



DR. RUZANIFAH BINTI KOSNIN

PERSONAL DETAILS

Address : Lot 446, Kg. Pauh, Jalan Sultanah Zainab 2,
15200 Kota Bharu, Kelantan
Contact No : 010-5050181
E-mail Address: ruzanifah@umk.edu.my or ruzanifahk@yahoo.com
Date of Birth : 31 October 1977
Gender : Female
Race : Malay
Religion : Muslim
Marital Status : Married
Language : Proficient in writing and spoken English Language and
Bahasa Melayu

EDUCATION

- 2011 – 2018 **Universiti Teknologi MARA, Kelantan**
Doctor of Philosophy in Business Management
Title: Gold Dinar Acceptance in Modern Monetary System: Empirical
Evidence in the Context of Gold Dinar Community in Malaysia
- 2008 -2010 **Universiti Teknologi MARA, Kelantan**
Executive Master in Business Administration
- CGPA of 3.85
- 1997 – 1999 **University of Colorado at Boulder, USA**
Degree B.Sc. Business Administration
- CGPA of 3.068
- 1995 – 1997 **MARA Community College, Kuantan, Pahang**
American Associate Degree in Business Administration
- CGPA 3.16

- 1990 – 1994 **Sekolah Tinggi Segamat, Johor**
- Sijil Pelajaran Malaysia (Grade 1)
 - Sijil Rendah Pelajaran (Grade A)

TEACHING EXPERIENCE

Jan 2020 – Present

Senior Lecturer

Fakulti Hospitaliti, Pelancongan & Kesihatan, Universiti Malaysia Kelantan

Jun 2016 – Oct 2016

Part Time Lecturer

Institute Pendidikan Neo (iNED), Universiti Teknologi MARA, Kelantan

- Teaching Malaysian Economy to Bachelor Degree students

Sept 2014 – Jan 2015

Part Time Lecturer

IIUM Centre for Continuing Education (ICCE), International Islamic University Malaysia (IIUM)

- Teaching Business Mathematics to Bachelor Degree students
- Invigilator for examination

Apr 2004 – July 2007

Tutor

Kolej Pusat Teknologi dan Pengurusan Lanjutan (PTPL), Kota Bharu, Kelantan

- Teaching diploma and certificate students
Areas of teaching: Principle of Finance, Operation Management, Business Communication, Basic Entrepreneurship
- Conducting short courses
Area of teaching: Business Communication Skill

WORKING EXPERIENCE

Oct 2013 – Feb 2019

Finance manager

Monizone Resources Sdn Bhd, Kota Bharu

- Managing finance of the company
- Assisting managing director on the overall operation of the company
- Training and evaluating staffs' performance

May 2003 – Apr 2004

Account and Administrative Executive
Pembinaan De' Bali Sdn Bhd. Tok Bali, Kelantan

- Handling company's account; liaise with banks, KWSP, LHDN and auditor
- Managing customer's order, loan application with banks and government, Sale and Purchase Agreement with lawyer
- Human resource duties such as handling employees' claims, salaries and annual leaves

May 2002 – Mac 2003

Mortgage Sales Executive
Price Solution Sdn Bhd (Whole subsidiary of Standard Chartered Holdings)

- Promoting housing loan, light industrial loan and credit card

Feb 2001 – Apr 2002

Marketing Executive
Astromax Sdn. Bhd. Kuala Lumpur

- Promoting offshore investment to medium and high income earner
- Organize seminars and presentations
- Manage monthly account statements for clients and prepare timely report to Marketing Manager

Jan 2000 – Feb 2001

Business Development Representative
OSK-UOB Unit Trust Management Bhd.

- Promoting mutual fund to individual and corporate clients
- Monitoring customer's financial interest and building rapport
- Carrying out marketing activities such as cold calling, setting appointments and develop network

PUBLICATIONS

I. JOURNAL (SCOPUS)

-Full paper under progress/ under review/ accepted and waiting to be publish

1. Kosnin, R., Hasan, H., & Ahmad, I. (2019). Perceived knowledge, Anxiety and relative advantage as antecedence of attitude towards gold dinar acceptance. *International Journal of Innovation, Creativity and Change*. Volume 6, Issue 3 (SCOPUS)
2. Kosnin, R., Zakaria, S., & Ahmad, I. (2020). Motivation and challenges behind gold dinar acceptance: An exploratory investigation. (SCOPUS)

II. CONFERENCE PROCEEDINGS

1. Kosnin, R., Zakaria, S., & Ahmad, I. (2019). Motivation and challenges behind gold dinar acceptance: an exploratory investigation. *International Conference on Social Science and Technology for Postgraduate and Researchers (ICSSTPR)*, 29th – 30th June 2019, Tanjung Malim, Perak
2. Kosnin, R., Ya, M. S., & Ahmad, I. (2017). AN EMPIRICAL STUDY ON DETERMINANTS OF GOLD DINAR ACCEPTANCE IN MALAYSIA AS COMPLEMENTARY MONEY. In *IV International Conference on Social and Complementary Currencies: Money, Consciousness and Values for Social Change*. Barcelona: Faculty of Economics and Business, Universitat Oberta de Catalunya.
3. Kosnin, R., & Ya, M. S. (2016). Gold dinar awareness in Malaysia: An empirical study. *Seminar Kebangsaan Emas Dalam Institusi Kewangan Di Malaysia*. Universiti Kebangsaan Malaysia. Bangi.
4. Kosnin, R., & Ya, M. S. (2015). Gold dinar and its role as complementary currency: Is it possible? *Proceeding of the Academic Symposium of Social Sciences* (pp. 230-241). Universiti Teknologi MARA Kelantan.
5. Kosnin, R., & Ahmad, I. (2014). Gold dinar as an alternative medium of exchange: An exploratory study. *5th International Conference on Business and Economic Research* (pp. 559-568). Kuching.

III. BOOK

- Book under progress

1. Kosnin, R., Zakaria, S., & Ahmad, I. *Money in modern economy, gold dinar and Islamic monetary system*. Routledge, Taylor & Francis Group.

CONFERENCES ATTENDED

- 2019 *International Conference on Social Science and Technology for Postgraduate and Researchers (ICSSTPR)*, 29th – 30th June 20019, Tanjung Malim, Perak
- 2017 *HRDF and Trainers' Conference and Exhibition*, 27th - 29th Nov 2017, Kuala Lumpur Convention Centre, Kuala Lumpur
- 2016 *HRDF Conference and Exhibition 2016*, 6th- 7th Dec 2016, Kuala Lumpur Convention Centre, Kuala Lumpur
- National Conference on Gold in Malaysian Financial Institution*, 22nd Mac 2016, Universiti Kebangsaan Malaysia, Bangi
- 2015 *Academic Symposium of Social Science*, 1st Dec 2015, Universiti Teknologi MARA, Machang, Kelantan
- 2014 *5th International Conference on Business and Economic Research (5th ICBER 2014)*, 24th -25th Mac 2014, Pullman Hotel, Kuching, Sarawak
- 2012 *8th World Islamic Economic Forum*, 4th - 6th Dec 2012, Johor Bharu
- 2009 *Seminar Pembangunan Modal Insan (SEMAI 2009)*, 23rd – 24th Mac 2009, Kota Bharu, Kelantan

WORKSHOPS ATTENDED

- ESQ Quantum Excellence Empowerment, 1st – 3rd Sep 2018, SACC Shah Alam, Selangor
- Program Pengurusan Kewangan dan Perakaunan, PUNB, 25th – 26th Apr 2018, Port Dickson, Negeri Sembilan
- Workshop on SEM AMOS, 6th – 7th Apr 2016, Universiti Teknologi MARA, Machang, Kelantan
- ESQ Character Building IV, ESQ Leadership Center, 28th – 29th Nov 2015, Flamingo Hotel, Kuala Lumpur
- ESQ Character Building II & III, ESQ Leadership Center, 14th – 15th Nov 2015, SACC Shah Alam, Selangor
- Workshop on Qualitative Data Analysis using ATLAS.ti, Malaysian Postgraduate Workshop Series (MPWS), 12th June 2013
- ESQ Mission & Character Building I, ESQ Leadership Training, 12th – 13th July 2008, Putrajaya

AWARDS

- PhD (Business Management) Best Student Academic Award (Sept 2016 – Jan 2017 session; Mac – July 2016 session; Sept 2015 – Jan 2016 session; Mac 2012 – Jul 2012 session)
- MBA Best Student Award 2010, Dec 2009-Apr 2010 session
- Talented Academician Award 2006 from Group of PTPL Colleges
- Dean's Honor List Award with CGPA of 3.61, 1996

EXTRACURRICULAR ACTIVITIES

- Moderator in Human Resource Forum, Grand Riverview Hotel, Kota Bharu (2008)
- Malaysian Student Association Committee, University of Colorado USA (1997 – 1999)
- Ranger Association Committee, Sek. Tinggi Segamat (1993 – 1994)
- Librarian, Sek. Tinggi Segamat (1990 – 1994)

REFERENCES

Associate Professor Dr. Hj. Mohamad Safri Ya

Assistant Rector of UiTM Kota Bharu Campus
Universiti Teknologi MARA Cawangan Kelantan
Kampus Kota Bharu, Lembah Sireh
15050 Kota Bharu Kelantan
Tel: +609 7417700
H/P: +6019 937 5174
Faks: 609 741 7702
E-mail: safri978@kelantan.uitm.edu.my

Professor Dr. Hj. Ismail Ahmad

Professor of Finance and Banking
Arshad Ayub Graduate Business School
Universiti Teknologi MARA 40450 Shah Alam
Tel: +603-55444791
H/P: +6019 381 7315
Fax: +603 5544 4695
E-mail: drismailahmad@salam.uitm.edu.my