

CURRICULUM VITAE



A. BUTIR-BUTIR PERIBADI <i>(Personal Details)</i>			
Nama Penuh <i>(Full Name)</i>	AINATUL AQILAH BT KAMARUDIN		Gelaran <i>(Title)</i> : DR.
No. MyKad / No. Pasport <i>(Mykad No. / Passport No.)</i> 920205-03-5496	Warganegara <i>(Citizenship)</i> MALAYSIA	Bangsa <i>(Race)</i> MALAY	Jantina <i>(Gender)</i> FEMALE
Jawatan <i>(Designation)</i>	SENIOR LECTURER	Tarikh Lahir <i>(Date of Birth)</i>	5 FEBRUARY 1992

Alamat Semasa <i>(Current Address)</i>	Jabatan/Fakulti <i>(Department/Faculty)</i>	E-mel dan URL <i>(E-mail Address and URL)</i>
B-10-05, UNIV 360 PLACE, JALAN RAYA 2, TAMAN SERDANG JAYA, 43400 SERDANG, SERI KEMBANGAN, SELANGOR Tel:	SCHOOL OF BUSINESS AND ECONOMICS, UNIVERSITI PUTRA MALAYSIA Tel: Fax:	E-mail: ainatul@upm.edu.my URL: H/P: 012-4128717

B. KELAYAKAN AKADEMIK <i>(Academic Qualification)</i>			
Nama Sijil / Kelayakan <i>(Certificate / Qualification obtained)</i>	Nama Sekolah Institusi <i>(Name of School / Institution)</i>	Tahun <i>(Year obtained)</i>	Bidang pengkhususan <i>(Area of Specialization)</i>
Ph.D. IN ECONOMICS	INTERNATIONAL ISLAMIC UNIVERSITY MALAYSIA	2024	ECONOMICS
M.Sc. IN ISLAMIC BANKING AND FINANCE	INTERNATIONAL ISLAMIC UNIVERSITY MALAYSIA	2017	ISLAMIC BANKING AND FINANCE
B.Sc. IN ECONOMICS	UNIVERSITY OF MINNESOTA, TWIN CITIES	2015	ECONOMICS

C. KEMAHIRAN BAHASA <i>(Language Proficiency)</i>					
Bahasa / Language	Lemah <i>Poor (1)</i>	Sederhana <i>Moderate (2)</i>	Baik <i>Good (3)</i>	Amat Baik <i>Very good (4)</i>	Cemerlang <i>Excellent (5)</i>

English					/
Bahasa Melayu					/
Chinese					
Lain-lain (other):					

D. PENGALAMAN SAINTIFIK DAN PENGKHUSUSAN

(Scientific experience and Specialisation)

Organization	Position	Start Date	End Date	Expertise

E. PEKERJAAN (Employment)

Majikan / Employer	Jawatan / Designation	Jabatan / Department	Tarikh lantikan / Start Date	Tarikh tamat / Date Ended
PERBADANAN USAHAWAN NASIONAL BERHAD	EXECUTIVE STRATEGIC PLANNING & BUSINESS RESEARCH	BUSINESS & DEVELOPMENT	17/11/2017	31/8/2018

F. ANUGERAH DAN HADIAH (Honours and Awards)

Name of awards	Title	Award Authority	Award Type	Year
Academic Awards				
Non-Academic Awards				
Awards of Merit				

G. SENARAI PENERBITAN (Sila masukan nama pengarang, tajuk, nama jurnal, jilid, muka surat dan tahun diterbitkan) (List of publications – author (s), title, journal, volume, page and year published)

Journal	
	Kamarudin, A. A., Duasa, J., Kassim, S., & Imon, R. A. (2023). Takaful-growth nexus before and after the implementation of IFSA 2013: Empirical evidence from Malaysia. <i>International Journal of Islamic Banking and Finance Research</i>, 11(1), 50–60. Kamarudin, A. A., Duasa, J., Kassim, S., & Imon, R. A. (2023). Islamic capital market-growth nexus pre and post IFSA 2013: Empirical evidence from Malaysia. <i>International Journal of Islamic Banking and Finance Research</i>, 11(1), 20–34. Kamarudin, A. A., & Kassim, S. (2022). Islamic banking sector development and economic growth: Empirical evidence from Malaysia. <i>International Journal of Economics, Management and Accounting</i>, 30(2), 451–480. Kamarudin, A. A., & Kassim, S. (2020). An analysis of customer satisfaction on employee professionalism: A comparison between Islamic and conventional banks in Malaysia. <i>Journal of Islamic Marketing</i>, 12(9), 1854–1871. [SCOPUS]

	- Noor, A. M., Kamarudin, A. A., & Haron, M. N. (2016). The importance of understanding the maqasid of Shari'ah in the development of Islamic banking and the financial system. <i>Al-Shajarah: Journal of the International Institute of Islamic Thought and Civilization (ISTAC)</i>, 21(3). https://doi.org/10.31436/shajarah.v21i3.412 [WoS, Q3, SCOPUS] - Al-Jubouri, A. M., Ghani, G., Abd, J., & Ainatul, A. (2025). The determinants of natural resource dependence among the GCC. <i>International Journal of Business and Economic Research</i>, 122–137. Kamarudin, A. A., Kassim, S., Imon, R. A., & Xian, S. Y. (2026). Does Islamic Finance fulfill the objectives of Maqasid Al-Shari'ah?. <i>International Journal of Economic Perspectives</i>, 20(4), 373–386. Kamarudin, A. A., & Xian, S. Y. (2026). A study on Takaful-Growth Nexus Pre and Post COVID-19: Evidence from Malaysia. <i>International Journal of Economic Perspectives</i>, 20(3), 284–303.
Books/Monographs	Ainatul., Jarita., & Salina. (2025). <i>Growth anchored in faith: New edition</i>. Universiti Putra Malaysia Press.
Chapter in book	Kamarudin, Ainatul Aqilah. "Studies in Islamic Economics." <i>International Journal of Economics, Management and Accounting</i> 28, no. 1 (2020): 249-253. Ainatul., & Salina. (2025). Toda–Yamamoto causality test between Islamic banking development and economic growth in Malaysia. In <i>Navigating globalization: Growth, sustainability & well-being</i> (New ed., pp. 69–89). Universiti Putra Malaysia Press.
Proceedings	
Other publications	
Computer software	SPSS, EIEWS, R

H. PROJEK PENYELIDIKAN TERDAHULU (Past Research Project)					
Project No.	Project Title	Role	Year	Source of fund	Status
1	Selangor Economic Survey Study 2026 – Sub-Project: Scope of Labour Market and Productivity Analysis in Selangor	Project Leader	2025	MBI Selangor	COMPLETED
2	A Study on Islamic Finance-Growth Nexus Pre and Post COVID-19: Evidence from Malaysia	Project Leader	2025	GPSPE	ON GOING
3	Revisiting Economic Growth through Islamic Banking: Evidence from CPI and IPI Trends in Malaysia	Project Leader	2025	GP-IPM	ON GOING