



UUM
Universiti Utara Malaysia



LZLNK
LEMBAGA ZAKAT NEGERI KEDAH

INTERNATIONAL CONFERENCE ON ZAKAT, TAX, WAQF & ECONOMIC DEVELOPMENT 2022

ZAWED 2022
MIRI 27-28 DECEMBER 2022

**THE 2ND INTERNATIONAL CONFERENCE ON
ZAKAT, TAX, WAQF & ECONOMIC
DEVELOPMENT (ZAWED) 2022**



Strengthening Social Finance
Institutions for Sustainability
of Ummah's Economic
Development

27-28 December 2022

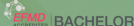
Imperial Hotel, Miri, Sarawak

Organised by:

Institut Penyelidikan dan
Inovasi Zakat (IPIZ)

INSTITUTE OF ZAKAT RESEARCH AND INNOVATION

Universiti Utara Malaysia



TOP 250
2022

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AMBA
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Institute of
Hospitality
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IQA

GAGAH

1 NO
POVERTY

3 GOOD HEALTH
AND WELL-BEING

8 DECENT WORK AND
ECONOMIC GROWTH

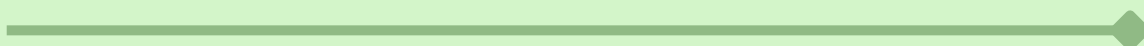
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Welcoming Remarks

The Right Honourable Datuk Patinggi Tan Sri (Dr)
Abang Haji Abdul Rahman Zohari bin Tun Datuk
Abang Haji Openg
Premier Of Sarawak

ASSALAMUALAIKUM WARAHMATULLAHI WABARAKATUH DAN
SALAM SEJAHTERA

It gives me tremendous pleasure and honour to address all of you, on this beautiful morning. Congratulation to the organising team of "ZAWED 2022," the 2nd International Conference on Zakat, Tax, Waqf, and Economic Development, for their success in bringing together academics and industry professionals from all over the world. I'd like to express my gratitude to Universiti Utara Malaysia, the Eminent Management University, for inviting me here today to officiate and declare this conference open.



I was made to understand that the theme of the conference, "**Strengthening Social Finance Institutions for Sustainability of Ummah's Economic Development,**" is apt in its transition as the global economy emerges from the disruptions of the COVID-19 pandemic and attention is turning to re-engineering economic growth prospects. As we are all aware, in the global and interconnected economy of this era, innovation and creativity are two important aspects for an institution's sustainability and survival. In tandem with that, an institution's competitive advantage depends on the ability of its people, processes, and systems to manage innovation and become more creative. Hence, management innovation is critically important to be understood and practised for greater economic prosperity.

Management innovation can be defined as the invention and implementation of management practices, processes, and structures that are state-of-the art, to further enhance the achievement of an organisation or individual to greater heights. Curtis Carlson (1914-1999), the CEO of SRI International, defined "innovation as the process of creating and delivering new customer value in the marketplace." If we combine both definitions, we can say that management innovation involves changes that strengthen and enhance the overall performance of an organization, which result in the creation of new or enhanced values impacting the customer and the Ummah as a whole.

In the context of facilitating the sustainability of Ummah's economic development, the management of social service institutions ought to ponder and understand the demands of the post-COVID-19 ecosystem. Hence, thinking outside the box is warranted based on the following insightful thoughts from the Social Finance Lens:

Beyond policy, effective delivery of social measures can be directed by innovative mechanisms. Thus, innovation here is the idea of taking novel approaches and building on them via the mobilisation of capital from untapped sources. The role of policy, if implemented successfully, will be able to create a demonstrable grounding for new initiatives to tackle social issues. The goal of policy should be to allocate resources to ecosystem players that are best placed to accomplish an agenda. Given the level of resource constraints faced by the public sector, there needs to be a greater emphasis on incorporating well-defined roles across different actors. Private sector actors may be better placed to execute certain aspects of innovative financing, while non-profit sector parties may be better equipped to offer on-the-ground support. Ultimately, the goal is to create a nurturing environment for these enterprises to thrive.

The role of social finance goes beyond unlocking capital for development. It also has a critical focus on ensuring every dollar unlocked is directed towards initiatives that have the maximum impact on the target beneficiaries or issue at hand. Using innovation to create catalytic change can help achieve this mandate. In the realm of social finance, innovation goes beyond the traditional understanding of product innovation. It must be translated more broadly to encompass innovative processes or value-creation methods, innovative financial engineering that integrates private capital with public and philanthropic support, and the use of existing or proven solutions in a new context to solve complex social and environmental problems.

In order to garner a full-fledged approach to innovation that is able to successfully incorporate inclusion, sustainability, scalability, and collaboration, there must be potential programme goals that can be pursued by appropriate stakeholders. A framework for innovation through the lens of social finance, categorising the broad outcomes innovation interventions are hoped to achieve, namely:

- (i) Scalable Innovation:** Developing innovative, market-based solutions that leverage the power of technology to create a scalable impact on target beneficiaries
- (ii) Sustainable Innovation:** Designing new, innovative approaches to address complex social problems that have experienced public sector and market failure.
- (iii) Inclusive Innovation:** Coming up with ways to help people who have been left out of society in the past by giving them power.
- (iv) Collaborative Innovation:** Using innovative financial engineering to align the incentives of different stakeholders and make a team effort to implement solutions.

Moving forward, multi-stakeholder efforts are key – including to promote shared infrastructures and to support national developmental priorities.

Social finance is envisioned to play a greater role in Malaysia's financial landscape, with Islamic finance leading the way, complementing public sector finance and commercially driven financial solutions to promote greater social resilience. Hence, as social finance gains traction, multi-stakeholder coordination and collaboration are critical to lowering search and distribution costs, as well as promoting greater public confidence in the disbursement and governance of funds.

These efforts include developing shared infrastructures or making better use of existing ones, such as by making them interoperable, to reduce barriers to social finance offerings. Examples of such infrastructures include:

- A shared data repository of target groups for social finance programs, which can support better risk-informed profiling of beneficiaries and the channelling of funds to unmet groups.
- A network of credible implementation partners—that are vested in social outcomes and have strong relationships with "at-risk" communities—can act as a support system to build trust and encourage participation in the financial system.
- An integrated dashboard optimising mobile-based interfaces that facilitates real-time funding updates and impact disclosures. This can address key information gaps in the social finance landscape, including readily available opportunities for willing stakeholders to contribute funds or volunteer other resources.

Another important thrust is to align social finance initiatives with national priorities, thereby amplifying the impact of social finance. These priorities include improving the income generation potential for entrepreneurs as well as providing funding support for the provision of cost-effective education, healthcare services, and facilities for common non-communicable diseases.

Suitable financing and protection solutions can be designed to support these sectors in line with Malaysia's long-term focus on sustainable economic growth and entrepreneurial drive towards a high-income society and shared prosperity for all.

Before I take my seat, I would like to take this opportunity to thank the Universiti Utara Malaysia for inviting me to be here today and for taking the initiative in organising this important and timely conference. To all foreign guests, I wish a pleasant stay here in Sarawak, Bumi Kenyalang, and an exciting and productive conference. I wish this conference great success and hope that it will be fruitful for all delegates. Once again, I would like to convey my sincere congratulations to the ZAWED 2022 Organizing Committee for having successfully organised this conference. I am confident that all of us will benefit from this timely conference.

What gives people life is hope, while what kills them is despair. **Indeed, I see hope as I, in the name of Allah, the Most Merciful, the Most Gracious, officially declare ZAWED 2022 open.**

Welcoming Remarks

Prof. Dr. Haim Hilman Abdullah
Vice-Chancellor
Universiti Utara Malaysia

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

Assalamualaikum Warahmatullahi Wabarakatuh, Salam Sejahtera and good morning and a WARM WELCOME to the 2nd International Conference on Zakat, Tax, Waqf, and Economic Development.

Praise be to Allah the Almighty, The Most Gracious and The Most Merciful, for His guidance and His blessings on the opportunity to have the 2nd International Conference on Zakat, Tax, Waqf, and Economic Development (ZAWED 2022), organised by the Institut Penyelidikan dan Inovasi Zakat (IPIZ) Universiti Utara Malaysia and Lembaga Zakat Negeri Kedah (LZNK). I am very pleased to attend this meaningful event today.



Congratulations to the conference committee for their hard work and efforts in making this event a reality. It gives me great pleasure to welcome all keynote speakers, presenters, and participants to ZAWED 2022.

On behalf of Universiti Utara Malaysia, I wish to thank the Honourable Deputy Minister in the Premier of Sarawak, Lembaga Zakat Negeri Kedah, and the Sarawak Bureau of Tourism for the special support and sponsorship, as well as their contributions towards the success of ZAWED 2022.

In our pursuit of academic and research excellence, the true worth and values of conferences are always backed by universities and research institutes, as well as strong support from industry players. It is hoped that this conference will be one of a kind, too.

With the same conception, IPIZ UNIVERSITI UTARA MALAYSIA has collaborated with **Lembaga Zakat Negeri Kedah (LZNK)** in organizing this conference, and of course with strong support from the **PREMIER OFFICE of Sarawak**.

To all faculty members and scholars as well as industrial practitioners, this is truly your gateway to such global academic and research excellence under the general theme "Strengthening social finance institutions for Ummah's economic development sustainability." From the conference registration desk, it is recorded that we have 140 participants, of whom 35 are internationals, 80 are local non-Sarawakians, and 25 are Sarawakians. This is really a great number. Alhamdulillah.

According to data from the Lembaga Zakat Negeri Kedah, the total of ZAKAT COLLECTION has increased. For example, in 2019, it was recorded at RM196,118,678.82; in 2020, it went up to RM217,913,020.82; by the end of 2021, it was RM232,793,958.19; and in the current year of 2022 (up to 14 December 2022), it was reported at RM207,201,385.

Furthermore, LZNK via IPIZ UUM has allocated more than RM1.6 million in research grants since 2018 until September 2022. Similarly, as far as the grants for consultation, they allocated more than RM853,000 during the same period. Despite the fact that we were dealing with the Corona (COVID-19) in 2020 and 2021, LZNK has played such promising roles in ensuring those in need are taken care of. These and others could be due to the increased level of awareness among its top leaders and staff. On top of that, this might be an indicator that LZNK's management has done a great job boosting the level of efficiency and effectiveness.

Various initiatives have been taken by LZNK to ensure Zakat recipients are given sufficient attention, and all these details can be further accessed via the so-called Zakat on Touch.

As cited by the majority of scholars: "Zakat enables the wealthy or rich people to purify their hearts from greed by giving a part of their wealth to the needy. It is widely assumed that the needy who receive zakat are then able to meet their needs, and thus the economic wealth bestowed by Allah SWT is spread throughout our Ummah and true economic growth is achieved.

Further, let us reflect on the remarkable lessons revealed in a HADITH as cited in Volume 2, Book 24, Number 490:

Narrated Ibn Masud:

I heard the Prophet saying, "There is no envy except in two: a person to whom Allah has given wealth, and he spends it in the right way, and a person to whom Allah has given wisdom (i.e., religious knowledge), and he makes his decisions accordingly and teaches it to the others."

In brief, this reminds us to spend the wealth granted to us by Allah in the right way. Among other things, paying the obligatory zakat, taxes, saddaqaah, infaq, and waqf would help the needy people survive and strengthen, as well as sustain our people's economic development, or UMMAH.

For this year's ZAWED, we chose the theme and planned for keynote speakers and paper presenters to network and discuss current issues related to strengthening social finance institutions for the long-term economic development of the Ummah.

The main aim is to offer the conference as a hub of academic and research collaboration among top ranked universities and research institutes, as well as all related agencies within our neighbouring countries. Besides that, it is also aimed at discussing approaches and methods to contribute to global knowledge exploration and practises that may benefit businesses and UMMAH.

For your information, Universiti Utara Malaysia is really pleased to collaborate with all interested parties in not only organising conferences like this but also conducting research via the so-called matching grants. We hope that more publications will be published and shared with our targeted readers as a result of these studies. A win-win situation is always the goal. We do research together, we publish, and we hope all those things will also benefit our Ummah, directly or indirectly.

We, at UUM, want to play an important role in assisting those in need. We want to address issues like the roles of social financial institutions and relevant agencies, issues of poverty reduction, low employment opportunities, illiteracy, food shortages, non-conducive homes, and marginalised communities, as well as poor economic growth.

They are our people; they are our UMMAH. Therefore, let us collaborate more and in a more serious manner to better strengthen our capacities and capabilities to enhance all social finance institutions and support our nation's building. By addressing all these, it is hoped that we can constructively contribute to the UMMAH's socio-economic development.

From Perlis to Sabah—and not to put aside our neighbouring countries—we all face similar challenges. There are always rooms for improvement. As a result, I believe our Zakat system, Waqf management system, tax system, and related processes should be revisited and revitalised to ensure that all of these instruments can truly benefit the UMMAH's economic development.

Thus, your research, your publication, and your sharing throughout this two-day conference are very much looked forward to by our stakeholders out there. Our conference resolutions shall be made public with the intention that our stakeholders out there can benefit and improve themselves in their respective capacities. Personally, I also look forward to any sort of conference resolution and its follow-through. Our goal is crystal clear. It is hoped that everyone will benefit from this conference in some way.

Once again, on behalf of Universiti Utara Malaysia, I would especially like to thank the Premier of Sarawak, The Right Honourable Datuk Patinggi Tan Sri (Dr) Abang Haji Abdul Rahman Zohari bin Tun Datuk Abang Haji Openg, for your willingness to officiate the conference, and thanks to all your support, Datuk Patinggi Tan Sri Premier, Chief Executive Officer of Lembaga Zakat Negeri Kedah, all keynote speakers, paper presenters, agencies and industry players, sponsors, media representatives, and conference delegates. Your amazing dedication, commitment, and overwhelming interest in the 2nd International Conference on Zakat, Tax, Waqf, and Economic Development are very much appreciated.

My special acknowledgement and thanks shall also go to all members of the scientific committees as well as members of the organising committees for their untiring efforts in ensuring the 2nd International Conference on Zakat, Tax, Waqf, and Economic Development be a successful and impactful conference.

Last but not least, I want to thank everyone who has helped in any way to make this conference a success and an event to remember.

THANK YOU VERY MUCH

Welcoming Remarks

**Dato' Syekh Zakaria bin Othman AMK., DSDK.
Chief Executive Officer
Kedah Zakat Board**

Assalamualaikum WBT.

Alhamdulillah. We express our deepest gratitude to Allah the Almighty for it is with His Munificence, and with His Leave, we are gathered for the 2nd International Conference on Zakat, Tax, Waqf and Economic Development 2022 (ZAWED 2022) with theme **“Strengthening Social Finance Institutions for Sustainability of Ummah's Economic Development”**. The theme chosen for this conference is very close and relevant to what we in zakat institutions are doing and aspiring. Hence, I would like to express a million thanks to the Institute of Zakat Research and Innovation (IPIZ) for giving the opportunity to the Lembaga zakat Negeri Kedah (LZNK) to be a co-organizer in the ZAWED 2022.



As we all know, the global rankings of Islamic social financial institutions are rapidly improving. These globalization waves and booms have created a driving force in establishing a new path of Islamic financial institutions around the world. This path introduced several new trends, such as innovation, mobility, collaboration, evolution, and the use of the greatest advanced technology in order to ensure an institution's transparency and competence. Hence, the development of financial technology has offered opportunities for Islamic social finance to growth fast to accelerate economic activities. Herewith, I believed ZAWED 2022 will be as a bridge to industry players and academicians share ideas and experiences. As a result, involving a large number of strategic partners and implementing effective approaches will contribute social impact projects for ummah's economic development. This expectation is in line with the notion of Maqasid al-Shari'ah (Shari'ah objectives), which offers the philosophical underpinnings for the general direction of Islamic finance, including Islamic social finance, guidelines for its operations, and in line with today's world.

Finally, I would like to congratulate all of the participants and presenters from within and outside the country. Not forgetting the main organisers and also the committee members who are always dedicated in making this conference a success. I hope the outputs obtained through various studies and presented during these two days conference would shed some light on the issues and challenges as well as opportunities related to strengthening social finance institutions for sustainability of ummah's economic development. Indeed, we are looking forward to hearing new ideas and suggestions from everyone attending this conference.

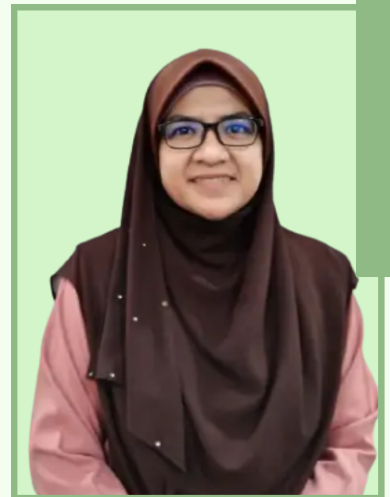
Best regards. Thank you.

Welcoming Remarks

Assoc. Prof. Dr. Selamah Maamor
Director
Institute of Zakat Research and Innovation (IPIZ)
Universiti Utara Malaysia

Bismillahirrahmanirrahim
Assalamualaikum Warahmatullahi Wabarakatuh and Salam Sejahtera

Firstly, I would like to express my gratitude to Allah (the Most Gracious and Most Merciful), for it is under His auspices that we have come together to the 2nd International Conference on Zakat, Tax, Waqf and Economic Development (ZAWED) 2022. On behalf of Institut Penyelidikan dan Inovasi Zakat (IPIZ) UUM, I would like to express my deepest appreciation to Lembaga Zakat Negeri Kedah (LZNK) for being the co-organizer in this event. as co-organizer of this conference. My gratitude also goes to the keynote speaker, guest speakers, forum panelists, paper presenters, participants, and delegates for their willingness to share their experiences and knowledge, and thus, helping towards ensuring a meaningful meeting of minds.



Previously, the 1st ZAWED was held in December 2019 in Langkawi, Kedah. IPIZ, as the organizer, has moved forward to organize the 2nd ZAWED, in Miri Sarawak these two days, the 27th and 28th December 2022. This conference, which is held here, in Miri, Sarawak hopes to give the opportunity to our participants, to visit the beautiful and interesting places in Miri and experience the rich local culture that Sarawak can offer. For this, we would like to express our sincere appreciation to our main sponsor, Sarawak Convention Bureau.

This conference has attracted the attention of academicians and practitioners who are with us today in-person to share their research findings and their practices related to zakat, tax and waqf as well as the related economic development programs as currently practiced in various parts of the world. Themed 'Strengthening Social Finance Institutions for the Sustainability of Ummah's Economic Development', the conference's objectives amongst others are firstly, to establish a networking between academicians and practitioners in the field of Zakat, Tax, Waqf and Economic Development. Secondly, to provide a platform for researchers in the field to share their research findings, latest developments as well as their views and experiences in the related fields in Zakat and Islamic Social Finance.

For this conference, ZAWED 2022, we have received more than 190 registrations including paper presenters and participants with diverse representation of international and local scholars and as well as panel speakers from industry practitioners. It is our hope that this conference can be a good platform for intellectual discourse and deliberations on the highlighted theme. Having this discourse throughout these two days, can help us to analyze the current issues covering a spectrum of sub-themes which also include among others: Zakat Management, Economics Development, Strategic Planning of Islamic Institutions, Zakat Economy, and Social Finance, Waqf and Baitulmal Management, Halal Industry Management & Wasiyyah, Hibah and Estate Planning.

I believe that knowledge sharing programs like in this conference should be held regularly to fulfil our obligations towards promoting the synergy in developing of ummah.

I am indeed honored to see many academia and practitioners come together to share their perspectives and I hope this conference will continue to promote industry-academia collaborations in the area of Islamic social finance. Indeed, I am convinced that this kind of smart partnership may benefit all parties and I hope this conference will help to address disparities in Islamic Social Finance especially in Zakat and Waqf. At the same time, I am positive that this conference will offer great networking opportunities and become the starting point for more collaborative efforts between UUM and the industry in the future culminating with effective knowledge transfer among participants.

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

I wish everyone a successful and productive conference ahead!

WabillahiTaufik WalHidayah, Wassalamualaikum Warahmatullahi Wabarakatuh.

The 2nd International Conference on Zakat, Tax, Waqf & Economic Development (ZAWED) 2022

BACKGROUND

This conference is the second international conference organized by the Institute of Zakat Research and Innovation (Institut Penyelidikan dan Inovasi Zakat - IPIZ), Universiti Utara Malaysia (UUM) in collaboration with the Kedah Zakat Board (LZKN). First ZAWED which is ZAWED 2019 was successfully implemented on 1-2 December 2019 at Adya Hotel, Langkawi. This conference held to discuss issues and matters related to the management of zakat, waqf, baitulmal, hibah, Islamic business and other Islamic institutions to identify the best methods to be implemented for the economic development of Ummah. In addition, IPIZ intends to organize high-impact conference in line with IPIZ's vision and mission as a research centre of excellent as well as meeting the aspirations of Malaysia's education development plan 2015-2025.

OBJECTIVES

- Introduce and explain the basic concepts on the management of zakat, tax, waqf, baitulmal, hibah, Islamic business and Islamic institutions within the framework of Ummah's economic development to zakat institutions, academicians, postgraduate students as well as private and civil servants.
- Discuss current issues and challenges related to the management of zakat, tax, waqf, baitulmal, hibah, Islamic business, Islamic institutions, and economic resources in the governance of the public and private sectors for the economic development of Ummah.
- Identify best practices related to zakat, tax, waqf, baitulmal, hibah, Islamic business, Islamic institutions, and economic resources in the economic development of Ummah.
- Provide place for top management and executives in the domestic and international public and private sectors to share information, ideas, experiences, and strategic planning to overcome problem faced in related areas.



THE OPENING CEREMONY OF THE 2ND INTERNATIONAL CONFERENCE ON ZAKAT, TAX, WAQF AND ECONOMIC DEVELOPMENT 2022 (ZAWED2022)

Date : 27 December 2022 (Tuesday)

Time : 10:00 a.m

Time	Subject
9:30 a.m.	: Arrival of Invited Guests and Registration of Participants
9:35 a.m.	: Arrival of Yang Berusaha Dr. Mohd Faisal Mustaffa Chief Strategy and Transformation Officer, Lembaga Zakat Negeri Kedah (LZNK)
9:40 a.m.	: Arrival of Yang Berusaha Puan Amelia Roziman Chief Operating Officer, Sarawak Convention Bureau
9:45 a.m.	: Arrival of Yang Berusaha Professor Dr. Russayani bt Ismail Deputy Vice-Chancellor (Research and Innovation), UUM
9:50 a.m.	: Arrival of Yang Berusaha Tn Hj Rosidi Bin Hussain Chief Executive Officer, Wakaf Pulau Pinang
9:55 a.m.	: Arrival of Yang Berhormat Dato' Ir Hj Ahmad Zakiyuddin bin Abdul Rahman, Deputy Chief Minister, Pulau Pinang
10:00 a.m.	: Arrival of Yang Berhormat Dato' Murshid Diraja Dr Juanda bin Jaya Deputy Minister in the Premier's Department (Integrity and Ombudsman)
	: Photo Session
	: Rendition of 'Negaraku', 'Ibu Pertiwiku' and 'Biru Warna' Songs
	: UUM Corporate Video
	: Greetings and Salutations by Master of Ceremony
	: Recitation of Du'a
	: Welcoming Remarks by Yang Berusaha Professor Dr. Russayani bt Ismail, Deputy Vice Chancellor, Universiti Utara Malaysia (UUM)
	: Officiating Speech by Yang Berhormat Dato' Murshid Diraja Dr Juanda bin Jaya, Deputy Minister in the Premier's Department (Integrity and Ombudsman)
	: Gimmick Launching of ZAWED 2022 and IPIZ 2.0
	: Keynote Speech by Professor Dr. Raditya Sukmana Professor in Islamic Economics at Universitas Airlangga, Surabaya Indonesia
	: Presentation of Souvenirs
	: Lunch
12:00 p.m.	: End of Ceremony

FULL TENTATIVE PROGRAM

The 2nd International Conference on Zakat, Tax, Waqf & Economic Development (ZAWED) 2022

DAY 1 – 27 DECEMBER 2022 (TUESDAY)

07:30 am – 08:00 am	Registration
08:00 am – 09:15 am	Parallel Session 1
09:15 am – 09:30 am	Refreshment
09:30 am – 10:00 am	Arrival of Guests
10:00 am – 12:00 pm	<p>Opening Ceremony Welcoming Remarks by Yang Berusaha Professor Dr. Russayani Bt Ismail Deputy Vice-Chancellor (Research & Innovation), Universiti Utara Malaysia (UUM)</p> <p>Officiating Speech by Yang Berhormat Dato' Murshid Diraja Dr Juanda bin Jaya Deputy Minister in the Premier's Department (Integrity and Ombudsman)</p> <p>Keynote Speech I by Professor Dr. Raditya Sukmana Professor in Islamic Economics at Universitas Airlangga, Surabaya Indonesia</p>
12:00 pm – 01:45 pm	Lunch/Prayer/Rest
01:45 pm – 03:00 pm	Parallel Session 2
03:00 pm – 03:15 pm	Refreshment
03:15 pm – 04:30 pm	Parallel Session 3
04:30 pm	End of Day 1 ZAWED
06:30 pm – 8:30 pm	<p>Networking Dinner Officiate by Yang Berusaha Dr. Mohd Faisal Mustaffa Chief Strategy & Transformation Officer, Lembaga Zakat Negeri Kedah (LZNK)</p> <p>'Best Paper Award Presentation'</p>

FULL TENTATIVE PROGRAM

The 2nd International Conference on Zakat, Tax, Waqf & Economic Development (ZAWED) 2022

DAY 2 - 28 DECEMBER 2022 (WEDNESDAY)	
07:30 am – 08:00 am	Registration
08:00 am – 09:15 am	Parallel Session 4
09:15 am – 10:30 am	Parallel Session 5
10:30 am – 10:45 am	Refreshment
10:45 am – 11:15 am	<p>Keynote Speech II by Yang Berusaha Professor Dr. Abdul Ghafar Ismail, Putra Business School, Universiti Putra Malaysia and Chairholder Sheikh Abdullah Fahim, Universiti Kebangsaan Malaysia</p>
11:15 am – 12:45 pm	<p>Forum Title: Sustainability of Economic Development: Social Finance Institutions Roles</p> <p>Moderator: Assoc. Prof. Dr. Nurul Aini Muhamed (USIM)</p> <p>Panelist:</p> <ol style="list-style-type: none"> 1. Dr. Mohd Faisal Mustaffa, Lembaga Zakat Negeri Kedah (LZNK), MALAYSIA. 2. Dr. Muhammad Hasbi Zaenal, Badan Amil Zakat Nasional (BAZNAS), INDONESIA. 3. YM Awang Haji Abdul Azizi Hj Akop, Kementerian Hal Ehwal Ugama BRUNEI.
12:45 pm – 01:45 pm	Lunch/Prayer/Rest
01:45 pm – 02:45 pm	<p>Award Announcement and Closing Ceremony 'Declaration of ZAWED2022 Resolution' 'Best Presenter Award Presentation'</p>
02:45 pm – 03:00 pm	Refreshment
03:00 pm	Discover Miri Sarawak

PARALLEL SESSION 1: 27 DECEMBER 2022 (TUESDAY) 08:15 AM – 09:30 AM

SESSION	REG. ID	TITLE	PRESENTER
ROOM: DANUM 1 THEME 3: ZAKAT ECONOMY AND SOCIAL FINANCE Moderator: Prof. Dato' Dr Mohammad Haji Alias	ZAWED 2022: 105	Productive Zakat, Healthy Lifestyle, and Welfare: A Case Study of Indonesia	Muhammad Kamil Husain
	ZAWED 2022: 117	Impact of Zakat Distribution on Improving Beneficiaries Household Income in Zanzibar: A case study of Unguja North District	Abdalla Hamad
	ZAWED 2022: 002	The impact of Company Characteristics on Corporate Zakat Payment: A study on Malaysian Paying Zakat Companies	Nurul Fatma Aziz@Awang,
	ZAWED 2022: 123	Islamic Donation-Based Crowdfunding: Preliminary Shariah Governance Proposal	Nurul Aini Muhamed
ROOM: DANUM 2 THEME 7: CORPORATE GOVERNANCE AND ISLAMIC ORGANIZATION Moderator: Prof. Dr. Zakaria bin Abas	ZAWED 2022: 023	Corporate Governance and Islamic Social Financing: An Overview of Zakat and Waqf Management in Yobe State, Nigeria	Mohammed Kachalla
	ZAWED 2022: 027	An Islamic Perspective of Social Financing and Crises Management: A Study of North-eastern Nigeria.	Alhaji Bukar Musa
	ZAWED 2022: 035	Institutionalization of Hajj Savings Plan for the Muslim Employees of the Mindanao State University " Tawi-Tawi College of Technology and Oceanography: A Needs-assessment Survey	Najeeb Razul Sali
	ZAWED 2022: 046	Implementation of GCG principal in Effectiveness and Efficiency Distribution of Zakat at Baznas Banyuwangi	Izzato Millati
ROOM: DANUM 3 THEME 9: ISLAMIC FINANCE AND BANKING Moderator: Dr. Wan Laailatul Hanim binti Mat Desa	ZAWED 2022: 001	The Islamic fund management of the Jordan Hajj Fund as an Islamic investment institution	Issa Almansour
	ZAWED 2022: 025	The Effect of Islamic Financial Institutions on Halal Micro, Small, and Medium Enterprises Development in Nigeria: Evidence from the PLS-SEM Approach	Abba Idris Adam
	ZAWED 2022: 051	Issuance Of Sovereign Ukk Al-Ijrah In Nigeria: Issues Surrounding The Shar`Ah Compliance	Abubakar Yusuf Sanyinna



ROOM: DANUM 4 THEME 13 & 14: ACCOUNTING & TAXATION Moderator: Assoc. Prof. Dr. Ahmad Zubir bin Ibrahim	ZAWED 2022: 115	The Effect of Pentagon Fraud on Academic Fraud and the Role of Religiosity as Moderating Effect At Current Accounting Students Online Learning	Salman Jumaili SE
	ZAWED 2022: 030-048	Granger Causality Analysis on Factors that Affect the Performance of Amil Zakat	Achmad Hizazi
	ZAWED 2022: 104	Developing a Framework of Indirect Taxation System from Syariah Perspectives	Mohammad Radzi Mohammad Sharif
	ZAWED 2022: 107	Count in Poverty Eradication on Zakat Over Taxation	Zuberi Iddy

PARALLEL SESSION 2: 27 DECEMBER 2022 (TUESDAY) 13:45 PM – 15:00 PM

SESSION	REG. ID	TITLE	PRESENTER
ROOM: DANUM 1 THEME 1: ZAKAT MANAGEMENT Moderator: Assoc. Prof. Dr. Muhamad Noor Habibi b. Hj. Long	ZAWED 2022: 042	Transformasi Pengurusan Agihan Zakat: Kajian Kes Zakat Kedah	Syarifah Md Yusof
	ZAWED 2022: 053	Tahap Kesedaran Pelajar di Institusi Pengajian Tinggi Terhadap Peranan Unit Zakat di Negeri Selangor	Mohd Azrin Abd Rahim
	ZAWED 2022: 073	Faktor dan Cabaran Aplikasi Teknologi di dalam Proses Audit Dalaman	Saliza Abdul Aziz
ROOM: DANUM 2 THEME 1: ZAKAT MANAGEMENT Moderator: Assoc. Prof. Dr. Nor Asma bt. Lode	ZAWED 2022: 059	Fintech and the Determinants of Efficiency of Non-Governmental Zakat Institutions in Nigeria	Tijjani El-Yakub
	ZAWED 2022: 075	Zakat As An Islamic Social Finance and Poverty Alleviation Among Widows in Sokoto State Nigeria	Muhammad Lawal
	ZAWED 2022: 020	Magnifying The Socio -Cultural Impact of Zacat of The Business Sectors on Moral Governance in the Bangsamoro Homeland	Maaropha Abdulkadir
ROOM: DANUM 3 THEME 2 & 10: ECONOMIC DEVELOPMENT & ISLAMIC MARKETING Moderator: Dr. Najeeb Razul A. Sali	ZAWED 2022: 085	Construction of Malaysia-China Dual Industrial Parks Under the Framework of RCEP	Dengrou Yuan
	ZAWED 2022: 026	The Influence of Distribution of Zakat and Economic Development on Poverty Alleviation in Nigeria	Rashida Ismail Muhammed
	ZAWED 2022: 090	The Functional and Emotional Corporate Brand Image Of Zakat Institutions in Malaysia	Siti Ngayesah Ab Hamid



ROOM: DANUM 4 THEME 5 & 12: ISLAMIC BUSINESS MANAGEMENT & FIQH MUAMALAT Moderator: Dr. Ahmad Khilmy bin Abdul Rahim	ZAWED 2022: 088	Kesan Pengantara Latihan terhadap hubungan antara Bantuan Zakat, Simpanan, Motivasi, Jaringan dengan Tahap Prestasi Perniagaan Usahawan Asnaf dalam Program Bantuan Jayadiri	Norashidah Hashim
	ZAWED 2022: 129	Analisis Isu-Isu Zakat dalam Karya Sahih Al-Bukhari	Mohd Murshidi Mohd Noor
	ZAWED 2022: 015-082	Bentuk Bantuan Zakat dan Impak Agihan Zakat Terhadap Asnaf Al-Gharimin di Lembaga Zakat Negeri Kedah	Syarifah Md Yusof

PARALLEL SESSION 3: 27 DECEMBER 2022 (TUESDAY) 15:15 PM – 16:30 PM

SESSION	REG. ID	TITLE	PRESENTER
ROOM: DANUM 1 THEME 1: ZAKAT MANAGEMENT Moderator: : Prof. Dato' Dr Mohammad Haji Alias	ZAWED 2022: 092	Measuring Efficiency of Zakat Institution in Kedah Using Two-Stage Data Envelopment Analysis	Muhammad Aiman bin Mohd Azhary
	ZAWED 2022: 095	An Overview of Data Envelopment Analysis (DEA) Approach in Measuring Efficiency of Zakat Governance	Norazura ahmad
	ZAWED 2022: 096	Assessing the Performance of Zakat Institution in Kedah Using Data Envelopment Analysis (DEA)	Wan Laailatul Hanim Mat Desa
ROOM: DANUM 2 THEME 6: WAQF AND BAITULMAL MANAGEMENT Moderator: Assoc. Prof. Dr. Azizah binti Othman	ZAWED 2022: 064	Tadbir Urus Pengurusan Wakaf di Institusi Masjid: Kajian di Masjid At-Taqwa, Pulau Pinang	Ku Hanani Ku Halim
	ZAWED 2022: 060-050	Integrasi Wakaf dan Tanggungjawab Sosial Korporat Dalam Perbankan Islam	Hjh Mas Nooraini Hj mohiddin
	ZAWED 2022: 060-049	Penggunaan Dana Zakat bagi Program Intervensi Pendidikan Anak Asnaf	Cecep Solih kurniawan
	ZAWED 2022: 111	Mengukur Kesejahteraan Asnaf Fakir Miskin berdasarkan Indeks Dharuriyyah Al-Khams	Md. Zawawi bin Abu Bakar

ROOM: DANUM 3 THEME 11: WASIYAH, HIBAH AND ESTATE PLANNING Moderator: Assoc. Prof. Dr. Muhamad Noor Habibi b. Hj. Long	ZAWED 2022: 041-089	Pembangunan Model Pusat Seheni Pengurusan Harta Pusaka Dengan Aplikasi Sistem Digital: Dapatan Awal Kajian	Selamah Maamor
	ZAWED 2022: 041-090	Pengurusan Pembahagian Harta Pusaka Tanah Berkelompok: Analisis Literatur Berdasarkan Tema	Mohamad Hazim Firdaus Mohd Asri
		Pemeriksaan Silabus Turath Kolej Agama Sultan Abdul Halim	Mohd. Nizho bin Abdul Rahman
	ZAWED 2022: 019-020	Kerjasama Strategik antara Lembaga Zakat Negeri Kedah, Universiti Utara Malaysia dan Etiqa Takaful untuk Mencapai SDGs 2030	Azizah binti Othman
ROOM: DANUM 4 FINAL REPORT PRESENTATION 1 Moderator: Dr. Hafizah binti Zainal (LZNK)	S/O CODE: 21032	Pembinaan Model Pembuatan Keputusan bagi Pemilihan Penerima Zakat Menggunakan Pendekatan Indeks Statistik Panel 1: Assoc. Prof. Dr. Norashidah Hashim Panel 2: Dr. Nor Hasliza Mat Desa	Malina Zulkifli
	S/O CODE: 21148	Penilaian Kehidupan Golongan Asnaf Fakir Dan Miskin Melalui Indeks Kesejahteraan Kehidupan Panel 1: Dr. Mohd Murshidi Mohd Noor Panel 2: Dr. Syarifah Md Yusof	Ahmad Zubir Ibrahim
	S/O CODE: 14723	Wakalah Zakat: Impaknya Kepada Pembayar Zakat Dan Institusi Zakat Di Kedah Panel 1: Assoc. Prof. Dr. Norashidah Hashim Panel 2: Dr. Mohd Murshidi Mohd Noor	Ali Badron bin Mokhtar

PARALLEL SESSION 4: 28 DECEMBER 2022 (WEDNESDAY) 08:00 AM – 09:15 AM

SESSION	REG. ID	TITLE	PRESENTER
ROOM: DANUM 1 THEME 1: ZAKAT MANAGEMENT Moderator: Dr. Mohamad Zulkurnai bin Ghazali	ZAWED 2022: 124	Accountability and Integrity in Zakat Proceeds Collection and Distribution in IHLs: The Role of Amil Zakat in UUM	Sahadah Hj. Abdullah
	ZAWED 2022: 062	Prioritizing the Criteria of Zakat Kedah Recipient Using Entropy Method	Nurakmal Ahmad Mustaffa
	ZAWED 2022: 030-019	Development of Amil Zakat's Financial Information System	Achmad Hizazi
	ZAWED 2022: 074	Strategic Management of Zakat by adopting BlockChain Technology: A Case study of Qitmeer charity	Abdussalam Ismail Onagun
ROOM: DANUM 2 THEME 1: ZAKAT MANAGEMENT Moderator: Prof. Dr. Zakaria Bin Abas	ZAWED 2022: 019-105	Agihan Bantuan Zakat Pendidikan Semasa Pandemik Covid 19: Kajian di Lembaga Zakat Negeri Kedah	Mohd Adil Mustaffa
	ZAWED 2022: 119	Strategi Pemasaran Media Sosial Dalam Meningkatkan Keyakinan Masyarakat Terhadap Lembaga Zakat Negeri Kedah	Mohd Norhaizzat Naim Mohd Mazlan
	ZAWED 2022: 068	Kutipan Zakat Pertanian di Negeri Kedah Darul Aman : Kajian Analisis Terhadap Faktor Kemerosotan Dan Cadangan Peningkatan Kutipan	Ahmad Khilmy Abdul Rahim
	ZAWED 2022: 070	Konsep Siyasah Syariyyah Di Dalam Institusi Zakat: Tinjauan Di Lembaga Zakat Negeri Kedah	Hazwan Syah Niezam
ROOM: DANUM 3 THEME 6: WAQF AND BAITULMAL MANAGEMENT Moderator: Assoc. Prof. Dr. Norashidah Hashim	ZAWED 2022: 116-093	Pembangunan Bandar Pendidikan Dengan Aplikasi Konsep Wakaf: Kajian Kebolehlaksanaan	Selamah Maamor
	ZAWED 2022: 116-094	Strategi Pengkomersialan Wakaf Korporat Bagi Pembangunan Bandar Pendidikan: Tinjauan Awal	Mohammad Hazim Firdaus Mohd Asri
		Pelan Pembangunan Ekonomi Asnaf Berlandaskan Maqasid Shariah: Kajian di Lembaga Zakat Negeri Kedah	Selamah Maamor
		Pembangunan Modul Galeri Zakat LZNK	Muhamad Noor Habibi b. Hj. Long

ROOM: DANUM 4 FINAL REPORT PRESENTATION 2 Moderator: Dr. Hafizah binti Zainal (LZNK)	S/O CODE: 21137	Kajian Terhadap Sistem Penilaian Prestasi Kakitangan Lembaga Zakat Negeri Kedah Panel 1: Prof. Dr. Zakaria Abas Panel 2: Assoc. Prof. Dr. Md. Zawawi Abu Bakar	Abdul Halim Abdul Majid
	S/O CODE: 14474	Pembangunan Modul Galeri Zakat LZNK Panel 1: Assoc. Prof. Dr. Azizah binti Othman Panel 2: Dr. Syarifah Md Yusof	Mohd Noor Habibi
	S/O CODE: 21032	Transformasi Asnaf Menjadi Usahawan Melalui Modul Inovasi Penanaman Cendawan: Kajian Di Kedah Panel 1: Assoc. Prof. Dr. Mohd Noor Habibi Panel 2: Dr. Mohd Murshidi Mohd Noor	Nor Aina binti Mhd Khotib

PARALLEL SESSION 5: 28 DECEMBER 2022 (WEDNESDAY) 09:30 AM – 10:30 AM

SESSION	REG. ID	TITLE	PRESENTER
ROOM: DANUM 1 THEME 1: ZAKAT MANAGEMENT Moderator: Dr. Syarifah Md Yusof	ZAWED 2022: 093	Mereka Cipta Aplikasi Saringan Untuk Pemilihan Asnaf Zakat Dalam Kalangan Pelajar Universiti Utara Malaysia (UUM)	Nor Asma Lode
	ZAWED 2022: 113	Memperkasa Pendedahan Maklumat Kewangan: Kajian Kes Lembaga Zakat Negeri Kedah	Rokiah Ishak
	ZAWED 2022: 069	Faktor-Faktor yang Mempengaruhi Kepercayaan dan Komitmen Terhadap Lembaga Zakat Negeri Kedah (LZNK) dalam Kalangan Peniaga Muslim di Negeri Kedah	Mohamad Zulkurnai Ghazali
		Analisis Transformasi Sistem Penilaian Prestasi Kakitangan di Lembaga Zakat Negeri Kedah	Abdul Halim Abdul Majid
ROOM: DANUM 2 THEME 6: WAQF AND BAITULMAL MANAGEMENT Moderator: Dr. Ahmad Khilmy bin Abdul Rahim	ZAWED 2022: 032	A Conceptual Framework for Development of Cash Waqf Crowdfunding Towards Islamic Social Finance For Economic Development in Northern Nigeria	Jibril Auwal Muhammad
	ZAWED 2022: 045	Digitalized Crowdfunding: Introducing Efficiency into funding Sharia-Compliant projects in Nigeria using Cash-Waqf	Tajudeen Olalekan Yusuf
	ZAWED 2022: 017	A Proposal of Mudarabah-Cash Waqf Model Through Fintech Application for Islamic Microfinancing in Malaysia	Nur Hafizah Roslan
	ZAWED 2022: 118	والحرية الأمن مقصدي تحقيق في الوقف دور	Eiman Ahmed Khaleel Alhashmi
ROOM: DANUM 3 THEME 6: ZAKAT MANAGEMENT Moderator: Assoc. Prof. Dr. Selamah binti Maamor	ZAWED 2022: 037	Blockchain and First Movers Advantages of Disruptors: Lessons Learned from Finterra	Hiba AlSaudi
	ZAWED 2022: 039	Maqasid Shariah and Sustainability Goals In Waqf-Based Healthcare System in Malaysia	Hazriah Hasan
	ZAWED 2022: 061	Exploring Malaysian Muslim Working Adults Awareness on Cash Waqf	Zulhairi bin Zakariah



Keynote Speakers



Keynote speaker I

Professor Dr. Raditya Sukmana
Professor in Islamic Economics at
Universitas Airlangga,
Surabaya Indonesia



Keynote speaker II

Professor Dr. Abdul Ghafar Ismail
Putra Business School, Universiti
Putra Malaysia &
Chairholder Sheikh Abdullah Fahim,
Universiti
Kebangsaan Malaysia

Forum Panels



Assoc. Prof. Dr. Nurul Aini Muhamed
Faculty of Economics and Muamalat &
Fellow I Institute of Halal Research and Management
(IHRAM), USIM



Dr. Mohd Faisal bin Mustaffa
Chief Strategy & Transformation Officer
Lembaga Zakat Negeri Kedah



Hj Abdul Aziz bin Hj Akop
S.S.U.B, P.J.K, P.I.K.B, P.K.L
Secretary of the Brunei Islamic Religious Council



Dr. Muhammad Hasbi Zaenal
Chairman of the National Board of Zakat,
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Notes

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Institute of Zakat Research and Innovation (IPIZ)
Level 2B, Convention Center Building,
Universiti Utara Malaysia, 06010 Sintok,
Kedah Darul Aman, MALAYSIA

Phone: +604-928 4744

Website: <http://ipiz.uum.edu.my>

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