

## NOTES ON CONTRIBUTORS

**Adam Abdullah** is currently an associate professor at the IIUM Institute of Islamic Banking and Finance (IiBF). He is currently the editor of IiBF's *Journal of Islamic Finance* and language editor of ISTAC's indexed journal *Al-Shajarah*. Previously, he was a senior lecturer at Universiti Sultan Zainal Abidin (UniSZA) and held a number of administrative positions, including deputy dean of the Graduate School. He was conferred a Ph.D in Islamic economics in 2012 from University Malaysia Terengganu (UMT) and was awarded the best Ph.D thesis prize for his research in Islamic monetary economics. He also obtained a Master's in Islamic economics from UMT in 2010, as well as postgraduate diplomas from IIUM in Islamic banking and finance in 2006 and also Islamic studies in 2004. He specializes in Islamic economics, Islamic finance and investment and has published over 40 articles in international peer-reviewed journals. He has also published 4 books, including *The Fundamentals of Islamic Economics* (2015) for ICIFE and *The Islamic Currency* (2016), which included an analysis of over 1,300 years of monetary and price data in Egypt, Turkey, England, America and Malaysia. He has also published *Money and the Real Economy from an Islamic Perspective* (2018) and *Islamic Finance and International Shipping* (2018), both with IiBF. He has been invited as a speaker and presented at both national and international conferences and seminars. He has 16 years of experience in Islamic finance as an academic and former practitioner involving Islamic private equity investment. He also 18 years of experience in international maritime asset management, trade and investment, in substantial private and publicly listed companies based in London and in Asia.

**Ahamed Kameel Mydin Meera** holds a Ph.D degree (Finance) from the University of North Texas, Denton, Texas, U.S.A. His Undergraduate and Master's Degrees were in Economics, from the International Islamic University Malaysia (IIUM). His areas of interest and expertise include finance, Islamic banking, financial

markets, investment analysis, macro-Economics, economics of social issues and quantitative methods. He has wide experience in teaching, training, consulting and research in the above areas. His works have been published in reputed local and international journals. He is well-known for his writings on money and payment systems, including the gold *dinar*. Currently he is the Managing Director of Z Consulting Group (ZCG), Kuala Lumpur, which is an independent provider of multidisciplinary research, analysis and consultancy relating to inclusive wealth and sustainable socio-economic development. He is the author of the books *The Islamic Gold Dinar* and *The Theft of Nations*, both published by Pelanduk Publications and *Real Money*, published by IIUM. He also served as the Dean of the Centre for Postgraduate Studies at IIUM and Dean of IIUM's Institute of Islamic Banking and Finance (IiBF). He is currently also the President of Movement for Monetary Justice (MMJ) Malaysia, which is dedicated to promoting just, stable and sustainable monetary systems within Malaysia and worldwide.

**Ahmad Khilmy Abdul Rahim** is currently a senior lecturer at Islamic Business School (IBS), UUM. He holds Professional Certificate of Islamic Financial Planner (IFP) in 2013 and Certified Qualification in Islamic Finance (CQIF, Islamic Wealth) in 2014 from IBFIM and FPAM. Graduated from International Islamic University, Malaysia (IIUM) in 1996 in *Fiqh* and *Usul Fiqh*. He later obtained a Master's in *Shari'ah* from the University of Malaya (2005) and a Ph.D degree in Islamic Finance and Banking from Universiti Utara Malaysia (UUM) in 2013. His areas of research are Islamic Finance, Islamic wealth management and Islamic Law of contracts. His research focuses on *Shari'ah* issues, juristics discussion and contemporary issues related to Islamic finance and Islamic wealth management. He also currently the Professional Programme Coordinator at the Islamic Business School (IBS), UUM.

**Aiman Nariman Mohd Sulaiman** is a Professor of Law at the Ahmad Ibrahim Kulliyah of Laws (AIKOL), International Islamic University Malaysia (IIUM) and has been a faculty member since 1993. She obtained her doctoral degree (SJD) from Bond University,

Australia in 2000 with a thesis on the enforcement of corporate law. She has held Visiting Professorship positions at the School of Law, Bond University (Nov 2012-April 2013) and at Fakultas *Hukum* Universitas Indonesia (September 2017). She is a member of the Listing Committee of Bursa Malaysia (2008-2012; 2015-present), Chairperson and director of IIUM Corporate Management Sdn Bhd and has served as a member of audit and risk management committee of the International Islamic University Malaysia (2010-2012; 2015-2017). Her wider research interest relates to regulatory techniques and enforcement strategies in corporate law and governance, shareholders' empowerment strategies, board dynamics, comparative enforcement of corporate and securities law and regulation and financial services law.

**Asmadi Mohamed Naim** is the Dean and professor at Islamic Business School (IBS), UUM College of Business, Universiti Utara Malaysia (UUM), where he started his higher education career since 1999. He has vast experiences on industry practices where he has been appointed as member of *Shari'ah* Advisory Council for both Malaysian regulators of Islamic finance: Bank Negara Malaysia (Central Bank of Malaysia) since 2013 and Securities Commission of Malaysia (SC) since 2014. Prior to that he was *Shari'ah* Adviser and Consultant of several Islamic financial institutions since 2008 until 2013, where he was involved directly in initiating and advising the structuring of Islamic banking products and commercial papers such as Islamic debt certificates, *sukuk*, etc. In order to contribute more significantly to the Islamic capital market industry, he obtained the status of Registered *Shari'ah* Advisor from The Securities Commission of Malaysia since 2013. He is also a member of the *Muamalat* Expert Panel of JAKIM since 2016. He is also member of Board for Sintok Agro Sdn Bhd. Apart from that, he is also a Grand Council Member of Chartered Institute of Islamic Finance Professional (CIIF) where previously known as Association of Chartered Islamic Finance Professional (ACIFP). He was also a member of the Ministry of Higher Education Committee of Malaysia for Islamic finance, *takaful* and *Muamalat* Administration Curriculum. In 2013, he was appointed by The Sultan of Kedah as a

Council Member of Council of *Zakat* Kedah until 2015. He graduated with a Bachelor of *Shari'ah* from University of Jordan in *Fiqh* and *Usul fiqh* specialization in 1997, before completing his Master's and Ph.D in the same specialization in 1999 and 2005, respectively, from the International Islamic University Malaysia (IIUM). As to familiarize himself with current financial knowledge, he completed a Chartered Islamic Finance Professional (CIFP) in 2010 and IFP in 2012. He has authored a number of books and numerous articles (in Arabic, English and Malay) in Islamic finance and *Shari'ah* issues in reputable international publications and journals, including the *Global Islamic Finance Report (GIFR) 2011* and *GIFR 2016*, *Journal of Islamic Accounting and Business Research (JIABR)*, *ISRA International Journal of Islamic Finance* and *The Chancellor Guide to the Legal and Shari'a Aspects of Islamic Finance*;, as well as in national journals, books, magazines and newspapers. Currently he is in the Editorial Board of ISFIRE and a columnist for a local national magazine.

**Azman Mohd Noor** is currently an associated professor and Deputy Dean (academic) at the IIUM Institute of Islamic Banking Finance (IiBF). Previously he was the head of department, Department of *Fiqh* and *Usul al-Fiqh*, Kulliyah of Islamic Revealed Knowledge and Human Sciences (IRKHS), IIUM. He has been lecturing in Islamic Jurisprudence and Islamic Finance at the same department since 2005. He completed his degree in Islamic Law in 1997 at the Islamic University of Madinah, Saudi Arabia. He obtained his MA in Islamic Criminal law in 2000 at University Kebangsaan Malaysia (National University of Malaysia) and another MA in *Muamalat* (Islamic law of transactions) in 2001 at the Department of *Fiqh* and *Usul al-Fiqh*, IIUM. He obtained his Ph.D in Islamic law in 2005 at University of Edinburgh, Scotland. His areas of interests include Islamic law of transactions, Islamic banking and capital market, *takaful* and *retakaful*, *zakat* management and calculation. He has been supervising MA and PhD students in the field of Islamic banking and capital market at the Department of *Fiqh* (IRKHS) and at IiBF since 2006.

**Aznan Hasan** is currently an associate professor at the IIUM Institute of Islamic Banking and Finance (IiBF). He is currently the President for the Association of *Shari'ah* Advisors in Islamic Finance (ASAS). He is also the deputy chairman of the *Shari'ah* Advisory Council, Securities Commission of Malaysia. He was a member of the *Shari'ah* Advisory Council of Bank Negara Malaysia for two terms (2006-2008, 2010-2013). Currently, he is the chairman of the *Shari'ah* Committee, Maybank Islamic Berhad and Maybank Islamic Asset Management Sdn Bhd. He also serves as the Chairman, *Shari'ah* Advisory Board, Barclays Capital (DIFC, Dubai), and FNB Bank (South Africa), a member, *Shari'ah* Advisory Board, ABSA Islamic Bank (South Africa), European International Islamic Bank (EIIB) (London), Yasaar Limited (London), Khalij Islamic (UK) Limited (London), Cordoba Capital (Dubai), Amanahraya Berhad, Amanah Raya Investment Bank Labuan, Employee Provident Fund (EPF) as well as other financial institutions and corporate bodies, located locally and internationally. He also serves as a *Shari'ah* consultant to Maybank Investment Bank and Hong Leong Islamic Bank. He is a registered *Shari'ah* advisor for the Islamic Unit Trust Schemes and Islamic securities (*sukuk*), Securities Commission of Malaysia. He is also a member of the *Shari'ah* Supervisory Board and Investment Committee, Waqaf Foundation, a corporate entity formed by the Government to oversee the application of *waqaf* in Malaysia. He received his first degree in *Shari'ah* from the University of Al-Azhar (1994). He obtained his Master's in *Shari'ah* from Cairo University with distinction (*mumtaz*) (1998), and his Ph.D from University of Wales, Lampeter, United Kingdom (2003).

**Engku Rabiah Adawiah** is currently a professor at the IIUM Institute of Islamic Banking and Finance (IiBF). She teaches post-graduate students at IiBF. Her research interest is in Islamic capital market, Islamic banking and finance, Islamic insurance or *takaful* and Islamic law of transactions. She had also served as a *Shari'ah* advisor to a number of financial institutions in the past. Currently, she is a member of the *Shari'ah* Advisory Council of Bank Negara Malaysia (Central Bank of Malaysia), Malaysian Securities Commission and Labuan Financial Services Authority (Labuan

FSA), and an independent *Shari'ah* advisor for Islamic securities (*sukuk*) issuance, approved by and registered with the Malaysian Securities Commission. In addition, she is also a member of the *Shari'ah* Board of Labuan Re, Gen Re and Amanah Ikhtiar Malaysia, the *Shari'ah* advisor for Danajamin (2009-2010), a member of the Board of Directors in the Malaysian Institute of Islamic Understanding and a member of the disciplinary committee for the Malaysian Bar Council. She is also a member of the *Shari'ah* Board to Khazanah in relation to two of its exchangeable *sukuk* that had been issued by Rafflesia Capital Ltd and Cherating Capital Ltd.

**Imran Khokhar** is currently a lecturer at the Department of Economics and researcher at the Islamic Banking Centre, College of Business Administration, King Saud University, Riyadh, Saudi Arabia. He obtained a MSc. Economics at Azad Jammu and Kashmir University, Pakistan. His research interest includes, Islamic economics, Islamic banking and finance and bank performance.

**Irum Saba** holds a Ph.D in Islamic Finance from INCEIF, Malaysia. She is currently an assistant professor and programme Director of the MSc. Islamic Banking and Finance course at the Institute of Business Administration (IBA) Karachi, Pakistan. She is also the coordinator of Academics and Research at the Centre for Excellence in Islamic Finance (CEIF)-IBA. She has more than 13 years of progressive regulatory, research, training and teaching experience with organisations of international repute. She also sits on the Grand Council of Chartered Institute of Islamic Finance Professionals (CIIF), Malaysia. Her areas of interest are political economy, management, *Shari'ah*, wealth planning and management, Islamic microfinance, corporate governance and Islamic finance.

**Khaliq Ahmad** is currently a professor at the IIUM Institute of Islamic Banking and Finance (IIiBF). He has published 13 books. His latest book is *Strategic Management from an Islamic Perspective* published by John Wiley. He has presented 35 papers (19 in international conferences) and many articles (30 in refereed national and international journals). Khaliq Ahmad has teaching and research

experience of more than 26 years. He conducts training in the area of Islamic Marketing and Leadership and Management from an Islamic perspective. Besides serving as *Editor-in-Chief* of MMR (Malaysian Management Review), Khaliq is also a member of other editorial boards. He was the Founding-President of the International Council of Islamic Finance Educators (ICIFE) and a former Dean of IIUM Institute of Islamic Banking and Finance (IiBF) from 2015-2016.

**Md. Fouad Bin Amin** is currently an assistant professor at the Department of Economics, and researcher at the Islamic Banking Centre, College of Business Administration, King Saud University, Riyadh, Saudi Arabia. He obtained his Master's and Ph.D degree in economics at the International Islamic University Malaysia (IIUM), in 2007 and 2015, respectively, with specialization in Islamic Economics, Banking and Finance. He obtained a Bachelor of Social Science (Hons) in Economics from the Khulna University, Bangladesh. His main research interests are in the areas of Islamic banking and finance.

**Mehboob ul Hassan** is currently a professor at the Department of Economics and senior researcher at the Islamic Banking Centre, College of Business Administration, King Saud University, Riyadh, Saudi Arabia. His research interest includes, Islamic economics, economic and social policies, comparative economics and Islamic banking and finance.

**Mezbah Uddin Ahmed**, FCCA, is currently a researcher at the International *Shari'ah* Research Academy for Islamic Finance (ISRA). He is also a Fellow of the Association of Chartered Certified Accountants (ACCA) and an AAOIFI Certified Islamic Professional Accountant (CIPA). He has obtained a BSc in Applied Accounting from Oxford Brookes University, U.K. and an MSc in Islamic Banking and Finance (MIBF) from IIUM Institute of Islamic Banking and Finance (IiBF).

**Mohamad Yazid Isa** is currently a lecturer in the Islamic Business School Universiti Utara Malaysia since 2003. He obtained a Ph.D

(Islamic Finance) from INCEIF, MBA from Universiti Kebangsaan Malaysia (UKM) and Degree in *Shari'ah* (Management) from University of Malaya. His research interests are in Islamic finance, Islamic banking and Islamic financial planning.

**Mohammad Nauman Khan** is currently a lecturer at the Department of Finance, College of Business Administration, King Saud University (KSU) in Riyadh, Saudi Arabia. He obtained his Ph.D in 2017 from the IIUM Institute of Islamic Banking and Finance (IiBF). His main research interests are in the areas of corporate finance, banking efficiency, Islamic microfinance, Islamic banking and capital markets.

**Muhamad Abduh** is currently an assistant professor at the University Brunei Darussalam (UBD), School of Business and Economics (UBDSBE). He completed his Bachelor of Science (Statistics) from Bogor Agricultural University, Indonesia, in 2004 and his first Master's degree, Magister *Hukum Islam (Fiqh Al-Mu'amalat)* from Ibn Khaldun University, Bogor, Indonesia, in 2006. He completed his second Master's degree in Economics (Islamic Economics) from the International Islamic University Malaysia (IIUM) in 2009. He obtained his Ph.D in Business Administration from IIUM with specialization in Islamic Banking and Finance in 2011. He written more than 50 journal articles and four books in the area of Islamic finance. Prior to joining UBD, he was an assistant professor at the IIUM Institute of Islamic Banking and Finance (IiBF) and the Head of Research for the Institute from 2012 to 2015. He was the founding editor-in-chief of IiBF's *Journal of Islamic Finance*. Currently, he is an associate editor of the *International Journal of Islamic and Middle Eastern Finance and Management* and editor-in-chief of *Iqtishadia (Journal of Islamic Economics and Business)*.

**Muhamad Nasir Haron** is currently a member of *Shari'ah* Advisory team at MUFG Bank (Malaysia) Berhad, and was previously a member of the *Shari'ah* Advisory team at Maybank Islamic Berhad. He holds a Bachelor and Master's Degree of Islamic Revealed

Knowledge specialising in *Fiqh* and *Usul al-Fiqh* from the International Islamic University Malaysia (IIUM). Currently, he is a PhD candidate at the IIUM Institute of Islamic Banking and Finance (IiBF). Muhamad Nasir is also equipped with the industry's certification of qualification namely, the Certificate of Islamic Capital Market Graduates Training Scheme (ICMGTS) an initiative by Securities Commission Malaysia. He is a member of Certified *Shari'ah* Adviser and Auditor (CSAA) of the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI), Bahrain and also an accredited trainer for Islamic Finance Qualification by Chartered Institute for Securities and Investment, United Kingdom. Prior to joining Maybank Islamic Berhad, he was affiliated with the Islamic Capital Market Division at Securities Commission Malaysia and *Shari'ah* Division of Hong Leong Islamic Bank. His research interests span across Islamic jurisprudence, Islamic economics and Islamic capital markets. His works have been published in several international indexed academic refereed journals such as the *Arab Law Quarterly*, *Al-Shajarah Journal*, IiBF's *Journal of Islamic Finance* and ISRA's *International Journal of Islamic Finance*.

**Nik Nor Amalina Nik Mohd Sukrri** is currently a lecturer at the Faculty of Business, University Selangor (UNISEL). She obtained her Bachelor in Business Administration (Islamic Banking) from Universiti Teknologi Mara (UiTM) in 2012, Master's degree in Islamic Finance and Banking from Universiti Utara Malaysia (UUM) in 2014, and is currently completing her PhD in Islamic Finance and Banking at Universiti Utara Malaysia (UUM).

**Norazlina Abd Wahab** is a lecturer at the Islamic Business School, Universiti Utara Malaysia (UUM). She graduated with a BA in (*Shari'ah*)(Hons.) from University of Malaya. She was awarded her Master's Degree from Universiti Kebangsaan Malaysia (UKM) and received her Ph.D in 2013 from International Islamic University Malaysia (IIUM). She has published her research in several refereed journals namely, *Journal of Islamic Accounting and Business Research*, *Studies in Economics and Finance*, *International Journal*

*of Economics and Management and Accounting and Journal of Economic Cooperation and Development*. She has also presented papers in international and local conferences. Her research interests include Islamic economics and Islamic banking.

**Nur Harena Redzuan** is currently an assistant professor at IIUM's Institute of Islamic Banking and Finance (IiBF) and has recently received her Ph.D in Islamic Banking and Finance from IiBF. She has presented at a number of academic conferences and also published several articles in national and international peer-reviewed journals. She was awarded a research grant in 2016 from The National Real Estate Research Coordinator (NAPREC), and her PhD research obtained a *Silver Medal Award* at the Conference and Expo of the International Institute of Higher Learning (PECIPTA 2017) by the Ministry of Higher Education Malaysia (MOHE).

**Razali Haron** is currently an associate professor and Deputy Dean (research and publications) at IIUM's Institute of Islamic Banking and Finance (IiBF). He has been in academia for 14 years after acquiring extensive industrial experience for more than 15 years in merchant banking and fund management. His research areas include corporate finance, risk management, portfolio diversification and corporate governance. His research has been published, among others, in *Al-Shajarah, International Journal of Managerial Finance, Global Business Review, International Journal of Bank Marketing, Qualitative Research in Financial Markets, Journal of Global Business Advancement, International Journal of Commerce and Management, Journal of Asia Business Studies, Intellectual Discourse, International Journal of Economics and Management and Jurnal Pengurusan*. He is currently working on a corporate governance project focusing on Malaysia and Indonesia and has recently completed a project on real estate pricing in collaboration with the Valuation and Property Services Department of the Ministry of Finance, Malaysia. He is currently the chief editor of IiBF's *Journal of Islamic Finance*, associate editor of *Capital Markets Review*, a member of an investment sub-committee of IIUM and a consultant for the Financial Planning Association of Malaysia.

**Rose Ruziana Samad** is currently a lecturer at UiTM and has recently completed her PhD studies at the Faculty of Economics and *Muamalat*, Universiti Sains Islam Malaysia (USIM). She holds a diploma in Banking and a degree in Finance with Hons. from Universiti Teknologi Mara (UiTM) and a Master's Degree in Economics from National University of Malaysia (UKM). She is also a Certified Islamic Financial Planner from Islamic Banking and Finance Institute Malaysia (IBFIM). She has more than 17 years of experience in teaching at both private and public colleges and universities. Her research interests are *Shari'ah* governance, Islamic philanthropy and Islamic social enterprises.

**Rosylin Mohd Yusof** is currently a professor and Director at the Institute of *Shari'ah* Governance and Islamic Finance, as well as a resident faculty of Othman Yeop Abdullah Graduate School of Business (OYAGSB) in Universiti Utara Malaysia (UUM). She has authored and co-authored many articles in Scopus and ISI indexed publications and is a principal researcher for 14 research projects funded by both international and national agencies. Currently, she is involved in four main research projects funded by Islamic Research Training Institute, Jeddah (IRTI), International Council of Islamic Finance Educators (ICIFE), TRGS Grant (Ministry of Higher Education Malaysia) and Amanah Ikhtiar Malaysia (AIM). Her research interests include Econometric Modeling, Financial Economics focusing on Islamic Banking and Finance, Sustainability and Affordability of Homeownership and Islamic Home Financing, Halal Green Financing and Islamic Finance Education. She is also the editorial member for a UK-based Journal of Islamic Accounting and Business Research (Scopus) and an exco member (Head of Research) for International Council of Islamic Finance Educators (ICIFE), Ministry of Education, Malaysia. Prof Rosylin has also received various awards and amongst others are Best Paper Award, IRERS (2018), Best Research Project, UUM (2017), Most Outstanding Contribution for Publications, IBS, UUM (2016 & 2017), Best Paper Award, FIFC (2013), Best Lecturer Award, KENMS, IIUM (2007) and others. Besides her academic

contributions, Prof Rosylin is also invited as an international speaker in conferences and seminars in Japan, Turkey, Jakarta and elsewhere.

**Rusni Hassan** is currently a professor at the IIUM Institute of Islamic Banking and Finance (IiBF). She graduated with an LLB (Honours) and an LLB (*Shari'ah*) (First Class), a Master of Comparative Laws (MCL) and a Ph.D. in Law. Her area of specialization includes Islamic Banking, Finance and Islamic documentation, Islamic capital market, *takaful* and Islamic law of ransactions. She is a member of the *Shari'ah* Advisory Council Bank Negara Malaysia and a *Shari'ah* advisor for the Association of Islamic Banking Institutions Malaysia (AIBIM). She was in the *Shari'ah* Committee for HSBC Amanah Malaysia, HSBC Amanah (*takaful*) Malaysia, and a registered *Shari'ah* advisor with the Securities Commission. She was the Pro-tem committee and the present secretary for the Association of *Shari'ah* Advisors in Islamic Finance Malaysia (ASAS) and is currently the assistant-secretary at the International Council of Islamic Finance Educators (ICIFE). In her capacity in *Shari'ah* Committees, she has advised numerous Islamic Financial Institutions locally and internationally on various *Shari'ah* compliance aspects on product development and structuring, legal documentation and *Shari'ah* audit. She has presented papers in many international conference and seminars locally and abroad. She has spoken extensively in seminars, workshops, and conferences and conducted trainings on various Islamic Finance issues. Her publication includes books on Islamic Banking and *takaful*, Islamic banking under Malaysian law, articles of journals, *Shari'ah* law reports and other publications. Her works and contribution to Islamic finance has received international recognition when she was listed among the Top 10 Women in Islamic Finance in 2012 and also been awarded the best Women Professional in Islamic Finance in 2013.

**Said Bouheraoua** is currently a senior researcher and Director of Research Affairs Department at the International *Shari'ah* Research Academy for Islamic Finance (ISRA). He is the editor-in-chief of the *ISRA International Journal of Islamic Finance*, member of the Board

of Directors of Affin Islamic Bank, *Shari'ah* member of the Central Bank of Oman, Chairman of Affin Islamic *Shari'ah* committee, Chairman of Trust Bank Amana Surinam, *Shari'ah* member of MNRB *Takaful & Retakaful*, *Shari'ah* and a member of ISRA Consultancy Institute. He has published four books, five chapters in books and several articles in refereed journals. He has also presented several papers in international conferences. He is also an associate professor at the Global University of Islamic Finance (INCEIF) and obtained his Ph.D in 2000 from IIUM.

**Salina Kassim** is currently associate professor at the IIUM Institute of Islamic Banking and Finance (IiBF). Prior to becoming an academician, she has several years of working experience in a commercial bank in Malaysia. She teaches Money and Banking, and Islamic Banking and Finance at the under-graduate level, and Islamic Financial System, Financial Economics and Contemporary Issues in Islamic Finance at the graduate level. She is very active in her research work, in which she has secured funding and sponsorships from several reputable funders locally and internationally. Her research interests include various areas of Islamic banking and finance, and monetary/financial economics. She has published widely in peer-reviewed academic journals, with approximately 100 articles in the area of her research interests. She also sits on the editorial boards of several reputable international and local journals. Apart from having supervised nearly 50 post-graduate students in various areas of Islamic banking and finance, she also served as internal and external examiners for Masters and Ph.D theses in Malaysian and Indonesian public universities. She received her Ph.D in Monetary Economics in 2006 from IIUM and her Master and Bachelor degrees from the U.S.A. in 1992 and 1994, respectively.

**Sharifah Khadijah Syed Agil**, is currently a senior lecturer at the Faculty of Accountancy, Universiti Teknologi MARA (UiTM) and is also attached to the Centre of Professional Accountancy UiTM (IPAC Education) at INTEC Education College, Malaysia. She holds a Doctor of Philosophy (Accounting) from UiTM (2010) and Master's of Accountancy from the University of Glasgow (1993).

She has served on the Ethics Standard Board of Malaysian Institute of Accountants (MIA) and was previously responsible for the conduct of the MIA Qualifying Examination.

**Syed Musa Bin Syed Jaafar Alhabshi** is currently an associate professor and Dean at the IIUM Institute of Islamic Banking and Finance (IIiBF). He is the current President of the International Council of Islamic Finance Educators (ICIFE). He was also the previous Dean of the Graduate School of Business, University Tun Abdul Razak (2012-2013). He was previously engaged as a fellow consultant with Amanie Business Solutions & International Institute of Islamic Finance Inc in providing advisory, research and training services to the Islamic financial services industry. He served as an independent board member of Takaful Ikhlas and currently serves as an independent board member of MNRB *Retakaful*. He is a member of the *Shari'ah* Advisory Council, Securities Commission Malaysia, LOFSA, MNRB *Retakaful* and MUFG Bank (Malaysia) Berhad. He has extensive training and consultancy experience at both the national and international level.

**Younes Soualhi** is currently senior researcher and Head of Islamic Banking Unit at the International *Shari'ah* Research Academy for Islamic Finance (ISRA), Malaysia. He is currently the Chairman of *Shari'ah* Committee of Munich Re *Retakaful* and Kuwait *Retakaful*. He is also a *Shari'ah* Committee member of HSBC Amanah, Bursa Malaysia and AAOIFI regional *Shari'ah* committee. His research interest includes *Maqasid al-Shari'ah* in Islamic Finance, Islamic financial transactions (Islamic Banking, Islamic capital markets and *takaful*), corporate governance, and Islamic social finance. He is also a professor at the Global University of Islamic Finance (INCEIF) and obtained his Ph.D in 2000 from University of Malaya.

**Zurina Shafii** is currently an associate professor in the Faculty of Economics and *Muamalat*, Universiti Sains Islam Malaysia (USIM) and research fellow at the Islamic Finance and Wealth Management Institute (IFWMI), USIM. She holds an Accounting Degree from Universiti Teknologi Mara (UiTM) and a Master's degree and PhD in

Islamic Finance from Durham University, U.K. She holds professional accounting qualification, ACCA and a Certified Islamic Financial Planner designation. As a subject matter expert, she provided her expertise as a member of *Shari'ah* Advisory Council (SAC) for Standard Chartered Saadiq Malaysia and Khadijah International *Waqf* Foundation (Labuan). She is also an external expert panel for Finance Accreditation Agency (FAA) as well as serving as an exco member in the International Council of Islamic Finance Educators (ICIFE). Her research interests are *Shari'ah* audit and assurance, Islamic financial institutions' accounting and reporting, Islamic financial planning and *Halal* Compliance Audit. She has authored four books on Islamic financial planning, *Shari'ah* audit and Islamic finance. She assisted in the development of the *Muamalat Interactive Game* (MIG), a board game for Islamic finance education, which won a number of awards, including gold medal at the 14<sup>th</sup> International Conference and Exposition on Inventions by Institutions of Higher Learning (PECIPTA 2015) and ITEX (2016). In 2014, she was accepted as a visiting research fellow in both international and national research institutions: Durham University Business School (Durham University, UK), Islamic Research Training Institute (IRTI) of Islamic Development Bank (IDB) and Centre for Islamic Development Management Studies (ISDEV) of Universiti Sains Malaysia. In 2015, she was appointed a consultant to Global Islamic Finance Development Centre of World Bank based in Istanbul. From June 2018, she was in ASAFAS Kyoto University, for 3 months as Visiting Research Scholar, researching on Strategic Directives for *Shari'ah* Governance Practices Beyond Compliance: Case of Malaysia.