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# RMU e-Bulletin



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**Research Management Unit**  
Universiti Teknologi MARA Cawangan Kedah

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# Embracing Innovation and Discourse: A Message from the Rector



Esteemed colleagues, students, and friends of UiTM Kedah Branch,

I am pleased to announce the launch of the second edition of the **RMU4U E-Bulletin**. This publication showcases the intellectual energy and a wide range of expertise that have bloomed within our esteemed university.

The 38 articles presented in this issue exemplify a remarkable spectrum of scholarly inquiry. From insightful legal studies to captivating cultural reflections, from thought-provoking discussions on business and finance to explorations of the ever-evolving technological landscape, the **RMU4U E-Bulletin** offers a glimpse into the minds that are shaping the future. This e-bulletin is more than just a collection of articles; it is a platform for discourse, a springboard for critical thinking, and a catalyst for innovation. By engaging with the diverse perspectives presented here, we can cultivate a deeper understanding of the complex issues facing our world today.

I am particularly heartened by the focus on the transformative power of technology. Discussions on Industrial Revolution 5.0 and the integration of AI serve as crucial reminders of the need to embrace innovation and equip ourselves with the skills to navigate the rapidly changing landscape. The articles on learning methodologies, from self-directed learning to mobile-assisted language acquisition, further underscore UiTM Kedah's commitment to providing our students with the tools and resources they need to thrive in the 21st century.

To our esteemed contributors, I extend my sincere gratitude for sharing your valuable insights and expertise. Your dedication is what fuels the intellectual engine of our university.

To our readers, I encourage you to delve into the articles, engage with the ideas presented, and later share your perspectives. Let this e-bulletin be the spark that ignites lively dialogues and fosters a culture of continuous learning within our university community.

Together, let us leverage the power of knowledge and innovation to shape a brighter future.

Sincerely,

*Prof. Dr. Rohima Sa'id*

Rector, UiTM Kedah



# A Message from the Chief Editor

Dear Readers,

Welcome to the second issue of the RMU4U E-Bulletin from UiTM Kedah. I am excited to present 38 insightful articles that showcase the diverse academic interests and expertise within our university. Each article brings a unique perspective, contributing to a rich array of knowledge and ideas.

In this issue, our contributors have explored a wide range of subjects. We have compelling legal studies on topics such as home-schooling and child marriage, alongside cultural reflections that delve into the Semai heritage and contemporary Malaysian art. These pieces highlight the importance of preserving and understanding our cultural and societal norms.

Our business and finance section offers fresh insights into the gig economy, the integration of AI in accounting, and the nuances of tax compliance. These articles provide a closer look at the evolving economic landscape and the challenges and opportunities it presents.



Technological innovation is another prominent theme, with discussions on Industrial Revolution 5.0, the critical role of information professionals, and the integration of AI in education. These articles underscore the rapid pace of technological change and its impact on various sectors.

We also feature thought-provoking pieces on self-directed learning, mobile-assisted English learning, and the transformative power of social media in libraries. These articles explore the intersections of technology, education, and communication, offering valuable insights into modern learning environments. Our goal with this e-bulletin is to foster a deeper understanding and spark meaningful conversations among our readers. We hope that the knowledge and ideas shared here will inspire and engage you.

A heartfelt thank you to all our contributors for their hard work and dedication. And to our readers, thank you for your continued support and interest in the RMU4U E-Bulletin.

Happy reading!  
Warm regards,

Dr Azyyati Anuar  
Chief Editor, RMU4U E-Bulletin





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# STRENGTHENING SHARIAH GOVERNANCE SYSTEMS IN ISLAMIC FINANCIAL INSTITUTIONS (IFIs)

## **Daing Maruak Sadek**

Academy of Contemporary Islamic Studies,  
Universiti Teknologi MARA, Cawangan Kedah,  
Kampus Sungai Petani, Kedah, Malaysia  
[daing729@uitm.edu.my](mailto:daing729@uitm.edu.my)

## **Azyyati Anuar**

Faculty of Business and Management, Universiti  
Teknologi MARA, Cawangan Kedah, Kampus  
Sungai Petani, Kedah, Malaysia  
[azyyati@uitm.edu.my](mailto:azyyati@uitm.edu.my)

Shariah governance framework was introduced in 2011 and the industry of Islamic finance played an important role in identifying Islamic bank's products, practices, management, operations and instruments as shariah compliance (Miskam, 2013). Moreover, the shariah governance framework was further revised and published in 2019 by the Central bank of Malaysia which aims to gain the public trust and assurance in the aspect of business operations, management and integrity of the IFIs (Shariah Governance, 2019).

The purpose of having a shariah governance system is simply within the reason of its existence, which is for shariah compliance as per within the fundamentals of the religion. There are a number of steps and measures that need to be taken, involving several different organs of governance and incurs monetary costs.



However, despite the amount of time, effort, and money establishing a shariah governance structure may take, IFIs are favourable in having governance, or at least setting up shariah boards within their organizations. But with this, much of the critique has been said that Islamic Banks failed to adhere to shariah principles because of the convolution of corporate governance structure (Chowdhury, 2015). In fact, inability to meet the basic principles of the Islamic finance would offer ascent to shariah risk and harm the believability and the notoriety of the Islamic banking industry (Hamza, 2013). Hence, a question has arisen - to what degree does the significance of shariah governance system for Islamic financial firms go? To understand this, the objectives and primary functions of shariah governance in these institutions should be explored, such as to provide product legitimacy, the call for moderation and fairness in financial transactions, stakeholders' trust, and as part of IFIs risk management tools.



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According to Wilson (2009), having a sound shariah governance framework is also an imperative part of the exercise to promote moderation and justice in any financial transactions and at the same time, ensuring the public that the said IFIs is shariah compliant in all aspects. The objective of IFIs is to appease shareholders and at the same time gain the trust and assure the public and community who use their products. Without any governance system, the public may not be confident about the legality of the products. A proper shariah governance system with both ex-ante and ex-post compliance processes would be more than helpful to highlight the IFIs credibility.

In this regard, the implementation of a shariah governance framework is needed. IFIs can also address the issues of shariah non-compliance risks, which is defined by IFSB-3 as "the risk that arises from IFIs failure to comply with the shariah rules and principles determined by the shariah board or the relevant body in the jurisdiction in which the IFIs operate" (IFSB, 2006a). At the same time, Delorenzo (2007) also made references to shariah non-compliance risk by inferring it to the possibility of fatwa rejection, and that it can be a type of operational and regulatory risk. Iqbal and Mirakhor (2007), on the other hand, differentiates shariah risks into two groups; risk that comes to light due to practices of Islamic financial products that are not standard or regular and risk due to shariah non-compliance.



With these cases, it is apparent that the shariah governance system is a necessary tool that can assist in the mitigation of shariah non-compliant risk. Shariah risk is not easily managed, unlike risks such as credit, equity investment, market, liquidity, and rate of return risks, which are all quantifiable. Additionally, there isn't any specialized risk management model to cater to the non-compliance risk that specifically affects IFIs. As mentioned in IFSB's Guiding Principles on Risk Management (IFSB-1), shariah risk is part of the operational risk, which a proper shariah governance framework can address. The Islamic governance system can definitely assist IFIs to oversee the shariah governance risk, as it can cause insurmountable loss, and weaken the credibility of these Islamic organizations.

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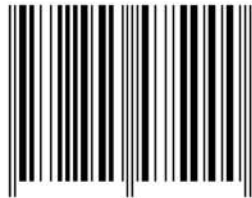
## Biodata of authors

Daing Maruak Sadek is a Senior Lecturer at the Academy of Contemporary Islamic Studies, Universiti Teknologi MARA, Kedah Branch. He obtained his PhD degree in Islamic Finance from Universiti Utara Malaysia in 2021 and Master's degree in Islamic Banking, Finance, and Management from Loughborough University, United Kingdom in 2005.

Azyyati Anuar is a Senior Lecturer at the Faculty of Business and Management, Universiti Teknologi MARA, Kedah Branch. She holds a PhD in Operations Management from Universiti Utara Malaysia in 2018.



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