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Research Management Unit
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Embracing New Horizons: A Fresh Start for 2025



As we stand at the threshold of a new year, I welcome you to RMU4U Third Edition (January 2025). The start of a new year symbolizes renewal, an opportunity to recalibrate our aspirations and refresh our collective commitment to academic excellence, research endeavours, and impactful scholarly contributions.

The year 2024 saw significant progress within our academic and research community. It was a testament to the passion, perseverance, and creativity of all members of the UiTM Kedah family. As we reflect on those accomplishments, let us also look ahead with determination to elevate our efforts in research, publication, and innovation. Let 2025 be the year we chart new pathways for discovery and collaboration, bringing our work to greater heights.

This year, I encourage all of us to reaffirm our scholarly goals by setting clear, measurable targets for research outputs, impactful writings, and knowledge sharing, aiming to contribute meaningfully to society both locally and globally. Let us strengthen research collaborations by building networks across disciplines, faculties, and institutions to foster cross-disciplinary solutions to real-world challenges. At the same time, we must focus on innovation by exploring new ideas, embracing digital tools, and pioneering creative solutions that align with global trends and local needs. Above all, let us support each other by sharing expertise, mentoring the next generation, and collaborating to overcome challenges, creating a thriving research ecosystem where everyone uplifts one another.

Let this be a year where we balance ambition with reflection, passion with purpose, and innovation with impact. The Research Management Unit (RMU) remains steadfast in supporting your research journey through resources, platforms, and opportunities for growth.

As we embark on this new chapter, I wish each of you the strength to pursue your aspirations and the resilience to overcome any obstacles. Together, let us make 2025 a year of breakthroughs, achievements, and shared successes.

Here's to a productive and inspiring year ahead.

Sincerely,

Prof. Dr. Roshima Said

Acting Rector, UiTM Kedah



A Message from the Chief Editor

Dear Readers,

I am pleased to announce the return of the RMU4U Bulletin with Volume 3, showcasing a diverse array of academic inquiries and professional perspectives across multiple themes. This edition continues our commitment to facilitating intellectual exchange and presenting research that engages with contemporary issues.

In this volume, the Law & Policy theme stands out with the highest number of contributions, featuring 14 papers that explore significant aspects of governance, justice, and societal well-being. These papers highlight the role of legal frameworks and policies in addressing current challenges and contributing to societal development.

Highlighted works include topics such as "Enhancing Access to Justice: The Role, Challenges, and Future of Small Claims Courts in Malaysia" and "Environmental Public Interest Litigation: Broadening Locus Standi to Safeguard Collective Interests," which examine the evolving landscape of legal rights and public interest. Additional discussions, such as "Alternative Dispute Resolution (ADR) in Islamic Banking and Finance in Malaysia" and "Balancing Nature and Faith: Protection and Conservation of Water Resources from the Perspective of Islamic Law," shed light on the interplay between ethics, faith, and law in addressing societal challenges.

In addition to the focus on Law & Policy, this issue covers a range of topics that contribute to understanding innovation and societal change. Articles such as "AI-Driven Recommendations in Mobile Shopping Apps, Podcasts, Animations & Gen Z: Revamping Organizational Behavior Learning, and The Role of Social Media in Shaping Islamic Entrepreneurship" explore the intersections of technology, education, and culture in today's world.

This edition represents the collaborative work of our contributors, whose insights and expertise have shaped the content of this bulletin. We encourage readers to engage with these ideas and consider their implications for further research and practical applications.

I would like to thank the authors, reviewers, and editorial team members who made RMU4U Bulletin Volume 3 possible. We hope this publication serves as a resource for understanding key issues and inspires further exploration.

Thank you for being part of this endeavor. Let us continue to learn and exchange ideas

Warm regards,

Dr Azyyati Anuar
Chief Editor, RMU4U E-Bulletin





ALTERNATIVE DISPUTE RESOLUTION (ADR) IN ISLAMIC BANKING AND FINANCE IN MALAYSIA

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Malaysia's Islamic banking and finance industry relies heavily on Alternative Dispute Resolution (ADR), which provides a flexible, efficient, and cost-effective alternative to traditional litigation, helping to maintain harmonious relationships, ensure confidentiality, and achieve Shariah-compliant resolutions (Dahlan, 2018). The Civil Courts in Malaysia also rely on the Shariah Advisory Council (SAC) for authoritative rulings on Shariah matters, ensuring that decisions align with Islamic principles within the broader legal framework.

Malaysia's framework for settling disputes involving Islamic finance has been significantly enhanced and is now in line with contemporary advancements (Oseni & Ahmad, 2024). Arbitration, mediation, conciliation (sulh), negotiation, and consultation (shura) are some of the ADR processes that are especially pertinent in Malaysia's Islamic banking and finance industry (Rusni et al., 2022).



In arbitration, parties to a dispute present their arguments to an impartial panel of arbitrators. After reviewing the facts, the arbitrator renders a ruling that, if accepted by the parties, is legally binding (Dahlan, 2018). The confidentiality, speed, and finality of this approach make it highly sought after. Because it may resolve intricate financial issues and guarantee that the results adhere to Islamic law, arbitration is frequently chosen. For example, arbitration can be used to settle a disagreement over a Murabaha contract between an Islamic bank and a business client; the arbitrator's ruling is final and enforceable.

In a similar vein, Dahlan (2018) states that mediation is a voluntary process carried out by an impartial mediator with expertise in Islamic finance. Mediation is especially successful because it promotes cooperation and understanding, two fundamental tenets of Islamic transactions; the mediator facilitates discussion and negotiation without imposing a decision, enabling the parties to reach a resolution that satisfies their financial and religious commitments. For instance, partners in an Islamic investment venture can use mediation to settle disputes over profit sharing.

Likewise, conciliation, also known as sulh, is a traditional Islamic method of resolving disputes in which a conciliator actively suggests solutions to the parties. In Islamic banking, sulh is used to resolve disputes in a way that encourages mutual respect and reconciliation while making sure that the resolution complies with Islamic ethical standards. If the parties choose to use the Sulh method, the Sulh officer will consult with the Shariah Advisory Council of Bank Negara (Dahlan, 2018). For example, a customer and an Islamic bank may use sulh to settle disagreements over the terms of repayment that are stipulated in an Ijarah agreement.

Additionally, negotiation is an intuitive and informal process in which disputing parties communicate with one another directly to come to a mutually agreeable solution. Negotiation is crucial in Islamic finance because it enables parties to settle disputes amicably and cooperatively, which reflects the Islamic principles of justice, integrity, and reciprocity. Finding common ground and understanding the opposing party's point of view is essential for successful negotiation. For instance, because of the borrower's financial issues, an Islamic bank and the borrower may discuss restructuring a financing arrangement.

Furthermore, consultation, or shura, is a collective decision-making process where parties seek advice and guidance from trusted individuals or experts. This method is profoundly rooted in Islamic practice. In the context of Islamic banking, shura can be employed to solve disputes within financial institutions or between clients and banks, promoting a sense of shared responsibility and mutual respect. For instance, an Islamic financial institution may seek guidance from a group of Shariah scholars and financial experts to address a complex issue related to a Shariah-compliant financial product.

To sum up, ADR procedures offer useful mechanisms for resolving conflicts in Malaysia's Islamic banking and financial industry. Parties can reach equitable, effective, and Shariah-compliant agreements by using these strategies, promoting a more balanced and collective financial environment.

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