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RECTOR'S NOTE



Prof. Dr Roshima Said
Acting Rector

"Together we advance knowledge with integrity, creativity, and purpose—many voices united to shape a brighter, sustainable future."

Assalamualaikum warahmatullahi wabarakatuh,

Alhamdulillah, with gratitude to Allah SWT, I am pleased to welcome you to the fourth volume of RMU4U e-Bulletin. This publication continues to serve as a reflection of our vibrant intellectual community at UiTM Kedah, bringing together voices from diverse disciplines and perspectives. In this issue, with 42 insightful contributions, we witness not only the richness of research topics but also the strength of our shared purpose. While the papers range from sustainability in fashion and design, digital literacy, and artificial intelligence to law, economics, and cultural heritage, they are united by a common aspiration: to advance knowledge that is meaningful, ethical, and impactful for society.

Our academic journey is significant because of this harmony amid diversity. Whether addressing contemporary challenges in technology and governance or celebrating the timeless values of culture and tradition, our scholars demonstrate that knowledge is most powerful when it is connected, when different fields meet at the crossroads of innovation, integrity, and service to the community.

As Rector, I am profoundly inspired by the dedication, innovation, and scholarly excellence demonstrated by our academics and researchers. You are not only advancing knowledge within our university but are also fulfilling UiTM's noble mission, creating impactful ideas that serve the nation and uplift the ummah.

Your work reflects a deep commitment to relevance, integrity, and service. Let us continue to nurture a culture of collaboration, creativity, and excellence, ensuring that our contributions remain forward-looking, transformative, and rooted in the needs of society. Together, we are shaping a brighter, more sustainable future through education, research, and innovation.

Congratulations to all the dedicated contributors whose passion and perseverance have brought this volume to life. My heartfelt appreciation goes to the Research Management Unit for their steadfast leadership and solid commitment in making this achievement possible. May RMU4U continue to shine as a beacon of knowledge, uniting diverse voices in a shared mission of discovery and excellence. Together, may we be inspired to reach even greater heights in the pursuit of impactful research and innovation.

One purpose. One vision. Many voices, one future.

Sincerely,
Prof. Dr Roshima Said
Acting Rector,
Universiti Teknologi MARA Keda

A MESSAGE FROM THE CHIEF EDITOR



Dr Azyyati Anuar
Chief Editor,
RMU4U E-Bulletin

"RMU4U Volume 4 celebrates diverse scholarship, uniting research, innovation, and culture to inspire collaboration, sustainability, and inclusive growth."

We are pleased to present Volume 4 of RMU4U, a platform dedicated to showcasing research, innovation, and thought leadership across diverse academic disciplines. This issue reflects the dynamic intellectual ecosystem we strive to cultivate, highlighting contributions that bridge theory and practice while addressing pressing contemporary challenges. In the Business, Accounting, and Finance section, we feature 15 insightful papers that explore the evolving landscape of global markets, financial resilience, sustainable accounting practices, and digital transformation in business operations.

These works not only provide empirical findings but also propose actionable frameworks for industry adoption, underscoring the vital role of research in shaping competitive and ethical enterprises. The Designer Thoughts segment presents 6 stimulating papers that merge creativity with problem-solving. From design thinking methodologies to innovation in product aesthetics and usability, these contributions remind us that design is not merely about form but about crafting meaningful user experiences.

This section will be of particular interest to those who value the intersection of artistry, functionality, and human-centered solutions. Our IR 5.0 category brings together 6 pioneering papers examining the fusion of automation, artificial intelligence, and human capital development in the context of the Fifth Industrial Revolution. The authors challenge readers to consider how technology can be harmonized with ethical and inclusive practices, ensuring that digital progress translates into equitable societal benefits. In the Law and Policy section, 7 comprehensive papers analyze legal reforms, governance frameworks, and policy innovations that respond to shifting socio-economic realities.

The breadth of topics from regulatory compliance in emerging industries to community rights in a globalized economy reflects the critical role of law as both a safeguard and an enabler of change. The Literature and Culture segment enriches this volume with 8 thought-provoking papers that delve into narratives, identities, and cultural dialogues shaping societies today.

Whether revisiting classic literature through modern lenses or exploring contemporary cultural phenomena, these works invite readers to appreciate the role of the humanities in fostering empathy, critical thinking, and cultural continuity. Collectively, these 42 scholarly contributions affirm the breadth and depth of academic engagement within our community. They underscore our commitment to advancing knowledge that is relevant, impactful, and forward-looking. This volume is not only a testament to our contributors' dedication but also a resource for policymakers, practitioners, educators, and learners who seek informed perspectives and innovative solutions. We extend our heartfelt appreciation to all authors, reviewers, and editorial team members whose collective efforts have made this publication possible. We hope that RMU4U Vol. 4 will spark dialogue, inspire collaboration, and contribute to the enrichment of both academic scholarship and practical application.

Let us continue to explore, innovate, and contribute, together shaping a future where knowledge serves as the foundation for sustainable and inclusive growth.

Warm regards,
Dr Azyyati Anuar
Chief Editor,
RMU4U E-Bulletin



Wealth Distribution in Islamic Finance: Aligning with Maqasid al-Sharia

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Introduction

Islamic finance is rooted in the ethical and moral framework of Islam, emphasizing justice, fairness, and social welfare. One of its key aims is equitable wealth distribution to prevent its concentration among a privileged few. This aligns with the concept of Maqasid al-Sharia, the higher objectives of Islamic law, which include the preservation of religion, life, intellect, progeny, and property (Ibn Ashur, 1997). In Islamic economics, wealth distribution is not just an economic objective but a religious obligation that promotes socio-economic justice.

Azyyati Anuar

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The Qur'an and Sunnah strongly advocate wealth redistribution through mechanisms such as Zakat, Sadaqah, Waqf, and Qard al-Hasan (interest-free loans). Unlike conventional financial systems that often emphasize profit maximization, Islamic finance integrates these instruments to foster inclusive growth and reduce inequality. For instance, Zakat, a mandatory 2.5% annual levy on qualifying wealth, ensures systematic support for the poor and needy (Chapra, 2008). It plays a direct role in alleviating poverty and redistributing income within society.



Moreover, Islamic banking promotes profit-and-loss sharing (PLS) models such as Mudharabah and Musharakah. These models encourage shared risk between investors and entrepreneurs, contrasting with conventional interest-based systems where borrowers bear the entire risk while lenders earn guaranteed returns. This mutual responsibility creates a more equitable financial environment (Khan, 1986). Waqf (endowments) also serves as a powerful tool for long-term wealth redistribution. Historically, Waqf funded education, healthcare, and infrastructure in Muslim societies, and its revival could significantly enhance social development (Mirakhor & Askari, 2010).

Another cornerstone of Islamic finance is the prohibition of *riba* (interest), which prevents exploitative practices that concentrate wealth among financial elites. By ensuring that returns are tied to real economic activity, Islamic finance promotes ethical and sustainable wealth creation (Usmani, 2002). Additionally, Islamic inheritance laws mandate fixed shares for heirs, thereby preventing wealth from accumulating within a single lineage and promoting broader distribution (Zubairi, 2004).

Despite its strong theoretical basis, the practical application of these wealth distribution tools faces several challenges. Many Muslims underutilize Zakat, often due to lack of awareness and ineffective institutional mechanisms. Additionally, some Islamic financial institutions prioritize profitability over social objectives. To realign Islamic finance with *Maqasid al-Sharia*, robust regulatory and governance frameworks are necessary. Authorities should mandate institutions to allocate a portion of their profits toward poverty alleviation and SME development (Ibn Ashur, 1997).

Conclusion

In summary, Islamic finance offers a compelling framework for wealth distribution rooted in justice and ethical principles. Instruments such as Zakat, Waqf, and PLS contracts provide practical tools to combat inequality. However, to unlock their full potential, stakeholders must strengthen institutional support, embrace technological solutions, and uphold the spiritual objectives of Islamic economic justice.

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