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ACADEMIC BACKGROUND

2002-2008 : PhD (Accounting)

Institution : Graduate School of Management, Universiti Putra Malaysia.

1995-1996 : MBA (Financial Management)
Institution : University of Hull, United Kingdom

July 1991 – Nov 1994 : Bachelor of Accounting (Honors)

Institution : Universiti Kebangsaan Malaysia (UKM), Malaysia

July 1988 – May 1991 : Diploma in Business Studies

Institution : MARA Institute of Technology, Malaysia

WORKING EXPERIENCE

1 February 2024 – present : Associate Professor

Employer : Putra Business School, Serdang, Malaysia

Subjects taught:

Accounting and Finance for Managers, Corporate

Administration

29 August 2022 – 29 January 2024 : Assistant Professor in Accounting

Employer : Xiamen University Malaysia

Subjects taught:

Accounting Information System, Research Methodology, Fundamentals of Research Methodology, Public Sector

Accounting

Employer : Multimedia University, Cyberjaya

Subjects taught:

Undergraduate: Fundamentals of Financial Accounting, Management Accounting 1, Financial Accounting & Reporting 1, Financial Accounting & Reporting 2, Auditing, Advanced Auditing, Public Sector Accounting, Accounting Theory, Financial Statement Analysis, Professional Ethics

Post graduate: Accounting for Managers (MBA), Advanced Accounting (DBA), Corporate Governance and Ethics (Master of Accounting), Audit Theory and Practice (Master of Accounting), Accounting and Finance for Managers (EMBA)

Nov 1996 – 15 April 1997 : Lecturer

Employer : Universiti Kebangsaan Malaysia

June 1995 – September 1995 : Bank Officer

Employer : Bank Islam Malaysia Bhd

February 1995 – May 1995 : Audit Assistant

Employer : Mohd Noh & Co, Negeri Sembilan

Dec 1994 – January 1995 : Audit Assistant

Employer : Hasnan & Co, Kuala Lumpur

PUBLICATIONS

Journals:

1) Hassan, S., Jaffar N. and Johl S.K., (1999), Financial Reporting on the Internet by Malaysian Companies: Perceptions and Practices, Asia-Pacific Journal of Accounting, Vol. 6(2). 299-319.

- 2) Jaffar, N. and Alias, N., (2002), Audit Firm Rotation in Malaysia: Prospect and Problems, Finance India, Vol. XVI(3), 933-948.
- 3) Hassan, S., Jaffar N., Johl S.K. and Zain, M., Oct., (2002), Financial Reporting on the Net: A Useful Investment?, Akauntan Nasional (Journal of Malaysian Institute of Accountants), Vol. 15(9), 28-30.
- 4) Jaffar, N., Selamat, Z. and Ismail, N., (2003), Auditor Independence in Malaysia, Pakistan Journal of Social Sciences, Vol. 1(3), 173-177.
- 5) Jaffar, N., Selamat, Z. and Ali, M.S. (2004), Knowledge Workers' Organisational Commitment in Malaysia, Asian Journal of Information Technology, Vol. 3(10), 975-980.
- Jaffar, N., Selamat, Z. and Ali, M.S., (2005), The Perception of the Audit Partners, Audit Committee and Investment Analyst on the Audit Quality Attributes in Malaysia, Finance India, Vol. XIX (2), 535-545.
- 7) N, Jaffar, A. Salleh, T.Md. Iskandar and H.Haron, (2006), A Conceptual Discussion on the External Auditor's Personality and Detection of Fraud, European Journal of Social Sciences, Vol. 4(1), 66-76.
- N, Jaffar, A. Salleh, T.Md. Iskandar and H.Haron, (2007), The Effects of Fraud Risk Assessment on the External Auditor's Ability to Detect the Likelihood of Fraud: A Conceptual Discussion, European Journal of Scientific Research, Vol.17(3), 425-432. (SCOPUS Q4)
- Jaffar, N., Salleh, A., Iskandar, T.M. and Hasnah, H., (2008), The Effects of the External Auditors' Ability to Assess Fraud Risk on Their Ability to Detect the Likelihood of Fraud, International Journal of Management Perspectives, Vol. 1(1), 49-70.
- Jaffar, N. (2009). An Empirical Evidence on Audit Firm Selection: A Malaysian Case, European Journal of Economics, Finance and Administrative Sciences, Vol. 17, 7-15. (SCOPUS Q3)

- Selamat, Z. Jaffar, N. and Boon, O.H. (2009). Technology Acceptance in Malaysian Banking Industries. European Journal of Economics, Finance and Administrative Sciences, Vol. 17, 143-155. (SCOPUS Q3)
- 12) Nahariah Jaffar, (2009). Fraud Detection: The Moderating Role of Fraud Risk Level, Journal of Business and Public Affairs, Vol. 3(1), 1-15.
- Jaffar, N, Abdullah, A.R., Rakesh, M.Z., Yatim, M.N and Husen, N., (2010). Women in Internal Auditing Profession in Malaysia, International Research Journal of Finance and Economics, Vol. 40, 20-29. (SCOPUS Q4)
- Jaffar, N., Hasnah, H. Iskandar, T.M. and Salleh, A., (2010). Effect of Personality on Fraud Detection: The Malaysian Case, Journal of Modern Accounting and Auditing, Vol. 6 (8), 47-54.
- Selamat, Z. and Jaffar, N., (2011). Information Technology Acceptance: From Perspective of Malaysian Bankers, International Journal of Business and Management, Vol. 6(1), 207-217.
- Jaffar, N., Hasnah, H. Iskandar, T.M. and Salleh, A., (2011). Fraud Risk Assessment and Detection of Fraud: The Moderating Effect of Personality, International Journal of Business and Management, Vol. 6(7), 40-50.
- Jaffar, N., Ismail, N. and Boon, O.H., (2011). Risk Attitude and Fraud Detection: A Malaysian Case, Corporate Ownership and Control, Vol. 8(2), 247-251. (SCOPUS Q3)
- Jaffar, N., Selamat, Z., Ismail, N. and Hamzah, H., (2011). Small Medium Enterprises' Financial Reporting in Malaysia, Corporate Ownership and Control, Vol. 8(3), 366-375. (SCOPUS Q3)
- 19) Liew, C. L., Mat Zain, M. and Jaffar, N. (2012). Board of Directors and Voluntary Formation of Risk Management Committee: Malaysia Evidence, International Journal on Social Science, Economics & Arts, Vol. 2(2), 67-73.
- Jaffar, N., Selamat, Z., Ismail, N. and Hamzah, H., (2012). The Usefulness of the SMEs' Accounting Information, Journal of Modern Accounting and Auditing, Vol. 8(10), 1407-1418.
- Ismail, N., Jaffar, N., Khan, S. and Tan, O.,(2012). Tracking the Cyber Entrepreneurial Intention of Private Universities Students in Malaysia, International Journal of Entrepreneurship and Small Business, Vol. 17(4), 538-546. (SCOPUS Q3)
- Selamat, Z. and Jaffar, N. and Kadir, A.H., (2013). Information Technology Adoption in Malaysian SMEs, International Journal of Economic Perspectives. Vol 7(4), 1307-1637. (SCOPUS Q4)
- Ismail, N., Jaffar, N. and Tan, O., (2013). Self-employment intentions among the universities students in Malaysia, Corporate Ownership and Control, Vol. 10, 456-463. (SCOPUS Q3)
- Ismail, N., Jaffar, N. and Tan, O., (2013). Using EAO Model to Predict the Self-Employment Intentions among the Universities' Undergraduates in Malaysia, International Journal of Trade, Economics and Finance, Vol.4(5), 282-287.
- Liew, C. L., Mat Zain, M. and Jaffar, N., (2014). Determinants of Risk Management Committee Formation: An Analysis of Publicly-Held Firms, Academy of Accounting and Financial Studies Journal, Vol. 18(1), 37-48. (SCOPUS Q4)
- Joshi, P., Deshmukh, Salleh,M.Z. and Jaffar, (2014). Determinants of Audit Fees in Malaysia's Top 100 Listed Companies: An Empirical Studies", International Journal of Strategic Decision Sciences, Vol. 5(4), 1947-8569.

- M. Krishna Moorthy, A. Seetharaman, Nahariah Jaffar & Yeap Peik Foon, (2015). Employee Perceptions of Workplace Theft Behavior: A Study Among Supermarket Retail Employees in Malaysia, Ethics & Behavior, Vol. 25 (1), 61-85. [WOS (SSCI)]; SCOPUS Q2)
- Jaffar, N, Ismail, N and Zahid, S., (2015). Determinants of the Accounting Students' Preference to Practice as Chartered Accountant in Malaysia, Accountancy, Business and the Public Interest, Vol. 14, 43-59.
- Joshi, P., Min, T.H., Deshmukh, A. and Jaffar, N., (2015). Extent and Determinants of Intellectual Capital Disclosures by Top Listed Companies in Malaysia, Indian Journal of Finance, 10 (5). (SCOPUS Q4)
- 30) Boon, H. T, San, T.O., Jaffar, N. and Abou Masoudi, S.Y.S., (2015). Sustainable Performance Measurement (SPMs) Model: Effects of Product Technology and Process Technology", Pertanika Journal of Social Sciences and Humanities, Vol. 23, 17-38. [WOS (ESCI)]; SCOPUS Q3)
- Norazlan Alias, Mohd Hasimi Yaacob & Nahariah Jaffar, (2017). Board Composition, Corporate Restructuring and Corporate Policy, Advanced Science Letters, Vol.23, 566-568. (SCOPUS Q4)
- Alias N., Yaacob M.H., Jaffar N., (2017). Governance Structure, Corporate Restructuring and Performance, Polish Journal of Management Studies, Vol.15(1), 7-14. [WOS (ESCI)]; SCOPUS Q2)
- Nahariah Jaffar, Salmi Md Zahid, and Haslin Johari, (2017). Chartered Accountant as Career Preference in Malaysia: Role of Conscientiousness and Neuroticism, Advanced Science Letters, Vol. 23(11), 10850–10854. (SCOPUS Q4)
- Nahariah Jaffar, Azleen Shabrina Mohd Nor, Zarehan Selamat, and Norhazlin Ismail, (2017). Directors' Remuneration and Corporate Financial Reporting Quality: A Conceptual Discussion, Advanced Science Letters, Vol. 23(11), 10811–10814. (SCOPUS Q4)
- Sunita Lylia Binti Hamdan, Nahariah Binti Jaffar, Ruzanna Bt Ab Razak and Nik Mohamad Zaki Bin Nik Salleh, (2017). The Effects of Internal Auditor's Competency and Whistleblowing Mechanism on Fraud Detection in Malaysia, International Journal of Applied Business and Economic Research, Vol. 15(24), 369-388. (SCOPUS Q2)
- Abu Bakar, M.N., Hanafi, M.H., Zain, M.M. and Jaffar, N., (2018). Outsourcing Fiasco. Asian Journal of Case Research, 11(special issue), 36-47.
- Sunita Lylia Hamdan, Nahariah Jaffar and Ruzanna Ab Razak, (2018). The Effects of Interaction between Internal Auditor and Audit Committee on Fraud Detection in Malaysia. International Journal of Engineering and Technology, 7 (4.38), 1338-1344. (SCOPUS Q3)
- Jaffar, N., Mohd Nor, A.S. & Selamat, S., (2018). Analysis of Voluntary Disclosure Before and After the Establishment of the Integrated Reporting Framework. Accounting & Finance Review, 3 (4), 105-113.
- Mohd Nor, A.S., Jaffar, N., Selamat, Z., Mohd Zahid, S. & Ismail, N. (2018). Corporate Influences and Financial Reporting Quality in Pre- and Post-Adoption of the Malaysian Financial Reporting Standards, The Journal of Social Sciences Research, Special Issue. 3, 52-60.
- 40) Boon, H. T, San, T.O., Lee, L.C. & Jaffar, N., (2018). Environmental Capabilities Indicators are Prominent for Organizational Competitiveness and Performance. An Empirical Study of Malaysian Manufacturing Industry. Journal of Social Sciences Research, Special Issue. 6, 553-562. (SCOPUS Q3)

- Jaffar, N., Mohd Nor, A.S. & Selamat, S., (2019). Voluntary Disclosure of Integrated Reporting Elements: The Malaysian Public Listed Companies Evidence. International Journal of Advanced Science and Technology, Vol. 28 (8), 742-754. (SCOPUS Q4)
- Jaffar, N., Mohd Nor, A.S. & Selamat, S., (2019). Integrated Report Content Elements Effecting Value Relevance of Publicly Listed Companies in Malaysia. International Journal of Innovation, Creativity and Change, Vol. (6), 303-318. (SCOPUS Q2)
- 43) Abdullah Sani, N., Abdullah Salim, S.A. & Jaffar, N., (2020). Limitation factors of whistleblowing practices among public sector internal auditors in Malaysia: in-depth interview study, International Journal of Business Continuity and Risk Management, Vol. 10 (2/3), 133-144. (SCOPUS Q4)
- Jaffar, N. & Johari, H., (2021). Aurora: The Pandemic Within, International Journal of Management, Finance and Accounting, Vol 2(1), 18-30.
- Jaffar, N., Ahmad. A.A. & Sulaiman, N., (2022), Data analytics competency and religiosity influence on external auditors' performance in Malaysia, F1000Research, (SCOPUS Q1).
- Jaffar, N., Ahmad, A.A.A. and Sulaiman, N.A. (2022), Technology readiness and data analytics competencies of the Muslim and non-Muslim external auditors: a comparative analysis, Journal of Islamic Accounting and Business Research, Vol. 13(6), pp. 920-941. [WOS (ESCI)]; SCOPUS Q3)
- Mohd Faizal, S., Jaffar, N & Mohd Nor, A.S. (2022), Integrate the adoption and readiness of digital technologies amongst accounting professionals towards the fourth industrial revolution, Cogent Business & Management, 9: 2122160. [WOS (ESCI)]; SCOPUS Q2)
- 48) Abdullah Sani, N., Abdullah Salim, A.S. & Jaffar, N. (2022). The Influences of Self-efficacy, Empathy, Ethical Leadership and Power Distance on Whistleblowing Intention, IBIMA Business Review, Vol. 2022, 1-17. (SCOPUS Q4).
- 49) Mohd Ali, S., Norhashim, M. & Jaffar, N. (2022). Tax Incentive Recipient Firms Characteristics and Their Performance within Malaysian Small Medium Firms, Management and Accounting Review, Vol. 21(3), 111-133. (SCOPUS Q4)
- Sulaiman, N.A, Jaffar, N. & Yahya, Y. (2022). Audit Rotation and Strength of Corporate Governance and Its Effects on Audit Quality, Management and Accounting Review, Vol. 21(3), 71-89. (SCOPUS Q4)
- Jaffar, N., Faizal, S. M., & Alias, N. (2022). Internal Audit Function, Management Support And Corporate Governance In Public Sector. Advanced International Journal of Banking, Accounting, and Finance, 4 (13), 01-16.
- Ong, H.B., Jaffar, N., Yap, V.C. & Norhashim, M. (2023). Empirical analysis of internet and mobile banking in Malaysia. *Asian Economic and Financial Review*, 13(2), 138–147. DOI: 10.55493/5002.v13i2.4717 (SCOPUS Q3)
- Jaffar, N., Alias, N., Sulaiman, N.A., Selamat, Z.(2023). Bumiputera Corporate Equity Ownership and Value Relevance within the Integrated Reporting Framework, *Management and Accounting Review*, 22(1), 163–180. (SCOPUS Q4)
- Ling, L. C., Jaffar, N., Sallehhuddin, A., & Faizal, S. M. (2023). Risk management committee, political connection and audit pricing: Evidence from Malaysia, *Asian Economic and Financial Review*, *13*(9), 635–650. https://doi.org/10.55493/5002.v13i9.4826 (SCOPUS Q3)

- Nahariah Jaffar, Sellywati Mohd Faizal, Zarehan Selamat, Norazlan Alias. (2023). Muslim young adults' financial strain and financial stress during the COVID-19 pandemic: The moderating role of religiosity, *Heliyon*, *9*(10), e21047. doi: https://doi.org/10.1016/j.heliyon.2023.e21047.(WOS SCIE Q2)
- Ali, S.M., Norhashim, M. & Jaffar, N.(2023). Exploring earnings management: Institutional ownership and audit size in Malaysia's sustainability pathway, *International Journal of Management and Sustainability*, 12(4), 535–560. DOI: 10.18488/11.v12i4.3536. (SCOPUS O3)

International Conference Proceedings:

- Hassan, S., Jaffar, N. Johl, S.K., & Mat Zain. (1999, June). Financial Reporting on the Internet by Malaysian Companies: perception and Practice. Financial Reporting and Business Communication, Third Annual Conference 1999. Cardiff Business School, University of Cardiff, Wales, UK, Conference CD proceedings.
- Jaffar, N. & Alias, N. (2001, August). Audit Firm Rotation in Malaysia: Prospect and Problems. Sixth International Congress of the International Society for Intercommunication of New Ideas (ISINI) 2001, Miami, Florida. Conference CD proceedings.
- Ismail, N. & Jaffar, N. (2001, August). A Comparative Study of Copyrights Protection in the United States, United Kingdom and Malaysia. Sixth International Congress of the International Society for Intercommunication of New Ideas (ISINI) 2001, Miami, Florida. Conference CD proceedings.
- 4) Jaffar, N., Alias, N. & Ismail, N. (2001, Oct). A Study on the Practices of Selecting an Audit Firm by Malaysian Company. The 2001 International Business & Economics Research Conference, Reno, Nevada. Conference CD proceedings.
- 5) Jaffar, N., Yatim, M.N., Hussain, N., Rani, A. & Zamani, A. (2001, Oct). The Participation of Women in Internal Auditing Profession: Malaysian Perspective. The 2001 International Business & Economics Research Conference, Reno, Nevad.
- Jaffar, N., Selamat, Z., Mohd, A.S. & Alias, N. (2002, June). An Empirical Evidence of Knowledge Workers' Organisational Commitment in the MSC-status Companies. The Hawaii International Conference on Business 2002, Honolulu, Hawaii. Conference CD proceedings.
- 7) Jaffar, N., Selamat, Z., Mohd, A.S. & Alias, N. (2002, June). A Study on the Audit Quality Attributes: Malaysian Case. The Hawaii International Conference on Business 2002, Honolulu, Hawaii. Conference CD proceedings.
- 8) Jaffar, N., Selamat, Z. & Ismail, N. (2002, Sept.). Auditor Independence in Malaysia. The METU Conference in Economics 2002, Ankara, Turki. Conference CD proceedings.
- Jaffar, N., Selamat, Z. & Ismail, N. (2006, January). An Empirical Study on the Impact of Accounting Knowledge and Rotation of Audit Firm on Perceived Auditor Independence. 2006 Applied Business Research Conference, Orlando, Florida (USA). Conference CD Proceedings.
- 10) Selamat, Z. Jaffar, N. & Boon, O.H. (2009, Nov). Technology Acceptance in Malaysian Banking Industries. 2009 4th International Conference on Business and Management Research, Bali-Indonesia. Conference CD proceedings.
- Selamat, Z., Jaffar, N. & Abd Kadir, H. (2011, May). ICT Adoption in Malaysian SMEs. International Conference on Management and Service Science-ICMSS 2011, Bangkok, Thailand. ISI Conference Proceeding.

- Ismail, N., Jaffar, N. & Tan, S.H. (2013, Oct). Using EAO Model to Predict the Self-Employment Intentions among the Universities Undergraduates in Malaysia. 3rd International Conference on Business and Economics Research (ICBER) 2013, Bandar Seri Begawan, Brunei.
- Alias, N., Yaacob, H.M. & Jaffar, N. (2015, Dec). Board of Directors' Structure and Corporate Restructuring: A Preliminary Evidences. SYSBS 2015 International Symposium on Frontier Theories in Management 2015, SYSU, Guangzhou, China.
- Hamdan, L.S., Jaffar, N., Razak, R. & Nik Salleh, N.M.Z. (2017, Nov). The Effects of Internal Auditor's Competency and Whistleblowing Mechanism on Fraud Detection in Malaysia. 8th International Conference on Economic, Business and Social Sciences 2017, Langkawi, Malaysia.
- N. Ismail, N. Jaffar & T.S. Hooi (2019, July). Cyber-entrepreneurial intentions of the Malaysian University students. Conference on Managing Digital Industry, Technology and Entrepreneurship (COMDITE 2019), Telkom University, Bandung, Indonesia.
- Z. Selamat, N. Jaffar, H. Hamzah & I.S. Awaludin. (2019, July). Financial literacy of the younger generation in Malaysia, Full paper proceedings for Conference on Managing Digital Industry, Technology and Entrepreneurship (COMDITE 2019), Telkom University, Bandung, Indonesia.
- H. Johari & N. Jaffar. (2019, July). The compliance to the statement of risk management and Internal control in Malaysia. Conference on Managing Digital Industry, and Entrepreneurship (COMDITE 2019), Telkom University, Bandung, Indonesia.
- S.M., Ali, M., Norhashim & N., Jaffar. (2019, July). Effective Tax Rate and Reporting Quality for Malaysian Manufacturing Companies. Conference on Managing Digital Industry, Technology and Entrepreneurship (COMDITE 2019), Telkom University, Bandung, Indonesia.
- Alias, N., Yaacob, M. H & Jaffar, N. (2020, Dec). Does Governance Structure Matter in Post-Spin off?. 11th Global Conference on Business & Social Sciences (GCBSS 2020), Bangkok, Thailand. (Online)
- Jaffar, N. & Selamat, Z., (2021, April). Bumiputera Equity Ownership and Value Relevance within the Integrated Reporting Framework. Conference Proceedings, Conference on Managing Digital Industry, Technology and Entrepreneurship (COMDITE 2021). (Online, Cyberjaya Malaysia).
- Jaffar, N., Ahmad, A.A. & Sulaiman, A.N. (2021, June). Data Analytics Competencies and Religiosity Influence on External Auditors' Performance in Malaysia. International Conference on Technology and Innovation Management (ICTIM 2021). (Online, Cyberjaya Malaysia).
- Alias, N., Yaacob, H.M. & Jaffar, N. (2021, Sept). Does Governance Structure Matter on Capital Structure and Performance in Post-Spin off?. Law, Business and Innovation Studies (LBIS 2021), (Online, London, United Kingdom).
- Abdullah Sani, N, Abdullah Salim, S.A. & and Jaffar, N. (2021). Whistleblowing Intention in Malaysian Public Sector: The Perspectives of Self-efficacy, Empathy, Ethical Leadership and Power Distance. 38th International Business Information Management Association (IBIMA) 2021. (Online, Spain).
- Jaffar, N., Faizal, S. M., & Alias, N. (2022). Internal Audit Function, Management Support And Corporate Governance In Public Sector. 3rd Auckland International Conference on Social Sciences, Education, Entrepreneurship and Technology 2022 (AICSEET 2022), ISSN 2816-0266 23rd -24th November 2022, Auckland, New Zealand [Online].

Jaffar, N., Faizal, S. M., Selamat, Z., Awaludin, S.I. & Sulaiman, N. (2023). Financial Literacy, Capability and Financial Well-being of Low-Income Group Young Adults in Malaysia. International Conference on Social Sciences, Business and Education (ICSSBE 2023), 30 August – 1 September 2023, Kuching, Sarawak.

National Conference Proceedings:

- Jaffar, N., Salleh, A., Iskandar, T.M. & Hasnah, H. (2008, Dec). The Moderating Effect of Fraud Risk Level on the Ability to Assess Fraud Risk and the Ability to Detect the Likelihood of Fraud. National Management Conference 2008 (NAMAC '08), Kuala Terengganu, Terengganu, Conference CD Proceedings.
- Jaffar, N., Hasnah, H., Iskandar, T.M. & Salleh, A. (2009, Dec) The Moderating Effect of Personality Factors on the Ability to Assess Fraud Risk and the Ability to Detect the Likelihood of Fraud. Curtin International Business Conference 2009 (CIBC 2009), Miri, Sarawak. Conference CD Proceedings.
- Jaffar, N., Hasnah, H., Iskandar, T.M. & Salleh, A. (2010, Aug). The Effect of Personality on the External Auditors' Ability to Detect the Likelihood of Fraud. Terengganu International Business and Economics Conference 2010 (TiBec), Kuala Terengganu, Terengganu. Conference CD Proceedings.
- 4) Jaffar, N, Selamat, Z., Ismail, N. & Hamzah, H. (2010, Oct) A Study on the Malaysian SMEs' Financial Reporting Practices: Users' Perceptions. 4th Faculty of Management (FOM) Research Colloquium 2010, Multimedia University, Cyberjaya. Conference CD Proceedings.
- 5) Selamat, Z., Jaffar, N. & Kadir, H. (2010, Oct). ICTs Adoption in Malaysian SMEs: An Explanatory Studies. 4th Faculty of Management (FOM) Research Colloquium 2010, Multimedia University, Cyberjaya. Conference CD Proceedings.
- 6) Hamdan, S.L., Zain, M.M. & Jaffar, N. (2010, Oct) The Impact of Audit Committee and Internal Audit Attributes in Fraud Detection. 4th Faculty of Management (FOM) Research Colloquium 2010, Multimedia University, Cyberjaya. Conference CD Proceedings.
- 7) Selamat, Z., Boon, O.H., Jaffar, N. & Fung, L.L. (2010, Nov). Promoting Gastronomic Tourism in Malaysia. 3rd Asia-Euro Tourism, Hospitality & Gastronomy Conference 2010, Taylor's University College, Selangor. Conference CD Proceedings.
- Jaffar, N., Ismail, N. & Boon, O.H. (2010, Dec). Risk Attitude and Fraud Detection: A Malaysian Case, International Borneo Business Conference (IBBC) 2010, Miri, Sarawak. Conference CD Proceedings.
- Jaffar, N, Selamat, Z., Ismail, N. & Hamzah, H. (2011, Oct). Users' Perceptions on the Usefulness of the SMES' Accounting Information: Malaysian Case. Annual Summit on Business and Entrepreneurial Studies (ASBES 2011), Kuching, Sarawak. Conference CD Proceedings.
- M., Khrishna, Jaffar, N. & Foong, Y.P. (2011, Dec). Employee Perception of Workplace Theft Behaviour: A Study Among Supermarket Retail Employees in Malaysia. 5th Faculty of Management (FOM) Research Colloquium 2010, Multimedia University, Cyberjaya. Conference CD Proceedings.
- 11) Liew, C. L., Mat Zain, M. & Jaffar, N. (2011, Dec). Board of Directors and Voluntary Formation of Risk Management Committee: Malaysia Evidence. 2nd International Conference on Social Science, Economics and Art 2011, Kuala Lumpur, Malaysia. Conference CD Proceedings.

- Jaffar, N., Ismail, N. & Zahid, M.S. (2013). Role of Personality on Accounting Students' Career Preferences: A Big 5 Model Perspective. 2nd International Conference on Management, Economics and Finance (2nd ICMEF 2013), Kota Kinabalu, Sabah, Malaysia. Conference CD Proceedings.
- Jaffar, N., Mohd Nor, S.A., Ismail, N. & Md Zahid, S. (2014, Oct). Ethics and demographic profile of the Malaysian accounting students. 3rd International Conference on Management, Economics and Finance (ICMEF 2014), Kuala Terengganu, Malaysia. Conference proceedings.
- Hamdan, L.S., Jaffar, N. & Razak, R. (2016, Nov). The Effects of Audit Committee Characteristics on The Effectiveness of Agent's Monitoring Role- A Conceptual Framework. Business, Economics, Social Science & Humanities, 23rd international conference (BESSH, 2016), Kuala Lumpur. Conference proceedings.
- S.M., Ali, M., Norhashim & N., Jaffar. (2018, Oct). Effective Tax Rate and Earnings Management within 12 National Key Economic Areas (NKEAs): A Conceptual Paper. 3rd Applied International Business Conference 2018 (AIBC 2018), Labuan, Malaysia. Conference proceedings.
- S.M., Ali, M., Norhashim & N., Jaffar. (2018, Nov). Enhancing the Malaysian Tax Incentive Framework within the Twelve National Key Economic Areas, International Research Conference on Economics, Business and Social Sciences (3rd IRC 2018), Kuala Lumpur, Malaysia. Conference proceedings.
- 17) Liew Chui Ling, C.L., Jaffar, N. & Abdullah Salim, S.A. (2021, Dec). Political Connections, Risk Management Committees and Audit Fees: Malaysian Evidence. 2nd Post Graduate Social Science Colloquium Proceedings, Cyberjaya, Selangor.
- Johari, H., Jaffar, N. & and Mohd Faizal, S. (2021, Dec). A Systematic Literature Review on Board Heterogeneity and the Performance of Malaysian Public Listed Companies. 2nd Post Graduate Social Science Colloquium Proceedings, Cyberjaya, Selangor.
- 19) Abdullah Sani, N., Abdullah Salim, S.A. & Jaffar, N. (2021, Dec). Impact of Individual and Organisational Factors on Whistleblowing Intention in Public Sector Organisations: The Mediating Role of Self-Efficacy. 2nd Post Graduate Social Science Colloquium Proceedings, Cyberjaya, Selangor.
- 20) Mohd Ali, Salsiah and Norhashim, Mariati and Jaffar, Nahariah (2022) Empirical Evidence on Reduced Tax Burden and Earnings Management within Malaysian Companies: Introducing Tax Incentive-Recipient Firms as Moderating Factor. In: Postgraduate Social Science Colloquium 2022, 1 2 June 2022, Online.
- Johari, Haslin and Jaffar, Nahariah and Mohd Faizal, Sellywati (2022) Gender Board Heterogeneity of PN17 Companies on Bursa Malaysia. In: Postgraduate Social Science Colloquium 2022, 1 2 June 2022, Online.
- 22) Mohamed, Mas Azira and Jaffar, Nahariah and Mohd Faizal, Sellywati (2022) Financial Well-Being of Small Medium Enterprises Through Stimulus Organism Theory. In: Postgraduate Social Science Colloquium 2022, 1 2 June 2022, Online.
- Mohamed, A.M., Jaffar, N. & Mohd Faizal, S. (2022, Nov.). A Systematic Review of The Literature on Financial Well-Being of SMEs' Owners. 10th International Conference on Entrepreneurship, Business & Technology (InCEBT 2022). Universiti Malaysia Kelantan, Kelantan, Malaysia.

Book chapter:

- Jaffar, N, Salleh, A, Iskandar, M.T. & Harun, H., (2012), *Issues in Audit Quality: Behavioural and Market Perspective*. Kuala Lumpur: Pearson Publication (Book Chapter, pg 33-4).
- 2) Aasmund Eilifsen, William F.Messier Jr, Steven M.Glover, Douglas F.Prawitt, Samsuwatd Zuha Mohd Abbas, Sharifah Nazatul Faiza Syed Mustapha Nazri, Kalsom Salleh, Nawal Kasim, Nahariah Jaffar & Aida Hazlin Ismail., (2016), *Principles of Auditing & Assurance Services in Malaysia*, Kuala Lumpur: Mc GrawHill, (Book Chapters: Chapter 14 17), ISBN:10 0077143019.
- 3) Jaffar, N. Mohd Faizal, S. (2023), *Social Innovation for Millennial*. Cyberjaya: Yayasan Universiti Multimedia, (Book Chapter: Financial Well-being and Quality of Life among Young Adults, pg. 39-44), ISBN: 978-967-18524-2-2.
- 4) Mohamed, M.A., Jaffar, N., Mohd Faizal, S. (2023). A Systematic Review of the Literature on Financial Well-Being of SMEs' Owners. In: Yusoff, M.N.H. (eds) Industry Forward and Technology Transformation in Business and Entrepreneurship. InCEBT 2022. Springer, Singapore. https://doi.org/10.1007/978-981-99-2337-3_55 (SCOPUS)

Other publication:

- 1) Co-author for BAC 1014 Financial Accounting 1 Module for the Distance Education Program, Multimedia University, 1998.
- 2) Nahariah Jaffar , Abdul Rani Abdullah , Mohammed A.B. Seddek , Mohd Yazri Mohd Yatim and Norazian Husen. "The Participation of Women in Internal Auditing Profession: Malaysian Perspective". *Date Posted:* September 26, 2002. *Last Revised:* September 26, 2002. Working Paper Series, Social Science Research Network http://papers.ssrn.com/sol3/results.cfm?Request Timeout =50000000).
- 3) Co-developer for BAC 1117 Fundamentals of Financial Accounting Module/courseware for the Multimedia Learning System (MMLS), Multimedia University, 2005.
- 4) Co-author for short course module "Basic Financial Accounting for Non-Accountants", organized by Universiti Multimedia Sdn Bhd. (UMSB), 2006.
- 5) Co-author for short course module "Accounting for Managers", organized by Universiti Multimedia Sdn Bhd (UMSB) for SKF Sdn Bhd, 2008.
- 6) Co-developer for BAM 7014 Accounting For Managers Module/courseware for the Multimedia Learning System (MMLS) to be used in the On-line MBA program, Multimedia University, 2009.
- 7) Poster presentation
 Nahariah Jaffar, Zarehan Selamat, Norhazlin Ismail and Hamsatulazura Hamzah (2012). Small
 Medium Enterprises' Financial Reporting in Malaysia, Regional Entrepreneurship
 Development Symposium 2012 (REDS 2012), 3rd and 4th July 2012, Marriott Putrajaya Hotel.
- 8) Poster presentation
 Ismail, N., Jaffar, N., Khan, S. and Tan, O.,(2012), Tracking the Cyber Entrepreneurial Intention of Private Universities Students in Malaysia, Regional Entrepreneurship Development Symposium 2012 (REDS 2012), 3rd and 4th July 2012, Marriott Putrajaya Hotel.
- 9) Poster presentation, Selamat, Z., Jaffar, N., and Abd Kadir, H. (2012), Information Technology Acceptance: From Perspective of Malaysian Bankers, Regional Entrepreneurship Development Symposium 2012 (REDS 2012), 3rd and 4th July 2012, Marriott Putrajaya Hotel.

- 10) Co-developer for training module Internal Audit Management Program, organized by Maslow Trainers and Consultant for Bhutan Development Bank Limited. from 29 31 January 2015 at Concorde Hotel, Kuala Lumpur.
- Report prepared for the Malaysian Institute of Accountant for the project funded by MAREF. Project title is "The study on the impact of MFRS 10, MFRS11 and MFRS128 on consolidated financial statements of Malaysian companies" (2019)
- Report prepared for the Malaysian Institute of Accountant for the project funded by MAREF. Project title is "Materiality Judgment Practices by the Preparers: Malaysian Public Listed Companies Evidence." (2019)
- 13) Poster presentation

Jaffar, N., Ahmad, A.A. & Sulaiman, N.A. (2019), Religiosity, Data Analytics Readiness and Competencies on Muslim External Auditors' Performance: An Enhanced Data Analytics Competencies Model, Research Innovation Commercialization & Entrepreneurship Showcase (RiCES 2019), 7th November 2019, Multimedia University, Cyberjaya.

14) Poster presentation

S.M., Ali, M., Norhashim & N., Jaffar, (2019) Jaffar, N., Ahmad, A.A. & Sulaiman, N.A. (2019), Tax Incentives, Effective Tax Rate and Capital Expenditure within 12 National Key Economic Areas Framework, Research Innovation Commercialization & Entrepreneurship Showcase (RiCES 2019), 7th November 2019, Multimedia University, Cyberjaya.

15) Poster presentation

Jaffar, N., Ahmad, A.A. & Sulaiman, N.A. (2020), Religiosity, Technology Readiness, Data Analytics Competencies and External Auditors' Performance: A Data Analytics Competencies Model Perspective, Research Innovation Commercialization & Entrepreneurship Showcase (RiCES 2020), 9th – 10th December 2020, Multimedia University, Cyberjaya.

- 16) Poster presentation
 - Jaffar, N., Mohd Nor, A.S. & Selamat, Z. (2020), An Improved Integrated Reporting Framework for Enhancing the Value Relevance in Malaysia, Research Innovation Commercialization & Entrepreneurship Showcase (RiCES 2020), 9th 10th December 2020, Multimedia University, Cyberjaya.
- 17) Poster presentation

Jaffar, N., Faizal, M.S., Selamat, Z., Awaludin, S.I. & Sulaiman, A.N., (2021), Financial Literacy and Financial Well-being of B40 Young Adults: A Capability Perspective, Research Innovation Commercialization & Entrepreneurship Showcase (RiCES 2021), 16th November 20201, Multimedia University, Cyberjaya.

- 18) Poster presentation
 - Mohd Faizal, S., Jaffar, N. & Mohd Nor, S.A., (2021), Modelling Accounting Profession's Adoption and Readiness of Digital Technologies, Research Innovation Commercialization & Entrepreneurship Showcase (RiCES 2021), 16th November 20201, Multimedia University, Cyberjaya.
- 19) Poster presentation
 Mohd Faizal, S., Jaffar, N. & Muyop, N. (2023). Understanding Muslim Households
 Overspending Behaviour with Wasatiyyah Trait and Mental Accounting Approach, iNVENTX
 Invention Exhibition 2023, 12 October 2023, Multimedia University, Cyberjaya.
- 20) Sulaiman, N.A, Jaffar, N. & Omar, S.N. (Oct. 2023). Making Materiality Judgements Malaysian Preparers and Auditors' Perspectives. A Joint AASB-MASB Project.

RESEARCH GRANTS

1) Multimedia University Internal Research Grant (EUME02/99/RF14)

Role: Project Leader

Topic: Auditor Rotation in Malaysia: Is it Mandatory?

Amount: RM 7,224

2) Multimedia University Internal Research Grant (EUME02/2000/RF01)- (Extension of project)

Role: Project Leader

Topic: Auditor Rotation in Malaysia: Is it Mandatory?

Amount: RM 3,962

3) Multimedia University Internal Research Grant (PR/2001/0064)

Role: Project Leader

Topic: Malaysia Bankers' Perceptions on the Auditor Independence

Amount: RM 9,258

4) Multimedia University Internal Research Grant (PR/2003/0288)

Role: Project Leader

Topic: The Association between Audit Fees, Accounting Education and Rotation of Auditor with

Perceived Auditor Independence: Malaysian Case

Amount: RM 7,594

5) Multimedia University Internal Research Grant (PR/2005/0482)

Role: Project Leader

Topic: Impact of Auditors' Risk Attitude on Fraud Detection

Amount: RM 4,532.20

6) Multimedia University Internal Research Grant (PR/2005/0482)-(Extension of Project)

Role: Project Leader

Topic: Impact of Auditors' Risk Attitude on Fraud Detection

Amount: RM 4,429

7) Multimedia University Internal Research Grant (PR/2005/0489)

Role: Project Member

Topic: Technology Acceptance in Malaysia Banking Industries

Amount: RM 4,947

8) Special Funding for Social Sciences Research, Multimedia University

(MMU/DORO/SFSCR/1/2010-31)

Role: Project Leader

Topic: A Study on the Malaysian SMEs' Financial Reporting Practices: Users' Perceptions

Amount: RM 9.000

9) Special Funding for Social Sciences Research, Multimedia University

(MMU/DORO/SFSCR/1/2010-39)

Role: Project Member

Topic: Technology Adoption in the Small to Medium Enterprise in Malaysia

Amount: RM 6.000

10) Mini fund, Multimedia University

(MMU/RMC/MINIFUND/1/2011/14)

Role: Project Member

Topic: The effects of personal traits factor on university students' cyber entrepreneurial interest

Amount: RM 3,100

11) Exploratory Research Grant Scheme (ERGS), Ministry of Higher Education

JPT.S(BPK1)2000/09/01/018(33)

Role: Project Member

Topic: Personal Traits Factor on University Student's Cyber Entrepreneurship

Amount: RM 30,000

12) Mini fund, Multimedia University

(MMU/RMC/MINIFUND/2/2012/27)

Role: Project Leader

Topic: Role of Personality on Accounting Students Career Preferences: A Big Five Model

Perspective

Amount: RM 5,600

13) Mini fund, Multimedia University

(MMU/RMC/MINIFUND/2013-2014/3)

Role: Project Leader

Topic: Profiling Ethical Behaviour of Accounting Students in Malaysia

Amount: RM 6,500

14) Fundamental Research Grant Scheme

(UKM 1.32/352/2) Role: Project Member

Topic: Corporate Restructuring, Board Structure and Firm Performance: Malaysia Experience

Amount: RM 44,750

15) Mini fund, Multimedia University

(MMU/RMC/MINIFUND/2014-2015/02)

Role: Project Member

Topic: The Attributes of Internal Auditors in the Detection of Fraud and Irregularities in Malaysia

Amount: RM 8,000

16) Fundamental Research Grant Scheme

(FRGS/1/2015/SS01/MMU/01/1)

Role: Project Member

Topic: Sustaining the economic growth of Malaysia through fraud prevention and detection:

Modelling the local Internal Auditors' attributes framework

Amount: RM 74,000

17) Mini fund, Multimedia University

(MMU/RMC/Mini Fund/FOM/2015-2016/

Role: Project Member

Topic: Corporate influences and financial reporting quality in pre and post adoption stages of the

Malaysian Financial Reporting Standards

Amount: RM 5,000

18) Mini fund, Multimedia University

(MMU/RMC/Mini Fund/FOM/2015-2016/19

Role: Project Member

Topic: A Study on Financial Literacy and Its Determinants Among Young Generation in Malaysia

Amount: RM 5,000

19) Fundamental Research Grant Scheme

(FRGS/1/2016/SS01/MMU/02/8)

Role: Project Leader

Topic: An Improved Integrated Reporting Framework for Enhancing the Value Relevance in

Malaysia

Amount: RM 46,600

20) Mini fund, Multimedia University

(MMU/RMC/Mini Fund/FOM/2016-2017/16)

Role: Project Member

Topic: The Effect of Risk Management and Internal Control Information Disclosure on Earnings

Quality in Malaysia. Amount: RM 7,888

21) Fundamental Research Grant Scheme

(FRGS/1/2017/SS01/MMU/03/9)

Role: Project Member

Topic: Crafting Enhanced Model for Effective Whistleblowing and Ascertainment of Its Critical

Success Factors Amount: RM 56,000

22) Malaysian Accountancy Research and Education Foundation (MAREF)

(PRT1/2017/2/B) Role: Project Member

Topic: The study on the impact of MFRS 10, MFRS11 and MFRS128 on consolidated financial

statements of Malaysian companies.

Amount: RM 39,100

23) Malaysian Accountancy Research and Education Foundation (MAREF)

(PRT1/2017/10/A) Role: Project Leader

Topic: Materiality Judgment Practices by the Preparers: Malaysian Public Listed Companies

Evidence

Amount: RM 33,137.60

24) Fisabilillah Research Development Grant Scheme (FRDGS)

(MMU/YUM/JAZ/FRDGS2018/36)

Role: Project Leader

Topic: Religiosity, Data Analytics Readiness and Competencies on Muslim External Auditors'

Performance: An Enhanced Data Analytics Competencies Model

Amount: RM 10,100

25) Fisabilillah Research Development Grant Scheme (FRDGS)

(MMU/YUM/JAZ/FRDGS2018/29)

Role: Project Member

Topic: Tax Incentives, Effective Tax Rate and Capital Expenditure within Muslim Entrepreneurs

Companies

Amount: RM 15,600

26) Fundamental Research Grant Scheme

(FRGS/1/2020/SS01/MMU/02/2)

Role: Secured as Project Leader.

Topic: Crafting Financial Well-being Framework with Capability Approach for Sustainable

Quality of Life Among B40 Young Adults and Housewives in Malaysia

Amount: RM 100,000

27) Fundamental Research Grant Scheme

(FRGS/1/2020/SS01/MMU/02/4)

Role: Project Member

Topic: Green Accounting Framework for corporate sustainable development and shared prosperity

success factors Amount: RM 71,200

28) Internal Research Fund

(MMU/RMC/IRFUND1/2021/098)

Role: Project Member

Topic: Modeling the Moderating Role of Information Technology Internal Control on Accounting

Profession Adoption Behavior towards the Fourth Industrial Revolution

Amount: RM 4,163

29) Internal Research Fund

(MMU/RMC/IRFUND1/2021/0103)

Role: Project Member

Topic: A Study on Factors of Shortages Among Shariah Auditors in Malaysia

Amount: RM 5,000

30) Fisabilillah R&D Grant Scheme

(MMUE/210015) (2021)

Role: Secured as Project Leader.

Topic: Muslim young adults' quality of life during Covid-19 pandemic: An analysis of financial

strain, self-coping and religiosity

Amount: RM 7,300

31) Fisabilillah R&D Grant Scheme

(MMUE/210025) (2021)

Role: Project Member

Topic: Understanding Muslims Overspending Behaviour with Wasatiyyah Trait, Impulsiveness

and Mental Accounting Approach.

Amount: RM 7,617

32) Fisabilillah R&D Grant Scheme

(MMUE/210008) (2021)

Role: Project Member

Topic: Framing Debt Behaviour of Muslim Young Adults in Malaysia: Theory of Planned

Behaviour Perspective Amount: RM 7,877

33) Fisabilillah R&D Grant Scheme

(MMUE/210031) (2021)

Role: Project Member

Topic: Digital Business Technologies workshop for Muslim SMEs – An Action Research

Amount: RM 8,000

34) Internal Research Fund

(MMUI/220039) (2022)

Role: Project Member

Topic: Investigating Digital Financial Inclusion, Literacy, Socio-economic and Households'

Financial Vulnerability. Amount: RM 5000

35) Fundamental Research Grant Scheme

(FRGS/1/2023/SS01/XMU/02/2)

Role: Secured as Project Leader.

Topic: Environment, Social and Governance (ESG) Adoption Model with Dynamic Capabilities for

Value Creation and Corporate Integrity in Malaysia

Amount: RM 96,780

Fundamental Research Grant Scheme (FRGS/1/2023/SS01/UM/02/1)

Role: Project Member

Topic: Assessing the Impacts of Good Governance Practices on Financial and Brand Performance in

the Malaysian Public Sector: The Moderating Role of the Fraud Prevention Initiatives

Amount: RM 80,000

CONSULTANCY AND SHORT COURSES

- Trainer for short course "Basic Financial Accounting for Non-Accountants", organized by Universiti Multimedia Sdn Bhd. (UMSB), from 27 June to 29 June 2006, at Multimedia University, Cyberjaya, Selangor.
- 2) Trainer for short course "Accounting for Managers", organized by Universiti Multimedia Sdn Bhd (UMSB), from 18 March to 19 March 2008, at SKF Sdn Bhd, Nilai, Negeri Sembilan.
- 3) Instructor for ACCA course P2 "Corporate Reporting", organized by MMU Cynergy, Universiti Multimedia Sdn Bhd (UMSB), from July 2009-Nov 2009, at Multimedia University, Cyberjaya.
- 4) Trainer for "Internal Audit Management Program", for Bhutan Development Bank Limited, organized by Maslow Trainers and Consultant, from 29 31 January 2015 at Concorde Hotel, Kuala Lumpur.
- 5) Trainer for Google Classroom on 28 June 2020 (Community of Taman Sutera, Kajang), 28 June 2020.
- Trainer for micro credentials short course "Budgeting and Performance Management", organized by MMU Cynergy, Universiti Multimedia Sdn Bhd (UMSB), on 29-30 Sept. 2021, at Multimedia University, Cyberjaya.

AWARDS

- 1) Best Paper Award at 5th Faculty of Management (FOM) Research Colloquium 9-12-2011. Moorthy, M.K., Jaffar, N. & Foong, P.Y.. Paper entitled: Emplotee Perception of Workplace Theft Behaviour: A Study among Supermarket Retail Employees in Malaysia.
- 2) 2019 President Merit Award (Team) for ICAEW Strategic Credits initiative by Faculty of Business and Faculty of Management (MMU).
- 3) Gold Award for poster presentation at Research Innovation Commercialization & Entrepreneurship Showcase (RiCES 2019), 7th November 2019, Multimedia University, Cyberjaya. S.M., Ali, M., Norhashim & N., Jaffar, (2019) Jaffar, N., Ahmad, A.A. & Sulaiman, N.A. (2019), Tax Incentives, Effective Tax Rate and Capital Expenditure within 12 National Key Economic Areas Framework.
- 4) Bronze Award for poster presentation at Research Innovation Commercialization & Entrepreneurship Showcase (RiCES 2020), 9th 10th December 2020, Multimedia University, Cyberjaya. Jaffar, N., Ahmad, A.A. & Sulaiman, N.A. (2020), Religiosity, Technology Readiness, Data Analytics Competencies and External Auditors' Performance: A Data Analytics Competencies Model Perspective.
- Best Presenter at 2nd Conference on Managing Digital Industry, Technology and Entrepreneurship (COMDITE 2021), 7-8 April 2021. Jaffar, N. & Selamat, Z., (2021). Bumiputera Equity Ownership and Value Relevance within the Integrated Reporting Framework.

- 6) Silver Award at Research Innovation Commercialization & Entrepreneurship Showcase (RiCES 2021), 16th November 2021. Jaffar, N., Faizal, M.S., Selamat, Z., Awaludin, S.I. & Sulaiman, A.N., (2021), Financial Literacy and Financial Well-being of B40 Young Adults: A Capability Perspective.
- 7) Silver Award at Research Innovation Commercialization & Entrepreneurship Showcase (RiCES 2021), 16th November 2021. Mohd Faizal, S., Jaffar, N. & Mohd Nor, S.A., (2021), Modelling Accounting Profession's Adoption and Readiness of Digital Technologies.
- 8) Gold Award at iNVENTX Invention Exhibition 2023, 12 October 2023, Multimedia University, Cyberjaya. Mohd Faizal, S., Jaffar, N. & Muyop, N. (2023). Understanding Muslim Households Overspending Behaviour with Wasatiyyah Trait and Mental Accounting Approach.