

# CURRICULUM VITAE

## **ASSOC. PROF. DR MAIZAITULDAWATI MD HUSIN**

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              Universiti Teknologi Malaysia Kuala Lumpur,  
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Updated on: 1 January 2026

[Web of Science h-index: 7](#)

[SCOPUS h-index: 14](#)

[Google Scholar h-index: 23](#)

## **PROFESSIONAL PROFILE**

- I'm an effective communicator with excellent planning, organizational, and negotiation strengths and the ability to lead, reach consensus, establish goals, and attain results.
- I also possess a solid commitment to team environment dynamics and follow leadership directives at appropriate times.

## **PERSONAL PARTICULARS**

<b>Age</b>	: 40 years	<b>Date of Birth</b>	: 17th November 1986
<b>Nationality</b>	: Malaysian	<b>Gender</b>	: Female
<b>Marital Status</b>	: Married	<b>Religion</b>	: Islam

## **RESEARCH INTERESTS**

Islamic banking and finance, Islamic marketing, fintech, behavioural finance and consumer behaviour

## **MEMBERSHIP OF PROFESSIONAL BODIES**

Asian Council of Science Editors since August, 2016 (Life Membership)  
I'M Research Consortium since May 2016  
Malaysian Economic Association since May 2015 (Life Membership)  
Malaysian Finance Association since January 2015, Membership No: 139/15 (Life Membership)  
Financial Planning Association of Malaysia since July 2018, Membership No: A10439  
Majlis Professor Negara since August 2022

## ACADEMIC QUALIFICATIONS

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- **PHD (ISLAMIC ECONOMY)**

UNIVERSITI MALAYA, *completed: December 2014*

Dissertation: Muslim Intention to Participate in Family Takaful Scheme: A Study using Decomposed Theory of Planned Behaviour in Klang Valley, Malaysia

- **MASTER IN SCIENCE (BANKING)**

UNIVERSITI UTARA MALAYSIA, CGPA 3.53, *graduated: March 2010*

Dissertation: January Effect on Stock Return in Malaysia: Evidence from Bursa Malaysia Stock Exchange

- **BACHELOR OF BUSINESS ADMINISTRATION (FINANCE)**

UNIVERSITI TEKNOLOGI MARA, CGPA 3.35, *graduated: May 2008*

Final Year Project: Holiday Effect on Stock Return in Malaysia

## PROFESSIONAL QUALIFICATION

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- **CERTIFICATE IN FINTECH FOR FINANCE AND BUSINESS LEADERS**

ASSOCIATION OF CHARTERED CERTIFIED ACCOUNTANTS (ACCA), *since June 2025*

- **ISLAMIC FINANCIAL PLANNER®**

ISLAMIC BANKING AND FINANCE INSTITUTE MALAYSIA, *since January 2018*

- **CERTIFIED PROGRAM ACCREDITATION AUDITOR**

UNIVERSITI TEKNOLOGI MALAYSIA

## CAREER

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### UNIVERSITI TEKNOLOGI MALAYSIA

- ASSOCIATE PROFESSOR, *July 2021- Present*
- SENIOR LECTURER, *May 2015- June 2021*
- TUTOR, *January 2009- April 2015*

### HSBC ELECTRONIC DATA PROCESSING (MALAYSIA) SDN BHD

- GLOBAL SUPPORT EXECUTIVE, *May 2008- January 2009*

## ADMINISTRATIVE EXPERIENCE AT UNIVERSITY/FACULTY LEVEL

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**DIRECTOR (BUSINESS ADMINISTRATION),** UNIVERSITI TEKNOLOGI MALAYSIA- Azman Hashim International Business School, *1 July 2021- 30 June 2026*

- As the director of a business School, I'm entrusted with the leadership and strategic direction of the institution's academic and administrative operations. I oversee curriculum development, faculty recruitment, and student enrollment to ensure educational excellence and program relevance. Moreover, I cultivate relationships with industry partners, alumni, and stakeholders to foster collaboration and support for the school's initiatives. I also play a pivotal role in budget management and resource allocation while championing the school's diversity, equity, and inclusion efforts. By providing visionary leadership, promoting innovation, and upholding the school's mission and values, I contribute to the school's reputation, growth, and impact in the business education landscape.

**HEAD OF MSC PROGRAM, UNIVERSITI TEKNOLOGI MALAYSIA-** Azman Hashim International Business School, *1 April 2021- 31 Dec 2026*

- I am responsible for the overall management and success of the MSc Food Processing and Innovation program. My role includes overseeing curriculum development and ensuring that courses align with program objectives and industry standards. I also coordinate faculty assignments, student advising, and program evaluations to maintain high academic standards and student satisfaction. Additionally, I liaise between faculty, students, and administration, addressing concerns, facilitating communication, and promoting a positive learning environment. I also play a key role in recruiting and retaining students, fostering partnerships with industry stakeholders, and staying abreast of emerging trends and best practices in higher education to enhance the program's quality and relevance continuously.

**APEL C COORDINATOR, UNIVERSITI TEKNOLOGI MALAYSIA-** APEL Center, *1 April 2023- 31 March 2024*

- I serve as a central figure in UTM, facilitating the smooth operation of APEL C programs. My responsibilities include promoting the APEL C programs, facilitating the UTM community in implementing the program, coordinating student advisement and ensuring adherence to academic policies and procedures. I also support other academicians, providing resources and administrative assistance while serving as a point of contact for students, faculty, and staff regarding APEL C matters.

**HEAD OF PHD PROGRAM, UNIVERSITI TEKNOLOGI MALAYSIA-** Azman Hashim International Business School, *1 January 2020- 30 June 2021*

- I am responsible for the overall management and success of the PhD program. My role includes overseeing curriculum development and ensuring that courses align with program objectives and industry standards. I also coordinate faculty assignments, student advising, and program evaluations to maintain high academic standards and student satisfaction. Additionally, I liaise between faculty, students, and administration, addressing concerns, facilitating communication, and promoting a positive learning environment. I also play a key role in recruiting and retaining students, fostering partnerships with industry stakeholders, and staying abreast of emerging trends and best practices in higher education to continuously enhance the program's quality and relevance.

**ASSISTANT RESEARCH GROUP LEADER, UNIVERSITI TEKNOLOGI MALAYSIA-** Azman Hashim International Business School, *1 January 2019- 31 December 2021*

- I'm one of the driving forces behind the research team, responsible for setting the vision and direction of the Innovation and Business Strategy Research Group, planning research strategies, and managing resources effectively.

**RESEARCH MANAGER, UNIVERSITI TEKNOLOGI MALAYSIA-** Azman Hashim International Business School, *May 2017- May 2018*

- I play a pivotal role in overseeing and coordinating research activities and managing research projects, budgets, and timelines, ensuring that resources are allocated efficiently and research objectives are met. My responsibility also includes liaising with stakeholders, including researchers, funders, and regulatory bodies, to facilitate collaboration and compliance with relevant standards and guidelines. Additionally, I provide mentorship and support to research teams, fostering a culture of innovation, excellence, and continuous improvement in research practices and outcomes.

**FACILITY MANAGER & FACILITY COORDINATOR, UNIVERSITI TEKNOLOGI MALAYSIA-** Azman Hashim International Business School, *August 2016- October 2016 & November 2016- April 2017*

- I oversee the efficient and effective operation of physical facilities in AHIBS. My role encompasses various duties, including maintenance management, space planning, and safety

compliance. I coordinate with maintenance staff, vendors, and contractors to ensure that buildings and equipment are properly maintained and functioning. I also manage budgets, procure supplies, and implement cost-saving measures to optimize facility operations. Moreover, I play a crucial role in ensuring compliance with regulatory standards and safety protocols while also addressing security, environmental sustainability, and emergency preparedness issues. Through strategic planning and proactive management, I contribute to the organisation's physical infrastructure's overall functionality, safety, and sustainability.

**INFORMATION TECHNOLOGY MANAGER, UNIVERSITI TEKNOLOGI MALAYSIA- Azman Hashim International Business School, July 2015- July 2016**

- I oversee the technological infrastructure and systems in AHIBS. My role involves strategic planning, implementation, and maintenance of IT resources to support AHIBS's goals and objectives. I also play a vital role in data management, cybersecurity, and disaster recovery planning while providing technical support and training to staff members. Through effective leadership and technical expertise, I contribute to successfully integrating and utilising technology to drive innovation and business growth.

**RESEARCH & INDUSTRIAL ATTACHMENT EXPERIENCE**

• **ADJUNCT RESEARCH FELLOW**

University of Business and Technology, Jeddah, Saudi Arabia, *1 February 2021 - 31 January 2022*

• **POST-DOCTORAL RESEARCHER (ISLAMIC FINANCE)**

International Islamic University Malaysia, *1 October 2018 - 30 September 2019*

**HONORS & AWARDS**

1. Award of Excellence, Azman Hashim International Business School, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025
2. Highest H-Index Publication Award, Azman Hashim International Business School, 2024
3. Best Case Study Presentation Award, Azman Hashim International Business School, 2024
4. Best Book Private Research Grant Award, Azman Hashim International Business School, 2023
5. NALI Award, Azman Hashim International Business School, 2023
6. Best LPPT Award, Azman Hashim International Business School, 2023
7. Best Book Chapter Publication Award, Azman Hashim International Business School, 2018, 2022
8. Best Consultation Award, Azman Hashim International Business School, 2018
9. Best Non-Indexed Publication Award, Azman Hashim International Business School, 2018
10. Award of Excellence, Universiti Teknologi Malaysia, 2014, 2017, 2024
11. Consultancy Award, Azman Hashim International Business School, 2015
12. Gold Medal poster presentation, Universiti Malaya, 2014
13. 2nd place Three Minute Thesis Competition, Universiti Malaya, 2014
14. Winner Three Minute Thesis Competition, Universiti Malaya, 2013
15. Best Paper Award for presentation in Multimedia University Doctoral Research Colloquium 2012, Multimedia University, 2012
16. Scholarship from Universiti Teknologi Malaysia and Jabatan Perkhidmatan Awam to pursue PhD study at University of Malaya, August 2011 – August 2014
17. Best Global Support Executive, HSBC Electronic Data Processing (Malaysia) Sdn Bhd, 2008

**LANGUAGES**

Language	Spoken	Written
Bahasa Malaysia	Excellent	Excellent
English	Excellent	Excellent

## EDITORIAL LEADERSHIP & REVIEW APPOINTMENTS

1. Advisory International Editorial Board for Asian Journal of Islamic Management since 2024
2. Editor Advisory Board for International Journal of Islamic Khazanah since 2021.
3. Co-chief Editor for International Journal of Innovation and Business Strategy from May 2017 till April 2020.
4. Editorial Review Board Member for Amity Journal of Finance since July 2016.

## COURSES TAUGHT

### Undergraduate Students

1. Principles of Management
2. Introduction to Business
3. Principles of Economics
4. Introduction to Finance
5. Business Mathematics
6. Principles of Marketing
7. Entrepreneurship and Enterprise Development

### Adult learners

1. Business Mathematics using Excel
2. Introductory Microeconomics
3. Principles of Macroeconomics
4. Introductory Accounting
5. Principles of Microeconomics
6. Business Mathematics
7. Management Accounting I
8. Fundamental of Shariah for Islamic Finance
9. Investment Portfolio Management

### Postgraduate Students

1. Financial Management and Corporate Governance
2. Strategic Financial Management
3. Takaful and Retakaful
4. Islamic Financial System
5. Islamic Banking Products and Services
6. Islamic Marketing
7. Business Research
8. Research Investigative Process

## ACADEMIC ACTIVITIES & ACHIEVEMENTS

Secured more than **13** research grants

More than **80** research and book publications

Presented more than **40** conference papers

Secured and participate in not less than **8** consultancy projects

Supervised more than **30** PhD, DBA and master students

Examined more than **70** graduate projects

## **ACADEMIC AUDIT, ADVISORY & QUALITY ASSURANCE EXPERIENCE**

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1. Auditor, Bachelor of Business Administration (Hons.) Finance, Universiti Teknologi Mara, 2026
2. External Academic Advisor, Bachelor of International Finance, Universiti Malaysia Sabah, 2023-2025
3. Advisor, Enricher Fintech Limited, 2025-2026
4. External Academic Advisor, Certificate in Business Studies and Diploma in Business Management, INTI International University, 2024-2025
5. Reviewer, MSc Finance, Financial Analysis and Management Studies, Muscat University, 2022
6. Auditor, Master in Islamic Studies Program, UTM Faculty of Social Sciences and Humanities, 2022
7. Trainer, Syllabus Development for Diploma in Islamic Banking and Finance, MARA Bandar Melaka Professional College, 2022
8. Auditor, Diploma in Technology Management, UTM Diploma Study Program, 2010-2014

## **KEYNOTE & INVITED SPEAKER ENGAGEMENTS**

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1. Keynote Speaker at the 2024 International Conference on Applied Psychology and Marketing Management, 17-19 May 2024
2. Keynote Speaker at the 3rd International Academic Conference on Blockchain, Information Technology and Smart Finance (ICBIS 2024), 23-25 February 2024
3. Training The Trainer for Fundamental of Finance Technology and Application course at Poly-Tech MARA college, 13-14 April 2022
4. Challenges In Conducting An Academic Research at CALWASS, 7 May 2021
5. How to Write Article for Scopus Journal at Universiti Malaya, 12 December 2020
6. ERASMUS CBHE Sharing session at Asia Technological University Network, at Universiti Teknologi Malaysia, 28 September 2020
7. Book Chapter Publication Workshop at Universiti Teknologi Malaysia, 10 August 2020
8. Tips and Tricks for Addressing Journal Reviewers' Comments at Universiti Teknologi Malaysia, 31 May 2020
9. Entrepreneurial Finance, e-commerce and business at University of Business and Technology, Saudi Arabia, 20-26 February 2020
10. Maximizing Research Impact and Sustaining Community-University Partnership at Universitas Gadjah Mada, 4 September 2019
11. Effective Proposal Writing Workshop at Uniten, Sultan Haji Ahmad Shah Campus, 4 July 2018
12. Improving Faculty Member's Capacity for International Publication at Universitas Islam Indonesia, 27 November 2017

## **CONSULTANCY LEADERSHIP EXPERIENCE**

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1. Project leader, Executive Study and Tour Program with Chandaria School of Business, United States International University Africa, Kenya for 3 consecutive years, 3 till 7 July 2017, 16 till 20 July 2018 and 21 – 27 July 2019.
2. Project leader, Global Internship Program with Eurasian National University, Kazakhstan for 2 consecutive years, 9 till 22 November 2015 and 26 January till 3 February 2016.
3. Project member, Global Star Rating Project for United Arab Emirates Prime Minister Office, 15 November 2012-15 February 2017.

## RESEARCH GRANTS & FUNDED PROJECTS

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1. Digitalization of Microtakaful Products and Services: Measuring Readiness of Micro, Small and Medium Enterprises and Takaful Operator – Etiqa Contract Research, **Maizaitulaidawati Md Husin**, Haliyana Khalid, Nor Aiza MMohd Zamil and Jamhuri Talib, RM50000 (December 2022 - November 2023).
2. Extending Theory of Planned Behaviour for Predicting Intention to Participate in Family Takaful Scheme, Universiti Teknologi Malaysia – Potential Academic Staff Grant (PAS), **Maizaitulaidawati Md Husin** and Nazimah Hussin, RM20000 (1 January 2016 – 31 December 2016).
3. Propensity to debt between Islamic and conventional credit cardholders, Universiti Teknologi Malaysia - Research University Grant (RUG), Nazimah Hussin, Siti Zaleha Abdul Rasid, Fauziah Sh. Ahmad, Rohaida Basiruddin, Farzana Quoquab Habib, and **Maizaitulaidawati Md Husin**, RM20000 (1 September 2015 – 31 Ogos 2016)
4. Maqasid Syariah of Takaful Products for Women in Managing Health and Economic Risk Faced by Malaysian Women, Universiti Malaya - Universiti Malaya Research Grant (UMRG), Asmak Ab Rahman, Azizi Che Seman, Mohamad Zaidi Abdul Rahman, **Maizaitulaidawati Md Husin** and Nor Hananie Sidek, RM56150 (April 2015 – April 2017)
5. Development and Purchase Intention of Family Takaful Product among Muslims Society in Klang Valley, Universiti Malaya - Postgraduate Research Fund (PPP), Asmak Ab Rahman and **Maizaitulaidawati Md Husin**, (1 June 2012 – 31 May 2013)

## PUBLICATIONS

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### Journal Articles

1. Jamhuri Talib, Shahab Aziz, **Maizaitulaidawati Md Husin** (2025), "Evolution of takaful research: A bibliometric analysis", *Journal of Islamic Accounting and Business Research* [Web of Science]
2. **Maizaitulaidawati Md Husin**, Shahab Aziz, Mehwish Iqbal (2023), "A bibliometric and visualization analysis of Islamic fund management research", *Journal of Islamic Marketing*, Vol. 15 No. 2, pp. 573-594. [Web of Science]
3. Majda Ayoub Juma Alzadjal, Mohd Fauzi Abu-Hussin, **Maizaitulaidawati Md Husin**, Mohd Yahya Mohd Hussin (2022), "Moderating the role of religiosity on potential customer intention to deal with Islamic banks in Oman", *Journal of Islamic Marketing*, Vol. 13 No. 11, pp. 2378-2402 [Web of Science]
4. **Maizaitulaidawati Md Husin**, Shahab Aziz and Ong Choon Hee (2021), "Stock Investment Decision: The Impacts of Investor's Perceived Trust, Religiosity and Attitude", *International Journal Academic Research in Business and Social Sciences*, Vol. 11 No. 1, pp. 400–418. [ERA]
5. **Maizaitulaidawati M. H.** and Razali, H. (2020), "Micro, Small and Medium Enterprises Competitiveness and Micro-Takaful Adoption", *ISRA International Journal of Islamic Finance*, Vol. 12, No. 3, pp. 367-380. [Web of Science]

6. **Maizaitulaidawati M. H.** and Razali, H. (2020), "Takāful demand: a review of selected literature", *ISRA International Journal of Islamic Finance*, Vol. 12, No. 3, pp. 443-455. [Web of Science]
7. Hendy, M. A., **Maizaitulaidawati M. H.** and Muafi, M. (2020), "The role of self-congruity in the retail store patronage model: The case of Islamic retail stores in Indonesia and Malaysia", *Journal of International Studies*, Vol. 13 No. 2, pp. 62-80 [Scopus]
8. Tariq, B. and **Maizaitulaidawati, M. H.** (2019), "An investigation of the effect of customer beliefs on the intention to participate in family Takaful schemes", *Journal of Islamic Marketing*, Vol. 11, No. 3, pp. 709-727 [Scopus]
9. Shahab, A., **Maizaitulaidawati, M. H.**, Nazimah, H. and Zahra, A. (2019) "Factors that Influence Individuals' Intentions to Purchase Family Takaful Mediating Role of Perceived Trust", *Asia Pacific Journal of Marketing and Logistics*, Vol. 31, No. 1, pp. 81-104. [Web of Science]
10. Shahab, A., **Maizaitulaidawati, M. H.** and Nazimah, H. (2017), "Conceptual framework of factors determining intentions towards the adoption of family takaful- An extension of decomposed theory of planned behaviour", *International Journal of Organizational Leadership*, Vol. 6, pp. 385-399. [Web of Science]
11. Shahab, A., **Maizaitulaidawati, M. H.** and Nazimah, H. (2017), "Intention to Family Takaful Adoption: A Review Theory and Empirical Work", *International Journal of Organizational Leadership*, Vol. 6, pp. 373-384. [Web of Science]
12. **Maizaitulaidawati, M. H.** and Asmak, A. R. (2016), "Predicting Intention to Participate in Family Takaful Scheme using Decomposed Theory of Planned Behaviour", *International Journal of Social Economics*, Vol. 43, No. 12, pp. 1351 - 1366. [Scopus]
13. Shahab, A., **Maizaitulaidawati, M. H.**, and Shujahat, H. H. (2016), "Performance of Islamic and Conventional Banks in Pakistan: A Comparative Study", *International Journal of Economics and Financial Issues*, Vol. 6, No. 4, pp. 1383-1391. [Scopus]
14. **Maizaitulaidawati, M. H.**, Noraini, I. and Asmak, A. R. (2016), "The Roles of Mass Media, Word of Mouth and Subjective Norm in Family Takaful Purchase Intention", *Journal of Islamic Marketing*, Vol. 7 No. 1, pp. 59-73. [Scopus]
15. **Maizaitulaidawati, M. H.** and Asmak, A. R. (2016), "Do Muslim intent to participate in Islamic Insurance? Analysis from theory of planned behaviour", *Journal of Islamic Accounting and Business Research*, Vol. 7 No. 1, pp. 42-58.
16. **Maizaitulaidawati, M. H.**, Noraini, I. and Nasihah, R. (2015), "The Effects of Compatibility, Social Influence, and Awareness in the Adoption of Takaful", *International Journal of Management and Applied Science*, Vol. 1 No. 5, pp. 30-33.
17. **Maizaitulaidawati, M. H.** and Asmak, A. R. (2013), "What drives consumers to participate in family takaful schemes? A literature review", *Journal of Islamic Marketing*, Vol. 4 No. 3, pp. 264-280. [Scopus]
18. **Maizaitulaidawati, M. H.** and Asmak, A. R. (2013), "A review of intention-behaviour theories: how useful are these for measuring consumer intention to participate in family takaful", *Insurance and Takaful Journal*, Vol. 1, pp. 37-49.



### Book

1. Razali, H., **Maizaitulaidawati, M. H.** and Michael, M. (2020) Banking and Finance. United Kingdom: IntechOpen. [978-1-78984-683-6]
2. **Maizaitulaidawati, M. H.** and Nor, A. M. Z. (2017). Contemporary Issues in Accounting and Finance. Johor Bahru: UTMPress. [ISBN: 978-983-52-1479-0]
3. Farzana, Q., Jihad, M., **Maizaitulaidawati, M. H.** and Arif, H. (2016). A Handbook of Malaysian Cases: Contemporary Issues in Marketing & Management, Singapore: Partridge Publishing. [e-ISBN: 978-1-4828-8134-9]

### Chapter in Book

1. Adi Nuraishah Mohd Radzi and **Maizaitulaidawati Md Husin** (2026), Awareness to Adoption: Leveraging AI for Promoting Insurance Literacy, the United States of America: IGI Global, pp. 167-196
2. **Maizaitulaidawati Md Husin**, Shahab Aziz, Shakeel Sajjad and Jamhuri Talib (2026), Harnessing the Power of Digital Finance: The Malaysian SME Perspective, the United States of America: IGI Global, pp. 433-458
3. **Maizaitulaidawati Md Husin** and Shahab Aziz (2024). Navigating Fintech Disruptions: Safeguarding Data Security in the Digital Era in Safeguarding Financial Data in the Digital Age, the United States of America: IGI Global, pp. 103-120
4. **Maizaitulaidawati Md Husin**, Razali Haron and Shahab Aziz. (2021). Adoption of Financial Technology in Islamic Crowd-Funding: Predicting Small and Medium-Sized Enterprises' Intention to Use the Investment Account Platform in Hershey, Research Anthology on Concepts, Applications, and Challenges of FinTech, The United States of America: IGI Global, pp. 216-238.
5. **Maizaitulaidawati Md Husin** and Asmak Ab. Rahman (2014). *Factors Influencing Intention to Participate in Family Takaful Scheme*, in Asmak Ab Rahman, Wan Marhaini Wan Ahmad & Shamsiah Mohamad (eds), Islamic Economics, Banking and Finance: Concepts and Critical Issues, Kuala Lumpur: Pearson, pp. 113-120.

### Papers Presented at Conference/Colloquium

1. **Maizaitulaidawati, M. H.**, Razali, H. and Shahab, A., "The Role of Perceived Benefits in Formation of Intention to Use Islamic Crowdfunding Platform Among Small and Medium Enterprises in Malaysia", in International Conference on Business, Management, Technology and Education (ICBMTE 2019), Ancasa Residence, Port Dickson, Malaysia, 23 - 24 March 2019.
2. Yong, W. K. and **Maizaitulaidawati, M. H.**, "Should past experience be ignored? An insight from decomposed theory of planned behaviour", in International Symposium and Exhibition on Business and Accounting 2018 (ISEBA 2018), Universiti Tenaga Nasional Sultan Haji Ahmad Shah Campus, Pahang, 28 - 29 August 2018.
3. Noraini, I., **Maizaitulaidawati, M. H.**, Tariq, B. and Hendy, M. A., "Islamic Branding in Food Service Industry: Qualitative Study of Sellers' and Consumers' Perceptions ", in International

Symposium and Exhibition on Business and Accounting 2018 (ISEBA 2018), Universiti Tenaga Nasional Sultan Haji Ahmad Shah Campus, Pahang, 28 - 29 August 2018.

4. Shahab, A., Shujahat, H. H., **Maizaitulaidawati, M. H.**, "Long-Run and Short-Run Relationship between Macroeconomic Factors and Credit Risk in Pakistani Banking Industry", in 4th International Conference on New Challenges in Management and Business, Dokuz Eylul University, Izmir, Turkey, September 5-6, 2016
5. **Maizaitulaidawati, M. H.**, Asmak, A. R., Adriana, M. R., Suzilawati, K. and Nazimah, H. "The Perception of Muslim on Family Takaful Scheme Participation in Malaysia: A Qualitative Study". In 2016 International Conference on Social Sciences and Humanities (SOSHUM 2016), Kota Kinabalu, Sabah, Malaysia, 19-21 April 2016.
6. **Maizaitulaidawati, M. H.**, Noraini, I. and Farah, S. A., "Financial Literacy: A Study among University Students in Malaysia", in 3rd International Conference on New Directions in Business, Management, Finance and Economics (ICNDBM), Istanbul Aydin University, Istanbul, Turkey, November 6, 2015.
7. **Maizaitulaidawati, M. H.**, Noraini, I. and Nasihah, R., "The Effects of Compatibility, Social Influence, and Awareness in the Adoption of Takaful", in International Conference on Technology, Science, Social Sciences, and Humanities (ICTeSSHI), Convenience Grand Hotel, Bangkok, Thailand, April 4-5, 2015.
8. **Maizaitulaidawati, M. H.** and Asmak, A. R., "Extending the Decomposed Theory of Planned Behavior in Family Takaful Domain: A Study of Muslim Consumer Behaviour in Malaysia", in 1st National Postgraduate Colloquium on Business, Management & Law Domains, Faculty of Management Multimedia University, Jun 26-27, 2013.
9. **Maizaitulaidawati, M. H.** and Asmak, A. R., "Branding and Marketing as A Competitive Strategy to Create Awareness and Enhance Demand for Takaful Products and Services" in proceeding of 2nd International Conference on Islamic Marketing and Branding (ICIMB), Brunel University, London, November 20-21, 2012.
10. **Maizaitulaidawati, M. H.** and Asmak, A. R., "A Modified Model of Decomposed Theory of Planned Behaviour in Predicting Intention to Participate Family Takaful Scheme" in proceeding of 2nd International Conference on Accounting, Business and Economics (ICABEC 2012), M.S. Garden Hotel, Kuantan, Malaysia, November 10-11, 2012.
11. **Maizaitulaidawati, M. H.** and Asmak, A. R., "Relationship of attitude, subjective norm, perceived behavioural control and behavioural intention to participate in family takaful scheme among Muslim in Malaysia", in 9th International Postgraduate Research Colloquium, International Islamic University Malaysia, October 4-5, 2012.
12. **Maizaitulaidawati, M. H.** and Asmak, A. R., "Purchase Intention of Family Takaful Business among Muslims in Malaysia", in Multimedia University Doctoral Research Colloquium 2012, Putrajaya Marriott Hotel, July 3-4, 2012. **\*\*Best Paper Award\*\***