



Cawangan Kedah
Kampus Sungai Petani

Faculty of Administrative
Science and Policy Studies

i-SPIKE 2021

Leading An Artificial Innovation In Knowledge, Education And Design

i-SPIKE 2021 INTERNATIONAL EXHIBITION & SYMPOSIUM E-PROCEEDINGS

<https://ispike2021.uitm.edu.my/>

e-ISBN 978-967-2948-20-9

Copyright © 2021 is held by the owner/author(s). These papers are published in their original version without editing of the content.

The views, opinions and technical recommendations expressed by the contributors are entirely their own and do not necessarily reflect the views of the Faculty or the University.

Copy Editors : Azni Syafena Andin Salamat, Syazliyati Ibrahim, Asrol Hasan, Nor Zaini Zainal Abidin, Fatihah Norazami Abdullah, Chaleeda Som Sak, Nor Asni Syahriza Abu Hassan & Muhamad Khairul Anuar Zulkepli

Layout Editor : Asrol Hasan

Cover Design : Syahrini Shawalludin

Published by : Universiti Teknologi MARA Cawangan Kedah,
Kampus Merbok,
08400 Merbok,
Kedah,
Malaysia.

TABLE OF CONTENTS:-

i-SPIKE 2021 International Exhibition & Symposium E-Proceedings

| NO. | TITLE | PAGE |
|-----|---|------|
| 1. | ‘Viewfinder’ Mobile Learning Application for Videography and Cinematography Based on the Rules of Perspective <i>Amir Nor Azan Samar, Harim Izzati Hamdan, Iqbal Jaapar & Muhammad Firdaus Amairudin</i> | 1 |
| 2. | Systematic Alternative Fuzzy Logic Evaluator (SAFLE) for Student Performance Evaluation <i>Shirley Sinatra Gran, Tracy Adeline Ajol & Awang Nasrizal Awang Ali</i> | 8 |
| 3. | 360 Employees – I <i>Dayang Hazenah Awang Abdul Hamid, Nur Dina Athia Mohd Ramley, Nur Hidayah Jusoh, Nurul Husna Abd Jalil & Mohammad Firdaus Mohammad Hatta</i> | 12 |
| 4. | AbMTI: Adventure Based Mental Toughness Inventory for Post Covid-19 Pandemic Era <i>Mohd Shariman Shafie, Professor Dato Dr. Md Amin Md Taff, Dr. M.Adli bin Mohd Sidi, Mohamed Azizul bin Mohamed Afandi, Dr. Omar Firdaus Mohd Said & Nik Jazwiri Johannis</i> | 18 |
| 5. | AbMTM: Post Covid-19 Adventure-Based Mental Toughness Training Model <i>Mohd Shariman Shafie, Professor Dato’ Dr. Md Amin Md Taff, Assoc. Professor Dr. Zuraidah Zainol & Dr. Siti Musliha Mat Rasid</i> | 23 |
| 6. | Pembentukan Modul Undi18@School untuk Pendidikan Kenegaraan dan Demokrasi kepada Belia 18-21 Tahun <i>Wan Rohila Ganti Wan Abdul Ghapar, Che Hamdan Che Mohd. Razali, Muhamad Fazil Ahmad & Abdul Rahman Abdul Latip</i> | 28 |
| 7. | A Planning of Templer Forest Park and Templer Forest Reserve through Management Plan <i>Mohammad Zharif Hakimi Mohammad Mazani, Nurul Atikah Mohd Salleh, Muhammad Hafiy Safwan Sahak, Nurul Nabila Che Ahamed, Teeny Valerian, Mohamad Fathi Radhi Ishak, Nor Hanisah Mohd Hashim & Firdaus Chek Sulaiman</i> | 33 |
| 8. | Administrative Model for Sekolah Agama Rakyat (SAR): Excellence Practices <i>Mohd Nasir Ayub, Nazmi @ Nazni Noordin, Mohd Zool Hilmie Mohamed Sawal & Surita Hartini Mat Hassan</i> | 38 |
| 9. | ADR-Now Application: Bridging Theoretical and Practical Approach in Alternative Dispute Resolution Process and Procedures <i>Dr. Shahrizal Mohd Zin, Abdul Mu’iz Abdul Razak, Prof. Madya Dr. Nur Ezan Rahmat & Nik Hasbi Fathi</i> | 43 |

10. Agricultural Career Training Program for Drop Out Students through Work Based Learning 47
Marinah Muhammad, Noor Janatun Naim Jemali, Nik Raihan Nik Yusoff & Rozidaini Mohd Ghazi
11. An Eco-Friendly Concrete Blends from Palm Oil Boiler Ash 52
Nurrul Amilin Zainal Abidin, Zeno Michael, Mohamed Khatif Tawaf Bin Mohamed Yusof, Azmi Roslan, Siti Shahidah Binti Sharipudin, Shahrul Nizam Bin Mohammad & Ilya Izyan Binti Shahrul Azhar
12. An Investigation of Clothing for Elderly: Emphasizing Safety, Protection and Functional Attributes 57
Shahrizad Fitri Mustapha, Shuhaila Nahrawi, Rizal Azni Dahaman & Norzaleha Zainun
13. Ardu-Electrochromic Film for Home Safety And Privacy Purpose 65
Anas Akasyah Abd Patas, Nur Athirah Mohd Taib & Syahida Suhaimi
14. Let's Talk about the Movies: The Movie Journal 71
Associate Profesor Dr Norwati Binti Hj Roslim, Associate Profesor Dr Hj, Muhammad Hakimi Tew Abdullah, Ku Nurul Atiqah Ku Ahamad, Nur Faathinah Mohammad Roshdan, Suhaila binti Sharil & Siti 'Aishatul-Humairah Muhammad Fisol
15. Asymmetric Impact of The Oil Price Changes on Stocks Market for Selected Asean Countries 78
Shahiszan binti Ismail, Prof. Madya Dr. Noor Zahirah Mohd Sidek, Fauziah Mohamad Yunus, Jamilah Laidin & Nor Azira Ismail
16. Automated System for Concrete Damage Classification Identification Using Various Classification Techniques in Machine Learning 81
Nur Haziqah binti Mat, Athifa Aisha binti Ahmad Zahida, Siti Nurhaliza binti Abdul Malik, Nur Athirah Syuhada binti Azmadi & Syahrul Fithry bin Senin
17. Automatic Price Scanning System 88
Fahmi Nazreen Zakuan, Anis Diyana Rosli & Nurlida Ismail
18. Al Hijjaei V1 94
Yuslina Mohamed, Mesbahul Hoque, Sulaiman Ismail Nurhasma & Muhamad Saad
19. Infographic of Benevolence Practices: Public Sector's Myth or Reality 100
Dr Nor Zaini Zainal Abidin, Azni Syafena Andin Salamat, Syahrini. Shawalludin, Azlan Abdul Rahman & Dr Siti Norfazlina Yusoff
20. BIO-CHEM KIT: Understanding Biogeochemical Cycles 104
Nurul Hidayana Mohd Noor, Shawal Sahid Hamid@Hussain, Mahazril 'Aini Yaacob & Mohd Hafiz Hazwan Hashim

| | | |
|-----|---|-----|
| 21. | Biodegradable and Recycle Husk Mailer from <i>Cocos nucifera</i> <i>Anas Firdaus bin Zakaria, Nur Atirah binti Hamzah, Siti Farahin binti Abdull Patah, Wan Zuraida Wan Mohd Zain & Nur' Amira binti Hamid</i> | 110 |
| 22. | Bunny's Pellet: Natural Mulberry Pellet <i>Nor Dini Rusli, Khairiyah Mat, Hasnita Che Harun, Mohd Mahmud & Syed Muhammad Al-Amsyar Syed Abd. Kadir</i> | 114 |
| 23. | Cails Paper Wash <i>Aisyah Nur Izzah binti Azhar, Intan Nafissa binti Mohd Jaffri, Loris Anak Noh, Caroline Anak Kiroh & Silverina Anabelle Kibat</i> | 120 |
| 24. | Capcut <i>Dr Sharifah Shafinaz Sh Abdullah, Nur Afini Azwa binti Roslan, Nur Alya Nabila binti Ashariman, Nur Mazmira binti Mohamad Zuki & Nur Nabila binti Omar</i> | 124 |
| 25. | Regenerated Kenaf Core Cellulose Hydrogels and Films Prepared via Pre-Cooled Method <i>Adam Khairul Faiz, Muhammad Khairil Hakim Ismail, Hatika Kaco & Mohd Shaiful Sajab</i> | 128 |
| 26. | Encapsulation of Winged Termites in Cellulose Nanofibre for the Fabrication of Cellulose Bioplastic <i>Syahidatul Nadhilah Shah Lail, Noorul Jannah Aizul Hussin, Hatika Kaco & Mohd Shaiful Sajab</i> | 134 |
| 27. | Chinese Character Card Game: Learners' Attitudes and Motivation <i>Ting Hie-Ling</i> | 140 |
| 28. | Coffee Capsule Vending Machine <i>Mohd Sufian Ramli, Siti Sufiah Abd Wahid, Muhammad Hasif Razak & Muhammad Hakimi Md Said</i> | 146 |
| 29. | Corn-Based Bioplastic as Seedling Bag <i>Nur Nadia Nasir & Siti Amira Othman</i> | 151 |
| 30. | Coupiers: Course Pre-Registration System <i>Zeti Darleena Eri, Mohd Hanapi Abdul Latif, Mohd Atif Ramlan, Ruhana Jaafar, Sharifah Nurulhikmah Syed Yasin, Hasiah Mohamed & Sarah Yusoff</i> | 156 |
| 31. | Divorce Protection Takaful <i>Siti Thaqifah Ruzaidy, Siti Adibah Embong, Mohammad Firdaus Mohammad Hatta & Arlinah Abd. Rashid</i> | 162 |
| 32. | Entrepreneurial Website Project "Www.Businessletter4you.Com" <i>Akmal Syaifudin bin Kaharudin, Siti Zuraina binti Gafar @ Abd Ghaffar & Juritah Misman</i> | 168 |

| | | |
|-----|--|-----|
| 33. | Early Flash Flood Detection and Avoidance System <i>Muhammad Aidil Aisar Mohd Yatim, Muhammad Khalis Zuhri Izahar, Rohaiza Baharudin & Mohd Hussaini Abbas</i> | 174 |
| 34. | Ebook: Easy Research For All <i>Sylvia Nabila Azwa Ambad</i> | 180 |
| 35. | e-Info_JK Formation Committee System for the School of Civil Engineering (Pka) Universiti Teknologi MARA <i>Azlinda Saadon, Musmuliadi Kamaruding, Syahrin Neizam Mohd Dzulkifli, Mazidah Mukri, Noraida Mohd Saim, Dzulaikha Khairuddin & Siti Hamidah Abdull Rahman</i> | 183 |
| 36. | E-Module <i>ABRA-Maths</i> - Early Mathematics Learning via Mini Tennis <i>Rahela Abdul Rahim, Haslinda Ibrahim, Fauziah Baharom, Mohd. Rahizam Abdul Rahim & Syahrul Ridhwan Morazuki</i> | 189 |
| 37. | Enhanced Microwave Heat Susceptor Crucible <i>Assoc. Prof. Dr. Muhammad Azwadi Sulaiman, Fathin Asila Mohd Pabli, Syifa' Muhamad Sharifuddin, Assoc. Prof. Dr. Julie Juliewatty Mohamed & Dr. Norfadhilah Ibrahim</i> | 194 |
| 38. | Enhancement of Latent Fingerprint Using Dyed Eggshell Powder <i>Kavitha Rajagopal</i> | 198 |
| 39. | Product Development - E-Personal Possessions Takaful (e-PPT) <i>Siti Hasnulbariah binti Ahmad Rusmili, Nor Ashikin binti Dal Nia, Dania Carmila binti Said, Mohammad Firdaus bin Mohammad Hatta & Norzanah binti Mat Nor</i> | 200 |
| 40. | E-Pocket Note: An Interactive Video Learning for Effective Online Teaching and Learning Process <i>Norhayati Zamri, Nor Bahiyah Omar, Norul Akma Mansor, Liyana Ab Rahman & Farah Husna Mohd Fatzel</i> | 205 |
| 41. | The Clauses SMM2 at Construction Site Board Game For (WBLFF) <i>Roseline anak Ikau, Zafikha Aida Bidin, Syamimi Liyana Amat Rais, Amira Shazlin Adnan & Mohd Khairul Fitri othman</i> | 210 |
| 42. | e-Voting: Votehere4u 2.0 <i>Adib Sarkawi, Aiza Johari, Azlina Bujang & Zainon Haji Bibi</i> | 215 |
| 43. | IO2TX <i>Dr Sharifah Shafinaz Sh Abdullah, Nur Afini Azwa binti Roslan, Nur Alya Nabila binti Ashariman, Nur Mazmira binti Mohamad Zuki & Nur Nabila binti Omar</i> | 220 |

44. Waste Segregation through Recycle and Composting Activities among the Community in Urban and Suburban Areas 225
Ts. Dr. Norhafezah binti Kasmuri & SitiNurhafizah binti Abdull Razak
45. Ez-Crutches 2.0: An Innovation of Assistive Device for Disabled Person 231
Suzana binti Yusof, Sharifah Shafinaz binti Sharif Abdullah, Fatimah binti Sham & Norhafizatul Akma binti Shohor
46. Facile-Fabricated Foamed Geopolymer Sphere for Heavy Metal Removal from Wastewater 236
Tan Tee How, Mo Kim Hung, Lai Sai Hin & Ling Tung-Chai
47. Finance and Me (*FinME*) – A Digital Learning Tool 242
Carolyn Ann Enchas, Shafinaz Lyana Abu Talib, Fatin Adilah Razali & Norizuandi Ibrahim
48. Fun with Mathematic and Origami: Water Lily Origami 246
Masnira Ramli, Wan Nurul Husna Wan Nordin, Amirah Sa'at & Nurul Fazila Lakasa
49. Fund for Food: A Campus Food Pantry Toolkit to Help Fight Hunger on Campus 252
Nurul Hafizah Mohd Yasin, Nurhaiza Nordin, Nurnaddia Nordin, Nik Noorhazila Nik Mud & Siti Zamanira Mat Zaib
50. Edible Cookie Cup: Cuppa Cookie 257
Raja Nur Hanisah Binti Raja Zainal Alam Shah, Nur Liyana A'tifah Binti Ahmad Jamalulail, Nur Farah Aqilah Binti Mohd Akram, Amera Nazirah Binti Mohd Yusoff & Noorshaadah Binti Omar
51. GTNLARM21 262
Ts. Dr. Sharifah Shafinaz binti Sh Abdullah, Assoc. Prof. Ts. Dr. Zulkifli bin Mohamed , Aisyah Fitriah binti Asmala , Nur Fatimah binti Hanif & Nur Hanisah binti Mahadi
52. Gulali Pandan 267
Amelia binti Zaidan, Ainul Hayati binti Abdull Aziz, Nurul Syamilah binti Ismail, Noristisarah Abd Shattar & Siti Noraisah Dolah
53. Hill Paddy Plough 272
Jasrio Liugan, Sainah binti Melulin, Zurhizainih binti Halledy & 'Umairah Abd Khalid
54. Historic Interior Scheme (HIS) Conservation Framework for Heritage Museum Building in Malaysia 275
Norashikin Abdul Karim, Siti Norlizaiha Harun, Salwa Ayob & Zulkarnain Hazim

| | | |
|-----|--|-----|
| 55. | I-Poket Perumahan: Panduan kepada Newbie <i>Mahazril 'Aini Yaacob, Nurul Hidayana Mohd Noor, Hafizah Hammad Ahmad Khan, Zuraini Yaacob & Farah Amirah Fuad</i> | 283 |
| 56. | Development of HVAC Virtual Laboratory (HV-Lab Version 1.0) <i>Mohd Faez bin Zainol, Ts. Shikh Ismail Fairus bin Shikh Zakaria & Dr. Muhammad Zulkarnain</i> | 287 |
| 57. | i-Care2u: Easy-To-Use Application Software to Enhance Knowledge and Awareness of Malaysians towards the Rights of Persons with Disabilities <i>Muhammad Fikri Othman, Nur Ezan Rahmat, Norazlina Abdul Aziz, Nora Abdul Hak & Diyana Kamarudin</i> | 293 |
| 58. | Immersive Learner's Usability and Experience through VMMBG during Covid-19 Pandemic: An Evidence of a Higher Educational Institution <i>Shahreena Daud, Idris Osman, Zarinah Abu Yazid, Norraeffa Md Taib & Amirudin Mohd Nor</i> | 297 |
| 59. | VCDDT: The Virtual Classroom Debate Tutorial Approach <i>Azlyn Ahmad Zawawi, Junaida Ismail, Irwana Nooridayu Mohd Hakimi Noorayuni Rusli & Intan Syahriza Aziz</i> | 304 |
| 60. | Indikator Teknik Pengajaran Bahasa Arab di UiTM Menerusi Teknologi <i>Nurul Asma Mazlan, Suhaila Zailani @ Ahmad, Zamri Arifin, Mohd Faizulamri Mohd Saad & Nur Aqilah Norwahi</i> | 307 |
| 61. | Inquiry-Based Reciprocal Teaching Module <i>Ting Pick Dew, Suyansah Swanto & Vincent Pang</i> | 311 |
| 62. | Instant Beef Stew <i>Nursyadah binti Nordin, Norhidayah bt Abdullah & Muna Shakirah bt Mohamad</i> | 316 |
| 63. | Integrated Solar-IoT Monitoring and Predictive Maintenance Systems for Irrigation (S-IoTP) <i>Hasyiyya Karimah Adli, Ku Azmie Ku Husin, Khairul Nizar Syazwan Wan Salihin Wong & Muhammad Akmal Remli</i> | 320 |
| 64. | IOT Based Monitoring System for Oyster Mushroom Farming Pondok Seri Permai Pasir Putih Kelantan <i>Muhd Azhar Bin Zainol, Sh Mohd Firdaus Bin Sh Abdul Nasir, Nor Suhada Binti Abdullah, Koay Mei Hyie, Siti Nur Amalina Binti Mohd Halidi, Hazimi Bin Ismail & Lesairuamin Bin Leiah</i> | 325 |
| 65. | IoT Based Water Leakage Monitoring System <i>Muhammad Azfar Shazmi Mohd Adnan & Zulkifli Mohamed</i> | 334 |
| 66. | i-Tabung <i>Dayang Aniisah Mardhiyyah binti Abg Borhanuddin, Mohamad Nornashriq Irfan bin Nordin, Muhammad Akram bin Nazri, Muhammad Azwar Naim</i> | 340 |

bin Amilan, Muhammad Fadhillah bin Mohd Zam Zam, Mohd Fazly bin Mohd Razali & Ima Ilyani binti Dato' Hj. Ibrahim

- | | | |
|-----|--|-----|
| 67. | <p>Kaedah Pengajaran CHM510: Dari Sudut Pandang Pelajar <i>Sheikh Ahmad Izaddin Sheikh Mohd Ghazali, Nur Nadia Dzulkifli, Nor Monica Ahmad, Jamil bin Mohamed Sapari, Ahmad Husaini Mohamed & Nurul Nadthira binti Che Awang</i></p> | 343 |
| 68. | <p>Ke Arah Kelestarian Kebun Komuniti dalam Usaha Menyantuni Golongan B40 <i>Intan Syafinaz Mat Shafie, Yuslina Liza Mohd. Yusof, Nor Irvoni Mohd Ishar, Maryam Jameelah Mohd Hashim, Mohd Fairus Kholid, Muhammad Yasin Ramadhan Zahari & Sharidatul Akma Abu Seman</i></p> | 348 |
| 69. | <p>Uniquicare Takaful <i>Muhammad Sa'di Bin Mohd Saman, Nur Aimi Binti Abdul Azis, Mohammad Firdaus Bin Mohammad Hatta & Azlina Binti Hanif</i></p> | 353 |
| 70. | <p>#Kitajagakita: The Manifestation of Modern Jewellery Design <i>Mohd Faiz Jalaludin, Mohd Hakim Mohd Sharif, Adib Mohd Hasan & Muhammad Shafiq Muda</i></p> | 359 |
| 71. | <p>Kombu-Feed: A Nutritive & Prophylactic Alternative for Fish Production <i>Ruhil Hayati Hamdan, Tan Li Peng, Nora Faten Afifah Mohamed, Ain Auzureen Mat Zin & Ahmad Syazwan Samsuddin</i></p> | 363 |
| 72. | <p>Kriging Interpolated Rainfall Data in ArcGIS for a Sustainable Flood Modelling Prediction <i>Fahda Nurhani Ahmad Razan, Nur Fatim Nasuha Mhd Khatif & Ir. Nur Azwa Muhamad Bashar</i></p> | 368 |
| 73. | <p>Kuasai Rintas: Penulisan Ringkasan Bahasa Melayu Yang Lengkap <i>Gladys Sebi binti Entigar, Noor Haty binti Noor Azam, Milfadzhilah binti Mohd Jamil, Roziana binti Ahmed & Nur Elimtiazh bin Abidin</i></p> | 373 |
| 74. | <p>Landscape Architecture Design Studio-Based Using Process-Evaluation Model in Open Distance Learning <i>Masbiha Mat Isa, Alamah Misni & Faridatul Akma Ab Latif</i></p> | 378 |
| 75. | <p>LiBCO <i>Noryana binti Ahmad Khusaini, Nur Hasni binti Nasrudin, Mohd Shamsul bin Daud, Noraini binti Abd Rahman, Rosida binti Ahmad Junid & Siti Fairuz binti Ibrahim</i></p> | 382 |
| 76. | <p>Limit of Acceptable Change and Recreation Opportunity Spectrum as a Tool in Developing a Management Plan. A Study in Templer Forest Eco Park & Templer Forest Reserve</p> | 388 |

| | | |
|-----|--|-----|
| | <i>Syahidah Hanani Hamdan, Nur Sabrina Sabri, Muhammad Hazim Zakaria, Khairul Asri, Syanizatul Izreen Kamal, Nor Asma Safuraa Roslan, Ely Rouzee Jamaluddin & Nawfal Kamarul Bahrain</i> | |
| 77. | Tweet It! EsL Writing Activity Module Using Twitter <i>Nurshahirah Azman & Zaemah Abd Kadir</i> | 393 |
| 78. | Malaysian Secondary Boarding School Menu Planning System <i>Suliadi F. Sufahani & Anuar M. Yusof</i> | 399 |
| 79. | Malaysian Studies Pocket Read <i>Ani Juaini Bahrin, Farhana Yaakub, Firdausi Sufian (Dr), Nurfaizah Abdullah & Saiful Zizi Jalil</i> | 405 |
| 80. | Mathematical Thinking Enhancement Program (MaTh-EP) <i>Nurul Akmal Md Nasir, Parmjit Singh & Geethanjali Narayanan</i> | 410 |
| 81. | Medicine Reminder With Low Battery Alert “MEDMINDER” <i>Syahirah Asyiqin Binti Alias, Luqman Hakim Bin Fazilah Shuhaimi, Khairin Farhana Binti Kharul Anuar, Muhammad Firdaus Bin Mangsor & Suhana Sulaman</i> | 418 |
| 82. | Meow-Meow Food Dispenser Using Internet of Things (IOT) Programme <i>Nor Diyana Md Sin, Saifaris Azizi Saiful Azam, Muhamad Danial Osman, Mohamad Zhafran Hussin, Norbaiti Sidik, Khairul Kamarudin Hasan</i> | 424 |
| 83. | Mesin Penapis Turpentin Turpentine Filter Machine (TFM) <i>Hairulnisak binti Merman, Muhammad Salehuddin bin Zakaria, Aiman Yusri bin Mohamad Yusoff, Aimi Atikah binti Roslan & Azian binti Tahir</i> | 429 |
| 84. | Mind Your Right Booklet: Awareness on Cyber Defamation Law & Media <i>Suria Fadhillah Md Pauzi, Musramaini Mustapha, Azniza Ahmad Zaini, Suhanom Mohd Zaki & Mohd Aidil Riduan Awang Kader</i> | 434 |
| 85. | Modelling the Effectiveness of Using Online Food Delivery Services Apps Among Customers in Klang Valley During Covid-19 Pandemic <i>Prof Madya. Dr Rozita Naina Mohamed, Mohd Saifullah Bin Rusli & Prof.Madya. Dr.Halimahton Borhan</i> | 440 |
| 86. | The Innovation Process Modelling for Ethanol Gas Sensing Using Artificial Neural Network <i>Muhammad Afiq Wazini bin Jemani, Vicinisvarri Inderan, Syahrul Fithry bin Senin, Norain Binti Isa & Lee Hooi Ling</i> | 447 |
| 87. | The Effectiveness of i-Lab v2 as a Teaching Tool for Online Distance Learning <i>Nur Zaidani Wati binti Mohd Darwis, Noor Raifana binti Ab Rahim, Narita binti Noh & Juwita binti Asfar</i> | 453 |

| | | |
|-----|--|-----|
| 88. | My Ecredit Banking Apps (MECBA) V3 <i>Wan Razazila Wan Abdullah (Dr), Enny Nurdin Sutan Maruhun (Dr), Norzarina Nordin, Sunarti Halid & Ahmad Saiful Azlin Puteh Salin (Prof. Madya Dr)</i> | 459 |
| 89. | The Dynamics of MILO (Multimedia Interactive Learning Online) in Role Playing: Enhancing the Learning Process in Covid-19 Pandemic <i>Woo Pak Yuan, Nina Farisha binti Isa & Ezwani Azmi</i> | 464 |
| 90. | The Continuance of External Review Information System Adoption In Malaysia <i>Mohd Norafizal Abd Aziz, Razulaimi Razali, Nik Rosli Abdullah & Shahrul Azam Abdullah</i> | 470 |
| 91. | Understanding Islamic Finance Concepts through Innovative Game: Name The Riba Transaction! <i>Azilawati Banchit, Puteri Faida Alya Zainuddin & Lai Tze Wee</i> | 479 |
| 92. | Natmag Cleaner (Natural Magnificent Cleaner) <i>Hani Hasriena binti Hasrin, Muhammad Firdaus bin Ahmad Nizam, Nur Amalin Batrisya binti Ujud, Deeny Robeatul Adawiyah binti Khairul Anuar & Norzalina binti Jenal</i> | 484 |
| 93. | New Fundamental Theory in Solving the Royalty Payment Problem <i>Wan Noor Afifah binti Wan Ahmad & Suliadi Firdaus bin Sufahani</i> | 489 |
| 94. | Notebookly (A Pageless Notebook) <i>Aimi Natasha binti Rujha, Amani binti Mohamad Soree Awankasim, Muhammad Faiz bin Abdul Hamid & Nur Dania Syahirah binti Mohd Asri</i> | 492 |
| 95. | Nutritious Digital Menu System for Malaysian Religious Primary School Children: Improving Good Memories <i>Azila M. Sudin, Suliadi F. Sufahani & Mohd A.A. Abdullah</i> | 495 |
| 96. | Online Games for Learning Lewis Structure <i>Wan Elina Faradilla Wan Khalid, Tuan Sarifah Aini Syed Ahmad, Nor Akmalazura Jani, Rohaiza Saat & Nurazira Mohd Nor</i> | 501 |
| 97. | Optimal Charging Schedule of Electric Vehicles Using Evolutionary Programming to Minimise Costs <i>Hasmaini Mohamad, Norhasniza Md Razali, Ahmad Farid Abidin, Nur Ashida Salim & Zuhaila Mat Yasin</i> | 506 |
| 98. | The Smart Attendance of Microsoft Team (SAMT 2021) in an Online Learning Classroom <i>Wan Normila Mohamad & Zahari bin Md Rodzi</i> | 511 |
| 99. | Penelitian Terhadap Kepelbagaian Fungsi Bandar Kecil Terhadap Penduduk Setempat di Gemas, Negeri Sembilan <i>Natasya Farhana Nazry, Jabil Mapjabil & Farzanna Yashera Abdulla</i> | 521 |

100. Penentuan Kaedah Mengukur Kesanggupan Untuk Membayar (WTP) Dalam Pelancongan 525
Nabila Farysha Dering & Jabil Mapjabil
101. Penentuan Kecenderungan Tingkah Laku Pelancong yang Berkunjung ke Kota Kinabalu – Psikosentrik dan Alosentrik 531
Farzanna Yashera Abdulla , Jabil Mapjabil & Natasya Farhana Nazry
102. Penentuan Kuasa Beli Pengunjung terhadap Perkhidmatan Pelancongan Terpilih di Bandaraya Kota Kinabalu, Sabah 535
Nurul Izzah Ismail & Jabil Mapjabil
103. The Artificial Neuron Network for Photocatalytic Degradation of Acid Orange 7 Using Cerium Oxide (CeO₂) 539
Wan Nur'ain Awanis binti Wan Sa'ari, Vicinisvarri Inderan, Syahrul Fithry bin Senin & Nur Fadzeelah Abu Kassim
104. Perception of Digital Reading Material for Academic Purposes among UMK Undergraduates 544
Noor Syamimie Mohd Nawi, Lena Ramamurthy, Syakirah Shafien, Suhaida Omar & Nik Ahmad Farhan bin Nik Azim
105. Perception of Language Awareness through Framagram: A Classroom Example 548
Nik Ahmad Farhan bin Azim @ Nik Azim, Lena A/P Ramamurthy, Syakirah binti Shafien, Noor Syamimie binti Mohd Nawi & Shahidatul Maslina binti Mat So'od
106. Perkasa @ Aps : Solusi kepada Kerapuhan Keluargayang Mempunyai Anak Cerebral Palsy 552
Wan Rohila Ganti binti Wan Abdul Ghapar, Muhamad Fazil Ahmad, Norhashimah Yahya & Rahaya Mat Jamin
107. Poket Peka Undang-Undang Dilettante V2:Pemberhentian Kerja 556
Suria Fadhillah Md Pauzi, Muhammad Asyraf Azni, Suriyati Ujang, Azniza Ahmad Zaini & Ida Rosnita Ismail
108. Power Generation Using Thermoelectric Power Generator with Parabolic Solar Concentrator 562
Aneurin Nanggar anak Nyandang, Ir. Dr. Ts. Baljit Singh A/L Bhathal Singh & Dr. Muhammad Fairuz bin Remeli
109. Prediction of Nanostructure of SnO₂ Properties Using Artificial Neural Networks 565
Khadijah binti Mohd Suhami, Vicinisvarri Inderan, Syahrul Fithry bin Senin & Lee Hooi Ling
110. Product Development - e-Ta'awun PA Takaful+ 570
Mohd Faizan bin Mohd Afandi, Norazrisham bin Shamsuddin ,Muhamad Izmul Nizam bin Zubairi , Mohammad Firdaus bin Mohammad Hatta & Mohamad Nizam bin Jaafar

111. Promoting Malayan Emergency State by Using Gaming Platform as An Illustrative Medium 577
Mohammad Nor bin Anwar Hussin
112. ProTecME 583
Rosuzeita Fauzi, Syazwan Firdaus Abu Bakar, Roslinda Isa, Siti Nor Ismalina Isa, Diana Tasha Mohd Nazeri
113. Protein as the Building Blocks of Life 587
Rania Farzana binti Azmi, Azleen Nurkarmilya binti Azami, Nur Shafinaz binti Mohamad Salin & Wan Mazlina Md Saad, PhD
114. Pull Up Crisp Container 589
Mohamad Firdaus bin Shaari, Kamarul Asyraf bin Shamsudin & Nurul Fatimah binti Mohamad Azmi
115. RE Protect-i 592
Mohd Azeem bin Ahmad Zaini, Farid Akmal bin Fadzli, Mohd Saiful Izzat bin Mat Zahari, Wahida binti Ahmad & Mohammad Firdaus Mohammad Hatta
116. ReProDB Web Application (Research Project Database) 598
Jennifah Nordin, Afida Arapa, Ibiannaflorinciliana Niane Anthony Aning & Intan Syahriza Azizan
117. Rizbrunana: Advances in High-Fibre Biscuit Using Brown Rice and Banana Peel 609
Nurul Hafizah Mohd Yasin, Derweanna Bah Simpong, Nur Farihin binti Abd Hadi Khan & Mazne Ibrahim
118. Ready-To-Bake (RTB) Cookie Dough 615
Muna Shakirah Bt Mohamad, Norhidayah Bt Abdullah & Nursyadah Bt Nordin
119. RTGreenmFUND: Sejauhmanakah Keberkesanannya dalam Pengurusan Dana Ruang Terbuka Hijau Bandar 618
Nabilaa Mohamed, Thenmolli Vadeveloo, Zarina Mohd Zain & Roni Ekha Putera
120. TCD (Table Connector Design) 622
Ramlan Mustapha, Maziah Mahmud, Surita Hartini Mat Hassan, Siti Norma Aisyah Malkan & Nurul Hidayah Che Hassan
121. Self-Practice Ringkasan (SPRing): An Innovative Mobile Apps for Self-Practice 629
Asmahani Mahdi, Zubaidah Bohari, Abdul Hadi Abdul Talip, Nurul Lizzan Kamarudin & Zainon Haji Bibi

122. Revitalising Heritage Shophouses of Kota Bharu Kelantan 633
Yasmin Mohd Faudzi, Najah Md Alwi, Nor Hafizah Anuar, Juliza Mohamad & Nik Nurul Hana Hanafi
123. Smart 3-Wheel Bike “Empower Disabled Entrepreneurs With Technology” 638
Nurnaddia Nordin, Nurhaiza Nordin & Nur Ilyana Amiira Nordin
124. Takaful Sinar Ihsan Plus 642
Nur Adibah binti Ab Aziry, Erlyn Marlina binti A.Rahman, Nurul Izzaty binti Mohamad Ridzuan & Mohammad Firdaus Mohammad Hatta
125. Smart Keychain 648
Mohd Hifadzly bin Husrin, Adeylson Ray Douni, Muhammad Azlan bin Moh Sali & Edrin Rosley
126. Secured Multi Door Access System as A Web Application 652
Nor Shamshillah Kamarzaman, Norhayati Abdul Jamil, Noraliza Azizan, Jaaz Suhaiza Jaafar & Muhamad Syafiq Ahmad Nazri
127. Standard of Care Framework for Occupier During Pandemic Covid-19 (SOCO): A Facilitation for Understanding Law Relating to Tourism Industry 657
Mohamad Sahizam Musa, Suria Fadhillah Md Pauzi, Shamsinar Abdul Rahman, Mohd Azim Zainal & Ida Rosnita Ismail
128. Development Of Sound System Level Tools “SoQMeT” 664
Muhammad Danial bin Abu Hanafiah, Muhammad Aleef bin Mohamad Yaziz, Muhammad Aiqal bin Mohd Sazali, Adhilla binti Ainun Musir, Nurulzatushima binti Abdul Karim & Daliah binti Hasan
129. Stackable Pinewood Pallet Storage Keeper (SPPiKe) 670
Nurrohana Ahmad, Hazlin Hasan, Sharifah Norhuda Syed Wahid, Mohd Aidil Riduan Awang Kader & Mastura Mohamad
130. Sustainable Hybrid G-W Filter 676
Nur Fatin Nasuha Mhd Khatif, Fahda Nurhani Ahmad Razan, Ir. Nur Azwa Muhamad Bashar & Nurakmal Hamzah
131. Takaphone Takaful 681
Muhammad Waizzulhakim bin Othamannor, Mohd Mazwan bin Mohd Jamil, Mohammad Firdaus bin Mohammad Hatta & Sharifah Faigah binti Syed Alwi
132. Stay@Rural Application 686
Muhammad Faezzul Farhan bin Yazid, Muhammad Hakim Zulqarnain bin Ajis, Mohamad Sazlyzam bin Ledei Dawin@Salim Dawin, Mohd Ashnawi bin Ab Gani & Dr. Spencer Hedley Mogindol

133. Sajadah Pillow 689
Nor Asyiqin Nadhirah binti Roslee Afendi, Sharifah Hafiza binti Abu Bakar, Nur Khaleqa Izzah binti Ikmal Hisam & Siti Hajar binti Md Shahar
134. Pepper Casenitizer 693
Nurfatihah Syahirah binti Zaidi Rahimy, Syahira Nisha Nabila binti Mohamad Shahril, Muhammad Afiq Syahmi bin Rosli, Nur Wani Syamimi binti Yaman & Alvin Gatu
135. My_Watch - Changing the Way We Use Watches 699
Nur Athilla binti Alimin, Nur Hadirah Faqihah binti Zainudin, Siti Nadiah Afiqah binti Suhairi, Joseph Joshua Rumpungan Jr & Adrianna binti Aziz
136. Myeco Application 704
Izz Fitri bin Hairul Sham, Nur Syahirah binti Dzulkarnain , Rosseryn Soubin Lonsiong & Siti Zuraini binti Ramley Alan
137. Multipurpose Pushcart 709
Farah Adlyna Yeoh , Noor Zizy Ameleena binti Jailani , Nur Amiratul Atiqah binti Nur Azli Yaacob & Sairah Saien
138. Multipurpose Handle Stabilizer – To Help You Handle Your Life 714
Nur Athilla binti Alimin, Nur Hadirah Faqihah binti Zainudin, Siti Nadiah Afiqah binti Suhairi, Joseph Joshua Rumpungan Jr & Adrianna Aziz
139. The Travel Amenity Pod 719
Wan Nuramalin binti Wan Hussin, Nur Alissya binti Nazri, Muhammad Takbir bin Arifuddin & Ahmad Fareez bin Yahya
140. Toothbrush 2-In-1 724
Alice Evana Anak Robert, Latijah Obaun, Staffy Stephen & Christy Bidder
141. Torch Bottle 727
Muhammad Shazwan Puzi, Farzana Suaidah binti Suzaini, Nurul Aina Balqis binti Mohd Khairul Anuar & Nur Murniza binti Mohd Zaidi
142. Tourism Application - Touch 731
Siti Hafizah binti Dzulkarnain, Amira Naqiyyah binti Mustaffa Ma'arof , Nursyahidah binti Hamzah, Nur Hidayah binti Mohammad Hazlan & Boyd Sun Fatt
143. Locallah 736
Muhammad Faliq Aizat M.Amran, Nazmeen Fatima binti Istekhar Ahmad, Nur Izzati Nabilah binti Alias, Adriana binti Mohamad Faizal & Mohd Arsy Ardy bin Mohd Hardy
144. Ez-Train Mobile App 741
Siti Aishah binti Sha'ari, Alirah Itor, Muhammad Faizzudin bin Mohd Shukor, Nur Hazeera binti Madehie & Nurafiqah binti Mohamad Musa

145. Eventgo 747
Cassandra Grace anak Hamarah, Nazira Farahin binti Nazarudin, Venessa Kumang Amen anak Victor Luna & Cindy Johnny
146. Duo-Bottle 752
Maybelyna Deborah Dick, Nurashikin Binti Hamzah, Jacqueline Henry & Nurafiqah Binti Mohamad Musa
147. 4 In 1 Safety Kit 755
Nur Maisarah Afiqah binti Mazlan, Aina Afriena binti Afandi, Aida Najihah binti A.Lukman, Muhammad Irfan bin Mazlan & Nur Murniza binti Mohd Zaidi
148. Augmented Reality Design: The Study of Property Development Marketing Tools 761
Norzaful Anuwar bin Ahmad Najamuddin
149. SMART Hygiene Kit 765
Dg Kamisah Ag Budin, Jasmine Vivienne Andrew, Faiqah Mawardi, Mohammad Firdaus bin Mohamad & Dayang Haryani Diana Ag Damit

360 EMPLOYEES – I

Dayang Hazenah Awang Abdul Hamid
Arsyad Ayub Graduate Business School
Universiti Teknologi MARA, Selangor, Malaysia
dyghazenah@gmail.com

Nur Dina Athia Mohd Ramley
Arsyad Ayub Graduate Business School
Universiti Teknologi MARA, Selangor, Malaysia
dinaramley@gmail.com

Nur Hidayah Jusoh
Arsyad Ayub Graduate Business School
Universiti Teknologi MARA, Selangor, Malaysia
nurhidayah8485@gmail.com

Nurul Husna Abd Jalil
Arsyad Ayub Graduate Business School
Universiti Teknologi MARA, Selangor, Malaysia
n.husnajalil@gmail.com

Mohammad Firdaus Mohammad Hatta
Arsyad Ayub Graduate Business School
Universiti Teknologi MARA, Selangor, Malaysia
firdaus5822@uitm.edu.my

ABSTRACT

The Coronavirus Disease 2019 (COVID 19) pandemic has significant effect on the unemployment rate around the world. Nowadays, we can see that the scarcity of protection awareness among Malaysians in handling the appropriate precautions remains of utmost. Along the subversion threats involving the people who were terminated by their employees without any wrong and loss to the company where this 360 Employees-i is the solution. There are problems whereby there are a lot of takaful medical products out there that cover only medical benefit plus a bit of investment. Besides, there is no takaful provider that offers such scheme which covers investment, medical benefit and at the same time covers a benefit during job loss. This research aims to analyze whether this product can benefit or assist the participants after losing their job. A qualitative research methodology is employed whereby the contracts that will be used in the products are similar to most Takaful products that are currently in the market such as Tabarru', Mudharabah, Wakalah and Qard al-Hassan. The result reveals of Mudharabah model and Wakalah model which have variations of Mudharabah and Wakalah developed by the practitioners in order to address the limitation. But in Malaysia, many Takaful operators have opted for the Wakala structure especially Wakala Mudharabah model known as Hybrid, whereby a Wakala is applied on the underwriting fund and a Mudharabah on the investment profit. This study shows positive sign in providing the financial security to job seekers. Besides, this study can show a number of participants who maintain a good mental condition during unemployment. Moreover, this study purposely creates the innovative investment-linked Takaful Plan to be exposed in 360 Employees-i. This research may assist the participants after they lose their job by offering trainings and seminars on how to start life after job loss. This will give positive sign to the economy if the pandemic still happens in the future. This study can be used and utilized by future researchers who tend to exploit on the same area of study.

Keywords: Takaful, Mudharabah, Wakala, investment, saving

INTRODUCTION

In US country, they implement unemployment insurance (UI) which means it is a joint state-federal program that benefits a group of eligible workers in terms of providing cash benefits. Besides, it intends to provide temporary financial assistance to unemployment workers either the employees become unemployed through no fault of their own. Even though there are developing countries in Asia and Pacific regions, they still lack in the cases of unemployment protection to prevent workers and their families from sliding into poverty. What happened in Asia countries, unemployment protection schemes are very important features for working women and men in such countries as Japan, the Republic of Korea, Malaysia, Thailand, and the Socialist Republic of Vietnam, while Indonesia and the Republic of the Philippines are considering similar schemes. There is similarity to ASEAN countries whereby they are focusing on the unemployment insurance which benefits their children and families first and the unemployment benefits are less priority. In ASEAN countries, unemployment protections aim not only at providing income compensation due to the loss of job but also facilitating return to work, relying on the employment promotion programs, which include employment intensive programs, skills development and entrepreneurship support measures. So due to all these highlighted reasons, our group come out with 360 Employees-i. Seems like our product is not yet available in our local market, but we found it in international countries such as US and UK namely unemployment insurance. The 360 Employees-i is purposely to help the recovery of our economy downturn and the employees' welfare. Besides, this product is good in helping those people in needs because it is a combination of investment link, medical benefit and the loss of job benefits.

Problem Statement

The main reason why we want to offer this product is because there is no takaful provider that offers this type of product which is the combination of investment link, medical benefit and the loss of job benefit. The loss of job benefit is offered by Social Security Organization (SOCISO) but the problem is the amount that can be claimed is not sufficient in order for the participants to carry on with life after being terminated from their job. Besides, there is one takaful provider that offers loss of job benefit which is paired with Personal Accident. Due to the issues as stated above, we decided to come out with this product so that we can offer something that is demanded today by the potential participants which is to tackle the unemployment issue due to pandemic COVID 19. Many people are looking to this kind of product so that they can be ready if anything happens to them in future if the pandemic prolonged.

Objectives

There are five main objectives why we want to offer this product to the market. The first objective of this product is to protect the participants after they lose their job. The second objective of this product is to ease the burden of the participants during the unemployment period. As been mentioned earlier, this product offers three types of products in one. The products are medical benefit, investment link and the loss of job itself. This product will help the participants to save their money. The fourth objective is to ensure participants are able to receive a good medical service when they are not well as this product will also cover their medical benefit. The fifth objective of this product is to offer trainings and seminars to the

participants on how to start life after they experience job loss.

LITERATURE REVIEW

There are numerous factors contributing to unemployment among fresh graduates in Malaysia. Hanapi and Nordin (2013) states that, the lack of excellence is one of the factors that leads to the unemployment problem among the Malaysian graduates. In addition, Hanapi and Nordin (2013) stated in 2002 Central Bank of Malaysia conducted a study and concluded that the international graduates have higher employability compared to Malaysian graduates in terms of the skills which include but not limited to technical skills, problem-solving skills, communication skills, particularly in the English language. The previous research has discovered that fresh graduates are lack of employability skills, poor understanding of the English language and communication skills. Additionally, being too choosy about the job and at the same time demanding for a higher salary are among the major causes of unemployment among fresh graduates (Zahid, 2015). Takaful provides positive externalities regarding increased purchases, profit and employment both within and alongside the Takaful sector (Ward, 2000). In addition, insurance (Takaful) facilitates innovation within an economy by offering to underwrite new risks. Therefore, Islamic economists emphasize fiscal policy rather than monetary policy (Chapra, 1991). Under Islamic State, the economy is controlled by non-interest fiscal policy.

METHODOLOGY

The contribution received from participants will go to participants' unit fund and operators' fund. The contribution made to the participants' unit fund will be further distributed to operators' fund to pay for the charges and tabarru' fund. In case the tabarru' fund is not able to cover for the cost of takaful, qard will be taken from the operators' fund to cover for the deficit. Once the fund is sufficient and having surplus, repayment of qard shall take place. Any benefits or claims to be made will be taken out from the tabarru' fund as well. This will include any medical claim, death claim, as well as the unemployment benefit of the certificate. The investment profit received from the product will be shared among the participants and the takaful operator using the contract of mudharabah.

RESULT AND DISCUSSION

360 Employees-i is a first of its kind. The product is not the typical family takaful products which cover for life and illness only. It also covers income protection in the form of salary coverage in the event the participants lose their job. The participants may claim for loss of job after the certificate has been in force for 1 year. There are 2 types of claims available for loss of job. The participants have the option to receive the job loss benefit in one lump sum, or monthly for up to 6 months. This is to cater for the needs of the participants and their financial planning once they have lost their job. The amount to be claimed depends on the type of plan chosen by the participants. The products will also waive the payment of contribution for 6 months effective from the date of the unemployment claim. This is to lessen the burden of the participants during the trying times. Other than that, the product also gives the option for the participants to participate in any trainings or seminars that might help them to get back on their feet after unemployment. The trainings and seminars will be

referred by the takaful operator.

Novelty and Originality

It seems that our product is not yet available in our local market, but we found similar product in international countries such as US and UK by the name unemployment insurance. This means that it is new in the market and the difference with the international product is the combination of investment link, medical benefit and the loss of job benefit.

Social Responsibility

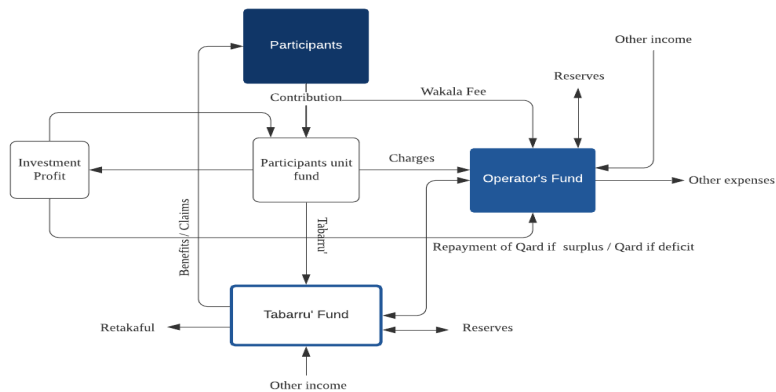
The significance of this product is to protect life and to cover the medical expenses. If anything happens to the participants and they need to be treated in the hospital, everything is covered by this policy. As for life, if anything happens to the participants, their next of kin will be compensated. This will protect their heir as if the participants are the ones who generate income to the family, the heir future will be protected as they will be compensated. The participants are allowed to claim for loss of job benefit in one lump sum amount or to be paid monthly up to 6 months after the participants lost their job. This will allow the participants to survive for a certain period after they lost their source of income. They also can start a business with the amount of money that they claim. That is why the takaful provider allows them to claim one lump sum as they can use that money to start up a new business. Other than that, as been mentioned earlier the participants will get privilege not to pay the premium up to 6 months after they loss their job but the policy is still valid. This will ease the burden of the participants because they can utilize the benefit of the product which is to stay protected during the first six months of unemployment period and they do not have to pay for the premium during that period. This also will release the stress of the participants.

Commercialization Value

The 360 Employees-i is in the process of IP registration under Business Innovation and Technology Commercialization Centre (BITCOM).

Design, Display and Packaging of Product

The product will be using contracts that are similar to most Takaful products that are currently in the market. The diagram below shows the mechanism of the product and terms of its fund movement and contribution usage.



The product will provide sound financial security to the heir of the participants as well as financial security for the participants in the event they lost their job. This will not only help them financially but also mentally as it will ease their burden during the hard times.

CONCLUSION AND RECOMMENDATION

In conclusion, this new product can become the starting point to a new and innovative product that does not only cover the basic life and medical, but also protects the income of the participants. This is to ensure that the participants will be protected all around and not only for the times of medical emergency. Being out of job is hard for anyone. Hence, this product aims to help them not only financially, but also to help them to prepare for the next employment with new skills through trainings or seminars. We hope that this study can be used for future researchers to study possibilities of this product in more detail as it might help takaful operator to further provide the best protection for their participants.

ACKNOWLEDGEMENTS

Thank you, Arshad Ayub Graduate Business School (AAGBS), for supporting us in taking part in the convention. All the fees are funded by AAGBS.

REFERENCES

- Abdou, H. A., Ali, K., & Lister, R. J. (2014). A comparative study of Takaful and conventional insurance: empirical evidence from the Malaysian market. *Insurance Markets and Companies: Analyses and Actuarial Computations*, 5(1), 22–34.
- Celine and Valerie Schmitt. (2015). Unemployment protection in ASEAN. Retrieved from the internet: <https://oui.doleta.gov/unemploy/statelaws.asp#Statelaw>.
- Dr Hashem Abdullah Al Nemer. (2015). Participant's Satisfaction About Takaful, Products & Services, *International Journal of Business Economics and Law*, Vol7, Issue (Aug), ISSN2289-1552, Pg. 54-Pg. 66.

Islamic Finance News. (2015, December 2). *Tabarru'*. Retrieved from <https://www.islamicfinancenews.com/glossary/tabarru>.

Institute of Islamic Banking and Insurance. (n.d.). *Mudarabah*. Islamic-Banking.Com. Retrieved July 10, 2021, from <https://www.islamic-banking.com/explore/islamic-finance/shariah-rulings/question-answers-shariah-rulings/mudarabah>.

Jamil, R., & Wei, W. F. (2015). Leading Change in Social Security Organization (SOCSSO). *The International Journal of Innovation and Business Strategy*, 4(1), 6–13.

Kagan, J. (2020, July 6). *Total Permanent Disability (TPD)*. Investopedia. Retrieved from <https://www.investopedia.com/terms/t/total-permanent-disability-tpd.asp>.

Kagan, J. K. (2021, July 7). *Takaful*. Investopedia. Retrieved from <https://www.investopedia.com/terms/t/takaful.asp>.



Cawangan Kedah
Kampus Sungai Petani

Faculty of Administrative
Science and Policy Studies

i-SPiKE²⁰²¹

INTERNATIONAL EXHIBITION & SYMPOSIUM ON PRODUCTIVITY, INNOVATION, KNOWLEDGE & EDUCATION

Leading An Artificial Innovation In Knowledge, Education And Design

e ISBN 978-967-2948-20-9



9 7 8 9 6 7 2 9 4 8 2 0 9

