



10th AICIF 2022

10th ASEAN INTERNATIONAL CONFERENCE ON ISLAMIC FINANCE 2022

The Role of Islamic Banking and Islamic Social Finance for Economic Sustainability

6th - 8th December 2022 | DoubleTree by Hilton Kuala Lumpur

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- Doctor of Philosophy in Islamic Banking and Finance
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Industry-Based Programmes

- Certificate of Islamic Banking and Finance
- Certificate in Shariah for Takaful Practitioners
- Certificate Shari'ah Advisor & Auditor
- Certificate in Islamic Banking & Finance for Legal Practitioners

CONTACT US

📍 IIUM Institute of Islamic Banking and Finance (IiIBF)
International Islamic University Malaysia
P.O. Box 10
50728 Kuala Lumpur
Malaysia

🔗 <https://www.iium.edu.my/institute/iibf>

✉️ iibf@iium.edu.my
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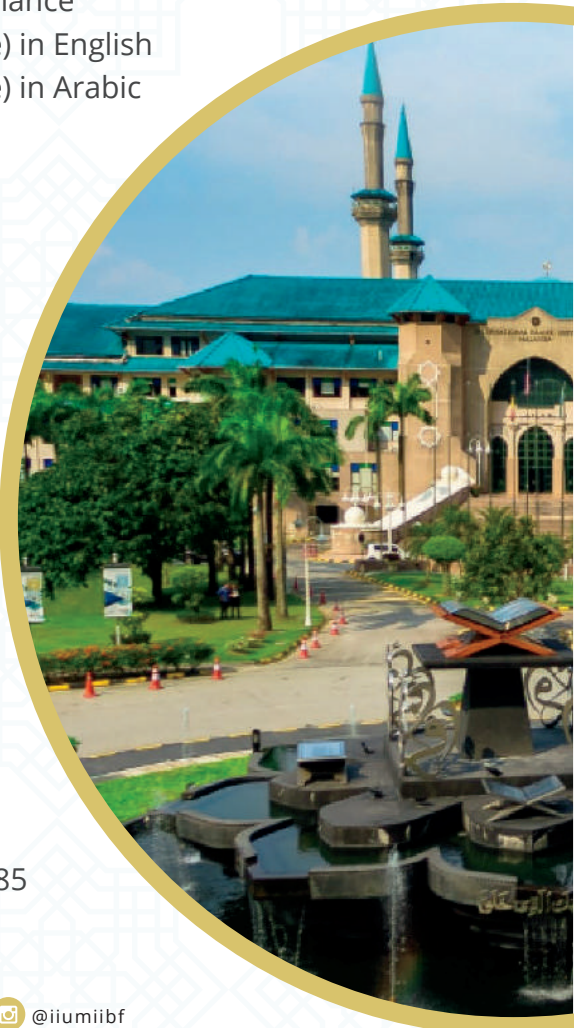


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WELCOMING MESSAGE

Assoc. Prof. Dr. Razali Haron

Director
10th AICIF 2022



Assalamu`alaykum warahmatullahi wabarakatuh.

The theme of the AICIF 10th (2022) was chosen based on the unceasing uncertainties plaguing human life universally in economic, social and political aspects. Even before the end of the Covid-19 pandemic, the world was shocked by the Russia-Ukraine crisis, followed by a massive flood disaster in Pakistan as a result of climate change. All of these have had a major impact on the world's population, especially in terms of the death toll from the Covid-19 pandemic, a significant increase in inflation following the supply-chain disruption thus further accelerating the increase in the price of goods and services, as well as an upsurge in the disparity between countries developed-developing-poor, and those who are rich and poor. These problems continue to exist as if there is no solution.

Despite the problems experienced around of the world, the instruments of Islamic Social Finance (ISF) which include zakat, waqf, infaq and sadaqah, have played a significant role in reducing the impact of the uncertainties. Zakat, for example, has played an important role in helping people who have been greatly affected by the Covid-19 pandemic, both in terms of health and socio-economics. Cash waqf has also been a significant tool in mobilizing cash to help micro entrepreneurs who need working capital for sustainability. Cash waqf indeed has been so dynamic as hospitals and medicines are among the famous sectors of waqf, in which waqf-based hospitals and health care services are established by Muslims in different communities around the world. ISF, a charity based, has well demonstrated how the instruments involved have contributed to dealing with universal human problems caused by the uncertainties that have occurred.

However, poverty is still very rampant in Muslim-majority countries compared to developed countries, despite the potential of ISF instruments in dealing with socio-economic problems. AICIF 10th (2022) hereby aims to discover appropriate and effective strategies to empower ISF instruments to deal with these universal problems. Inputs from the industry in addition to the academia are expected to provide new insights in empowering ISF instruments in line with current and more intense challenges in the future. In this regard, it is about time to empower zakat to be productive rather than consumptive as its present structure, while product innovation in waqf is essential to address more challenging issues facing mankind. The opportunities that ISF can capitalize on digitalization and real time information will help ISF instruments to become more effective and capable in generating a much larger collection and effective distribution of funds. AICIF 10th (2022) is thus a very appropriate platform to discuss strategies to improve and ultimately boost the effectiveness and governance of ISF institutions and its instruments at a higher level and with global recognition.

The success of AICIF 10th (2022) is the success of all. IIUM Institute of Islamic Banking and Finance (IIBF) is hereby very grateful for the support of all collaborators from ASEAN and sponsor from Islamic financial, fund management and zakat institutions as well in making this high-impact conference a success. The presence of sponsor from the United States for this year event verifies that ISF is for all in dealing with global issues.

Salam Hormat.

WELCOMING MESSAGE



Prof. Datin Dr. Rusni Hassan

Dean

IIUM Institute of Islamic Banking & Finance (IIIBF)

Assalamu`alaykum warahmatullahi wabarakatuh.

All praises are due to Allah S.W.T for the success of the 10th ASEAN International Conference on Islamic Finance 2022 (10th AICIF 2022).

Islamic banking and finance have experienced a rapid growth and development in South East Asia over the last several years. Malaysia, Indonesia, and Brunei are ranked the first, second, and eleventh largest Islamic banking markets globally, while the government of the Philippines has recently passed the country's first Islamic banking act in 2019.

Alongside commercial banking, Islamic social finance instrumentssuch as zakat, waqf and sadaqah could serve as primary instruments to combat multiple socio-economic and environmental problems including extreme poverty, income inequality eradication, lack of access to education and health facilities, food security, as well as climate change.

At the AICIF 2022, I am delighted to see a colossal gathering of beautiful minds deliberating on how Islamic social finance can unleash its full potential through good governance in addressing these social illnesses and thus empowering the economic capacity of Muslims not just in ASEAN, but around the world.

IIUM Institute of Islamic Banking and Finance (IIIBF) is happy to receive an overwhelming support from industry players, policymakers, and academics in making the 10th AICIF 2022 an engaging and enlightening one.

It is our greatest appreciation to all the partners of the 10th AICIF 2022, namely, Permodalan Nasional Berhad, Etiqa Family Takaful Berhad, Etiqa General Takaful Berhad, EXIM Bank, Al Rajhi Banking & Investment Corporation (Malaysia) Berhad, Bank Kerjasama Rakyat Malaysia Berhad, FWD Takaful Berhad, Bank Islam Malaysia Berhad, Hong Leong Islamic Bank Berhad, Bank Muamalat Malaysia Berhad, Guidance College, and Akademi Zakat Pusat Pungutan Zakat (PPZ-MAIWP) for their generous contributions.

I would like also to thank our collaborators, namely Institut Tazkia, Mindanao State University, Universiti Islam Sultan Sharif Ali, Universitas Islam Sultan Agung, Universitas Darussalam Gontor and Universitas Islam Negeri Sunan Kalijaga Yogyakarta for their cooperation and efforts in co-organizing the conference. Last but not least, I would like to congratulate the organizing committee for their commitment and hard work to ensure the smooth running of the event.

May Allah SWT bless and guide us in all our endeavours. Thank you.

Wabillahi taufiq wal hidayah, wassalamualaikum wrt wbth.



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FOREWORD



Dato' Sri (Dr.) Syed Hussien Abd Kadir

Member of Board of Governors
International Islamic University Malaysia (IIUM)

Assalamu`alaykum warahmatullahi wabarakatuh.

Alhamdulillah, all praises due to Allah S.A.W and salutation to Prophet Muhammad SAW. I would like to congratulate the IiBF for organising a timely and important conference given the present health pandemic and geopolitical instability which requires us to re-examine our social and business structures and engagements to develop and sustain a harmonious, balanced, and Sejahtera community.

On behalf of IIUM, I would like to extend my warmest welcome to our distinguished keynote speakers, panellists, delegates from ASEAN countries, paper presenters and all conference participants. We welcome your views and insights in making this conference a success, hence contributing to the development of Islamic banking and Islamic social finance for stabilising our own country's economy. The AICIF 2022 provides a platform for intellectual discourse and professional engagement to serve broader economic and social interests of our present and future community.

AICIF 2022 is also certainly an epitome for IiBF to produce better quality intellectuals, professionals and scholars of distinction by integrating quality of faith (imān), knowledge ('ilm), and good character (akhlāq) to serve as agents of comprehensive, balanced as well as sustainable development in Malaysia and in the Muslim world at large.

At this point, I want to praise our industry partners and sponsoring institutions for their honourable contributions in attaining the objective of this conference, which is to encourage the formation of a more compassionate and effective financial community with social equality. With the honour of serving as the conference's host this year, IIUM is delighted to extend a warm invitation to all attendees to uphold the principles and culture of Iqrā', khalifah fil ardh, and rahmatan lil ālamin in fulfilling societal needs and attaining economic stability through innovative instruments provided by Islamic banking and Islamic social finance.

Thank you. Wabillahi taufiq wal hidayah,
wassalamualaikum wrt wbt.



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FOREWORD



Puan Ratna Sha'erah Kamaludin

Executive Director
Association of Islamic Banking and Financial
Institutions Malaysia (AIBIM)

Assalamu`alaykum warahmatullahi wabarakatuh.

I would like to express my sincere appreciation and gratitude to the IIUM Institute of Islamic Banking and Finance and International Islamic University Malaysia for giving the opportunity to the Association of Islamic Banking and Financial Institutions Malaysia (AIBIM) to be part of the prestigious 10th ASEAN International Conference on Islamic Finance (AICIF) 2022.

In the past recent years, we have come together to get through the great adversity from the unprecedented COVID-19 pandemic. The pandemic has caused significant disruption and hardship in nearly every aspect of our lives, and it continues to weigh heavily on our economy.

After a strong economy rebound and recovery from the pandemic, new challenges emerge due to recent inflationary pressure that is forcing major central banks around the globe to urgently tighten their monetary policies. There have also been global concerns over food supply and security as a result of heightened geopolitical tensions. Climate change has appeared to be the greatest threat to humanity, calling for a fundamental shift towards a greener and circular economy. Despite all these challenges, the Islamic banking and finance industry continues to thrive and strengthen its

strategic position in the global financial landscape in creating a greater socio-economic impact. The adoption of VBI by Islamic banks has continuously improve the offerings and treatments towards its customers and employees, which include fair and transparent disclosure. More sustainable banking practices would be developed based on VBI concepts which encourage the creation of new business opportunities and provide the foundation for more sustainable returns for Islamic banks over the long term.

With this year's theme on the role of Islamic banking and Islamic social finance for achieving economic sustainability, the 10th AICIF 2022 would be a much-needed platform for formulating ideas and practical solutions on how to reinvigorate the potentials of Islamic social finance instrument, which may take forms of redistribution and philanthropy such as zakat, waqf, and sadaqah as well as modern, commercially driven finance such as Islamic microfinance, sukuk, and takaful with active participation from Islamic banks.

I sincerely hope that this conference would be a platform for practitioners, policymakers, and academicsto form a strong coalition in addressing the issues and challenges that is impacting the economy globally. May Allah S.W.T guide us on the right path.

Thank you.

KEYNOTE ADDRESS I

Dato' Majid Mohamed

Chairman, Board of Directors
Etika Family Takaful Berhad
Etika General Takaful Berhad



Assalamu`alaykum warahmatullahi wabarakatuh.

I would like to thank the IIUM Institute of Islamic Banking and Finance (IIBF) for inviting me to be a part of the 10th ASEAN International Conference on Islamic Finance. I am honoured to be among such esteemed guests.

The conference brings together a diverse group of academicians, practitioners, and policymakers around the ASEAN region to share their research findings and exchange their ideas and solutions to issues relevant to the development of the Islamic financial industry especially on Islamic social finance and sustainability in the post-COVID-19 era.

Ever since the introduction and adoption of Value Based Intermediation, it has successfully pushed Islamic Financial Institutions (IFIs) to reform their mindsets and rethink their role as an intermediary. IFIs are now going beyond their traditional function as financial intermediary to fuel the economy, to also intermediate the creation of social benefits for the stability and well-being of the community and society.

This is reflected in various Islamic social finance activities undertaken by IFIs in collaboration with strategic implementation partners through Islamic social finance tools; namely, zakat, sadaqah and waqf.

Whether formally or informally, we all have a role to play in the long-term sustainable development of economy and society. In the present global context, Islamic Social Finance can contribute immensely in achieving the UNs Sustainable Development Goals and gearing up to face the challenges of the pandemic.

Once again, thank you IIBF and I look forward to a fruitful conference.

KEYNOTE ADDRESS II



Puan Zabeledah Giw

Acting Chief Strategy Officer
Export-Import Bank of Malaysia Berhad

Assalamu`alaykum warahmatullahi wabarakatuh.

Trade is a key driver of economic growth, poverty reduction, enable the exchange of goods and services, capital movement and cultivates cultural links between countries. Islamic trade financing provides working capital to buoy international trade transactions and reduce payment risk.

According to the World Bank, the global Islamic finance sector is set for impressive expansion of at least 10% over 2021 to 2022. The developments in recent years suggest that global and local trade finance markets are likely to be resilient unless there are severe, adverse shocks that affect the creditworthiness and access to foreign currency funding.



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SUMMARY AGENDA

10th ASEAN INTERNATIONAL CONFERENCE ON ISLAMIC FINANCE 2022

DAY 1

6TH DECEMBER 2022
TUESDAY

Opening Ceremony
8.00 am - 5.15 pm

WELCOMING REMARKS

OFFICIATING SPEECH

LAUNCHING CEREMONY

KEYNOTE ADDRESS 1

Islamic Social Finance for Economic
Sustainability

PANEL SESSION 1

Harnessing the Opportunity of Islamic
Finance through Digitalisation

KEYNOTE ADDRESS 2

The Role of Islamic Trade Finance in
Promoting Inclusive and Sustainable
Economic Recovery

PANEL SESSION 2

Islamic Social Finance, Poverty Alleviation
and Economic Development

PANEL SESSION 3

Islamic Finance Education in ASEAN
Countries

DAY 2

7TH DECEMBER 2022
WEDNESDAY

Parallel Session
9.00 am - 8.00 pm

PARALLEL SESSION 1

KEYNOTE ADDRESS 3

Prospects and Opportunities for Islamic
Finance in United States

PARALLEL SESSION 2

KEYNOTE ADDRESS 4

Emerging Trends in Islamic Banking
Finance

PARALLEL SESSION 3

CLOSING CEREMONY

DAY 3

8TH DECEMBER 2022
THURSDAY

Networking Engagement
9.00 am

NETWORKING AND ENGAGEMENT

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6th DECEMBER 2022

7:30 AM REGISTRATION AND ARRIVAL OF GUESTS

8:50 AM WELCOMING REMARKS



Dato' Seri Syed Hussien Abd Kadir
Member of Board of Governor, IIUM

9:00 AM OFFICIATING SPEECH



Puan Ratna Sha'erah Kamaludin
Executive Director, AIBIM

9:30 AM LAUNCHING CEREMONY

10:00 AM COFFEE AND NETWORKING

10:15 AM KEYNOTE ADDRESS 1

“Islamic Social Finance for Economic Sustainability”



Dato' Majid Mohamed
Chairman, Board of Directors
Etiqa Family Takaful Berhad
Etiqa General Takaful Berhad

6th DECEMBER 2022

10:45 AM PANEL SESSION 1

“Harnessing the Opportunity of Islamic Finance through Digitalisation”

Overview :

The digital evolution of the Islamic financial sector has entered a stage of acceleration, fueled by innovative Shariah-compliant banking and takaful solutions offered through omnichannel experience. It provides massive opportunities for Islamic financial service providers to engage and create value for their customers and other stakeholders beyond Shariah compliance. Meanwhile, Islamic finance regulators are pushing for the digital transformation of Islamic banking and takaful services to reach out to the unbankables, and hence enabling a more inclusive Islamic financial system, which is imperative to increased welfare and greater equality in a nation. To achieve these goals, each Islamic bank and takaful company must have a clear vision of its role in the competitive digital financial landscape and the strategic direction it takes to embark on the necessary transformation.

Moderator



Prof. Dr. Engku Rabiah
Adawiah Engku Ali
IIIBF

Panelists :



Mr. Ahmad Shukri
Abdul Rahman
Chief Risk Officer
BKRM



Mr. Andrew Tan
Alfie Tech Sdn Bhd



Mdm Ruslena Ramli
Director,
Islamic Digital Economy
MDEC

12.15 PM LUNCH ENGAGEMENT (PNB TALK)



Mr. Fadzihan Abbas Mohamed Ramlee

Chief Strategy Officer
Permodalan Nasional Berhad (PNB)

6th DECEMBER 2022

2:00 PM KEYNOTE ADDRESS 2

“The Role of Islamic Trade Finance in Promoting Inclusive and Sustainable Economic Recovery”



Puan Zabedah Giw

Acting Chief Strategy Officer
Export-Import Bank of Malaysia Berhad

2:20 PM PANEL SESSION 2

“Islamic Social Finance, Poverty Alleviation & Economic Development”

Overview :

Islamic social finance instruments, which may take forms of redistribution and philanthropy (e.g., zakat, waqf, and sadaqah) as well as modern, commercially driven finance (e.g., Islamic microfinance, sukuk, and takaful), could play a vital role to eradicate extreme poverty globally and promote shared prosperity for all people everywhere. Unfortunately, despite its huge potential, the Islamic social finance sector remains largely untapped and underutilised in many Muslim countries, according to the recent Islamic Research and Training Institute's Islamic Social Finance Report 2020. To take progressive steps towards invigorating Islamic social finance instruments, policies that promote efficient mobilisation of Islamic social finance resources, reduce regulatory hurdles, and enhance the governance and transparency of Islamic social finance institutions need to be formulated.

Moderator



Prof. Dr. Salina Kassim
IiBF

Panelists :



Dr. Hamim Syahrums Ahmad Mokhtar
Deputy Director
Financial Inclusion Department
Bank Negara Malaysia



Dr. Ahmad Basri Ibrahim
Head of Shari'ah Management
Permodalan Nasional Berhad (PNB)



Dr. Wan Ahmad Najib Wan Ahmad Lotfi
Chief Strategy & Digital Distribution Officer
FWD Takaful Berhad



Mr. Mohd Nazri Chik
Group Chief Financial Inclusion Officer
Bank Islam Malaysia Berhad (BIMB)

6th DECEMBER 2022

3: 50 PM COFFEE AND NETWORKING

4:00 PM PANEL SESSION 3

“Islamic Finance Education in ASEAN Countries”

Overview :

Complex financial products and tougher market regulation shaped by the new economic realities such as trade uncertainty, geopolitical tension, and a high level of digital adoption among consumers are calling for a greater need of having a larger pool of competent Islamic finance professionals. To increase the employability factor of Islamic finance graduates, universities in ASEAN region look to continuously reconfigure their academic programmes and add to their traditional pedagogy. One such addition is to expose Islamic finance students with real-world scenarios that require critical appraisal and understanding on, among others, the application of Shariah contracts in product structuring and pricing strategy, as well as the operational requirements of Islamic banks covering various fields, such as legal, accounting, risk management and information technology. Along with these efforts, it is necessary to strengthen the academia-industry cooperation in sharpening the skills and competitive edge of the graduates to successfully enter into the workforce

Moderator



Prof. Datin Dr. Rusni Hassan
IIIBF

Panelists :



Dr. Amnisuhailah Abarahan
Sultan Sharif Ali Islamic University
(UNISSA)



Atty. Basari D. Mapupuno
Mindanao State University System
(MSU)



Dr. Khoiril Umam
University of Darussalam Gontor
(UNIDA)



Dr. Murniati Mukhlisin
Tazkia Islamic University College
(TAZKIA)



Dr. E. Drs. Marno Nugroho
Universitas Islam Sultan Agung
(UNISSULA)



Dr. Afdawaiza
Universitas Islam Negeri Sunan Kalijaga,
Yogyakarta (UIN-SUKA)

5: 15 PM FREE AND EASY

7th DECEMBER 2022

8:30 AM PARALLEL SESSION 1

9:30 AM KEYNOTE ADDRESS 3

“Prospects and Opportunities of Islamic Finance in the United States”



Assoc. Prof. Dr. Shakir Ullah

Lead Professor of Islamic Finance
Guidance College, Texas



Moderator:

Assoc. Prof. Dr. Razali Haron
II/BF

10:15 AM PARALLEL SESSION 2

11:15 AM PARALLEL SESSION 3

12:15 PM LUNCH BREAK

2:00 PM KEYNOTE ADDRESS 4

“Emerging Trends in Islamic Banking and Finance”



Prof. Dr. M. Kabir Hassan

Professor of Finance
Hibernia Professor of Economic & Finance,
University of New Orleans



Moderator:

Asst. Prof. Dr. Nazrul Hazizi Noordin
II/BF

8:00 PM CLOSING CEREMONY

8th DECEMBER 2022

9:00 AM NETWORKING AND ENGAGEMENT



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SPEAKER PROFILE

Dato' Sri (Dr.) Syed Hussein Abd Kadir

Member of Board of Governors
International Islamic University Malaysia (IIUM)



Dato' Sri Syed Hussien Abd Kadir Al Habshee is a prominent diplomat and public figure in Malaysia who has been serving the country in various strategic positions. He obtained his education in Sekolah Menengah Dato' Jaafar, Johor Bahru; and continued his studies at Universiti Sains Malaysia until he was conferred with B. Soc. Sc (Pol. Sc.) in 1975. He then pursued his MA (International Relations) at Fletcher School of Law and Diplomacy, Massachusetts USA (1987).

Dato' Sri Syed Hussien Al Habshee is currently the Chairman of SME Corp who is responsible to drive the growth and transformation of Malaysian SMEs. A series of Women Netpreneur programmes were initiated to empower women in the economy and community by SME Corp Malaysia and the Entrepreneur Development and Cooperative Ministry (MEDAC).

Dato' Sri Syed Hussien Al Habshee has made a significant contribution to educational, social, and diplomatic development which deserve due recognition from various communities, including the intellectual community and educational institution like the International Islamic University Malaysia.

His contributions, among other things, include his effort to advocate the right narratives and discourses on Islam by placing the importance of understanding the true teaching of Islam among Muslims. He has implemented various initiatives to avail strategic avenues to introduce Islam as the perfect guidance on human life, particularly in advocating the concept of Rahmatan lil Alamin.

He has advocated the need to place judicious effort to strengthen the role of education in promoting Islamic brands amidst the increasingly challenging society when most of the Islamic teachings are being forgotten due to the extreme enthusiasm for legalistic branding which describes Islam as an exclusive and purely punitive religion.

SPEAKER PROFILE

Dato' Majid Mohamed

Chairman, Board of Directors
Etiqa Family Takaful Berhad
Etiqa General Takaful Berhad



Dato' Majid is a Chairman of the Board of Directors of Etiqa Family Takaful Berhad and Etiqa General Takaful Berhad. He is also currently a board member of University Malaysia Pahang (UMP). He has extensive experience in the setting up, regulatory planning and rehabilitation of finance and insurance institutions. He started his banking career in Bank Negara Malaysia in 1977

and held various supervisory roles across key departments, from audit to economics, bank and insurance regulation. He was the Chief Executive Officer of Pacific and Orient Insurance Berhad, Malaysia National Insurance Berhad, The People's Insurance Co. (Malaysia) Berhad, Talasco Insurance Berhad and Labuan Reinsurance (L) Ltd.



Puan Ratna Sha'erah Kamaludin

Executive Director
Association of Islamic Banking and Financial
Institutions Malaysia (AIBIM)

Puan Ratna Sha'erah Kamaludin currently serves as Executive Director of the Association of Islamic Banking and Financial Institutions Malaysia (AIBIM) since January 2020. Since joining AIBIM in March 2016, she has played a key role in AIBIM's strategic planning and communication, as well as the operational management of the Association.

She is instrumental in the success of the Global Islamic Finance Forum (GIFF) held in 2016, 2018 and 2022 which offers unique networking opportunity for regulators, industry practitioners, business leaders and Shariah scholars in enhancing the true potential

of Islamic Finance in the international marketplace. With over 20 years of experience in the field of business reengineering, risk management and banking channels as well as operations, Ratna currently sits on the Board for the Ombudsman Financial Services (OFS) and has served various banking and asset management companies since 1996 which includes Mayban Finance Berhad, Pengurusan Danaharta Nasional Berhad, CIMB Investment Bank Berhad and Bank Islam Malaysia Berhad. Ratna holds a degree in Bachelor (Hons) of Management from University Science Malaysia.

SPEAKER PROFILE



Puan Zabedah Giw

Acting Chief Strategy Officer
Export-Import Bank of Malaysia Berhad

Puan Zabedah is tasked to steer the Bank's strategic direction, which encompasses the bank-wide roadmap development, business plans and corporate scorecards. These are formulated against market trend analysis at global, regional, and local levels and are aligned towards the Bank's mandated role, as well as prescribed governance and risk frameworks. Zabedah joined EXIM Bank in 2009

and was subsequently appointed as the Head of Advisory & Research Department. Prior to that, she established her career in banking serving RHB Bank and Maybank. In her various positions served, she gained expertise in credit related matters, internal review, and assurance, as well as insights as an industry and market analyst

Prof. Dr. M Kabir Hassan

Professor of Finance
Hibernia Professor of Economic and Finance
University of New Orleans



Professor Dr. Mohammad Kabir Hassan is Professor of Finance in the Department of Economics and Finance in the University of New Orleans. He currently holds three endowed Chairs-Hibernia Professor of Economics and Finance, Hancock Whitney Chair Professor in Business, and Bank One Professor in Business- in the University of New Orleans. Professor Hassan is the winner of the 2016 Islamic Development Bank (IDB) Prize in Islamic Banking and Finance. Professor Hassan received his BA in Economics and Mathematics from Gustavus Adolphus College, Minnesota, USA, and M.A. in Economics and Ph.D. in Finance from the University of Nebraska-Lincoln, USA respectively. Professor Hassan is a financial economist with consulting, research and teaching experiences in

development finance, money and capital markets, Islamic finance, corporate finance, investments, monetary economics, macroeconomics, Islamic banking and finance, and international trade and finance. the Accounting and Auditing Organization for the Islamic Financial Institutions (AAOIFI). Professor Hassan has done consulting work for the World Bank, International Monetary Fund, African Development Bank, Transparency International-Bangladesh (TIB), Islamic Development Bank, United Nations Development Program (UNDP), Government of Turkey and many private organizations. Professor Hassan has been elected a Board Member of Ethics and Governance Committee and Education Board of the Accounting and Auditing Organization for the Islamic Financial Institutions (AAOIFI).

SPEAKER PROFILE



Assoc. Prof. Dr. Shakir Ullah

Lead Professor of Islamic Finance
Guidance College
Houston, Texas

Dr. Shakir Ullah is a Full-time Associate Professor of Finance at Fayetteville State University, North Carolina, and the Lead Professor of Islamic Finance at Guidance College, Texas. At the same time, he is an Adjunct Associate Professor of Finance at the University of Maryland Global Campus. Earlier, he worked as a Faculty of Finance at the University of Louisiana Monroe in the United States. Dr. Shakir is actively engaged with the Federal Reserve on a "Financial Inclusion through Islamic Banking" project. He is a member of the AAOIFI Working Committee on Sustainable Financing under AAOIFI's Governance and Ethics Board. Earlier, he worked as Doctoral Dissertation Chair (Islamic Finance) at Georgetown University, Washington D.C.

He worked as an Assistant Professor of finance at the Institute of Management Sciences, Pakistan, where he started the country's first-ever MBA (Islamic Banking and Takaful) program. Dr. Shakir is a USCIS-recognized Outstanding Professor/Researcher of Islamic finance in the United States. Dr. Shakir holds Ph.D. in Islamic banking from the University of Southampton, U.K., and an MBA in finance from the KDI School of Public Policy and Management, South Korea. He has published over twenty articles in the area of Islamic finance. His most notable and commendable work is "Fatwa Repositioning: the hidden struggle for Shari'a compliance within Islamic financial institutions," published in the Journal of Business Ethics, a Financial Times top 20 journal.

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PANELIST PROFILE



Mr Ahmad Shukri Abd Rahman

Chief Risk Officer
Bank Kerjasama Rakyat Malaysia (BKRM)

Ahmad Shukri has over 31 years of experience in banking and finance, focusing on areas of risk management Islamic Finance and Sustainability. He is the Chief Risk Officer of Bank Kerjasama Rakyat Malaysia Berhad. Prior to his current appointment as CRO in Bank Rakyat in August, 2016, he was the Head of Risk Management, OCBC Al-Amin Bank Berhad. Shukri had also served at Oriental Finance berhad, The Pacific Bank Berhad, Bank Muamalat Malaysia and Al-Rajhi Bank Malaysia.

Shukri is a Certified Professional in Islamic Finance (CPIF) under the Chartered Institute of Islamic Finance Professional (CIIF). He also holds an Executive Master in Islamic Banking and Finance from Asia e University and a Bachelor's Degree in Business Administration majoring in Finance from Texas A&M University, USA. Shukri is also licensed to teach Islamic Finance and Risk Management at the local private universities and currently a member of the Risk Management Committee for National Farmers Fund.



Mdm Ruslena Ramli

Director
Islamic Digital Economy
Malaysia Digital Economy Corporation (MDEC)

Ruslena Ramli is an Islamic Finance advocate with more than 20 years of experience. Her banking repertoire include corporate strategy, advising on sukuk/bond issuances, as well as development of Islamic banking products. She is an avid speaker in local and international Islamic Finance conferences.

She brings to MDEC her expertise in Shariah-compliant structures and established relationships with Islamic finance communities locally and abroad.. Ruslena holds a BA (Honors) in Accounting and Finance from Middlesex University of London and a Master's Degree in Islamic Finance from International Centre for Education in Islamic Finance (INCEIF).



Mr Andrew Tan

Chief Executive Officer & Co-founder
Alfie Tech Sdn Bhd

Andrew W Tan has been in fintech focusing on the underserved communities since 2014. Having lived in Indochina (Laos, Cambodia, Thailand) for the past 10 years, Andrew has a unique perspective on the challenges of bringing digital financial services to micro SMEs and the "credit invisible" borrowers. Andrew believes this gap in credit history can be breached using contemporary

digital data points and behavioural science to prove willingness to repay and ability to repay. Andrew has an IT risk management background and is a 16 year Big4 risk advisory veteran having corporate experience in Malaysia, Australia, Thailand, Laos and Cambodia. He was also the CRO of an economic zone in Laos.

PANELIST PROFILE



Dr Hamim Syahrums Ahmad Mokhtar
Deputy Director
Financial Inclusion Department
Bank Negara Malaysia

Hamim Syahrums Ahmad Mokhtar is currently Deputy Director in the Financial Inclusion Department, Bank Negara Malaysia. His role includes leading and guiding strategic development policies of social finance, microfinance and green finance. Previously, he was Deputy Director in the Financial Surveillance Department and Islamic Banking & Takaful Department. Besides that, Dr Hamim had years of experiences as an examiner of both foreign and domestic banks when he started off his career with the bank in Banking Supervision Department. Dr. Hamim was also involved in a number of working groups and taskforces established by the Islamic Financial Services Board including Capital Adequacy Standards (Sukuk Securitisation and Real Estate),

Governance of Islamic Collective Investment Scheme, Guides Islamic Deposit Insurance and Guidance Notes in the determination of Alpha in Capital Adequacy Ratio. Dr Hamim holds a degree in Accounting (Honors), Master's degree in Business Administration, Ph.D. in Islamic Banking & Finance. He has published and presented number of papers at both domestic and international conferences. This includes the paper on Efficiency & competition of Islamic banking in Malaysia which was accorded "Highly Commended Award by the award winning international journal, Emerald Literati Network. He is also a Chartered Accountant of the Malaysian Institute of Accountants (MIA) and Chartered Banker (CB). He received Central Bank's Excellent Individual Performance Awards in 2009.



Dr Ahmad Basri Ibrahim
Head of Shariah Management
Permodalan Nasional Berhad (PNB)

Dr. Ahmad Basri Ibrahim is a director of ASNB Wakalah Sdn. Bhd and currently is the Head, Shariah Management at Permodalan Nasional Berhad (PNB). Dr. Ahmad Basri also serves as Chairman of the Shariah Committee of RHB Islamic Bank Berhad and a member of the Shariah Committee of Bank Pembangunan Malaysia Berhad. Previously, Dr Ibrahim was an Associate Professor at the Department of Fiqh and Usul Al-Fiqh at the Kulliyah of Islamic Revealed Knowledge and Human Sciences, IIUM.

He used to teach subjects of Shariah such as Usul Al-Fiqh, Islamic Criminal Law, Introduction to Fiqh, and his areas of interest include Islamic Law of Transactions, Islamic Political System, and Islamic Legal Maxims. He also conducted research and published articles and book chapters, as well as being invited to present papers and training on Shariah and Islamic Finance in conferences.

PANELIST PROFILE



Wan Ahmad Najib Wan Ahmad Lotfi
 Chief Strategy & Digital Distribution Officer
 FWD Takaful Berhad

Wan Ahmad Najib Wan Ahmad Lotfi is the Chief Strategy & Digital Distribution Officer of FWD Takaful Berhad. He joined the FWD Group in December 2017 as a key member the Group's entrance into Malaysia and Takaful project. At FWD Takaful he holds two distinctive hats: he leads the strategy team ensuring the organization is steered in the right direction, and in the distribution space, he leads the development of the digital distribution channels. He has vast experience in setting up of takaful operators being involved in the overall chain

of the process starting from planning, regulatory application, licensing, operational readiness preparation and launching of the company. He holds a Bachelor of Science (Hons.) in Information Technology from Universiti Tenaga Nasional and a Certificate in Shariah from International Islamic University Malaysia. He is a Fellow Chartered Professional in Islamic Finance (F.CPIF). He is also a Board member of ISM Insurance Services Malaysia Berhad, an industry driven service company that provides technology and statistical services to the insurance and takaful industries.



Mr. Mohd Nazri Chik
 Group Chief Financial Inclusion Officer
 Bank Islam Malaysia Berhad (BIMB)

Mohd Nazri Chik is the Group Chief Financial Inclusion Officer of Bank Islam Malaysia Berhad. Having profound knowledge in the field of Islamic finance ranging from operations to playing an advisory role, he has provided technical assistance to local and global institutions in Sri Lanka, UAE, United Kingdom, Nigeria, Afghanistan etc in developing their Islamic banking industry and Shariah framework. This includes his existing roles as Deputy Chairman, Shariah Supervisory Council of Amana Bank PLC, Sri Lanka, Chairman and Member of Shariah Committees of TEKUN Nasional, KOBIMBING and Perbadanan Kemajuan Iktisad Negeri Kelantan. With his combined experience and knowledge in Islamic finance field, his expertise has been put to good use through diverse roles over the

years to public and private organisations such as Terengganu Incorporated Sdn Bhd, Finance Accreditation Agency, Majlis Agama Islam Selangor, Majlis Agama Islam dan Adat Melayu Terengganu as well as public universities in the country in emphasising the dynamics of Islamic finance.

He is a Member of Institute of Chartered Directors Malaysia (ICDM), Deputy President of Association of Shariah Advisers in Islamic Finance Malaysia (ASAS) and a Chartered Member of the Chartered Institute of Islamic Finance Professionals. He holds a Master's degree in Shariah and professional qualifications, Certified Shariah Advisor and Auditor (AAOIFI), Certified Shariah Advisor (ASAS) and Certified Professional Shariah Auditor (IBFIM).

PANELIST PROFILE



Dr. Khoirul Umam

Vice Rector

Cooperation, Research, Community Service, and Alumni
University of Darussalam Contor

Wan Ahmad Najib Wan Ahmad Lotfi is the Chief Strategy & Digital Distribution Officer of FWD Takaful Berhad. He joined the FWD Group in December 2017 as a key member the Group's entrance into Malaysia and Takaful project At FWD Takaful he holds two distinctive hats: he leads the strategy team ensuring the organization is steered in the right direction, and in the distribution space, he leads the development of the digital distribution channels. He has vast experience in setting up of takaful operators being involved in the overall chain

of the process starting from planning, regulatory application, licensing, operational readiness preparation and launching of the company. He holds a Bachelor of Science (Hons.) in Information Technology from Universiti Tenaga Nasional and a Certificate in Shariah from International Islamic University Malaysia. He is a Fellow Chartered Professional in Islamic Finance (F.CPIF). He is also a Board member of ISM Insurance Services Malaysia Berhad, an industry driven service company that provides technology and statistical services to the insurance and takaful industries.



Assoc. Prof. Dr. Murniati Mukhlisin

Rector

Tazkia Islamic University College

Assoc. Prof. Dr. Murniati Mukhlisin is a rector of Tazkia Islamic University College. She obtained her PhD in Islamic Accounting from University of Glasgow..

She was named as No.12 The Most Influential Women in Islamic Finance Ranked by Cambridge IFA in 2021.



Atty Basari D. Mapupuno

President

Mindanao State University System

Atty. Basari D. Mapupuno is the president of the Mindanao State University System. He received a Juris Doctor degree from College of Law, Mindanao State University, Marawi City in 1992 and a Bachelor of Science in Business Administration-Accounting from Philippine School of Business Administration, Manila in 1988.

He currently holds, among others, the following positions: (i) Provincial Prosecutor of Lanao del Sur, Department of Justice, Region XIV BARMM, (ii) Director, Chief Prosecutors Association (CPROSA), Region XIV, (iii) Regional Director, Prosecutors League of the Philippines, Inc. (PLP), Region XIV, and (iv) Vice President for Mindanao, Philippine Society for International Humanitarian Law.

PANELIST PROFILE



Dr. E. Drs. Marno Nugroho
Vice Dean
Academics, Faculty of Economics
Universitas Islam Sultan Agung (UNISSULA)

Marno Nugroho, MM is currently an Associate Professor at the Department of Management and the Vice Dean for Academics, Faculty of Economics, Universitas Islam Sultan Agung (UNISSULA), Semarang, Indonesia. He was born in Solo, Indonesia, in 1966 and started his career in 1991 as a lecturer and researcher at the Faculty. He graduated from Universitas Sebelas Maret, Indonesia, in 1989 and received his Master of Management in 2003 from Universitas Islam Sultan Agung, Indonesia.

Marno continued his Doctoral study in Management at Universitas Diponegoro and successfully completed it in 2019. His teaching interest and research are in Human Resource Management and Sharia Economics. His teaching interest and research are in Human Resource Management and Sharia Economics. Marno has published several articles and books at reputable outlets nationally and internationally. He also becomes a speaker in various scientific forums, both nationally and internationally.



Dr. Amnisuhailah Abarahan
Deputy Dean
Faculty of Islamic Economics and Finance
Sultan Sharif Ali Islamic University (UNISSA)

Amnisuhailah is a lecturer at the Faculty of Islamic Economics and Finance, Universiti Islam Sultan Sharif Ali (UNISSA), Brunei Darussalam. She is a Shariah Advisory member of BIBD Securities Shariah Advisory Board, Brunei Darussalam. She is also a member of the Chartered Institute of Islamic Finance Professionals (CIIFP), Malaysia and an associate member of Association of Shariah Advisers in Islam Finance (ASAS), Malaysia. She graduated from IIUM with a degree in Bachelor of Islamic Revealed Knowledge and Heritage (Fiqh and Usul Fiqh) Honours. She also graduated from the same university with Masters of Islamic Revealed Knowledge and Heritage (Fiqh and Usul Fiqh), specialising in Islamic Banking and Finance.

She obtained her PhD in Islamic Finance from INCEIF Malaysia in 2019. She currently serves as the deputy dean of the Faculty of Islamic Economics and Finance, Universiti Islam Sultan Sharif Ali (UNISSA), Brunei Darussalam. Her research interests encompasses Islamic banking, finance and capital markets as well as social aspects of finance with Shariah considerations. She has taught both the undergraduate level and also had the opportunity to teach postgraduates at Universiti Brunei Darussalam (UBD) consecutively. She had also supervised dissertations and acted as a review panel for many conference papers in her area.



Dr. Afdawaiza
Dean
Faculty of Islamic Economic & Business
Sunan Kalijaga State Islamic University (UIN-SUKA)

Afdawaiza, M.Ag. born in Muara Panas-Solok Regency, West Sumatra Province, Indonesia, on August 18, 1974. He Graduated from Madrasah Ibtidaiyah (MI), State Elementary School in Muara Panas, State Madrasah Tsanawiyah (MTsN) in Padang Panjang, and Madrasah Aliyah Special Program (MASP) in Koto Baru, Padang Panjang, West Sumatra. Higher education ranging from undergraduate to doctoral is pursued at State Islamic University of Sunan Kalijaga, Yogyakarta.

He served as a State Civil Apparatus from 1999 until now. Currently, he is entrusted with being the Dean of the Faculty of Islamic Economics and Business at State Islamic University of Sunan Kalijaga, Yogyakarta. Previously, he had an active career as a secretary and head of a study program before taking up his current position. He focuses on and contributes to the field of Economics Fiqh which is implemented through research, especially those related to community empowerment and MSMEs.



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CO-ORGANISER PROFILE



Mindanao State University (MSU) was established on September 1, 1961 through RA 1387, as amended, was the brain child of the late Senator Domocao A. Alonto, as one of the government's responses to the so-called "Mindanao Problem".

The original mission of the university was anchored on instruction, research and extension. The 1954 Congressional Committee conceptualized it as a social laboratory for national integration.

For the main campus in Marawi City starting with 282 students and 12 faculty members in its pioneering classes in 1962, it has grown to a multi-campus supra-regional university system, serving over 69,000 students in all levels with nearly 3,100 faculty members.

The locales of the University campuses are vibrant, which makes Mindanao State University System (MSUS) a distinctive university and special place for any students.

It is also the only university directly charged by the government to advance the cause of national unity and actively pursue integration through education. Today, MSU has various units in strategic areas which cut across the Mindanao regions. From a one campus university in Marawi City, MSU has grown to a multi-campus university of eight autonomous campuses, which include: MSU-Main in Marawi City, MSU-IIT in Iligan City, MSU-TCTO in Tawi-Tawi, MSU-Naawan in Misamis Oriental, MSU-Maguindanao, MSU-General Santos, MSU-Sulu in Jolo and MSU Buug in Zamboanga Sibugay.

In addition, three (3) former CHED- Supervised Institutions (CSIS) of higher learning are now considered integrated campuses into the MSU System, namely: Lanao National College of Arts and Trade (LNCAT), Lanao Norte Agricultural College (LNAC) and Maigo School of Arts and Trade (MSAT).

<https://www.msu.edu.ph/index.php>

CO-ORGANISER PROFILE



Darussalam University (UNIDA) Gontor is a waqf collegerunbyPondokModernDarussalamGontor.As a result, in carrying out its Tri Dharma, UNIDA Gontor maintains the pesantren's vision, mission, and soul.

UNIDA Gontor has experienced a long institutional journey as a boarding school. Darussalam Education Institute (IPD) was established in 1963, then Darussalam Islamic Studies Institute (ISID) in 1994, and finally UNIDA Gontor in 2014 through Minister of Education Number 197/E/O/ 2014 concerning Permit to Establish Darussalam Gontor University. Various achievements and contributions to Muslims, religion, nation, and state have been and will continue to be maximised throughout history. Apart from maintaining the souls of Islamic boarding schools, UNIDA Gontor also prioritises science quality through its curriculum and framework for Islamic studies. Furthermore, increasing human resources is a priority, both at home and abroad, through formal education and scientific forums.

The research and development centre (Puslitbang), publishing and publication institutions, and study centres such as CIOS, PKU, and others at UNIDA Gontor serve as a means of intellectual development for lecturers. Because all students and the majority of lecturers live on an integrated campus, these studies, along with academic activities and other academic support, run dynamically and effectively. The Quality Assurance Agency continuously evaluates all development efforts internally, and the National Accreditation Board conducts periodic external evaluations (BAN-PT). As a result, all undergraduate and postgraduate Study Programs have been accredited. Similarly, it has received institutional accreditation from BAN-PT. Moreover, through the programmes that have been developed, all bureaus and institutions at UNIDA Gontor continue to improve their roles and functions.

<http://unida.gontor.ac.id/>

CO-ORGANISER PROFILE



The idea to open a second university in Brunei was first addressed by His Majesty Sultan Hassanal Bolkiah in his Titah delivered at University of Brunei Darussalam's 16th convocation in 2004 and again in 2005 at UBD's 17th convocation whereby His Majesty had stated that the second university shall be an Islamic university. The overall aim of the new university is to become a centre for the spread of Islam in the region.

The university took its name from the Sharifate of Mecca, Barkat Ali ibnu Sharif Ajlan ibnu Sharif Rumaithah, known as Sultan Sharif Ali, who was a descendant of Islamic prophet Muhammad and appointed as the third Sultan of Brunei after marrying the daughter of the previous sultan.

He was the first sultan to build a mosque in Brunei; it was destroyed during Allied bombing in 1945/46. On 11 Zulhijjah 1427AH (1 January 2007), Universiti Islam Sultan Sharif Ali was established. UNISSA received its first batch of students in August 2007. 125 undergraduates and 27 postgraduate students were admitted. On its launch UNISSA absorbed academic and non-academic staff as well as its students from the Sultan Haji Omar Ali Saifuddien Institute of Islamic Studies (IPISHOAS) which had hitherto been a part of UBD. At the time, UNISSA did not have their own premises and had to use IPISHOAS as their base. In February 2009 the university moved to a new campus in Gadong at the former Pengiran Anak Puteri Rashidah College of Nursing to allow more room for expansion and facilities.

<https://unissa.edu.bn/>

CO-ORGANISER PROFILE



State Islamic University (UIN) is a form of Indonesian state Islamic higher education institution that organises academic education in a variety of disciplines, including science outside of Islamic studies, and is located on Jl. Marsda Adisucipto, Yogyakarta, Indonesia 55281. Since October 12, 2021, UIN Sunan Kalijaga has held the title of Superior Accredited Higher Education under the National Accreditation Board for Higher Education (BAN-PT) Decree No: 899/SK/BAN-PT/AK-ISK/PT/X/2021 concerning Conversion of Higher Education Accreditation Rating, Sunan Kalijaga State Islamic University, Sleman Regency, until December 20, 2023. Not only that, but UIN Sunan Kalijaga is the first Islamic Religious College in Indonesia to receive Superior Accreditation from the BAN-PT version, ranking 12th nationally. UIN Sunan Kalijaga is the country's first Islamic higher education institution.

On October 14, 2004, an institutional development transformation occurred, namely the transformation of the Sunan Kalijaga State Islamic Religious Institute (IAIN) into the Sunan Kalijaga State Islamic University (UIN). The Institute was transformed into a university in order to usher in a new paradigm for viewing and conducting studies in the religious sciences and general sciences, namely the paradigm of interconnection integration. This paradigm necessitates the efforts of hadlarah anas, hadlarah al-ilm, and hadlarah al-falsafah to engage in an open and intensive dialogue. This paradigm emphasises UIN Sunan Kalijaga's concern for the development of the Muslim community in particular and the general public in general.

Currently, there are 61 study programs held at UIN Sunan Kalijaga, consisting of bachelor, master and doctoral programs, as well as international programs.

<https://uin-suka.ac.id/en>

CO-ORGANISER PROFILE



INSTITUT TAZKIA
 Islamic Economics & Business • Law • Education

Tazkia Institute is a tertiary institution that was founded during the 1997-1998 economic crisis. The economic downturn and the failure of the national banking industry, on the one hand, and the survival of Islamic banks, on the other, are watershed moments in the evolution of the Islamic economy as a "system of choice." Tazkia was inspired to establish an educational institution to produce competent human resources to develop Islamic banking in particular and the economy after organising various Islamic banking trainings for bankers and officials within Bank Indonesia and being involved in the consulting process in converting commercial banks into Islamic banks. Sharia law in general This effort was realised in the form of the Tazkia Institute, which was established in mid-1999 through the establishment of the Tazkia Cendekia Foundation.

The main reason for the formation of foundations is a lack of human resources to develop the Islamic finance industry. The human resources in question are those who have a thorough understanding of both conventional banking and economic theories as well as Islamic (sharia) banking and economics Based on discussions with various parties and experts, it was determined that human resources for Islamic

banking and Islamic economics in general cannot be produced through short-term training or courses, but must instead be produced through systematic education over a relatively short period of time. Based on this need, the Tazkia Institute was founded under the management of the Tazkia Cendekia Foundation, which was founded on March 11, 1999 by Deed No. 5 of Notary Syarif Tanudjaja.

The Tazkia Institute believes that only an economic system guided by Allah SWT's laws and provisions is capable of bringing fair prosperity to society. According to its name, Tazkia (Tazkiyyah), the Tazkia Institute strives to encourage the people's economy to grow (growth) in a clean manner (purification). This effort is carried out through productive, effective, and efficient innovations, as well as efforts to enrich zakat and alms in order to produce multiple results for the community's welfare.

Tazkia aspires to educate and produce a generation of Muslims who are competent and committed to doing business and being creative while upholding the sanctity of input, process, and output. God willing, the Islamic Ummah will be able to succeed in economic and business fields with this spirit of 'growing and purifying.'

<https://tazkia.ac.id/>

CO-ORGANISER PROFILE



Sultan Agung Islamic University popularly known as UNISSULA which stands for Universitas Islam Sultan Agung was established by Yayasan Badan Wakaf Sultan Agung (YBWSA) on Dzulhijjah 16th, 1381 Hijri which corresponded to May 20th, 1962. The university was named after the national hero of Sultan Agung (literally, "Great Sultan") as the third Sultan who ruled Mataram Sultane from 1613 to 1645. The King, Sultan Agung Adi Prabu Hanyakrakusuma, was born in Kotagede (now becomes part of Jogjakarta) in 1593. During his sultanate, Mataram was a great sultanate, developed rapidly, and eventually became the biggest kingdom in Java Island and Nusantara There were several reasons for selecting the name of Sultan Agung as the name of the University. First, Sultan Agung was a great leader who considerably loved his nation and country, he was a symbol of nationalism. Second, he was tremendously persistent against colonialism. Third, he was a religious Sultan with noble character

and was able to implement religious life through acceptable acculturation across his territory. This was not a surprise that his dedication as a patriot as well as a humanist made him be an Indonesian national hero that this was officially reinforced with presidential decree No. 106/TK/1975 on November 3rd, 1975. By adopting the name "Sultan Agung", UNISSULA expects that the spirit of struggle against colonialism and for national development can be maintained and kept alive through the provision of high-quality education Today, UNISSULA has 31 Under Graduate programs, 7 Master Programs, and 3 Doctorate Programs on the fields of Medicine, Dentistry, Engineering, Law, Economics, Islamic Studies, Nursing, Industrial Technology, Language and Communication, Education, and Psychology. All programs are accredited by The National Accreditation Board of Indonesian Universities (BAN-PT).

<https://unissula.ac.id/en/>

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12	AICIF 2022: 215-225	SHARIAH ISSUES IN THE TREATMENT OF QAR (QAR FACILITY) FOR SOLVENCY OF TAKFUL FUND IN A TAKFUL UNDERTAKING	IUM Institute of Islamic Banking and Finance	Nur Farhah Mahadi
13	AICIF 2022: 044-026	INTENTION TO PARTICIPATE IN MICROTAKAFUL SCHEME AMONG POOR FAMILY: A CASE STUDY ON EAST JAVA PROVINCE	IUM Institute of Islamic Banking and Finance	Muh Zul Hazmi Rapi
14	AICIF 2022: 056-035	INTRODUCING TAKAFUL IN THE PHILIPPINES: FACTORS INFLUENCING THE WILLINGNESS TO PARTICIPATE IN THE TAKAFUL INDUSTRY AMONG MUSLIMS IN THE BANGSAMORO AUTONOMOUS REGION IN MUSLIM MINDANAO	Mindanao State University	Genevieve Panerio
15	AICIF 2022: 060-037	IS TAKAFUL A BUSINESS ENTITY OR A CHARITY ORGANIZATION? TAKAFUL NATURE	IUM Institute of Islamic Banking and Finance	M. A. K. Mohamed Nishrul Rifath
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16	AICIF 2022: 163-164	THE ROLE OF THE MAQASHID SHARIA CONCEPT IN REDUCING INCOME INEQUALITY TO ACHIEVE ENVIRONMENTAL SUSTAINABILITY	Institut Agama Islam Tazkia	Rininta Nurrachmi
17	AICIF 2022: 062-048	ISLAMIC FINANCE AND SUSTAINABLE DEVELOPMENT GOALS IN AFGHANISTAN	IUM Institute of Islamic Banking and Finance	Abdul Rahman Saafi
18	AICIF 2022: 073-052	CORPORATE OWNERSHIP STRUCTURE OF CORPORATION IN SUPPORTING SUSTAINABILITY DEVELOPMENT: THE SHARIAH PERSPECTIVE	University of Sultan Zainal Abidin, Malaysia	Nazri Ramli
19	AICIF 2022: 333-004	RISK-RETURN TRADE-OFF ON LQ45 STOCKS. EMPIRICAL ANALYSIS ON INDONESIA STOCK EXCHANGE	University of Malaya, Malaysia	Mukhtar Arif Siraj
20	AICIF 2022: 000-007	CHALLENGES AND FUTURE OF HALAL TOURISM	University of Syarif Hidayatullah, Indonesia	Zeiad Amjad Abdulrazzak Aghwan

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22	AICIF 2022: 164-165	PURCHASE INTENTION TO MUSLIM CONSUMERS Z GENERATION ON E-COMMERCE (B2C) IN INDONESIA	Institut Agama Islam Tazkia	Shofi Arofatul Marits
23	AICIF 2022: 175-216	A COMPARATIVE STUDY BETWEEN ISLAMIC AND CONVENTIONAL REPO IN MALAYSIA	IUM Institute of Islamic Banking and Finance	Rusni Hassan
24	AICIF 2022: 184-185	HYBRID SUKUK IN LIGHT OF THE RECENT IMPLEMENTATION OF AAOIFI SHARIAH STANDARD 59 RELATED TO SALE OF DEBT	University of Malaya, Malaysia	Muhammad issyam Itam@lsmail
25	AICIF 2022: 048-028	TENDENCY OF ISLAMIC MICROFINANCE INSTITUTIONS IN MADURA TO RESOLVE DISPUTES	University of Syarif Hidayatullah, Indonesia	Harisah
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26	AICIF 2022: 154-148	EVALUATION ON THE PRACTICE OF IJARAH FOR VEHICLE FINANCING AND ITS REGULATION IN ISLAMIC FINANCIAL INSTITUTIONS IN SRI LANKA	IUM Institute of Islamic Banking and Finance	Mohamed Haniffa Mohamed Abdullah
27	AICIF 2022: 156-155	AN EVALUATION OF CASH WAQF MANAGEMENT IN ISLAMIC BANKS IN BANGLADESH	Islamic Bank Bangladesh	Mohammad Kamal Uddin
28	AICIF 2022: 172-176	REGULATORY ISSUES, CHALLENGES, AND PROSPECT FOR ISLAMIC BANKS IN TURKEY, MALAYSIA, AND INDONESIA: A COMPARATIVE APPROACH	IUM Institute of Islamic Banking and Finance	Zulfahmi
29	AICIF 2022: 228-240	POTENTIAL OF ISLAMIC MICROFINANCE: ISSUES, CHALLENGES AND WAY FORWARD	IUM Institute of Islamic Banking and Finance	Mohd Faizuddin Muhammad Zuki
30	AICIF 2022: 045-024	ROLE OF ISLAMIC MICROFINANCE IN ENHANCING FINANCIAL INCLUSION IN BANGLADESH: A SYSTEMATIC LITERATURE REVIEW	IUM Institute of Islamic Banking and Finance	Niaz Makhдум Muhammad
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32	AICIF 2022: 006-004	EXPLORATION OF SHARIA BANK SERVICES IN MUHAMMADIYAH'S HIGHER EDUCATION ENVIRONMENT	University of Muhammadiyah Prof. Dr. Hamka, Indonesia	Bella Jastacia S.E
33	AICIF 2022: 095-097	ENHANCING ACCESS TO FINANCE AMONGST ASNAF MICROENTREPRENEURS: HOW CAN ISLAMIC FINTECH PLAY A ROLE?	IUM Institute of Islamic Banking and Finance	Farah Farhana Jauhari
34	AICIF 2022: 147-141	MEASUREING THE CUSTOMERS PERCEPTION OF THE USE OF FINANCIAL TECHNOLOGY IN ALGERIAN ISLAMIC BANKS TO ENHANCE FINANCIAL INCLUSION	IUM Institute of Islamic Banking and Finance	Taalbi Abdelhak
35	AICIF 2022: 055-221	IMPACT OF ELECTRONIC SERVICE QUALITY ON CUSTOMER SATISFACTION OF ISLAMIC BANKS IN PAKISTAN	IUM Institute of Islamic Banking and Finance	Altaf Ahmad
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36	AICIF 2022: 032-012	THE ROLE OF ISLAMIC MICROFINANCE IN EMPOWERING YEMENI WOMEN ECONOMICALLY	IUM Institute of Islamic Banking and Finance	Lina Mohammed Abdo Alaghbari
37	AICIF 2022: 122-110	THE LETTER OF GUARANTEE BETWEEN THE STANDARD OF THE ACCOUNTING AND AUDITING ORGANIZATION FOR ISLAMIC FINANCIAL INSTITUTIONS (AAOIFI) AND THE FATWAS OF KUWAIT FINANCE HOUSE	IUM Institute of Islamic Banking and Finance	kuteybe Eldersevi
38	AICIF 2022: 333-017	MEASURING THE EFFECT OF OPERATIONAL RISK'S AUDIT ON THE QUALITY AND PROFIT MANAGEMENT (AN APPLIED STUDY ON THE KURDISTAN INTERNATIONAL ISLAMIC BANK FOR INVESTMENT AND DEVELOPMENT / ERBIL FOR THE PERIOD 2006-2020.	IUM Institute of Islamic Banking and Finance	AL-Khayyat Shatha Fawzi Mahmood
39	AICIF 2022: 201-205	BAY' AL WAFU (SALE WITH A PROMISE TO BUY BACK AT FACE VALUE) AND ITS CONTEMPORARY IMPLEMENTATIONS	IUM Institute of Islamic Banking and Finance	Benaouali Mohamed Cherif
40	AICIF 2022: 036-018	THE ROLE OF ISLAMIC SUKUK FOR MANAGING ISLAMIC BANKS LIQUIDITY	IUM Institute of Islamic Banking and Finance	Mohamed Gouda Ibrahim
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41	AICIF 2022: 185-186	MEASURING THE BEHAVIOURAL INTENTION TOWARD ADOPTING ISLAMIC MICROFINANCE FOR SMES IN TAJIKISTAN	IUM Institute of Islamic Banking and Finance	Komildzhon Kurbonov
42	AICIF 2022: 033-013	THE ROLE OF WAQF ENDOWMENT INVESTMENT FUNDS IN ACHIEVING SUSTAINABLE DEVELOPMENT	IUM Institute of Islamic Banking and Finance	Mohammed Maher Awad Abulatifa
43	AICIF 2022: 120-112	DIMINISHING MUSHARAKAH AND ITS FOUNDATION AND EXEGESIS FROM FIQH PERSPECTIVE	IUM Institute of Islamic Banking and Finance	Fatima
44	AICIF 2022: 211-222	THE ROLE OF LIBYAN ZAKAT FOUNDATION IN THE ACHIEVEMENT OF SOCIAL AND ECONOMIC DEVELOPMENT (ZLITEN ZAKAT FOUNDATION AS A MODEL)	IUM Institute of Islamic Banking and Finance	Salem F Gamo
45	AICIF 2022: 212-223	FINANCIAL INCLUSION IN SOMALIA BETWEEN REALITY AND EXPECTATIONS	IUM Institute of Islamic Banking and Finance	Abdirahman Abdillahi Farah

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47	AICIF 2022: 028-009	IMPLICATIONS OF ZAKAT ON THE ECONOMIC GROWTH AND HUMAN DEVELOPMENT INDEX IN INDONESIA PERIOD OF JANUARY 2019 " JUNE 2022	University of Indonesia, Indonesia	Muhammad Rizal Hidayat
48	AICIF 2022: 049-030	INCOME ZAKAT COLLECTION THROUGH SALARY DEDUCTION IN SELANGOR : A PROPOSED FRAMEWORK FOR SUSTAINABILITY	IUIM Institute of Islamic Banking and Finance	Mohamad Zaidy Bin Darapar
49	AICIF 2022: 093-069	REVIVING ABANDONED CONVENTIONAL COASTAL POND WITH WAQF ON PERMA-AQUACULTURE IN INDONESIA	IUIM Institute of Islamic Banking and Finance	Ahliis Fatoni
50	AICIF 2022: 121-111	THE ROLE OF ZAKAT INSTITUTION IN COMBATING POVERTY: A CASE STUDY OF UNHCRS REFUGEE ZAKAT FUND DURING COVID-19 CRISIS	Istanbul Sabahattin Zaim Universitesi, Turkey	Abdullah Eldersevi
51	AICIF 2022: 333-015	ON THE DIMENSIONS OF WAQF PERFORMANCE MEASUREMENTS – A SURVEY	Al-Madinah International University, Malaysia	Md. Said Bin Zainol
52	AICIF 2022: 116-099	ZAKAT MANAGEMENT MODEL BY INVOLVING GOVERNMENT SERVANT ISLAMIC PROPHETIC VALUE VARIABEL (CASE STUDY IN INDONESIA).	Universitas Islam Sultan Agung, Indonesia	Bedjo Santoso
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53	AICIF 2022: 061-114	CWL-FRA (CASH WAQF LINKED DINFRA): WAQF INNOVATION MODEL AS AN INSTRUMENT FOR NATIONAL ECONOMIC RECOVERY AND SUSTAINABILITY	Institut Agama Islam Tazkia	Silvy Eka Marenza
54	AICIF 2022: 067-149	DETERMINANTS OF INTENTION TO PATRONIZE ZAKAT INSTITUTIONS AMONG ACADEMICIANS OF MARAWI, PHILIPPINES	Mindanao State University, Philippines	Imara C. Andam
55	AICIF 2022: 145-163	MOSQUE-BASED ECONOMIC EMPOWERMENT STRATEGY IN IMPROVING COMMUNITY WELFARE SWOT ANALYSIS APPROACH (CASE STUDY OF MASJID RAYA AL FALAH SRAGEN)	Universitas Darussalam Gontor, Indonesia	Mufti Afif
56	AICIF 2022: 228-241	THE ROLE OF FINANCIAL BEHAVIOUR, FINANCIAL STRESS, AND FINANCIAL WELL-BEING IN EXPLAINING THE ISLAMIC FINANCIAL LITERACY AMONG THE UNIVERSITY STUDENTS	IUIM Institute of Islamic Banking and Finance	Aubaidillah Doloh
57	AICIF 2022: 034-016	AN EXPLORATORY STUDY ON HOUSEHOLDS OVER-INDEBTEDNESS FROM A SHARIAH PERSPECTIVE	IUIM Institute of Islamic Banking and Finance	Mohamed Hamza Ghaouri
58	AICIF 2022: 000-005	RELIGIOUS AWARENESS AND SMALL PERCENTAGE OF ZAKAT AL-MAL COLLECTION IN BRUNEI DARUSSALAM: RELATIONS AND SOLUTIONS	Universiti Islam Sultan Sharif Ali, Brunei	Kamaru Salam bin Yusof
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59	AICIF 2022: 333-025	AN ANALYSIS OF THE IMPACT OF ISLAMIC MICROFINANCE AMONG ASNAF	IUIM Institute of Islamic Banking and Finance	Siti Saffa' Shahrudin
60	AICIF 2022: 105-086	THE EFFECT OF FINANCING DISTRIBUTION ON NPF IN ISLAMIC BANKING: A SHORT AND LONG-TERM ECM ANALYSIS	Universitas Islam Sultan Agung, Indonesia	Pungky Lela Saputri
61	AICIF 2022: 035-017	DOES STAKEHOLDER ENGAGEMENT REDUCE SYSTEMIC RISK? EVIDENCE FROM THE MALAYSIAN BANKING SECTOR	IUIM Institute of Islamic Banking and Finance	Nazrul Hazizi Noordin
62	AICIF 2022: 067-041	SIGNIFICANCE AND POTENTIAL ROLE OF THE ISLAMIC BANKING AND FINANCE SERVICES IN BANGSAMORO AUTONOMOUS REGION IN MUSLIM MINDANAO	Mindanao State University, Philippines	Jawad Z. Salic
63	AICIF 2022: 090-070	ISLAMICITY AND REPORTING PERFORMANCE ON ISLAMIC BANKING FINANCIAL PERFORMANCE IN INDONESIA POST-COVID-19 (PERIOD: 2019-2021)	Universitas Darussalam Gontor, Indonesia	Cahaya Fitriana Dewi Amala
64	AICIF 2022: 065-043	INTRODUCTION OF ISLAMIC FINANCE IN COMOROS: OPPORTUNITIES AND CONSTRAINTS	IUIM Institute of Islamic Banking and Finance	Asmaou Mohamed Bacha
65	AICIF 2022: 224-236	THE DEVELOPMENT OF ISLAMIC BANKING REGULATIONS, PROVISIONS AND LAWS IN KYRGYZSTAN.	IUIM Institute of Islamic Banking and Finance	Kamchybek Omurzakov
66	AICIF 2022: 194-214	THE APPLICATION OF MOBILE BANKING SERVICES BY MALAYSIAN ISLAMIC BANKS: AN EVALUATION ON THE CUSTOMERS MAIN CONCERNS	IUIM Institute of Islamic Banking and Finance	Siti Ainatul Mardhiah Yusof

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69	AICIF 2022: 333-011	IFRS 17 ADOPTION FOR TAKAFUL CONTRACTS: EVIDENCE FROM MUSLIM COUNTRIES	Universitas Padjadjaran, Indonesia	Ersa Tri Wahyuni
70	AICIF 2022: 196-199	IDENTIFYING AND RANKING FACTORS AFFECTING THE DEMAND FOR TAKAFUL INSURANCE IN IRAN	Insurance Research Centre, Iran	Asma Hamzeh
71	AICIF 2022: 072-055	THE ROLE OF TAKAFUL AND RETAKAFUL IMPLEMENTATION IN THE SUSTAINABLE DEVELOPMENT OF ISLAMIC COUNTRIES	Insurance Research Centre, Iran	Mohammad Mahdi Askari
72	AICIF 2022: 101-078	THE EFFECT OF INSTITUTIONAL THEORY TOWARDS SHARIAH AUDIT PRACTICE IN MALAYSIAN TAKAFUL INDUSTRY	Kolej Universiti Islam Antarabangsa Selangor, Malaysia	Noor Aimi Mohamad Puad
73	AICIF 2022: 080-054	EXPLORATORY STUDY ON ORPHANED SURPLUS IN THE TAKAFUL INDUSTRY	IIUM Institute of Islamic Banking and Finance	Muhammad Irfan Syahmi Muhammad Helmi
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74	AICIF 2022: 333-012	IMPLICATIONS OF ZAKAT ON ECONOMIC GROWTH AND HUMAN DEVELOPMENT INDEX IN INDONESIA	University of Indonesia, Indonesia	Muhammad Rizal Hidayat
75	AICIF 2022: 333-020	SUKUK'S ROLE IN FINANCING INFRASTRUCTURAL DEVELOPMENT DURING COVID-19 PANDEMIC IN NIGERIA	IIUM Institute of Islamic Banking and Finance	Abubakar Abubakar Usman
76	AICIF 2022: 333-022	A CONSIDERATION ON REFUGEES' FINANCIAL ASSISTANCES: WHY HUMANITARIAN SUKUK IS IMPORTANT?	IIUM Institute of Islamic Banking and Finance	Oumaima Tounchibine
77	AICIF 2022: 333-002	THE FUNCTION OF MACROPRUDENTIAL POLICY ON LOAN GROWTH AND RISK-TAKING IN ISLAMIC BANKING AND FINANCIAL INSTITUTIONS: EVIDENCE FROM ISLAMIC COUNTRIES	University of Malaya, Malaysia	Md Atiullah
78	AICIF 2022: 175-177	THE ROLE OF ISLAMIC SOCIAL FINANCE AND DIGITALIZATION ON THE MICRO, SMALL AND MEDIUM ENTERPRISES (MSMES) SUSTAINABILITY IN BANGLADESH	IIUM Institute of Islamic Banking and Finance	Mohammad Sahabuddin
79	AICIF 2022: 000-003	THE EFFECTS OF RECENT COURT RULINGS IN MALAYSIA AND PAKISTAN ON ISLAMIC FINANCE INDUSTRY.	Universiti Islam Sultan Sharif Ali, Brunei	Hakimah Yaacob
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81	AICIF 2022: 179-181	ISLAMIC COMMUNICATION IN OUTBOUND MANAGEMENT TRAINING	Universitas Islam Sultan Agung, Indonesia	Devina Aprilia Nur Aina
82	AICIF 2022: 000-004	A FRAMEWORK TO ANALYSE FRAUD RISK FOR NON PROFIT ORGANISATIONS	Universiti Islam Sultan Sharif Ali, Brunei	Nurul Nabilah Ali
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86	AICIF 2022: 221-234	BITCOIN A CRITICAL SHARIAH REVIEW AND ITS RELEVANCE TO THE CONTEMPORARY ISLAMIC FINANCE	IIUM Institute of Islamic Banking and Finance	Huseyn Zakaria Mohammed
87	AICIF 2022: 333-019	SHARIAH GOVERNANCE AND AUDIT IN THE ISLAMIC BANKS	IIUM Institute of Islamic Banking and Finance	Aldahiam Akram Mishref Mohammad
88	AICIF 2022: 333-024	DO SHARI'AH-COMPLAINT FUNDS/ETFs OUTPERFORM THEIR CONVENTIONAL COUNTERPARTS IN THE UNITED STATES?	Guidance College, United States	Shakir Ullah
89	AICIF 2022: 000-012	ASSESSMENT OF FINANCIAL PERFORMANCE OF RSI SULTAN AGUNG SEMARANG THROUGH THE MAQHASHID SHARIA CONCORDANCE (MSC) APPROACH	Universitas Islam Sultan Agung, Indonesia	Muhammad Ali Ridho, S.Ak
90	AICIF 2022: 333-028	QARDHUL HASAN AS A PROPOSED TOOL FOR SOCIAL FINANCING THROUGH TEMPORARY CASH WAQF AND ZAKAH: A MAQASID APPROACH	International Islamic University Malaysia, Malaysia	Bouhedda Ghalia
91	AICIF 2022: 192-197	LINKING SUSTAINABLE DEVELOPMENT GOALS WITH MAQASHID SHARIA IN ISLAMIC BANKS	Universitas Islam Negeri Sunan Kalijaga, Indonesia	Muhfiatun

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93	AICIF 2022: 139-136	THE RAHN PRACTICES BY THE REAL ESTATE AGENCIES IN AFGHANISTAN: THE SHARIAH AND LEGAL ANALYSIS	IIUM Institute of Islamic Banking and Finance	Mohammad Tamim Siddiqi
94	AICIF 2022: 157-157	DETERMINANTS INFLUENCING THE SPIKE IN MALAYSIAN YOUTH BANKRUPTCY	Universiti Sains Islam Malaysia, Malaysia	Sharifah Fairuz Syed Mohamad
95	AICIF 2022: 014-190	ROLES OF ISLAMIC FINANCIAL LITERACY ON FINANCIAL DECISION MAKING: BUILDING A CONCEPTUAL FRAMEWORK BASED ON THEORY OF PLANNED BEHAVIOR AND SOCIAL COGNITIVE THEORY	IIUM Institute of Islamic Banking and Finance	Auni binti Zulfaka
96	AICIF 2022: 117-100	SHARIA INVESTMENT DECISION MAKING: GENDER LENS INVESTING (GLI) AND SHARIA FINANCIAL LITERATION	Universitas Darussalam Gontor, Indonesia	Puspa Devi Maharani
97	AICIF 2022: 195-198	ANALYSIS OF ACCEPTANCE LEVEL OF TAKAFUL PRODUCTS IN IRAN	Insurance Research Centre, Iran	Mitra Ghanbarzadeh
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98	AICIF 2022: 333-027	POTENTIALS OF ISLAMIC PEER-TO-PEER (P2P) CROWDFUNDING AS AN ALTERNATIVE FOR FINANCING MODEL FOR MSME IN NIGERIA	IIUM Institute of Islamic Banking and Finance	Shehu Abdulkadir
99	AICIF 2022: 333-001	THE SELECTION OF DIGITAL BANKING SERVICES BY ISLAMIC BANKS IN INDONESIA: AN ANP APPROACH	IIUM Institute of Islamic Banking and Finance	Achmad Hidayat and Salina Kassim
100	AICIF 2022: 000-002	CHALLENGES OF DIGITAL TRANSFORMATION IN ZAKAT INSTITUTION: A CASE STUDY IN BRUNEI	Universiti Islam Sultan Sharif Ali, Brunei	Zaki Zaini
101	AICIF 2022: 189-193	OPTIMIZING DIGITALPRENEURSHIP THROUGH DIGITAL SKILLS AND PLATFORM STRATEGY ON MSMES IN CENTRAL JAVA	Universitas Islam Sultan Agung, Indonesia	Diah Ayu Kusumawati
102	AICIF 2022: 125-117	IS THE ISLAMIC RELIGIOSITY BECOME THE BEHAVIOR CASHLESS AMONG MUSLIM COMMUNITY?	Universitas Darussalam Gontor, Indonesia	Chindy Chintya Cahya
103	AICIF 2022: 000-019	DOES DIGITALIZATION REDUCES INCOME INEQUALITY? EVIDENCE FROM OIC COUNTRIES	Universitas Islam Negeri Sunan Kalijaga, Indonesia	Aris Munandar
104	AICIF 2022: 000-015	DOES A CRYPTOCURRENCY COMPLY TO SHARIAH?: 'URF BASED AND ARCH-GARCH MODEL	Universitas Islam Negeri Sunan Kalijaga, Indonesia	Abdul Qoyum
105	AICIF 2022: 000-018	THE ROLE OF DIGITAL FINANCIAL SERVICES IN ACCELERATING WOMENS ECONOMIC EMPOWERMENT IN INDONESIA: WHAT IS LEFT TO THE LEARN?	Universitas Islam Negeri Sunan Kalijaga, Indonesia	Siti Nur Azizah

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107	AICIF 2022: 159-170	SOCIAL IMPACT MEASUREMENT AS AN ACCOUNTABILITY TOOL FOR WAQF ORGANISATIONS	IIUM Institute of Islamic Banking and Finance	Nor Syahirah Mohd Zain
108	AICIF 2022: 136-187	HOW DO ISLAMIC BANKS REPORT AND DISTRIBUTE ZAKAT IN MALAYSIA?	IIUM Institute of Islamic Banking and Finance	Nurul 'Iffah binti M A Zaaba
109	AICIF 2022: 153-191	ALGERIAN UBS AND ITS DEVELOPMENT STAGES (FROM PRE- OTTMAN RULE TO POST-INDEPENDENCE ERA)	International Islamic University Malaysia, Malaysia	Sif Eddine Mebarki
110	AICIF 2022: 333-003	THE PRACTICE OF GOOD GOVERNANCE IN ZAKAT MANAGEMENT: A HOLISTIC AND COMPREHENSIVE APPROACH TOWARDS ZAKAT COLLECTION AND DISTRIBUTION	IIUM Institute of Islamic Banking and Finance	Mohammad Habibullah
111	AICIF 2022: 333-005	ZAKAT BANKING: A NEW BANKING BUSINESS MODEL GIVING LOANS WITHOUT INTEREST; PRELIMINARY FINDING	International Islamic University Malaysia, Malaysia	Abdul Malek Talib
112	AICIF 2022: 333-021	WAQF ASSETS MANAGEMENT ON TRADITIONAL TERRITORIES : WAQF GOVERNANCE, RECEPTEIE A CONTRARIO AND MASLAHAH UMMAH'S PERSPECTIVES	Universitas Islam Bandung, Indonesia	Neng Dewi Himayasari
113	AICIF 2022: 126-118	STRATEGIES FOR IMPROVING CASH WAKF FUNDRAISING THROUGH OPTIMIZATION OF CASH WAQF LITERACY IN INDONESIA	Universitas Darussalam Gontor, Indonesia	Nurul Rahmania
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114	AICIF 2022: 000-001	ISSUES AND CHALLENGES OF WAQF IN MARAWI CITY AND PROPOSED ACTION PLAN FOR THE BANGSAMORO AUTONOMOUS REGION IN MUSLIM MINDANAO	Mindanao State University, Philippines	Anwar M. Radiamoda
115	AICIF 2022: 107-082	WAQF AS A SOLUTION IN SOLVING THE PROBLEM OF POVERTY AND UNEMPLOYMENT IN INDONESIA	Universitas Darussalam Gontor, Indonesia	Mohammad Ghozali
116	AICIF 2022: 199-203	THE LEVEL OF ACCOUNTABILITY OF THE CASH WAQF MANAGEMENT INSTITUTION AFTER THE ISSUANCE OF ACCOUNTING STANDARD 112	IAI Tazkia, Indonesia	Gramdis Imama Hendra
117	AICIF 2022: 333-016	ACCOUNTABILITY NAZHIR WAQF : IS NECESSARY TO AUDIT WAQF INSTITUTION?	Universitas Islam Bandung, Indonesia	Ifa Hanifia Senjiati
118	AICIF 2022: 106-081	NADZIRS PROFESSIONALISM IN INCREASING THE TRUST OF THE WAQIF ON WAQF GOVERNANCE	Universitas Darussalam Gontor, Indonesia	Syamsuri
119	AICIF 2022: 000-013	INVESTASI HARTA WAKAF MELALUI PENDEKATAN INTERPRETIVE STRUCTURAL MODEL (ISM)	IAI Tazkia, Indonesia	Dedy Rachmad
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120	AICIF 2022: 069-102	TRAVEL RISK MITIGATION ON TOURISM INDUSTRY: A SYSTEMATIC REVIEW AND FUTURE DIRECTION	University of Malaya, Malaysia	Raihan Nasir
121	AICIF 2022: 138-135	THE NEED FOR TAKAFUL PROTECTION FOR SENIOR CITIZENS: THE ANALYSIS IN MALAYSIA	International Islamic University Malaysia, Malaysia	Ieman Sofiyya Adnan
122	AICIF 2022: 141-137	TAKAFUL PLAN FOR E-HAILING: A COMPARISON BETWEEN THE AVAILABLE PRIVATE MOTOR TAKAFUL IN MALAYSIA	International Islamic University Malaysia, Malaysia	Fadhilah Abdullah Asuhaimi
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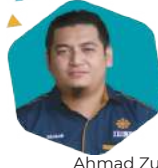
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