



RESUME

MOHAMAD NIZAM BIN JAAFAR
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PERSONAL DETAILS

Age	42 years
Date of birth	27 th July 1976
NRIC	760727-11-5047
Religion	Islam
Status	Married

EDUCATIONAL BACKGROUND

2012 - 2015	Universiti Teknologi Mara (Uitm), Shah Alam Doctor of Philosophy (Phd) in Islamic Finance
2002-2005	International Islamic University Malaysia (IIUM), Gombak Master Business Administration (MBA) in Islamic Banking and Finance
1996 -1998	Saint Louis University, Missouri , U.S.A Degree in Business Administration majoring in Finance
1994 -1996	Maktab Sains Mara (Mara Community College), Kuantan (MARA- Twin Program with American Universities)
1992-1993	Mara Science Junior College (MRSM) – Taiping Achievement - SPM – Pure Science
1989-1991	Sekolah Menengah Maahad Hamidiah Kajang Achievement - SRP – 5 aggregate

SKILLS AND CAPABILITIES

Communication	Written – English & Bahasa Malaysia – Excellent Spoken - English & Bahasa Malaysia – Excellent Presentation – Excellent
Computer	Words , Excel , Power Point , Internet Explorer - Excellent
Personnel Qualities	Result Oriented, Innovative, Highly Motivated, and Positive Thinking

	<u>WORKING EXPERIENCE</u>
2009-current	<p>University of Teknologi Mara – Shah Alam Faculty of Business Management</p> <p>Current Position – Kordinator Phd and DBA program Senior Lecturer</p> <p>Job Scope</p> <ul style="list-style-type: none"> • Resource Person for the subject of Islamic Financial Services and Islamic Finance and Islamic Finance • Experience Teaching the following subjects :- <ol style="list-style-type: none"> 1) Islamic Banking Operations 2) Islamic Financial Services 3) Islamic Finance 4) Introduction to Fiqh Muamalat 5) Islamic Economics 6) The Philosophy and the principle of Islamic Banking 7) Financial Management 8) Investment • Supervise and Co supervise under graduate students for research • Working on ERGS grant of RM50,000 for the research of Hybrid Financing - Islamic banking • AAGBS grant RM5,000 <p>Research and Publications</p> <ol style="list-style-type: none"> 1. Determinants Of Claims For Takaful Householder And Houseowner Policies Amirul Afif Bin Muhamat, Siti Nurhidayah Sulaiman, Mohamad Nizam Bin Jaafar,, Determinants Of Claims For Takaful Householder And Houseowner Policies, Journal Of Wealth Management & Financil Planning, Malaysian Financial Planning Council, pageno : 25, vol : 5,issues : (2018) 2. Determinants Of Capital Structure: Empirical Evidence From Shariah Compliant Plantation Firms In Malaysia Mohamad Nizam Bin Jaafar, Amirul Afif Bin Muhamat, Ismail Bin Ahmad, Sharifah Faigah Binti Syed Alwi,, Determinants Of Capital Structure: Empirical Evidence From Shariah Compliant Plantation Firms In Malaysia, Journal Of Emerging Economies & Islamic Research , Faculty of Business and Management, Puncak Alam

	<p>Campus, Universiti Teknologi MARA , pageno : 1, vol : 5,issues : 4 (2017)</p> <p>3. General Takaful Claims: An Experience Of Takaful Operator In Malaysia Amirul Afif Bin Muhamat, Mohamad Nizam Bin Jaafar, Sharifah Faigah Binti Syed Alwi,, General Takaful Claims: An Experience Of Takaful Operator In Malaysia, Journal Of Emerging Economies & Islamic Research , Faculty of Business & Management (UiTM), pageno : 18, vol : 5,issues : 4 (2017)</p> <p>4. Green Takaful As A Climate Finance Tool Amirul Afif Bin Muhamat, Mohamad Nizam Bin Jaafar, Mohd Faizal Basri, Sharifah Faigah Binti Syed Alwi, Siti Aminah Binti Mainal,, Green Takaful As A Climate Finance Tool, Advanced Science Letters, American Scientific Publishers, pageno : 7670, vol : 23,issues : 8 (2017)</p> <p>5. Takaful Operators' Corporate Social Performance (csp): An Industry Perspective Amirul Afif Bin Muhamat, Mohamad Nizam Bin Jaafar, Sharifah Faigah Binti Syed Alwi,, Takaful Operators' Corporate Social Performance (csp): An Industry Perspective, Shs Web Of Conferences , EDP Sciences, pageno : 1, vol : 36,issues : (2017)</p> <p>6. Corporate Social Performance (csp) Influences On Islamic Bank???'s Financial Performance Amirul Afif Bin Muhamat, Mohamad Nizam Bin Jaafar, Mohd Faizal Basri,, Corporate Social Performance (csp) Influences On Islamic Bank???'s Financial Performance, Journal Of International Business, Economics And Entrepreneurship, Faculty of Business and Management, Puncak Alam Campus, Universiti Teknologi MARA , pageno : 11, vol : 2,issues : 1 2017</p> <p>7. An Empirical Investigation Of Picking Order Theory On Hybrid Securities:evidence From Islamic Capital Market Of Malaysia Mohamad Nizam Bin Jaafar, Amirul Afif Bin Muhamat, Hairulnizam Bin Hashim, Ismail Bin Ahmad, Sharifah Faigah Binti Syed Alwi,, An Empirical Investigation Of Picking Order Theory On Hybrid Securities:evidence From Islamic Capital Market Of Malaysia, International Journal Of Advanced And Applied Sciences, Institute of Advanced Science Extension (IASE), pageno : 87, vol : 4,issues : 3 (2016)</p> <p>8. Dynamic Model Of Islamic Hybrid Securities: Empirical Evidencefrom Malaysia Islamic Capital Market Ja'afar Bin Pyeman, Mohamad Nizam Bin Jaafar,, Dynamic Model Of Islamic Hybrid Securities: Empirical Evidencefrom Malaysia Islamic Capital Market, Gjat , University Sultan Azlan Shah, pageno : 1, vol : 6,issues : 2 (2016)</p>
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9. An Empirical Investigation Of Trade Off Theory On Hybrid Securities: Evidence From Malaysia Islamic Capital Market
Mohamad Nizam Bin Jaafar, Ismail Bin Ahmad, Hairulnizam Bin Hashim,, An Empirical Investigation Of Trade Off Theory On Hybrid Securities: Evidence From Malaysia Islamic Capital Market, The Australian Journal Of Basic And Applied Science, Aensi Publication, pageno : 9, vol : 10,issues : 11 (2016)
10. Determinants Of Capital Structure: Evidence From Construction Compliant Shariah Firms In Malaysia
Mohamad Nizam Bin Jaafar, Amirul Afif Bin Muhamat, Sharifah Faigah Binti Syed Alwi, Mohd Faizal Basri, Siti Aminah Binti Mainal, determinants of capital structure: evidence from construction compliant shariah firms in malaysia, ,Malaysian Finance Association Annual Conference (MFAC),Universiti Tunku Abdul Rahman, Kampar, Perak, Malaysia (2017)
11. Islamic Hybrid Securities: Analysis From Malaysian Islamic Capital Market
Mohamad Nizam Bin Jaafar, Balkis Binti Haris, Amirul Afif Bin Muhamat, Ismail Bin Ahmad, islamic hybrid securities: analysis from malaysian islamic capital market, ,iHalalMAS, Faculty of Business Management UiTM,Putra World Trade Center (2016)
12. Mohamad Nizam Jaafar, Ismail Ahmad, Rosalan Ali and Hairulnizam (2015), " The determinants of Hybrid Securities : Dynamic Analysis from Malaysia Islamic Capital Market : The international Conference on Sustainable Development (ISCD) ISSN 1923-6670
13. Mohamad Nizam Jaafar, Ismail Ahmad and Hairulnizam (2014) . "Testing Sequential Financial Problem Hypothesis on Hybrid Securities : Analysis from Malaysia Islamic Capital Market. 4th International ISRA Colloquium,
14. Rosalan Ali, and Mohamad Nizam Jaafar (2012). "Using Asset Securitization for financing government staff housing loan in Malaysia". 3rd International Conference of Business and Economic Reseach (ICBER) ISBN : 978-967-5705-05-2.
15. Mohamad Nizam Jaafar dan Amirul Afif (2012). "A study on the prospect of waqaf(endowment) land of Agricultural activities : An Exploratory study on Kedah District, Kedah". Jurnal Pengurusan Awam. vol 3 no3 . 2-8
16. Mohamad Nizam Jaafar, Amirul Afif and Hardi Emri bin Rosly (2011). "A study of the factors attribute to non participation of Zakat income among the muslim community in Selangor". 2nd International Conference of Business and Economic Reseach (ICBER). ISBN: 967-5705-02-01

17. Mohamad Nizam Jaafar, Amirul Afif and Asma Syamimi Ibrahim (2011). Determinants for human capital development in Islamic Banking Industry : An Empirical study. Foundation of Islamic Finance Series: Islamic Banking Products, Theory, Practice and Issues .ISBN :978- 344-215-7
18. Mohamad Nizam Jaafar, Muhammad Saiful Islami and Faizal Kamaruddin. (2009). "The Application of Musyarakah Floor Stocking case study of Bank Muamalat. The Journal of Muamalat and Islamic Finance Research. Vol. 7. No. 1. (ISSN: 1823-075X)
19. Amirul Afif Muhamat, Mohamad Nizam Jaafar, Norfaridah Ali Azizan, & Hardi Emrie Rosly. (2010, 15-17 October 2010). An Empirical Investigation into SMEs' Perceptions of Credit Guarantee Corporation (CGC) Malaysia Berhad: A Case Study of Islamic Guarantee. Paper presented at the 7th SMEs In A Global Economy Conference 2010: Challenges and Prospects. The Riverside Majestic Hotel, Kuching, Sarawak, Malaysia. (ISBN: 978-967-363-143-8)
20. Amirul Afif Muhamat Mohamad Nizam Jaafar, Norfaridah Ali Azizan. (2010, 24 - 25 February 2010). The Development of Ethical Banking Concept amongst the Malaysian Islamic Banks. Paper presented at the International Conference on Arts, Social Sciences & Technology 2010, The Gurney Hotel, Resort & Residences, Penang, Malaysia. (ISBN: 978-983-44499-1-9)
21. Amirul Afif Muhamat, Mohamad Nizam Jaafar & Norfaridah Ali Azizan. (2010, 5-7 August 2010). An Empirical Study on Banks' Clients' Sensitivity towards The Adoption of Arabic Terminology amongst the Islamic Banks. Paper presented at the 2nd Terengganu International Business and Economics Conference 2010, Primula Beach Hotel, Kuala Terengganu, Malaysia. (ISBN: 978-983-44459-2-8)
22. Mohamad Nizam Jaafar, Amirul Afif Muhamat & Hardi Emrie Rosly. (2010, 15-17 October 2010). An Empirical Study on Key Determinants on Non-Performing Loan Among the Microfinancing: A Case Study of Bank Rakyat Paper presented at the 7th SMEs In A Global Economy Conference 2010: Challenges and Prospects, The Riverside Majestic Hotel, Kuching, Sarawak, Malaysia. (ISBN: 978-967-363-143-8)
23. Mohamad Nizam Jaafar & Amirul Afif Muhamat. (2010, 24 - 25 February 2010). A New Effective Liquidity Management Approach for Islamic Financial Institution: A Case Study of Bursa Suq al-Sila. Paper presented at the International Conference on Arts, Social Sciences & Technology 2010, The Gurney Hotel, Resort & Residences, Penang, Malaysia. (ISBN: 978-983-44499-1-9)

2005 – 2008

Bank Muamalat Malaysia Berhad

Position – Head of Commercial Business and Musyarakah Unit.
Automobile Financial Services Department

Main Job Scope – In charge of Commercial Hire Purchase business and
Musyarakah Venture Business

Job Scope under Commercial Business

1. Ensuring Commercial Hire Purchase (AITAB) financing growth by performing marketing activities by bringing new enterprise business into the company whether through self marketing or branches;
2. Preparing credit paper by measuring the strength of customers/dealers on the potential to bring new business in a financing proposal and subsequently, recommends the appropriate proposal for management/credit committee approval;
3. Preparing and providing facilities guidelines, procedures and system with regards to the products.
4. Assisting and guiding the branches to promote and ensure Commercial Hire Purchase (AITAB) products could be reached to our prospective enterprise customers.
5. Contributing to the overall efficiency and effectiveness of Commercial Hire Purchase by providing feedback to enhance the process flow;
6. Proposing on any portfolio enhancement and undertake any revision of Commercial Hire Purchase from time to time;
7. Preparing and reviewing the credit guidelines, policies and product system in performing the above duties;
8. Prepare letter of offer to prospective customer upon approval of financing proposal and ensure the security documentation been perfected prior to disbursement;
9. Monitoring the branch performance on the Enterprise portfolio on a monthly basis;
10. Any other duties as assigned by immediate supervisor namely the Head, Enterprise Sales.

	<p><u>Achievement</u></p> <ol style="list-style-type: none">1. Managed to secure a total of RM330.0 million financing (loan) based within 3 years in the business.2. Managed to achieve below 1% NPL against the balance outstanding of commercial hire purchase financing.3. Managed to develop systematic and reliable monitoring methods on disbursement of Blanket Hire Purchase financing. <p>Job Scope under Musyarakah Venture Business</p> <ol style="list-style-type: none">1. Ensuring Musyarakah financing growth by performing marketing activities by bringing new musyarakah business concept into the company;2. Preparing credit paper by measuring the strength of partner on the potential to bring new business in a financing proposal and subsequently, recommends the appropriate proposal for management/credit committee approval;3. Preparing and providing facilities guidelines, procedures and system with regards to the products.4. Assisting and guiding the branches to promote and ensure musyarakah product could be reached to our prospective enterprise customers.5. Contributing to the overall efficiency and effectiveness of the musyarakah products operations by providing feedback to enhance the process flow;6. Proposing on any portfolio enhancement and undertake any revision of musyarakah products from time to time;7. Preparing and reviewing the credit guidelines, policies and product system in performing the above duties;8. Prepare letter of invitation (LO) to prospective customer upon approval of financing proposal and ensure the security documentation been perfected prior to disbursement;9. Monitoring the partner's performance on the musyarakah venture on a monthly basis;
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Achievement

1. Introduce the new product under the Musyarakah concept in Malaysia through Musyarakah Floor Stocking and Auction.
2. Secured a total of RM20.0 million Musyarakah business venture with 6 prominent car traders in Malaysia.

Malayan Banking Berhad

2003-2005 - Department of Automobile Financial Services

Position :- Executive

Function:- Credit Officer

Main Job scope -

1. Ensuring Floor Stocking facility (facility use to purchase motor vehicles) loan growth by performing marketing activities by bringing new business concept into the company whether through self marketing or branch;
2. Preparing credit paper by measuring the strength of partner on the potential to bring new business in a financing proposal and subsequently, recommends the appropriate proposal for management/credit committee approval; Preparing and reviewing the credit guidelines, policies and product system in performing the above duties;
3. Prepare letter of invitation (LO) to prospective customer upon approval of financing proposal and ensure the security documentation been perfected prior to disbursement;
4. Monitoring the customer's performance on a yearly basis;

Achievement -

Managed to meet all the budget set by the company on each financial year.

2001-2003 – Corporate and Commercial Department

Position :- Executive

Function:- Credit Officer

	<p>Job scope –</p> <p>Preparing credit paper by measuring the strength of partner on the potential to bring new business in a financing proposal and subsequently, recommends the appropriate proposal for management/credit committee approval; Preparing and reviewing the credit guidelines, policies and product system in performing the above duties;</p> <p>Achievement –</p> <p>Managed to meet all the budget set by the company on each financial year.</p>
Reference	<p>Prof Dr.Ismail Ahmad Faculty of Business Management Uitm Shah Alam 40450 Shah Alam Tel : 019 3817315</p> <p>Dr Amirul Afif Muhamat Faculty of Business Management Uitm Shah Alam 40450 Shah Alam Tel :- 013-2079600</p>