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## WAHIDA BINTI AHMAD

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Date of birth: November, 23  
Nationality: Malaysian

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### EDUCATION

PhD Economics & Finance, La Trobe University, Australia, 2009 – 2013

Thesis: ***Islamic and Conventional Banking Productivity: Evidence from Malaysia and Bahrain***

MCom Advanced Finance, The University of New South Wales, Australia, 2002 – 2004

BBA (Hons.) Finance, Universiti Teknologi MARA, Malaysia, 1999 – 2001. Graduated with First Class Honours and Vice Chancellor Award

Diploma in Business Studies, Universiti Teknologi MARA, Malaysia, 1996 – 1999

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### EMPLOYMENT

**Universiti Teknologi MARA, 2004 – present**

Lecturer in Finance and Research Supervisor, Oct 2004 – present

### CURRENT RESEARCH INTEREST

Banking and Finance, Islamic Finance, Productivity and Efficiency, Economics, Econometrics

### TEACHING

Financial Statement Analysis, Issues and Ethics in Finance, Corporate Finance, Financial Management, Portfolio Management, Investment Management, Investment Analysis, Financial Markets and Institutions, Islamic Conventional Financial Markets and Institutions, Financial Analysis, Legal and Ethics in Banking, Personal Financial Planning, Research Methods and Quantitative Research Methods, Managerial Finance.

## **POSITIONS OF RESPONSIBILITY – ACADEMIC & RESEARCH**

- Industry consultant for Program Executive Diploma in Investment Analysis: Permodalan Nasional Berhad, 2016 – 2017
- Internal panel examiner for Master of Science (Business Management), 2017
- Internal panel for defence research proposal, Master of Science (Business Management), 2016 – present
- Internal examiner for Applied Business Research, 2016 – present
- Chief Editor: *Jurnal Intelek, Edisi Khas*, UiTM Perlis – 2016
- Supervise postgraduate students (MSc. & PhD), 2015 – present
- Supervise postgraduate students (Applied Business Research), 2016 – present
- Supervise undergraduate research students, 2004 – present
- Setting and marking of examinations, 2004 – present
- Students' Academic Advisor, 2013 – present
- Speaker for parallel session students' project paper, 19 Jan 2014
- External panel examiner for Master in Business (Islamic Finance), Universiti Malaysia Sabah, 2014
- Internal panel reviewer for Human Resource Development Panel committees, UiTM Perlis, 2014 – 2015

## **POSITIONS OF RESPONSIBILITY – ADMINISTRATION**

- Course Coordinator Program Master in Business Administration (MBA) and Master in Islamic Banking and Finance (MIBF): Arshad Ayub Graduate Business School, Universiti Teknologi MARA, Shah Alam, 2018 – present.
- Committee Member: Curriculum Review 2017: Program Master in Islamic Banking and Finance (MIBF), Arshad Ayub Graduate Business School, UiTM Shah Alam, 2017 – present
- Committee Member: Curriculum Review 2016: Bachelor Business Administration (Hons) Finance, UiTM Puncak Alam, 2016 – 2017
- Chairperson: Jawatankuasa Pengurusan Maklumat Pusat Pengajian Ekonomi dan Kewangan (JPeM), 2016 – 2017
- Deputy Chairperson: MOU Signing Ceremony between Faculty of Business and Management, Universiti Teknologi MARA and Bank Muamalat Malaysia Berhad – 2016
- Committee Member: Outcome Based Education, FBM, UiTM Puncak Alam Campus, 2016 – present
- Committee Member: International Conference on the Future of ASEAN (ICoFA) 2015, Universiti Teknologi MARA, Perlis – 2015
- Committee Member: PNB Investment Quiz 1 Malaysia, Universiti Teknologi MARA, Shah Alam, 2015
- Department Coordinator (Finance), Faculty of Business and Management, UiTM Perlis, 2014 – 2015
- Sponsorship Director: The 2<sup>nd</sup> International Innovation, Design and Articulation (i-IDeA) 2014, Universiti Teknologi MARA, Perlis, 2014
- Vice Chairperson of new program curriculum development team, Faculty of Business Management, UiTM Perlis, 2013 – 2014
- Vice Chairperson of examination committee for Bachelor Degree Programme, UiTM Perlis, 2013 – 2014
- Membership of committees in establishing collaboration with Universiti Brunei Darussalam, Labuan Financial Services Authority and Tunas Mekar UiTM, Sabah, 2013 – 2014

- Membership of committees of the 3rd Youth to Community (YTC), UiTM Perlis, 2013
- Program Coordinator of Diploma in Banking and Diploma in Investment Analysis, 2008 – 2009

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## PROFESSIONAL MEMBERSHIP

- Malaysian Finance Association (MFA), Treasurer, 2017 – present
  - Malaysian Institute of Management (MIM), Member, 2015 – 2017
  - International Council of Islamic Finance Educators (ICIFE), Member, 2015 - 2017
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## PUBLICATIONS

1. Conference Proceeding – Ahmad, W. & Amran, N. H. (2018). Cost Efficiency in the Dual Banking System. Malaysian Finance Association Conference (MFAC) 2018, Langkawi, Kedah, 1 & 2 August 2018
2. Conference Proceeding – Amran, N. H. & Ahmad, W. (2018). Islamic Bank Capital Steering. Malaysian Finance Association Conference (MFAC) 2018, Langkawi, Kedah, 1 & 2 August 2018
3. Conference Proceeding – Ahmad, W. & Amran, N. H. (2018). Financing Activities: Peril or Prosperity? Arshad Ayub Graduate Business School International Conference on Business Management (AiCoBM) 2018, Universiti Teknologi MARA, Kampus Bandaraya Melaka, 25 & 26 July 2018.
4. Journal Article – Ahmad, W. & Shekh Zain, R. (2017). Working Capital Management: Evidence from Malaysian ICT Industry. *Jurnal Intelek 12 (1), ISSN 2231-7716.*
5. Journal Article – Ahmad, W. & Mohamad Ali, N. A. (2017). Pecking Order Theory: Evidence from Malaysia and Thailand Food and Beverages Industry. *Jurnal Intelek 12 (1), ISSN 2231-7716.*
6. Journal Article – Ahmad, W., Badri Shah, N. S. & Muhamad Yusuf N. H. (2017). The Capital Structure: Government-Linked and Non-Government-Linked Companies in the Trading and Services Industry in Malaysia. *Jurnal Intelek 12 (1), ISSN 2231-7716.*
7. Journal Article – Amran, N. H. & Ahmad, W. (2017). Liquidity Risk: An Islamic Banking Perspective. *Jurnal Intelek 12 (1), ISSN 2231-7716.*
8. Book Chapter – Sukuk and Conventional Bond Issuance, Regional Conference on Science, Technology and Social Sciences (RCSTSS 2014), Springer Singapore – Jan 2016
9. Conference Proceeding – Liquidity Risk: An Islamic Banking Perspective. International Conference on the Future of ASEAN (ICoFA) 2015, Universiti Teknologi MARA, Perlis, Hotel Seri Malaysia Kangar, Malaysia – 27 & 28 October 2015.
10. Conference Proceeding – Working Capital Management: Evidence from Malaysian ICT Industry. International Conference on the Future of ASEAN (ICoFA) 2015, Universiti Teknologi MARA, Perlis, Hotel Seri Malaysia Kangar, Malaysia – 27 & 28 October 2015.
11. Conference Proceeding – Pecking Order Theory: Evidence from Food and Beverages Industry. International Conference on the Future of ASEAN (ICoFA) 2015, Universiti Teknologi MARA, Perlis, Hotel Seri Malaysia Kangar, Malaysia – 27 & 28 October 2015.

12. Conference Proceeding – Working Capital Management: Construction Industry. International Conference on the Future of ASEAN (ICoFA) 2015, Universiti Teknologi MARA, Perlis, Hotel Seri Malaysia Kangar, Malaysia – 27 & 28 October 2015.
13. Conference Proceeding – The Capital Structure: Government-Linked and Non-Government-Linked Companies. International Conference on the Future of ASEAN (ICoFA) 2015, Universiti Teknologi MARA, Perlis, Hotel Seri Malaysia Kangar, Malaysia – 27 & 28 October 2015.
14. Ahmad, W. & Prentice, D.A. (2015). How Large are Productivity Differences between Islamic and Conventional Banks? Working Paper 15/09, Centre for Finance, Credit and Macroeconomics, The University of Nottingham Malaysian Campus, Semenyih Malaysia, 26 November 2014.
15. Conference Proceeding – Sukuk and Conventional Bond Issuance. Regional Conference on Science, Technology and Social Sciences (RCSTSS) 2014, Universiti Teknologi MARA, Pahang, Copthorne Hotel, Cameron Highland, Malaysia – 24 & 25 November 2014.
16. Conference Proceeding – Asset-Liability Management: Islamic and Conventional Banking. Regional Conference on Science, Technology and Social Sciences (RCSTSS) 2014, Universiti Teknologi MARA, Pahang, Copthorne Hotel, Cameron Highland, Malaysia – 25 & 26 November 2014.
17. Journal Article – Ahmad, W. & Misman, F. N. (2012). Off-Balance Sheet Risk: Evidence from Malaysian Islamic and Conventional Banks. *The Journal of Muamalat and Islamic Finance Research*.
18. Conference Proceeding – The Off-balance Sheet Banking Risk of Malaysian Banks, The 4<sup>th</sup> Islamic Economic System Conference 2011 (iECONS2011), Universiti Sains Islam Malaysia, Pan Pacific KLIA Malaysia – 4 & 5 October 2011
19. Conference Proceeding – Malaysian Dual-banking System: The Efficiency of Islamic versus Conventional Banks, The 4<sup>th</sup> Islamic Economic System Conference 2011, Universiti Sains Islam Malaysia (iECONS2011), Pan Pacific KLIA Malaysia – 4 & 5 October 2011
20. Journal Article – Misman, F. N., & Ahmad, W. (2011). Loan Loss Provisions: Evidence from Malaysian Islamic and Conventional Banks. *International Review of Business Research Papers*, 2(4), ISSN: 1837-5685
21. Journal Article – Ahmad, W., & Mat Radzi, R. (2011). Sustainability of Sukuk and Conventional Bond during Financial Crisis: Malaysia's Capital Market. *Global Economy and Finance Journal*, 4(2), 33-45. ISSN: 1834-5883
22. Conference Proceeding – Loan Loss Provisions: Evidence from Malaysian Islamic and Conventional Banks, Global Accounting, Finance and Economics (GAFE) Conference, Australian Research Centre for Accounting, Finance and Economics (ARCAFE), Monash University, Melbourne Australia – 14 & 15 February 2011
23. Conference Proceeding – Sustainability of Sukuk and Conventional Bonds during Financial Crisis: Malaysian Capital Market, Global Accounting, Finance and Economics (GAFE) Conference, Australian Research Centre for Accounting, Finance and Economics (ARCAFE), Monash University, Melbourne Australia – 14 & 15 February 2011
24. Conference Proceeding – Managerial Decision on Loan Loss Provisions: Malaysian Islamic Banks, Malaysia – Indonesia International Conference on Economics, Management & Accounting (MIICEMA 2010), Universiti Kebangsaan Malaysia – 25 & 26 November 2010

25. Conference Proceeding – Off-Balance Sheet: Liquidity, Leverage and Default Risk of Malaysian Islamic Banks, 4<sup>th</sup> Islamic Banking and Finance Conference (iBAF 2010), Universiti Sains Islam Malaysia – 13 & 14 October 2010
26. Conference Proceeding – Islamic Banks: Stability and Survival during Financial Crisis, 4<sup>th</sup> Islamic Banking and Finance Conference (iBAF 2010), Universiti Sains Islam Malaysia – 13 & 14 July 2010
27. Conference Proceeding – Comparison of Banking Efficiency in Europe: Islamic versus Conventional Banks, 17<sup>th</sup> Global Finance Conference, Europe – June 2010
28. Book Chapter – Comparison of Banking Efficiency in Europe: Islamic versus Conventional Banks, Special Issue of the: International Finance Review (IFR11), Emerald Group Publishing (U.K.) – June 2010
29. Research Manuscript – Bulot, N., Mat-Radzi, R., & Ahmad, W. (2009). Determinants of Capital Structure: Evidence from Malaysia, Institut Pengurusan Penyelidikan Universiti Teknologi MARA
30. Research Manuscript – Abdullah, M., Abdul-Rahim, H., & Ahmad, W. (2006). Pilgrims Fund Board and Employees Provident Fund as Financial Institutions: A Comparative Study of Performance (1983 – 2004), Institute of Research, Development and Commercialisation, Universiti Teknologi MARA

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## CONFERENCES and PRESENTATIONS

1. Cost Efficiency in the Dual Banking System. Malaysian Finance Association Conference (MFAC) 2018, Langkawi, Kedah, 1 & 2 August 2018
2. Financing Activities: Peril or Prosperity? Arshad Ayub Graduate Business School International Conference on Business Management (AiCoBM) 2018, Universiti Teknologi MARA, Kampus Bandaraya Melaka, 25 & 26 July 2018.
3. Working Capital Management: Construction Industry. International Conference on the Future of ASEAN (ICoFA) 2015, Universiti Teknologi MARA, Perlis, Hotel Seri Malaysia Kangar, Malaysia, 27 & 28 October 2015.
4. How Large are Productivity Differences between Islamic and Conventional Banks? Nottingham School of Economics Research Seminar, Autumn 2014, The University of Nottingham Malaysian Campus, Semenyih Malaysia, 26 November 2014.
5. Sukuk and Conventional Bond Issuance. Regional Conference on Science, Technology and Social Sciences (RCSTSS) 2014, Universiti Teknologi MARA, Pahang, Copthorne Hotel, Cameron Highland, Malaysia, 24 & 25 November 2014.
6. Malaysian Aggregate Banking Productivity: A Semi-Parametric Approach, FBEPS – UiTM Perlis Colloquium, Universiti Brunei Darussalam, 10 Feb 2014
7. Malaysian Aggregate Banking Productivity, Internal Workshop Seminar, School of Economics, La Trobe University, Glenn College Lecture Theatre, VIC Australia, 13 June 2013
8. Higher Degree Research Student Colloquium, Faculty of Business, Economics and Law, Glenn College La Trobe University, Bundoora, 10 & 13 December 2012.
9. Banking Productivity in Malaysia and Bahrain, La Trobe Business School, Department of Finance Annual Research Day, Veneto Social Club, VIC Australia, 1 Nov 2012.

10. Two-stage DEA with Tobit Estimation: Evidence from Malaysia and Bahrain, PhD symposium at the 3rd Conference on Financial Market and Corporate Governance (FCGC), RACV City Club Melbourne Australia – 11 April 2012
11. The Off-balance Sheet Banking Risk of Malaysian Banks, The 4<sup>th</sup> Islamic Economic System Conference 2011 (iECONS2011), Universiti Sains Islam Malaysia, Pan Pacific KLIA Malaysia – 4 & 5 October 2011
12. Malaysian Dual-banking System: The Efficiency of Islamic versus Conventional Banks, The 4<sup>th</sup> Islamic Economic System Conference 2011 (iECONS2011), Universiti Sains Islam Malaysia, Pan Pacific KLIA Malaysia – 4 & 5 October 2011
13. Sustainability of Sukuk and Conventional Bonds during Financial Crisis: Malaysian Capital Market, Global Accounting, Finance and Economics (GAFFE) Conference, Australian Research Centre for Accounting, Finance and Economics (ARCAFE), Monash University, Melbourne Australia – 14 & 15 February 2011
14. Off-Balance Sheet: Liquidity, Leverage and Default Risk of Malaysian Islamic Banks, 4<sup>th</sup> Islamic Banking and Finance Conference (iBAF 2010), Universiti Sains Islam Malaysia – 13 & 14 October 2010
15. Islamic Banks: Stability and Survival during Financial Crisis, 4<sup>th</sup> Islamic Banking and Finance Conference (iBAF 2010), Universiti Sains Islam Malaysia – 13 & 14 October 2010
16. Comparison of Banking Efficiency in Europe: Islamic versus Conventional Banks, Internal Economics and Finance workshop, La Trobe University – 22 April 2010

#### **SEMINARS, WORKSHOPS and COURSES ATTENDED**

1. Courses – Latihan Pengkalan Data Bursa Station Professional, Faculty of Business Management, UiTM Puncak Alam – 22 September 2016
2. Courses – Training of Trainers (TOT) Bloomberg and Bursa Malaysia Derivative – 3, 10, 17 August, and 21 September 2016
3. Seminar – Revolution of Shariah Law in Islamic Finance, Faculty of Business Management, UiTM Shah Alam – 4 May 2016
4. Courses – 10<sup>th</sup> Islamic Markets Programme: Revving Up Islamic Finance to the Next Phase of Growth and Development, Securities Commission Malaysia – 7, 8, 9 & 10 September 2015
5. Seminar – Essentials of Fundamental Analytics 1: Analysing Company Performance, Securities Industry Development Corporation (SIDC), Universiti Teknologi MARA, Perlis – 31 October 2014
6. Seminar – Portfolio Management: In Pursuit of Performance and Returns, Securities Industry Development Corporation (SIDC), Universiti Teknologi MARA, Perlis – 31 October 2014
7. Seminar – Options and Futures 1: Principles and Valuations, Securities Industry Development Corporation (SIDC), Universiti Teknologi MARA, Perlis – 1 November 2014
8. Seminar – Islamic Capital Market: The Sukuk Market, Securities Industry Development Corporation (SIDC), Universiti Teknologi MARA, Perlis – 1 November 2014

9. Courses – Curriculum Design, Management and Development Level 1, AKEPT Strategic Leadership Development, Ministry of Education, AKEPT Campus, Bandar Enstek, N. Sembilan, Malaysia – 16
10. Workshop – Avoiding Plagiarism: Understanding and Using Turnitin, IT Room, Library Dato' Jaafar Hassan, UiTM Perlis – 2 Jan 2014
11. Attending 'Program Agenda Pemerkasaan Ekonomi Bumiputra (MEB)', Dewan Agung Tuanku Canselor, UiTM Shah Alam, Selangor – 10 Dec 2013
12. Attending and Organising Seminar, "Contemporary Issues in Finance: The Impact of Budget 2014 on the Market and Economy", Dewan Seri Semarak, UiTM Perlis – 15 Nov 2013
13. Attending Weekly (Thursday & Friday) Internal and External Seminar, School of Economics and Department of Finance, La Trobe Business School, La Trobe University, Australia – Throughout 2012
14. Workshop – On-site training using Thomson One Investment Banker & DataStream, Library, La Trobe University, Bundoora, 3 Dec 2012.
15. Nonparametric estimation methods workshops by Professor Jeffrey Racine, La Trobe University, Bundoora VIC Australia – 21, 23 & 24 May 2012
16. Bootstrap in Econometric Course by Professor Russell Davidson (McGill University), Monash University, Clayton VIC Australia – 12 & 13 April 2012
17. Attending Australia Islamic Finance News (IFN) Roadshow 2011, Melbourne Convention and Exhibition Centre, Australia – 9 May 2011
18. Workshop – OSIRIS (Vendor training): Advanced Searching, Thursday at 11.00am-12.30pm, Collaborative Classroom 2.01, Library La Trobe University – 5 May 2011
19. Workshop – OSIRIS (Vendor Training): Introductory session, Thursday at 9.30am-10.30am, Collaborative Classroom 2.01, Library La Trobe University – 5 May 2011
20. Workshop – Endnote for Economics and Finance Postgraduates – Library La Trobe University – 5 April 2011
21. Workshop – Economics and Finance Honours: Advanced Searching Techniques, Library La Trobe University – 30 March 2011
22. Motivational Discussion: Route to Success in Higher Learning (PhD), Board Room Union Building, Organised by Malaysian Students Association (MSALTU) – 17 March 2011
23. Chaired session for Global Accounting, Finance and Economics (GAFE) Conference, Australian Research Centre for Accounting, Finance and Economics (ARCAFE), Monash University, Melbourne Australia – 14 & 15 February 2011
24. Workshop & Presentation – Malaysian Students La Trobe University Round Table – 23 November 2010.
25. Workshop – The Higher Degree Research Writing Workshop organised by Faculty of Law and Management La Trobe University – 3 November 2010.
26. Financial Integrity Research Network (FIRN) Master Class 2010, Sydney (Scholarship Awarded) – (4 – 9 July 2010).

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## **FUNDING and ACADEMIC AWARDS**

1. Member for Fundamental Research Grant Scheme (Phase 1/2016): Modelling an Islamic Credit Risk Management
  2. 1<sup>st</sup> Best Paper Award – Off-Balance Sheet: Liquidity, Leverage and Default Risk of Malaysian Islamic Banks, 4<sup>th</sup> Islamic Banking and Finance Conference (iBAF 2010), Universiti Sains Islam Malaysia – 13 & 14 October 2010
  3. Scholarship Awards to attend Financial Integrity Research Network (FIRN) Master Class 2010, Sydney – 4 to 9 July 2010
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## REFEREES

### **Dr. David Prentice**

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School of Economics  
Faculty of Social Sciences  
University of Nottingham, Malaysia  
43500 Semenyih  
Selangor Darul Ehsan, Malaysia  
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### **Dr. Sarina Muhamad Noor**

Head of Learning Centre  
Faculty of Business Management  
Universiti Teknologi MARA Perlis  
02600 Arau Perlis, Malaysia  
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Email: sarina@perlis.uitm.edu.my