

Zaimy Johana Johan (Ph.D.)

Education:

- Doctor Of Philosophy In Economics and Muamalat Administration, Islamic Science University of Malaysia (USIM), April 2018
- The George Washington University, Washington, DC
Master of Science in Project Management, School of Management Science, December 1998
- The George Washington University, Washington, DC
Bachelor of Arts in Business Administration, School of Business and Public Management, May 1995

Work Experiences:

January 2010 – Present **Senior Lecturer, Department of Technology and Supply Chain Management Studies, Faculty of Business and Management, UiTM Selangor, Puncak Alam Campus, Malaysia**

Job Description:

- Teaching Operations Management courses: Project Management, Procurement Management and Introduction to Operations Management.
- Advising final semester students on final year project i.e. research proposal.
- Advising new students on courses to be taken on semester basis.
- Subject matter expert for Project Management course.
- Vetting and preparing final exam questions on semester basis.
- Preparing relevant documents for deemed accreditation for Operations Management courses.
- Mapping of Operations Management Courses for Chartered Management Institute (CMI)

List of Articles Presented and/or Published:

1. International Halal Conference, PWTC, Kuala Lumpur, Malaysia, 4-5 September 2012.
Title: Islamic Credit Card Compliance: Modelling Halal Attributes
Position: Main author and presenter
2. International Journal of Art and Science (IJAS 2013)
Title: Impact of Knowledge and Religiosity on 'Halal' Product Compliance: A Financial Service Perspective, 4-8 November, 2013, University of London, Melet Street, United Kingdom.
Position: Main author and presenter
3. Johan, Z. J., Putit, L., & Syed Alwi, S. F. (2014). Impact of Knowledge and Religiosity on 'Halal' Product Compliance: A Financial Service Perspective. *International Journal of Business and Management Studies*, 3(1), 453–461.
4. International Muamalat and Entrepreneurship Conference 2014, 8 November, 2014, Carlton Holiday Shah Alam, Selangor.
Title: Halal Finance Services: Bankers' Perspectives
Position: Main author and presenter

5. 2014 IEEE Symposium on Business, Engineering and Industrial Applications, 28 September - 1 October 2014, Pacific Sutera Harbor, Kota Kinabalu, Sabah.
Title: Conceptualizing the Influence of Knowledge and Religiosity on Islamic Credit Card Compliance
Position: Main presenter
6. Johan, Z. J., & Putit, L. (2016) Conceptualizing The Influences Of Knowledge and Religiosity On Islamic Credit Card Compliance, *Procedia Economics And Finance*, Elsevier, page.no : 480, vol : 37.
7. Putit, L., & Johan, Z. J. (2015). Consumers' Acceptance of Halal Credit Card Services: An Empirical Analysis. *Journal of Emerging Economies and Islamic Research*, 3(1), 1–9.
8. Conference: The 18th Malaysian Finance Association Annual Conference (MFAC) & 7th Islamic Banking, Accounting and Finance Conference (iBAF) at Equatorial Hotel Melaka, 29-31 May, 2016.
Title: Bankers' Attitude, Knowledge and Acceptance towards Halal Finance Services
Role: Main author and presenter
9. Conference: International Halal Conference (INHAC) 2016, 21-22 November, 2016 at Grand Blue Wave Hotel, Shah Alam.
Title: Perception of Muslims and Non-Muslims Towards Islamic Credit Card Acceptance: An Exploratory Study
Position: Main author and presenter
10. Johan, Z. J., Dali, N. R. S. M., Suki, A. A., & Hafit, N. I. A. (2017). Customers' Intention towards Shariah Compliant Credit Cards: A Pilot Study. *International Journal of Academic Research in Business and Social Sciences*, 7(4), 772-799.
11. Conference: International Symposium of Applied Structural Equation Modeling (SASEM) 2017 at Hilton Kuching, Sarawak, 10-14 October, 2017.
Title: Muslims and Non-Muslims intention to hold *Shariah* Compliant Credit Cards: A SmartPLS Approach
Position: Main author and presenter
12. Johan, Z.J., Hussain, M.Z., Putit, L., Dali, N.R.S.M., Hafit, N.I.A. (2017). Consumers' Perception of Islamic Credit Cards: An Exploratory Study. *Pertanika Journals of Social Sciences and Humanities*, 25(Special), 179-196.
13. Johan, Z. J., (2018). Shariah Compliant Credit Cards: Disputes and Steps Forward. *Journal of Emerging Economies and Islamic Research*, 6(1), 44-54.
14. Conference: International Halal Conference (INHAC) 2019, 22-23 April, 2019 at Osaka University Nakanoshima Center, Japan.
Title: The Factors Influencing Islamic Leadership in Project Management: A Pilot Study
Position: Main author and presenter
15. Johan, Z. J. & Hussain, M.Z. (2019). What Do Bankers Think About Halal Financial Services? *Journal of Emerging Economies and Islamic Research*, 7(2), 18–31.
16. Hafit, N. I. A, Asmuni, A., Johan, Z.J., Othman, N.A.F. (2019) The Relationship Between Performance Culture And Organizational Learning In Higher Education Institutions. *International Journal of Advanced Research in*

Education and Society, 1(1), 21-29.

17. Johan, Z. J., & Tarli, S. M. M. (2019). Lean Production Determinant Factors in Malaysia Paper Manufacturer Industry. *Int. J Sup. Chain. Mgt Vol*, 8(2), 977.
18. Omar, M. K., Daud, A., Johan, Z. J., & Aluwi, A. H. (2019). Developing a Psychometric Model for EHailing Jobs to Boost Malaysian B40 Income. *International Journal of Academic Research Business and Social Sciences*, 9(3), 1460-1472.
19. Johan, Z. J. (2020). Investors with the Golden-i: Preference in Gold-i Investment. *Journal of Emerging Economies and Islamic Research*, 8(2), 40-50.
20. Johan, Z.J., Hussain, M.Z., Mohd, R. and Kamaruddin, B.H. (2020), "Muslims and non-Muslims intention to hold Shariah-compliant credit cards: a SmartPLS approach", *Journal of Islamic Marketing*, Vol. ahead-of-print No. ahead-of-print. <https://doi-org.ezaccess.library.uitm.edu.my/10.1108/JIMA-12-2019-0270>

Awards:

1. Research Grant: Research Acculturation Grant Scheme (RAGS), Kementerian Pendidikan Tinggi. Title: Theorizing Halal Product Compliance Acceptance Model (HP-CAM): A Perspective on Financial Services, 21 December 2012 – 20 May 2015.
2. Medal Award: Silver for Islamic Credit Card Acceptance Model (ICCAM): Empirical Analysis Applying PLS-SEM Approach at International Business Invention, Innovation & Design Competition, UiTM, 1-2 March, 2016.
3. Intellectual property right: Islamic Credit Card Acceptance Model (ICCAM): Empirical Analysis Applying PLS-SEM Approach, 25 October, 2016.
4. Research Grant: Lestari, Institute of Research Management and Innovation (IRMI), UiTM. Title: Islamic Credit Card Acceptance Model (ICCAM): Empirical Analysis Applying PLS-SEM Approach, 1 September 2016 – 31 August, 2017.
5. Medal Award: Silver for Shariah Compliant Credit Card: A Facelift at Invention, Innovation & Design Exposition (IIDEX), UiTM, 25-27 September, 2017.
6. Research Grant: Bestari Perdana, Institute of Research Management and Innovation (IRMI), UiTM. Title: Developing a Psychometric Model for E-Hailing Jobs to Boost Malaysian B40 Income, 1st January, 2018 – 31st December, 2019.
7. Medal Award: Bronze for Beesy Cream at Invention, Innovation & Design Exposition (IIDEX), UiTM 24-28 September, 2018.
8. Award Recipient for Dato' Dr. Abdul Halim Ismail Award (Muamalat Excellence) at USIM 16th Convocation Ceremony, November 27th, 2018.
9. Award Recipient for Faculty Award (PhD by research) at USIM 16th Convocation Ceremony, November 27th, 2018.

10. Research Grant: Listari Special, Institute of Research Management and Innovation (IRMI), UiTM. Title: Technology Addiction Among Students In Uitm, Selangor, Malaysia And UNNES, Semarang, Indonesia, 1st August 2019 – 31st December 2020.
11. Medal Award: Gold for Shariah Compliant Product Purchase System, 2nd Digitalised International Invention, Innovation and Design Johor 2019 (DIIID Johor 2019), 29 August, 2019.
12. Medal Award: Gold for Rossella Ice Cream at Invention, Innovation & Design Exposition (IIDEX), UiTM 10-15 September, 2019.

Certifications:

1. Certified Halal Logistics Professionals (Distinction) by The Malaysian Institute Of Purchasing and Materials Management (MIPMM), June, 2018.
2. Certified in Training (Train the Trainer), June, 2019.

June 2006 –
May 2009

Assistant Manager/Unit Head for Financing and Services, Product and Business Development, AmIslamic Bank Berhad

Job Description:

- Overseeing retail financing products i.e. Cashline-i, Al-Taslif Card-i, Restructuring Term Financing-i under AKPK, Personal Financing-i, Commodity Murabahah Infrastructure and PTPTN Financing-i
- Exploring and identifying potential retail products and services
- Carrying out requirement studies, produce business proposals and subsequently obtain the relevant approvals
- Implementing the product requirements
- Developing and enhancing retail products and services i.e. test based on the relevant applicable test formulas
- Managing and monitoring the implementation of projects on assignment basis and to liaise with all respective departments until projects are completed
- Leading and supervising a team of staff/testers on project basis
- Training and supporting AmIslamic Bank on products and services
- Performing ad-hoc tasks assigned from time to time

Projects completed:

1. AmIslamic CCRIS B2B set-up – Completed, AmIslamic CCRIS B2B is up and running on 1st November 2006
2. AmIslamic ITEPS set-up – Completed, AmIslamic ITEPS is up and running on 1st May 2007
3. Term Financing-i product conversion for default Al-Taslif Card-i under Agency Kaunseling dan Pengurusan Kredit (AKPK) programme
 - Forming documentations i.e. Term Financing-i agreement and supporting documents
 - Developing Product Process Flow
 - Setting Operations Manual
4. Cashline-i secured against General Investment Account-i Product Offering to nationwide branches
 - Setting product documentations i.e. Cashline-i Letter of Offer, General Agreement, Memorandum of Deposit, Letter of Set-Off, Asset Purchase Agreement and Asset Sale Agreement
 - Facilitating Product Presentation for Regional Offices
 - Developing Operations Manual for Branches
5. Al-Taslif Card-i
 - Setting functional specification and Shariah Compliance for CardPro System enhancement
 - Conducting Al-Taslif Card-i Verbal Aqad and Bai-Inah Training for

- Call Centre, Card Services and Credit Processing Unit
 - Preparing Tiered Pricing Proposal Paper for Al-Taslif Card-i
 - Applying for VISA Trademark and Licensing Agreement, and Sponsorship Agreement
- 6. Cashline-i System Enhancement Cycle 1 and Cycle 2; Conversion and UAT for Treatment on profit due
 - Producing test plan for each business user to perform the UAT
 - Migrating, convert and reconcile existing Cashline-i accounts
 - Simulating new Cashline-i accounts with different scenarios
 - Performing data extraction sampling during pre conversion
 - Verifying conversion report and pre conversion data sampling
- 7. Product Readiness Assessment Program for Commodity Murabahah Programme (CMP) – The CMP is a commodity-based transaction that utilizes crude palm oil based contracts as its underlying asset
 - Preparing Commodity Purchase Agreements
 - Preparing Commodity Murabahah Programme Agreement with Central Bank of Malaysia
 - Producing Commodity Murabahah Process Flow
 - Developing Commodity Murabahah Standard Operating Procedure
 - Presenting Set-up of Commodity Murabahah Infrastructure to Islamic Asset Liability Committee (Islamic ALCO), Risk Management Committee of Directors (RMCD), CEO’s Meeting and Board Paper
- 8. Personal Financing – PTPTN/SSPN Educational Saving Plan
 - Preparing Product Structure presentation to PTPTN
 - Preparing Product Features
 - Preparing Capital Budget and Cash Flow

Training conducted:

1. Consumer Banking Products Training to AmBank Customer Services Representative on two Saturdays of each month starting July 2007 until November 2007.
2. Restructuring Term Financing-i Product Training for Retail Collection Unit, July 2007.
3. Guidelines of Verbal Aqad and Training on Bai-Inah principle Training for Credit Card Services i.e. credit processing, card services and e-channel, August 2007.
4. Bai-Inah principle and Performing Verbal Aqad training for AmBank (M) Berhad Sales Leaders in July 2008.
5. Islamic Retail Financing Products for Customer Service Representatives and Personal Bankers of AmBank, February 2009.

August 2005 –
January 2006

Assistant General Manager, FaraTech (M) Sdn Bhd

Job Description:

- Managed and processed company's application for proprietary rights i.e. trade marks for FaraTech and its subsidiaries
- Managed and completed company’s participation in government tenders i.e. hardware maintenance tenders for Ministry of Education
- Prepared and produced company's monthly newsletters which are distributed to members, business partners and valued customers
- Managed and processed company's application for MSC status
- Prepared company's business proposal and presented to MARA. The proposal was to introduce new opportunities to the local entrepreneurs in expanding their business in telecommunication industry

- Managed and attended company's MOU signing ceremony i.e. MOU signing ceremony with MAICCI; allowing Indian entrepreneurs to participate in the telecommunication entrepreneurship programme

March 2005 –
June 2005

Assistant Project Manager, Islamic Financial Services Board (IFSB)
IFSB, headquartered in Kuala Lumpur, is an international organization under the auspices of a group of Central Banks, and in affiliation with reputable organizations including The Islamic Development Bank (IDB), The World Bank, International Monetary Fund (IMF) and Asian Development Bank (ADB).

Job Description:

- Facilitated in the development of Islamic Financial Services Industry by ensuring high-level capacity and capability building through the organization of seminars, road shows and workshops. The tasks and responsibilities include:
 - ❖ Pre-event management i.e. planning and execution of pre-event tasks including venue selection, invitation, logistics and protocol, programme book preparation, documentation, communication with speakers, participants, sponsors, media partners etc.
 - ❖ Event proper management – execution and control
 - ❖ Post-event management – logistics and protocol management, documentation and compilation of outcomes/results, communication and dissemination of information on outcomes/ results of the events to the relevant parties
- Planned and managed the high level participation including from Governors of Central Banks, international experts, bankers and financial industry services practitioners in the capacity and capability building programmes in the development framework for the Islamic Financial Services Industry in various events co-organized by IFSB with other host organizations.
- High-level capacity and capability building was implemented and executed in three-month project basis. The projects, deliverables and achievements include successful organization of the following events:
 - ❖ Interactive Session and 2nd International Seminar on Challenges Facing The Islamic Financial Services Industry, Tehran, Iran, 5-7 April, 2005
 - ❖ 2nd IFSB Summit, Doha, Qatar, 24-25 May, 2005
 - ❖ Workshop on the 10-Year Master Plan for Islamic Financial Services Industry, Dubai, 31 May-1 June, 2005
 - ❖ Seminar on the 10-Year Master Plan for Islamic Financial Services industry, Putrajaya, 22 June, 2005
- Established network and collaboration with various host/event organizers i.e. The Islamic Development Bank (IDB), The Central Bank of Iran, The Central Bank of Qatar and Bank Negara Malaysia in the various capacity and capability building programmes for the development of Islamic Financial Services Industry.
- Facilitated the participation of both the public and private sectors, sponsors, delegates and media partners in the exhibitions held in conjunction with the various seminars, workshops, road shows organized by IFSB.
- Coordinated the setting-up and development of 10-Year Master Plan micro site.

September 2000 – ***Proposal Manager, Mesiniaga Berhad***
March 2005

Job Description:

- Performed proposal preparation planning, identifying milestones and ensuring deliverables are accomplished according to the targeted deadlines
- Collaborated with vendors to address and resolve issues and obtaining clarifications during tender processes
- Analyzed proposal requirements and recommending the best possible solutions to the customers
- Attended customer calls and meetings
- Resolved issues between proposal's requirements and proposed solutions
- Ensured quality, competitive and winning proposals
- Major achievements include successful tender bidding in projects including:
 - ❖ Operation, maintenance and support of Local Area Network (LAN) and desktops for PETRONAS Twin Towers and Wide Area Network (WAN) for PETRONAS and its group of companies
 - ❖ New Infrastructure for Internet/Intranet/E-mail and Web for Johor Port Berhad
 - ❖ ICT Facilities for Universiti Putra Malaysia (UPM) Kampus Bintulu, Sarawak
 - ❖ Automated Data Centre Management (ADAM) for Jabatan Pendaftaran Negara

March 1999 – ***Project Analyst, Program Planning Professionals (Pcubed), Michigan, USA***
May 2000 ***Visteon Automotive Systems***

Job Description:

- Acted as Program Management Assistance (PMA); supervised the Year 2000 compliance efforts for four of Visteon Technical Centers and Offices in Dearborn, Michigan
- Monitored and assessed the progress of the Y2K project plan development and implementation for each site, which include inventory, assessment, strategy, and execution of Y2K remediation efforts. Communicated with clients to understand project objectives and develop project plans; including work breakdown structures, organizational breakdown structures, activity dependencies, activity assignments and project schedules
- Ensured the Y2K team understand and follow the Visteon 8 phase process and aware of program dates and phase deliverables
- Defined roles and responsibilities with upper management; Program Management Office (PMO), building manager and supervisor, Y2K team leader
- Responsible for site awareness and passing process knowledge onto site staff
- Developed and track quality action plans to meet realistic target dates
- Assisted site in developing and implementing as well as training the End User Computing process
- Communicated with clients to obtain periodic status reports of activities, entering status updates into project schedule as required
- Produced periodic and ad hoc management reports from project, and present status reports to the Project Management team
- Met objectives by obtaining management buy-in, training, leading and supporting teams, tracking progress and preparing sites for third-party audits, achieving project completion on schedule and consistent "low risk" outcomes for audited sites

August 1997 – ***Graduate Teaching Assistant (Program on Project Management), The George Washington University, Washington D.C.***
December 1998

Job Description:

- Provided support for program staff and faculty including grading assignments and tests, facilitating examinations, providing office support, and maintaining files and databases
- Assisted students with their projects and learning courses
- In charged of handling the program computer facility for students
- Responsible for coordinating mailings and correspondence relating to the distance learning option
- Maintained student database for the distance learning option

June 1995 – ***Credit Officer, RHB Bank, Kuala Lumpur, Malaysia***
June 1997

Job Description:

- Marketed ASNB Mutual Fund loan of \$200,000 per month
- Processed housing loans for retail banking
- Analyzed current and potential companies' financial performance
- Released officer for operation department