

PERSIDANGAN KEBANGSAAN EKONOMI MALAYSIA (PERKEM) KE-17, 2025

Sesi Selari 1/*Concurrent Session I*

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**Sesi 1A: Isu dan Cabaran Baharu dalam Pertumbuhan dan Pembangunan Ekonomi**  
**(Session 1A: New Issues and Challenges on Economic Growth and Development)**

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Tempat/ <i>Venue</i> <b>Casuarina 1</b>	Masa/ <i>Time</i> : <b>11 a.m. -1.00 p.m</b>	Pengerusi Sesi/ <i>Chair Session</i> : <b>Prof. Dr. Muzafar Shah Habibullah</b>
<b>Pembentang/<i>Presenter</i>:</b>		<b>Tajuk/<i>Title</i></b>
1. Husniah Abdul Rahman, <b>Zaimah Ramli</b>	Faktor Penentu Kerentanan Kewangan dalam Kalangan Pekerja Gig di Selangor	
2. <b>Nor Hafizah Hasan,</b> Suzaihan Sulaiman, Nurul Aisyah Mohd Jaafar, Noorhaslinda Zainal Abidin, Nor Razuana Amram	The Profitability and Performance of Boycotted Companies	
3. <b>Jasman Tuyon,</b> Chia-Hsing Huang, Hylmee Matahir, Yasushi Suzuki, Mohd Fahmi Ghazali, Ahmad Monir Abdullah	Household Financial Wealth in Developing Countries: Behavioral and Sustainability Insights	
4. <b>Muzafar Shah Habibullah,</b> Mohd Yusof Saari, Muhammad Daaniyall Abd Rahman, Muhamad Zharif Luqman Hashim, Siti Nor Nadhirah Zainuddin, Intanur Suria Wahabi	Do Suicide Rates Increase During Extreme Temperatures and Reduce Labour Productivity in Malaysia? Why Do We Care?	
5. <b>Azima Abdul Manaf,</b> Nurul Amira Abdul Wahab, Zaimah Ramli, Ahmad Dahlan, Abdul Jalil Omar, Suraiya Ishak	Pengurusan Wakaf dan Tanah Terbiar: Menggunapakai Teknik Fuzzy Delphi	

PERSIDANGAN KEBANGSAAN EKONOMI MALAYSIA (PERKEM) KE-17, 2025

Sesi Selari 1/*Concurrent Session I*

**Sesi 1B: Pertumbuhan Industri Strategik dan Berimpak Tinggi**

**(Session 1B: *Growth of Strategic and High Impact Industries*)**

<i>Tempat/Venue</i> <b>Casuarina 2</b>	<i>Masa/Time:</i> <b>11 a.m. -1.00 p.m</b>	<i>Pengerusi Sesi/ Chair Session:</i> <b>Dr. Noor Haslina Mohamad Akhir</b>
<i>Pembentang/Presenter:</i>	<i>Tajuk/Title</i>	
1. <b>Jim Jipun,</b> Jupilin Gilau	Impak Awal Program Keusahawanan Pusat Kraftangan Sabah (YS-RICH) Terhadap Pendapatan dan Kejayaan Usahawan Kraf di Sabah	
2. <b>Faizah Shahudin,</b> Ho Li Thong, Mohd Rusli Yacob, Minhaz Salman Haider	The Malaysian Electric Vehicles Market: A Quantitative Study Among Gen X and Y Purchase Intention	
3. <b>Hanisah Mohd Sobre</b>	Do Social-Sustainability Practices Impact SMEs Access to Finance During Economic Crisis?	
4. <b>Muhamad Nikmatullah Ajwad Adnan</b>	Examining the Relationship between Entrepreneurial Orientation on Financial and Non-Financial Performance among Manufacturing SMEs: Evidence from Malaysia	
5. <b>Noor Haslina Mohamad Akhir,</b> Nor Ermawati Hussain, Ahmad Farhan Zaini, Rahaya Md Jamin, Suriyani Muhamad, Junaidi Awang	Tarikan Tenaga Kerja Dalam Industri Batik Malaysia	
6. <b>Norlaila Abu Bakar</b>	New Regionalism Theory "Indonesias Rural Development Through A Tourism Perspective	

PERSIDANGAN KEBANGSAAN EKONOMI MALAYSIA (PERKEM) KE-17, 2025

Sesi Selari 1/*Concurrent Session I*

**Sesi 1C: Asas dan Momentum Pertumbuhan Ekonomi / Isu Semasa dalam Ekonomi dan Kewangan Islam**

*(Session 1C: Fundamental and Momentum of Economic Growth / Contemporary Issues in Islamic Economics and Finance)*

Tempat/ <i>Venue</i> : <b>Casuarina 3</b>	Masa/ <i>Time</i> : <b>11 a.m. -1.00 p.m</b>	Pengerusi Sesi/ <i>Chair Session</i> : <b>Assoc. Prof. Dr. Mustazar Mansur</b>
<b>Pembentang/<i>Presenter</i>:</b>	<b>Tajuk/<i>Title</i></b>	
1. <b>Aiza Liyana Anuar,</b> Hartini Mohammad	Conceptualizing The Impact of Human Capital and Absorptive Capacity on Regional Development	
2. <b>Nurhuda Othman,</b> Mansor H. Ibrahim, Baharom Abdul Hamid	Interlocking the Role of Institutional Framework in the Nexus Between Financial Development and Entrepreneurship	
3. <b>Aminudin Mokhtar,</b> Lee Siew Lian	A Comparative Analysis of the Impact of GST and SST on the Performance of Malaysian SMEs, Economics Growth, and Consumer Spending Behaviour	
4. <b>Mustazar Mansur</b>	Tahap Kepuasan Pelajar Terhadap Harga dan Kualiti Makanan yang Ditawarkan oleh Kafeteria Kolej Kediaman di Universiti Kebangsaan Malaysia, Bangi	
5. <b>Saheed Abdullahi Busari,</b> <b>Said Mikail Adekunle</b>	Juristic Analysis of Pertinent Contractual Issues in Sukuk Transactions	
6. <b>Said Adekunle Mikail,</b> <b>Muhammad Shakir Aizat Azman</b>	Bridging Social Contract with Commercial Contract: The Integration of Waqf and Venture Capital in Islamic Finance	

PERSIDANGAN KEBANGSAAN EKONOMI MALAYSIA (PERKEM) KE-17, 2025

Sesi Selari 1/*Concurrent Session I*

Sesi 1D: Pendigitalan dan Kemajuan Teknologi dalam Ekonomi

*(Session 1D: Digitalisation and Advanced Technology in Economics)*

Tempat/Venue: <b>Casuarina 4</b>	Masa/Time: <b>11 a.m. -1.00 p.m</b>	Pengerusi Sesi/ Chair Session: <b>Dr. Sharizal Hashim</b>
Pembentang/Presenter:	Tajuk/Title	
1. <b>Dziauddin Sharif</b>	Fraud Issues in Digital Currency	
2. <b>Norazlina Ilias,</b> Wan Zuriati Wan Zakaria, Hanim Nazira Zulkipli	Assessing the Effects of Digital Transformation on Malaysian MSMEs Performance: A Resource-Based View Perspective	
3. <b>Sharizal Hashim</b>	Kesediaan Teknologi Realiti Terimbuh ( <i>Augmented Reality</i> ) Sebagai Alat Panduan Pengungsian Pelan Kecemasan Bangunan	
4. <b>Zhenyi Mawang,</b> Lai Wei Sieng, Mohd Azlan Shah Zaidi, Abdul Hafizh Mohd Azam	The Impact of the Digital Economy on Urban Economic Resilience: Mechanisms, Spatial Spillovers, and Regional Heterogeneity	
5. Shen Jingyi, <b>Azrina Abdullah Al-Hadi,</b> Norain Mod Asri, Norshamliza Chamhuri	The Role of AI Support in Mitigating Academic Stress and Enhancing Social Support for the Well-Being of International Students: Evidence from Structural Equation and Logit Models	
6. <b>Siti Nurul Aziah Ismail,</b> Wan Norhayati Mohamed, Nik Hazimah Nik Mat, Khatijah Omar	Analyzing The Connection Between Environment and The Adoption of Industry 4.0 In SMEs Through Industry 4.0 Readiness	

PERSIDANGAN KEBANGSAAN EKONOMI MALAYSIA (PERKEM) KE-17, 2025

Sesi Selari 1/*Concurrent Session 1*

Sesi 1E: Pertumbuhan Hijau untuk Kelestarian dan Daya Tahan

*(Session 1 E: Green Growth for Sustainability and Resilience)*

Tempat/ <i>Venue</i> : <b>Casuarina 5</b>	Masa/ <i>Time</i> : <b>11.00 am. – 1.00 p.m.</b>	Pengerusi Sesi/ <i>Chair Session</i> : <b>Dr. Suziana Hassan</b>
Pembentang/ <i>Presenter</i> :	Tajuk/ <i>Title</i>	
1. Zuriawati Zakaria, Noorfaiz Purhanudin, Norhayati Md Isa, <b>Noor Azizah Shaari</b>	Innovation Strategy and SMEs Green Innovation: The Role of Digital Enabling Technologies	
2. <b>Kuah Yoke Chin</b> , Zuriawati Zakaria, Tan Ai Lian, Lu Ming Pey, Wan Pui Yee	Unveiling the Impact of ESG on debt costs: A detailed analysis of Asia's Corporate Landscape	
3. <b>Syahidah Amni Mohamed</b> , Nor Zalina Harun, Ramly Hasan, Khalilah Hassan, Nor Hidayah Ismail	Conceptualizing the Morphogenesis of Malay Towns and the Role of Rivers: A Framework for Urban Renewal Towards Sustainable and Resilient Urban Development	
4. <b>Nurfadilah Saadul Kurzi</b> , Olaf Schroth, Nor Suzylah Sohaimi, Ramly Hasan, Siti Assila Murtijan	Enhancing Safety and Sustainability in Neighborhood Parks: The Role of Planting Design for Resilient Urban Environments	
5. Wan Cin, Lee; Boon Cheong, Chew; <b>Lay Hong, Tan</b> ; Syaiful Rizal, Hamid	Smart Home Establishment for Sustainable Property Development: A Case Study at IOI Properties Group Berhad.	
6. Devika Krishnan, <b>Suziana Hassan</b> , Khairiyah Md. Sahid, Marni Ghazali, Lemuel Preciados	Economic Value of Ecosystem Services in Ulu Bendul Forest Park, Malaysia	

PERSIDANGAN KEBANGSAAN EKONOMI MALAYSIA (PERKEM) KE-17, 2025

Sesi Selari 2 / *Concurrent Session 2*

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**Sesi 2A: Isu dan Cabaran Baharu dalam Pertumbuhan dan Pembangunan Ekonomi**  
**(Session 2A: New Issues and Challenges on Economic Growth and Development)**

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Tempat/Venue:  
**Casuarina 1**

Masa/Time:  
**2.30 p.m. – 4.00 p.m.**

Pengerusi Sesi/  
*Chair Session:*  
**Assoc. Prof. Dr.**  
**Hafizuddin-Syah**  
**Bangaan Abdullah**

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Pembentang/*Presenter:*

Tajuk/*Title*

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|---|---|
| 1. <b>Nor Qathrunnada Kamarul Baharin</b> , Mariani Abdul-Majid, Zulkefly Abdul Karim, Fathin Faizah Said   | The Impact of ESG on the Bank Performance of Asia and European Banking: New Insights from Threshold Approach              |
| 2. <b>Nurul Syazwani Muhamad Saifudin</b> , Mariani Abdul-Majid, Fathin Faizah Said, Abdul Hafizh Mohd Azam | The Impact of Sustainability Performance on Bank Competition: Evidence from a GMM Panel VAR approach                      |
| 3. <b>Sugiharso Safuan</b> , Muzafar Shah Habibullah  | Does a Too Hot Climate Drive Away International Tourists from Vacationing in Indonesia? Robust Results                    |
| 4. <b>Nizam Ahmat</b>   | Meneliti Keutamaan Pengguna terhadap Kenderaan Elektrik di Selangor, Malaysia. Bukti daripada Teori Tingkahlaku Terancang |
| 5. Wentao Huang, <b>Hafizuddin-Syah B.A.M.</b> , Mohd Hasimi Yaacob   | Spend or Save: What Drives Household Decisions? A Systematic Review and Bibliometric Insight                              |

PERSIDANGAN KEBANGSAAN EKONOMI MALAYSIA (PERKEM) KE-17, 2025

Sesi Selari 2 / *Concurrent Session 2*

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Sesi 2B: Kesaksamaan dan Pembangunan Inklusif

*(Session 2B: Equality and Inclusive Developments)*

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Tempat/Venue: <b>Casuarina 2</b>	Masa/Time: <b>2.30 p.m. – 4.00 p.m.</b>	Pengerusi Sesi/ <i>Chair Session:</i> <b>Prof. Dr. Zulkefly Abdul Karim</b>
Pembentang/Presenter:	Tajuk/Title:	
1. <b>Nor Izzati Mohd Aziz</b>	Promoting Financial Inclusion for Economic Growth through Financial Saving and Investment	
2. Zi-Wen Vivien Wong, <b>Fanyu Chen</b> , Yoke-Chin Kuah, Ying-Yin Koay, Wu- Shun Tee	Role of Female Leadership in Employee Job Satisfaction: Transformation or Transaction?	
3. <b>Amiratul Nadiyah Hasan</b> , Mansor Hj. Ibrahim, Kinan Salim	The Impact of Financial Inclusion on Economic Growth and Income Inequality: Islamic Finance Perspective	
4. Han Xiaoxiao, <b>Doris Padmini Selvaratnam</b>	Assessing Persatuan Seni Jahitan Kreatif Malaysia's Role in Community Development	
5. Rosmah Nizam, <b>Zulkefly Abdul Karim</b>	The Impact of Digital Financial Literacy on the Performance of Small and Medium Enterprises (SMEs) in Malaysia: New Evidence Using Threshold Regression	

PERSIDANGAN KEBANGSAAN EKONOMI MALAYSIA (PERKEM) KE-17, 2025

Sesi Selari 2 / *Concurrent Session 2*

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Sesi 2C: Pertumbuhan Hijau untuk Kelestarian dan Daya Tahan

*(Session 2C: Green Growth for Sustainability and Resilience)*

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Tempat/Venue: <b>Casuarina 3</b>	Masa/Time: <b>2.30 p.m. – 4.00 p.m.</b>	Pengerusi Sesi/ Chair Session: <b>Assoc. Prof. Dr. Chor Foon Tang</b>
Pembentang/Presenter:	Tajuk/Title:	
1. <b>Chor Foon Tang,</b> Atif Muhammad	Does Quality of National Leadership Matter? Its Role in Accelerating the Green Economy Transition	
2. <b>Bonifasius Santiko Parikesit,</b> Eleonora Sofilda, Tri Kunawangsih P	Determinants of Palm Oil Consumption in Jakarta Province (A Study on Sustainable Cooking Oil)	
3. <b>Mohd Azri Mohd Jain Noordin,</b> Azizi Bahauddin	Revitalizing Malaysias Heritage Economy: The Role of Chinese Peranakan Traditional Houses in Kampung Tirok as Catalysts for Cultural Tourism and Economic Growth	
4. <b>Fayota Prachmasetiawan,</b> Muhammad Zilal Hamzah, Eleonora Sofilda, Haiyani Rumondang	Indonesia's Inclusive Green Economy Transformation: The Significance of Green Financial Crimes Policy in the Bani Disruption Era (Brittle, Anxiety, Non-Linear, Incomprehensible)	
5. <b>Md. Sazib Miyan,</b> Calvin W. H. Cheong, Arshian Sharif, Sahar Afshan	Green Finance, Innovation, and Environmental Sustainability: Revisiting the EKC in ASEAN-4 Economies using MMQR	

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PERSIDANGAN KEBANGSAAN EKONOMI MALAYSIA (PERKEM) KE-17, 2025

Sesi Selari 2 / Concurrent Session 2

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Sesi 2D: Isu dan Cabaran Baharu dalam Pertumbuhan dan Pembangunan Ekonomi  
(Session 2D: New Issues and Challenges on Economic Growth and Development)

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<i>Tempat/Venue</i> <b>Casuarina 4</b>	<i>Masa/Time:</i> <b>2.30 p.m. – 4.00 p.m.</b>	<i>Pengerusi Sesi/ Chair Session:</i> <b>Dr. Naziatul Aziah Mohd Radzi</b>
<i>Pembentang/Presenter:</i>	<i>Tajuk/Title</i>	
1. Hafizah Mat Nawi, <b>Wan Nur Shawatul Aswalzulkefle</b>	Determinants of Fraud Occurrences in Small and Medium-Sized Enterprises (SMEs) In Malaysia: Questionnaire Validation	
2. <b>Suhaida Mohd Amin</b> , Nur Nazirah Abd Shukor, Nasreen Miza Hilmy Nasrijal, Mohd Faizal P. Rameli, Mohamad Idham Hj. Md Razak	Habitability of Foreign Workers' Housing and Accommodation in Malaysia	
3. <b>Soh Wei Ni</b>	Fintech, Bank Size, and Efficiency: Unveiling the Dynamics in the Asian Banking Sector	
4. Nur Fatihah Abdullah Bandar, <b>Zaiton Hassan</b> , Surena Sabil, Agatha Lamentan Muda, Nur Fatihah Mat Yusoff	Predictors of Workplace Happiness Among Academicians in Selected Public Higher Learning Institutions in Sarawak	
5. <b>Roozita Maskun</b> , Siti Murni Mat Khairi, Elaina Rose Johar, Mohamad Noor Azman Sulaiman, Mohd Mison Omar	Considering the Significance of Digital Competences on Social Sciences Graduates' Employability: Views from Young Professionals on Board	

PERSIDANGAN KEBANGSAAN EKONOMI MALAYSIA (PERKEM) KE-17, 2025

Sesi Selari 2 / *Concurrent Session 2*

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**Sesi 2E: Isu dan Cabaran Baharu dalam Pertumbuhan dan Pembangunan Ekonomi**

***(Session 2E: New Issues and Challenges on Economic Growth and Development)***

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Tempat/ <i>Venue</i> : <b>Casuarina 5</b>	Masa/ <i>Time</i> : <b>2.30 p.m. – 4.00 p.m.</b>	Pengerusi Sesi/ <i>Chair Session</i> : <b>Dr. Elya Nabila Abdul Bahri</b>
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<i>Pembentang/Presenter:</i>	<i>Tajuk/Title</i>
1. <b>Ishak Haji Abd Rahman</b>	Kesepadanan Pekerja - Organisasi di Malaysia
2. <b>Hazrul Shahiri</b> , Mustazar Mansur, Mohd Azlan Shah Zaidi	Establishment of Targeted Fuel Subsidy Rates for Malaysian Fishermen: The Impact on Fishing Costs and Responses from Fishermen
3. <b>Zaimah Ramli</b> , Sarmila Md Sum, Suhana Saad, Patricia Joseph Kimong	Keberkesanan Program Pembangunan Kapasiti Wanita dalam Penjanaaan Pendapatan Peserta
4. Guo Mo, <b>Elya Nabila Abdul Bahri</b>	The Impact of Population Aging in the Effectiveness of Fiscal Policy in Japan

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PERSIDANGAN KEBANGSAAN EKONOMI MALAYSIA (PERKEM) KE-17, 2025

Sesi Selari 3 / *Concurrent Session 3*

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**Sesi 3A: Isu dan Cabaran Baharu dalam Pertumbuhan dan Pembangunan Ekonomi**

***(Session 3A: New Issues and Challenges on Economic Growth and Development)***

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*Tempat/Venue:*  
**Casuarina 1**

*Masa/Time:*  
**4.30 p.m. – 6.00 p.m.**

Pengerusi Sesi/  
*Chair Session:*  
**Ms. Azila Ayob**

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*Pembentang/Presenter:*

*Tajuk/Title*

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| 1. <b>Ahmad Hamidi Mohamed,</b><br>Noorasiah Sulaiman,<br>Suziana Hassan, Fatin<br>Umaira Mohamad Azian | Pembangunan Ekonomi: Satu Semakan Keperluan Baharu Kaedah-kaedah Penentuan Nilai Tanah                           |
| 2. <b>Siti Nur Ain Mohd,</b><br>Norlin Khalid, Norshamliza<br>Chamhuri, Mohd Helmi Ali                  | Analysis of the Asymmetric Impact of Macroeconomic Factors on Food Production in Malaysia                        |
| 3. Wan Farisan bin Wan<br>Sulaiman, <b>Muhammad<br/>Harunurashid Thelatha</b>                           | The Regional Impact of Population Ageing on Economic Growth in Malaysia: Evidence from Granger Causality Test    |
| 4. <b>Azila Ayob,</b> Riayati Ahmad,<br>Mohd Azlan Shah Zaidi,<br>Norlin Khalid                         | Political Regimes, Financial liberalization and Financial Sector Development: Evidence from ASEAN-5 (1997"2021). |
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PERSIDANGAN KEBANGSAAN EKONOMI MALAYSIA (PERKEM) KE-17, 2025

Sesi Selari 3 / *Concurrent Session 3*

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**Sesi 3B: Kesaksamaan dan Pembangunan Inklusif**

***(Session 3B: Equality and Inclusive Developments)***

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*Tempat/Venue:*  
**Casuarina 2**

*Masa/Time:*  
**4.30 p.m. – 6.00 p.m.**

Pengerusi Sesi/  
*Chair Session:*  
**Dr. Siti Raihana  
Hamzah**

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*Pembentang/Presenter:*

*Tajuk/Title*

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| 1. Nur Ain Madihah Zolkhairi,<br><b>Siti Raihana Hamzah</b>  | Improving Financial Well-Being for Malaysians B40: Literacy, Stress, And Policy Implications   |
| 2. Nor Aqilah Abdul Hamid,<br><b>Maisarah Ahmad</b>          | Penilaian Tahap Kesedaran dan Persepsi Rakyat Terhadap Perak Sejahtera 2030  |
| 3. <b>Dg. Ku Zubaidah Ag. Majid</b>                          | Developing a Comprehensive Characterisation Framework for Behavioural Traits of Rural Womenpreneurs in Sabah, Malaysia: A Qualitative Approach |
| 4. Trisetia Wijijayanti,<br><b>Norlida Hanim Mohd Salleh</b> | Green Tourism Development in Rural Areas " A New Way to Create Sustainable Economic Resilience for Locals                                      |
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PERSIDANGAN KEBANGSAAN EKONOMI MALAYSIA (PERKEM) KE-17, 2025

Sesi Selari 3 / *Concurrent Session 3*

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**Sesi 3C: Isu dan Cabaran Baharu dalam Pertumbuhan dan Pembangunan Ekonomi**  
***(Session 3C: New Issues and Challenges on Economic Growth and Development)***

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<i>Tempat/Venue:</i> <b>Casuarina 3</b>	<i>Masa/Time:</i> <b>4.30 p.m. – 6.00 p.m</b>	Pengerusi Sesi/ <i>Chair Session:</i> <b>Dr. Ainol Basirah Abdul Wahab</b>
<i>Pembentang/Presenter:</i>	<i>Tajuk/Title</i>	
1. <b>Suziana Hassan,</b> Devika Krishnan	Exploring Public Contributions using Taxes and Donations for Sustainable Financing in Wetland Conservation in Malaysia	
2. Normaizatul Akma Saidi, <b>Naziatul Aziah Mohd Radzi</b>	Psychological Threat among Unmarried Individuals: Unravelling the Determinant Factors and Their Relation to Mental Health Depression	
3. Yu Xueyan, <b>Lai Wei Sieng</b>	The Impact of the Digital Economy on the Rural-Urban Wage Gap in China	
4. Li Yijun, <b>Ainol Basirah Abdul Wahab</b>	The Impact of Performance Measurement System Uses on the Job Performance Among Academics in Universiti Kebangsaan Malaysia: Testing the Mediating Role of Role Ambiguity	
5. Feng Yan, <b>Suhaila Saad</b>	The Impact of an Aging Population on Health Expenditure in Selected Asian Countries	

PERSIDANGAN KEBANGSAAN EKONOMI MALAYSIA (PERKEM) KE-17, 2025

Sesi Selari 3 / Concurrent Session 3

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**Sesi 3D: Isu dan Cabaran Baharu dalam Pertumbuhan dan Pembangunan Ekonomi**  
**(Session 3D: New Issues and Challenges on Economic Growth and Development)**

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<i>Tempat/Venue:</i> <b>Casuarina 4</b>	<i>Masa/Time:</i> <b>4.30 p.m. – 6.00 p.m</b>	Pengerusi Sesi/ <i>Chair Session:</i> <b>Dr. Abdul Hafiz Mohd Azam</b>
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<i>Pembentang/Presenter:</i>	<i>Tajuk/Title</i>
1. <b>Nasir Saukani,</b> Lai Wei Sieng, Mustazar Mansur, Mohd Hafizuddin Syah Bangaan Abdullah	Malaysians' Perceptions on Corruption: Developing Malaysia's Public Corruption Perception Index (PCPI)
2. <b>Raudha Md Ramli,</b> Sali Sofia Saliturahim	Kajian Rintis Kefahaman Fatwa Zakat Kumpulan Wang Simpanan Pekerja (KWSP) Terhadap Gelagat Pembayaran Zakat KWSP di Wilayah Persekutuan dan Selangor
3. Mohd Yusof Tawang, Hairunnizam Wahid, <b>Nik Mohd Azim Nik Ab Malik</b>	Amalan Pembayaran Zakat Secara Persendirian: Kajian di Daerah Johor Bahru, Johor
4. <b>Riayati Ahmad,</b> Suhaili Al-Maamun, Hanifa Zakirah Abdullah	Penggunaan Aplikasi Pelancongan Mesra Muslim dalam Kalangan Masyarakat: Kajian Kes di Pulau Pinang
5. <b>Abdul Hafiz Mohd Azam</b>	Is Cryptocurrency a Hedge or Safe Haven for Currencies in ASEAN 5? A Wavelet-Based Analysis

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