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Day 1 - Wednesday, November 17th, 2021	Plenary Session (08.00-18.00) (Indonesia Time, GMT +7)
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Thursday, November 18th, 2021		Parallel Session 1 (01.30 - 03.30 PM)							
		Dr. Kamaru Salam bin Yusof	Alfarid Fedro, M.H.	Nurhidayati, SE., M.Si., Ph.D	Andini Rachmawati, M.CL.	Dr. Habeebullah Zakariyah	Jeihan Ali Azhar, S.Si.,MEI	Anniza Citra Prajasari, SE.I., M.A.	Dr. Amnisuhailah binti Abarahan
Time	Agenda	Room 1	Room 2	Room 3	Room 4	Room 5	Room 6	Room 7	Room 8
01.30 - 01.50 PM	Paper 1	INDONESIA - Universitas Malikussaleh Rani Puspitaningrum Aligning Sustainable Development Goals (SDGs) During Covid-19 Outbreak Through Green Sukuk Implementation	INDONESIA - Sultan Agung Islamic University Farikha Amilahaq, Provita Wijayanti, & Fadhila Luthfi Hutami Tax Policy Sentiment on Zakat Payment by Muzakki (Case Study on Muslim Entrepreneurs and Professionals)	ALGERIA - High School Teachers For Technological Education Djamel Belbekkai & Dounya Ferahta Family Resilience in Light of The Corona Panedemic	INDIA - University of Calicut Dr. Nasirudheen T An Analytical Study of Mobile Applications for Zakat Calculation (Zakat Apps)	BANGLADESH - International Islamic University Chittagong Md. Shahnur Azd Chowdhury E-Banking Transaction Risk and Security in Bangladesh in Covid-19 Situation	INDONESIA - Panca Budi University Emi Wakhyuni, Asmuni, & Rizal Agus The Effect of Job Satisfaction and Turnover Intention on Competitive Advantage at The Head Office of PT. Bank Aceh Syariah	MALAYSIA - Universiti Sains Islam Malaysia Setiyawan Gunardi Halal Logistics Governance in Malaysia to Stabilize Halal Industry in The Pandemic Era: Issues, Challenges and Solutions From Dynamic Fatwa	INDONESIA - Raden Fatah State Islamic University Diah Munawaroh & Peny Cahaya Azwari Determination of Firm Value with Financial Performance as Moderating

01.50 - 02.10 PM	Paper 2	INDONESIA - Sultan Agung Islamic University Bedjo Santoso & Agustiya Fatriya Rizky Factors Influencing Sukuk Development in Indonesia (A Conceptual Model)	INDONESIA - University of Darussalam Gontor Iqbal Imari, Ahmad Suminto, & Atha Mahdi Muhammad Strategy for The Utilization of Zakat Funds in Developing MsmeS During The Covid-19 Pandemic: The Ponorogo Makmur Program Baznas Ponorogo-Indonesia	INDONESIA - Tazkia Islamic University College Hafiz Akbar Muhammad & Anita Priantina Determinants of Millenial Online Food Purchase Behavior in Bogor During Covid-19 Pandemic	INDONESIA - University of Darussalam Gontor Fadhila Sukur Indra, Devid Frastiawan Amir Sup, & Sahira Sajjadia Luthia The Application of Al-Wakalah Bil Ujrah Contract on Prulink Syariah Generasi Baru	MALAYSIA - International Islamic University Malaysia Salaudeen Salaudeen Olasubomi & Salina Kassim Effects of Covid-19 on Financial Performance of Islamic Banks in Malaysia	SRI LANKA - South Eastern University of Sri Lanka M. A. C. Salfiya Ummah Moderating Effect of Entrepreneurial Background Between Individual Factors and Business Performance: Evidence From Sri Lankan Muslim Women-Owned/Led Small And Medium Sized Enterprises	INDONESIA - IAIN Pekalongan Hendri Hermawan Adinugraha Setanggor Halal Tourism Village: A Management Approach	MALAYSIA - International Islamic University Malaysia Razali Haron & Faaza Fakhrunnas Impact of Corporate Governance and Earnings Volatility on Debt Financing of Indonesian Firms
02.10 - 02.30 PM	Paper 3	INDONESIA - Universitas Brawijaya Dwi Retno Widiyanti Analisis Regresi Logistik dalam Mengungkap Peluang Pemahaman Masyarakat Muslim Tentang Cash Waqf Linked Sukuk (CWLS)	MALAYSIA - International Islamic University Malaysia Salina Kassim, Mohamed Hamza Ghaouri, Anwar Hasan Abdullah Othman, & Hamid Rashid Harnessing Blockchain for The Development of Islamic Social Finance: An Emphasis on Waqf	INDONESIA - Universitas Muria Kudus Tina Rahayu Empowering Leadership: A Role in Increasing Productivity During The Covid 19 Pandemic	INDONESIA - Sultan Agung Islamic University Dian Essa Nugrahini & Debby Nirma Sari Sejahtera Mobile Payments Adoption - An Integrated Framework of Health Belief Model and Expectation Confirmation Model	INDONESIA - Tazkia Islamic University College Afif Zaerofi & Rachmawaty The Service Performance and Customer Satisfaction Model in Islamic Banking	INDONESIA - Sultan Agung Islamic University Ardian Adhiatma, Abdul Hakim, & Agus Wachjutomo Spiritual Work Value in Employee Engagement: A Conceptual Model	INDONESIA - University of Tanjungpura Helma Malini, Benedict Valentine Arulanandam, & Rizqi Maghribi The Reality on The Ground – Placing Indonesian Halal Cosmetics onto The International Pedestal	INDONESIA - Sultan Agung Islamic University Sutapa, Pujiharto, & Heri Laksito The Effect of Intellectual Capital on Creative Industry Performance: Spiritual Capital as Moderation

02.30 - 02.50 PM	Paper 4	<p>INDONESIA - University of Darussalam Gontor Yunita Wulandari, Khurun'in Zahro', Fahman Mumtazi, & Dian Efendi</p> <p>نظرية الشريعة الإسلامية لتمويل العقاري دراسة حالة في غراند الشرعي KPR Syariah كوسوما يوربومسان فونوروكو سنة 2020م</p>	<p>INDONESIA - University of Darussalam Gontor Setiawan Bin Lahuri, Mulyono Jamal, Luluk Wahyu, & Rokhmat Muttaqin</p> <p>دور اهليبة الوطنية للزكاة سوراكارات في توزيع الزكاة على لمتضررين بفيروس كورونا من منظور الفقه الإسلامي</p>	<p>INDONESIA - Tazkia Islamic University College Anisa Karimah, Achmad Firdaus, & Indra</p> <p>Islamic Family Financial Planning, Literacy, Inclusion On Online Seller Housewives During Pandemic</p>	<p>INDONESIA - University of Darussalam Gontor Ahmad Muqorobin, Novan Fatchu Alafianta, Adinda Muftiviany Nur Jamilah, & Raisatul Karimah</p> <p>Analysis of Islamic Law on Online Business Youtube And Pay-Pal Earnings in Islamic Law in Indonesia</p>	<p>INDONESIA - University of Darussalam Gontor Mohammad Zen Nasrudin Fajri, Khoirul Umam, Lila Prisilia Putri, & Mohammad Ali Ramadhan</p> <p>The Effect of Covid-19 and Sectoral Financing on Islamic Bank Profitability</p>	<p>INDONESIA - Tazkia Islamic University College Fakhrudin & Muhammad Isa Mustafa</p> <p>The Influence of Communication Effectiveness, Service Quality and Trust on Commitment Connectedness to Customers</p>	<p>INDONESIA - UIN Sunan Kalijaga Yogyakarta Irma Yuliani & Alif Khuwarazmi</p> <p>Maulana Julendra The Impact of Hijrah Trends on the Consumer Decision to Consume Halal Product in Indonesia</p>	<p>INDONESIA - Tazkia Islamic University College Firyal Arina Salsabila & Rochania Ayu Yunanda</p> <p>The Quality of Green Accounting and Maqashid Shariah Performance: The Case of Indonesian and Malaysian Pharmaceutical Industry</p>
02.50 - 03.10 PM	Paper 5	<p>INDONESIA - University of Darussalam Gontor Setiawan Bin Lahuri, Khurun'in Zahro', & Wahyudi Bakri</p> <p>الضمان في عقد المضاربة في بنك المعاملات فرع سيراغين عام 2020</p>	<p>INDONESIA - UIN Sunan Kalijaga Yogyakarta M. Zidny Nafi' Hasbi & Ipuk Widayanti</p> <p>Zakāh Contribution for Community Economic Development With Analytical Networking Process Method</p>	<p>INDONESIA - UIN Sunan Kalijaga Yogyakarta Siti Nur Azizah & Galuh Tri Pambekti</p> <p>Women's Islamic Financial Literacy and Impact on Financial Management in the Pandemic Era</p>	<p>INDONESIA - Tazkia Islamic University College Nesya Ayusnita & Anita Priantina</p> <p>Determinants of Millennial Consumption Behavior During The Pandemic</p>	<p>MALAYSIA - International Islamic University Malaysia Ihsanul Ikhwan & Aam Slamet Rusydiana</p> <p>Efficiency Stability of Indonesian Banking Industry During Covid-19: Dea Window Analysis</p>	<p>MALAYSIA - National Defence University of Malaysia Hafizah Mat Nawi</p> <p>Bibliometric Analysis of Fraud In Small and Medium-Sized Enterprises</p>	<p>INDONESIA - Sultan Agung Islamic University Marno Nugroho, Budhi Cahyono, & Rifqi Hasa Gunawan</p> <p>Model of Green Human Resources Behavior Based on Green Behavior Training, Green Competence, and Affective Commitment on Green Value</p>	<p>INDONESIA - Sultan Agung Islamic University Siti Sumiati & Rima Yulia</p> <p>Sueztianingrum Intellectual Capital and Shareholder Wealth</p>

03.10 - 03.30 PM	Paper 6	INDONESIA - Universitas Trunojoyo Madura Nasrulloh & Zaki Nur Anas The Economic Empowerment Program: Ziswaf Fund Contribution to Communities During Covid-19 Pandemic	INDONESIA - University of Darussalam Gontor Imam Kamaluddin, Iman Nur Hidayat, Risma Anis Nur Fuadah, & Virgin Muthia Imron أثر التدين في إدارة الوقف (دراسة) بمعهد دار السلام كوتنتور للبنات الأول	INDONESIA - Universitas Trunojoyo Madura Galuh Widitya Qomaro Enhancing Family Resilience: The Study of Pesantren Social Capital	MALAYSIA - UiTM Alor Gajah, Melaka Hainnuraqma Rahim, Hamidah Irpan, & Mohamed Saladin Abdul Rasool Acceptance of EPayment Zakat Among Muslims: Empirical Evidence From Malaysia	INDONESIA - UIN Sunan Kalijaga Yogyakarta Prasojo, Winwin Yadiati, Tettet Fitrijanti, & Memed Sueb Does Risk Taking and Shariah Governance have a Relationship with Maqasid Shariah based Performance?	INDONESIA - Sultan Agung Islamic University Mulyana & Erlinda Ramadhani Permata Putri Knowledge Sharing and Environmental Dynamism on Business Performance: An Empirical Study in Muslim Fashion SMEs	INDONESIA - UIN Raden Intan Lampung Adinda Thaliya & Dania Hellin Amrina Implementation of Partnership Program and Green Economy in The Tofu Processing Industry Towards Social Economic Systems Driving Sustainable Development of Islamic Economic Perspective	MALAYSIA - International Islamic University Malaysia Nur Sofea Ng Binti Muhamad Ng, & Mohamed Aslam Akbar Muzara'ah Sharecropping: Islamic and Western Perspectives of Agricultural Contracts for Sustainable Development
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Thursday, November 18th, 2021		Parallel Session 2 (04.00 - 06.00 PM)							
		Dr. Syara Syahira	Dr. Acmad Firdaus, M.Si	Hj. Nurul Nabilah binti H. Ali	Andi Triyawan, M.A.	Dinik Fitri Rahajeng Pangestuti, SE., M.Ak.	Hendri Setyawan, SE., M.P.A.	Mun Yah Zahiroh, SE.,M.B.A.	Dr. Hakimah binti Yaacob
Time	Agenda	Room 1	Room 2	Room 3	Room 4	Room 5	Room 6	Room 7	Room 8
04.00 - 04.20 PM	Paper 1	INDONESIA - Sultan Agung Islamic University Provita Wijayanti, Farikha Amilahaq, Osmad Muthaher, Nurul Syuhada Baharuddin, & Nur Raihana Mohd Sallem Modeling Zakat as Tax Deduction: A Comparison Study in Indonesia and Malaysia	INDONESIA - Tazkia Islamic University College Murniati Mukhlisin Renewable Energy and Halal Industry in Indonesia; Political and Governance Issues	INDONESIA - Sultan Agung Islamic University Rustam Hanafi, Luluk Muhamatul Ifada, & Muohamad Chilmi Fajri Towards Firm Value Based on Capital Structure	MALAYSIA - National University of Malaysia Anindya Mitra Raisnur Putri, Muhammad Hakimi Shafiai, Muhammad Adib Ismail, & Abdul Ghafar Ismail Refined Method of Multidimensional Poverty Measurement	MALAYSIA - International Islamic University Malaysia Razali Haron & Mukhtar Arif Siraj The Influence of The Investment Policy, Debt Policy, and Dividend Policy on The Stock Return of Shariah Compliant Stock in Indonesia (ISSI)	MALAYSIA - International Islamic University Malaysia Ghifary duyufur rohman & Habibullah Zakariya Realization of Maqasid Shariah Through Islamic Insurance During Covid-19 Pandemic: An Analytical Study	INDONESIA - Tazkia Islamic University College Fakhrudin, Muhammad Isa Mustafa, & Dody Yarli Concept of Marketing in Islamic Economics Perspective	INDONESIA - UIN Sunan Kalijaga Yogyakarta Jauhar Faradis & Awis Hardjito The Effect of Corporate Governance on Company Performance (Case Study on List of Sharia Securities (DES) in Indonesian
04.20 - 04.40 PM	Paper 2	MALAYSIA - International Islamic University Malaysia Siti Saffa and Syed Marwan Misconception of Zakat and Distributive Justice in Islam: Case Study of Zakat Institutions in Malaysia	INDONESIA - University of Darussalam Gontor Atika Rukminastiti Masrifah, Gunawan Setyo Utomo, & Reza Mustafa Designing The Financing Business Model Development in Halal Value Chain Industry: The Modified Salam Contract	INDONESIA - UIN Syarif Hidayatullah Jakarta Yusar Sagara & Sigit Novianto Strategic Leadership, Competitive Advantage, Management Accounting Information Systems in Indonesia Islamic Bank	INDONESIA - Tazkia Islamic University College Puri Hukmi Lestari One-Third Wealth Allocation in Islamic Financial Planning	INDONESIA - Tazkia Islamic University College Rochania Ayu Yunanda & Faried Kurnia Rahman Wealth Portfolio Design and Investment Behaviour of Muslim Women in The Economic Uncertainties	INDONESIA - Tazkia Islamic University College Grandis Imama Hendra & Luthfiah Khairunisa The Effect of Financial Performance on Sustainability and Maqashid Sharia of Islamic Bank	INDONESIA - University of Darussalam Gontor Muhammad Abdul Aziz, May Shinta Retnowati, & Risang Aiman Naufal Kontrak Penetapan Harga Ayam Pedaging Ditinjau sari Fiqh Jual Beli di PT Amanah Mitra Broiler Semarang	INDONESIA - Tazkia Islamic University College Asphia Sahida & Yaser Taufiq Syamlan The Impact of Islamic Religiosity, Financial Knowledge, and Financial Behavior on Personal Financial Distress

04.40 - 05.00 PM	Paper 3	INDONESIA - University of Darussalam Gontor Mulyono Jamal, Meitria Cahyani, Annisa Silvi Kusumastuti, & Rabiatul Adawiyah Abdul Karim إدارة الوقت الإنتاجي في نظر الحكم الإسلامي وقانون الوقت الإندونيسي (دراسة حالة في معهد القدس بانتن)	INDONESIA - Tazkia Islamic University College Anita Priantina, Tasya Arviatunnisa, & Ade Nurul Hita Alfiani Halal Certification Research: Scopus and Google Scholar Database	INDONESIA - Sultan Agung Islamic University Ibnu Khajar & Nunung Ghoniyah A Model of SMEs Innovation Performance Improvement Through Intellectual Capital Moderated by Dynamic Capability (A Conceptual Model)	INDONESIA - University of Darussalam Gontor Adib Susilo, Hilman Luqmanul Hakim Dza Juned, & Faqih Ramadhan The Impact of Direct Assistance for Consumption, Health, and Education on The Welfare of The Community During The Pandemic	INDONESIA - Sultan Agung Islamic University Hanif Ahmadi The Causal Relationship Between Indonesian Stock Market and Singapore Stock Markets and The Effect of Macroeconomic Factors, World Oil Prices, and World Gold Prices	INDONESIA - UIN Sunan Kalijaga Yogyakarta Weri Mahendra & Anggari Marya Kresnowati Determinant of Economic Growth During Pandemic and Global Ression in OIC Countries	INDONESIA - Universitas Islam Negeri Imam Bonjol Reza Fahmi & Prima Aswirna Building Self-Fulfilment on Islamic Boarding School Based on in Techno-Entrepreneurship	INDONESIA - Sultan Agung Islamic University Sri Dewi Wahyundaru, Agustina Fitrianingrum, & Avisssa Exploring The Role of Iman/Faith in Business Performance Amongst Moslem Entrepreneurs in Central Java
05.00 - 05.20 PM	Paper 4	INDONESIA - Sultan Agung Islamic University Widiyanto bin Mislan Cokrohadisumarto, Sasti Anjana Widhyasti, & Aftuqa Sholikatur Rohmania Integrated Zakat Management to Improve Mustahik's QualityOf Life	INDONESIA - Universitas Islam Kiai Haji Achmad Shiddiq Jember Nikmatul Masrurroh, Moch. Fathorrazi, Muhammad Saleh, & M. Adenan The Halal Economic Design in The Framework of Sustainable Development	INDONESIA - University of Indonesia Belinda Azzahra Integrated Reporting: Future Corporate Sustainability Strategy	INDONESIA - Sultan Agung Islamic University Verina Purnamasari Fraud Triangle in Predicting Fraud Factors in Government Institutions	INDONESIA - UIN Sunan Kalijaga Yogyakarta Iftaha Nastiya Rizqi & Misnen Ardiansyah Factors Influencing Dividend Payout Ratio with Debt to Equity Ratio as an Intervening Variable in Jakarta Islamic Index 2012-2017	MALAYSIA - International Islamic University Malaysia Mohamed Noordeen Mohamed Imtiyaz Issues, Challenges in Microfinancing and Mosque Based Financing Model for Micro Enterprises using Islamic Social Finance Solutions	INDONESIA - IAIN Lhokseumawe Siti Najma, Asmuni, & Saparuddin Siregar Dayah/Pesantren As Agent of Development Through Dayah Entrepreneurship Development in Aceh Province	MALAYSIA - International Islamic University Malaysia Dhiyana Riyan & Syed Marwan Indonesia's Tax Dispute Resolution: An Islamic Economic Ethics Perspective
05.20 - 05.40 PM	Paper 5	NIGERIA - Federal University of Kashere, Gombe State Nigeria Adamu Abubakar Muhammad,	INDONESIA - University of Darussalam Gontor Setiawan Bin Lahuri, May Shinta Retnowati, Yunita Wulandari, & Muhammad	INDONESIA - Tazkia Islamic University College Sofiya Nadhifah & Rahma Wijayanti The Effect of Green Accounting and Green Initiatives on	MALAYSIA - International Islamic University Malaysia Dr. Mariam Saidona Tagoranao & Dr. Alizaman D. Gamon	INDONESIA - University of Darussalam Gontor Muhammad Syifaurosyyidin, Muhammad Irkham Firdaus, Abdullah Khoiri, & Vinny Adilah Rahmani	INDONESIA - Universitas Islam Negeri Sumatera Utara Muhammad Yusnar & Munawwir Ramadhan Analysis of Government Expenditures and ZIS	INDONESIA - Tazkia Islamic University College Tiara Fatimah Ramadhanti, Nur Hendrasto, & Afif Zaerofi Analysis The Usage of Digital Marketing	INDONESIA - Sultan Agung Islamic University Ahmad Rudi Yulianto, Adilla Kustya Ulfa, & Marno Nugroho Human Resources Performance

		Muhammadu Sani Abubakar, Muhammad Kabir Ismail, & Muhammad Auwal Aliyu The Relevance of Islamic Models of Zakat and Waqf in Poverty Alleviation Among Vulnerables During The Pandemic Era in Bauchi StateNigeria.	Rizal Pranoto Analysis of Fatwa of The Indonesia Council of Ulama No. 26 Of 2013 on The Halal Product Standard	Profitability of Islamic Commercial Bank in Indonesia	The Role of Islamic Social Financial Institutions for Muslim Minorities Sustainable Economic Recovery	Andriana Impact of Covid-19 and Rupiah Exchange Rate on The Indonesian Economy	Funds Effect on Economic Growth in North Sumatera	Channels by Micro, Small, and Medium Enterprises in The Nganjuk Regency	Improvement Model Through Islamic Work Ethics and Affective Commitment
05.40 - 06.00 PM	Paper 6	MALAYSIA - International Islamic University Malaysia Zulfikri, Prof.Dr. Salina Kassim, & Dr. Anwar Hassan Abdullah Othman Challenges of Blockchain Technology for Zakat Industry in Indonesia	INDONESIA - UPN Veteran Jawa Timur, Surabaya Fauzatul Laily Nisa & Lilik Rahmawati Empirical Study Assessment of Bank Financial Statements Sharia in Indonesia Based on IFRS and AAOIFI Standards	INDONESIA - UIN Sunan Kalijaga Yogyakarta Alisya Esa Safitri and Riswanti Budi Sekaringsih Islamic Certificate of Bank Indonesia (SBIS)'s Impact on Indonesian Economic Growth	INDONESIA - Sultan Agung Islamic University Budhi Cahyono, Lutfi Nurcholis, & Marno Nugroho Green Innovation and Sustainability Competitive Advantage at Small Medium Enterprises (SMEs);The Moderating Effect of Islamic Environmental Ethics and Islamic Business Ethics	INDONESIA - Sharia Economic Applied Research & Training (SMART) Aam Slamet Rusydiana & Aisyah As-Salafiyah Productivity of Indonesian Islamic and Conventional Banking During Covid-19 Pandemic	INDONESIA - UIN Sunan Kalijaga Yogyakarta Mukhammad Yusuf Naufal Firdaus & Lailatis Syarifah Factors Affecting The Welfare of Cooperative Members (Case Study on Members of Darumafatihil Ulum Sharia Saving and Loan Cooperative Podokaton Pasuruan East Java)	INDONESIA - University of Darussalam Gontor Daud Sukoco, Yunita Wulandari, Adinda Muftiviany Nur Jamilah, & Muhammad Rifqi Al Fariz Islamic Entrepreneurship Towards Indonesian Sustainable Development Goals	BRUNEI DARUSSALAM - Universiti Islam Sultan Sharif Ali Qaisar Ali, Hakimah Yaacob, Shazia Parveen, Abdul Nasir Rani, & Zaki Zaini Environmental Beliefs and The Adoption of Circular Economy: Do Gender, Age and Knowledge Act As The Moderators?

Friday, November 19th, 2021		Parallel Session 3 (09.15 - 11.15 AM)							
		Dr. Afif Zaerofi, MM	Dr. Dra. Ken Sudarti, M.Si	Dr. Ardian Adhiatma, SE., MM.	M.Abdul Aziz, S.H.I., M.Si..	Galuh Tri Pambekti, S.E.I., M.E.K	Dr. Ashurov	Jauhar Faradis , S.H.I., M.A	Prasojo, SE., M.Si
Time	Agenda	Room 1	Room 2	Room 3	Room 4	Room 5	Room 6	Room 7	Room 8
09.15 - 09.35 AM	Paper 1	INDONESIA - Waqf Center for Indonesian Development and Studies (WaCIDS) Lisa Listiana & Lu'liyatul Mutmainah Towards Energy Security and Sustainability in Indonesia: Exploring The Waqf Based Potential	INDONESIA - Sultan Agung Islamic University Edy Suprianto & Dedi Rusdi Sharia Bank Research Roadmap in Indonesia	INDONESIA - Universitas Bina Darma Leon A. Abdillah, Andi Christian, & Khana Wijaya Strengthening Islamic Economy Through Business Digital Transformation and Financial Technology in The Pandemic Era	INDONESIA - Sultan Agung Islamic University Lutfi Nurcholis, Budhi Cahyono, & Lulu Ayu Rida Tiani The Influence of Religiosity and Country of Origin Toward Purchase Intention: The Role of Brand Image as A Mediating Variable	MALAYSIA - Universiti Sains Islam Malaysia Muhammad Aiman Fathi bin Shamsuri, Hussein 'Azeemi Abdullah Thaidi, Muhamad Firdaus Ab Rahman, & Azman Ab Rahman The Integration of Micro Takaful and Temporary Waqf in Empowering The Poor Population During Pandemic: An Exploratory Study	PAKISTAN - University of Gujrat Dr. Ramzan Shahid & Saima Anwar, Ph.D Scholar Connecting The Economies: Analyzing The Impacts of Belt and One Road Initiative (BRI) on The Trade of Islamic World	INDONESIA - Pekalongan State Islamic Institute Novendi Arkham Muftadi & Wahid Wachyu Adiwianto The Implementation of Sharia Audits: Perception of Sharia Accounting Students	INDONESIA - University of Darussalam Gontor Ahmad Lukman Nugraha & Rekno Juminten The Implementation of Islamic Marketing Mixed at Sweet Sundae Home Industry Yogyakarta in Empowering The Community
09.35 - 09.55 AM	Paper 2	MALAYSIA - International Centre for Education in Islamic Finance (INCEIF) Mahadi Ahmad, Ph. D., CSAA A Proposed Special Waqf Entity for Delivering Takaful Coverage to The Underprivileged	INDONESIA - University of Darussalam Gontor Luluk Wahyu Roficoh, Selvia Namira Ahmad, Masyithah Auliya Rizqi, Safna Nur Rokhmah, & Widya Azaria The Role of BPRS in Improving SMEs During Covid-19 Pandemic To Achieve SDGs	BRUNEI DARUSSALAM - Universiti Brunei Darussalam Umar Habibu umar Habibu Umar & Muhammad Aminu Umar Integrating Islamic Fintech into Islamic Social Finance to Revive The Going Concern of MSMEs In The Covid-19 Era	INDONESIA - University of Darussalam Gontor Mufti Afif, Musta'an Al Faruqi, & Khurun'in Zahro' The Analysis of Online Shopping Satisfaction Islamic Perspective (Case Study To Student of University of Darussalam Gontor Campus Magelang on Period 2021)	INDONESIA - University of Darussalam Gontor Andini Rachmawati, Zulfatus Sa'diah, Mutiara Salsabila, & Friqly Aldinda Equity Crowdfunding Sharia as Islamic Social Finance in Recovering The Economy Amid Covid-19 Pandemic Crisis	INDONESIA - Statistics Indonesia (BPS) Dian Rizqi Khusnul Khotimah Big Data Analysis: How Public Response To Islamic Economy in Indonesia During Pandemic?	MALAYSIA - International Islamic University Malaysia Putri Ellynazura Binti Megat Nor Hashim, & Mohamed Aslam Akbar Prohibition of Riba' and Interest Based Financial Intermediation: Comparative Analysis Between The Consensus of Islamic Jurists and The Contemporary Polemicists	INDONESIA - Tazkia Islamic University College Anita Priantina, Bashir Ammar Hakim, & Ikha Nur Syamsiah Islamic Social Finance Research Trends: Past and Future

09.55 - 10.15 AM	Paper 3	INDONESIA - Yarsi University Lukman Hamdani & Nurul Huda The Youtuber's Waqf and Zakat Model as A Fundraising Innovation for Waqf Funds	INDONESIA - Tazkia Islamic University College Nurizal Ismail, Zurina Shafii, & Siti Aisyah Interpreting Syaibani's The Ideas of Wealth Management in The Contemporary Islamic Finance	INDONESIA - University of Darussalam Gontor Atika Rukminastiti Masrifah & Nilam Suci Gilang Romadhona Measuring The Use of and Demand for Sharia Electronic Money Among Muslims	PAKISTAN - University of Engineering and Technology Taxila M. A. Rehman Shah, ShaheerBano, & Meher Bano Technological Transformation and Employees' Performance:A Case of Islamic Financial Institutions in The Amidst Pandemic Era	MALAYSIA - Universiti Teknologi Mara Zahariah Sahudin & Husniyah Abdul Rahim Determinants of Takaful Performance in Malaysia	INDONESIA - Universitas Airlangga Lina Nugraha Rani, Dwi Wulan Ramadani, & Johan Wahyudi The Islamic Financial Stability System: A Bibliometric Approach	INDONESIA - Sultan Agung Islamic University Sri Anik & Devya Rahma Saputri The Role of NPF In Mediating The Relationship Between Mudharabah and Musyarakah Financing to Increase Profitability in Islamic Commercial Banks	INDONESIA - Sultan Agung Islamic University Nurhidayati, Fransy Bismatama G Ibrahim, & Nailil Muna The Dual Benefits of The Dual Role of Students Working as Entrepreneurs Through Social Support
10.15 - 10.35 AM	Paper 4	INDONESIA - University of Darussalam Gontor Azidni Rofiqo & Sheema Hasina Armina Transparency and Reputation as The Factor Influences to The Intention Waqf: Empirical Studies in Institution of Waqf Gontor	INDONESIA - UIN Syarif Hidayatullah Jakarta Riris Aishah Prasetyowati Measurement of The Level of Competition in The Islamic Banking Industry	INDONESIA - Tazkia Islamic University College Fitria Novianti & Yaser Taufik Syamlan Factors Affecting Investment Decisions During Pandemic Through Sharia Financial Technology	INDONESIA - University of Darussalam Gontor Eko Nur Cahyo, Saipul Nasution, Fawwaz Raihan, & Dwi Rachmawati Digital Currency Bitcoin in Islam and Banking	INDONESIA - Tazkia Islamic University College Zahra Shafira & Anita Priantina Investigating Behavioral Intention Towards The Integrated Islamic Commercial and Social Finance	MALAYSIA - International Islamic University Malaysia Omercic Jasmin Integration of Knowledge (IoK) Methodological Approach to Reforming The Development of Islamic Economics, Banking and Finance (IEBF) on Light of Maqasid (Objectives) and Sustainable Development Goals (SDGs)	MALAYSIA - Universiti Teknologi MARA Nor Tasik Misba & Abd Halim Mohd Noor Empirical Review on Literature of Tahfiz	INDONESIA - Malangkeucewara College Malang Imama Zuhroh The Rise of Islamic Social Finance in The Pandemic Era

10.35 - 10.55 AM	Paper 5	INDONESIA - Tazkia Islamic University College Nashr Akbar & Nurfikriani Factors Influencing Interest of Indonesian Muslim Millennials in Waqf	INDONESIA - Sultan Agung Islamic University Pungky Lela Saputri Islamic Banks and Its Role in Reducing Poverty: A Conceptual Framework	INDONESIA - Universitas Alma Ata Yogyakarta Muhammad Taufiqur Rohman & Dunyati Ilmiah Analysis of Financial Literacy Influence, Security Level, Service Features and Subjective Norms Against The Use of Sharia Mobile Banking Services Among Sharia Banking	INDONESIA - Sultan Agung Islamic University Diah Ayu Kusumawati Digital Transformation: Optimization of Digital Skill and EReadiness on SMEs in The Pandemic	INDONESIA - University of Darussalam Gontor Mohammad Ghozali, Eko Nur Cahyo, Vina Fithriana Wibisono, & Mohamad Andi Syamsul Maula تحليل عقود لمضاربة و الوديعة كصحة المعاملات في المدخرات وفقا لقانون المعاملة الإسلامية (دراسة حالة في بنك المعاملات, فرع يوجياكارتا)	INDONESIA - Tazkia Islamic University College Aam Slamet Rusydiana, Evania Herindar, & Nisful Laila The Impact of Covid19 on Islamic Economics and Finance Industry: Text Analytics Using R	MALAYSIA - International Islamic University Malaysia Andri Martiana & Salina Kassim Relevance of Agency Theory in Microenterprise Financing: Case of Baitul Maal Wa Tamwil in Indonesia	INDONESIA - Tazkia Islamic University College Herdy Almadipta Rahman & Yaser Taufik Syamlan Behavioral Intention to Adhere with Islamic Financial Planning of Healthcare Personnel During Covid-19 Pandemic
10.55 - 11.15 AM	Paper 6	INDONESIA - Universitas Alma Ata Rusny Istiqomah Sujono, Febrian Wahyu Wibowo, Al Haq Kamal Rusny Istiqomah Sujono, Febrian Wahyu Wibowo, & Al Haq Kamal Effectiveness and Efficiency of Cash Waqf Management in Tabung Wakaf Indonesia	MALAYSIA - International Islamic University Malaysia Nik Anis Idayu binti Nik Abdullah & Razali Haron Sustainability Reporting and Bank Credit Risk: Evidence from GCC Countries	Brunei Darussalam - Universiti Islam Sultan Sharif Ali Qaisar Ali, Shazia Parveen, Hakimah Yaacob, Razali Mat Zin, & Zaki Zaini Shariah Corporate Governance Reporting of Malaysian Islamic Banks	INDONESIA - Universitas Brawijaya Ananda Ramadhani & Nadia Nurmaya Regtech and Suptech: Implementations for Fintech Supervision in Indonesia Dynamics of Muslim's Consumption Behavior in Response to Halal Certification Regulations: Lesson Learned from Indonesian Halal Industry Ecosystem	INDONESIA - SEBI School of Islamic Economics Sigit Pramono, Muhammad Ismail, Ai Nurbayinah, & Tryono Apec Founding Countries	INDONESIA - UIN Sunan Kalijaga Yogyakarta Ali Zahidin & Lailatis Syarifah Analysis of Factors Affecting Foreign Direct Investment of	MALAYSIA - Universiti Sains Islam Malaysia Hussein 'Azeemi Abdullah Thaid, Muhamad Firdaus Ab Rahman, Azman Ab Rahman, & Muhammad Aiman Fathi Shamsuri The Practice of Islamic Microfinance: Issues and Challenges From The Perspective of Maqasid Shariah	INDONESIA - UIN Sunan Kalijaga Yogyakarta Miftakhul Choiri, Purbayu Budi Santosa, & Edy Yusuf AG Comparison of Village Cooperative (KUD) and Village Owned Enterprises (BUM Desa) in Indonesia

Friday, November 19th, 2021		Parallel Session 4 (03.30 - 05.00 PM)							
		Ahmad Muqorrobin, M.A.	Sunarsih, SE., M.Si	Hasan Al Banna, SEI., M.E	Dr Muhd Zaki bin H. Zaini	Bayu Taufiq Possummah, Ph.D., MA	Dr. Luqyan Tamanni, M.Ec	Herin Ratnaningsih, M.Pd.B.I	Dian Nuriyah Solissa, SHI., M.Si
Time	Agenda	Room 1	Room 2	Room 3	Room 4	Room 5	Room 6	Room 7	Room 8
03.30 - 03.50 PM	Paper 1	INDONESIA - University of Darussalam Gontor Syamsuri, Setiawan bin Lahuri, Muhammad Naufal Izzaturrahman, Triono Nugroho, & Roqi Muttaqi حوكمة الشركات الإسلامية (GCI) كحل المشكلات في إدارة وتطوير الوقف بإندونيسيا	INDONESIA - Tazkia Islamic University College Sulhani & Siti Khomstun Top Management Demographics and Risk Disclosure on Islamic Banking: The Role of Audit Committees Expertise	PHILIPPINES - Mindanao State University Jawad Salic Election Campaign Through Social Media: The Political Impact of Facebook, Instagram, Twitter and Youtube on Voting Decision in Lanao Del Sur, Philippines	INDONESIA - University of Darussalam Gontor Fajar Surya Ari Anggara, Soritua Ahmad Ramdani Harahap, Alfarid Fedro, & Mohamad Rohman Alim Implementation of Human Resources Development in Advancing The People's Economy Through The Zakat Institution Sector	INDONESIA - Tazkia Islamic University College Juan Fadri Ramadhai & Miftakhus Surur The Impact of Financial Literacy and Risk Tolerance with Personality as Moderating Variable on Islamic Stock Investment Decision	MALAYSIA - Universiti Sains Islam Malaysia Hussein 'Azeemi Abdullah Thaidi, Muhamad Firdaus Ab Rahman, Azman Ab Rahman, & Muhammad Aiman Fathi Shamsuri The Practice of Islamic Microfinance: Issues and Challenges from The Perspective of Maqasid Shariah	MALAYSIA - International Islamic University Malaysia Nufazil Altaf, Muhammad Imran Bhatti, Razali Haron, & Suraya Shafi Intangible Assets and Trade Credit: Evidence From Muslim Countries in Mena	BANGLADESH - Islamic University, Kushtia Dr. Dhanonjoy Kumar & MD. Jafor Ali Financial Inclusion and Factors Influencing Quick Acceptability of Mobile Financial Service

03.50 - 04.10 PM	Paper 2	MALAYSIA - International Islamic University Malaysia ولاء حسين أبازيد The Role of Banks in Achieving Sustainable Development in The Islamic Economy	MALAYSIA - Putra Business School, UPM Prof. Khaliq Ahmad Islamic Management Practices in Financial Institutions- Case Studies from Islamic Banking and Finance	INDONESIA - Tazkia Islamic University College Hanan Mukriyadi Analysis of Gender Equality On Islamic Economic Growth	INDONESIA - Gadjah Mada University Wendy Rabiviani & Aprilia Beta Suandi Understanding Governance in Community Organization- Based Zakat Management Institutions A Social Capital Approach	MALAYSIA - International Islamic University Malaysia Razali Haron & Mukhtar Arif Siraj Risk-Return TradeOff on Stock Investment. Empirical Analysis on Indonesia Stock Exchange	INDONESIA - Sultan Agung Islamic University Yuli Indah Sari, Pungky Lela Saputri, Erma Sri Hastuti, & Asyhari HR Interest in Studying at The Undergraduate Level: Islamic Microfinance Institution Study	INDONESIA - UIN Ar- Raniry Aceh Dr. Hafas Furqani, M.Ec, Prof. Dr. Euis Amalia, M.Ag, Dr. Zaki Fuad, M.Ag Configuring Problems of Economics in Islamic Perspective: Moral Nexus, Realities and Its Unification	INDONESIA - Universitas Muhammadiyah Yogyakarta Alfina Rahmatia, Arief Dwi Saputra, & Arni Surwanti How Can Islamic Islamic Financial Inclusion become A Sustainable Financial System?
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04.10 - 04.30 PM	Paper 3	<p>INDONESIA - University of Darussalam Gontor Luluk Wahyu, دمحم شفاء الرشيديين & M. Ali Zikhafid</p> <p>الإجارة في الفقه الإسلامي و تطبيقها المعاصرة على أعمال غسل الملابس</p>	<p>INDONESIA - IAIN Salatiga Rosana Eri Puspita & Mohamed Asmy bin Mohd Thas Thaker Netnography on Finance Research: The Case of Customer Blackmail in A Sharia Bank</p>	<p>MALAYSIA - International Islamic University Malaysia Oumaima Tounchibine & Asst. Prof. Dr. Nor Razinah Mohd Zain An Overview on Regulation Policies for Refugees in Malaysia and The Selected European Countries: Current Situation and Future Consideration</p>	<p>INDONESIA - Sultan Agung Islamic University Zainal Alim Adiwijaya Good Baznas Governance Model at The Amil Zakat National Agency in Semarang</p>	<p>INDONESIA - Universitas Islam Negeri Antasari Selvi Annisa & Novia Nour Halisa Macroeconomics Effect on Conventional and Sharia Stocks During The Covid19 Pandemic</p>	<p>MALAYSIA - Universiti Sains Malaysia Dr. Md Aslam Mia Transforming Conventional Microfinance into Islamic Microfinance in Bangladesh: A Proposed Shariah Based Model(s)</p>	<p>MALAYSIA - USIM Nilai Nagri Sembilan Malaysia Baidar Mohammed Mohammed Hasan, Munner Ali Abdu Alrab, & Mualimin Mohd Sahid The Principle of Financial Consolation Between Spouses in Light of The Covid 19 Pandemic: An Analytical Study</p>	<p>INDONESIA - University of Darussalam Gontor Adib Susilo, Nurdianawati Irwani Abdullah, & Nor Azizan Che Embi Factors That Influencing Cash Waqf Literacy : Evidence from Gontor's Student</p>
04.30 - 04.50 PM	Paper 4	<p>MALAYSIA - University of Islamic Science Malaysia رمزي شائف أحمد شاهر, الدكتور عبد المنان إسماعيل , الدكتور حسين عزمي بن عبد الله Zakat on Bee Products Other Than Honey</p>	<p>INDONESIA - Universitas Negeri Jakarta Nada Arina Romli & Prima Yustitia Nurul Islamir Communication Model for Community Development of Sharia Bank Financing Products in Empowering Women</p>	<p>INDONESIA - Tazkia Islamic University College Aam Slamet Rusydiana & Muhammad Syamsul Bahri Green Economy and Some Relevancies From Islamic Finance Perspective: A Bibliometric Review</p>	<p>INDONESIA - International Centre for Waqaf Studies (ICAST), University of Darussalam (UNIDA) Gontor Syahrudin, Hartomi Maulana, & Fadhila Tianti Mudi Awalia Waqf for Sustainable Development in The Amidst Pandemic Era: Lesson Learned from Pondok Pesantren Trubus Iman, East Kalimantan, Indonesia</p>	<p>MALAYSIA - International Islamic University Malaysia Naji Mansour Nomran & Razali Haron Global Pandemic and Stock Market Volatility of Asia Pacific Countries</p>	<p>INDONESIA - Tazkia Islamic University College Wulan Asnuri, Nurul Huda, & Ronald Rulindo Determinant Analysis of Liquidity Risk in The Sharia Microfinance Institutions: A Case Study on KSPPS BMT Bina Ummat Sejahtera (BMT BUS)</p>	<p>INDONESIA - Sultan Agung Islamic University Ken Sudarti The Role of Holistic Value Co-Creation to Increase Sales Innovation Speed</p>	<p>MALAYSIA - International Islamic University Malaysia Adi Saifurrahman & Salina Kassim Collateral Imposition and Financial Inclusion: A Case Study Among Islamic Banks and MSME in Indonesia</p>

04.50 – 05.10 PM	Paper 5						MALAYSIA - International Islamic University Malaysia Mirakilov Khurshed, Ashurov Sharofiddin, <i>Razali Haron</i> , Azman Bin Mohd. Noor Identifying the Challenges of Sustainable Development of Islamic Banking System as an Alternative Banking in Tajikistan		
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