

CURRICULUM VITAE

I. PERSONAL DATA:

- (a) **NAME:** Muhammad-Bashir Owolabi YUSUF
(b) **MARITAL STATUS:** Married
(c) **PRESENT STATUS:** Senior Lecturer
(d) **DEPARTMENT:** Economics
(e) **FACULTY:** Management Sciences
(f) **AREA OF SPECIALIZATION:**

- i. Islamic Economics and Finance
- ii. Poverty
- iii. Monetary Economics

II. UNIVERSITIES ATTENDED (With Dates -starting with the latest):

- i. International Islamic University
Malaysia 2008-2012
- ii. University of Ilorin 2003-2006
- iii. University of Ilorin 1993-2000

III. ACADEMIC AND PROFESSIONAL QUALIFICATIONS (With Dates - starting with the latest):

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|-----------------------|------|
| Ph.D (Economics) | 2012 |
| M. Sc. (Agric Econs.) | 2006 |
| B. Agric (Economics) | 2001 |

IV. SCHOLARSHIPS AND PRIZES (starting with the latest):

- i. **Highly Commended Paper Award Winner 2013**, Emerald Literati Network Awards for Excellence 2013.
- ii. **Best Paper for Journal Award**, International Business Research Conference 18 - 20 November, 2013, Marriott Hotel, Melbourne, Australia.
- iii. **Yusuf, M.B.O.,** Kameel A.K.M., Mat Ghani, G., Turkhan A.A., and Larbani, M. Efficient Trade Matrix and Gold Reserve Requirement for Commodity Trade Among Organization of Islamic Cooperation (OIC) Countries. IIUM Research, Invention and Innovation Exhibition February, 2013, **Gold Medal**.
- iv. **Yusuf, M.B.O.,** Kameel A.K.M., Mat Ghani, G., Turkhan A.A., and Larbani, M. Operationalization and Acceptability of Business to Business Transaction: A Mixed Method Approach. IIUM Research, Invention and Innovation Exhibition February, 2013, **Silver Medal**.

- v. **Yusuf, M.B.O.,** Kameel A.K.M., Mat Ghani, G., Turkhan A.A., and Larbani, M. The Determinants of Adoption of Gold Dinar in Kelantan, Malaysia. IIUM Research, Invention and Innovation Exhibition February, 2013, **Silver Medal.**
- vi. **Yusuf, M.B.O.,** Shirazi N.S. and Mat Ghani G. The impact of Pakistan Poverty Alleviation Fund on poverty in Pakistan: an empirical analysis. IIUM Research, Invention and Innovation Exhibition February, 2012, **Gold Medal.**
- i. **Yusuf, M.B.O.,** Shirazi N.S. and Mat Ghani G. Determinants of Poverty among Microcredit Beneficiaries: The Case of Pakistan Poverty Alleviation (PPAF). IIUM Research, Invention and Innovation Exhibition February, 2012, **Bronze Medal.**
- ii. **Yusuf, M.B.O.** and Mat Derus A. Measurement Model of Corporate Zakat Collection in Malaysia: A Test of Diffusion of Innovation Theory. IIUM Research, Invention and Innovation Exhibition February, 2012, **Bronze Medal.**

V. HONOURS, DISTINCTIONS AND FELLOWSHIPS (starting with the latest):

- vii. Visiting Scholar, Universitas Muhammadiyah Yogyakarta, Indonesia, 2012.
- viii. Post-Doctoral Research Fellow, IIUM, April 2013.

VI. MEMBERSHIP OF LEARNED SOCIETIES (starting with the latest):

- i. Member, World Islamic Economic Forum.
- ii. Member, Islamic Finance Practitioner of Nigeria.
- iii. Member, Association of Zakat and Waqf Organisation in Nigeria (AZWON)
- iv. Member, LinkedIn
- ii. Member, Researchgate

VII. ADMINISTRATIVE EXPERIENCE SINCE BASIC QUALIFICATION:

- i. Dean, Faculty of Agricultural Sciences, 2020.
- ii. Dean, Faculty of Management Sciences, 2018-2020.
- iii. Chairman, Al-Hikmah Pure Water 2018-2019.
- iv. Director, Al-Hikmah Centre for Islamic Economics and Finance 2018 to 2021.
- v. Member, Al-Hikmah Library and Publication Committee 2018
- vi. Course Coordinator, Centre for Continue Education, International Islamic University Malaysia 2012-2014

- vii. Post-Doctoral Researcher representative on the
Post-Doctoral Review committee, IIUM 2014.
- viii. Facilitator IRTI, Unilorin and Al-Hikmah University
Conference on Islamic Finance 2015.
- ix. Member, Internationalisation Committee, School
of Economics, Finance and Banking, UUM 2015-2018.
- x. Member, ASEAN-QA Certification Committee for BSc. Economics
School of Economics, Finance and Banking, UUM 2015.

VIII. COURSES TAUGHT (in the last three years):

- (a) At Undergraduate Level:
 - i. Business Mathematics
 - ii. Business Statistics
 - iii. Financial Management
 - iv. Transaction in Islamic Economics
 - v. Principle of Economics
 - vi. Foundation of Islamic Economics
 - vii. Research Methods
 - viii. Macroeconomics
 - ix. Microeconomics
 - x. Monetary Theories and Institutions
 - xi. Environmental Economics
 - xii. Agricultural Economics
- (b) At Postgraduate Level:
 - i. Research Methods
 - ii. Money and Banking
 - iii. Monetary Economics
 - iv. Islamic Economics
 - v. Islamic Economic Thought
 - vi. Managerial Economics

IX. POSTGRADUATE STUDENTS' SUPERVISION (Where Applicable):

- i. The effects of fraud risk management on the performance of Nigerian banking sector: the moderating effect of risk culture. (Phd completed)
- ii. An investigation of social capital effects toward English language proficiency among secondary school (Phd in progress)

X. RESEARCH OUTPUT (Completed & On-Going):

- i. Libya Government Research Grant on Environmental Economics, 2016, member, \$17,500.
- ii. MyRA Grant on Enterprise Creation and Expansion in Malaysia, 2013- 2015 (RM88, 000).

- iii. A Conceptual Analysis on the Application of REITS in Developing Waqaf Land in Malaysia NAPREC Grant, 2013-2014 (RM100, 000).
- iv. Islamic Pricing Benchmarking, ISRA Research Paper No. 17/2010 (RM140, 000).
- v. Three Essays on Practical Issues in Implementing Real Money Concepts, PhD Thesis.
- vi. Determinants of Poverty among Farming Households in Kwara state. Unpublished M.Sc. project.
- vii. Urban Farming and Poverty in Nigeria: A Case Study of Ilorin Metropolis. Unpublished B.Sc. project.

XI. PUBLICATIONS (Published):

A. JOURNAL ARTICLES (<https://scholar.google.com.my/citations?user=VHuYzY8AAAAJ&hl=en>)

i. Home-based Publications

1. **Yusuf, M. B. O.** (2019). A Cross-validation of Measurement Model of Consumers' Use of E-commerce for Small Business Transactions. *Entrepreneurial Journal of Management Sciences*, 6(2), 1-19. Published by Faculty of management Sciences, Al Hikmah University, Ilorin. Available online at <http://www.alhikmah.edu.ng>
2. **Yusuf, M.B.O.** (2019). Islamic Microfinance as a Tool for Poverty Reduction, Enterprise Creation and Expansion: A Conceptual Analysis. *Al-Hikmah Management Review*, 4(1), 107-120, Published by Department of Business Administration, Faculty of management Sciences, Al Hikmah University, Ilorin. Available online at <http://www.alhikmah.edu.ng>

ii. National Publications

3. Adewumi, M. A., Ayinde O.A. and **Yusuf, M.B.O.** (2007). Determinants of Poverty among Farm Families in Kwara state, Nigeria. *Global Journal of Agricultural Science*, 6(1): 49-53. Published by Department of Animal Science University of Calabar Calabar Nigeria. Available online at <https://www.ajol.info/index.php/gjass>

iii. International Publications

4. **Yusuf, M.B.O.** and Shirazi N.S. (2009). Purchasing Power Parity: The Linkages between Goods and Asset Markets in West Africa, *GCU Economic Journal*, XLII(1&2): 89-111. Published by the Department of Economics, GC University, Lahore. Available online at: <https://gcu.edu.pk/economicsjournal/>
5. **Yusuf, M.B.O.** (2011). Effects of Spiritual Capital on Muslim Economy: The Case of Malaysia. *Research on Humanities and Social Sciences*, 1(2):23-40. Published by International Institute for Science, Technology and Education, USA. Available online at <https://www.iiste.org/Journals/index.php/RHSS>

6. **Yusuf, M.B.O.**, Kameel A.K.M., Mat Ghani, G., Turkhan A.A., and Larbani, M. (2012) An Analysis of Operationalization and Acceptability of Business to Business Transaction: A Mixed Method Approach, *American Journal of Applied Sciences*, 9 (9): 1422-1434. Published by Science Publications, Dubai, UAE. Available online at <https://thescipub.com/ajas> (Indexed in SCOPUS).
7. Adewale, A.A. **Yusuf, M.B.O.**, Kameel A.K.M. and Mat Ghani, G. (2012). The Role of Institutional Trust in the Adoption of Gold Dinar in Kelantan, Malaysia, *Journal of Applied Sciences*, 12(20): 2148-2155. Published by Asian Network for Scientific Information, Pakistan. Available online at <https://scialert.net/jhome.php?issn=1812-5654> (Indexed in SCOPUS).
8. **Yusuf, M.B.O.**, Kameel A.K.M., Mat Ghani, G., Turkhan A.A., and Larbani, M. (2012). Efficient Trade Matrix and Gold Reserve Requirement for Commodity Trade Among Organization of Islamic Cooperation (OIC) Countries, *Middle-East Journal of Scientific Research*, 12(4): 547-55. Published by International Digital Organization for Scientific Information, Pakistan. Available online at <https://www.idosi.org/mejsr/online.htm> (Indexed in SCOPUS).
9. **Yusuf, M.B.O.** and Mat Derus A. (2013). Measurement Model of Corporate Zakat Collection in Malaysia: A Test of Diffusion of Innovation Theory. *Humanomics*, Vol. 29(1):61-74. Published by Emerald Group Publishing Ltd. United Kingdom. Available online at <https://www.emerald.com/insight/publication/issn/0828-8666> (Indexed in SCOPUS).
10. **Yusuf, M.B.O.**, Shirazi N.S. and Mat Ghani G. (2013). Determinants of Poverty among Microcredit Beneficiaries: The Case of Pakistan Poverty Alleviation (PPAF). *Journal of Banking and Financial Studies*, 21: 9-32. Published by Department of Banking and Finance, Sudan University of Science and Technology.
11. **Yusuf, M.B.O.**, Shirazi, N.S. and Mat Ghani, G. (2013). The impact of Pakistan Poverty Alleviation Fund on poverty in Pakistan: an empirical analysis. *Middle-East Journal of Scientific Research*, 13(10): 1335-1344. Published by International Digital Organization for Scientific Information, Pakistan. Available online at <https://www.idosi.org/mejsr/online.htm> (Indexed in SCOPUS).
12. **Yusuf, M.B.O.**, Meera, A.K.M. and Mat Ghani, G. (2013). The Challenges of Implementing Gold Dinar in Kelantan: An Empirical Analysis. *Institutions and Economies*, 5(3): 97-114. Published by Faculty of Economics and Administration, University Malaya, Malaysia. Available online at <https://ijie.um.edu.my/> (Index in SCOPUS and EconPapers).
13. Moha A.A., Noorhazilah, A.M., **Yusuf M.B.O.** & Kamarul A. (2014). Determinants of Retail Banks Satisfaction in New Zealand: An Empirical Analysis using SEM. *Global Economy and Finance Journal*, 7(1): 63-82. Published by Zant World Press, Melbourne, Australia. Available online at <https://zantworldpress.com/journals/global-economy-and-finance-journal/>
14. Bagiwa Z.L. & **Yusuf M.B.O.** (2014). The Impact of Participatory Decision Making in Organizational Management. *International Journal of Marketing and Technology*, 3(4): 1-17. Published by International Journals of Multidisciplinary Research Academy, India.

15. Tolos, H., Abu Bakar, A., & **Yusuf, M. B. O.** (2014). Factors associated with employees' choice of mandatory retirement plan: the case of Malaysian public universities. *Journal of Business Management and Accounting (JBMA)*, 4, 31-44. Published by Universiti Utara Malaysia Press, Sintok, Malaysia. Available online at <https://publons.com/journal/214959/journal-of-business-management-and-accounting-jbma/>
16. Abdullah, M.A., MD FardousAlom, NuritaJuhd, Noorihsan Mohammad, **Yusuf, M.B.O.** and S. M. FerdousAzam (2015). How Comfortable are Malaysian Users in Utilizing Webpages of Small Businesses? *Athens Journal of Business and Economics*, 1(3), 235-248. Published by the Business & Law Division and the Economics Unit of Athen Institute of Education Research, Greece. Available online at <https://www.athensjournals.gr/ajbe>
17. **Yusuf, M.B.O.**, Kameel A.K.M., Mat Ghani, G., Turkhan A.A., and Larbani, M. (2015). Acceptance of Gold as an Alternative Currency: An Empirical Validation of Adoption and Innovation Theory, *Asian Journal of Business and Accounting*, 8(2), 155-185. Published by Faculty of Business and Accountancy, University Malaya, Malaysia. Available online at <https://ajba.um.edu.my/> (Indexed in SCOPUS).
18. **Yusuf, M.B.O.**, Shirazi, N.S and Moha A. A. (2016). Regulatory Framework for Member-Owned Islamic Microfinance Institution: Focus on Islamic Saving Groups and Cooperatives in Sub-Saharan Africa (SSA), *Journal of Islamic Economics, Banking and Finance*. Published by Islami Bank Training and Research Academy, Bangladesh. Available online at <https://journals.indexcopernicus.com/search/details?id=60731> (Indexed in SCOPUS).
19. **Yusuf, M.B.O.**, Shirazi N.S. and Mat Ghani G. (2016). An Empirical Analysis of Factors that Determine Poverty among the Beneficiaries of Pakistan Poverty Alleviation Fund, *Journal of Enterprising Community: People and Places in Global Economy*, 10(3), 306-320. Published by Emerald Group Publishing Ltd. United Kingdom Available online at <https://www.emerald.com/insight/publication/issn/1750-6204> (Indexed in SCOPUS).
20. Adewale, N. T., Mansor, Y., Yusuf, M. B. O., & Onikosi, A. (2017). Uncertainty and subjective task complexity in the information-seeking behaviour of lawyers. *Library Review* . Published by Emerald Group Publishing, Ltd. United Kingdom. Available online at <https://www.emerald.com/insight/publication/issn/0024-2535> (Indexed in SCOPUS).
21. Umaru, H., & **Yusuf, M. B. O.** (2018). The Determinants of Money Demand Function in ASEAN-5 Countries, *Global Journal of Management and Business Research*, 18(5), 1-8. Published by Global Journals, Massachusetts, USA. Available online at <https://journalofbusiness.org/index.php/GJMBR>
22. Hussaini, U., Bakar, A. A., & **Yusuf, M. B. O.** (2018). The Effect of Fraud Risk Management, Risk Culture, on the Performance of Nigerian Banking Sector: Preliminary Analysis, *International Journal of Academic Research in Accounting, Finance and Management Sciences*, 8(3), 224-237. Published by Human Resource Management Academic Research Society, Bahawalpur, Pakistan. Available online at <https://hrmars.com/pages/detail/IJARAFMS>

23. Hussaini, U., Bakar, A. A., & Yusuf, M. B. O. (2019). The Effect of Fraud Risk Management, Risk Culture and Performance Banking Sector: A Conceptual Framework. *International Journal of Multidisciplinary Research and Development*, 6(1), 71-80. Published by Gupta Publications, Delhi, India. Available online at <https://www.allsubjectjournal.com/>
24. Yusuf, M. B. O., & Onikosi-Alliyu, S.O.. (2019). User Acceptance of Crash Helmet by Motorcyclists in Malaysia: An Empirical Analysis. *Studia Universitatis „Vasile Goldis” Arad, Seria Ştiinţe Economice*, 29(1), 40-57. Published by Vasile Goldis" Western University of Arad, Romania. Available online at <https://content.sciendo.com/view/journals/sues/sues-overview.xml> (Indexed in SCOPUS).

B. BOOKS:

i. AUTHORED AND CO-AUTHORED BOOKS:

ii. EDITED AND CO-EDITED BOOKS:

25. Moha A. Abdullah & Yusuf M.B.O. (Ed.) (2015). *Small and Medium Enterprises in some selected Muslim Countries*, Gombak, Malaysia: IIUM Press. ISBN: 978-967-418-303-5. Available at: <http://iiumpress.iium.edu.my/bookshop/small-and-medium-enterprise-in-muslim-countries>

iii. PUBLISHED CHAPTERS IN EDITED BOOKS (Not more than two in a book):

26. Idris, M.I. and Yusuf, M.B.O. (2015). The Role of Networks and Clusters of SMEs in Developing Countries: Jordan as a case study. In Moha and Yusuf (eds) *Small and Medium Scale Enterprises in some selected Muslim Countries*, Gombak, Malaysia: IIUM Press. Available at: <http://iiumpress.iium.edu.my/bookshop/small-and-medium-enterprise-in-muslim-countries>
27. Shirazi N.S., Yusuf M.B.O., and Atiq-uz-Zafar. (2014). Microfinance and Woman Empowerment's 88 Empowerment: A Case Study of Pakistan's Microfinance Institutions. In Shirazi, N.S., Elzahi, A. & Khattab, I (Eds.), *Islamic Microfinance and Sustainable Development* (pp. 85-99), Jeddah, Kingdom of Saudi Arabia: Islamic Research Training Institute (IRTI). Available at <https://irti.org/>

C. MONOGRAPHS:

28. Shirazi, N.S., Yusuf, M.B.O. and Moha A. A. (2014). Regulatory Framework for Member-Owned Islamic Microfinance Institution: Focus on Islamic Saving Groups and Cooperatives in Sub-Saharan Africa (SSA), IRTI Working Paper Series WP# 1435-14

D. TECHNICAL REPORTS:

29. Islamic Pricing Benchmarking, ISRA Research Paper No. 17/2010

E. PATENTS (Maximum of three):

F. EDITED CONFERENCE PROCEEDINGS (Maximum of three –attach certificate of attendance or participation):

30. Shirazi N.S. and Yusuf M.B.O. (2011). Microfinance and Woman Empowerment. *Proceeding of 2nd International Conference on Inclusive Islamic Financial Sector Development*, held from 9-11 October, at Corinthia Hotel, Khartoum, Sudan.

31. Abdullah, M.A., Manaf, M. A., **Yusuf, M.B.O.** and Ahsan, K. (2013). Determinants of Retail Banks Satisfaction in New Zealand: An Empirical Analysis Using Structural Equation Modeling, *Proceedings of 23rd International Business Research Conference* 18 - 20 November, 2013, Marriott Hotel, Melbourne, Australia, ISBN: 978-1-922069-36-8 .
32. **Yusuf, M.B.O.** (2015). Acceptance of Crash Helmet Use by Motorcyclists: A Empirical Analysis, Paper presented at *Third Traffic Forum and Expo: Youth and Traffic Safety*, 23-25 November, at Sheraton hotel, Dammam, Kingdom of Saudi Arabia.

G. PAPERS ACCEPTED FOR PUBLICATION (Attach Letters of Acceptance):

XII. CONFERENCES ATTENDED & PAPERS PRESENTED (With Dates):

33. **Yusuf, M.B.O.** (2009). How spiritual Capital Shapes Economic Policy: The Malaysian Example. Paper presented at *the International Conference on Islamic Economic and Banking and Finance*, held from August 16-18 at Awana Porto Malai Hotel, Langkawi, Malaysia.
34. Adewale, A. A. and **Yusuf, M.B.O.** (2009). Islamizing Agricultural Micro-Financing towards Poverty Alleviation in an Urban Muslim Setting: A case of Ilorin, City, Central Nigeria. Paper presented at the *International Conference on Ummatic Development*, IUM, held from July 28-30, 2009.
35. **Yusuf, M.B.O.**, Meera, A.K.M. and Mat Ghani, G. (2011). The Challenges of Implementing Gold Dinar in Kelantan: An Empirical Analysis. Paper presented at the *5th ISDEV International Islamic Development Management Conference*, 13-14 December, at University Conference Hall, University of Science, Malaysia.
36. **Yusuf, M.B.O.** and Mat Derus A. (2011). Measurement Model of Corporate Zakat Collection in Malaysia: A Test of Diffusion of Innovation Theory. Paper presented at the *3rd Langkawi Islamic Finance and Economics International Conference*, 29-31 October, 2011, at Berjaya Langkawi Beach and Spa Resort, Langkawi, Malaysia.
37. Adewale, A. A., **Yusuf, M.B.O.**, Sa'id A. M., Mekhlafi I. and Daud, M. (2011). The Imperative of Riba-Free Inclusive Financial System. Paper presented at the *2nd World Riba Conference*, held from July 26-7 at Putra World Trade Centre, Kuala Lumpur, Malaysia.
38. **Yusuf, M.B.O.**, Shirazi, N.S and Moha A. A. (2014). Regulatory Framework for Member-Owned Islamic Microfinance Institution: Focus on Islamic Saving Groups and Cooperatives Sub-Saharan Africa (SSA), *Roundtable Discussion on Regulatory and Supervisory Framework in Microfinance* held from 18 – 19 March, 2014 in Khartoum, Sudan.
39. **Yusuf, M.B.O** and Mohd Khan, Shazida Jan (2015). Factors Influencing Students' Performance in Monetary Economic Theory, Paper presented at *The 2nd Annual ECoFI Symposium (AES) 2015*, 20-21 December, at TH Hotel, Alor Setu, Kedah, Malaysia.

XIII. COMMUNITY SERVICE:

- i. Reviewer for technical report on investor attentiveness and market reactions to IPO lockup expiration and regulatory change, August 2017 at the School of Economics, Banking and Finance, UUM.
- ii. Chairman, PhD proposal defense on the mediating impact of capital requirement and ownership structure to risk taking by Pakistani banks, February 2017 at the School of Economics, Banking and Finance, UUM.
- iii. Reviewer for technical report on why are young Malaysian heavily indebted? August 2017 at the School of Economics, Banking and Finance, UUM.
- iv. Reviewer for Master's thesis on the impact corruption on foreign direct investment in some selected West African Countries, in December 2014 at the School of Economics, Banking and Finance, UUM
- v. Examiner for Master's thesis on bank specific and macroeconomic determinants of bank performance: a comparative analysis between Islamic and conventional banks in Malaysia, 2017 at the School of Economics, Banking and Finance, UUM.
- vi. Certified donor, National Blood Centre, Malaysia.
- vii. Reviewer, International Journal of Islamic and Middle Eastern Finance and Management.
- viii. Reviewer, World Academic Science Journal
- ix. Reviewer, African Journal of Business and Management
- x. Reviewer, International Journal of Economics, Management and Accounting
- xi. Reviewer, American Journal of Applied Sciences
- xii. Guest Editor, SageOpen
- xiii. Proctor, Islamic Online University
- xiv. Proctor, Knowledge international University.
- xv. Zonal Rep, Kwara State Fish Farmers Association 2020
- xvi. President, Muslim Students' Society of Nigeria, Kwara Area Unit, 2004 - 2008.
- xvii. Member, hospital visitation committee, Muslim Students' Society of Nigeria, 1997-2008.
- xviii. Member, Prison visitation committee, Muslim Students' Society of Nigeria, 1997-2008.

XIV. HOBBIES/EXTRA-CURRICULAR ACTIVITIES:

Lawn tennis, table tennis, reading and learning.



M.B.O. Yusuf (Ph.D)