



CURRICULUM VITAE

Last updated on 11th September 2020

PERSONAL DETAILS

Name : Normaizatul Akma binti Saidi
Faculty : Faculty of Hospitality, Tourism and Wellness,
City Campus, Pengkalan Chepa,
16100 Kota Bharu, Kelantan.
E-mail : akma.s@umk.edu.my
Orcid ID : <https://orcid.org/0000-0001-8543-0162>

ACADEMIC QUALIFICATIONS

2018 : Doctor of Philosophy (Finance)
Universiti Putra Malaysia (UPM)
CGPA: 3.40
2011 : Master of Business Administration (Finance)
Universiti Putra Malaysia (UPM)
CGPA: 3.75
2009 : Bachelor of Business Administration (Hons) (Finance)
First Class
Universiti Teknologi Mara (UiTM)
CGPA: 3.68
2007 : Diploma in Banking
Universiti Teknologi Mara (UiTM)
CGPA: 3.45

PROFESSIONAL MEMBERSHIP

1. Teaching and Education Research Association (TERA)

TEACHING AND ADMINISTRATIVE RESPONSIBILITIES

Taught courses:

Fundamentals of Management, Principles of Marketing, Corporate Finance, Basic Accounting, Fundamentals of Finance, Business Mathematics and Business Statistics

Administrative Duties and Other Responsibilities:

1. Ahli Jawatankuasa Kewangan Elysian SPA
2. Ahli Jawatankuasa Kewangan Basil Leaves
3. Ahli Jawatankuasa Semakan Kurikulum
4. Ahli Jawatankuasa Minggu Mesra Siswa
5. Ahli Jawatankuasa Task Force BBA Investment
6. Penyelaras Subjek Kewangan Korporat
7. Penyelaras Subjek Asas Perakaunan
8. Penyelaras Subjek Matematik Perniagaan
9. Ahli Jawatankuasa Pascasiswazah, FHPK
10. Ahli Jawatankuasa Penyelidikan dan Inovasi, FHPK
11. Auditor Dalaman di FHPK
12. Jawatankuasa Pasca Diploma, FHPK

PREVIOUS EMPLOYMENT

- December 2018 – Present: Senior Lecturer at Faculty of Hospitality, Tourism and Wellness, Universiti Malaysia Kelantan (UMK)
- July 2017 – June 2018: Lecturer at Faculty of Hospitality, Tourism and Wellness, Universiti Malaysia Kelantan (UMK)
- May 2011 – June 2017: Lecturer at Faculty of Entrepreneurship and Business, Universiti Malaysia Kelantan (UMK)

CONFERENCES

1. The International Conference on Economics, Entrepreneurship and Management 2019 (ICEEM2019)
2. International Symposium and Exhibition on Business and Accounting (ISEBA) 2017
3. International Joint Conference (IJC) 2017
4. Global Business and Social Entrepreneurship (GBSE) 2016

TRAINING

1. Bengkel Kolaborasi Penyelidikan
2. Kursus Protokol dan Bahasa Istana
3. Kursus Microsoft Word (Asas/Pertengahan/Lanjutan)
4. Seminar Akademia Berbudaya Cemerlang
5. Taklimat Pengurusan Kewangan Peribadi
6. Seminar Jom Hebat Pascasiswazah Siri 5.0
7. Course of Dynamic Panel Data Analysis Using Stata
8. Workshop on Panel Data Analysis
9. Workshop on Efficiency, Productivity and Panel Data Analysis
10. Workshop Applied Panel Data, Application Using Stata; Static Panel, Dynamic Panel (GMM and Panel ARDL) and Panel VAR
11. Three Day Workshop on High Impact Journal Writing and Publishing

RESEARCH

Research Interest:

Finance : Financial Development, Institutional Quality, and Financial Risk of Conventional and Islamic Banks

Entrepreneurship : Women Entrepreneurship

Research Activities:

Jun 2019 – Jun 2020: Ketua (RM5,600.00)
Skim Geran Penyelidikan Jangka Pendek (SGJP) – Institutional Quality and Financial Risk of Conventional and Islamic Banks

Jun 2019 – Jun 2020: Ahli Penyelidik (RM5,600.00)
Skim Geran Penyelidikan Jangka Pendek (SGJP) – Sustainable Food Waste Practices Among Small Medium Enterprise (SME) Restaurant Operators in Peninsular Malaysia

September 2017 – September 2018 : Penyelidik Bersama bagi Projek Kerjasama Universiti Malaysia Kelantan dan Khazanah Nasional (Focusing on Integrated Islamic Tourism Perspective)

PUBLICATIONS

Refereed and Indexed Journals:

1. **Saidi, N.A.**, & Nassir, A.M., (2018). Determinants of Financial Risk in Conventional Banks: Does Technical Efficiency Matter? *International Journal of Business Development and Research*, 4(2), 19-40.
2. **Saidi, N.A.**, Nassir, A.M., Yahya, M.H., & Abdullah, A. (2017). Islamic and Conventional Banks: An Empirical Study of Liquidity Risk. *Journal of Global Business and Social Entrepreneurship (GBSE)*, 1(2), 1-10.

3. **Saidi, N.A.**, Azib, N.A., Amran, N.A., Sulham, N.E.S., Anuar, N.F.F., & Saidi, N. (2016). Determinants for Adoption of E-Banking among Bank's Customers. *International Journal of Accounting, Finance and Business*, 1(2), 37-44.
4. **Saidi, N.A.**, Khairuddin, N.A., Samat, N.A.A., Rahman, N.A.A., & Jalil, N.F.A. (2016). Determinants of Financial Problems Among Adults. *International Journal of Accounting, Finance and Business*, 1(1), 18-23.
5. Ab Razak, N.H., **Saidi, N.A.**, & Mahat, F. (2013). The Relationship between Government Ownership, Firm Performances and Leverage: An Analysis from Malaysian Listed Firms. *Corporate Ownership and Control*, 10(4 A), 47-60. Retrieved from www.scopus.com -**SCOPUS (Q3)**

Proceedings:

1. **Saidi, N.A.**, & Nassir, A.M., (2017). Determinants of Credit Risk: Does Efficiency Matter? In *International Conference on Governance, Management and Social Innovation*. (pp. 177-185).
2. Mohamad, M.R., Ramlan, H., Rashid, N.A., Johari, N., **Saidi, N.A.**, & Zin, N.M., (2017). Injection of Entrepreneurial Characteristics upon Medical Laboratory Technologist: Novice or Seasoned Professionals? In *International Symposium & Exhibition on Business and Accounting*.
3. **Saidi, N.A.**, Rashid, N.A., Zin, N.M., Ramlan, H., Johari, N., & Mohamad, M.R., (2017). Determinants of Women Entrepreneurs' Performance in SMEs. In *International Symposium & Exhibition on Business and Accounting*.
4. Ramlan, H., Kasman, M.A.A., Zin, N.M., Rashid, N.A., Mohamad, M.R., Johari, N., & **Saidi, N.A.**, (2017). The Relationship between GST and Student's Savings and Spending Behavior: A Case Study on IPT in Pahang. In *International Symposium & Exhibition on Business and Accounting*.
5. Johari, N., Ramlan, H., Zin, N.M., Rashid, N.A., Mohamad, M.R., & **Saidi, N.A.**, (2017). Enhancing Graduates Knowledge & Competencies: Accounting Curriculum Revisited. In *International Symposium & Exhibition on Business and Accounting*.
6. Zin, N.M., Ramlan, H., Rashid, N.A., Johari, N., **Saidi, N.A.**, & Mohamad, M.R., (2017). A Mandatory or an Elective of a Career Guidance Course for Undergraduate Healthcare Students: Effecting Distinctness. In *International Symposium & Exhibition on Business and Accounting*.
7. Rashid, N.A., Ramlan, H., Johari, N., **Saidi, N.A.**, Zin, N.M., & Mohamad, M.R., (2017). The Practice of Philanthropy among Entrepreneurs in Kelantan. In *International Symposium & Exhibition on Business and Accounting*.
8. **Saidi, N.A.**, Nassir, A.M., Yahya, M.H., & Abdullah, A., (2016). Islamic and Conventional Banks: A Descriptive Study of Liquidity Risk. In *6th International Conference on Global Social Entrepreneurship*. (pp. 57-63).

SUBMITTED PUBLICATIONS

1. Normaizatul Akma Saidi & Anuar Md. Nassir. Financial Development, Institutional Quality and Liquidity Risk: Evidence from Conventional and Islamic Banks.

Submitted to Journal of Islamic Accounting and Business Research

CONSULTANCY

1. 15/03/2016-14/03/2018 : External Course Moderator for Diploma in Islamic Finance - Kolej Yayasan Pahang (KYP)
2. Panel for Best Poster Presentation at the First Colloquium for Final Year Project 2017 "Awaken the Diversity of Hospitality, Tourism and Wellness Industry"

COMMUNITY SERVICE

- 2019: Program Voluntourism – Make Over Kampung Pelancongan Budaya Kelantan
2017: Fasilitator Bengkel Menghadiri Temuduga di Sekolah Menengah Kebangsaan Long Yunos, Bachok, Kelantan

OTHER RELEVANT INFORMATION

Undergraduate Supervisory:

2017: Factors Affect Involvement of Students in Business During Study

Name: Nurliyana Binti Abdul Jamil A14A0823
Nurshabieha Najieha Binti Abdul Samad C14A1263
Nurshuhada Binti Ramli A14A1403
Nurnajieha Binti Mohd Salleh A14A0825

Programme: Bachelor of Business Administration (Islamic Banking and Finance)
With Honours

Factors That Influence the Demand of Takaful Products Among UMK Pengkalan
Chepa's Lecturers

Name: Nurul Fathiyah Binti Zakaria A14A0863
Nurul Fatiehah Binti Wahab A14A0864
Nurul Izatty Binti Elham A14A0875
Nurul Sahira Binti Muhammad Sabri A14A0887

Programme: Bachelor of Business Administration (Islamic Banking and Finance)
With Honours

Spending Behaviour Among Final Year Student in University Malaysia Kelantan
(City Campus)

Name: Nurul Shahida Binti Abdul Basir A14A0889
Nurul Shahira Binti Che Husin A13A0992
Nurul Syafiqah Binti Lasemin A14A0894
Nurul Zafeerah Binti Mohd Radzi A14A0905

Programme: Bachelor of Business Administration (Islamic Banking and Finance)
With Honours

2016: The Determinants of Poor Financial Management Among Adult

Name: Nurul Ayuni Binti Khairuddin
Nurul Azlina Binti Abu Samat
Nurul Azween Binti A. Rahman
Nurul Fadzlina Binti Abdul Jalil

Programme: Bachelor of Business Administration (Islamic Banking and Finance)
With Honours

Factors That Influence Adoption of E-banking among Bank Users in Kota Bharu,
Kelantan

Name: Nor Amyrashahira binti Azib
Nor Azlin binti Amran
Nor Ezzati Syahirah binti Sulham
Nor Fathiah binti Fairul Anuar

Programme: Bachelor of Business Administration (Islamic Banking and Finance)
With Honours

Determinants of Profitability for Islamic Bank (BIMB)

Name: Nor Hasimah Binti Ahmad A13A0666
Nor Hasna Binti Othman A13A0667
Nor Hazwani Atiqah Binti Abu Kasim A13A0668
Nor Hidayah Nabilla Binti Khuzaini A13A0670

Programme: Bachelor of Business Administration (Islamic Banking and Finance)
With Honours

Examiner:

2015 : Examiner for KPM Matriculation's paper for subject Accounting

SCHOLARSHIP AND AWARDS

04 Mac 2012 – 04 Mac 2015 : Malaysian Graduate Scholarship –
Skim Latihan Akademik IPTA (SLAI),
Ministry of Higher Education, Malaysia (Ph.D)

2008 - 2010 : Biasiswa Persekutuan, Jabatan Perkhidmatan Awam untuk
Pengajian di Universiti/ Institusi Tempatan (IPTA / IPTS)

2009 : Vice Chancellor's Award - Bachelor of Business Administration
(Hons) (Finance)

2008 : Dean's Award (Part 05) - Bachelor of Business Administration
(Hons) (Finance)

2008 : Dean's Award (Part 04) - Bachelor of Business Administration
(Hons) (Finance)

2007 : Dean's Award (Part 03) - Bachelor of Business Administration
(Hons) (Finance)

2007 : Dean's Award (Part 06) - Diploma in Banking

2006 : Dean's Award (Part 05) - Diploma in Banking

2005 : Dean's Award (Part 02) - Diploma in Banking

REFEREES

1. Prof. Dr. Annuar Md Nassir

Department of Accounting and Finance,
Faculty of Economics and Management,
Universiti Putra Malaysia
43400 UPM Serdang
Selangor Darul Ehsan
MALAYSIA
03-8946 6977
Email address: annuar@upm.edu.my
(Supervisor for Ph.D)

2. Prof. Madya Dr. Ghazali Bin Ahmad

Faculty of Hospitality, Tourism and Wellness,
Universiti Malaysia Kelantan,
Locked Bag 36,
Pengkalan Chepa, 16100 Kota Bharu, Kelantan.
09-7717255
Emel address: ghazali@umk.edu.my
(Dean)