and Technical
	Aspects in an Expanding Digital
	Economy
	Trainers:
	Assoc. Prof. Dr. Abdullah Mohammed
	Ahmed Ayedh
	Associate Professor, FEM, USIM
	Asst Prof. Dr. Kinan Salim
	Head of Islamic Digital Economy,
	INCEIF
J	
	2) Public Policy Analysis for
	Sustainable Development
	Trainer:
	Prof. Dr. Abdul Ghafar Ismail

3) Shariah Audit Planning and Program for Shariah- Based Institutions

Trainer:

Prof. Dr. Zurina Shafii

Professor FEM, USIM /

Director Centre of Awqaf and Zakat /

Fellow IFWMI

Dr. Supiah Salleh

Senior Lecturer FEM, USIM

**4) DIY Islamic Financial Planning** Trainers:

Assoc. Prof. Dr. Fuadah Johari

Assoc. Prof. FEM, USIM/ Fellow IFWMI

Dr. Hanim Misbah

Senior Lecturer FEM, USIM /

Deputy Director Centre of Community

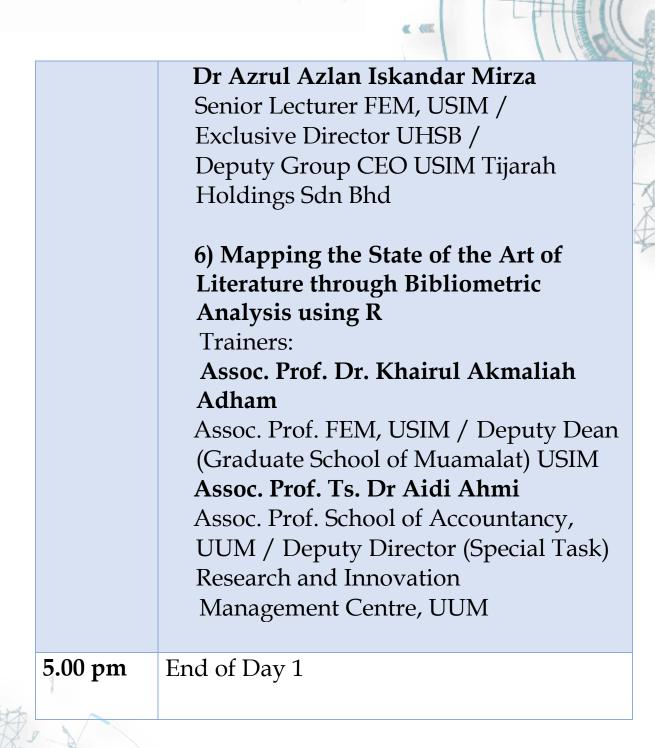
Engagement and

**Industrial Networking** 

5) Islamic Social Crowdfunding Trainers:

**Assoc. Prof. Dr. Nurul Aini Muhamed**Deputy Director Centre of Awqaf and

Zakat / Assoc. Prof. FEM, USIM

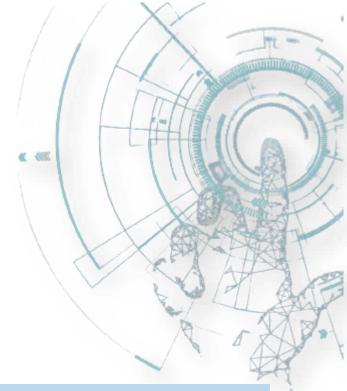


	DAY 2 - 13th JULY 2021		
8.30 am	Registration		
9.00 am	Concurrent Session 1		
10.30 am	<b>1.30 am</b> Refreshment Break		
11.00 am	Concurrent Session 2		
12.30 pm Lunch break			
2.30 pm Concurrent Session 3			
4.30 pm	Closing Keynote  Guest Lecture: "Humanizing the Economy in the Age of Digitalization: Islamic Moral Economy Responses"  Honourable Professor Dr. Mehmet Asutay Director of Durham Centre for Islamic Economics and Finance, Durham University		









#### **DAY 1 (12 JULY - OPENING 9:00 AM)**

https://usim-edu-my.zoom.us/j/99097119256

Meeting ID: 990 9711 9256

**Password: 567687** 

#### **DAY 2 (13 JULY - CLOSING 4:30 PM)**

https://usim-edu-my.zoom.us/j/94369816821

Meeting ID: 943 6981 6821

Password: 679569



#### **MASTERCLASS**

https://usim-edumy.zoom.us/j/94319784802 1) Fintech Implications and Technical Aspects in an Meeting ID: 943 1978 4802 **Expanding Digital Economy** Password: 302601 https://usim-edumy.zoom.us/j/98212145623 2) Public Policy Analysis for Sustainable Development Meeting ID: 982 1214 5623 Password: 946696 https://usim-edu-3) Shariah Audit Planning my.zoom.us/j/92147578469 and Program for Shariah-**Based Institutions** Meeting ID: 921 4757 8469 Password: 377084 https://usim-edumy.zoom.us/j/95844895063 4) DIY Islamic Financial **Planning** Meeting ID: 958 4489 5063 Password: 544111 https://usim-edu-5) Islamic Social my.zoom.us/j/95325114925 Crowdfunding **Trainers:** Meeting ID: 953 2511 4925 Password: 835920 https://usim-edu-6) Mapping the State of the my.zoom.us/j/98202381737 Art of Literature through Bibliometric Analysis using R Meeting ID: 982 0238 1737 **Password: 939548** 

## VIRTUAL CONFERENCE GUIDELINES AND PREPARATION

The I-*i*ECONS2021 will be conducted as a virtual conference via ZOOM platform. At least one author must join the live virtual session to answer questions. Please carefully review the following guidelines and specifications before recording your presentation.

#### **GENERAL**

#### **Video Recording**

- Video duration 10 minutes ONLY (maximum size 200 MB)
- Format in MP4, MKV or MOV with minimum 720p resolution
- Apply watermark with "I-*i*ECONS 2021" on the video.
- Submission must include Confbay Registration ID, e.g. IIECONS2021:000

#### **ZOOM APPLICATION PREPARATION**

- Zoom application is the official platform for the whole conference sessions. and you should therefore have familiarized yourself with the platform beforehand.
- Please download the application <u>HERE</u> and install in your machines.

You are encouraged to use any of these I-*i*ECONS 2021 Official Virtual Backgrounds during the conference which you can find it in the website.

#### **Q & A SESSION**

Q & A session: 5 minutes.

The question period will take place in livestream following the presentation. The Session Chair will give the speaker access to the discussion and the Chair will lead the question period and time allocated.

#### PREPARING FOR THE CONFERENCE

Before the conference starts:

- Check out the conference schedule.
- Find your presentation schedule in the parallel session.
- Look for other parallel session that you would like to join.

Note: Links to access the event are provided in the conference schedule and the parallel sessions above.

How to prepare for the virtual session:

- Make sure to install Zoom application on your computer.
- Test your internet speed, an Internet connection download speed of at least 2.5Mbps is highly recommended.
- A microphone is recommended, to prevent noise and for better interactions. Likewise, a USB connected headset will offer a better sound quality.
- Please try to make your presentation brief but informative and wind it up on time. It is advisable not to have more than 10-12 slides.



#### PREPARING FOR YOUR VIRTUAL SESSION

#### **Presenter**

Before the session:

- Please make sure to join the virtual session 10 minutes prior to the start. The Session Chair will then introduce every speaker as required.
- When entering the session, make sure to identify yourself to the Session Chair.
- Please note that you will be live as soon as you turn on your microphone and/or your camera after being introduced by the Session Chair.

#### During the session

- The Chat Box tool will be used by the registered attendees to ask questions. The Session Chair will select questions for the presenter to answer.
- The Chat Box tool will be used by Session Chair to privately contact the presenters and participants if needed. Should you need technical assistance, kindly inform the Session Chair using this tool.
- Tips: Test your audio and video as you join; keep your microphone muted when not speaking; Position your webcam appropriately and make contact with audiences as much as possible.
- Tips: Please include your contact information on your final slide if you wish to receive any follow-up from the audience.

#### **Session Chair**

• A Session Chair who acts as a moderator will be assigned to each virtual session to ensure smooth transitions between

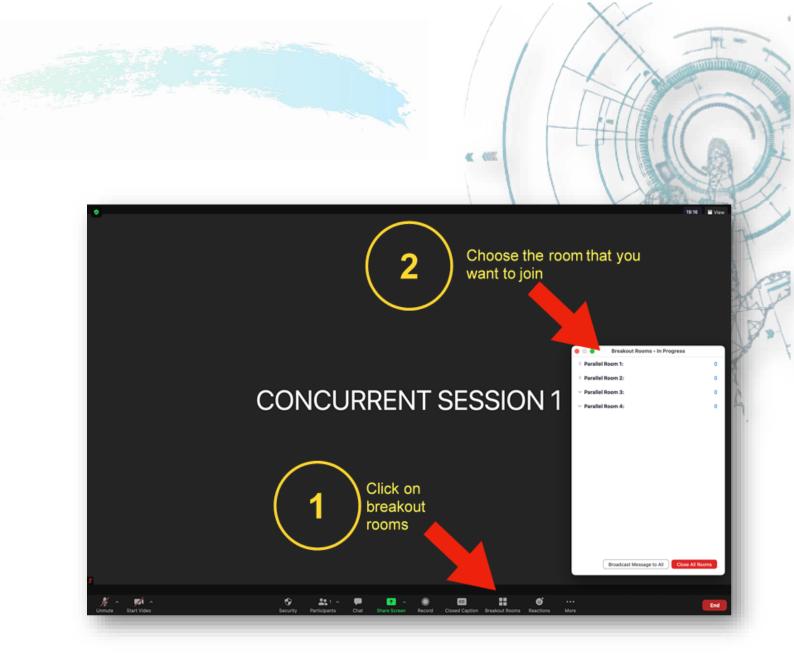
presentations (pre-recorded). The Session Chair is also required to introduce speakers, facilitate the running of the session, and manage Q & A session.

- Keep time. 10 minutes are allocated per presentation followed by 5 minutes for discussion. Remind presenters when 5 and 2 minutes are left via the Chat Box tool. Chair can politely mute speaker when time for presentation or discussion is up.
- Please do not take more time for the presentation or for the Q & A session, to allow attendees to move to the other parallel sessions at the end of the last paper. As participants may want to move between sessions to listen to papers of their interest, please follow the order of the program as much as possible.

## GUIDELINE FOR JOINING CONCURRENT SESSIONS

- All participants have to use their REAL NAMES in Zoom.
- Joint concurrent session using the zoom link provided in the timetable.
- You will be placed in the waiting room for registration approval.
- Once approved, you will be allowed to enter into the session.
- While in the concurrent session main room, click on **Breakout Rooms** button.
- There are *4 parallel rooms* in each *concurrent sessions*. You may choose any parrallel room you want to join. You may also switch the room at any time during the concurrent session. Click "Leave Room" to leave current parrallel room and join the other room.
- For presenters, moderators and discussant panels, please make sure you choose your respective parallel rooms.









Meeting ID: 946 1541 2607

Password: 066186



# PARALLEL SESSION 1 THEME: ISLAMIC BANKING AND FINANCE DISCUSSANT: PROF DR. FAUZIAS MAT NOOR MODERATOR: DR. MUHAMMAD AZRIN NAZRI

	MODERATOR: L	K. MUHAMMAD AZKIN NAZKI
1.	KAHFI RIZA UNIVERSITAS INDONESIA	I-iECONS2021: 026-007 The Impact of Macroeconomics and Bank-Specific Factors on the Quality of MSME Loans in Indonesia: An Empirical Study of Islamic Banking and Conventional Banking
2.	MUHAMMAD AZRIN NAZRI UNIVERSITI SAINS ISLAM MALAYSIA	I-iECONS2021: 023-004 Mobile Banking Adoption Among Malaysian: A Study of Maybank's Customers.
3.	MUHAMMAD SYAEFUL FAHMI UNIVERSITAS INDONESIA	I-iECONS2021: 030-011 Self-Disclosure of Social Media Accounts and Borrowers Creditworthiness
4.	YAHYA AHMED SAIF ALSARHANI PHD STUDENT UNIVERSITI SAINS ISLAM MALAYSIA	I-iECONS2021: 033-013 Intellectual Capital and GCC Banking Industry Performance
5.	ADLIN ZULKEFLI MASYREF ADVISORY	I-iECONS2021: 031-015 Islamic P2P financing in Malaysia: Shariah issues and operational challenges



## PARALLEL SESSION 2 THEME: FINANCIAL MARKET AND BANKING + HALAL INDUSTRY

200

DISCUSSANT: PROF DR. ABDUL GHAFAR ISMAIL MODERATOR: DR. HARTINI MOHAMMAD

	WODERATOR, DR. HARTINI WOHAWWAD		
1.	NILDA SUSILAWATI	<u>I-iECONS2021: 014-035</u>	
	UNIVERISTI TUN	Certification of Used Goods as a Form of	
	HUSSEIN ONN	Muslim Consumer Protection	
2.	ANITA PRIANTINA	<u>I-iECONS2021: 092-063</u>	
	PHD STUDENT	The Impact of Covid 19 to Millennials' Halal	
	UNIVERSITI SAINS	Consumption: Does Religiosity Matter?	
	ISLAM MALAYSIA		
3.	RAUDHA MD	<u>I-iECONS2021: 124-094</u>	
	RAMLI	Economic Diversification and Strategies for	
	UNIVERSITI	Negara Brunei Darussalam in Achieving	
	TEKNOLOGI MARA	Brunei Vision 2035	
4.	<b>AZREEN JIHAN CHE</b>	<u>I-Iecons2021: 120-087</u>	
	MOHD HASHIM	The Influence of Spiritual Intelligence,	
	UNIVERSITI SAINS	Spiritual Congruence Literacy on Attitude of	
	ISLAM MALAYSIA	Purchasing Halal Product Towards	
		Generation Alpha	
<b>5.</b>	HARTINI	<u>I-iECONS2021: 071-053</u>	
	MOHAMMAD	Determinants of Foreign Direct Investment	
	UNIVERSITI SAINS	Inflows into Halal Parks in Malaysia	
	ISLAM MALAYSIA		

#### **PARALLEL SESSION 3** THEME: ISLAMIC SOCIAL FINANCE DISCUSSANT: PROF DATO' DR. MUSTAFA MOHD HANEFAH **MODERATOR: PUAN NOR HAZIAH HASHIM** 1. NORFARIDAH ALI I-iECONS2021: 112-082 **AZIZAN** The Existing Models for Agribusiness on **UNIVERSITI** Waqf Lands: A Review TEKNOLOGI MARA <u>I-iECONS2021: 128-095</u> 2. ADIB SUSILO **UNIVERSITAS** The concept of Gontor's literacy on waqf as a **DARUSSALAM** model to achieve waqf inclusion and increase **GONTOR** cash waqf participation 3. NORHAZIAH I-iECONS2021: 136-098 **NAWAI** The Implementation of Islamic **UNIVERSITI SAINS** Microfinancing for Poverty Alleviation in ISLAM MALAYSIA Malaysia I-iECONS2021: 022-067 **SYAHNAZ** 4. **SULAIMAN** Digital Waqfpreneurship in Empowering **UNIVERSITI SAINS Ummah Well-Being** ISLAM MALAYSIA 5. NASSAR NORDIN I-iECONS2021: 130-102 E-Wallet as a New Approach in Zakat PHD STUDENT **UNIVERSITI SAINS** Collection and Distribution: Exploring the ISLAM MALAYSIA Experience of Zakat and E-Wallet Providers in Malaysia **FUADAH JOHARI** I-iECONS2021: 075-083 UNIVERSITI SAINS Pembangunan Model Jawatankuasa Kerja ISLAM MALAYSIA Penubuhan Mini Baitulmal di Masjid

#### **PARALLEL SESSION 4** THEME: CASE STUDY DISCUSSANT: PROF MADYA DR. KHAIRUL AKMALIAH ADHAM MODERATOR: PROF MADYA DR. UMMI SALWA AHMAD **BUSTAMAM** 1. ADLIN MASOOD I-iECONS2021: 002-009 For Every Difficulty, there is an **UNIVERSITI SAINS** Opportunity: DTANDOOR Food Industries ISLAM MALAYSIA 2. UMMI SALWA <u>I-iECONS2021: 029-059</u> From Physical to Virtual: Service AHMAD BUSTAMAM **UNIVERSITI** Innovation at My Body Fit **MALAYSIA TERENGGANU** 3. UMMI SALWA I-iECONS2021: 029-010 Borneo Essentials: From Borneo to Global **AHMAD BUSTAMAM UNIVERSITI SAINS** ISLAM MALAYSIA 4. AGOOS MUNALIS I-IECONS2021: 146-103 **TAHIR Batik Gerimis Mengundang UNIVERSITI SAINS** ISLAM MALAYSIA





https://usim-edu-my.zoom.us/j/94970390855

Meeting ID: 949 7039 0855

**Password: 139890** 



	PARALLEL SESSION 5		
	THEME: ISLAMIC BANKING AND FINANCE		
	DISCUSSANT: PROF MADYA DR. NURUL AINI MUHAMED		
	MODERATOR: DR. NURUL NAZLIA JAMIL		
	1.	NAZIM ULLAH	<u>I-iECONS2021: 017-008</u>
		PHD STUDENT	Does Bank Size Matter in Merger and
		UNIVERSITI SAINS	Acquisition (M&A)?
		ISLAM MALAYSIA	1 /
	2.	HANEFFA MUCHLIS	I-iECONS2021: 045-032
		GAZALI	Private Retirement Savings among the
		UNIVERSITI	Private Sectors Employees: A Preliminary
		MALAYSIA SABAH	Evidence
			Evidence
	3.	SITI ATIRAH	I-iECONS2021: 066-055
		ZAKARIA	The Adoption of Mobile Banking in Islamic
		UNIVERSITI	Banks during COVID-19 Pandemic
		KEBANGSAAN	bands during covid it indenie
		MALAYSIA	
F	4.		IS2021: 058-045
	-•	MAT	Environmental Turbulence and Moderating
		INTERNATIONAL	Effects of Brand Loyalty on the Overall
		ISLAMIC UNIVERSITY	Brand Equity in Public Universities in
		OF MALAYSIA	Malaysia
	5.	MOHD NAZRI	<u>I-iECONS2021: 132-092</u>
	٥.	MOHD NOOR	Digitalization of Islamic Banking and
		UNIVERSITI SAINS	Finance: An Overview
		ISLAM MALAYSIA	Thance. An Overview
	6.	M. KURNIA	I-iECONS2021: 133-100
	0.	RAHMAN ABADI	Impact of Behavioral Factors and Ethical
		UNIVERSITAS	Investment on Investors' Financial Decision:
		DARUSSALAM	Case on The Jakarta Islamic Index
		GONTOR	Case on The Jakarta Islamic muex
	7.	ABDULAAH JALIL	I-iECONS2021: 103-077
	٠.	UNIVERSITI SAINS	The Implications of SNC Event within
J		ISLAM MALAYSIA	Malaysian Islamic Banking Industry: An
7		ISLAW WALATSIA	Analysis
4	8.	NORFHADZILAWATI	I-iECONS2021: 107-081
d	0.	RAHIM	_
No.		PHD STUDENT	Sustainable Growth Rate for Malaysian
100			Public-listed Shariah-Compliant
Jan	Contract of the last	UNIVERSITI SAINS	Companies: Does Financing Behaviour
1		ISLAM MALAYSIA	Matter?

PARALLEL SESSION 6
THEME: BUSINESS AND MANAGEMENT
DISCUSSANT: PROF MADYA DR. AINULASHIKIN MARZUKI
MODERATOR: DR. FARAH LAILI MUDA

MOHAMMAD	<u>I-iECONS2021: 016-003</u>
TOUFIQUR	The Effect of Celebrity Endorsement in TV
RAHMAN	Ads on Consumer Buying Decision of Fast-
PHD STUDENT	Moving Consumer Goods: A perspective
UNIVERSITI SAINS	from the Theory of Planned Behavior
ISLAM MALAYSIA	
MOHAMMAD	<u>I-iECONS2021: 016-006</u>
~	The Effect of Reputable Companies TV Ads
	on Consumer Buying Decision of Fast-
	Moving Consumer Goods: A perspective
	from the Theory of Planned Behavior
MOHAMMAD	<u>I-iECONS2021: 035-016</u>
ZAHID HOSSAIN	Are Entrepreneurs in Bangladesh Rightly
BHUIYA	Motivated for Pursuing Pristine Business
	Goals for Social Wellbeing?
	<u>I-iECONS2021: 003-021</u>
	The Role of Grit in Determining Work
	Engagement and Innovative Behaviour
	Outcome for Lifelong Learning in Digital
	Economy
	<u>I-iECONS2021: 046-033</u>
	Green Purchase Intention in a Developing
	Nation: A study on Bangladesh Perspective
	I-iECONS2021: 050-037
	The Impact of Team Related Success Factors
	_
	on Organization Performance of
	Telecommunication Sector in Libya
FARAH LAILI BINTI	<u>I I-iECONS2021: 099-072</u>
	TOUFIQUR RAHMAN PHD STUDENT UNIVERSITI SAINS ISLAM MALAYSIA MOHAMMAD TOUFIQUR RAHMAN PHD STUDENT UNIVERSITI SAINS ISLAM MALAYSIA MOHAMMAD ZAHID HOSSAIN BHUIYA PHD STUDENT UNIVERSITI SAINS ISLAM MALAYSIA SITI HAMIMAH RASIDI PHD STUDENT UNIVERSITI SAINS ISLAM MALAYSIA SITI HAMIMAH RASIDI PHD STUDENT UNIVERSITI SAINS ISLAM MALAYSIA NABILA ISLAM PHD STUDENT UNIVERSITI SAINS ISLAM MALAYSIA NABILA ISLAM PHD STUDENT UNIVERSITI SAINS ISLAM MALAYSIA MONIR ALI SALEM ESSA LIMKOKWING UNIVERSITY

Organizations

Sustainability in the Business Industry: The

Importance of Involvement Culture in

MUDA @ ISMAIL

UNIVERSITI SAINS ISLAM MALAYSIA

THEME: FINANCIAL ECONOMICS AND SOCIAL FINANCE DISCUSSANT: PROF DATO' DR. MOHAMMAD HJ. ALIAS MODERATOR: PUAN SITI NURULHUDA NORDIN  1. NORFAIZAH OTHMAN KOLEJ UNIVERSITI ISLAM ANTARABANGSA SELANGOR  2. ABDU FATTAH ESMAIL MOHAMMAD SHUGAA ALDDIN PHD STUDENT UNIVERSITI SAINS ISLAM MALAYSIA  3. NURSILAH AHMAD UNIVERSITI SAINS ISLAM MALAYSIA  4. MAHDHIR ABDULLAH UNIVERSITI SAINS ISLAM MALAYSIA  5. ZURINA KEFELI  I-iECONS2021: 034-014 Investigating Rationales of Maqasid Syariah and Economic Well-being Indicators: A Systematic Literature Review Analysis  Conceptual Framework for Determinants of Cloud Zero-Based Budgeting Adoption; the Moderating Role of Government Intervention Policies  L-iECONS2021: 053-040 A Decomposition of GDP Growth in Sukuk Issuing Countries Buying and Individual Debt  5. ZURINA KEFELI  I-iECONS2021: 123-089
1. NORFAIZAH OTHMAN KOLEJ UNIVERSITI ISLAM ANTARABANGSA SELANGOR  2. ABDU FATTAH ESMAIL MOHAMMAD SHUGAA ALDDIN PHD STUDENT UNIVERSITI SAINS ISLAM MALAYSIA  3. NURSILAH AHMAD UNIVERSITI SAINS ISLAM MALAYSIA  4. MAHDHIR ABDULLAH UNIVERSITI SAINS ISLAM MALAYSIA  BISLAM MALAYSIA  I-iECONS2021: 052-039 Conceptual Framework for Determinants of Cloud Zero-Based Budgeting Adoption; the Moderating Role of Government Intervention Policies  I-iECONS2021: 053-040 A Decomposition of GDP Growth in Sukuk Issuing Countries  I-iECONS2021: 096-074 A Review of the Link between Compulsive Buying and Individual Debt
1. NORFAIZAH OTHMAN KOLEJ UNIVERSITI ISLAM ANTARABANGSA SELANGOR  2. ABDU FATTAH ESMAIL MOHAMMAD SHUGAA ALDDIN PHD STUDENT UNIVERSITI SAINS ISLAM MALAYSIA  3. NURSILAH AHMAD UNIVERSITI SAINS ISLAM MALAYSIA  4. MAHDHIR ABDULLAH UNIVERSITI SAINS ISLAM MALAYSIA  I-iECONS2021: 034-014 Investigating Rationales of Maqasid Syariah and Economic Well-being Indicators: A Systematic Literature Review Analysis  Systematic Literature Review Analysis  Systematic Literature Review Analysis  I-iECONS2021: 052-039 Conceptual Framework for Determinants of Cloud Zero-Based Budgeting Adoption; the Moderating Role of Government Intervention Policies  I-iECONS2021: 053-040 A Decomposition of GDP Growth in Sukuk Issuing Countries  4. MAHDHIR ABDULLAH UNIVERSITI SAINS ISLAM MALAYSIA
Investigating Rationales of Maqasid Syariah and Economic Well-being Indicators: A Systematic Literature Review Analysis  ANTARABANGSA SELANGOR  2. ABDU FATTAH ESMAIL MOHAMMAD SHUGAA ALDDIN PHD STUDENT UNIVERSITI SAINS ISLAM MALAYSIA  3. NURSILAH AHMAD UNIVERSITI SAINS ISLAM MALAYSIA  4. MAHDHIR ABDULLAH UNIVERSITI SAINS ISLAM MALAYSIA  4. MAHDHIR ABDULLAH UNIVERSITI SAINS ISLAM MALAYSIA  AREVIEW of the Link between Compulsive Buying and Individual Debt
KOLEJ UNIVERSITI ISLAM ANTARABANGSA SELANGOR  2. ABDU FATTAH ESMAIL MOHAMMAD SHUGAA ALDDIN PHD STUDENT UNIVERSITI SAINS ISLAM MALAYSIA  3. NURSILAH AHMAD UNIVERSITI SAINS ISLAM MALAYSIA  4. MAHDHIR ABDULLAH UNIVERSITI SAINS ISLAM MALAYSIA  AREview of the Link between Compulsive Buying and Individual Debt  and Economic Well-being Indicators: A Systematic Literature Review Analysis  Analysis  and Economic Well-being Indicators: A Systematic Literature Review Analysis  About Liecons2021: 052-039 Conceptual Framework for Determinants of Cloud Zero-Based Budgeting Adoption; the Moderating Role of Government Intervention Policies  I-iECONS2021: 053-040 A Decomposition of GDP Growth in Sukuk Issuing Countries  4. MAHDHIR ABDULLAH UNIVERSITI SAINS ISLAM MALAYSIA
ISLAM ANTARABANGSA SELANGOR  2. ABDU FATTAH ESMAIL MOHAMMAD SHUGAA ALDDIN PHD STUDENT UNIVERSITI SAINS ISLAM MALAYSIA  3. NURSILAH AHMAD UNIVERSITI SAINS ISLAM MALAYSIA  4. MAHDHIR ABDULLAH UNIVERSITI SAINS ISLAM MALAYSIA  Systematic Literature Review Analysis  Systematic Literature Review Analysis  Systematic Literature Review Analysis  Systematic Literature Review Analysis  L-iECONS2021: 052-039 Conceptual Framework for Determinants of Cloud Zero-Based Budgeting Adoption; the Moderating Role of Government Intervention Policies  LiECONS2021: 053-040 A Decomposition of GDP Growth in Sukuk Issuing Countries  L-iECONS2021: 096-074 A Review of the Link between Compulsive Buying and Individual Debt
ANTARABANGSA SELANGOR  2. ABDU FATTAH ESMAIL MOHAMMAD SHUGAA ALDDIN PHD STUDENT UNIVERSITI SAINS ISLAM MALAYSIA  3. NURSILAH AHMAD UNIVERSITI SAINS ISLAM MALAYSIA  4. MAHDHIR ABDULLAH UNIVERSITI SAINS ISLAM MALAYSIA  Systemate Bretatate Rever Thanyon  I-iECONS2021: 052-039 Conceptual Framework for Determinants of Cloud Zero-Based Budgeting Adoption; the Moderating Role of Government Intervention Policies  1. History of Cloud Zero-Based Budgeting Adoption; the Moderating Role of Government Intervention Policies  1. History of Cloud Zero-Based Budgeting Adoption; the Moderating Role of Government Intervention Policies  1. History of Cloud Zero-Based Budgeting Adoption; the Moderating Role of Government Intervention Policies  1. History of Cloud Zero-Based Budgeting Adoption; the Moderating Role of Government Intervention Policies  1. History of Cloud Zero-Based Budgeting Adoption; the Moderating Role of Government Intervention Policies  1. History of Cloud Zero-Based Budgeting Adoption; the Moderating Role of Government Intervention Policies  1. History of Cloud Zero-Based Budgeting Adoption; the Moderating Role of Government Intervention Policies  1. History of Cloud Zero-Based Budgeting Adoption; the Moderating Role of Government Intervention Policies  1. History of Cloud Zero-Based Budgeting Adoption; the Moderating Role of Government Intervention Policies  1. History of Cloud Zero-Based Budgeting Adoption; the Moderating Role of Government Intervention Policies  1. History of Cloud Zero-Based Budgeting Adoption; the Moderating Role of Government Intervention Policies  2. ABDULLAH AHMAD ALAYSIA  3. NURSILAH AHMAD ALAYSIA  3. NURSILAH AHMAD ALAYSIA  4. MAHDHIR ABDULLAH ARCHONGO OF CONTROL OF CONTRO
SELANGOR  2. ABDU FATTAH ESMAIL MOHAMMAD SHUGAA ALDDIN PHD STUDENT UNIVERSITI SAINS ISLAM MALAYSIA  3. NURSILAH AHMAD UNIVERSITI SAINS ISLAM MALAYSIA  4. MAHDHIR ABDULLAH UNIVERSITI SAINS ISLAM MALAYSIA  3. ROUGH ARE ABDULLAH UNIVERSITI SAINS ISLAM MALAYSIA  4. MAHDHIR ABDULLAH UNIVERSITI SAINS ISLAM MALAYSIA  Buying and Individual Debt  Buying and Individual Debt
<ul> <li>2. ABDU FATTAH         ESMAIL         MOHAMMAD         SHUGAA ALDDIN         PHD STUDENT         UNIVERSITI SAINS         ISLAM MALAYSIA</li> <li>3. NURSILAH AHMAD         UNIVERSITI SAINS         ISLAM MALAYSIA</li> <li>4. MAHDHIR         ABDULLAH         UNIVERSITI SAINS         ISLAM MALAYSIA</li> <li>4. MAHDHIR         ABDULLAH         UNIVERSITI SAINS         ISLAM MALAYSIA</li> </ul>
ESMAIL MOHAMMAD SHUGAA ALDDIN PHD STUDENT UNIVERSITI SAINS ISLAM MALAYSIA  3. NURSILAH AHMAD UNIVERSITI SAINS ISLAM MALAYSIA  4. MAHDHIR ABDULLAH UNIVERSITI SAINS ISLAM MALAYSIA  ABOULLAH UNIVERSITI SAINS ISLAM MALAYSIA  AREVIEW of the Link between Compulsive Buying and Individual Debt  Conceptual Framework for Determinants of Cloud Zero-Based Budgeting Adoption; the Moderating Role of Government Intervention Policies  L-iECONS2021: 053-040 A Decomposition of GDP Growth in Sukuk Issuing Countries  L-iECONS2021: 096-074 A Review of the Link between Compulsive Buying and Individual Debt
MOHAMMAD SHUGAA ALDDIN PHD STUDENT UNIVERSITI SAINS ISLAM MALAYSIA  3. NURSILAH AHMAD UNIVERSITI SAINS ISLAM MALAYSIA  4. MAHDHIR ABDULLAH UNIVERSITI SAINS ISLAM MALAYSIA  AReview of the Link between Compulsive Buying and Individual Debt
SHUGAA ALDDIN PHD STUDENT UNIVERSITI SAINS ISLAM MALAYSIA  3. NURSILAH AHMAD UNIVERSITI SAINS ISLAM MALAYSIA  4. MAHDHIR ABDULLAH UNIVERSITI SAINS ISLAM MALAYSIA  Buying and Individual Debt  SHUGAA ALDDIN the Moderating Role of Government Intervention Policies  1.iECONS2021: 053-040 A Decomposition of GDP Growth in Sukuk Issuing Countries  4. Review of the Link between Compulsive Buying and Individual Debt
PHD STUDENT UNIVERSITI SAINS ISLAM MALAYSIA  3. NURSILAH AHMAD UNIVERSITI SAINS ISLAM MALAYSIA  4. MAHDHIR ABDULLAH UNIVERSITI SAINS ISLAM MALAYSIA  Buying and Individual Debt  Intervention Policies  Intervention Policies  Intervention Policies  Intervention Policies
UNIVERSITI SAINS ISLAM MALAYSIA  3. NURSILAH AHMAD UNIVERSITI SAINS ISLAM MALAYSIA  4. MAHDHIR ABDULLAH UNIVERSITI SAINS ISLAM MALAYSIA  A Review of the Link between Compulsive Buying and Individual Debt
ISLAM MALAYSIA  3. NURSILAH AHMAD UNIVERSITI SAINS ISLAM MALAYSIA  4. MAHDHIR ABDULLAH ABDULLAH UNIVERSITI SAINS ISLAM MALAYSIA  ISLAM MALAYSIA  I-iECONS2021: 053-040 A Decomposition of GDP Growth in Sukuk Issuing Countries  I-iECONS2021: 096-074 A Review of the Link between Compulsive Buying and Individual Debt
<ul> <li>3. NURSILAH AHMAD UNIVERSITI SAINS ISLAM MALAYSIA</li> <li>4. MAHDHIR ABDULLAH UNIVERSITI SAINS ISLAM MALAYSIA</li> <li>I-iECONS2021: 053-040 A Decomposition of GDP Growth in Sukuk Issuing Countries</li> <li>4. ABDULLAH ABDULLAH AREVIEW of the Link between Compulsive Buying and Individual Debt</li> <li>Buying and Individual Debt</li> </ul>
UNIVERSITI SAINS ISLAM MALAYSIA  4. MAHDHIR ABDULLAH UNIVERSITI SAINS ISLAM MALAYSIA  A Decomposition of GDP Growth in Sukuk Issuing Countries  L-iECONS2021: 096-074 A Review of the Link between Compulsive Buying and Individual Debt  ISLAM MALAYSIA
ISLAM MALAYSIA  Issuing Countries  4. MAHDHIR ABDULLAH UNIVERSITI SAINS ISLAM MALAYSIA  Issuing Countries  L-iECONS2021: 096-074 A Review of the Link between Compulsive Buying and Individual Debt
4. MAHDHIR ABDULLAH UNIVERSITI SAINS ISLAM MALAYSIA  AReview of the Link between Compulsive Buying and Individual Debt
ABDULLAH UNIVERSITI SAINS ISLAM MALAYSIA  A Review of the Link between Compulsive Buying and Individual Debt
UNIVERSITI SAINS Buying and Individual Debt ISLAM MALAYSIA
ISLAM MALAYSIA
<b>5. ZURINA KEFELI</b> I-iECONS2021: 123-089
UNIVERSITI SAINS Job Performance of Academicians in Public
ISLAM MALAYSIA University: Does Health Status Matter?
6. NIZAM ABD <u>I-iECONS2021: 069-078</u>
GHANI Pendanaan Awam Dalam Memastikan
UNIVERSITI Kelestarian Tapak Warisan Pelancongan:
SULTAN ZAINAL Kajian Konseptual
ABIDIN
7. MOHD SHAHID <u>I-iECONS2021: 108-086</u>
MOHD NOH Investment on Crypto Asset: Is it Shariah-
UNIVERSITI Friendly?
MALAYA

PARALLEL SESSION 8			
	THEME: BUSINESS AND MANAGEMENT		
	DISCUSSANT: PROF MADYA DR. MOHAMAD YAZIS ALI BASAH		
	MODERAT	TOR: DR. NUR AINNA RAMLI	
1.	NURSHAMIMITUL	<u>I-iECONS2021: 074-056</u>	
	EZZA RAMLI	Cooperative Social Entrepreneurship: Project	
	UNIVERSITI SAINS	Responding to Pandemic Crisis	
	ISLAM MALAYSIA		
2.	NUR QAMARINA	<u>I-iECONS2021: 077-057</u>	
	SHAROM	Issues and Challenges in Implementing National	
	UNIVERSITI SAINS	COVID-19 Immunization Program for Malaysians	
	ISLAM MALAYSIA	A - S	
3.	GESANG	<u>I-iECONS2021: 079-065</u>	
	CHOLINANING	The Effect of Telework Adjustment on Public	
	VERDANI	Officers During the COVID-19 Pandemic	
	UNIVERSITAS		
	INDONESIA		
4.	NORASIKIN SALIKIN	<u>I-iECONS2021: 098-071</u>	
	UNIVERSITI SAINS	Pivoting to Digitalize Business Act as Responds to	
	ISLAM MALAYSIA	COVID-19 Pandemic	
5.	MOHD ZEFLI GHAUS	<u>I-iECONS2021: 061-046</u>	
	MOHAMED	A Qualitative Study on Leadership Approach on	
	UNIVERSITI	High Team Performance among Takaful Agency	
	KEBANGSAAN	Managers	
	MALAYSIA	1120100020	
6.	ANITA ISMAIL	<u>I-iECONS2021: 054-076</u>	
	UNIVERSITI SAINS	Social Media and Youth Well-Being on Consumer	
	ISLAM MALAYSIA	Behavior Decision-Making	
7.	MOHAMMAD TAHIR	I-iECONS2021: 126-096	
	ZAINUDDIN	Factors to Influence Consumers' Perception and	
	UNIVERSITI SAINS	Attitude Towards BIMB Go Platform	
	ISLAM MALAYSIA	Attitude Towards blivib Go Flatioriii	
8.	WAN NUR FAZNI WAN	<u>I-iECONS2021: 094-066</u>	
8.	WAN NUR FAZNI WAN MOHAMAD NAZARIE	<u>I-iECONS2021: 094-066</u> The impact of website Interactivity in	
8.			
8.	MOHAMAD NAZARIE	The impact of website Interactivity in	
9.	MOHAMAD NAZARIE UNIVERSITI SAINS	The impact of website Interactivity in	
3	MOHAMAD NAZARIE UNIVERSITI SAINS ISLAM MALAYSIA	The impact of website Interactivity in Crowdfunding Platform <u>iECONS2021: 070-052</u>	
3	MOHAMAD NAZARIE UNIVERSITI SAINS ISLAM MALAYSIA SUHAILA ABDUL	The impact of website Interactivity in Crowdfunding Platform	

**DB D** 



https://usim-edu-my.zoom.us/j/94369816821 Meeting ID: 943 6981 6821 Password: 679569

299

#### PARALLEL SESSION 9 THEME: ARABIC PAPERS

DISCUSSANT: PROF MADYA DR. ABDULLAH MOHAMMED AHMED AYEDH

MODERATOR: DR. ALI NASSER AL-TAHITAH

	WIODLINATOR	; DR. ALI NASSEK AL-TAHITAH
1.	SARA KACEM	<u>I-iECONS2021-039-026</u>
	PHD STUDENT	تقييم موجز لأدوات السياسة الاحترازية الكلية ومسار السياسة النقدية
	UNIVERSITI SAINS	-2000) وأثر هما على القروض في الجهاز المصرفي الجزائري
	ISLAM MALAYSIA	2020)
2.	WALAA HUSSAIN	<u>I-iECONS2021-114-084</u>
	ABAZAID	سوق رأس المال السعودي: دراسة استكشافية تقييمية
	STUDENT	The Saudi capital market: an exploratory study
	INTERNATIONAL	
	ISLAMIC	
	UNIVERSITY OF	4
	MALAYSIA	
3.	HAMAD MOHAMED	<u>I-iECONS2021-032-017</u>
	SAEED ALHMOUDI	ملخص الثورة الصناعية الرابعة
	PHD STUDENT	Summary of the Fourth Industrial Revolution
	UNIVERSITI SAINS	
	ISLAM MALAYSIA	
4.	HAMAD MOHAMED	<u>I-iECONS2021-032-018</u>
	SAEED ALHMOUDI	ملخص الرفاه الوظيفي
	PHD STUDENT	Job well-being summary
	UNIVERSITI SAINS	
	ISLAM MALAYSIA	
<b>5.</b>	ABDALLA SALIM	<u>I-iECONS2021-022-081</u>
	ALKETBI	المصارف الإسلامية في الدول العربية بين الواقع والتحديات
	PHD STUDENT	Islamic Banks in Arab Countries between reality
	UNIVERSITI SAINS	and Challenges
	ISLAM MALAYSIA	
6.	ABDALLA SALIM	<u>I-iECONS2021-008-023</u>
	ALKETBI	دور الاقتصاد الإسلامي في فرض التوازن الاجتماعي
1	PHD STUDENT	The role of the Islamic economy in imposing
	UNIVERSITI SAINS	social balance
7	ISLAM MALAYSIA	
7.	MUNA JAWAD	<u>I-iECONS2021-009-020</u>
	SALMAN	مستقبل الوظائف: رؤية استشرافية لمنظومة الوظائف المستقبلية في
7		ضوء المستجدات الأنية والمتوقعة

	PHD STUDENT	
	UNIVERSITI SAINS	
	ISLAM MALAYSIA	
8.	AIYOB MOHAMED	<u>I-iECONS2021-036-019</u>
	UNIVERSITY OF	دور الاقتصاد الرقمي في الحد من آثار جائحة كوفيد 19 على التنمية
	BENGHAZI	المستدامة (دراسة تحليلية لعدد من الدول العربية المختارة)
	ABDULLAH	The Role of Digital economy on mitigation of
	MOHAMED AYEDH	Covid-19 Impact on the Sustainable
	UNIVERSITI SAINS	development: Evidence from Selected Arabic
	ISLAM MALAYSIA	Countries
9.	ABDULMAJID	<u>I-iECONS2021: 057-044</u>
	OBAID HASAN	Shariah and Accounting Principles for
	SALEH	Calculating the Actual Cost of Lending Services
	INTERNATIONAL	among Islamic Banks: Case of Malaysia
	ISLAMIC	
	UNIVERISTY OF	
	MALAYSIA	
10.	RAOUANE AZZIZ	<u>I-iECONS2021-119-093</u>
	PHD STUDENT	تحقيق الموازنة في تنفيذ الوصيّة بين الوصبي والموصى له والوارث:
	UNIVERSITI SAINS	دراسة لبنك إسلام ماليزيا
	ISLAM MALAYSIA	Achieving a balance in the execution of the will
		between the trustee, the testator and the heir: A
2.2		case study of Bank Islam Malaysia Berhad
11.	RAHMANI LEYLA	<u>I-iECONS2021-041-028</u>
	UNIVERSITY CENTER	متطلبات تطبيق مبادئ ادارة الجودة الشاملة في برامج تدريب الموارد البشربة
	OF NOUR BACHIR-EL	
	BAYADH-ALGERIA	The requirements of applying the principles of
		comprehensive quality management in Human
7		Resource Training Programs

**29 3** 

PARALLEL SESSION 10			
THEME: ACCC	OUNTING AND GOVERNANCE		
DISCUSSANT: PR	ROF DATO' DR. HASNAH HARON		
MODERATOR: DR. SUHAILA ABDUL HAMID			
IID IOMAI	L:ECONIC2021, 021 002		

	MODERATOR	DR. SUHAILA ABDUL HAMID
1.	MOHD IQMAL	<u>I-iECONS2021: 021-002</u>
	HISHAM	Challenges and Prospects in Waqf Reporting
		Practices in Malaysia
	UNIVERSITI SAINS ISLAM MALAYSIA	
2.	NUR LAILI AB	I-iECONS2021: 025-029
۷.	GHANI	The Importance of Shariah Compliance
	UKM GRADUATE	Disclosure in Malaysian Islamic Financial
	SCHOOL OF	Institutions: Accountability of the Shariah
		Committee Members
	BUSINESS	I TECONICO001, 000, 071
3.	NORMAN	I-iECONS2021: 089-061 (Pa ) astablishing Trust in Malaysian Charity
	HAMDAN	(Re-)establishing Trust in Malaysian Charity Sector
	UNIVERSITI SAINS	Sector
_	ISLAM MALAYSIA	
4.	AVYLIN ROZIANA	<u>I-iECONS2021: 019-062</u>
	MOHD ARIFFIN UNIVERSITI SAINS	Environmental Management Accounting
	ISLAM MALAYSIA	Among Higher Learning Institutions in Malaysia
5.	MOHD SHUKOR	I-iECONS2021: 093-064
<b>J.</b>	HARUN	The Downward vs Upward Accountability
	UNIVERSITI SAINS	Practices: A study of Malaysian-Palestine
	ISLAM MALAYSIA	NGO
6.	NURAZALIA	<u>I-iECONS2021: 091-068</u>
	ZAKARIA	External Shariah Audit in the Financial
	UNIVERSITI SAINS	Services Industry: Practitioners View on its
	ISLAM MALAYSIA	Merit, Scope and Implementation
4	NIA 77D A TITLE A INTA	Challenges
7.	NAZRATUL AINA MOHAMAD	I-iECONS2021: 106-080 The Maderating Effect of Organishin
	ANWAR	The Moderating Effect of Ownership Structure on Quality of Forward-Looking
	UNIVERSITI SAINS	Information and Firms Stock Return
1	ISLAM MALAYSIA	
8.	MUSTAFA BIN	<u>I-iECONS2021: 135-097</u>
	MOHD HANEFAH	Audit Syariah Sektor Awam (ASSA): Isu dan
TOP	UNIVERSITI SAINS	Cabaran
dinesis di la	ISLAM MALAYSIA	

PARALLEL SESSION 11		
THEME: ISLAMIC SOCIAL FINANCE		
DISCUSSANT: PROF DR. ZURINA SHAFII		
MODERATOR: DR. ANITA ISMAIL		
1.	SHABNAM MOKHTAR	<u>I-iECONS2021: 063-047</u>
	SHAPE KNOWLEDGE	Social Underwriting: How to expand Islamic
_	SERVICES	Social Finance: An empirical analysis
2.	MAS NOORAINI	<u>I-iECONS2021: 024-005</u>
	MOHIDDIN	Bantuan Kebajikan vs Bantuan Zakat: Menurut
	UNIVERSITI ISLAM	Perspektif Asnaf Fakir Miskin di Brunei
	SULTAN SHARIF ALI	Darussalam
3.	ANDI TRIYAWAN	<u>I-iECONS2021: 048-034</u>
	PHD STUDENT	A Systematic Review on Waqf as instrument of
	UNIVERSITI SAINS	Poverty alleviation
	ISLAM MALAYSIA	L :TICON 102024 0 40 02 (
4.	HARTOMI MAULANA	<u>I-iECONS2021: 049-036</u>
	UNIVERSITAS	Analysis of implementation of enterprise risk
	DARUSSALAM GONTOR	management (ERM) in Zakat Institutions: A
5.	NADIA ANNISA	case study of Yayasan Yatim Mandiri Surabaya
3.	PUTRI	I-iECONS2021: 055-042 Optimization Cash Waaf Linked Sukuk
	STATE UNIVERSITY OF	Optimization Cash Waqf Linked Sukuk
	JAKARTA	(CWLS) to Support the Development of Social
		Investment and Productive Waqf
	TALLET BY STATE OF THE STATE OF	1 17 CO 102021 007 0 00
6.	IMAMA ZUCHROH	<u>I-iECONS2021: 087-060</u>
	MALANGKUCECWARA	Islamic Social Finance (ISF) Optimalization for
	SCHOOL OF ECONOMICS	Empowerment of the Ummah: From
	ECONOMICS	Consumptive to Productive
7.	FAUZIAS MAT NOR	I-iECONS2021: 137- 099
	UNIVERSITI SAINS	Conceptualisation Benefidonors Model in Waqf
	ISLAM MALAYSIA	1
8.	AINULASHIKIN	<u>I-iECONS2021:131-090</u>
7	MARZUKI	Performance of Malaysian Islamic and
	UNIVERSITI SAINS	Conventional Mutual Funds during Covid-19
R)	ISLAM MALAYSIA	Pandemic Crisis
9.	NUR SYAMSUDIN	I-iECONS2021: 065-048
To the same of the	BUCHORI	Development of a Model for Collection,
	ASIA e-UNIVERSITY	Distribution, and Utilization of Zakat in Bekasi
		, and the second
		City, Indonesia

#### **COMMITTEE**

#### **Patron**

Y.Bhg. Prof. Dr. Mohamed Ridza Wahiddin

#### **Advisor**

Y.Bhg.Prof. Dr. Muhammad Ridhwan Ab. Aziz

#### Director

Dr. Syahnaz Sulaiman

#### **Deputy Director**

Dr. Hartini Mohammad

#### **Secretary**

Dr. Wan Nur Fazni Wan Mohamad Nazarie Pn. Noor Faidza Doriat

#### **Treasurer**

Dr. Avylin Roziana Mohd Ariffin Pn. Nurazalia Zakaria Pn. Fawziah Abu Kassim

#### **Article and Proceeding**

Dr. Suhaila Abdul Hamid

En. Agoos Munalis Tahir

Pn. Nor Haziah Hashim

Dr. Muhamad Azrin Nazri

Dr. Abdullah Mohammed Ahmed Ayedh

Dr. Nur Ainna Ramli

Dr. Hartini Mohammad

#### Website and Online Platform, Programme Book

Dr. Norman Hamdan En. Agoos Munalis Tahir Dr. Nur Shuhada Kamarudin Prof. Madya Dr. Umi Salwa Ahmad Bustaman

#### Sponsorship and Collaboration

Prof. Dato' Dr. Hj. Mohammad Hj. Alias Dr. Syahnaz Sulaiman Dr. Farah Laili Muda@Ismail

#### **Registration and Certificate**

Pn. Norasikin Salikin Pn. Nur Adilah Othman

#### **Invitation/ Communication and Keynote**

Pn. Siti Nurulhuda Noordin Pn. Intan Fatimah Anwar Prof. Madya Dr. Nursilah Ahmad Dr. Anita Ismail

#### **Advertisement and Promotion**

En. Mahdhir Abdullah Prof. Madya Dr. Fuadah Johari En. Mohammad Noorizzuddin Nooh Dr. Mohd Shukor Harun

#### **Master of Ceremonies**

Dr. Nurul Nazlia Jamil

#### Doa Recitation

Dr. Asharaf Mohd. Ramli



#### **Masterclass**

### 1. Public Policy Analysis for Sustainable Development

Trainer: Prof. Dr. Abdul Ghafar Ismail

Fasilitator: Dr. Nurshamimitul Ezza Ramli

#### 2. Shariah Audit Planning and Program for Shariah-Based Institutions

Trainer: Prof Dr. Zurina Shafii & Dr. Supiah Salleh

Fasilitator: Dr. Supiah Salleh

#### 3. DIY Islamic Financial Planning

Trainer: Prof. Madya. Dr. Fuadah Johari & Dr. Hanim

Misbah

Fasilitator: Dr. Nur Qamarina Sharom

#### 4. Islamic Social Crowdfunding

Trainer: Prof. Madya . Dr. Nurul Aini Muhamed & Dr

Azrul Azlan Iskandar Mirza

Fasilitator: Dr. Wan Nur Fazni Wan Mohamad Nazarie

### 5. Fintech Implications and Technical Aspects in an Expanding Digital Economy

Trainer: Assoc Prof. Dr. Abdullah Mohammed Ahmed

Ayedh & Asst. Prof Dr. Kinan Salim (INCEIF) Fasilitator: Dr. Muhammad Iqmal Hisham bin

Kamaruddin

### 6. Mapping the State of the Art of Literature Through Bibliometric Analysis Using R

Trainer: Assoc. Prof. Dr. Khairul Akmaliah Adham &

Assoc Prof. TS. Dr. Aidi Ahmi (UUM)

Facilitator: Dr. Umi Hamidaton Soffian Lee

#### **IFWMI'S HIGHLIGHT**





USIM's Islamic Finance and Wealth Management Institute (IFWMI) was founded on June 7, 2007. The goals are to conduct a various research activities and innovation that will be applied through knowledge transfer and engagement for academia, community (civil society), industry, government, and the environment. IFWMI caters to a variety of research field within the framework of Islamic Finance and Wealth Management.

Researchers and activities IFWMI among others include Islamic finance, Shariah accounting and audit, Islamic wealth management, Islamic social finance, Islamic economics studies and policy and Islamic business and management. These six niche areas have gotten a lot of attention from academics, industries, and communities, especially since USIM CPSA Research Team of the Faculty of Economics and Muamalat was awarded the IBFIM's Outstanding Collaboration Award in 2020. While in February 2020, Muamalat Interactive Game begged for another Gold Award and Special Award in Social Innovation during Malaysian Technology Expo 2020.

6

The Ministry of Higher Education (MOHE) awarded IFWMI, The Excellence Research Consortium (KKP) Grant in 2021 for the research on Synergizing Waqf Ecosystem in Malaysia Islamic Social Finance: Measuring the Impact of 'Benefidonors' Utilising The Digital Platform in Enhancing Sustainable Community Development.

IFWMI was also awarded YTI Professorial Chair Programme (YTIPCP) fund 2020 for research on Maqasid al-Shariah and Siyasah Shar'iyyah in Responsible Investment and Practices towards Environmental, Social and Governance Concern: Evidence of Permodalan National Berhad Investment.

#### **CALL FOR PAPERS**





VOL 18 NO 1 JUNE 2021 VOL 18 NO 2 DECEMBER 2021

> WEBSITE: http://jmifr.usim.edu.my EMAIL: jmifr@usim.edu.my

The Journal of Muamalat and Islamic Finance Research (JMIFR) is a fully refereed journal published biannually in June and December by USIM Press (Penerbit USIM) and managed by the Faculty of Economics and Muamalat Universiti Sains Islam Malaysia (USIM). Its main objective is to provide a channel for the publication of articles, research notes, case studies and book reviews in Muamalat, Islamic Economics, Finance, Banking and its related fields. All article will follow a double-blind review by independent consulting editors. Articles are published in English, Malay and Arabic. JMIFR is indexed and abstracted in Asean Citation Index, MyJurnal, Index Islamicus, **OCLC** WorldCat, Dimensions. Crossref. ResearchBib, Asian Digital Library, Scientific Indexing Services and Google Scholar.

#### ACKNOWLEDGEMENTS -CONFERENCE SPONSORS AND COLLABORATORS

The 9<sup>th</sup> International Islamic Economic System Conference 2021 (I-*i*ECONS 2021) committee would like to thank the collaborators and sponsors for their support and contribution towards the success of the conference.

#### Main Sponsors

























