

## CURRICULUM VITAE

### **MARJAN MUHAMMAD, Ph.D**

*Head of Research Quality Assurance Office*

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## ACADEMIC QUALIFICATIONS

Ph.D in Islamic Revealed Knowledge and Heritage ( <i>Fiqh and Usul al-Fiqh</i> ) International Islamic University Malaysia	2006
Master of Islamic Revealed Knowledge and Heritage ( <i>Fiqh and Usul al-Fiqh</i> ) International Islamic University Malaysia	2001
Bachelor of Islamic Revealed Knowledge and Heritage ( <i>Fiqh and Usul al-Fiqh</i> ) International Islamic University Malaysia	1998

## WORKING EXPERIENCE

1.	Head of Research Quality Assurance Office International Shari'ah Research Academy for Islamic Finance (ISRA)	March 2017 - Present
2.	Director of Research, Research Affairs Department International Shari'ah Research Academy for Islamic Finance (ISRA)	June 2013- Feb 2017
3.	Researcher International Shari'ah Research Academy for Islamic Finance (ISRA)	Feb 2010 – Present
4.	Tutor Faculty of Judiciary and Law Islamic Science University of Malaysia (USIM)	Jul 2010 – June 2012
5.	Matric Teacher (Part Time) Matriculation Centre International Islamic University Malaysia	1999 – 2000

## AREA OF INTEREST

1.	Islamic Law of Transaction ( <i>Fiqh al-Mu'amalat</i> )
2.	Islamic Capital Market – <i>Sukuk</i>
3.	Islamic Jurisprudence ( <i>Usul al-Fiqh</i> )
4.	Issues of <i>Ijtihad</i> (Intellectual Reasoning)

### SHARI'AH ADVISORY AND CONSULTANCY

1.	Member, Shari'ah Committee (SC) for SME Bank	June 2017 - Present
2.	Member, Shari'ah Committee (SC) for Maybank Islamic Berhad (MIB)	May 2013 – Present
3.	Member, Shari'ah Advisory Committee (SAC) for Malaysian Building Society Berhad (MBSB)	Sept 2010 – Present
4.	Member, Group Shari'ah Committee (GSC) for RHB Islamic Bank	Apr 2011 – Mar 2013

### PROFESSIONAL MEMBERSHIP

1.	Member, Association of Shari'ah Advisors (ASAS)
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### AWARD & RECOGNITION

1.	Listed among 50 Influential Women in Islamic Business and Finance by ISFIRE Magazine (UK)
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### JOURNAL ARTICLE

1.	<b>Sairally, S., Muhammad, M. and Mustafa, M.</b> (2016). Additional Tier 1 Capital Instruments under Basel III: A Shari'ah Viewpoint. <i>Arab Law Quarterly</i> . 30(2), pp. 138-162 <b>(ISI and Scopus-indexed)</b>
2.	<b>Muhammad, M., Sairally, S., Zada, N.</b> (2016). Issues and Challenges in Islamic Banking Structures: The Malaysian Experience. <i>ISRA International Journal of Islamic Finance</i> . Vol. 8, Issue 1. pp.165-172.
3.	<b>Sairally, S, Muhammad, M, and Mustafa, M. M.</b> (2015). Structuring Innovative Tier 2 (T2) Capital Instruments Under Basel III: A Shari'ah Perspective. <i>ISRA International Journal of Islamic Finance</i> , Vol. 7, Issue 2, pp. 163-170.
4.	<b>Mohamad, S., Muhammad, M., Habib, F., and Salim, K.</b> (2015). Criteria for Determining the Shari'ah-compliance of Share: A Fiqhi Analysis. <i>ISRA International Journal of Islamic Finance</i> , Vol. 7, Issue 2, pp. 171-178.
5.	<b>Muhammad, M.R. and Muhammad, M.</b> (2013). Building Trust in E-Commerce: A Proposed Shari'ah Compliant Model, <i>Journal of Internet Banking and Commerce</i> , 18 (3), pp1-13 <b>(Scopus-indexed)</b>
6.	<b>Muhammad, M., Muhammad, M.R., and Khalil, M.K.</b> (2013), Towards Shari'ah Compliant E-Commerce Transactions: A Review of Amazon.com, <i>Middle-East Journal of Scientific Research</i> , 15 (9), pp. 1229-1236 <b>(ISI-indexed)</b>
7.	<b>Muhammad, M., Muhammad, M.R., Suhaimi, M.A., Hussin, H., Razi, M.J.M. and Abdullah, K.</b> (2013), Building Online Trust in E-Commerce from Islamic Perspective: A Literature Review, <i>American Academic &amp; Scholarly Research Journal</i> , 5 (5), pp. 161-168 <b>(Scopus-indexed)</b>
8.	<b>Sairally, S.B., Muhammad, M. and Mustafa, M.</b> (2013). Instruments for Meeting Capital Adequacy Requirements under Basel III: A Shari'ah Perspective. <i>ISRA International Journal of Islamic Finance</i> . Vol. 5, Issue 1. pp.183-189
9.	<b>Shabana, M.H. and Muhammad, M.</b> (2011). Principles of Wa'd and Muwa'adah: Their Application in Islamic Financial Contracts, <i>ISRA International Journal of Islamic Finance</i> , Vol. 3, Issue 2, pp. 135 – 160
10.	<b>Muhammad, M.</b> (2010). The Implementation of Ibra' in Islamic Banking and Finance: An Analysis in Terms of Banking Operations and Maqasid Al-Shari'ah, <i>ISRA International Journal of Islamic Finance</i> , Vol. 2, Issue 2, pp. 157 – 160

**EDITED BOOK/REPORT**

11.	<b>Muhammad, M., Sairally, S., and Habib, F., Abdulghoni, A. (2017).</b> <i>Islamic Commercial Law Report 2018</i> . Kuala Lumpur: International Shariah Research Academy for Islamic Finance & Thomson Reuters.
12.	<b>Sairally, S. and Muhammad, M. (2017).</b> <i>Sukuk: Principles and Practices</i> . Kuala Lumpur: International Shariah Research Academy for Islamic Finance.
13.	<b>Muhammad, M. and Ahmed, M.U. (2016).</b> <i>Islamic Financial System: Principles and Operations (2<sup>nd</sup> Ed)</i> . Kuala Lumpur: International Shariah Research Academy for Islamic Finance.
14.	<b>Muhammad, M., Bouheraoua, S., Kasri, N., Hasan, S., Abdulghoni, A. (2015).</b> <i>Islamic Commercial Law Report 2016</i> . Kuala Lumpur: International Shariah Research Academy for Islamic Finance & Thomson Reuters.
15.	<b>Muhammad, M., Sairally, S., and Habib, F. (2015).</b> <i>Islamic Capital Markets: Principles &amp; Practices</i> . Kuala Lumpur: International Shariah Research Academy for Islamic Finance.

**BOOK/CHAPTER IN BOOK**

1.	<b>Muhammad, M. and Sairally, S. (2017).</b> The Shari'ah Perspective on Sukuk Assets: Dynamics of Fiqhi Opinions in <i>Islamic Finance: A New Normal</i> . Kuala Lumpur: RAM Publication.
2.	<b>Shaikh, O., Muhammad, M., Haq, N. and Ahmed, M.U. (2016).</b> <i>External Shari'ah Audit Report</i> . England: UKIFC and Kuala Lumpur: ISRA.
3.	<b>Sairally, S., Muhammad, M. and Hassan, S. (2015).</b> The Development of Offshore Financial Centres for Islamic Finance in the Gulf Cooperation Council: Competitive Positions and Challenges. In: ASUTAY, M. & TURKISTANI, A., ed., <i>Islamic Finance: Political Economy, Performance and Risk</i> . Berlin & London: Gerlach Press.

**RESEARCH PAPER**

1.	<b>Zada, N., Sairally, S., Muhammad, M. (2016).</b> Islamic Banking Structures: Issues, Challenges and Future Directions - <i>A Case Study of Malaysia</i> . ISRA Research Paper No. 89. Kuala Lumpur: ISRA.
2.	<b>Abdul Khir, M. F., Muhammad, M., Badri, M.B., Ali, M. M., Furqani, H. (2014).</b> <i>Risk Taking in Islamic Commercial Transactions: A Fiqhi Perspective</i> . ISRA Research Paper No. 77. Kuala Lumpur: International Shari'ah Research Academy for Islamic Finance.
3.	<b>Muhammad, M., Ali, M.M., Hussain, L., Badri, M. B., Hassan, S., Jinnah, M. A. (2014)</b> <i>Application of Incentive Fee in Islamic Finance: An Analysis of the Fiqhi Characterization</i> . ISRA Research Paper No. 74. Kuala Lumpur: International Shari'ah Research Academy for Islamic Finance.
4.	<b>Sairally, S.B. and Muhammad, M. (2013).</b> <i>Instruments for Meeting Capital Adequacy Requirements under Basel III: A Shari'ah Perspective</i> . ISRA Research Paper No. 52. Kuala Lumpur: International Shariah Research Academy for Islamic Finance.
5.	<b>Sairally, S.B., Muhammad, M. and Hassan, S.M. (2012).</b> <i>Development of Islamic Capital Markets in Offshore Jurisdictions: A Cross-Country Analysis</i> , ISRA Research Paper No. 43. Kuala Lumpur: International Shariah Research Academy for Islamic Finance.
6.	<b>Muhammad, M., Yaacob, H. and Hassan, S.M. (2011).</b> <i>The Bindingness and Enforceability of a Unilateral Promise (Wa'd): An Analysis from Islamic Law and Legal Perspectives</i> , ISRA Research Paper No. 30. Kuala Lumpur: International Shariah Research Academy for Islamic Finance.
7.	<b>Yaacob, H., Muhammad, M. and Smolo, E. (2011).</b> <i>International Convention for Islamic Finance: Towards Standardisation</i> , ISRA Research Paper No. 29. Kuala Lumpur: International Shariah

## RESEARCH PAPER

	Research Academy for Islamic Finance.
8.	<b>Muhammad, M., Hussain, L., Sujimon, M.S. and Wan Abdul Rahim, W.N.</b> (2011). <i>Operasi Perdagangan Pertukaran Matawang Asing Oleh Individu Secara Lani (Individual Spot Forex) Melalui Platfom Elektronik: Satu Sorotan Dari Sudut Syariah</i> , ISRA Research Paper No. 24. Kuala Lumpur: International Shariah Research Academy for Islamic Finance.
9.	<b>Abdul Khir, M.F., Muhammad, M., Md Hashim, A., Bouheraoua, S., Hussain, L. and Iqbal, I.</b> (2011). <i>Parameter Hiyal Dalam Kewangan Islam</i> , ISRA Research Paper No. 23. Kuala Lumpur: International Shariah Research Academy for Islamic Finance.
10.	<b>Dusuki, A.W., Abdul Khir, M.F., and Muhammad, M.</b> (2010). <i>Implementasi Ibra' dalam Produk Berasaskan Harga Tangguh dalam Sistem Perbankan Islam: Analisis dari Segi Perspektif Operasi Perbankan dan Maqasid Syari'ah</i> , ISRA Research Paper No. 16. Kuala Lumpur: International Shariah Research Academy for Islamic Finance.

## PROCEEDING / PRESENTATION

1.	<b>Muhammad, M. (2017).</b> <i>Shari'ah Analysis of Cryptocurrency: Bitcoin</i> . Shariah Fintech Forum, Association of Shariah Advisors (ASAS), Hilton Hotel, Petaling Jaya, Selangor, Malaysia. 7-8 November 2017.
2.	<b>Muhammad, M. (2017).</b> <i>Infrastructure Sukuk: Prospects for Risk-sharing Financing</i> . 2 <sup>nd</sup> Global Forum on Islamic Economics Banking and Finance. University of Management Technology, Felletti's Hotel, Lahore, Pakistan. 25-26 January.
3.	<b>Muhammad, M. (2016).</b> <i>Aplikasi Ibra' Dalam Sistem Kewangan Islam di Malaysia</i> . Muzakarah Muamalat Islamiah, Jabatan Mufti Negeri Kelantan, 24 February.
4.	<b>Sairally, S, Muhammad, M, and Mustafa, M. M. (2015).</b> <i>Structuring Innovative Tier 2 (T2) Capital Instruments Under Basel III: A Shari'ah Perspective</i> . Thematic Workshop on Islamic Financial Innovations (ICIFI), University of Turin, Italy, 21-22 October.
5.	<b>Mohamad, S., Muhammad, M., Habib, F., and Salim, K. (2015).</b> <i>A Synthesis of Fiqhi Basis for Shari'ah-compliant Stock Screening Methodologies</i> . International Congress on Islamic Economics and Finance, Sakarya University, 21-23 October.
6.	<b>Muhammad, M. (2015).</b> Power point Presentation on " <i>Shari'ah Governance: A Malaysian Model</i> ", CIBAFI-World Bank Conference on "Corporate Governance for Islamic Financial Institutions: Lessons from Recent Global Developments, Amman, Jordon, 15-16 September.
7.	<b>Sairally, S, Muhammad, M, and Mustafa, M. M. (2014).</b> <i>Additional Tier 1 (AT1) Capital Instruments Under Basel III And IFSB-15: A Comparative Analysis from the Shari'ah Perspective</i> . 1 <sup>st</sup> International Conference on Islamic Finance: Innovation Instruments – Issues of Implementation and Future Challenges, Sharjah University, 5-6 November.
8.	<b>Muhammad, M. (2014).</b> Power point Presentation on " <i>Trading and Strategies: A Shari'ah Perspective</i> ", Islamic Fund and Asset Management Conference, Singapore, 5 November.
9.	<b>Muhammad, M. (2014).</b> <i>Risk Sharing in Musharakah: Between Theories and Practices</i> . International Conference on Innovation and Financial Engineering Products and Applications between the Conventional and the Islamic Finance Industries, Setif Algeria, 5-6 May.
10.	<b>Muhammad, M. (2014).</b> Power point presentation on the " <i>ISRA: Roles in Developing Islamic Finance Industry</i> ", presented in the International Thematic Workshop on The Roles of Institutions, Research Centers & Supporting Bodies in the Development of Islamic Finance Industry, Setif, Algeria, 6 May.

**PROCEEDING / PRESENTATION**

11.	<b>Suhaimi, M.A., Razi, M.J., Hussin, H., Muhammad, M.R., and Muhammad, M.</b> (2013). "Muslim Consumers' Perceived Behavior in E-commerce Environment," <i>International Conference on Advanced Computer Science Applications and Technologies (ACSAT), 2013</i> , pp.515-520, 23-24 Dec. 2013. <b>(Scopus-indexed)</b>
12.	<b>Ahmad, Z., Ahmad, N., and Muhammad, M.</b> (2013). <i>The Concept of Materiality in Shari'ah Audit: A Shari'ah Perspective</i> . In: Proceedings of the 4 <sup>th</sup> Global Islamic Marketing Conference, Istanbul, Turkey, 29-30 May.
13.	<b>Suhaimi, M.A., Razi, M.J.M., Hussin, H., Muhammad, M.R., Muhammad, M. and Abdullah, K.</b> (2013). <i>Conceptualizing Trust-based Online Behavior Model for Muslim Consumers</i> . In: Proceedings of the 5th International Conference on Information and Communication Technology for the Muslim World (ICT4M), pp.1-6, Rabat, Morocco, 26-27 March 2013, doi: 10.1109/ICT4M.2013.6518905, IEEE Xplore, Available online at: <a href="http://ieeexplore.ieee.org/stamp/stamp.jsp?tp=&amp;arnumber=6518905&amp;isnumber=6518873">http://ieeexplore.ieee.org/stamp/stamp.jsp?tp=&amp;arnumber=6518905&amp;isnumber=6518873</a> <b>(Scopus-indexed)</b>
14.	<b>Muhammad, M.</b> (2013). <i>Fiqh of Risk Sharing in Islamic Finance</i> . Slides presentation in ISRA-IRTI-Durham University Strategic Roundtable Discussion, Jeddah, 31 <sup>st</sup> March – 1 <sup>st</sup> April.
15.	<b>Muhammad, M.</b> (2012) <i>The Malaysian Approach to Shari'ah Governance in Islamic Finance</i> . Slides Presentation in 4 <sup>th</sup> IIBI-ISRA International Thematic Workshop, SNR Denton, London, 10 <sup>th</sup> September.
16.	<b>Sairally, S.Muhammad, M. and Hassan, S.M.</b> (2012). <i>The Development of Offshore Financial Centres for Islamic Finance in the GCC: Competitive Positions and Challenges</i> . Paper presented in Gulf Research Meeting, Cambridge, 11 <sup>th</sup> – 14 <sup>th</sup> July.
17.	<b>Hassan, S.M. and Muhammad, M.</b> (2012). <i>Islamic Hedging Instruments: A Fiqhi Synthesis of Structures Using Two-Unilateral Promises (Wa'dan)</i> . Paper presented in the Islamic Banking and Finance Conference, Universiti Sains Islam Malaysia, Nilai, 2 <sup>nd</sup> -3 <sup>rd</sup> October.
18.	<b>Hassan, S.M. and Muhammad, M.</b> (2011). <i>Sukuk: An Analysis from the Principles of Wa'd and Muwa'adah</i> . Paper presented in International Seminar and Conference 2011 on Islamic Economics, Universitas Negeri Jakarta, 10 <sup>th</sup> – 11 <sup>th</sup> October, Indonesia.
19.	<b>Muhammad, M. et al.</b> (2011). <i>The Operation of Individual Spot Forex via Electronic Paltforms: An Analysis from Shari'ah Perspective</i> . Paper presented in Muzakarah Penasihat Syariah Kewangan Islam. Organized by JAKIM, 31 <sup>st</sup> May, Kuala Lumpur.
20.	<b>Muhammad, M.</b> (2011). <i>The Application of Double Wa'd (Wa'dan)in Islamic FX Forward: Is it a Dual-unilateral or a Bilateral Promise?</i> . Slides presentation in 109 <sup>th</sup> Meeting of Shari'ah Advisory Council (SAC) of Bank Negara Malaysia, 28 <sup>th</sup> February, Kuala Lumpur.
21.	<b>Yaacob, H. Muhammad, M. and Smolo, E.</b> (2010). <i>International Convention for Islamic Finance: Towards a Standardisation</i> . Paper presented in AAOIFI Conference; 1 <sup>st</sup> - 2 <sup>nd</sup> December 2010, Bahrain.
22.	<b>Abdul Khair, M.F., Muhammad, M., Mohd Hashim, A. and Bouheraoua, S. and Hussain, L.</b> (2010). <i>Hiyal Parameter in Islamic Banking and Finance</i> . In: Proceeding of the 4 <sup>th</sup> Muzakarah Cendekiawan Syariah Nusantara, Kuala Lumpur, 10 <sup>th</sup> – 11 <sup>th</sup> November.
23.	<b>Dusuki, A.W., Abdul Khair, M.F. and Muhammad, M.</b> (2010). <i>The Implementation of Ibra' in Debt-Based Product: An Analysis from Maqasid al-Shariah and Islamic Banking Operation Perspectives</i> . Paper presented in Muzakarah Penasihat Syariah Kewangan Islam. Organized by JAKIM, Kuala Lumpur, 31 May.

## PROCEEDING / PRESENTATION

24.	<b>Muhammad, M. and Muhammad, M.R.</b> (2003). <i>Using Information &amp; Communication Technology to Disseminate The Understanding of Islamic Jurisprudence (Fiqh) and Juridical Opinion (Fatwa): A View of A Technologist</i> , Paper presented at Seminar on Techno-Daei. Organized by Malaysian Institute of Islamic Understanding (IKIM), Kuala Lumpur, 25– 26 February.
25.	<b>Muhammad, M.</b> (2006). <i>The Theory of Applied Ijtihad (Ijtihad Tanzili): An Example of the Draft of Islamic Criminal Law in Malaysia</i> , Unpublished Ph.D Dissertation (in Arabic), International Islamic University Malaysia.
26.	<b>Muhammad, M.</b> (2001). <i>The Theory of Collective Ijtihad (Ijtihad Tanzili): Malaysia as an Example</i> , Unpublished Master Thesis (in Arabic), International Islamic University Malaysia.

## SHORT ARTICLES

1.	<b>Muhammad, M.</b> (2017). <i>Zakah Investment: A Means to Maximize Recipients' Benefits</i> . In ISRA-Thomson Reuters Islamic Commercial Law Report 2018.
2.	<b>Sairally, S., Muhammad, M. and Zada, N.</b> (2016). <i>Third-Party Guarantee in Equity-Based Sukuk: Some Highlights</i> . In ISRA-Thomson Reuters Islamic Commercial Law Report 2017.
3.	<b>Muhammad, M.</b> (2015). <i>Principles of Predominance (Ghalabah) and Subordinacy (Tab'iyah): A Highlight of Shariah Issues in the Trading of "Blended" Sukuk</i> . In ISRA-Thomson Reuters Islamic Commercial Law Report 2016.
4.	<b>Muhammad, M. and Hassan, S.</b> (2015). <i>Impact of Shariah Governance and Regulations on the Malaysian Financial Ecosystem</i> . In: Thomson Reuters Malaysia Islamic Finance Report.
5.	<b>Muhammad, M.</b> (2015). <i>Moving towards Maqasid-Driven: Should Islamic Finance Emulate ESG Principles?</i> In Islamic Finance News. May
6.	<b>Muhammad, M. and Sairally, S.B.,</b> (2014) <i>Shariah Criticisms against Sukuk</i> . In: Thomson Reuters Zawya Sukuk Perceptions and Forecast Study.
7.	<b>Ali M.M. and Muhammad, M.</b> <i>Resolutions on Bay' Inah in Malaysia: An Evolution</i> . In Islamic Finance News. October 2014.
8.	<b>Muhammad, M. and Ali M.M.</b> <i>Durham Declaration: Roadmap for future prospects of risk</i> . In Islamic Finance News. April 2014.
9.	<b>Mohammad, S. and Muhammad, M. and Abdul Rahman, A.H.</b> <i>Third Quarter Sukuk Review</i> . In: Bloomberg-ISRA Quarterly Sukuk Review, October 2013.
10.	<b>Muhammad, M. and Sairally, S.B.,</b> <i>Sukuk: An Introductory Remark</i> . In: Bloomberg-ISRA Fatwa in Islamic Finance, August 2013.
11.	<b>Mohammad, S. and Muhammad, M.</b> <i>Second Quarter Sukuk Review</i> . In: Bloomberg-ISRA Quarterly Sukuk Review, July 2013.
12.	<b>Muhammad, M.</b> <i>Jeddah Roundtable Declaration Fosters a Greater Consensus on the Future Direction of Islamic Finance</i> . In: NewHorizon. Issue 187. April-June 2013.
13.	<b>Sairally, S.B. and Muhammad, M.</b> <i>Towards Tightening the Shari'ah Compliance of Equities in Malaysia</i> . In: ISRA Bulletin. Vol. 14. April 2013.

## SHORT ARTICLES

14.	<b>Muhammad, M. and Sairally, S.</b> <i>Labuan IBFC: A Competitive Centre in the Malaysian Financial Eco-System Promoting Islamic Financial Services.</i> In: Business Islamica Magazine, November 2012.
15.	<b>Muhammad, M. and Hassan, S.M.</b> <i>The Enforceability of Unilateral Promise (Wa'd): An Understanding of Juristic Opinions and Contemporary Resolutions.</i> In: Business Islamica Magazine, September 2012.
16.	<b>Muhammad, M.</b> <i>Innovation in Islamic Finance: Conforming Towards Shariah-based or Conventional Ethos.</i> In: ISRA Bulletin, August 2012.
17.	<b>Muhammad, M.</b> <i>Takaful Under IFRS: Is it Appropriate?</i> In: ISRA Bulletin, April 2011.
18.	<b>Muhammad, M.</b> <i>Musharakah Ta'awuniyyah for Takaful Operations.</i> In: ISRA Bulletin, October 2010.
19.	<b>Muhammad, M. and Yaacob, H.</b> <i>Ibra': Should it be Discretionary?</i> In: Opalesque Islamic Finance Intelligence, July 30, 2010.

## TRAINING

1.	<b>Muhammad, M.</b> (2015). <i>Sources of Islamic Law for Islamic Transactions.</i> Course on Islamic Finance: Understanding Shariah Governance in Islamic Financial Institutions, Institut Latihan Kehakiman dan Perundangan, Bangi, Selangor. 2 June.
2.	<b>Muhammad, M.</b> (2015). <i>Contentious Issues in the Islamic Capital Market.</i> Shari'ah Certification Program for RHB Staff, RHB Islamic Bank, Bangi, Selangor. 26 March.
3.	<b>Muhammad, M.</b> (2013). <i>Shari'ah and Corporate Governance in Islamic Finance.</i> Course on Current Trend in Islamic Banking in Malaysia, Institut Latihan Kehakiman dan Perundangan, Bangi, Selangor. 20 August.
4.	<b>Muhammad, M.</b> (2013). <i>Implementation of SGF in the Operational Structure of MBSB.</i> Session with SAC and MANCO of MBSB, Grand Hyatt Hotel, Kuala Lumpur, 24 April.
5.	<b>Muhammad, M.</b> (2012). <i>The Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI)'s Standard: An Overview.</i> IIBI 6 <sup>th</sup> Annual Three-Day Residential Workshop, Fitzwilliam College, University of Cambridge, 8 <sup>th</sup> September.
6.	<b>Muhammad, M.</b> (2012). <i>Islamic Law of Contract: An Introduction.</i> Shari'ah Certification Program for RHB Staff, Shariah Department, RHB Islamic Bank, Bangi, Selangor. 2 May.

## RESEARCH GRANTS

1.	<b>Grant:</b> Standing Committee for Economic and Commercial Cooperation of the OIC (COMCEC), based in Ankara, Turkey <b>Topic:</b> The Role of Sukuk in Islamic Capital Markets <b>Post:</b> Project Manager <b>Status:</b> On-going (July 2017-March 2018)	USD70,400
2.	<b>Grant:</b> Fundamental Research Grant Scheme (FRGS) <b>Topic:</b> Towards Developing a Shariah-Compliant Model for Understanding User Trust in E-Commerce <b>Post:</b> Co-Researcher <b>Status:</b> Completed	RM40,000

