

DZULJASTRI BIN ABDUL RAZAK



- KULLIYAH OF ECONOMICS AND MANAGEMENT SCIENCES
- IIUM Gombak Campus
- Email address: dzuljastri@iium.edu.my

ACADEMIC QUALIFICATION

- Ph.D in Islamic Banking & Finance
- Diploma in Islamic Studies
- Master of Business Admin
- Bachelor of Business Administration
- Diploma in Business Studies

TEACHING RESPONSIBILITIES

BANK MANAGEMENT	2003/2004 2004/2005 2005/2006 2006/2007 2007/2008 2008/2009 2009/2010 2010/2011 2011/2012 2012/2013 2013/2014 2018/2019 2019/2020 2020/2021
BANK MARKETING	2004/2005 2010/2011 2011/2012
BANK OPERATIONS AND MANAGEMENT	2019/2020 2020/2021
CONTEMPORARY ISSUES IN ISLAMIC FINANCE	2011/2012
CREDIT MANAGEMENT	2012/2013
FOUNDATION OF ISLAMIC FINANCE	2011/2012
ISLAMIC BANKING PRODUCTS AND SERVICES	2007/2008 2008/2009 2010/2011 2011/2012 2013/2014 2014/2015 2015/2016
ISLAMIC BANKING SYSTEM & OPERATIONS	2007/2008
ISLAMIC FINANCIAL PLANNING	2006/2007 2008/2009 2009/2010 2010/2011 2011/2012 2012/2013 2013/2014 2014/2015 2015/2016 2016/2017 2017/2018
ISLAMIC FINANCIAL SYSTEM AND ENVIRONMENT	2011/2012 2015/2016 2016/2017
ISLAMIC FINANCING MANAGEMENT	2013/2014
ISLAMIC WEALTH MANAGEMENT	2011/2012 2012/2013 2013/2014 2014/2015
MARKETING OF FINANCIAL SERVICES	2012/2013 2013/2014 2014/2015 2015/2016 2016/2017 2017/2018 2018/2019 2019/2020 2020/2021
MARKETING PRINCIPLES	2003/2004 2004/2005 2005/2006 2006/2007 2007/2008 2009/2010 2010/2011

SEMINAR IN ISLAMIC FINANCE & TAKAFUL	2005/2006
SUSTAINABLE DEVELOPMENT: ISSUES, POLICIES AND PRACTICES	2020/2021

RESEARCH PROJECTS

In Progress

2019 - Present	Towards a conceptual model of whistle-blowing intentions among employees in Halal certified food companies
2019 - Present	Factors Contributing to Financial Literacy among MSMEs in Klang Valley
2018 - Present	Examining The Behavioral Intention to Adopt The Affordable Islamic Public- Private Housing Cooperative Model (IPHCM)
2017 - Present	Empirical Evidence of SMEs Using Islamic Financing - A Comparative Study for Malaysia and Indonesia
2015 - Present	Formulating a Sustainable Model of Islamic Microfinance to Enhance Financial Inclusiveness towards an Equitable Society: an Appreciative Inquiry and Intelligence Approach
2014 - Present	EPP7: Islamic Finance Education Cluster

Completed

2018 - 2020	Examining The Behavioral Intention to Adopt The Affordable Islamic Public- Private Housing Cooperative Model (IPHCM)
2017 - 2020	Empirical Evidence of SMEs Using Islamic Financing - A Comparative Study for Malaysia and Indonesia
2015 - 2018	Developing a Sustainable Model of a Waqf-Based Takaful for Flood Victims in Malaysia
2015 - 2018	Performance Evaluation Index for Islamic Banks Based on Maqasid Al-Shariah
2015 - 2018	Formulating a Sustainable Model of Islamic Microfinance to Enhance Financial Inclusiveness towards an Equitable Society: an Appreciative Inquiry and Intelligence Approach
2014 - 2018	EPP7: Islamic Finance Education Cluster
2013 - 2017	Islamic Tourism in Malaysia: The Involvement of Travel and Tour Business as a Stakeholder in Strategizing Travel Packages
2013 - 2017	Islamic Finance and the Malaysian Economy: Developing a Model for Its Effective Growth and Meaningful Contribution to the Real Economy
2013 - 2016	Formulating New Model to Mitigate Access to Financing Problem Among SMEs in Malaysia

- 2013 - 2017** Developing an Islamic Financing Model for Abandoned Housing Projects
- 2012 - 2015** Firms Rational Financing Behaviour: Malaysia Evidence
- 2012 - 2016** A Conceptual Analysis on the Application of REITs in Developing Waqaf Land in Malaysia
- 2012 - 2013** Towards an Application of Musharakah Mutanaqisah Principle in Islamic Microfinance
- 2011 - 2012** Factors Influencing Personal Financial Planning And Investment Decision: Malaysian Scenario
- 2011 - 2013** Impact of Financial Crisis on Customer : An Islamic Perspective
- 2011 - 2014** Enhancing Service Quality of the Islamic Banking System in Malaysia: An Application of Quality Function Deployment (QFD) and Analytic Hierarchy Process (AHP)
- 2010 - 2013** Exploring The Need to Shift From Debt-Based to Equity-Based Financing in Islamic Banks: The Case of Malaysia and Bahrain
- 2007 - 2011** A Comparative Study of Islamic Home Financing : Applications of The bai-Bithaman Ajil(BBA)and Musharakah Mutaqanish models in Malaysia

PUBLICATIONS

Article

- 2020** [Halal certification mark, brand quality, and awareness: do they influence buying decisions of Nigerian consumers?.](#) Journal of Islamic Marketing , 11 (6) pp.1657-1670
- 2020** [Receptiveness of Islamic home financing among Malaysians : a revisit.](#) International Journal of Business and Society , 21 (2) pp.784-802
- 2020** [The effect of the demographic factors of micro-entrepreneur on financial literacy: case of Amanah Ikhtiar Malaysia \(AIM\).](#) International Journal of Business, Economics and Law, , 21 (3) pp.47-56
- 2020** [Service quality in Malaysian Islamic Banks: Empirical Study.](#) Turkish Journal of Islamic Economics , 7 (1) pp.13-42
- 2020** [Constructing a maqasid \(objective\) based performance measurement index for Islamic banks.](#) International Journal of the Analytic Hierarchy Process , 12 (2) pp.328-354
- 2019** [Factors that determine donors intention to endow cash waqf for microenterprises in Malaysia.](#) Adam Akademi Sosial Bilimler Dergisi , 9 (2) pp.449-470
- 2019** [Dynamism and mechanism of digital currency \(cryptocurrency\) towards Islamic finance.](#) European Journal of Islamic Finance , 14 pp.1-8
- 2019** [Factors influencing intention to use Islamic credit cards in Selangor.](#) International Journal of Islamic Business , 4 (1) pp.1-15

- 2019** [Issues and challenges in contemporary affordable public housing schemes in Malaysia: Developing an alternative model.](#) International Journal of Housing Markets and Analysis , 12 (6) pp.1004-1027
- 2019** [CSR disclosure and financial access: a case study of Pakistan.](#) International Journal of Economics, Management and Accounting , 27 (1) pp.167-186
- 2019** [Halal tourism: definition, justification, and scopes towards sustainable development.](#) International Journal of Business, Economics and Law , 18 (3) pp.23-31
- 2019** [Perception of stakeholders on abandoned housing projects in Malaysia.](#) International Journal of Islamic Economics and Finance , 2 (1) pp.131-148
- 2018** [Promoting a sharing economy in the Islamic finance industry: a study of selected OIC countries.](#) International Journal of Islamic Economics and Finance , 1 (1) pp.59-76
- 2018** [Factors influencing behaviour to participate in Islamic microfinance.](#) International Journal of Islamic and Middle Eastern Finance and Management , 11 (1) pp.109-130
- 2018** [Small Medium Enterprises \(SMES\) in Turkey and Malaysia a comparative discussion on issues and challenges.](#) International Journal of Business Economics and Law , 15 (3) pp.1-10
- 2018** [Islamic home financing practices in selected OIC countries: an assessment in the light of Maqasid al-Shariah.](#) Journal of Islamic Management Studies , 1 (2) pp.1-11
- 2018** [Small medium enterprises \(smes\) in Turkey and Malaysia a comparative discussion on issues and challenges.](#) International Journal of Business, Economics and Law , 15 (3) pp.1-10
- 2018** [Factors influencing behaviour to participate in Islamic microfinance.](#) International Journal of Islamic and Middle Eastern Finance and Management , 11 (1) pp.109-130
- 2018** [Factors that determine customers acceptance of Ar Rahn financing in Selangor.](#) International Journal of Asian Social Science , x (xx-xx) pp.1-10
- 2017** [Measuring barriers to access financial services in East Java, Indonesia: A confirmatory factor analysis \(CFA\).](#) International Journal of Business, Economics and Law , 12 (3 -Economics) pp.21-31
- 2017** [Consumer attitude and preference in the Islamic mortgage sector: a study of Malaysian consumers.](#) Management Research Review , 40 (1) pp.95-115
- 2017** [Developing outbound strategic Islamic tour packages of Malaysia: roles of gender and race.](#) Advanced Science Letters , 23 (9) pp.8535-8540
- 2016** [Malaysian consumers' willingness to choose Islamic mortgage products: An extension of the theory of interpersonal behaviour.](#) International Journal of Bank Marketing , 34 (6) pp.868-884
- 2016** [Justice and nature of contract as determinants of abandoned housing projects.](#) Labuan Bulletin of International Business & Finance , 14 pp.52-67

- 2016** [A survey analysis on abandoned housing projects in Malaysia. The house buyers' perspectives.](#) Journal of Global Business and Social Entrepreneurship (GBSE) , 1 (1) pp.104-109
- 2016** [A study on sources of Waqf funds for higher education in selected countries.](#) ADAM Akademi , 6 (1) pp.113-128
- 2016** [Home buyers' perception on abandoned housing projects in Malaysia.](#) International Journal of Business, Economics and Law , 9 (1) pp.24-32
- 2016** [A survey analysis on abandoned housing projects in Malaysia: the house buyers' perspectives.](#) Journal of Global Business and Social Entrepreneurship (GBSE) , 1 (1) pp.104-109
- 2016** [Determinants of abandoned housing projects in Malaysia.](#) International Journal of Islamic Business Ethics , 1 (1) pp.1-12
- 2016** [Application of cash waqf in the empowerment of widows in Malaysia.](#) Journal of Advanced Management Science , 4 (3) pp.255-259
- 2016** [Viability of musharakah as an alternative financing mode for small and medium enterprises: The Case of Klang Valley and Selangor, Malaysia.](#) COMSATS Journal of Islamic Finance , 1 pp.19-28
- 2015** [Exploring application of equity-based financing through musharakah mutanaqisah in Islamic Banks in Malaysia: perspective from the industry players.](#) International Journal of Economics, Management and Accounting , 23 (2) pp.241-261
- 2015** [An analytical framework to examine shari'ah-compliant mortgage financing by financial cooperatives in Malaysia.](#) Journal of Islamic Finance , 4 (2) pp.018-030
- 2015** [Abandoned housing projects in Malaysia and the prospect of DP: an overview.](#) Procedia Economics and Finance , 31 pp.813-822
- 2015** [Identifying the gaps between customer expectations and perceptions on service quality dimensions of Islamic banks in Malaysia .](#) International Journal of Quality and Service Sciences , 7 (4) pp.424-441
- 2015** [Relative efficiency of plantation companies in Malaysia: a financial ratio-based data envelopment analysis approach.](#) South East Asia Journal of Contemporary Business, Economics and Law , 6 (1) pp.25-33
- 2014** [Stock market screening: An analogical study on conventional and shariah-compliant stock markets.](#) Asian Social Science , 10 (22) pp.270-279
- 2014** [Willingness to be a partner in musharakah mutanaqisah home financing: empirical investigation of psychological factors = Kesediaan menjadi rakan dalam pembiayaan rumah musharakah mutanaqisah: kajian empirikal faktor-faktor psikologi.](#) Jurnal Pengurusan , 40 pp.69-81
- 2014** [Consumer acceptance of Islamic home financing.](#) International Journal of Housing Markets and Analysis , 7 (3) pp.307-332
- 2014** [The perception of micro-entrepreneurs and petty traders on conventional and Islamic microfinance: a case study of Pakistan.](#) Journal of Islamic Finance , 3 (1) pp.38-48

- 2013 [Exploring factors influencing financial planning after retirement: structural equation modeling approach.](#) American Journal of Applied Sciences , 10 (3) pp.270-279
- 2013 [Application of Musharakah Mutanaqisah Home Financing as an alternative to traditional debt financing: lessons learned from the U.S. 2007 subprime crisis.](#) Journal of Islamic Economics, Banking and Finance , 9 (3) pp.1-16
- 2013 [Issues and challenges facing Islamic financial institutions in Malaysia.](#) Pertanika Journal of Social Science & Humanities , 21 (3) pp.965-977
- 2013 [Towards an application of musharakah mutanaqisah principle in Islamic microfinance.](#) International Journal of Business and Society , 14 (2) pp.212-223
- 2013 [Theory of Islamic consumer behaviour : an empirical study of consumer behaviour of Islamic mortgage in Malaysia.](#) Journal of Islamic Marketing , 5 (2) pp.273-301
- 2013 [An integrative approach for understanding Islamic home financing adoption in Malaysia.](#) International Journal of Bank Marketing , 31 (7) pp.544-573
- 2012 [Customers' attitude towards diminishing partnership home financing in Islamic banking.](#) American Journal of Applied Sciences , 9 (4) pp.593-599
- 2011 [Diminishing partnership: bankers strategic response to Shariah compliant home financing .](#) IIUM Journal of Economics and Management , Suppl. (19) pp.177-196
- 2011 [Consumers' perception on Islamic home financing: empirical evidences on Bai Bithaman Ajil\(BBA\) and diminishing partnership \(DP\) modes of financing in Malaysia.](#) Journal of Islamic Marketing , 2 (2) pp.165-176
- 2009 [Home financing through the Musharakah Mutanaqisah contracts: Some practical issues.](#) Journal of King Abdulaziz University Islamic Economics , 22 (1) pp.3-27
- 2009 [Alternative mode to Islamic home financing.](#) The Malaysian Reserve pp.32-32
- 2009 [Review of current practices of Islamic microcredit and microfinancing in selected Muslim countries.](#) The Global Journal of Finance and Economics , 6 (1) pp.73-92
- 2008 [Factors influencing intention to use diminishing partnership home financing.](#) International Journal of Islamic and Middle Eastern Finance and Management , 1 (3) pp.235-248
- 2005 [Islamic home financing through Musharakah Mutanaqisah and al-Bay' Bithaman Ajil contracts: a comparative analysis .](#) Review of Islamic Economics , 9 (2) pp.5-30

Conference or Workshop Item

- 2020 [Customers' perception on Islamic crowdfunding as a possible financial solution for the andemic Covid 19 crises in Malaysia.](#) In: **Islamic Social Finance: Pandemic Crisis and Possible Solutions (ISFPCPS 2020)**
- 2020 [Factors that determines investment based Fintech crowd funding in Malaysia.](#) In: **The 12th International Conference on Islamic Economics and Finance**
- 2020 [Factors contributing to financial literacy among MSMEs in Klang Valley.](#) In: **World Marketing Conference 2020 (WMC 2020)**

- 2020 [Factors that determine financial performance of SMES in Malaysia.](#) In: **2nd International Conference of World Academy of Islamic Management**
- 2019 [Islamic banking adoption in Ghana.](#) In: **The 19th Kuala Lumpur International Business, Economics and Law Conference 2019 (KLibel 2019)**
- 2019 [Zakat, infaq, sadaqa, waqf, and qardhul Hassan in alleviating poverty for micro enterprises: a case of Baitul Maal wat tamwil in Indonesia.](#) In: **2nd International Waqf Institution Symposium**
- 2019 [Issues and challenges in achievement of sustainable development goals for microfinance.](#) In: **4th Global Forum on Islamic Economics, Finance and Banking (IEFB) 2019**
- 2018 [Factors influencing intention to use Islamic credit cards in Malaysia.](#) In: **2nd UUM Islamic Business Management Conference**
- 2018 [Factors that determine donors intention to endow cash waqf for microenterprises in Malaysia.](#) In: **1st International Waqf Institution Symposium 2018**
- 2018 [Factors that determine customers acceptance of Ar Rahn financing in Selangor.](#) In: **The 1st International Conference Of World Academy Of Islamic Management 2018**
- 2018 [Promoting a sharing economy in the Islamic finance industry: A study of selected OIC countries.](#) In: **6th Global Forum On Islamic Finance (GFIF 2018)**
- 2018 [Relationship between service quality and customer satisfaction : an empirical study of Islamic Banks in Malaysia.](#) In: **6th ASEAN Universities International Conference in Islamic Finance**
- 2018 [Small Medium Enterprises \(SMES\) in turkey and Malaysia a comparative discussion on issues and challenges.](#) In: **15th Kuala Lumpur International Business Economics and Law Conference 2018 (KLIBEL 15)**
- 2017 [Determinant of criminal activities by some Nigerians residing in Malaysia: A socio-economic perspective.](#) In: **4th International Conference on Law & Society (ICLAS IV) 2015**
- 2017 [Factors that determine parents' awareness on the use of cash waqf for educational assistance in Malaysia.](#) In: **4th International Islamic Economics and Finance Congress 2017 (IEFC)**
- 2017 [Involvement of Islamic attributes in Shariah-compliant hospitality: a study on Muslim students in Malaysia.](#) In: **ASIA International Multidisciplinary Conference (AIMC 2017)**
- 2017 [Roles of gender, race and years of operations in developing outbound strategic Islamic tour packages of Malaysia.](#) In: **5th Global Conference on Business and Social Sciences on Contemporary Issues in Management and Social Sciences Research-CIMSSR-2017**
- 2017 [Measuring barriers to access financial services in east java, Indonesia: a Confirmatory Factor Analysis \(CFA\).](#) In: **Kuala Lumpur International Business, Economics and Law Conference (KLIBEL 9)**

- 2017 [The interaction effect of trust towards profit and loss sharing element in Musharakah financing for SMES.](#) In: **5th Global Forum on Islamic Finance (GFIF)**
- 2016 [A study on sources of Waqf funds for higher education in selected countries.](#) In: **International Joint Conference on Islamic Economics and Finance (IJCIEF)**
- 2016 [Islamic wealth management in Malaysia: an assessment in the light of Maqasid Al Shariah.](#) In: **The 1st Asian Researcher Symposium 2016 : ASIAN Role in Sustainable World Development**
- 2016 [Home buyers' perception on abandoned housing projects in Malaysia.](#) In: **Kuala Lumpur International Business, Economics and Law Conference (KLIBEL 9)**
- 2016 [Affordable Islamic home financing in Malaysia: a potential synergistic venture between financial cooperatives and cash-waqf institutions.](#) In: **11th International Conference on Islamic Economics and Finance (ICIEF 2016)**
- 2016 [Perception of stakeholders on abandoned housing projects: case for Malaysia.](#) In: **National Seminar On Abandoned Housing Projects: Causes Solutions**
- 2016 [Viability of musharakah as an alternative financing mode for small and medium enterprises: The cases of Klang Valley and Selangor, Malaysia.](#) In: **4th Global Forum on Islamic Finance : Value Creation and Impact**
- 2015 [Abandoned housing projects in Malaysia and the prospect of diminishing partnership: an overview.](#) In: **The IVth International Accounting and Business Conference (IABC) 2015**
- 2015 [Relative efficiency of plantation companies in Malaysia: a financial ratio-based data envelopment analysis approach.](#) In: **Kuala Lumpur International Business, Economics and Law Conference**
- 2015 [Justice and nature of contract as determinant of abandoned housing project.](#) In: **International Conference on Contemporary Issues in Accounting and Finance 2015 (CoCIAF 2015)**
- 2015 [Determinants of the factors that cause abandoned housing projects: a study of human buyers of Islamic home financing in Malaysia.](#) In: **ASEAN International Conference on Islamic Finance (AICIF 2015)**
- 2015 [Determinants of the factors that cause abandoned housing projects: a study of human buyers of Islamic home financing in Malaysia.](#) In: **ASEAN International Conference on Islamic Finance (AICIF 2015)**
- 2015 [Determinant of criminal activities by some Nigerians residing in Malaysia: a socio-economic perspective.](#) In: **4th International Conference on Law & Society (ICLAS IV) 2015**
- 2015 [A survey analysis on abandoned housing projects in Malaysia. The house buyers' perspectives.](#) In: **International Conference on Global Business & Social Entrepreneurship (ICoGBSE2015)**
- 2015 [Evaluation on usage of Islamic financing contracts in Malaysia: A comparative study of Bank Islam and Bank Muamalat .](#) In: **IIUM International Accounting Conference (INTAC) VI**

- 2014 [Who is eligible to obtain micro financing from Islamic banks? a case study of Pakistan?](#). In: **2nd Asean International Conference on Islamic Finance**
- 2014 [Factors influencing the customers' selection towards diminishing partnership home financing: an empirical study](#) . In: **Islamic Business Management Conference (IBMC 2014)**
- 2014 [Small business financial growth: from theoretical perspective](#). In: **5th Asia-Pacific Business Research Conference**
- 2014 [Impact of financial crisis on the Islamic banks' customers: a case of Malaysia](#). In: **5th Global Islamic Marketing Conference**
- 2014 [An analytical framework to examine shari'ah-compliant mortgage financing by cooperative financial institutions in Malaysia](#). In: **2nd Asean International Conference on Islamic Finance**
- 2014 [Exploring the role of religious motivation towards tourist satisfaction: a proposed Islamic tourism model from a Malaysian perspective](#). In: **The 2nd International Conference on Management and Technology in Knowledge, Service, Tourism & Hospitality 2014 (SERVE 2014)**
- 2013 [Needs and Wants Theory: A comparison between Maslow's Hierarchy of Needs and Maqasid al Shariah](#). In: **The 10th Asian Academy of Management**
- 2013 [Maqasid al-shariah and Islamic religious satisfaction: an empirical study of consumer behaviour of Islamic mortgage in Malaysia](#). In: **The 2nd International Conference on Islamic Economics & Economies of OIC Countries**
- 2013 [Customers' attitude upon diminishing partnership home financing in Islamic banking](#). In: **IIUM Research, Invention and Innovation Exhibition (IRIIE) 2013**
- 2013 [Islamic microfinance practices and challenges in Malaysia and Palestine](#). In: **15th Malaysian Finance Association (MFA) Conference 2013**
- 2013 [The perceptions of bankers and regulators on Islamic microfinance: A case study of Pakistan](#). In: **2nd International Conference on Islamic Economics and Economies of the OIC Countries**
- 2013 [Exploring the need to shift from debt-based to equity-based financing in Islamic banks: the case of Malaysia](#) . In: **International Conference on Islamic Finance Muamalat and Financial Criminology (IFMFC)**
- 2012 [The impact of macroeconomic variables on the Indonesian stock market volatility: conventional vis-a-vis Islamic stock market](#) . In: **International Conference On Islamic Capital Markets**
- 2012 [Application of musharakah mutanaqisah home financing as an alternative to traditional debt financing : lessons learned from the U.S. 2007 sub-prime crisis](#). In: **14th Malaysian Finance Association Conference 2012, 'Emerging Markets and Financial Resilience : Decoupling Growth from Turbulence**
- 2012 [Islamic microfinance as an alternative to conventional financing practices : The need to address the poverty in Pakistan](#) . In: **International Conference On Islamic Economics and Business (ICIEB 2012)**

- 2012 [Sukuk, bond market development and target capital structure : selected Southeast Asian Countries.](#) In: **International Islamic Accounting and Finance Conference**
- 2012 [The perception of micro-entrepreneurs and petty traders towards conventional and Islamic microfinance : a case study of Pakistan .](#) In: **Islamic Finance in a Challenging Economy : Moving Forward**
- 2011 [Global financial crises: an exploratory conceptual survey of selected literatures from an Islamic perspective.](#) In: **IIUM International Accounting Conference V (INTAC V)**
- 2011 [Towards an application of Musharakah Mutanaqisah principle in Islamic microfinance .](#) In: **International Islamic Finance & Business Symposium and Halal Carnival 2011**
- 2010 [Customers' attitude and purchase intention toward diminishing partnership home financing in Malaysia: a structural equation modeling approach .](#) In: **1st International Conference On Islamic Marketing and Branding. Exploring Issues and Challenges**
- 2010 [Diminishing partnership: bankers strategic response to Shariah compliance home financing .](#) In: **International Conference on Marketing (ic-MAR 2010)**
- 2009 [Consumers' perception on Islamic home financing: empirical evidences on Bai Bithaman Ajil \(BBA\) and diminishing partnership \(DP\) in Malaysia.](#) In: **The 8th Asian Academy of Management International Conference**
- 2009 [Diminishing partnership home financing concept as an alternative to Bai Bithaman Ajil \(BBA\): empirical evidences from the perceptions of Shariah scholars and bankers .](#) In: **The 3rd ISDEV International Islamic Development Management Conference(IDMAC 2009)**
- 2008 [Consumers' acceptance on Islamic home financing: empirical evidence on Bai Bithaman Ajil \(BBA\) in Malaysia.](#) In: **IIUM International Accounting Conference IV (INTAC IV)**
- 2008 [The Performance Measures of Islamic Banking Based on the Maqasid Framework .](#) In: **IIUM International Accounting Conference IV (INTAC IV)**
- 2007 [Home Financing through the Musharakah Mutanaqisah Contracts: Some Practical Issues .](#) In: **5th International Islamic Banking Conference Islamic Finance**
- 2006 [Musharakah Mutanaqisah and Al-Bay' Bithaman Ajil Contracts as means for homeownership: a conceptual comparison .](#) In: **Young Scholars Conference**
- 2005 [Islamic Home Financing through Musharakah Mutanaqisah and al-Bay' Bithaman Ajil Contracts: A Comparative Analysis .](#) In: **3rd International Islamic Banking and Finance Conference**

Book

- 2020 [Cross border SMEs: Malaysia & Indonesia.](#) UMY Press . ISBN 9786239168285

Book Section

- 2020 [Identifying accessibility of financing for MSMEs in East Java Indonesia.](#) In: **Cross border SMEs: Malaysia & Indonesia** UMY Press . ISBN 9786239168285 , pp.91-106

- 2020 [Capacity building for SMEs: realizing the training gap amongst SMEs in Malaysia.](#) **In: Cross border SMEs: Malaysia & Indonesia** UMY Press . ISBN 9786239168285 , pp.107-131
- 2013 [The perceptions of Islamic bankers, regulators and shari'ah scholars on Islamic microfinance; a case study of Pakistan.](#) **In: Islamic transaction and finance: principles and developments** The Malaysian Current Law Sdn. Bhd. (MCLJ) & International Institute of Advanced Islamic Studies (IAIS) . ISBN 9789670379326 , pp.397-412
- 2011 [Global financial crises: an exploratory conceptual survey of selected literatures from an Islamic perspective.](#) **In: Islam, accounting and finance: challenges and opportunities in the new decade** IIUM Press . ISBN 9789670225463 , pp.60-70
- 2009 [The Musharakah Mutanaqisah contract: some practical issues.](#) **In: Real money: Money and Payment systems from an Islamic perspective** IIUM Press . ISBN 9789673855766 , pp.319-343
- 2009 [Home financing through Musharakah Mutanaqisah contract: some practical issues.](#) **In: IiBF Series in Islamic Banking and Finance: 1** IIUM Institute of Islamic Banking and Finance . ISBN 9789834456801 , pp.91-124
- 2009 [Home financing through Musharakah Mutanaqisah contract: some practical issues.](#) **In: IiBF Series in Islamic Banking and Finance: 1** IIUM Institute of Islamic Banking and Finance . ISBN 9789834456801 , pp.91-124
- 2009 [Review of current practices and development of Islamic micro credit and micro financing.](#) **In: Proceedings of the Seminar on Research Findings 2008** IIUM Press . ISBN 9789833855780 , pp.247-264
- 2009 [Islamic home financing through Musharakah Mutanaqisah and al-Bay' bi-Thaman Ajil contracts: a comparative analysis.](#) **In: Real money: Money and Payment systems from an Islamic perspective** IIUM Press . ISBN 9789673855766 , pp.285-318