

# MIFA

*Malaysian Finance Association*



## 22nd Malaysian Finance Association Conference 2020

**“Financial Sustainability  
during the Era of Covid-19  
Pandemic”**

**17th – 19th November 2020**  
**Virtual Conference**

**PROGRAM BOOK**

Sponsors:



**CFA Society  
Malaysia**



## **Table of Contents**

<b>Introduction</b> .....	<b>3</b>
<b>Message from MFA President</b> .....	<b>4</b>
<b>Distinguished Keynote Speakers</b> .....	<b>5</b>
<b>Keynote Speaker 1</b> .....	5
<b>Keynote Speaker II</b> .....	6
<b>Keynote Speaker III</b> .....	7
<b>Awards</b> .....	<b>8</b>
<b>Publication Opportunities</b> .....	<b>8</b>
<b>Conference Organizing Committee</b> .....	<b>9</b>
<b>Conference Program</b> .....	<b>10</b>
<b>Day 1: 17 November 2020 (Tuesday)</b> .....	10
<b>Day 2: 18 November 2020 (Wednesday)</b> .....	10
<b>Day 3: 19 November 2020 (Thursday)</b> .....	10
<b>Session Tabulation and Session Chair</b> .....	<b>11</b>
<b>Conference Paper Reviewers</b> .....	<b>12</b>
<b>List of Presenters</b> .....	<b>14</b>
<b>Presentation Guidelines</b> .....	<b>19</b>

## Introduction



The Malaysian Finance Association (MFA) was established in September 1998 through the initiative of a group of finance academicians from various public higher learning institutions in Kuala Lumpur. The association wishes to consolidate effort in promoting awareness and interest in the field of finance, especially among the academia and practitioners in Malaysia. MFA is currently still the one and only establishment that advocates research and writing in the finance field in the country. The association conducts conferences and workshops on current issues in finance and research that helps to stimulate discussion and share expertise between senior and junior researchers.

The objectives of MFA are to stimulate public interest in finance related studies, encourage and promote research and discussion of finance related issues with special reference to Malaysia and play a supporting role in promoting Kuala Lumpur as a regional financial centre.

The MFA is proud to be the pioneer in organizing national-level conferences that specialize in finance with its inaugural session in 1999. The interest in this meeting of finance academicians and practitioners has grown in terms of popularity with overwhelming response from both local and international participants. The association is able to grow the annual meetings to become annual conferences and is in the process of advancing this into an international conference. The MFA and a local institute of higher learning (either public or private) generally jointly host the annual conference, on rotational basis. Some of the universities who have co-organized the conference include UKM, UM, IIUM, USM, MMU UUM, UiTM, UMS, UNIMAS, UPM, Taylor's, INCEIF, UTAR and Sunway.

The conference is a great platform for academicians and practitioners to discuss and exchange ideas pertaining to issues related to finance. It also provides an avenue for researchers to share their findings on financial issues relevant to Malaysia and the world. Throughout the years, the conference has invited finance experts from all over the world as keynote speakers to present the latest issues and interest in finance research. The conference also presents three MFA best paper awards from top quality papers submitted to the conference. Selected papers from the conference have publishing opportunity in the *Capital Markets Review*, an official publication of MFA in collaboration with Bursa Malaysia. In recent years, collaboration with other top journals in the country and beyond has presented conference papers ample publishing opportunities.

## Message from MFA President



### **Professor Catherine S F Ho**

Universiti Teknologi MARA, Malaysia  
President, Malaysian Finance Association  
Chief-Editor, Capital Markets Review

It is my great pleasure to welcome all foreign and local delegates to the 22<sup>nd</sup> Malaysian Finance Association Annual Conference 2020! On behalf of the Malaysian Finance Association and its executive committee, we would like to wish you and your families all the best in health and safety in this challenging time, and take this opportunity to express our gratitude to all the front-liners who have worked tirelessly during this pandemic.

Originally, we have been looking forward to hosting all delegates and speakers in a beautiful Malaysian city but the current circumstances rendered it impossible. We are indeed grateful that with the digitalization of online applications, the executive committee of MFA is able to host our very own 2020 conference virtually with the theme “*Financial Sustainability during the era of Covid19 Pandemic*”.

This COVID-19 pandemic has caused widespread disruptions in the lives and livelihoods of individuals and families, businesses and economies. This transformation has affected all industries with no exception to the financial sector. The restriction measures implemented by leaders across nations have accelerated a growing trend in digital trade and e-commerce. This digitalization trend is likely to continue post-pandemic with new norms and thus digital financial services can be leveraged to respond to shocks with the potential to accelerate their development and usage.

The Malaysian economy contracted by at least 17% in the second quarter of 2020 reflecting the unprecedented impact of the nationwide Movement Control Order (MCO) including various containment measures with aggressive social distancing and constraints on businesses that restrict production and consumption. To preserve the stability of the financial system and support the economy, central banks across the globe have implemented fiscal rescue packages as well as significantly eased monetary policy by cutting policy rates to encourage recovery and prevent massive insolvencies. It is believed that the strength of the recovery will likely depend on the openness and innovative capabilities of economies.

In this difficult and complex time, all nations are tasked with serious challenges ahead. It is important to ensure that the global economy continues to move towards a greener, smarter, and fairer path of recovery through strengthening fundamentals, increasing financial productivity by innovative methods and digitalization of products and process. We sincerely wish that this defying time will be over soon with great times ahead.

I would also like to take this opportunity to extend our sincere appreciation to our sponsors: Finance Accreditation Agency (FAA), CPA Society of Malaysia and the Malaysian Financial Planning Council (MFPC), who have generously continued to support our conference. Additionally, we extend our gratitude to Bursa Malaysia for the financial support rendered to our journal, the Capital Markets Review.

Lastly, I would personally wish to express my sincere gratitude to all the distinguished speakers, chairpersons and track chairs, paper contributors, members of the organising committee, and all participants for your contribution towards making this conference an outstanding success. I wish everyone a highly fruitful conference!

## Distinguished Keynote Speakers

### Keynote Speaker 1



#### **Professor Robert F. Faff**

University of Queensland, Australia  
Editor-in-Chief, Pacific-Basin Finance Journal

**Robert Faff** is a Professor of Finance and former Director of Research at the UQ Business School. He has an international reputation in empirical finance research: securing 14 Australian Research Council grants (funding exceeding \$4 million); > 330 refereed journal publications; career citations > 15,000 (Google Scholar); and a h-index of 63 (Google Scholar). His particular passion is nurturing the career trajectories of novice researchers. Robert has supervised over 40 PhD students to successful completion and examined 50 PhD dissertations. Building on a 35-year academic career, his signature focus is “Pitching Research” [<https://ssrn.com/abstract=2462059>], with worldwide penetration signalled by: >16,000 SSRN downloads; > 300 pitching talks/events at 37 Australian universities; and spanning > 50 different countries. In addition, Robert is Editor-in-Chief of Pacific-Basin Finance Journal; formerly, Editor of Accounting and Finance (2002-2011) and Associate Editor of several journals including Abacus and Australian Journal of Management.

**Title: *Are Safe Haven Assets Really that Safe?***

## Keynote Speaker II



### **Professor Sardar M N Islam**

Victoria University, Australia

Distinguished Visiting Professor of Artificial  
Intelligence, Sriwijaya University

**Professor Sardar M. N. Islam** is currently a Professor at VU Research, Victoria University, Australia and Member of Australian Computer Society; & Member of the IEEE and the IEEE Computer Society. He was Professor of Business, Economics and Finance, Victoria University for the period of 2007 to 2017. As he has lived, studied, and worked in different countries and visited (extensively) different regions of the world for a long period, he adopts a global and humanistic approach in his research and academic works. He has undertaken rigorous scientific studies of emerging issues in different disciplines of artificial intelligence, business analytics, digitalization, management science, machine learning, corporate governance, game theory, finance, economics, accounting, business, industrial engineering and law. He has also published a large number of books and articles in the above areas. His academic work has gained international acclaim in the above areas, among other areas, resulting in a good number of (1) honours and awards, (2) visiting or adjunct professorial appointments in different countries, (3) appointments in editorial roles of journals and (4) keynote speeches at international conferences in several countries.

**Title: *Artificial Intelligence in Finance and Accounting - Challenges and Opportunities for Academic Work, Practices and Policies in Finance and Accounting***

## Keynote Speaker III



### **Professor Kabir Hassan**

University of New Orleans, USA

Editor-in-Chief, *International Journal of Islamic and Middle Eastern Finance and Management*

**Professor Kabir Hassan** is a Professor of Finance in the Department of Economics and Finance at the University of New Orleans, USA. He currently holds three endowed Chairs -Hibernia Professor of Economics and Finance, Hancock Whitney Chair Professor in Business, and Bank One Professor in Business. *Professor Hassan is the winner of the 2016 Islamic Development Bank (IDB) Prize in Islamic Banking and Finance.* He received his BA in Economics and Mathematics from Gustavus Adolphus College, Minnesota, USA, and M.A. in Economics and Ph.D. in Finance from the University of Nebraska-Lincoln, USA respectively. Professor Hassan is the Editor-in-Chief of *International Journal of Islamic and Middle Eastern Finance and Management* and hold editorial positions in many international renowned Elsevier and high-indexed journals. He gives many lectures and workshops in the US and abroad and has presented >400 research papers. He has done consulting work for many international organizations including the World Bank, IMF, TIB, IDB, UNDP, and others. He is also an elected Board Member of Ethics and Governance Committee and Education Board of AAOIFI. Dr Hassan has provided academic leaderships to several organizations such as President of Southwest Finance Association (SWFA), Southwestern Society of Economist (SSE), and others. Professor Hassan published >350 academic papers and edited and published 17 books. This has placed him in the top 1% of peers over many years according to an article published in *Journal of Finance*. He is cited as one of the most prolific authors in finance literature in the last fifty years in a paper published in *Journal of Finance Literature*. He is among the top 5% authors according to number of Journal Pages at RePAC/IDEAS. He has won many awards: 32 Best Paper awards, 27 teaching awards, International Leadership Medallion, Life-time Academic Achievement, Outstanding Faculty Member Award and has been honoured by fellow members of Academy of Economics and Finance for life-long contribution to teaching and research in 2016 and 2018, respectively. Professor Hassan has an H-index of 63 from Google Scholar. He has supervised 62 doctoral theses and examined 50 dissertations from countries all over the world.

**Title: *Convergence of Ethical and Islamic Finance***

## Awards

The conference organizing committee acknowledges the contribution of all reviewers, track chairs and the various paper award committees for their assistance in the nomination of the following best paper awards.

<b>Best Paper Awards</b>	<b>Journal</b>	<b>Number of Awards</b>	<b>Monetary Reward</b>
MFA	Capital Markets Review	3	MYR 1,000 each
PBFJ	Pacific-Basin Finance Journal	1	USD 500
CFA	CFA Institute Asia-Pacific Research Exchange	2	USD 250 each
IJBF	International Journal of Banking and Finance	3	MYR 200 each

## Publication Opportunities

Pacific-Basin Finance Journal

Asian Academy of Management Journal of Accounting & Finance

Asian Journal of Business and Accounting

International Journal of Business and Society

International Journal of Economics and Management

Malaysian Journal of Economic Studies

Capital Markets Review

International Journal of Banking and Finance



## Conference Organizing Committee

Conference Chair	Prof. Dr. Catherine Ho Soke Fun (UiTM)
Secretary	Dr. Karren Khaw Lee Hwei (UM)
Treasurer	Dr. Wahida Ahmad (UiTM)
Program Book	Assoc. Prof. Dr. Poon Wai Ching (Monash Malaysia)
E-Certificates	Dr. Zahariah Sahudin (UiTM)
Registration	Dr. Zetty Zahureen Mohd Yusoff (UiTM)
Promotion & Sponsorship	Dr. Jason Lee Kian Tek (Sunway)
Website	Dr. Gary John Rangel (USM)
Operation & Technical	Nur Hazimah Amran
Paper committee Chair	Prof. Dr. Hooy Chee Wooi (USM) Prof. Dr. Eng Yoke Kee (UTAR) Assoc. Prof. Bany Ariffin Bin Amin Noordin (UPM) Assoc. Prof. Dr. Lim Kian Ping (UM) Assoc. Prof. Dr. Mohamed Eskandar Shah Mohd Rasid (INCEIF) Assoc. Prof. Dr. Ruzita Abdul Rahim (UKM) Assoc. Prof. Dr. Wong Woei Chyuan (UUM) Assoc. Prof. Evan Lau (UNIMAS) Dr. Chan Tze Haw (USM) Dr. Lye Chun Teck (MMU)

## Conference Program

### Day 1: 17 November 2020 (Tuesday)

Time	Program
8.00am – 9.00am	<b>Registration</b>
9.00am – 9.10am	<b>Introduction</b>
9.10am – 9.30am	<b>Official Opening - Welcoming Address</b> <b>Professor Catherine S. F. Ho</b> , Universiti Teknologi MARA. President, Malaysian Finance Association. <b>MFA Montage</b>
9.30am – 10.15am	<b>Distinguished Keynote Speaker I</b> <b>Professor Robert F. Faff</b> , University of Queensland. Editor-in-Chief, Pacific-Basin Finance Journal. Title: <i>“Are Safe Haven Assets Really that Safe?”</i>
10.15am – 10.30am	<b>Briefing on Concurrent Sessions</b>
10.30am – 12.45pm	<b>Concurrent Session 1</b>
12.45pm – 2.00pm	<b>Lunch Break</b>
2.00pm – 3.30pm	<b>Concurrent Session 2</b>
3.30pm – 3.45pm	<b>Break</b>
3.45pm – 5.15pm	<b>Concurrent Session 3</b>

### Day 2: 18 November 2020 (Wednesday)

Time	Program
8.30am – 10.00am	<b>Concurrent Session 4</b>
10.00am – 10.15am	<b>Break</b>
10.15am – 11.45am	<b>Concurrent Session 5</b>
11.45am – 12.00pm	<b>Break</b>
12.00pm – 12.45pm	<b>Distinguished Keynote Speaker II</b> <b>Professor Sardar M N Islam</b> , Victoria University. Distinguished Visiting Professor of Artificial Intelligence, Sriwijaya University. Title: <i>“Artificial Intelligence in Finance and Accounting - Challenges and Opportunities for Academic Work, Practices and Policies in Finance and Accounting”</i>
12.45pm – 2.00pm	<b>Lunch Break</b>
2.00pm – 3.30pm	<b>Concurrent Session 6</b>
3.30pm – 3.45pm	<b>Break</b>
3.45pm – 5.15pm	<b>Concurrent Session 7</b>

### Day 3: 19 November 2020 (Thursday)

Time	Program
8.30am – 10.30am	<b>Concurrent Session 8</b>
10.30am – 10.45am	<b>Break</b>
10.45am – 11.30am	<b>Distinguished Keynote Speaker III</b> <b>Professor Kabir Hassan</b> , University of New Orleans. Editor-in-Chief, International Journal of Islamic and Middle Eastern Finance and Management. Title: <i>“Convergence of Ethical and Islamic Finance”</i>
11.30am – 12.30pm	<b>Malaysian Finance Association – Annual General Meeting</b>
12.30pm – 1.30pm	<b>Paper Award Ceremony &amp; Closing</b>

## Session Tabulation and Session Chair

Day 1 - 17 Nov	Platform A	Platform B	Platform C	Platform D
Session 1 10.30-12.45am	<b>A1 Islamic Finance I</b> Obiyathulla Ismath Bacha (INCEIF)	<b>B1 Corporate Finance I</b> Nur Adiana Hiau Bt Abdullah (UUM)	<b>C1 Financial Economics I</b> Law Siong Hook (UPM)	<b>D1 Covid19 &amp; Stock trading</b> Tamat Sarmidi (UKM)
<b>Lunch Break</b>				
Session 2 2.00-3.30pm	<b>A2 Islamic Finance II</b> Fauzias Mat Nor (USIM)	<b>B2 Corporate Finance II</b> Mansor Md. Isa (UM)	<b>C2 Financial Economics II</b> Christophe Claude A. Schinckus (Taylor)	<b>D2 Covid19 &amp; Financial Markets</b> Kim Brown (Monash University, Australia)
Session 3 3.45-5.15pm	<b>A3 Islamic Finance III</b> Mansor Ibrahim (INCEIF)	<b>B3 Corporate Finance III</b> Karen Khaw Lee Hwei (UM)	<b>C3 Financial Economics III</b> Goh Kim Leng (UM)	<b>D3 Covid19 &amp; Macroeconomics I</b> Chan Tze Haw (USM)
<b>Day 2 - 18 Nov</b>				
Session 4 8.30-10.00am	<b>A4 Islamic Finance IV</b> Mohamed Eskandar Shah Mohd Rasid (INCEIF)	<b>B4 Corporate Governance I</b> Annuar Md Nassir (Xiamen)	<b>C4 International Finance I</b> Lim Kian Ping (UM)	<b>D4 Covid19 &amp; Macroeconomics II</b> Choong Chee Keong (UTAR)
Session 5 10.15-11.45am	<b>A5 Islamic Finance V</b> Shamsher Mohamad Ramadili Mohd (INCEIF)	<b>B5 Corporate Governance II</b> Ruhani Ali (USM)	<b>C5 Earning Management</b> Poon Wai Ching (Monash)	<b>D5 Financial Markets &amp; Institutions I</b> Evan Lau (UNIMAS)
<b>Lunch Break</b>				
Session 6 2.00-3.30pm	<b>A6 Fintech</b> Mohamed Ariff Syed Mohamed (Sunway)	<b>B6 Corporate Governance III</b> Jason Lee Kian Teik (Sunway)	<b>C6 Accounting &amp; Reporting</b> Wahida Ahmad (UiTM)	<b>D6 Financial Markets &amp; Institutions II</b> Wong Woei Chyuan (UUM)
Session 7 3.45-5.15pm	<b>A7 International Finance II</b> Gary Rangel (USM)	<b>B7 Corporate Governance IV</b> MARAn Marimuthu (UTP)	<b>C7 Accounting &amp; Governance</b> Lye Chun Teck (MMU)	<b>D7 Financial Markets &amp; Institutions III</b> Irwan Adi Ekaputra (Universitas Indonesia, Indonesia)
<b>Day 3 - 19 Nov</b>				
Session 8 8.30-10.30am	<b>A8 Islamic Finance VI</b> Razali Haron (IIUM)	<b>B8 Corporate Governance V</b> Bany Ariffin Bin Amin Noordin (UPM)	<b>C8 Asset Pricing</b> Ruzita Abdul Rahim (UKM)	<b>D8 Financial Markets &amp; Institutions IV</b> Eng Yoke Kee (UTAR)

## Conference Paper Reviewers

No	Name	Institution
1	Abdul Hadi Zulkapli	Universiti Sains Malaysia
2	Aik Nai Chiek	Universiti Tunku Abdul Rahman
3	Anwar Allah Pitchay	Universiti Sains Malaysia
4	B M Hasanul Banna	University of Malaya
5	Bany Ariffin Amin Noordin	Universiti Putra Malaysia
6	Chan Sok Gee	University of Malaya
7	Chan Tze-Haw	Universiti Sains Malaysia
8	Catherine Soke Fun Ho	Universiti Teknologi MARA
9	Chin Phaik Nie	Universiti Sains Malaysia
10	Datin Izlin Ismail	University of Malaya
11	Dayana Jalaludin	Universiti Sains Malaysia
12	Evan Lau Poh Hock	Universiti Malaysia Sarawak
13	Fakarudin Kamarudin	Universiti Putra Malaysia
14	Fathyah Hashim	Universiti Sains Malaysia
15	Foong Swee Sim	Universiti Sains Malaysia
16	Gary John Rangel	Universiti Sains Malaysia
17	Goh Soo Khon	Universiti Sains Malaysia
18	Hanudin Amin	Universiti Malaysia Sabah
19	Haslindar Ibrahim	Universiti Sains Malaysia
20	Hong Meen Chee	Universiti Sains Malaysia
21	Hooy Chee Wooi	Universiti Sains Malaysia
22	Irene Ting wei kiong	Universiti Malaysia Pahang
23	Jasman Tuyon	Universiti Malaysia Sabah
24	Jason Lee Kian Tek	Sunway University
25	Khaw Lee Hwei	University of Malaya
26	Kian-Ping Lim	University of Malaya
27	Kweh Qin Long	Canadian University Dubai
28	Lan Sun	University of New England
29	Lau Wee Yeap	University of Malaya
30	Lau Wei Theng	Universiti Putra Malaysia
31	Lean Hooi Hooi	Universiti Sains Malaysia
32	Lee Siew Peng	Universiti Tunku Abdul Rahman
33	Liew Ping Xin	University of Malaya
34	Lye Chun Teck	Multimedia University
35	Matemilola Bolaji Tunde	Universiti Putra Malaysia
36	Md Harashid Haron	Universiti Sains Malaysia
37	Mohammad Nourani Dargiri	Universiti Sains Malaysia
38	Mohammad Tariqul Islam Khan	Multimedia University
39	Mohd Edil Bin Abd Sukor	University of Malaya
40	Mohd Tahir Ismail	Universiti Sains Malaysia
41	Nazrul Hisyam Ab Razak	Universiti Putra Malaysia
42	Ng Tuan Hock	Multimedia University

43	Nik Hadiyan Nik Azman	Universiti Sains Malaysia
44	Norazlan Alias	Universiti Kebangsaan Malaysia
45	Nurhafiza Abdul Kader Malim	Universiti Sains Malaysia
46	Ooi Chai Aun	Universiti Utara Malaysia
47	Ooi Say Keat	Universiti Sains Malaysia
48	Othman Yong	Universiti Kebangsaan Malaysia
49	Poon Wai Ching	Monash University Malaysia
50	Roy W.L. Khong	Nottingham University Malaysia
51	Ruzita Abdul Rahim	Universiti Kebangsaan Malaysia
52	Sek Siok Kun	Universiti Sains Malaysia
53	Solarin Sakiru Adebola	Multimedia University
54	Song Saw Imm	Universiti Teknologi MARA
55	Soon Siew Voon	University of Malaya
56	Suganthi a/p Ramasamy	Multimedia University
57	Suresh A/l Ramakrishnan	Universiti Teknologi Malaysia
58	Tajul Ariffin Masron	Universiti Sains Malaysia
59	Tamat Sarmidi	Universiti Kebangsaan Malaysia
60	Tang Chor Foon	Universiti Sains Malaysia
61	Teoh Ai Peng	Universiti Sains Malaysia
62	Wahida Ahmad	Universiti Teknologi MARA
63	Wong Woei Chyuan	Universiti Utara Malaysia
64	Zainuddin Arsad	Universiti Sains Malaysia
65	Zamri Ahmad	Universiti Sains Malaysia
66	Zetty Zahureen	Universiti Teknologi MARA

## List of Presenters

Name	Institution	Email (*corresponding author)	Country	Session
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## Presentation Guidelines

- ✦ **Time zone:**
  - ✦ All conference times are based on **Kuala Lumpur, Malaysia Time** (UTC +8 hours)
  
- ✦ **Presentation**
  - ✦ **Conference links and presentation scheduled will be emailed to all participants soon.**
  - ✦ 15 minutes are allocated for each presentation, followed by a 10-minute Q&A session
  - ✦ Timing is a key concern, so please keep to the allocated time.
  - ✦ Presenters are encouraged to pre-record their presentation (preferably a voice-over-power-point presentation), but please be present throughout the allocated presentation session, especially during the Q&A.
  
- ✦ **House rules:**
  - ✦ Each session will start on time, so presenters are required to be in the respective rooms 5 to 10 minutes prior to the start time.
  - ✦ Please mute your microphones when a presentation is in progress.
  - ✦ All participants should be in proper attire when their video is on.
  - ✦ Please reserve your questions at the end of the presentation.
  - ✦ After your presentation, please un-share your screen to give way for the next presenter to share his/her screen.
  - ✦ Please mute your microphone if you are not presenting, and unmute if you would like to ask questions during the Q&A session.
  
- ✦ **Equipment**
  - ✦ A computer with stable internet connection.
  - ✦ USB plug-in headset with a microphone for optimal audio quality.
  - ✦ Webcam (optional): built-in or USB plug-in
  
- ✦ **Technical problem**
  - ✦ Any technical problem during conference days, please leave your messages at [http://www.wasap.my/60132753217/MFAC2020Technical\\_Issues](http://www.wasap.my/60132753217/MFAC2020Technical_Issues)

We shall get back to you asap.