

IBMC2020

PROGRAM BOOK



ORGANISED BY:

**Institute of Shariah Governance and
Islamic Finance (ISGaiF), IBS UUM
IBMC2020**

Welcoming Remarks

Datuk Ir. Dr. Khairol Anuar Bin Mohamad Tawi
Founder of KAT Technologies and
President of Bumiputra Retailers Organization
Malaysia



Bismillahirrahmanirrahim

Assalamualaikum Warahmatullahi Wabarakatuh and Salam Sejahtera.

Praise be to Allah for His blessings that I am here with all of you today in this auspicious event of International Islamic Business Management Conference (IBMC, 2020). Given the challenges that the business community is currently facing, the theme is indeed aptly coined which is “Business and Wealth Wellbeing: Towards Attaining Maqasid As-Syariah”.

I am indeed honoured to be given the opportunity to speak and officiate this event. I am sure that there are many others who will do more just if not the same. To the organisers, secretariat and UUM, thank you very much.

I am going to start this speech by sharing with you my humble beginnings and where I started. Here, I will share with all of you how I started from being an Employee in a service company in the Telco sector to being an Employer as well as the Founder of my own company, KAT Technologies.

I started my career as an engineer in the Telco sector upon returning from UK and was working as an employee there for 15 years. As an employee, I then realized that there was a certain amount of work that I can actually contribute than just earning a salary. In fact, earning and income or salary can come from many sources or ways. I also realized then that there is a hadith by Prophet Muhammad SAW which stated that “Nine tenths of sustenance are derived from trade”. When I looked around, I saw the sundry shop owners, the other small business owners could do well in business and could also afford to send their children to study overseas.

That actually motivated me to start a small business in trading which was something simple and rather similar to the one that I was doing as an employee selling prepaid top ups in the previous company. I then saw the opportunity as a mean to help people to communicate. I started the business with the intention to help friends and colleagues in the business to sell their products. We were selling millions of prepaid top ups every day and where we had to track the inventory at each point of the supply chain.

To add to our success story, we received various awards in the years 2014, 2015, 2016 and 2017. For instance, in 2014, I won the Entrepreneur of the Year Award, and SMEs Innovation Award. In 2016, KAT technologies managed to exhibit the supply chain solution and won the Asia Pacific ICT Award (APICTA). After winning the award- Today, this solution has been deployed in Malaysia and in Nepal. Until this date, we have also established the digital platform.

If I could summarize here, doing a business is not merely for building wealth but also focusing on the Maqasid Shariah aspect. Businesses should also ask what are the things

that the company can do to help the industry and the society at large? It was during those years that I started being involved in trying to give back to the community and the society. I was the President of Parents Teachers Association in one of the top residential schools in Malaysia as well as giving talks in UTHEM and SEGI University College. As a member of the business community, a few members and I came to realize that there was also a need to help the Muslim Bumiputra Retailers where I became the founder President of BRO (Bumiputra Retailers Organisation).

What I have shared with you thus far is the success story and also historical in a way as we started the business via the Brick and Mortar Approach. With the new wave of technology coupled with Covid19 Era, our company is not spared from new and more challenging obstacles. To be honest with all of you, overcoming these challenges has not been easy and we are indeed struggling. With global economic fundamental uncertainties and bracing ourselves against the Big names such as the Muslim software companies in China and Israel, we really need to step up and re-calibrate the compass of our business strategies to compete in both local and global markets. In view of this, KAT Technologies is coming up with the second phase of software technologies.

We are here to help each other to solve their problems in this world. This is indeed the concept of Brotherhood or “Ukhuwah” which is very much propagated in our religion. Grab food, e-hailing and others are perfect examples of this tenet. For the Academia, I would like to make a special request to all of you. With the research grant that you receive, please produce an output that can benefit the society. With the advent of Big data Analytics and Artificial Intelligence, you are very much welcomed to work and collaborate with the industry players more than ever to help people sustain their wellbeing, be healthier and give back to the community. A task which is easier said than done but an amanah to be fulfilled.

As an observation, the business philosophy in Malaysia is always molded by the Western thinking which is Profit first and then People. We, in the Muslim World failed to realize that Profit is generated by taking care of the people’s needs first. It is time that we start to ingrain in ourselves to be together in doing good for the people by helping to solve their problems. Barakah profits Vs Maximizing profits.

Currently facing the global crisis of Covid19 Era, in Malaysia, we are all blessed with very efficient health front liners and social front liners. But where are the financial front liners? The financial institutions especially those who subscribe to Islamic values should be more empathetic towards the ‘rakyat’ by helping them to be financially sustainable. I do hope, these institutions can play a bigger role.

Before I end today’s speech, I would like to express my sincere gratitude to UUM, IBMC2020 secretariat for inviting me to this event. With this platform and opportunity given to us, I wish all of you to have a productive conference ahead.

WabillahiTaufik WalHidayah, Wassalamualaikum Warahmatullahi Wabarakatuh.

Thank you.

Welcoming Remarks

Professor Dr. Salniza Md. Salleh
Assistance Vice Chancellor
College of Business
Universiti Utara Malaysia



Bismillahirrahmanirrahim

Assalamualaikum Warahmatullahi Wabarakatuh and Salam Sejahtera.

It is my great pleasure to welcome you to the 3rd UUM International Islamic Business Management Conference 2020 (IBMC 2020). Unlike the previous 1st IBMC (2014) and 2nd IBMC (2018), the 3rd IBMC is in a different mode. This is the first time we are conducting virtually as we face the challenges that COVID-19 pandemic has placed upon us. Organizing this 3rd IBMC in a virtual posture, requires concerted efforts from many parties. Therefore, I would like to record great appreciation and sincere thanks to all of you, for your hard work, commitments and strong support for this conference to be a reality.

I would like to take this opportunity to welcome Yang Berbahagia Datuk Dr. Ir. Khairol Anuar Bin Mohamad Tawi, Founder of KAT Technologies and Founder President of Bumiputra Retailers Organization Malaysia for taking the time to be with us to officiate this conference. Datuk Khairol who has just been awarded Tokoh Maal Hijrah Melaka for this year 2020 is also a renounced entrepreneur in the Telco industry known both locally and abroad. It is indeed an honour to have u with us today, Datuk and we would like to express our heartfelt gratitude for your willingness to grace our event today.

My gratitude also goes to the keynote speaker, guest speaker, forum panelist, paper presenters, participants and delegates for their willingness to share their experience and knowledge, and thus, helping towards ensuring a meaningful meeting of minds. We have received more than 80 conference papers with all together 120 participants from diverse representation of international and local scholars and panel speakers from industry practitioners. It is our hope that this conference can be a good platform for intellectual discourse and deliberations on **“Business and Wealth Wellbeing: Towards Attaining Maqasid As-Syariah”**. Having this discourse as events continue to unfold, can help us to analyze the current business environments covering a widespread of sub-themes which include among others; Islamic Business, Islamic investments, Islamic Economics, Shariah Governance, Takaful, Islamic Finance, Fintech, Crowdfunding, Waqf & Baitul Mal and Wealth Management.

Undeniably, the COVID 19 pandemic has tested all aspects of business operations, to such an extent, it threatens the business well-being and deteriorates the wealth accumulated over the years. Many countries in the world has recorded reductions in their economic growth rate. Malaysian economy for instance, contracted by 17.1% in the second quarter of 2020, while Singapore, New Zealand and India among others; similarly recorded a decline by 41.2%, 12% and 23% respectively for the corresponding period. Several measures to combat the widespread of COVID 19 have resulted in demand and supply shocks that emanated from production constraints in many economic sectors. Significant reductions in demand in sectors like trading and services, tourism, constructions, manufacturing, transport and aviation saw collapse of many businesses or significant losses for others. One important

reason for this; is lack of working capital to continue operations especially among SMEs. In this aspect, governments have played paramount roles in coming forward with various stimulus financial packages and special relief funds. These measures including moratorium for loan and financing payments indeed, are pivotal in ensuring the continuity in the well-being of businesses and wealth.

It is imperative that we keep abreast with the integration of Fintech innovations, digital systems and the *new normal* in managing business and wealth. For Islamic business, keeping up and utilize the state of the art is integral while keeping the Shariah compliance intact. Although these challenges pose difficulties, there are sparks of positive outcomes. On the hindsight, as people struggle to overcome the adversities of the pandemic, and the fear of deaths, we witnessed and continue to witness good leadership, solidarity and mutual cooperation among people, irrespective of race, religion or social status. These qualities and a strong display of humility, generosity and quick actions have eased the paths towards attaining *maqasid as-shariah*.

It is our earnest hope that you take full advantage of this 3rd IBMC conference which will be held over a span period of 7 days from 24th to 30th September, 2020. I would like to take this opportunity to wish you fruitful deliberations on the various topics laid before you. Your contribution will be of immeasurable value to improve our societal needs and collective well-being. Lastly, I would like to congratulate the organizing committee, for all their hard work and sacrifice in putting together an international conference such as this for the benefit of the scholarly and professional communities working on an important front in ummah development.

Wabillahi Taufik-Walhidayah
Wassalamualaikum warahmatullhi Wabarokatuh.

Welcoming Remarks

Associate Prof. Dr. Muhammad Nasri Md. Hussain
Dean
Islamic Business School
College of Business
Universiti Utara Malaysia.



Bismillahirrahmanirrahim

Assalamualaikum Warahmatullahi Wabarakatuh and Salam Sejahtera.

In the Name of Allah, the Most Compassionate, the Most Merciful. All praise and thanks be to Allah, the Lord of the Worlds. May the peace and blessings of Allah be upon Prophet Muhammad, the unlettered prophet, his family and his Companions. It is my pleasure to extend to all of you, a very warm welcome to the Closing Ceremony of the 3rd International Islamic Business Management Conference (IBMC2020). I would also like to thank the committees of IBMC2020 for organizing this Conference, which provides an opportunity for local and international experts to share their thoughts and insights for the betterment of Islamic Business Management studies in this challenging era. May I also extend my warmest welcome to participants from all corners of the world. I would like to express my deepest appreciation to our main sponsor, International Shari'ah Research Academy for Islamic Finance (ISRA).

Previously, the 1st IBMC held in August 2014, followed by 2nd IBMC held in July 2018 which both held in Kuala Lumpur. Islamic Business School has moving forward by organizing the 3rd Islamic Business Management Conference (IBMC2020) but this time via online. The organisation of this conference has attracted the attention of academicians to gather and share research findings related to Islamic Business Management. And for this year, the IBMC2020 is held with the theme - Business and Wealth Wellbeing: Towards Attaining Maqasid As-Syariah. Among its various objectives, the objectives of the conference are in specific to establish a joint research relationship in the field of Islamic business management and provides a foundation for researchers in the field to publicize their research. IBMC2020 also hopes that through this, all participants may share and exchange the latest ideas, experiences, findings and resources in quality Islamic business management research.

Before I conclude this speech, I sincerely hope that IBMC2020 can be a platform for researchers to gather and exchange ideas and expertise and increase the networking. We place high hopes of securing upcoming collaborations with all of the presenters and participants which are highly committed in conducting Islamic Business Management research through collaboration with industry, research institutes and private and public organizations worldwide and thereby bringing about an effective transfer of technological knowhow.

In closing, I would once again, like to express my heartfelt thanks to all the invited speakers, forum panellist, presenters, participants and delegates for your kind support for making this conference a successful event. I would also like to acknowledge the committee for their tireless efforts in turning this conference into a reality. I pray to Allah S.W.T so that we will constantly be under HIS guidance and protection, Insyah-Allah.

Wabillahi Taufik-Walhidayah. Wassalamualaikum warahmatullhi Wabarakatuh.

Welcoming Remarks

Associates Prof. Dr. Norazlina Abd Wahab
Director of Institute of Shariah Governance and Islamic
Finance (ISGalF)
Islamic Business School
College of Business
Universiti Utara Malaysia.



Bismillahirrahmanirrahim

Assalamualaikum Warahmatullahi Wabarakatuh and Salam Sejahtera

First of all, I would like to express my gratitude to Allah (the Most Gracious and Most Merciful), for it is under His auspices that we have come together on the occasion of the International Islamic Business Management Conference (IBMC2020). On this occasion, I would like to express my deepest appreciation to ISRA for their keenness to cooperate with IBS UUM as partner. My gratitude also goes to the keynote speaker, guest speaker, forum panelists, paper presenters, participants and delegates for their willingness to share their experience and knowledge, and thus, helping towards ensuring a meaningful meeting of minds. I believe that understanding the issues pertaining to Islamic finance, management and banking can be thoroughly explored through the keynote speech, and intellectual sessions that will be held throughout this seven-day conference.

We acknowledge that Islamic business management is catalyst to promoting an efficient Islamic financial system and that its practices should produce successful entrepreneurs, thus benefit the society as a whole. The severity of the COVID-19 impact on business is unprecedented. Weak economic and financial results, demand cut-backs, supply chain disruptions and knock-on effects of troubled sectors on employment are challenging most economies, including Malaysia's. Nevertheless, as the COVID-19 outbreak continues to spread across the globe, the outbreak has potentially extreme implications on the way businesses operate, how costs are managed and how workforces are structured where many organisations are also now thinking about the longer-term impact and mitigation strategies. Therefore, it is a call for Islamic finance and business researchers to look for solutions that will help the world to fight the pandemic crisis.

Knowledge sharing programmes like this conference should be held regularly to fulfil our obligations towards promoting the well-being of ummah. I am indeed honoured to see many academia and practitioners come together to share their perspectives and I hope this conference will continue to collaborate efforts and fill the gap in Islamic business management.

Indeed, I am convinced that this kind of smart partnership may benefit all parties involved and I hope this conference will help to address disparities in Islamic Business Management and at the same time, I am positive that this conference will offer great networking opportunities and become the starting point for more collaborative efforts between UUM and the industry in the future. I wish everyone a successful and productive conference.

WabillahiTaufik WalHidayah, Wassalamualaikum Warahmatullahi Wabarakatuh.



The 3rd UUM International Business Management Conference (IBMC2020)

Background

Following the success of the 1st UUM International IBMC (IBMC2014) and 2nd UUM International IBMC (IBMC2018), Institute of Shariah Governance and Islamic Finance (ISGalF) Islamic Business School (IBS), are organizing the third IBMC (IBMC2020) scheduled to be on the 24-30 September 2020 as online conference via Cisco Webex. Themed “**BUSINESS AND WEALTH WELLBEING: TOWARDS ATTAINING MAQASID AS-SYARIAH**”, the forthcoming IBMC2020 is expected to platform academicians, industry players and other stakeholders to be together to exchange ideas and build network to further enhance growth and promote sustainability for Islamic business management.

Aims of the Conference

1. To attract research collaborations among organisations, universities, government agencies, policy-makers and corporate representatives from all over the world in the area Islamic business Management.
2. To provide a platform for scholars and stakeholders to interact and exchange ideas and at the same time to offer an opportunity for both the paper presenters and the participants to establish networking and to disseminate new research findings to be used as guidelines in future policy-making.
3. To expose participants to the current issues pertaining to the new growth areas in Islamic investments and other, for effective and strategic investment decisions.



**OPENING CEREMONY OF
THE 3RD UUM INTERNATIONAL ISLAMIC BUSINESS MANAGEMENT CONFERENCE
(IBMC2020)**

**Date : 24 SEPTEMBER 2020 (Thursday)
Time : 9:30 A.M.
Mode : Cisco Webex**

- 9:15 AM : Registration of participants
- 9.30 AM : Arrival of Guests
- 9:55 AM : Arrival of Yang Berusaha Prof. Dr. Salniza Md. Salleh
Assistance Vice Chancellor UUM College of Business Universiti Utara
Malaysia (UUM)
- 10:00 AM : Arrival of Yang Berbahagia Datuk Ir. (Dr) Khairol Anuar bin Mohamad Tawi.
Founder of KAT Technologies & President of Bumiputera Retailers
Organization Malaysia
- : UUM Corporate Video Screening
- : Doa Recitation
- : Welcoming Address by:
Yang Berusaha Prof. Dr. Salniza Md. Salleh
Assistance Vice Chancellor UUM College of Business Universiti Utara
Malaysia (UUM)
- : Opening Address by:
Yang Berbahagia Datuk Ir. (Dr) Khairol Anuar bin Mohamad Tawi.
Founder of KAT Technologies & President of Bumiputera Retailers
Organization Malaysia
- : Session Adjourn

PROGRAMME TENTATIVE

DAY 1 (24th September 2020) THURSDAY	
09.30am – 09:45am	Registration of Participants
10.00am – 12.00 noon	<p>Welcoming Remarks by: Prof. Dr. Salniza Binti Md Salleh, Assistant Vice Chancellor College of Business, Universiti Utara Malaysia</p> <p>Official Opening Ceremony of IBMC2020 by: Datuk Dr. Ir. Khairol Anuar Bin Mohamad Tawi, Founder of KAT Technology and President of Bumiputra Retailers Organization Malaysia</p>
12:00pm – 02.00pm	Lunch/ Prayer
02:30pm – 05.00pm	Parallel Session 1
5.00pm	Session Adjourn

DAY 2 (25th September 2020) FRIDAY	
09:30am – 10:00am	Registration of Participants
10.00am – 11:30am	<p>Keynote address: Prof. Dr. Abdul Ghafar Ismail, Universiti Sains Islam Malaysia</p> <p>Topic: Business and Economic Wellbeing: Making the Switch to Maqasid Shariah</p> <p>Moderator: Dr Zairy Zainol</p>
01:00pm – 02.00pm	Lunch/ Prayer
02:30pm – 05.00pm	Parallel Session 2
05.00pm	Session Adjourn

DAY 3 (26th September 2020) SATURDAY	
09.30am – 10:00am	Registration of Participants
10.00am – 11.30am	<p>Guest Speaker: Prof. Dr. Mohamad Akram Laldin Executive Director, International Shari'ah Research Academy for Islamic Finance (ISRA)</p> <p>Moderator: Dr. Mohamad Yazid Isa</p>
01:00pm – 02.00pm	Lunch/ Prayer
02:30pm – 05.00pm	Parallel Session 3
5.00pm	Session Adjourn

DAY 4 (27th September 2020) SUNDAY - BREAK

DAY 5 (28th September 2020) MONDAY	
09.30am – 10:00am	Registration of Participants
10.00am – 12.00 noon	<p>Forum: Small and medium-sized enterprises (SME)</p> <p>Topic: Small and Medium-Sized Enterprises (SME) and Business Wellbeing</p> <p>Speakers:</p> <ol style="list-style-type: none">1. Prof. Dr. Nor Hayati Ahmad, Universiti Utara Malaysia2. Dr. Afzanizam Abdul Rashid, Chief Economist, Bank Islam Malaysia Berhad3. Mr. Azhar Zein, Public Relations Manager, Bungkusit <p>Moderator: Assoc. Prof. Dr. Norazlina Abd Wahab</p>
01:00pm – 02:00pm	Lunch/ Prayer
02:30pm – 05:00pm	Parallel Session 4
5.00pm	Session Adjourn

DAY 6 (29th September 2020) TUESDAY	
09.30am – 10:00am	Registration of Participants
10.00am – 12.00 noon	<p>Forum: Industrial Talk</p> <p>Topic: Future Direction in Islamic Finance Industry Post COVID-19.</p> <p>Speakers:</p> <ol style="list-style-type: none">1. Hj Abdullah Hanif Hassan, Chairman of Sadaqah Centre2. Tuan Haji Nor Azam, assistant Vice President Regional Sales Head & Cluster Head RHB Bank Berhad Northern Region <p>Moderator: Dr. Ahmad Khilmy Abd Rahim</p>
01:00pm – 02:00pm	Lunch/ Prayer
02:30pm – 05:00pm	Parallel Session 5
5.00pm	Session Adjourn

DAY 7 (30th September 2020) WEDNESDAY

09.30am – 10:00am	Registration of Participants
10.00am – 12.00 noon	Forum: Islamic Finance Education Topic: Navigating Resilient Islamic Finance Education: Future Direction Speakers: 1. Prof. Dr. Rosylin Mohd Yusof, Universiti Utara Malaysia 2. Prof. Dr. Asmadi Mohamed Naim, Universiti Utara Malaysia 3. Prof. Dr. Kabir Hasan, University of New Orleans, Louisiana, US 4. Prof. Dr. Abdul Rahim Abdul Rahman, Universiti Sains Islam Malaysia Moderator: Assoc. Prof. Dr. Selamah Maamor
12:00pm – 12.30pm	Closing Ceremony by: Assoc. Prof Dr Muhammad Nasri Md. Hussain, Dean of Islamic Business School (IBS)
12:30pm – 01.00pm	Award Ceremony presented by: Assoc. Prof. Dr. Norazlina Abd Wahab, Director of Institute of Shariah Governance and Islamic Finance (ISGalF), Islamic Business School, Universiti Utara Malaysia
01.00pm	End of conference

PARALLEL SESSION 1 - 24 SEPTEMBER 2020 (THURSDAY) 2.30 -5.00 PM

Session	Reg ID	Title	Presenter
1A: HALAL MANAGEMENT Moderator: Dr Nor Aina Mohd Khotib Webex ID: 170 356 7883 Password: ibmc2020	IBMC 2020: 071	Assessing Halal Awareness and Determinants of Halal Purchasing Intentions Among Adolescents in Malaysia	Shahida Abd. Latif
	IBMC 2020: 061	The Concept of Halalan Tayyiban from the Manual Procedure for Malaysia Halal Certification (Third Revision) 2014 (MPPHM 2014)	Nadiyah Abdul Lateb
	IBMC 2020: 036	Shariah Indicators for Sharia Wedding Organizer	Aisyah As-Salafiyah
	IBMC 2020 -	Investigating the Level of Knowledge of Hibah Among Muslims in Malaysia and Its Determinants: A study on Muslims in Alor Setar, Kedah.	Nur Syaedah Kamis
1B: HALAL & ISLAMIC FINANCE Moderator: Assoc Prof Dr Norazlina Abd Wahab Webex ID: 170 919 2651 Meeting Password: ibmc2020	IBMC 2020: 059	Premis Makanan Industri Kecil dan Sederhana Dalam Sektor Halal: Isu dan Permasalahan	Syarifah Md Yusof
	IBMC 2020: 049	Pensijilan Halal: Sejauh Manakah Organisasi Dalam Industri Halal di Malaysia Menjamin Pematuhan Terhadap Piawaian Halal?	Naizatul Farzuha Nor
	IBMC 2020: 102	Model Dana Tambahan Bagi Penawaran Takaful Mikro Kepada Warga Emas	Asiah Kamal
	IBMC 2020: 105	Isu dan Cabaran Pelaksanaan Wakaf dalam Membangunkan Ekonomi Ummah: Analisis Terhadap Sorotan Karya	Mujiburrahman Muhammad Saleh
	IBMC 2020	Perancangan Kewangan Haji Individu Muslim: Kajian Di Kedah Darul Aman	Mohamad Yazid
1C: MAQASID SHARIAH Moderator: Dr Zairy Zainol Webex ID: 170 537 3777 Meeting Password: ibmc2020	IBMC 2020: 058	From the Lens of Maqasid Al-Shariah: Attaining Quality of Life through Flexible Work	Sharifah Rahama Amirul
	IBMC 2020: 045	Maqasid Shariah Applications as a Parameter for Muslim Tourism Package in Malaysia	Noor Syahirah Binti Zakaria
	IBMC 2020: 029	Maqasid Al-Shariah in Debt Management " A Systematic Review"	Affie Alwi
	IBMC 2020: 022	Al-Hajiyat in Implementing the Instrument of Al-Tawriq to Develop Waqf Assets.	Nurul Asikin Binti Abdul Razak
	IBMC 2020 -	Combating road accident proneness among car drivers in Malaysia: Perspectives from Maqasid al- Shariah	Ahmad Bashir Aziz

PARALLEL SESSION 2 - 25 SEPTEMBER 2020 (FRIDAY) 3.00 -5.00 PM

Session	Reg ID	Title	Presenter
2A: FIQH MUAMALAH Moderator: Dr Mohamad Yazid Webex ID: 170 356 7883 Password: ibmc2020	IBMC 2020: 039	Impact of Murabaha Transaction on Islamic Banks, Necessity for Protection	Shamsalden Aziz Salh
	IBMC 2020: 104	The Overconcentration of Tawarruq Contract in Islamic Home Financing in Malaysia	Norhazlina Ibrahim
	IBMC 2020: 106	Shariah Issues in Sukuk Ijarah Mawsufah Fi Al-Zimmah	Alaeddine Ziouache
	IBMC 2020: 096	Sharia Compliant of Crowdfunding Through the Financing Platforms in Small Medium Enterprises (SME)	Anita Ismail
	IBMC 2020: 084	Service Quality and Pilgrims Experience: A Case of Al Mahbuub Hajj and Umrah Services in Ogun State, Nigeria.	Surajudeen Jolaosho
2B: ISLAMIC FINANCE Moderator: Dr Noriza Abd Aziz Webex ID: 170 919 2651 Meeting Password: ibmc2020	IBMC 2020: 080	The Concept of Intellectual Capital within Banking Industry in GCC	Yahya Ahmed Saif Alsarhani
	IBMC 2020: 087	The Effect of Intellectual Capital on Financial Performance: Empirical Evidence from Shariah Compliant Construction Firms in Malaysia	Mohamad Nizam Jaafar
	IBMC 2020: 016	Role of Intellectual Capital Components and Government Support on Islamic Microfinance Institution's Performance: A Study in Malaysia	Maryam Jameelah Mohd Hashim
	IBMC 2020: 056	Understanding Potentials of Humanitarian Sukuk And Its Contribution Toward Financial Refugees Crisis	Oumaima Tounchibine
	IBMC 2020: 081	Volatility Behaviour of Sukuk Index During Crisis	Syazwani Abd Rahim
2C: Waqf and SME Moderator: Assoc Prof Dr Norazlina Abd Wahab Webex ID: 170 537 3777 Meeting Password: ibmc2020	IBMC 2020: 107	Waqf Education for Private Universities in Malaysia: Development and Prospects	Lydiawaty Hassan Busry
	IBMC 2020: 048	Business Strategy Impact in Customer Relationship Management Performance Characteristic Among SMEs Transport Service	Muhamad Fairis Bin Mohamad Sha
	IBMC 2020: 023	The Conceptualize of Product Range with SME Owner Preference on Islamic SME Financing	Ahmad Aizuddin Bin Hamzah

PARALLEL SESSION 3 - 26 SEPTEMBER 2020 (SATURDAY) 2.30 -5.00 PM

Session	Reg ID	Title	Presenter
3A: ISLAMIC MANAGEMENT Moderator: Assoc Prof Dr Selamah Maamor Webex ID: 170 356 7883 Password: ibmc2020	IBMC 2020: 086	Optimization of Mosque Financial Governance for the Planning of Activities in Supporting the Economy of Mosque in Indonesia	Annisa Fitri Anugrah Sari
	IBMC 2020: 063	Islamic Perspective of the Malaysian Occupational Safety and Health (OSH) Legislation	Sharifa Che Shaari
	IBMC 2020: 005	Embracing Islamic Concept of Corporate Governance of Whistle-blowing in Malaysia	Wong Hua Siong
	IBMC 2020: 062	The Islamic Business Ethics in E-Commerce: Evidence from Malaysian Halal e-Marketplace	Mariana Jusop
	IBMC 2020-116	Why Do Some People Purchase and not to Purchase in a Shariah Based Private Retirement Scheme (PRS)?	Ummi Syafiqah
3B: ISLAMIC FINANCE Moderator: Dr Nashirah Abu Bakar Webex ID: 170 919 2651 Meeting Password: ibmc2020	IBMC 2020: 095	The Relevance of Islamic Financing Instruments on COVID 19 Recession in Nigeria	Ismaila Akintan
	IBMC 2020: 028	COVID-19: Reinforcing the Impact of Islamic Banking Through Value-Based Intermediation	Shamsuddeen Muhammad Ahmad
	IBMC 2020: 034	Survival Strategies on Muslim Small and Medium Enterprise (SME) During Covid-19: A Study on Tourism Industry in Malacca.	Nuurul 'Afiah Binti Mamad Afiah
	IBMC 2020: 092	The Impact of Financial Measures, Earnings Management and Sukuk Structure on Sukuk Rating: Evidence from Pakistan	Misbah Sadiq
3C: ISLAMIC FINANCE Moderator: Dr Noraziah Che Arshad Webex ID: 170 537 3777 Meeting Password: ibmc2020	IBMC 2020: 009	Contractor Intention on Contractors All Risk Takaful Product in Malaysian Construction Industry	Mohd Azizi Ibrahim
	IBMC 2020: 031	Operational Specific Factors (OSF) that Impacted the Performance of Family Takaful Operators in Malaysia.	Zainordin Zinon Abidin Din
	IBMC 2020: 047	The Awareness Towards Zakat Obligation Among University Students: A Study in UNIMAP	Nor Jannah Ismail
	IBMC 2020: 051	Electronic Marketing for Financial Services: A case study on Islamic banks in the United Arab Emirates.	Ahmed Alzahmi
	IBMC 2020: 070	The Causes and Implication for The Failure and Delayed in Muslims Inheritance Distribution	Mohamad Ali Roshidi Bin Ahmad

3D: ISLAMIC FINANCE Moderator: Dr Ahmad Khilmy Abd Rahim Webex ID: 170 995 1326 Password: ibmc2020	IBMC 2020: 032	الضوابط الأساسية للمعاملات المالية وأثرها في الصيرفة الإسلامية	Mohamed Hamdikinane Maiga
	IBMC 2020: 033	دور التحفيز في تحسين الأداء من منظور إسلامي	Saeed Jaffar Hussain Alkazim
	IBMC 2020: 038	الإطار التنظيمي والتطبيقي لوظيفة التدقيق الداخلي في دولة الإمارات	Hussain Khalil Alshemsi
	IBMC 2020: 108	التكافل الاجتماعي ودوره في زمن كورونا	Mohammad Golamur Rahman

PARALLEL SESSION 4 - 28 SEPTEMBER 2020 (MONDAY) 2.30 -5.00 PM

Session	Reg ID	Title	Presenter
4A: FIQH MUAMALAH Moderator: Dr Mohamad Yazid Webex ID: 170 356 7883 Password: ibmc2020	IBMC 2020: 064	Punca Tekanan Kewangan Peribadi di Malaysia: Satu Penelitian Fenomenologikal	Ahmad Azrin Adnan
	IBMC 2020: 046	Pandangan Dan Pendapat Penggunaan Aplikasi GrabPay Oleh Pengusaha-Pengusaha Restoran Makanan Di Aeon Tebrau Dan Toppen Tebrau	Mohd Fazrin Hamdan
	IBMC 2020: 066	Niat Daripada Perspektif Islam Dalam Aktiviti Kepenggunaan	Azmawida Abdullah
	IBMC 2020: 055	Tahap Kefahaman Terhadap Konsep Kesederhanaan Dalam Penggunaan: Apakah Faktor Penentunya?	Auna Najiah Ahmad
	IBMC2020 -	Peruntukan Dana Zakat Untuk Kes-Kes Di Luar Jangka Berdasarkan Perspektif Hadith Nabawi: Satu Analisis	Mohd Murshidi Mohd Noor
	IBMC 2020 -	Mekanisme Agihan Zakat Asnaf <i>Al-gharimin</i> Dalam Kalangan Peserta Amanah Ikhtiar Malaysia melalui Lembaga Zakat Negeri Kedah (LZNK)	Raziah Md Tahir
4B: ISLAMIC FINANCE Moderator: Dr Alias Mat Nor Webex ID: 170 919 2651 Meeting Password: ibmc2020	IBMC 2020: 008	Measuring the Financial Inclusion: Evidence from OIC Countries	Shahida Shahimi
	IBMC 2020: 026	An Analysis of the Financial Performance of Credit Cooperatives in Malaysia	Fatin Syazwani Binti Safiyuddi
	IBMC 2020: 027	Factor Analysis on Financial Ratios to Determine Financial Distress of Islamic Banks in Malaysia	Siti Raihana Hamzah
	IBMC 2020: 049	The Determinants of Non-Financing Income: An Analysis on Islamic Banks in Malaysia	Mohd Faizuddin Muhammad Zuki
	IBMC 2020 -	Awareness Determinants of Islamic Home Financing: A Study in Northern Area of Malaysia	Suraiya Hashim
4C: ISLAMIC FINANCE Moderator: Dr Zairy Zainol Webex ID: 170 537 3777 Meeting Password: ibmc2020	IBMC 2020 -	Profitability Determinants of Local and Foreign Islamic Banks in Malaysia: A Comparative Analysis	Selamah Maamor
	IBMC 2020 -	Investigating the Intention to Contribute on Cash Waqf Among Primary School Teachers	Selamah Maamor
	IBMC 2020 -	Comparative Study on Institutional <i>Mutawalli</i> Practice in Utilizing Waqf Property	Hasyeilla Abd Mutalib
	IBMC 2020: 043	Headscarf Ban on Malaysian Hotel Employees	Andi Tamsang Andi Kele

4D: ISLAMIC FINANCE Moderator: Dr Ahmad Khilmy Abd Rahim Webex ID: 170 995 1326 Password: ibmc2020	IBMC 2020: 073	توظيف صندوق الزكاة في هيكله التأمين التكافلي المصغر بديلا عن الهياكل الموجودة	Habeebullah Zakariyah
	IBMC 2020: 074	الاستفادة من مبادئ التخطيط الاستراتيجي في الفكر الإسلامي لتفعيل الأداء الوظيفي	Aadel Mohammed Alshehhi
	IBMC 2020: 035	تقييم تجربة دولة الإمارات العربية المتحدة في استثمار الأوقاف في الجوانب التعليمية	Moza Al Suwaidi
	IBMC 2020: 018	القطاع الخاص المشروعات الصغيرة السيناريوهات الاستراتيجية ودورها في تنمية بدولة قطر أنموذجاً	Yasser Ramadan
	IBMC2020: 037	شركة العنان بين مقاصد الأموال وإدارة الأعمال	Mahamed Fathy

PARALLEL SESSION 5 - 29 SEPTEMBER 2020 (TUESDAY) 2.30 -5.00 PM

Session	Reg ID	Title	Presenter
5A: ISLAMIC ECONOMICS Moderator: Assoc Prof Dr Selamah Maamor Webex ID: 170 356 7883 Password: ibmc2020	IBMC 2020: 007	Determinants of Repayment Behaviour in Islamic Microfinance Programs: Case Study of The Rural Economy Funding Scheme	Mohamad Hanif Hassan
	IBMC 2020: 010	The Interaction Between Islamic Banking and Economic Growth: The Malaysian Experience	Nur 'Izzah Mohamad Zahid
	IBMC 2020: 111	Are Your Employees Supporting Training for Organizational Effectiveness? Analyzing the Malaysian Public Sector using SEM-AMOS	Siti Fardaniah Abdul Aziz
	IBMC 2020 -	The Innovations of Hibah as an Instrument of Islamic Finance and Islamic Estate Management in Malaysia	Ahmad Khilmy Abd Rahim
	IBMC 2020: 065	An Investigation into the Development of Family Waqf and Family Business Waqf in Malaysia	Mohar Yusof
5B: ISLAMIC BANKING Moderator: Dr Wahidah Shari Webex ID: 170 919 2651 Meeting Password: ibmc2020	IBMC 2020: 053	The Impact of Strategic Leadership on Achieving Job Satisfaction for Workers in The UAE Islamic Banking Sector	Saif Saeed Alyileili
	IBMC 2020: 024	Business Risk Management in Islamic Institutions and Banks	Adil Darwish Humaid Al Zaabi/ Ali Ahmed Rashed Ali Alkaabi
	IBMC 2020: 082	Does the Triple Bottom Line Reporting Matters to Nigerian Stakeholders? A Literature Survey Approach	Kawu Abubakar Alhassan
	IBMC 2020: 021	Islamization of Accounting Policy as a Solution to the Ethical Problem in Accounting.	Saikou Gassama
	IBMC 2020 -	The Impact of Islamic banking and Fintech on Economic Growth: An empirical analysis	Zairy Zainol
5C: ISLAMIC LAW Moderator: Mdm Suraiya Hashim Webex ID: 170 537 3777 Meeting Password: ibmc2020	IBMC 2020: 085--068	The Legal Concept of Corporation under Common Law and Shariah: An Appraisal	Zuhairah Ariff Abd Ghadas
	IBMC 2020: 085-069	An Analysis on the Legal Concept of Group of Companies under the Common Law and Shariah	Zuhairah Ariff Abd Ghadas
	IBMC 2020: 103	The Role of Competition as a Mediator Between Financial Liberalization and Financial Stability: Islamic Banks vs Conventional Banks	Nur Afizah Muhamad Arifin
	IBMC 2020: 067	Investors Herding Propensity in Islamic Financial Market: A Review	Salisu Isyaku

5D: ISLAMIC BUSINESS Moderator: Assoc Prof Dr Azizi Abu Bakar Webex ID: 170 995 1326 Password: ibmc2020	IBMC 2020-075	مفهوم الابتكار في الإسلام ومنهجية إدارته في المؤسسات المعاصرة	Badr Alhosani
	IBMC 2020-050	القيادة الملهممة وأثرها على صناعة التميز الوظيفي في القطاع الحكومي بدولة الإمارات العربية المتحدة – جوائز التميز الوظيفي أتمودجاً	Muna Jawad Salman
	IBMC 2020: 030	اثر الانمط القيادية على التنمية الاقتصادية في ظل مفهوم التنمية المستدامة في قطاع الشركات الكيميائية بسلطنة عمان	Khalid Said Awadh Fadhil
	IBMC 2020: 017	التداعيات الإدارية للنزاع المسلح وتأثيرها في التعليم والتدريب المهني والتقني دراسة تطبيقية في كليات المجتمع في اليمن	Nashwan Abdulrahman Hasan Taqi Addin
	IBMC 2020: 101	سلطة القاضي في المنازعات المصرفية في البنوك الإسلامية في دولة الإمارات العربية المتحدة	Sharifa Rashed Al Suwaidi

SPECIAL GUEST EXCERPT



DATUK Ir. (Dr) KHAIROL ANUAR BIN MOHAMAD TAWI

Executive Chairman – KAT Group

YBhg Datuk Ir. (Dr) Khairol Anuar bin Mohamad Tawi is the founder and Executive Chairman of KAT Group, which began operations in 1999 as a modest prepaid distribution company with just 3 employees and an annual revenue of RM600,000. Its record performance was in 2015 with revenue of RM850 million. KAT is evolving into an international solutions provider, deploying its award-winning end-to-end digital distribution platform in Nepal, Bangladesh, and in Malaysia.

YBhg Datuk Khairol has won numerous personal awards and accolades such as the *Anugerah Tokoh Usahawan Islam* Negeri Melaka in 2020, *Usahawan Unggul* award by Perbadanan Usahawan Nasional Berhad (PUNB) in 2018, *Entrepreneur of The Year (Special Mention)* award by The Star in 2014, and also *Usahawan Teknologi* by the Young Entrepreneur Organization Malaysia (GMB).

Datuk Khairol has an Executive Masters in Business Administration from the University of Cranfield Institute of Management, UK. In 1994, he attended the 'Harvard Senior Management Development Programme'. He has a degree in Electrical & Electronic Engineering from the University of Swansea, UK. In 2015, Datuk Khairol was awarded an Honorary Doctorate and Fellowship by the university.

In his speech, YBhg Datuk Khairol will share with us his vast experience as an entrepreneur in communications technology industry that undergo rapid change where both long-term vision and hands-on approach are required to steer through the complex path towards profitability and sustainability. He challenges the norm of maximising profit as being the ultimate goal in business. He puts forth the barakah as another compelling goal in business.

SPECIAL GUEST EXCERPT



PROF DR MOHAMAD AKRAM LALDIN

Executive Director of ISRA

Prof. Dr. Mohamad Akram is currently the Executive Director of International Shari'ah Research Academy for Islamic Finance (ISRA) and Professor at International Centre for Education in Islamic Finance (INCEIF). Prior to joining ISRA he was an Assistant Professor at the Kulliyah of Islamic Revealed Knowledge and Human Sciences, International Islamic University, Malaysia (IIUM). In the period 2002-2004, he was a Visiting Assistant Professor at the University of Sharjah, Sharjah, United Arab Emirates.

At present, he is the Member of Bank Negara Malaysia Shari'ah Advisory Council, Chairman of Shari'ah Board of Employees Provident Fund Malaysia (EPF), Member of Shariah Supervisory Council of Labuan Financial Services Authority (FSA), Member of Board of Trustees of Malaysian Islamic Economic Development Foundation (YaPEIM), Member of Shariah Board DDCAP, London, Member of Internal Shariah Supervisory Committee, Dubai Islamic Bank, Member of Shariah Advisory Council International Islamic Financial Market (IIFM), Bahrain, Member Financial Regulation Advisory Council of Experts (FRACE), Central Bank of Nigeria, Member of The Panel of Recognized International Market Experts in Finance ("P.R.I.M.E. Finance"), Member of Institute of Corporate Directors Malaysia (ICDM) and other Boards locally and internationally.

Prof. Akram holds a B.A. Honours degree in Islamic Jurisprudence and Legislation from the University of Jordan, Amman, Jordan and a Ph.D. in Principles of Islamic Jurisprudence (Usul al-Fiqh) from the University of Edinburgh, Scotland, United Kingdom. He has presented many papers related to Islamic Banking and Finance and other Fiqh topics at national and International level and has conducted many training sessions particularly on Islamic Banking and Finance for different sectors since 1999. He is a registered Shariah Advisor for Islamic Securities with the Securities Commission of Malaysia and has acted as Shariah advisor in the issuance of several sukuks. In addition, he is also prolific author of academic works specifically in the areas of Islamic Banking and Finance. He is the recipient of Zaki Badawi Award for Excellence in Shariah Advisory and Research. Recipient of the Most Outstanding Individual Contribution to Islamic Finance during KLIFF 2016 organised by CERT. Winner of the 2017/1439H Malaysian Islamic Personality Award conferred by The Government of Malaysia on the occasion of the birthday of the Prophet Muhammad (peace be upon him).

SPECIAL GUEST EXCERPT



Prof. Dr. Abdul Ghafar Ismail

Universiti Sains Islam Malaysia

He received his doctorate in economics from the University of Southampton in 1994. He is currently professor of Islamic financial economics at Universiti Sains Islam Malaysia; Senate Member of Universiti Sains Islam Malaysia; Chairman of Organisation of Islamic Studies and Thoughts; and AmBank Group Resident Fellow, Perdana Leadership Foundation. He is also a Citibank Malaysia Shariah Advisor from 2005 to the

present. He has served as Rector, Kolej Pengajian Islam Johor (2019-2020), a lecturer and professor at Universiti Kebangsaan Malaysia (1987-2016), Professor of Islamic financial economics at Universiti Islam Sultan Sharif Ali, Head of research, Islamic Development Bank Jeddah (2013-2017), and Islamic banking advisor to the IMF for Djibouti (2015) and Board Member of Yayasan Pembangunan Ekonomi Islam Malaysia from November 2018 to June 2020.. He has also been a consultant for: Islamic Economics Master Plan for Indonesia; National Co-operative Policy for the Department of Cooperative Development; Microfinancing Action Plan for Economic Planning Division, Prime Minister's Department.

He has also been a visiting guest at several institutions of higher learning - Taskent State Technical University, Islamic University Indonesia, Trisakti University, University of North Sumatra, Istanbul Sabahatin Zain University, and the Islamic Foundation of Lancaster.

His research in Islamic financial economics has been widely published in indexed and peer-reviewed journals. Among them are Sage Open, Journal of Business Ethics, the Review of Islamic Economics; Journal of Islamic Economics, Banking and Finance; Asian Economies; IIUM Journal of Economics and Management; Gadjah Mada International Journal of Business; Asian Economic Review; Humanomics, International Journal of Social Economics; Savings and Development; Journal of Financial Services Marketing, Qualitative Research in Financial Markets, and Journal of Islamic Accounting and Business Research. The book is also published by top publishers such as Palgrave, Springer, UKM Press and Cengage. Among his book titles are Zakat: Persyariatan, Perekonomian dan Perundangan; Money, Islamic Banks and Real Economy; Islamic Pawnbroking; Financial Inclusiveness of the Poor: Beyond Microfinance; Maqasid Al Shariah Based Index of Socio Economic Development; Financial Inclusion and Poverty Alleviation: Perspective from Islamic Institutions and Instruments; Regulation and Supervision of Islamic Microfinance; Case Studies in Islamic Banking and Finance; and Macroprudential Regulation and Policy for the Islamic Financial Industry; Taxation and Zakat of Islamic Financial Instruments, and Waqf and Socio Economic Development.

ORGINISING COMMITTEE

Position	Name
Chairman	Prof. Madya Dr. Norazlina Abd. Wahab <i>Director, Institute of Shariah Governance and Islamic Finance (ISGaIF), IBS, UUM</i>
Director	Prof. Madya Dr. Selamah Maamor
Deputy Director	Dr. Zairy Zainol
Secretary	Dr. Nashirah Abu Bakar Dr. Noraziah Che Arshad
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Secretariat & Registration	Dr. Raziah Md Tahir Dr. Nor Aina Mohd. Khatib Puan Suraiya Hashim
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Protocol	Dr. Noriza Ab Aziz Puan Siti Tanjung Jamaludin Professor Dr Rosylin Mohd Yusof