

# **CURRICULUM VITAE**

*(2006 – 2022)*



**Norfaizah binti Othman**  
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## ACADEMIC QUALIFICATIONS

Universiti Kebangsaan Malaysia

### **Phd in Economics**

Title of thesis: *The influence of Partnership Financing on the Efficiency and Stability of Islamic Banks: Evidence from Malaysia and Indonesia.* **2018**

### **Master in Economics**

**2009**

International Islamic University Malaysia (IIUM)

### **Bach. of Economics and Management Sciences**

**2006**

### **Bach. of Islamic Revealed Knowledge and Heritige**

**2006**

## WORK EXPERIENCE

1 Jun 2006 to present: Kolej Universiti Islam Antarabangsa Selangor

1 April 2006 - 31 Mei 2006: Standard Chartered Bank Berhad, Kuala Lumpur

## POSITIONS IN ADMINISTRATION

- Deputy Dean Academic and Internationalization, Faculty of Management and Muamalah, KUIS from 1 November 2019 until present
- Head of Economics and Management Department, FPM, KUIS from 1 November 2017- Oktober 2019
- Head of Economics and Finance Program, DEM, FPM, KUIS from Jun 2017- Oktober 2017

## AWARDS / ACKNOWLEDGEMENTS / APPOINTMENTS (NATIONAL & INTERNATIONAL LEVEL AND KUIS)

- *Anugerah Perkhidmatan Cemerlang, KUIS* 2017
- *Anugerah Khidmat Setia, KUIS* 2016
- *Anugerah Skim Latihan Akademik, KUIS (SLAK November 2011- Mei 2015)*
- *Anugerah Geran Penyelidikan dan Inovasi, KUIS 2016 Fasa 1, Jun 2016 – Ogos 2017*
- *Anugerah Geran Penyelidikan Kursi Endowmen, MPOB-UKM 2021*

## EXPERTISE AND CONSULTATION

### INTERNATIONAL LEVEL (3)

No.	Committee Name	Period	Status
1	Webinar 'Academic Atmosphere' STIESA, Sutaadmaja, Indonesia	2020	Speaker
2	Webinar 'Academic Atmosphere' STIESA, Sutaadmaja, Indonesia	2021	Speaker
3	International Lecture Share Series 'Roles, Opportunities, and Challenges of Islamic economy in running the new normal'	2021	Speaker

**NATIONAL LEVEL (4)**

No.	Committee Name	Period	Status
1	<i>Workshop on Stochastic Frontier Approach (SFA)</i>	27 Mac 2018	<i>Speaker</i>
2	<i>Workshop on Stochastic Frontier Approach (SFA) – FEP, UKM, 2015.</i>	1 Julai 2015	<i>Speaker</i>
3	Workshop on Writing Research Proposal	15 September 2021	<i>Speaker</i>
4	Workshop on Writing Research Proposal	18 February 2021	<i>Speaker</i>

**KUIS**

No.	Position	Status
1	<i>Panel Temuduga Pensyarah</i> 2018	Panel
2	Viva Voce, Master in Accounting, FPM Kolej Universiti Islam Antarabangsa Selangor (KUIS) 9 February 2021	Chaiperson
3	Usrah Committe, KUIS 1 Januari 2017- 31 Disember 2017	Member
4	Sub –Kluster Ekonomi bagi Kluster Kewangan dan Pengurusan Islam 2021-2025	Panel
5	<i>Panel Penilai Progres Penyelidikan bagi Geran Penyelidikan &amp; Inovasi KUIS</i> 2017	Panel
6	<i>Sekretariat Pilihanraya Kampus</i> 13 Februari 2018	Member
7	<i>Ahli Jawatankuasa Induk APEL C, KUIS</i>	Member
8	<i>Ahli Jawatankuasa Pembangunan E-Pembelajaran 1</i> November 2020- 30 Jun 2020	Member
9	<i>Panel Penilai Pembentangan ICoMM (4th ICoMM 2017)</i>	Panel
10	<i>Panel Penilai Pembentangan GPIK (6th IRMIC 2019)</i>	Panel

**JOURNAL/MONOGRAPH/GUIDELINES AND POLICIES EDITORS**

No.	Position	Name of Journal/Monograph/Guideline
1	Managing Editor	Journal of Management and Muamalah <i>Fakulti Pengurusan dan Muamalah</i>
2	TDAP	<i>Guideline for E-Learning</i>

**ARTICLE OR JOURNAL CONSULTANTS/ REVIEWERS**

No.	Position	Name of Journal/Task
1	Reviewer	<i>Iranian Journal of Management Studies,2019</i>
2	Reviewer	<i>Jurnal Ekonomi Malaysia JEM,2019</i>
3	Reviewer	<i>International Journal of Islamic Economics and Finance Research (IJIEFER),2020</i>
4	Reviewer	<i>Applied Economics,2020</i>
4	Reviewer	<i>Jurnal Hadhari,UKM,2021</i>

**PROFESSIONAL BODIES MEMBERSHIP**

No.	Committee Name	Period	Status
1	Malaysian Economic Association	2009 to present	<i>Life Membership</i>
2	Malaysian Econometric Association	2017 to present	Member

**TEACHING AND SUPERVISION****TEACHING COURSES (22)**

1. MBEF 3083, Islamic Economics
2. MBFC 3013, Money & Capital Market
3. MDEC 2093, Principle of Islamic Economics
4. MBPM 1043, Economics
5. MMAM 6133, Principle of Islamic Economics
6. MDPM 1053, Principle of Economics
7. MDEC 3113, Microeconomics from Islamic Perspective
8. MDEC 3143, Macroeconomics from Islamic Perspective

**LIST OF TEACHING COURSES BY SEMESTER**

<b>SEMESTER</b>	<b>COURSES</b>	<b>LEVEL</b>
Sem II 21/22	MBPM 1043 Economics	Degree
Sem I 21/22	MBPM 1043 Economics	Degree
Sem I 21/22	MBEF 3083 Islamic Economics	Degree
Sem II 20/21	MDEC 2093 Principles of Islamic Economics	Diploma
Sem II 20/21	MBPM 1043 Economics	Degree
Sem I 20/21	MDEC 2093 Principles of Islamic Economics	Diploma
Sem I 20/21	MBPM 1043 Economics	Degree
Sem II 19/20	MDEC 2093 Principles of Islamic Economics	Diploma
Sem II 19/20	MBPM 1043 Economics	Degree
Sem I 19/20	MDEC 2093 Principles of Islamic Economics	Diploma
Sem I 19/20	MBEF 3083 Islamic Economics	Degree
Sem II 18/19	MBFC 3013 Money & Capital Market	Degree
Sem II 18/19	MDEC 2093 Principle of Islamic Economics	Diploma
Sem 1 2018/2019	MBFC 3013 Money & Capital Market	Degree
Sem 1 2018/2019	MDEC 2093 Principle of Islamic Economics	Diploma
Sem II 2017/2018	MBFC 3013 Money & Capital Market	Degree
Sem II 2017/2018	MBEF 3083 Islamic Economics	Degree
Sem I 2017/2018	MMAM 6133 Principle of Islamic Economics	Master

Sem I 2017/2018	MDEC 3123 Malaysian Economy	Diploma
Sem I 2017/2018	MBFC 3013 Money & Capital Market	Degree
Sem II 2016/2017	BMEC 7003 Comparative Study of Islamic Economic	Degree
Sem II 2016/2017	MBPM 1043 Economics	Diploma
Sem II 2016/2017	MDEC 3113 Microeconomics from Islamic Perspective	Diploma
Sem II 2016/2017	MDEC 3143 Macroeconomics from Islamic Perspective	Diploma
Sem I 2016/2017	MBEF 3083 Islamic Economics	Degree
Sem I 2016/2017	MDEC 2093 Principle of Islamic Economics	Diploma
Sem I 2016/2017	MDPM 1053 Principle of Economics	Diploma

## INDUSTRIAL TRAINING OR PRACTICUM SUPERVISION

### List of Industrial Training or Practicum Students

No.	Name of student	Programme (Field of Studies)	Year of graduation
1	Muhamad Faqrul bin Mohd Ariff	Bachelor of Economics and Finance	2022
2	Farah Najiha binti Azman	Bachelor of Economics and Finance	2022
3	Nur Madihah binti Tajul Ariffin	Bachelor of Economics and Finance	2022
4	Ilona Anasthasia Rahma binti Ab Shukor	Diploma in Business Management	2022
5	Nur Farhana Shahira binti Ahmad Salehin	Bachelor of Human Resource Management	2021
6	Nur Salehah binti Sa'don	Bachelor of Human Resource Management	2021
7	Nur Syaza Izzati binti Shahidan	Bachelor of Human Resource Management	2021
8	Saidah Nadiah Bt	Bachelor of Human Resource	2021

	Shamsul Bahri	Management	
9	Farah Athirah Bt A.Aziz	Diploma in Human Resource	2021
10	Mohd Azhad bin Mohd Fadzil	Bachelor of Economics and Finance	2021
11	Nurdini Qistina Bt Mohd Sa'ari	Diploma in Human Resource	2021
12	Fatini binti Mohd Yazid	Bachelor of Human Resource Management	2021
13	Zulaikha binti Zainuddin	Bachelor of Islamic Finance (Banking)	2021
14	Ahmad Akmal bin Shahidan	Bachelor of Islamic Finance (Banking)	2021

#### List of Undergraduate Students Thesis Supervision (18 students)

No.	Name of student	Title of thesis	Progress
1	Nurul Azwani binti Md Daud	<i>Factors influence Job Performance</i>	Preparation Proposal



#### List of Master's Students Thesis Supervision (1 student)

No.	Name of student	Title of thesis	Progress
1	Suhaily binti Rozali	<i>The relationship of human resource practices and employee retention.Role of motivation as a moderator</i>	Preparing questionnaire
2			



#### List of Doctor of Philosophy Students Thesis Supervision (5 students)

No.	Name of student /Matric number	Title of thesis	Progress
1	Mohamad Sofuan Mohamad Saleh	<i>Foreign banks entry and Malaysian domestic banks profitability: The role of corporate governance and financial freedom</i>	Final progress
2	Pribawa Pantas	<i>Stability of gold dinar as an anchored currency in selected ASEAN Islamic Countries</i>	Proposal
3	Mohammad Rahimee bin Ibrahim	<i>Sustainable Business Model for Online Distance Learning (ODL) Programs in Private Higher Education in Malaysia</i>	Proposal





4	Edy Suprpto	<i>Dimensions of Muzakki's Behavior in Paying Zakat: the Case of Indonesian Zakat Institution</i>	Proposal
5	Ahmed		Proposal



## RESEARCH (13)

### List of Research Activities

1	Joint Research	0
2	Chief Researcher	1
3	Co-Researcher	5
4	Phd Research	5
5	Master Research	1
6	Degree	1
	<b>Total</b>	<b>13</b>

### Joint Research/Research that has been/is being conducted

#### Chief Researcher (1)


No.	Research Title	Year/Period	Research fund
1	Partnership financing and Islamic Bank Stability during Financial Crisis  <b>Geran Penyelidikan Inovasi KUIS (KUIS Innovation Research Grant)</b>	2016-2017	RM 10,500
	<b>TOTAL</b>		<b>RM10,500</b>

#### Research Team Members (1)

No.	Research Title	Year/Period	Research funds
1.	The effectiveness of Zakat Counter management in Higher Learning Institution  Geran Penyelidikan Inovasi KUIS (KUIS Innovation Research Grant)	2018-2019	RM6,120
	<b>TOTAL</b>		<b>RM6,120</b>


**Co- Researcher (5)**


No.	Research Title	Year/Period	Research funds
1	Bank efficiency, risk and financial crisis in ASEAN countries  <b>FRGS,UKM</b>	2015-2017	<b>RM80,000</b>
2.	Coffee Table Book Sistem Kewangan Islam  <b>AIBIM</b>	2018-2019	<b>RM 70,000</b>
3.	Bank Performance and Financial Technology: Towards Financial Inclusiveness  <b>GERAN GALAKAN PENERBITAN BUKU UKM</b>	November 2020- Julai 2021	<b>RM5,000</b>
4.	Developing a New Maqasid-based Integrated Economic Well-Being Model of Smallholders in Palm Oil Industry  <b>KURSI ENDOWMEN MPOB-UKM 2021</b>	September 2021- Ogos 2022	<b>RM 20,000</b>
5.	Financial Crisis, Bank Efficiency and Bank Stability  <b>PROJEK PENYELIDIKAN DANA PENERBITAN BUKU (DPB) 2021</b>	Jun 2021- Disember 2021	<b>RM3,000</b>
	<b>TOTAL</b>		<b>RM178,000</b>

## RESEARCH WRITING AND PUBLICATIONS (25)

### List of Publications

No.	Item	Number
1	Book Author	2
2	Research Report/Monograph	1
3	Book Chapters	2
4	Book Editors	1
5	Journals	7
6	Proceedings	10
7	Research Posters	2

### Total

### BOOK AUTHORS (2)

1. Mokthar, I., Mawar, M. Y., Sa'diah, A. K., and **Norfaizah, O.** 2008. *Microeconomics Exercise Book Series*, First Edition. Selangor: Strategic Resources. ISBN 978-983-42903-2-0.
2. **Othman, N.**, Abd-Majid, M., Abdul- Rahman, A. 2021. *Financial Crisis, Bank Efficiency and Bank Stability*, Cetakan Pertama. Penerbit Universiti Kebangsaan Malaysia. E ISBN 978-967-251-631-6.

### RESEARCH REPORTS/MONOGRAPHS (1)

1. **Othman, N.**, Abd-Majid, M., Abdul- Rahman, A., Bahari, N., Mohamed Yusoff, N. 2018. *Monograf. Partnership Financing and Islamic Bank Stability during Financial Crisis*. Pusat Pengurusan Penyelidikan, Kolej Universiti Islam Antarabangsa Selangor.

### BOOK CHAPTERS (2)

1. Abd-Majid, M., **Othman, N.**, Shah, S.M, 2021. *Financial Technology, Bank Performance, Financial Inclusion in* Abd-Majid, M., Othman, N., Shah, S.M, (Eds.) *Bank Performance and Financial Technology: Towards a Better Financial Inclusion*, First Publication. Universiti Kebangsaan Malaysia. ISBN 978-967-251417-0.

2. Noory, S. F, Abd-Majid, M., **Othman**, N. 2021. Risks in Islamic Banking Contracts and Bank Performance in Abd-Majid, M., Othman, N., Shah, S.M, (Eds.) Bank Performance and Financial Technology: Towards a Better Financial Inclusion, First Publication. Universiti Kebangsaan Malaysia. ISBN 978-967-251417-0.

### BOOK EDITORS (1)

1. Abd-Majid, M., **Othman**, N., Shah, S.M, 2021. Bank Performance and Financial Technology: Towards a Better Financial Inclusion, First Printing. Published by Universiti Kebangsaan Malaysia. ISBN 978-967-251417-0.

### JOURNALS (7)

#### JOURNAL – MAIN AUTHOR (5)

1. **Othman**, N., Abdul-Majid, M., Abdul-Rahman, A. 2018. Determinants of banking crises in ASEAN countries. *Journal of International Commerce, Economic Policy*, 9 (3), 1-20. <https://doi.10.1142/S1793993318500096>. (ISI Journal Q4)
2. **Othman**, N., Abdul-Majid, M., Abdul-Rahman, A. 2017. Partnership financing and bank efficiency, *Pacific-Basin Finance Journal*, 46, 1-13 <https://doi.org/10.1016/j.pacfin.2017.08.002>. (ISI Journal Q2)
3. **Othman**, N., Sulaiman, M., Zainudin, N., & Hasan, Z. 2008. Entrepreneurial Acculturation in Malaysia: Efforts and Achievements, [http://mpira.ub.uni-muenchen.de/8980/1/paper\\_ice3.pdf](http://mpira.ub.uni-muenchen.de/8980/1/paper_ice3.pdf).
4. **Othman**, N., Bahari, N., Mohamed Yusoff, N. 2020. Partnership Financing and Early Warning System for Banking Crises, *Journal of Management & Muamalah*, 10 (1) , 57-71. <http://journal.kuis.edu.my/fpm>.
5. **Othman**, N., Mat Nor, F. 2021. Konsep Kewangan Islam dalam Pembangunan Ekonomi Malaysia Semasa Pandemik Covid-19, *Jurnal Pengajian Islam*, 14 (1) 176-193

### JOURNAL – CO-AUTHOR (2)

1. Tahkriil, N. and **Othman**, N. 2020. Effectiveness of Zakat Collection and Distribution of Zakat Counter at Higher Learning Institution, *International Journal of Islamic Economics and Finance Research* 3, (2), 91-106. <http://ijiefer.kuis.edu.my/ircief/issue/current>.
2. Othman, N., **Othman**, N., Rosli HF. 2021. Keciciran Pelajar Di Peringkat Pendidikan Tinggi: Punca Dan Penyelesaiannya. *Jurnal Dunia Pendidikan*, 3 (1) 738-747. E-ISSN: 2682-826X. <http://myjims.mohe.gov.my/index.php/jdpp>

### PROCEEDINGS (10)



1. **Othman**, N., Mat Nor, F, Mohamad Zan, UMS, 2021. Industrial Revolution 4.0 and Economic Well-Being: A Systematic Literature Review. E-proceeding 8th ICoMM (2021). International Conference on Management and Muamalah (ICoMM). E-ISSN: 2756-8938
2. **Othman**, N., Mat Nor, F, Mohamad Zan, UMS, 2021. Investigating Rationales of Maqasid-Shariah and Well-being Indicators for B40 Households. International Islamic Economic System Conference (I-iECONS 2021).
3. Bahari, N., Ahmad, NW., Shamsudin, **Othman**, N., 2018. Determinants of Saving and Spending Habits of College Students. E-proceeding 5th ICoMM (2018). International Conference on Management and Muamalah (ICoMM). E-ISBN: 978-967-2122-15-9.
4. **Othman**, N., (2017). Partnership financing and Bank stability. E-proceeding 4th ICoMM (2017). International Conference on Management and Muamalah (ICoMM). E-ISBN: 978-967-2122-15-9.
5. **Othman**, N., Abdul-Majid, M., Abdul-Rahman, A. (2016). Partnership financing and Bank efficiency. E-proceeding 2nd ICEB (2016). International Conference on Economics and Banking (ICEB) 2016. ISBN 978-967-0850-40-5.
6. Tamuri, Ab H., **Othman**, N. (2016). Challenges and Solutions of Higher Education Institutions in ASEAN countries in the face of the ASEAN Economic Community. The 1st International Conference on Law, Economics and Education (ICONLEE).
7. Bahari, N., Ahmad, NW. Shah Shahr, WS. **Othman**, N. 2016. A Review on the potential growth of Sukuk and its challenges. E –proceeding 2nd ICEB (2016).

International Conference on Economics and Banking (ICEB) 2016. ISBN 978-967-0850-40-5.



8. **Othman**, N., Abdul-Majid, M., Abdul-Rahman,A., Jusoh, M. 2013. Financial Crisis, Islamic Bank Efficiency and Risk: A Theoretical Framework. Proceedings of the 2nd Applied International Business Conference (AIBC2013) 7 – 8 December 2013.ISBN 978-967-0521-26-8.
9. **Othman**, N., Abdul-Majid, M., Abdul-Rahman, A. 2009. Stability of Conventional and Islamic Banking: A Comparative Study. Paper presented at International Seminar on Islamic Banking (SMEKI), Equatorial Hotel Bandar Baru Bangi, Selangor.
10. **Othman**, N., Abdul-Majid, M., Abdul-Rahman, A. Bank Efficiency, Insolvency Risk Exposure and Global Financial Crisis in Islamic banks. 2012. Proposal Presented at PhD Colloquium at West in Hotel, Langkawi, Kedah.

#### RESEARCH POSTERS (2)

1. **Othman**, N., Abd-Majid, M., Abdul- Rahman, A., Bahari, N., Mohamed Yusoff, N .2017. Early Warning System for financial crisis Malaysian and Indonesian Islamic banks. Poster International Research Management & Innovation Conference (IRMIC) 2017.
2. **Othman**, N., Abdul-Majid, M., Abdul-Rahman, A. Determinants of financial crisis in Malaysian and Indonesian Islamic banks: Early warning system approach. Postgraduate Poster Competition 2015, UKM.



## LIST OF INTERNATIONAL AND NATIONAL SEMINAR PRESENTATIONS (11)

1. Mubarak, D, **Othman**, N., Abd-Majid, M.Nadzri, S. 2022. Maqasid-Shariah and Well-being: A Systematic Literature Review. International Conference on Islamic Economic (ICoNIE). 30-31 March 2022.
  2. **Othman**, N., Mat Nor, F, Mohamad Zan, UMS, 2021. Industrial Revolution 4.0 and Economic Well-Being: A Systematic Literature Review. International Conference on Management and Muamalah (ICoMM). 8 Jun 2021
  3. **Othman**, N., Mat Nor, F, Mohamad Zan, UMS, 2021. Investigating Rationales of Maqasid-Shariah and Well-being Indicators for B40 Households. International Islamic Economic System Conference (I-iECONS 2021). 12-13 Julai 2021
  4. **Othman**, N., Mat Nor, F. 2021. Peranan Kewangan Islam dalam Pembangunan Ekonomi. International Conference on Management & Muamalah (7th ICoMM 2020). 4 Nov 2020
  5. **Othman**, N.,Mat Nor, F. 2021. Konsep Kewangan Islam dalam Pembangunan Ekonomi Malaysia Semasa Pandemik Covid-19. International Conference on Islamic Civilization Studies 2020 (IConICS2020)
  6. **Othman**, N., Abdul-Majid, M., Abdul-Rahman, A. 2017. Partnership financing and bank stability. International Conference on Management and Muamalah (ICoMM). 7-8 Nov 2017
  7. **Othman**, N., Abdul-Majid, M., Abdul-Rahman, A. 2016. Partnership financing and bank efficiency. International Conference on Economics and Banking (ICEB) 2016. 24-25 Mei 2016
  8. **Othman**, N., Abdul-Majid, M., Abdul-Rahman, A. 2017. Partnership Financing and Islamic Bank Stability during Financial Crisis. International Research Management & Innovation Conference (IRMIC) 2017. 7 Sept 2017
  9. **Othman**, N., Abdul-Majid, M., Abdul-Rahman,A., Jusoh, M. 2013. Financial Crisis, Islamic Bank Efficiency and Risk: A Theoretical Framework. 2nd Applied International Business Conference (AIBC2013). 7 – 8 December 2013
  10. **Othman**, N., Abdul-Majid, M., Abdul-Rahman, A. 2009. Stability of Conventional and Islamic Banking: A Comparative Study. International Seminar on Islamic Banking (SMEKI). 20-21 Oktober 2009
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11. **Othman**, N., Abdul-Majid, M., Abdul-Rahman, A. Bank Efficiency, Insolvency Risk Exposure and Global Financial Crisis in Islamic banks. 2012. PhD Colloquium at West in Hotel, Langkawi, Kedah. 3-4 Disember 2012.

## REFEREES

Associate Prof. Dr. Mariani Abd-Majid  
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