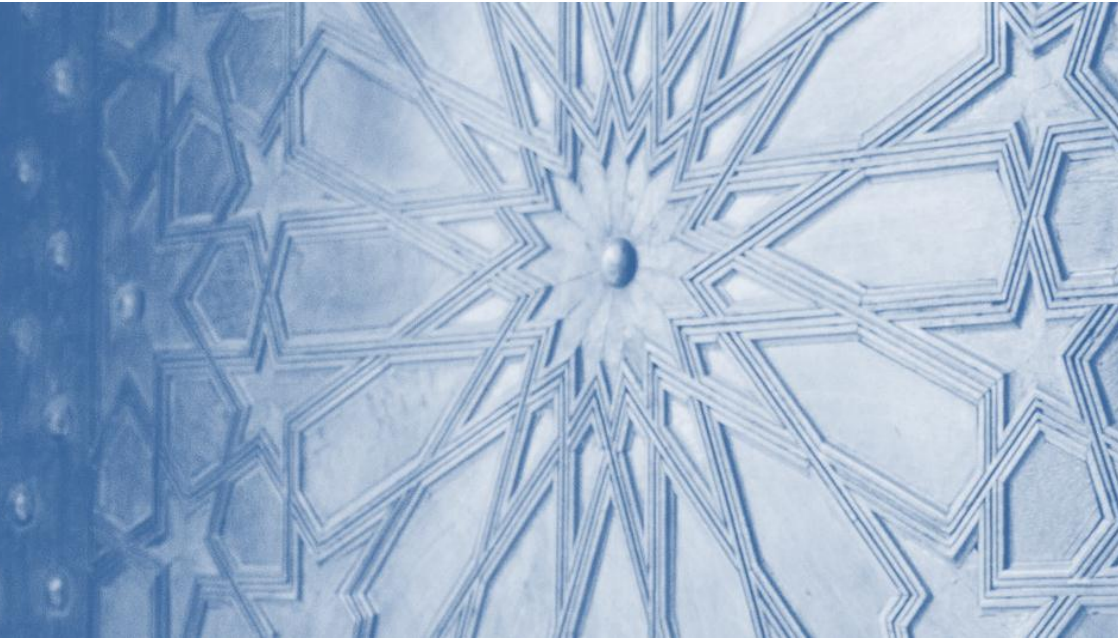




University
of Glasgow



International Conference on
Islamic Perspective of
Accounting, Finance, Economics
and Management

7-9 April 2015

 **IPAFEM 2015**

In Association with:
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Foreword



The Head of Adam Smith Business School
Prof. Jim Love

Islamic banking and finance are topics gaining popularity around the world, and there is a growing need for scholars internationally to understand its philosophy and practices. The IPAFEM 2015 conference provides an excellent platform for both experts and those interested in the field to meet and engage in discussion. The Adam Smith Business School has always placed considerable engagement with the business community and on the importance of internationalisation, I take this opportunity to welcome you all to the University of Glasgow and, in particular, to the Adam Smith Business School. I wish you a pleasant stay and trust that the conference will be both enjoyable and productive.

Jim Love

Foreword



Conference Chair
Dr. Mohammad Hudaib

It gives me great pleasure and honour to chair the Islamic Perspective of Accounting, Finance, Economics and Management 2015. It is with the help and blessings of Allah Subhanahu Wa Ta'ala that enables us to hold this conference in seeking ways to apply Shari'ah Islami'iah in the fields of Accounting, Finance, Economics and Management and other related disciplines in social science. We chose the theme for IPAFEM 2015 to be "The Role and Contribution of Islamic Accounting, Finance, Economics, and Management in Contemporary society", because we believe shari'ah offers an alternative paradigm in overcoming injustice we see in our daily life resulting from lack of morality in business conducts. Shariah emphasises on responsibility and accountability of individuals and the leaderships in the conduct of economic affairs. The consequences of an over emphasis on profit maximisation, manipulations of prices, excessive remunerations and bonuses, giving and receiving kickbacks, fraudulent practices, excessive consumption of resources without caring the balance in the eco-system, and above all the riba based economy, have caused the collapse of nations and continued grievances in societies. In the Quran, Allah states:

"Mischief has appeared on land and sea because of [the meed] that the hands of men have earned, that [Allah] may give them a taste of

some of their deeds: in order that they may turn back [from Evil]”{Sura 30: 41Rum, or The Roman Empire}.

“Those who devour usury will not stand except as stand one whom the Evil one by his touch Hath driven to madness. That is because they say: “Trade is like usury,” but Allah hath permitted trade and forbidden usury. Those who after receiving direction from their Lord, desist, shall be pardoned for the past; their case is for Allah [to judge]; but those who repeat [The offence] are companions of the Fire: They will abide therein [for ever] “{Sura 2: 275. Baqara, or The Heifer}.

Hence, let us share and disseminate our knowledge and engage with business leaders and practitioners through conferences and writing in journals. Let us work hand in hand in finding solutions to an alternative system that will help build just and healthy societies and nations.

Finally, this conference would not have been possible without the support and contribution of you all, as keynote speakers, presenters, reviewers and advisors, and we thanked you from the bottom of our hearts. I would also like to extend my thanks to Professor Jim Love, Head of Adam Smith business school and Professor John McKernan, Head of Accounting & Finance who had supported us in holding the conference. Last but not least, to the organising committee members who have devoted their time and efforts in making this intellectual event a reality. May Allah reward you all for your good deeds, *Jazakum Allah khair-an kathera.*

Mohammad Hudaib

Conference Schedule

International Conference on Islamic Perspective of Accounting, Finance, Economics and Management (IPAFEM) 2015

Venue: St. Andrews Building, University of Glasgow

**Main Theme: “The Role and Contribution of Islamic Accounting, Finance,
Economics and Management in Contemporary Society”**

Day, date	Time	Program
Tuesday, 7 April	08:30 – 09:30	Registration and refreshments
	09:30 – 09:45	Welcome and Housekeeping announcement
	09:45 – 10:15	Keynote Address
	10:15 – 11:00	Researching Islamic Perspective of Accounting, Finance, Economics and Management
	11:00 – 11:30	A Guide to Getting Published
	11:30 – 12:30	Parallel Session
	12:30 – 13:30	Lunch
	13:30 – 15:00	Journal Writing Workshop
	15:00 – 15:30	Coffee Break
	15:30 – 17:00	Parallel Sessions
Wednesday, 8 April	08:30 – 09:00	Registration and refreshments
	09:00 – 09:10	Welcome and Housekeeping announcement
	09:10 – 11:00	Plenary Session
	11:00 – 12:30	Parallel Sessions
	12:30 – 13:30	Lunch
	13:30 – 15:00	Panel Session
	15:00 – 15:30	Break
	15:30 – 17:00	Parallel Sessions
	19:00 – 22:00	Gala Dinner and Best Paper Announcement
Thursday, 9 April	09:00 – 09:30	Refreshments
	09:30 – 11:00	Parallel Sessions
	11:00 – 12:30	Parallel Sessions
	12:30 – 13:00	Resolution and Closing Remarks
	13:00 – 14:30	Lunch
	14:30 – 19:00	Sightseeing to Edinburgh

Tuesday, 7th April 2015

Time	Program	Venue
08:30 – 09:30	Registration and refreshment	Foyer
09:30 – 09:45	Welcoming speech by Dr. Mohammad Hudaib & Housekeeping announcement	Room 213
09:45 – 10:15	Opening Remarks by Prof. John McKernan, Head of Accounting and Finance Subject Group	Room 213
10:15 – 11:00	Researching Islamic Perspective of Accounting, Finance, Economics and Management <i>Prof. Ros Haniffa and Dr. Mohammad Hudaib</i> Moderator: Dr. Murniati Mukhlisin	Room 213
11:00 – 11.30	<i>A Guide to Getting Published</i> <i>Dr. Mohammad Hudaib</i>	Room 213
11:30 – 12.30	Parallel Session 1: Shariah Audit and Governance Chair: Dr. Romzie Rosman	Room 213
	<u>Papers</u>	
	1. Shariah Auditing: A Literature Review and Future Research Agenda <i>Muntaka Alhaji Zakari</i> , <i>International Islamic University Malaysia</i> <i>Maliah Sulaiman</i> , <i>International Islamic University Malaysia</i> <i>Noraini Mohd Ariffin</i> , <i>International Islamic University Malaysia</i>	
	2. Shariah Supervisory Boards and Financial Regulators <i>Faiza Ismail</i> , <i>University College Dublin</i>	
11:30 – 12.30	Parallel Session 2: Investment and Banking Chair: Prof. Saiful Azhar Rosli	Room 227A
	<u>Papers</u>	
	1. Integration of Islamic capital market in ASEAN-5 countries toward ASEAN Economics Community 2015: Evidence from post global Financial Crisis. <i>Ibnu Qizam</i> , <i>State Islamic University Sunan Kalijaga</i> <i>Misnen Ardiansyah</i> , <i>State Islamic University Sunan Kalijaga</i> <i>Abdul Qoyum</i> , <i>State Islamic University Sunan Kalijaga</i>	
	2. Research on Islamic banking in Malaysia: A guide for future directions <i>Mohd Eskandar Shah</i> , <i>International Center for Education in Islamic Finance</i>	

Time	Program	Venue
12:30 - 13:30	Lunch	Common Room
13:30 – 15:00	Journal writing workshop <i>Prof. Ros Haniffa</i>	Room 213
15:00 – 15:30	Break	Level 2 Foyer
15:30 – 17:00	Parallel Session 3: Islamic Accounting Standards Chair: Prof. Christopher Napier	Room 213
	<u>Papers</u>	
	1. Issues on the application of IFRS 9 and fair value measurement for Islamic financial instruments Zurina Shafii , <i>Universiti Sains Islam Malaysia</i> Abdul Rahim Abdul Rahman , <i>Universiti Sains Islam Malaysia</i>	
	2. Accounting treatment of Islamic financial instruments: A comparative analysis of IFRS and AAOFI Accounting Standards Mezbah Uddin Ahmed , <i>International Islamic University Malaysia</i> Ruslan Sabirzyanov , <i>International Islamic University Malaysia</i> Romzie Rosman , <i>International Shari'ah Research Academy</i> Syed Musa Syed Jaafar Al Habshi , <i>International Center for Education in Islamic Finance</i>	
	3. The institutional and economic determinants of AAOIFs adoption Assim Abdel-razzaq , <i>University of West Sydney</i>	
	4. Opportunistic Behaviour: Accounting Quality in Malaysian Shariah-Compliant Companies Zuraidah Mohd Sanusi , <i>Universiti Teknologi MARA</i> Aziatul Waznah Ghazali , <i>Kingston University London</i> Mohd Taufik Mohd Suffian , <i>Universiti Teknologi MARA</i>	

Time	Program	Venue
15:30 – 17.00	<p data-bbox="303 180 893 204">Parallel Session 4: Islamic Banking</p> <p data-bbox="303 220 893 244">Chair: Prof. Abdul Rahim Abdul Rahman</p> <p data-bbox="303 260 893 284"><u>Papers</u></p> <ol data-bbox="303 292 893 842" style="list-style-type: none"> <li data-bbox="303 292 893 467">1. Determinants of non-traditional activities: Parallel study for conventional and Islamic banks in the Organization of Islamic Co-operation countries <i>Poi Hun Sun</i>, <i>Sunway University Kuala Lumpur</i> <i>Shamsher Mohamad Ramadili</i>, <i>International Center for Education in Islamic Finance</i> <li data-bbox="303 483 893 643">2. Stability of Islamic versus conventional banks: Malaysian case <i>Muhamad Azhari Wahid</i>, <i>Universiti Sains Malaysia/Markfield Institute of Higher Education</i> <i>Humayon Dar</i>, <i>Edbiz Consulting/Markfield Institute of Higher Education</i> <li data-bbox="303 659 893 770">3. Information asymmetry in Islamic banking <i>Aiman Hamed Said Alkiyumi</i>, <i>University of Glasgow</i> <i>Frank Hong Liu</i>, <i>University of Glasgow</i> <li data-bbox="303 786 893 842">1. Conventionalizing Islamic Banking <i>Hurriyah El Islamy</i>, <i>CIMB Group, Malaysia</i> 	Room 227A
15:30 – 17.00	<p data-bbox="303 850 893 874">Parallel Session 5: Emerging Scholar Colloquium</p> <p data-bbox="303 890 893 914">Chair: Prof. Ros Haniffa and Dr. Mohammad Hudaib</p> <p data-bbox="303 930 893 954">Participants:</p> <p data-bbox="303 962 893 986">Rokhima Rostiani</p> <p data-bbox="303 994 893 1018">Memiyanty Abdul Rahim</p> <p data-bbox="303 1026 893 1050">Mohammed Alswaidan</p> <p data-bbox="303 1058 893 1082">Ali Sakti</p> <p data-bbox="303 1090 893 1114">End of Day One</p>	Room 227B

Wednesday 8th April 2015

Time	Program	Venue
08:30 – 09:00	Registration and refreshments	Level 2 Foyer
09:00 – 09:10	Welcome and Housekeeping announcement	Room 213
09:10 – 11:00	Plenary session	Room 213

Chair: Prof. Ros Haniffa

Papers:

1. A comparison of the impact of Basel III on Islamic and conventional bank growth in the Gulf state region
Muhammad Fuad Farooq, Carnegie Mellon University
John O'Brien, Carnegie Mellon University
2. A measurement framework of business risk for Islamic credit financing using exploratory factor analysis (EFA)
Saiful Azhar Rosly, International Center for Education in Islamic Finance
Safeza Mohd Sapian, University Sains Islam Malaysia
Akmal Aini Othman, Universiti Teknologi Mara
3. Contrasting Islamic leadership styles: An empirical study of Muslim majority and minority countries
Khaliq Ahmad, International Islamic University Malaysia
4. Trusting the Valuer: Islamic Banks and Fair Value Measurement
Christopher Napier, Royal Holloway University
Talal Aljedaibi, Royal Holloway University
5. Performance of public *waqf* institutions in Malaysia: Toward financial sustainability
Maliah Sulaiman, International Islamic University Malaysia

Time	Program	Venue
11:00 – 12:30	Parallel Session 6: Islamic Business & Management Chair: Dr. Muhammad Syafii Antonio <u>Papers</u> 1. Is Islamic business and administration true or false? <i>Salim Hamza Madani, King Abdulaziz University</i> 2. Strategic management principles from three major battles of Prophet Muhammad (SAW) <i>Zainal Abidin Mohamed, University Sains Islam Malaysia</i> 3. Towards understanding an alternative concept of Shariah based firm <i>Abul Hassan, University of Petroleum, Damam, Saudi Arabia</i> 4. The roles of Islamic work ethics on knowledge sharing practices in a financial institution – A case study in Malaysia <i>Irwan Haza, International Islamic University Malaysia</i> <i>Zabeda Abdul Hamid, International Islamic University Malaysia</i> <i>Azura Omar, International Islamic University Malaysia</i>	Room 213
11:00 – 12:30	Parallel Session 7: Islamic Finance Chair: Dr Shammyla Naeem <u>Papers</u> 1. Understanding and evaluation of risk in sukuk structures <i>Mohammed W. Alswaidan, University of Portsmouth</i> <i>Dr Arief Daynes, University of Portsmouth</i> <i>Dr Paraskevas Pasgas, University of Portsmouth</i> 2. Does the distant to default measurement provide a good predictor to sukuk default? <i>Maya Puspa Rahman, International Islamic University Malaysia</i> <i>Sulistya Rusgianto, Airlangga University</i>	Room 227A

Time	Program	Venue
	3. Creating a two-way market via short selling and its potential use in the Islamic paradigm Azhar Mohamad , <i>International Islamic University Malaysia</i>	Room 227A
	4. Debt financing behaviour of Shariah compliant SMEs (Enterprise). A dynamic approach on Malaysian Islamic Capital Market Razali Haron , <i>International Islamic University Malaysia</i>	
11:00 – 12:30	Parallel Session 8: Takaful; Takaful Issues and Challenges	Room 227B

Chair: Prof. Saiful Azhar Rosly

Papers:

1. Does Perception towards insurable risks mediate the relationship between firm's leverage and corporate Takaful demand?
Fauzilah Salleh, *Universiti Sultan Zainal Abidin*,
Mohamed Dahlan Ibrahim, *Universiti Malaysia Kelantan*
Zainudin Awang, *Universiti Malaysia Kelantan*
2. Takaful, governance and stewardship
Amirul Afif Muhamat, *University of South Australia*
Ronald McIver, *University of South Australia*
3. Efficiency analysis of Islamic insurance industry: Comparison between Indonesia and Malaysia
Sakinah Effendi, *Tazkia University College of Islamic Economics*
Anita Priantina, *Tazkia University College of Islamic Economics*
4. Revisiting Shariah issues in takaful structures
Mohd Hairul Azrin, *University of Glasgow*
Mohammad Hudaib, *University of Glasgow*

Time	Program	Venue
12:30 – 13:30	Lunch	Common Room
13:30 – 15:00	<p>Panel Session on The Role and Contribution of Islamic Accounting, Finance, Economics and Management in Contemporary Society</p> <p>Chair: Omar Shaikh</p> <p>Invited Speakers: Shaikh Faizal Ahmad Manjoo Dr. Mohammad Syafii Antonio Prof. Mehmet Asutay Prof. Christopher Napier Prof. Maliah Sulaiman</p>	Room 213
15:00 – 15:30	Break	Level 2 Foyer
15:30 – 17:00	<p>Parallel Session 9: Islamic Accounting & Reporting</p> <p>Chair: Prof. Maliah Sulaiman</p> <p>Papers</p> <ol style="list-style-type: none"> Retracing the early development of Islamic accounting in Indonesia: A historical perspective Muhammad Hudaya, <i>State Polytechnic of Banjarmasin</i> Basyirah Ainun, <i>State Polytechnic of Banjarmasin</i> Comparing accounting disclosure practices of shariah compliant and non-shariah compliant companies Anna Che Azmi, <i>University of Malaya</i> Norazlin Aziz, <i>University of Malaya</i> Normawati Non, <i>Prince Sultan University, Saudi Arabia</i> Kuwait Finance House: A case-study in the issues and concerns in the financial reporting of Islamic Banks Camille Silla Paldi, <i>FAAIF Limited and Events DMCC</i> Accounting for Women in Islamic Microfinance: From Oppression to Education Murniati Mukhlisin, <i>Tazkia University College of Islamic Economics</i> Mohammad Hudaib, <i>University of Glasgow</i> 	Room 213

Time	Program	Venue
15:30 – 17:00	Parallel Session 10: Islamic Microfinance Chair: Prof. Mehmet Asutay <u>Papers:</u> <ol style="list-style-type: none"> Government's Role to Provide Seed Fund: The Case of Saudi Arabia <i>Saeed Algarny, University of Exeter</i> Financial inclusion through partnership model of Islamic bank and Islamic cooperative (BMT) <i>Ali Sakti, Bank Indonesia</i> <i>Siti Fatimah Zahra, Tazkia University</i> <i>College of Islamic Economics</i> Islamic Microfinance Institutions: Pro-poor or for Profit? <i>Luqyan Tamanni, University of Glasgow</i> <i>Frank Hong Liu, University of Glasgow</i> 	Room 227A
15:30 – 17:00	Parallel Session 11: Economic Performance Chair: Prof. Shamsher Mohamad Ramadili <u>Papers</u> <ol style="list-style-type: none"> Financial development, Islamic finance and economic growth: The case of UAE <i>Hajer Zarrouk, Emirates College of Technology</i> <i>Teheni El Ghak, University Tunis El Manar</i> <i>Elias Abu Al Hija, Emirates College of Technology</i> Islamic economic performance measurement for Islamic banks <i>Memiyanty Abdul Rahim, University Teknologi MARA</i> <i>Abdul Rahim Abdul Rahman, Universiti Sains Islam Malaysia</i> Analysis of commodity reserve currency system from Siyash Shariah perspective <i>Jameel Ahmed, University of Baluchistan</i> <i>Ahmad Kameel Mydin Meera, International Islamic University Malaysia</i> <i>Muhammad Yusuf Saleem, International Center for Education in Islamic Finance</i> <i>Patrick Collins, Azabu University</i> The Interplay between International Commercial Arbitration and Shariah Law <i>Maria Bhatti, Monash University</i> 	Room 227B
19:00 – 22:00	Gala Dinner and Best Paper Announcement Speech: Yvonne Ridley End of Day Two	Ferguson

Thursday 9th April 2015

Time	Program	Venue
09:00 – 09:30	Refreshment	Level 2 Foyer
09:30 – 11:00	Parallel Session 12: Audit and Governance Chair: Dr. Mohammad Hudaib Papers: 1. Shariah governance practices in Malaysian Islamic financial institutions <i>Zulkarnain Muhamad Sori, International Center for Education in Islamic Finance</i> <i>Shamsher Mohamad Ramadili, International Center for Education in Islamic Finance</i> <i>Mohd Eskandar Shah, International Center for Education in Islamic Finance</i> 2. The contribution of Shariah Auditing Research towards Understanding Shariah Audit Practice <i>Muntaka Alhaji Zakari, International Islamic University Malaysia</i> <i>Maliah Sulaiman, International Islamic University Malaysia</i> <i>Noraini Mohd Ariffin, International Islamic University Malaysia</i> <i>Salihin Abang, Salihin Consulting Group</i> 3. Impact of corporate governance on auditor choice: Evidence from Turkish studies <i>Fatima Abitova, Fatih University</i> 4. Audit Quality Framework: An Islamic Perspective <i>Abdullah Moh'd Ayedh, Islamic Science University of Malaysia</i> <i>Fatima Abdul Hamid, International Islamic University Malaysia</i>	Room 213
09:30 – 11:00	Parallel Session 13: Voluntary Sector Chair: Dr Mohammad Syafii Antonio Papers: 1. Zakat misconception <i>Syed Zafar Mahmood, Zakat Foundation of India International</i> 2. Zakat disbursement efficiency <i>Siti Nurmala Sheikh Obid, International Islamic University Malaysia</i>	Room 227A

Time	Program	Venue
	3. <i>Waqf</i> versus English Trust: A comparative analytical study of their nature, structure and socio-economic implications Mohammad Abdullah , <i>Markfield Institute of Higher Education</i> 4. Challenges in administering Muslim wealth through Islamic entrustment (Alwasiyah): The reality in Malaysia Mohd Sirajuddin Siswadi Putera Mohamed Shith , <i>Universiti Teknologi MARA</i> Yusof Ramli , <i>Universiti Teknologi MARA</i>	Room 227A
09:30 – 11:00	Parallel Session 14: Islamic Capital Market & Rating Chair: Dr. Mohamed Sherif Papers: 3. Islamic assets and diversification effects in emerging markets Samar Gad , <i>De Montfort University</i> Panagiotis Andrikopoulos , <i>Coventry University</i> 4. Leverage and Value at Risk (VaR) for European Portfolios compared to Global Sukuk: Evidence from the portfolio theory Abdel Kader Alaoui , <i>International Center for Education in Islamic Finance /Dauphine University</i> Dr. Obiyathulla Ismath Bacha , <i>International Center for Education in Islamic Finance</i> Dr. Mansur Masih , <i>International Center for Education in Islamic Finance</i> Prof. Mehmet Asutay , <i>Durham University</i> 5. Credit risk, sukuk rating and income manipulation Nor Balkish Zakaria , <i>Universiti Teknologi MARA</i> Nurshuhada Nashru , <i>Universiti Teknologi MARA</i> 6. How do local rating agencies assess corporate governance? Evidence from the credit-rating gap of constituents of FTSE Shariah Global Equity Index Series and MSCI Global Islamic Indices. Faizun Muhtada , <i>Bank Syariah Mandiri</i> Nuruzzaman Arsyad , <i>Sampoerna School of Business</i>	Room 227B

Time	Program	Venue
11:00 – 12:30	<p>Parallel Session 15: Disclosure and Governance</p> <p>Chair: Prof Ros Haniffa</p> <p>Papers:</p> <ol style="list-style-type: none"> 1. Shariah governance: Effectiveness of shariah committees in Islamic banks in Malaysia Shamsher Mohamad Ramadili, <i>International Center for Education in Islamic Finance</i> Zulkarnain Muhamad Sori, <i>International Center for Education in Islamic Finance</i> Mohd Eskandar Shah, <i>International Center for Education in Islamic Finance</i> 2. Internal shariah audit implementation post-shariah governance framework in Malaysia: Evidence from the practice in Islamic banks Zurina Shafii, <i>Universiti Sains Islam Malaysia</i> Ahmad Zainal Abidin, <i>Universiti Sains Islam Malaysia</i> 3. The Shari'ah governance report disclosure: An international comparison Wan Amalina Wan Abdullah, <i>Universiti Sultan Zainal Abidin</i> Majella Percy, <i>Griffith University</i> Jenny Stewart, <i>Griffith University</i> 4. Board diversity and company financial performance: A framework for the Malaysian takaful industry Nurul Afidah Mohamad Yusof, <i>Institute of Islamic Banking And Finance (IIBF), International Islamic University Malaysia</i> Hafiz-Majdi Abdul Rashid, <i>International Islamic University Malaysia</i> Sheila Nu Nu Htay, <i>International Islamic University Malaysia</i> 	Room 213
11:00 – 12:30	<p>Parallel Session 16: Islamic microfinance</p> <p>Chair: Dr. Maya Puspa Rahman</p> <p>Papers:</p> <ol style="list-style-type: none"> 1. Islamic Microfinance as a Solution of Capital System for Micro, Small, and Medium Enterprise (MSME): The Case of <i>BaitulMaalWatTamwil</i> (BMT) Dana Ukhuwah Lembang, West Java, Indonesia Faradhina Astri Nabilla, <i>Padjajaran University</i> Vanny Achyani, <i>Padjajaran University</i> Hanny Chairunissa, <i>Padjajaran University</i> 	Room 227A

Time	Program	Venue
	2. Microfinance as a Tool for Poverty Alleviation: Case Study in Gakin Bank Jember (Sharia Human Resource Development Approach) Isnaini Ruhul Ummiroh , <i>University of Jember</i> Novilia Aisah , <i>University of Jember</i>	Room 227A
	3. Promoting Islamic/non-interest financial infrastructure as viable option for SME financing in Nigeria Fatai Olalekan Bakare , <i>Jaiz Bank Plc</i>	
11:00 – 12:30	Parallel Session 17 – Banking Chair: Prof. Abdul Rahim Abdul Rahman Papers:	Room 227B
	1. Critical analysis on profit sharing investment Accounts (PSIA) reporting in Islamic bank's financial statements Romzie Rosman , <i>International Shari'ah Research Academy</i> Mohamed Fairouz Abdul Khir , <i>International Shari'ah Research Academy</i> Nur Ashikin Mohd Saat , <i>Universiti Putra Malaysia</i> Abdul Rahim Abdul Rahman , <i>Universiti Sains Islam Malaysia</i>	
	2. The determinants of commercial banks cost inefficiency: Evidences from ASEAN Bank Market Abdul Mongid , <i>STIE PERBANAS, Indonesia</i>	
	3. The determinants of social accountability disclosure- Evidence from Islamic banks around the world Sherif El-Halaby , <i>Plymouth University</i> Khaled Hussainey , <i>Plymouth University</i>	
	4. Analysing Disclosure and Implementation of Corporate Social Responsibility Practice: Case of an Islamic Bank Neyshia Amalina , <i>Universitas Gadjah Mada, Indonesia</i> Mahfud Sholihin , <i>Universitas Gadjah Mada, Indonesia</i> Ahmad Zaki , <i>Universitas Gadjah Mada, Indonesia</i>	
12:30 – 13:00	Resolution and Closing Remarks By: Dr. Mohammad Hudaib	Room 213
13:00 – 14:30	Lunch	Common Room
14:30 – 19:00	Sightseeing to Edinburgh	Edinburgh



An aerial photograph of a city during sunset. The sky is filled with large, dark clouds that are illuminated from below by the setting sun, creating a dramatic, golden glow. The city below is a mix of old and new architecture. In the foreground, there are several large, dark stone buildings with Gothic-style windows and a prominent spire on the left. The middle ground shows a dense urban area with various buildings, including a large, modern structure with a white facade and a flat roof. In the background, rolling hills are visible under the soft light of the sunset. The word "Abstracts" is written in a bold, blue, sans-serif font in the upper right quadrant of the image.

Abstracts